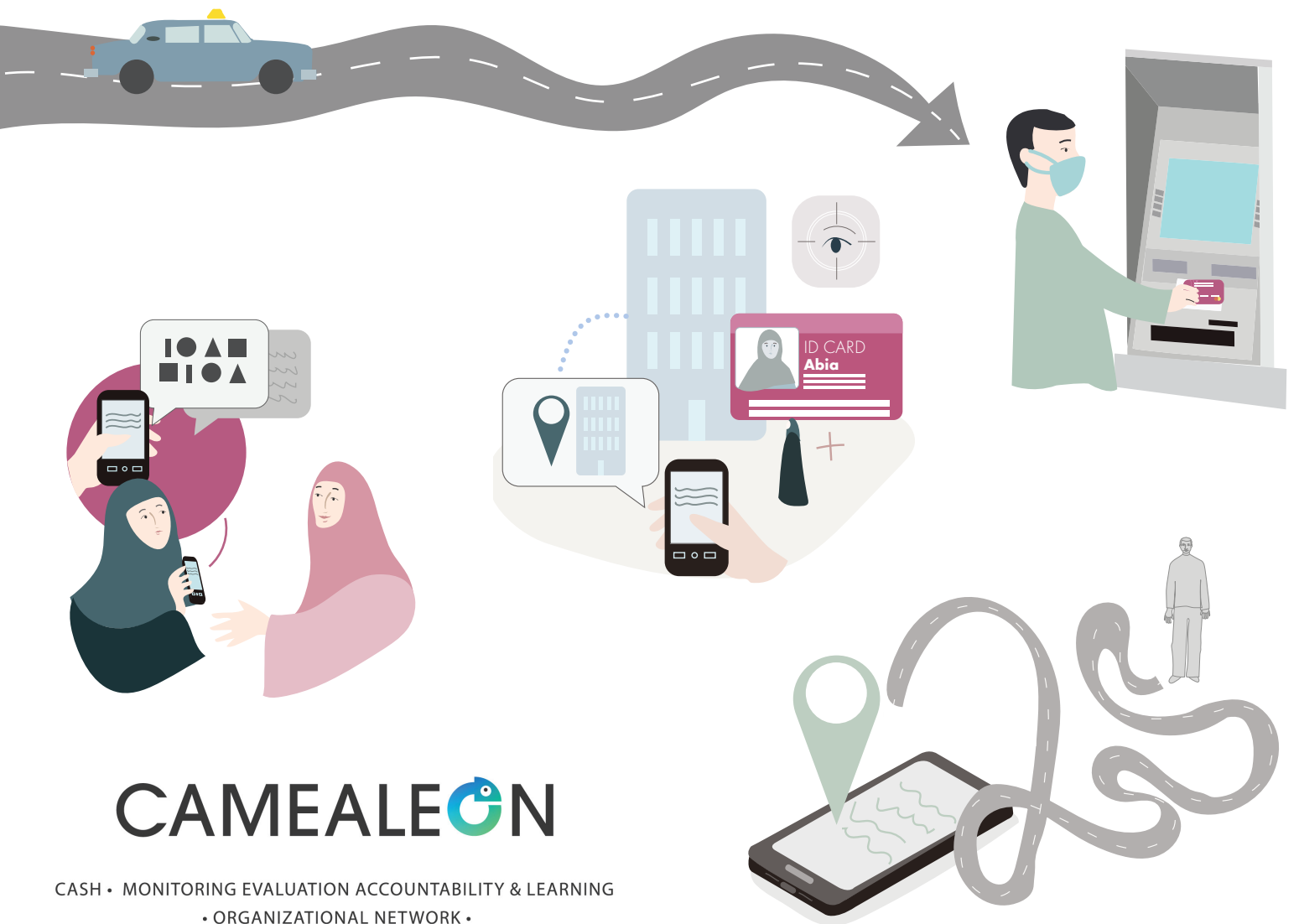




GROUND TRUTH SOLUTIONS

User journeys of Syrian refugees receiving multi-purpose cash from WFP in Lebanon

May 2021



CAMEALEON

CASH • MONITORING EVALUATION ACCOUNTABILITY & LEARNING
• ORGANIZATIONAL NETWORK •

Acknowledgments

This report presents research into the lived experiences, or 'journeys' of Syrian refugees in Lebanon receiving multi-purpose cash (MPC) from the World Food Programme (WFP), and is the product of the efforts of several people and organisations.

The contributors to this report would like to thank Karma Haidar and Rana Shouman who led in the in-country fieldwork and data collection, with guidance from the Ground Truth Solutions team, Maximilian Seilern and Louisa Seferis, who provided training and support in the human-centered approach for data collection. Much appreciation also goes to Joumanna Mattar who transcribed and translated the 15 recorded interviews.

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Finally, this study was carried out and made possible with the generous support to CAMEALEON from UK aid from the British people, the European Union, through the EU Regional Trust Fund in response to the Syrian crisis, the EU Madad Fund, the German Federal Foreign Office, and the Norwegian Ministry of Foreign Affairs. The views expressed in this report do not necessarily reflect the official policies of these governments, and findings of this study do not necessarily reflect or align with WFP's position. The research was conceptualized in collaboration with WFP and other members of the multi-purpose cash steering committee.

Last but certainly not least, the contributors would like to give special thanks to the recipients of WFP's MPC programme for giving their valuable time to participate in the research and share their experiences.

The author of this report is Maximilian Seilern from Ground Truth Solutions.



Norwegian Ministry
of Foreign Affairs



With participation and support from



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The Cash Monitoring, Evaluation, Accountability and Learning Organizational Network (CAMEALEON) is part of a groundbreaking donor-agency collaboration to deliver multi-purpose cash (MPC) assistance to severely vulnerable Syrian refugees in Lebanon. The network is co-managed by NRC, who is the grant holder, Oxfam and Solidarités International and is delivered through a network of Lebanese and international research partners. As part of a segregation of duties, CAMEALEON's mandate is to conduct independent research and analysis on the World Food Programme's MPC programme, which assists 48,000 households with a monthly package to meet their food and other basic needs.



Executive summary

The World Food Programme (WFP) in Lebanon supports the most vulnerable Syrian refugee households with unrestricted and unconditional multi-purpose cash (MPC) assistance. Through a series of qualitative interviews, this research explores the first-hand accounts of targeted recipients, from being informed about their inclusion and learning to use the card, to withdrawing and spending their assistance.

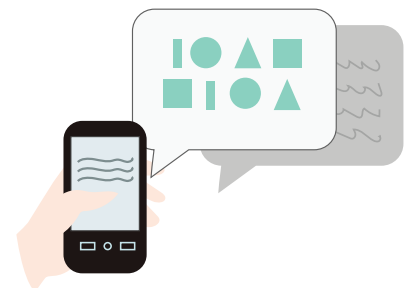
The user journeys of MPC recipients documented here are marked by both positive and negative experiences. Naturally, recipients generally perceive their inclusion in the MPC caseload very positively. Recent changes in the process of validation that provide more flexibility are also reflected upon positively. The locations specified for validation, however, caused some confusion among recipients who were unsure about whether they could validate their identity at any Liban Post or Cash United site.

Recipients have a consistently positive view of the SMS mechanism that informs them that their ATM cards have been loaded. However, those unable to read, need alternative lines of communication to WFP that ensure vital information is received and understood. Recent changes to the validation process and instructions regarding the pandemic are examples of messages included in the loading SMS that may not have been properly understood by illiterate recipients.

Despite varying degrees of confidence in using ATMs across personas, the fear of doing something wrong when using the ATM and possibly causing delays in receiving their assistance drives them to rely on third parties. In most cases, recipients trust and rely on cooperating partner staff for support. However, training at card distributions could focus more on training recipients to become confident users of ATMs. More regular practice using ATMs without the risk of losing out on assistance can help recipients develop the confidence to use ATMs independently.

Given the unprecedented levels of vulnerability present across user journeys, the predictability of assistance is vital to ensure recipients can meet their basic needs. Although the staggering of loading is undeniably important to avoid crowding at ATMs, changes to the loading schedule should be kept to a minimum and communicated as far in advance as possible to ensure recipients can adapt accordingly.

Finally, the user journeys underscore the need for complementary services that could support households when unexpected shocks reduce their ability to meet their basic needs. Access to medication and treatment, for example, seems to be particularly challenging for the female personas included in this research. A “Cash Plus” approach with stronger links to complementary services is recommended.



Introduction

Across Lebanon, WFP provides the most vulnerable Syrian refugees with unrestricted and unconditional MPC assistance to meet their basic needs on a monthly basis. Targeted households receive LBP 400,000 and an additional LBP 100,000 per family member, per month, for food expenses for a period of 12 months. As part of the Lebanon One Unified Inter-Organisational System (LOUISE), recipients receive the “common red card” that allows them to withdraw their monthly assistance from Banque Libano-Francaise ATMs.

Syrian refugee households are targeted by WFP through a proxy means test, used by LOUISE agencies, that predicts socio-economic vulnerability based on household expenditure. Existing funding is not sufficient to support all Syrian refugee families classed as living in extreme poverty in Lebanon with MPC. In previous years, WFP has employed a bottom-up targeting approach based on score rankings, coordinated with UNHCR. Whether households were newly included, maintained, or discontinued from WFP MPC assistance was determined by predicted household scores that rank households from most to least vulnerable. The proxy means test used to predict these household scores considered multiple variables including demographic indicators, as well as protection and living standards.¹

This research explores first-hand accounts of targeted recipient experiences through a series of semi-structured qualitative interviews. The purpose is to understand recipient perspectives on the assistance they receive at every stage in the process, from being informed about their inclusion and learning to use the card, to withdrawing and spending their assistance. It explores demographic and situational characteristics that enhance or frustrate different personas. In line with CAMEALEON’s mandate to conduct independent research and analysis in support of WFP’s MPC programme, this research also develops a set of recommendations to improve the user experience.



Methodology

The research methodology is inspired by human-centred design, a creative problem-solving process based on empathy that develops improvements for a product or service by examining the perspectives and experiences of its users. It involves an “on-going search for what can be done to support and strengthen the dignity of human beings as they act out their lives”.² Human-centred design tools help develop understanding of WFP’s MPC recipients in Lebanon by providing contextual insight into their experience. These insights can be used to develop recommendations to improve the services at their disposal. The methodology is based on the following steps.

¹ In 2021, WFP elected not to discontinue assistance from households still under the minimum survival threshold. The updated scorings were instead used to determine which households within the existing WFP cash and voucher assistance (CVA) caseload would be prioritised for MPC or food e-card assistance based on their new vulnerability ranking.

² Buchanan (2001).

Inception workshops

In July 2020, Ground Truth Solutions facilitated a workshop with CAMEALEON and WFP staff to decide which user perspectives would be most interesting to understand for both organisations. Participants were keen to find out how differing household dynamics impacted the experience of receiving MPC. In a similar vein, they hoped to understand the experiences of households caring for people living with disabilities. Finally, workshop participants wanted user journeys to explore the role of location in determining the experience of WFP's MPC recipients: With new regulations across Lebanon since 2019 that reduce the number of ATMs available to MPC recipients, how do households deal with the distances they must travel to access their assistance?

User journey interviews

CAMEALEON's research focal points, Karma Haidar and Rana Shouman, were trained and supported remotely by Ground Truth Solutions to carry out face-to-face user journey interviews. They conducted a total of 15 in-depth, semi-structured interviews in August 2020, with interviewees sampled in line with the draft profiles determined during the inception workshops.

Interviews were structured around the journey experienced by each individual as they receive and use MPC across the programme cycle. Interviewees provided detailed accounts of their personal situation, their experience receiving MPC from WFP, and how that has changed over time. They also reflected on the positive and negative aspects of their experience and on how the whole process could be improved by WFP and cooperating partners. To draw out these key points, CAMEALEON's research focal points used two design techniques: directed storytelling and card sorting. Directed storytelling is a narrative inquiry technique that allows researchers to explore recent experiences through a series of prompts and guiding questions.³ Card sorting facilitates reflection by exploring how experiences are sequenced. A series of cards depicted the different stages of the MPC programme and interviewees were asked to place the cards in correct chronological order and to use blank cards where they felt a relevant stage was missing. Each interview was recorded, transcribed, and analysed using MAXQDA qualitative coding software.

User journey maps

The resulting user journey maps are composite accounts of individual experiences based on the transcripts of the qualitative interviews. They offer a framework for charting and visualising recipients' interactions with WFP's MPC programme that encourages empathy and provides insights into their experiences.⁴ They describe individual actions, feelings, perceptions, and frames-of-mind over time, so that different stages of their experience can be individually evaluated.⁵ This enables practitioners to move from an "operational, system-centred view" to a broader understanding that is mindful of the complex and unique pathways recipients take through WFP's MPC programme.

The aim of these user journey maps and personas is to understand the lived experiences of Syrian refugees receiving MPC, especially experiences that are less common or visible in ongoing monitoring and evaluation efforts. They are not, however, an evaluation. The user journey maps and personas also do not reflect average experiences but are based on the self-reported accounts of 15 purposively sampled interviewees. They document interviewees' understanding of the programme, while shedding light on the

³ Hanington and Martin (2019).

⁴ Buchanan (2001).

⁵ Hanington and Martin (2019).

positive and negative elements they experience, their misunderstandings, and their personal circumstances.

