

Outcome monitoring for multipurpose cash assistance for Syrian refugees (May 2021)

May 2021



UNHCR
The UN Refugee Agency

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II. Introduction

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

In April 2021, 42,000 Syrian refugee families in Lebanon were targeted by UNHCR's multi-purpose cash assistance program (MCAP) and Cash for Food from (CFF) WFP. As part of a global basic needs approach, UNHCR MCAP helps families meet their basic needs with safety and dignity through the provision of monthly unconditional cash transfers. Assisted families have access to cash assistance through an ATM card and PIN number that can be used at ATMs across the country. Since March 2020, families can also redeem assistance in shops contracted by WFP to purchase food items and since November 2020 in any shops equipped with a POS/accepting payment by debit card.

Since July 2020, MCAP transfer value remained 400,000 LBP per family per month, despite increases in prices in LBP observed since then in the country. MCAP transfer value is acknowledged not to be enough to cover the basic survival needs of the most vulnerable refugees, given that the non-food part of the SMEB stood at LBP 762,750 in April 2021. UNHCR was not able to further increase the transfer value, keeping in mind the recommendation by the government and the risk it would cause tensions due to inequality of programs for poor Lebanese and ever depreciated salaries of the civil servants.

Using innovative methodologies and ensuring the highest standards of data protection, UNHCR aims to assist the poorest, most socio-economically vulnerable families. An econometric model was developed using data from the annual Vulnerability Assessment of Syrian Refugees (VASyR). Using expenditure as a proxy for poverty, and applying the model to UNHCR refugee data, refugee families are scored and ranked according to their predicted expenditure. Families that have a monthly expenditure below the Survival Minimum Expenditure Basket (SMEB) of US\$ 33/capita/month are classified as Severely Vulnerable and eligible for MCAP. The 2020 VASyR reported a dramatic increase in the Syrian refugee population in Lebanon living below the SMEB, reaching 89% from 55% in 2019.

III. Methodology

There were 412 valid survey responses in this outcome monitoring exercise. A simple random sample was selected from the list of beneficiaries who received Multi-purpose cash assistance from UNHCR and Cash for Food from WFP for the period starting from February to April 2021. For sampling, a 95% Confidence interval and 5% error were used. Data collection was administered by phone and took place between the 15th and the 25th of May 2021. Data collection occurred through trained partner staff by phone. Throughout the report, findings are compared to the baseline for a randomly selected group from the same population who used to have food e-card only before MCAP assistance. The baseline data collection took place from the 24th of December 2020 until the 7th of January.

IV. Key findings

Process

- Only 91.5% of households mentioned that the amount of cash they received was the amount expected
- Half of the interviewees mentioned that both husband and wife head of household were the decision-maker son how to spend the cash
- About 87.4% of interviewed households attended a distribution of red cards in the last three months.
- The vast majority of households who received assistance (98.7%) withdrew it from ATMs. The average cost of transportation to the ATM was 9,936LBP.

Outcomes

- Most of the households (81%) mentioned that they were able to find the items and services needed in the markets and shops
- Most of the respondents (90%) mentioned that they had spent the full amount received from UNHCR by the time of the interview.
- The top three expenditures as rated by respondents were food (1st), rent (2nd), health costs including medicines (3rd)
- Most of the respondents (98.5%) agreed that the cash assistance improved their living conditions, reduced their financial burden (96%), and reduced feelings of stress (94%).
- Most households (65%) were able to meet half or more than half of their basic needs

Socioeconomic conditions and well being

- The majority of families (92%) had unpaid debt compared to 94% in the baseline
- The average overall debt amount that has not been paid back was 2,400,913 LBP compared to 2,586,367 LBP in the baseline.
- The average monthly expenditure was 1,743,015 LBP compared to 1,413,068 LBP in the baseline conducted between December 2020 and January 2021.
- The majority of interviewed households indicated that they feel their standard of living is getting worse (73% compared to 66% in the baseline).
- About 86% of households undertook at least one stress coping strategy, 82% undertook at least one crisis coping strategy, 7.5% of households undertook at least one emergency coping strategy.

V. Demographics

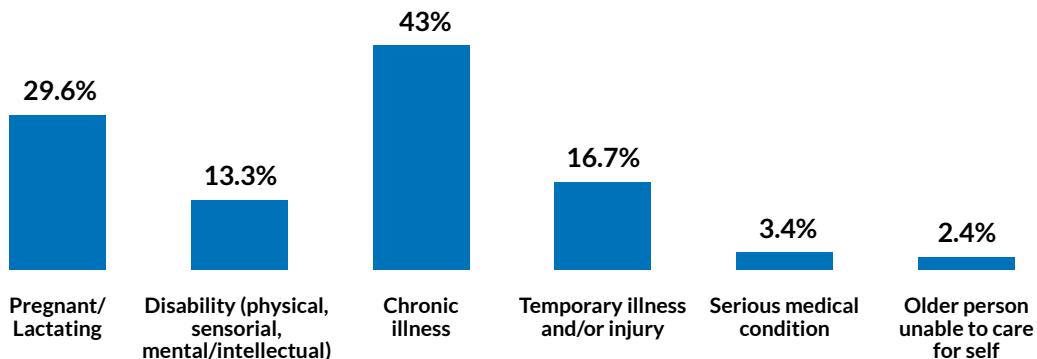
The sample was randomly distributed across field offices, including 47.3% in Bekaa, 22.3% in the North, 18.2% in Beirut and Mount Lebanon, and 12.1% in the South.

About 32% of the interviewees were females, whereas 68% were males. The interviewees' age was mainly between 36 to 59 years old (71.6%) and 18 and 35 years old (27%). The majority of those interviewed were the heads of households (80%). Of the remaining 20%, 85% were mainly spouses of heads of households, while 15% were daughters/ sons or parents of the head of households.

Most household heads were males (83%), while the remaining 17% were female-headed households. The age of heads of households was mainly between 36 and 59 years old (79%) and between 18 and 35 years old (19%), while only a few were 60 years old and above (2%)—the average number of individuals per household is 7.7 individuals as per EFA data set.

Around 30% of the households had pregnant or lactating women, 13% of the respondent households had a person with a disability, 43% had individuals with chronic illness, 17% had temporary illness or injury, 3.4% of households had individuals with serious medical conditions, and 2.4% had elderly who are unable to take care of themselves.

