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Mid-Year Post-Distribution Monitoring Report of UNHCR's Multi-Purpose Cash Assistance to Refugees in Egypt

August 2023



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Summary

UNHCR uses cash-based interventions to provide protection, assistance, and services to the most vulnerable. From January to August 2023, UNHCR Egypt provided regular multipurpose cash assistance (MPCA) to an average of 16,071 refugee and asylum seeker households from all nationalities to support them in covering their priority needs. The cash assistance was delivered on bi-monthly basis and was distributed through Egypt Post Office branches that covers all Egypt's governorates. To inform UNHCR's strategic programming for multipurpose cash assistance in terms of understanding the impact of the assistance on their lives, and their views on the cash distribution process, UNHCR conducted a mid-year post distribution monitoring survey (PDM) for 2023 regular MPCA.

Data collection for this quantitative assessment was carried out by a third-party, Sagaci Research, between 23rd August to 1st of September 2023. Telephone interviews were conducted with a representative sample of MPCA beneficiary households from all nationalities who were randomly selected from Financial Service Provider (FSP) cash collection reports in August 2023. The sample size was calculated using confidence level of 95% and confidence interval 5. To account for non-response and for errors in data collection 15% were added to the calculated sample size.

A total of 382 MPCA beneficiary households were interviewed about their use of cash, impact of cash assistance, and potential non-compliance issues they faced during the process of cash collection.

Key Findings

- Slightly less than quarter of the respondents (22 per cent) reported that MPCA enabled them to cover **all or most of their priority needs**, while (37 per cent) reported that it covered half of their needs.
- Most of the interviewed beneficiaries (98 per cent) reported that the cash assistance **reduced the financial burden** on their households, **reduced their feelings of stress** (98 per cent) and **improved their living conditions** (99 per cent).
- The five most cited spending categories were **food** (cited by 82 per cent of respondents), **rent** (81 per cent), **utilities and bills** (27 per cent), **health-related items/ services** (19 per cent) and **debt repayment** (14 per cent).
- MPCA enabled most of the beneficiaries (98 per cent) to afford items and or services which they could not afford before receiving it; namely the **ability to pay rent/avoid eviction** (65 per cent), **ability to purchase more food** (53 per cent), **pay utility bills** (18 per cent) and **eating more diverse and nutritious food** (13 per cent).
- The majority of beneficiaries (97 per cent) were able to **find the needed items in the markets and with the required quality** (96 per cent). However, the majority (92 per cent) reported recent **increases in the prices of items/services**, mainly food, rent and clothes.
- Most beneficiaries (81 per cent) needed to **resort to one or more negative coping strategies** in the four weeks preceding the survey in order to cover their most pressing needs. The most frequently adopted coping strategy was reducing expenditures on various basic household needs (hygiene, health, education, baby items etc.) to meet household food needs (66 per cent).
- The majority of beneficiaries (85 per cent) were **very satisfied/satisfied with the cash collection process**. Also, most beneficiaries (89 per cent) did not require any help to withdraw or spend the cash assistance.
- Majority of the beneficiaries (83 per cent) **felt physically safe at all time** during withdrawing, keeping and spending cash assistance. Some 81 per cent reported facing no difficulties in withdrawing or spending of cash.

- Among the interviewed beneficiaries, 92 per cent could identify at least one local channel for **reporting complaints or feedback** on UNHCR cash assistance.

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List of Acronyms

CBI	Cash-based Interventions
EGP	Egyptian Pound
EPO	Egypt Post Office
EVAR	Egypt Vulnerability Assessment Report
FGD	Focus Group Discussions
FSP	Financial Service Provider
MPCA	Multi-purpose Cash Assistance
PDM	Post-Distribution Monitoring
rCSI	Reduced Coping Strategy Index
SMS	Short Message Service
UNHCR	United Nations High Commissioner for Refugees
USD	United States Dollar

Introduction

As of the 31st of August 2023, Egypt has been the host country for 351,9245 registered refugees and asylum seekers (206,345 households), among whom 42 per cent are Syrians, 32 per cent are Sudanese, while the remaining 27 per cent come mainly from sub-Saharan Africa, Iraq, and Yemen, in addition to several other countries. Refugees in Egypt reside in urban areas alongside host communities and are mainly concentrated in Greater Cairo (comprising Cairo, Giza, 6th October, Qalyubia), Alexandria, Sharkia and Damietta.

Since January 2023, UNHCR has provided regular, multipurpose cash assistance (MPCA) to an average of 16,071 vulnerable refugee and asylum seekers' households from all nationalities with the aim of supporting these families in covering their priority needs and to mitigate against their use of negative coping strategies, thus, contributing to their overall protection. The MPCA is unrestricted and hence provides the beneficiaries with the ability to prioritize and choose the items they need. The households receiving MPCA were selected following a vulnerability assessment which allowed for extensive analysis of refugees' living conditions to determine their eligibility according to the level of poverty. To mitigate the effects of the consistently increasing inflation rates in Egypt¹, and the consequent rise in prices and cost of living, the monthly cash transfer value was increased by 20 per cent in July 2023 to range from EGP 850 (USD 27.5)² to EGP 2,600 (USD 84.3) depending on the household size.

Throughout 2023, MPCA continued to be distributed on bi-monthly basis and beneficiaries received double their entitlement every other month through Egypt Post Office (EPO) and its 4,000 branches across Egypt. Beneficiaries residing near any of the 54 iris-enabled post offices received their cash assistance through iris biometric authentication, while those not residing near any of the iris-enabled post offices were assigned to receive their cash assistance using UNHCR cards from any post office.

As part of its commitment to the Accountability to the Affected People, and to inform its cash programming, UNHCR conducted this mid-year post distribution monitoring (PDM) survey for MPCA through a third party, Sagaci Research. The survey aimed to monitor the compliance to cash distribution processes and to assess the impact and effectiveness of the MPCA on its recipients. The survey was conducted through telephone interviews in August 2023 on a representative sample of MPCA beneficiaries who received MPCA for July-August, and this report outlines the findings of this mid-year survey.

Methodology

This PDM survey for multi-purpose cash assistance was conducted by Sagaci Research using the standard corporate PDM questionnaire developed by UNHCR HQ, which has been adapted to Egypt's context and to the operation's information needs while retaining the PDM core indicators for regional and global comparisons. The questionnaire was uploaded on KoBo platform to allow for mobile data collection.

¹ https://www.cbe.org.eg/-/media/project/cbe/listing/publication/2023/aug/in_august_2023_en_final.pdf

² According to UN exchange rate as of 15th August 2023 (30.86)

Research Objectives

The research objective of this mid-year PDM survey was to assess the effectiveness and impact of the multi-purpose cash assistance distributed by UNHCR to vulnerable refugees in need of basic need assistance. To achieve this, the PDM survey aimed to answer the following research questions:

1. To what extent did the cash assistance help the beneficiaries in meeting their most priority needs?
2. How did beneficiaries use the cash assistance they received?
3. To what extent were beneficiaries able to find what they needed in the market at the quality level needed and with stable prices?
4. Which negative coping strategies were adopted by households to meet their most priority needs when resources were insufficient?
5. To what extent were MPCA beneficiaries satisfied with the cash distribution process and with the information they receive on the cash assistance?
6. What were the difficulties and process-related issues that beneficiaries encountered during the cash distribution cycle?
7. Were beneficiaries aware of the local channels for lodging complaints and feedback related to UNHCR cash assistance?

Sampling

A representative random sample of 431 households from all nationalities who received July-August MPCA within two weeks after the start of the cash distribution cycle, was drawn from the FSP cash collection report. The sample size was calculated using confidence level of 95 per cent and confidence interval five. To account for non-response and for errors in data collection 15 per cent were added to the calculated sample size. The proportions of Syrian households and households from Other Nationalities in the sample were the same as those in the sampling frame. It is to be noted that the sample for this PDM did not include beneficiaries from Sudan, who arrived on or after the 15th of April 2023 following the eruption of conflicts in Sudan.

Data collection

Prior to data collection, Sagaci Research enumerators, along with field supervisors and coordinators, received a refresher training session on the survey tool on the 21st of August 2023 to ensure a thorough and common understanding of the survey questions.

Data collection was conducted by Sagaci Research, where a team of 10 enumerators conducted phone-based interviews with the sampled households starting from the 23rd of August 2023 and ending the 1st of September 2023. The data collection was aided by four interpreters for non-Arabic speaking refugees. The “PDM Questionnaire” was uploaded on KoBo server after being modified according to Egypt’s context and information and data was collected through smart phones and entered directly on the web-based KoBo form.

Interviews were conducted with the person registered by UNHCR to receive the cash assistance; mostly the principal applicant. If the registered person was not available, the enumerator conducted the interview with any member of the household over the age of 18 who is able to give the necessary information. If neither the person registered to receive cash nor a household member above the age of 18 were available, the enumerator would end the interview. An informed consent briefing the respondents on the survey and its voluntary nature, and ensuring the confidentiality of participants' data, was obtained from all participants before starting the interview.

Out of the provided sample of 431 beneficiaries, successful interviews were conducted with 382 respondents with a response rate of 89 per cent. The main reasons for non-response after three calling trials separated by at least two hours were; turned off telephones (eight per cent of the provided sample), no answer (three per cent) and out of service (one per cent).

Analysis

The global CBI data analysis framework which outlines the relevant indicators and the corresponding survey questions, as well as the methodology of core indicators calculation, was used after introducing some context-related modifications.

Data collected through KoBo web-based form was uploaded to a UNHCR-owned KoBo server after initial review by the field supervisor. The collected raw data was shared by UNHCR on daily basis and the data quality checks were regularly applied both during and after data collection. Sagaci Research data processing team then conducted statistical analysis on the cleaned data set using relevant software such as Microsoft Excel and SPSS. Analysis followed any stated aggregation or disaggregation of findings and data, where applicable.

Challenges and limitations

- Respondents' recall bias might have influenced the responses to some questions. To reduce this bias, data was collected within two weeks after receiving the cash assistance.
- Information gathered from PDM survey are self-reported, and there might have been a response bias due to unfounded fear of exclusion from future cash assistance.

Results

Respondent Profile

A total of 382 refugee beneficiary households were interviewed, 32 per cent (123 households) were Syrian, 29 per cent Sudanese (111 households) and 39 per cent (148 households) were from other nationalities as shown in Figure (1). Most respondents resided in Greater Cairo (82 per cent), and the remaining resided mainly in Alexandria (10 per cent), Damietta (three per cent) and other governorates (four per cent). Also, 59 per cent of respondents were females while 41 per cent were males. As for age group distribution, 40 per cent of respondents were 18-35 years, 48 per cent lied in the age group of 36-59 years and 12 per cent were above 60 years. The average reported household size of respondents from all nationalities was 4.3 corresponding to 4.6 for Syrians, and 4.2 for respondents from other nationalities.

Figure 1: Distribution of respondents by nationality

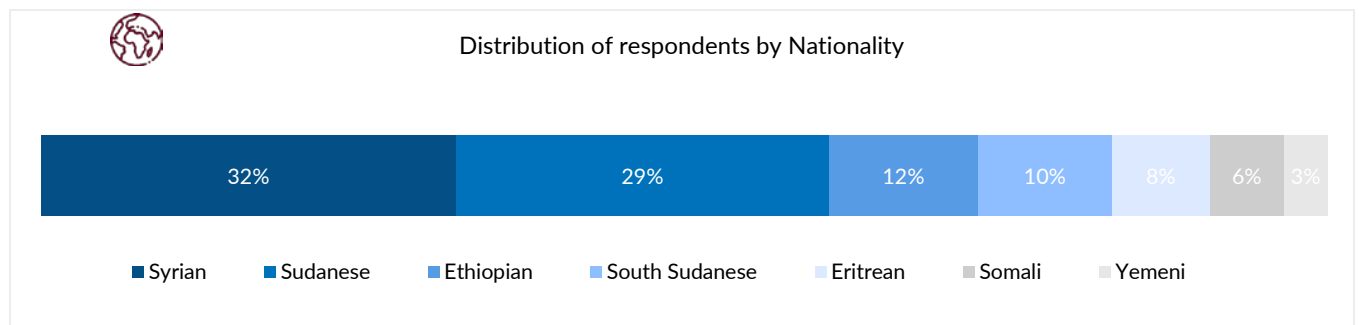
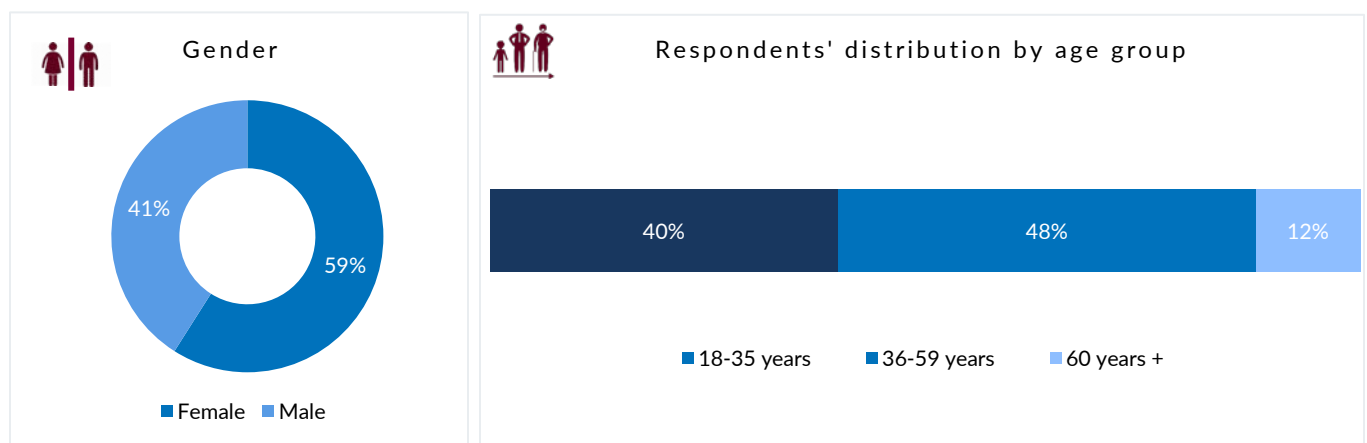