Each user journey reflects the combined experiences of between two and four interviewees, grouped based on the personas developed with WFP and CAMEALEON through the inception workshops. All quotes are taken verbatim from translated interview transcripts.

Personas

The user journey maps presented here are accompanied by five personas. These are archetypes of users based on qualitative data that bring to life the needs, goals, drivers, and behaviours of a group of individuals. Each of the five personas provide tangible identities that represent the characteristics of different kinds of user. They make it possible to explore different permutations of characteristics and how they impact recipient experiences. Despite being fictitious, the personas of Abia, Fatima, Heba, Yara, and Faisal are composite profiles based entirely on qualitative interviews.

The usefulness of the personas should not be limited to this report. They can be used to guide decision-making to ensure that future changes to the MPC programme work for different types of recipients.

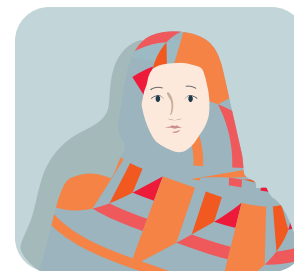
Co-creation workshop

Following data collection and preliminary analysis, a co-creation workshop brought together WFP and CAMEALEON staff to explore the resulting user journeys on 18 December 2020. Participants reviewed and commented on two user journeys throughout the workshop, identifying positive and negative experiences, as well as aspects that surprised them, and did the same for the remaining three user journeys in their own time. They then made recommendations to improve the user journeys.

The user journeys that follow illustrate the experiences of five personas, based entirely on the verbatim translations of the interview transcripts. Each persona's experience is composed of multiple interviews that were combined based on key demographic characteristics.



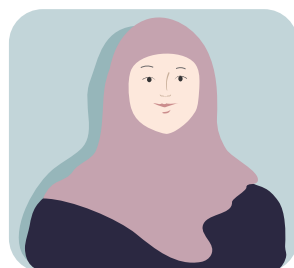
Abia



Heba



Faisal

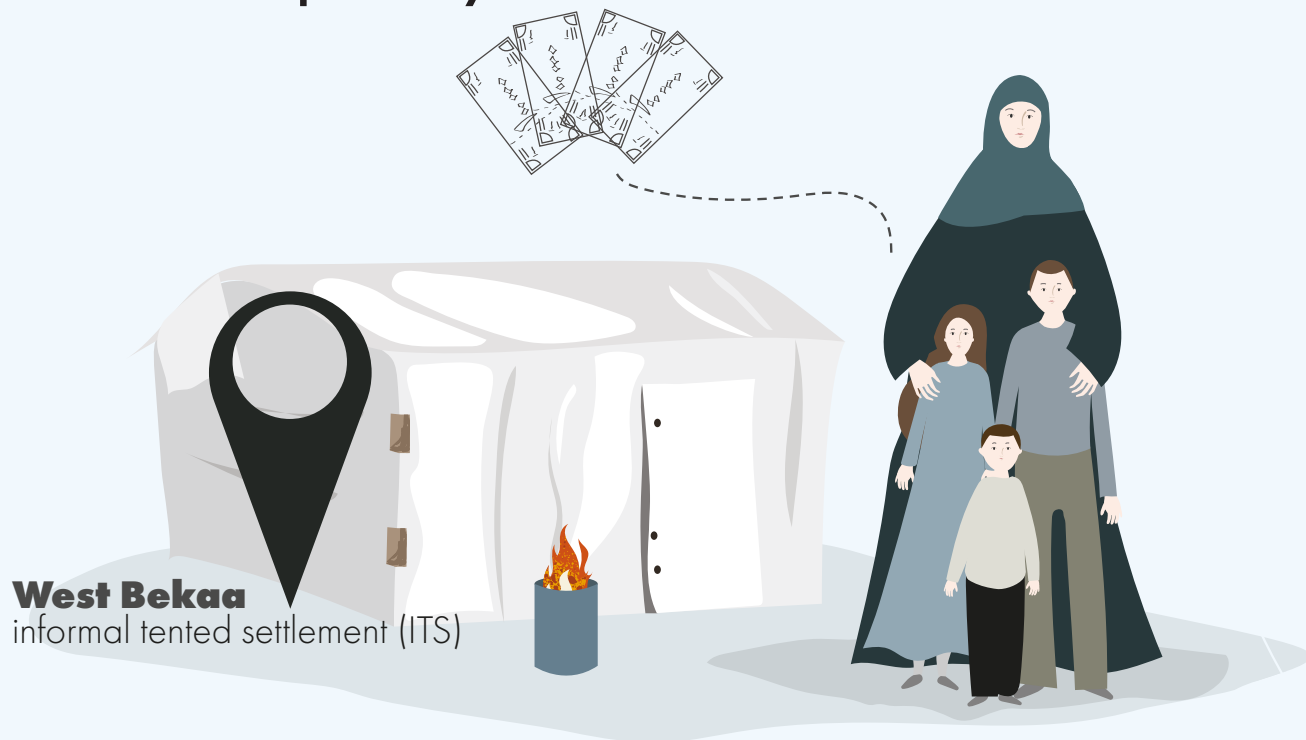


Fatima



Yara

Abia's user journey



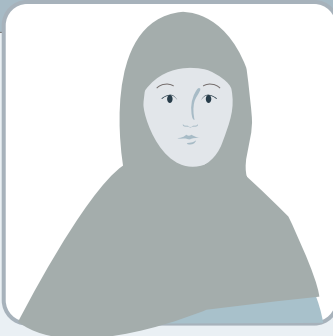
Introduction

My name is Abia and I am 45 years old. My husband took another wife and now I live alone with my three children in an ITS in West Bekaa. He lives in another camp in the same region. He calls in on us from time to time, but he doesn't help us at all. My eldest is 14, the youngest is 5, the middle one is a girl. She's 10.

I did not get an education in Syria and cannot read. My children went to an informal school for the first time this year, but stopped going due to the chaotic situation in this country, you know, the political upheaval and the coronavirus pandemic.

I cleaned houses for two years, but I worked myself into the ground. I got sick from overwork. I have a thyroid problem and high blood pressure, and also a dislocated disc, so I stopped working. The children and I live on the assistance from the UN. That's all. I receive LBP 400,000 now and cash for food. I was also given LBP 350,000 for diesel oil last winter.

Abia



Gender: **Female**

Age: **45**

Marital status: **Separated**

Shelter: **Informal tented settlement**

Support network: **Limited to a neighbour**

Education: **None**

Literacy: **Illiterate**

Other: **Health issues**

Assistance history: **Food voucher, MPC, and cash for winter.**

Household size: **4**

I am selected for the cash assistance

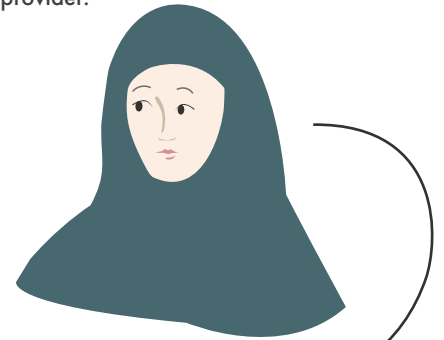
I registered with UNHCR three months after I came to Lebanon.



I started receiving assistance one year later. I got both the food assistance and the LBP 260,000 back then. I was elated. I was so thankful.

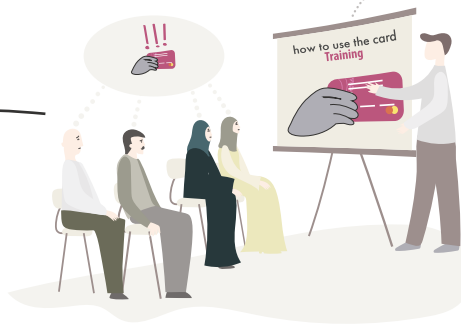


I didn't know which organisation was helping me back then. I have no idea why I was chosen. Probably because my family has no provider.



I receive the card

We were shown how to use the card but I'm personally too afraid to use it. If you are not afraid, there's not much to it, really, but the training happened a long time ago, and I don't remember. Almost everybody is scared to use the card, and they passed that fear on to me. I just never used it myself and saw the card for the first time in Lebanon.



I am informed that the cash will be loaded on my card

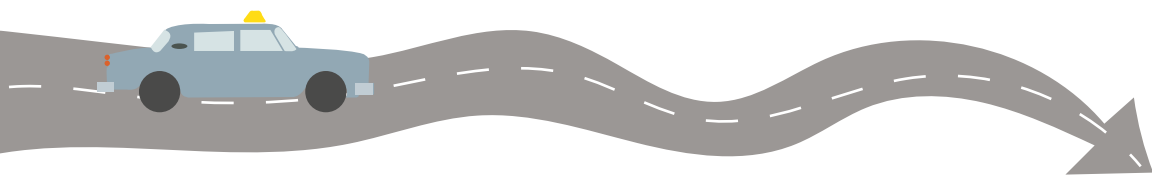
On the fifth of every month I get an SMS and I can tell what it is from the shape of the text and the number. I know the number. It ends with 300. Only the loading SMS has my file number. Sometimes I ask the neighbour to read it to me.

Sometimes I worry about not getting the money. Last month, I did not receive a loading SMS. I got scared. I was called by a lady who asked me a few questions and I told her I had not received a loading SMS. I received the SMS right afterwards. They asked about my address and how many kids I have, then told me I would soon receive the loading SMS. I panicked, to tell you the truth.

Validation

I go to Liban Post in Chtaura to get an eye scan - it's the location given to me in the validation SMS. I was told I could do the validation in the nearest Cash United, but I'm not sure. I'm scared I might go to the wrong place. My children and I can't survive without the cash assistance, so I'm worried I might not get it anymore if I make a mistake. I follow the SMS instructions. When I do the validation, I can rest assured that everything's in order and I continue getting the cash assistance. I leave my daughter with my neighbour.





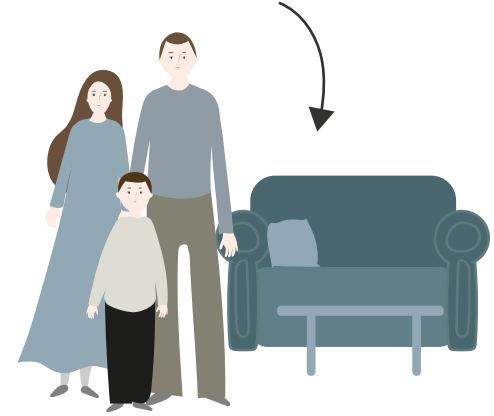
I go to withdraw the cash from the ATM

I go to the ATM myself every month in a cab. There's a UN employee there who helps me. He gets my money while I stand next to him. They told us we couldn't withdraw the money, that they'd withdraw it for us. I can't do it myself. I'm scared the machine might swallow the card. I have never used the card myself. For the last 4 months, there has been a UN employee to lend us a hand. Before that, I used to seek the help of anyone there. I give them the card and pin code and they withdraw the money for me. I had never used a card before I was given the red card.

When there's no money in the machine I have to make multiple trips. Two months ago, I went to two ATMs in the same day. Some people from the camp tell me to give them my card and they will take care of it, but I always refuse.

I left my children with my neighbour again. My son is 14 now and he is quite responsible so sometimes I leave the younger ones in his charge when my neighbour is busy.

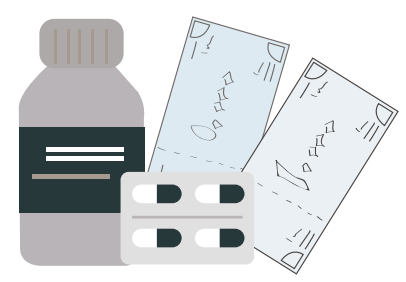
I just wear my mask. I respect the rule of social distancing.



I spend the cash assistance

I pay LBP 100,000 a month for the tent. It was flooded at the beginning of the year. Last winter was harsh and stormy. UNHCR helped me fix everything. They gave out mattresses and blankets and boxes of food.

The hypertension medication alone costs LBP 66,500. In Syria, the medication costs only LBP 10,000. I can only afford it sometimes. Before the pandemic, I used to get it from Syria. I'm sorry. I'm getting emotional. Times are hard. I can no longer afford my medications, and food is super expensive.



NO CREDIT
PLEASE
DON'T ASK



The shops don't allow me to buy food on credit. It gets easier in the summer, though. Vegetables are cheaper and it's easier to get by.

In winter it is much harder. There are more expenses to keep warm. Sometimes we burn shoes and clothes instead of firewood. It's never enough, though. We live in a tent; there are no walls around. We need four to five gallons of diesel at least. The financial crisis was the last straw.

The delay in the loading was caused by the coronavirus pandemic. They decided to make it gradual, and it does sort of complicate things a bit. It stress me out sometimes when I have to wait to pay up what I owe, especially if something comes up, like one of kids coming down with an illness, and I have more expenses than usual.

I used to borrow money from someone in the camp. I don't owe him anymore, though. Now if I need something and I've run out of money, I borrow from friends. They're Syrian. They wait till I get my money to pay them back.

