

## CONFIDENCE & USAGE OF ATMS

Experiences of  
Syrian refugees  
assisted by  
WFP's multi-  
purpose cash  
programme in  
Lebanon



# CAMEALEON

CASH • MONITORING EVALUATION ACCOUNTABILITY & LEARNING  
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CAMEALEON is an NGO-led network, co-managed by the Norwegian Refugee Council, Oxfam and Solidarités International. The purpose of CAMEALEON's work is to conduct independent research and analysis in support of the World Food Programme's multi-purpose cash programme for Syrian refugees in Lebanon, as well as contribute to wider cash-related learning.

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This research explores the usage and confidence of Syrian refugee households to withdraw their multi-purpose cash assistance provided by the World Food Programme (WFP) at the ATMs in Lebanon. Data collection for this research took place between June and November 2020.

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Interviews with key informants from the following organisations provided rich insights into the ATM monitoring activities, training at card distributions and functioning of the ATMs: WFP, the United Nations High Commissioner for Refugees (UNHCR), the Lebanon One Unified Inter-Organisational System for E-cards (LOUISE), Banque Libano-Francaise (BLF), the Lebanese Red Cross (LRC) and World Vision International (WVI).

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The author of this report is Chiara Genovese.

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# EXECUTIVE SUMMARY

Lebanon has one of the most advanced humanitarian cash responses in the world. More than 90,000 Syrian refugee families living in extreme poverty are currently being assisted with monthly cash transfers to help meet food and other basic survival needs. A key pillar of the Syrian refugee cash-based response is being implemented by the World Food Programme (WFP), which provides unrestricted multi-purpose cash (MPC) assistance to 38,395 households classed as living below the Survival Minimum Expenditure Basket (SMEB).<sup>1</sup> MPC recipients can withdraw assistance each month at Banque-Libano Française (BLF) ATMs and the ATMs of a restricted number of other banks in Lebanon using an e-card, called Red Card.

Evidence shows that Syrian refugees had very limited experience of using ATMs before fleeing to Lebanon. Practices such as sending a third party to the ATM to withdraw MPC on a household's behalf, seeking support from others at ATMs and making multiple transactions in one visit have been observed. There is a need for greater evidence on the underlying reasons for these ATM-related practices, and how they link to overall levels of confidence and capability amongst MPC recipients in using ATMs. Strengthened evidence on ATM usage is important for programme accountability and can help inform the adaptation and strengthening of ATM-related training and support.

As part of its role to support the WFP MPC programme through independent research, analysis and recommendations, CAMEALEON was commissioned to conduct a mixed-method study to explore the ability of WFP multi-purpose beneficiaries to use the ATM confidently to withdraw their assistance. The research aimed to answer the following questions:

1. How confident do Syrian refugees feel in withdrawing MPC assistance from ATMs? How does this differ between women and men?
2. What coping strategies do beneficiaries use to withdraw their assistance at the ATM and why? How does this differ between women and men?
3. What factors enable or hinder households with low ATM proficiency or confidence from successfully withdrawing assistance from ATMs? How does this differ between women and men?

## KEY FINDINGS

The study found that 98% of surveyed MPC recipients had reportedly never used an ATM before their displacement to Lebanon and 99% of respondents had never used a point of sale (POS) terminal at retail locations. MPC recipients either relied on subsistence farming or the pay they received for work in Syria was mainly cash-in-hand payments for jobs such as agricultural work, breeding sheep, quarrying and construction. As one respondent reflected: *'It isn't like I had money, anyway. I never had a bank account or anything. In Syria, we owned land and simply lived off it.'*

This study highlights varying levels of confidence in performing different ATM-related actions. MPC recipients felt most confident in typing their PIN with 68% reporting that they felt 'very confident' or 'confident'. Beneficiaries found checking their card balance somewhat difficult, as 46% of respondents had 'little' or 'no confidence'. Respondents felt least confident using the manual withdrawal option which requires users to specify the amount of cash requested—64% of respondents reported 'little' or 'no confidence'. This was particularly the case amongst women and illiterate users. Refugees who were unable to use the manual option to specify a specific amount were found to make several

<sup>1</sup> UNHCR, November 2020. ActivityInfo database. <https://www.activityinfo.org>

transactions during the same ATM visit because they instead relied on fast-cash options that only in few cases match the amount of assistance available. Multiple transactions take longer and contribute to long queues and waiting times at ATMs.

Amongst respondents, 15% said they asked a third party, such as a neighbour or friend, to go to the ATM. The most reported reasons for doing so were to save on time and transportation costs, low confidence levels with the ATM and caring responsibilities. The research found that smaller households were more likely to use a third party than larger households. A significant correlation was also found between the head of the household's gender and use of third parties—27% of female-headed households used a third party compared to 11% of male-headed households. Amongst beneficiaries who travelled to the ATM themselves, 46% said they had asked others for help to operate the ATM, including UN, bank and Cooperating Partner (CP) staff.

Nearly all (98%) of survey respondents said they had received training on how to use the Red Card. There was general satisfaction amongst interviewed recipients who remembered the training. As one interviewed MPC recipient said: *'The explanation was very clear, and the lady was adamant that we should not give the PIN to anyone nor entrust anyone we don't know with the card'*. Refugees' ability to read and write appears to have a critical bearing on whether they felt able to put the training into practice. There is limited evidence that the training increased the confidence of Red Card holders to use the ATM and some refugees struggled to recall information from the training suggesting that refresher training, particularly through visual formats, could be helpful.

The study highlighted a particular concern amongst beneficiaries that their card will be withheld by the ATM if the PIN is entered incorrectly three times; a fear that creates considerable anxiety around ATM withdrawal and influences decisions on whether cardholders use a third party. Whilst this may have been the case for ATMs belonging to other banks, BLF machines do not withhold the card following three failed PIN attempts. Adaptations to the training and communication could help provide more clarifications and reassurances to address misconceptions relating to cards being withheld.

The sequence of screens available to Red Card users at BLF ATMs differs from regular BLF customers to reflect the limited set of operations available to programme beneficiaries. More could be done to tailor the BLF ATM screens to make withdrawing cash more straightforward for Red Card users. WFP multi-purpose cash beneficiaries welcomed the suggestion of a customised 'withdraw all' ATM option that would allow cardholders to withdraw the full card balance with one click, after selecting the preferred language and entering the PIN. The research suggests that this option would benefit particularly those beneficiaries with low literacy levels.

## SUMMARY OF RECOMMENDATIONS

1. **Communicate clearly the few specific actions that cause BLF ATMs to withhold a card.** This could help address misconceptions around entering the PIN incorrectly three times, which in turn can help reduce anxiety and encourage cash recipients to use the ATM rather than relying on a third party for support.
2. **Highlight the differences in procedure to retrieve cards withheld at on-site versus off-site ATMs in the training.** Emphasizing that cards withheld at on-site BLF ATMs can be returned only in two days could help inform decisions about which ATMs recipients use.
3. **Provide tailored training for MPC recipients during card distribution.** Developing specific training for MPC recipients rather than delivering standardised training for all Red Card holders could enable greater focus on ATM withdrawal. The training could include more emphasis on hands-on demonstrations of how to perform different ATM actions and address common concerns.

4. **Invite BLF staff to training sessions.** The presence of BLF staff during card distribution could contribute to building a relationship of trust with beneficiaries. Beneficiaries may worry less about their card being withheld at ATMs if they know that BLF staff are on hand to retrieve the card.
5. **Include the steps to check the account balance in the YouTube video 'How to use the Red Card at the ATM'.** In December 2020, LOUISE agencies produced a training video explaining the steps to use the manual option that requires beneficiaries to enter a specific amount. Building on this video, LOUISE should include the steps involved in checking the account balance, which would help beneficiaries operate the manual option.
6. **Increase the visibility of the manual option on the BLF ATM screen.** A single manual withdrawal is currently the most effective way for Red Card users to withdraw their assistance. However, this study shows that beneficiaries have little confidence when it comes to using the manual option. By liaising with BLF to move the manual option to an earlier screen—immediately after choosing the language and entering the PIN—WFP could improve the visibility of this option and make it more user-friendly.
7. **Explore the feasibility of the 'withdraw all' option on BLF ATMs.** This research explored the idea of creating a tailored 'withdraw all' option on BLF ATMs. After entering the PIN and selecting the language, this option would allow the recipient to press one button to visualise the balance before the maximum cash amount available for withdrawal is ejected. Hence, removing the need to request the account balance before withdrawing cash. Feedback was overwhelmingly positive and respondents welcomed this suggestion—highlighting that it would be particularly helpful for illiterate beneficiaries.
8. **Provide training to BLF staff on protection issues.** BLF staff is the first point of contact for beneficiaries when their card is withheld by an on-site BLF ATM. As highlighted in this study, this is a very stressful situation for beneficiaries, who depend on WFP assistance. By raising awareness and training BLF staff on protection-sensitive practices, WFP can increase the accountability of the MPC programme.

# ACRONYMS AND ABBREVIATIONS

<b>BLF</b>	Banque Libano-Francaise
<b>CAMEALEON</b>	Cash Monitoring Evaluation Accountability and Learning Organisational Network
<b>CP</b>	Cooperating partner
<b>CVA</b>	Cash and voucher assistance
<b>IDI</b>	In-depth interview
<b>LBP</b>	Lebanese pound
<b>LOUISE</b>	Lebanon One Unified Inter-Organisational System for E-cards
<b>LRC</b>	Lebanese Red Cross
<b>NRC</b>	Norwegian Refugee Council
<b>RAIS</b>	Refugee Assistance Information System
<b>SEA</b>	Sexual exploitation and abuse
<b>SI</b>	Solidarités International
<b>UNHCR</b>	United Nations High Commissioner for Refugees
<b>UNICEF</b>	United Nations Children's Fund
<b>VASyR</b>	Vulnerability assessment of Syrian refugees in Lebanon
<b>WFP</b>	World Food Programme
<b>WVI</b>	World Vision International

## KEY TERMS

**Common Cash Facility (CCF):** a platform used by UN agencies, NGOs and the Jordanian Government (municipalities) to deliver cash assistance to the most vulnerable refugee and Jordanian households.

**Financial service provider (FSP):** An entity that provides financial services, which may include e-transfer services, within the context of humanitarian cash transfers. FSP generally refers to entities providing transfer services, such as e-voucher companies, financial institutions (such as banks and microfinance institutions) or mobile network operators (MNOs).

**The Lebanon One Unified Inter-Organisational System for E-cards (LOUISE):** an innovative operational model set up to streamline the operational coordination of sectoral and multi-sectoral cash and voucher assistance (CVA) in Lebanon. The model was born out of a formalised collaboration between UNHCR, WFP, UNICEF and some NGOs.

**Multi-purpose Cash (MPC) Programme in Lebanon:** CVA provided by WFP to assist Syrian refugee households with monthly transfers to meet their basic food and non-food needs. Under the WFP MPC programme, beneficiaries receive LBP 400,000 per household per month and LBP 100,000 per individual per month.

**Multi-Purpose Cash Assistance Programme (MCAP) in Lebanon:** CVA provided by UNHCR to assist refugee households with monthly transfers to meet their basic needs. Under the UNHCR MCAP programme, beneficiaries receive LBP 400,000 per household per month from UNHCR and LBP 100,000 per individual per month from WFP. UNHCR MCAP beneficiaries can redeem their assistance at any POS to buy food and non-food items plus withdraw it from BLF ATMs.

**On-site Banque Libano-Francaise (BLF) ATM:** ATMs located on the premises of a BLF branch either inside or outside the branch.

**Off-site Banque Libano-Francaise (BLF) ATM:** ATMs set up on a standalone basis and not on the premises of a bank branch. They are usually located in shopping centres, gas stations and commercial streets.

**Point of Sale (POS) device:** devices that do not contain any money but can perform transactions in retail stores, restaurants, or mobile locations.

**The Refugee Assistance Information System (RAIS):** an inter-agency tool for tracking assistance, referrals, and assessment information. It enables UNHCR and partners to share assistance records, cross-check beneficiary lists, and host different types of data.

**Red Card:** The Red Card is a bank card issued by the BLF and distributed by the LOUISE platform to deliver CVA to refugee and host community in Lebanon. Beneficiaries can use the Red Card to spend assistance at any POS and withdraw cash from BLF ATMs.

**Fast-cash ATM option:** allows users to select pre-set amounts of cash to withdraw at the ATM. Usually, the ATM screen provides the fast-cash options after entering the PIN and selecting the withdrawal type.

