

OUTCOME MONITORING REPORT

January 2019

Food Consumption

The effects of UNHCR MCAP on food consumption is evident when examining the dietary quality of interviewed families through the food consumption score (FCS). A higher proportion of assisted families have an acceptable FCS (76% vs. 71%) and a lower proportion have poor scores, as compared to those not assisted.

Income

Cash from UNHCR MCAP is an important income source for refugee families and is allowing them access to multiple income sources instead of relying on only one. Almost three quarters of assisted families report that cash from humanitarian assistance or aid as their primary income source. Non-assisted families are having to rely on income from non-skilled work (61%) as a main source of income.

ATM Access

On average, 13 minutes is needed to reach an ATM and most (87%) report walking. For those with associated transportation costs, an average of US\$ 2 is needed to get to the nearest ATM. None of the families interviewed reported that they had any challenge or faced any risk with getting to an ATM.

Expenditures

On average, the largest portion of UNHCR MCAP is used to pay rent, followed by food and health. A much smaller proportion is spent on other expenses like non-food items, debt repayment and education. Overall, assisted families have higher expenditure on rent and food.

Debt

MCAP allows families to rely on cash assistance as an income source, instead of debt. Few (1%) assisted households rely on debt or remittances as a main income source, compared with the non-assisted (9% and 10% respectively). While both groups report taking out debts in the past three months at similar rates (61% among assisted and 62% among non-assisted), overall debt is less among the assisted.



Coping Strategies

MCAP helps families rely less on day to day coping mechanisms such as spending savings, selling assets and incurring debt. However, families targeted for MCAP are still having to resort to severe negative coping strategies in an effort to meet their needs.

Background

There are approximately 1,500 refugee families of nationalities other than Syrian (Iraqi and others) enrolled in UNHCR’s multipurpose cash assistance programme (MCAP). Through this delivery of assistance, UNHCR aims to enable vulnerable refugee families to meet their most basic needs in a safe and dignified way. The cash programme is in line with the UNHCR basic needs approach, aiming to enable refugees increased access to services through enhanced socio-economic capacity.

By means of proxy means testing model designed through data gathered during the annual vulnerability assessment of refugees (VARON), monthly expenditure is predicted for each refugee household. In this way the population of concern to UNHCR can be classified according

to their poverty level. Households who live below a per capita monthly expenditure of US\$ 176 are deemed to be living in poverty. These families are targeted for MCAP.

Assisted families are provided with an ATM card and respective PIN number through which they receive a monthly cash transfer equivalent to US\$ 175. This cash transfer is calculated with the aim of complementing other sources of income including other types of assistance and any income from work. In this way, UNHCR supports poor families to have increased expenditures and live a dignified life.

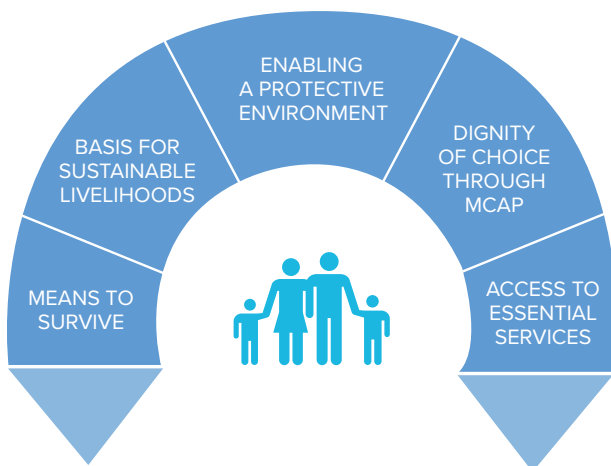


Figure 1: The UNHCR basic needs approach.

