



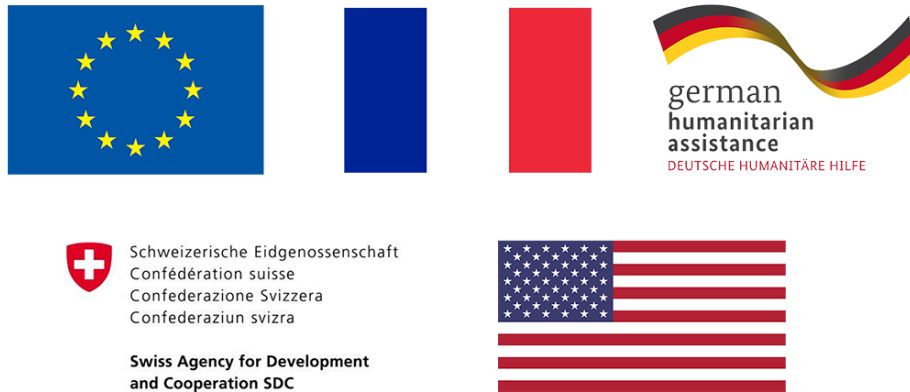
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Mid-Year Post-Distribution Monitoring Report of UNHCR's Multi-Purpose Cash Assistance to Refugees in Egypt

September 2024

Acknowledgements

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Sagaci Research is an Africa-focused analytics firm. We 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.

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Summary

UNHCR uses cash-based interventions to provide protection, assistance, and services to the most vulnerable. From January to August 2024, UNHCR Egypt provided regular multipurpose cash assistance (MPCA) to an average of 21,353 refugee and asylum seeker households from all nationalities to support them in covering their priority needs. The cash assistance was delivered on a bi-monthly basis and distributed through Egypt Post Office branches, covering all of Egypt's governorates.

To inform UNHCR's strategic programming for multipurpose cash assistance, particularly in terms of understanding its impact on beneficiaries' lives and their views on the cash distribution process, UNHCR conducted a mid-year post-distribution monitoring (PDM) survey for the 2024 regular MPCA. Data collection for this quantitative assessment was carried out by a third-party, Sagaci Research, between 21st August and 31st August 2024. Telephone interviews were conducted with a representative sample of MPCA beneficiary

households from all nationalities, randomly selected from Financial Service Provider (FSP) cash collection reports for July-August 2024,

The sample size for the PDM was 433 beneficiary households, representing 232 Sudanese, 42 Syrian, and 159 of other nationalities. This proportion mirrors their representation in the overall sampling frame. The sample was calculated using a 95 per cent confidence level and a confidence interval of 5, with an additional 15 per cent added to account for non-response and errors. A total of 410 MPCA beneficiary households were successfully interviewed about their use of the cash assistance, its impact on their lives, and any non-compliance issues encountered during the cash collection process.

Key Findings

- **12 per cent** of beneficiaries were able to cover **all or most** of their priority needs, while more than half of them (**54 per cent**) reported that they could cover **half** of their priority needs.
- Cash assistance had a positive impact on beneficiaries, where **99 per cent** of beneficiaries stated it improved their **overall living conditions**, and **98 per cent** reported it **reduced their levels of stress**.
- Beneficiaries primarily spent the cash on essential needs, with **food** being the most cited category (83 per cent), followed by **rent** (67 per cent), **health-related items/ services** (19 per cent), and **utilities and bills** (10 per cent)
- Nearly all respondents (98 per cent) stated that cash assistance enabled them to afford items or services they previously could not, particularly the **ability to pay rent/ avoid eviction** (61 per cent), the **ability to purchase more food** (57 per cent), and the **ability to meet healthcare needs** or access better healthcare (14 per cent).
- Most respondents (98 per cent) reported that they were able to **find the needed items in nearby markets**, and with **acceptable quality** (95 per cent). However, the majority (93 per cent) also observed **recent price increases**, particularly in food, rent and transportation.
- Most beneficiaries (89 per cent) had to resort to **one or more negative coping strategies** in the past four weeks. The most utilized coping strategy was **reducing basic expenditures to prioritize food** (70 per cent), followed by **spending their savings** (24 per cent).
- The majority of respondents (85 per cent) were **very satisfied/satisfied with the cash distribution process**. Also, most beneficiaries (96 per cent) **did not need any help** to withdraw and spend the cash.
- Most beneficiaries (92 per cent) reported **feeling safe** and not at risk for harm while receiving, keeping and spending the cash assistance. Also, 95 per cent **did not face any problems** while withdrawing, keeping or spending the cash.
- More than three quarters of beneficiaries (78 per cent) felt **well-informed** about the cash assistance. Also, 85 per cent of beneficiaries who had complaints or feedback **actually reported their complaints** through the designated complaint channels.

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List of Acronyms

CBI	Cash-based Interventions
CFM	Complaints and Feedback Mechanisms
EGP	Egyptian Pound
FSP	Financial Service Provider
MPCA	Multi-purpose Cash Assistance
PDM	Post-Distribution Monitoring
rCSI	Reduced Coping Strategy Index
SMS	Short Message Service
WFP	World Food Programme
UNHCR	United Nations High Commissioner for Refugees
USD	United States Dollar

Introduction

As of August 31, 2024, Egypt has become home to 760,581 registered refugees and asylum seekers, representing 319,551 households. Among those, 62 per cent are Sudanese, 21 per cent are Syrian, and the remaining 17 per cent primarily come from sub-Saharan Africa, Iraq, Yemen, and other countries. These refugees reside in urban areas alongside host communities, with significant concentrations in Greater Cairo (including Cairo, Giza, 6th October, and Qalyubia), as well as Alexandria, Sharkia, and Damietta.

As of August 2024, UNHCR provided regular multi-purpose cash assistance to 21,353 households from all nationalities including new arrivals from Sudan with the objective of supporting these families in covering their basic needs, reducing their resorting to negative coping strategies, and contributing to their overall protection. The MPCA provided by UNHCR is unrestricted in nature, and thus it enables the beneficiaries to freely choose how to spend it according to their own needs and prioritization. MPCA beneficiaries are identified and selected following a vulnerability assessment which allowed for in-depth analysis of refugees' socioeconomic conditions to determine their eligibility according to their level of poverty. In light of rising inflation and the escalating cost of living in Egypt, UNHCR raised the cash transfer value by approximately 32 per cent since the start of 2024, with households now receiving monthly amounts ranging from EGP 1,125 (USD 23.16¹) to EGP 3,435 (USD 70.72), depending on household size.

In 2024, cash distribution continued to take place on bimonthly basis through Egypt Post Office and its 4,000+ branches across all governorates in Egypt. The majority of MPCA beneficiaries receive their cash accessible via iris biometric authentication at any iris-enabled post offices to reduce the risk of fraud and ensure that the assistance goes to the intended beneficiaries. However, a smaller proportion of beneficiaries who do not reside near any iris-enabled post office receive the assistance from any post office branch using their valid UNHCR card.

To ensure its accountability to affected people, and to inform cash programming, UNHCR, in collaboration with Sagaci Research, conducted a mid-year Post Distribution Monitoring (PDM) survey in August 2024. This survey, which targeted a representative sample of MPCA beneficiaries, was designed to monitor compliance with cash distribution processes and to evaluate the impact of MPCA on beneficiaries' lives. The survey was carried out via telephone interviews with recipients of the July-August cash distribution, and the findings are outlined in this mid-year report.

¹ According to UN exchange rate as of 1st September 2024 (48.57) <https://treasury.un.org/operationalrates/OperationalRates.php>

Methodology

This PDM survey for multi-purpose cash assistance was conducted by Sagaci Research using the most updated standard corporate PDM questionnaire developed by UNHCR HQ in December 2023, and 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.

Research Objectives

The research objective of this mid-year PDM survey was to assess the effectiveness and outcomes 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 433 households from all nationalities who received the July -August MPCA was drawn from the FSP cash collection report, within two weeks of the start of the cash distribution cycle. The sample size was calculated with a 95 per cent confidence level and a 5 per cent margin of error. To account for potential non-responses and data collection errors, an additional 15 per cent was added to the calculated sample size.

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 20th of August 2024 to ensure a thorough and common understanding of the survey questions. The training was conducted by UNHCR.

Data collection was conducted by Sagaci Research, where a team of 10 enumerators conducted phone-based interviews with the sampled households starting from the 21st of August 2024 and ending the 31st of August 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 was obtained from all participants before starting the interview and after briefing the respondents on the survey and its voluntary nature and ensuring the confidentiality of participants’ data.

Out of the provided sample of 433 beneficiaries, successful interviews were conducted with **410 respondents**, resulting in a response rate of 95 per cent. The remaining 5 per cent of the sample did not respond after three calling trials, separated by at least two hours. The reasons for non-response were turned off telephones (four per cent of the sample), no answer (one per cent), and out of service (less than 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

Respondents Profile

A total of 410 refugee beneficiary households were interviewed. The largest proportion of respondents were Sudanese (59 per cent) followed by Eritreans (11 per cent) then Syrians (10 per cent). Figure (1) shows respondents' nationalities in detail.

In terms of geographical distribution, the majority of respondents resided in Greater Cairo (91 per cent), Alexandria (three percent), and the remaining six per cent resided in other different governorates. Regarding gender distribution, the majority of respondents were females, accounting for 68 per cent, while males constituted 32 per cent of the sample. The age distribution of respondents was evenly split between two age groups: 46 per cent were between 18 and 35 years old, and another 46 per cent were between 36 and 59 years old. Respondents aged 60 years and above made up 8 per cent of the total sample. The average family size of respondents was 4.9 members. As for the prevalence of disability among respondents' households, 43 per cent of respondents had at least one member in their household who had a lot of difficulty with walking, seeing, hearing, or remembering due to a health problem.

