

CAMEALEON

CASH • MONITORING EVALUATION ACCOUNTABILITY & LEARNING
• ORGANIZATIONAL NETWORK •



CAMEALEON rapid field monitoring survey: The impact of the COVID-19 total lockdown on WFP multi-purpose cash recipients in Lebanon, January 2021

The purpose of this rapid survey is to gather top-line insights on the impact of the Covid-19 total lockdown, prohibiting all but essential movement, on multi-purpose cash (MPC) recipients. This includes households' ability to access and spend their assistance, prepare for the lockdown and meet their basic needs. The sample includes 160 Syrian refugee households receiving MPC from the World Food Programme (WFP) living in the Bekaa, North, Beirut and Mount Lebanon (BML) governorates. Data collection was completed via phone survey over five days between 20-26 January 2021.

Key Takeaways

- The majority of surveyed WFP MPC beneficiaries (94%) said they had successfully withdrawn their January assistance at the time of being surveyed; 90% did so prior to the total lockdown and 10% during the lockdown period. Over half of respondents said ATMs were more crowded than usual.
- There were high levels of knowledge about the lockdown decision prior to its implementation. The main source of information was word of mouth, followed by news channels and government SMS.
- Three out of four respondents said they had made trips outside their shelter during total lockdown. The main reason was to purchase food items. This was followed by attending to medical needs and going to the ATM.
- Very few respondents (4%) requested government movement permission. The main reason was the short distance of the trip, followed by lack of awareness of the permissions system and illiteracy.
- Half of respondents said there are delivery services available to them however only 18% reported using them. The majority said they couldn't afford to use them.
- The majority of households had stockpiled some food items for the lockdown. However, 81% could not purchase enough to see them through the lockdown, mainly due to not having enough money.
- More than half of respondents were not working prior to lockdown. 36% said their work had been impacted by the lockdown and only 2% were still working during the lockdown.
- One in three respondents reported that the total lockdown had impacted their ability to access a currently needed service. Health services were most commonly reported.
- The majority of the surveyed respondents (86%) reported increased stress and/or anxiety during the total lockdown. Refugees' top concerns related to running out of food, followed by being unable to keep the house warm and accessing needed medication.

What cash recipients say



"I am afraid of getting fined if I get out to buy fuel and it has been two days that we ran out of it and so we had been freezing in our tent"

- male, 45, Central Bekaa.

"I asked my brother who is literate to fill out the [permission] request to go out when I needed to go to the clinic close-by"

- female, 40, Central Bekaa.

"We live in an ITS and whether there is a lockdown or not, we barely leave the ITS; it's all the same for us"

- male, 49, West Bekaa.

Background and context

On 14 January 2021, Lebanon declared a state of health emergency and a 24-hour lockdown until 25 January, which was later extended until 8 February. The lockdown was enforced by the military in an attempt to stem the Covid-19 surge and decrease pressure on hospitals. The lockdown was announced 72 hours prior its implementation by the Supreme Defense Council. The total lockdown prohibits people from leaving their homes¹, including going to grocery stores. Delivery services for supermarkets and restaurants are still operational and exceptions for movement can be requested via a government SMS system or online portal. Justifications can be sought for reasons such as going to the pharmacy, and hospital. More recently, going to the shop and ATM have also been added as permission options.

The announcement of the total lockdown resulted in long lines at supermarkets and bread stores as people rushed to stock up on goods for the coming 12 days and emptied the shelves of grocery stores. Crowding at BLF ATMs were also observed across the Bekaa region prior to the lockdown² as cash beneficiaries sought to withdraw their assistance from ATMs, some travelling long distances, before the lockdown began. In January 2021, a total of 101,672 vulnerable households in Lebanon received monthly MPC assistance from various NGOs, INGOs and UN agencies.

The collapse of the Lebanese economy coupled with the financial crisis³ and the Covid-19 pandemic has resulted in over 88% of the Syrian refugee population living below the Survival Minimum Expenditure Basket (SMEB). Many Syrian refugee families live in a dire situation characterised by soaring inflation rates for food, basic goods and services, rising unemployment and abating livelihood opportunities⁴. For many of these refugee families, MPC is the main, if not sole, source of income. According to 2020 VASyR data, 21% of households reported that WFP e-cards used in WFP food shops were their main source of income, 17% sited credit/debt, and 15% said ATM cards for MPC. The aim of this survey was to rapidly assess in what ways the total lockdown has impacted WFP MPC beneficiaries, including their ability to withdraw

¹ With some exceptions for medical personnel, nursing staff, diplomats, travellers and the employees of a number of institutions that require minimum administration.

² Basic Assistance Working Group; January 2021 updates

³ In 2019, Lebanon faced unprecedented economic and financial crises which led to nationwide protests and roadblocks

⁴ Monitoring of the Effects of the Economic Deterioration on Refugee Households- Wave I; UNHCR March 2020

and spend their MPC assistance. The purpose is to generate findings and recommendations to inform programming, particularly in the case of further lockdown extensions.