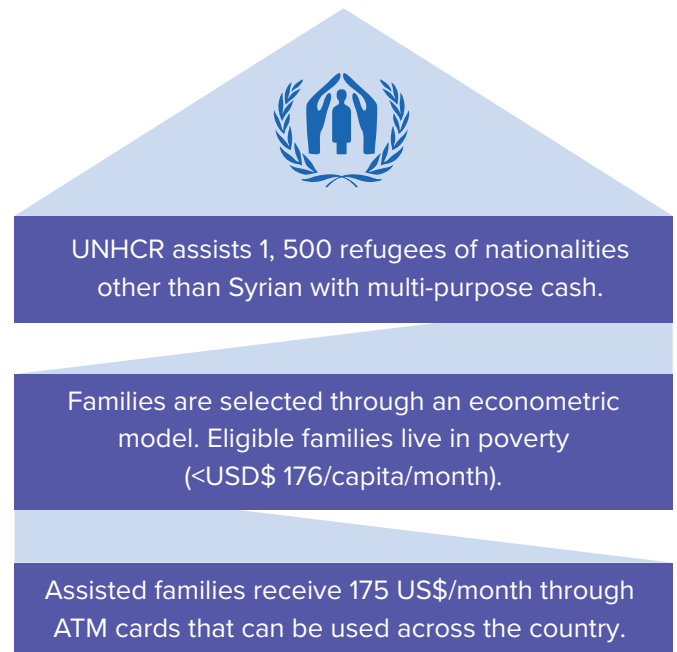


Figure 2: Summary of UNHCR multi-purpose cash assistance programme

Objective and Methodology

The aim of UNHCR MCAP outcome monitoring (OM) is to track key outcomes of the programme through household visits to beneficiary homes. The survey tool used includes sections on general family characteristics, expenditures, food consumption, coping strategies and wellbeing. In addition, data is collected with regards to accessing ATMs and cash assistance prioritization and spending. This report presents the findings of the OM exercise conducted on a sample of 246 refugee families of nationalities other than Syrian from the following two groups:

1. Group 1: 109 families assisted by UNHCR MCAP
2. Group 2: 137 families not assisted by UNHCR MCAP

Data was collected in August 2018 by trained enumerators through UNHCR's implementing partners.

Results

Household Characteristics

Comparing household characteristics among the two groups provides some insight into the heightened vulnerability of families targeted for UNHCR MCAP. Among those assisted, households are composed of, on average, 5 individuals. This is significantly lower than the average household size of 3.5 among those not assisted. Assisted families have, on average, more family members aged 3 to 24 years (2.2 compared to 1.1). There is no significant difference noticed in terms of

the proportions of female headed households and households with at least one disabled member or member having a chronic illness. As discussed above, families are targeted for MCAP through an econometric model which predicts expenditure. Household size is known to influence a family's expenditure and vulnerability and as such, it is not surprising, and in fact, expected that assisted families would be larger than those not assisted.





	MCAP Assisted	Not MCAP Assisted
Family Size	 5.0	 3.5
Head of Household	 18% Female	 20% Female
Specific Needs	14% with ≥ 1 disabled member	11% with ≥ 1 disabled member
	62% with ≥ 1 member with chronic illness	62% with ≥ 1 member with chronic illness
	4% with ≥ 1 elderly unable to care for self	4% with ≥ 1 elderly unable to care for self
	27% with ≥ 1 member with temporary illness	27% with ≥ 1 member with temporary illness

Figure 1: Family characteristics of the sampled population

Expenditure

Multipurpose cash assistance is provided to refugee families in an effort to lift them out of poverty and enable them to meet their most basic needs. Similar to trends noted when examining the cash assistance spending among Syrian refugee households enrolled in UNHCR MCAP, the top three expenditures for our sample are rent, food and health. On average, the largest portion of UNHCR MCAP is used to pay rent (US\$ 72), followed by food (US\$ 54) and health (US\$ 24). Very little is spent on other expenses like

non-food items (US\$ 5), debt repayment (USD\$ 3) and education (US\$ 2). Compared to Syrian refugee households' spending pattern of the cash assistance, refugees of other nationalities spend more of the cash assistance on rent and food. Health expenses covered by MCAP is comparable while Syrian refugees use more of the monthly assistance for other expenses like debt repayment.