**Manual ATM option:** the manual option allows users to manually enter the desired cash amount to withdraw at the ATM. The amount must be a multiple of the banknote denominations available at the ATM.



Photo: Nadine Malli/NRC

# INTRODUCTION

## BACKGROUND AND RATIONALE

Since November 2017, the World Food Programme's (WFP) multi-purpose cash (MPC) assistance programme has assisted severely vulnerable Syrian refugee households in Lebanon with unrestricted monthly cash transfers. In November 2020, WFP assisted 38,395 households with LBP 100,000 per family member and a top-up of LBP 400,000 per household per month to meet their food and other basic needs.<sup>2</sup> The programme is part of the One Unified Inter-Organisational System for E-cards (LOUISE), a joint platform used to distribute cash and voucher assistance on a large scale in Lebanon. WFP delivers its multi-purpose cash assistance through the Red Card, an e-card that recipients use to withdraw their assistance from the ATMs of Banque Libano-Francaise (BLF), which is the LOUISE platform's financial service provider (FSP), and ATMs of a limited number of other Lebanon banks.

Every month, recipients receive an SMS message to inform them that assistance has been credited to their account. Prior to 2019, WFP cash programme beneficiaries could use their Red Card

at any ATM in Lebanon, before banking restrictions meant that assistance could only be withdrawn from BLF ATMs and ATMs of seven other banks.<sup>3</sup> About 50% of beneficiaries make several cash withdrawals during the same ATM visit as highlighted by a 2019 transaction data analysis conducted by the Cash Monitoring, Evaluation, Accountability and Learning Organisational Network (CAMEALEON). In fact, in 32% of visits beneficiaries make two withdrawals, in 14% of visits beneficiaries make three transactions, whilst in 8% of ATM visits beneficiaries make four or more withdrawals.<sup>4</sup> Recipients making multiple withdrawals can contribute to longer waiting times and over-crowding at ATMs. Waiting times at ATMs can be considerable—between two to three hours—as found by the CAMEALEON 2018 accountability to affected population report.<sup>5</sup>

The reasons for this pattern of multiple withdrawals are explored in this report; potential explanations may include the absence of a manual option to specify exact amounts, limited ATM proficiency along with beneficiaries not knowing their bank balance. In November 2020, an overwhelming majority of Red Card

<sup>2</sup> UNHCR, November 2020. *The ActivityInfo web-based database*. <https://www.activityinfo.org>

<sup>3</sup> According to the Basic Assistance Working Group December 2020 updates.

<sup>4</sup> CAMEALEON transaction data analysis, 2019.

<sup>5</sup> Smith, Gabrielle, 2019. *Accountability to Affected Populations (AAP), Research report on AAP in the World Food Programme's multi-purpose cash programme*. <https://www.calpnetwork.org/publication/cash-assistance-in-lebanon-accountability-to-affected-populations/>

withdrawals (99%) took place at BLF ATMs.<sup>6</sup> The process of withdrawing cash requires performing a number of actions to operate the ATM including reading the ATM display, entering the personal identification number (PIN), using the fast-cash or manual options, and withdrawing the banknotes from the dispenser. Withdrawing cash also involves an element of time pressure, as recipients have 30 seconds at the ATM to key in their PIN once the card is inserted according to UNHCR and WFP data.<sup>7</sup>

WFP cash programme beneficiaries receive information and training on the use of the Red Card during the card distribution. This includes being given an infographic four-page leaflet and a screened presentation explaining the process of withdrawing assistance from the ATM. This is provided to households newly enrolled on the LOUISE programmes and those receiving replacement cards. According to WFP analysis, 98% of beneficiaries who have withdrawn assistance themselves report that the information sessions for ATM use are clear and understandable.<sup>8</sup>

Importantly, the ability to perform such actions at an ATM effectively depends on recipients' proficiency and confidence in using ATMs. Factors that may affect the levels of proficiency and confidence include past experience with bank cards and ATMs, literacy levels, age and gender, the type of training received at the card distribution and during the programme. Illiteracy levels amongst Syrian refugees in Lebanon are high. According to data from the Vulnerability Assessment of Syrian Refugees in Lebanon (VASyR 2019), amongst Syrian refugees above 20 years, 13% have no education, 72% have attended education up to grade 9 and 15% attended higher grades of education.<sup>9</sup> Also, the presence of ATMs in Syria is considerably more limited than

in neighbouring countries. According to World Bank figures, there were merely 8.22 ATMs per 100,000 inhabitants in Syria in 2012, which is the most recent year for which Syria ATM data exists, compared to 29.44 in Jordan in 2018, 39.25 in Lebanon and 83.95 ATMs in Turkey in 2019.<sup>10</sup>

This research aims to deepen the understanding of WFP multi-purpose cash beneficiaries' experiences at the ATM and their levels of knowledge and confidence in performing different ATM actions—typing the PIN, checking account balances, withdrawing cash etc. The findings will inform recommendations to WFP, including strategies on how to strengthen WFP's current ATM training module and other related support. In turn, recommended actions have the potential to also help reduce waiting times and overcrowding at ATMs, which will benefit all programme recipients.

## RESEARCH QUESTIONS

This research study was conducted by CAMEALEON between June and November 2020. CAMEALEON is an NGO-led network co-managed by the Norwegian Refugee Council (NRC), Oxfam and Solidarités International (SI). CAMEALEON's mandate is to conduct independent research and analysis in support of the WFP MPC programme for Syrian refugees in Lebanon. This study belongs to a pillar of CAMEALEON's research concerned with safe and accountable programming. The research makes use of participatory research tools, field surveys and analysis to strengthen evidence-based programming decisions and adaptations. The study explores how WFP beneficiaries' proficiency and confidence using ATMs impact their ability to withdraw their cash assistance. In particular, it aims to answer the following questions:

<sup>6</sup> Basic Assistance Working Group, December 2020 updates.

<sup>7</sup> UNHCR and WFP Q&A on Cash and Food Assistance for Refugees in Lebanon, December 2020.

<sup>8</sup> WFP, 2020. Sustaining cash delivery: ATM withdrawal report, p 8.

<sup>9</sup> Analysis of data from the Vulnerability Assessment of Syrian Refugees in Lebanon (VASyR) 2019. The data is from a joint UNHCR, UNICEF and WFP multi-sectorial household survey available at <http://bit.ly/get-microdata>

<sup>10</sup> World Bank: <https://data.worldbank.org/indicator/FB.ATM.TOTL.P5>

1. How confident do Syrian refugees feel in withdrawing MPC assistance from ATMs? How does this differ for women and men?
2. What coping strategies do beneficiaries use to withdraw their assistance from the ATM and why? How does this differ between women and men?
3. What factors support or hinder households with low ATM proficiency or confidence from successfully withdrawing assistance from ATMs? How does this differ for women and men?

## METHODOLOGY

The study employed a mixed-method approach by combining a desk review, primary data collection and secondary analysis of existing data. The desk review covered existing evidence on the confidence and use of the ATM by Syrian refugees in the region. This included existing research on the protection risks faced by Syrian refugees at the ATM combined with information from WFP programming documents and data, Working Group meetings minutes and presentations, research on the accountability system employed by the WFP multi-purpose cash programme, analysis of the financial transaction data of beneficiaries and training materials used during the distribution of e-cards.

### Phone survey, key informant and in-depth interviews

In June 2020, the team conducted a phone survey with 398 WFP multi-purpose cash programme beneficiaries on their confidence and use of the ATM.<sup>11</sup> The sample employed geographic representativeness of the WFP MPC programme at the regional level: 82% of the sample was in the Bekaa, whilst 18% of the sample was in

North Lebanon.<sup>12</sup> Enumerators spoke with the family member who went to the ATM in June 2020 or, when a third party went on their behalf, the family member who is responsible for the Red Card.<sup>13</sup> The average duration of the survey was 25 minutes.

In total, 11 key informant interviews (KIIs) were conducted with WFP, World Vision International (WVI), Lebanese Red Cross (LRC), UNHCR, LOUISE and BLF staff to collect contextual information on the ATM monitoring, training activities and functioning of BLF ATMs. The team also conducted 14 in-depth interviews (IDIs) with MPC beneficiaries to collect insights on their preferences and lived experiences. IDIs were held with respectively seven women and seven men that also took part in the quantitative survey. Respondents were extracted randomly from three categories of Red Card users in June 2020: those that went to and used the ATM themselves; those that went to the ATM and asked someone else to operate the ATM for them; and those that gave their card to someone else to go to the ATM on their behalf.

## CONFIDENCE IN FINDINGS AND LIMITATIONS

The WFP MPC caseload of beneficiaries increased starting in June 2020. The geographical spread of the representative sample of beneficiaries used in the phone survey was based on caseload information from the start of the 2019/20 cash cycle in September 2019. By November 2020, the geographical distribution of the WFP beneficiaries decreased by 4% in Bekaa, whilst increasing by 2% in North Lebanon. Although the sample used in the phone survey over-represented the Bekaa region and under-represented North Lebanon and Mount Lebanon compared to the November 2020 caseload, regional quotas changed only marginally. In addition, the share of the beneficiary caseload in Mount Lebanon and South Lebanon remains too small to be sampled in a statistically signif-

<sup>11</sup> The sampling strategy aimed to use a sufficiently large sample to achieve statistically significant results at the 95% confidence interval with a margin of error of 10%. The required number of surveys to collect was estimated to 378, which was rounded up to 400 to account for data cleaning.

<sup>12</sup> North Lebanon comprises T5 and Akkar.

<sup>13</sup> When the respondent had not received the upload SMS yet, a second call was scheduled for a later date, when the beneficiary had a chance to withdraw assistance.

ificant size given the available resources for the research.<sup>14</sup>

COVID-19 preventive measures in Lebanon meant that the primary data collection could only take place remotely over the phone. While this meant that some data collection techniques could not be used, such as focus group discussions or the use of ATM screen images during the IDIs, enumerators were given additional training and pilots were used to achieve high data quality and provide sufficient depth for analysis.

LOUISE beneficiaries could use the Red Card at any ATM in Lebanon until October 2019. Non-customer restrictions meant that starting in November 2019, the number of banks accepting the Red Cards at their ATMs was reduced to seven in November 2020.<sup>15</sup> The WFP cash beneficiaries' confidence with using ATMs to withdraw their assistance may have been affected by their previous experience using ATMs of other banks. It is possible that these other ATMs could have different sequences of screens and operational details, such as the circumstances that cause the ATM to withhold the card.



### BOX 1: HOW THE RED CARD DIFFERS FROM REGULAR CARDS

BLF ATMs treat Red Cards differently from cards of regular BLF account holders. The differences include:

**Sequence of screens:** the sequence of screens available to Red Card users differs from other users at BLF ATMs. Red Card user can only make balance enquiries, withdraw cash and change their PIN, whilst the sequence of screens for regular BLF account holders includes further options.

**Circumstances in which the ATM retains the card:** BLF ATMs will withhold a Red Card in two circumstances: the inserted card is reported as lost or stolen or the time limit is passed and no action is performed.



Photo: Ziad Rizkallah/WFP

<sup>14</sup> South Lebanon comprises Tyre, Saida and Nabatieh.

<sup>15</sup> Percentages of transactions at BLF ATMs increased from 15% in September 2019 to 100% in November 2020. Basic Assistance Working Group, November 2020 updates.



Photo: Andrew McConnell, UNHCR

## RESEARCH FINDINGS

### HOW CONFIDENT DO SYRIAN REFUGEES FEEL WHEN WITHDRAWING MPC ASSISTANCE FROM ATMS?

#### Previous experience using an ATM

Almost all WFP multi-purpose cash beneficiaries surveyed by CAMEALEON said they had never used an ATM (98%) or point of sale (POS) device (99%) before starting to receive cash-based humanitarian assistance in Lebanon. The case study on the International Rescue Committee (IRC) multi-purpose cash programme in 2015 found similar levels of experience with ATMs: 94-97% of beneficiaries did not have previous experience using ATMs.<sup>16</sup> MPC recipients said that they relied on subsistence farming or the remuneration they received for work in Syria was mainly in the form of cash-in-hand payments for jobs such as agricultural work, breeding sheep, quarrying and construction.<sup>17</sup> *'It isn't like I had money, anyway. I never had a bank account or anything. In Syria, we owned land and simply lived off it'* (woman, 35 years). Only one interviewed beneficiary, who previously worked as an agricultural labourer in Syria had a bank account and used an ATM to withdraw cash. Most interviewed MPC recipients come from rural parts of Syria and said there was no ATM where they lived but thought that ATMs were present in some

urban areas. *'There weren't a whole lot of them [ATMs] since they were newly introduced into the cities at the time'* (man, 35 years). This finding is in line with existing evidence on the limited extent of account ownership in the Middle East compared to other regions. A 2017 study by the World Bank shows that in high-income OECD economies, 94% of adults reported having an account in 2014. In comparison, only 54% of the adult population living in developing economies did. Middle East countries are below the average for developing economies with only 14%



#### BOX 2: TYPES OF BLF ATMS

WFP MPC beneficiaries can withdraw their assistance from BLF ATMs. These are of two types:

**On-site ATM:** located at a BLF bank branch, placed either inside or outside the branch. Due to COVID-19 preventive measures, LOUISE beneficiaries cannot use ATMs inside a BLF branch.