Figure 2: Distribution of respondents by gender and age group

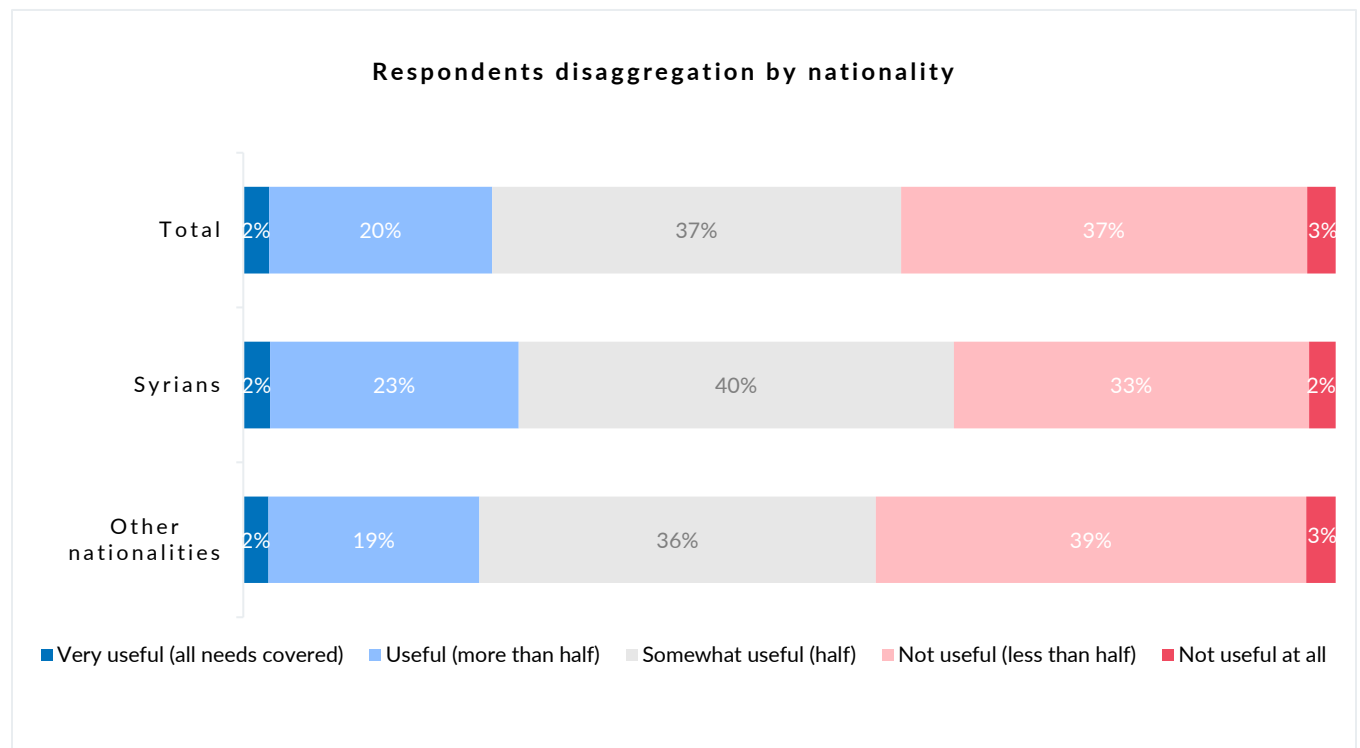


Impact of Cash Assistance

Perception about usefulness of cash assistance and impact on beneficiaries' wellbeing

At the time of the survey interview, the vast majority of responding beneficiaries reported that the cash assistance enabled them to cover some or all of their households' priority needs (97 per cent). As shown in figure (3), **22 per cent reported that the cash assistance was useful as it helped them cover all or most of their priority needs**, while 37 per cent reported that it helped them to cover half of their priority needs. Some 37 per cent reported less usefulness of the assistance as they could only meet less than half of their priority needs. Only three per cent of respondents found the cash assistance not useful as it did not cover any of their priority needs. When disaggregated by nationality, 25 per cent of Syrian households reported being able to meet all or most of their priority needs, while 21 per cent of other nationalities reported being able to meet all or most of their priority needs.

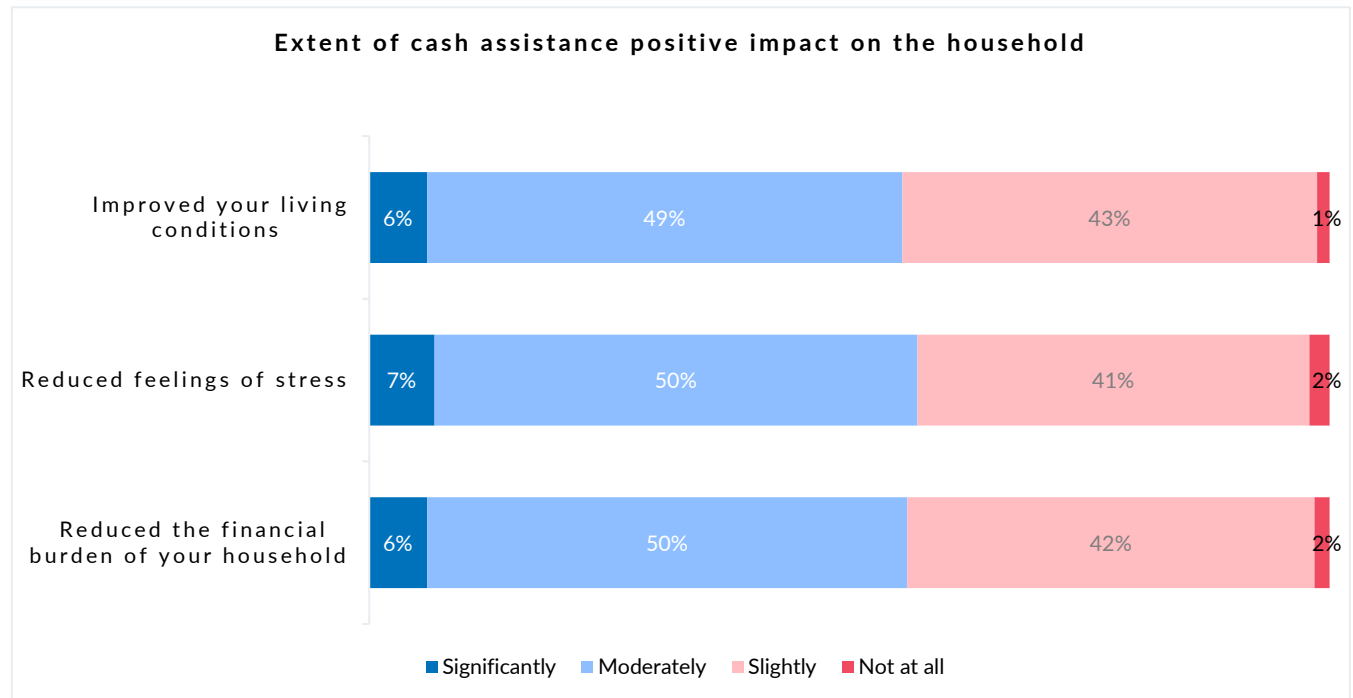
Figure 3: Extent of cash assistance usefulness in covering household priority needs



When respondents who perceived the assistance to be not useful (i.e. the 40 per cent able to cover less than half or none of their priority needs) were further asked about the reason for this perception, **the main reason reported was that the assistance amount is insufficient (95 per cent)**. Other reasons reported were that a different form of assistance was needed (16 per cent), the assistance duration is too short (11 per cent) and the cash assistance is only a short-term relief (seven per cent).

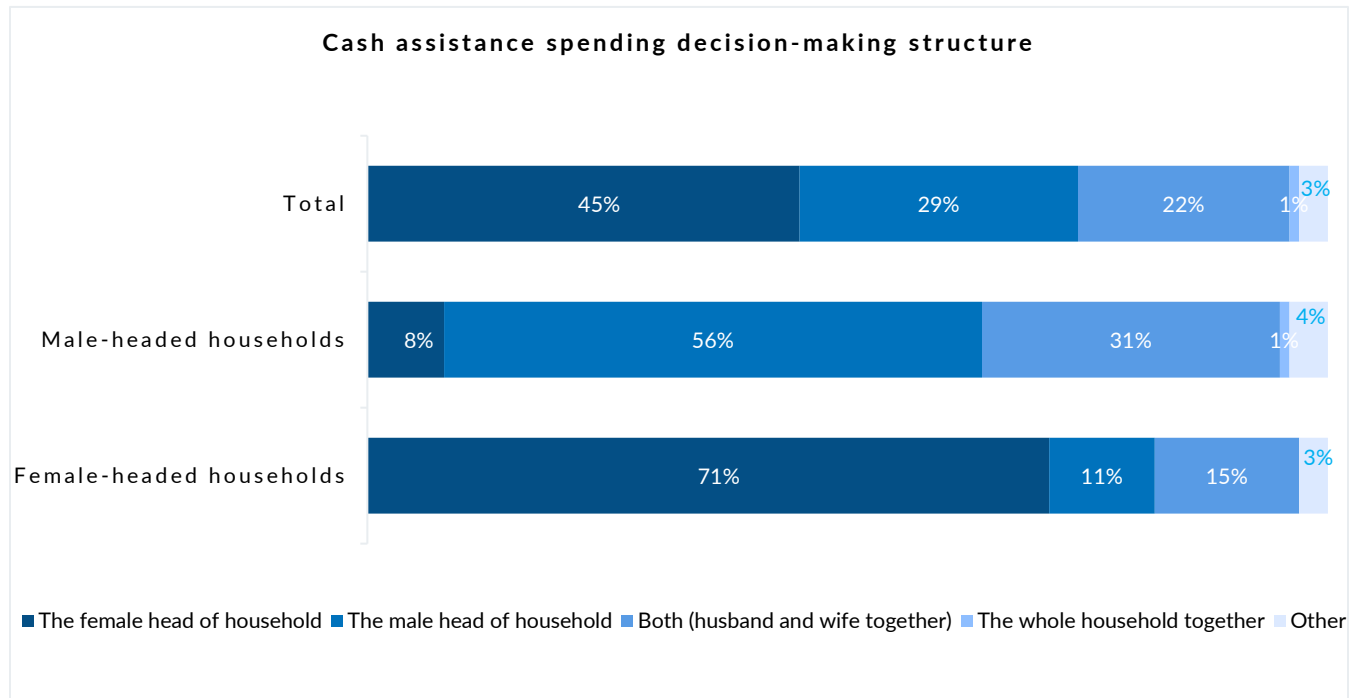
When asked how the received cash assistance has impacted their lives, most respondents reported that the cash assistance had at least slightly improved their living conditions (99 per cent), reduced their feelings of stress (98 per cent) and also reduced the financial burden on their household (98 per cent). The extent of this positive impact is detailed in figure (4).

Figure 4: Extent of cash assistance positive impact on the household wellbeing, overall



As for household decision-making dynamics, disagreements about spending the cash assistance appeared to be rare as most respondents (92 per cent at overall level) reported no disagreements, while four per cent reported having some discussions before reaching an agreement, four per cent (corresponding to 15 households) reported many disagreements, and less than one per cent (two households) refused to provide an answer. Results did not vary when disaggregated by nationality.

Also, findings from the PDM survey show that in a sizable proportion of interviewed households (45 per cent) it was the female head of the household who decided on how the cash assistance will be spent, 29 per cent by the male head of the household, 22 per cent of respondents reported that the decisions were made by the husband and wife jointly, one per cent by the entire household and three per cent relied on other decision-making structures. It is worth mentioning that females participated in the spending decisions of 40 per cent of male-headed households.

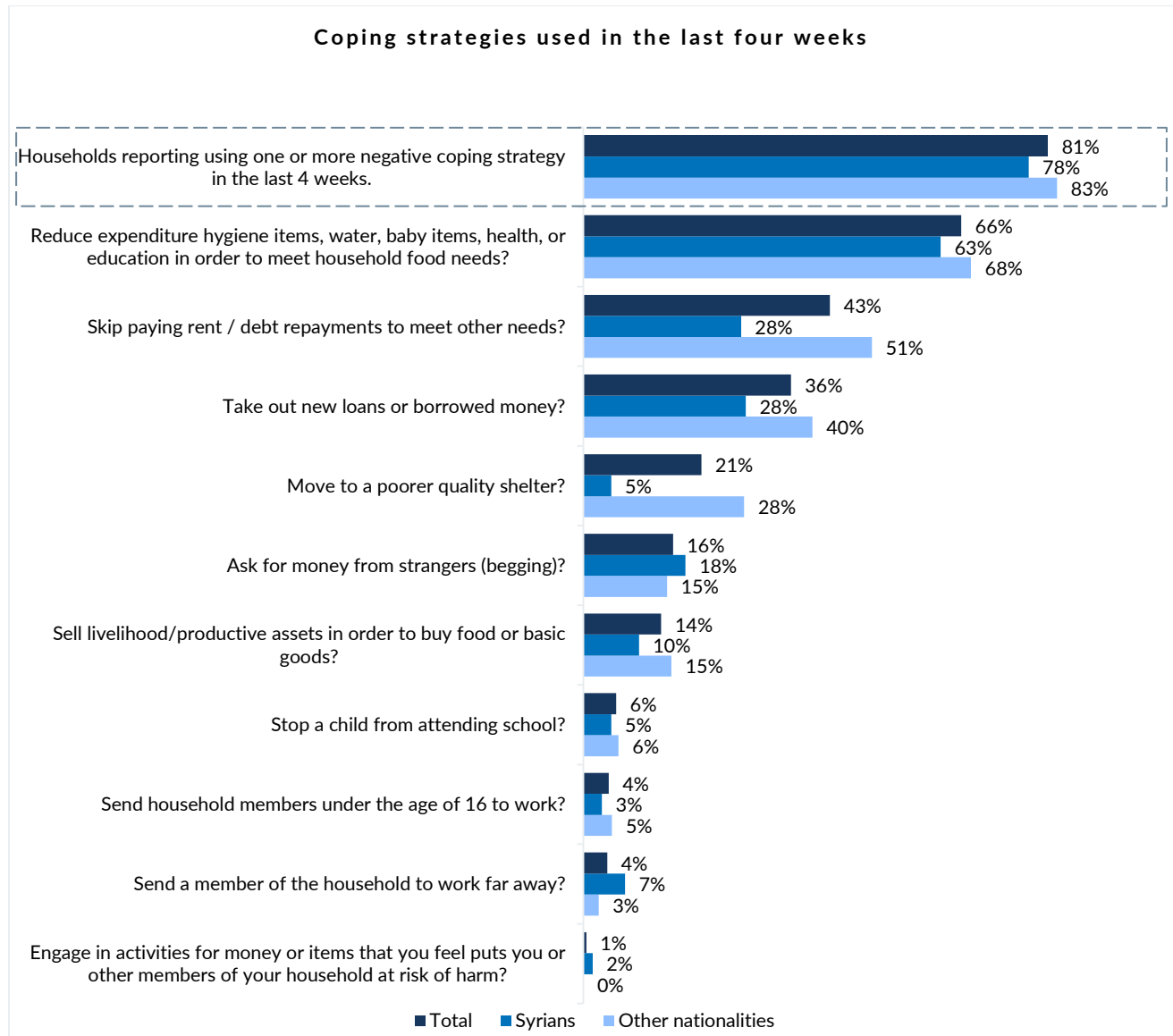
Figure 5: Who in your household decided how the cash assistance should be spent

Use of Negative Coping Strategies

Coping mechanisms are behaviors adopted by households when resources are insufficient, revealing the trade-offs the households are forced to make in order to meet its most pressing needs. Such strategies negatively impact both the livelihood and the dignity of the household's members.

