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**CAMEALEON rapid field monitoring survey on the impact of  
COVID-19 on WFP multi-purpose cash recipients, March 2020**

The purpose of this survey is to gather rapid insights on the impact of COVID-19 on multi-purpose cash (MPC) recipients and their ability to access and spend their assistance. The first round of data collection of 121 Syrian refugee households living in the Bekaa and Northern Lebanon and receiving MPC from the World Food Programme (WFP) was conducted 25-30 March 2020. The second round of data collection will happen after the MPC is provided in April. The survey was conducted by CAMEALEON, a learning, research and MEAL consortium co-managed by NRC, Oxfam and Solidarités International.

## Key Takeaways

- 75% of surveyed WFP MPC recipients reported that their spending patterns had changed since the COVID-19 outbreak in Lebanon, with the most commonly cited reason being the purchase of additional hygiene items and cleaning products.
- Most of these extra costs are being met through debt but also by reducing expenditure of food and non-food related items.
- 36% of households were unable to make the purchases they wanted to buy to feel more protected from COVID-19.
- Almost a third of households faced challenges accessing supermarkets or grocery stores, the main reason was due to travel restrictions.
- 70% of the respondents said they were not able to generate income before the COVID-19 outbreak, mainly due to the protests and economic crisis. However, 26% reported their ability generate income was impacted or further impacted by COVID-19.
- There were no COVID-19 specific challenges to accessing MPC at ATM machines reported in March, but 43% said they had experienced other general issues such as overcrowding at ATMs and the time and costs involved in trips to the ATM to withdraw assistance.
- 78% of respondents have concerns about withdrawing their cash assistance in April, mostly due to fears of COVID-19 transmission, travel restrictions, lack of transport, and over-crowding at the ATM.
- The biggest overall concerns mentioned by households were contracting the virus or spreading it to their family, being able to continue to access the assistance and the rise in food prices.

## Background and Context

In the wake of mass protests and an economic and financial crisis that began six months ago in Lebanon, the country has been subject to another major shock, this time shared with the rest of the world. On 21 February 2020 Lebanon confirmed its first case of COVID-19 and as of 1 April, this number has grown to 479 cases with 12 fatalities and 8 patients in critical condition<sup>1</sup>, this number is expected to continue to rise over the coming weeks.

By the beginning of 2020, Lebanon experienced 10% inflation, and WFP reported a 35% increase in the food basket as of 31 January 2020. Price fluctuations and inflation are due to a confluence of political instability, bank policies, failed attempts to control informal rates of exchange, shortage of US dollars, and the March Eurobond default. On the ground, this is mainly affecting the price of food, basic goods and reduced purchasing power.

While the entire population of Lebanon is impacted by these events, Syrian refugees were already coping with limited livelihood opportunities, restrictions on mobility, and live in poor, over-crowded conditions with limited access to healthcare. The economic situation and COVID-19 are intensifying these challenges. According to the joint UNHCR, WFP, Inter-sector March report, 'Monitoring of the Effects of the Economic Deterioration on Refugee Households', the main problems being faced by Syrian refugee families, in descending order are: not enough money to meet basic needs, increased prices, unemployment/job loss, and inability to cover healthcare related costs.

WFP provides over 23,000 households with multi-purpose cash (MPC) assistance in the form of \$27 per person per month plus a \$175 top per household up to help the most severely vulnerable Syrian refugee families meet their basic needs. This money can be redeemed at Banque Libano-Française (BLF) ATMs throughout the country on a monthly basis.

## Impacts of COVID-19 on spending and income

**Three quarters (75%) of the households reported changing their expenditure patterns due to the COVID-19 outbreak.** Of those that did report a change their spending, almost all (92%) did so to buy additional cleaning or hygiene items, 45% bought face masks, 32% bought gloves, and 11% are stocking up on food items in case shops run out.