Heba's user journey



2013

North Baalbek
informal tented settlement

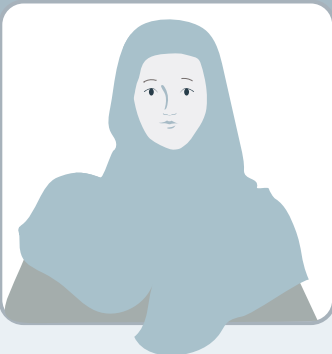
Introduction

My name is Heba and I am 26 years old. I'm a Syrian refugee and came to Lebanon in 2013. I have 4 children. My eldest is 7 and in fourth grade, my second is 4, my third is 2 and a half and my youngest is one and a half.

My husband suffers from schizophrenia. We are not really together, and he is not there for us. It's just me and the kids, really. I do everything around here. I have no family here in North Baalbek; my parents are in Syria and I am no longer in touch with my in-laws. We fell out and they're in a different camp now.

I used to work the first year when my daughter was still a baby but I had to stop. The situation became difficult. Now I can't work anymore, I'm too busy raising four children on my own so we rely on the cash assistance we receive from the UN.

Heba



Gender: **Female**

Age: **26**

Marital status: **Separated**

Shelter: **Informal tented settlement**

Support network: **Limited to a neighbour**

Education: **8th grade**

Literacy: **Literate**

Other: **Children have recurring health issues**

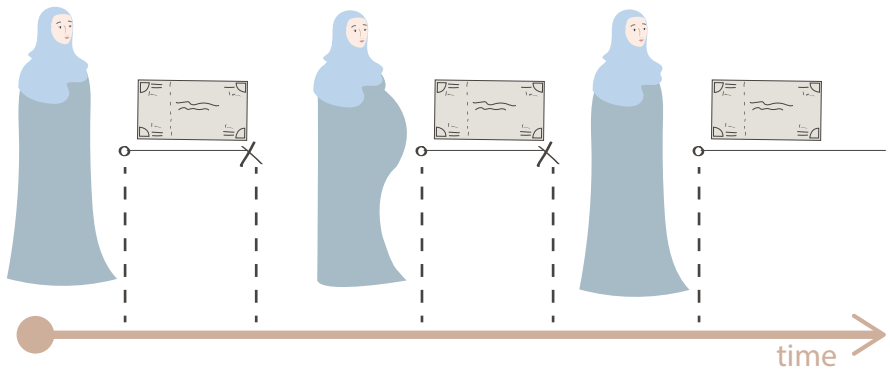
Assistance history: **Food voucher, MPC**

Household size: **5**

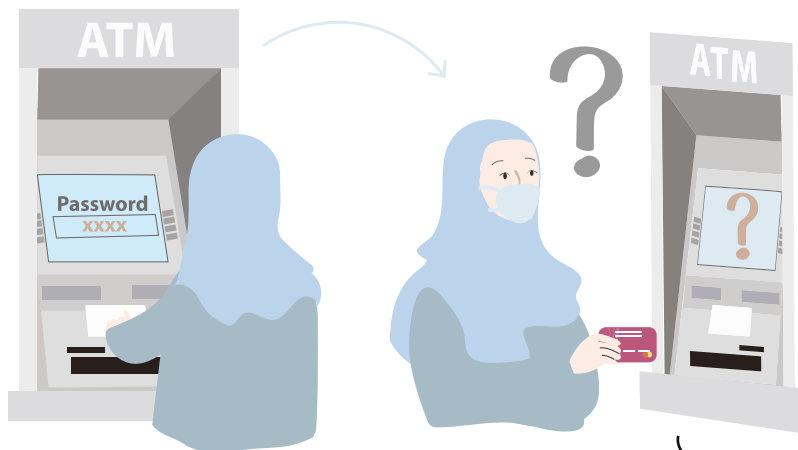
I am selected for the cash assistance

When it started, I remember someone calling me and asking me why I hadn't picked up my red card yet. I hadn't received an SMS and nobody had called to tell me. He said I'd get an SMS text in a couple of days to go and get the card.

Since then, I have been constantly discontinued and reintegrated in the programme. I was cut off when my first child was three, then I fell pregnant with my second and was hospitalised for a haemorrhage. This is when I was reintegrated. It's been on and off all the way. As soon as one of my kids was three, I was discontinued until I had another baby. I was reintegrated last a couple of years ago, in 2018, when my third daughter was born. People in need shouldn't be cut off at random, while others who are not needy at all are granted assistance.



WFP provide me with assistance for the kids, I think, since I was reintegrated every time I had a baby.



I receive the card

We were taught how to use the ATM the day I went to pick it up from the UN centre. A lady used drawings to explain to us how the machine works. She said that we have to insert the card and enter the PIN code. We have to be fast so that the bank doesn't take possession of the card and we shouldn't trust just anyone to withdraw the money. At first, I applied what I was taught at the ATM, but when trouble started with my husband, I forgot everything and have sought a cab driver's help ever since.

I am informed that the cash will be loaded on my card

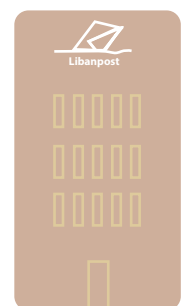
The SMS are perfectly clear. We first receive an SMS saying that another SMS will be sent when the card is loaded. We also receive an SMS when it's time to validate. I know exactly what to do and where to go and in case I have doubts, I call the number they send. At the start of the pandemic, they also instructed us to wear masks and gloves and to stay 2 meters apart.



Validation

I receive a validation SMS, telling me a time and location. I go to a Liban Post to do it. It's a piece of cake, really. Well, it was a bit hard the first time, but I soon got used to it. The validation SMS was clear, but once there, I didn't know what I was supposed to do but they showed me when I said I was there for the validation.

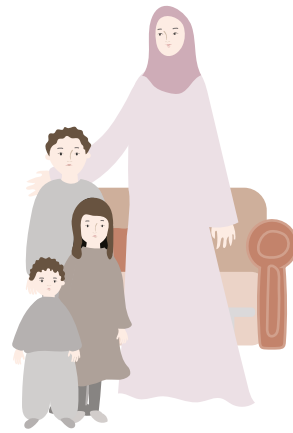
There are plenty of cabs, but the fare is rather expensive, and it's a long trip. It's safe. There are people all around.





I go to withdraw the cash from the ATM

The cab driver has been withdrawing the money for me lately. I stand next to him and his fare is LBP 10,000. I don't trust anyone else with the card. I leave the children with my neighbour when I go to withdraw the money and I take the youngest with me. When he's a bit older, I'll leave him with her too. She's a good friend.



I used to feel safe going to the ATM on my own. Not anymore. Since my husband was diagnosed with a mental illness and our marriage fell apart, I've been worried sick about the children and everything. It's taken its toll on my nerves, I guess.

Before the crisis, we used to wait a long time. There were always a lot of people waiting. We had to wait 2-3 hours to be able to withdraw the money. After the pandemic struck and the banks were vandalized, I had to go 3 to 4 times to withdraw the money. Now, it's gotten easier. I no longer have to wait and there is someone there to help.



I spend the cash assistance

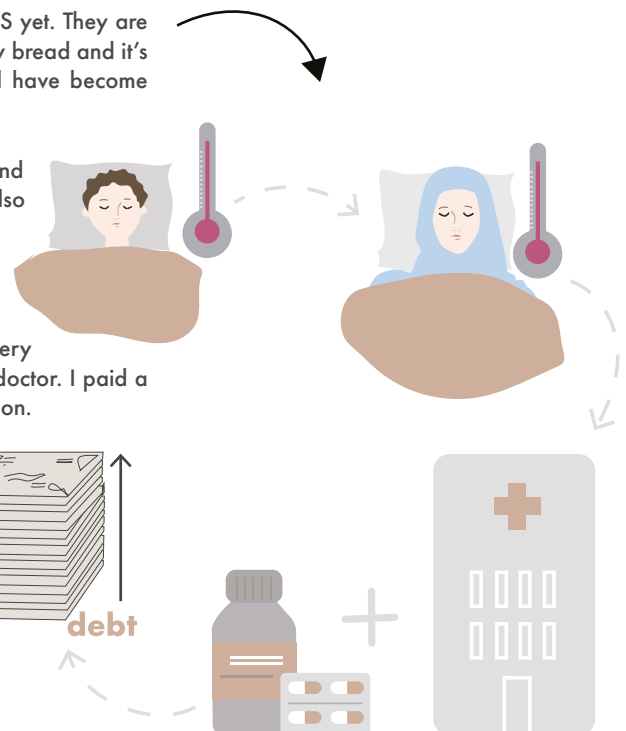
Since the demonstrations and the current situation, I'm worried now we may be cut off from receiving the cash assistance due to the financial situation. I rely on the card to survive. I'm worried now, that's all.

We used to receive an SMS text on the 4th of each month and withdraw the money on the 5th. Now, we receive an SMS text on the 9th or later and we can't withdraw before the 13th or even the 20th. Things have become harder. For example, the owner of the tent asks about the rent every day. I tell her that I haven't received the loading SMS yet. They are postponing it because of the pandemic. I am in debt because I have to buy bread and it's become more expensive. In my case, I can no longer pay on time and have become indebted.

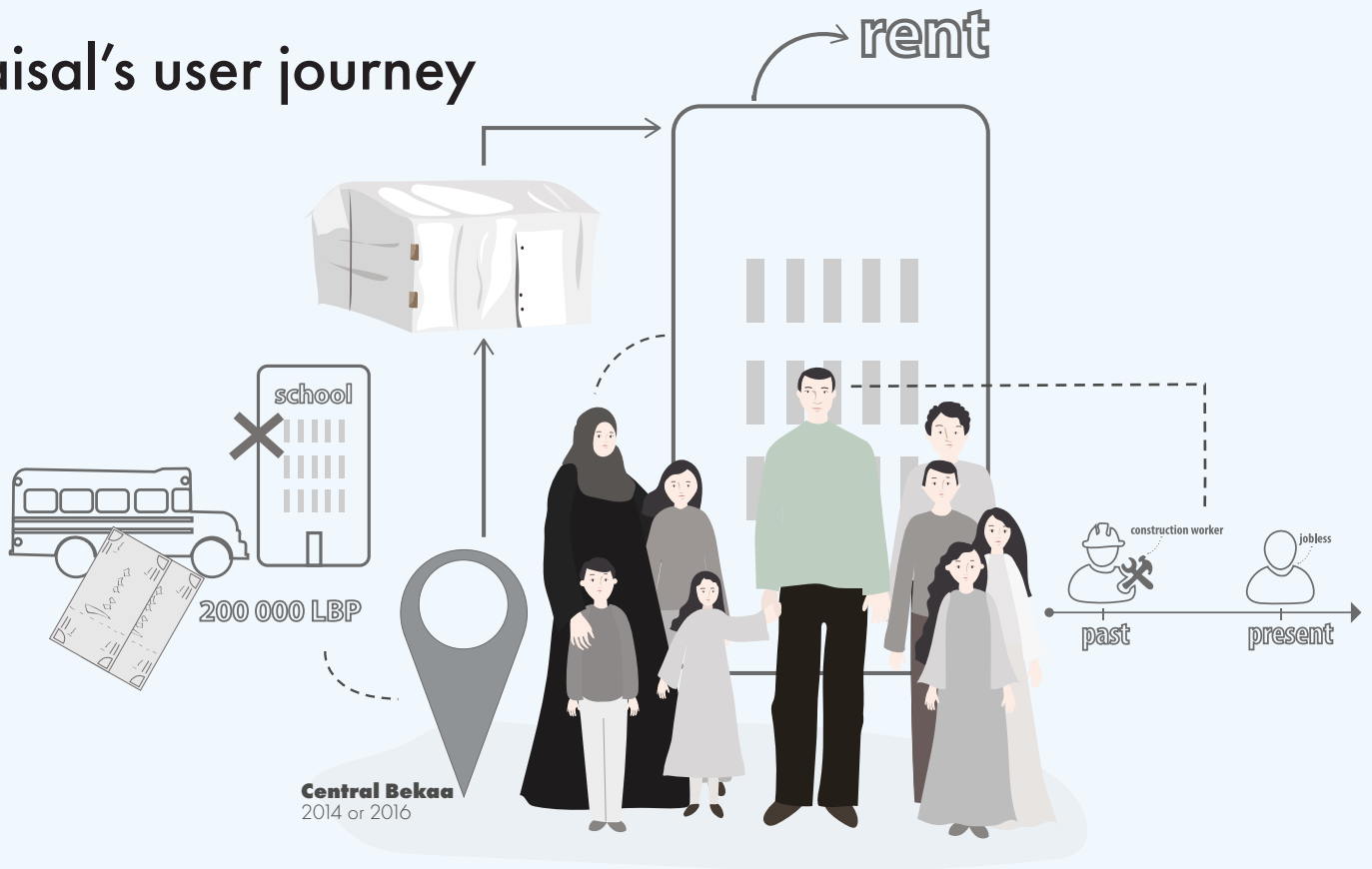
Everything has become much more expensive. At first, I could buy ham and chicken, but now I can no longer afford meat. Since the pandemic we also have to spend money on sanitizing products.

I worry about my children's wellbeing. Every month, one of the kids falls sick and passes the illness to another. I always end up sick, too. When they're sick, it costs me a lot. Transportation fees are substantial as well, every time I have to go and get medication, or have to take the children to the doctor. I paid a fortune when I had a problem with my teeth, and that was before the inflation.