The challenges faced by refugees in meeting their most pressing needs lead to adopting a variety of negative coping strategies. On an aggregate level, **81 per cent of survey respondents reported resorting to at least one negative coping strategy in the four weeks preceding the survey** (78 per cent of Syrian respondents and 83 per cent respondents from other nationalities). The most common coping strategies were as follows: (1) reducing expenditures on various basic household needs (hygiene, health, baby items etc.) to prioritize food needs (used by 66 per cent of respondents), (2) skipping on rent payments or debt repayment to meet food needs (used by 43 per cent of respondents) and (3) taking out new loans or borrowed money (used by 36 per cent of respondents). Different nationalities exhibit distinct patterns in adopting coping strategies. Respondents from other nationalities were more likely to report skipping paying rent and debt repayment, and to move to poorer quality shelters and to take out new loans, while Syrian respondents were more likely to ask for money from strangers. These distinct patterns are shown in Figure (6).

Figure 6: Prevalence of Negative coping strategies in the past four weeks

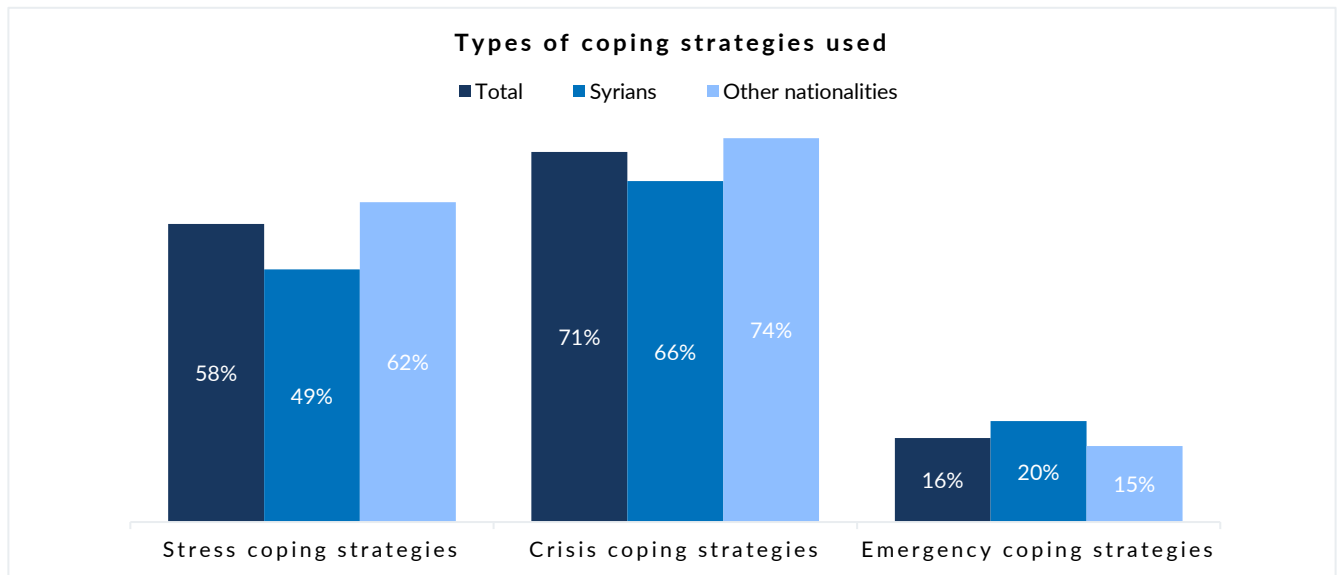


According to the severity of their implications negative coping strategies are further classified into stress, crisis, and emergency coping strategies. Stress strategies reduce the household's ability to deal with future shocks. Skipping rent payment and debt repayment, as well as taking out new loans are examples of stress coping strategies. Crisis strategies directly reduce future productivity (including human capital). Stopping a child from attending school and selling livelihood and productive assets are considered crisis coping strategies. Emergency strategies also affect future productivity but are also difficult to reverse or more dramatic in nature. Examples of such strategies are asking for money from strangers (begging) and engaging in activities for money that puts members of households at risk of harm.

When negative coping strategies were analyzed by severity of impact 58 per cent of respondents (49 per cent of Syrians and 62 per cent of respondents from other nationalities) resorted to stress coping strategies, 71 per cent

(66 per cent of Syrians and 74 per cent of other nationalities) resorted to crisis coping strategies, while 16 per cent of respondents (20 per cent of Syrians and 15 per cent of other nationalities) resorted to emergency coping strategies. See Figure (7).

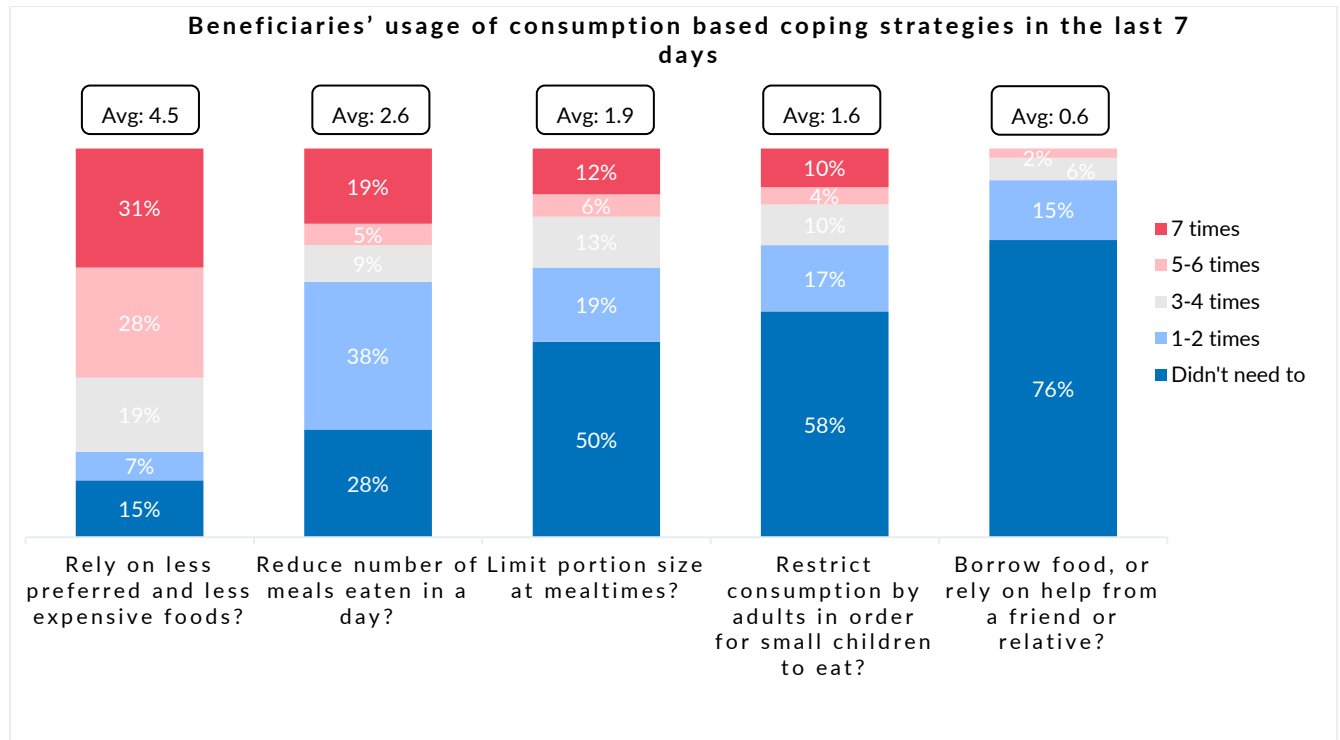
Figure 7: Prevalence of negative coping strategies by severity



To cope with their inability to meet food needs, households may resort to one or more food consumption coping strategies which vary in severity, where the most severe are restricting consumption by adults in order for children to eat, followed by borrowing food from friends or relatives.

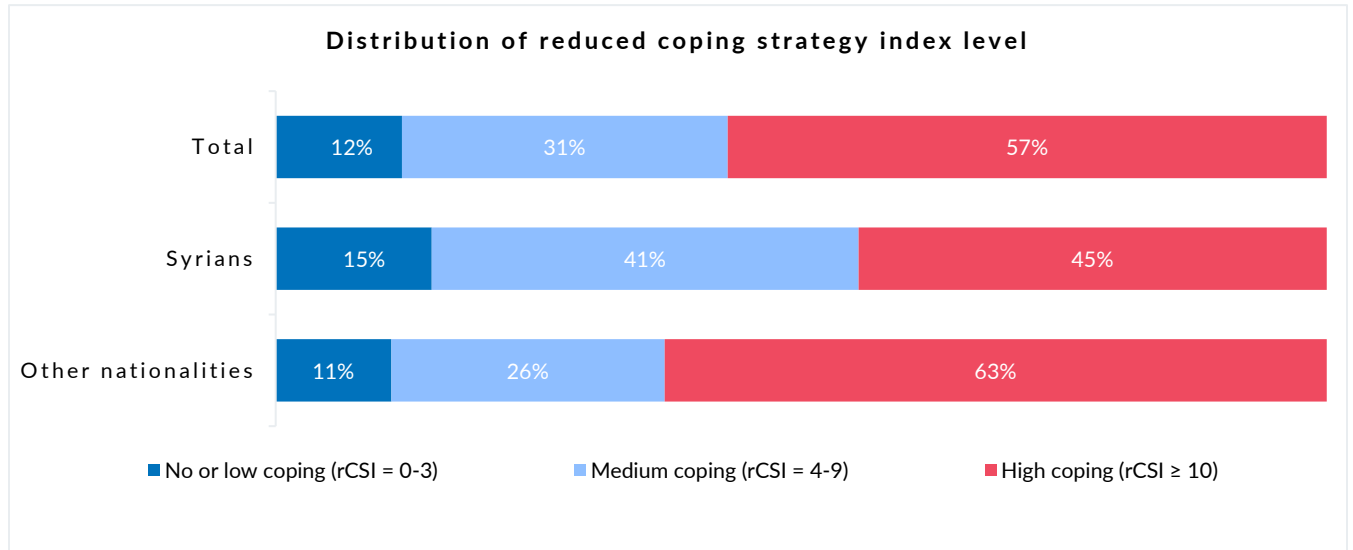
In the week preceding the survey food consumption coping strategies were highly prevalent where 95 per cent of respondents resorted to at least one strategy. Resorting to less preferred and less expensive food in the seven days preceding the survey was the most frequently used consumption coping strategy and was reported by 85 per cent of respondents with an average of 4.5 times in the week preceding the survey. This was followed by reducing number of meals eaten in a day, which was used by 72 per cent of respondents, with an average of 2.6 times. Limiting portion sizes was ranked as the third most used strategy and was cited by 50 per cent of respondents with an average of 1.9 times in the last seven days. Borrowing food or relying on help from friends and relatives was the least frequent consumption-based coping strategy that respondents resorted to and was reported by 24 per cent of respondents. (See figure 8).

Figure 8: Prevalence and frequency of food consumption coping strategies in the past 7 days



Reduced Coping Strategy Index (rCSI) is a proxy for food security that has been developed by the World Food Programme (WFP) and is calculated using the frequency and severity of the food consumption coping strategies in the seven days preceding the survey interview. The higher the rCSI, the higher food insecurity of the household. Survey results show that the average rCSI for the surveyed households is 15 (13.2 for Syrians and 15.9 for beneficiaries from other nationalities). Data has also shown that 12 per cent of surveyed cases had no or low coping, i.e., food secure (rCSI = 0-3), 31 per cent had medium coping (rCSI = 4-9) while the remaining 57 per cent were high coping (rCSI ≥ 10).

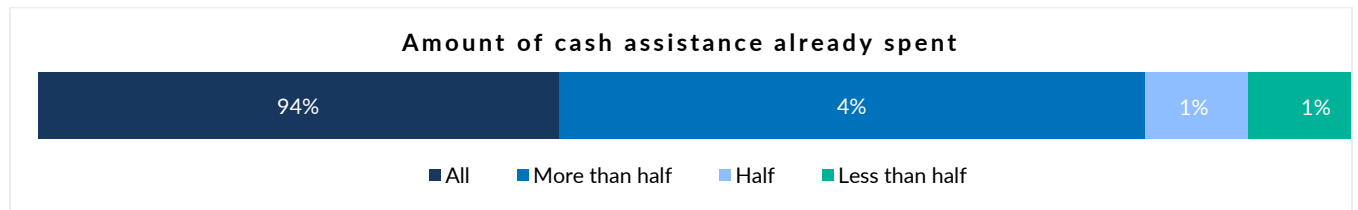
Figure 9: Levels of reduced coping strategy index applied by beneficiaries



