

## CONFIDENCE & USAGE OF ATMS

Experiences of Syrian  
refugees assisted by  
WFP's multi-purpose cash  
programme in Lebanon

May 2021

## USING ATMS TO RECEIVE CASH ASSISTANCE

Since 2017, the World Food Programme (WFP) has helped severely vulnerable Syrian refugee households in Lebanon with a **multi-purpose cash (MPC) assistance programme**. An e-card, referred to as the '**Red Card**', is used to withdraw cash from ATMs.

The assistance is delivered through the Lebanon One Unified Inter-Organisational System for E-cards (LOUISE), a common platform used by UN agencies and NGOs to deliver cash assistance. The financial service provider to LOUISE is **Banque-Libano Francaise (BLF)**.

Between June and December 2020, the Cash Monitoring, Evaluation, Accountability and Learning Organisational Network (CAMEALEON) conducted a study to find out **what was behind the apparent difficulties in using the ATMs and to look for solutions**.

The following research questions guided the research:

-  **How confident are Red Card holders in withdrawing their cash assistance from ATMs?**
-  **What coping strategies do the Red Card holders use to withdraw cash from ATMs?**
-  **What factors enable or hinder Red Card holders with low ATM proficiency or confidence to use the ATM successfully?**



Photo: Ziad Rizkallah/WFP

## METHODOLOGY

The study employed a mixed-method approach by combining a **desk review, primary data collection and secondary analysis of existing data**. The desk review covered existing evidence on the use of ATMs by Syrian refugees in the region and analysis of financial transaction data of WFP multi-purpose cash beneficiaries plus training materials used at card distributions.

Key informant interviews were conducted with key stakeholders to collect further contextual information. In June 2020, the team conducted a phone survey with programme beneficiaries regarding their confidence and use of ATMs. To collect further insights on lived experiences and preferences, MPC beneficiaries that took part in the survey were interviewed in-depth.

### OUR MIXED METHOD APPROACH



Phone survey with  
**beneficiaries**  
*Quantitative*

#### ► 398 respondents

The sample was representative of the May 2020 caseload

- ✓ Asking questions around confidence when using ATMs
- ✓ Gathering data on coping strategies that beneficiaries deploy
- ✓ Collecting information on the training received



Interviews with  
**key informants**  
*Qualitative*

#### ► 11 respondents

Representatives of WFP, LOUISE, BLF and cooperating partners

- ✓ Exploring the technical capabilities of BLF ATMs
- ✓ Gathering contextual information on ATM monitoring activities
- ✓ Collecting insights around the modalities of training offered to beneficiaries



In-depth interviews with  
**beneficiaries**  
*Qualitative*

#### ► 14 respondents

Seven men and seven women in Bekaa

- ✓ Exploring the barriers to using the ATM with confidence
- ✓ Asking for feedback on a proposed withdraw-all option
- ✓ Understanding preferences on training formats