Figure 1: Distribution of respondent by Nationality

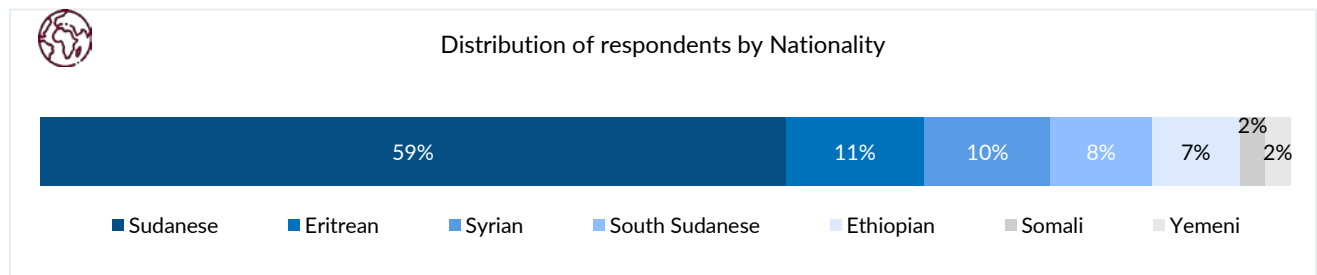
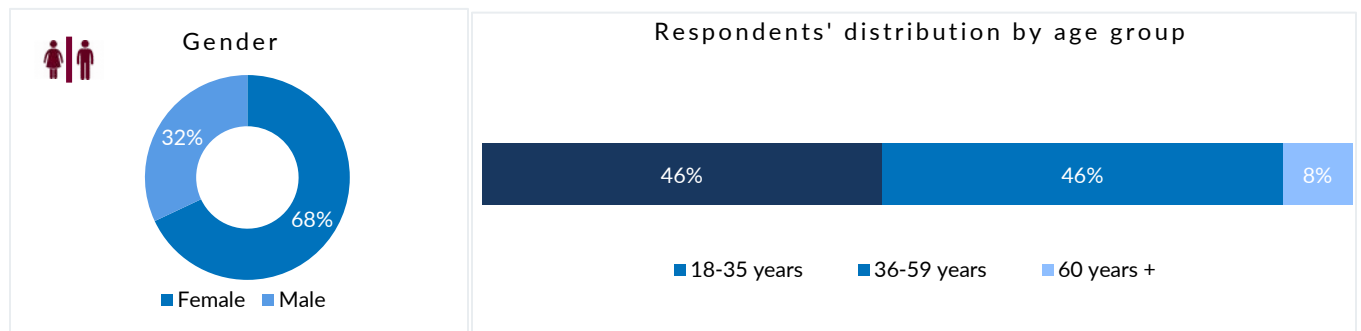


Figure 2: Distribution of respondents by gender and age group

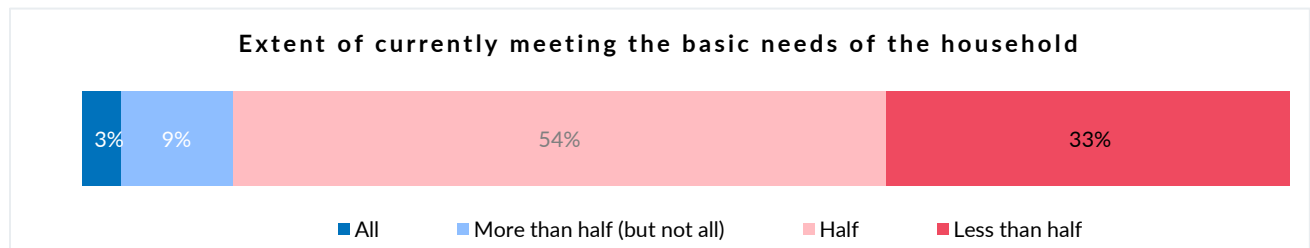


Impact of Cash Assistance

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

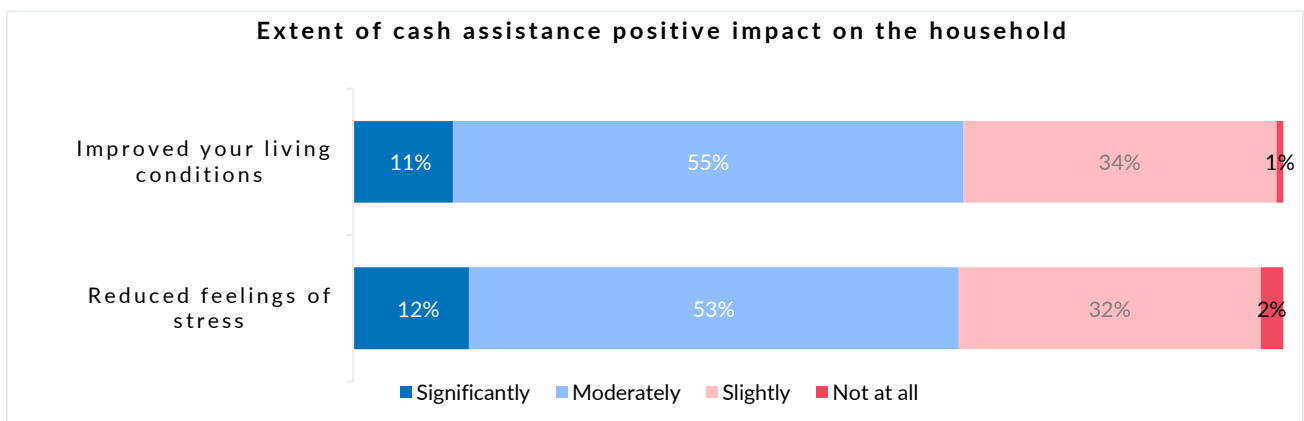
At the time of the survey, the majority of respondents (67 per cent) were able to cover half or more of their basic needs. In particular, three per cent of beneficiaries were able to cover all of their basic needs, nine per cent were able to cover more than half of their needs, slightly more than half (54 per cent) could cover half of their priority needs, while one third (33 per cent) were able to cover less than half of their basic needs (Figure 3).

Figure 3: Extent of currently meeting the basic needs of the household



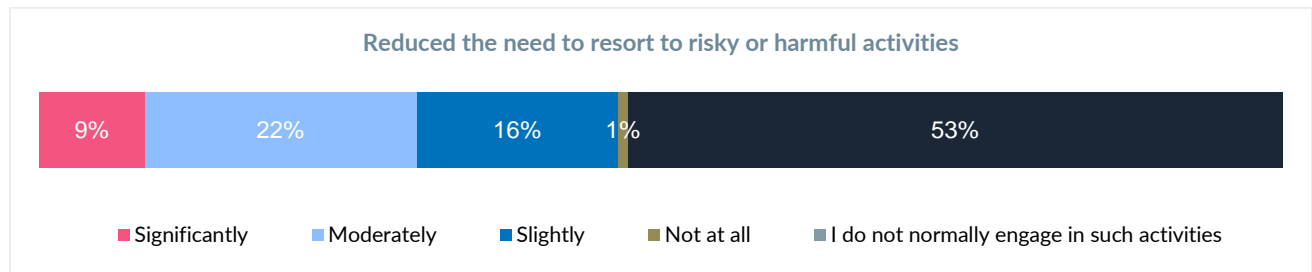
When respondents were asked how cash assistance had impacted their lives, 99 per cent reported that it had at least slightly improved their living conditions, and 98 per cent reported it had reduced their feelings of stress. The extent of the reported impact is shown in Figure (4).

Figure 4: Extent of cash assistance positive impact on the household wellbeing and living conditions



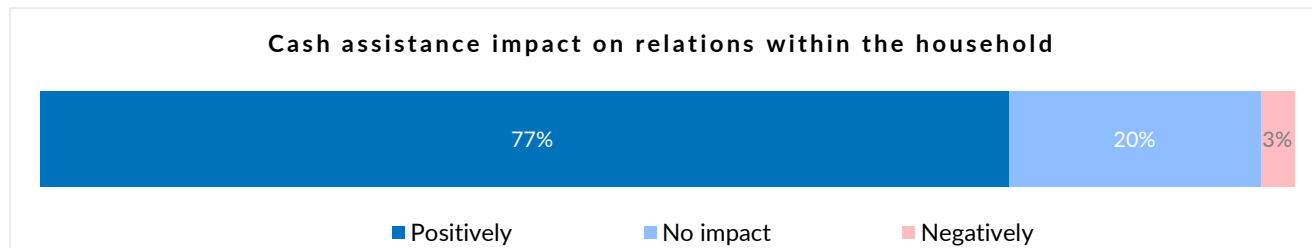
Regarding the impact of cash assistance on the need to resort to risky or harmful activities, 53 per cent of respondents stated that they do not normally engage in such activities, 46 per cent reported that the cash assistance at least slightly reduced their need to resort to these risky activities, while one per cent of respondents stated that the cash assistance had not reduced their need to engage in these activities at all. The extent of impact on reducing risky or harmful activities is shown in Figure (5).

Figure 5: Reduced the need to resort to risky or harmful activities



Regarding the effects of cash assistance on household dynamics, survey results showed that the assistance has positively impacted relations within beneficiary households as reported by 77 per cent of respondents. However, 20 per cent of respondents mentioned that it had no impact on the relations within their households, while a small proportion (2.7 per cent) mentioned that it negatively impacted the relations within the households.

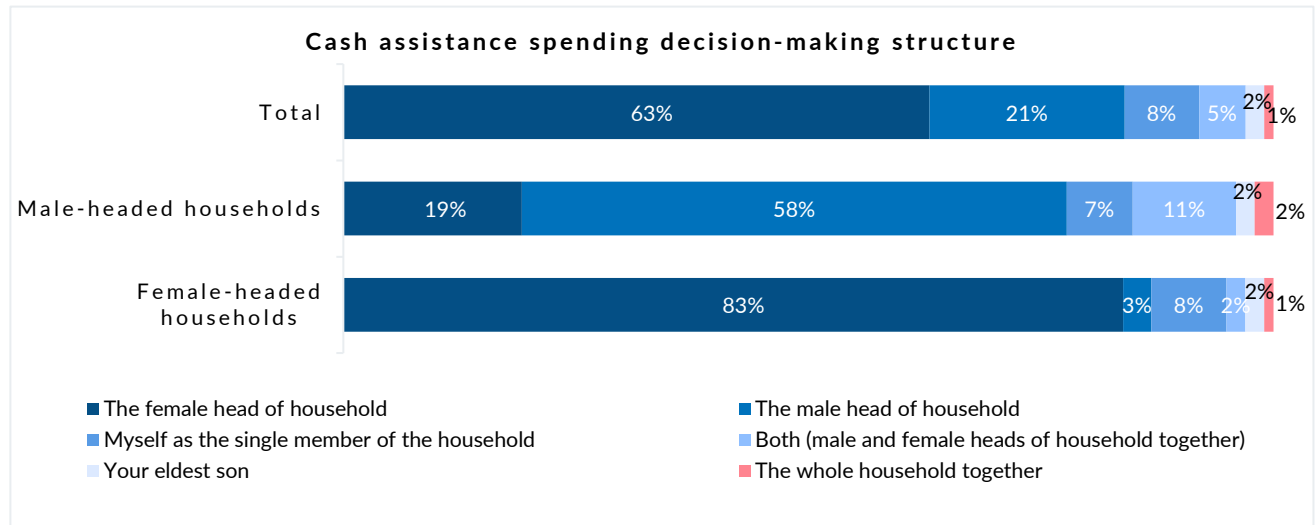
Figure 6: How cash assistance has impacted relations within household



When asked about disagreements on how to use the cash assistance within the household, 92 per cent of respondents reported no disagreements, while 7 per cent of respondents reported that they discussed the matter but eventually came to an agreement. Only 1 per cent of respondents stated they disagreed a lot on the spending decisions.

