



M&E Rapid Phone Survey

Access to Automated Teller Machines and redemption of WFP assistance – October 2019

Objectives and Methodology

Lebanon has been paralyzed by countrywide protests since 17 October 2019, with roadblocks and a general strike causing the shutdown of schools, banks, and most businesses.

Since assistance under WFP's Country Strategic Plan (CSP) for Lebanon is overwhelmingly delivered through cash-based transfers, there was a concern under the current circumstances that (i) beneficiaries were not able to access ATMs and redeem assistance with their cards; (ii) beneficiaries could not access shops and buy basic food and non-food items using their cash entitlements; (iii) beneficiaries did experience security issues and were not otherwise overly affected by the crisis.

This quick survey was designed to get preliminary answers to these concerns from beneficiaries of WFP's livelihoods programme. This programme was selected as it was the only one where cash transfers were made after the start of the protests (on 23 October), while cash transfers for other CSP components happened in early October and were not affected by the crisis.

Cash entitlements were loaded onto the cards of 1,177 livelihood programme beneficiaries by WFP's financial service provider on 23 October. As a mitigation measure to avoid crowding at Automated Teller Machines (ATMs) and to allow enough time to replenish ATMs, beneficiaries were informed by SMS about the loading on three different days: on 23 October (391 beneficiaries), 24 October (392 beneficiaries), and 25 October (394 beneficiaries).

100 beneficiaries were randomly selected from each batch to reach a total of 300 beneficiary surveys. WFP attempted to contact them by phone for the survey two or three days after they received the SMS. Only 215 beneficiaries answered the calls,

which represents the final sample ('participants') for the quick survey. Participants randomly selected are residents of 10 different districts (Akkar, Baalbeck, Chouf, El Metn, Jbeil, Kesrouan, Nabatieh, Tripoli, West Bekaa and Zahle).

Main Findings

Redemption of assistance from ATMs

Overall, 54 percent of participants were able to redeem their assistance in full (51 percent) or partially (3 percent) from ATMs, while 46 percent were not able to redeem their assistance at all. Partial redemption (3 percent) was due to beneficiaries not familiar with using ATMs or to ATM withdrawal limit. No redemption at all (46 percent) was due to the following reasons, with no significant variation noted across different locations:

- Beneficiaries reached the ATM, but the ATM did not have cash (29 percent)
- Beneficiaries could not reach the ATM (7 percent)
- Banks were closed (2 percent)
- Beneficiaries did not try to go to ATMS to avoid the traffic and rumours of ATM closure (2 percent)
- Beneficiaries did not need the money right now (1 percent)
- Various other reasons (5 percent)

Access to ATMs

82 percent of the participants said that the ongoing situation and transportation did not affect their ability to access ATMs. For those who had difficulties to access ATMs (18 percent), reasons given were roadblocks (10 percent), unavailability of transportation (3 percent), or high transportation fees (3 percent).

When asked about how participants usually reach the ATMs, 52 percent used public transportation, 23 percent walked, 13 percent went by car and 7 percent went with their friends and relatives.

Security

98 percent of participants did not face any threats to their security while reaching and attending ATMs. Two percent were subject to verbal harassment while redeeming and felt unsafe to use the alternative roads.

Access to Shops

95 percent of participants were able access shops without experiencing any problem. Those who were not able to reach shops (5 percent) mentioned road blocks (3 percent), unavailability of transportation (1 percent), or high transportation fees (1 percent).

76 percent of participants did not face problems buying food and non-food items at the shops, while 5 percent did not try to buy anything. Participants who faced problems (18 percent), mostly referred to price increases (16 percent).

Participants' perceptions about the impact of the crisis on their situation

- 36 percent of participants felt nervous and worried about the current situation; 18 percent felt insecure and feared war; 12 percent were worried about the economic situation and their ability to meet their essential needs; and 6 percent feared discrimination or eviction.

- 99 percent of the participants did not face any problems with other community members while moving around to access/purchase necessities. Only 1 percent were verbally harassed because of their nationality or robbed while going to work.

- Only 4 percent of participants reported that they heard about someone else facing issues or challenges with WFP assistance including cash withdrawal limit on the ATMs, higher prices while shopping and unavailability of transportation.

Preliminary Conclusions

The results of survey indicate an overall acceptable redemption process with the exception of two findings that require further attention.

First is the result that shows that around half of the participants (46%) were not able to redeem their assistance. This finding requires further attention and follow-up to check if these participants were able to redeem after all. WFP will conduct a follow up survey targeting these participants to understand their situation.

Likewise, there is perception among participants (16%) that prices have increased in shops. This is in line with WFP findings on price monitoring as of 4 November 2019. WFP's analysis of daily price data from contracted retailers indicate that the recent crisis resulted in a noticeable inflation of food prices with differences between commodities. The highest increase in the price of the food basket occurred in Nabatieh, North Lebanon (each 13 percent), Bekaa (12 percent). On 31 October, the highest food basket prices are found in Beirut (44,207 LBP), followed by Nabatieh (42,754 LBP), and Bekaa (42,700 LBP) where most WFP e-card beneficiaries are found. The lowest value is found in Akkar (35,992 LBP).

A large scale loading took place in early November (5-8 November) covering 650,000 beneficiaries. WFP will conduct the necessary monitoring and follow-up to capture access to assistance and feedback from beneficiaries.