WFP assisted 38,255 Syrian refugee households in January 2021 with a package of LBP 400,000 per household per month and LBP 100,000 per family member per month⁵ to help meet basic needs. This cash assistance is redeemable at Banque Libano-Française (BLF) ATMs and a handful of others throughout the country on a monthly basis. The upload of this assistance was staggered over 7 days (excluding the weekend) in the Bekaa and North: from 5-13 January 2021 and over 4 days in BML⁶: from 5-8 January 2021.



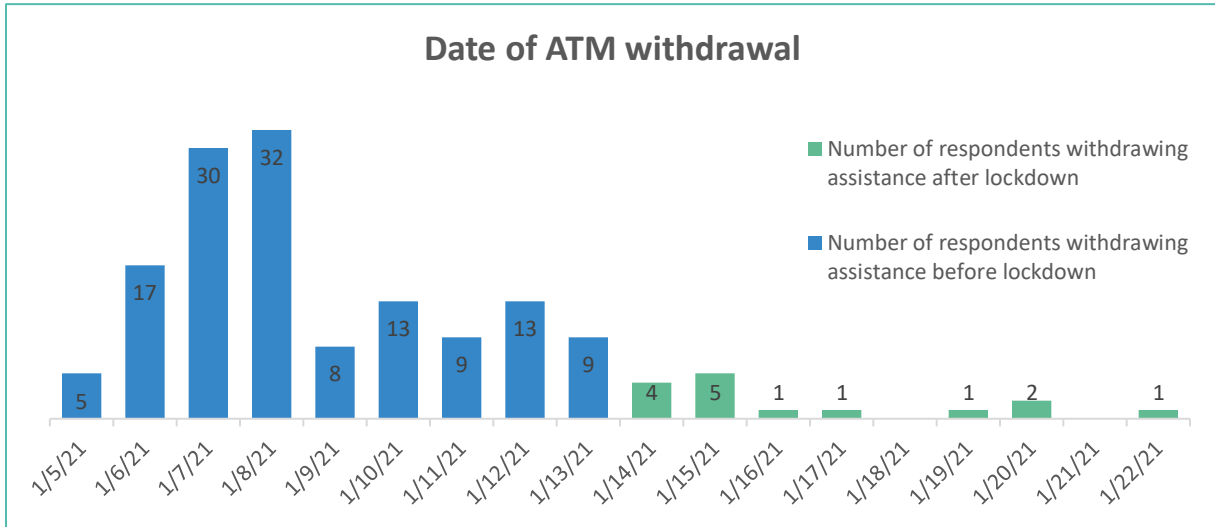
Samer, 30, a Syrian refugee tells us he has been struggling to provide for his family since the pandemic hit. “The coronavirus has made the financial situation much worse for us refugees. I used to work at a restaurant but lost my job as the pandemic hit.”

Survey Findings

The majority of surveyed households (94%) were able to withdraw their January assistance at the time of the survey (20-26 January 2021), of whom 90% did so prior the lockdown on 14 January, and 10% withdrew their assistance during the lockdown period (see figure 1 below). Almost half of those who went to the ATM prior to the lockdown period reported that the ATMs were ‘more crowded than usual’. Of the 10% who went to the ATM to withdraw during the lockdown period, 27% reported facing challenges related to overcrowdings at the ATM (75%), non-operating ATMs (25%) and lack of public transportation (25%). The below chart indicates the number of respondents that withdrew their MPC assistance each day in January 2021.

⁵ Basic Assistance Working Group; January 2021 updates

⁶ Basic Assistance Working Group; January 2021 updates



6% had not yet withdrawn their assistance at the time of data collection. The main reason reported was overcrowdings at the ATMs, followed by ATMs having ran out of money, and not having time to withdraw their assistance prior lockdown. One respondent had not yet received their upload SMS at the time of the interview.

“I received the upload SMS on the 9th and I went the next day to the ATM in Ghazze. That ATM ran out of service. I left and came back the next day and there was 300 people at the ATM. I tried 5 times before the lockdown to withdraw the assistance; went three times to the ATM in Ghazze and twice to Barelias but at all times, the ATMs were either over crowded, out of money or out of service”

- Male, 33, Central Bekaa.

Ability to prepare for lockdown

96% of respondents knew about the total lockdown decision prior to its implementation. The main channel for information was word of mouth (61%), followed by news channels (49%) and SMS’ sent out by government (34%). Other channels included social media, SMS sent by UN and/or through municipality. Only 4% of respondents, of whom 5 out of 7 reside in informal tented settlements (ITS), knew about the total lockdown after it had been implemented:

“I live on a farm and only knew two days ago that there is a total lockdown. I needed to go out to buy a cover for my tent and then my neighbour told me that there is a lockdown. I did not need to go out before then and so wasn't aware. I also don't have a personal phone so I haven't received any SMS to inform me about it”

- female, 50, Central Bekaa.