## THE RED CARD

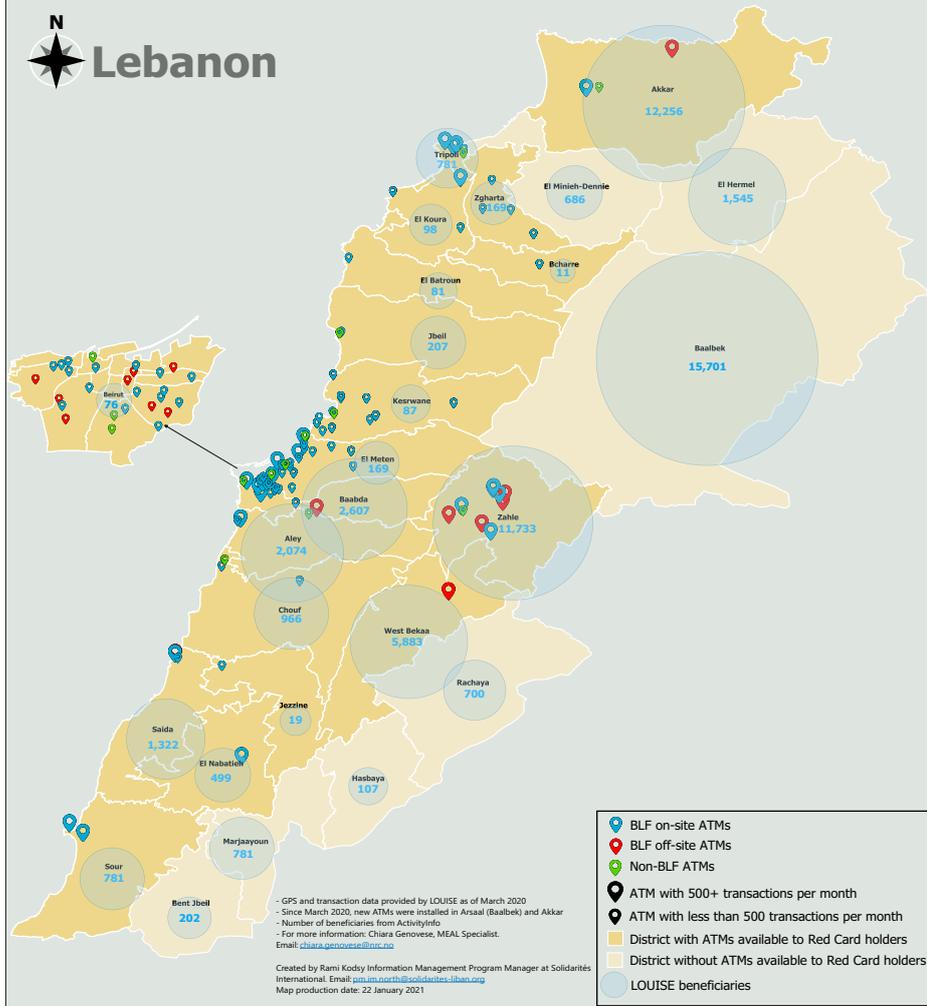
Every month, the WFP multi-purpose cash programme loads the assistance onto the Red Cards.

An SMS informs beneficiaries when their assistance is ready for withdrawal from the ATM.

Until October 2019, recipients could use the Red Card at any ATM in Lebanon. However, non-customer restrictions introduced since October 2019 meant that **99% of cash withdrawals took place at BLF ATMs** in November 2020.

In March 2020, Red Card holders used 187 ATMs in Lebanon. 120 were BLF on-site ATMs attached to a bank branch, 45 were BLF off-site ATMs, usually placed in a shopping street or petrol station, and 22 belonged to other banks.

**The geographical distribution of BLF ATMs is uneven.** In March 2020, there were only 16 ATMs to serve 36,061 MPC beneficiaries in Bekaa.





## HOW CONFIDENT ARE RED CARD HOLDERS IN WITHDRAWING THEIR CASH ASSISTANCE FROM ATMS?

### PREVIOUS EXPERIENCE

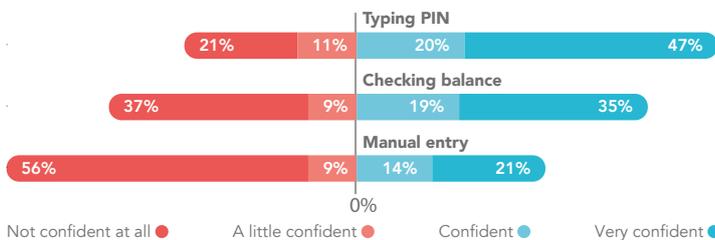
Before receiving cash assistance in Lebanon, the vast majority (99%) of respondents had **no experience with ATMs**. Most were paid cash in hand or depended on subsistence farming in Syria before displacement.

According to World Bank figures, there were 8.22 ATMs per 100,000 inhabitants in Syria in 2012, which is the most recent year for which Syria ATM data exists, compared to 39.25 in Lebanon in 2019.

### TYPE OF OPERATION

The level of confidence with the ATM depends on **the screen action performed**. MPC beneficiaries are most confident with typing the PIN. They are least confident with the manual option.