**Households that changed their spending patterns had a variety of ways to compensate, mainly related to debt, borrowing money and spending less.** 53% of households reported increased debt at the grocery store, and 32% reported borrowing money while 23% reduced expenditure on food items and 12% reduced expenditure on non-food items.

**64% of surveyed MPC recipients reported that they have been able to purchase the items they felt they needed to feel protected from COVID-19.** 90% of respondents purchased hand sanitizers, rubbing alcohol or disinfectant, 79% purchased products to clean household floors or surfaces, 57% purchased masks, 53% hand/body soap, and 39% gloves. It was also mentioned that the United Nations provided soap to some households.

**For the 36% of households that were not able to buy what they needed to feel protected, the most common items were: products to clean household floors or surfaces (41%), hand sanitizers (41%), masks (32%), and dish-washing soap (27%), laundry detergent (25%), and hand/body soap (25%).** Feedback

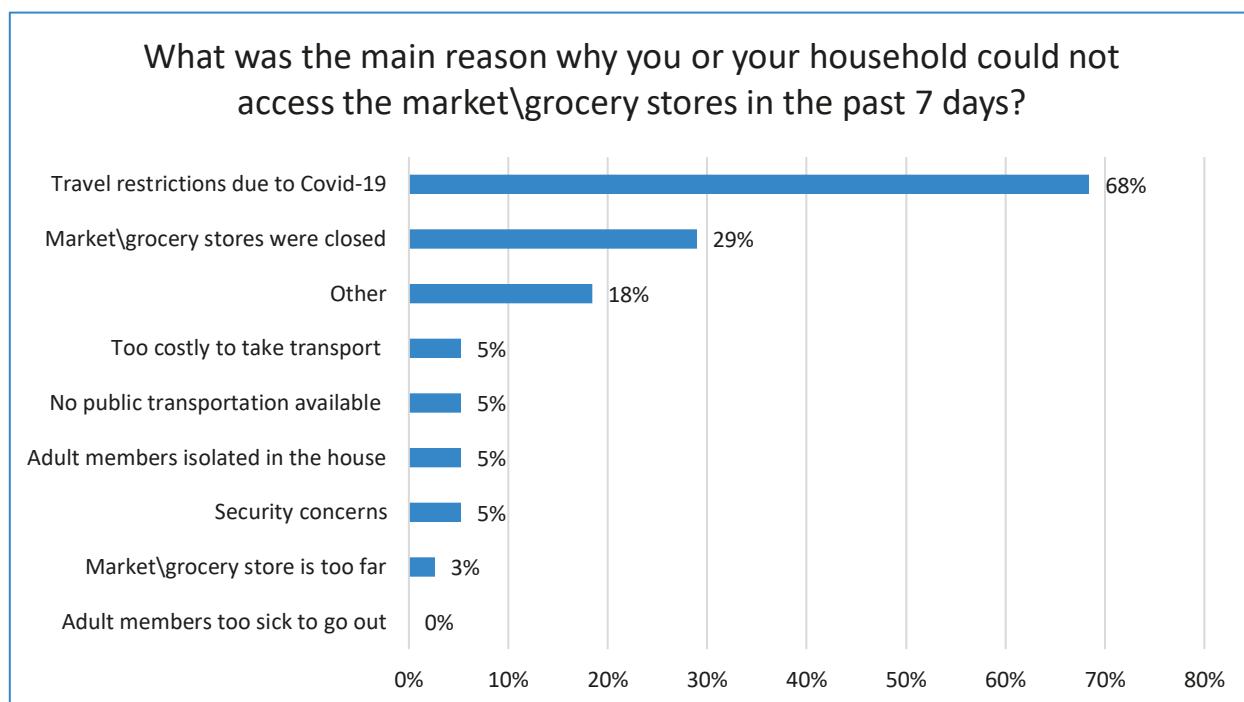
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<sup>1</sup> Lebanon National Operations Room, Daily Report on COVID-19, 31 March 2020



received from those that could not purchase items highlighted that this was because households could not afford them due to the high cost of the items and the need to prioritise rent and other essential costs, leaving no additional funds to purchase these items.