Since the total lockdown began, 73% of respondents have left their homes. The main reasons were to purchase food items, attend to medical needs and to go to the ATM. Some examples provided by respondents on why they left their home include medical and flood related needs:

"I have diabetes and sent my son to the pharmacy to get me the needed"

- female, 50, Central Bekaa.

"I needed to go to the pharmacy as my young child got sick"

- female, 33, Central Bekaa.

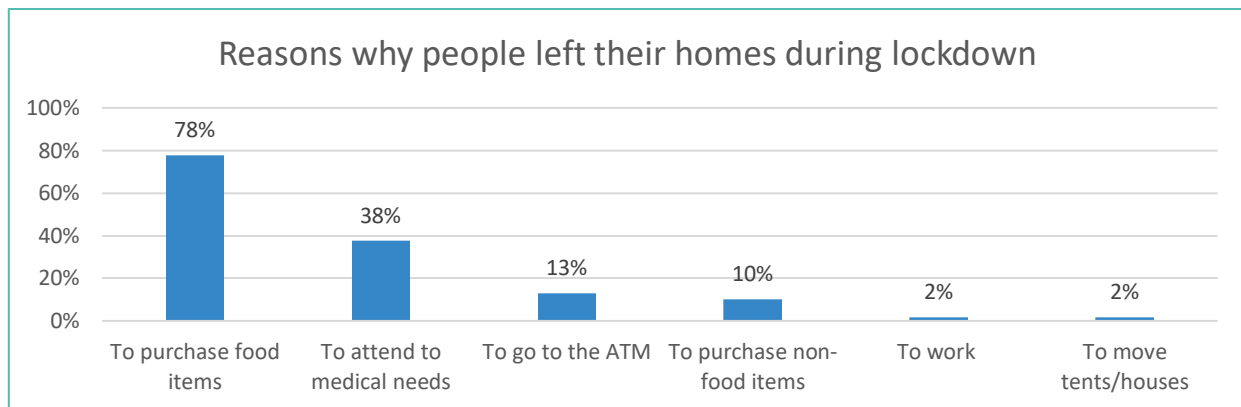
"Our tent was flooded and so we moved to our neighbour's tent"

- male, 31, North Bekaa.

Others feel it is too risky to leave their homes:

"We don't dare leave the ITS as police are patrolling the area and two of our neighbours were fined for leaving the ITS"

- male, 45, Central Bekaa.



Only 4% of those that left requested permission via the government website. This is mostly because the destination was in walking distance (75%), because they were not aware of the system to ask permission (20%), or because they are illiterate so could not fill in the form (8%). One person reported being fined 600,000 LBP for leaving the house. Some respondents explained why they did not request permission:

"I do not know how to request permission as I am illiterate"

- female, 33, Central Bekaa.

"The ATM is within the cadastre wherein I reside so no need"

- male, 40, Central Bekaa.

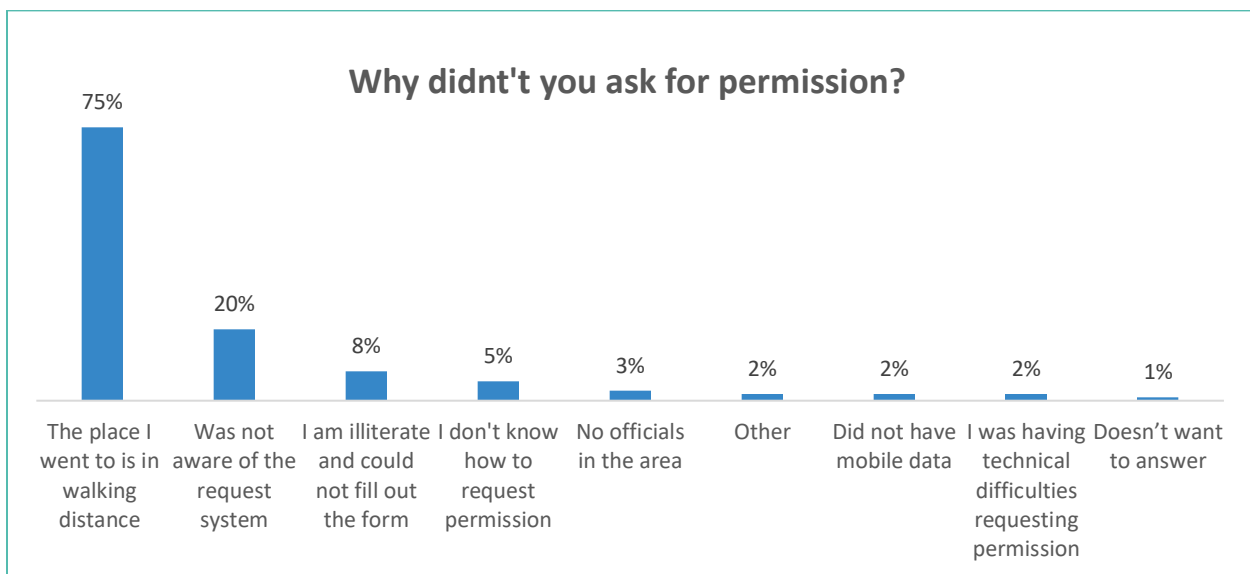
Others used their support network to request permission via the government website and SMS system:

“I asked my brother who is literate to fill out the request to go out when I needed to go to the clinique close-by”

- female, 40, Central Bekaa.