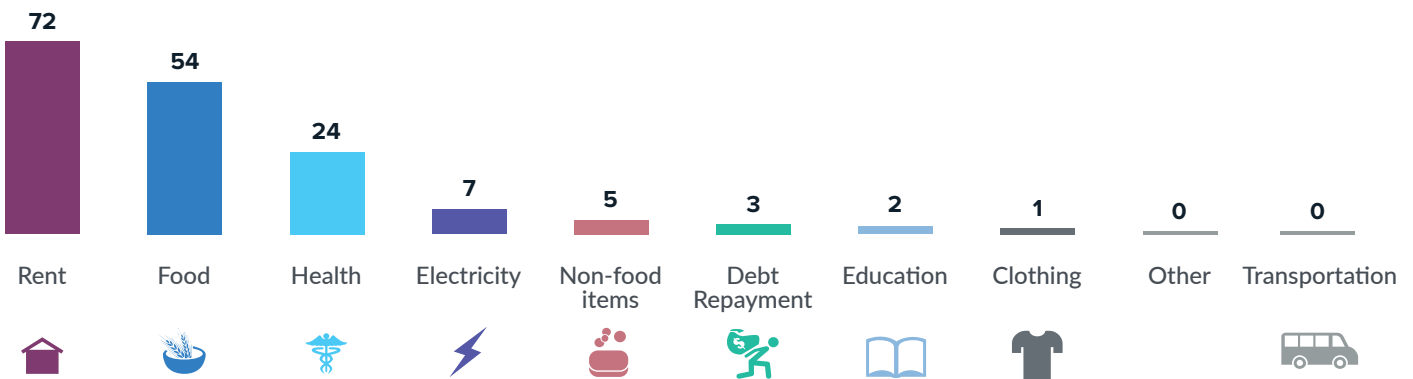


Figure 2: Expenditures, as a portion of the cash received through MCAP, spent on various needs.

Refugees of other nationalities mainly reside in Mount Lebanon and are thus overburdened with high rent costs as compared to Syrian families. As such, a larger proportion of refugees of nationalities other than Syrian report using the cash from MCAP to pay rent (77% compared to 49% among Syrian refugees). Also, Syrian refugees who are enrolled in MCAP are recipients of regular food assistance from the world food programme (WFP). Refugees of nationalities other than Syrian are not food assisted and thus use MCAP, to a larger extent to cover their families' food needs.

MCAP assisted families in our sample have an average per monthly expenditure of US\$ 163, significantly lower than that of the non-assisted group (US\$ 267). This is also true when looking at overall monthly family expenditure. As discussed above cash assistance from MCAP is provided in an effort to increase family

expenditure above poverty. Assisted families have average expenditures only slightly lower than the threshold (by US\$ 14) indicating that MCAP is, to some extent, helping push families out of poverty, but still needs are not completely covered.

When looking at specific monthly expenditures however, the importance of MCAP becomes more evident. Overall, assisted families have higher expenditures on rent and food- which is in line with findings showing that MCAP is being used, to a large extent, for rent payment. Health expenditure among assisted families however, is much lower than those not-assisted (US\$ 72 vs. 174) indicating that families may be compromising on healthcare to be able to cover their shelter and food needs. In addition to rent, families in both groups spend a significant portion of their monthly expenditure on shelter related expenses like electricity.