**Off-site ATM:** usually positioned in locations such as shopping centres, gas stations or commercial streets.

<sup>16</sup> CaLP, 2020. *Cross-sector cash assistance for Syrian refugees and host communities in Lebanon: An IRC Programme*. <https://www.calpnetwork.org/wp-content/uploads/2020/01/calp-case-study-lebanon-web.pdf>.

<sup>17</sup> In-depth interviews (IDIs) with programme beneficiaries, 2020.

account penetration.<sup>18</sup> Moreover, an Altai research on the extent of financial inclusion of Syrian refugees in Lebanon found that no research participant had a bank account in Syria before their displacement.<sup>19</sup>

Survey respondents were asked to self-report their level of confidence at performing different actions at the ATM involved in withdrawing their MPC assistance: typing in the PIN, checking their card balance and using the manual option to key in a specified amount they want to withdraw.<sup>20</sup> Typing in the PIN is the action that WFP beneficiaries were most confident with; 48% of respondents said they were 'very confident', 20% said they were 'confident', whilst 11% described themselves to be 'a little confident'.

Around one in five of respondents (21%) said they were not confident at all. The reasons cited for not feeling confident include not being familiar with the ATM (74%), low literacy levels (60%), never tried (37%), fear of card being withheld by the ATM (7%). One respondent said: 'I am afraid of the card being swallowed, so I'm always careful and double-check before entering the PIN code' (woman, 43 years). One key in-

formant explained that a recurring characteristic among those that find entering the PIN challenging is being unsure about the correct way to read the PIN. And that cooperating partner (CP) staff members when distributing the card draw an illustration arrow from left to right on the paper slip under the PIN code to help beneficiaries identify the right way to read it.<sup>21</sup>

Checking the card balance is the operation that WFP beneficiaries found to be somewhat difficult; 37% of respondents were 'not confident at all'. A similar proportion of respondents (35%) were 'very confident', 19% were 'confident', and 9% said they were 'a little confident'. The reasons cited for not feeling confident include not being familiar with the ATM (66%), never tried (50%), low literacy levels (48%), fear of card being withheld (6%). One woman (37 years) taking part in the survey said: 'I have never tried because I know the amount of assistance from the upload SMS and I do not want other people in the queue to wait'.

WFP beneficiaries were least confident using the ATM's manual option. Amongst respondents, 56% said they were 'not confident at all', whilst a little less than half re-

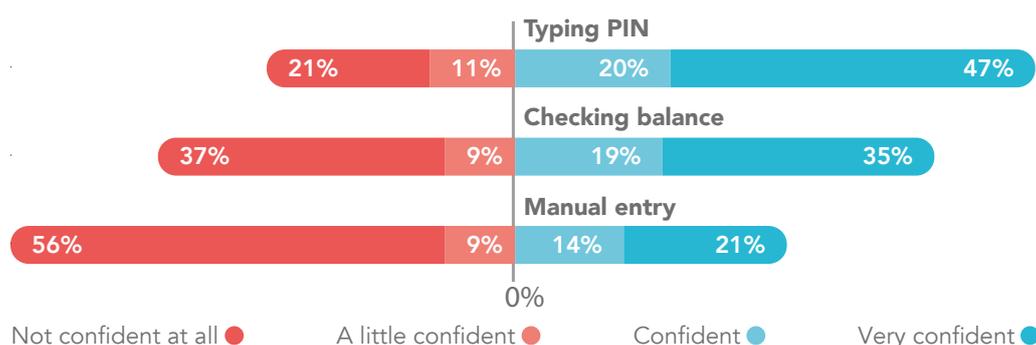


Fig 1: Confidence levels when performing different actions at the ATM.

<sup>18</sup> Demirguc-Kunt, Asli, Klapper, Singer, 2017. Financial inclusion and inclusive growth. A review of recent empirical evidence. <http://documents1.worldbank.org/curated/en/403611493134249446/pdf/WPS8040.pdf>

<sup>19</sup> Altai Consulting, 2019. Financial lives of Lebanese and Syrian refugees in Lebanon. [https://w3www.find-evgateway.org/sites/default/files/publications/files/financial\\_lives\\_of\\_lebanese\\_and\\_syrian\\_refugees\\_in\\_lebanon.pdf](https://w3www.find-evgateway.org/sites/default/files/publications/files/financial_lives_of_lebanese_and_syrian_refugees_in_lebanon.pdf)

<sup>20</sup> The manual withdrawal option was introduced at all BLF ATMs starting in April 2020. For more details see Box 4. (Source: Basic Assistance Working Group, April 2020 updates.)

<sup>21</sup> Survey respondents employed a range of PIN storage options: 56% of respondents recorded the number on a piece of paper, 47% memorised it, 13% noted it down on their mobile, whilst 11% wrote it on the Red Card and 0.3% of respondents cited other options such as written on the back of the TV or fridge.

ported feeling confident, 21% were 'very confident', 14% 'confident' and 9% stated they felt 'a little confident'.<sup>22</sup> The reasons cited for lacking confidence include having 'never tried' (68%), not being very familiar with the ATM (45%), and low literacy levels (34%). A minority refers to feeling pressure from other people in the queue behind (3%) and fear of their card being retained by the ATM (2%). One respondent (man, 37 years) said: '*No one taught me [how to use the manual option]*', whilst a woman (31 years) refers to those waiting in line behind her: '*When people are watching me and I feel pressured, I choose the menu [fast cash] option*'.

Analysis of MPC financial transaction data for the period between November 2017 and August 2019 shows a pattern of multiple debit transactions by recipients during the same ATM visit.<sup>23</sup> Just short of half of MPC beneficiaries made two or more cash transaction during one ATM visit—31% of recipients made two transactions, 12% made three transactions, 3% withdrew cash four times, whilst 1% made five cash transactions or more. The financial transaction data also shows that on average it takes 59 seconds to perform one cash transaction and that the average time spent at the ATM is proportional to the number of transactions that an MPC recipient makes. In other words, a beneficiary who makes two cash transactions at the ATM will have spent just under two minutes at the machine. In the context of a high number of beneficiaries, this pattern of multiple transactions contributes to queues forming and long waiting times at the ATM. The reasons for MPC beneficiaries making multiple transactions include the ATM only offers fast-cash options, the beneficiary is not confident with the manual option, or does not know the balance on the card.

The data shows that the number of transactions made is negatively correlated with the use of the manual ATM option.

93% of respondents that used the manual option reported making only one transaction; conversely, 94% of respondents that chose the fast-cash options said they made multiple transactions. The fast-cash options only match the card balance on the beneficiary's card in a few cases. And when they do not, the beneficiary can then either withdraw the remaining amount using the manual option to key in a specific amount or withdraw the left-over balance on the card by making several fast-cash transactions. The study explores in more detail the correlation between confidence using the ATM's manual option and different profiles of cash recipients by taking into account demographic

### BOX 3: CARD WITHHELD AT ATM

Red Card users have 8 seconds to withdraw the card when the ATM ejects it and 10 seconds to take the cash from the dispenser. And beneficiaries have 30 seconds to insert the PIN and withdraw the assistance.

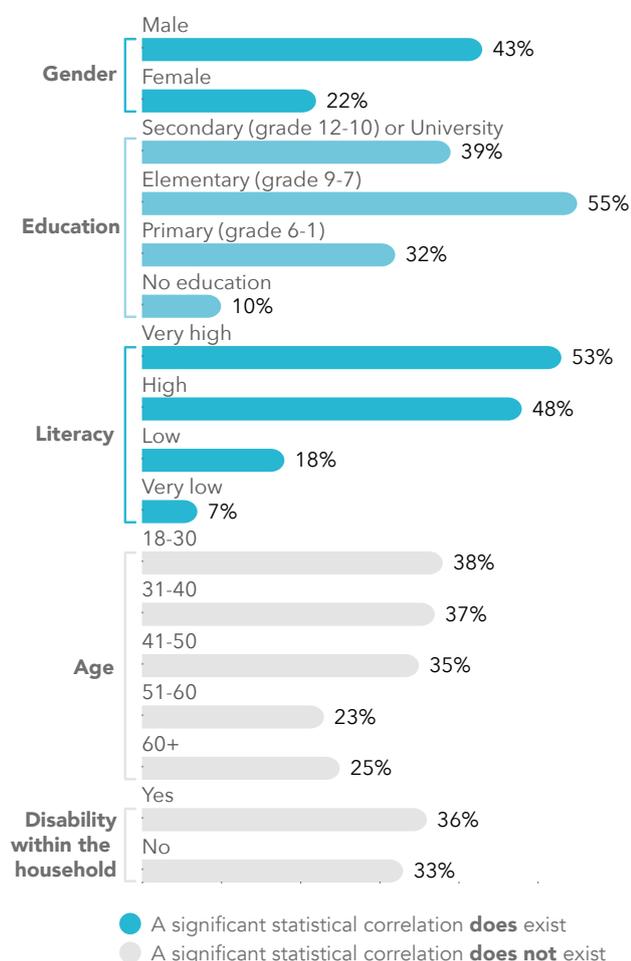
If the Red Card is retained at an on-site ATM, the bank staff can retrieve the card. In case the Red Card is withheld at an off-site ATM, it is shredded and the user will need to submit a request for a card replacement.

BLF ATMs do not withhold the card if the PIN is entered incorrectly three times, instead the Red Card is ejected and the card and PIN become inactive. The Red Card holder can call the UN or BLF helplines to have the card and PIN re-activated or a new PIN issued in case they have lost their PIN.

<sup>22</sup> Anecdotal information from enumerators suggests that MPC beneficiaries have limited awareness of the manual option. On several occasions, respondents did not know what ATM option they were being asked questions about and enumerators had to describe the action 'pressing each digit with your fingers'.

<sup>23</sup> As part of a previous research study, CAMEALEON conducted an analysis of financial transactions data for a sample of 4,187 WFP multi-purpose cash beneficiaries. The dataset included credit and debit (POS and ATM) transactions for the period of November 2017 to August 2019. The analysis was shared with WFP in March 2020.

variables.<sup>24</sup> Variables explored include the age, gender, literacy and education levels of respondents and whether the household has a disabled family member.



**Fig 2:** High levels of confidence with the manual option vs. demographics. Blue bars indicate a statistically significant correlation at the 95% significance level.

Results show that there is a significant correlation between confidence level using the manual option and the gender of the Red Card user. 43% of male MPC beneficiaries are 'confident' or 'very confident' with using the manual option compared to 22% of female programme recipients. There is also a significant positive correlation when it comes to a beneficiary's ability to read and his or her level of reading proficiency and education. As the ability to read increases from 'very low' to 'very high', the percentage of beneficiaries, who are confident using the manual op-

tion also rise. Amongst beneficiaries who rate their reading level as 'very low', 7% say that they are confident using the ATM's manual option, in contrast to 53% of beneficiaries that deem their reading level to be 'very high'. Similarly, beneficiaries that have completed higher levels of education are more confident using the manual option when withdrawing cash. Of beneficiaries with no education, 10% say they are confident using the manual option, whilst this proportion rises to 39% among beneficiaries that have completed secondary or university level education. However, other demographic variables, such as the respondent's age and having a disabled member in the family do not have a significant correlation with confidence levels using the manual option.

