

# CAMEALEON

CASH • MONITORING EVALUATION ACCOUNTABILITY & LEARNING  
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**Round two: CAMEALEON rapid field monitoring survey on the impact of COVID-19 on WFP Multi-Purpose cash recipients April 2020**

This survey, conducted in two rounds with 80% of the same households, aims to gather insights on the impact of COVID-19 on multi-purpose cash (MPC) recipients and their ability to access and spend their assistance. This report presents the findings of the second round of data collection with 120 surveys that took place between 17-24 April 2020 and follows the [first round of data collection](#) that took place between 25-30 March. Respondents live in the Bekaa and Northern Lebanon and all receive MPC from the World Food Programme (WFP). The survey was conducted by CAMEALEON, a learning, research and MEAL consortium co-managed by NRC, Oxfam and Solidarités International.

## Key Takeaways

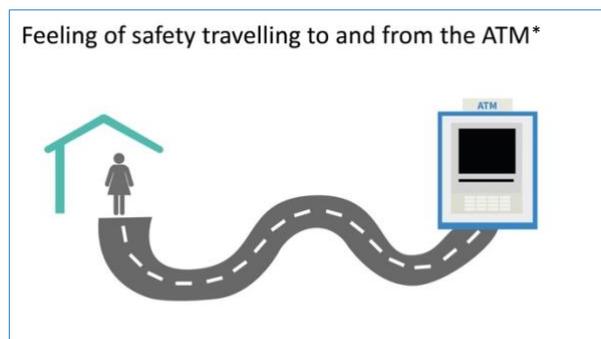
### Ability to redeem MPC April assistance

- All survey respondents who attempted to withdraw assistance were able to successfully withdraw, except for one person. This corroborates the high redemption rate (97%) reported by the UN. The average self-reported waiting time at the ATM was half an hour.
- On average, it took families between 2 and 3 days to withdraw the assistance after they received the upload SMS. Respondents on average made 2 attempts to withdraw their assistance over nearly 2 days.
- For respondents that reported that they received their April transfer later in the month compared to previous months, 53% of households said that they took out new debt and 48% said that they were not able to pay financial obligations on time.
- 85% of beneficiaries successfully withdrew the assistance by themselves and spent on average LBP 14,700 to reach the ATM on these successful attempts. This compares to an average self-reported expenditure of LBP 11,570 in March 2020. However, this does not account for other unsuccessful attempts to withdraw, where the respondents could have incurred additional transportation costs.
- 15% of respondents asked a third party to withdraw their assistance. These respondents paid the third party LBP 9,000 on average. The main reasons for this arrangement were care-giving duties or the third-party already going or going close to the ATM anyway.



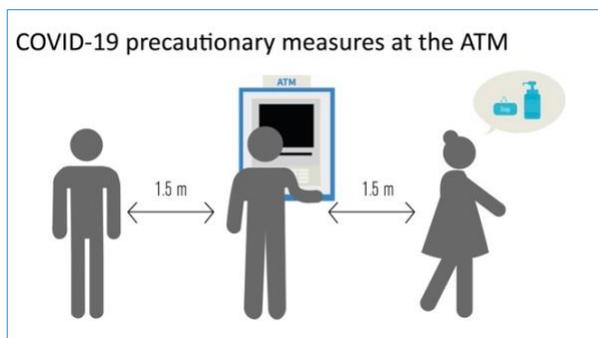
### Feelings of safety retrieving MPC assistance

- 94% of respondents said they felt safe withdrawing assistance from ATMs.
- 79% also felt safe travelling to and from the ATM. The reasons for not feeling safe were due to check points (57%), fear of contracting COVID-19 (43%), and the fear of being robbed (16%).



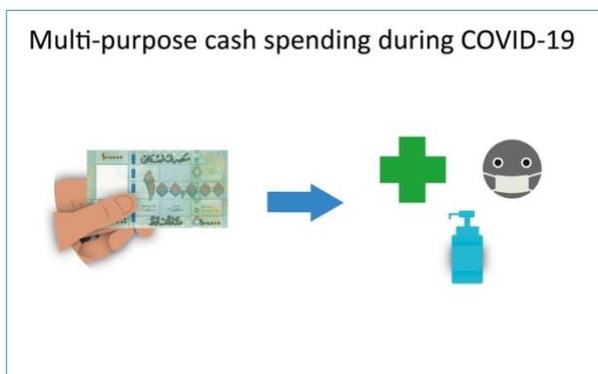
\*All icons are designed by Zaynab Mayladan/NRC

- 98% reported keeping 1.5 metres distance while waiting in line at the ATM, 93% used gloves or a barrier while using the ATM, but only 42% used soap or sanitiser directly after withdrawing. Of those that did not use soap or sanitiser directly after, 56% wore gloves until reaching home, 19% mentioned the lack of hand santiser or water at the ATM and 11% said that someone else withdrew the money for them (e.g. someone from the UN or a cooperating partner).
- 64% of respondents reported that assistance was available at the ATM by UN or bank personnel.



### Spending assistance, income and access to markets

- 96% reported that they were able to shop for food and basic commodities. Those unable to shop said that it was due to fears of contracting COVID-19 (2%) or mobility restrictions (2%).
- 93% used their MPC to purchase preventative COVID-19 items (e.g hand sanitizer/rubbing alcohol/disinfectant (83%), products to clean household floors and surfaces (78%), masks (77%) and gloves (77%), as well as hand/body soap (64%).
- To pay for the preventative COVID-19 items, 28% of respondents used credit at the shop, 9% purchased in credit at the pharmacy, and only 1% borrowed from a friend or relative.
- 38% of households reported not having a way to generate income since before the protests and economic crisis began and 32% lost their ability to generate income since they started. Of the 28% of respondents that did have a way to earn an income, 94% said that COVID-19 had negatively impacted their ability and only 2% said it did not impact their ability in any way.
- For those with livelihoods that were negatively impacted, 18% said it was due to the discontinuation of current job/labour opportunity, 7% said they were worried to interact with others/being infected with COVID-19 and 4% said it was due to the closure of a shop or business.



### Recipient preferences

When asked about their preferences on the modality of assistance, 96% preferred cash only assistance and 2% preferred a hybrid cash and in-kind option. Only 1% preferred in-kind only and 1% did not know what they preferred.

*“Cash is better because we need it to pay for hospitals in case our children get sick and we can buy what we need from the supermarket. I use it to buy diapers and baby formula for my infant as well. The cash assistance is our only source of income.”*

72% prefer to receive assistance in monthly instalments rather than multiple months combined. This was due to MPC being the only source of income and the knowledge that the money will all be spent in the first month, leaving them with nothing in the second.

*“Monthly is better because our situation is dire and we are indebted to people and these people can barely wait one month for us to pay them back. No one will wait for two months.”*

### Recipient feedback and recommendations

When asked what would improve the experience of receiving MPC, the most common suggestions were having access to ATMs that are closer to home to reduce travelling long distances, with the associated travel costs, especially in Baalbek and Labweh, lifting non-customer banking restrictions to make more ATMs available, and faster refilling of ATMs. Another suggestion was to have separate ATMs for MPC recipients. Many respondents added they wished they could withdraw their assistance from ATMs in Baalbek, as they used to before the protest started. In fact, non-customer restrictions have prevented WFP MPC beneficiaries to withdraw their assistance from existing non-BLF ATMs in many parts of Lebanon, including Baalbek.