“I am illiterate and do not know how to write or read and so I asked my neighbour to fill the online form to request permission to go to the ATM. He knows how to read and write and so I asked for his help”

- male, 38, Central Bekaa.



Availability of delivery services

Nearly half of the respondents (49%) have delivery services available to them however only 18% reported using it as the majority of respondents (72%) said they can't afford it. Even when the delivery services were available, they tended not to be used due to the cost of getting food delivered. Some respondents felt there was no need to get delivery because they had nearby shops they could access. 9% mentioned other factors which included a lack of satisfaction with delivery services.

“I don't have money to pay for delivery charges”

- female, 50, Central Bekaa.

“The markets are so close, there is no need to”

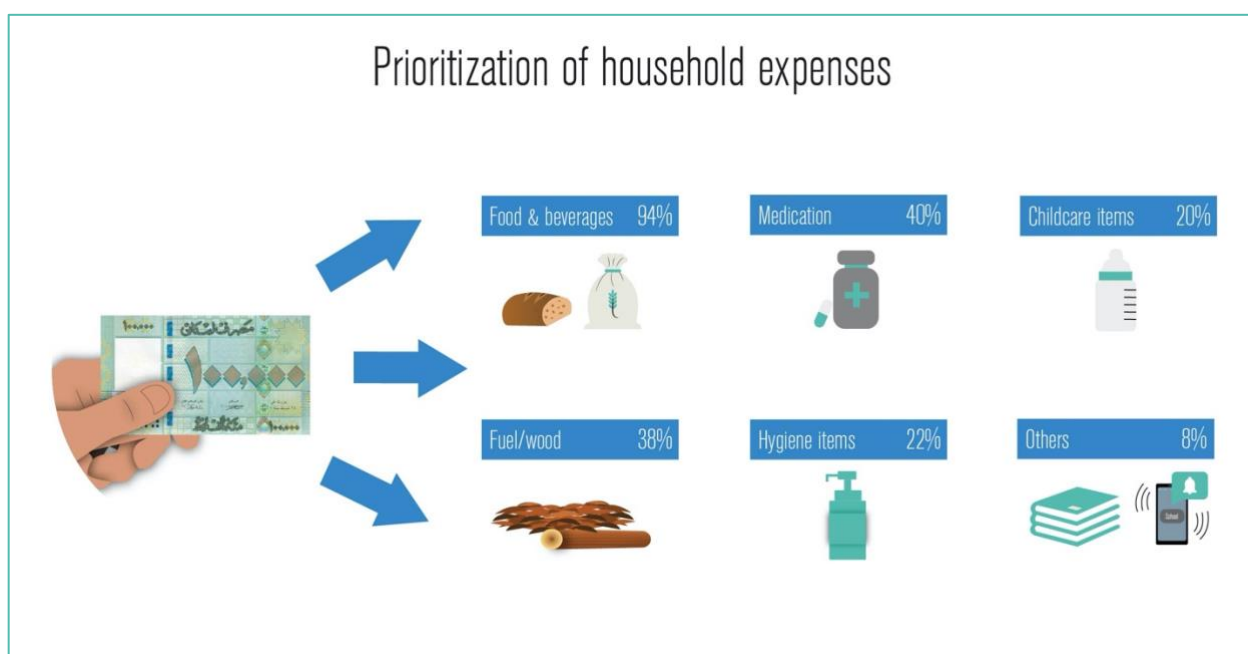
- male, 37, West Bekaa.

Impact on Expenditure

Respondents were asked about their most important and second most important household expenditure in January 2021. Over half (59%) said their most important expenditure was food and beverages, followed by rent and health (11% each), and heating and child care items (9% each). The second most important expenditures followed a similar pattern of food and beverages (29%), health (24%), heating (23%), rent (13%), and childcare items (8%).

Most households were able to stockpile food items (92%). However, of those that could stockpile, 81% could not purchase enough to see them through the lockdown, mainly due to not having enough money (95%). 8% also said there was a lack of available items in the store and 9% reported that they were unable to purchase anything they needed at all.

Items which households reported prioritizing included food and beverages (94%), medication (40%), fuel/wood (38%), hygiene items (22%), childcare items (20%), and other items (8%) such as books and a mobile phone for a child to attend school at home.



However, several households reported not being able to purchase several items to prepare for the lockdown such as clothes or household items (31%), food and beverage (27%), fuel/wood (25%), medication (14%), hygiene items (11%) and clothes to stay warm (11%), see chart below. 25% said they were able to purchase everything they needed during the lockdown. One cash recipient explained how she had been coping with her inability to purchase wood for the heating stove:

"I don't have enough money to buy wood, so I'm having to burn my children's clothes to provide heating for the house and to boil water for bathing"

- female, 40, West Bekaa.

