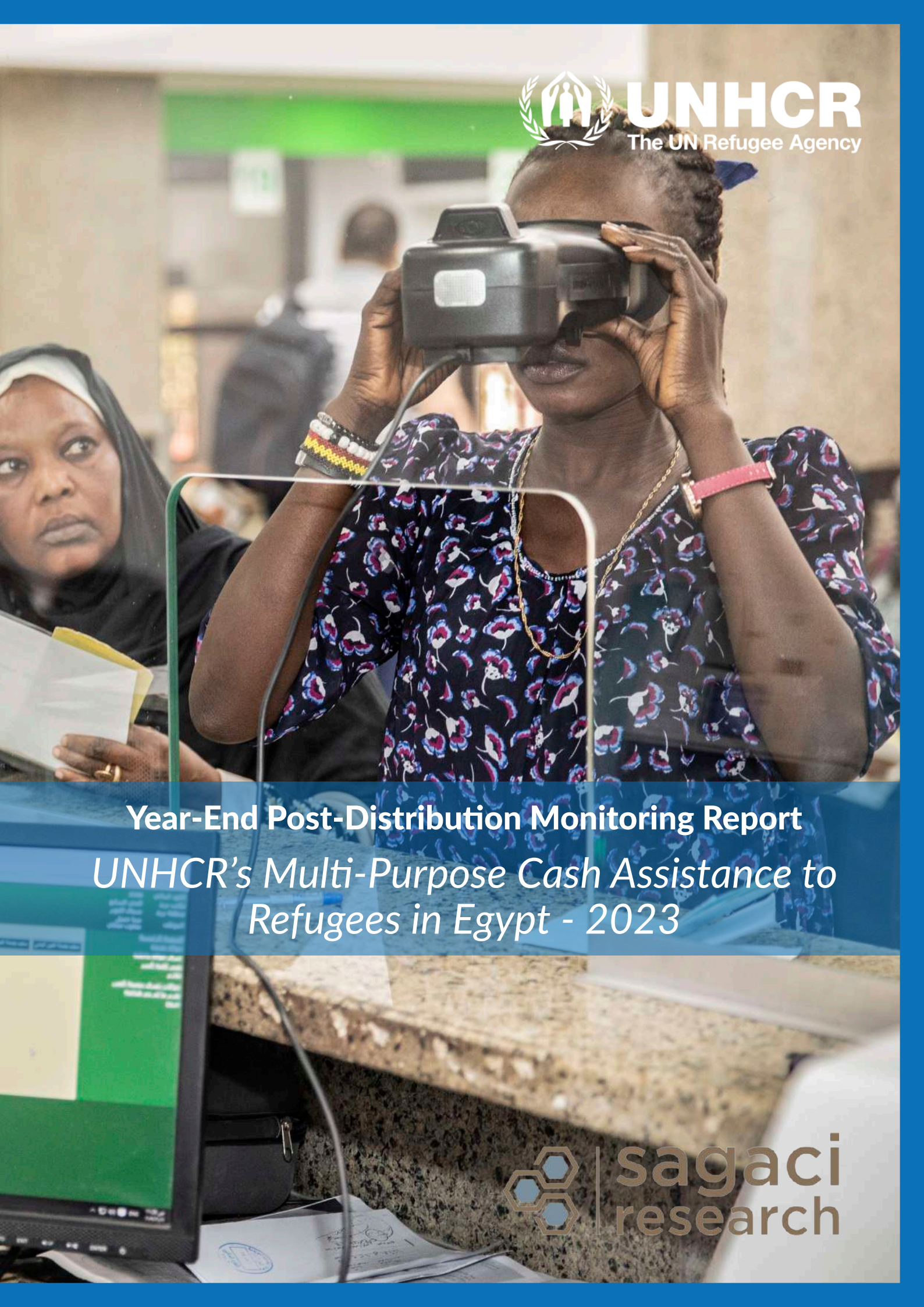




**UNHCR**  
The UN Refugee Agency



**Year-End Post-Distribution Monitoring Report**  
*UNHCR's Multi-Purpose Cash Assistance to  
Refugees in Egypt - 2023*

Cover photo: UNHCR/Pedro Costa Gomes  
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**Sagaci Research** is an Africa-focused analytics firm. They provide data and insights you can trust and fuel your growth in Africa. We provide brand trackers, online panels, retail audits and other consumer research and data across the African continent.

This publication was commissioned by UNHCR, the UN Refugee Agency, in Egypt, and was prepared and conducted by Sagaci Research.

## Summary

UNHCR uses cash-based interventions to provide protection, assistance, and services to the most vulnerable. From January to December 2023, UNHCR Egypt provided regular multipurpose cash assistance (MPCA) to 20,944 refugee and asylum seeker households from all nationalities, including new arrivals from Sudan after 15<sup>th</sup> of April 2023, 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 an end-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 10th January to 22nd of January 2024. 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 December 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 403 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

- Nearly, a quarter of the respondents (24 per cent) reported that MPCA enabled them to cover **all or most of their priority needs**, while (60 per cent) reported that it covered half of their needs.
- Most of the interviewed beneficiaries (96 per cent) reported that the cash assistance **reduced the financial burden** on their households, **reduced their feelings of stress** (96 per cent) and **improved their living conditions** (96 per cent).
- The five most cited spending categories were **food** (cited by 80 per cent of respondents), **rent** (75 per cent), **utilities and bills** (28 per cent), **health-related items/ services** (18 per cent) and **debt repayment** (nine per cent).
- MPCA enabled most of the beneficiaries (99 per cent) to afford items and or services which they could not afford before receiving it; namely the **ability to pay rent/avoid eviction** (68 per cent), **ability to purchase more food** (49 per cent), **pay utility bills** (20 per cent) and **eating more diverse and nutritious food** (18 per cent).
- Most beneficiaries (97 per cent) were able to **find the needed items in the markets and with the required quality** (99 per cent). However, the majority (98 per cent) reported recent **increases in the prices** of items/services, mainly food, rent and clothes.
- Most beneficiaries (79 per cent) needed to **resort to one or more negative coping strategies** in the four weeks preceding the survey 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 (60 per cent).
- The majority of beneficiaries (79 per cent) were **very satisfied/satisfied with the cash collection process**. Also, most beneficiaries (92 per cent) did not require any help to withdraw or spend the cash assistance.

- The majority of the beneficiaries (87 per cent) **felt physically safe at all time** during withdrawing, keeping and spending cash assistance. Some 80 per cent reported facing no difficulties in withdrawing or spending of cash.
- Among the interviewed beneficiaries, 90 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

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



## Introduction

As of the 31st of December 2023, Egypt has been the host country for 472,800 registered refugees and asylum seekers (273,142 households), among whom 44 per cent are Sudanese (including new arrivals from Sudan following the Sudan crisis on 15<sup>th</sup> of April 2023), 32.5 per cent are Syrian, while the remaining 23.5 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.

In 2023, UNHCR provided regular multipurpose cash assistance (MPCA) to a total of 20,944 vulnerable refugee and asylum seekers' households from all nationalities including new arrivals from Sudan (75,917 individuals) 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 Egypt<sup>1</sup>, and the consequent rise in prices and cost of living, the monthly cash transfer value of MPCA was increased by 20 per cent in July 2023 to range from EGP 850 (USD 27.5)<sup>2</sup> to EGP 2,600 (USD 84.1) 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. In 2023, UNHCR expanded its use of biometric authentication to ensure that cash assistance goes to the intended beneficiaries and to minimize the risk of fraud.

As part of its commitment to the accountability to the affected people, and to inform its cash programming, UNHCR conducted this year-end post distribution monitoring (PDM) survey for MPCA through a third party, Sagaci Research. The survey, along with previous similar surveys, aimed to regularly monitor, and hence improve the compliance to cash distribution processes and to assess the impact and effectiveness of the regular MPCA on its recipients. The survey was conducted through telephone interviews in January 2024 on a representative sample of MPCA beneficiaries who received MPCA for November-December, and this report outlines the findings of this end-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.

<sup>1</sup> [https://www.cbe.org.eg/-/media/project/cbe/listing/publication/2023/june/in\\_june\\_2023\\_en.pdf](https://www.cbe.org.eg/-/media/project/cbe/listing/publication/2023/june/in_june_2023_en.pdf)

<sup>2</sup> According to UN exchange rate as of 1<sup>st</sup> of December 2023 (30.9)

## Research Objectives

The research objective of this end-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

This survey was conducted on a representative random sample of 433 households from all nationalities, including new arrivals from Sudan who entered Egypt starting from 15<sup>th</sup> April 2023 and onwards, who received November-December MPCA. Sampled beneficiaries were drawn from the final FSP cash collection report received at the end of the cash distribution cycle and all sampled beneficiaries received their entitlement within four weeks from the start of data collection. The sample size was calculated using confidence level of 95 per cent and confidence interval five (5). 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 similar to those in the sampling frame.

## 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 8th of January 2024 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 10th of January 2024 and ending the 22nd of January 2024. 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 433 beneficiaries, successful interviews were conducted with **403 respondents** with a response rate of 93 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

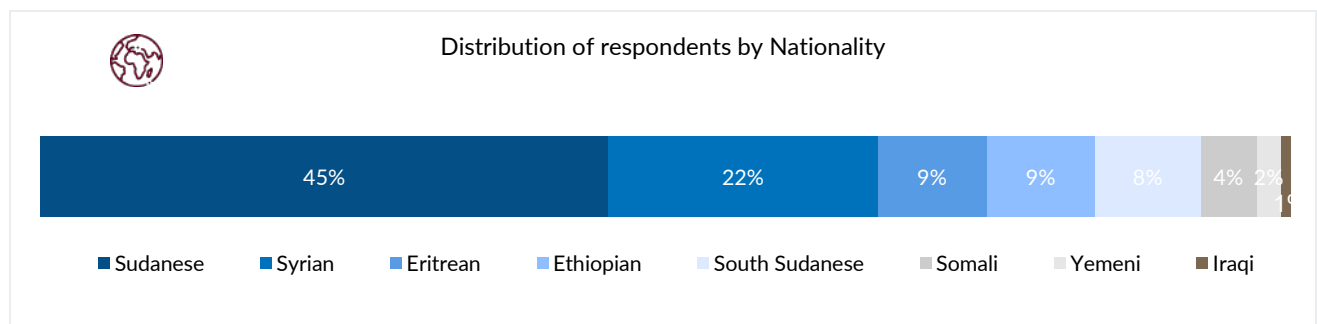
- Respondents' recall bias might have influenced the responses to some questions. To reduce this bias, data was collected within two weeks after receiving the cash assistance.
- Information gathered from PDM survey are self-reported, and there might have been a response bias due to unfounded fear of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

## Results

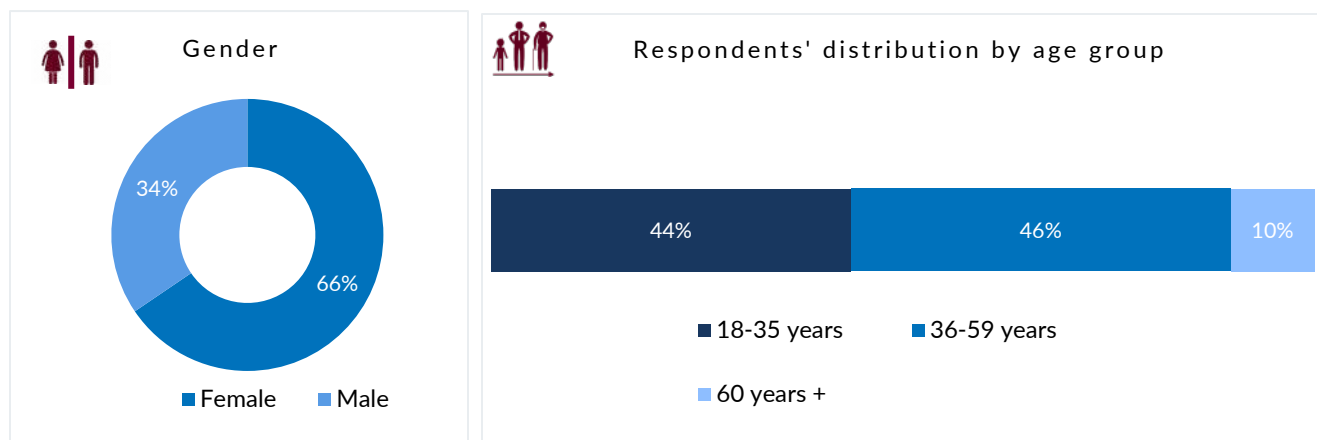
### Respondent Profile

A total of 403 refugee beneficiary households were interviewed, 45 per cent (183 households) were Sudanese, 22 per cent Syrians (87 households) and 33 per cent (133 households) were from other nationalities as shown in Figure (1). It is worth noting that 19 per cent of respondents were new arrivals from Sudan. Most respondents resided in Greater Cairo (88 per cent), and the remaining resided mainly in Alexandria (seven per cent) and other governorates (five 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 4.9 corresponding to 5.1 for Syrians, and 4.8 for respondents from other nationalities.