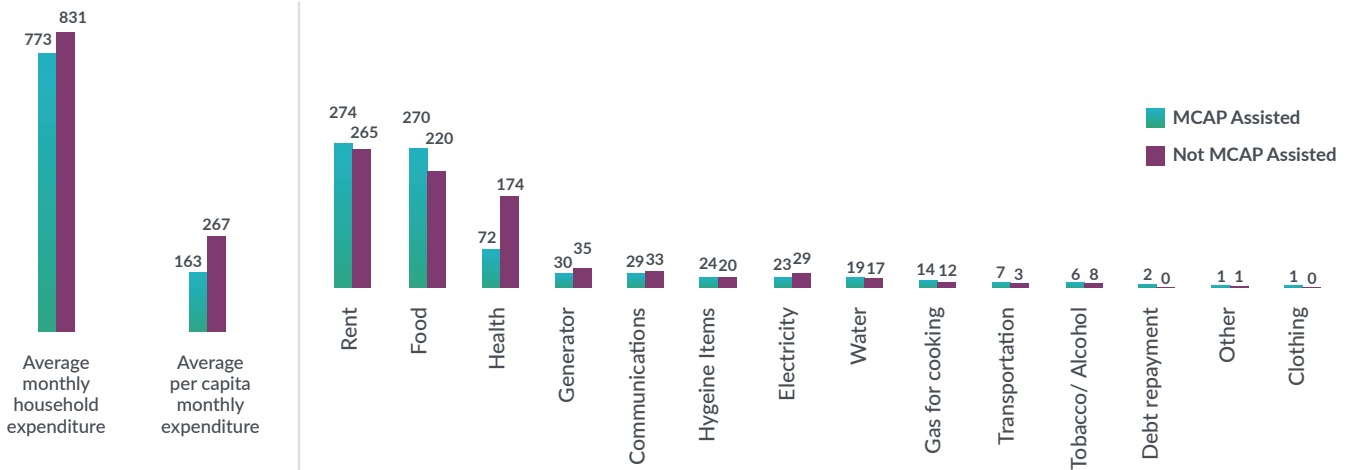


Figure 3: Average expenditure among the sampled households in US\$.

Income

Cash from UNHCR MCAP is an important income source for refugee families and is allowing them access to multiple income sources instead of relying on only one. This is evident in that almost three quarters of assisted families report cash from humanitarian assistance or aid is their primary income source. Unlike, Syrian refugees who receive regular food assistance, refugees of other nationalities do not receive any other kind of regular cash assistance and thus only 5% of non-MCAP assisted families report some kind of aid as their primary income source.

Thus, non-assisted families rely on income from non-skilled work (61%) as a main source of income. Also, very few (1%) assisted households rely on debt or remittances as their main income source, as compared with the non-assisted (9% and 10% respectively).

For assisted families that rely on income from non-skilled work as their primary income source

(27%), cash assistance becomes their reported second most important income source-decreasing reliance on debt. For non-assisted families, 40% rely on debt as a secondary income source and about a quarter of these families have only one income source. Having only one income source to sustain their needs may decrease the household's ability to respond to certain shocks in family income and expenditures. In this way MCAP is helping families meet needs and address certain priorities with more flexibility.

It is also interesting to note the difference in certain patterns when compared to the Syrian population. Very few (less than 1%) of Syrian refugees report remittances as a primary or secondary income source while among refugees of other nationalities this type of income is reported more frequently- especially among those not assisted.

PRIMARY INCOME SOURCE

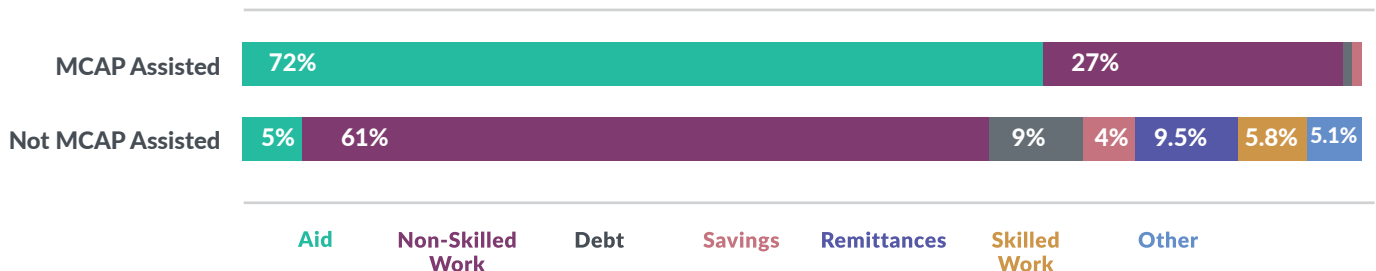


Figure 3: Reported primary and secondary income sources.

