Post distribution and outcome monitoring for Winter Cash Assistance for Syrian Refugees (2021-2022)

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UNHCR
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II. Introduction

This report presents the Post Distribution Monitoring (PDM) results for the winter cash assistance programs targeting Syrian refugees in Lebanon.

During the 2021-2022 winter season, UNHCR assisted nearly 270,000 Syrian refugee families. UNHCR aimed to support vulnerable families with increased stress due to extreme weather conditions, coupled with already limited resources. In the winter season of 2021/2022, families in Lebanon faced not only challenges of the winter season but also additional challenges due to the deteriorating national economy. Inflation and increased prices made it difficult for families to meet most of their basic needs.

UNHCR provided assistance to refugees through an unconditional, unrestricted cash transfer as part of the winter cash assistance program (WinCAP). This program intends to respond to the refugees' increased expenditure during the winter months linked to additional needs and to the decrease in the availability of income-generating activities, which are usually more accessible in warmer months.

Starting October 2021 and through the season, UNHCR provided cash assistance ranging from 2.790,000 LBP for families receiving monthly multipurpose cash and food assistance (MCAP + CFF/MPC assisted) and 4,650,000 LBP for families not receiving regular assistance (non-assisted families) provided in 2 to 3 installments. Table 1 shows the different assistance packages provided to 3 priority groups and the number of installments.

Table 1: Assistance Packages for Winter

Priority groups	Entitlement	Number of installments
1.MCAP + CFF / MPC assisted families	2,790,000 LBP	3 installments 930,000 LBP each
2.Food only or MCAP only assisted families	3,720,000 LBP	2 installments 1,860,000 LBP each
3.Non assisted families	4,650,000	Total of 3 installments 2 installments 1,860,000 each 1 installment of 930,000 LBP

The cash transfer was redeemable through an ATM card from ATMs and/or through direct payment in shops equipped with POS across the country in the local currency.

III. Key findings

Process

- Most households who received assistance (85%) withdrew it from ATMs. The average cost of transportation to the ATM was 35,924 LBP (one way) among households who went to the ATM. Yet the full cost of transportation among those households was 71,3987 on average. All Focus Group Discussion (FGD) participants complained about the cost incurred for transportation to the ATM, especially with the need to go several times due to multiple instalments. The majority of surveyed households (57%) prefer having assistance in one instalment.
- The average time the card distribution attendees took to arrive at the distribution site was 37 minutes. The average transportation cost to the distribution site was 41,875 LBP (one way). Most families were satisfied with the distribution process (96%).

- The average time the card validation attendees needed to arrive at the validation site was 34 minutes. The average transportation cost to the validation site (one way) was 37,080 LBP (one way). Most families were satisfied with the validation process (96%).
- Most households (98%) reported not facing any safety risk related to receiving, keeping, or spending cash.
- About 41.1% of households mentioned that both female and male heads of household were the decision-makers on how to spend the cash.
- Only 73.2% of households mentioned that the amount of cash they received was the amount expected.

Outcomes

- Most of the survey respondents (87.1%) mentioned that they had spent the full amount received from UNHCR by the time of the interview in March - April 2022.
- The top three expenditures as rated by respondents were food (1st), rent (2nd), firewood, or fuel for cooking or heating (3rd). Yet, the first top expenditure according to FGD participants was fuel.
- Most of the respondents (90%) agreed that the cash assistance improved their living conditions, reduced their financial burden (89.5%), and reduced feelings of stress (90.5%).
- Most households (57%) were able to meet half or less than half of their basic needs, and all FGD participants kept repeating that assistance was not enough during the FGD.
- Although FGD results showed that refugees considered that assistance was not enough, yet they admitted that it prevented them from resorting to further coping strategies such as child labor, begging, etc.

Socioeconomic conditions and well being

- The majority of families (87.9%) had borrowed money in the last three months, which was similar to the 2019-2020 PDM results
- The majority of interviewed households (65%) indicated being dissatisfied or very dissatisfied with their lives, that they feel their standard of living is getting worse (81.1%), and that they worry about the money always or most of the time (90.7%).
- About 99.5% of households had at least one food coping strategy,91.6% had at least one stress coping strategy, 70% had at least one crisis coping strategy, 7% of households had at least one emergency coping strategy
- The top four negative coping strategies were: 1. Reduce food expenditure; 2. Take out new loans or borrowed money; 3. Reduce expenditure on hygiene items, water, baby items, health, or education; 4. Skip paying rent/debt repayments

IV. Methodology

There were 440 valid survey responses of beneficiaries in this data collection exercise. A simple random sample was selected from the list of beneficiaries who have received the full entitlements of winter cash assistance by February 2022. Data collection was administered by phone between March 23rd and April 12th, 2022. Data collection occurred through trained partner staff by phone.

In addition, six focus group discussions nationwide were conducted with WinCAP benefiicaries to complement the findings of the PDOMs. This included 2 FGDs in ITSs (Bar Elias and Tripoli)and 4 FGDs in other in urban settings (Bent Jbeil, Arsal, Akkar Al Atika and Metn). Interviewees from urban settings lived 500m and above the sea level. The focus group discussions were conducted between April 1st and April 15th, 2022.

A descriptive quantitative analysis was conducted using SPSS 26.0 version, and a holistic approach was used for qualitative data analysis. Findings were triangulated.

V. Demographics

The sample of beneficiaries was randomly distributed across regions, including 27.5% of households in Beirut and Mount Lebanon (BML), 27% in the North, 33.6% in Bekaa, and 11.8% in the South. About 40% of the interviewees were females, whereas 60% were males. The interviewees' ages ranged between 18 and 35 years old (45.5%) and 36 to 59 years old (50%). Most of those interviewed were the heads of households (79.1%). The remaining 19% were mainly spouses of the head of household (88%).

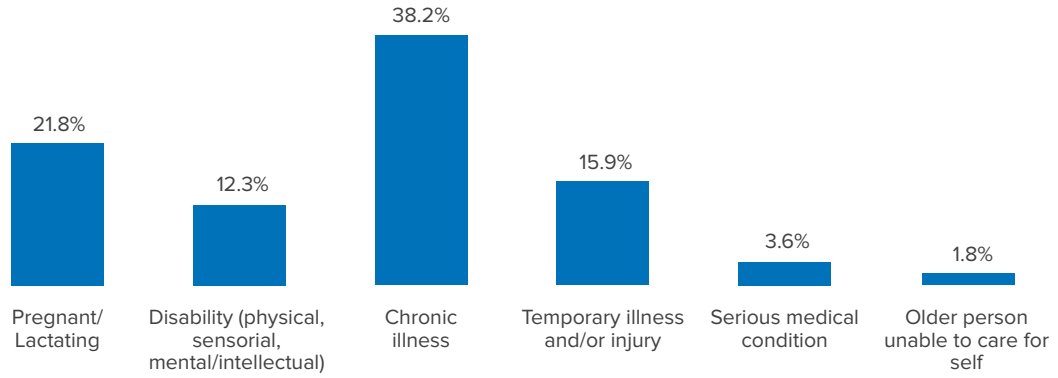
Most household heads were males (77.3%), while the remaining 22.7% were female-headed households. The age of heads of households was mainly between 18 and 35 years old (39.5%) and between 36 and 59 years old (55.5%), while only a few were 60 years old and above (5%)—the average number of individuals per household is 5.28 individuals.

Table 2: Age and Gender groups of interviewed households

Age group	Male	Female	Total	Total Percentage
< 5	185	163	348	14.97%
5-17	467	470	937	40.30%
18-59	464	519	983	42.28%
60 and above	27	30	57	2.45%
Total	1,143	1,182	2325	100.00%

Around 21.8% of the households had pregnant or lactating women, 12.3% of the respondent households had a person with a disability, 38.2% had individuals with chronic illness, 15.9% had temporary illness or injury, 3.6% of households had individuals with serious medical conditions, and1.8% had elderly who are unable to take care of themselves.