#### Screen action and confidence



When people are watching me and I feel pressured, I choose the menu [fast cash] option (Woman, 35)

Photo: Sam Tarling/NRC

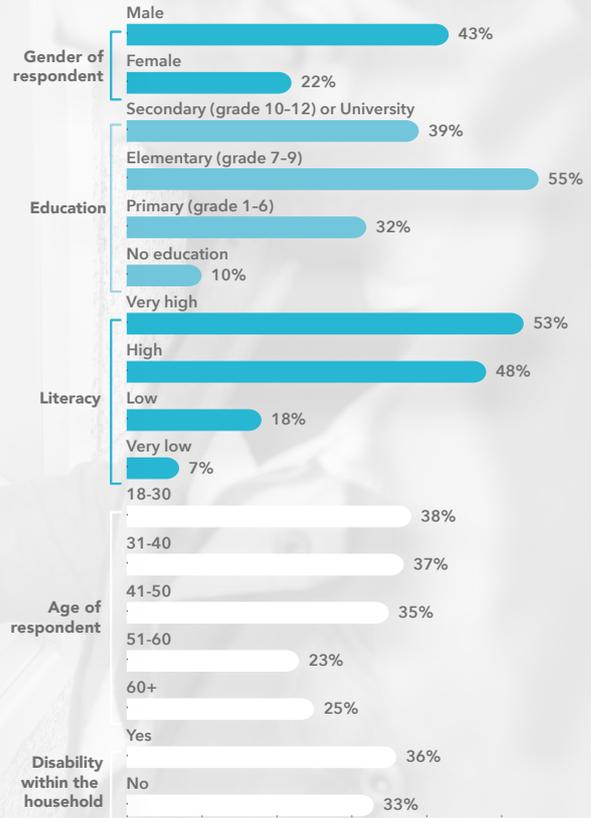
**FACTORS THAT INFLUENCE RED CARD HOLDERS' ABILITY TO USE THE MANUAL OPTION**

The 'fast-cash' option involves selecting one of the pre-defined amounts on the ATM screen. The ATM's 'manual' option requires the cardholder to key in the amount he or she wants to withdraw. We explored the factors that are correlated with a high level of confidence using the manual option.

We found that while neither age nor the presence of a disabled household member is associated with the level of confidence in using the manual option, the following factors are significantly correlated:

- Gender
- Education
- Literacy

Demographic factors and confidence with manual option



- A significant statistical correlation **does** exist
- A significant statistical correlation **does not** exist



## WHAT COPING STRATEGIES DO THE RED CARD HOLDERS USE TO WITHDRAW CASH FROM ATMS?

### ■ ASKING A THIRD PARTY TO WITHDRAW CASH AT THE ATM

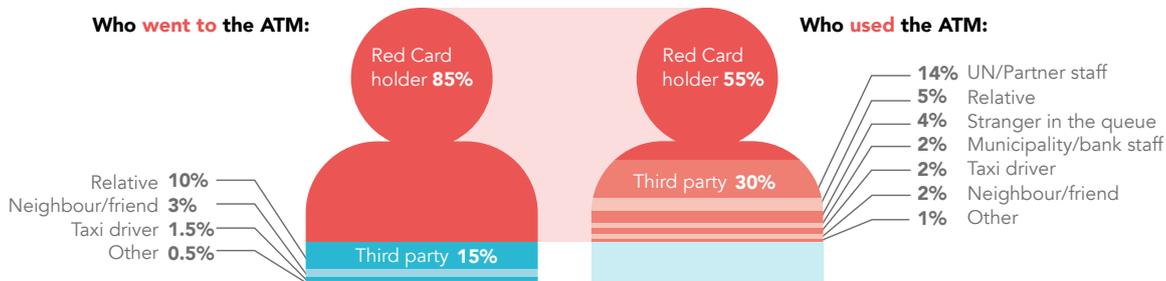
**15%** of the respondents did not go to the ATM, but **sent someone else to make the withdrawal on their behalf**; typically members of their extended family, a neighbour, friends and taxi drivers.

Most respondents (85%) went to the ATM in person. But once there, **30% asked someone else**—a UN/CP staff member, a friend, a neighbour or a taxi driver—to withdraw the cash for them.

Considerations around saving time and money play a role when beneficiaries decide whether to go to the ATM in person or ask for help. Overall, however, **low confidence in using the ATM** is the most common reason for seeking a third party's help.