Some comments mentioned by respondents on why they did not stockpile items for the lockdown were:

"Because I will be able to buy later on during the lockdown"

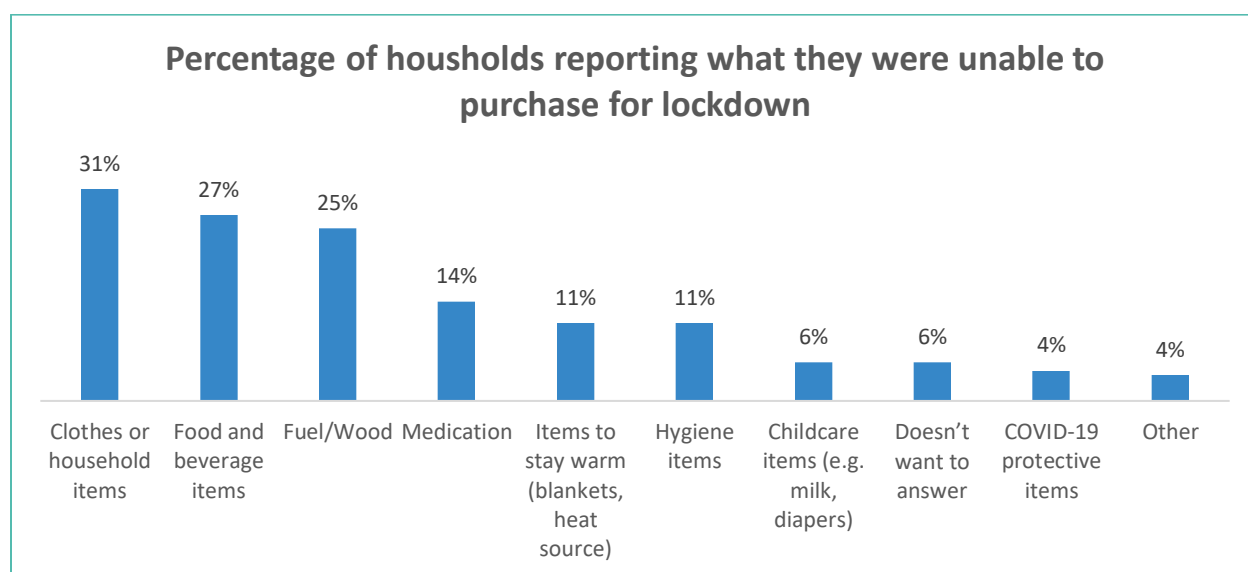
- male, 38, North.

"Don't need to because the market is near the ITS"

- male, 37, West Bekaa.

"We had to pay the yearly rental cost which is 1,000,000 LBP and so we ran out of money"

- female, 33, Central Bekaa.



Respondents reported meeting their food and other essential needs mainly by spending the MPC (88%). Exactly half of the respondents said in order to meet their basic needs they decreased their spending on non-essential items, 43% borrowed money from a friend or family, 36% took store credit, 33% decreased spending on food purchases, and 12% delayed paying rent. Respondents mentioned the high cost of items:

"Even vegetables became unaffordable for us now. We can't afford to buy eggplants nowadays"

- male, 43, Central Bekaa.

"I have 9 children. Two of them need baby formula and three need diapers- if it wasn't for God and the UN, I would be on the streets. Our situation has worsened since corona as everything became more expensive and we can't keep up with the prices"

- female, 43, West Bekaa.

"Life has become very tough and our situation is worsening. We rely on the assistance to survive and often times cannot afford to buy tomatoes as they cost 6,000 LBP per kilo now. I spend most of my

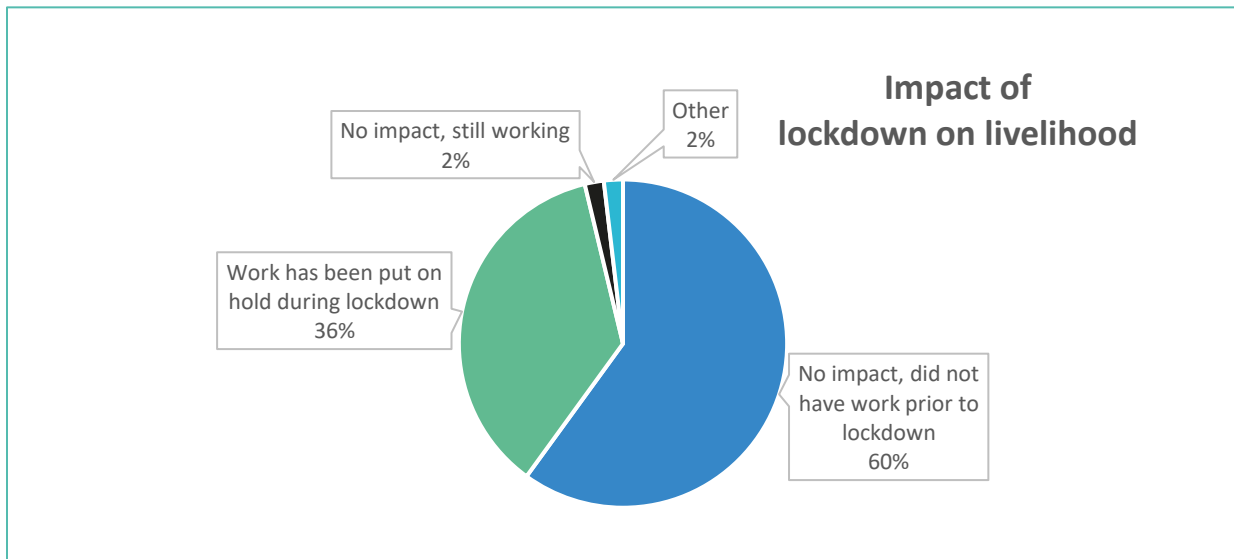
assistance on my child's healthcare; he is mentally and physically disabled and he needs medications for his brain and vitamins. I have to secure this every month"