**Figure 1: Distribution of respondents by nationality**



**Figure 2: Distribution of respondents by gender and age group**

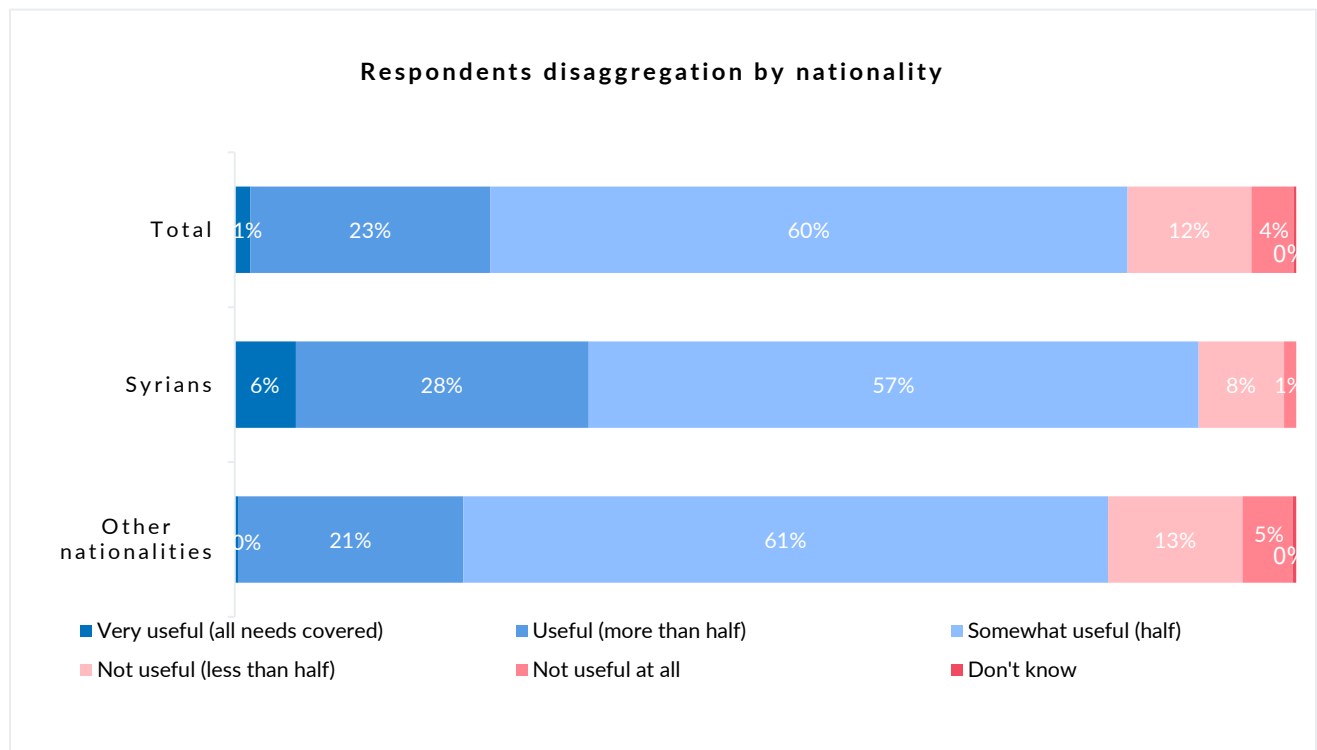


## Impact of Cash Assistance

### 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 (96 per cent). As shown in Figure (3), **24 per cent reported that the cash assistance was useful as it helped them cover all or most of their priority needs**, while 60 per cent reported that it helped them to cover half of their priority needs. Some 12 per cent reported less usefulness of the assistance as they could only meet less than half of their priority needs. Only four per cent of respondents found the cash assistance not useful as it did not cover any of their priority needs. When disaggregated by nationality a marked difference in responses appeared where 34 per cent of Syrian households reported being able to meet all or most of their priority needs, compared to 21 per cent of other nationalities reported being able to meet all or most of their priority needs. This marked difference was also observed in the results of 2022 Year-End PDM survey where 29 per cent of Syrian could cover all or most of their priority needs while only 19 per cent of respondents from other nationalities reported the same.

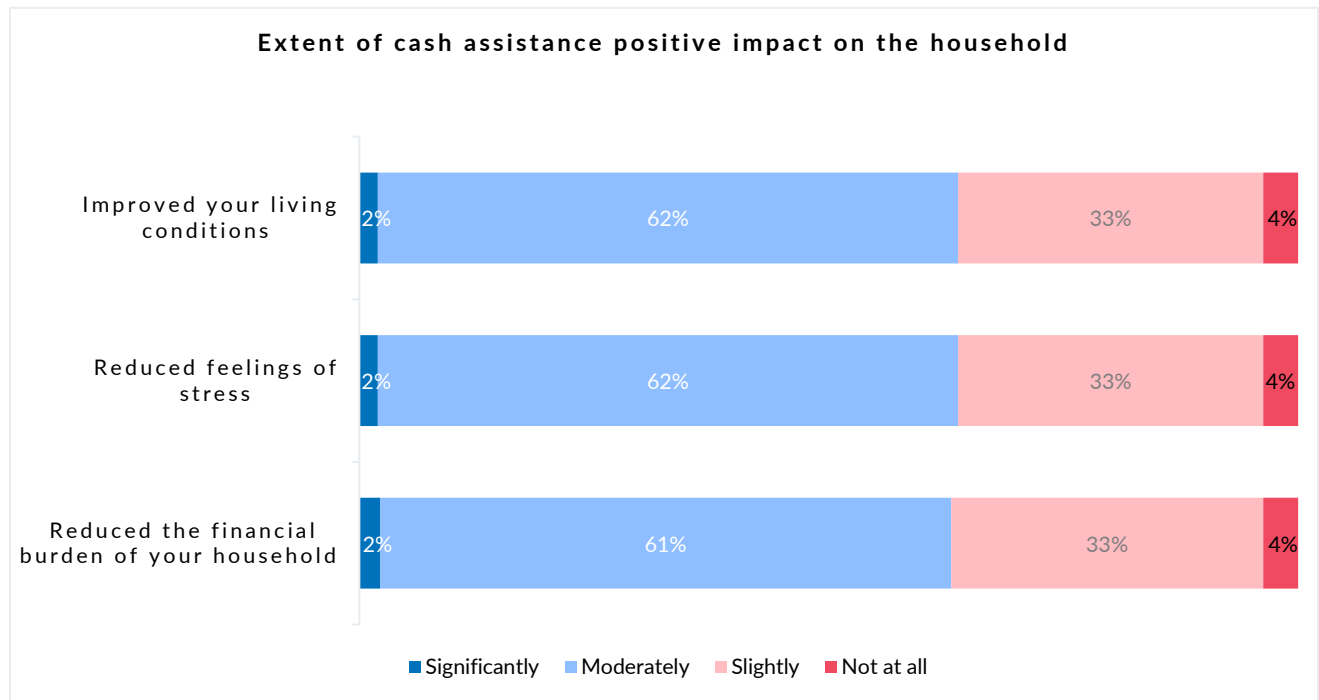
**Figure 3: Extent of cash assistance usefulness in covering household priority needs**



When respondents who perceived the assistance to be not useful (i.e. the 16 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 (97 per cent)**. Other reasons reported were that a different form of assistance was needed (27 per cent), the cash assistance is only a short-term relief (13 per cent) and the assistance duration is too short (10 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 (96 per cent), reduced their feelings of stress (96 per cent) and also reduced the financial burden on their household (96 per cent). The majority of respondents (around 62 per cent) reported the extent of this positive impact to be moderate. The extent of this positive impact is detailed in Figure (4).

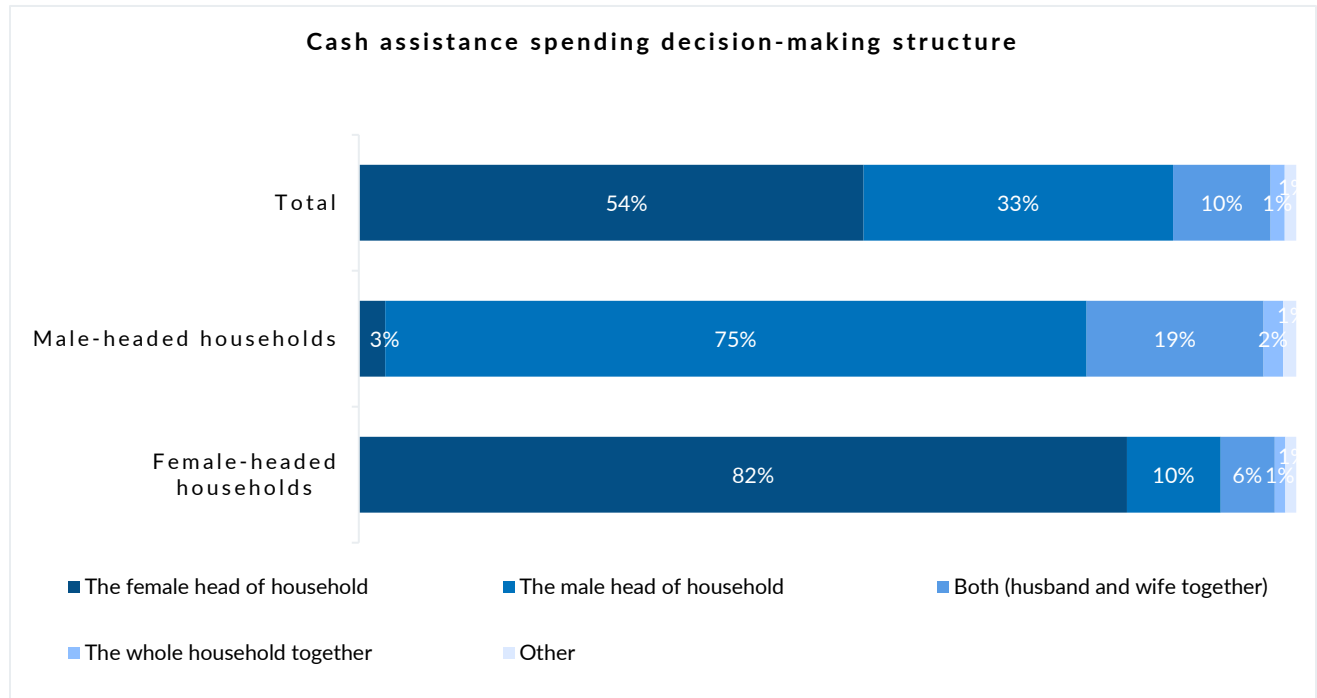
**Figure 4: Extent of cash assistance positive impact on the household wellbeing, overall**



As for household decision-making dynamics, disagreements about spending the cash assistance appeared to be not highly prevalent as most respondents (84 per cent at overall level) reported no disagreements, while two per cent reported having some discussions before reaching an agreement, 10 per cent (corresponding to 39 households) reported many disagreements and four per cent (15 households of which 13 were Sudanese) refused to provide an answer. There were some differences when disaggregated by nationality, with 18 per cent of non-Syrians reporting some form of disagreement (i.e. disagreeing a lot, discussing then agreeing and refusing to provide an answer) compared to eight per cent among Syrians. It is worth noting that although the level of disagreements on spending decisions is relatively not high, yet the proportion is higher than previous years where it was only two per cent in 2022 year-end PDM and one per cent in 2021 year-end PDM. Further monitoring of this indicator will take place in future surveys and focus group discussions.