### QASIM

Unable to read, Qasim relies on the UN staff present at the ATM in Zahle to help withdraw his assistance. 'I think using the ATM is not really difficult if you learn how to do it, but I have a hard time reading the instructions. The UN and municipal employees are always there. They help me withdraw it. The man walks me through the steps and I type in the PIN code. [...] He tells me the steps and I apply them. I never trust my card with anyone.'



■ Use of third parties to go to the ATM and use the ATM.

## WHO SENT A THIRD PARTY AND WHY?

**Smaller families are more likely to send a third party than larger families.** This is probably because larger households have more adult members that are available to go.

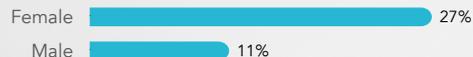
**Female-headed households are more prone to using a third party than male-headed households.** Female-headed households have on average 5.6 members, compared to 6.9 for male-headed households, and thus can count on fewer adult members to make the trip to the ATM.

### RANIA

Rania is not able to read or write, and she has nobody in the household to lend a hand. When asked why female heads of household often send someone else to get their assistance, she says: 'Women must take care of their children...[.] They give [the card] to someone they trust. Personally, I give it to the cab driver.' For Rania, being able to use the Red Card hinges on being able to read and write. 'When I go to the bank, I see a lot of women withdraw the assistance themselves. If she can read and write, she doesn't seek help from anyone. Unlike illiterate people like me.'

## Demographic factors and use of third party

### Gender of head of household



### Household size



Photo: Adrian Hartrick

Head of household gender and use of third parties



**FEMALE-HEADED HOUSEHOLDS**

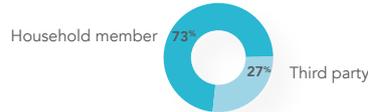
Average household size: 5.6



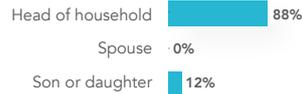
**MALE-HEADED HOUSEHOLDS**

Average household size: 6.9

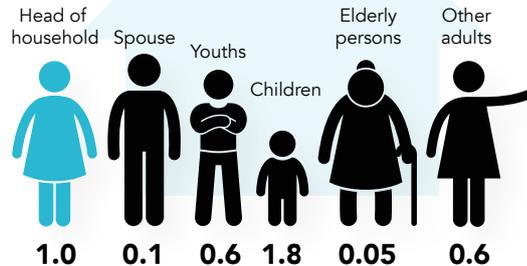
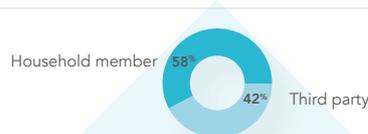
► Does a household member or third party go to the ATM?



► (If a household member goes): Which family member?



► When the household member gets to the ATM, who takes out the cash?



Average household makeup

(Source: VASyR 2020 data. To calculate the average household makeup, the study only used data for households headed up by one person. Households reporting no or multiple heads of household were left out of this calculation.)

**MULTIPLE TRANSACTIONS**

In June 2020, the monthly Survival Minimum Expenditure Basket (SMEB) for a family of five was LBP 1,376,869. The MPC (food and non food) transfer value for a family of five was LBP 620,000.

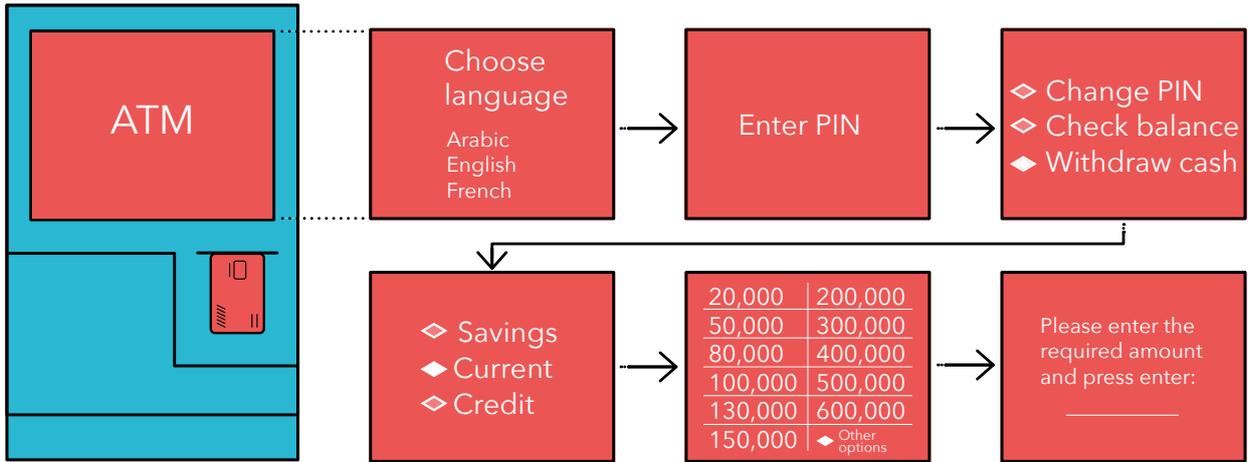
Given their level of socioeconomic vulnerability and the limited amount of assistance relative to their needs, most Red Card holders aim to withdraw the full card balance.