Figure 1: Households with individuals with specific needs



VI. Shelter and Household Assets

Most of the refugees lived in apartments or houses (55%), followed by tents (38%), and the remaining lived in other housing types. Most refugee households lived in rented apartments/places (91%), 3.9% were hosted for free, and 3.6% were rented in exchange for work. The average rent per month among households who paid rent for apartments and houses was 376,070 LBP, while the median rent was 350,000LBP. For tents, the average rent was 134,346 LBP. Overall, the average rent was 285,165 LBP across the different types of shelters. About 16.6% of households reported an increase in the rent value in the past month.

Table 1: Average rent per month

| Field Office | Average rent per month in LBP |
|--------------------------|-------------------------------|
| Beirut and Mount Lebanon | 426,739 |
| South | 341,477 |
| North | 306,230 |
| Bekaa | 205,530 |
| National | 285,000 |

Regarding the households' satisfaction with their shelters, 38.6% were satisfied, 2.6% were very satisfied, 18% were dissatisfied, and 2.9% were very dissatisfied. The remaining 37.9% were neither satisfied nor dissatisfied.

Regarding the relationship with the landlords, 45.4% of households stated that the relationship with the landlord was positive or very positive, whereas 48.7% stated that the relationship with landlords was neither negative nor positive, 5.9% indicated having negative or very negative relationships with their landlords.

Most beneficiary households (52%) indicated their landlords knew that they were receiving multi-purpose cash assistance, whereas 34% indicated their landlords did not know about receiving assistance, while 14% of households mentioned they don't know if their landlords knew about the assistance.

Regarding access to basic household assets, most families mentioned having enough blankets (81%), stoves for cooking (93%), and mattresses (54%). However, almost half had heaters. The percentage of households having enough of all four types of basic household assets was 24%.

Most households had access to mobile phones (94%), TVs (73%), kitchen sets (70%), and water containers (64%). Only a few households (less than 6%) had access to enough beds, vacuum cleaners, and computers.

Table 2: Access to household assets

| Item | Does your household currently have access to enough amounts of the following items to cover household needs? (in usable condition) |
|---|---|
| Mobile phone | 94.40% |
| Small gas stove for cooking | 93.20% |
| Blankets | 81.30% |
| TV | 72.80% |
| Pots/pans and Kitchen utensils / Cutlery sets | 70.40% |
| Water containers | 64.30% |
| Internet | 54.60% |
| Mattresses | 53.60% |
| Washing machine | 53.20% |
| Heater (electric, diesel, wood, etc.) | 49.50% |
| Refrigerator | 47.10% |
| Water heater | 23.80% |
| Table and chairs | 16.30% |
| Beds | 5.60% |
| means of transportation (Motorcycle/Car/van/truck) | 5.30% |
| Oven | 4.40% |
| Vacuum cleaner | 1.20% |
| Computer/ Tablet | 0.20% |

VII. WASH

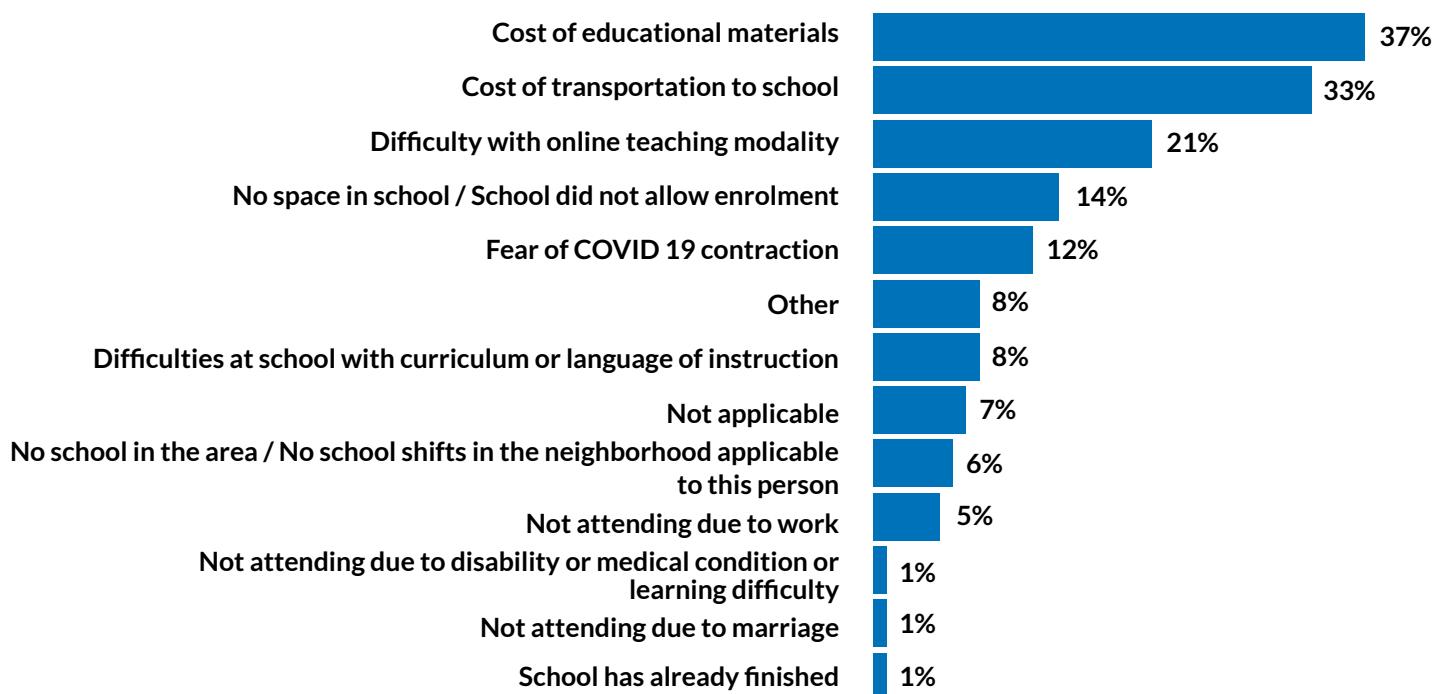
Most households (92%) indicated that they had enough water for their daily uses. About 98% of households had access to functional latrines. Eighty-seven percent of households had enough personal hygiene items, while 92% had enough cleaning hygiene items.

VIII. Schooling

Most families (99.8%) had youth and children between the ages of 4-24. The total number of children and youth was 2,041, of which 768 (37.6%) were enrolled in a certain type of schooling, and 1,273 (62.4%) were not enrolled in any type of schooling.

Around 74% had at least one child not enrolled, and about 42% of families have no children or youth enrolled at all. The reasons mentioned for not being enrolled were the following: cost of educational materials (37%), transportation cost (33%), and difficulty with online teaching modality (21%).