Findings from this survey also show that in a sizable proportion of interviewed households (54 per cent) it was the female head of the household who decided on how the cash assistance will be spent, 33 per cent by the male head of the household, 10 per cent of respondents reported that the decisions were made by the husband and wife jointly, one per cent by the entire household and one per cent relied on other decision-making structures. It is worth mentioning that females participated in the spending decisions of 22 per cent of male-headed households.

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

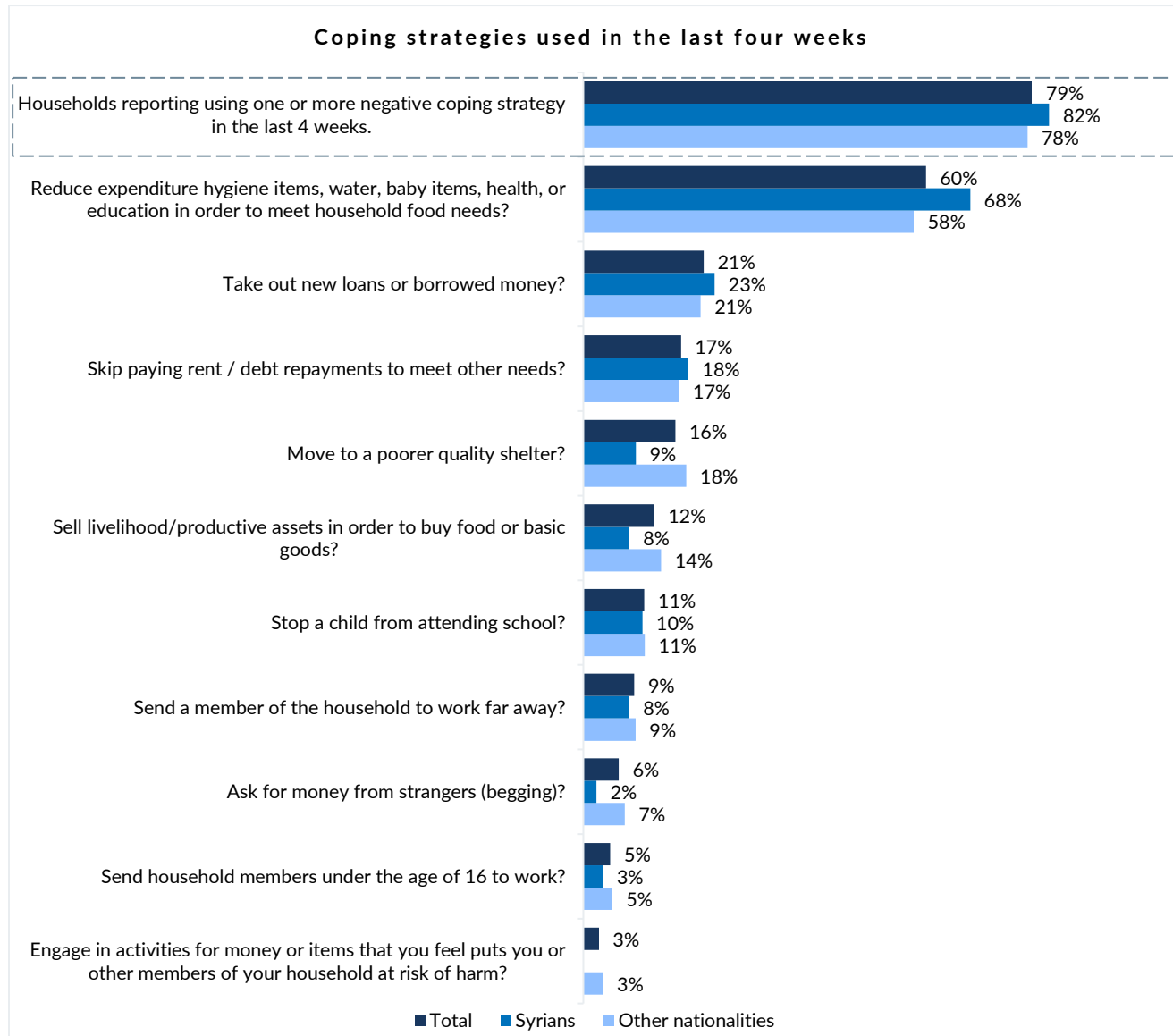


## Use of Negative Coping Strategies

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 may 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, **79 per cent of survey respondents reported resorting to at least one negative coping strategy in the four weeks preceding the survey** (82 per cent of Syrian respondents and 78 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 60 per cent of respondents), **(2) taking out new loans or borrowing money** (used by 21 per cent of respondents) and **(3) skipping on rent payments or debt repayment to meet food needs** (used by 17 per cent of respondents). Different nationalities exhibit distinct patterns in adopting coping strategies. Respondents from other nationalities were more likely to move to poorer quality shelters and sell livelihood/productive assets in order to buy food or basic goods, while Syrian respondents were more likely to take out new loans or borrow money. These distinct patterns are shown in Figure (6).

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



Compared to the previous year, there seems to be a slight decrease in 2023 in the overall adoption of negative coping strategies where 2022 year-end PDM survey show that 84 per cent of survey respondents reported resorting to at least one coping strategy i.e. five percent points higher than 2023. Also, a marked decrease is noticed in some coping strategies particularly reducing expenditures on various basic household needs (60 per cent in 2023 Vs. 72 per cent in 2022), skipping rent payment/debt repayment (17 per cent in 2023 vs. 35 per cent in 2022), and asking for money from strangers (6 per cent in 2023 vs. 19 per cent in 2022). This decrease needs further monitoring in the upcoming surveys to observe whether it will be sustained over a period of time.

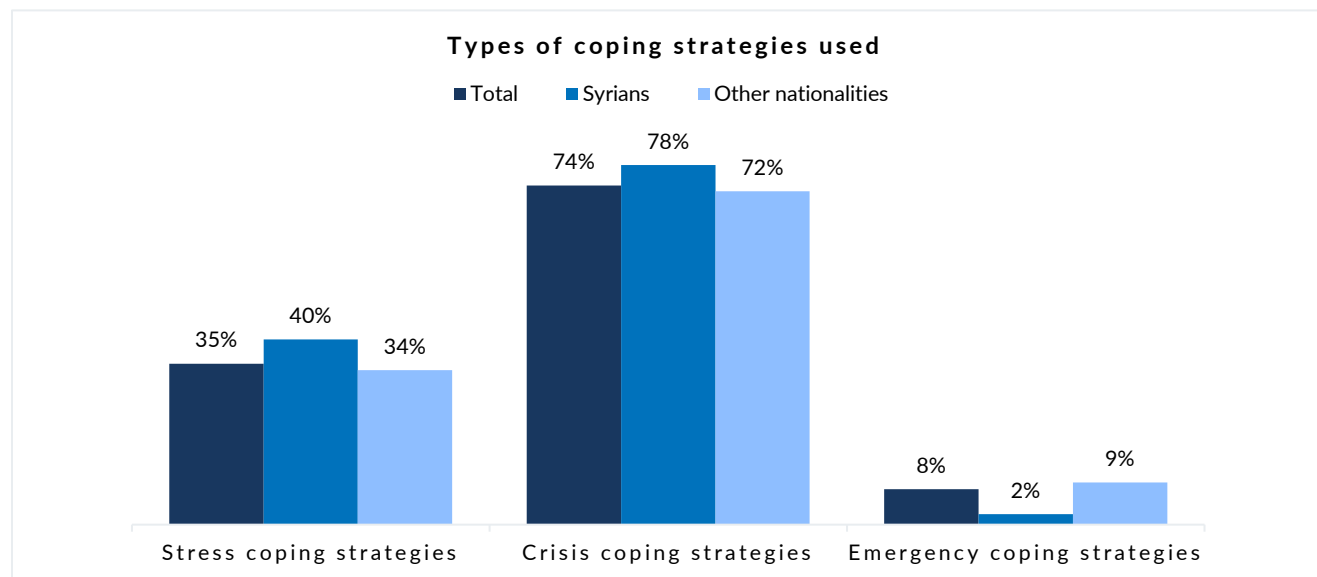
According to the severity of their implications negative coping strategies are further classified into stress, crisis, and emergency coping strategies. Stress strategies reduce the household's ability to deal with future shocks. Skipping rent payment and debt repayment, as well as taking out new loans 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 **35 per cent of respondents** (40 per cent of Syrians and 34 per cent of respondents from other nationalities) **resorted to stress coping strategies**, **74 per cent** (78 per cent of Syrians and 72 per cent of other nationalities) **resorted to crisis coping strategies**, while **eight per cent of respondents** (two per cent of Syrians and nine per cent of other nationalities) **resorted to emergency coping strategies**. See Figure (7).

**Figure 7: Prevalence of negative coping strategies by severity**



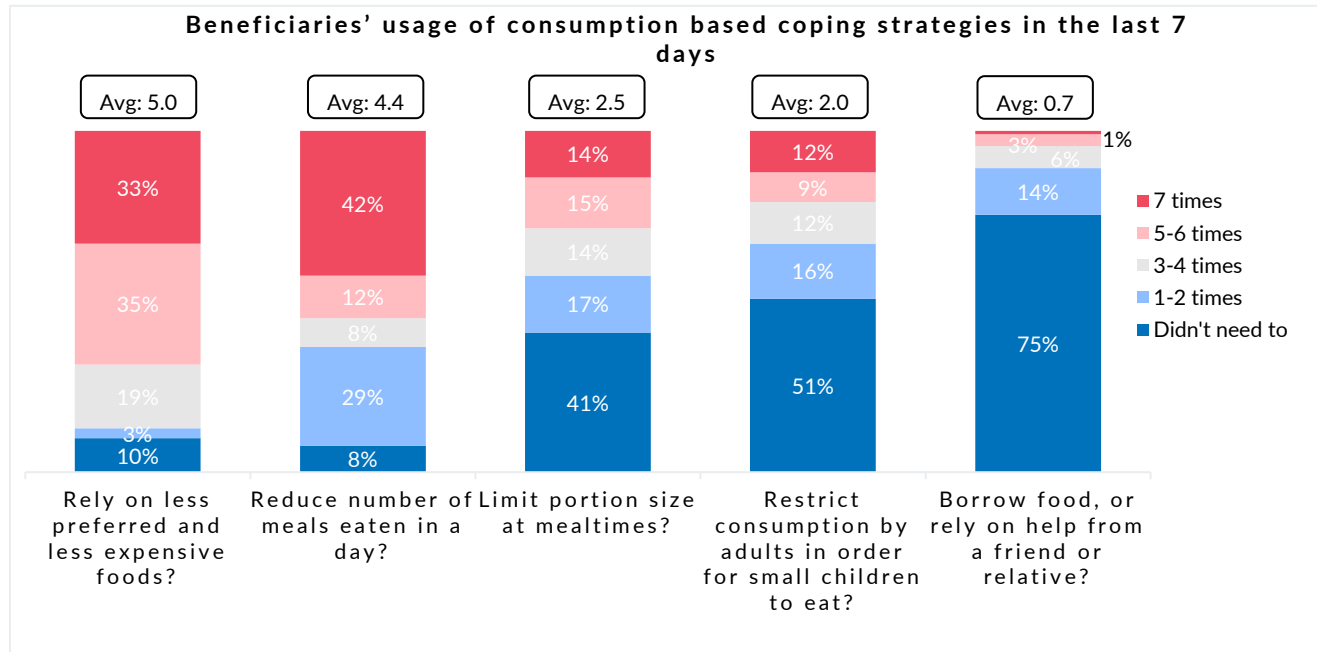
The reduction in the adoption of emergency coping strategies in 2023 when compared to 2022 (19 per cent) is worth noting, and it is correlated with the aforementioned reduction in resorting to asking for money from strangers.