I try to deal with the children's slight health problems, such as diarrhoea, at home, of course, and put off going to the doctor as long as I can. I spend a good amount of the assistance I receive on healthcare. Now one of the boys is sick and I don't know what to do.



Faisal's user journey

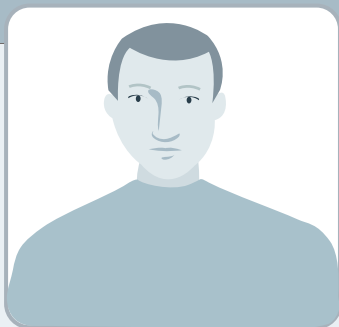


Introduction

My name is Faisal and I am 40 years old. I am a Syrian refugee from Al Raqqah. I came to Lebanon in 2014...or was it 2016? I honestly don't remember anymore. I lived in two camps at first, but I was so fed up with camp life that I rented a house for a couple of years, with my wife and seven children.

My youngest child is 6 and the oldest is 17. My wife is 35. I finished the ninth grade, but my wife is totally uneducated. The older children did not exceed the fourth grade or so. I couldn't afford school anymore. A month before the pandemic struck, I decided to stop sending my kids to school. The bus driver asked me for 200,000 LBP a month for four children. I begged him to be patient because I didn't have that kind of money. He didn't accept.

I'm a construction worker. I have been without work for a whole year, with the pandemic and financial crisis... and things are going from bad to worse. We rely on the assistance from the UN to survive, to be honest. It's our only income now.



Faisal

Gender: **Male**

Age: **40**

Marital status: **Married**

Shelter: **Rented house**

Support network: **Limited to his wife**

Education: **9th grade**

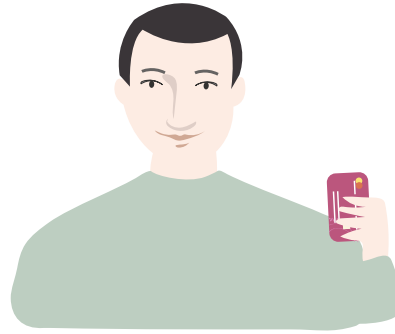
Literacy: **Literate**

Assistance history: **MPC, winterization**

Household size: **9**

I am selected for the cash assistance

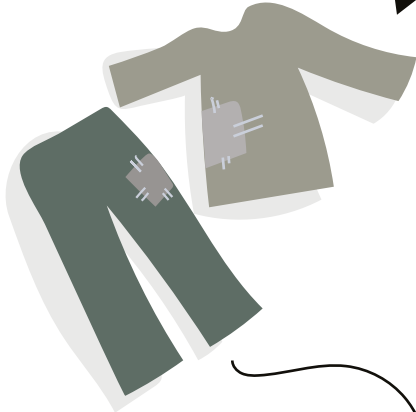
When I registered for the assistance in 2014, I felt like a beggar. We Syrians are like beggars, waiting in line to receive assistance and people hurl insults at us while we wait. I didn't register for a while, but then things became too hard. I had to register and so I started receiving food assistance at first and then I also received cash allowances in the winter.



We found out we would receive cash assistance in 2017. My feeling then was one of huge relief. The amount was then raised from LBP 260,000 to LBP 400,000. We were happy, of course but the problem is that it is no longer enough. It's far from enough.

We are very needy, to be honest. My children hardly have any clothes. The clothes they wear are in tatters. I can't steal; I can do nothing for them. She has been wearing the same pants every day for two years.

I speak for a great number of refugees. Our misery is unfathomable. There are much worse cases than ours.



I receive the card

I received training by the UN when I was given the red card. It took 10 minutes. I had never used the ATM before but its easy. Those who have problems using the card usually can't read. I don't think the training is sufficient in their case. We're all afraid something might happen; the ATM might break down or swallow the card or something and we might end up with no assistance for a month or more and simply starve. Maybe there should be a bank just for refugee assistance. We are afraid the bank will give us a hard time if the machine swallows the card for instance.



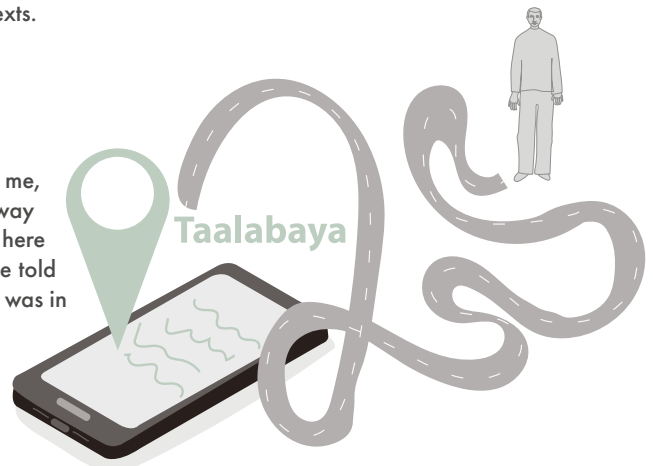
I am informed that the cash will be loaded on my card

I don't communicate with WFP. I have no complaints, anyway. I just receive the assistance they send me. I've never had to call them. I get the loading SMS every month and the validation SMS every couple of months. The SMS texts are perfectly clear, and they include safety instructions regarding the pandemic. When I'm not sure, I ask those who received the same SMS texts.



Validation

I go without my wife, and yes, it's totally safe. In the SMS texts they sent me, they said I had to go to Taalabaya, and for three months I went all the way there. It was hard. Now I know from friends I might as well have done it here in Bar Elias. It's unfair that they should put us through this. We should be told from the start that we can go to the nearest place. I know someone who was in Baalbek. He had to go all the way to Taalabaya then back to Baalbek because he'd forgotten his card... How ridiculous is that? Now I'm doing the validation here, but I'm afraid: am I breaking a rule?



I go to withdraw the cash from the ATM

My wife cannot read or write and is a housewife. She stays home and looks after the kids. I go by myself and don't need anyone's help. I'm happy to take a friend with me when I can.

When I went the month before last, there were 10 people at the ATM. I returned home. It was the same the next day and the next. I withdrew the money on the third or fourth trip. There was a UNHCR employee who helped me. Last month, there was this Lebanese man who insulted me and cut in front of the line, at the

Medco station in Taanayel. There was no UNHCR employee, that day, obviously. I really needed the money and there were 5 or 6 guys before me. I hesitated but thought I'd wait if the line was moving fast enough. When this man showed up and started making trouble, I went back home straight away. I went again the next day or the day after to withdraw the money. I always make at least a couple of trips before I get to withdraw the money. Sometimes I go on purpose to use the ATM, at other times it just happens to be on my way. I avoid queues and the trouble that comes with them.

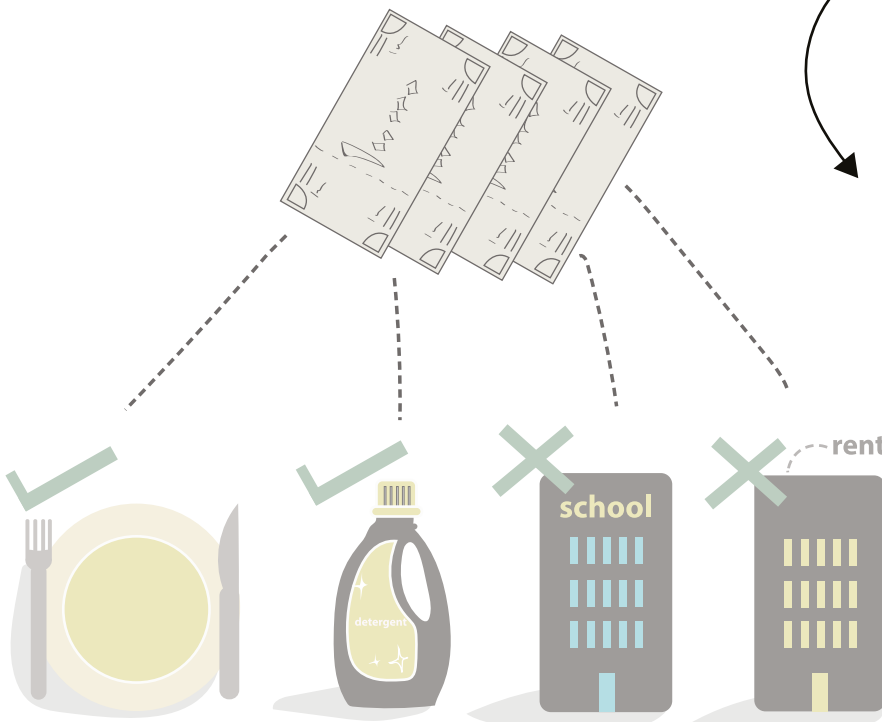
By the way, at the ATM, we get horrible treatment from some Lebanese people, sometimes. A couple of months ago, at the ATM, a Lebanese man shouted at me that I was an animal and that I must move out of his way because I'm Syrian and he's a Lebanese citizen. I just walked away. We were 20 people in line. He just cut in in front of us and used 10 cards while we waited. What could we do? The law is on his side. Things like that are very common. This is why I go to the ATM only when it's not crowded. I'd rather bide my time a little than expose myself to this kind of treatment. However, I was never mugged in Lebanon. It's a relatively safe country in this regard.



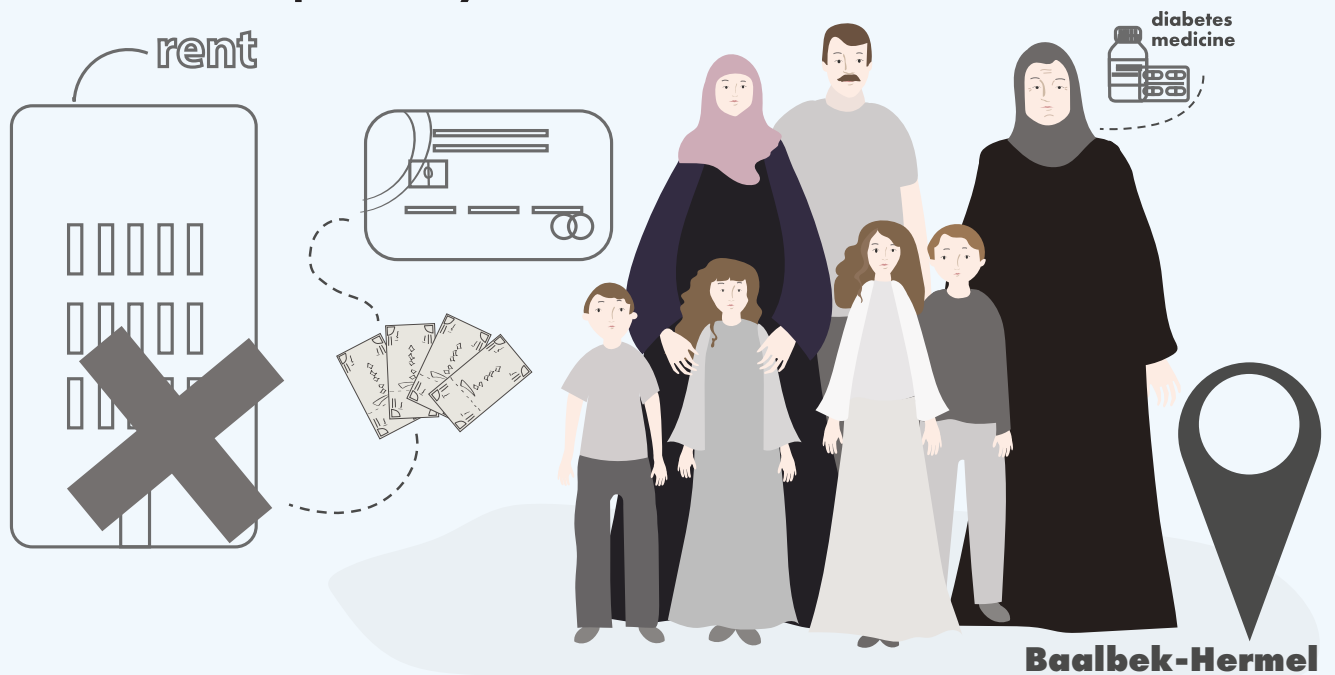
I spend the cash assistance

My wife and I decide how to spend the money. We store food for the winter and my wife reminds me what we need. We only buy what is absolutely necessary. This month, I nearly spent the whole sum to pay up my debt at the grocer's. It was better, of course, when I used to find work. My wife also worked a little bit in agriculture. Last year, she worked for a month. The LBP 400,000 does help, but it's no longer nearly enough. We can't find work anymore. The coronavirus pandemic and the financial crisis have had a huge impact on the jobs market, prices are excessive and business owners take advantage of the situation and the unavailability of products by selling us still more expensive items.

The assistance money all goes on food and cleaning products for the household. I haven't paid the rent for months. My kids don't go to school anymore. The bus fare assistance being withheld was the straw that broke the camel's back. We used to find work and the assistance from the UN was a welcome help, but now that there's no work to be found, it hardly makes a difference. Now we live mainly on credit, we have to be careful.