Figure 1: Households with individuals with specific needs



VI. Shelter, Household Assets, and winter

Most of the refugees lived in apartments or houses (68.9%), followed by tents (20%), and the remaining lived in other housing types. Most refugee households lived in rented apartments/places (90.9%), 4.8% were hosted for free, and 3.9% rented in exchange for work. The average rent per month among households who paid rent was 749,745 LBP, while the median rent was 600,000LBP. The average rent was the highest in Beirut and Mount Lebanon (BML) and the lowest in Bekaa.

Table 3: Average rent per month

Area	Average rent per month in LBP
BML	968,584
Bekaa	573,392
North	661,766
South	844,444
National	749,745

About 37% of households indicated an increase in rent value in the past month. Regarding the households' satisfaction with their shelters, 4.8% were very dissatisfied,18% were dissatisfied, 35.5% were satisfied, and 2.3% were very satisfied. The remaining 39.5% were neither satisfied nor dissatisfied. For households with rented occupancy, 36.5% of households stated that the relationship with the landlord was positive or very positive, whereas 50.6% stated that the relationship with landlords was neither negative nor positive, and 12.9% indicated having negative or very negative relationships with their landlords.

About 43.2% of beneficiary households indicated their landlords knew that they received winter cash assistance from UNHCR, whereas 41.7% indicated their landlords didn't know about receiving assistance, and 15.1% of households mentioned they don't know if their landlords knew about the assistance.

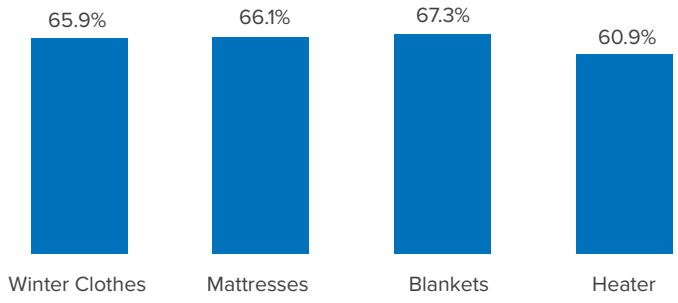
Winter

About 26.8% of households mentioned that their shelter was affected by adverse weather conditions, of which 11.9% said they needed to procure additional shelter materials to secure or reinforce shelter during winters, such as wood, cement, and tarpaulin. About 3.36% of households mentioned they suffered from winter-related incidents, such as flooding, leakage in the roof and the tents.

This was also highlighted by FGD participants living in ITS, who emphasized the severe winter conditions that affected their tents, which they could not repair. They even mentioned that they used buckets to collect rainwater in a shelter with leakages

About 65.9% of respondent households had enough winter clothes, 66.1% had enough mattresses, 67.3% had enough blankets, and 60.9% indicated having enough heaters. About 45% of households have enough of the four listed winter items.

Figure 2: Households reporting on winter items availability



Most families indicated not receiving core relief items during the winter (93.4%). About 5.5% of families indicated receiving blankets, 3.6% indicated receiving quilts, 0.7% indicated receiving winter clothes for children, and 0.7% indicated receiving heaters.

Eviction

About 1.1% of households were evicted in the last 30 days, of which four families were evicted because they could not pay rent, and one was subject to mass eviction. About 6.8% are living under eviction notice.

VII. Income Sources and Debt

a) Income

The top three income sources for income were cash assistance through ATMs from humanitarian organizations, income for work (formal and informal), and E cards from food and shops.

About 43.4% mentioned cash assistance as their first choice of income, followed by food e-cards used in WFP shops (26.6%) and income for work (former or informal) (24%). Regarding the second choice for income households, mainly mentioned cash assistance through ATM (32.5%), credit/debts (informal) shops, friends host (25.7%), followed by and Ecards used in WFP food shops (15.5%). The third choice for income participant households mainly mentioned credit/debts (informal), shops, and friends (41%), while 29% of families had no third income source.

About 63% of households had an income other than assistance. The average monthly income for households receiving income excluding any type of assistance was 1,609,985 LBP.

The survey results were in line with the FGDs. During FGDs, refugees emphasized the lack of work opportunities and having a low-income during winter as the main barrier to achieving their needs.

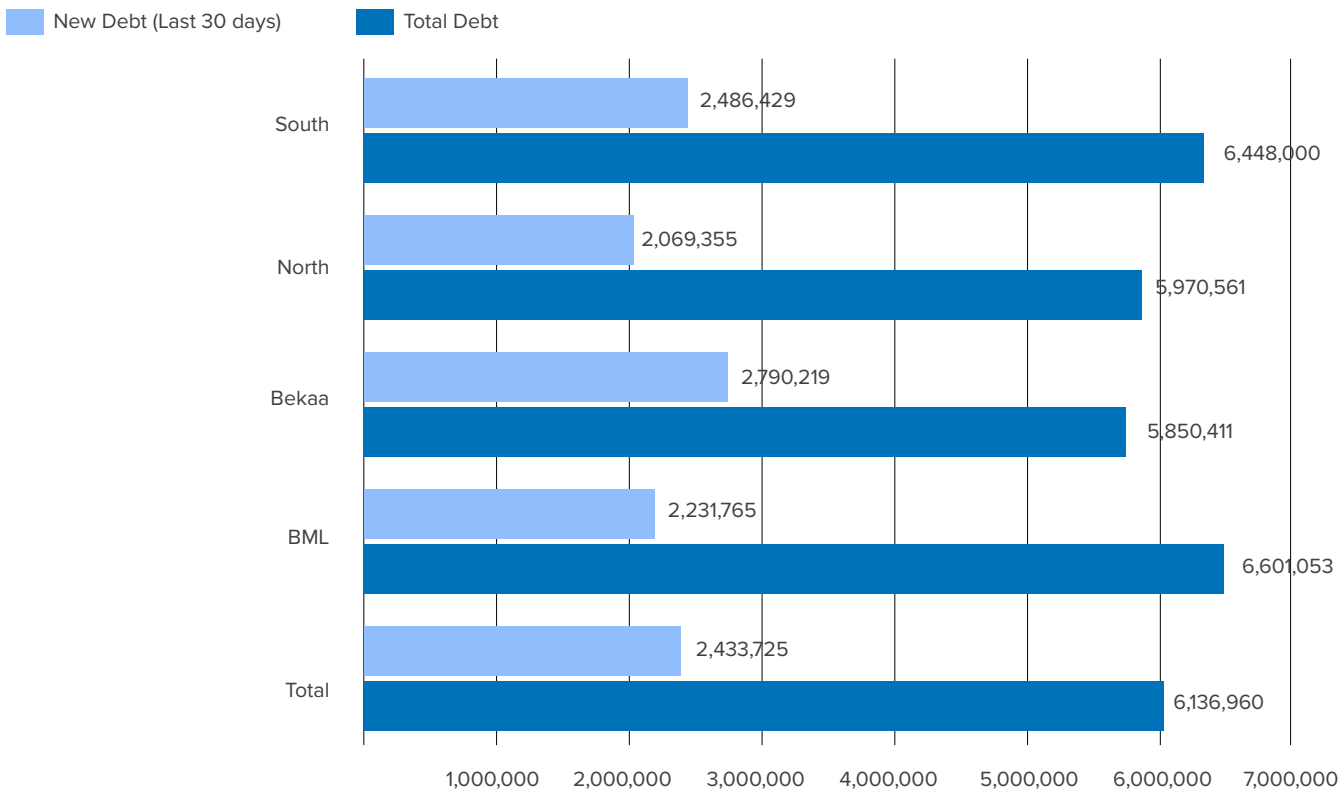
b) Debt

The majority of families (85.7%) had borrowed money in the last three months. The primary reasons for debt were to buy food (87.8%), pay rent (66.8%), buy medicine (31%), buy fuel for heating (26%), and pay for health care such as a doctor or hospital visit (16.4%).

The average national debt amount that has not been paid back was 5,551,159 LBP, while the median value was 4,000,000LBP. The average amount of new debt in the last 30 days was 1,974,636 LBP. When removing outliers, the average total debt is 4,264,548 LBP and the debt in the last 30 days is 1,784,088 LBP.