Figure 2: Reasons for not being enrolled at school



IX. Income Sources and Debt

a) Income

The top three income sources were cash assistance through ATMs from humanitarian organizations, income from work (formal and informal), and e-cards used in WFP food shops.

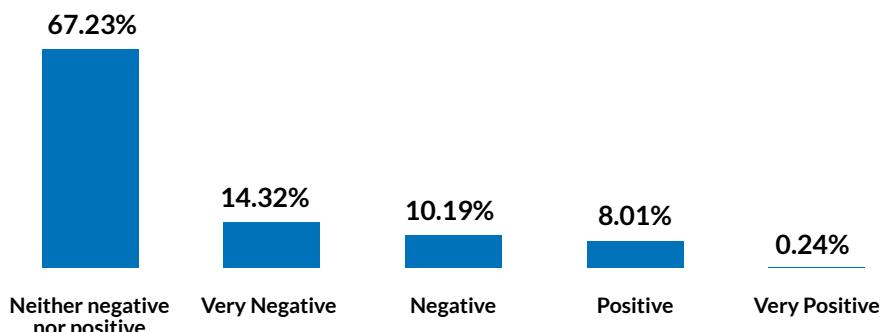
About 62.6% mentioned cash assistance as their first source of income, followed by 18% getting income from e-cards used in WFP food shops. Regarding the second source of income, households mainly mentioned credit/debts (informal) shops, friends hosts (35%), followed by cash assistance through ATM (32.3%), and income from work (14.3%). As a third source of income, participant households mainly mentioned credit/debts (informal) shops, friends hosts (44.8%), while 28.3% of families had no third income source.

b) Work

Sixty-three percent of the households had an income, and the average income for this group is 443,340 LBP which was less than the VASYR 2021 income average for households with income higher than 0 (699,078 LBP). Nine percent of families had working members under 15, 6.8% had working members between 15-17 years old, 55.4% had working members between 18-59 years old, and 0.2 % had working members 60 and above.

Regarding working conditions, 8.3% of households with working members mentioned that working conditions are positive or very positive, 24.5% indicated that working conditions were negative or very negative, while the majority, 67.2%, indicated that working conditions were neither negative nor positive.

Figure 3: Working conditions of the breadwinner



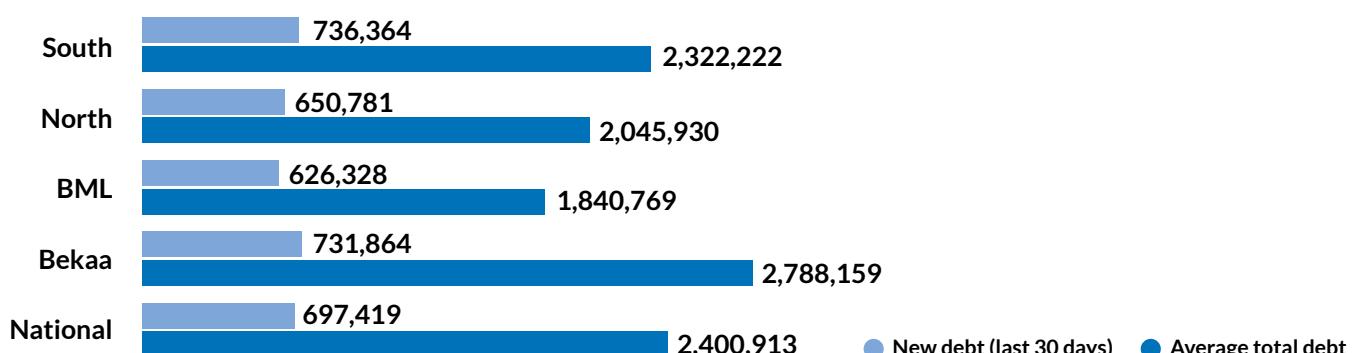
c) Debt

The majority of families (89.3%) had borrowed money in the last three months. The primary reasons for debt were to buy food (86.7%), to pay rent (49%), to buy medicine (39%), and to pay for health care doctor visits.

Almost 92% of HH have a debt that has not been paid back. For this group of people, the average national debt amount that has not been paid back, the average was 2,400,913 LBP, and 82.7% had borrowed money in the last 30 days. The average amount of new debt in the last 30 days for families who borrowed money was 697,419 LBP. The highest amount of total debt was in the Bekaa, while the average new debt was the highest in the South.

The average unpaid debt for the whole group was 2,208,139 LBP in May 2021, which was higher than the previous outcome monitoring done in September 2020 (1,216,000 LBP). The average amount of new debt has also increased from 362,000 LBP in September 2020 to 650,000LBP in May 2021.

Figure 4: Average debt in field offices



Ninety-two percent of families that have debt feel negative or very negative about their ability to pay back debt, while the remaining 8% feel positive or very positive. Only 2.4% of the families were able to save money in the last 30 days.

X. Accessing Cash assistance

a) Redeeming assistance

About 94% of households used red cards to withdraw assistance at ATMs, 6% used them at WFP contracted shops, and 4% used it at shops with POS machines.

b) Amount of assistance received

Regarding the amount of assistance, most of the beneficiaries (91.5%) mentioned that the transfer amount they received was the amount they expected, 2.2% mentioned that it wasn't the amount expected, whereas 6.3% said they don't know. It is important to note that the high percentage of households knowing the amount of assistance to be receiving is not surprising. These households are used to receiving this type of assistance, and communication of the amount is received regularly through SMS.

c) Spending cash assistance

Respondents mentioned spending cash assistance in the supermarket (47.1%), in local markets (44.9%), and local shops (37.4%).

Most families (97.1%) had no disagreement related to decisions on how to use cash assistance. About one-third of the interviewees mentioned that the male head of household was the decision-maker on spending the cash, whereas 56% of the family mentioned a joint decision between husband and wife. Only 13% mentioned that it was the woman head of the household who was taking the decision.

d) Card distribution

About 83% of interviewed households had a member who attended a red card distribution in the last three months. Of these, 90% of households had the distribution attendee available to answer the distributions' questions.

At the national level, the average time the families took to arrive at the distribution site was 33.8 minutes. The average transportation cost among those who had paid for transportation was 10,957LBP (one way). The average time spent at the distribution site was around 56.6 minutes. All families indicated that the distribution process was safe.

e) Withdrawing assistance at ATMs

Most of those who went to withdraw the cash were household members (98.7%), while the remaining 1.3% (5 families) were not household members. Three out of these five families reported that the person who withdrew the money asked for a fee in return. Two of the three families paid 20,000 LB while one family paid 10,000 LBP. Around 83.6% of the households had the person who went to the ATM available to answer the ATM related questions.