Regarding decision-making on spending the cash assistance, a sizable proportion (63 per cent) of respondents reported that the female head of household was responsible for making decisions while 21 per cent by the male head of household. The breakdown of decision makers and the disaggregation by the head of household is shown in figure (7).

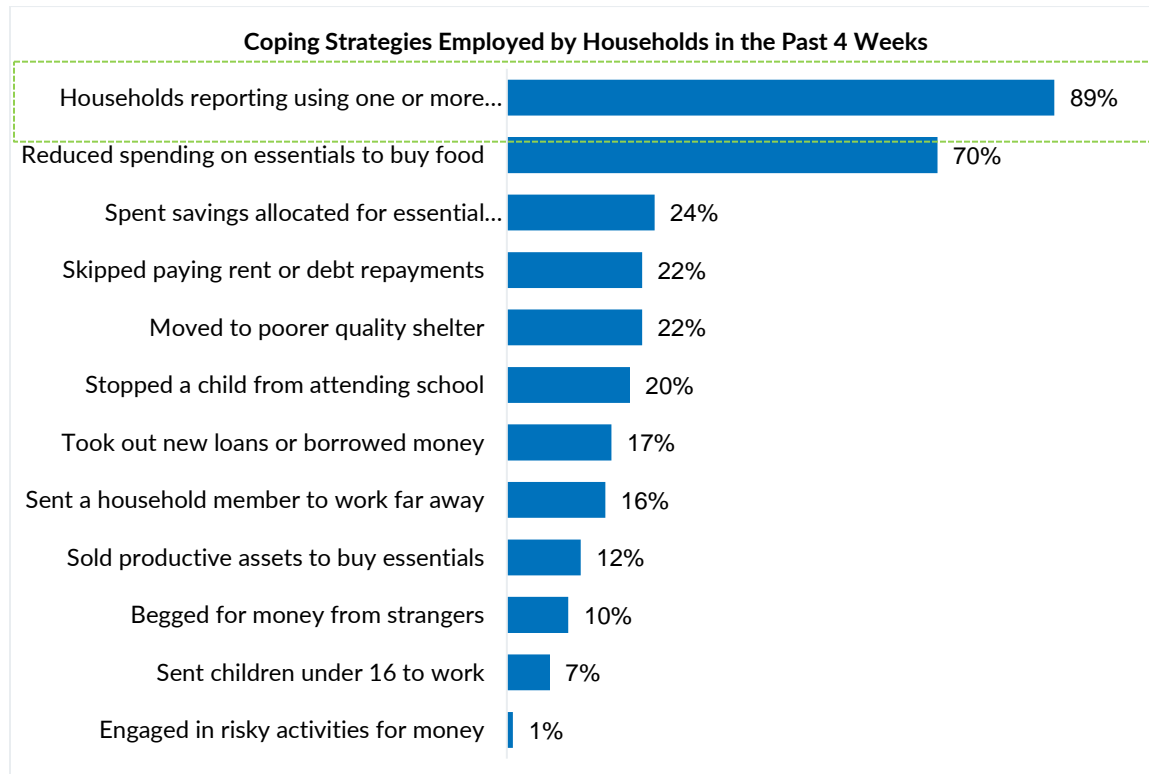
Figure 7: Who in your household decided how the cash assistance should be spent



Use of Negative Coping Strategies

Coping mechanisms are behaviors adopted by households when resources are insufficient, revealing the trade-offs they are forced to make to meet their 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 essential needs lead them to adopt a variety of negative coping strategies. On an aggregate level, **89 per cent of respondents reported resorting to one or more negative coping strategy** in the four weeks preceding the survey. 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 70 per cent of respondents; **(2) spending savings allocated for essential activities** to meet immediate needs, used by 24 per cent; and **(3) Skipping paying rent or debt repayment**, used by 22.4 per cent of respondents. Additionally, **moving to a poorer quality shelter** was reported by 21.7 per cent of respondents. Figure (8) shows the detailed coping strategies adopted by beneficiaries.

Figure 8: 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.

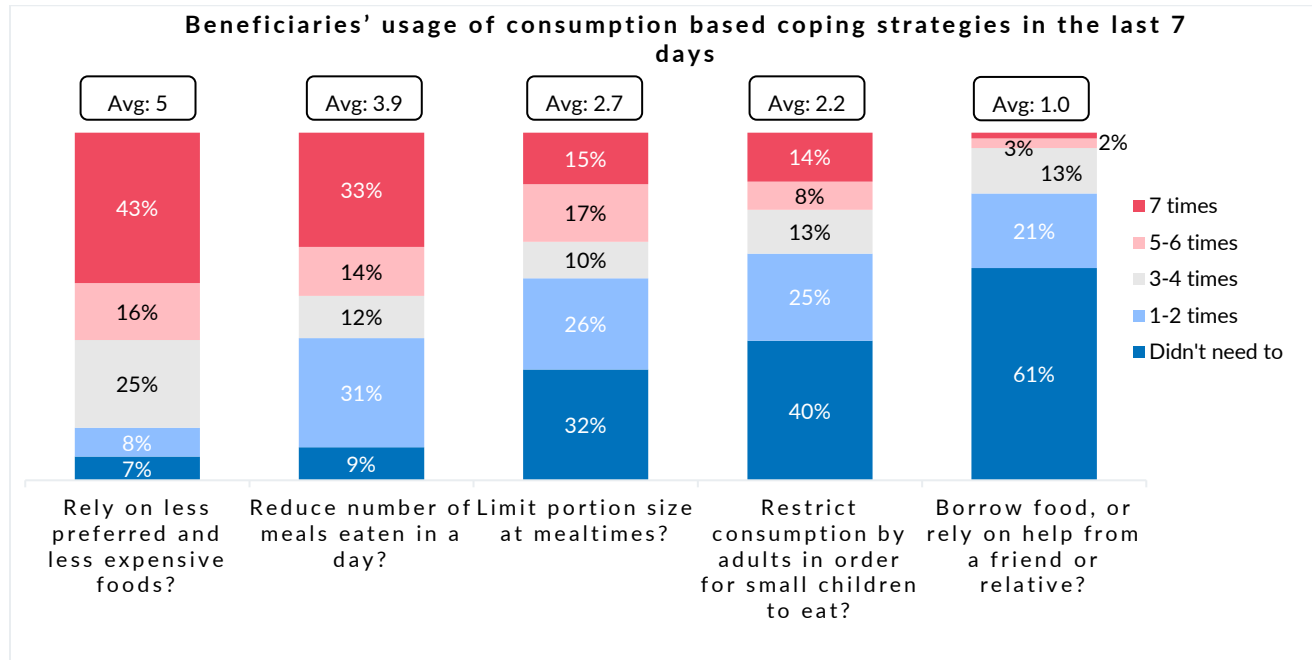
When negative coping strategies were analyzed by severity of impact, **53 per cent** of respondents resorted to **stress coping strategies**, **81 per cent** resorted to **crisis coping strategies**, while **11 per cent** of respondents resorted to **emergency coping strategies**.

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 among respondents where almost all respondents (98 per cent) resorted to at least one strategy**. The most frequently used consumption coping strategy was relying on less preferred and less expensive foods, reported by 93 per cent of respondents with an average frequency of five times in the past week. This was followed by reducing the number of meals eaten in a day, used by 91 per cent of respondents averaging four times during the week. Limiting portion sizes at mealtimes was the third most common strategy, employed by 68 per cent of respondents with an average of three times in the last seven days. Additionally, restricting consumption by adults in order for

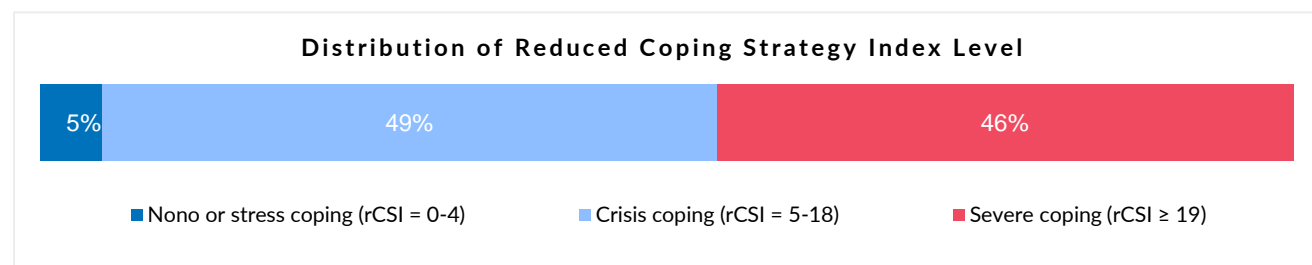
small children to eat was utilized by 60 per cent of respondents with an average frequency of two times in the past week. The least frequent consumption-based coping strategy was borrowing food or relying on help from friends or relatives, reported by 39 per cent of respondents with an average of one time during the week preceding the survey. See figure (9) for a detailed breakdown.

Figure 9: Prevalence and frequency of food consumption coping strategies in the past 7 days



The **Reduced Coping Strategy Index (rCSI)**, developed by the World Food Programme (WFP), serves as a proxy for household food security by measuring the frequency and severity of food consumption coping strategies used in the week before the survey. The higher the rCSI, the more food insecurity a household experience. The **average rCSI** for the surveyed households was **20.2**, indicating a high level of food insecurity among respondents. Further analysis of the results showed that **five per cent** of the total sample experienced **no or stress coping** (rCSI = 0-4), meaning they were relatively food secure. Almost **half of** respondents (49 per cent) had **crisis coping** (rCSI = 5-18). While **46 per cent** of households were categorized as using **severe coping strategies** (rCSI ≥ 19), highlighting serious food insecurity.