Use of Cash Assistance

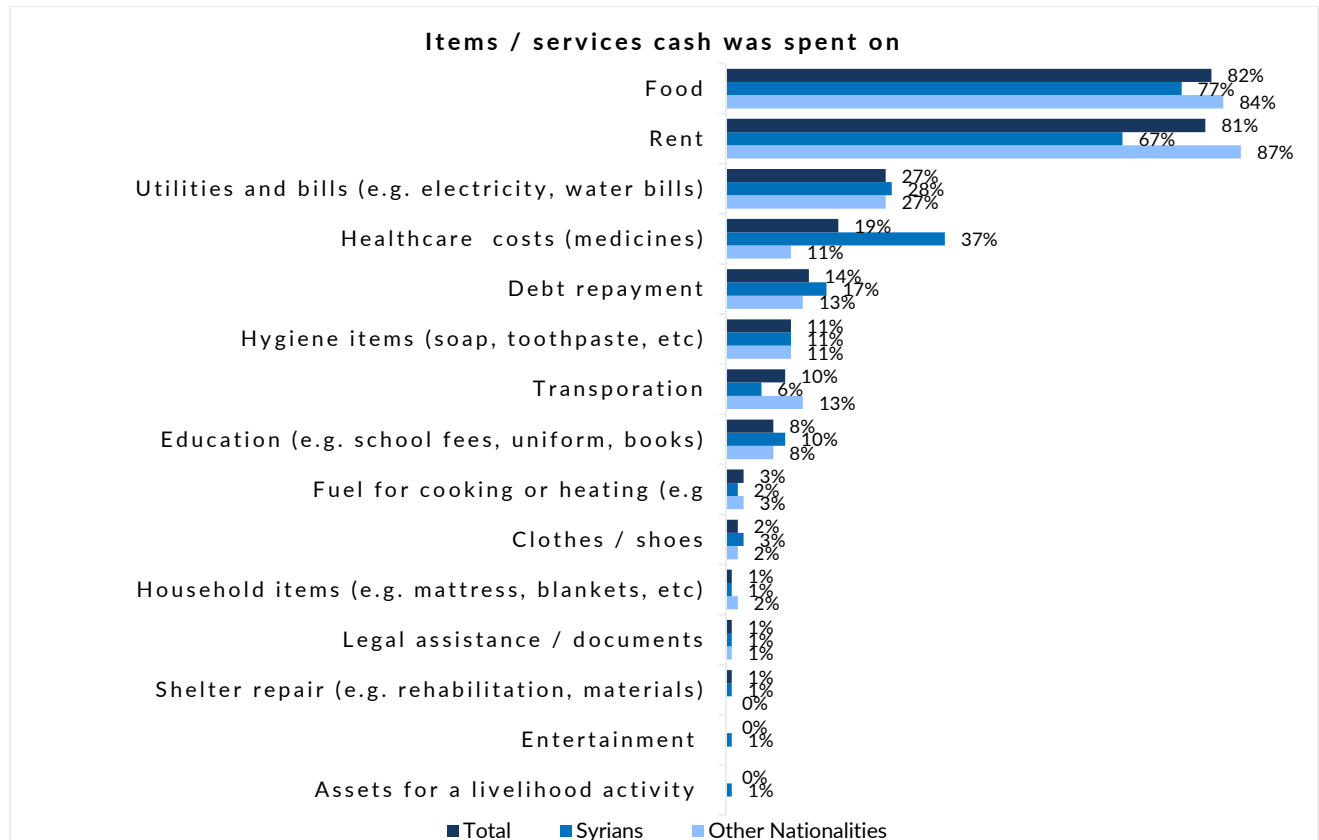
Between the period of collecting the cash and conducting the phone interviews, 94 per cent of respondents reported spending the entirety of the cash they received, five per cent reported spending half or more, while little over one per cent reported spending less than half of the cash assistance.

Figure 10: Proportion of cash assistance already spent at the time of the survey



Regarding the items on which respondents spent the cash, results of the PDM show that **82 per cent of respondents spent the cash assistance on food, followed by around 81 per cent who reported spending on rent**, 27 per cent spent it on utilities and bills, 19 per cent spent the assistance on healthcare costs and 14 per cent on debt repayment. This spending pattern is consistent with findings across previous years, where food and rent have been cited as the most important areas of spending. This pattern is also in line with the objective of the cash assistance.

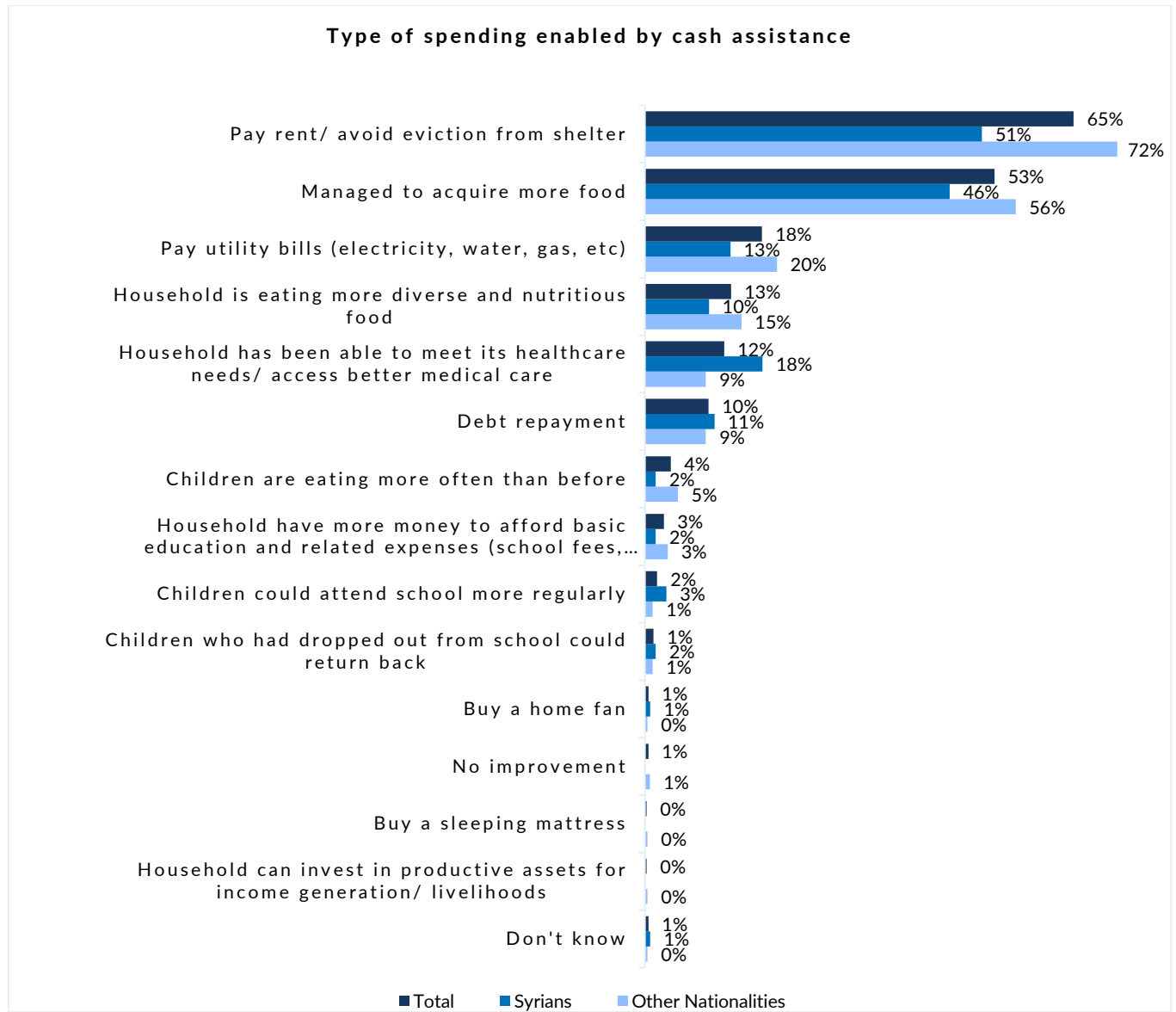
Figure 11: Spending categories of cash assistance



When beneficiaries were asked about things they were able to do or afford after receiving the cash assistance, and which they were not able to do before receiving the cash, **98 per cent stated that the cash assistance enabled them to do things they were not able to do before receiving the cash.** The main response was the ability to pay rent/ avoid eviction, reported by 65 per cent of respondents, followed by the ability of the household to acquire more food as reported by 53 per cent of respondents. The cash assistance also enabled 18 per cent of respondents to pay their utility bills, which they could not do before receiving the cash, eat more nutritious food (13 per cent) and meat healthcare costs (reported by 12 per cent of respondents) among others.

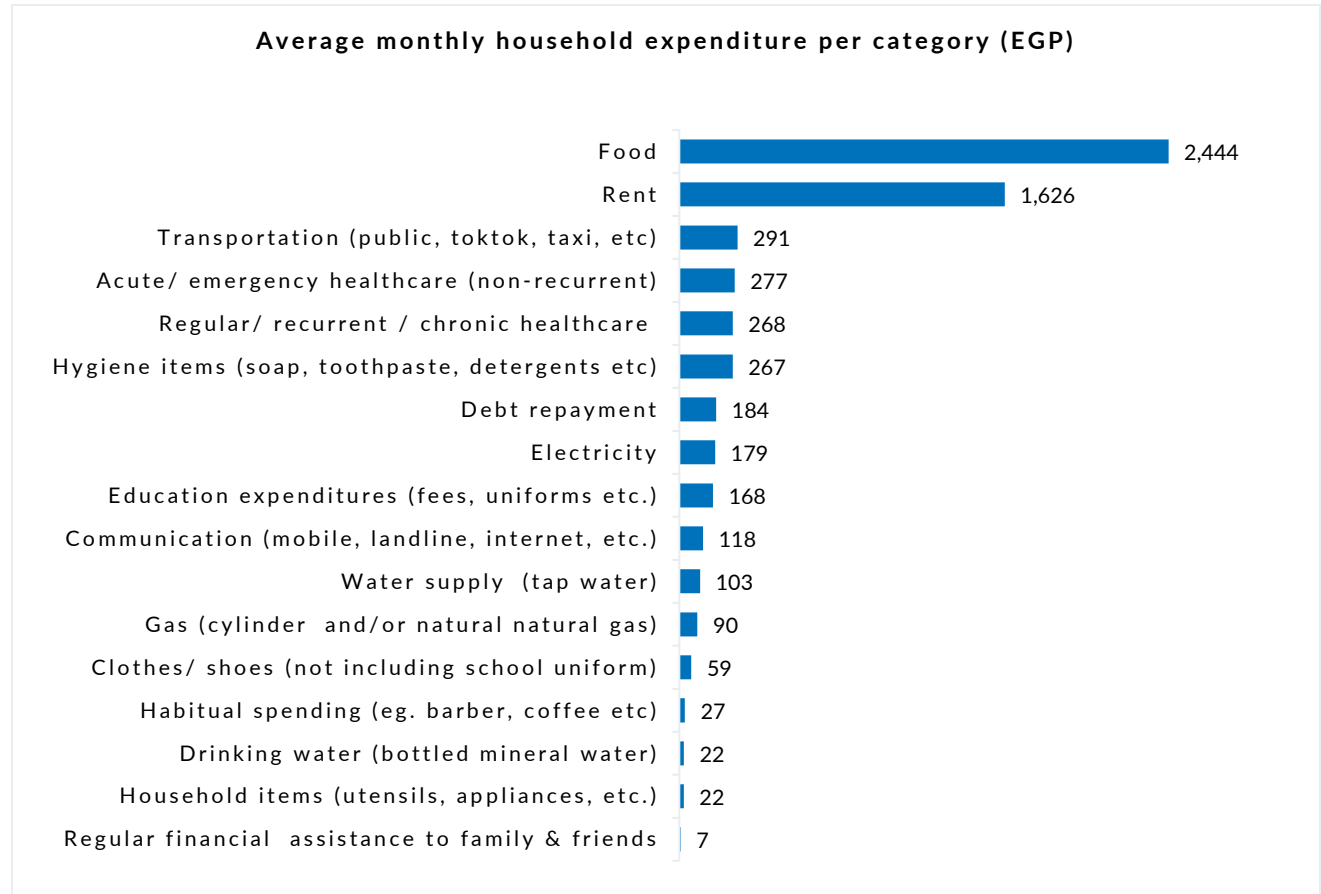
It is to be noted that responses to this question showed some significant variations when disaggregated by nationality. While Syrian respondents were more likely to be able to afford healthcare costs after receiving the assistance, respondents from other nationalities tended to be more able to afford paying rent and to acquire more food. These variations are detailed in Figure (12).

Figure 12: Type of spending enabled by the cash assistance



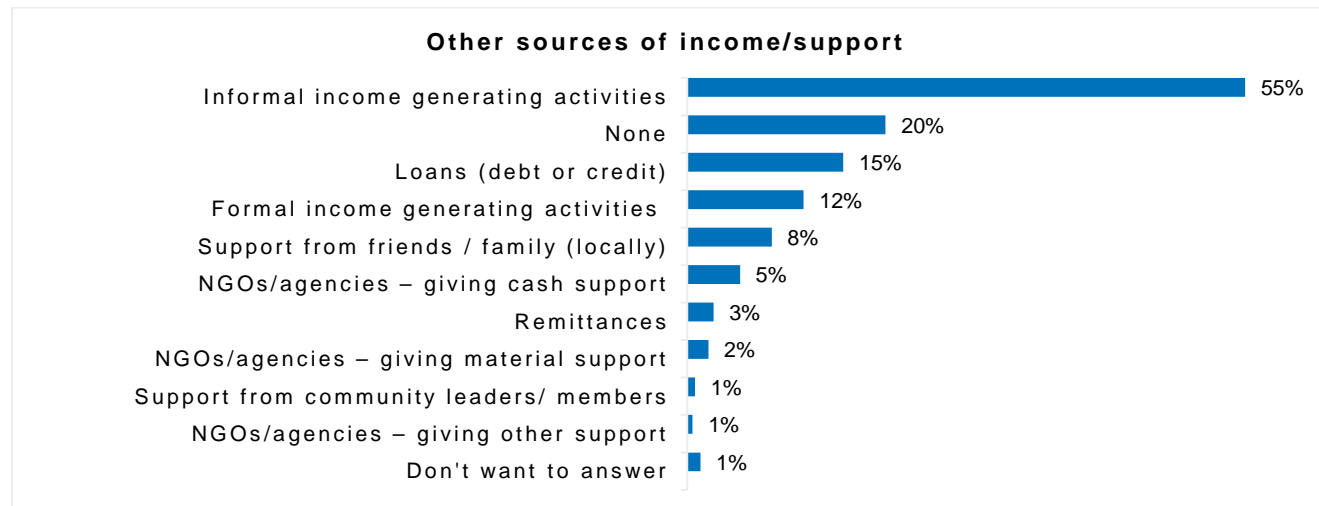
In the last 30 days, respondents reported spending an average of 6,187 EGP with the highest amount spent on food (2,444 EGP) followed by rent (1,626 EGP). Expenditure breakdown by category is provided in Figure (13).

Figure 13: Expenditure breakdown by spending category



Besides the cash assistance provided by UNHCR, approximately 79 per cent of respondents reported having other sources of income, with informal jobs (55 per cent) as the top source of income reported. See the breakdown of the different sources of income/support provided in Figure (14).

Figure 14: Other sources of income/support besides UNHCR cash assistance



Availability of items in the nearby markets

The PDM survey results show that **97 per cent of respondents were able to find items/services they needed in the market, indicating functioning and viable markets.** The remaining three per cent (comprising 12 respondents) cited the unavailability of healthcare related items (10 respondents) and food items (three households). Hygiene items, household items, means of transport and education related items, were also reported by one respondent each.