**69% of households were able to access the market or a grocery store in the past 7 days (18-25 March) while 31% faced a challenge. Of the 31% reporting challenges, 68% of households mentioned movement restrictions due to COVID-19 and 29% due to markets and grocery stores they usually go to were closed. 18% mentioned other reasons including municipalities and security forces stopping people from moving and fear of going out and getting infected. 10% said that the transportation was too costly and that public transport was unavailable. No households mentioned that they were too ill to leave the house.**



*Figure 1: Main reason for not accessing the market/grocery store*

**70% of the respondents said they were not able to generate income before the COVID-19 outbreak, mainly due to the protests and economic crisis. However, 26% reported their ability generate income was impacted or further impacted by Covid 19.** Reasons included officials stopping them from working or because they did not want to catch the virus themselves and spread it to their family. 78% of this group said there was less opportunities to find new daily labour and 22% had their daily labour jobs discontinued. Only 3% mentioned they were worried to interact with others due to COVID-19.

### **Impact on COVID-19 on accessing MPC assistance**

**No COVID-19 specific issues were mentioned as a hindrance to collecting MPC assistance from ATMs in March.** MPC beneficiaries were sent SMS' to collect their MPC from 5 to 12 March 2020. At this point in time, COVID-19 cases were still low and levels of concern and the national lockdown had not been imposed. Of the 43% of respondents who said they had faced challenges, the most common was crowding at the ATM (65%), a commonly experienced and non-COVID-19 related challenge. Other reasons included waiting long hours at the ATM, non-COVID-19 related travel restrictions (e.g. fear of check points, long journeys to the ATM), and the need to travel far to an ATM. 12% mentioned that they had to travel to

multiple ATMs or there was no cash at the ATM. Interestingly, 6% of households has not yet withdrawn their assistance or were not aware if there were challenges to collecting the MPC.

**81% of the households surveyed did not make any different arrangements to collect their MPC in March, compared to previous months.** Of the 17% that did, the arrangements included asking a third party to collect the MPC (28%), going during non-peak hours to avoid crowding (19%), and delaying visit to ATM by several days to avoid crowding (10%). Others mentioned sharing a taxi, borrowing a motorcycle, or going with someone due to worries about COVID-19 or asking someone else to go on their behalf. People also mentioned having to travel long distances to the ATM (travelling to Zahle or Beirut) due to overcrowding or closed ATMs, however this does not appear to be related to COVID-19.

**However, nearly half of respondents (46%) said that they are already planning to introduce new protection strategies or make different arrangements to collect their MPC in April.** This included wearing a mask, gloves and using hand sanitizer, delaying going to the ATM until restrictions are lifted or COVID-19 is gone, going to the ATM alone instead of a group, and walking instead of taking a taxi. 18% said they would delay going to the ATM by several days and 9% said they would ask someone else that was not already going to the ATM to withdraw the assistance for them.

**78% of surveyed households stated that they had concerns about collecting their MPC assistance in April.** 17% reported not having a concern and 5% did not know if they had a concern. Of those that did have concerns, over half (53%) mentioned that they were worried over transmission of the virus at the ATM machine. 23% respondents worried about travel restrictions and 20% about overcrowding at the ATM. Two households mentioned the fear of being robbed.

