



World Food Programme

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CHANGING LIVES

WFP Lebanon

The National Poverty Targeting Programme of Lebanon: *Redemption made even more accessible for beneficiaries in 2022*

Background

WFP supports the Ministry of Social Affairs (MoSA) to implement the National Poverty Targeting Programme (NPTP), Lebanon's first targeted social safety net programme assisting Lebanese living in extreme poverty.

NPTP cash assistance is delivered through e-cards issued by Banque Libano-Francaise (BLF), WFP's financial service provider. Beneficiaries are able to redeem assistance at their convenience through withdrawal from BLF ATMs and/or at any shop equipped with a Point of Sale (POS) across the country, including WFP-contracted shops, and now at designated agents of local Money Transfer Operators (MTOs). This helps the most vulnerable Lebanese families meet their food and essential needs.



430,000
beneficiaries in 2022



US\$ 11 M
monthly transfers



3 modalities
for redemption in 2022:
ATMs, shops, MTOs

Cash Assistance in a Volatile Context - Challenges to Redeem

As a result of the economic crisis, redemption from ATMs was found not equally accessible to all NPTP beneficiary households. De facto capital controls and banking restrictions put in place at the start of the economic crisis in Lebanon have meant that beneficiaries are limited to using only the FSP's ATMs instead of the entire network of ATMs that were available prior to October 2019. The resulting uneven distribution of ATMs across the country has led to additional travel time, cost, and crowding for NPTP beneficiaries redeeming their monthly assistance. Based on WFP post distribution monitoring and prior to corrective action, an estimated 20% of NPTP beneficiaries travel more than 50 km to redeem their assistance with an average of 41 minutes and LBP 113,000 in transportation cost to reach the ATM.

WFP implemented several measures in response to these challenges. Additional ATMs were installed by the FSP, with 71 of 200 BLF ATMs now delivering USD, loading of e-cards is staggered over 10 days to reduce crowds, and WFP is working with the FSP to replenish the ATMs more frequently. While this has eased some of the challenges with ATM redemption, in order to ensure all beneficiaries have safe and dignified access to assistance, WFP together with the MoSA are expanding NPTP redemption options.

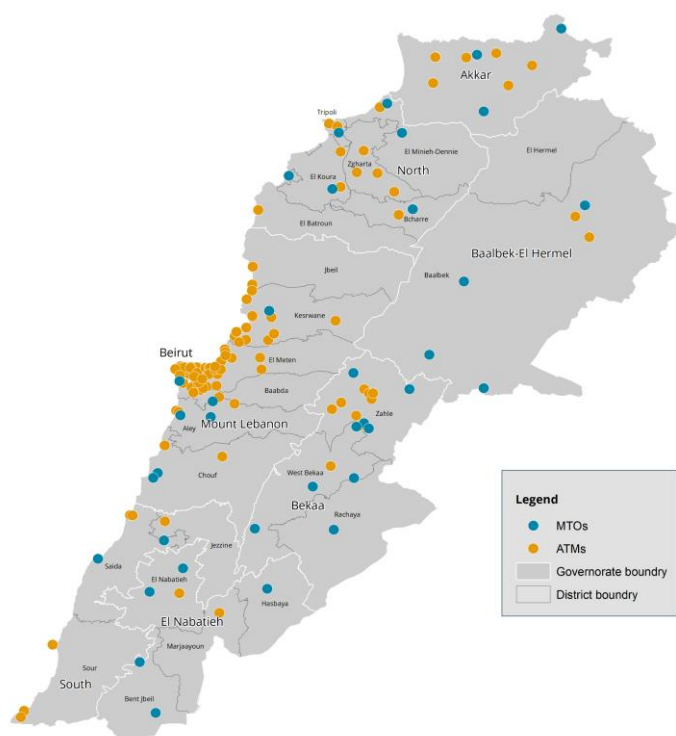
MTOs: The New Redemption Option

To enhance NPTP beneficiary experience in areas with limited or overcrowded ATMs, WFP and MoSA are expanding the redemption points for NPTP assistance to include designated agents of the local Money Transfer Operator (MTO), BoB Finance (focus below). Through this modality, transport time and cost for beneficiaries to reach the nearest redemption point from their dwellings is expected to reduce by half. In areas with crowded ATMs, redemption at MTOs is also expected to significantly reduce crowds during loading days.

How to redeem NPTP cash assistance at MTOs

Beneficiaries can use their e-card to redeem their assistance at no extra cost or charge using BLF card terminals (Point of Sales – POS) installed at selected MTO branches. Like at ATMs or at shops equipped with POS machines, NPTP beneficiaries enter their PIN on the card terminal and select the amount of assistance in USD they wish to redeem. Beneficiaries are also able to check their balances. All MTO branches selected for this pilot were thoroughly assessed by WFP and MTO agents trained on how to serve NPTP beneficiaries. Information and communication material on how to use MTOs were also shared with NPTP beneficiaries and MoSA field workers.

Redemption Points for the NPTP



*37 MTO branches as of October 2022, to be scaled up to 50 branches



Next steps in expanding NPTP redemption options

The MTO redemption option is currently in its pilot phase with 37 MTO branches activated for October 2022. Beneficiaries living within a 5km radius around a selected MTO branch or a crowded BLF ATM are informed about the possibility to redeem at selected MTO branches. By the end of 2022 WFP is aiming to further expand its geographic and operational coverage to 50 MTO branches across the country.

WFP and MoSA have elaborated dedicated monitoring tools (PDMS, process monitoring, user experience questionnaire, redemption reports) to properly assess and adjust this pilot which will be rolled out for an initial period of 6 months.

In the meantime, WFP continues to work with BLF to expand their ATM network to enhance beneficiaries' experience with redeeming their assistance.