Regarding transportation to the ATMs, households mainly relied on a taxi (34.7%), bus (32%), walking (22.2%), 6% had a friend driving them, while 5% drove themselves. About 67% of the households paid transportation costs. The average transportation cost for those who paid for transportation to the ATM was 9,936 LBP for one way. This cost varied among field offices; the mean cost was the lowest in Beirut and Mount Lebanon (4,966 LBP), where there is the highest number of ATMs and the highest in the South (16,650 LBP), where we have the lowest number of ATMs. The mean time to get to the ATM was 23.7 min. Time varied across regions: it was the highest in the South at 34 minutes, followed by the North at 28.3 minutes.

Table 3: Average ATM transportation Cost and Time to Reach per Area

| Area | Average transportation cost (LBP) | Average Length in time to reach ATM (min) | Number of ATMs available |
|--------------------------|-----------------------------------|---|---|
| Bekaa | 9,061 | 22.4 | 15 |
| Beirut and Mount Lebanon | 4,966 | 15.8 | 81 ATM locations within Mount Lebanon (53) and Greater Beirut (28) |
| North | 9,180 | 28.3 | 15 |
| South | 16,650 | 34 | 5 Branches, each branch with 2 ATMs, one external and one internal, mainly most refugees use the external ATM's |
| National | 9,936 | 23.8 | 116 |

About 51% of the households mentioned that they had to wait in line before using the ATM. The average waiting time at the ATM was 46 minutes, while the median time was 30 minutes.

About 3.4% of household participants mentioned that they went and found no cash available at the ATM, 0.9% said they faced mistreatment at ATM from host communities. No households had their card blocked after several attempts, and one family only (0.3%) mentioned they were mistreated by the financial service provider employees, while six families (1.9%) indicated that they were not allowed to use ATMs at specific times. Most families (98.8%) withdrew the full amount from the first time.

XI. Risks and problems related to the cash assistance

The majority of households reported **not facing** any risk while going to get the money (97%) when keeping money at home (97%) or going to spend money (98%). Most families indicated **not having problems** such as the registered person is not being available to withdraw money (99.5%), or issues such as having wrong pin code (98.5%), poor service at the bank (99.5%), or markets or shops refusing to serve them (98.3%). About 99.5% of families confirmed not needing to pay additional favors to spend or withdraw money.

Regarding COVID-19 related restrictions, about 11% of the families indicated that they had movement restrictions when withdrawing cash assistance, 7.7% had movement restrictions when spending the money, and only 1.2% had issues when withdrawing or spending money due to a household member having contracted COVID-19.

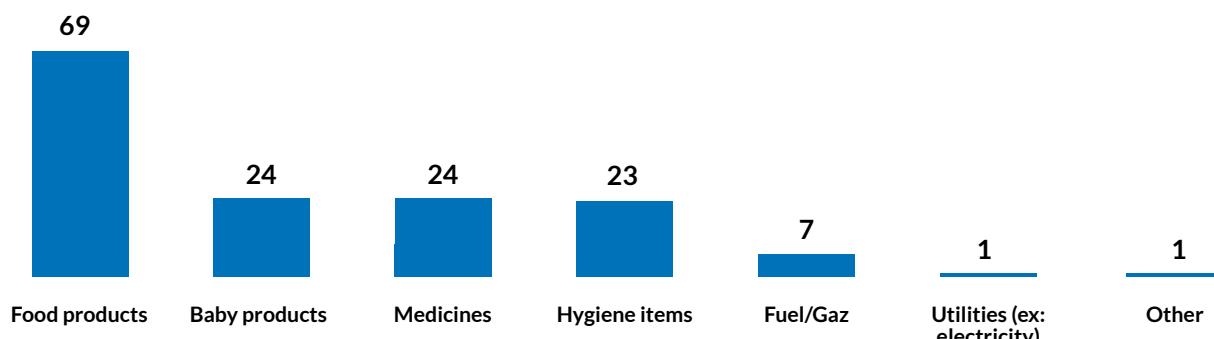
In summary, 5.6% of households reported feeling at risk (unsafe) receiving, keeping, or spending the cash assistance, and 14.1% of households reported having one or more problems receiving, keeping, or spending the cash assistance, including COVID related restrictions.

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

XII. Markets and shops

Most households (81%) mentioned that they could find the items and services needed in the markets and shops or most of the items (15%). The main products that were not available in the market were food, baby products, hygiene items.

Figure 5: Frequency of households reporting lack of products in the market



XIII. Expenditure

a) Assistance expenditure

Most of the respondents (89.8%) mentioned that they had spent the full amount received from UNHCR, 2.7% spent more than half, 4.4% spent half, and 2.9% spent less than half. The top three expenditures as rated by respondents were food (1st), rent (2nd), and health including medicines costs (3rd).