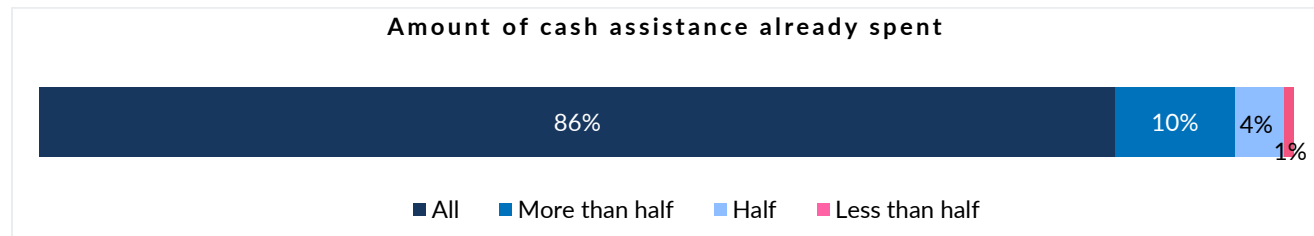
Figure 10: Levels of reduced Coping Strategy Index(rCSI) applied by beneficiaries



Use of Cash Assistance

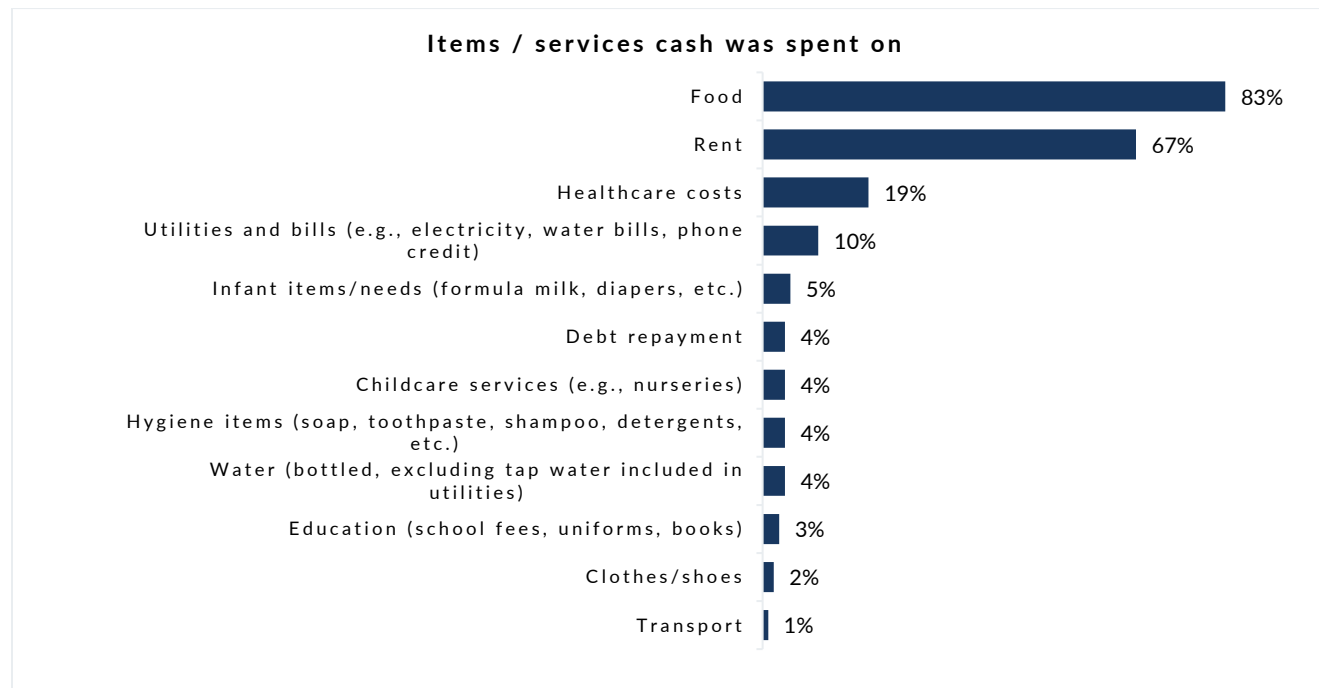
Between the period of collecting the cash and conducting the phone interviews, 86 per cent of respondents reported spending the entirety of the cash they received, 10 per cent reported spending half or more, while little over one per cent reported spending less than half of the cash assistance. Figure (11) shows the details.

Figure 11: Proportion of cash assistance already spent at the time of the survey

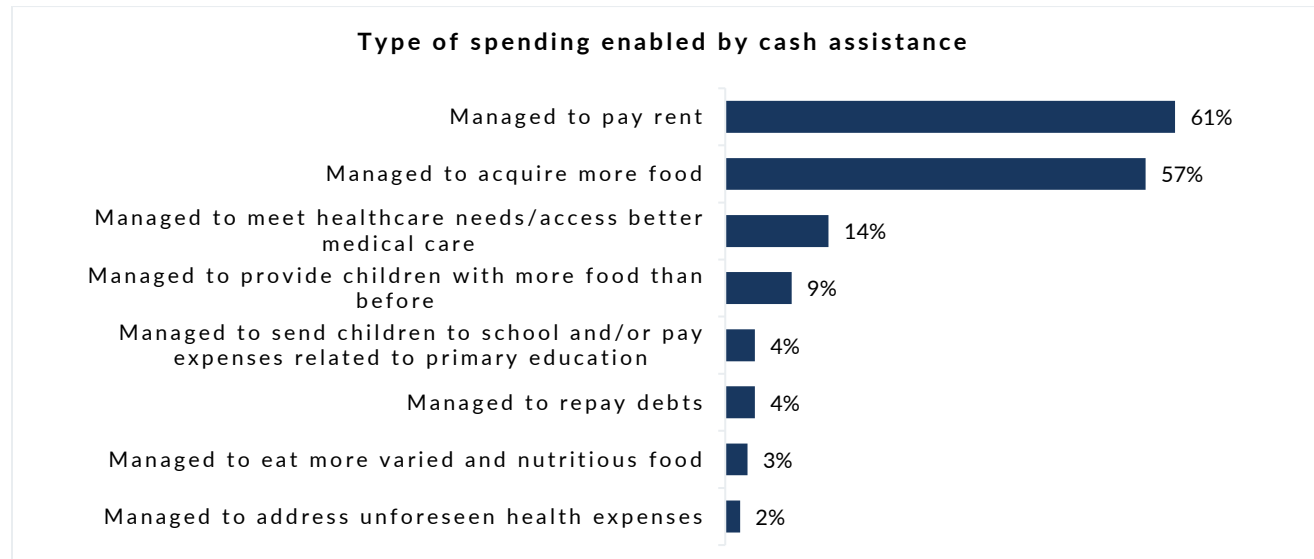


Regarding the items on which respondents spent the cash assistance, results of the PDM show that **83 per cent** of respondents used the cash to purchase **food**, making it the most common expenditure among respondents. This was followed by **67 per cent** who reported spending on **rent**. Some **19 per cent of respondents allocated funds to** healthcare costs. Additionally, 10 per cent of respondents used the cash assistance for utilities and bills such as electricity, water bills, and phone credit.

Other areas of spending included infant items and needs like formula milk and diapers (5 per cent), bottle water, hygiene items such as soap and shampoo, childcare services like nurseries, debt repayment (4 per cent each), education expenses such as school fees and books (3 per cent), clothes and shoes (2 per cent), and transportation (1 per cent). This is detailed in figure (12).

Figure 12: Spending categories of cash assistance

When beneficiaries were asked about things they were able to do or afford after receiving the cash assistance - which they were not able to do before - **98 per cent** stated that the cash assistance enabled them to afford things they previously could not. The main response was the **ability to pay rent or avoid eviction**, reported by 61 per cent of respondents. This was closely followed by the **ability of households to acquire more food**, as indicated by 57 per cent of respondents. The cash assistance also enabled 14 per cent of beneficiaries to **meet healthcare needs or access better medical care**, which they could not do before receiving the cash. Additionally, 9 per cent of respondents managed to provide their children with more food than before, and 4 per cent were able to repay debts. Other impacts included the ability to send children to school and pay expenses related to primary education (reported by 4 per cent), eat more varied and nutritious food (3 per cent), and address unforeseen health expenses (2 per cent).

Figure 13: Type of spending enabled by the cash assistance

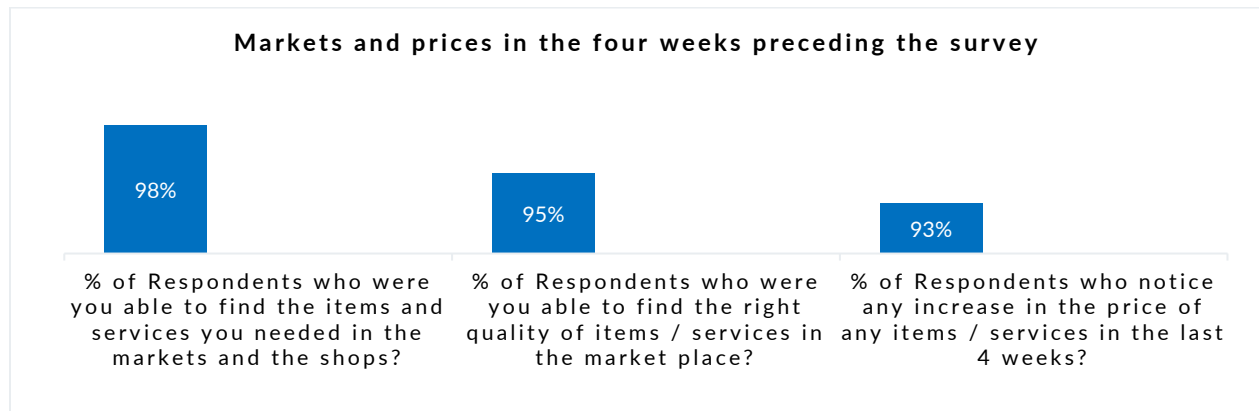
Availability of items in the nearby markets

The PDM survey results show that **98 per cent** of respondents were able to find the items or services they needed in the market, indicating that the markets are functioning effectively. The remaining two per cent (comprising eight respondents) reported difficulties in finding specific items such as food (five respondents), and healthcare-related items (four respondents)

In terms of quality, **95 per cent of respondents were able to find the items they needed with acceptable quality**. Among the five per cent reporting issues with quality (22 respondents), the primary concerns were related to food items (18 respondents), health-related items (three respondents), hygiene items (two respondents), clothes and shoes (one respondent).

Despite the availability and quality of items, **93 per cent of respondents noticed an increase in prices over the previous four weeks**. The largest reported price increases were in food items (87 per cent of survey respondents), rent (21 per cent), and transportation (15 per cent). Other categories where price hikes were reported included hygiene items (6 per cent), healthcare-related items and utilities and bills (five per cent each), clothes/shoes (three per cent), and education-related items and services (two per cent).