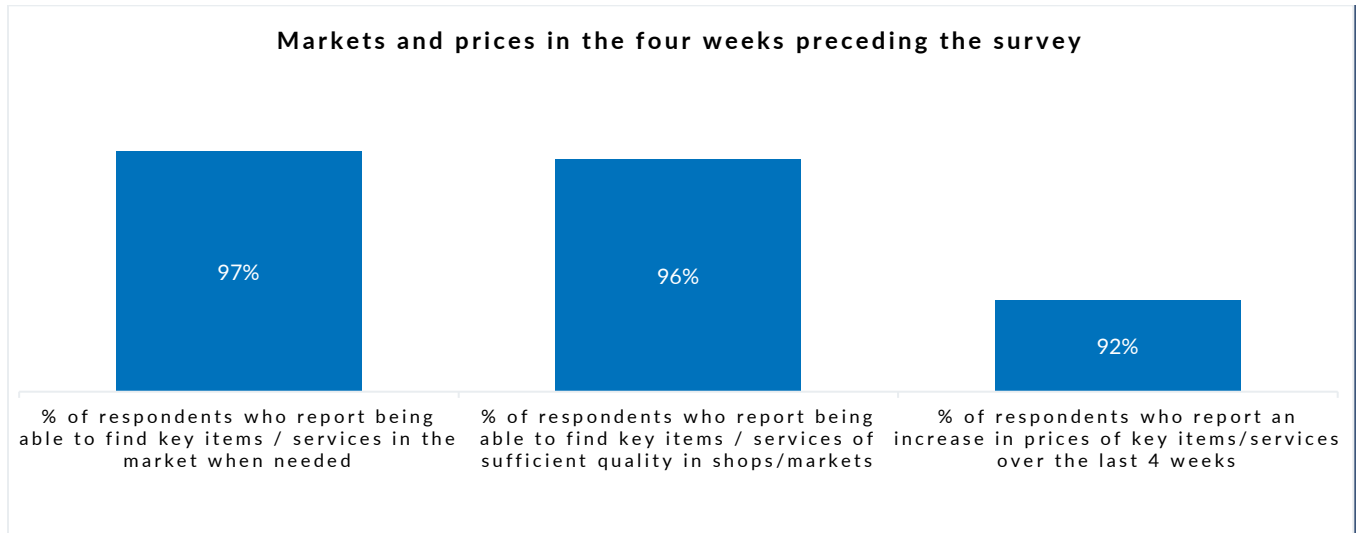
Similarly, **96 per cent of respondents found the items they needed with acceptable quality.** Items with unacceptable quality cited by the remaining four per cent were food items (cited by five respondents), medical items (four respondents), clothes/shoes (three respondents), hygiene items (two respondents) and means of transportation (one respondent).

Despite the ability to find the required items/services and with an acceptable level of quality, **92 per cent of respondents reported an increase in prices in the last four weeks.** Some 97 per cent of those reported that **food** items were subject to price increases. The main food items subject to increases were vegetables (50 per cent), sugar (50 per cent), oil/ghee (35 per cent), poultry/meat (35 per cent), fruits (33 per cent), rice/pasta (32 per cent), dairy products (27 per cent), eggs (17 per cent), cereals/legumes (15 per cent), bread (13 per cent), fish (10 per cent), instant formula (seven per cent), other groceries/herbs (five per cent), special dietary items (one per cent) and others (one per cent). Respondents also reported increase in the prices of **rent** (22 per cent), **hygiene items** (16 per cent), **healthcare items** (11 per cent), utilities (eight per cent), clothes/shoes (five per cent), transportation (four per cent), education related services (two per cent), fuel for cooking/heating (one per cent) and tools/materials/items necessary for business project (one per cent). This reported increase in prices is in line with the official data published by the Central Bank of Egypt as of August 2023 which indicates that annual food inflation continued its upward trend to record 71.4 per cent, up from 68.4 per cent in July 2023³. It might also explain the high prevalence of

³ https://www.cbe.org.eg/-/media/project/cbe/listing/publication/2023/aug/in_august_2023_en_final.pdf

negative coping strategies, especially food consumption strategies, among survey respondents.

Figure 15: Ability of beneficiaries to find key items/services with acceptable quality and at stable prices



Cash Distribution Process-Related Issues

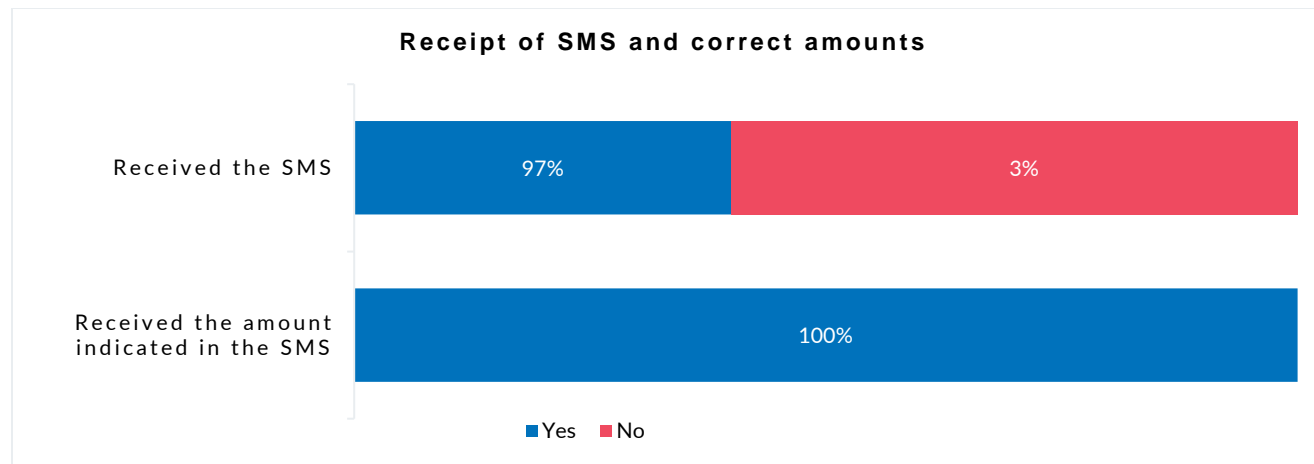
Notification about cash distribution and amounts of cash received

The regular MPCA is distributed on a bimonthly basis where households receive double the amount of their entitlement every other month. At the beginning of each cash distribution cycle beneficiaries would receive a notification SMS from UNHCR on their registered phone and with the language spoken by the beneficiary. The SMS includes information on the amount of cash entitlement, whether cash assistance will be received through biometric authentication or UNHCR card, the nearest iris-enabled post office in case of receiving cash through biometric authentication, and the deadline of the cash distribution cycle.

Most survey respondents (97 per cent) reported that they received a notification SMS from UNHCR upon the start of the cash distribution cycle indicating the amount of assistance they should receive and where to collect it from. Only three per cent of respondents (10 households) reported that they did not receive the SMS. To know that the cash distribution cycle had commenced, they relied on relatives/friends (five households), going directly to the post office and asking there (four households) and community WhatsApp group (one household).

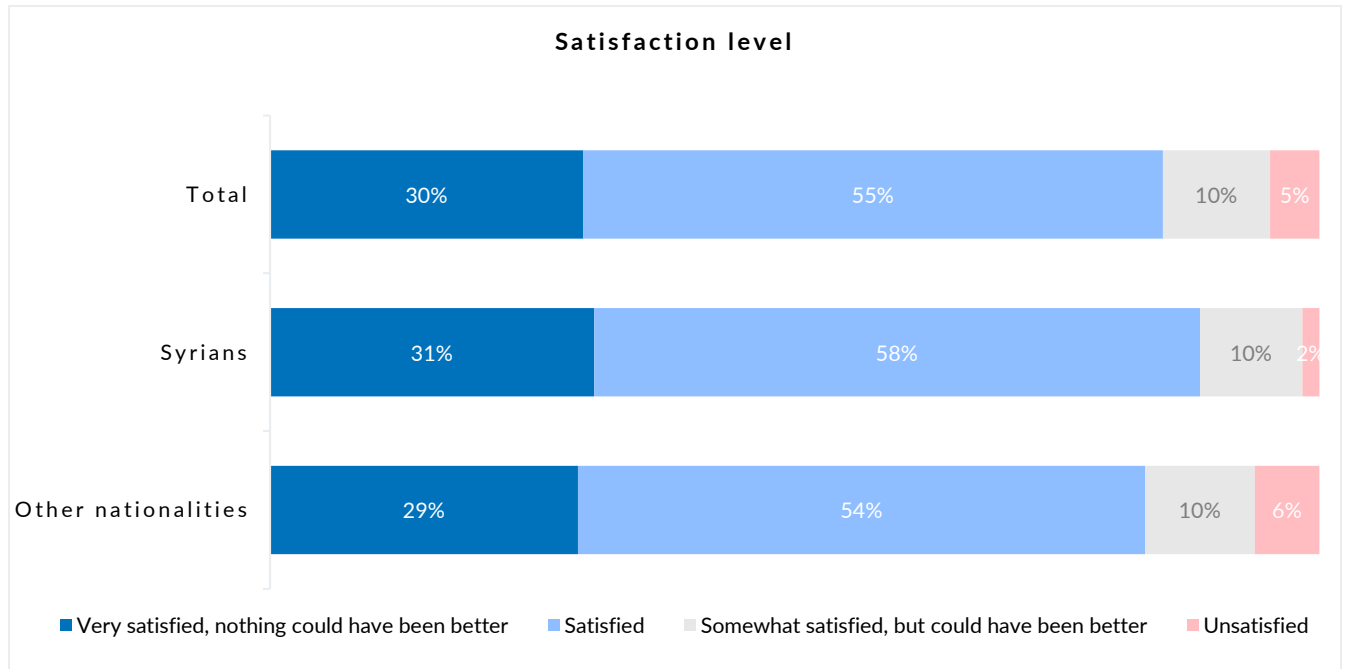
There were no instances of non-compliance as all respondents reported receiving the same amount of cash as was indicated to them in the SMS received.

Figure 16: Receiving notification SMS and the correct amount of cash entitlement



General satisfaction with the cash collection process

Cash distribution process continues to be generally satisfactory to beneficiaries. Survey results indicate that **85 per cent of respondents were very satisfied or satisfied with the process**, while 10 per cent were somewhat satisfied although they still think that there is room for improvement. These results seem to be uniform across different nationalities. The extent of satisfaction and the disaggregation by nationalities are illustrated in Figure (17).

Figure 17: Satisfaction with cash distribution process

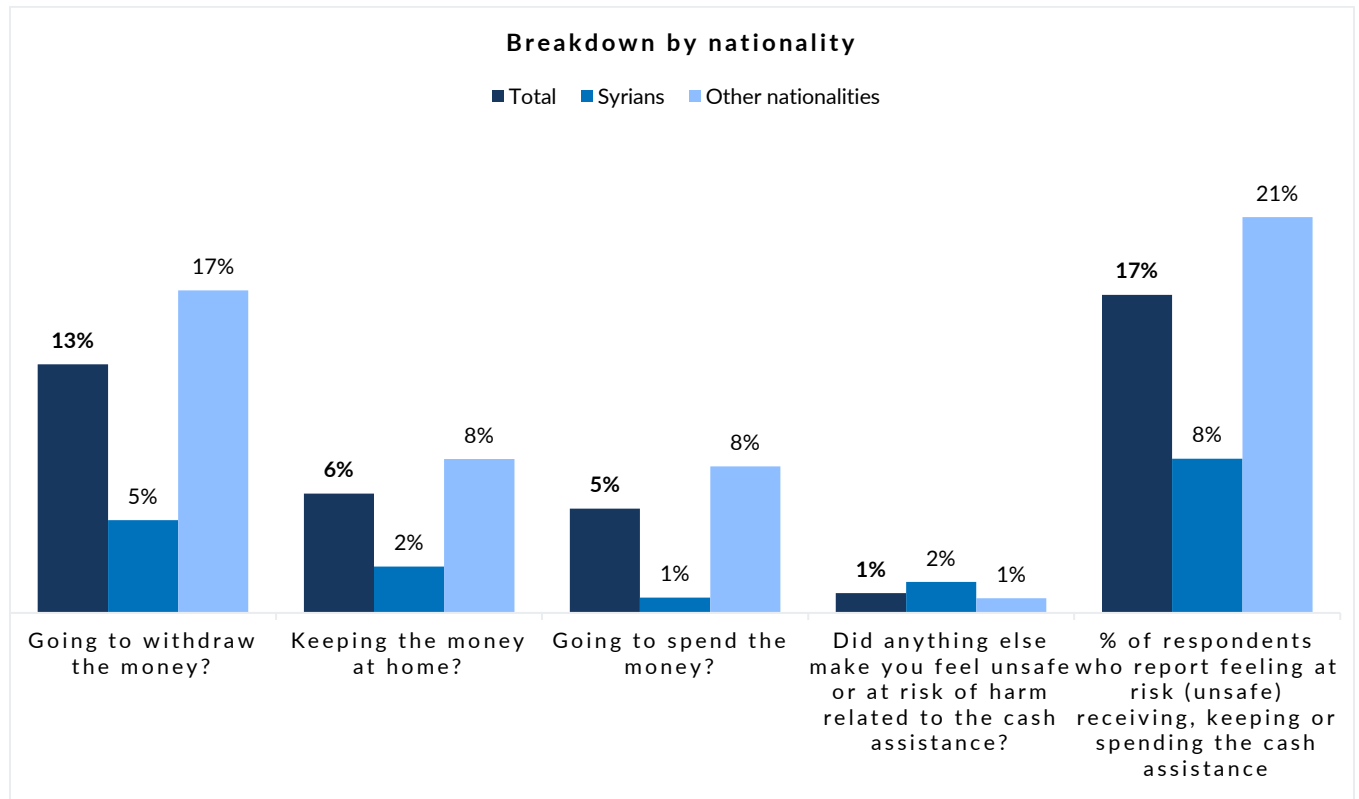
Among the respondents who were not satisfied (15 per cent), the reasons for dissatisfaction cited included iris scan issues (47 per cent), overcrowding at the post office (40 per cent), requiring several visits to the post office before successfully withdrawing the assistance (14 per cent), disrespect/discrimination by post office staff (14 per cent), cash shortages at the post office (seven per cent), post office is far away (five per cent), delay in the timing of cash disbursement by UNHCR (four per cent), not receiving SMS (four per cent) and paper work issues/refusal of expired documents (two per cent).