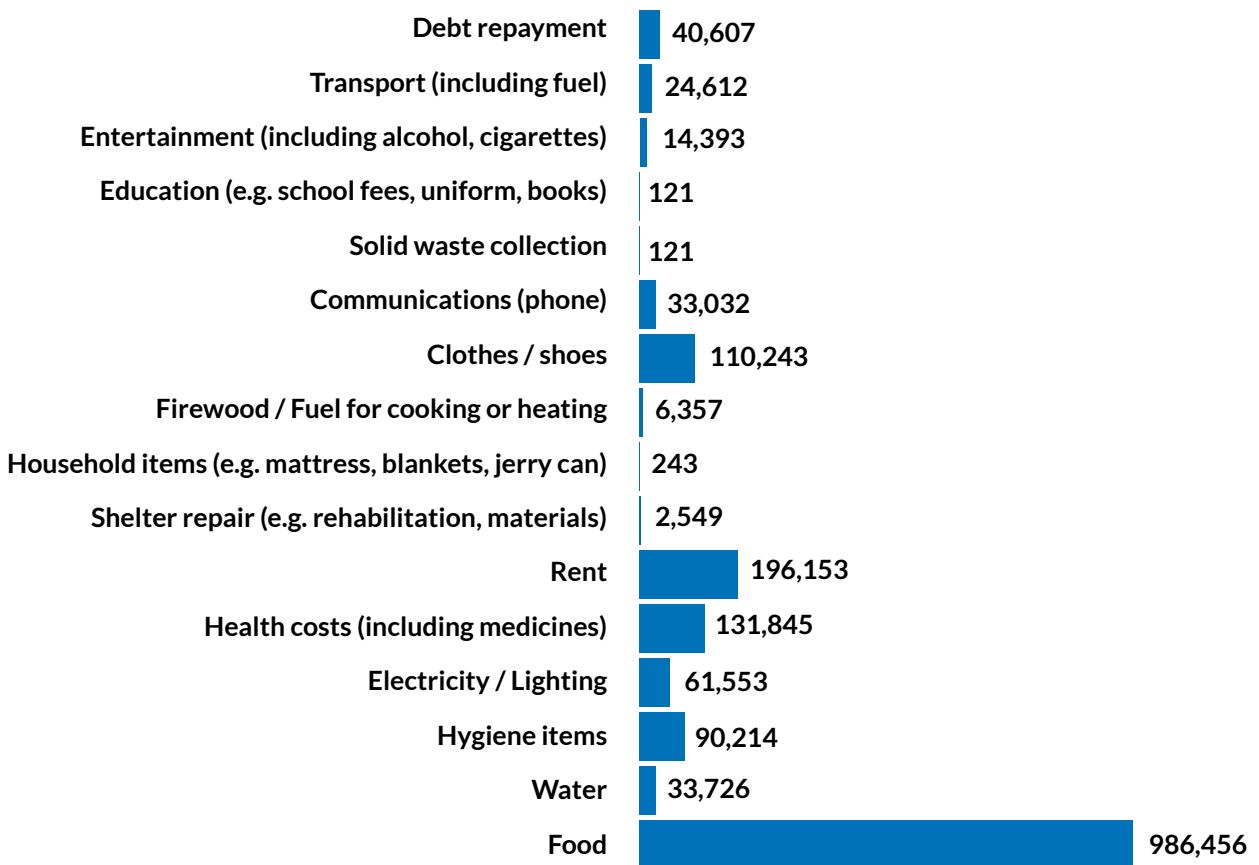
b) Total expenditure

The SMEB for the month of April 2021 was 2,073,093 LBP. The food part of the SMEB was 1,068,884 LBP, while the Non-Food part was 1,004,210 LBP. UNHCR is providing 400,000 LBP per family for the non-food part of the SMEB, which covers only 40% of the non-food component of the SMEB basket. At the same time, WFP provides on average 500,000 LBP¹ per family for food which covers 47% of the food component of the SMEB basket. These percentages are decreasing with time as the transfer value is fixed while the SMEB value is increasing due to the economic crisis. Overall, UNHCR and WFP provided 900,000 per family, which covers 43% of the SMEB.

About 96.6% of households' expenditures are under SMEB. The average household expenditure over the last 30 days was 1,743,015 LBP which constitutes 84% of the SMEB value for April. The highest expenditure value was on food with an average of 986,465 LBP, followed by rent with an average of 196,153 LBP, and health costs 131,845 LBP.

¹ WFP provides 100,000 LBP for food per family member. On average the household size for Syrian refugees is 5.

Figure 6: Average expenditure on different items in LBP



While the national average expenditure for April 2021 was 1,743,015 LBP, the expenditure varied significantly among field offices. The average expenditure in the last 30 days was the highest in the South with a value of 2,281,000 LBP and the lowest in Bekaa with 1,528,720 LBP. The average expenditures were slightly higher in BML than in the North. (1,849,013 LBP vs. 1,818,424 LBP).

The average non-food expenditure is 750,888 LBP which constitutes 75% of the non-food part of the SMEB, while the average food expenditure is 986,456 LBP, which constitutes 92% of the food SMEB.

The average new debt occurring in the last 30 days is 697,419 LBP which constitutes 34% of the SMEB and 40% of the expenditure, showing the increased reliance on debt. The average income constituted 21% of SMEB and 26% of total expenditure.

Table 4: Expenditures, debt and income share of SMEB value and total expenditure

| Item | Average value in LBP | Percentage of SMEB coverage | Percentage of average Total expenditure |
|-------------------------------|----------------------|-----------------------------|---|
| Expenditure on Food | 986,456.31 | 48% | 57% |
| Expenditure on non-food items | 750,888.37 | 36% | 43% |
| Total expenditure | 1,737,344.68 | 84% | 100% |
| New debt | 697,419 | 34% | 40% |
| Income | 443,340 | 21% | 26% |

XIV. Outcomes

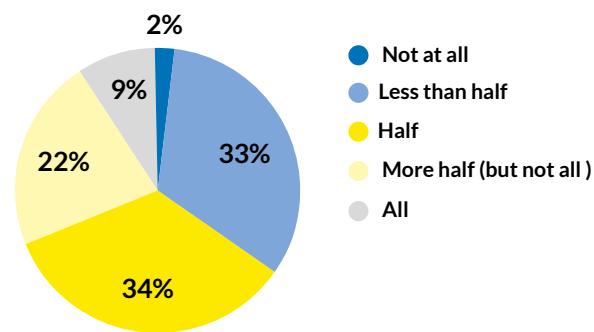
The majority of respondents (98.5%) mentioned that the assistance improved their living conditions, reduced their feelings of stress (94%). Also, 96% indicated that the assistance contributed to reducing their financial burden. Table 4 shows the detailed responses.

Table 5: Households outcomes

| Households that had | Improved your living conditions | Reduced the financial burden of their household | Reduced feelings of stress |
|---------------------|---------------------------------|---|----------------------------|
| Not at all | 1.46% | 3.88% | 6.07% |
| Slightly | 32.52% | 27.43% | 24.76% |
| Moderately | 43.20% | 44.66% | 46.60% |
| Significantly | 22.82% | 23.03% | 22.57% |
| Total | 100% | 100% | 100% |

Only 9% of refugee households mentioned they met all their basic needs, 22% met more than half but not all their needs. The majority of families (67%) indicated they met half or less than half of their needs, while 2% did not meet their needs at all.

Figure 7: Extent to which needs are met



The primary cited unmet needs that were not affordable were food (73.5% of households), debt repayment (56%), clothes and shoes (49.2%), hygiene items (45%), and rent (35% of households). Many families mentioned that they had other unmet needs that they could not afford, such as health costs, including medicines (34%), education (14.5%), and payment of utilities and bills (14%).

A Pearson correlation was conducted between the variables improvement in living conditions and meeting the needs. There was a significant positive relationship between both variables ($r= 0.47 (<0.05)$). The more a household meet their needs, the more likely they had a higher level of improved living conditions.

XV. Well being

The majority of interviewed households (52%) indicated being dissatisfied or very dissatisfied with their lives, 39% were neither satisfied nor dissatisfied, and only 8.5% were satisfied. The majority of respondents mentioned that they feel their standard of living is getting worse (73%) and worry about the money always or most of the time (90%).