About 90.5% of HH have unpaid debt and 81.1% of households had debt in the last 30 days. Regarding households with total unpaid debt, the average debt among this group was 6,136,960 LBP, and for those with new debt, the average new debt was 2,433,725 LBP.

Figure 3: Average debt by region



The findings were in line with the FGDs, where debt was a main coping strategy for those unable to meet winter needs. Debt was acquired from family, friends, shops, and fuel stations.

VIII. Accessing Cash assistance

a) Amount of assistance received

Regarding the amount of assistance, most households, 69.5%, indicated receiving the last installment with an amount between 930,000 LBP and 1,860,000 LBP, while the remaining households mentioned receiving another amount which indicates their lack of knowledge about the amount received. About 73.2% mentioned that the amount they received was the expected, 13.6% mentioned that it wasn't the amount expected, whereas 13.2% said they don't know. Only 67.5% of households indicated receiving the last installment the day they expected it.

All FGD participants complained about the amount of assistance received and indicated it was insufficient.

b) Clarity in Communication

The feedback from FGD participants was mixed regarding the communication and SMS received. For example, the FGD participants in the South indicated that they were not informed of the amount and duration. In BML, refugees indicated that they were aware of the amount of winter assistance but not the frequency. Participants from the North indicated that the SMS was clear, but the number of payments was not clear. In Bekaa, refugees indicated the eligibility SMS and Upload SMS were clear.

c) Spending cash assistance

Respondents mainly mentioned spending cash assistance in the local market (57.3%), in supermarkets (38.6%), and in local shops (29.3%).

Most families (99.1%) had no disagreement related to decisions on how to use cash assistance. About 40.7% of the interviewees mentioned that the male head of household was the decision-maker on spending the cash, whereas 41.4% of the families mentioned having a joint decision between husband and wife. Only 15.2% mentioned that the woman head of household was making the decision.

d) Card Distribution

About 20.7 % of interviewed households had a member who attended a red card distribution in the last three months. About 79.1% of households who attended the distribution mentioned that the person who attended the distribution was available to answer the distribution's questions. All distribution attendees indicated that the information received about the distribution was clear.

At the national level, the average time families needed to arrive at the distribution site was 36.8 minutes. The average transportation cost among this group transportation (one way) was 41,875 LBP. The average total transportation cost (round trip) was 83,333 LBP. The average time spent at the distribution site was around 45.4 minutes.

Most families were satisfied or very satisfied with the distribution process (96%), while only 4% mentioned that they were neither satisfied nor dissatisfied. All families indicated that the distribution process was safe.

e) Card Validation

About 78.6% of interviewed households had a member who attended card validation in the last three months. Eighty three percent of these households had available members to answer the validation section questions. All validation attendees indicated that the information received about the validation was clear.

At the national level, the average time the families needed to arrive at the validation site was 34 minutes. The average transportation cost among this group (one way was) 37,080 LBP. Yet the average total transportation cost (round trip) for the validation was 73,288 LBP. The average time spent at the validation site was around 41.1 minutes.

Most families were satisfied with the validation process (96.1%), while 2.4% mentioned that they were neither satisfied nor dissatisfied and only 1.4% of families mentioned that they were not satisfied with the process. All families indicated that the validation process was safe.

f) Withdrawing assistance at ATMs

The majority of households who received assistance (85%) withdrew it from ATMs; 21% used the card in a WFP contracted shop, and 9 % used the card in a shop that has a POS machine.

Regarding withdrawal from the ATM, 77.5% of households who used ATM in the last month indicated having the person who withdrew assistance available to answer the ATM related questions. Interviewed households indicated mainly withdrawing the assistance on the same day of receiving SMS (32%) or the day after receiving the SMS (42%), 16% of households withdrew money two days after receiving the SMS, and 5 % withdrew money more than three days after receiving the SMS, and 5% went between 3-6 days after receiving the SMS.

Most households withdrawing assistance from ATMs in the last month (95.5%) had household members withdrawing cash assistance from ATMs. Of the 17 families that didn't have a household member withdrawing assistance for them, five families reported that the person who withdrew the money asked for a fee in return.

Regarding transportation to the ATMs, households mainly relied on bus (31.7%), taxi (29.7%), and walking (26.6%). About 64% of the households going to ATMs paid transportation costs. The average transportation cost to the ATM among households who paid for transportation was 35,924 LBP (one way), and the average total transportation cost was 71,389 LBP.

The transportation cost to the ATM varied among regions; the mean cost was the lowest in Beirut and Mount Lebanon (23,293 LBP) and the highest in the South (64,444 LBP). The mean time to get to the ATM was 28 min. Time varied across regions: it was the highest in the South at 35.7 minutes, followed by Bekaa with 31.5 minutes.

Table 4: Average ATM transportation Cost and Time to Reach per Region

Region	Average transportation cost (LBP)-Only those who paid for transportation (One way)	Average transportation cost (LBP) (Total) (Only who paid transportation)	Average Length in time to reach ATM (min)
Beirut and Mount Lebanon	23,293	46,707	18.6
Bekaa	34,662	68,108	31.5
North	32,233	64,465	30.3
South	64,444	128,889	35.7
National	35,924	71,389	28

About 48% of the households available to answer the ATM experience section mentioned that they had to wait in line before using the ATM. The average waiting time at the ATM was 45 minutes. About 4.5% of those households mentioned they went and found no cash available at the ATM, and 4.5% indicated there was no electricity. Around 1% said they faced mistreatment from host community members at ATM, while 0.3% faced mistreatment by other refugees. About 1% of households had their card blocked after several attempts, and no families mentioned they needed to pay money to use the ATM. Most families (99%) withdrew the full amount the first time.

These results were in line with the FGD results, where refugees complained about the high transportation costs, which went up to 70,000 LB, especially in the South and Bekaa, where there was a lack of ATMs. Many refugees indicated that they needed multiple trips to ATMs because of electricity cuts in ATMs and the need to withdraw winter assistance in multiple installments, which increased their costs on them. Some refugees had to go to an ATM far from their area of residence because the closer one is subject to a lot of electricity cuts. In addition to electricity cuts, refugees complained about the lack of proper replenishment at ATMs and overcrowding. It was mentioned that some tensions could occur with the host community in large crowds. A group of refugees indicated that when the staff from NGOs are present at ATMs, they manage the queue, and there are no issues, yet when they live, issues start. Refugees suggested not to limit withdrawal to one bank but from any ATM to reduce overcrowding.

IX. Risks and problems related to the cash assistance

The majority of winter assisted households reported not facing any problems while going to withdraw or get the money (99.1%) when keeping money at home (98.2%) or going to spend money (98%). Most families indicated not having problems such as the registered person is not being available to withdraw money (98%), having a wrong pin code (99.8%), or issues such as poor service at the bank (99.8%), or markets or shops refusing to serve them (98.9%). The majority of families confirmed not needing to pay additional favors to spend or withdraw money (99.5%). Only 1.5 % of the families were worried about safety issues, robbery, and sexual harassment.

Regarding COVID-19 related restrictions, 0.5% of the families indicated they had movement restrictions when withdrawing cash assistance, 0.9% of families had movement restrictions when spending the money, and only 0.2% had issues when withdrawing or spending money due to a household member having contracted COVID-19.

In summary, 4.1 % of households reported feeling at risk (unsafe) in receiving, keeping, or spending the cash assistance, and 3 % of households reported having one or more problems in receiving, keeping, or spending the cash assistance, including COVID related restrictions.

Most households (98.9%) mentioned that they had no issues with the refugees who did not receive cash assistance or with the host community.

In parallel, FGD results showed that, in general, participants felt safe using atm, yet they reported incidents of theft, especially when using ATMs at night.

X. Markets and shops

Most households (86.8 %) mentioned that they could find the items and services needed in the markets and shops, while 9.3% indicated being able to find some of the items. Only 3.6 % of the household were not able to find the items and services needed in the market. The main items that were not available in the market among families who found most of the needed items or less were food (88.8%), gas (36%), and medicine (22.5%).