- male, 45, Central Bekaa.

Impact on access to livelihoods and services

Impact on livelihoods

When asked whether the total lockdown impacted their ability to generate income, 60% of surveyed respondents reported that they were unemployed prior to the lockdown, 36% said their work had been impacted by being put on hold during the lockdown period and only 2% said that they are still working during the lockdown.



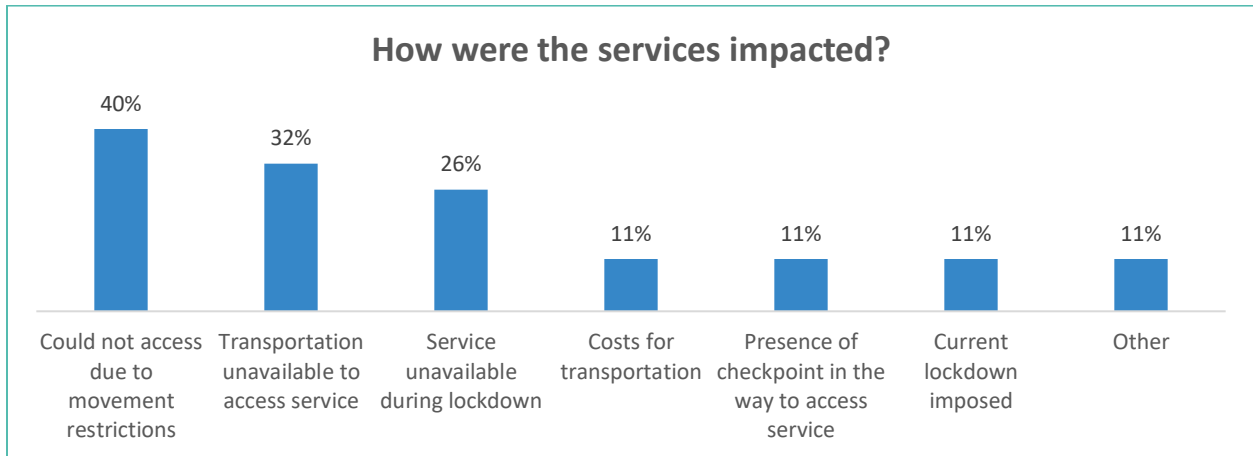
Impact on access to services

One third of respondents reported that the total lockdown had impacted their ability to access a service they were currently in need of: health services being the most commonly mentioned. Other services included access to fuel for heating, access to basic assistance, education service, legal services, emergency and protection services and WASH services.

When asked how access to the above services had been impacted by the total lockdown, just over half of respondents claimed that they couldn't access the service they needed due to movement restrictions (51%), 32% said it was due to the lack of public transportation, 28% reported the service was unavailable during lockdown, 11% said they could not afford the cost of transportation, another 11% said that there were checkpoints on the roads and 2% said they could not afford the costs associated with accessing the service (see chart below). For example, one respondent said she does not have a smart phone and hence cannot study online due to lockdown school closures. Another respondent said:

“I am afraid of getting fined if I get out to buy fuel and it has been two days that we ran out of it and so we had been freezing in our tent”

- male, 45, Central Bekaa.



Cash recipient concerns about the total lockdown

The majority of the surveyed respondents (86%) reported increased stress and/or anxiety during lockdown. When asked about their top concerns during lockdown, 71% of respondents reported being worried about running out of food, followed by not being able to keep their house warm (29%), 28% are worried about being unable to access needed medication/healthcare, 23% are worried about not earning enough income to meet their families' basic needs, 14% are worried about being unable to pay for rent, another 14% said they are worried about being unable to pay for healthcare, 6% are worried about running out of essential non-food items and finally 3% said they are worried about losing their source of income. Others (15%) mentioned being worried about either accessing the ATM, or being unable to pay back debts, or being restricted in movement.