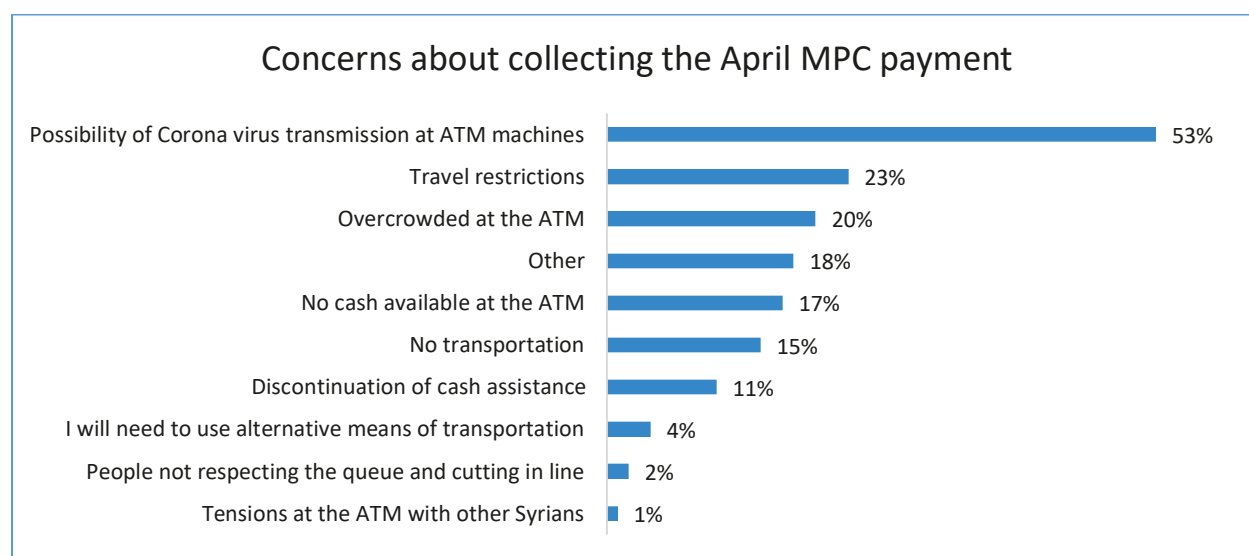


Figure 2: Concerns about collecting MPC in April 2020

### Travel costs to reach the ATM

When asked to estimate the amount that families spent on a round trip to withdraw their cash assistance from an ATM in March, **46% of households estimated the costs between 0-10,000 LBP and 29% spent from 10,000-20,000 LBP.** 8% said they spent between 30,000-59,000 LBP round trip, which equates to between 6% and 12% of the average MPC package. The average cost in March was 7,000 LBP. When asked to compare those costs to the previous month before the COVID-19 outbreak, the estimates were

generally similar, with slightly more households spending more in March than in February. Households were asked to estimate the cost of collecting MPC in April with consideration to the travel restrictions and lack of public transport.

Self-reported transportation costs: round trip to ATM			
Percentage of respondents			
LBP	February	March	April (est.)
0 – 9,999	53%	46%	45%
10,000 – 19,999	28%	29%	17%
20,000 – 29,000	12%	16%	20%
30,000 – 39,000	4%	4%	7%
40,000 – 49,000	2%	2%	2%
50,000 – 60,000	1%	2%	8%
<b>Total Respondents</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

As the chart indicates, almost half of the households predicted that costs will stay at or below 9,999 LBP, with an average predicted cost of 14,000 LBP. More households believe costs will be shifted to the 20,000 to 29,000 range and the 30,000 to 39,000 LBP range than before. 8% predicting costs will be in the 50,000 to 59,000 range. It is important to note that the cost of transport is linked to the location of the household and proximity to a BLF ATM machine and whether there is a main road nearby.

### Wider COVID-19 related impacts for MPC recipients

**72% of respondents said that they could still access the services they need since the COVID-19 outbreak and limitations in movements.** Services that were not able to be accessed include public health centre (34%), pharmacies (28%), hospitals (22%), and other (22%) which includes the grocery store, dentist, and the lack of ability to leave the house in general.

**8% of households mentioned experiencing tensions with other people related to COVID-19.** Of those that did experience tensions, 60% said it was with someone that was Lebanese, 10% said it was another Syrian, and 30% said both. Tensions felt include hearing verbal harassment about Syrians bringing the virus to Lebanon and general tensions, based on previous ones with Lebanese people that is now exacerbated by COVID-19.