XI. Assistance Expenditure

Regarding the last installment received, most respondents (85.7%) mentioned that they had spent the full amount received from UNHCR, 3.2% spent more than half, 6.1% spent half, and 3.9% spent less than half, while 1.1% didn't know. The top three expenditures as rated by respondents were food (1st), rent (2nd), firewood, or fuel for cooking or heating (3rd). About 87.3% of households indicated spending part of the assistance on food, 49.3% of households on rent, 32% on fuel for cooking and heating, and 28.6% on health costs, including medicines.

While the food was the first priority for surveyed participants, heating and fuel were the first priority for expenditure for FGD participants. They emphasized that they were reducing expenditure on food and health to meet the heating needs, which were not fully met.

As per the needs met with the winter assistance, FGD participants kept emphasizing that the assistance was insufficient and referred to the coping mechanisms that they resorted to. They indicated they could buy some fuel, but it was not enough to keep warm, and they had to borrow money. Participants who received a full assistance package

and residing in an ITSs indicated needing more assistance to repair their tents, pay rent, and buy winter clothes and food. They indicated being prone to the risk of eviction if not assisted. FGD results showed that assistance was mainly spent on fuel, stoves, or buying wood. Some participants indicated using the winter assistance to pay winter debts as the winter started before receiving assistance, while others used it to pay rent.

As per the issues faced while spending assistance, FGD results showed the following

- Some participants claimed that they bought firewood at a higher price because of the assumption the UN assists them in USD
- Some Landlords asked for increased rent because of assistance and wrong perception about dollarized assistance
- A few refugees claimed to be asked to pay for diesel in USD or at a higher LBP rate than the market rate.

XII. Total Expenditure

The SMEB for March 2022 was 5,576,155 LBP. The food part of the SMEB was 3,902,870 LBP, while the non-food part was 2,483,286 LBP.

The average household expenditure over the last 30 days was 3,902,743 LBP, constituting 70% of the SMEB value for March. The highest expenditure value was on food with an average of 1,912,702 LBP, rent with an average of 473,033 LBP, electricity with an average of 296,452LBP, and health costs at 265,364 LBP.

The average non-food expenditure is 1,990,041which constitutes 80% of the non-food part of the SMEB, while the average food expenditure is 1,912,702LBP, which constitutes 62% of the food SMEB.

The average new debt for households with debt occurring in the last 30 days is 1974,636 LBP which constitutes 35% of the SMEB and 50% of the expenditure. The average income for households with income other than cash assistance was 1,070,014 LBP constituting 21% of SMEB and after removing outliers, the average income is 977,664 LBP constituting 18% of SMEB.

Table 5: Expenditures, debt, and income share of SMEB value and total expenditure

Item	Average Value in LBP	Percentage of SMEB coverage
Expenditure on Food	1,912,702	62%
Expenditure on non-food items	1,990,041	80%
Total expenditure	3,902,870	70%
New debt	1,974,636	35%
Income	977,664	18%

The total expenditure average value was 3,902,743 LBP, and the median value was 3,440,000 LBP. After removing outliers, the adjusted expenditure value is 3,779,489 LBP, and the median value is 3,425,000 LBP.

Looking at the total expenditure in the last 30 days in table 6, about half of the average expenditure is on food, 13% is on rent, and the rest is on the other items.

Table 6: Average expenditure per household and percentage of total expenditure

Item	Amount	Percentage of total expenditure
Food	1,912,702	49%
Rent	475,034	12%
Electricity/Lighting	296,452	8%
Health costs (including medicines)	265,364	7%
Firewood / Fuel for cooking or heating	238,704.55	6%
Hygiene items	184,965.91	5%
Transport (including fuel)	155,022.73	4%
Debt repayment	105,863.64	3%
Water	84,579.55	2%
Communications (phone)	69,190.91	2%
Legal assistance / documents	46,818.18	1%
Entertainment (including alcohol, cigarettes)	38,022.73	1%
Education (e.g. school fees, uniform, books)	13,636.36	0%
Clothes / shoes	7,613.64	0%
Shelter repair (e.g. rehabilitation, materials)	4,431.82	0%
Household items (e.g. mattress, blankets, jerry can)	1,818.18	0%
Solid Wastewater management	1,136.36	0%
Other	909.09	0%
Solid waste collection	250.00	0%
Gave some to other family members / relatives / friends	227.27	0%
Assets for a livelihood activity (e.g., seeds, tools, farming, fishing, petty trade, etc.)	-	0%
Total	3,902,743	100%

About 20% of households had their expenditure per capita equal to or above SMEB, while 80% had their expenditure per capita below SMEB. The expenditure per capita value is 818,765 LBP. Yet after removing outliers, the value is 775,456 LBP. Bekaa and North had the highest percentages of households below SMEB, with values of 93% and 94%, respectively. The households residing in tents seemed more vulnerable than those residing in apartments or houses.

Table 7: Percentage of households that are economically vulnerable by regions, shelter type and regular assistance package received

Variable disaggregation	Subgroup	Percentage of households with Expenditure per capita below SMEB
Overall	Total	80%
By region	BML	61%
	Bekaa	93%
	North	94%
	South	56%
By Shelter Type	Apartment/House	74%
	Tent	93%
	Other	92%
By assistance package	MPC or MCAP+CFF	82%
	MCAP Only or Food Only	80%
	Non assisted regularly	70%

XIII. Outcomes

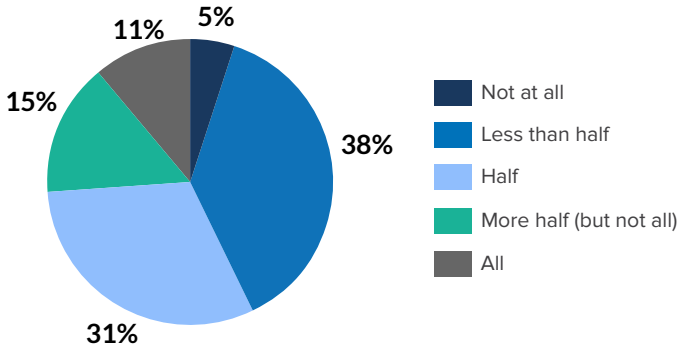
The majority of respondents mentioned that the assistance improved their living conditions (90%) and reduced their feelings of stress (90.5%). Also, 89.5% indicated that the assistance reduced their financial burden. Table 8 shows the detailed responses.

Table 8: Household's outcomes

Households that had	Improved your living conditions	Reduced the financial burden of their household	Reduced feelings of stress
Not at all	9.8%	10.5%	9.5%
Slightly	33.6%	32.3%	33.6%
Moderately	37.7%	40.5%	40.2%
Significantly	18.9%	16.8%	16.6%
Total	100.0	100.0	100.0

Only 10.9% of refugee households mentioned they met all their basic needs, and 15.2% met more than half but not all their needs. About 30.7% of households met half of their basic needs, while 38% met half of their needs, and 4.5% did not meet any of their needs.

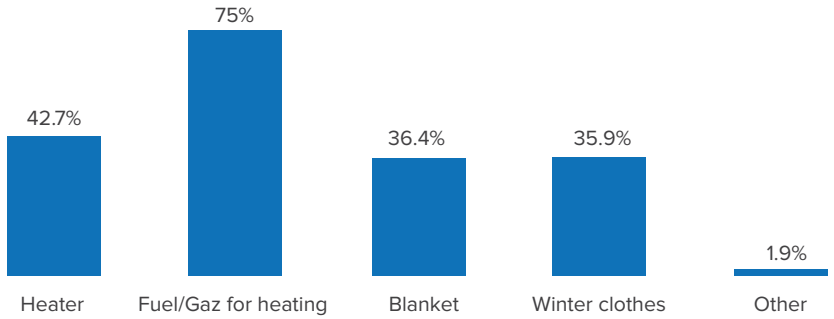
Figure 4: Extent to which needs are met



The primary cited unmet needs that were not affordable among the group that did not meet all their needs were: were food (86.1% of households), rent (54.8% of households), and debt repayment (44.5% of households). Many families mentioned that they had other unmet needs that they could not afford, such as fuel for heating or cooking (39.6%) and health costs, including medicines (34.7%) and hygiene items (24.2%).