Fatima's user journey



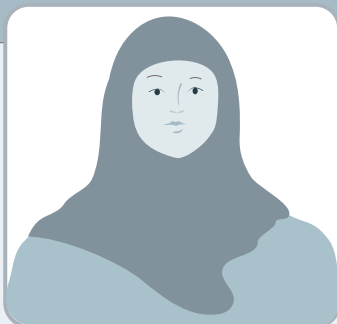
Introduction

My name is Fatima and I am married and have four children, two boys and two girls. My husband is 36. I am 27. We all live together with my mother-in-law, who's 60 and is registered with us. She has diabetes and her condition is serious. She needs wholemeal bread, but we can't afford it. We're lucky, the landlady is a kind woman and gives us bread. At first we lived in a camp. We were kicked out by the owner and rented here in Baalbek-Hermel. We have now been here for seven years.

I reached the fourth grade in Syria and my husband completed primary education. I can read Arabic but don't speak English. Three of the children used to go to school but they stopped going due to the pandemic.

I am the only one who works. I work a couple of hours in the morning, every other day, in picking cucumbers. We have received the cash assistance and the food assistance for two to three years now. We received winter assistance only once, last year. We rely mainly on assistance from the UN.

One of my kids has very low immunity. He hasn't gone outside for a month lest he catch something. I suffer from kidney inflammation. My husband has had three surgeries. He does not work. He has one functioning kidney. Still, we have managed to survive thanks to the UN. We were doing alright when we did not pay the rent. Now it's much harder and the landlady wants us out by the end of the month if she's not paid. The rent is long due, but we haven't received the money yet. Our neighbours have, though.



Fatima

Gender: **Female**

Age: **27**

Marital status: **Married**

Shelter: **Rented house**

Support network: **Limited to her husband**

Education: **4th grade**

Literacy: **Literate**

Assistance history: **MPC, food voucher, cash for winter**

Household size: **7**

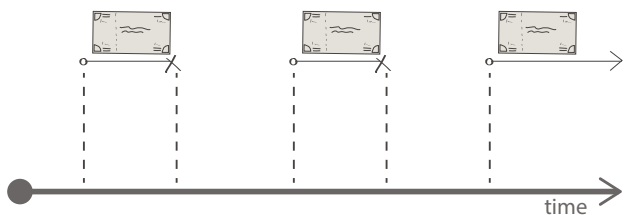
I am selected for the cash assistance

At first, I was registered under my parents' name. I lived with them when I was single. We separated when I got married and fell pregnant. I got my own card then to provide for my family. When I found out I was extremely happy. I had lost hope. My eldest was 8 months old when I collected the card. Two years ago they stopped my assistance for a couple of months, but I was still getting food assistance. Then they renewed it. I was relieved.

food assistance

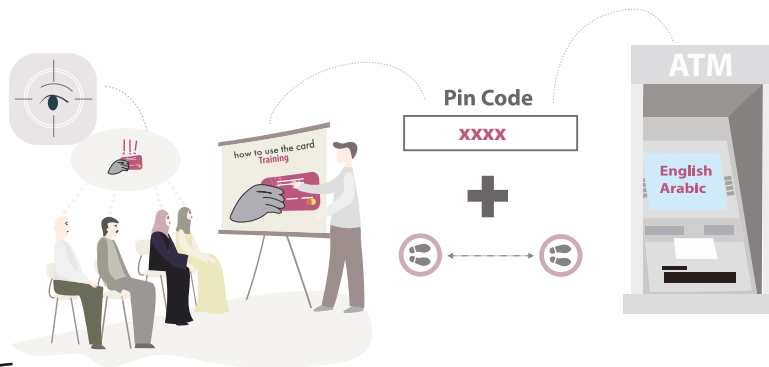


cash assistance



I receive the card

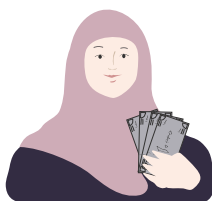
I learnt how to use it at UNHCR, when we renewed our file and had the iris scan done. They taught us how to use the ATM and told us not to give the pin code or show it to anyone. They also told us to keep at a distance from others, to beware of thieves and thugs. Thank God the ATM is accessible in both English and Arabic. I don't understand English but it's quite easy to use, really, and fast.



I am informed that the cash will be loaded on my card

The very first time, I received an SMS saying the card was loaded and I went to the bank and I stood in a line behind a lot of people. That was three or four years ago. If we had questions, all we had to do was ask those who went in before us. I could hardly believe my eyes when I saw the cash. I got used to the whole thing later.

Now they send me an SMS every fifth of the month and on the eighteenth, they activate the card. There's a slight delay every time now. The SMS texts are perfectly clear. I withdraw the money the next day, not on the same day.

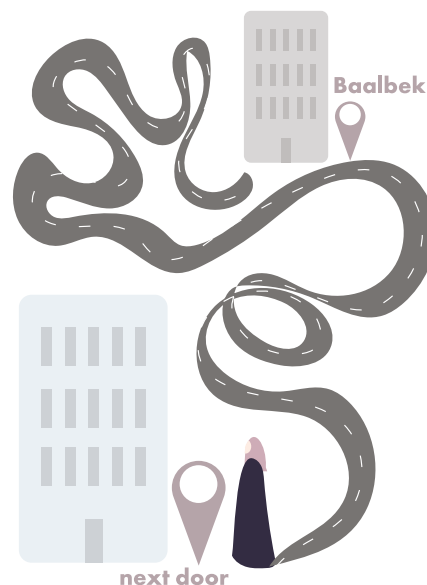


Validation

Now that we can do it at Cash United, it's easy. We used to go to a validation center in Baalbek, and it was very crowded there. Everyone waits for their turn. No jostling, no monkey business. We used to go to Baalbek in a group of three. We women didn't dare to go alone, it was just too far.

The validation SMS tells you where to go. In the validation SMS, they tell us that if we don't validate, we'll be cut off. It's very clear. They give us the day and time we must go. I don't need anybody's help.

I feel safe now. But I didn't when I went to Baalbek. Here, it's practically next door and you feel at home. Before, there was a lot of walking. The cab didn't take us to our destination. We had sore feet afterwards if we didn't carry enough money for another fare. Now, it's a breeze, as long as you keep to the main road.



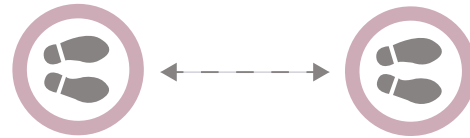
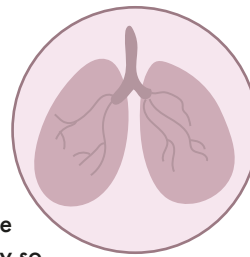
I go to withdraw the cash from the ATM

I used to withdraw from the ATM in Bednayet. Then I started withdrawing from the ATM at UNHCR, and it was much easier. We also used to withdraw from that same bank at Zahle Manara, and we paid LBP 10,000 to speed things up. It was chaotic and fights used to break out among the men in the queue. It was horrible. At UNHCR, it's much, much better. The young male and female employees follow the rules and are understanding and kind and always there for you.

Last month I received the SMS in the afternoon. I set out the next morning, at 8 am. I took a van to Zahle, but the driver soon told me he couldn't go all the way there. I got out at the checkpoint and took another van and was told I had to pay again. He said the fare was 4,000 LBP. I bargained to no avail. At last, we reached the UNHCR. Two employees helped me cross the road. The road's dangerous there as you stepped down from the van, especially if you are old or have kids with you. There were some thirteen people before me at the ATM. They took my temperature. They made sure we respected the rule of social distancing. The UNHCR employees are very kind and helpful. I waited an hour there.



I have weak lungs and am afraid of COVID-19. We wear masks and respect social distancing. The place smelled very strongly of sanitizers. I told them I'm a special case, and the employee punched in the pin code for me. He didn't touch the card or the money, though. I waited about three quarters of an hour for the van on the highroad on my way back. The driver told me he would take me to home, but he made me get out about half way so I had to walk the last six kilometres. He charged me 6,000LBP.

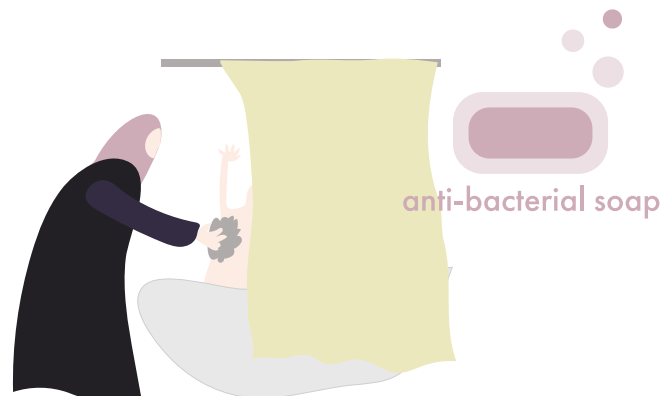
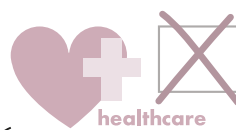


I left the children locked at home. Sometimes my husband stays with them. They were up having breakfast when I came back.



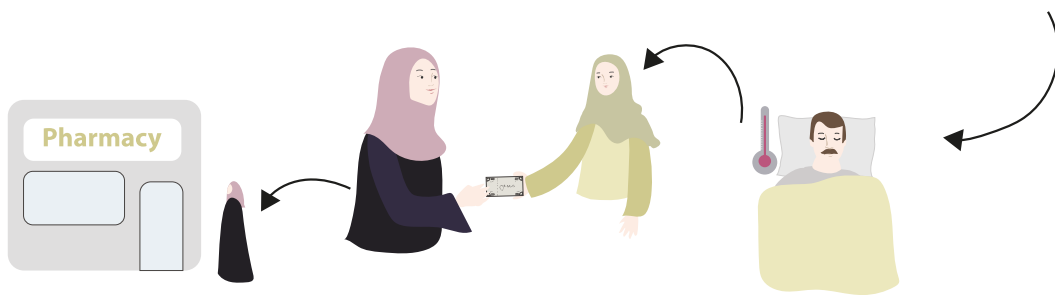
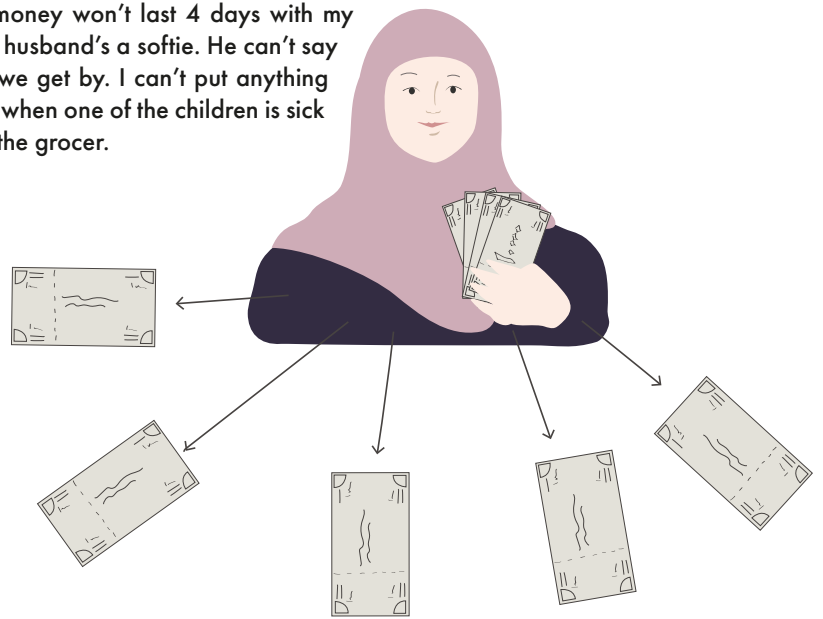
I spend the cash assistance

I pay the rent first of all, then pay up my debt at the grocer's. Sometimes I show the money to the children first and tell them I am getting each of them something, before paying my debts the next day... If I get to keep the sum overnight, I'm thankful. I can't afford healthcare anymore. I was given anti-bacterial soap last year which I'm still bathing the kids with. Prices now are very high.