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



Cash Distribution Process-Related Issues

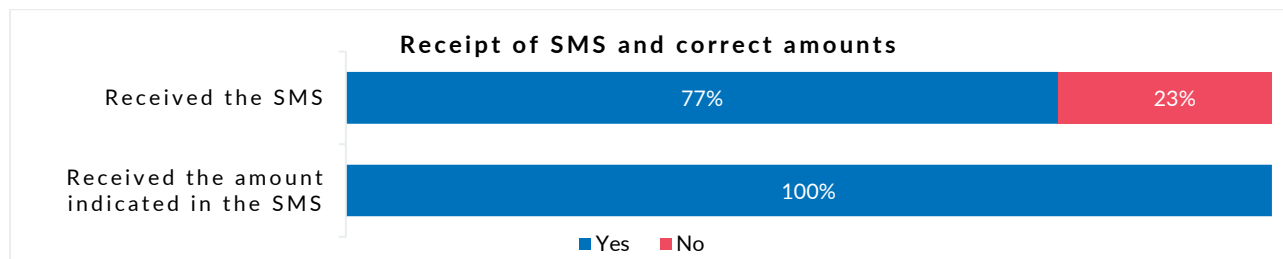
Notification about cash distribution and amounts of cash received

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.

Slightly more than three quarters of respondents (77 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. Whilst 23 per cent of respondents (96 households) reported that they did not receive the SMS. To know that the cash distribution cycle had commenced, they relied on relatives/friends (45 per cent of those who did not receive SMS), going directly to the post office and asking there (30 per cent), UNHCR staff (13 per cent), Caritas (10 per cent), other sources (two per cent).

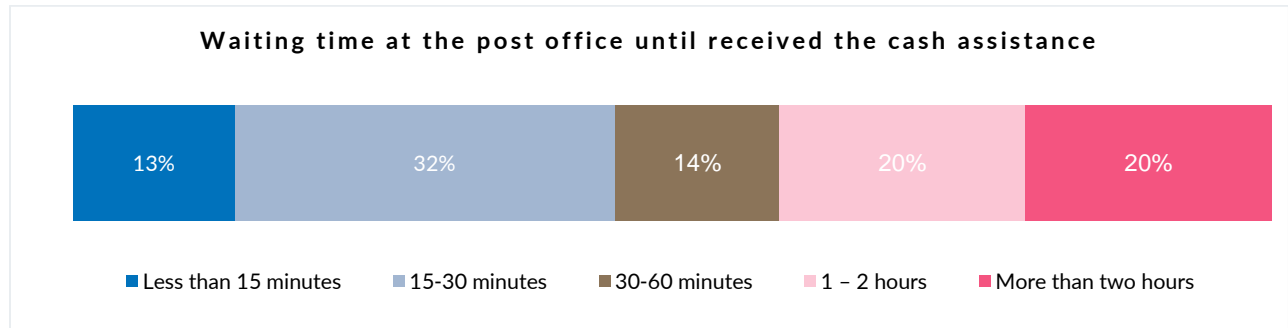
There were no instances of non-compliance as all respondents reported receiving the same amount of cash as was indicated to them in the SMS received.

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



When beneficiaries were asked about the waiting time at the post office, 45 per cent mentioned that they had to wait 30 minutes from the time of their arrival to the post office until they received the money, 14 per cent had to wait between 30- 60 minutes, while 40 per cent waited an hour or more before they could receive their assistance. The disaggregation of the waiting time is shown in figure (16).

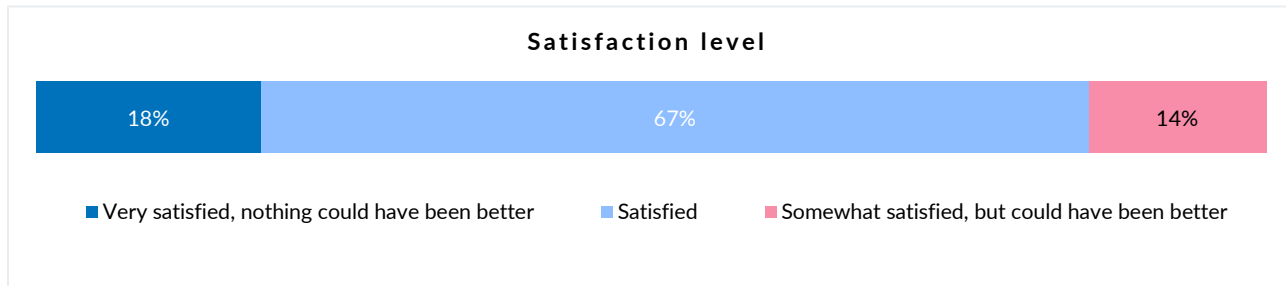
Figure 16: Waiting time at the post office to withdraw your cash assistance until the cash was received



General satisfaction with the cash collection process

Based on the collected data, 85 per cent of respondents reported being either **very satisfied** or **satisfied** with the cash distribution process. However, 14 per cent of respondents were **somewhat satisfied** and felt there was room for improvement.

Figure 17: Satisfaction with cash distribution process



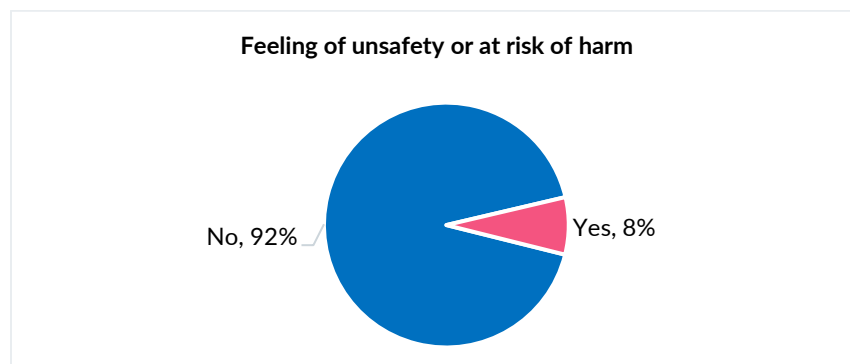
Among the respondents who were somewhat satisfied and not satisfied (15 per cent of survey respondents), the reasons for dissatisfaction cited included overcrowding/long waiting time at the post office (70 per cent), not receiving notification SMS (18 per cent), Iris scan issues (10 per cent), needing to visit multiple post offices post before successfully withdrawing the assistance (eight per cent) and mistreatment/ discrimination by the post office staff (two per cent),

Difficulties in collecting assistance

Most respondents (96 per cent) did not need any help while they withdrew or spent their cash indicating relative ease and smoothness of the distribution processes. The main reasons for needing help among the remaining four per cent (comprising 15 respondents) was limited mobility due to health issues (nine respondents), difficulty in leaving the children alone (three respondents), in addition to unsafe roads to post office, post office not accessible, no time to go and receive the cash (one respondent each). The majority of respondents who needed help received it from family members (13 respondents) and acquaintances (two respondents), and only three of them needed to pay money for this help, all of whom were to family members who provided help.

The majority of respondents (92 per cent) reported feeling safe and not at risk of harm while receiving, keeping, and spending the cash assistance, the results are shown in figure (18).

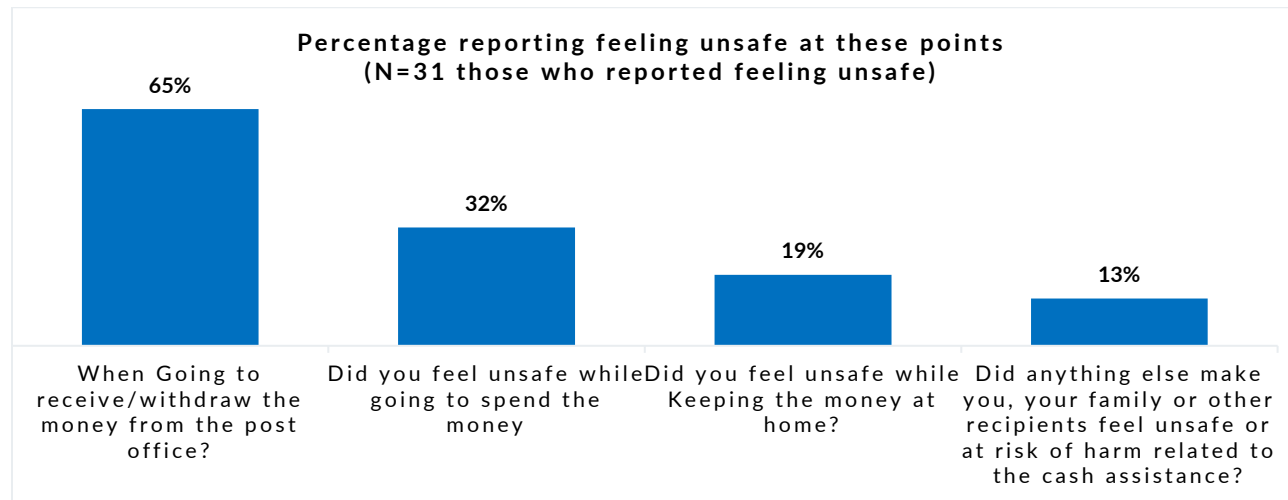
Figure 18: Feeling unsafe or at risk of harm receiving, keeping or spending the cash assistance



Further analysis shows that among the eight per cent who did not feel safe (comprising 31 respondents) approximately 65 per cent (20 respondents) felt unsafe while withdrawing the cash. When those were disaggregated by the location at which they felt unsafe during withdrawal, 12 respondents felt unsafe on their way to the post office, one respondent felt unsafe inside the post office, while 13 respondents felt unsafe while returning from the post office. The main reason for feeling unsafe while withdrawing the cash was fear of assault or robbery as reported by 16 respondents (four per cent of total respondents). Other reasons included fear of physical violence (two respondents), unorganized/ confusing set up at the post office (two respondents), fear of abduction, attacks by conflicting parties, verbal harassment (one respondent each).

Analysis also shows that 19 per cent (six respondents) of those who felt unsafe felt so during keeping the money, mainly due to fear of assault or robbery, (four respondents), fear of sexual violence (one respondent), fear of abduction (one respondent). Also, results show that 32 per cent (10 respondents) of those who did not feel safe, felt so while spending the money and the main reasons for this feeling were fear of assault or robbery (eight respondents), physical violence/ harassment (one respondent), and verbal harassment (one respondent). Figure (19) shows the points at which the eight per cent of respondents felt unsafe.