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 almost all respondents (99 per cent) 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 90 per cent of respondents with an average of 5.0 times in the week preceding the survey. This was followed by reducing number of meals eaten in a day, which was used by 92 per cent of respondents, with an average of 4.4 times. Limiting portion sizes was ranked as the third most used strategy and was cited by 59 per cent of respondents with an average of 2.5 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

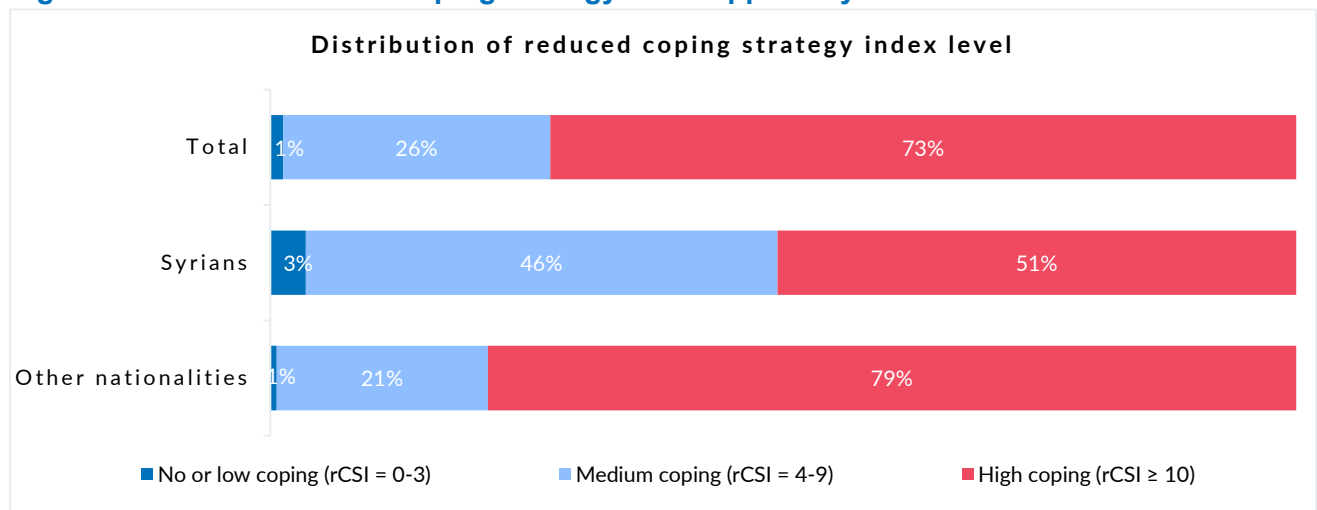
was reported by 25 per cent of respondents. See Figure (8).

**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 19.2 (16.0 for Syrians and 20.1 for beneficiaries from other nationalities), which is nearly the same as in 2022 (19.1). Data has also shown that only one per cent of surveyed cases had no or low coping, i.e., food secure (rCSI = 0-3), 26 per cent had medium coping (rCSI = 4-9) while the majority 73 per cent were high coping (rCSI ≥ 10).

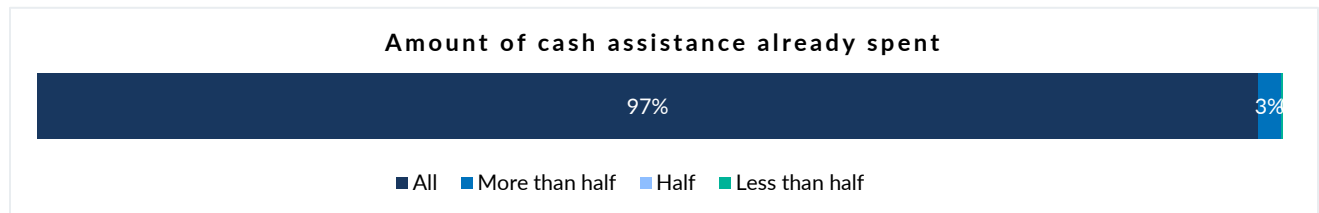
**Figure 9: Levels of reduced coping strategy index applied by beneficiaries**



## Use of Cash Assistance

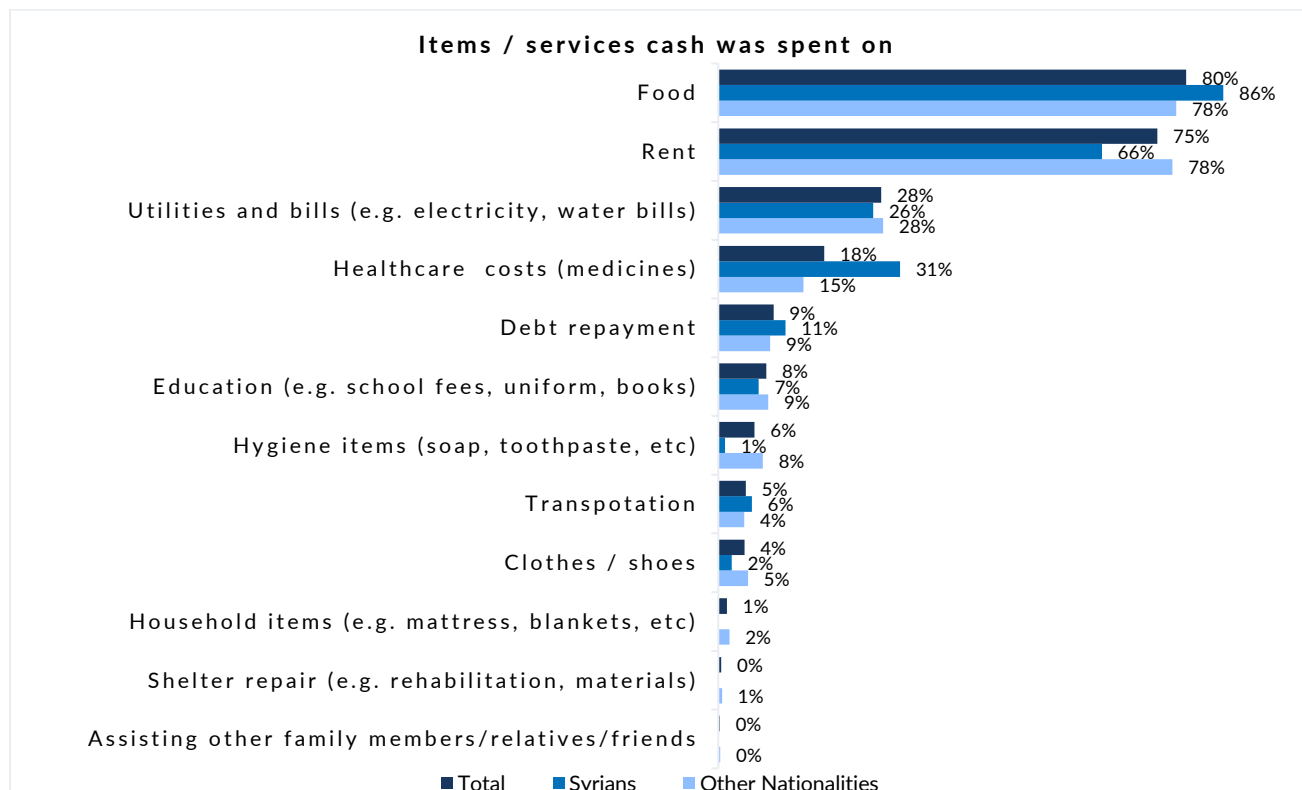
Between the period of collecting the cash and conducting the phone interviews, 97 per cent of respondents reported spending the entirety of the cash they received, three per cent reported spending half or more, while less than one per cent reported spending less than half of the cash assistance.

**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 **80 per cent of respondents spent the cash assistance on food, followed by around 75 per cent who reported spending on rent**, 28 per cent spent it on utilities and bills, 18 per cent spent the assistance on healthcare costs and nine 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.

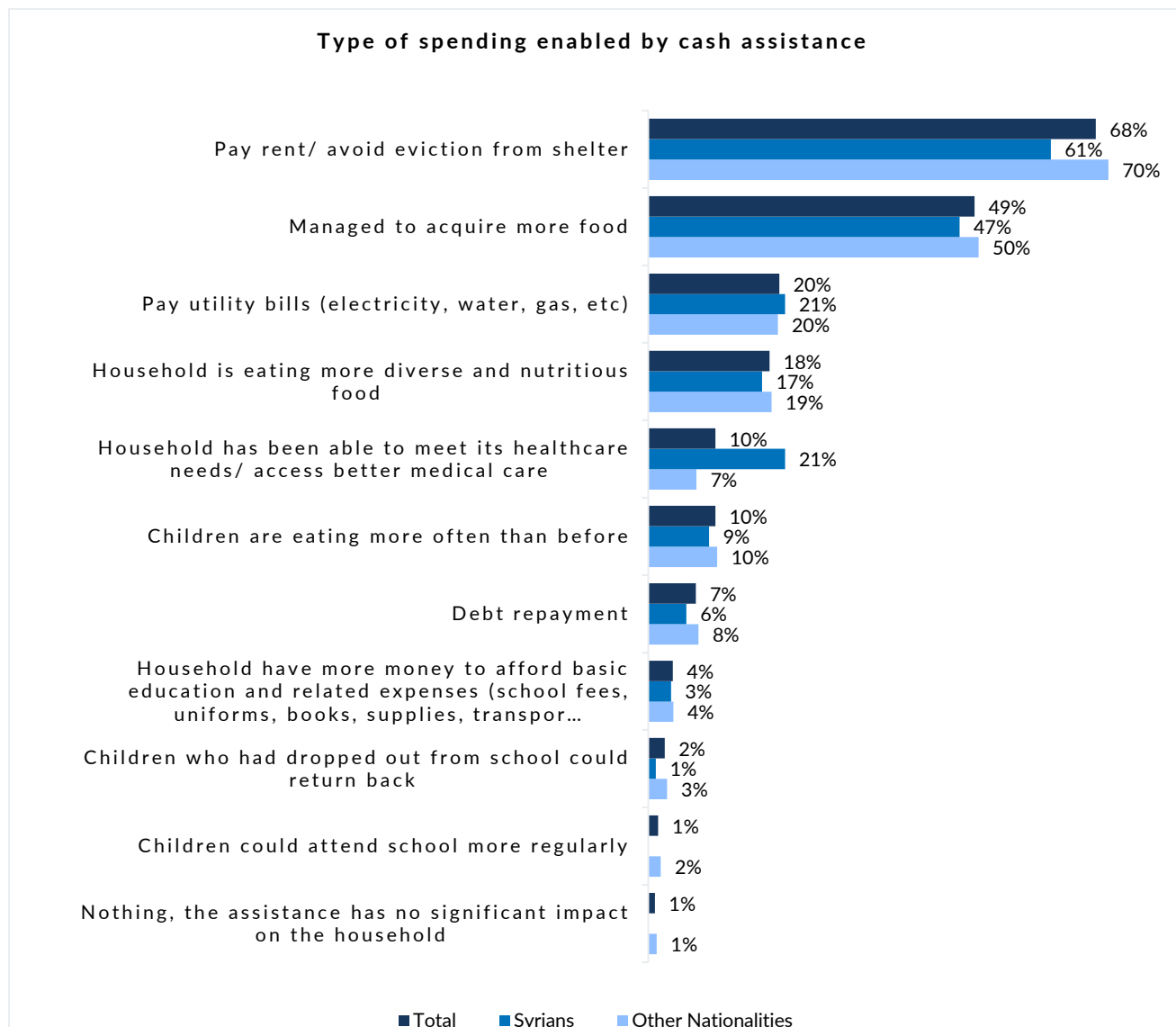
**Figure 11: Spending categories of cash assistance**



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, **99 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 68 per cent of respondents, followed by the ability of the household to acquire more food as reported by 49 per cent of respondents. The cash assistance also enabled 20 per cent of respondents to pay their utility bills, which they could not do before receiving the cash, eat more nutritious food (18 per cent) and meet healthcare costs (reported by 10 per cent of respondents) among others.