**When asked about their two most important concerns about the current circumstances, over half of the respondents (54%) said their biggest concern is getting sick.** 36% fell in to the 'other' category which includes concerns about the safety of their children or their children getting sick, inability to withdraw MPC assistance or the MPC assistance stopping, increase in the price of non-food items, including hygiene items, uncertainty, looting and the inability to pay rent. 26% said their biggest concern was the increase in food prices, 18% said lack of work, and 12% said travel restrictions.

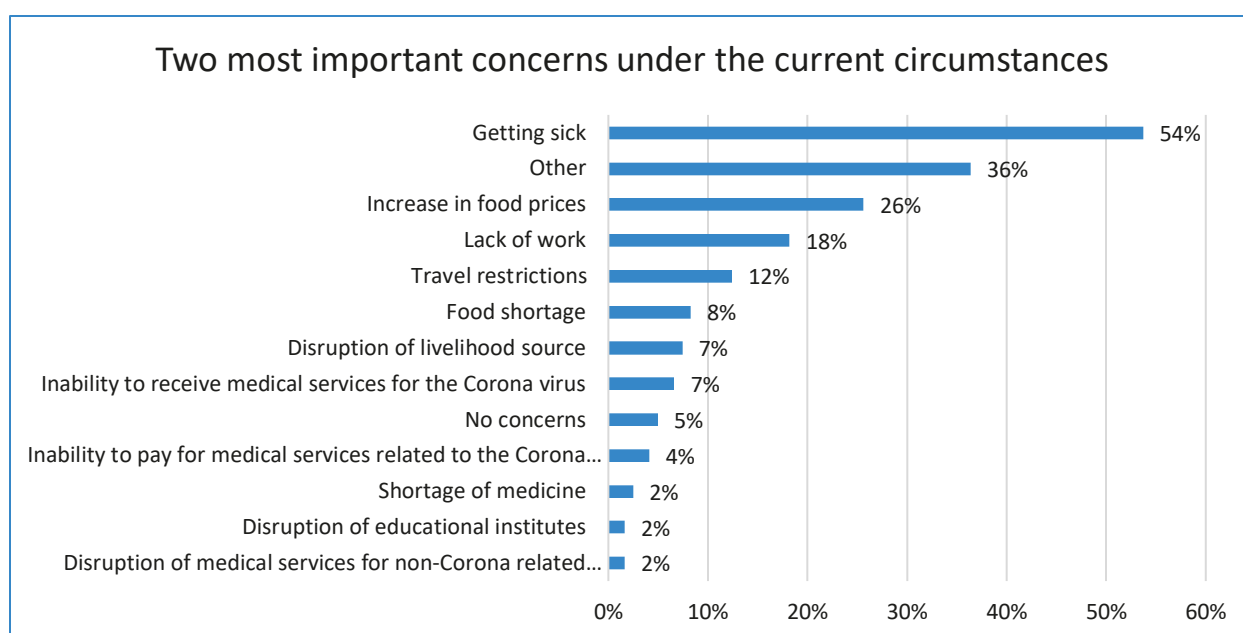


Figure 3: Two most important concerns

## Conclusions

The sudden onset of COVID-19 within the context of an economic crisis has led to unprecedented challenges for all of Lebanon. Syrian refugees are particularly vulnerable due to their legal status which limits their mobility, access to income generating activities, and many families are forced to live in overcrowded tents or residences. MPC is a lifeline provided to the most vulnerable Syrian refugees to help them meet their basic needs. Cash assistance is particularly crucial during this period since the price of food and basic needs has risen sharply. However, to access MPC, beneficiaries must travel to sometimes overcrowded ATM machines, and in the current context, without public transportation while dealing with travel restrictions.