Figure 19: Percentage of respondents reporting feeling unsafe or at risk of harm receiving, keeping or spending the cash assistance at various stages



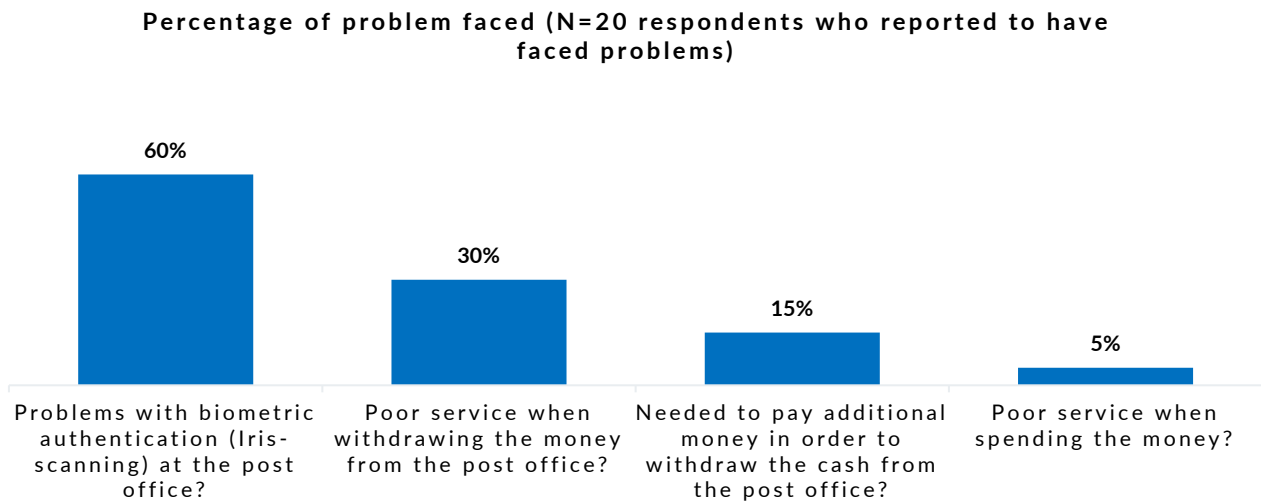
Results of the survey show that approximately 95 per cent of respondents did not face any problems while withdrawing, keeping, or spending the cash they received from UNHCR.

Among the five per cent who reported facing problems (20 respondents), and as shown in figure (20), 60 per cent (12 respondents) cited issues with biometric authentication, 30 per cent (six respondents) reported poor service at financial service provider mainly due to long waiting time (3 respondents), disrespectful treatment by staff (3 respondents), refusal of expired document and insufficient liquidity at post office branch (one respondent each). One respondent reported to face a poor service while spending the money. Three respondents (15 per cent of those facing problems) also reported needing to pay additional money to withdraw their cash either to EPO tellers or security staff².

In general, none of the survey respondents had to share the amount of cash assistance with any person outside their households. Also, all surveyed respondents confirmed that they did not have to give anything they did not want to (other than money) in order to receive, withdraw or spend their cash assistance.

² The three cases were shared with UNHCR for investigation follow up and appropriate actions.

Figure 20: Technical (or other) problems faced during receiving, withdrawing, keeping, or spending the cash



Accountability to Affected People

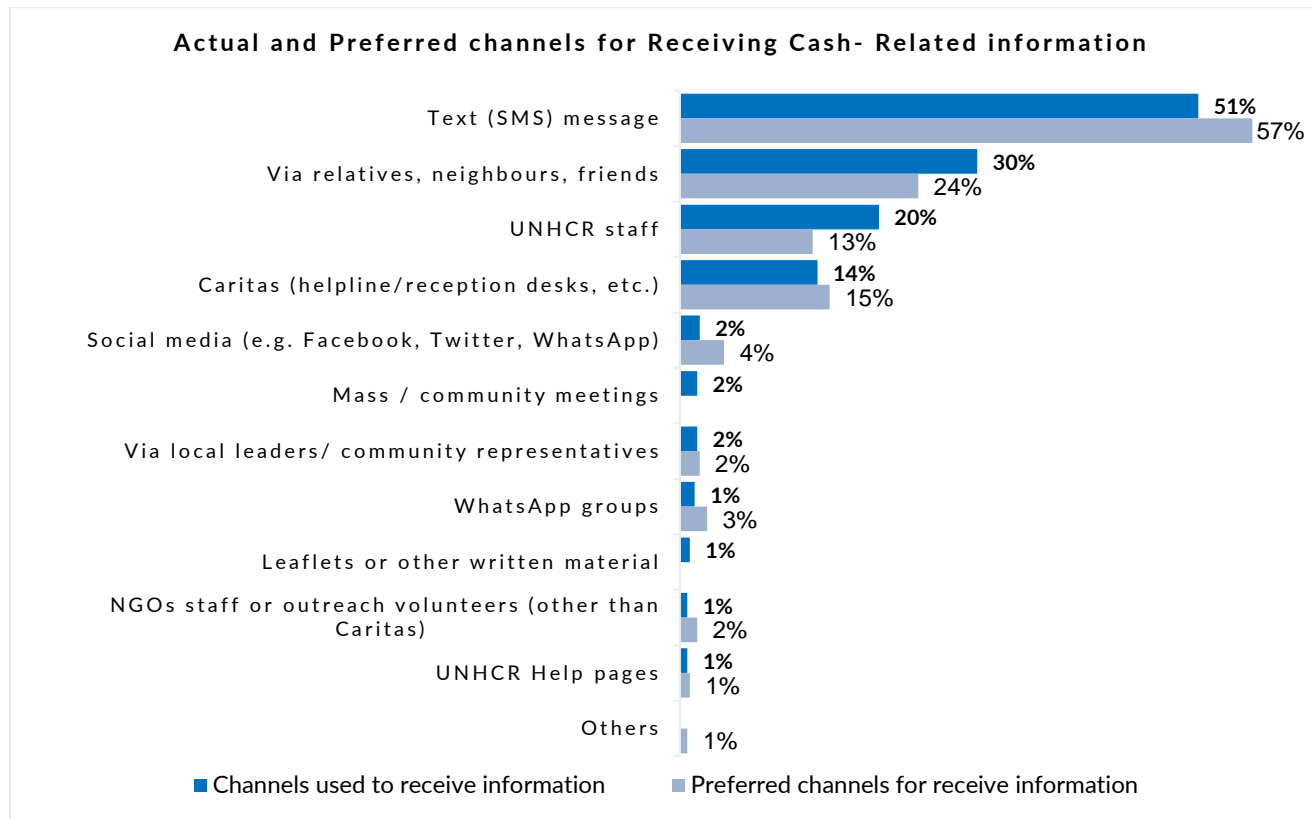
Information about assistance, complaints and feedback channels

As part of its protection mandate and commitment to Accountability to Affected People, UNHCR ensures that timely information on cash assistance is available to refugees through various channels, including SMS, the UNHCR InfoLine, partner helplines like Caritas, reception desks, and other platforms such as the UNHCR help website, social media, and community meetings. Caritas, as a UNHCR partner, also conducts counseling calls to new recipients of cash assistance to provide essential details about collection and problem-solving.

Respondents were asked about the channels through which they actually received information about cash assistance, and the majority (approximately 51 per cent) mentioned SMS as a source of information. Other sources included relatives, neighbors and friends (cited by 30 per cent), UNHCR staff (20 per cent), Caritas (14 per cent). Other sources of information are shown in figure (21).

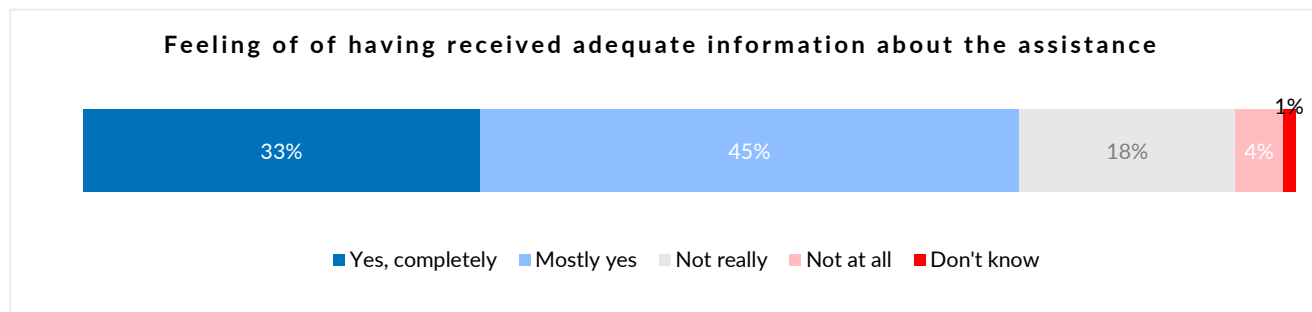
Respondents were then asked about the channels they prefer for receiving information about cash assistance in future, and the majority (57 per cent) also preferred SMS, followed by relatives, neighbors and friends (24 per cent), Caritas and UNHCR staff (equally 15 per cent). Preferred sources of information are shown in figure (21).

Figure 21: Channels actually used and channels preferred to receive information about cash assistance



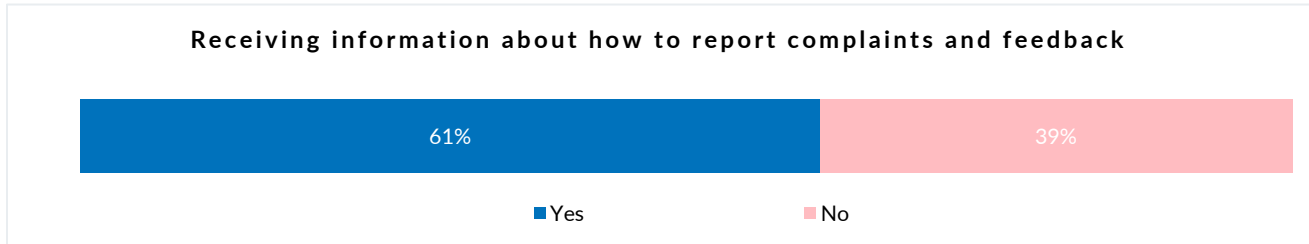
When respondents were asked whether they felt they received adequate information about the cash assistance, **78 per cent reported feeling well-informed** while 22 per cent did not feel so as shown in figure (22). For those who did not feel well-informed, they suggested that UNHCR could better inform them through sending clearer SMSs (14 per cent of all respondents) and providing more information on the documents required (4 per cent of all respondents) and increasing communication channels with refugees (3 per cent of all respondents). Other suggestions mentioned by 1 per cent of all respondents respectively include; more information about the timing of distribution, clearer instructions on how to collect the assistance and more information on where to go or what to do in cases faced by a problem related to cash assistance.