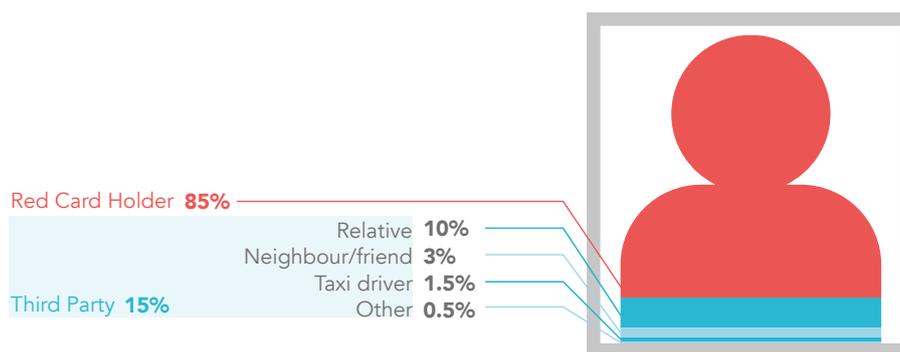
## WHAT COPING STRATEGIES DO BENEFICIARIES USE TO WITHDRAW THEIR ASSISTANCE AT THE ATM AND WHY?

### Asking a third party for help

In June 2020, 85% of WFP multi-purpose cash beneficiaries went to the ATM to withdraw the assistance. Another 15% said they gave their card to someone outside the household and asked them to go to the ATM to withdraw the assistance on their behalf. Amongst this group, 10% of beneficiaries gave the Red Card to a member of their extended family, 3% gave it to a neighbour or friend, 2% handed it to a taxi driver. When asked about the reasons for giving their card to a third party, the most common reason (37%) cited by respondents was 'I wanted to save money or time', followed by 'the third party is more familiar with the ATM' (23%), which reflects respondents' limited confidence with withdrawing cash from ATMs. 15% say "I had caregiving or work duties" and point to other demands on their time that prevented them from making the trip to the ATM.

The use of a third party to withdraw assistance from the ATM has been documented by previous research on Syrian refugees in Lebanon. The 2016 evaluation of the OneCard pilot in Lebanon found that 69% of beneficiaries reported

<sup>24</sup> To test for statistical significance, the study used Spearman's rank-order correlation, which is a method for testing the direction and strength of the relationship between two variables. For more information, see Appendix.

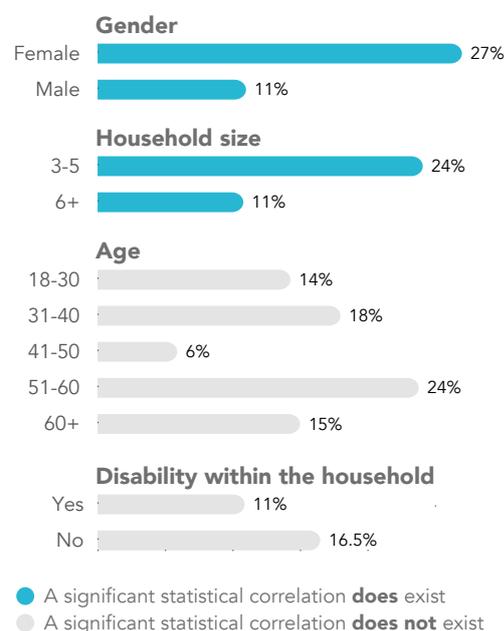


**Fig 3:** Profile of the individuals that went to the ATM to withdraw MPC assistance in June 2020.

being able to withdraw cash from the ATM by themselves, and 31% of beneficiaries asked for some type of support from a husband, relatives, neighbours or bank staff.<sup>25</sup> The use of third parties has also been documented for Syrian refugees in other contexts in the region. In 2017, the Common Cash Facility (CCF) delivered more than 90% of the cash assistance provided to refugees living outside camps in Jordan. Although the majority of beneficiaries withdrew their cash assistance through a card-less and PIN-less system, between 7% and 10% used an ATM card. According to a 2016 UNHCR report, 69% of ATM card beneficiaries gave their card and PIN to others (mainly relatives) and 18% experienced difficulties using their cards—the most common difficulties were crowding at the ATM location and a lack of knowledge about how to use the ATM.<sup>26</sup>

The study also looks to understand what characterises households that resort to asking a third party to help. The analysis considers the correlations between demographic variables of the household and using a third party.<sup>27</sup> First, smaller households are more likely to use a third party than larger households. Data shows a strong negative correlation between household size and asking a third party for help. Amongst households with five members and less, 24% make use of a third party to withdraw their MPC assistance

compared to 11% of households made up of six members or more. Reaching out to a third party outside the family could be because there are fewer family members to count on, in case of work or caregiving duties. Secondly, a higher proportion of female-headed households make use of a third party. The study found a significant correlation between the head of the household's gender and use



**Fig 4:** Use of third parties vs demographics. Blue bars indicates statistically significant correlation at the 95% significance level.

<sup>25</sup> UNHCR and WFP, 2015. Multi-purpose cash grants. Evaluation of the OneCard pilot in Lebanon. <https://www.calpnetwork.org/wp-content/uploads/2020/01/erc-onecard-pilot-evaluation-web.pdf>

<sup>26</sup> UNHCR, 2016. UNHCR cash assistance: Improving refugee lives and supporting local economies. Post distribution monitoring for Syrian refugees, Jordan. <https://reliefweb.int/sites/reliefweb.int/files/resources/PDM%20-%20Cash%20Based%20interventions%20FINAL.pdf>

<sup>27</sup> To test for statistical significance, the Chi-Square test of independence was used for disability and gender of the head of household. The Spearman's rank-order appraises the correlation for the age of the head of household and household size, which measures the level of monotonic association for ordinal variables. For more information, see the Appendix.

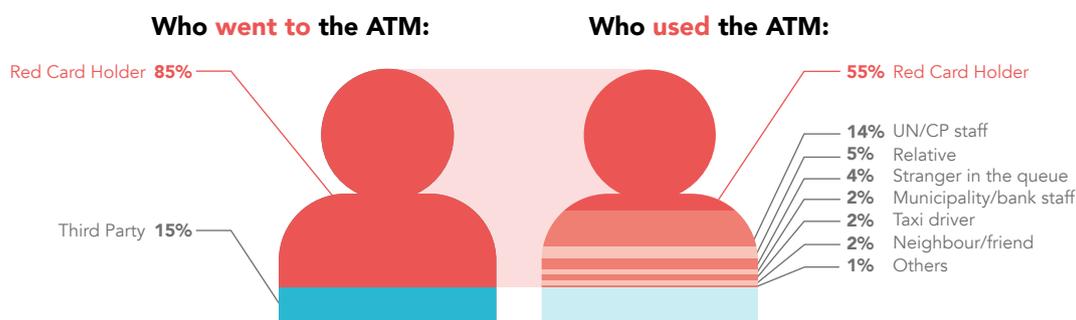


Fig 5: Use of third parties to go to the ATM and use the ATM.

of third parties—27% of female-headed households used a third party compared to 11% of male-headed households. It is worth noting that the average size of male-headed and female-headed households are respectively 6.9 and 5.6 in the study sample. Female-headed households are on average smaller than family units headed up by a man and could be more likely to use a third party because they have fewer members to count on to make the trip to the ATM. The presence of family members with a disability and the head of the household's age is not significantly correlated with the use of third parties.

Another common coping strategy adopted by Syrian refugees in Lebanon is to seek a third party's help upon arrival at the ATM. Among the 85% of MPC beneficiaries that went to the ATM in June 2020, 55% used the ATM themselves while 31% sought assistance to operate the ATM.<sup>28</sup> Limited confidence with how to operate the ATM is the most common reason to seek help from a third party cited by 46% of survey respondents, whilst 26% point to a limited ability to read and write. As previously shown in section 2.1, low literacy levels are linked to beneficiaries' confidence using ATMs. Overall, in June 2020, 45% of WFP MPC beneficiaries asked a third party for help to withdraw assistance, either by asking a third party to go to the ATM or to operate the ATM.

### Using a third party—risks posed to women, and social tensions

Making use of a third party to withdraw assistance at an ATM can present risks, yet no incidents were reported by the respondents. Among beneficiaries, there is a high degree of awareness around the risks of allowing others to use the card. When receiving the Red Card, beneficiaries are warned not to give the card and PIN to strangers or untrustworthy individuals as part of an introductory training session, and this particular instruction is very often cited by beneficiaries. For example, a survey respondent (woman, 37 years) said: *'I don't give my card to anybody, even I don't like to take the card of anyone'*.

Recent research with a focus on Lebanon emphasised the risks to women of sexual exploitation and abuse (SEA) at ATMs. The participatory action research conducted by The Global Women's Institute in collaboration with CARE International in 2020 in Lebanon found that 'women and girls generally spoke positively about the ATM cards where cash can be withdrawn from any ATM across Lebanon and spent on their essential needs, food or otherwise. However, due to a lack of awareness on how to use the cards, they stated they might face sexual exploitation when they go alone to the ATM. Adolescent girls stated that women and girls can be vulnerable to SEA when they are not able to withdraw

<sup>28</sup> A breakdown of the data shows that beneficiaries sought assistance from a number of different people: 14% from United Nations (UN) or CP staff members, 5% from relatives, 4% from strangers in the queue, 2% from bank or municipality staff members, 2% from taxi drivers, 2% from a neighbour or friend and 1% from others.

the full amount of money because they don't know how to use the ATM'.<sup>29</sup>

Since the start of the October 2019 protests, CP staff from LOUISE agencies have conducted monitoring activities at the BLF ATMs that see the highest number of transactions. Activities have focused on monitoring and reporting instances of social tension taking place at ATMs, offer crowd management support and provide assistance to operate the ATM when needed. By March 2020, LOUISE agency and CP staff were present at 31 ATM locations and with the onset of the COVID-19 pandemic, the staff were also promoting the uptake of COVID-19 safety measures at the ATM. It is worth noting that one key informant flagged that coaching Syrian refugees at ATMs would come with risks—given the current financial crisis and shortage of cash in Lebanon, monitoring staff supporting refugees withdrawing cash from the ATM could be exposed to risks related to social conflict.<sup>30</sup>

Key informants explained that the role of the monitoring staff is limited to providing support when asked—staff stand at a distance from the ATM and only approaches if requested by the Red Card holder. Although the formal role and responsibilities of the ATM monitoring staff do not include supporting the refugees to use the ATM, the reality of the circumstances at the ATM means that monitoring staff find themselves offering varying degrees of support with the withdrawal process. This is also evident from the phone survey; 14% of respondents that went to the ATM said that UN or CP staff had helped them withdraw the assistance in June 2020. Many refugees are unaware of the differences or

unable to distinguish between UN and CP staff members, but refugees elaborated on the type of support received.

The reported scope of support received from UN or CP staff members varies. In some cases, the monitoring staff guide cash recipients on which buttons to press, whilst other times recipients give their card and PIN to the staff who then withdraw the assistance and hand it to the beneficiary together with the card. In other cases, the recipients type their PIN and extract the cash from the dispenser but the monitoring staff press the buttons to withdraw the cash. *'Recently, I didn't try to use the ATM because I'm afraid of my card being swallowed. And since there's always someone*



#### **BOX 4: WITHDRAWING CASH: 'FAST-CASH' AND 'MANUAL' OPTIONS**

To withdraw cash, the BLF ATMs offer two options. The 'fast-cash' option involves selecting one of the pre-defined amounts on the ATM screen. The list of 11 pre-defined amounts appears on two sequential screens. Amounts include: LBP 20,000, LBP 50,000, LBP 80,000, LBP 100,000, LBP 130,000, LBP 150,000, LBP 200,000, LBP 300,000, LBP 400,000, LBP 500,000 and LBP 600,000.

The ATM's 'manual' option requires the cardholder to key in the amount he or she wants to withdraw. The user can select this option from the second screen of the fast-cash options. The amount needs to be in multiples of the banknotes available at the ATM. The ATMs can distribute LBP 10,000, LBP 20,000, LBP 50,000 or LBP 100,000 banknotes, but the availability of denominations can vary depending on what is available at that particular ATM and on the time of day. Notably, if the user manually enters an amount that cannot be dispensed given the available banknotes, the ATM will prompt to enter a different amount.

<sup>29</sup> The Women's Institute and CARE International, 2020. Empowered aid: Reducing risks of sexual exploitation and abuse in cash assistance. Lebanon policy brief (pdf): [http://bit.ly/Lebanon-CashBrief\\_a11y](http://bit.ly/Lebanon-CashBrief_a11y)

<sup>30</sup> In November 2019, the ATM Withdrawal and Incident Report by WFP highlighted that social tensions were increasing around ATMs. Similarly, the Byblos and Blom bank branches in Zahle advised refugees to proceed to another bank or withdraw cash after working hours due to complaints from Lebanese that Syrians were overcrowding the ATMs. Some posts on social media were also alarming; posts referred to the Lebanese community as 'suffering', while claiming that Syrian refugees could withdraw cash in dollars and that refugees were causing overcrowding.