Photo: Zaynab Mayladan/NRC

Abed, 50, and his wife Mona, 45, fled Homs in 2015. In Lebanon they have been struggling to make ends meet. "The living situation became worse after the coronavirus. We used to be able to borrow money from people and pay them later, but now it is not possible anymore. No one is going to lend you money in the first place. We're all struggling financially," Abed explains.

Conclusion

Despite the challenging circumstances in the country, the majority of households were able to withdraw their assistance from the ATMs by 26 January, however overcrowding, non-operating ATMs and a lack of public transport posed some challenges. Communication about the lockdown was sufficient enough for almost all of those surveyed to know it was imminent, with most people learning about it through word of mouth and news channels. Households who found out about the total lockdown after it began were living remotely, or in an ITS.

Leaving home was mostly for the purpose of purchasing food items and medical needs locally, indicating that small food shops continue to be open. There is some fear about being caught or fined (one person was fined, others knew people that were fined) and the family must balance this with the need to purchase food, medical needs, gas for heating, and to go to the ATM. The online government system for making requests was only used by very few respondents because people were either travelling close to their homes so didn't think they needed to use it, didn't know how to use it, or had never heard of the system. Delivery services were not a viable option for most cash recipients due to the added expense and due to small shops selling food and essential items being open and accessible nearby to people homes.

Key expenditures for MPC beneficiaries preparing for the total lockdown continue to be food and beverages, followed by rent, health, heating and hygiene items. Households reported not being able to purchase enough household items and clothes, food and beverages, fuel/wood, and medication to last

throughout the total lockdown. Inability to stockpile items was due to lack of money, although 9% reported there was a lack of available items in the store. MPC was the main source of income to purchase these items. Half of respondents reported decreasing their spending on non-essential items, 79% borrowed money or took store credit and a third decreased spending on food purchases.

Unsurprisingly, more than half of the respondents did not have a way to generate income prior to the lockdown, likely due to the economic crisis, closure of businesses due to Covid-19, the winter season having reduced employment opportunities, and governmental restrictions on legal employment for Syrian refugees. Just over a third of those interviewed had their jobs impacted and only 2% said their employment situation was unchanged. This indicates the severe difficulties faced by households to secure income, which is further exacerbated by the total lockdown. The majority of the surveyed respondents reported increased stress and/or anxiety during lockdown. Anxieties were related to running out of food, keeping the house warm, accessing medication/healthcare and earning enough income to meet their families' basic needs.

Recommendations

The survey findings highlight low levels of usage of the government movement permissions system, the Inter-Municipal Platform for Assessment Coordination and Tracking (IMPACT) system, to get approval for essential activities such as to buy food items and to go to the ATM. This rapid survey suggests people are still moving around, shops are still open, and there is uneven enforcement of the lockdown by authorities. For those that do try to use the permissions system, illiteracy, technology and internet access issues are being faced. As a result of the varying challenges, at least one person surveyed received a 600,000 LBP fine, and others knew of people receiving fines. February 2021 will be the first month of the new 2021 cash caseload⁷. Some refugees will be transitioning from food voucher to WFP MPC and potentially having to navigate ATM usage for the first time. It will also be the first month when all refugees are likely to need to withdraw their assistance during the conditions of a total lockdown.

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. Continue advocating to the government for MPC recipients to be exempt for the total lockdown when collecting their assistance from ATMs. The WFP SMS could be shown as proof of collecting the assistance from the ATM. In addition, MPC recipients living in areas far from an ATM, such as in Baalbek, may need more than the current allotted window of time to collect their MPC⁸. The data indicates that MPC is essential for people to purchase food and essential needs therefore they need to be able to access it without risking getting fined.
2. Since many MPC beneficiaries are illiterate or have varying access to the internet, it would be helpful to use multiple channels to communicate about the need to request permission and for what reasons to request. Most survey respondents said they learned about the lockdown through

⁸ People requesting a permission to travel to the ATM via the platform are usually provided with 2 hours. Beneficiaries residing far from ATMs, such as those residing in Baalbek for example, need to travel quite far from their home to redeem their assistance and as such they may need a longer period of time for a round trip to the ATM.

word of mouth. Awareness messages could be promoted through WFP's Facebook page, refugee advisory groups, posters at WFP shops, etc.

3. Only 4% of interviewed households for this rapid survey reported using the IMPACT permissions platform. Stated reasons included not knowing or feeling it was needed for short trips from their home, lack of reported awareness of the system, or because they were illiterate or struggled with technology so could not fill in the form. WFP should consider monitoring the use of permissions to collect WFP MPC assistance at the ATM and to shop at WFP food stores, for example to understand in what cases requests are being made or not and why, what challenges are being faced, as well as if households have received fines. Questions could be added to existing monitoring assessments and/or MPC beneficiaries could be asked at the ATM machines. While the current lockdown may be lifted in March or April 2021, there is a likelihood that it could return at a later date so this information will remain important to gather.
4. Explore the feasibility of establishing pathways for MPC beneficiaries to receive support and advice in case they are fined while trying to access their assistance at ATMs.
5. Since access to health services were impacted the most by the total lockdown according to survey respondents, WFP could find ways to increase linkages between MPC beneficiaries and health services, for example, through their call centre, providing service information on the Facebook page, and via the refugee advisory committees.
6. In the event of future lockdowns in Lebanon involving a similar permissions system, instructions on how to request permission to go to the ATM should be provided to MPC recipients, in addition to the link to the permission website, in a SMS notification. The government could also be requested to add an associated option on the permissions form such as 'to travel to receive assistance' with a sufficient time allowance for return trips to the ATM.