Regarding winter needs, only 16.4% of refugees mentioned they had all the winter resources needed. Yet, the main unmet winter needs that are shown in figure 5 were fuel/gaz for heating (75%), heaters (43%).

Figure 5: Winter resources needed



The FGD results also showed that the main unmet need was heating, food, rent, shelter repair, medication, and heating. In addition, it showed several barriers for refugees to meet their winter and basic needs, which included the following

- The amount of assistance not being sufficient to keep warm
- Accumulation of debts
- Lack of job opportunities, especially in the winter season and in a remote area.
- Increase in costs of goods and services (health, food, rent)

Although assistance was not enough to meet increasing fuel, food, and rent costs, FGD results showed that it protected refugees from further deterioration of their living conditions and resorting to additional negative coping strategies. Many refugees receiving the full assistance package admitted that if not for WinCAP, they would have resorted to child labor and increased debt. Refugees in BML indicated that assistance protected them from possible eviction. ITS residents in Bekaa mentioned that if they didn't receive the assistance, they could have resorted to begging, sending women and children to work, getting more debts, and selling remaining assets. Others indicated that if they didn't receive the assistance, they would accept high-risk jobs and cut wood with the risk of detention as thieves. Others mentioned that they could have resorted to burning clothes and plastic if not for winter assistance.

XIV. Well being

The majority of interviewed households (65%) indicated being dissatisfied or very dissatisfied with their lives, 23.4% were neither satisfied nor dissatisfied, and only 11.6% were satisfied or very satisfied. The majority of respondents (81.1%) mentioned that they feel their standard of living is getting worse and that they worry about the money always or most of the time (90.7%).

Figure 6: Feeling about the standard of living

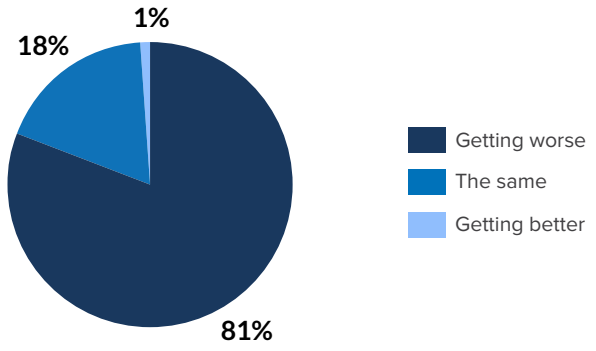
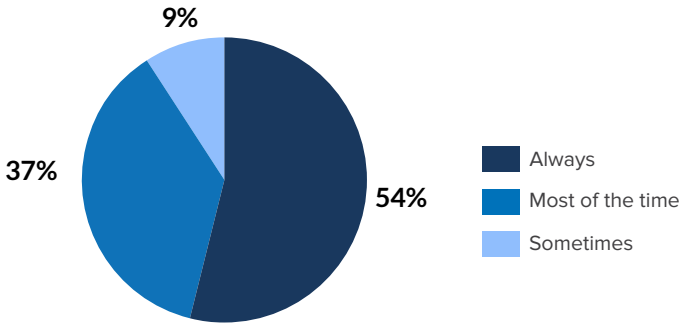


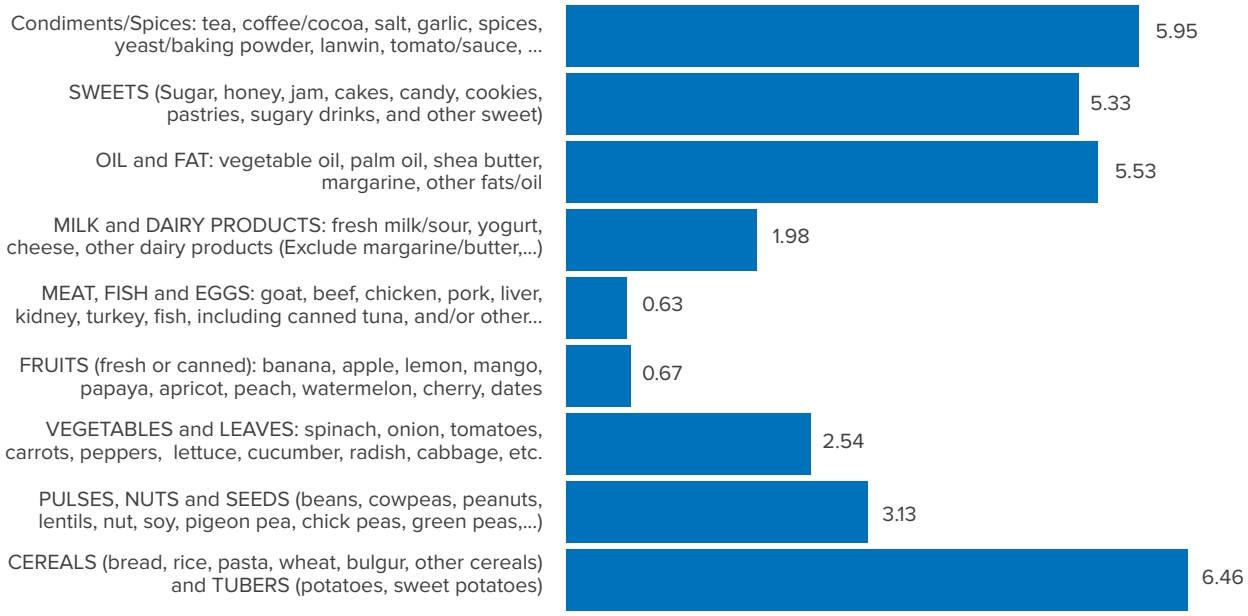
Figure 7: Worrying about money



XV. Food Consumption

The most consumed food was cereals, with an average of 6.46 days a week across the respondent households, followed by condiments, oil, and sweets. The consumption of fruits and meat was the lowest.

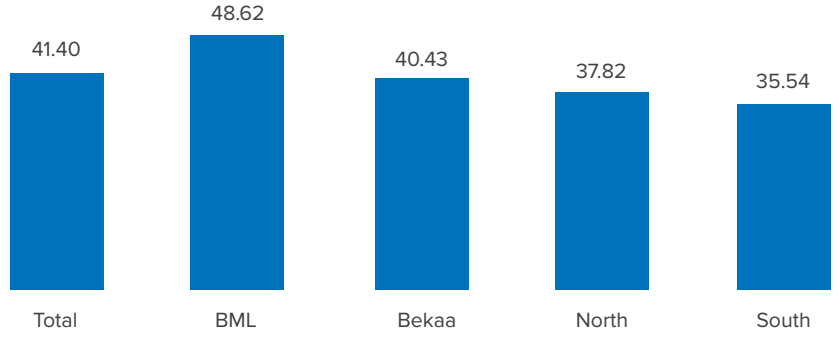
Figure 8: Average number of days for types of consumed food



The Food Consumption Score (FCS) measures households' food access and is used as a proxy for household food security. Food consumption score reflects the quality of people's diets. The WFP Emergency Food Security Assessment Handbook recommends using the cut-off points been 28 and 42 to allow for the fact that oil and sugar are consumed extremely frequently among all households surveyed. According to their FCS, households are classified into three groups: poor (0-28), borderline (28.5-42), or acceptable (>42) food consumption[1].

The food consumption score was calculated for all households. The average food consumption score was 41.4. Using this classification, 17.7% of households have a poor consumption score,35.7% have a borderline food consumption score, and 46.6% have an acceptable food consumption score.