### CASE STUDY 1: QASIM—HELP AT HAND AT THE ATM



Qasim is 41 and a father of five children—his youngest son was born last year and still an infant. In Syria, Qasim reached 6th grade in school, but cannot read or write. 'I was really bad at studying', Qasim explains. He was always paid cash-in-hand; both when employed in quarrying and building work in Syria and also when working as a labourer in Lebanon before the conflict. Qasim makes the journey to the ATM in Zahle himself but goes together with a neighbour when he can. [...] We get to go on the same trip and spend some good time together. We usually take a van. It's cheaper.'

Qasim explains the role of the UN staff that are on hand at the ATM. 'Some people get in line and wait for their turn, others don't. [The UN staff] organises turns. He makes sure we get in line and wait for our turn. It's better organised.' Unable to read, Qasim relies on the UN staff present at the ATM in Zahle to help withdraw his assistance. 'I think using the ATM is not really difficult if you learn how to do it, but I have a hard time reading the instructions. The UN and municipal employees are always there. They help me withdraw it.' How is the UN staff able to help? 'The man walks me through the steps and I type in the PIN code. [...] He tells me the steps and I apply them. I never trust my card with anyone. He showed me how to do it myself.'

*to help, then why should I try and take the risk?' (woman, 48 years).*

#### The ATM screen options

The research study also considers the sequence of screens and options that ATMs present to Red Card users and proposes particular modifications to make it simpler to use for beneficiaries with low literacy skills. The ATM screens have been tailored to operations available to Red Card holders including checking the balance, withdrawing cash and changing the PIN. After choosing the language and entering the PIN, the screen offers three options: cash withdrawals, balance inquiries and PIN change. If the withdrawing cash option is selected, the next ATM screen offers the choice between types of account—current, savings and credit accounts. While this option can be relevant for other ATM users, the Red Card only allows users to withdraw from a current account. Given the low literacy levels among programme beneficiaries, there is a need to reflect on the necessity of this set of account options and whether further screen customization for Red Card users is possible. A significant proportion of beneficiaries can be expected to have a limited understanding of the account options offered, which in turn can

impact their confidence in using the ATM.

The next two ATM screens display the fast-cash options, listing amounts from LBP 20,000 to LBP 600,000 to choose from. Red Card users have to scroll through the two fast-cash screens, before finding the manual option where they can key in a specific amount. Red Card users receive different amounts of assistance on their cards from the LOUISE agencies and the fast-cash options will only occasionally match the available balance.<sup>31</sup> To withdraw the balance, Red Card users have to either make several fast-cash transactions or one single manual transaction. The survey results show that among respondents that used the ATM themselves, 53% selected the fast-cash options and made 2.9 transactions on average. 42% used the manual option and made on average 1.1 transactions—thus notably fewer transactions.<sup>32</sup>

The fast-cash options offer a convenient way to withdrawing standard amounts of cash for ATM users, but are less relevant to beneficiaries receiving MPC assistance. Beneficiaries belong to the most severely socio-economically vulnerable portion of the Syrian refugee population living in Lebanon. Many entirely rely on the assis-

<sup>31</sup> WFP multi-purpose cash beneficiaries can be recipients of other forms of assistance from LOUISE agencies, for example, UNICEF reaching school, integrated child well-being programmes and UNHCR winterization, protection/emergency cash assistance.

<sup>32</sup> Another 5% used a combination of manual and fast-cash options and on average made 2.1 transactions.

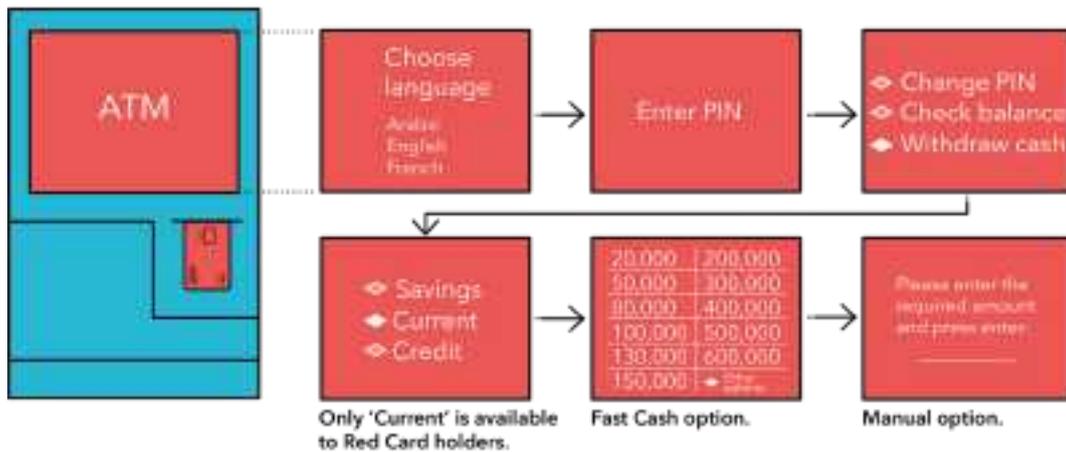
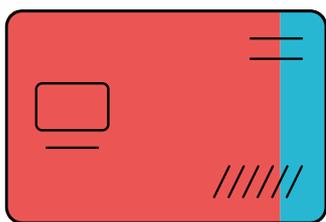


Fig 6: Sequence of screens for Red Card users at BLF ATMs.

tance, which only covers a portion of their monthly basic needs.<sup>33</sup> MPC beneficiaries' vulnerable circumstances mean that when they go to the ATM, they aim to withdraw the full available balance. This is reflected in the survey findings, as amongst respondents that went to the ATM 86% withdrew the full balance. A minority (14%) left a balance on the card,<sup>34</sup> among whom 83% left a remaining balance because the ATM does not allow them to withdraw amounts of less than LBP 20,000, 10% said they felt under pressure by the people waiting in the queue, whilst 7% said that the ATM had run out of cash.<sup>35</sup>

**86%** withdrew the full balance



Withdrew less than the full balance: **14%**

Fig 7: Balance left on the card.

The study looked at possible options that would facilitate the withdrawal process. During in-depth interviews, respondents were asked for feedback on a 'withdraw all' option.<sup>36</sup> This simpler option would allow beneficiaries, after entering their PIN, to view the balance and withdraw the closest amount in one click. While beneficiaries would still be requested to enter their PIN, the level of confidence with keying in the PIN was high among survey respondents.<sup>37</sup> Beneficiaries were overwhelmingly positive when asked for feedback on the 'withdraw all' suggestion. 'Of course, that would be much easier, and I'd use that option. Of course, it goes without saying it'd make things easier for those who cannot read. It would reduce the number of transactions users make' (man, 41 years). Another beneficiary responding to still having to key in his PIN said, 'Yes, but that's not a problem. That's relatively easy, even for illiterate people like me' (man, 33 years).

Overall, this research finds that more could be done to tailor the screens of BLF ATMs to facilitate a set of simpler ATM actions to withdraw cash for the Red Card users. It seems the sequence and actions of ATM screens may have been developed on the

<sup>33</sup> The transfer value is only meant to cover a portion of the SMEB. The assumption is that beneficiaries can generate the income to cover the remainder. In August 2020, the Survival Minimum Expenditure Basket was estimated to be LBP 1,543,613 for a family of five per month.

<sup>34</sup> Amongst respondents, 4% said they left a balance below LBP 10,000, LBP 10,000 (5%) and a balance above LBP 10,000 (5%)

<sup>35</sup> CAMEALEON is planning to explore these findings further by analysing financial transaction data for the survey sample. CAMEALEON together with WFP is working on the request for this data.

<sup>36</sup> This option is not currently available at BLF ATMs. The CAMEALEON team conceptualised this simpler option and sought beneficiaries' feedback during IDIs intending to discuss it with WFP.

<sup>37</sup> 48% of respondents reported being 'very confident', 20% said they were 'confident', whilst 11% described themselves to be a 'little confident'.

experience of BLF customers with higher literacy levels and lower socio-economic vulnerability, and therefore fail to recognise the specific vulnerabilities and needs of Red Card users.

In the winter of 2019–20, the number of Syrian refugee households that received the UNHCR winter cash assistance was 234,672.<sup>38</sup> This figure provides an indication of the number of existing Red Card users, who withdraw assistance at BLF ATM. Given the size of the pool of Red Card users, BLF and WFP could work together to develop a tailored ATM screen sequence that helps them meet their needs and overcome their challenges. Customised ATM approaches to meet the specific needs of the vulnerable population it serves include the Cairo Amman Bank's ATMs used by the CCF in Jordan. After identifying beneficiaries using a biometric iris scan, the ATMs display the amount of assistance available and offer the opportunity to withdraw it in one click<sup>39</sup>.

## **WHAT FACTORS ENABLE OR HINDER HOUSEHOLDS WITH LOW ATM PROFICIENCY OR CONFIDENCE FROM SUCCESSFULLY WITHDRAWING ASSISTANCE FROM ATMS?**

### **ATM training for Red Card Holders**

LOUISE agencies offer training on the use of the Red Card to beneficiaries. Training is offered in two forms: a PowerPoint presentation displayed on a screen and a flyer. Red Card users can also ring LOUISE helpline operators with questions. At card distributions,<sup>40</sup> when beneficiaries enrol in the MPC programme or have requested a replacement card, beneficiaries are invited to attend a 20-minute PowerPoint presentation. A CP staff member delivers the presentation on a screen to groups of up to 30 participants, although the number partaking is usually around 15 beneficiaries according to in-depth interviews.

Participants include beneficiaries across all types of LOUISE programs. The presentation covers modalities of delivering assistance (POS, ATM), safe storage of PINs and cards, how to use a Red Card at POS and ATMs and information on eating a healthy diet. Participants have the chance to ask questions during the training, and beneficiaries receive a 4-page flyer to take home. The flyer covers how to use the Red Card at POS or ATM using infographics to convey the information.

Nearly all (98%) of survey respondents said they had received the training on the use of the Red Card either by joining a screened presentation or receiving a flyer. There was general satisfaction amongst interviewed recipients who remembered the training. One beneficiary recalled, *'They gave us the card, and explained the withdrawal steps: how to type in the PIN code and withdraw the money... It was all clear'* (man, 33 years). A female MPC recipient said of the training, *'We were given detailed instructions on how to insert the card and enter the PIN code, how to check our balance, etc.'* Responding to whether the training was helpful, she continues, *'Of course, it was. How else could I have learned how to use the ATM?'* (woman, 36 years).

Although all interviewed individuals said that the training on the use of the Red Card was clear, there is limited evidence that the training increased the confidence of Red Card holders to use the ATM. Moreover, there is little evidence of the training's ability to build confidence amongst beneficiaries, who are illiterate. Refugees' ability to read and write appear to have a decisive bearing on whether refugees then feel able and empowered to put the training into practice. One illiterate beneficiary reflected on the training, *'Yes [I received training on how to use the Red Card when I collected it], but I guess it didn't work in my case. I'm illiterate, you know. So, I told myself I would seek help'* (woman, 32 years). Another interviewed beneficiary remembers

<sup>38</sup> UNHCR database: Refugee Assistance Information System. Online assistance summary data.

<sup>39</sup> CaLP and UNHCR, 2020. *The common cash facility. A partnership for coordinated cash assistance, Jordan.* <https://reliefweb.int/sites/reliefweb.int/files/resources/75834.pdf>

<sup>40</sup> Until the introduction of self-validation in May 2019, LOUISE beneficiaries were invited to validate their assistance at UNHCR registration centres twice per year. On those occasions, beneficiaries were offered the opportunity to attend a PowerPoint presentation, receive a leaflet and ask questions about the use of the Red Card. Since the introduction of self-validation, beneficiaries do not have this opportunity.