Figure 22: Respondents feeling of having received adequate information about the assistance



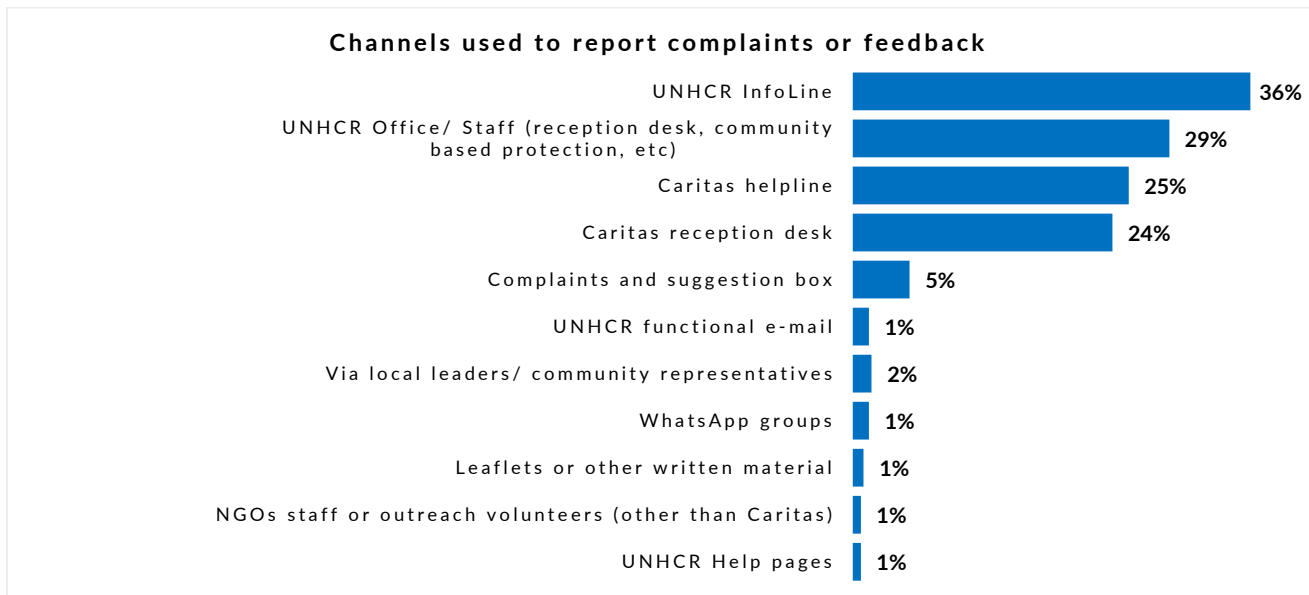
When respondents were asked if they received information about how to report complaints and feedback on the cash assistance, 61 per cent of respondents reported receiving such information. See figure (23) for detail.

Figure 23 : Receiving information about how to report cash-related complaints and feedback mechanism



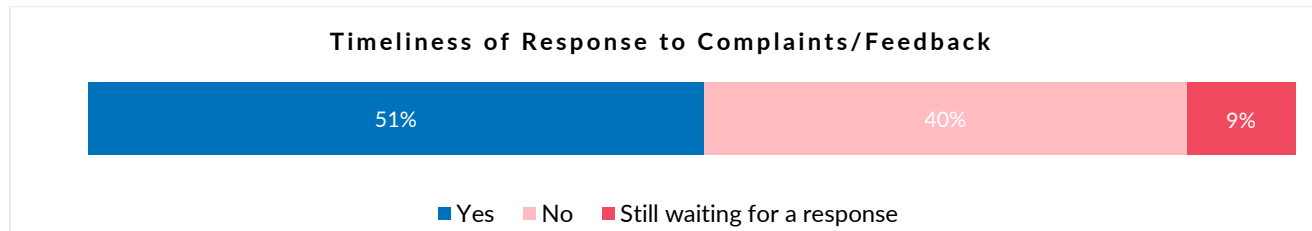
Survey results showed that 39 per cent of respondents had complaints or feedback concerning UNHCR cash assistance at some point. Of those, 85 per cent actually reported their complaints, denoting a high level of knowledge about complaint mechanism among those who needed it. Among those who reported complaints, 36 per cent reported them through UNHCR helpline, 29 per cent reported them to UNHCR Office/ staff, 25 per cent through Caritas helpline, and 24 per cent through Caritas helpdesk. Figure (24) show the complaint channels utilized by respondents who had complaints or feedback.

Figure 24: Channels used to report complaints or feedback



When asked about the timeliness of receiving response to their complaints, almost half (51 per cent) of those who reported complaints or feedback felt they received a timely response, 40 per cent did not feel the response to be timely, while nine per cent were still waiting for response. See figure (25) below.

Figure 25: Timeliness of Response to Complaints/Feedback Submitted to UNHCR/Caritas

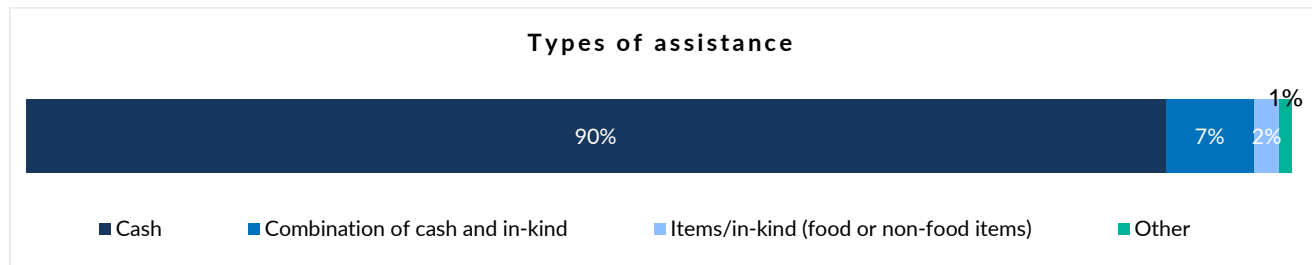


For the remaining 15 per cent who had complaints but did not report on them (24 respondents), the main reason for not submitting their complaints was lack of access to complaint channels (50 per cent), expecting that they will not receive a response anyway (17 per cent), having pending previous complaints, lack of trust in the system and safety concerns, having no time (four per cent each), while 21 per cent did not give reasons for not submitting complaints.

Preferred type of assistance

Same as in previous years, and consistent with global results, the vast majority of respondents mentioned cash as a preferred kind of assistance, where 90 per cent preferred to receive the assistance as cash only and 7 per cent preferred a combination of both cash and in-kind assistance. Only a small proportion of respondents (two per cent) preferred to receive the assistance as in-kind only, while less than one per cent (corresponding to one household) mentioned other types of assistance, figure (26) shows the breakdown.

Figure 26: Preferred type of assistance



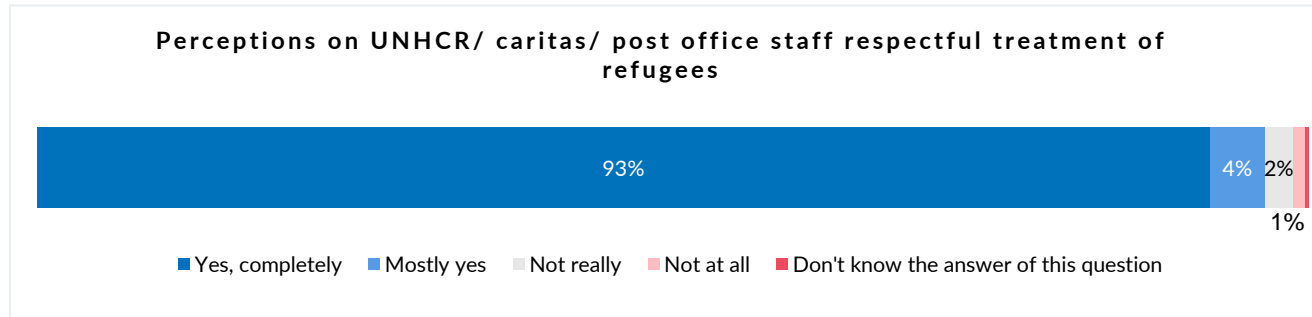
Those who preferred in-kind or a combination of both cash and in-kind (nine per cent of survey respondents, corresponding to 36 respondents) did so mostly because the cash amount is not enough to buy the in-kind items (64 per cent of those who had this preference), accessing cash is difficult (17 per cent), required items are not easily available in the market (eight per cent), cash increased tension within the household (eight per cent).

When asked about their preferred cash delivery mechanism, the majority of respondents (88 per cent) stated that they would prefer to receive the cash assistance in the same way (i.e. through the post office) if the assistance is to continue, 10 per cent were not asked this question, while three per cent (11 respondents) preferred to receive it in a different way such as mobile or virtual wallet (five respondents), bank accounts (four respondents), direct cash in hand (one respondent) and other delivery mechanisms (one respondent).

Other general views on cash assistance

When asked about their treatment by UNHCR, Caritas, and Post Office staff throughout the process of receiving cash assistance, about **98 per cent of respondents felt they were absolutely or mostly treated with respect**. A small minority (two per cent) reported negative experiences, where they did not feel they were treated with respect. For further details, see figure (27).

Figure 27: UNHCR/ Caritas/ Post Office treatment of refugees

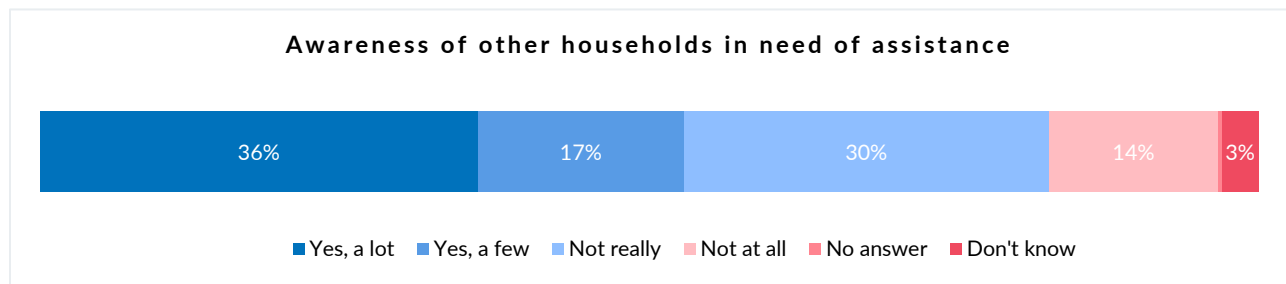


Half of those who did not feel they were not treated with respect felt so at Caritas (five respondents), while a quarter (three respondents) did not feel respected at UNHCR, and an equal number felt not respected at the post office.