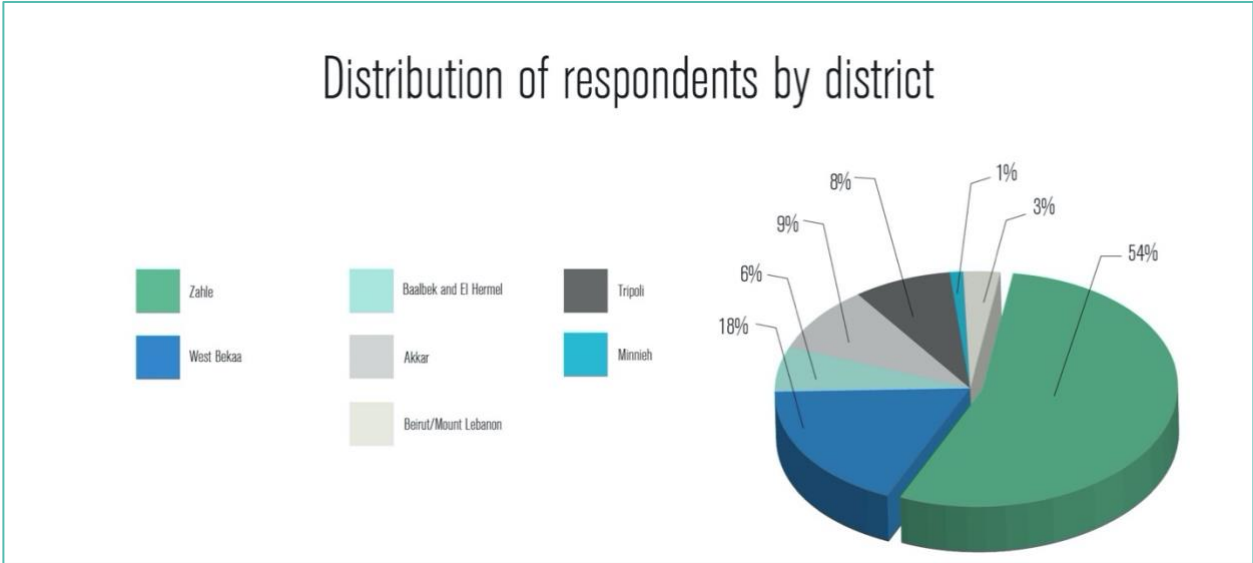
Rapid survey methodology

Data collection was completed remotely over the phone between 20-26 January, 6 days after lockdown began and two weeks after the first day SMS messages went out to inform households to collect their January MPC assistance. A total of 160 WFP MPC households were surveyed; 125 from the Beqaa, 30 from the North and 5 from BML. The households were selected randomly from a sample previously used by CAMEALEON. All household received MPC in the 2019- 2020 cycle and will continue to receive in the 2020-2021 cycle. The phone survey took approximately 15 minutes per household to conduct. The survey findings are not representative. The intention of the survey is to highlight pressing issues and operational insights which may require more detailed exploration.

Demographics

The majority of the 160 households were located in the Bekaa (78%) and mainly from Zahle (54%) and West Beqaa (18%), and 6% were from Baalbek and El Hermel. 19% were from the North, including 9% from Akkar, 8% from Tripoli and 1% from Minnieh. 3% were from BML.

62% of surveyed respondents were residing in informal tented settlements, 35% in residential shelters and 3% in non-residential shelters. Moreover, 67% of surveyed households were male-headed and 33% were female-headed, according to survey data on self-reported status.



Acknowledgements

We would like to thank the Lebanon Protection Consortium (LPC) for their generous loan of staff members, Hala Karimeh and Omar Omrane, to support survey data collection. We are grateful to WFP MPC recipients who gave their time to talk to us for this monitoring exercise and the WFP team for their inputs and support.

About CAMEALEON

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 a contribution to wider cash-related learning. CAMEALEON’s partners include the American University of Beirut (AUB), Economic Development Solutions (EDS), Ground Truth Solutions (GTS), the Overseas Development Institute (ODI) and the Cash Learning Partnership (CaLP).

CAMEALEON

CASH • MONITORING EVALUATION ACCOUNTABILITY & LEARNING
• ORGANIZATIONAL NETWORK •

In a consortium of



Norwegian Ministry
of Foreign Affairs



With participation and support from