86% of respondents did withdraw the full balance. Those that did not withdraw all the available cash said they were unable to because a smaller banknote denomination was not

available, they felt under pressure from other users in the queue or the ATM had run out of cash.

The fast-cash options offer a convenient way to withdraw standard amounts of cash. However, they coincide with the card balance only in a few cases. **Respondents that used the fast cash options made 2.9 transactions on average.**

A Red Card holder can reach the manual option after scrolling through two fast-cash screens and selecting 'Other options'. **Respondents that used the manual option averaged 1.1 transaction on average.**



■ ATM screens for Red Card holders

Only 'Current' is available to Red Card holders.

Fast-cash option.

Manual option.



## WHAT FACTORS ENABLE OR HINDER RED CARD HOLDERS WITH LOW ATM PROFICIENCY OR CONFIDENCE TO USE THE ATM SUCCESSFULLY?

### ■ ENABLES: TRAINING

Nearly all (98%) of survey respondents said they had received training on how to use the Red Card. The training takes the form of a 20 minute presentation to groups of up to 30 beneficiaries. A flyer explaining how to use the card at ATMs and Point of Sale devices is also given out.

The training is **effective at explaining the risks related to sharing the card and PIN** with third parties. However, there is **little evidence that it increases confidence** in using the card, and this especially applies to those who are illiterate. Respondents who were not able to read and write also felt less able to put the training into practice.

### FATIMA

Fatima can read and write, but is nervous and does not feel confident using the ATM herself. About the training, she says: 'We sat in a room and were given instructions [...] Everything was explained in detail. I think women, in particular, should practise withdrawing cash from an actual machine at the UN. [...] I never received any practical coaching. And that would make a great difference. In life, you must put whatever you learn into practise.'



The explanation was very clear, and the lady was adamant that we should not give the PIN to anyone nor entrust anyone we don't know with the card. (Man, 37)