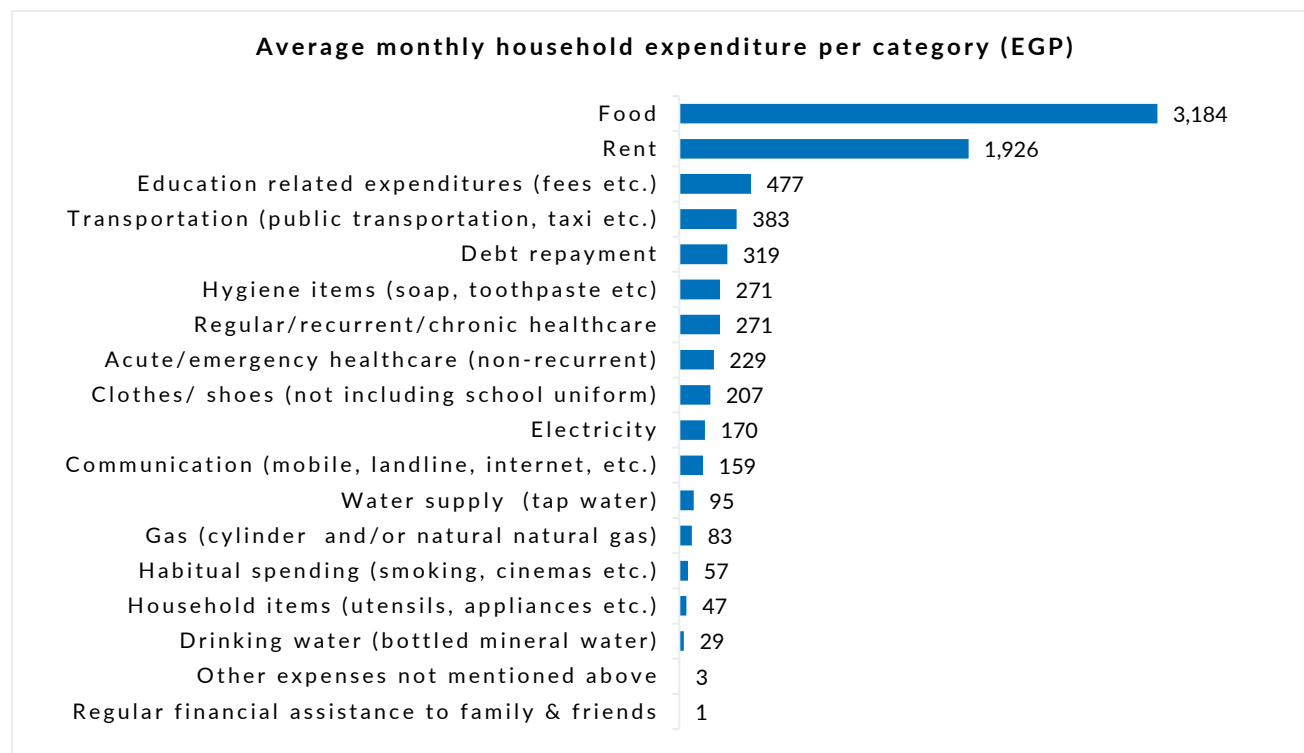
It is to be noted that responses to this question showed some significant variations when disaggregated by nationality. While Syrian respondents were more likely to be able to afford healthcare costs after receiving the assistance, respondents from other nationalities tended to be more able to afford 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 7,912 EGP with the highest amount spent on food (3,184 EGP) followed by rent (1,926 EGP). Expenditure breakdown by category is provided in Figure (13).

**Figure 13: Expenditure breakdown by spending category**



### 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 11 respondents) cited the unavailability of food items (11 respondents) and transport services (one households). The most unavailable food items were: sugar (reported by 10 households), rice/pasta (three households), vegetables (two households), oil/ghee and other groceries/herbs (reported by one household each)

Similarly, **99 per cent of respondents found the items they needed with acceptable quality**. Items with unacceptable quality cited by the remaining one per cent were food items (cited by four respondents).

Despite the ability to find the required items/services and with an acceptable level of quality, **98 per cent of respondents reported an increase in prices in the last four weeks**. Some 98 per cent of those reported that food items were subject to price increases. The main food items subject to increases were sugar (75 per cent), oil/ghee (52 per cent), vegetables (46 per cent), rice/pasta (33 per cent), poultry/meat (31 per cent), fruits (23 per cent), dairy products (23 per cent), bread (20 per cent), cereals/legumes (19 per cent), eggs (16 per cent), fish (10 per cent), other groceries/herbs (seven per cent), infant formula (five per cent), special dietary items (less than one per cent) and others (less than one per cent). Respondents also reported **increase in the prices of rent (27 per cent), utilities and bills (12 per cent), hygiene items (12 per cent), healthcare items (seven per cent), transportation (seven per cent), clothes/shoes (seven per cent), education related services (two per cent), household items (two**

per cent), fuel for cooking or heating (one per cent) and tools/materials/items necessary for business project (less than one per cent). This reported increase in prices is in line with the official data published by the Central Bank of Egypt as of December 2023<sup>3</sup> which indicates that annual food inflation remains high at 60.5 per cent<sup>4</sup>. It might also explain the high prevalence of negative coping strategies, especially food consumption strategies, among survey respondents.

**Figure 14: Ability of beneficiaries to find key items/services with acceptable quality and at stable prices**



<sup>3</sup> [https://www.cbe.org.eg/-/media/project/cbe/listing/publication/2023/december/in\\_december\\_2023\\_en.pdf](https://www.cbe.org.eg/-/media/project/cbe/listing/publication/2023/december/in_december_2023_en.pdf)

## 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.

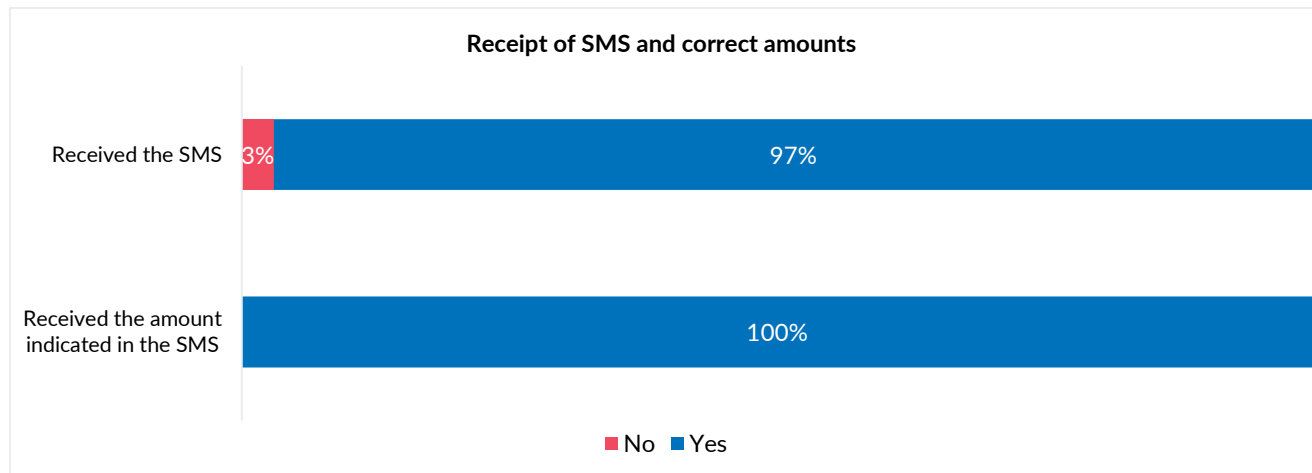
Most survey respondents (97 per cent) reported that they received a notification SMS from UNHCR upon the start of the cash distribution cycle indicating the amount of assistance they should receive and where to collect it from. Only three per cent of respondents (11 households) reported that they did not receive the SMS. To know that the cash distribution cycle had commenced, they relied on going directly to the post office and asking there (eight households), relatives/friends, Caritas and UNHCR staff (reported by one household each).

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.



*Beneficiaries receiving their assistance from Egypt Post  
Photo Credit: © UNHCR Egypt/Jaime Gimenez*

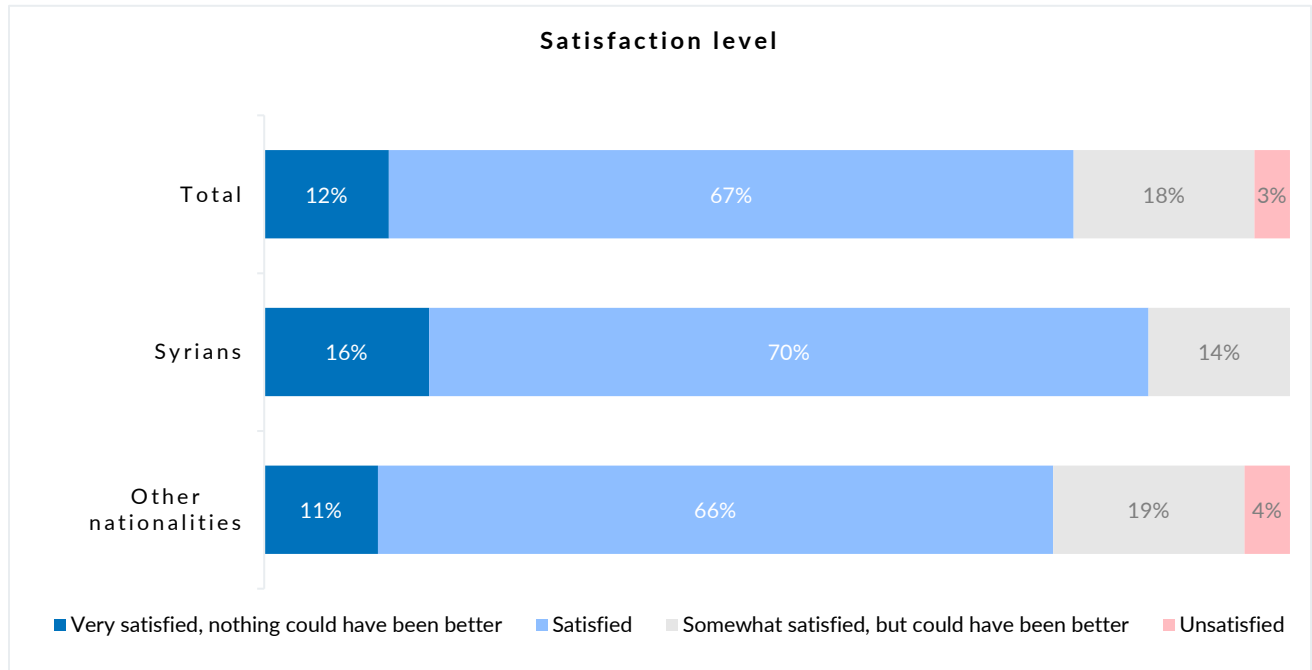
**Figure 15: Receiving notification SMS and the correct amount of cash entitlement**



### General satisfaction with the cash collection process

Cash distribution process continues to be generally satisfactory to beneficiaries. Survey results indicate that **79 per cent of respondents were very satisfied or satisfied with the process**, while 18 per cent were somewhat satisfied although they still think that there is room for improvement. Syrians reported to be more satisfied with the process than other nationalities. These results seem to be uniform across different nationalities. The extent of satisfaction and the disaggregation by nationalities are illustrated in Figure (16).

**Figure 16: Satisfaction with cash distribution process**



Among the respondents who were somewhat satisfied/unsatisfied (21 per cent), the reasons for dissatisfaction cited included overcrowding at the post office (62 per cent), iris scan issues (56 per cent), requiring several visits to the post office before successfully withdrawing the assistance (nine per cent), disrespect/discrimination by post office staff (nine per cent), post office is far away (four per cent), cash shortages at the post office (two per cent) and delay in the timing of cash disbursement by UNHCR (one per cent).