Figure 8: Feeling about the standard of living

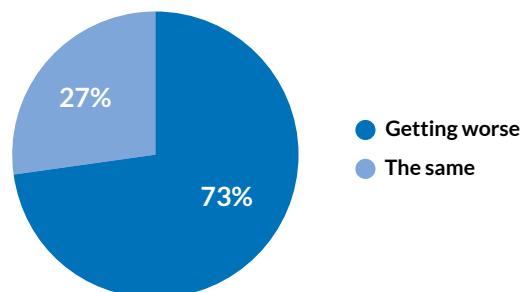
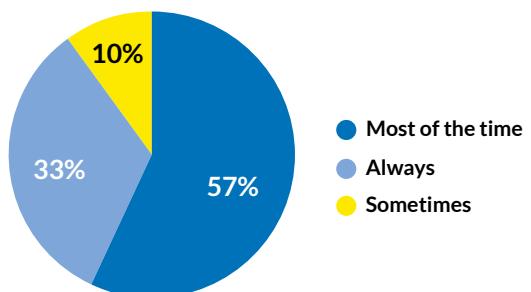


Figure 9: Worrying about money

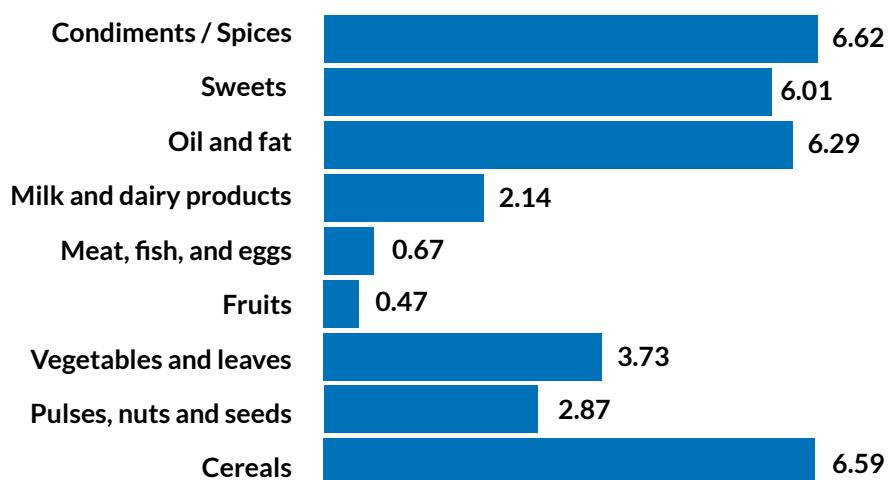


About 74% of Syrian households indicated being able to access the necessary health and medical services moderately, 21% mostly, and 1% completely, whereas 3% of HH had no access.

XVI. Food consumption

The most consumed type of food was cereals, with an average of 6.6 days across the respondent households, followed by condiments, sweets, and oil. The consumption of fruits and meat was the lowest.

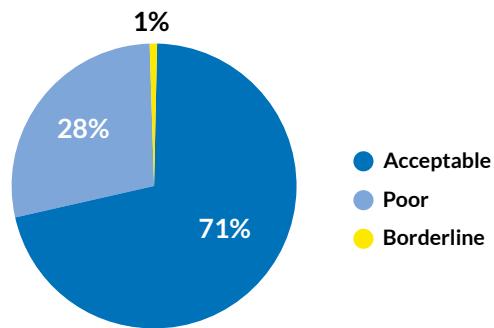
Figure 10: Average number of days for types of consumed food



The Food Consumption Score (FCS) measures households' food access and is used as a proxy for household food security. Food consumption indicators are designed to reflect the quantity and quality of people's diets. According to their FCS, households are classified into three groups: poor, borderline, or acceptable food consumption².

The food consumption score was calculated for all households. The average food consumption score was 43.4, which is acceptable. About 71 % of households had an acceptable food consumption score, 28% had a borderline food consumption score, whereas 1% had a poor food consumption score.

Figure 10: Levels of food consumption scores



XVII. Coping mechanisms

a) Livelihoods coping strategies

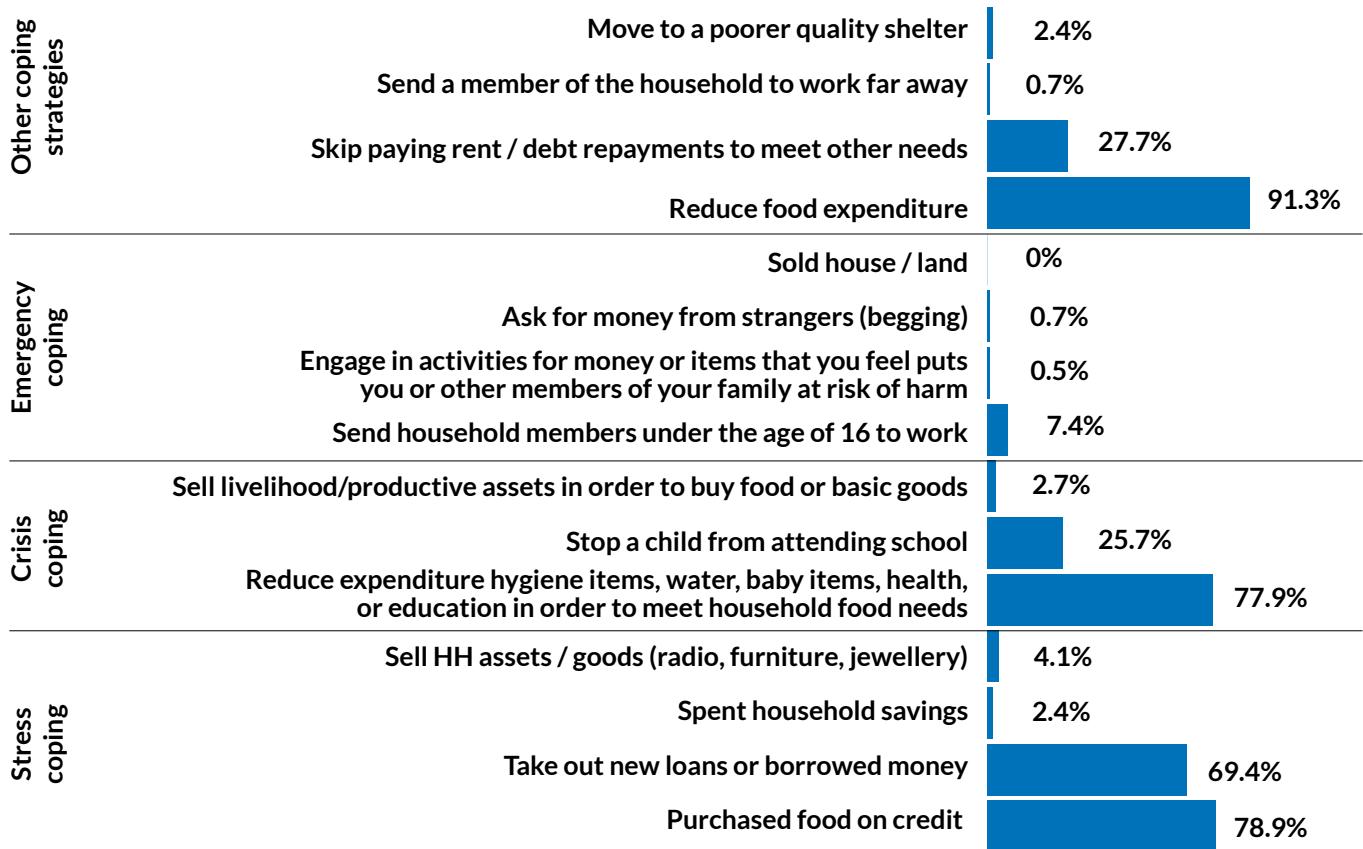
About 86% had at least one stress coping strategy, 82% had at least one crisis coping strategy, and 7.5% had at least one emergency coping strategy. The main cited coping strategies were reducing expenditure on food (91.3%), purchase food on credit (79%), reduce expenditure on hygiene items, water, baby items, health, or education (78%), taking out new loans (69%), and skip paying rent or debt repayment (28%), and stop children from attending school (26%).