Figure 9: Levels of food consumption scores per region



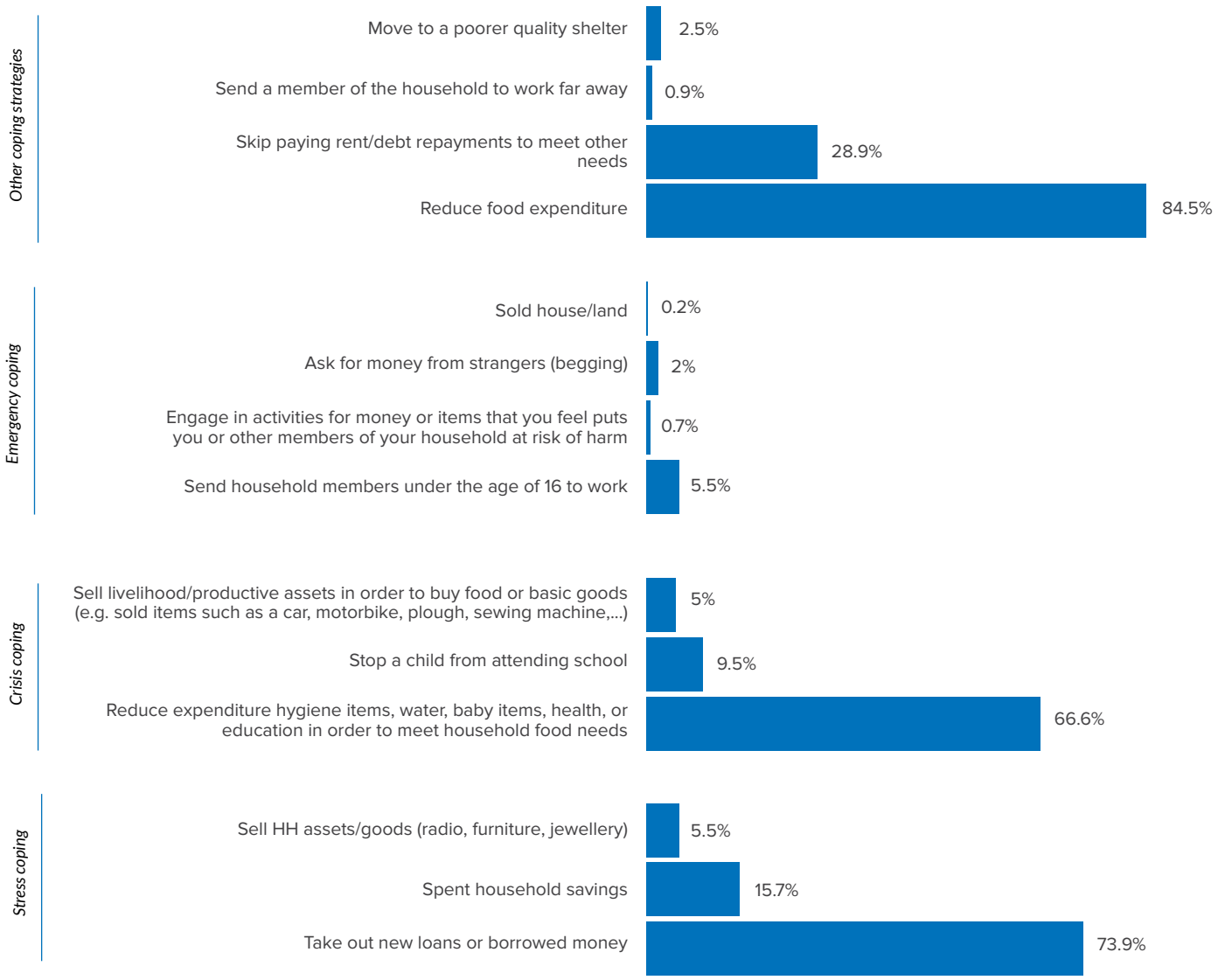
[1] ***Poor food consumption:*** *Households that are not consuming staples and vegetables every day and never or very seldom consume protein-rich food such as meat and dairy.*
Borderline food consumption: *Households that are consuming staples and vegetables every day, accompanied by oil and pulses 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.*

XVI. Coping mechanisms

a) Livelihood coping strategies

About 91.6% had at least one stress coping strategy, 70% had at least one crisis coping strategy, and 7% had at least one emergency coping strategy. The main cited coping strategies were reducing expenditure on food (84.5%), taking out new loans (73.4%), reducing expenditure on hygiene items, water, baby items, health, or education (66.6%), and skipping paying rent or debt repayment (28.9%).

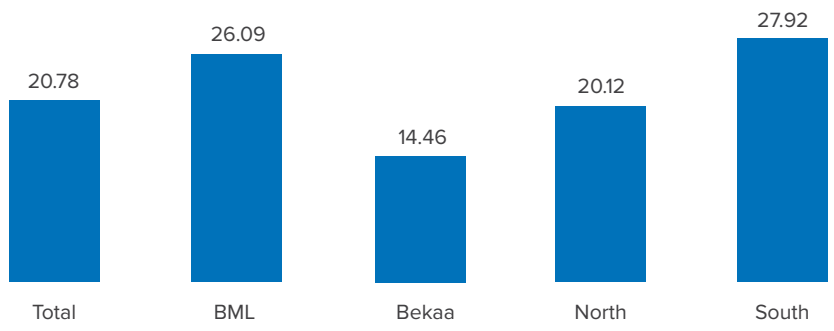
Figure 10: Livelihoods coping mechanisms



b) Food coping strategies

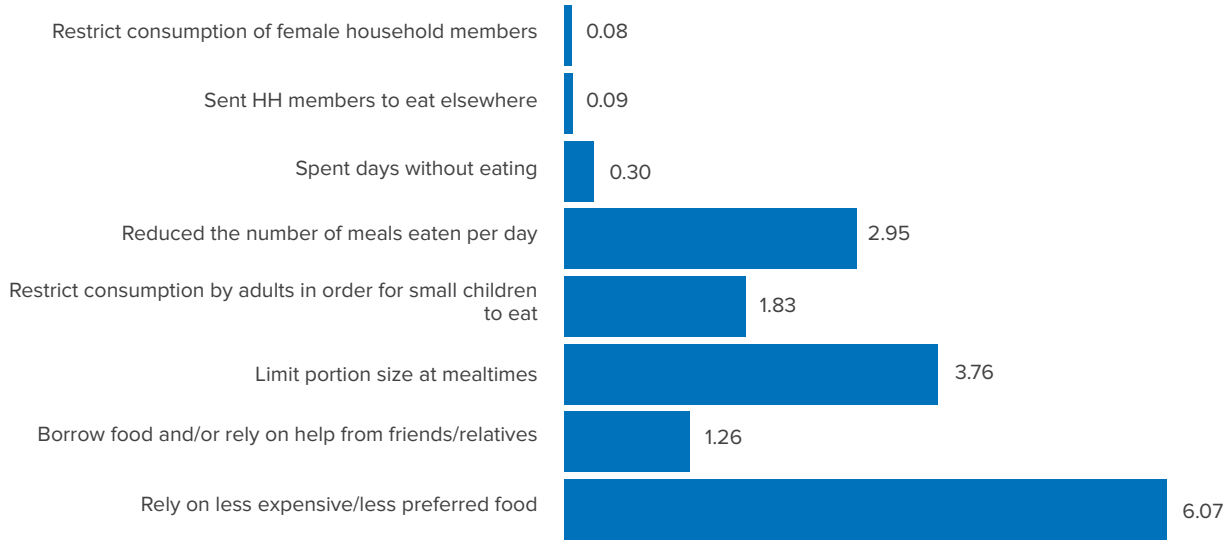
About 99.5% of households had at least one food coping strategy. The reduced Coping Strategies Index (rCSI) includes the five most commonly used food-related coping strategies and their order of severity as a proxy indicator to measure access to food. The higher the rCSI, the more coping strategies households had to endure. The reduced food coping index score was the highest in the South with a value of 27.92, followed by BML 26.1, North 20.12, and Bekaa was the lowest with a value of 14.46.

Figure 11: Food coping reduced index score per region



Regarding the average number of days using different coping strategies, the most used coping strategies were relying on less expensive or preferred food with an average of 6.07 days, reducing the portion size of meals with an average of 3.76, followed by reducing the number of meals eaten per day with an average of2.95 days, and then restricted consumptions of adults so that children can eat with 1.83 days.

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



c) Winter Coping Mechanisms

Only 15% of households mentioned they had enough fuel. The others indicated different coping mechanisms for lack of fuel; table 9 shows the different coping mechanisms used by households, which were mainly using thick clothes (42.5%), burning wood (20.1%), cutting wood (14.3%), and about 20% did not take any measures and got sick.