## CASE STUDY 2: RANIA AND AMIRA: LITERACY AND GENDER CHALLENGES TO WITHDRAWING ASSISTANCE

Rania heads up a small household. She is raising her young children on her own, now also without the help of her mother who passed away recently. Sometimes Rania makes the journey to the ATM but often finds it difficult to manage the trip. 'I have a hard time leaving my little children at home.' Rania is not able to read or write, and she has no siblings to lend a hand. When asked why women heads of household often send someone else to get their assistance, she says: 'Women must take care of their children...[...] They give it to someone they trust. Personally, I give it to the cab driver.' Does she think men are more likely to use the ATM? For Rania, being able to use the Red Card hinges on being able to read and write. She says: 'When I go to the bank, I see a lot of women withdraw the assistance themselves. If she can read and write, she doesn't seek help from anyone. Unlike illiterate people like me.'

Amira is also a mother. She lives with her husband, Hussein, their five kids and her mother-in-law. Amira is originally from Damascus; there they lived on cash-in-hand jobs and had no use for a bank account nor ATMs. In Damascus, she finished 6<sup>th</sup> grade and is a confident reader unlike her husband, who is illiterate. For Amira, the training she received on how to use the card was helpful but thinks that being able to read and write is key. 'Those who are having trouble using the ATM are illiterate [...] If you can read and write, you learn pretty fast.' Who from the family goes to the ATM? And who withdraws the money? 'My husband is illiterate, and I wouldn't trust him with the card, so I always go with him. Amira always goes to the ATM with someone, either her husband if he is free, her daughter or a neighbour, but withdraws the money herself. Does she think that being able to read makes people more likely to use the ATM? Amira replies, 'That's a sure thing'.

watching a screen and receiving papers, but when asked about the information on the papers, he responds, '*I have no idea, really. I kept them at home, though. No one in the family can read*' (man, 33 years).

There is a shared perception among humanitarian staff and the refugee population that illiterate beneficiaries have a limited chance of getting to know how to confidently operate the ATM. Refugees are often encouraged to draw on their social networks for support. A key informant reflected: '*Some beneficiaries are illiterate and do not know how to use the ATM. [...] Even if we repeat the training a thousand times, they do not get it. [...] Most beneficiaries do not know how to read. So, we tell them to seek help from their extended family members, such as cousins or siblings*'. In the case of illiterate beneficiaries, existing evidence shows an acceptance of the practice of seeking someone else's help as one of the only available solutions for the illiterate. While the use of third parties is a widely used coping strategy to withdraw assistance by the less confident beneficiaries, accepting it as the most appropriate solution reduces the opportunities to ex-

plore alternative solutions such as customised ATM screens.

The training effectively explains the risks related to sharing the card and PIN with third parties—a great majority of interviewed beneficiaries clearly recalls strong and clear instructions. '*I was told not to give anyone the PIN code or to give the card to anyone*' (woman, 35 years), which is a clear and concise statement representative of many of the beneficiaries' responses. On the other hand, the training does not appear to prevent many misperceptions around ATM's withholding cards. This research found evidence that WFP multi-purpose cash beneficiaries have a limited understanding of the circumstances in which the BLF ATM retains the card. ATMs belonging to BLF only retain the card in two circumstances: the card user takes too long to perform a screen action, or the card is reported as lost or stolen (see Box 1). It does not retain the card if the user types the PIN incorrectly three times, rather the ATM ejects it and the PIN becomes inactive. In the phone survey, 7% of respondents had experienced their card retained by an ATM at least once in the



### CASE STUDY 3: MOHAMMED AND YARA: ANXIETY AROUND ATMS WITHHOLDING THE CARD

Mohammed sums up the worry amongst MPC recipients. He is illiterate and relies on his extended family to help. 'My brother, my nephew or my cousin does it for me [...] because I worry too much that the ATM might swallow the card once I insert it. I'm afraid that I might do something wrong... We're all very scared the ATM might swallow our card and then we'll have to do without assistance [...] We're scared to have to go without assistance. We rely on it to survive.'

Yara is a widow with three kids. She can read and write and did attend the ATM training session when receiving the card. She makes the journey to the ATM but is like Mohammed too worried to use the Red Card herself. 'I know how to use it. I am just too scared. I watch others use it but I can't bring myself to use it. I worry it might be swallowed by the ATM. [...] I can't afford to go without the assistance money for a couple of months.'

This research found evidence that beneficiaries have a limited understanding of the circumstances in which the BLF ATM retains the card. Although few survey respondents themselves have had their Red Card withheld by an ATM (7%), 44% of them said it happened because they entered their PIN wrong three times. MPC recipients during the phone interview and in-depth interviews frequently highlighted anxiety and stress around the ATM withholding their card.

past. When queried about reasons, 44% said it happened because they entered their PIN wrong too many times, (19%) because it took them too long to perform an action on the screen, and another 19% of respondents cited other reasons.<sup>41</sup>

This lack of clarity on the circumstances when BLF ATMs retain the card was further confirmed during the in-depth interviews. Importantly, misperceptions were not only held by beneficiaries but also found among humanitarian staff members. '[...] it happened to many people. When they enter the wrong code, they lose the card, said one man (41 years), whilst one humanitarian staff member highlighted, 'also, we have reports of cases that the card is swallowed when you enter the PIN incorrectly'.

The survey did not explore at which ATMs beneficiaries' cards were withheld, but past experiences with ATMs belonging to other banks could contribute to creating misperceptions around the circumstances in which BLF ATMs withhold a card. Since November 2019, Red Card users can only withdraw MPC assistance from BLF ATMs and the ATMs belonging to a reduced number of other banks due to Lebanon's

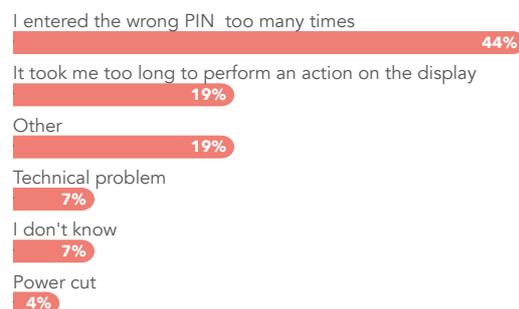


Fig 8: Perceived reasons why the ATM retained the card.

financial crisis. Figures from November 2020 show that 99% of Red Card transactions took place at BLF ATMs.<sup>42</sup> In light of the overwhelming use of ATMs belonging to BLF, this presents an opportunity to improve awareness among Red Card users on the specific features of BLF ATMs, such as the circumstances in which they withhold a card and what steps beneficiaries can take to retrieve it or get a new card.

Clear and straightforward messaging can be shared on what to do if the Red Card is withheld or the PIN is incorrectly keyed in. First, if it happens at an on-site ATM, beneficiaries can ask the bank staff to retrieve the card. They need only to provide identi-

<sup>41</sup> Small proportions pointed to technical problems (8%), a power cut (4%) or did not know the reason (7%).

<sup>42</sup> Basic Assistance Working Group, December 2020 updates.



### BOX 5: ACCESS TO ATMS BY RED CARD HOLDERS

Between 5-17 March 2020, 56,661 Red Card holders used their cards at 187 ATMs across 10 banks in Lebanon. A breakdown shows that 120 were on-site BLF ATMs, 45 off-site BLF ATMs and 22 ATMs belonging to other banks. During this period, the most popular ATM was the off-site BLF ATM at Medco Taanayel gas station in Zahle serving 2,475 Red Card holders—approximately 177 beneficiaries per day over 14 days.

The distribution of ATMs available to Red Card holders is uneven. In Baalbek, the district with the largest presence of LOUISE beneficiaries, no ATM was available to Red Card holders in March 2020. The most ATMs available to Red Card holders were located in Beirut (44 ATMs) in March 2020, however, only 76 Syrian refugee households living in Beirut received MPC in March 2020.

**Table 1: Distribution of LOUISE beneficiaries and ATMs by district**

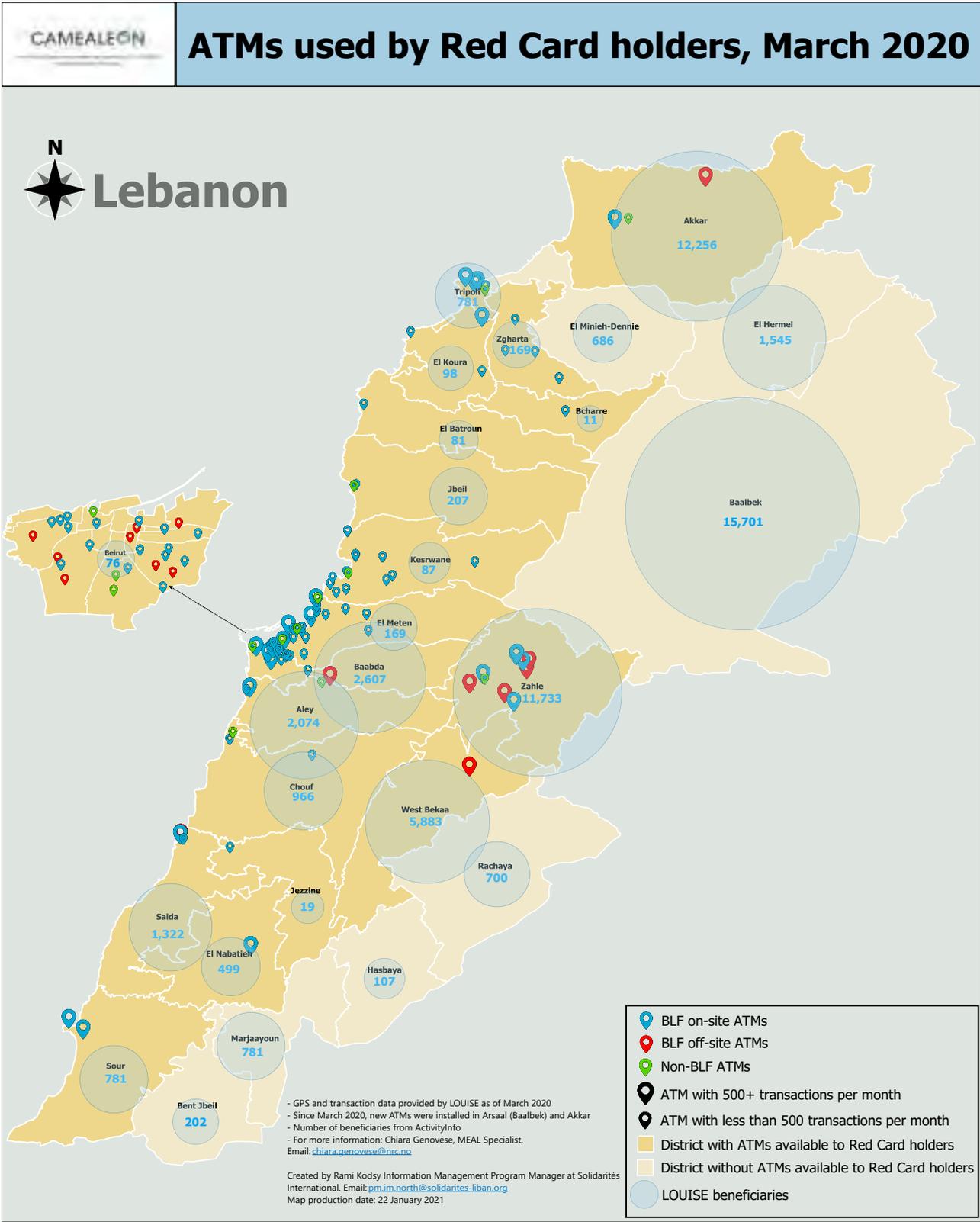
District	MPC beneficiaries*	ATMs**	District	MPC beneficiaries*	ATMs**
Aakar	12,256	4	Jezzine	19	2
Aaley	2,074	6	Kesrouane	87	18
Baabda	2,607	24	Koura	98	5
Baalbek	15,701	0	Marjaayoun	499	0
Batroun	81	2	Metn	169	34
Bcharreh	11	1	Miniyeh-Danniyeh	686	0
Beirut	76	44	Rachaiya	700	0
Bent Jbayl	202	0	Saida	1,322	5
Chouf	996	3	Sour	781	5
El Nabatieh	308	2	Trablous	728	8
Hasbaiya	107	0	West Bekaa	5,883	1
Hermel	1,545	0	Zahle	11,733	15
Jbayl	207	3	Zgharta	169	5

\* Number of Syrian households receiving multi-purpose cash transfers

Source: ActivityInfo, Activity 1.1.2, March 2020.

\*\* Number of ATMs of any bank used by LOUISE beneficiaries in March 2020.