Difficulties in collecting assistance

Most respondents (89 per cent) did not require any help to withdraw or spend cash, indicating that cash distribution process remains relatively smooth. The main reasons for requiring help among the remaining 11 per cent were limited mobility due to medical conditions (76 per cent), inability to afford transportation to the post office (12 per cent), having to use unsafe roads (seven per cent), language barrier hindering understanding of collection instructions (two per cent) and the post office being far/ hard to reach (two per cent). Those who needed help with withdrawing or spending the cash sought it mainly from family members (61 per cent), acquaintances/friends (37 per cent) and post office agents (two per cent).

The majority of respondents (83 per cent) reported feeling physically safe while receiving, keeping, and spending the cash assistance. However, this perception of physical safety varied when disaggregated by nationality where 92 per cent of Syrians reported feeling physically safe at all times, while 79 per cent of respondents from other nationalities felt the same.

Figure 18: Percentage of respondents reporting feeling physically unsafe while withdrawing, keeping or spending their cash assistance

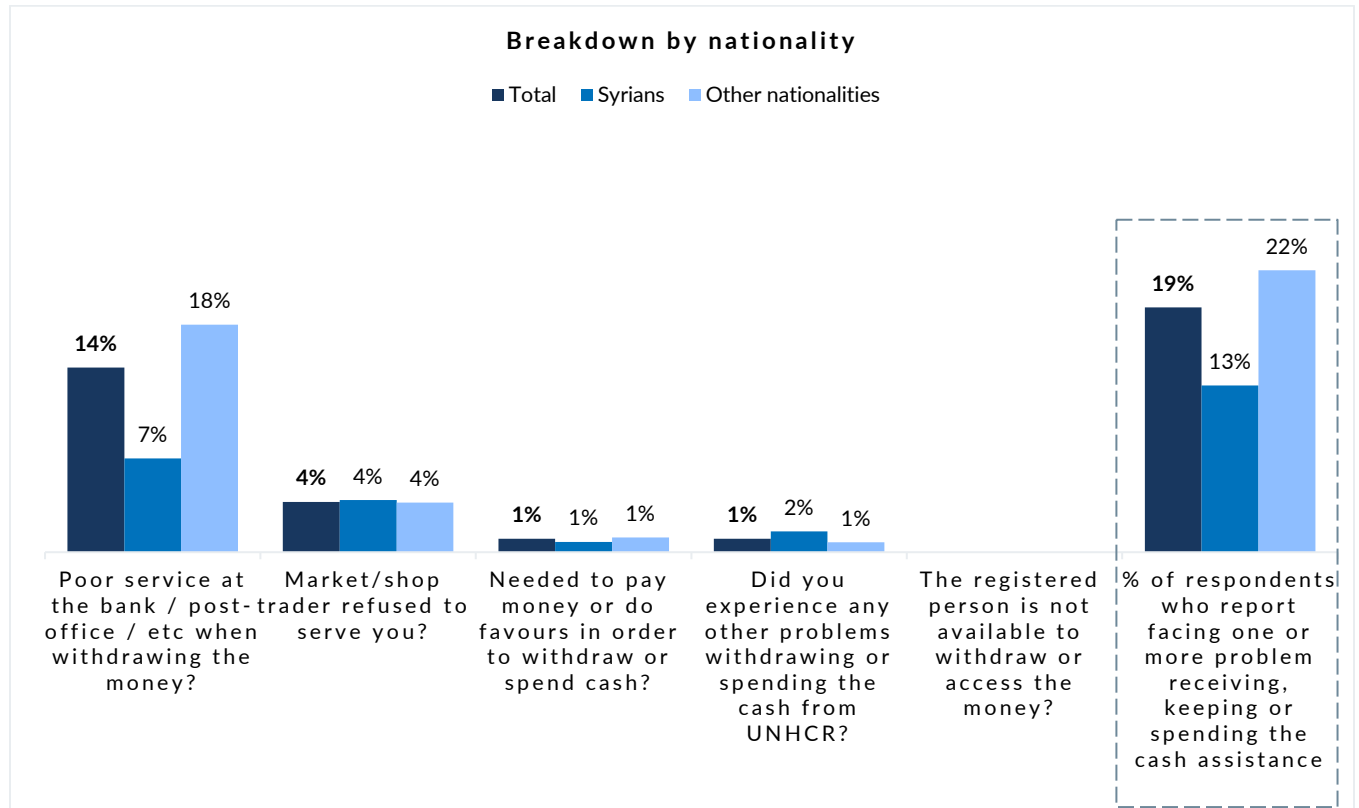


Further analysis of responses indicates that 87 per cent of respondents felt physically safe **while going to withdraw the money**. Those who felt unsafe cited reasons such as fear of theft (8 per cent), fear of physical assault (5 per cent), unsafe roads (two per cent), previous subjection to harassment/ physical assault/theft (two per cent) and fear of harassment/bullying (two per cent).

Furthermore, the majority felt physically safe while keeping the money at home and while spending the cash assistance (94 and 95 per cent respectively). Reasons for feeling unsafe while spending the money were the same reasons cited for feeling unsafe while withdrawing the money.

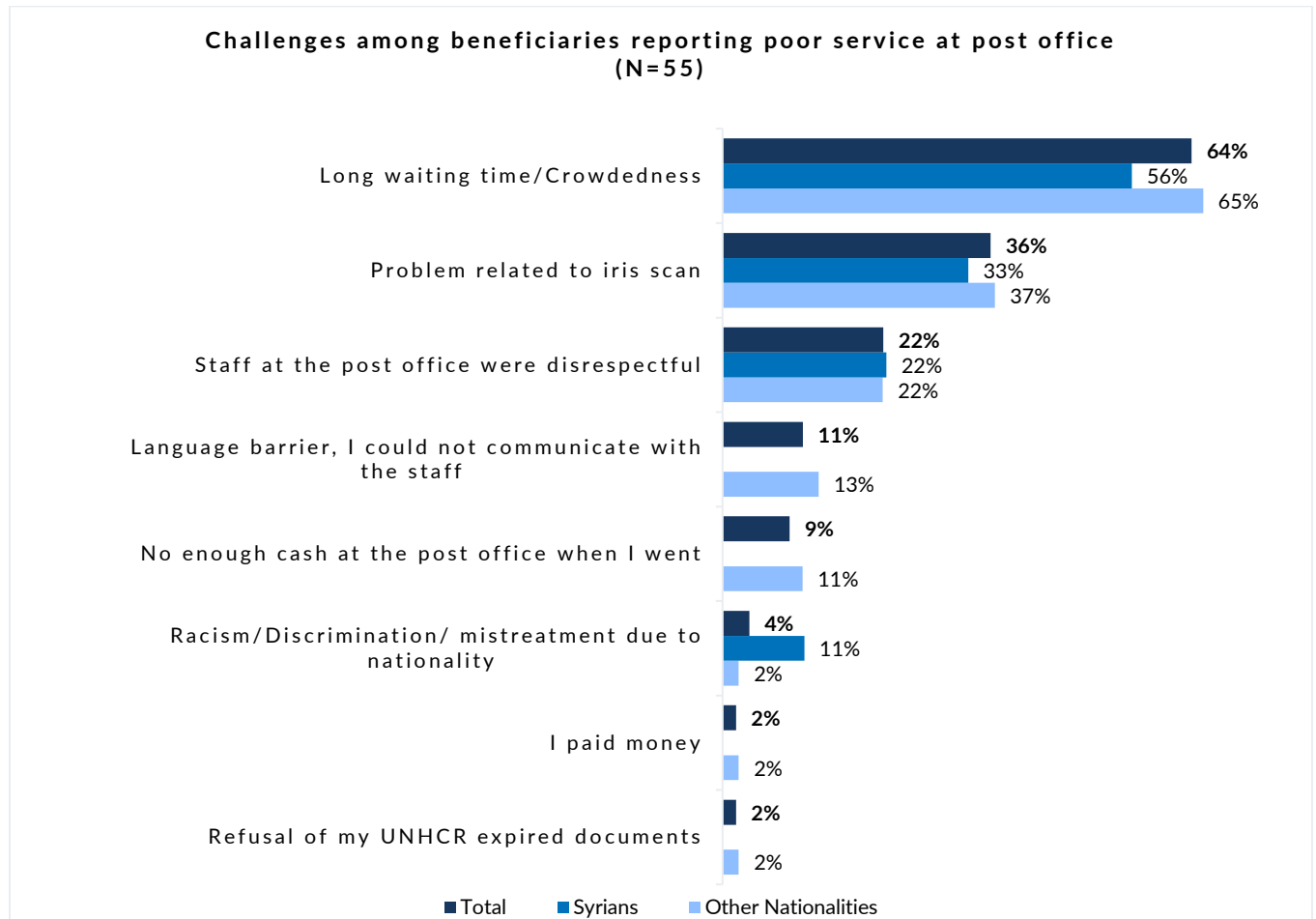
Slightly less than one fifth of respondents (19 per cent) reported facing one or more problems while receiving, keeping, or spending the cash assistance. The most commonly cited problem was poor service at the post office while withdrawing the cash and was faced by 14 per cent of all survey respondents. See Figure (19).

Figure 19: Problems faced during withdrawing, keeping or spending cash assistance



The main issues faced at the post office were long waiting time/ over crowdedness (cited by 64 per cent of those facing issues at the post office), iris scan issues (36 per cent), poor treatment by staff at the post office (22 per cent), language barrier when communicating with post office staff (11 per cent), insufficient cash at the post office (nine per cent), racism/mistreatment due to nationality (four per cent), refusal of expired UNHCR documents or other identification documents (two per cent) and having to pay additional money to withdraw or spend cash (two per cent). See Figure (20).

Figure 20: Challenges faced among respondents reporting poor service at post office



Non-compliance issues

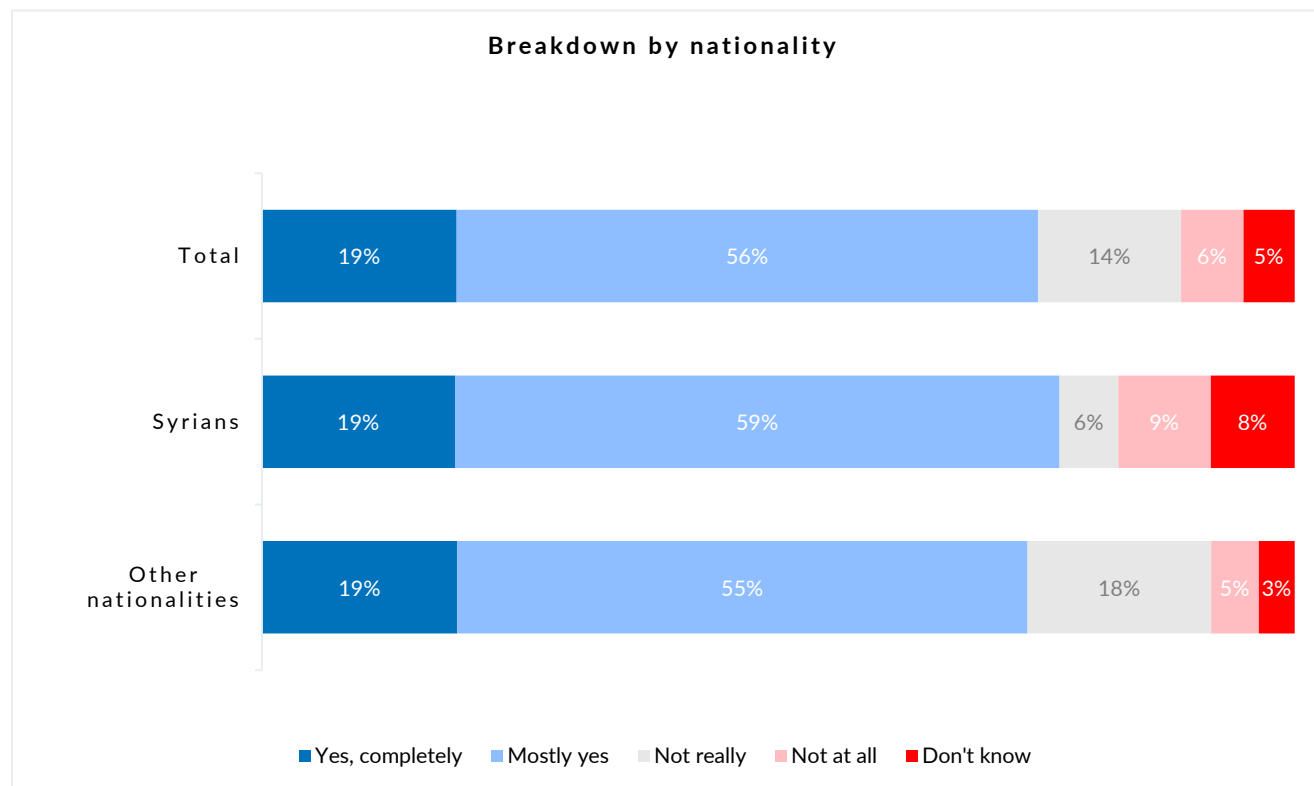
Of all respondents, one per cent (representing four respondents) reported having to pay someone in order to collect or spend their cash assistance. One of those respondents was Syrian and three respondents were Sudanese. Out of the four respondents who paid someone to withdraw or spend their cash, two respondents paid a shopkeeper, one respondent declared paying a post office employee and one respondent offered other favors. All non-compliance cases related to the post office were recorded and shared with UNHCR for further investigation and follow up.