Debt

Examining income sources above led to findings that showed how MCAP is allowing families to rely on cash assistance as an income source, instead of debt. This is also evident when examining debt levels between the two groups. While both groups report taking out debts in the past three months at similar rates (61% among assisted and 62% among non-assisted), overall debt is less among those assisted. Assisted families have an average of US\$ 690 in incurred debts from borrowing money and/or credit, compared to US\$ 760 among those not assisted.

SECONDARY INCOME SOURCE

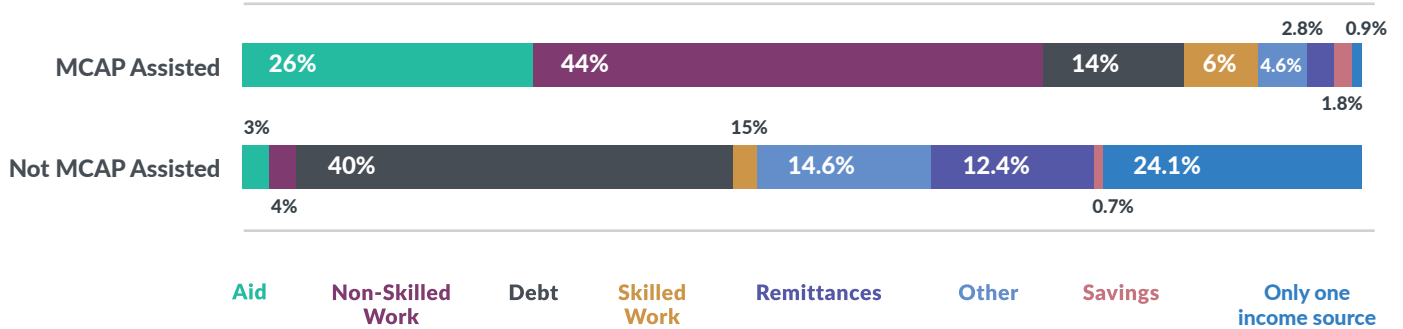
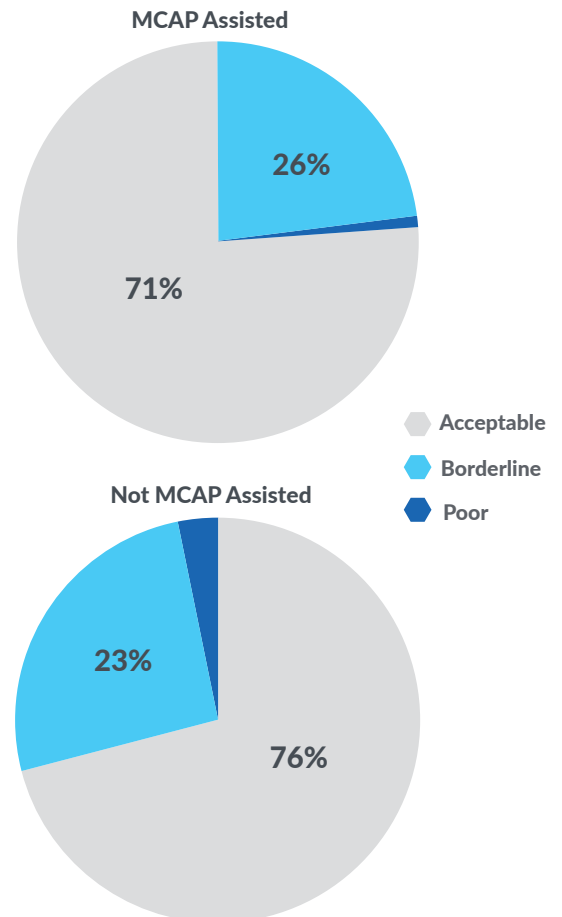