Source: 'Transaction per bank per district', March 2020.



fication and bank staff confirms with WFP, a procedure that usually takes no more than two working days. Secondly, if the ATM is located off-site, the card is shredded and beneficiaries can contact the LOUISE helpline to request a new card, which can take up to seven weeks.<sup>43</sup> ATMs do not withhold the card if the user inserts the PIN incorrectly three times.<sup>44</sup> Instead, the card and PIN become inactive and the cardholder must contact the LOUISE or BLF helplines to request a new PIN, or in case the current PIN is known the PIN can be re-activated. The BLF helpline can re-activate the PIN on the spot when the beneficiary makes the call, whilst the procedure to request a new PIN is longer (up to seven weeks).

Current training materials do not highlight the advantages of using BLF ATMs over those belonging to other banks. However, having more clarity on the circumstances in which the card is withheld and how to retrieve it, can allow beneficiaries to feel more confident to type their PIN knowing that the ATM will not withhold their card if typed incorrectly. And, in the event the PIN is disabled, the PIN can be re-activated on the spot by contacting the helpline. This information would also allow beneficiaries to choose on-site BLF ATMs, where it is possible to retrieve the card with the help of the bank staff.

It is worth exploring the role of BLF members of staff. BLF branch staff are the first point of contact for WFP programme beneficiaries when an on-site ATM withholds a Red Card. The role of BLF staff should be recognised as critical for beneficiaries at times of high distress when their card has been withheld. The presence of BLF staff during the training should be considered as it could offer an opportunity for WFP multi-purpose cash beneficiaries to build

a relationship of trust and help empower them to use the Red Card. To know that BLF staff are on hand to lend support at on-site ATMs would help reassure beneficiaries plus build confidence to request BLF staff to help when needed.

### Preferences for training formats

During the in-depth interviews, WFP beneficiaries were asked about their preferred options for training. In particular, interviewers asked for feedback on the option of a video to be shared by SMS, showing step by step how to use the ATM to withdraw assistance. Some beneficiaries were positive; *'I think a video would do. I'd learn bit by bit until I pluck up the courage to use the card by myself'*, said one woman (35 years). Interviewed beneficiaries expressed a strong preference for hands-on coaching sessions using the ATM. A beneficiary (man, 33 years) said: *'A coaching session at the ATM would give the chance to everyone to try using the ATM and learn how to operate it without having to seek help'*. Another programme beneficiary (woman, 35 years) said: *'I think we women, in particular, should practice withdrawing cash from an actual machine at the UNHCR. A practical coaching session would be much more helpful'*.

In December 2020, a video titled 'How to use the Red Card at the ATM' was published on the UNHCR Lebanon YouTube channel.<sup>45</sup> LOUISE agencies are planning to show this video during card distribution and validation activities.<sup>46</sup> The video shows the steps to withdraw assistance from a BLF ATM, including how to use the manual option. Unfortunately, the video was not available at the time of data collection and this study was not able to collect insights on the level of beneficiaries' satisfaction with it nor assess how it has helped improve beneficiaries' ability to

<sup>43</sup> As documented in the CAMEALEON Value for Money study, the process can take seven weeks due to a combination of factors, some of which are beyond WFP's control whilst others are related to WFP internal processes. For instance, delays caused by beneficiaries facing challenges when trying to contact the call centres or the BLF, a time lag getting relevant information from the centres or difficulty reaching beneficiaries by phone. And WFP processes involve requesting for new cards are sent monthly on the 21 of each month. If the request for a new card comes after this date, the request will wait a full month before being processed. Next, WFP hands over the new card to the CPs; they organise monthly distributions and usually wait 1-2 weeks between receiving the card and distributing them.

<sup>44</sup> While BLF ATMs do not retain the card if the user inserts the PIN wrong three times, other banks' ATMs may do and Red Card users could have experienced directly or heard about ATM's belonging to other banks retaining the card when the PIN was entered incorrectly three times.

<sup>45</sup> UNHCR, 2020. كيفية استخدام البطاقة الحمراء في أجهزة الصراف الآلي: [https://youtu.be/9mclh\\_MByhc](https://youtu.be/9mclh_MByhc)

<sup>46</sup> Basic Assistance Working Group, December 2020 updates.

use the manual option. Having reviewed the video, CAMEALEON observed that it does not explain the steps to check the account balance on the Red Card, which is key for beneficiaries to manually enter the correct amount to withdraw. Importantly, the amount of assistance received can be difficult to calculate due to several reasons. Beneficiaries receive multiple transfers by different agencies, and individual agencies communicate separately and thus beneficiaries receive one SMS for each assistance programme they are enrolled in.<sup>47</sup> Besides, transfer amounts can change over time, as a result of inflation, changes to the composition of the household, or when assistance is topped up with temporary cash transfers like UNHCR's winterization assistance.<sup>48</sup>

#### Updating the training material to reflect the latest changes

There is a need to update the PowerPoint and flyer used for training during the card distributions. While the training material—PowerPoint presentation and flyer—was

updated in 2020 to reflect some of the programmatic changes of the WFP multi-purpose cash programme, other changes were not fully reflected. For example, the training material explains that the Red Card can be used at any ATM in Lebanon, which is no longer the case. Critically, there is no reference to the manual option available at BLF ATMs or why the manual option is useful. The manual option and the sequence of screens are displayed in UNHCR's recently released 'How to use the Red Card at the ATM' video, however it is unclear how widely this has been disseminated amongst beneficiaries.

#### CASE STUDY 4: FATIMA: PRACTICAL COACHING—PUT WHATEVER YOU LEARN INTO PRACTICE



Fatima is the head of the household and Red Card holder in a family of six. The family is originally from the countryside, where they raised sheep and were paid in cash. To withdraw her assistance, she goes with a cousin, who withdraws the cash for her. Fatima can read and write, but is nervous and does not feel confident using the ATM herself. About the training, she says: 'We sat in a room and were given instructions, but we did not get to practise on a machine. [...] Everything was explained in detail. They did their job. [...] I think women, in particular, should practise withdrawing cash from an actual machine at the UN. [...] I never received any practical coaching. And that would make a great difference. In life, you must put whatever you learn into practice or else it goes in one ear and out the other.'

<sup>47</sup> For example, UNHCR MCAP beneficiaries receive monthly LBP 400,000 per household from UNHCR plus LBP 100,000 per individual from WFP.

<sup>48</sup> At times, programmatic changes are implemented by the UN agencies to insulate beneficiaries from inflation, whilst the assistance amount can change if a newborn is added to the case file, a family member passes away or leaves the household.



Photo: Adrian Hartrick

## CONCLUSIONS

This study explores the use and confidence of WFP multi-purpose cash beneficiaries with the ATMs to withdraw their assistance. Before receiving humanitarian cash assistance via the Red Card in Lebanon, the large majority of beneficiaries had no experience with ATMs. This is mostly because they were paid cash-in-hand or lived from subsistence farming in Syria before their displacement. Their level of confidence with the ATM depends on the operation to perform—typing in their PIN is the action they are most confident performing, while they are least confident using the manual option. Being able to use the manual option is important because it allows beneficiaries to withdraw the assistance in one single transaction. Consequently, less time is spent at the ATM, which in turn contributes to reducing queuing times at the ATM. The ability to use the manual option is highly correlated with literacy and education levels. In other words, users with high literacy and education levels are more confident using the manual option than beneficiaries with low literacy and education levels. Overall, male beneficiaries are more confident with the manual option than female beneficiaries.

Making use of a third party is a common coping strategy to withdraw assistance from the ATM. Saving on transportation costs and time is a common reason for asking a third party to go to the ATM. The profiles of third parties include members of the extended family, neighbours, friends and taxi drivers. Larger families are less likely to give their cards to a third

party than families with fewer members. A potential reason for the difference is that larger households are more likely to have at least one member available to go to the ATM. Female-headed households are more likely to use a third party than male-headed households. This is likely because female-headed households are generally smaller and thus have fewer members to make the trip to the ATM.

In some cases, beneficiaries make the journey to the ATM but ask a third party to use the ATM for them. In these cases, low confidence levels with the ATM and low literacy levels are the most common reasons why beneficiaries ask a third party to help. Overall, in June 2020, 45% of WFP multi-purpose cash beneficiaries asked a third party for help to withdraw assistance, either by asking a third party to go to the ATM or to operate the ATM on their behalf, while 55% of beneficiaries went and used the ATM unassisted. Beneficiaries' lack of confidence is the main reason for not using the ATM overall.

The sequence of screens available to Red Card users at ATMs belonging to BLF differs from that offered to regular BLF customers, reflecting the limited set of operations available to them. However, more could be done to tailor the BLF ATM screens to facilitate the withdrawal experience for the Red Card holders. The sequence of BLF ATM screens appears to have been developed based on the experience of BLF customers with high literacy levels and low socio-economic vulnerability and fails to

recognise the specific vulnerabilities and needs of Red Card beneficiaries. WFP multi-purpose cash beneficiaries expressed positive feedback for a 'withdraw all' option, making it possible to withdraw the full card balance with one click after entering the PIN. Importantly, the research found that this option would benefit particularly those beneficiaries with low literacy levels. Other measures include moving the manual option to the earliest screen and removing the choice of accounts (savings or current). At a time when almost all Red Card users withdraw their assistance from BLF ATMs, there is a strong argument for WFP and other LOUISE agencies to work with BLF to tailor the sequence of ATM screens to the benefit of vulnerable Red Card beneficiaries.

Red Card holders receive training on how to use the Red Card during the card distribution in the form of a 20-minute presentation on a screen and a 4-page flyer. Although all interviewed beneficiaries said that the training was clear, there is limited evidence that the training increased the confidence of Red Card holders to use the ATM. Crucially, refugees' ability to read and write appears to have a decisive bearing on whether refugees then feel able to put the training into practice. Besides, there is a wide misperception around the circumstances when BLF ATMs retain the card. Most beneficiaries believe that the ATM will withhold the card if they type the PIN wrong three times. If the ATM retains the card, they believe they will be cut off from accessing their assistance for a long period.

Although this misperception is likely based on past experience at ATMs belonging to other banks, KIIs explained that BLF ATMs only withhold the card when it is reported

lost or stolen or when the user takes too long to perform an action on the screen. If the beneficiary types in the PIN incorrectly three times, the card is ejected and the PIN is inactivated. The user can call the LOUISE or BLF helplines to reactivate them. In case they can recall the PIN, this procedure re-activates the card immediately. If an on-site BLF ATM withholds the card, BLF staff are on hand to help the beneficiary retrieve the card, a procedure that is relatively quick and takes up to two days. Conversely, if the card is withheld at an off-site BLF ATM, the card is shredded and the user has to request a new card—a procedure that can take up to seven weeks. Overall, if beneficiaries had a better understanding of the circumstances that cause the card to be withheld plus the quick-fix routes to retrieve the card, it is likely they would feel more confident using the ATM.

More could be done to make the training more effective to improve beneficiaries' confidence with the ATM. Some recent programmatic changes and ways to operate the ATM are not fully reflected in the training materials. Importantly, training materials from November 2020 make no mention of the manual option and specify that Red Cards can be used at ATMs of any bank, although available ATMs have been significantly curtailed since October 2019. LOUISE agencies have produced a video on how to use the manual option at BLF ATMs, which was published on the UNHCR YouTube channel in December 2020, however, the video does not currently show the steps to check the account balance, an operation that needs to be used in conjunction with the manual option. Including details of how to check the balance would be a valuable addition.



Photo: UNHCR/Elie Fahed

## RECOMMENDATIONS

The following recommendations aim to strengthen the ability of beneficiaries to withdraw assistance from the ATM in a safe manner. They are grouped by the expected level of investment: smaller adaptations are expected to be easier and require fewer resources to implement, while it is anticipated that larger investments will require more resources, including coordination with other stakeholders and development of technical ATM solutions.