When asked if they know of other refugees who are in need of assistance but are not currently receiving it, **53 per cent of respondents reported knowing households receiving no support**. See figure (28) for the breakdown of responses.

The main categories of households identified as being in need but not receiving assistance included families with very little or no income, which was cited by 41 per cent of respondents who answered positively, Female-headed households (26 per cent), large families with many members or children (21 per cent) , elderly refugees (16 per cent), terminally-ill people (13 per cent), child-headed household (11 per cent), people with disabilities (six per cent), single-parent households (five per cent).

Figure 28: Other households in the community in need of assistance and not receiving



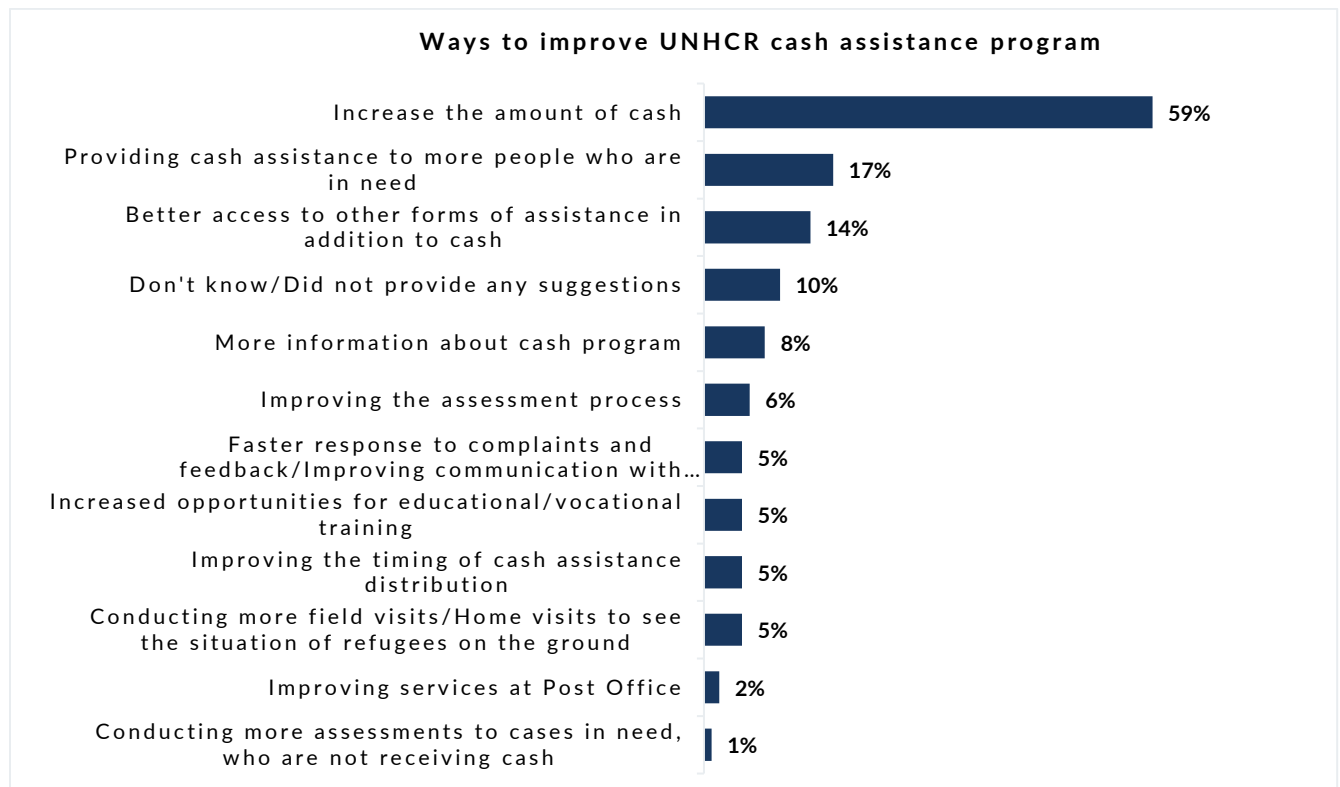
When respondents were asked about their preferences in a situation where UNHCR funding is limited, 53 per cent of all respondents preferred to increase the amount of money received by each family, even if it meant not expanding the number of families assisted, while 40 per cent favored increasing the number of families assisted,

even if it meant keeping the cash transfer amount the same. Lastly, 6 per cent of respondents expressed uncertainty about the decision to be taken in such a scenario.

When asked how UNHCR could improve its cash assistance program, 59 per cent of respondents highlighted the need to increase the amount of cash, while 17 per cent suggested providing assistance to more people in need, and 14 per cent suggested better access to other forms of assistance such as healthcare and education.

Better access to other forms of assistance, such as healthcare and education, was noted by 14 per cent of respondents. Additionally, 8 per cent sought more information about the cash program, while 6 per cent of respondents, called for improvements in the assessment process. Detailed suggestions are enumerated in figure (29).

Figure 29: Suggestions to improve the UNHCR cash assistance program



Conclusion

This mid-year PDM survey was conducted to assess the usage and effect of the regular multipurpose cash assistance program, the compliance to cash delivery standard processes, and general views and preferences of cash beneficiaries.

Survey findings confirms that **regular MPCA program continue to have a positive impact on its beneficiaries** where nearly two third of beneficiaries could meet half or more of their basic needs (66 per cent), and almost all beneficiaries (98 per cent) reported at least slightly positive effect on their well-being such as improving their psychological well-being and overall living conditions. Moreover, slightly less than half of beneficiaries (46 per cent) mentioned that that the cash assistance at least slightly reduced their need to resort to harmful or risky activities, and three quarter (77 per cent) of them saw a positive impact on their household dynamics because of the cash assistance.

Results also indicate that the **utilization of MPCA continue to be in line with its objectives and that beneficiaries spent the assistance on basic needs** such as food (83 per cent), rent (67 per cent), health-related items and service (19 per cent) and utilities and bills (10 per cent). Almost all beneficiaries (98 per cent) reported that cash assistance enabled them to afford essential items/ services they could not afford otherwise; namely paying rent and avoiding eviction (60 per cent), purchasing more food (57 per cent) and meeting their healthcare needs or accessing better medical care (14 per cent). **Results also show that the markets in Egypt continue to be functioning and able to provide most items and services and with acceptable quality**, and accordingly, cash assistance could be spent by beneficiaries to cover their basic needs.

However, and despite these positive effects, challenges and needs remain significant among beneficiaries. Almost one third of beneficiaries (33 per cent) could cover only less than half of their basic needs. The majority (93 per cent) reported a recent significant increase in prices of essential goods and services; mainly food, rent and transportation, thus contributing to the difficulties in meeting their basic needs. These results are confirmed by governmental data issued by Central Bank of Egypt in August 2024³ where annual headline inflation recorded 26.25, annual food inflation recorded 28.97, and annual transportation inflation recorded 31.03. As a result of increased cost of living, the proportion of beneficiaries resorting to one or more negative coping strategies continues to be on the rise (89 per cent), and reduced coping strategy index remained high (20.2) indicating food insecurity among beneficiaries. It is worth noting that since the start of 2024, and in response to the increased cost of living, and the Egyptian pound devaluation in March 2024, UNHCR has increased its cash transfer value several times, with a cumulative total of 32 per cent increase in 2024.

This mid-year PDM also shows that the feedback of beneficiaries on cash delivery processes continues to be generally positive, with the majority of cash recipients (85 per cent) reporting being either very satisfied or satisfied with the cash collection process and not requiring any help while withdrawing the cash (96 per cent). Also, most beneficiaries (88 per cent) stated that they would prefer to receive the cash assistance in the same way (i.e., through the post office) if the assistance is to continue. Also, most beneficiaries (92 per cent) felt safe while receiving, keeping and spending the cash. At the financial service provider all beneficiaries confirmed that they received their exact amount of cash as specified in the notification SMS. Despite the general satisfaction, a

³ https://www.cbe.org.eg/-/media/project/cbe/listing/publication/2024/august/inf_august_2024_en.pdf

small proportion (five per cent) faced some problems such as technical issues during biometric authentication and long waiting times at the financial service provider. To address biometric authentication issues UNHCR is working on timely troubleshooting of iris-related problems through its complaint and feedback mechanism and also on investigating the technical root causes of such problems to minimize their future occurrence.

Also, to reduce crowdedness, UNHCR schedules the MPCA distribution at dates different from pension distribution to nationals. Additionally, and in collaboration with Egypt Post, UNHCR is working on a plan to increase the number of iris-enabled post offices in the refugee dense areas in order to absorb the numbers of beneficiaries and reduces queues and waiting times.

Survey findings show that knowledge about UNHCR cash assistance is relatively high as nearly three quarters of beneficiaries (78 per cent) felt well-informed about the assistance. More than half of beneficiaries (61 per cent) received information about cash-related complaints and feedback channels; a proportion that points to an area of improvement. Nonetheless, the majority of beneficiaries who had complaints (85 per cent) did report them; denoting a high level of knowledge about complaint and feedback mechanisms among those who needed to lodge complaints. UNHCR InfoLine and office remained the most frequently utilized channel for raising complaints as reported by 65 per cent of beneficiaries, and was followed by UNHCR partner, Caritas, as reported by 49 per cent of beneficiaries. Half of beneficiaries felt they received a timely response, while slightly less than half (40 per cent) did not feel so; denoting an area of improvement with regards to the capacity of complaint and feedback mechanisms (CFM), and also through managing beneficiaries' expectations and identifying the timelines for receiving the response, based on the nature of complaint and capacity of the CFM.

Also, almost all beneficiaries (98 per cent) felt they were absolutely or mostly respected by UNHCR, Caritas and Post Office staff throughout the entire cash process.

Increasing the amount of cash remained highly suggested by a sizable proportion of beneficiaries (59 per cent) as a means of improving UNHCR cash programs, and this can be understood in light of the rising living cost. This suggestion was followed by providing cash assistance to more people who are in need as suggested by 17 per cent of beneficiaries; a suggestion that is in line with survey findings which indicated that slightly more than half of beneficiaries (53 per cent) knew of other refugees who are in need but not receiving cash assistance.

UNHCR Egypt is a key provider of cash assistance in Egypt and will therefore continue to improve the cash delivery processes and accountability to affected people. This mid-year PDM allows UNHCR to monitor the impact and the delivery processes of cash assistance and will be followed by a year-end PDM to ensure continuous improvement and aligning the cash program with the situation on the ground and on ongoing basis.