*“If we can go back to withdrawing the assistance from an ATM in Baalbak I can save the transportation I spend to get to Zahle and spend it on my children.”*

Perhaps not surprisingly, people asked for more money in order to keep up with rapidly rising prices.

*“If the UN could increase the amount of the cash assistance it would be good because prices of goods are on fire and I cannot always buy milk for my young children.”*

A few wished they could go back to receiving the MPC at the start of the month instead of later in the month due to the staggering of assistance.

*“I just wish they go back to giving us the assistance at the start of the month. We received it late this month and our situation was desperate. Thankfully, the man at the grocery lets us buy food on credit.”*

## Background and Context

On 21 February 2020, Lebanon confirmed its first case of COVID-19 and as of 6 May, this number has grown to 750 cases with 24 fatalities.<sup>1</sup> The first case of COVID-19 involving a Palestinian refugee appeared in a collective shelter<sup>2</sup>, however no other official cases have been reported amongst Syrian refugees to date.

The spread of COVID-19 and the economic repercussions to businesses being shut down have exacerbated the economic crisis that worsened last year, and has also led to a resurgence of protests. As a result of the economic crisis, the currency is rapidly devaluing and food and commodity prices are increasing. Forecasted inflation for 2020 currently stands at 25% and WFP has reported that the food component of the survival minimum expenditure basket has increased by 47% between October 2019 and March 2020. The value of the Lebanese Pound has fallen from 1,500 LBP = \$1 to 4,200 LBP = \$1 in the black market, despite the government maintaining the dollar at the lower original rate.

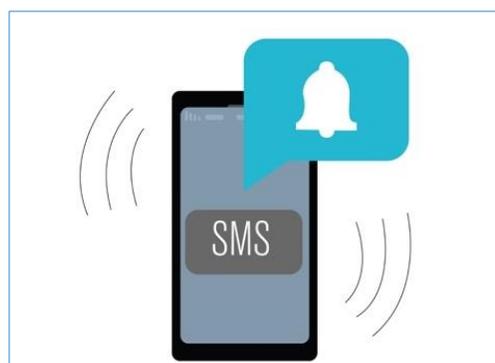
While the entire population of Lebanon is impacted by these events, the economic situation and COVID-19 are intensifying pre-existing challenges faced by Syrian refugees such as livelihood and mobility restrictions. In addition, the MPC received by the most severely vulnerable refugees now has a diluted impact due to the devaluation of the Lebanese Pound and rising prices. As a result, an increase in negative coping mechanisms have been reported by the Basic Assistance Working Group including changes in expenditure patterns, reduced food consumption, increased debt and loss of livelihoods.<sup>3</sup> WFP is estimating a 51% increase in extreme vulnerability amongst Syrian refugees compared to last year. According to a recent UNHCR protection monitoring survey (20 March -5 April 2020) on the impact of COVID-19 on Syrian refugees, the main challenges reported by refugees include reduced movements, difficulties buying food due to lack of money, inability/difficulties paying rent and loss of livelihoods.<sup>4</sup>

In response to the new and rapidly changing context, WFP introduced new programme adaptations to the MPC programme in April 2020, for example by raising the amount of assistance per household, increasing the number of beneficiaries, further staggering SMS upload messages, and providing personnel support to beneficiaries at high usage ATMs.

## Round two survey findings: impacts of COVID-19 on spending and income

### Assistance-related communication

Since November 2019, banks put new policies in place, such as restrictions on non-customers for ATM withdrawals, due to liquidity constraints. WFP and UNHCR have been staggering the transfer of assistance to prevent overcrowding at ATMs and to facilitate replenishment. In April 2020, WFP and UNHCR staggered MPC assistance over a 14-day period from 5-19 April. The notification of loading was delayed for West Bekaa until 21 April due to problems between refugees and the host community in Ghazze. The chart below reflects the extended staggering period: the date of SMS upload as reported by respondents is spread over 5-21 April, with 16% of respondents receiving the upload SMS between 19-21 April.



<sup>1</sup> 29 April WHO Lebanon Daily Briefing

<sup>2</sup> International Refugee Committee, 'First case of COVID-19 confirmed in Lebanon refugee camp', Reliefweb, 23 April 2020

<sup>3</sup> BAWG 16 April Presentation

<sup>4</sup> BAWG 16 April Presentation

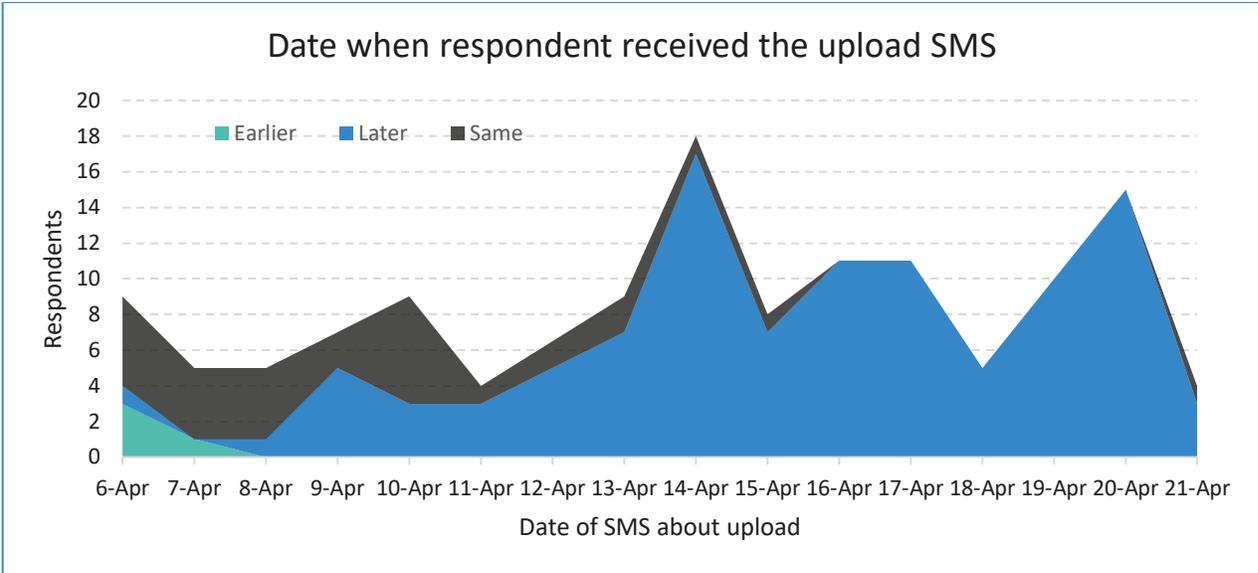


Figure 1: Date when respondent received upload SMS

75% of respondents reported that the upload SMS came later than usual. **For those respondents that received the SMS later in April than they did previously, 53% reported that the impact on their situation was that they took out new debt and 48% reported not being able to pay financial obligations on time.** Only 3% of respondents went to the ATM prior to receiving the upload SMS and did not find their assistance loaded, reflecting a high understanding of the WFP upload SMS communication.