Whilst the sample survey is not representative and the findings are not generalisable, the data nevertheless provides a snapshot on the current situation for MPC recipients living in the Bekaa and Northern Lebanon. The survey findings suggest that households are buying more hygiene items as far as they can afford it at the expense of taking out additional debt and reducing other expenditures related to basic needs. This is in a context of reduced access to livelihood opportunities after the protests and due to the economic crisis as well as travel restrictions, which has been exacerbated by the COVID-19 pandemic. MPC beneficiaries are concerned about their ability to access to ATMs, the liquidity of ATMs, and the risk of infection to themselves and their families.

## 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. If operationally feasible, install hygiene stations for handwashing/disinfecting, regular disinfection of the ATM machine, as well as implementing social distancing measures at high usage ATM machines. One possible method that could be used for distancing is the use of stickers on the ground to indicate where to stand and walk. This would also require the presence of staff to supporting logistics at the

ATM and to help maintain a calm and orderly process. It is noted that this recommendation would entail additional costs related to the hygiene materials and human resources, and it could potentially put staff at risk. This recommendation should therefore carefully consider capacity, resources, do no harm considerations, as well as consultation and agreement with bank branches and potentially the security authorities.

2. ATMs could also be used as an entry point to disseminate health related information.
3. WFP MPC payments are already being staggered to reduce crowding at ATMS. This should continue and consideration should be made on whether it is possible to stagger over a longer period or combine more than one payment. If possible, recipients should also be made aware of when they will be receiving the SMS message in order to prepare them for when they need to collect the assistance and when they will be able to start purchasing their essential needs.
4. Discuss with other agencies targeting the same households with assistance transfers (for example, the UNICEF Integrated Child Wellbeing programme) the feasibility of harmonizing payment dates. By doing so, a household benefitting from two transfers would only need to make one trip to the ATM. This would contribute to reduce overcrowding, likelihood of infection, and transportation costs.
5. Several households raised concerns about the MPC stopping, cutting them off from their only source of assistance. It could be helpful to reassure households over social media, community outreach and other engagement channels that their assistance will not stop during this period.
6. Advocate for the distribution of in-kind items, such as hygiene kits and household cleaning products, by other agencies.
7. Finally, in the context of high inflation, rising prices and growing needs, the amount of MPC provided should be reviewed to ensure that the amount provided to households is enough to cover the portion of basic needs that it is intended to cover.

Note: WFP has confirmed that recommendations 1, 2, 3 and 7 are already part of operational plans for the April disbursements. In the case of the transfer schedule, transfers will be staggered over a 14 day period compared to 8 days in March 2020.

## Rapid Survey Methodology

The first round of data collection for the phone survey took place from the 25 till 30 March 2020, two weeks after the March assistance was transferred. This assistance was loaded over a period of 8 days from 5-12 March 2020. While most survey participants reported no challenge to withdraw their assistance at the ATM in relation to COVID19 outbreak, the first survey aimed to collect baseline data on the coping strategies adopted by WFP MPC beneficiaries to respond to the ensuing outbreak as well as concerns about withdrawing their next assistance tranche. A second survey will be conducted after the April assistance is loaded to ensure we are able to get information on the impact of COVID-19 on the ability of WFP MPC beneficiaries to access their assistance to the MPC. A total of 121 households were included in the survey; 17 from the North and 104 from the Bekaa. The households were selected randomly from a sample previously used by CAMEALEON. All household are received MPC in the 2019-2020 cycle. The phone survey took approximately 15-20 minutes per household to conduct.

## Demographics

The majority of the 121 households were from the Bekaa (86%) and mainly from Zahle (36%) and from Baalbek (36%), 10% were from West Bekaa, 3% Hermel, and 1% from Rachiyaya. Fourteen percent were from the North, including 8% from Akkar, 4% from Minnieh, and 2% from Tripoli. 51% resided in an ITS and 49% in residential buildings.



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