² **Poor food consumption:** Households that are not consuming staples and vegetables every day and never or very seldom consume protein-rich food such as meat and dairy.

Borderline food consumption: Households that are consuming staples and vegetables every day, accompanied by oil and pulses a few times a week.

Acceptable food consumption: Households that are consuming staples and vegetables every day, frequently accompanied by oil and pulses, and occasionally meat, fish and dairy.

Figure 11: Livelihoods coping mechanisms

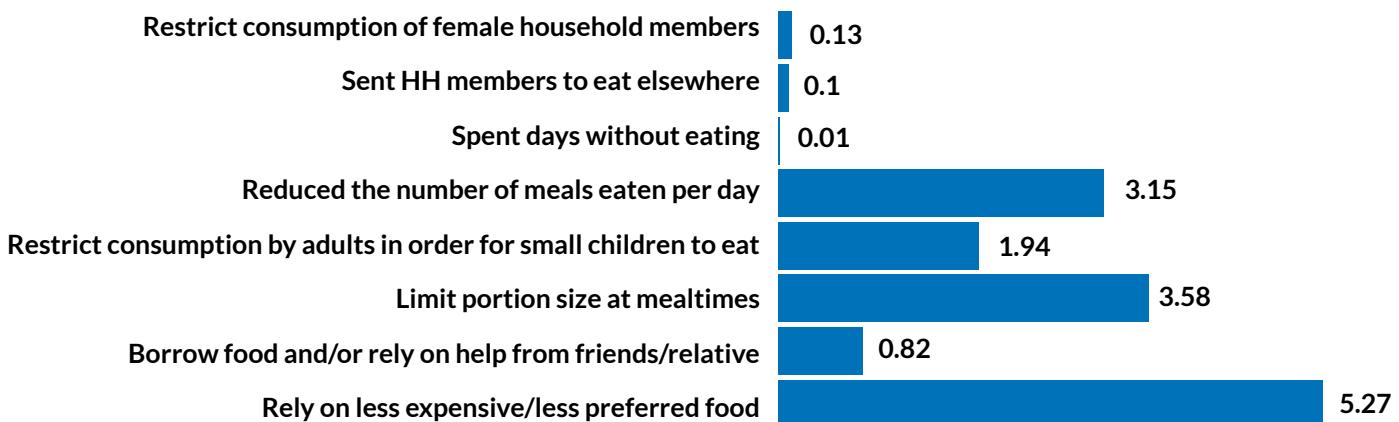


b) Food coping strategies

In the past seven days, about 70% of households indicated that there had been times when they did not have enough food or money to buy food. These households followed different types of food coping strategies.

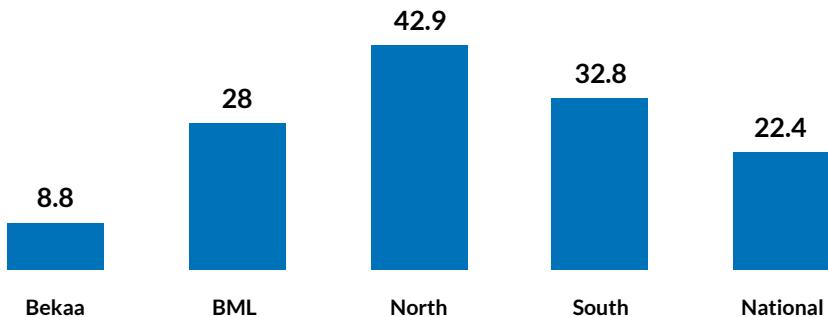
Regarding the average number of days using different food coping strategies, the most used coping strategies were relying on less expensive or preferred food with an average of 5.3 days, followed by reducing the portion size of meals with an average of 3.6 days, reducing the numbers of meals eaten per day with an average of 3.1 days, and then restricted consumptions of adults so that children can eat with 1.9 days.

Figure 12: Average numbers of days per week for food coping strategies



The reduced Coping Strategies Index (rCSI) includes the five most commonly used food-related coping strategies and their order of severity as a proxy indicator to measure access to food. The higher the rCSI, the more coping strategies households had to endure. The reduced food coping index score was the highest in the North with a value of 42.9, followed by South 32.8, BML 28, and Bekaa was the lowest with the value of 8.8.

Figure 13: Food coping reduced index score per area



XVIII. Community relations

The majority of refugee households (64%) rarely or never worry about their safety in the areas where they live, whereas 30% worry sometimes, and about 6% often worry or always about the safety of their household members in the area where they live.

Most refugee households (55%) rarely or never interact with the host community, whereas 33% interact with them sometimes, and about 12% interact with the host community often or always.

The quality of interaction with the host community was mainly positive (50%) and neutral (47%), while 3% of households indicated having a negative or very negative relationship with the host community.

XIX. Accountability

The majority of households (89%) indicated that they knew how to report on complaints and feedback regarding cash assistance. The main channels mentioned were a hotline (97.6%), complaints desk (7.1%), and complaints and suggestion box (3%). The majority of respondents (87%) mentioned the hotline as their preferred way to raise complaints, followed by using WhatsApp messages (5.3%) and by going to the agency office (4.6%). About 98% of respondents indicated that if the assistance would start again, they will choose to get cash assistance versus in-kind assistance or a combination of in-kind and cash assistance.