Table 9: Coping mechanisms for lack of fuel

	Percentage of households
Cut wood	14.3%
Burn wood	20.1%
Burn waste and non-used items	12.3%
Used diesel mixed with motor oil	1.9%
Borrow money to buy fuel	12.7%
Used thick clothes	42.5%
Got sick	20%

FGD participants indicated that assistance was not enough and had to deal with coping strategies. One FGD participant from the MCAP+ CFF group mentioned, "The UNHCR assists refugees during the winter season with an amount of 3,600,000 LBP per family while the needs are between 10,000,000 and 13,000,000 LBP annually for heating." Another participant mentioned, " The fuel price was high, and the assistance was not enough for fuel needs due to the price fluctuation. The assistance covered 1- 2 barrels of fuel while we needed 3-4 barrels to cover the four harsh months of the winter season".

The FGD results showed a wider list of winter coping mechanisms, which included but were not limited to

- Prioritizing heating over food, medicine, and education: reducing the number of meals and expenditure on food, reducing expenditure on health, stopping medications and facing sickness, relying on natural immunity, and selling food assistance to buy fuel. In addition, many children were dropped from school, and some were forced to work.
- Getting more debt from friends, families, shops, and fuel stations. However, some people mentioned not being able to borrow money as they have accumulated unpaid debt
- Strategies followed to get warm: burning old clothes, cutting wood, burning wood, staying with family and friends in the same place to share heating costs, using thick clothes and blankets, and moving to areas close to the coast. Many refugees wanted to shift to wood instead of diesel, yet they don't have access to wood in private lands or the financial means to buy wood which makes it impossible.
- Child labor: Child labor was one of the main coping strategies for coping with winter and basic needs. Some forced their children to work, while others were concerned about the safety of their children. A women participant mentioned that she is worried about her child working outside the camp and can be subject to various dangers. Also, participants in one FGD indicated that children in their community tried to collect plastic and metals, but sometimes they were stealing such products.
- Selling household assets: One FGD participant indicated having to sell his wife's ring while another had to sell the gas cylinder and another indicated selling parts of the remaining furniture
- Other: work to get wood, work in cleaning houses, managing diesel consumption

XVII. Accountability

Most households (78%) indicated that they knew how to report on complaints and feedback regarding cash assistance. The main channels mentioned by this group were a hotline (97.1%) complaints desk (4.1%). Only 33.9% of the respondents have expressed interest in raising complaints related to cash assistance. Complaints among this group were mainly about requesting another type of cash assistance or an additional amount of cash assistance (47%), requesting health assistance (18%), and missing an upload of a particular month (6.7%).

About 6.6% of households were dissatisfied or very dissatisfied with the cash assistance. The main reason for dissatisfaction is the insufficiency of the amount provided. Yet, in all FGDs, the refugees were dissatisfied with the assistance transfer value as it was not enough. One refugee indicated that the assistance was enough for the first ten days of the month. Another indicated that they need "Assistance between 9,000,000 and 13,000,000 LBP to cover winter needs".

If the assistance could be given again, most households would prefer having cash assistance (96%) over other modalities. The majority of the households prefer getting the assistance in one installment (57%) versus multiple installments (33.6%), while the remaining have no preference.

Households were asked if they received additional assistance besides winter, and only 17% percent indicated that they benefitted from another type of support. In fact, about 89.5% of beneficiaries benefitted from one type of cash assistance.

The feedback about the fairness of selection in the FGD was mixed feedback. Two of the 6 FGDs concluded that the selection of families was not fair given the following: assistance was not enough, some families did not receive assistance while they were in need, and Lebanese are getting paid in dollars while Syrians are paid in LBP. In another 3 FGDs, participants indicated they thought the assistance was fair because everyone received assistance. While the remaining FGD participants indicated that the assistance was somewhat fair (a little unfair) as it excludes some type of households such as newly married people. Other refugees living in high-altitude areas claimed that they need winter assistance more than those living in coastal areas.

XVIII. Differences from the previous winter PDOM

The coverage of households, the package, and the economic conditions are different from last year:

- **Targeting:** For WinCAP 2020-21, selection occurred before the finalisation of the new targeting cycle for regular assistance. As a result, WinCAP selection prioritised families not assisted or assisted only with food component at the time, and then included families that got discontinued from regular assistance following application of new regular assistance targeting results. Families maintained under multipurpose monthly cash assistance did not receive winter assistance. For WinCAP 2021-22, all assisted and non-assisted families falling below the SMEB, as per the targeting formula applied end of August 2021, were selected to receive winter assistance;
- **Amount of assistance:** In 2020-21, all selected families received the same winter assistance amount, equivalent to 4 months winter assistance as per sector minimum recommended transfer value. In 2021-22, different winter assistance packages were provided depending on if the family was receiving food and non-food monthly assistance, only one of the two component or no regular assistance – families not receiving regular assistance received a higher winter cash assistance packages;
- **Regular assistance package:** In 2020-21, non-assisted families (families not receiving monthly food and/or multipurpose cash assistance) constituted more than half (60%) of the winter assistance beneficiaries, while in 2021-22, the vast majority of winter recipients (86%) were receiving at least one form of monthly assistance (food and/or multipurpose)

The percentage of HH resorting to stress coping (91.6%) and emergency coping (7%) was higher than the last winter season where percentages were 77.6% and 1.7% respectively. Regarding the % of households that report never, rarely or sometimes worrying about financial issues it was 9.3% vs 0.2% from last year which can be explained by the difference in the targeted group for winter assistance across the two winter seasons. The percentage of households who report improved living conditions was 90% and those with reduced feeling of stress was 90% which show an 8-9% decrease from last year.

The percentage people of concern who report facing one or more problem receiving, keeping or spending the cash assistance has decreased from 18% last year to 3% this year and mainly due to decrease in challenges related to COVID 19. The percentage of households who are able to correctly identify at least one of the locally available channels for raising complaints or feedback with UNHCR about the cash assistance has decreased from 87% last year to 78% this year.

XIX. Differences across gender of heads of households

The average household size for the male-headed household was 5.6 and 4.4 for the female-headed households.

The percentage of households indicating improved living conditions was higher among male-headed households (91%) than female-headed households (87%). Also, more male-headed households reported reduced feelings of stress (91%) than female-headed households (88%). Yet the percentage of households expressing meeting half or more of their needs was similar across the two groups. The percentage of female-headed households resorting to emergency coping strategies (9%) was higher than that of male-headed households (6.5%). Yet the crisis coping strategies were higher among male-headed households (70.9%) than in female-headed households (67%).

The food consumption score was significantly lower among female-headed households (39.26) than in male-headed households (42.3). Yet, there was no major difference in the reduced food coping index.

The percentage of households having their expenditure per capita equal to SMEB or higher was similar among male and female-headed households (percentages were 20 and 21%, respectively). Yet the average income and debt were higher among male-headed households with values of 1,164,127 LBP and 5,551,159 LBP, respectively, compared to 750,030 LBP and 4,079,500 LBP for female-headed households' income and debt.

The percentage of male-headed households indicating meeting their winter needs (16.8%) was slightly higher than female-headed households (15%)

XX. Difference between assistance packages

Regarding the regular assistance package received, the winter assisted group included 49% of households receiving the full package (MCAP +CFF Or MPC) and 41% receiving a partial package (MCAP Only or Food only) and 10% not receiving assistance. The average household size for the three groups is 6.1, 4.8, and 3.7, respectively. This section will compare outcomes such as debt, expenditures, meeting needs including winter, and coping mechanisms between these three groups. It is important to note that these differences are indicative and not representative.

Table 10: Unpaid debt and new debt across groups

	Average Current Debt	Average New Debt
Overall sample	5,551,159	1,974,636
MPC / MCAP+ Food	5,401,636	2,221,636
Food assisted or MCAP Only assisted	5,412,000	1,710,056
Non-Assisted	6,791,304	1,860,870

The current debt is the highest among non-assisted, while the average new debt is the highest among the fully assisted group.