Accountability to Affected People

Information about assistance, complaints and feedback channels

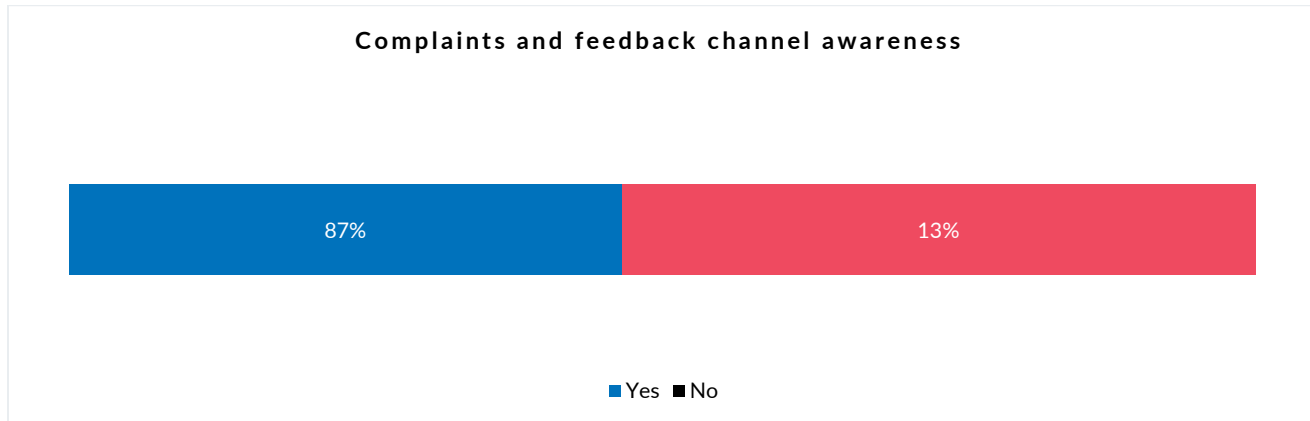
As part of its protection mandate and its commitment to Accountability to Affected People, UNHCR takes measures to ensure that sufficient and timely information on cash assistance is available to refugees through various channels such as SMS, UNHCR InfoLine, UNHCR partner’s (Caritas) helpline, and reception desks. Other sources of information include UNHCR help website, social media, community meetings, WhatsApp groups with community leaders, and information booklets and flyers. In addition, UNHCR partner, Caritas, conducts counseling phone calls to new recipients of multipurpose cash assistance to provide them with essential information on their cash assistance, how to collect it and what to do in case they faced any problems while receiving their cash. UNHCR also ensures that safe and accessible complaints and feedback mechanisms (CFM) are in place for collection, documentation, analysis and response to feedback and complaints concerning cash assistance. When asked if they feel well-informed about the cash assistance provided, **75 per cent of respondents cited feeling well-informed about the assistance, 20 per cent did not feel well-informed, while 5 per cent did not provide an answer.** For those who did not feel well-informed, they mentioned that UNHCR could better inform beneficiaries through increasing its communication channels with refugees (58 per cent), clearer notification SMS (20 per cent), providing more information on the duration of the assistance (16 per cent), timing of cash distribution (14 per cent), eligibility criteria for the grant (13 per cent), documents required for registration (seven per cent), where to go in case of facing problems (seven per cent) and providing clearer instructions on how to collect the assistance (three per cent). Three per cent didn’t provide any suggestions. See Figure (21).

Figure 21: Respondents feeling of being well-informed about the assistance



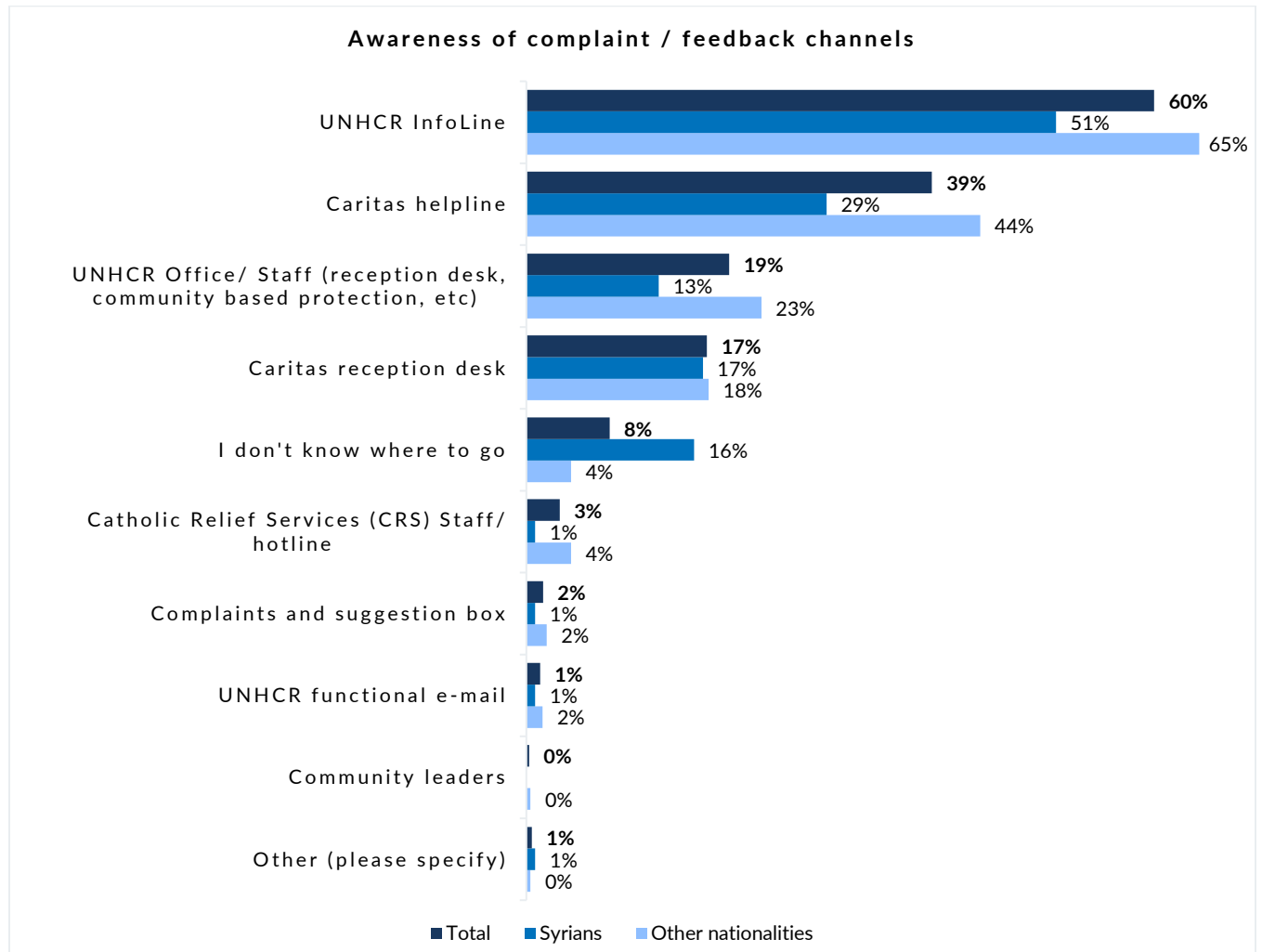
When asked if they know how to report complaints and feedback on the cash assistance, 87 per cent of respondents reported knowing the channels where they can submit complaints on the cash assistance to UNHCR. See Figure (22).

Figure 22: Awareness on complaints and feedback channels



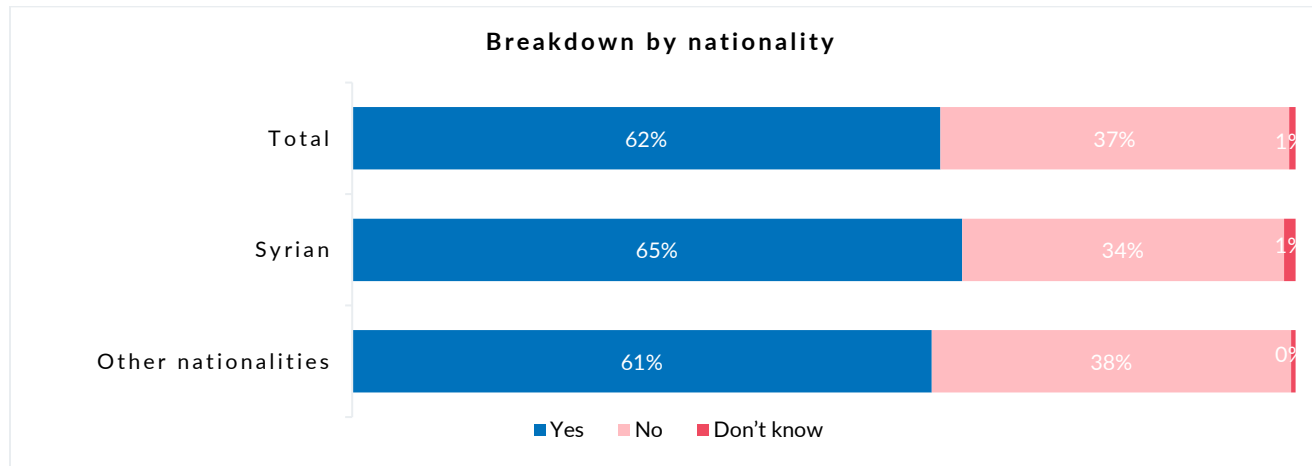
When all respondents were probed further about how complaints and feedback can be reported, 92 per cent of beneficiaries were able to identify at least one locally available channel for lodging complaints or feedback (84 per cent of Syrian respondents and 96 per cent of respondents from other nationalities). Figure 23 shows that UNHCR InfoLine was the most commonly recognized complaints and feedback channel and was mentioned by 60 per cent of the respondents. This was followed by Caritas helpline/ reception desks, which was mentioned by 39 per cent of respondents. Other complaint and feedback channels recognized by respondents were UNHCR staff (19 per cent), Caritas reception desk (17 per cent), Catholic Relief Services (CRS) staff/hotline (three per cent), suggestion boxes (two per cent), UNHCR functional email (one per cent), community leaders (less than one per cent) and others (one per cent).

Figure 23: Complaints and feedback channels known to respondents



From the 292 respondents (comprising 76 per cent of all survey respondents) who previously reached out to UNHCR/Caritas to raise a complaint or for inquiries, **62 per cent reported having received a response from UNHCR/Caritas**. When disaggregated by nationality, 65 per cent of Syrians received a response while for other nationalities it was 61 per cent. See Figure (24) below.

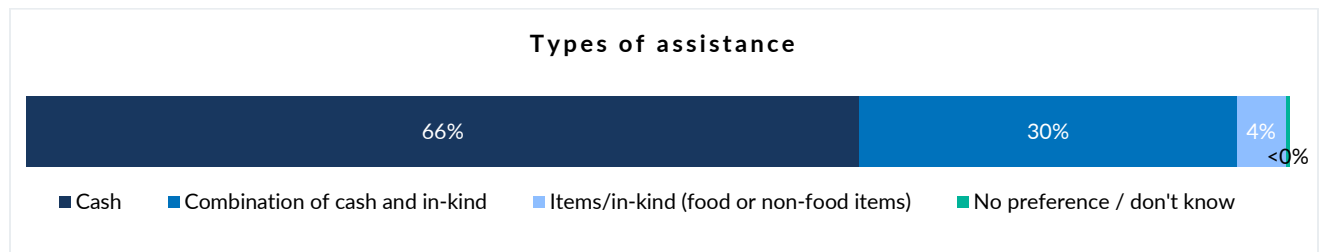
Figure 24: Response rate from UNHCR/Caritas



Preferred type of assistance

Same as in previous years, and consistent with global results, the vast majority of respondents (96 per cent) mentioned cash as a preferred kind of assistance, where 66 per cent preferred to receive the assistance as cash only and 30 per cent preferred a combination of both cash and in-kind assistance. Only a small proportion of respondents (four per cent) preferred to receive the assistance as in-kind only, while less than one per cent (corresponding to one household) mentioned no preference. See Figure (25).

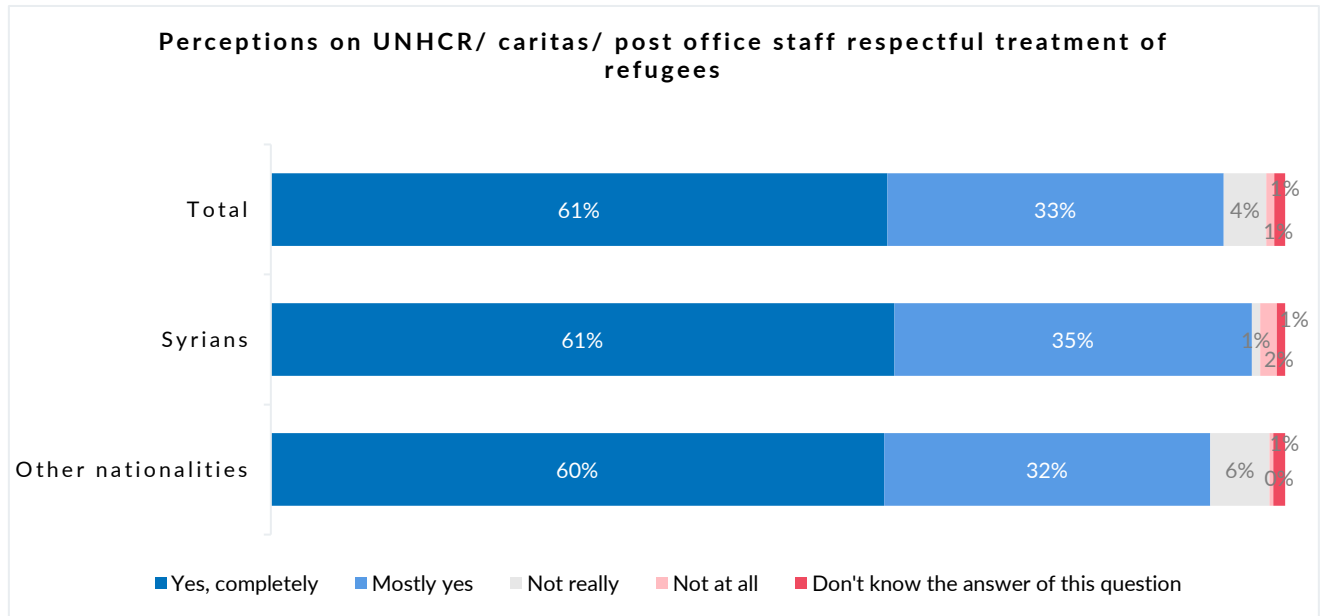
Figure 25: Preferred type of assistance



Other general views on cash assistance

When respondents were asked how they felt about the treatment they received from UNHCR/ Caritas/ Post Office staff throughout the process of receiving cash assistance, **94 per cent felt that they were treated with respect throughout the whole process.** For the 19 respondents who felt disrespected (6 per cent of respondents), 12 reported it to be from a UNHCR staff member, seven from the post office staff and three from Caritas staff. See the breakdown by nationality in figure (26) below.