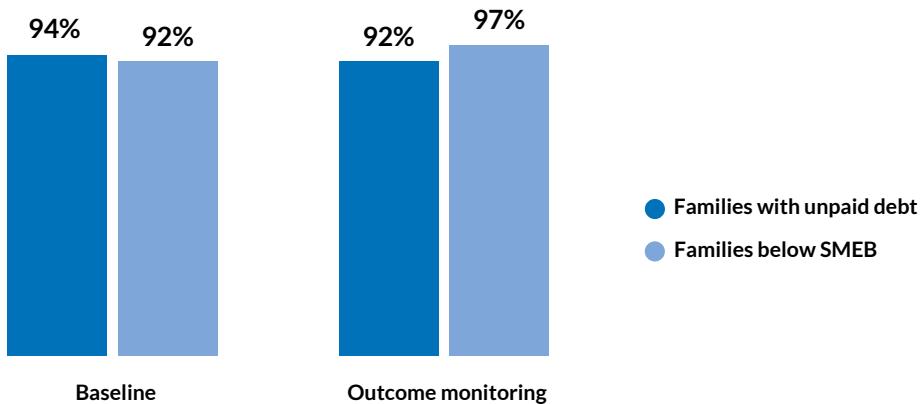
XX. Difference between baseline and outcome monitoring

The baseline data collection took place from the 24th of December 2020 until the 7th of January. The sample was randomly selected, and there were 512 valid survey responses. At the baseline time, the population from which the sample is selected was receiving food e-card only. At the time of the outcome monitoring (May 2021), this population group was assisted by WFP and UNHCR through MCAP and food assistance since February 2021.

Regarding debt, 94% of interviewed households in the baseline had unpaid debt, while 92% which is slightly lower in the outcome monitoring. The average debt for those who had unpaid debt in the baseline was 2,586,367 LBP, and it decreased to 2,400,913 LBP in outcome monitoring.

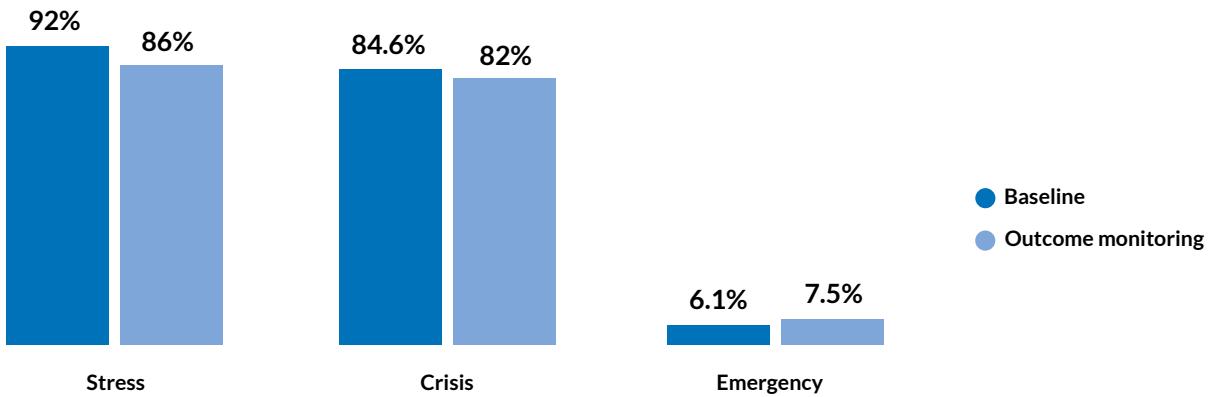
When it comes to expenditure, more families are living under SMEB in the outcome monitoring. The average expenditure was higher in the outcome monitoring (1,743,015 LBP) than in the baseline (1,413,068 LBP). However, this is not an indication of improvement, especially with the money devaluation and increased living costs.

Figure 14: Debt and Expenditure



When it comes to coping strategies, the results show a slight decrease in the stress coping strategies and crisis coping. At the same time, there was an increase in the emergency coping strategies from the baseline until the outcome monitoring. Regarding the reduced food coping index, the outcome monitoring average score was 22.4 compared to 25.4 in the baseline, showing a decrease in food coping.

Figure 15: Coping strategies



The percentage of households not meeting any of their needs at all decreased from (12.5%) in the baseline to 2% in the outcome monitoring.

Regarding wellbeing, a higher percentage of respondents in the outcome monitoring indicated that their standard of living is getting worse.

Table 6: Comparing change in the standard of living

| Standard of living | Baseline | Outcome monitoring |
|--------------------|----------|--------------------|
| Getting better | 1.2% | 0.5% |
| The same | 32.8% | 26.7% |
| Worse | 66.0% | 72.8% |

There was a decrease in the percentage of households having working members over 15 (54% in OM vs. 63% in the baseline) when it comes to working. Yet the percentage of working children under 15 slightly increased. A higher percentage of families had no children and youth enrollment in any form of schooling (42%) compared to 34% in the baseline.

Table 7: Percentage of household having working members over and under 15

| HH with Working members in the last 30 days | Baseline | Outcome monitoring |
|---|----------|--------------------|
| over 15 | 62% | 60% |
| under 15 | 7% | 9% |

The results in table 8 show an increase in the amount of total and new debt in May 2021 vs. September 2020. The percentage of households indicating that items were available in the market decreased from 98% in 2020 to 81% in May 2021. No major difference in stress and emergency coping mechanisms is observed. However, there are 12% in crisis coping mechanisms. These results show an increased deterioration in the social and economic situation from September 2020 till May 2021.

Table 8: Comparing outcomes between September 2020 and May 2021

| Impact Indicators | Reported Value September 2020 | Value May 2021 |
|---|-------------------------------|----------------|
| % of assisted severely economically vulnerable households report being able to meet their basic survival needs | 28% | 31% |
| % of households that borrowed money or purchased goods on credit in the past three months (newly incurred debt) | 92% | 89% |
| % of households that report improved living conditions since receiving cash assistance | 98% | 99% |
| % of households who resorted to stress coping strategies in the past 30 days | 88% | 86% |
| % of households who resorted to emergency coping strategies in the past 30 days | 10% | 8% |
| % of households who resorted to crisis coping strategies in the past 30 days | 70% | 82% |
| Average population total Debt | 1,216,000 LBP | 2,208,139 LBP |
| Average population new debt | 362,000 LBP | 650,000 LBP |
| Households indicating items were available in the shop | 98% | 81% |