In April 2020, WFP increased the transfer value for food assistance to LBP 50,000 per person per month due to the rise in cost of food under the Survival Minimum Expenditure Basket and the devaluation of the LBP against the USD.<sup>5</sup> **99% of respondents confirmed they received a higher amount in April 2020 than previously:** one respondent self-reported no changes to the assistance amount, which could be attributed to survey data-entry error, lack of awareness of amount entitlement or changes to household composition. The upload SMS contained this information. **The findings of our survey reflect a high understanding of the upload SMS by respondents about the increased assistance amount:** 96% of respondents understood from the WFP SMS, 3% of respondents said they found out at ATM, 3% of respondents heard from a neighbour/friend and 1% of respondents learnt from Facebook.

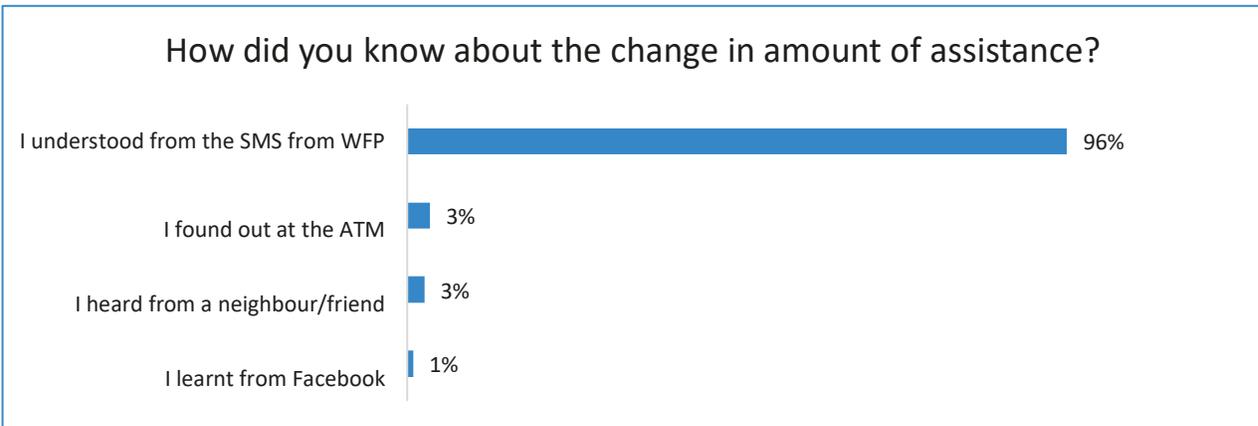


Figure 2: Change in amount of assistance

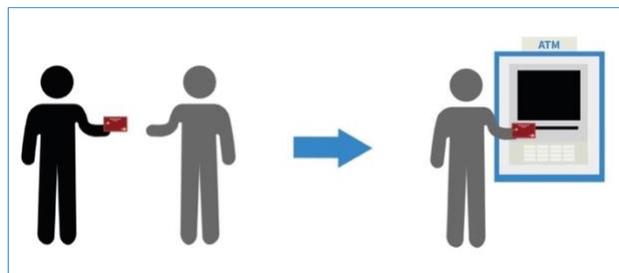
<sup>5</sup> Food Security Working Group Presentation, April 2020

## Experience at the ATMs

All respondents in the survey who attempted to withdraw assistance were able to successfully withdraw the assistance from the ATM, except for one respondent.<sup>6</sup> On average, respondents made 2.1 attempts to withdraw their assistance on 1.9 days.

### Use of third parties to withdraw assistance

On the successful attempt, 85% of respondents said a member of the family went to the ATM; 15% of respondents said they gave the card to a Syrian friend, relative, Lebanese friend or a taxi driver to withdraw their assistance for them. On average, respondents paid a third party LBP 9,000 to withdraw for them in April and LBP 10,000 in March. 29% of respondents asked a third party because of caregiving duties, 29% because the third party was going to or near the ATM anyway, 29% because they do not feel safe on the way to, from or at the ATM and 29% gave other reasons for giving their cards to a third party, such as:



*“I am physically unable, I can't stand a long time.”*

*“Municipality is not allowing us to go.”*

*“We are also old and the taxi driver is our neighbour, we trust him.”*

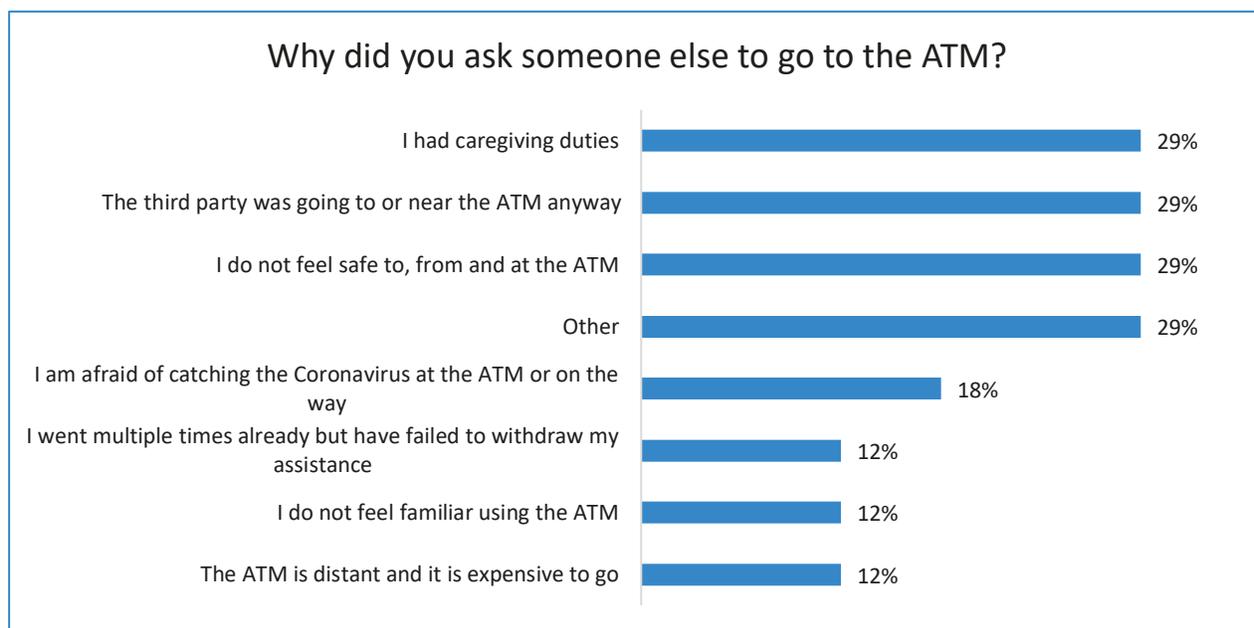


Figure 3: Did you ask someone else to go to the ATM?