Table 11: Debt and Expenditure across groups

Indicators/Assistance Package	Overall	MPC or MCAP+CFF	MCAP Only or Food Only	Non assisted regularly
% of HH with new debt	81%	79%	86%	74%
% of HH with total debt	91%	89%	92%	89%
% of households spending Below SMEB	80%	82%	80%	70%

The percentage of the total unpaid debt and new debt was the lowest among the non-regularly assisted group and the highest among the MCAP-only or food-only assisted group. The percentage of households spending below SMEB was the highest among the group receiving a full package of assistance and the lowest among the non-regularly assisted.

The results in table 12 show that the percentage of households meeting all or more than half of basic needs was the lowest among the regularly non-assisted group (4.3%). However, the percentage of households not meeting their needs at all or less than half of the needs was higher among non-assisted (52.5%), followed by the Food or MCAP only (48.9%) and those who received the full package assistance (35%). Thus, those receiving more assistance are more likely to meet a higher portion of their needs.

Table 12: Meeting needs across groups

Coverage of Basic needs	Overall	MPC / MCAP+ Food	Food assisted or MCAP Only	Non-Assisted
All	11%	11%	12%	4%
More than half but not all	15%	19%	13%	4%
Half	31%	35%	24%	37%
Less than half	38%	33%	43%	44%
Not at all	5%	2%	6%	9%

Table 13: Reduced food coping index across groups

	Food Consumption Score	Reduced food coping index score
Overall sample	41.40	20.78
MPC / MCAP+ Food	43.41	21.10
Food assisted, or MCAP Only assisted	39.84	20.11
Non-Assisted	38.15	21.91

The food consumption score was the highest among the group receiving the full assistance package (43.41) and the lowest among those not receiving assistance regularly (38.15). This difference was statistically significant according to the Krustal Willis Test.

The reduced food coping index scores across the three groups differed slightly. The difference was not significant according to the Krustal Willis test.

Table 14 shows the differences in coping strategies between non-assisted and assisted groups. The percentage of households with at least one stress coping strategy the higher among MCAP Only or Food Only assisted (93.9%). The group receiving the full assistance package showed the highest percentages in crisis and emergency coping strategies.

Table 14: Coping strategies across groups

Coping strategy	Overall	MPC / MCAP+ Food	Food assisted or MCAP Only	Non-Assisted
HH with at least one Stress Coping strategy	91.6%	90.2%	93.9%	89.1%
HH with at least one Crisis Coping Strategy	30.0%	34.1%	27.2%	21.7%
HH with at least one Emergency coping strategy	7.0%	7.9%	6.1%	6.5%

Regarding wellbeing, a higher percentage of non-assisted (87%) indicated that their standard of living is getting worse, as shown in table 15. In addition, a higher percentage of non-assisted refugees were dissatisfied or very dissatisfied with their lives, as shown in table 15.

Table 15: Wellbeing difference between assisted and non-assisted

Standard of living	Overall	MPC / MCAP+ Food	Food assisted or MCAP Only	Non-Assisted
Getting better	0.5%	0.0%	0.6%	2.2%
Getting worse	81.1%	79.0%	82.2%	87.0%
The same	18.4%	21.0%	17.2%	10.9%
Satisfaction about life				
Very dissatisfied	22.0%	20.6%	20.0%	37.0%
Dissatisfied	43%	40.7%	45.0%	45.7%
Neutral	23.4%	24.3%	25.0%	13.0%
Satisfied	11.4%	14.0%	10.0%	4.3%
Very Satisfied	0.2%	0.5%	0.0%	0.0%

The non-assisted group had the highest percentage of households having enough winter resources needed (19.6%). The percentage of households having enough fuel was also the highest among the non-regularly assisted (16.7%). The percentage of households having enough winter assets (winter clothes, mattresses, blankets, heater) in good condition was the highest among the group receiving the full assistance package (46.1%) and the lowest among the non-assisted group (43.2%)

Table 16: Winter needs met across different groups

Indicators/Assistance Package	Overall	MPC or MCAP+CFF	MCAP Only or Food Only	Non assisted regularly
% of households indicating having winter resources needed	16.4%	14.0%	18.3%	19.6%
% of households that have enough access to fuel (for those in need)	15%	14.44%	15.07%	16.67%
% of households that have enough access to winter assets	45%	46.1%	44.3%	43.2%

XXI. Discussions and Conclusions

Refugees face a lot of barriers to meeting their winter and basic needs. These barriers include the lack of livelihood opportunities, currency fluctuation, increased living costs, expiration of residency, accumulated debt, increased fuel prices, etc. In ITSs, refugees suffered from shelter damages and their lack of ability to fix their tents in every storm.

The assistance was insufficient for the refugees to meet their basic needs during the winter. Refugees resorted to different negative coping mechanisms such as reducing expenditure on food, health education, debt, selling assets, and child labor to meet their winter and basic needs. Also, due to financial challenges, the beneficiaries tend not to purchase needed items in the winter, such as shelter repairs, medicine, food, and other non-food essential items.

Despite the provision of different winter assistance packages for the different groups receiving different regular assistance packages, none of the groups could meet their needs. Most refugees in all groups were in debt, had their expenditure below SMEB, and were resorting to negative coping strategies.

Regarding the ATM modality, refugees generally feel safe, especially with NGO staff being present at the ATMs to control and support the crowds; however, with the limited number of ATM outlets, electricity cuts, high transportation fees, and presence of some groups at the ATMs after working hours requesting money from refugees to withdraw, withdrawing the assistance became a challenge, especially for illiterate, women, and elderly groups as they are at higher risk of theft. While cash assistance modality through ATMs is appreciated, refugees expressed the need to ensure regular electricity and replenishment to avoid high transportation costs.

Although the assistance was not enough, refugees admitted that it prevented them from resorting to further negative coping strategies. They consider the other assistance provided by UNHCR and WFP that they are receiving besides the winterization is very important. Some families were satisfied with the winter assistance because they knew that the number of vulnerable families is huge and UNHCR can't cover all of them.

XXII. Recommendations

FGD participants recommended several actions to improve the efficiency and effectiveness of WinCap and other assistance programs. These recommendations were mainly related to the transfer value, selection of beneficiaries, redemption process, and other types of assistance needed. Recommendation included:

- Amount: Transfer value should be dollarized or increased in LBP according to the daily market rate but should meet the needs of refugees while considering the altitude, the increase in the exchange rate, and the fuel price and market. In addition, refugees indicated that the amount of assistance should also account for the high transportation costs to ATMs.
- Modality and process: Refugees preferred one-off assistance to reduce transportation costs needed to the atm. Also, they asked to avoid delays and provide assistance on a timely basis.
- ATMs: many refugees requested to add additional ATMs, while others recommended having a wider network of ATMs and not limited to BLF. In addition, refugees requested to organize assistance withdrawal on ATMs according to electricity and money availability. Refugees in the South recommended the use of Money Transfer Offices (MTOs) to transfer cash assistance, while those in BML indicated MTOs would not be an option that families are comfortable with
- Additional assistance: some refugees requested fuel vouchers, while others requested distribution heaters and stoves in cold areas. ITSs residents requested regular visits to assess tents' conditions after storms as they are not able to fix their shelters and to monitor the need for CRIs.

Other Recommendations based on the findings

• Reconsider the value of assistance of MCAP and Food assistance: while receiving the full assistance, only 18% of the households (MCAP+Food/MPC recipients) had their expenditure per capita equal or above SMEB.

• Reconsider the inclusion of non-assisted for regular assistance as they are also unable to meet their basic needs despite their situation being slightly better than those receiving the full assistance and those receiving MCAP or food.

• Need for community consultation with Refugees about the potential use of MTOs to transfer winter assistance, in replacement or complement to ATMs Cards.

XXIII. Limitations

• The comparison of results across the regions, heads of households and type of assistance are indicative and not representative. For the latter the proportion of non-regularly assisted households was lower than the other 2 groups which makes it difficult to have statistical significance of results.

• Initially a comparison with non winter assisted results was planned, yet due to time constraints, it was not possible to identify sufficient number of cases of non winter assisted and the comparison between winter assisted and non assisted was dropped.

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