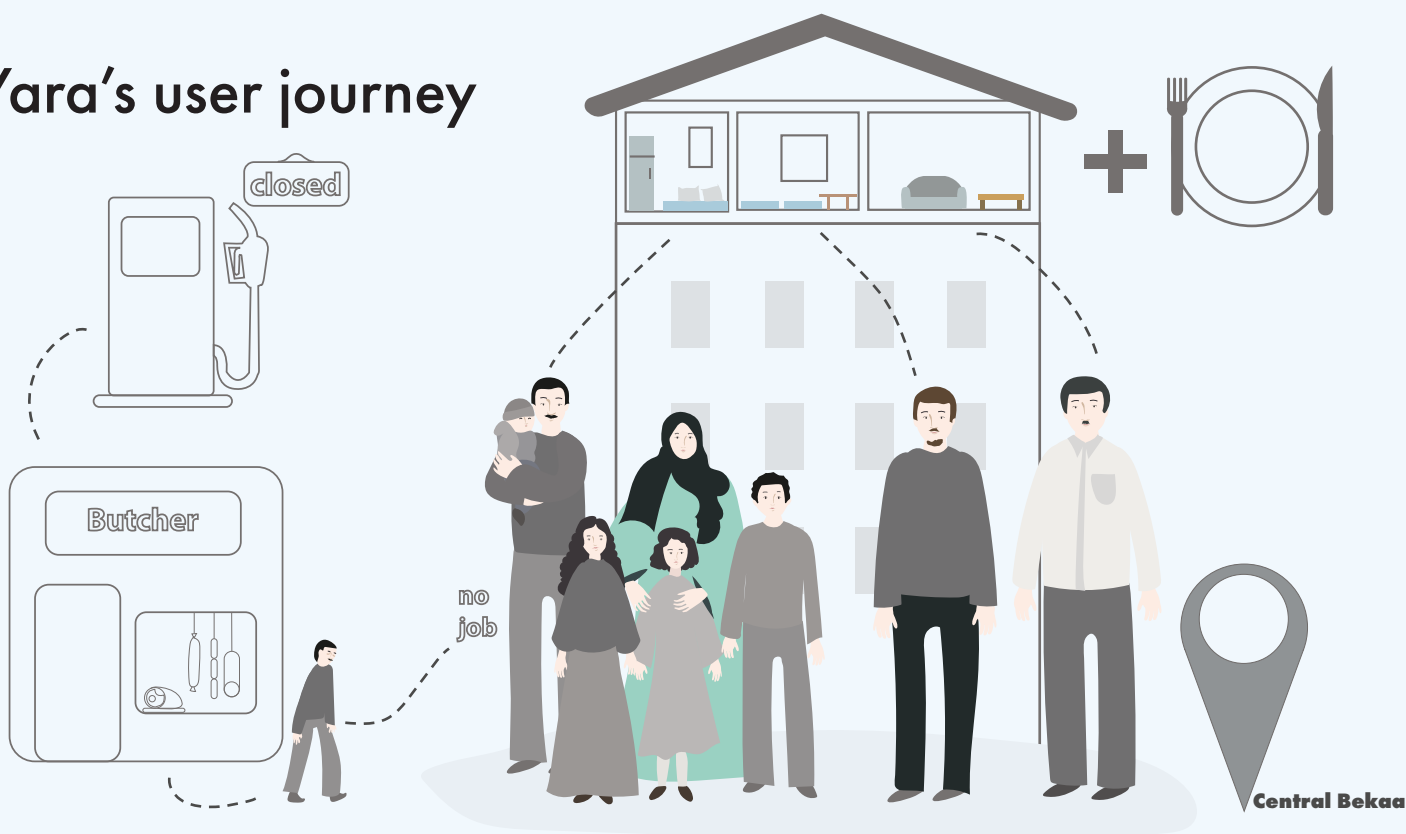
I make the decisions on spending the money. The money won't last 4 days with my husband. He gets the kids whatever they ask for. My husband's a softie. He can't say no to them. So I manage the budget. It's hard, but we get by. I can't put anything aside, though, for unexpected expenses. Sometimes, when one of the children is sick and I need to buy a medicine, I borrow money from the grocer.

Recently, my husband fell ill and was bedridden for almost four days. We borrowed cash and went to the pharmacy and he was given a couple of shots. They said he was poisoned from tomatoes he'd eaten. Monthly expenses are rarely what you expect them to be. Sometimes they turn out more and sometimes less.



I just wish the prices weren't so steep! Now we live in debt just to feed our families! People should not be treated like animals at the banks and other places, just because they are down on their luck... Some judgmental comments we hear are extremely painful and make you feel cheap. There is no respect even for the elderly.

Yara's user journey



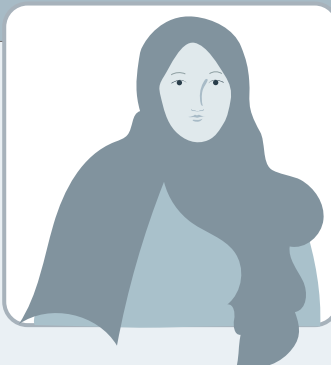
Introduction

My name is Yara. I am married, 35 years old, and have four children. We share a house with my two brothers-in-law, with each family living in a room, and divide the rent amongst the three of us. We also share the food expenses.

When we first arrived in 2012, we lived in Beirut for a year and the landlord employed my brother-in-law's sons. The landlord was annoyed by the noise made by the children, so we had to move here to the Central Beqaa. Back then, there were more of us. My mother-in-law and her daughter, 3 brothers-in-law and 2 sisters-in-law lived with us. Our husbands worked in Beirut and used to come home once every couple of weeks because there were no sufficient rooms in the house for them to stay.

My husband is the only one working, on and off. He used to work in a gas plant, but it is closed now. It's been over 4 months since he had a job. My husband went to work for a butcher for 2 months but he was fired for not showing up, he was afraid of COVID-19.

My husband and I are uneducated.



Yara

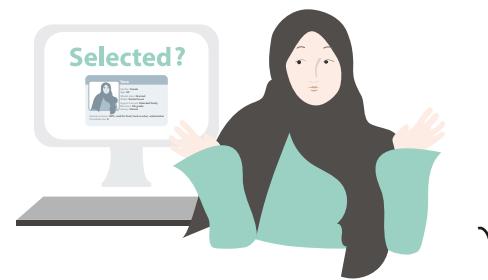
Gender: **Female**
 Age: **35**
 Marital status: **Married**
 Shelter: **Rented house**
 Support network: **Extended family**
 Education: **None**
 Literacy: **Illiterate**

Assistance history: **MPC, food voucher, cash for winter**
 Household size: **6**

I am selected for the cash assistance

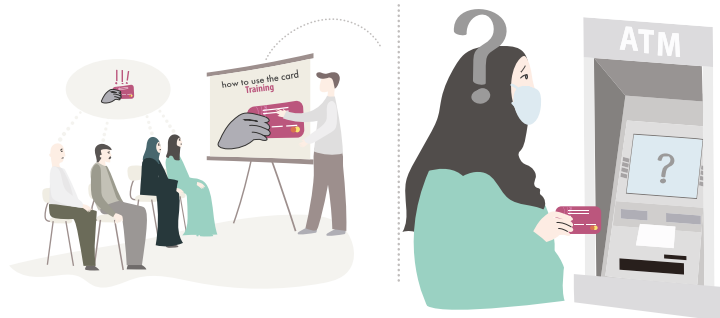
When we first arrived, we were too ashamed to register, you know? We thought our living all together was rather shameful. But we felt braver when we saw everyone else going. It's just hard asking for help. You feel like a beggar. But once you receive assistance, it feels good. Now we rely on the cash assistance. I receive the cash assistance and the food assistance.

We were relieved when we were first selected. The assistance helps us survive. My husband has a leg that's shorter than the other. He can't work too hard. I have no idea why we receive the assistance. It's from the UN right? The computer chose us. I guess we were lucky.



I receive the card

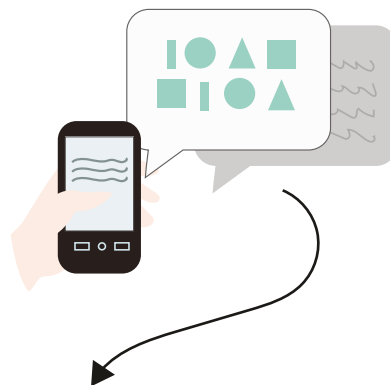
It was very crowded when I went to pick up the card and I wasn't able to focus properly. We were told not to use the card before we received the loading SMS and we were given a few instructions, but we were not clearly shown how to use the card. They played some sort of explanation on the screen. That wasn't enough, if you ask me. Nobody taught me how to use it.



I am informed that the cash will be loaded on my card

I just receive their SMS texts. That's all. They send me an SMS that says the card will be loaded on the twentieth. A couple of weeks later, I get another SMS text, saying it's been loaded. My brother-in-law tells me what the SMS says. I also know by the look of the letters what it says more or less.

I don't receive them on the same date anymore. This has affected us. People's minds were set at rest when the fifth drew near. It's no longer the case. Now our anxiety lasts longer than a month and rises every day as our debts accumulate. It would be better if the loading became regular again.



Validation

For the first validation, I went to the UNHCR in Zahle. I couldn't go alone to Zahle because it is too far away. The new validation location is closer and I can go alone. It's also less crowded and can be done in a few minutes. In Zahle, there was an hour's wait or more. This is a positive change.

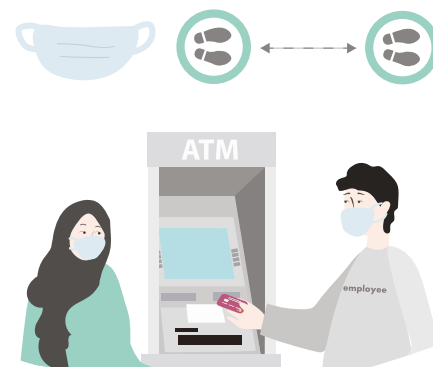
They send me the location and I go there. We didn't know we could go to the nearest Libanpost or Cash United. I just followed the instructions in the SMS. The address is clear.



I go to withdraw the cash from the ATM

My husband has a bad leg and would slow us down so I go without him. Sometimes I give the card to my brother-in-law, but last couple of months, I went by myself. If my brother-in-law's free, he accompanies me. If not, I go alone. There's usually an employee there to help us use the card.

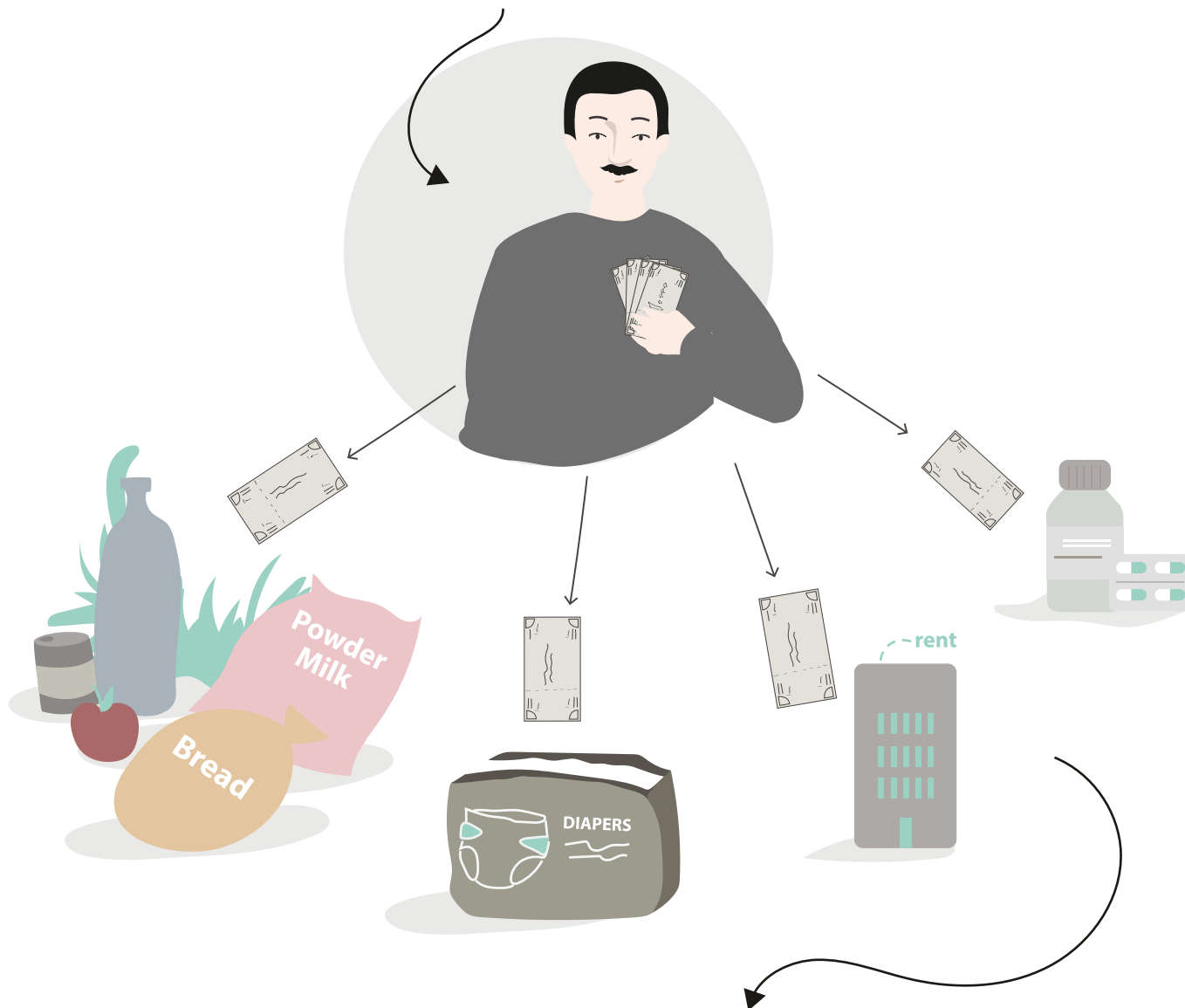
I ask him to help me. I give him the pin code and he withdraws the money for me. It's perfectly organized, thanks to the employee. Each person withdraws their money in their own turn. Social distancing is respected and we all wear masks. I feel safer in the presence of the employee, but I'm scared I might catch the virus from someone there or on the way.



I'm too scared to withdraw the money myself. Once we lost my card as my sister-in-law was about to use it. She told me I must have lost it. We went back home and looked all over for it. Six months later, as we were still asking around for it, we were told it had been found and given to a sheikh. We went to see him and gave him the code and he gave it back. It turned out the money was untouched. I've been scared ever since.