<sup>6</sup> The respondent received the upload SMS on 21<sup>st</sup> April. They were interviewed on 24<sup>th</sup> April. They cited overcrowding at the ATM as a reason for not being able to withdraw.

## Location of withdrawal

In April 2020, municipalities restricted access to some ATMs for Red Card holders. In the Bekaa, the BAWG circulated a list of 6 BLF ATMs available to Red Card holders. These were in: Chtaura, Zahle (Manara), Bar Elias, Ghazze, Taanayel and at the UNHCR centre in Zahle. There is no BLF ATM in North Bekaa.

CAMEALEON asked respondents from which ATM they withdrew their assistance. This reveals a varied pattern of movements. The most used location by respondents in Akkar is Halba. Respondents in Minnieh withdrew equally in Halba and Tripoli. Respondents in Tripoli withdrew in Tripoli. The most used locations by respondents in Baalbek and Hermel were the BLF ATM in Manara (Zahle). Respondents in West Bekaa mostly withdrew from the BLF ATM in Ghazze. Respondents in Zahle and central Bekaa withdrew equally from the BLF ATM in Chtaura and at the UNHCR centre in Zahle. Although the sample sizes are too small to draw statistically significant results, the results suggest a potentially interesting analysis for larger samples.<sup>7</sup>

It is interesting to note that, in Zahle, two respondents said they withdrew assistance at the BLF ATM in Aley and two at the BLF ATM in Beirut. They were ITS residents, travelled to the ATMs in shared taxis and spent on transportation LBP 15,000 on average. This reflects an ability to move across the country and travel far distances

<b>At which ATM did you withdraw the MPC assistance?</b>					
<i>Akkar (15 respondents)</i>			<i>Minnieh (4 respondents)</i>		
	BLF_Halba	47%		BLF_Halba	50%
	BLF_Kweishera	13%		BLF_Tripoli	50%
	BLF_Tripoli	13%	<i>Tripoli (2 respondents)</i>		
	BLF_Al_Mina	7%		BLF_Tripoli	100%
	BLF_Beirut	7%	<i>West Bekaa (7 respondents)</i>		
	BLF_Saida	7%		BLF_Ghazze	57%
	other	7%		BLF_Al_Marj	14%
<i>Baalbek (32 respondents)</i>				BLF_Beirut	14%
	BLF_Zahle_Manara	53%		BLF_Chtaura	14%
	BLF_Beirut	22%	<i>Zahle (38 respondents)</i>		
	BLF_Chtaura	9%		BLF_Chtaura	29%
	UNHCR_ATM	9%		UNHCR_ATM	29%
	BLF_Aley	3%		BLF_Zahle_Manara	16%
	other	3%		BLF_Bar_Elias	8%
<i>Hermel (2 respondents)</i>				BLF_Aley	5%
	BLF_Zahle_Manara	50%		BLF_Beirut	5%
	other	50%		BLF_Mekse	3%
				BLF_Zahle_other	3%
				other	3%

Figure 4: At which ATM did you withdraw assistance?

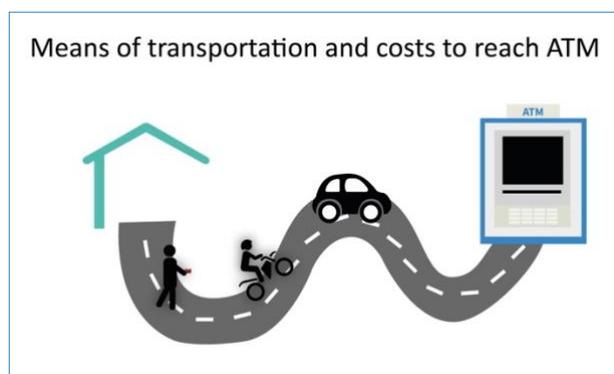
<sup>7</sup> As part of its deliverables in 2020-2022, CAMEALEON will conduct an ATM experience survey for a sample of 400 households. We are hoping to extend the suggested analysis in this research.

### Means of transportation and costs to reach ATM

Overall, the most common means of transport was a shared taxi, followed by taking a taxi alone. The means of transport varied depending on where the respondent lived. Walking and travelling in a friend's vehicle were the most common modes of transport in West Bekaa.

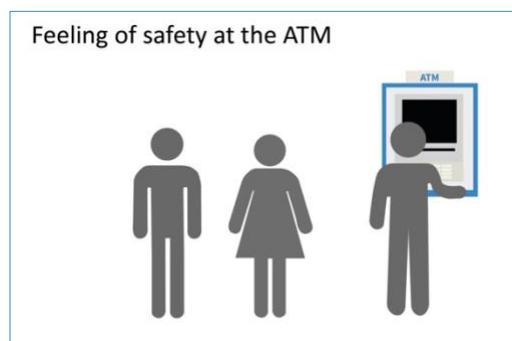
What means of transportation did you use to go to the ATM in April?							
	Akkar	Baalbek	Hermel	Minnieh	Tripoli	West_Bekaa	Zahle
I walked	7%	0%	0%	0%	0%	29%	15%
I went with my friend's vehicle	13%	6%	0%	0%	0%	29%	10%
I took a public bus	40%	16%	50%	20%	0%	0%	0%
I took a shared taxi	7%	53%	50%	60%	100%	14%	46%
I took a taxi alone	33%	25%	0%	20%	0%	29%	28%

While on average beneficiaries spent LBP 14,700 to reach the ATM in April, the geographical break-down shows a large range variance, from LBP 0 for those beneficiaries who walked to the ATM to LBP 22,750 in Baalbek, where taking taxis was the most common form of transport. Differences in transportation costs could reflect the distances travelled by beneficiaries to access their assistance, with beneficiaries in Baalbek having to travel longer distances than those in Tripoli. This compares to an average transportation cost of LBP 11,570 in March.



### Safety While Withdrawing Assistance

Of the 100 respondents who went to the ATM themselves, **79% reported feeling safe going to and from the ATM to collect their assistance.** Of the 21% that did not feel safe, over half (57%) reported being afraid of check points on the way, 43% were worried of the possible spread of Covid-19, and 14% were afraid of being robbed. No robberies were reported while collecting MPC from the ATM.



**At the ATM itself, most households (94%) felt safe collecting their assistance.** Of the 6% that did not, 3 were afraid of being robbed at the ATM, 2 were afraid of being infected with Corona virus at the ATM and 1 was afraid of tensions with authorities.

**COVID-19 related precautions were generally practiced at the ATM machine** with 98% reporting that they kept 1.5 metres distance while waiting in line, 93% used gloves or a barrier (e.g. plastic, cloth) while using the ATM, but only 42% used soap or sanitiser directly after withdrawing the MPC. Not cleaning one's hands after using the ATM was mainly due to keeping gloves on until reaching home (56%), the absence of hand sanitiser or water (19%) or because someone else had withdrawn the money for them (11%).