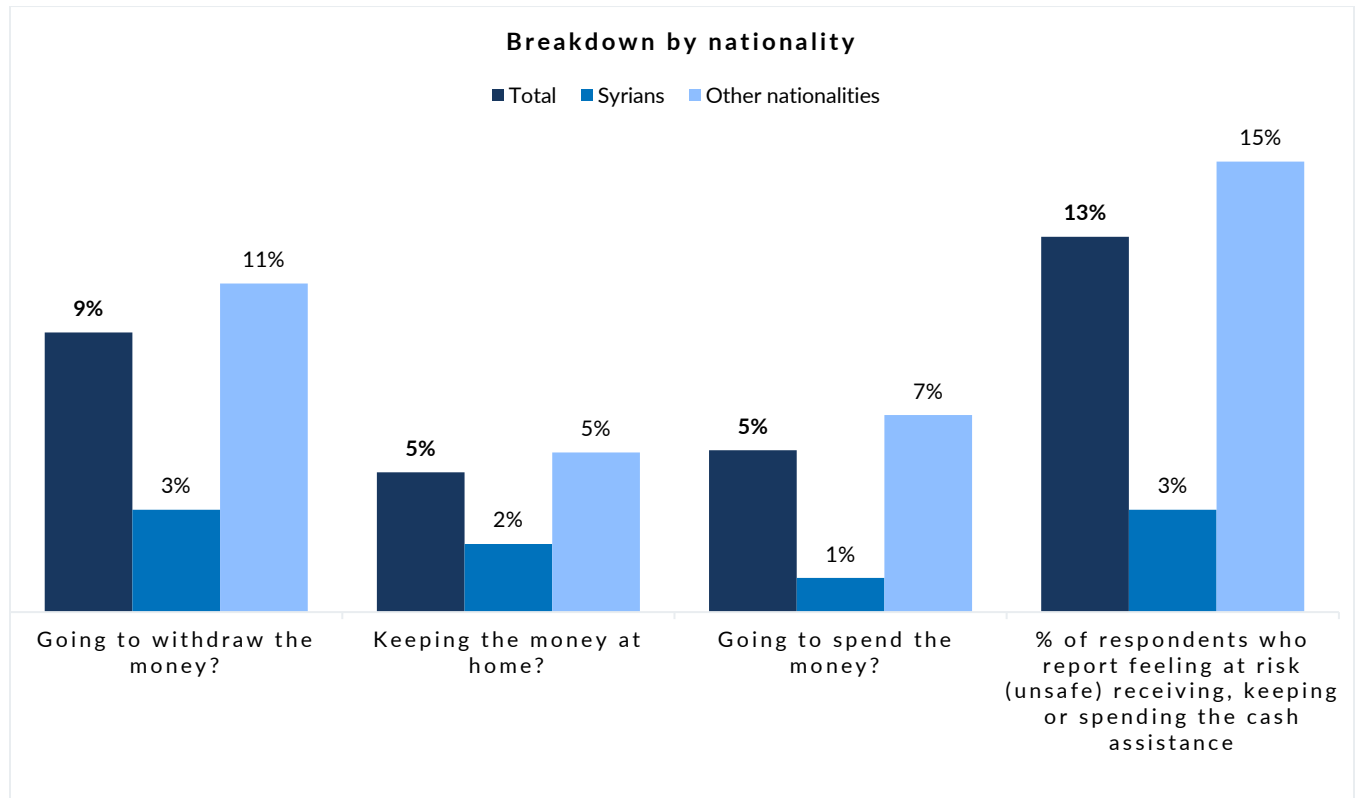
### Difficulties in collecting assistance

Most respondents (92 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 seven per cent were limited mobility due to medical conditions (67 per cent), having to use unsafe roads (10 per cent), language barrier hindering understanding of collection instructions (seven per cent), the post office being far/hard to reach (seven per cent), biometric authentication not working (three per cent) and lack of time to collect (three per cent). Those who needed help with withdrawing or spending the cash sought it mainly from family members (60 per cent), acquaintances/friends (30 per cent), post office agents (seven per cent) and strangers (three per cent).



The majority of respondents (87 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 97 per cent of Syrians reported feeling physically safe at all times, while 85 per cent of respondents from other nationalities felt the same.

**Figure 17: Percentage of respondents reporting feeling physically unsafe while withdrawing, keeping or spending their cash assistance**



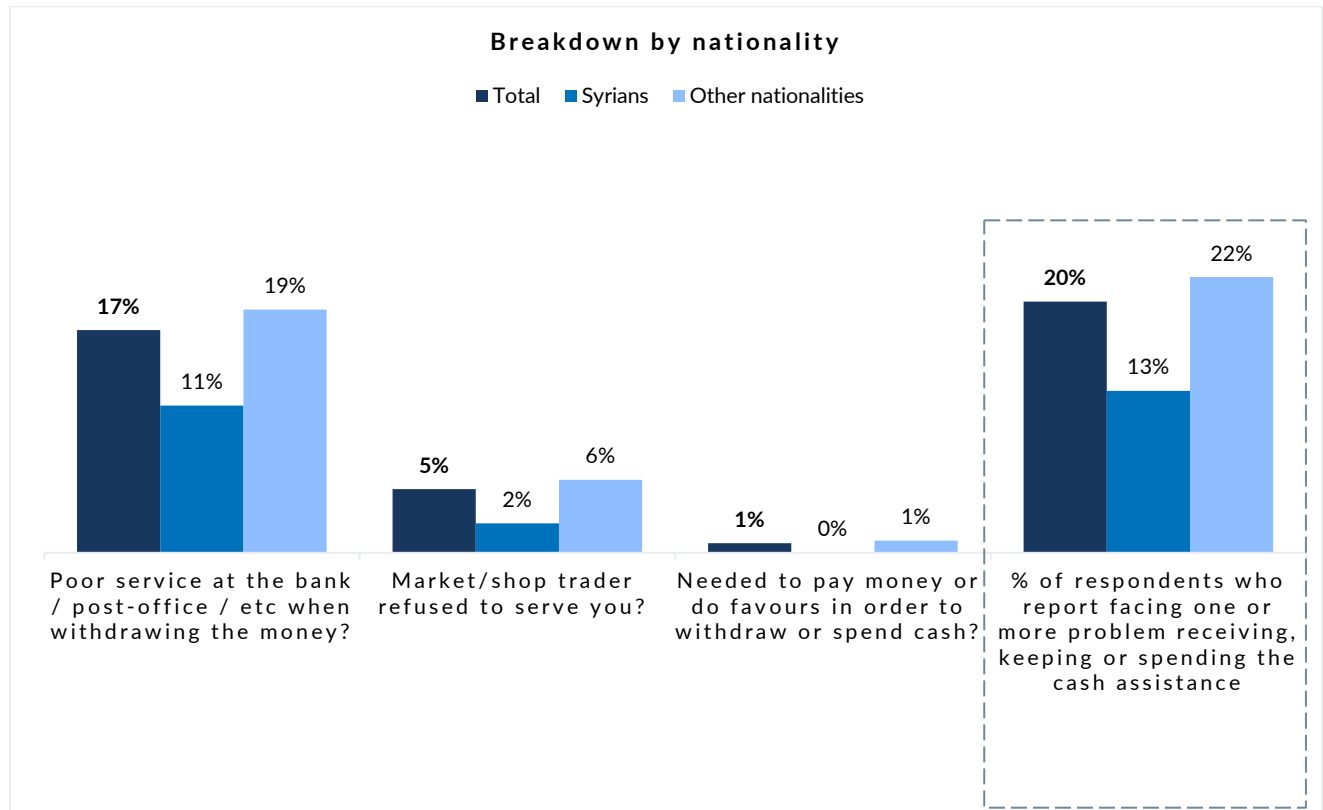
Further analysis of responses indicates that 91 per cent of respondents felt physically safe while going to withdraw the money. Those who felt unsafe cited reasons such as fear of theft (six per cent), fear of harassment/bullying (four per cent), fear of physical assault, unsafe roads and previous subjection to harassment/physical assault/theft (reported by one per cent each).

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

These results are consistent with findings from the previous year, where 85 per cent of respondents reported feeling physically safe while receiving, keeping, and spending the cash assistance in 2022, and more Syrian respondents reported feeling physically safe at all times (94 per cent) than those who reported the same from other nationalities (80 per cent).

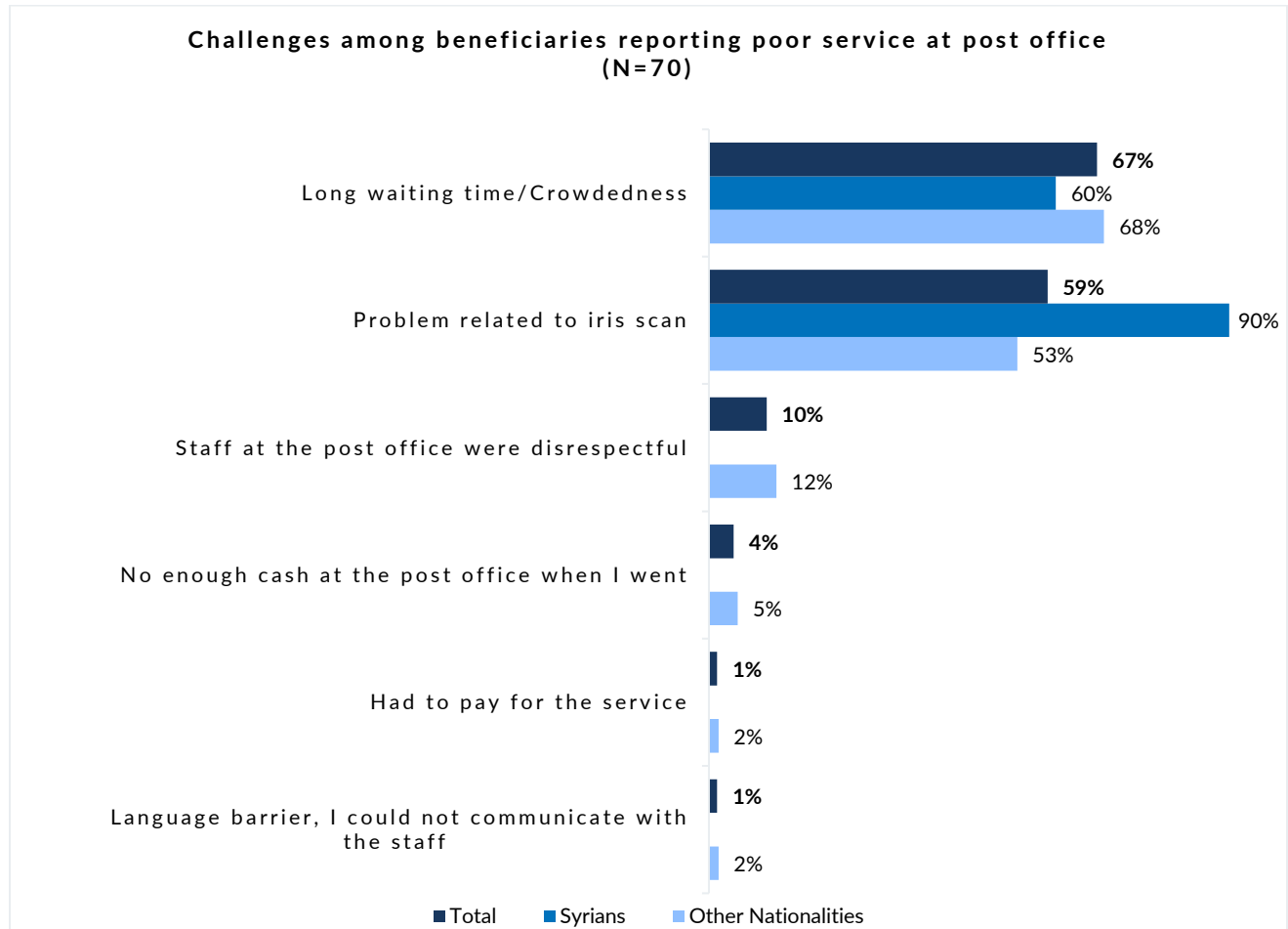
One fifth of respondents (20 per cent) reported facing one or more problems while receiving, keeping, or spending the cash assistance. The most commonly cited problem was poor service at the post office while withdrawing the cash and was faced by 17 per cent of all survey respondents. See Figure (18).

**Figure 18: 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 67 per cent of those facing issues at the post office), iris scan issues (59 per cent), poor treatment by staff at the post office (10 per cent), insufficient cash at the post office (four per cent), having to pay additional money to withdraw or spend cash and language barrier when communicating with post office staff (one per cent for each). See Figure (19).

**Figure 19: Challenges faced among respondents reporting poor service at post office**



The above results indicate an increase in the number of beneficiaries facing problems during withdrawing, keeping or spending the cash when compared to 2022 year-end PDM where ten per cent of respondents reported facing problems. This increase may be attributed to the Sudan emergency and the associated increase in the number of cash lists that were disbursed at the same time of November- December MPCA. Also, the increased number of MPCA beneficiaries from 11,040 households in December 2022 to 20,944 households in December 2023 may have played a role in increasing crowdedness and the long waiting times at the post offices.