I spend the cash assistance

My husband decides how to spend the money. We spend it on food, diapers, milk, oil, on provisions for the winter, and on rent. We also spend the money on medication for the children. We pay around 50,000 LBP a month in medication from the assistance money. At the dispensary, I pay much less, but I can't find the medicine I need there. If someone comes from Syria, we ask them to bring us the medicine from there, not because it's cheaper, but because it can't be found here.



We're ok, as long as our debtors know they'll get paid soon.

Now we receive 400,000 LBP instead of 260,000 LBP. They increased the food assistance too. It's handy now that the prices are so steep but the assistance money is hardly enough. You know how it is. I wish they would give us a bit more, that's all. We're so thankful, but we have to be careful. We live day by day. We don't eat meat. Thank God the landlord is kind and patient and doesn't nag us about the rent. Everybody knows we regularly pay our debts thanks to the red card, and so they bide with us.

We hope that schools open again to educate our children.

Making sense of user experiences

The composite experience represented in each user journey illustrates a different pathway through which recipients experience the WFP's MPC programme. Each experience is marked by a unique set of negative and positive elements that are shaped by situational and demographic characteristics. The following section reflects on the points in the user journey at which these elements occur and on how the persona experiences differ.

I am selected for the cash assistance

Naturally, recipients generally perceive their inclusion in WFP's MPC caseload very positively. Abia reports having been "elated" when she was first notified of her inclusion. For Yara and Faisal, this experience is more nuanced: their expression of happiness at having qualified for MPC assistance is contrasted with a sense of shame. Both reflect on the way in which receiving aid, especially when waiting in queues, can make one feel like a "beggar".



Faisal: "When I registered for the assistance in 2014, I felt like a beggar. We Syrians are like beggars, waiting in line to receive assistance and people hurl insults at us while we wait."



Yara: "It's just hard asking for help. You feel like a beggar. But once you receive assistance it feels good."

Abia, Heba, and Yara's personas each express uncertainty as to why they were chosen to receive MPC. WFP uses a complex statistical model to predict the socio-economic vulnerability of households based on their predicted monthly expenditure per family member. The variables used to compute vulnerabilities, and their respective weights, are recalibrated annually to reflect changes in household circumstances captured by the Vulnerability Assessment of Syrian Refugees in Lebanon (VASyR).⁶ This recalibration means that households can either be newly included, reincluded, or discontinued from WFP's caseload on an annual basis. However, in 2020 WFP stopped discontinuing households. Abia, Heba, and Yara are not sure why they qualify to receive MPC:



Abia: "I have no idea why I was chosen. Probably because my family has no provider."

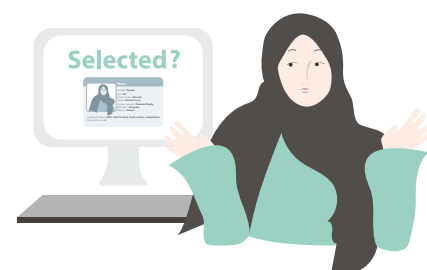


Heba: "WFP provide me with assistance for the kids, I think, since I was reintegrated every time I had a baby."



Yara: "The computer chose us. I guess we were lucky."

Across Lebanon, potential recipients are informed of their eligibility via an annual SMS. Information on the targeting approach for WFP MPC assistance is not communicated in this SMS. The complexity of the targeting approach has proved difficult to explain



⁶ The VASyR is a nationally representative annual assessment of needs across all sectors that provides an overview of geographical variations in vulnerabilities at district and governorate levels. Key findings are available online (see Inter-Agency Coordination 2021).

through mass communication channels and decisions on eligibility have reportedly low levels of understanding among refugees. Those excluded from WFP's MPC programme can appeal and be reconsidered for inclusion via the Grievance Redress Mechanism, which is jointly implemented by UNHCR and WFP.

I receive the card

Receiving the card and being trained in its use is an important milestone in each user journey. None of the personas mention any experience using ATM cards before coming to Lebanon. In fact, a CAMEALEON survey of WFP's MPC recipients in June 2020 found that 98 percent had never used an ATM before receiving cash-based assistance in Lebanon.⁷ In light of this widespread unfamiliarity with the chosen payment system, much of the experience of WFP's MPC depends on training recipients to become confident users of ATMs.

Training in ATM use is given to recipients during card distributions by the cooperating partners of LOUISE agencies. Almost 98 percent of recipients surveyed as part of CAMEALEON's ATM Experience Study confirm they received training to use the card and most were satisfied with the experience.⁸ Faisal is among those for whom the training worked well:



Faisal: "I received training by the United Nations when I was given the red card. It took 10 minutes. I had never used the ATM before but it's easy."

As a literate male recipient, Faisal is more likely to be a confident user of ATMs. In line with Faisal's experience, the CAMEALEON survey found a significant correlation between gender and confidence in using the manual entry option at the ATM.^{9,10} Using a four-point Likert scale, 43 percent of male respondents reported being confident or very confident users of the manual entry option, compared to just 22 percent of female respondents. Literacy levels also correlated to higher levels of confidence using ATMs: as recipient literacy levels increase from very low to very high, the percentage of users being confident or very confident with the manual entry option increases from 7 percent to 53 percent. This is something that Faisal picks up on as well:



Faisal: "Those who have problems using the card usually can't read. I don't think the training is sufficient in their case."

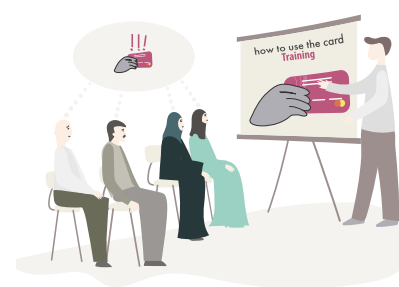
Indeed, the training seems to have been less effective for Abia and Yara, both of whom are illiterate:



Abia: "We were shown how to use the card but I'm personally too afraid to use it. If you are not afraid, there's not much to it, really, but the training happened a long time ago, and I don't remember."



Yara: "It was very crowded when I went to pick up the card and I wasn't able to focus properly. They played some sort of explanation on the screen. That wasn't enough, if you ask me. Nobody taught me how to use it."



⁷ CAMEALEON (2021, forthcoming).

⁸ CAMEALEON (2021, forthcoming).

⁹ Rather than selecting a pre-set amount to cash out, recipients can type in a specified amount to withdraw. In comparison to entering the PIN code and checking the balance on the card, recipients felt least confident using this manual entry option.

¹⁰ CAMEALEON (2021, forthcoming).

Personal circumstances can also impact recipients' confidence in using the ATM. Educated and literate, Heba was initially able to apply her training at the ATM, even recalling the instructions provided during the training. However, personal problems within her household diminished her sense of confidence using the ATM:



Heba: "At first, I applied what I was taught at the ATM, but when the trouble started with my husband, I forgot everything and have sought a cab driver's help ever since."

I am informed that the cash will be loaded on my card

Personas have a consistently positive view of the SMS mechanism that informs recipients that their ATM cards have been loaded. This resonates with a CAMEALEON research report on Accountability to Affected Populations (AAP) from 2019 that found key messages communicated to recipients via SMS are widely understood, despite high levels of illiteracy in the Bekaa region.¹¹ Abia and Yara both manage to decipher the content of the SMS messages by recognising the appearance of the letters and numbers and with the help of household and community members:



Abia: "On the fifth of every month I get an SMS and can tell what it is from the shape of the text and the number. I know the number. Its ends with 300. Only the loading SMS has my file number. Sometimes I ask the neighbour to read it to me."



Yara: "My brother-in-law tells me what the SMS says. I also know by the look of the letters what it says more or less."

Those able to read are more positive still:



Heba: "I know exactly what to do and where to go, and in case I have doubts, I call the number they send."



Faisal: "The SMS texts are perfectly clear, and they include safety instructions regarding the pandemic. When I'm not sure I ask those who received the same SMS texts."

Validation

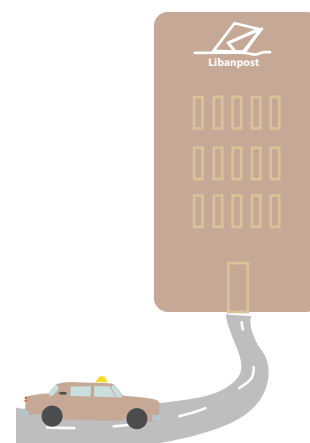
Recipients of WFP's MPC programme are required to validate their identity at local Liban Post or Cash United sites every three months. While generally well understood, there is some confusion regarding the location specified in the validation SMS. Abia and Faisal both report hearing that it is possible to validate at any Liban Post or Cash United site, irrespective of the location specified in the validation SMS. During the co-creation workshop, WFP technical staff confirmed that it is in fact possible for recipients to validate at any Liban Post or Cash United site, but that locations were specified to avoid overcrowding at individual sites, especially due to COVID-19. Both personas worry about breaking a rule and losing out on their assistance because of it.



Abia: "I was told I could do the validation in the nearest Cash United, but I'm not sure. I'm scared I might go to the wrong place. My children and I can't survive without the cash assistance so I'm worried I might not get it anymore if I make a mistake."



Faisal: "Now I'm doing the validation here, but I'm afraid: am I breaking a rule?"



¹¹ CAMEALEON (2019).

I go to withdraw the cash from the ATM

As the most tangible physical touchpoint in users' journeys, the process of traveling to and withdrawing cash from ATMs is rife with unique positive and negative experiences. That said, all journeys share a common feature in that each persona relies on a third party to support them in withdrawing their assistance from the ATM:



Abia: "There's a UN employee there who helps me. He gets my money while I stand next to him. They told us we couldn't withdraw the money, that they'd withdraw it for us. I can't do it myself. For the last 4 months, there has been a UN employee to lend us a hand. Before that, I used to seek the help of anyone there. I give them the card and pin code and they withdraw the money for me."



Heba: "The cab driver has been withdrawing the money for me lately. I stand next to him and his fare is LBP 10,000. I don't trust anyone else with the card."



Faisal: "There was a UNHCR employee who helped me."



Fatima: "I told them I'm a special case, and the employee punched in the pin code for me. He didn't touch the card or the money, though."



Yara: "There's usually an employee there to help us use the card. I ask him to help me. I give him the pin code and he withdraws the money for me. It's perfectly organised, thanks to the employee."

The fear of doing something wrong when using the ATM, especially when this may cause delays in receiving assistance, drives personas to rely on third parties at the ATM. This even includes recipients like Faisal, who found the training useful and using ATMs "easy":



Faisal: "We're all afraid something might happen; the ATM might break down or swallow the card or something and we might end up with no assistance for a month or more and simply starve."



Abia: "I'm scared the machine might swallow the card. I have never used the card myself."



Yara: "I'm too scared to withdraw the money myself."

The fear of doing something wrong is not uncommon, according to CAMEALEON's recent survey of MPC recipients. Of those who go to the ATM themselves, rather than sending a proxy, 45 percent seek assistance at the ATM.¹² This is most often a relative, followed by a UN or cooperating partner staff member, and bank or municipality staff. Survey respondents most often cited a lack of confidence using ATMs and low levels of literacy as to why they sought help. Cooperating partner staff of the LOUISE agencies manage crowds and help at ATMs. With the spread of COVID-19 in Lebanon, cooperating partners' monitoring staff began ensuring that ATM users adhered to social distancing, hand-sanitising, and other COVID-19 measures. While they provide support when specifically requested, staff members do not train recipients to use the ATM independently.



¹² CAMEALEON (2021, forthcoming).

Given the lack of confidence using ATMs, Abia, Faisal, Yara, and Fatima welcome the presence of support staff at ATMs, despite conflicting interpretations which organisations staff work for. While Abia and Faisal only mention having been helped by a “UN employee” and “UNHCR employee”, respectively, Yara and Fatima are more explicit about the support they receive:



Fatima: “The young male and female employees follow the rules and are understanding and kind and always there for you.”



Yara: “I feel safer in the presence of the employee, but I’m scared I might catch the virus from someone there or on the way.”

Yara is not alone in her concerns regarding the spread of COVID-19 at ATMs. Fatima worries about catching the virus due to her weak lungs:



Fatima: “I have weak lungs and am afraid of COVID-19.”

I spend the cash assistance

The overlapping political, financial, and economic crises, compounded by COVID-19 and the Beirut blast, exacerbated poverty and vulnerability across Lebanon in 2020. The poverty rate has doubled in the past year while inflation between December 2019 and December 2020 caused a 402 percent increase in the cost of food and non-alcoholic beverages.¹³ This has left 89 percent of Syrian refugee households below the extreme poverty line, compared to 55 percent only a year before.¹⁴ While Faisal is acutely aware of the impact of overlapping crises and feels taken advantage of, Heba worries about being cut off from WFP’s MPC assistance due to the financial crisis:



Faisal: “The coronavirus pandemic and the financial crisis have had a huge impact on the jobs market, prices are excessive and business owners take advantage of the situation and the unavailability of products by selling us still more expensive items.”



Heba: “Since the demonstrations and the current situation, I’m worried now we may be cut off from receiving cash assistance due to the financial situation. I rely on the card to survive. I’m worried now, that’s all.”