### Withdrawing assistance at the ATM

Of those surveyed, **72% of households did not have any challenges when they withdrew their MPC from the ATM.** The most significant challenges of those who did include overcrowding at the ATM (54%), difficulties finding transport (21%), lack of liquidity at the ATM requiring visits to multiple locations (14%), and Lebanese being prioritised (11%). Overcrowding and Lebanese being prioritised was an issue at ATM machines before the COVID-19 outbreak started. In addition, the staggering of SMS upload messages was done in order to reduce overcrowding.

According to WFP, the cash replenishment challenges especially in off-site ATM machines due to the economic crisis has also been an issue since November. WFP informed CAMEALEON that what made overcrowding worse in April were 1) bank branches were closed due to COVID-19 where all Lebanese customers were directed to withdraw cash only from ATMs which resulted in additional pressure on the availability of cash in the ATMs, 2) 2 ATMs in Bekaa were closed by local authority due to fear of creating crowds during the lock down period, 3) 2 fake WhatsApp messages were circulated in early April among refugees which said anyone who has red cards have received cash assistance, which pushed non-beneficiaries to ATMs, and 4) movement restrictions also affecting cash transporting companies to replenish especially off-site ATMs, since vehicles with even or odd number plates were allowed to move in certain days of weekdays and no movements were allowed on Sundays. Despite such challenges, according to WFP, BLF bank has refilled the machine on weekdays as well as on 18 April which was Easter Holiday, and replenished ATMs twice a day in Bekaa and Akkar. Upload SMSs were not sent out to beneficiaries on weekends or holidays to avoid disappointments.

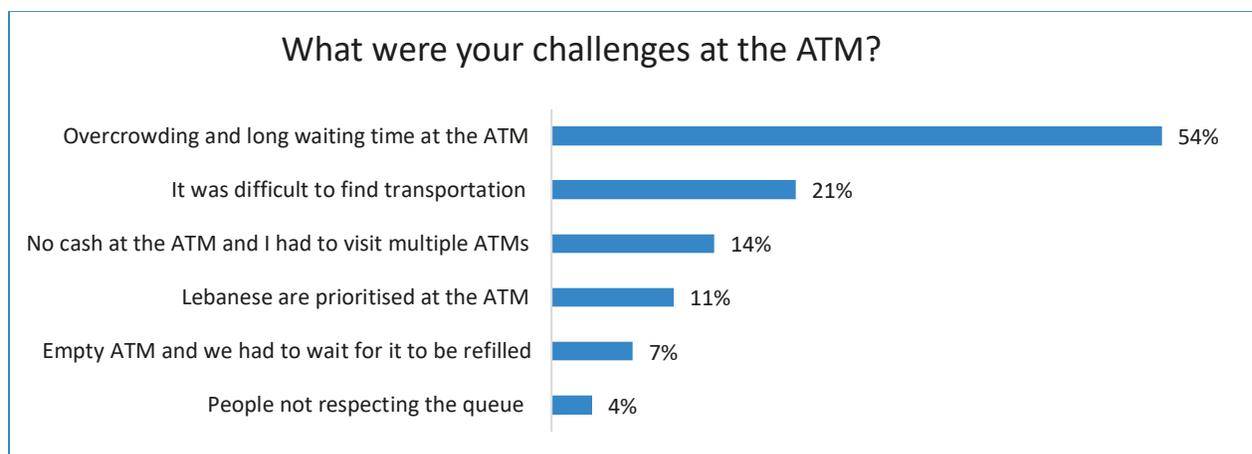


Figure 5: Challenges at the ATM

In response to the COVID-19 pandemic, UNHCR and WFP with their implementing partners increased their ATM monitoring activities - specifically at hotspots ATMs, i.e. ATMs that financial transaction data had shown where used by a high number of Red Card holders. The purpose of the monitoring activities was to facilitate the withdrawal process, including for example managing queues and distributing personal protective equipment to Red Card holders. **64% of those who collected the MPC themselves reported being assisted at the ATM by someone** - 64% by UN personnel or an NGO cooperating partner, 27% by municipal personnel, 13% weren't sure who the person worked for, 4% mentioned bank personnel and bank security officers. A variety of assistance was provided to support the withdrawal process, including with queuing (94%), withdrawals (56%), distribution of hand sanitisers, masks and gloves (13%), and the ability to speak with bank personnel about facilitating the withdrawal process (2%).

On average it took 2.7 days to withdraw the assistance after the respondent received the upload SMS. This is the same number of days it took to withdraw assistance in November 2019, as documented by CAMELAEON’s Field Monitoring Survey published in November 2020. The average queue time was 31 minutes and lines estimated to include 61 people on average. As noted above, respondents on average made 2.1 attempts to withdraw on 1.9 days. On these occasions, queuing times and number of people in the queue could have been longer.

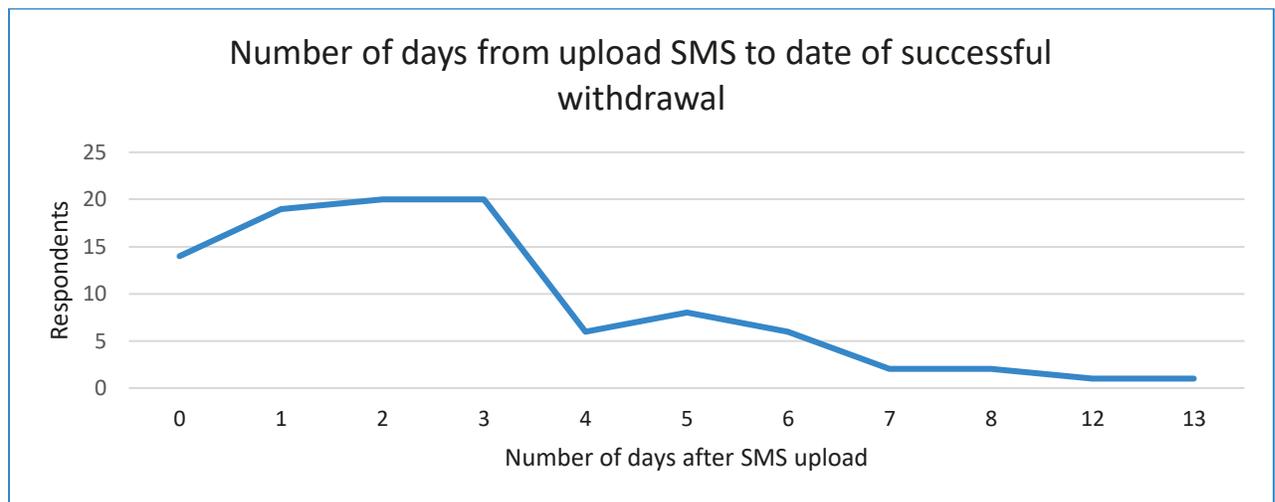
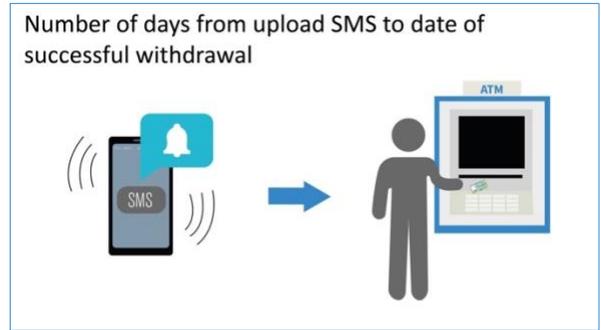