### Non-compliance issues

Of all respondents, one per cent (representing three respondents) reported having to pay someone in order to collect or spend their cash assistance. All the three respondents were Sudanese and reported to have paid a post office employee. 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

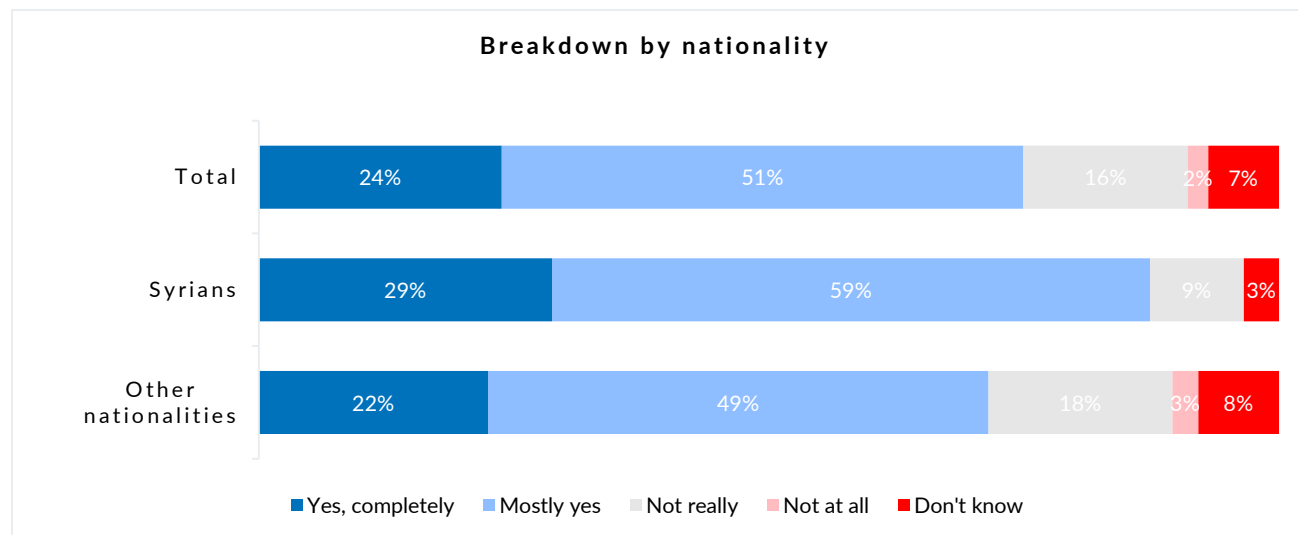
### Information about assistance, complaints and feedback channels

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. 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, 18 per cent did not feel well-informed, while seven per cent did not provide an answer.** For those who did not feel well-informed, they mentioned that UNHCR could better inform beneficiaries on documents required for registration (37 per cent), increasing its communication channels with refugees (34 per cent), more information on the timing of cash distribution (32 per cent), on eligibility criteria (27 per cent), on the duration of the assistance (16 per cent), clearer notification SMS (eight per cent), providing clearer instructions on how to collect the assistance (three per cent) and where to go in case of facing problems (one per cent). See Figure (20). These are the same results obtained in 2022, where the same proportion of respondents felt well-informed about the cash assistance.



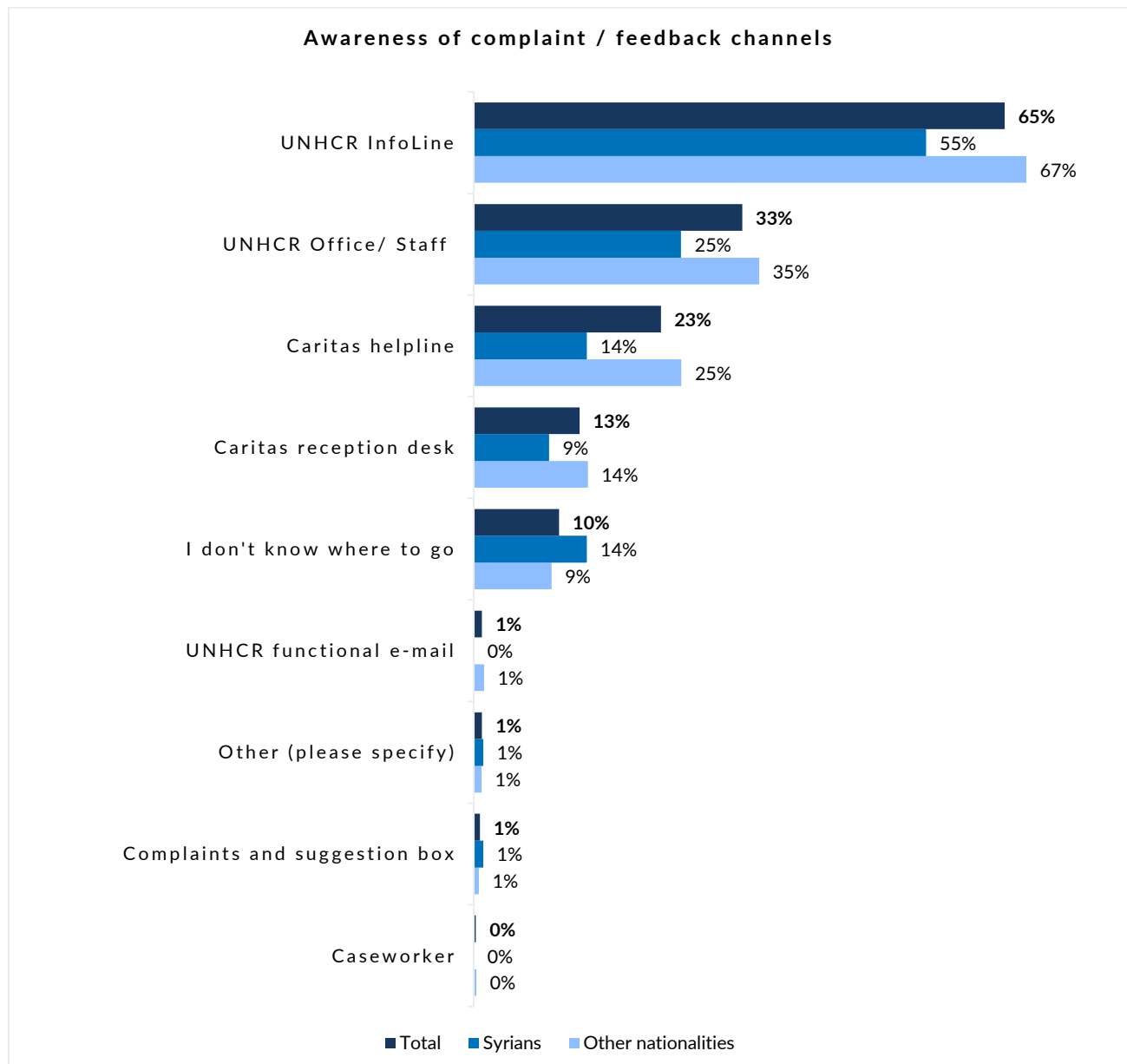
UNHCR Staff during a community meeting with refugees  
Photo Credit: © UNHCR Egypt/Jaime Gimenez

**Figure 20: Respondents feeling of being well-informed about the assistance**



When respondents were probed about how cash-related complaints and feedback can be reported, 90 per cent of beneficiaries were able to identify at least one locally available channel for lodging complaints or feedback (86 per cent of Syrian respondents and 91 per cent of respondents from other nationalities). Figure (21) shows that UNHCR InfoLine was the most recognized complaints and feedback channel and was mentioned by 65 per cent of the respondents. This was followed by UNHCR staff, which was mentioned by 33 per cent of respondents. Other complaint and feedback channels recognized by respondents were Caritas helpline (23 per cent), Caritas reception desk (13 per cent), UNHCR functional email (one per cent), suggestion boxes (one per cent), caseworker (less than one per cent) and others (one per cent).

**Figure 21: Complaints and feedback channels known to respondents**

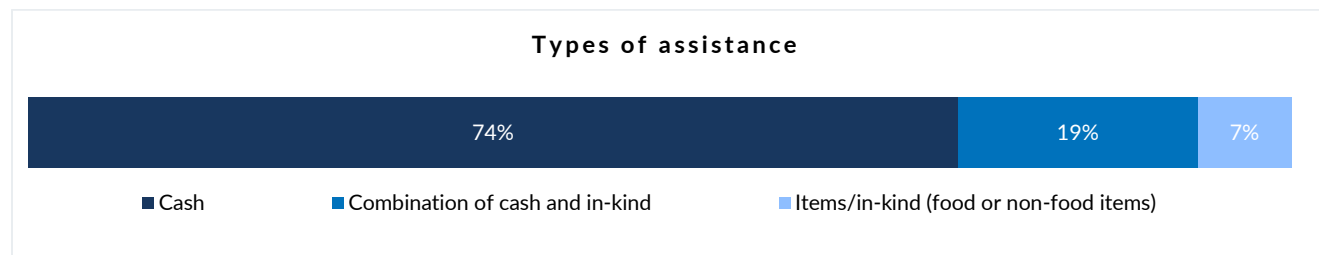


These findings are similar to results obtained from 2022 year-end PDM survey where 91 per cent of respondents could correctly identify at least one local channel for complaints, and where beneficiaries from other nationalities exhibited more knowledge about the available complaint channels than Syrian beneficiaries. However, looking closer at data disaggregated by nationality, an increase in the knowledge of complaint channels is observed among Syrian beneficiaries (86 per cent in 2023 compared to 79 per cent in 2022), while among beneficiaries from other nationalities a decrease in the awareness of complaint channels was observed (91 per cent in 2023 compared to 98 per cent in 2022). This decrease may be attributed to the new arrivals in 2023 who started receiving cash assistance shortly before the PDM survey.

## Preferred type of assistance

Same as in previous years, and consistent with UNHCR global results in 2023<sup>5</sup>, most respondents (93 per cent) mentioned cash as a preferred kind of assistance, where 74 per cent preferred to receive the assistance as cash only and 19 per cent preferred a combination of both cash and in-kind assistance. Only a small proportion of respondents (seven per cent) preferred to receive the assistance in-kind only. See Figure (22).

Figure 22: Preferred type of assistance

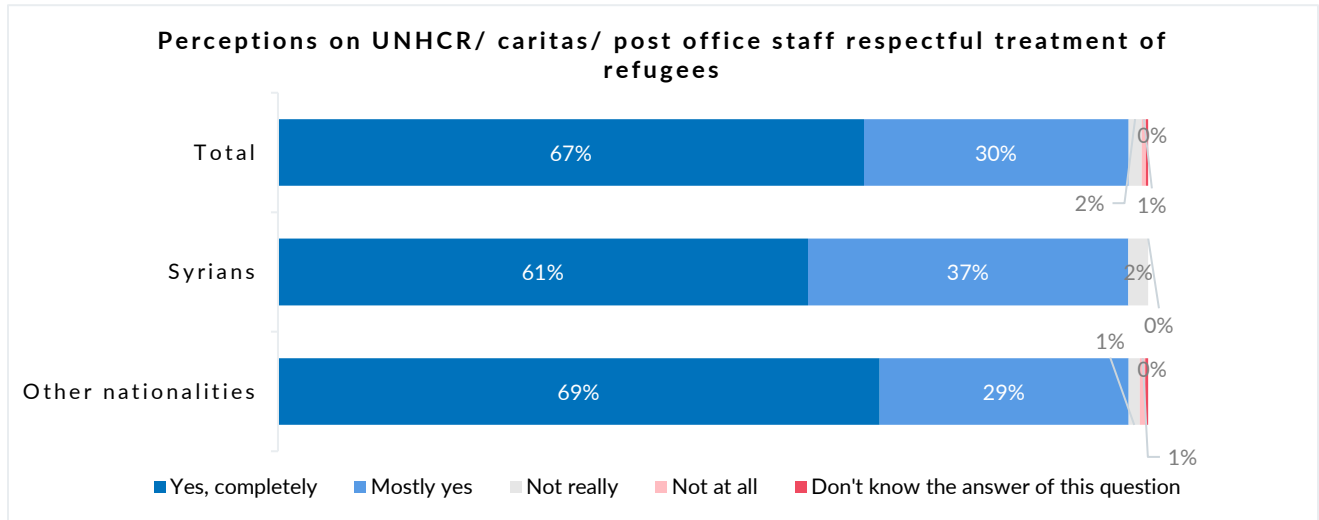


## Other general views on cash assistance

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, **97 per cent felt that they were treated with respect throughout the whole process**. For the eight respondents who felt disrespected (three per cent of respondents), five reported it to be from a UNHCR staff member, two from the Caritas staff and one from the Post Office staff. See the breakdown by nationality in Figure (23) below.