Figure 3: Food consumption score classifications of refugee households

Food Consumption Scores

The effects of UNHCR MCAP on food consumption is evident when examining the dietary quality of interviewed families through the food consumption score (FCS). The FCS is a composite index that is calculated based on frequency of consumption of major food groups. Thus, households are classified to have acceptable, poor or borderline FCS. There is a higher proportion of assisted families with an acceptable FCS as compared to non-assisted (76% vs. 71%). On the flip side, only one percent of assisted families have a score as compared to 3% among those not assisted. This indicates the positive effect MCAP is having on families eating habits- also coupled with the findings above that show food as the second largest expenditure from cash assistance.



Coping Strategies

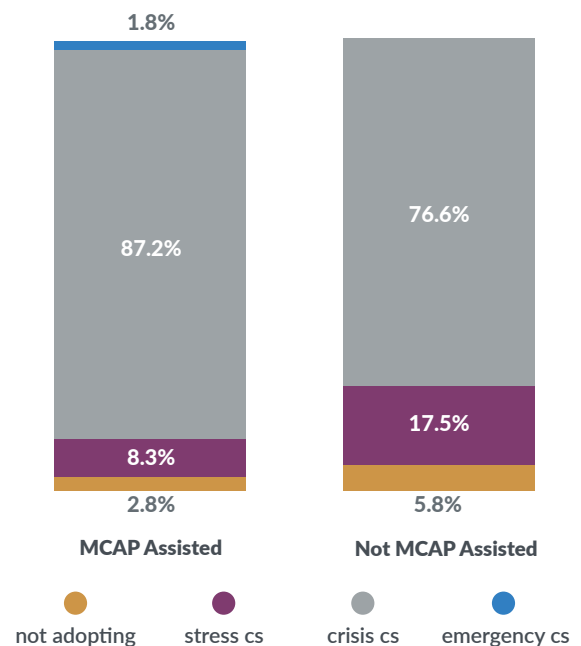
While the results above show that MCAP may be having a positive effect on families' dietary patterns, still, a large number of families, in both groups, (90%) stated experiencing a shortage of food in the past seven days. When faced with this challenge, most commonly families rely on less expensive or less preferred food (99%) and/or reduce portion size (98%). There were not any stark differences in the frequency of adopting food-related coping strategies between the two groups. That being said, the more severe food related coping strategies (restricting consumption of adults, spending days without eating and restricting consumption of females) was actually more common among the assisted group. This could be linked to the high rent that families are faced with which prevents them from spending more of the cash assistance on food related needs and they are thus forced to resort to these mechanisms.

Asset-depleting coping strategies (also known as livelihood coping strategies) are a set of mechanisms that households undertake when faced with a shortage of money. They are categorized according to severity into three types: stress, crisis and emergency coping strategies with emergency strategies being the most severe and stress being the least severe. A higher proportion of assisted families report resorting to emergency and crisis coping strategies as compared to non-assisted families. For the less severe, stress coping strategies, however, a lower proportion is reported among those assisted. This is showing the MCAP is helping families rely less on day to day coping mechanisms such as spending savings, selling assets, and incurring debt. However, families living in poverty are still struggling to meet their needs and the families targeted for MCAP, being among the poorest, are still having to compromise some perspective of their dignity and comfort to meet their most basic needs.

Figure 4: Frequency of food related coping strategies in days in the past 7 days.

	MCAP assisted	Not MCAP assisted
Relied on less expensive or less preferred food	6.937	.9152
Borrowed food	1.105	2.0810
Reduced number of meals	5.484	3.1551
Reduced portion size	6.779	1.2308
Spent a day without eating	.074	0.0000
Restricted consumption of adults	4.274	2.7148
Restricted consumption of females	.147	.6292

Figure 5: Percentage of households adopting asset depleting coping strategies



¹ Stress coping strategies: spending savings, selling household goods, buying on credit and incurring debt. Crisis: selling productive assets, withdrawing children from school, reducing non-food expenses, marriage of children under 18 years old. Emergency: Engaging children in work, begging, accepting high risk jobs, selling house or land.