Figure 6: Days from Upload SMS to Successful Withdrawal

When asked if anything could be done to improve the experience of withdrawing assistance from the ATM, people commonly requested having access to ATMs that were closer to their homes to reduce travelling distances and associated travel costs and reduce overcrowding and lifting non-customer banking restrictions to make more ATMs available. This issue was especially noted in Baalbakand Labwe. All three of these locations previously had ATMs accessible to refugees but this is no longer the case in Baalbek and Labwe due to new non-customer bank restrictions and in Mekseh due to municipality regulations that began in April 2020. Faster refilling of ATMs was also mentioned so that they did not run out of money so frequently. The respondents reported the need to visit far away ATMs and/or multiple ATMs due to lack of liquidity, this requires more travel which takes time, is costly and can present security risks such as crossing additional check points.

*“The ATM at UNHCR made the withdrawal easier, there are no crowds and it is nearby.”*

*“If we can go back to withdrawing the assistance from an ATM in Baalbak I can save the transportation I spend to get to Zahle and spend it on my children.”*

*“Lift the non-customer restrictions. Ever since the only option for us became BLF, ATMs in the Beqaa have become way overcrowded. I have been withdrawing my assistance from Beirut for 6 month.”*

*“The process was smooth. Even though there was 100 people before us it only took us only two and a half hours to withdraw the assistance and the queue was well organised.”*

*“If you could make sure to refill the ATMs promptly it would be good. I tried multiple times to withdraw my assistance. I first went to the ATM in Manara (Zahle) and then the second day to UNHCR and the both ATMs were empty and I was asked to come back the next day.”*

*“Separate ATMs for Lebanese and Syrian at the bank and have money at the earlier hour.”*

### Spending Patterns, Income Generation and Access to Services

**96% of households reported that a member of their household was able to go shopping.** Those unable to shop said that it was due to fears of contracting COVID-19 (2%) or due to mobility restrictions (2%). Products purchased in order to be protected from contracting COVID-19 included hand sanitizer/rubbing alcohol/disinfectant (83%), products to clean household floors and surfaces (78%), masks (77%) and gloves (77%), as well as hand/body soap (64%). The same products were also cited as items that families had difficulties purchasing, meaning that families needed additional quantities of them.

**Most households (93%) used their MPC assistance to purchase the above items, 28% used credit at the shop, 9% purchased in credit at the pharmacy, and only 1% borrowed from a friend or relative.**

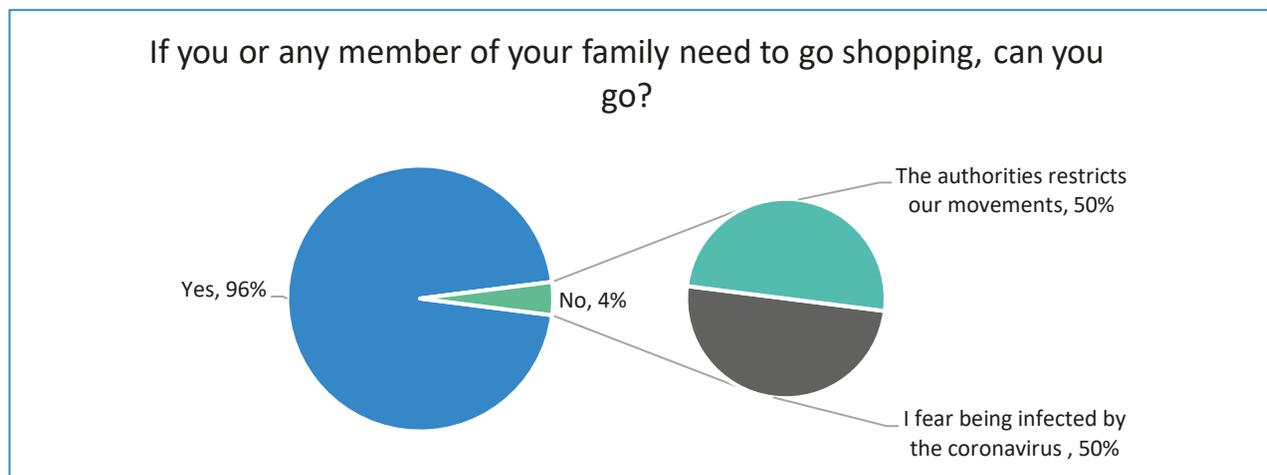


Figure 7: Ability to go shopping

*“I receive the cash assistance and it’s not enough with everything going more expensive, I can’t even buy the hygiene products.”*

*“I still have 30,000 LBP on me and I still haven't paid rent.”*

*“I wish that the prices of the hygiene products would stop going up. They are extremely expensive making me unable to share even a cupful (of detergent) to my neighbour.”*

Income generation has long been a challenge for Syrian refugees due to legal restrictions on employment. These challenges have grown since the protests and economic crisis began and have been further magnified by the economic shut down and health related adaptations required due to COVID-19. In fact, **38% of households reported not having a way to generate income since before the protests and economic crisis began and 32% lost their ability to generate income since the protests and economic crisis started. However, 27% of respondents that said COVID-19 had an impact on their ability to earn an income and only 2% said it did not impact their ability in any way. Of the households whose ability to earn an income was affected, 96% said that COVID-19 had negatively impacted their ability to find new daily labour. 18% said it was due to the discontinuation of current job/labour opportunity, 7% said they were worried to interact with others/being infected with COVID-19 and 4% said it was due to the closure of a shop or business.**

*“There are no more work opportunities when these were already scarce before the Corona outbreak and everything has become more expensive so you must know what's it like for us now. Life has become even harder for us refugees.”*

*“I wish that we continue to receive the MPC as we are without any work opportunity and everything is getting expensive.”*

**MPC Beneficiary Concerns**

Respondents were asked to list their two most important concerns at the moment. The top concern was the rise in food prices which was mentioned by 58% of households. This was ranked as the third most common concern in the March 2020 survey. 41% of respondents feared that their children would get sick, 32% cited the lack of work, and 20% said they were worried about getting sick themselves. A further 10% mentioned that their main concerns was their livelihood being disrupted. Interestingly, only 1% mentioned travel restrictions being one of their top two concerns indicating that despite travel restrictions in some areas, respondents continued to be mobile.