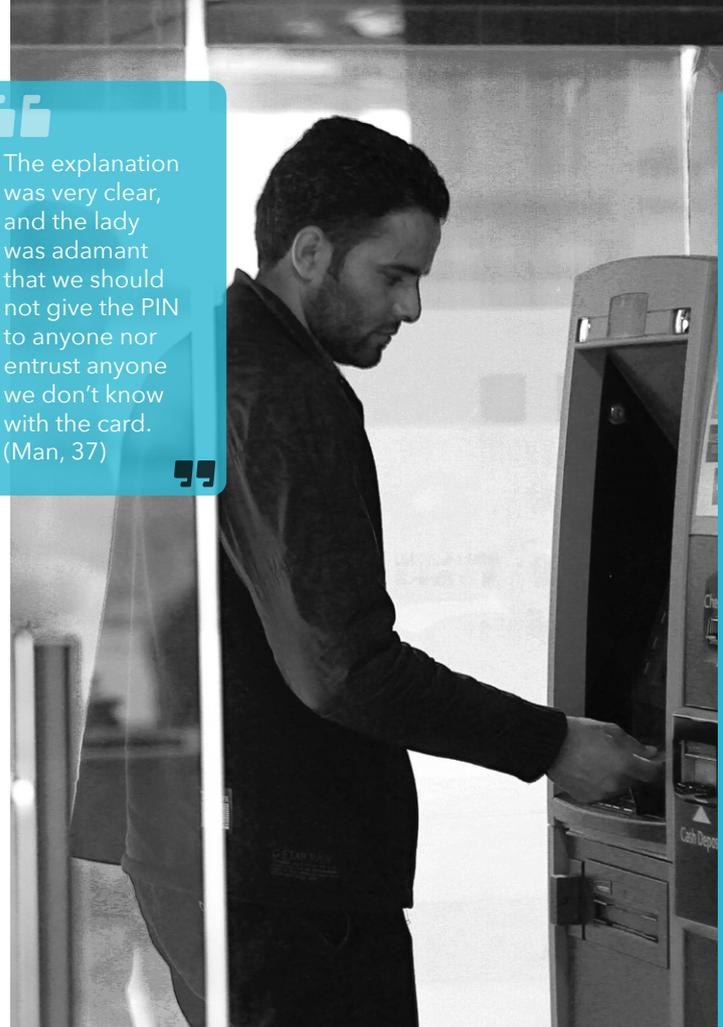


Photo: Elie Fahed/UNHCR

## ■ HINDERS: FEAR OF ATM RETAINING THE CARD

While Red Card holders may have had different experiences with ATMs belonging to other banks, the study found that WFP multi-purpose cash recipients are **little aware of the circumstances in which BLF ATMs withhold the card**. In particular, the training does not explain what happens if the Red Card holder types the PIN wrong three times at a BLF ATM.

### ■ Facts around BLF ATMs retaining a card

7% of respondents said their card was withheld at least once in the past

BLF ATMs do not retain the card if the PIN is typed incorrectly

If users call the bank helpline, the PIN can be reactivated immediately

If an on-site BLF ATM withholds the card, BLF staff can retrieve it

If an off-site BLF ATM retains the card, it gets shredded

44% believed that this had happened because they typed the incorrect PIN three times.

BLF ATMs retain the card when:  
1. The card is reported as lost/stolen;  
2. The user takes too long to perform a screen action.

If the PIN is lost, the user can request a new one. This procedure can take up to 45 days.

First, BLF staff will verify the identity of the user. This procedure can take up to two working days.

The user can request a new card through the helpline. This procedure can take up to seven weeks.

## MOHAMMED

'My brother, my nephew or my cousin does it for me [...] because I worry too much that the ATM might swallow the card once I insert it. I'm afraid that I might do something wrong... We're all very scared the ATM might swallow our card and then we'll have to do without assistance [...] We're scared to have to go without assistance. We rely on it to survive.'



## RECOMMENDATIONS

Based on the result of the study, CAMEALEON makes the following recommendations:

### SMALLER ADAPTATIONS

- ✔ The training should emphasise the circumstances under which BLF ATMs withhold the card.
- ✔ During the training, highlight the differences in procedures to retrieve cards withheld at on-site versus off-site ATMs.
- ✔ Provide tailored training for MPC recipients during card distribution.
- ✔ Invite BLF staff to training sessions.

### LARGER INVESTMENTS

- ✔ Include the steps to check the account balance in the YouTube video 'How to use the Red Card at the ATM'.
- ✔ Explore the feasibility of the 'withdraw all' option on BLF ATMs.
- ✔ Increase the visibility of the manual option on the BLF ATM screen.



Photo: Adrian Hartrick

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# CAMEALEON

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CAMEALEON is an NGO-led network, co-managed by the Norwegian Refugee Council, Oxfam and Solidarités International. The purpose of CAMEALEON's work is to conduct independent research and analysis in support of the World Food Programme's multi-purpose cash programme for Syrian refugees in Lebanon, as well as contribute to wider cash-related learning.

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► **For more information, please contact:**

**Chiara Genovese** | MEAL Specialist | [chiara.genovese@nrc.no](mailto:chiara.genovese@nrc.no)

**Liz Hendry** | Consortium Manager | [elizabeth.hendry@nrc.no](mailto:elizabeth.hendry@nrc.no)

**Rachel Eichholz** | Cash Specialist | [rachel.eichholz@nrc.no](mailto:rachel.eichholz@nrc.no)

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Author: Chiara Genovese

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Editing: Therese Bjorn Mason

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Design: Karin Enskog

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This is a **Learning Brief** based on a study conducted in June–December 2020. For full details, please refer to the Confidence & usage of ATMs **Research Report**.