### SMALLER ADAPTATIONS

- 1. The training should emphasise the circumstances under which BLF ATMs withhold the card.** There are a number of misperceptions around the circumstances that cause BLF ATMs to withhold the card. Beneficiaries and some humanitarian staff believe that BLF ATMs will retain the card if the user types the PIN wrong three times, however, this is not the case. While this is likely based on past experience with ATMs belonging to other banks, it is a widespread misperception that negatively impacts their confidence to operate the ATM by themselves and brings them to seek the help of a third party. Currently, WFP multi-purpose cash beneficiaries believe that all ATMs operate in the same way and are not aware of the advantages offered by BLF ATMs to Red Card users. By clarifying the actual circumstances under which the card is retained at BLF ATMs, WFP could improve beneficiaries' confidence and encourage those less confident to withdraw their assistance from ATMs belonging to BLF.
- 2. During the training session, highlight the differences in procedures to retrieve the withheld card for on-site versus off-site ATMs.** This research highlighted that having a card withheld by the ATM is an experience that many beneficiaries fear. Given their severely vulnerable circumstances, beneficiaries fear that if the ATM withholds the card, they will be cut off from the assistance that is their lifeline. According to key informants, it only takes up to two days to retrieve a withheld card at an on-site BLF ATM. In contrast, it takes up to seven weeks to receive a replaced card, if a card was retained by a BLF ATM situated off-site. WFP could improve beneficiaries' confidence with the ATM by highlighting the particular advantage of choosing on-site over off-site BLF ATMs.
- 3. Tailor the training according to the different types of assistance.** Currently, the training on how to use the Red Card takes place during card distribution at 16 sites. Groups of up to 30 LOUISE beneficiaries attend a general Red Card training covering all types of assistance in the form of a PowerPoint presentation. CAMEALEON suggests dividing beneficiaries into groups according to the type of assistance they receive and tailor the presentation accordingly.

Restricting the scope of information to what is relevant would especially benefit illiterate beneficiaries and improve their confidence in applying what they learn to access their assistance. At present, only those that need to collect a new card receive training. WFP should consider whether it could be possible to invite those that switch modality to attend a new training to help them access the new type of assistance.

- 4. Invite BLF staff to join the training sessions.** The presence of BLF staff during card distribution could contribute to building a relationship of trust with beneficiaries. Beneficiaries may worry less about their card being withheld at ATMs if they know that BLF staff are on hand to retrieve the card.

## LARGER INVESTMENTS

- 5. Include the steps to check the account balance in the YouTube video 'How to use the Red Card at the ATM'.** This research found that many beneficiaries use the fast-cash options multiple times to withdraw their assistance in full. The use of the manual option reduces the number of transactions and overall time spent at the ATM by programme beneficiaries. Recently, LOUISE agencies have produced a training video explaining the steps to use the manual option. Presently, the video does not cover how to check the account balance. LOUISE agencies should consider including this information as it is key to making use of the manual option, because the amount of assistance received can often change.
- 6. Increase the visibility of the manual option.** WFP should liaise with BLF to move the manual option forward to the third screen (after choosing a language and entering their PIN) so as to make it more visible to beneficiaries. A single manual withdrawal is the quickest way for beneficiaries to withdraw the maximum cash amount. Making use of the manual option takes considerably less time than the alternative of using the fast-cash option several times. This is important because beneficiaries experience pressure from the other users waiting in the queue—a stress factor that impacts their confidence to use the ATM as this study has shown.
- 7. Explore the feasibility of a 'withdraw all' option.** This research study explored beneficiaries' views on setting up a 'withdraw all' option because most MPC beneficiaries prefer to withdraw the full balance available on their cards. This option would only require users to first choose the language, enter their PIN before pressing one button to visualise the balance. The maximum cash amount is automatically ejected. It would also remove the need to request the account balance before the withdrawal and would be an easy-to-use alternative to using the fast-cash options. According to beneficiaries surveyed in this study, 68% of WFP multi-purpose cash beneficiaries are confident or very confident typing their PIN and most of the interviewed beneficiaries welcomed this suggestion and flagged that it would be especially helpful for illiterate users.

- 8. Offer training to BLF staff to address protection concerns.** BLF staff are the first point of contact for beneficiaries when their card is withheld by an on-site BLF ATM. As highlighted in this study, this is a very stressful situation for beneficiaries, who depend on WFP assistance. By raising awareness and training BLF staff on protection-sensitive practices, WFP can increase the accountability of the MPC programme. A similar recommendation was found in the WFP 'Inclusion Study', which encouraged WFP to 'consider opportunities to work with non-contracted banks at the local level on crowd control and support bank staff to understand the situation and rights of refugees'.<sup>49</sup> Although WFP did not take up this recommendation on the grounds of not having a contract with these banks, the recommendation is equally relevant to BLF staff.

<sup>49</sup>WFP, 2019. Protection risks and barriers to gender, age and disability inclusion in cash and basic needs assistance and livelihoods programmes.

# APPENDIX: METHODOLOGY

The research employed a mixed-method approach, combining a quantitative survey with qualitative data collection activities, namely in-depth interviews (IDIs) and key informant interviews (KIIs). The objective of the **quantitative survey** was to collect a snapshot assessment of beneficiaries' previous experience with ATMs, the coping strategies they use to withdraw the assistance at ATMs, their level of confidence at performing a series of actions at the ATM and the extent of assistance and training they received on how to use an ATM. In turn, this quantitative data helped to identify the areas for in-depth exploration in the qualitative component of the research. The survey was conducted between 17-30 June 2020 and included 398 WFP multi-purpose cash programme beneficiaries. A team of five enumerators interviewed the selected beneficiaries and asked questions about their experience withdrawing the June assistance and relating to their level of confidence using the ATM. Due to COVID-19-related regulations, the survey was conducted over the phone. The average time per survey was 25 minutes. Enumerators were instructed to speak with the family member that travelled to the ATM in June 2020. Or, if an individual outside the household went on their behalf in June 2020, the family member responsible for the Red Card. In June 2020, the LOUISE agencies had staggered the crediting of MPC and MCAP accounts over 14 days in the Bekaa and North Lebanon, starting from 5 June. Enumerators were instructed to call back at a later date, in case the respondent had not yet received the notification SMS or been able to withdraw successfully yet. This maintained a representative sample while providing an opportunity to collect data on challenges to withdrawing cash assistance faced by programme recipients. By the end of the data collection, all respondents had been able to successfully withdraw their June assistance. Daily data quality checks were conducted to confirm the robustness of the survey tool, spot outliers and triangulate the answers across enumerators.

The **qualitative component** of the research provided contextual details to the survey findings and explored the lived experi-

ences of the trends identified in the survey analysis. The study conducted 11 key informant interviews (KIIs) with WFP, BLF, UNHCR, LOUISE, World Vision International (WVI) and Lebanese Red Cross (LRC) staff members. Information was gathered on ATM monitoring activities, tools for collecting monitoring data, technical capabilities of BLF ATMs, and the extent of engagement with the financial service provider. Opportunities for and modalities of training were also explored along with standard operating procedures around replacement cards and PINs plus processes for retrieving cards when withheld by the ATM. A further 14 in-depth interviews (IDIs) were carried out with beneficiaries to collect insights on their preferences and lived experiences. IDIs were conducted with seven men and seven women, who also took part in the quantitative survey. Respondents were selected randomly from different categories of Red Card users: beneficiaries that went to and used the ATM themselves; those that made the trip to the ATM but asked someone else to operate the ATM for them; and those, who gave their card to someone else to go to the ATM on their behalf. The topics covered include previous experience with ATMs in Syria, feelings and experiences when using an ATM, along with preferences with regards to training and information as well as ATM screen options.

## SAMPLING STRATEGY AND DATA COLLECTION

The quantitative survey component of this research was based on a sample of the WFP multi-purpose cash programme recipients. The sampling strategy aimed to use **a geographically representative sample** of the programme's beneficiaries at the regional level. To this end, the study used the geographical distribution by region of the programme's caseload at the start of the 2019-20 MPC cycle. At the Food Security Sector Working Group meeting on 11 September 2019, WFP presented the figures for the regional distribution of the MPC caseload for the 2019-20 cycle: 19,450 households (82% of the total number of recipients) lived in the Bekaa 4,303 households (18% of the overall caseload)

lived in North Lebanon and 4 households lived in Mount Lebanon Governorate. In June 2020, the WFP MPC caseload increased to reach 35,000 severely vulnerable households. The sampling strategy intended to use a sufficiently large sample to achieve statistically significant estimates at 95% confidence level with a margin of error of 10%. The required number of surveys to collect was therefore estimated at 378 surveys, which was rounded up to 400 to account for the data cleaning process. To account for an expected non-response rate of 45%, the initial sample size included 700 households.

The sample was randomly selected from among the Syrian refugee population registered with UNHCR. The population of interest comprises the WFP multi-purpose cash programme beneficiaries, identified as those who received MPC from WFP in May 2020.<sup>50</sup> The sample request had no requirements with regards to vulnerability scores. However, the way the MPC and MCAP programmes are operationalised means that the most vulnerable households at the bottom of the score distribution are assisted by UNHCR, while WFP assists beneficiaries who receive a less severe vulnerability rating. Because the survey was going to be conducted over the phone, the sample extraction had no requirements on cluster sizes. The extracted fields included contact details, demographic information (gender, age and relationship to the head of the household for each family member and residence details) from the UNHCR registration database and history of vulnerability scores and assistance from the Refugee Assistance Information System (RAIS).

The data collection team attended a 3-day online training outlining the purpose of the survey, tools, referral making and data protection. A pilot took place immediately after the training and aimed to fine-tune the survey tool and make sure that the enumerators had practised using the tool. The survey was administered over the

phone between 17–30 June 2020. A team of three enumerators and two supervisors called sample households, confirmed the identity of the respondent, collected the informed consent to participate in the survey and offered referral services upon request.<sup>51</sup> Surveys had an average duration of 25 minutes. To achieve a geographical representative sample of the collected data, enumerators were provided with regional quotas for the survey. A post-data collection workshop took place on 1 July 2020. During the workshop, the team collected lessons learned and further insights on the responses that were used in the data cleaning stage. After data cleaning, the phone survey dataset included 398 complete surveys.

The IDIs took place on 2–6 November by phone. The sample was selected to provide a balanced representation of beneficiaries' different experiences of withdrawing assistance from an ATM: those that go and use the ATM to withdraw assistance themselves, beneficiaries that give their card to a third party to go to the ATM and those that make the trip to the ATM and then ask a third party to use the ATM for them. The interview sample was extracted from the complete sample of surveyed WFP multi-purpose cash beneficiaries. The average duration of the IDIs was 24 minutes.

### **CHI-SQUARE TEST OF INDEPENDENCE AND SPEARMAN'S RANK-ORDER CORRELATION**

The analysis made use of the Chi-square test of independence to explore the correlation between demographic variables and outcomes of interest. The Chi-square test of independence aims to assess whether categorical demographic variables (such as gender of respondent or head of household and presence of disability) are significantly associated with outcomes of interest (for example, whether a household uses third parties to help with

<sup>50</sup> The WFP MPC caseload experiences month-on-month fluctuations due to lost or stolen cards, cases being put on hold after failing to validate for their assistance or renew their registration status, in-activations due to returns to Syria, and resettlements. Between November 2019 and April 2020, the fluctuations were 1% of the caseload on average.

<sup>51</sup> Confirming the identity of the respondent is particularly important as phone numbers are often shared by several households.

ATM transactions). The analysis also used Spearman's rank-order correlation to test for the level of association between demographic variables and outcomes of interest. Spearman's rank-order correlation measures the level of association between demographic variables (such as gender,

age of respondent, head of household, household size, reading and education level of the respondent and presence of disability) and ordinal variables (such as confidence level). Table 2 shows the p-values of the Chi-square tests of independence and Spearman's rank-order correlation.

**Table 2. Tests of association**

Outcome of interest	Type of test	Demographic variable	Levels	p-value
<b>Level of confidence with manual option</b>	Spearman's rank-order correlation	Presence of disability	<i>Present, not present</i>	0.3089
	Spearman's rank-order correlation	Reading level of respondent	<i>Very low, low, high, very high</i>	2.20E-16
	Spearman's rank-order correlation	Education level of respondent	<i>No education, primary (grade 0-6), elementary (grade 7-9), secondary (grade 9-11), university</i>	8.13E-10
	Spearman's rank-order correlation	Age of respondent	<i>18-29, 30-39, 40-49, 50-59, 60+</i>	0.5508
	Spearman's rank-order correlation	Gender of respondent	<i>Male, female</i>	1.72E-05
<b>Use of third party</b>	Chi-square test of independence	Gender of HoH	<i>Male, female</i>	0.0003303
	Spearman's rank-order correlation	Age of HoH	<i>18-29, 30-39, 40-49, 50-59, 60+</i>	0.5263
	Chi-square test of independence	Presence of disability	<i>Present, not present</i>	0.1687
	Spearman's rank-order correlation	HH size	<i>3,...,16</i>	0.00375