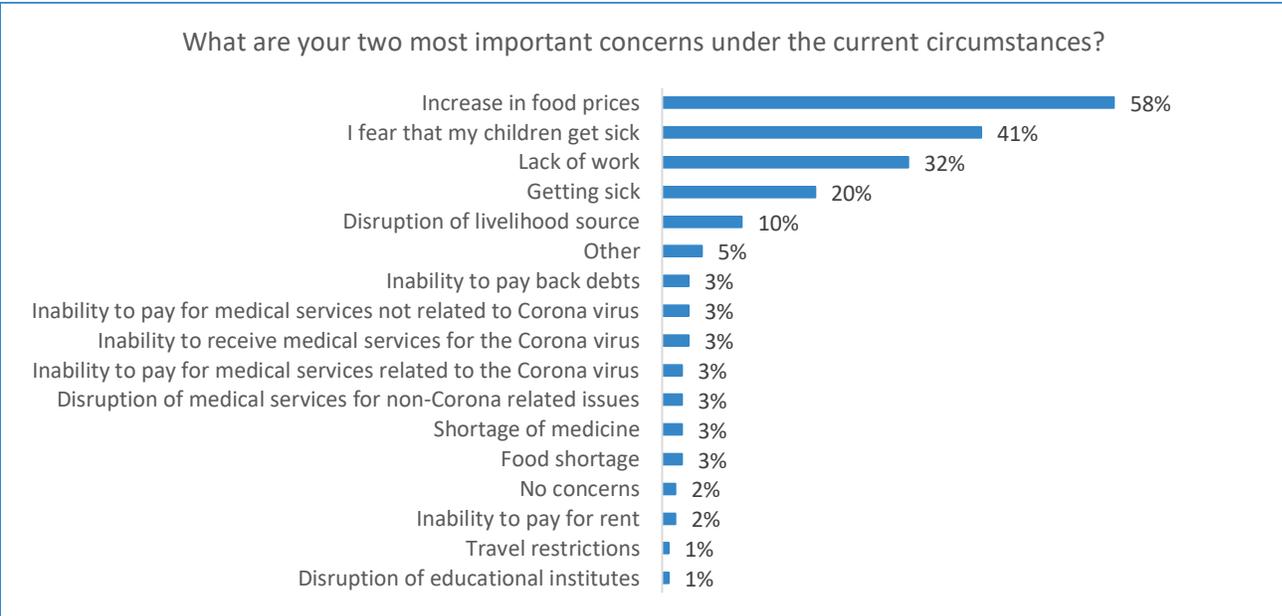


Figure 7: Two most Important concerns under the current circumstances

When asked about the general impact of COVID-19, most households mentioned the rising prices of food and other commodities, such as masks and gloves, in a context of a paralysed economy with less livelihood opportunities. Not surprisingly, increasing the amount of MPC was suggested by many.

*“Everything has become more expensive and our financial situation is only getting worse.”*

*“If the UN can increase the cash assistance because one cannot believe how much everything has become much more expensive.”*

*“There are no more work opportunities when these were already scarce before the corona outbreak and everything has become more expensive so you must know what’s it like for us now. Life has become even harder for us refugees.”*

Respondents also often reported being worried/nervous about how Covid-19 could impact their children and the health of their families and community.

*“I just wish no one gets sick and things go back to the way they used to.”*

*“I am in danger of being kicked out of my home and I feel that my children will have malnutrition problems the situation has made it difficult for us to survive.”*

*“I fear for my children's life, and with my situation it is difficult and Ramadan is going to be hard.”*

### Assistance Preferences and Recommendations from Beneficiaries

Households were asked about their preferences in receiving assistance under the current circumstances, whether they preferred cash only, in-kind assistance, or some cash and some in-kind at the same value as the other two options. **96% preferred cash only assistance and 2% preferred the hybrid option. Only 1% preferred in-kind only and 1% did not know what they preferred.** The one person that preferred in-kind said it was to prevent them from going out and getting infected. These findings reflect that beneficiaries are still able to access ATMs and markets within the lockdown.

The majority of the respondents were in favour of cash assistance, they explained that cash was needed to pay for rent, medication, to repay debt, and to meet a variety of family needs depending on their situation that month. People also mentioned that with cash assistance, they can choose which shops to go to and get the best price. The following reasons were provided for why cash was preferable:

*“I can choose the shops I go to and compare prices between them especially now since everything has become more expensive.”*

*“I might not need tea and sugar every month. In different months I have different expenses and with cash I can better need my family's need.”*

*“In-kind might not include what we need. We also need cash to pay for medicine at the pharmacy and we use it to pay for rent.”*

*“Cash is better because we buy what my family needs and we pay for the tent's rent and we can choose which shops to buy what we need from.”*

Households were also asked whether, under the current circumstances, they would prefer to receive May and June instalments in a single combined instalment in May. 72% said no to this option, 16% said yes, and 12% weren't sure what they preferred. Reasons to maintain monthly payments were due to MPC being their only source of income and the knowledge that the money will all be completely spent in the first month, leaving them with nothing in the second. Respondents reported having monthly commitments, such as rent and debt repayments, so they cannot run out of money in the second month.

*“I am fully dependent on the assistance and I might not have enough the second month.”*

*“I definitely prefer monthly instalments because we have to pay back our debts to the grocery store on a monthly basis.”*

*“I prefer monthly assistance because that allows me to better organize our spending.”*

*“I prefer monthly instalments because if we don't pay part of our debts at the grocery store every month, he won't let us buy on credit anymore.”*

*“I prefer monthly instalments because we barely make it till the end of the month. We are usually broke by the half of the month.”*

*“Monthly is better because our situation is dire and we are indebted to people and they can barely wait a month for us to pay them back. No one will wait for two months.”*

For the 16% that preferred two instalments at once, the reasons were about saving a trip to the ATM and the monetary, time and childcare needs that this would free up, as well as less security risks.

*“My children are small and I can't leave them at home so once every 2 months means one trip to the ATM.”*

*“It just not to go two times to the ATM and be exposed.”*

*“I would go once to the ATM and can split the costs between both months easily.”*

This is especially the case in Baalbek where there are no ATMs that can be used to withdraw MPC due to bank restrictions. As a result, beneficiaries must travel to Zahle and sometimes beyond, making the trip to the ATM longer, costlier and riskier.

*“Yes, because I won't have to go to Zahle every month. But if we could go back to withdrawing the assistance from Baalbak, then I would prefer monthly instalments.”*

Finally, respondents were asked if they had any recommendations for adaptations to the MPC programme under the current circumstances. Not surprisingly, people asked for more money in order to keep up with the rising prices.

*“I am thankful to the UN, they are helping us a lot but I wish they can further increase the amount of cash assistance. They gave us 10,000 LBP extra per person per month in food assistance but that is not enough because everything has doubled in price in the market.”*

*“If the UN could increase the amount of the cash assistance it would be good because prices of goods are on fire and I cannot always buy milk for my young children.”*

Some wished they could go back to receiving the MPC at the start of the month instead of later due to the extended staggering of assistance. Receiving the assistance so late in the month can be challenging for those depending on the repayment of debt to take out more debt at the grocery store or pharmacy for example. In addition, beneficiaries living nearby each other may want to share transportation to the ATM in order to share costs. When people in the same area have different upload dates, they cannot as easily pool their resources to share transportation.

*“I just wish they go back to giving us the assistance at the start of the month. We received it late this month and our situation was desperate. Thankfully, the man at the grocery lets us buy food on credit.”*

*“I wish we could go back to the old times when we would all receive on the 6th because then I could send my card with someone who is going, now it is very rare that I can find someone going and when I go there is no transportation.”*

There were also requests for more ATM machines to be available *for withdrawals*.