Access to ATMS and Cash Withdrawal

In female headed households, it is mainly the head of households that is the main card holder and decision maker in the family. In male headed households, 36% report that the wife is usually in possession of the card and 15% stated that she is the main decision maker when it comes to spending the cash assistance. About one third of the respondents stated that decisions about how to spend the cash assistance are taken jointly within the households and 99% of families stated that there were no disagreements in the household in this regard. None of the families in this sample reported that they had issues with other refugees or with the host community as a result of being a cash assistance recipient.

Most of the families (87%) reported that they walk to a nearby ATM, 10% reported taking a taxi, 2% take a bus and only 1% reported that they (themselves or friend or relative) drives. On average, 13 minutes is needed to reach an ATM. This is less than the average 20 or so minutes usually reported by Syrian refugees. This is mainly due to refugees of other nationalities residing mainly in urban areas. For those who had associated transportation costs, an average of US\$ 2 is needed to get to the nearest ATM. That being said, none of the families interviewed reported that they had any challenge or faced any risk getting to an ATM.

Each month, towards the third week of the month, families are notified through SMS that their card has been loaded and that they can redeem the cash assistance at any ATM. Families have the option of withdrawing the full amount of assistance at once or in batches at their own comfort. Almost all the families (99%) report that they only take one trip to the ATM per month to withdraw the cash. Only 4% of families reported that they faced a challenge with withdrawing the cash related to entering the incorrect PIN number or not knowing how to use the ATM. Half of these families reported that the issues had been resolved at the time of the interview. Also, 96% of families are satisfied with the loading date of the card. Above 90% of families stated that they do not feel any type of unsafety with regards to the cash assistance. For the small number of families that did, feeling unsafe traveling with the money and feeling unsafe keeping the money at home were reported.

Complaints and Feedback

Complaints and feedback regarding UNHCR MCAP are gathered through multiple channels. UNHCR has set up a call center in Beirut through which refugee families can call to place any complaint or provide feedback related to assistance. This includes loss of a card or PIN number, inquiries related to eligibility, clarification of received communication, among other issues. Primarily, families enrolled in MCAP are told to contact the call center to report on these issues. Additionally, each UNHCR office has a protection hotline that refugees can call. Results from this exercise show that refugees are aware of these systems that have been put in place. Most families (92%) cited the call center or protection hotline as the method by which they would report any issues or complaints related to MCAP. A smaller number (6%) stated that they would use the complaints box at the UNHCR reception center and only 1% cited that they were unaware of how to provide feedback or register an issue. Only 4% of families stated that they had filed a complaint related to their card or PIN during their enrollment in the program.

CONCLUSIONS

- MCAP is being used by families to meet their most basic needs. On average, the largest proportion of cash assistance goes towards paying rent, followed by covering food needs.
- Refugees of nationalities other than Syrian are primarily living in Beirut and Mount Lebanon. As such, they are overwhelmingly burdened by high rent costs. Over three quarters of the sample report using some portion of the cash assistance on rent. Additionally, when compared to non-assisted families, average monthly expenditure on rent was higher.
- Results showed that that MCAP is reducing families' reliance on debt. While still a large number of families borrow money, average debt among those assisted is lower than that reported by non-assisted families. Moreover, cash from UNHCR MCAP is serving as an important income source for assisted families. While those not assisted rely on debt and remittances instead.
- Families are still struggling to meet their basic needs, with most families, regardless of assistance status, resorting to some kind of negative coping strategies. While severe coping strategies are still occurring at higher rates among the assisted, MCAP seems to be aiding families to rely less on day- to day coping mechanisms like taking debts, buying on credit, selling assets and spending savings.
- Assisted families are exhibiting better dietary patterns. Using the food consumption score classifications, a higher proportion of assisted families was found to have acceptable scores, and a lower proportion was found to have poor scores.