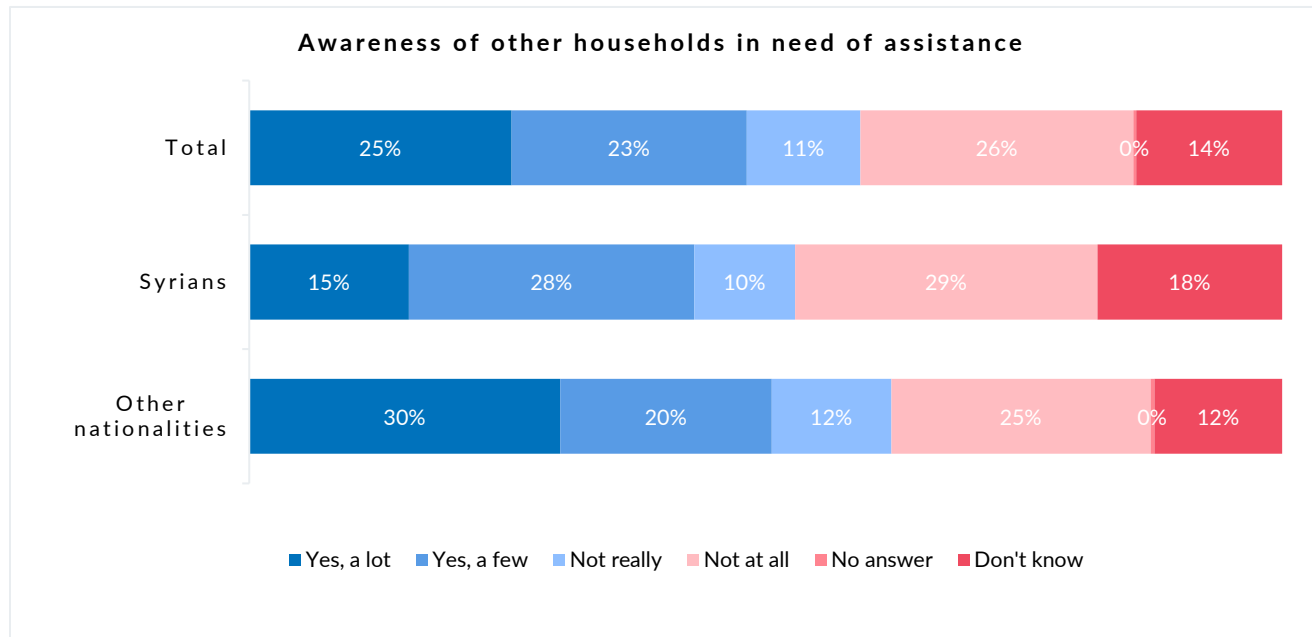
Figure 26: UNHCR/ Caritas/ Post Office treatment of refugees



When asked if they know of other refugees who are in need of assistance but not currently receiving it, slightly less than half of respondents (48 per cent) cited that they know other households in need of assistance and not currently receiving it. See Figure (27).

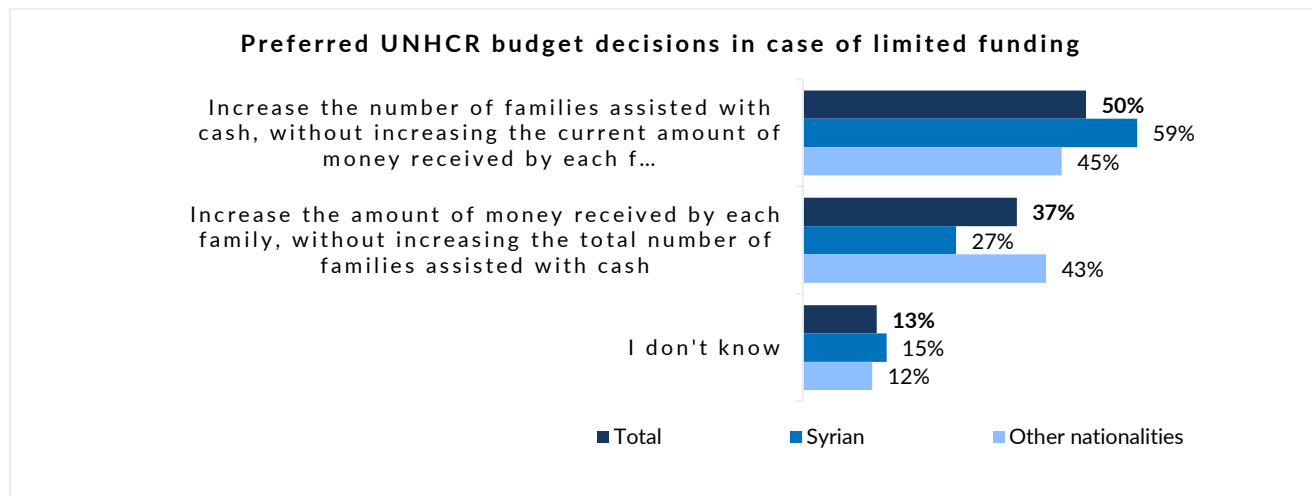
The main categories of households mentioned that are in need and not receiving assistance were female-headed households as cited by 49 per cent of respondents, families with very little/ no income (33 per cent), elderly refugees (24 per cent), large families with many members/children (20 per cent), terminally ill refugees (9 per cent), people with disability (8 per cent), child-headed households (four per cent), minority groups (three per cent), single-parent household (two per cent) and others (one per cent).

Figure 27: Other households in the community in need of assistance and not receiving it



When asked about their preferences in a situation where UNHCR funding is limited, half of the respondents preferred assisting more families with the same cash transfer value received every month, while 37 per cent preferred increasing the transfer value while keeping the number of assisted families the same. For disaggregation by nationality see figure (28) below.

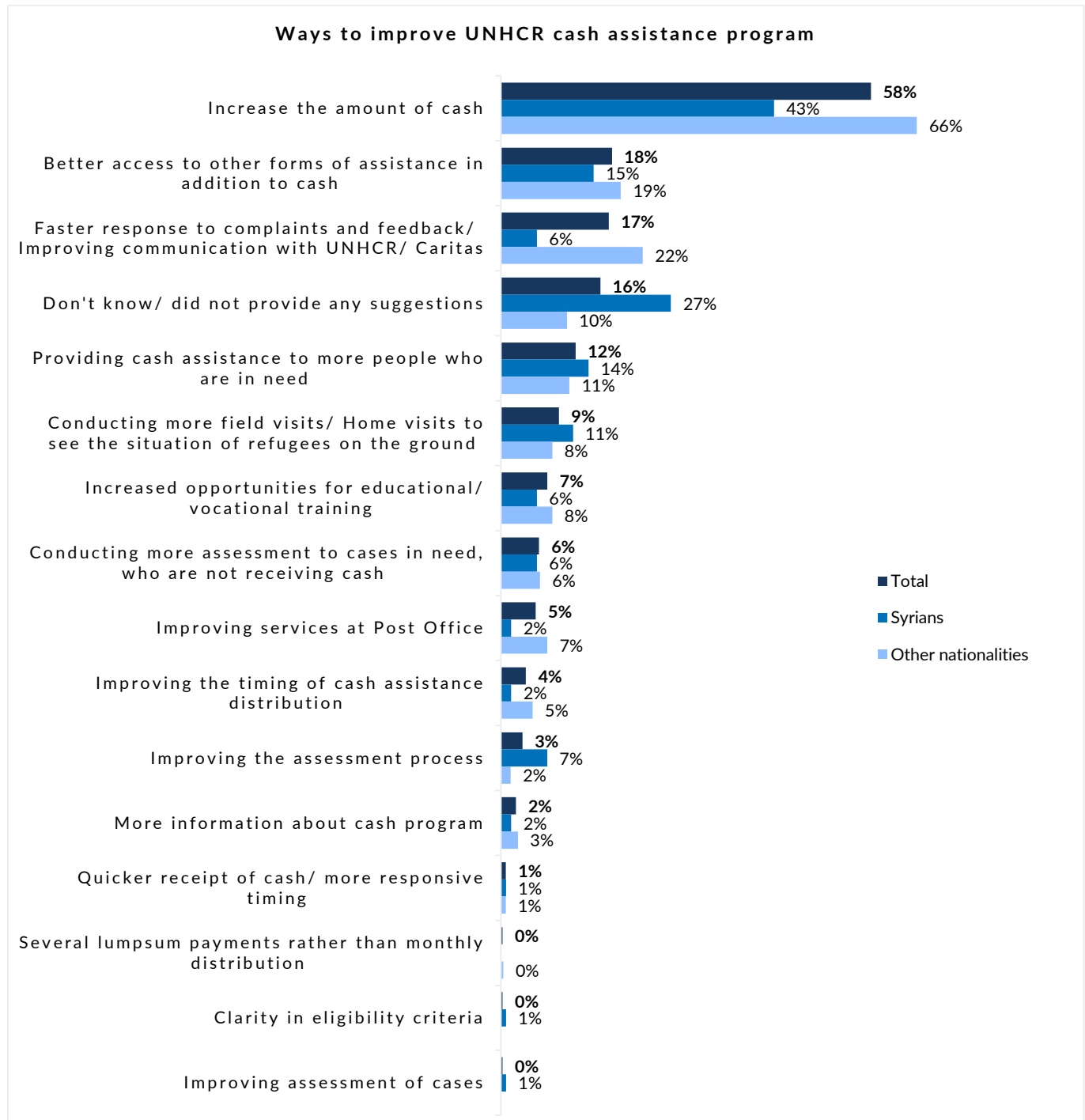
Figure 28: Preferred budget decisions in case of funding limitation



When finally asked how UNHCR can improve its cash program, more than half of respondents (61 per cent) believed that increasing the amount of cash would help improve the cash program. Moreover, 14 per cent believed that there is room for improvement regarding the types of support provided (e.g., assistance with healthcare, education, in-kind support etc.) and 14 per cent mentioned conducting more field visits/home visits to see the situation of refugees on the ground. Other suggested ways to improve UNHCR cash assistance

program are illustrated in (Figure 29).

Figure 29: Suggestions to improve the UNHCR cash assistance program



Conclusion

This PDM survey was conducted to provide an overview on how the beneficiaries used the multi-purpose cash assistance, the difficulties they met during cash collection and the overall effect of the cash assistance on recipient households.

Overall, results from this monitoring exercise indicate that **cash assistance had positive impact on its beneficiaries**, where more than half of beneficiaries could meet half or more of their priority needs (59 per cent) and almost all beneficiaries reported at least a slightly positive effect on their well-being such as improving their living conditions, reducing their level of stress, and reducing their financial burden.

Findings also show that, in line with the objectives providing multi-purpose cash assistance, and consistent with the results of previous years, **most beneficiaries put their assistance towards running essential household needs**; namely on buying food (82 per cent), paying rent (81 per cent), utilities (27 per cent), covering healthcare related costs (19 per cent) and repaying their debts (14 per cent). Almost all respondents (98 per cent) stated that **MPCA enabled them to afford items/services which they could not afford before receiving it**; namely the ability to pay rent/avoid eviction (65 per cent of respondents,) buy more food (53 per cent) and to pay utility bills (18 per cent), among others. Also, most beneficiaries could find the needed goods and services in the markets, and with acceptable quality, indicating functional and viable markets in Egypt through which cash assistance can be effectively spent.

However, survey results showed that **the majority of beneficiaries (92 per cent) reported an increase in prices in the four weeks preceding the survey, mainly in food items**, thus contributing to their inability to cover their priority needs. Data from Central Bank of Egypt confirm this finding where annual headline urban inflation recorded 37.4 per cent in August 2023 while annual food inflation continued its upward trend to record 71.4 per cent, during the same period. Regular price monitoring conducted by UNHCR also confirms the same. As a result of increased cost of living and challenges in covering their priority needs, the proportion of beneficiaries resorting to one or more negative coping strategies remained high (81 per cent), although slightly less than in 2022 (84 per cent) and 2021 (90 per cent). Resorting to one or more food consumption coping strategy remained high as well (95 per cent of beneficiaries compared to 97 per cent in 2022 and 96 per cent in 2021), and the reduced coping strategy index was 15 indicating food insecurity among beneficiaries. Nonetheless, beneficiaries seem to be less food insecure when compared to results of 2022 and 2021 where rCSI were 19.1 and 18.7 respectively. It is to be noted that in response to the consistent increase in inflation rate and rise in prices UNHCR increased the cash transfer value by 20 per cent in July 2023, and this may have prevented further increase in the adoption of negative coping strategies and in food insecurity. However, this will be further monitored to ascertain whether the stability of these indicators will be sustained over time.

The feedback of beneficiaries on the cash delivery process was generally positive where the majority of beneficiaries (85 per cent) were very satisfied or satisfied with the process, and the majority did not require any help during withdrawing or spending the cash. Most beneficiaries (94 per cent) also indicated that they have been treated with respect by UNHCR/Caritas/Post office staff throughout the process. However, slightly less than a fifth of beneficiaries (19 per cent) reported some challenges in withdrawing or spending the assistance. Long waiting times and crowdedness at the post office, along with iris-related issues (reported by 9 per cent and 5 per cent of beneficiaries, respectively) were the most frequently encountered issues. To reduce crowdedness at the post office, UNHCR distributes the MPCA at dates different from Egyptians' pension distribution dates from the post office whenever feasible. UNHCR is also planning to expand the network of iris-enabled post offices for the same reason. In addition, UNHCR is working on timely troubleshooting of iris-related problems and on investigating the technical root causes of such problems to minimize their future occurrence. **Further communication on the locations of iris-**

enabled post offices and on how to collect the assistance through iris scanning may fill the awareness gap among beneficiaries and may contribute towards reducing such problems.

Beneficiaries' knowledge of where to lodge cash-related complaints and inquiries has increased steadily over the past three years where it has risen from 68 per cent in 2021 to 92 per cent in August 2023. UNHCR Infoline was the most frequently identified communication channel, reported by 60 per cent of beneficiaries, followed by Caritas helpline which was identified by 39 per cent of beneficiaries. Of those who approached UNHCR or Caritas, 62 per cent reported receiving a response to their inquiries or complaints. As well, 17 per cent of beneficiaries suggested providing a faster response to complaints and inquiries as a means of improving UNHCR cash program. UNHCR has been working on increasing the capacity of the helpline to receive more calls and on implementing an automated Interactive Voice Response (IVR) system to provide instant responses to refugees' cash related inquiries. UNHCR is also expanding its use of SMSs to inform beneficiaries about the actions taken towards their complaints. The impact of these initiatives will be monitored through future PDMs and through focus group discussions with beneficiaries.

Increasing the amount of cash remains to be highly suggested by beneficiaries as means of improving UNHCR cash program (58 per cent of beneficiaries), followed by increasing access to other forms of assistance in addition of cash, which was suggested by 18 per cent of beneficiaries. Also, 12 per cent suggested expanding the coverage of the cash assistance to include more people in-need, thus pointing to the extent of the still unmet needs among beneficiaries and the refugees' communities in general. Notably, 9 per cent of beneficiaries suggested more field visits and home visits by UNHCR to understand the situation of refugees on the ground. In response to that, UNHCR has been working on enhancing its first-hand involvement with refugee communities through focus group discussions, home visits as well field visits to UNHCR partner and post office.

UNHCR Egypt is a key provider of cash assistance in Egypt and must therefore continue to improve methods of cash delivery and accountability. The PDM represents an opportunity allowing UNHCR to monitor the impact and the delivery process of its cash assistance twice year and to adapt its program to align with the situation on the ground on an ongoing basis.