<sup>5</sup> [UNHCR and cash assistance – 2023 Annual report](#)

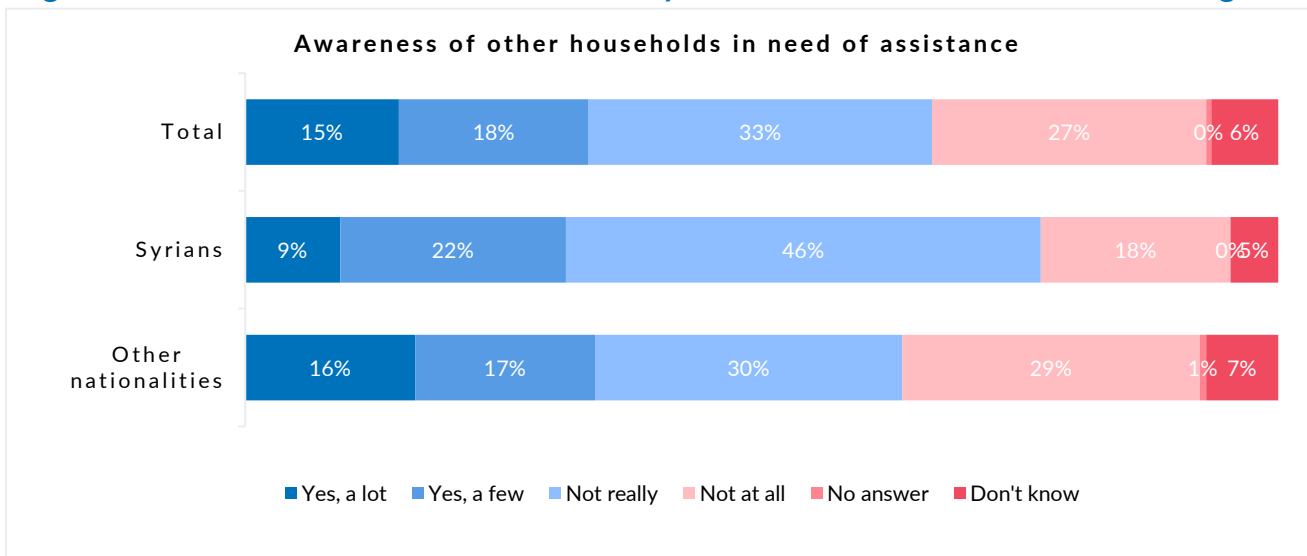
**Figure 23: UNHCR/ Caritas/ Post Office treatment of refugees**



When asked if they know of other refugees who need assistance but not currently receiving it, slightly more than one third of respondents (33 per cent) cited that they know other households in need of assistance and not currently receiving it. See Figure (24).

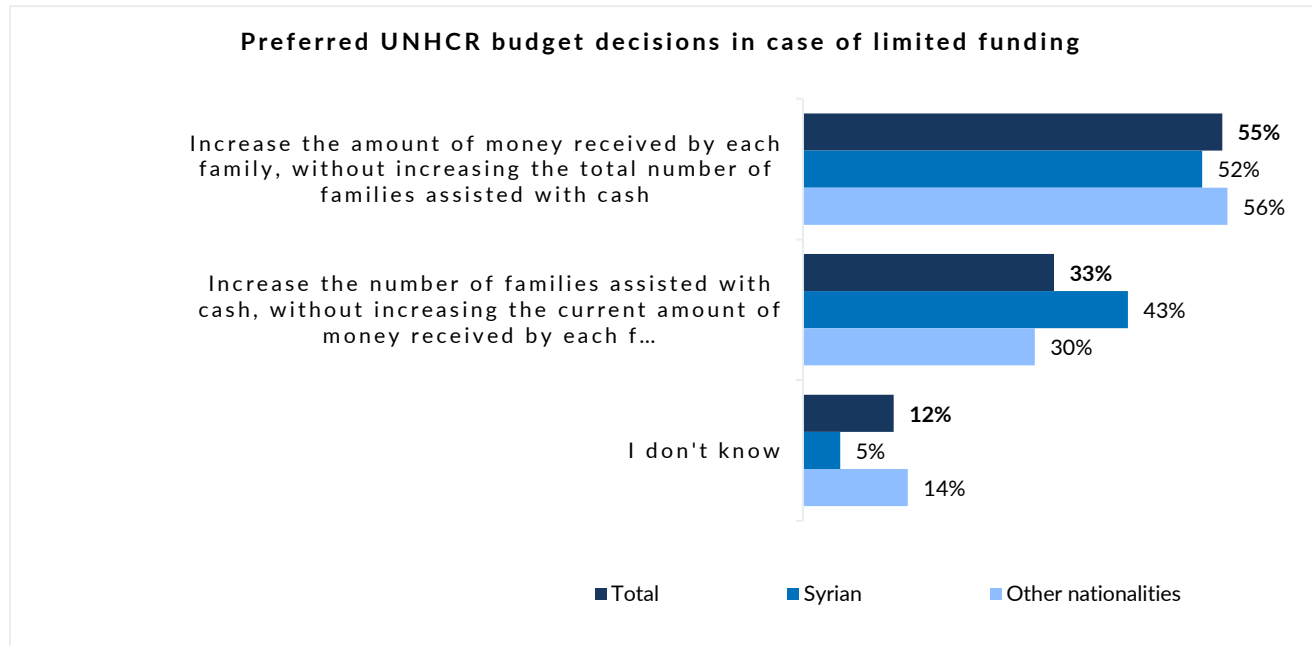
The main categories of households mentioned that are in need and not receiving assistance were female-headed households as cited by 47 per cent of respondents, families with very little/ no income (33 per cent), large families with many members/children (17 per cent), elderly refugees (16 per cent), terminally ill refugees (eight per cent), child headed households and people with disability (seven per cent each), single-parent household (two per cent) and minority groups (one per cent).

**Figure 24: 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, 55 per cent of the respondents preferred increasing the transfer value while keeping the number of assisted families the same while 33 percent preferred assisting more families with the same cash transfer value received every month. For disaggregation by nationality see Figure (25) below.

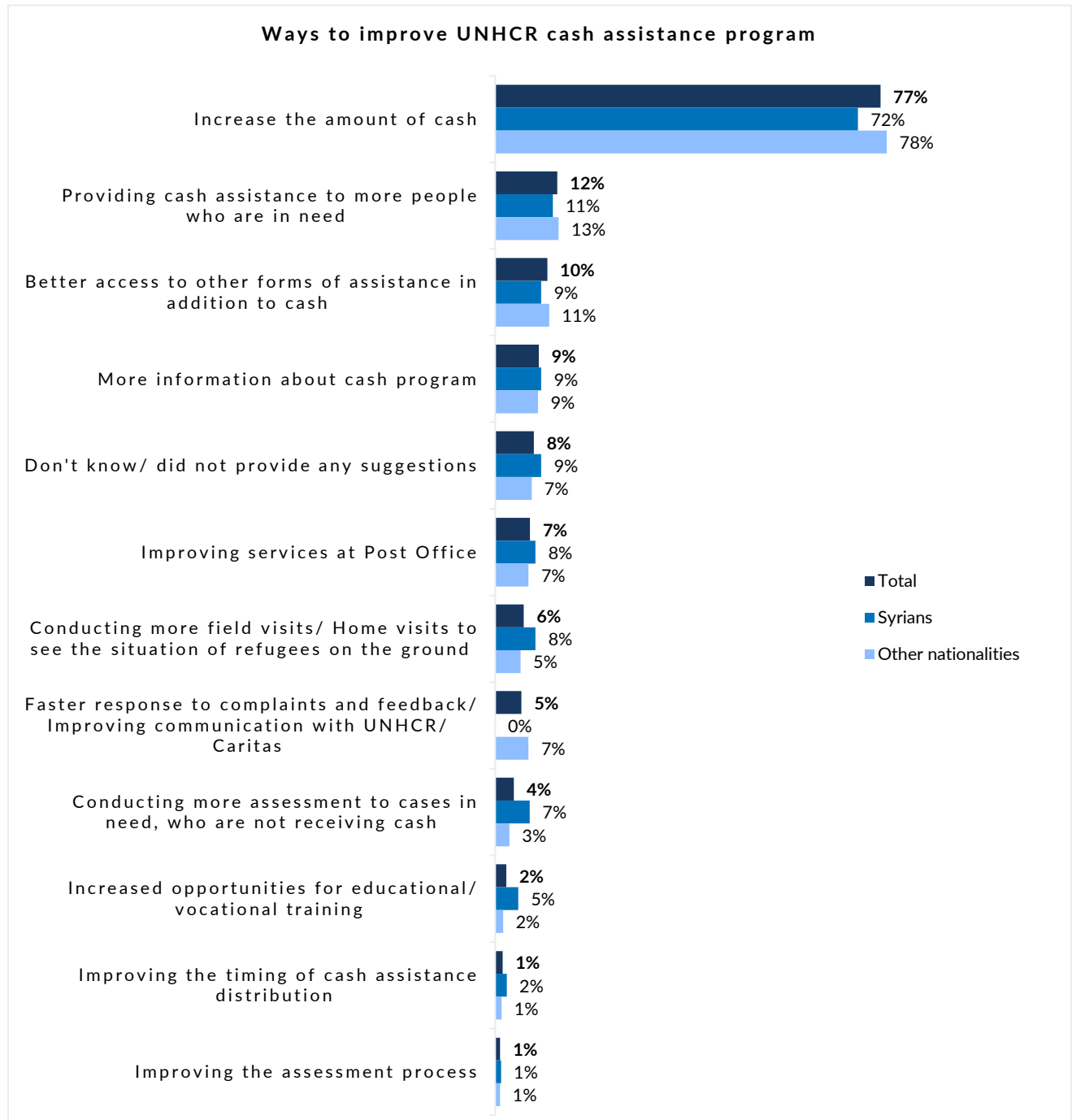
**Figure 25: Preferred budget decisions in case of funding limitation**



When finally asked how UNHCR can improve its cash program, more than two thirds of respondents (77 per cent) believed that increasing the amount of cash would help improve the cash program. Moreover, 12 per cent believed that there is an opportunity to provide cash assistance to more people who are in need and 10 per cent mentioned that there is room for improvement regarding the types of support provided (e.g., assistance with healthcare, education, in-kind support etc.). Other suggested ways to improve UNHCR cash assistance program are illustrated in Figure (26).



**Figure 26: 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 (96 per cent) 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 (80 per cent), paying rent (75 per cent), utilities (28 per cent), covering healthcare related costs (18 per cent) and repaying their debts (nine per cent). Almost all respondents (99 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 (68 per cent of respondents,) buy more food (49 per cent) and to pay utility bills (20 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.

**Despite the positive outcomes yet needs remain significant.** Almost three quarter of beneficiaries (76 per cent) could meet only half or less of their priority needs, Survey results also showed that **most beneficiaries (98 per cent) faced 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 33.7 per cent in December 2023 while annual food inflation continued its upward trend to record 60.5 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 (79 per cent), although slightly less than in 2022 (84 per cent) and 2021 (92 per cent). Resorting to one or more food consumption coping strategy remained high as well (99 per cent of beneficiaries compared to 97 per cent in 2022 and 96 per cent in 2021), and the reduced coping strategy index was 19.2 indicating food insecurity among beneficiaries. Nonetheless, beneficiaries seem to be more 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, with the consistent increase in prices in Egypt and with the expected new devaluation of the Egyptian pound in 2024, the cash transfer value may need to be reviewed again and further increased, in light of the available funds, to maintain and enhance the positive impact of the cash assistance.

**The feedback of beneficiaries on the cash delivery process was generally positive where most beneficiaries (79 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 (97 per cent) also indicated that they have been treated with respect by UNHCR/Caritas/Post office staff throughout the process. However, one fifth of beneficiaries (20 per cent) reported some challenges in withdrawing or spending the assistance, a proportion. Long waiting times and crowdedness at the post office, along with iris-related issues (reported by 12 per cent and 10 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 working on expanding the network of iris-enabled post offices, and on increasing the number of iris-scanners at the highly trafficked post office branches 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.**

UNHCR Infoline was the most frequently identified communication channel, reported by 65 per cent of beneficiaries, followed by UNHCR Office/staff which was identified by 33 per cent of beneficiaries. In 2023, 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 (77 per cent of beneficiaries)**, which is understandable given the consistently increasing inflation rates and the inability of the current transfer value to cover the pressing needs of beneficiaries. Other suggestions of improvement included providing cash assistance to more people who are in need (12 per cent), followed by increasing access to other forms of assistance in addition of cash, which was suggested by 10 per cent of beneficiaries. Notably, nine 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.