To make ends meet, an increasing number of refugees across Lebanon are forced to accumulate debt. Nine out of ten Syrian households in Lebanon remain in debt, while the amount accumulated has increased by 18 percent over the last year, according to the findings of the 2020 VASyR.¹⁵ The main reasons for incurring debt – to pay for food, rent, and medicine – are captured clearly in Heba’s experience. As a female head of household, Heba is slightly more likely to be food-insecure than male-headed households.¹⁶ Unlike Faisal, she cannot rely on a family member to care for the children while she looks for work. Instead she takes on debt to meet her basic needs:¹⁶



Heba: “Things have become harder. For example, the owner of the tent asks about the rent every day. I tell her that I haven’t received the loading SMS yet. They are postponing it because of the pandemic. I am in debt because I have to buy bread and it’s become more expensive. In my case, I can no longer pay on time and have become indebted.”



¹³ Inter-Agency Coordination Lebanon (2021).

¹⁴ AUB (2021).

¹⁵ WFP (2020).

¹⁶ WFP (2021).

The staggered loading of cards was introduced to avoid crowding at ATMs. In Bekaa, the number of days across which the loading was staggered changed from four in November 2019,¹⁷ to fourteen in June 2020,¹⁸ and to seven in January 2021.¹⁹ These delays and changes impact personas differently, especially in terms of money owed to debtors. For Yara and Abia, the unpredictability of payments causes anxiety and stress, as they wait to settle their debts:



Yara: “I don’t receive them on the same date anymore. This has affected us. People’s minds were set at rest when the fifth drew near. It’s no longer the case. Now our anxiety lasts longer than a month and rises every day as our debts accumulate. It would be better if the loading became regular again.”



Abia: “The delay in the loading was caused by the coronavirus pandemic. They decided to make it gradual, and it does sort of complicate things a bit. It stresses me out sometimes when I have to wait to pay up what I owe, especially if something comes up, like one of kids coming down with an illness, and I have more expenses than usual.”

Access to Lebanon’s highly privatised healthcare system has always been a challenge for Syrian refugees. Persistent inflation further diminished access to healthcare for both Lebanese nationals and refugees in 2020, according to a recent report by Médecins Sans Frontières.²⁰ As a single mother of four, Heba is forced to deal with her children’s health issues independently, paying for treatment when she can afford it. For Fatima, unexpected medical expenses mean she has to take on more debt, while Abia can no longer afford her medication.



Heba: “I worry about my children’s wellbeing. Every month, one of the kids falls sick and passes the illness to another. I always end up sick, too. When they’re sick, it costs me a lot. Transportation fees are substantial as well, every time I have to go and get medication, or have to take the children to the doctor. I try to deal with the children’s slight health problems, such as diarrhoea, at home, of course, and put off going to the doctor as long as I can. I spend a good amount of the assistance I receive on healthcare. Now one of the boys is sick and I don’t know what to do.”



Fatima: “Recently, my husband fell ill and was bedridden for almost four days. We borrowed cash and went to the pharmacy and he was given a couple of shots. They said he was poisoned from tomatoes he’d eaten. Monthly expenses are rarely what you expect them to be. Sometimes they turn out more and sometimes less.”



Abia: “The hypertension medication alone costs LBP 66,500. In Syria, the medication costs only LBP 10,000. I can only afford it sometimes. Before the pandemic, I used to get it from Syria. I’m sorry. I’m getting emotional. Times are hard. I can no longer afford my medications, and food is super expensive.”



¹⁷ WFP ATM withdrawal report, April 2020.

¹⁸ Basic Assistance Working Group meeting, June 2020.

¹⁹ Basic Assistance Working Group meeting, January 2021.

²⁰ Médecins Sans Frontières (2021).

Household dynamics

The composition and make-up of households are key determinants of the user experience for WFP's MPC recipients. As single female heads of household, Abia and Heba cannot rely on family members to care for their children when they go to validate their identity or when they withdraw and spend their assistance. Instead, they leave their children with friends and neighbours while they travel to ATMs. A lack of support within the household can also affect perceptions of safety:



Heba: "I used to feel safe going to the ATM on my own. Not anymore. Since my husband was diagnosed with a mental illness and our marriage fell apart, I've been worried sick about the children and everything. It's taken its toll on my nerves, I guess."

This stands in stark contrast to Faisal, who is able to leave his children with his wife and generally feels safe and confident in navigating most aspects of the programme. The level of available support within the household also impacts how decisions around spending are made. Personas from households with more than one adult develop unique decision-making processes when it comes to spending the assistance they receive. Faisal and his wife decide collectively:



Faisal: "My wife and I decide how to spend the money. We store food for the winter and my wife reminds me what we need. We only buy what is absolutely necessary."

Yara manages the validation process and withdraws the assistance herself, but her husband decides what to spend it on, while Fatima manages her household's budget independently:



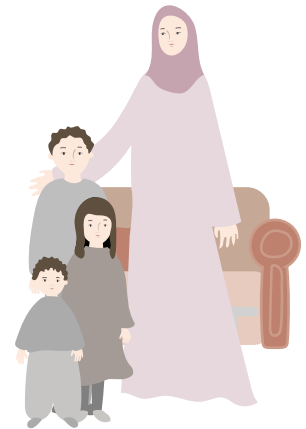
Yara: "My husband decides how to spend the money."



Fatima: "I make the decisions on spending the money. The money won't last four days with my husband. He gets the kids whatever they ask for. My husband's a softie. He can't say no to them. So I manage the budget. It's hard, but we get by. I can't put anything aside, though, for unexpected expenses."

Disability

The five user journeys presented here give limited insight into how disability can affect the user experience. While Yara's husband lives with a disability, her household relies on support from her brothers-in-law. They share food expenses and, if possible, accompany Yara to withdraw her assistance. As such, Yara's user journey gives little insight into how MPC recipients with disabilities could be better supported at various stages of the programme. Occasionally, her husband still manages to find work and decides what to spend the assistance on. Further avenues of research could include exploring how single-headed households, without the support of extended family members, manage to care for household members living with disabilities.



Location

The implementation of non-customer banking restrictions in the wake of Lebanon's economic crisis has drastically reduced the number of ATMs available to MPC recipients. In the Bekaa valley, WFP's MPC recipients are limited to only 12 ATM machines in six locations, which requires some recipients to travel considerable distances to withdraw their MPC. Fatima's most recent experience traveling to an ATM is indicative of some of the difficulties and costs faced by those who must travel greater distances to withdraw their assistance:



Fatima: "Last month I received the SMS in the afternoon. I set out the next morning, at 8 am. I took a van to Zahle, but the driver soon told me he couldn't go all the way there. I got out at the checkpoint and took another van and was told I had to pay again. He said the fare was LBP 4,000. I bargained to no avail. (...) I waited about three quarters of an hour for the van on the highroad on my way back. The driver told me he would take me to home, but he made me get out about half way so I had to walk the last six kilometres. He charged me LBP 6,000."

The fact that WFP's MPC recipients can now validate their identities at all Liban Post and Cash United sites has reduced distances for personas like Yara. Not only can she now validate "in a few minutes" but she can also do so on her own:

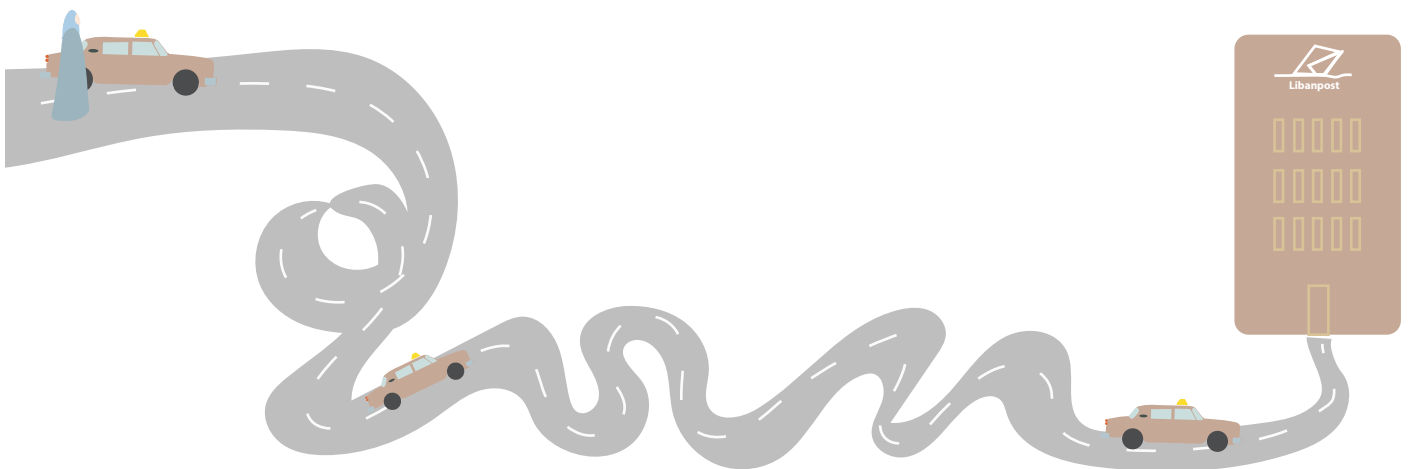


Yara: "For the first validation, I went to the UNHCR in Zahle. I couldn't go alone to Zahle because it is too far away. The new validation location is closer and I can go alone. It's also less crowded and can be done in a few minutes. In Zahle, there was an hour's wait or more. This is a positive change."

Despite this positive change, some like Heba still have to pay for long taxi journeys to validate their identity at distant Liban Post or Cash United sites. That costs money and time away from her children, who need to be cared for in her absence:



Heba: "There are plenty of cabs, but the fare is rather expensive, and it's a long trip. It's safe. There are people all around."



Recommendations

The following recommendations are based on recipient experiences and on WFP and CAMEALEON staff reflections during the co-creation workshop:

1. Encourage independent use of ATMs

The fear of doing something wrong at ATMs drives all five personas to rely on others when withdrawing their assistance. In the absence of support staff at ATMs, some rely on strangers to help them. Rather than over-emphasising the risk of cards being swallowed by ATMs, training at card distributions should focus more on training recipients to become confident users of ATMs. More regular practice using ATMs without the risk of losing out on assistance can help recipients develop the confidence to use ATMs independently. Trainers at distribution sites could provide recipients with more regular opportunities to practice, and rather than withdrawing for recipients, support staff at ATMs could be trained to encourage recipients to use ATMs themselves, especially as they are widely trusted by recipients. An instructional YouTube video detailing how to use Banque Libano-Francaise ATMs released by UNHCR Lebanon in December is already an important step in the right direction, especially for illiterate personas who found the training less useful.²¹

2. Consider automated audio calls for illiterate recipients

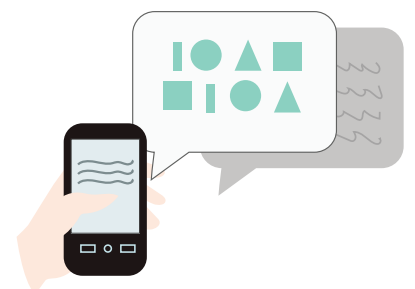
Illiterate personas need alternative lines of communication to WFP that ensure vital information is received and understood, even though they have learnt to decipher some of WFP's SMS messages over time. Recent changes to the validation process and instructions regarding the pandemic are examples of messages included in the loading SMS that may not have been properly understood by illiterate recipients, especially those without support to explain the message. WFP could explore the use of automated audio calls that keep illiterate recipients informed about the loading of cards, validation, discontinuation, and any other changes to programming.

3. Minimise changes to the loading schedule and communicate changes well in advance

Given the unprecedented levels of vulnerability present across user journeys, the predictability of assistance is vital to ensure recipients can meet their basic needs. Although the staggering of loading is undeniably important to avoid crowding at ATMs, changes to the loading schedule must be kept to a minimum and communicated as far in advance as possible to ensure recipients can adapt accordingly. According to WFP technical staff, the loading of cards currently occurs on the same day, unless that falls on a weekend or a public holiday. The loading SMS and automated audio calls could, for example, include a notification for recipients who are not expected to receive their next tranche on the same day.

4. Improve awareness of and links to other sources of support

While the stated purpose of MPC in Lebanon is to stabilise Syrian refugee households living below the extreme poverty line, there is ambition and potential to strengthen links between complementary services.²² The user journeys clearly underscore the need



²¹ UNHCR (2020).

²² DSP and CAMEALEON (2020).

for complementary services that could support households when unexpected shocks reduce their ability to meet their basic needs. Access to medication and treatment, for example, seems to be particularly challenging for the female personas included in this research. A “Cash Plus” approach that refers households with medical needs to other organisations or covers healthcare-related costs would ensure that recipients are not forced to take on more debt or forgo their basic needs.

5. Clarify validation locations

The locations for validation caused some confusion among personas who were unsure about whether they could validate their identity at any Liban Post or Cash United site. The validation SMS specifies a location to avoid overcrowding at individual sites, even though it is possible for recipients to validate at all sites. Single heads of household like Abia and Heba should be made aware that they have the flexibility to go to the closest validation site, especially because they have to care for children on their own. Both rely on friends and neighbours to care for their children while they are gone. Households that are required to cross checkpoints to reach validation locations should also be able to select locations that are easier to reach.



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