*“I wish we could go back to when the ATM was in Tamnine.”*

*“If we can go back to withdrawing the assistance from Baalbek, it would be very good. We now have to travel all the way to Zahle and then to Chtaura when ATMs in Zahle are overcrowded. I also hope they increase the amount of the cash assistance because everything has become more expensive.”*

## Conclusion

Whilst the sample size is not large enough to draw statistically significant conclusions and the findings are not generalizable, the data nevertheless provides a snapshot on the current situation for MPC recipients living in the Bekaa and Northern Lebanon. **The survey findings indicate that households were able to successfully withdraw MPC assistance in April, despite concerns expressed the previous month that this might not be possible because of the national lockdown.** Most respondents also said they felt safe withdrawing assistance and traveling to and from ATMs, despite concerns expressed in late March about withdrawing assistance at ATMs in April, particularly fear of contracting COVID-19. The majority of respondents were able to practice COVID-19 related safety precautions at ATMs, such as standing 1.5 metres apart, and over half had access to support personnel while withdrawing. This suggests that **the MPC programme is proving resilient despite the very challenging external context, and that programme adaptations that are being introduced are enabling recipients to still withdraw assistance successfully and safely.**

That being said, refugees continue to face a number of challenges in withdrawing assistance. The main issue being the **restrictions on the number and geographical location of ATMs** that are authorized by municipalities for refugees to use, which in turn leads to **longer journeys and more costly transportation**, which has started since November 2019 due to economic crisis. A connected issue is **the need for more regular replenishment of ATMs**. Many respondents reported that they had to re-visit the ATM multiple times because they found them empty. However, WFP has provided feedback that sometimes beneficiaries think the ATM is out of cash when in fact it is out of order due to different reasons such as being out of paper, cash jammed in the drawer, or the card broken in the feeder. The prolonged economic shut down, rising prices and mobility restrictions due to the COVID-19 outbreak coupled with existing livelihood challenges continue to be a heavy burden for Syrian refugees, especially since the value of their assistance itself has lowered due to the currency devaluation. Many refugee households are completely dependent on their monthly MPC as their sole source of income.

MPC beneficiaries **prefer to continue receiving cash assistance rather than in-kind support**. Most households would also prefer to continue receiving the assistance on a monthly basis rather than every two months. Other feedback received from beneficiaries includes the **strong preference to have ATMs that are closer to home to reduce travel distances and faster refilling of ATMs**. **Raising the amount** of cash assistance to offset rising prices was also suggested **as well as not staggering loadings too late in the month since people need to repay debts at the beginning of the month**. This comes with trade-offs because staggering can also help minimise over-crowding and ATM money shortages.

## Recommendations

Based on the findings of the rapid survey, below are some programmatic recommendations to complement and build upon the efforts already underway by WFP and its partners.

1. In line with the monetary increase of MPC in April as an adjustment to inflation, as well as negotiations on the exchange rate with BLF bank for a preferential rate, **it is recommended that WFP continues, along with other LOUISE members, to monitor the food basket and the exchange rate regularly** to assess the appropriate amount in line with the survival minimum expenditure basket as well as continue their communication and coordination efforts with relevant sectors, including the BAWG and the Food Security Working Group as they have since November 2019.
2. Continue to **negotiate with BLF to install additional ATMs as soon as possible in areas without them nearby, such as in Baalbek and Labwe in North Bekaa**, which would shorten travel times, save time and money and potentially minimise the security risks involved for Syrian refugees undertaking long journeys. Reducing the distance to ATMs was the most common recommendation made by beneficiary respondents.
3. In addition, before April 2020, Red Card holders could use any BLF ATM in the Bekaa. Municipalities began restricting the use of BLF ATMs to only 12 machines in 6 locations available for Red Card holders, which is a dramatic reduction. WFP, along with other stakeholders such as UN agencies and donors, **should continue to advocate with the government to allow MPC beneficiaries to use all BLF ATMs to shorten travel distances and to reduce overcrowding**.
4. Consider **staggering transfers so that MPC recipients living in the same cadaster receive their transfer SMS at the same time**, which could provide households with the opportunity to share transportation with others to reach the same ATM.

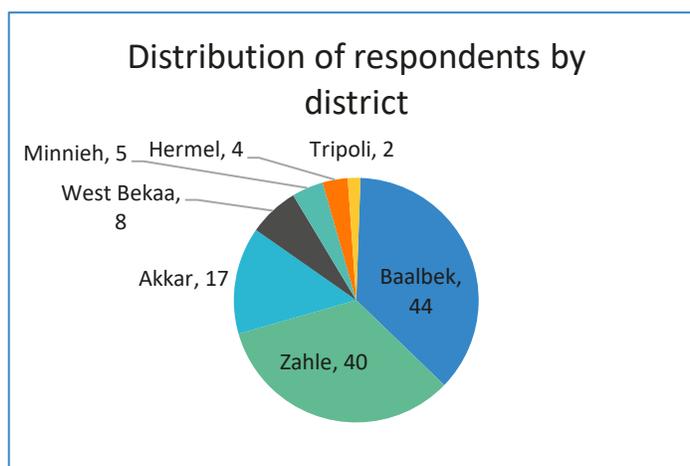
5. If feasible, **inform households at the beginning of the month which week they will be receiving the payments so they can plan their finances accordingly.** This is particularly important for refugees who receive assistance towards the end of the staggering period. If the same pattern can be kept each month, it will give beneficiaries the ability to better plan their spending and to know when they can repay debts.
6. MPC beneficiaries using ATMs that had **personnel and hygiene items** available reported anecdotally having a much easier and safer experience. The lines were better organised and there was a person to assist with withdrawals and with questions. While it is acknowledged that having staff and hygiene items at ATMs comes with a costs, it is recommended that **WFP maintain this presence and provisions at the ATMs where this was introduced in April and expand to other ATMs that are frequently used if resources are available.**

## Rapid Survey Methodology

The second round of data collection for the phone survey took place from 17-24 April 2020. The April assistance was loaded over a period of 17 days from 6-23 April 2020. A total of 120 WFP MPC households were included in the survey; 24 from the North and 96 from the Bekaa. 80% of these households took part in the wave one of the survey between 25-30 of March 2020 and 20% were selected randomly from a sample previously used by CAMEALEON. All 120 households received MPC in the 2019-2020 cycle. Although all respondents had received the MPC upload SMS by the time the survey was conducted, two respondents had not yet attempted to withdraw their assistance from the ATM: one person was waiting for less crowded ATMs and the other person said they could not afford the transportation costs. The phone survey took approximately 20 minutes per household to conduct.

## Demographics

The majority of the 120 households were from the Bekaa (80%) and mainly from Baalbek (44) and from Zahle (40), 8 were from West Bekaa and 4 from Hermel. Twenty percent were from the North, including 17 from Akkar, 5 from Minnieh, and 2 from Tripoli. 47% resided in an ITS and 53% in residential buildings.



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