

INDEPENDENT EVALUATION OF CAMEALEON

Evaluation report



CAMEALEON



In collaboration with:



With generous support from:



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Photo: Adrian Hartrick

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Photo: Yasmin/CAMEALEON participatory photo project

EXECUTIVE SUMMARY

Cash and voucher assistance (CVA) has been provided to Syrian refugees in Lebanon since 2012 and is one of the largest CVA programmes for refugees in the world. Since 2019, Lebanon has been experiencing a complex economic, political and financial crisis, which has had a catastrophic impact on its refugee and host populations who face acute humanitarian needs, exacerbated by the COVID-19 pandemic and the impact of the Beirut port explosion in August 2020.

Since the World Humanitarian Summit and the signing of the Grand Bargain commitments in 2016, there have been more concerted efforts to maximize Value for Money (VfM), accountability and sustainability of large-scale cash transfer programming in humanitarian crises. The Directorate-General for European Civil Protection and Humanitarian Aid Operations (ECHO) developed guidance (the ABC model) for its partners proposing to undertake cash operations at scale.¹ The ABC model outlines the intent to contract one major entity (agency or consortium) for cash delivery, with a separately contracted and independent system for Third-Party Monitoring, Evaluation, Accountability and Learning (TPMEAL) in order to minimize possible conflicts of interest and maximize the transparency of a single contracted cash delivery entity.

In 2016, ECHO and DFID launched a call for proposals for a sole provider of multi-purpose cash (MPC) assistance to Syrian refugees in Lebanon worth USD 85 million and a separate call for a third party to conduct independent monitoring, evaluation, accountability and learning. The Cash Monitoring, Evaluation, Accountability and Learning Organizational Network (CAMEALEON), an NGO-led consortium, was award-

ed the contract in late 2017 and was contracted by ECHO, DFID, NMFA and GFFO. CAMEALEON's mandate is to provide third-party MEAL support for the World Food Programme (WFP)'s multi-purpose cash (MPC) programme only, despite similar programming and the Lebanon One Unified Inter-Organisational System for E-card (LOUISE) platform shared with other UN agencies. CAMEALEON is the first entity to operationalize the C component of ECHO's ABC model guidance for large-scale cash programmes.

CAMEALEON's main purpose is to bridge evidence gaps, strengthen transparency and accountability to beneficiaries, provide quality assurance, reinforce Value for Money (VfM) and inform continuous improvement of the WFP multi-purpose cash programme. CAMEALEON also aims to inform and improve cash programming globally. In this aspect, CAMEALEON differs significantly from other third-party monitoring initiatives. Rather than solely focusing on monitoring, the consortium delivers an additional layer of research and analysis, and contributes to knowledge-sharing and learning in Lebanon and internationally on large-scale cash programming.

CAMEALEON draws together experienced Lebanese academia, international research and learning institutions and experienced NGOs. Building on evidence based on strong methodologies and stakeholders' participation, the consortium submits recommendations to the WFP MPC Steering Committee. CAMEALEON's formal engagement with WFP is outlined in the Ways of Working Agreement and is guided by the Steering Committee whose membership consists of the programme donors, plus WFP as the implementing agency.

[1] European Union (2022) DG ECHO Thematic Policy Brief No. 3: Cash Transfers. Luxembourg: Publications Office of the European Union. Doi:10.2795/502383.

EVALUATION OBJECTIVES

This evaluation aims to assess the programmatic impact of CAMEALEON and to what extent its research, analysis and recommendations have contributed to strengthen the WFP multi-purpose cash programme and informed the wider cash response in Lebanon. The evaluation also considers what contributions CAMEALEON has made to humanitarian cash thinking and practice globally, including independent MEAL provision for large-scale cash programmes.

The evaluation followed a qualitative mixed method approach that included mapping and triangulating evidence through primary and secondary data. A review of secondary data provided by CAMEALEON was complemented by key informant interviews (KIIs) with key stakeholders, a focus group discussion (FGD) with the WFP Lebanon team and 10 FGDs with WFP multi-purpose cash recipients in the Bekaa Valley and the North. The evaluation faced several challenges including the absence of a tracking system to check the extent to which CAMEALEON's recommendations were operationalized by WFP. Without such system in place, it was difficult to identify whether specific programming changes that WFP implemented were based on CAMEALEON recommendations. In addition, it was not possible to conduct key informant interviews with individual members of the WFP team due to time constraints.

FINDINGS

Effectiveness, Efficiency and Value for Money

Findings show that CAMEALEON has made an important contribution to the effectiveness and efficiency of WFP's multi-purpose cash programme and has also provided much sought-after VfM information that has allowed for better accountability of UN agencies. However, the lack of a system to track the implementation details of accepted recommendations has made it difficult to gather detailed evidence of CAMEALEON's impact on WFP programming.

Accountability to Affected Populations and Safe Programming

CAMEALEON has produced a considerable number of research and analysis products that aim to strengthen the accountability systems and safe programming provisions of WFP's multi-purpose cash programme.² Overall, the evaluation team concludes that CAMEALEON has added significant value in Lebanon in terms of creating greater transparency and accountability within the UN system and to affected populations—the Syrian refugee households for whom the WFP cash programme provides a lifeline. However, the evaluation findings show that CAMEALEON's impact on programme delivery can be improved, as the recipients still face many chal-

lenges highlighted by CAMEALEON's recommendations. Challenges include safety at ATMs, costs related to communicating with WFP and journeys to the ATMs, and finally, the lack of clarity on the targeting criteria used by WFP.

Influencing in Lebanon and globally

CAMEALEON has had success in influencing the wider cash response in Lebanon and has been celebrated by the humanitarian community for the quality of its products, the dedication of its team and its impact on the quality of the cash responses globally. CAMEALEON has been active at the regional and global level, and is widely respected as an institution contributing to important learning on the quality of the humanitarian response.

Challenges

CAMEALEON has faced many challenges that critically impact its ability to deliver effective MEAL services. Basic questions regarding CAMEALEON's core mandate and ways of working with WFP (scope, co-planning, research questions, and methodologies), as well as donor engagement need clarity and commitment in order for any next phases to operate successfully.

Concerns raised during the 2020 IRMA learning review regarding the membership of WFP on the Steering Committee, and sign off on CAMEALEON research and recommendations remain unresolved. Negotiation and sign off processes make CAMEALEON less effective and impact the timeliness of CAMEALEON's products. Another major challenge to CAMEALEON's effectiveness and efficiency is that UNHCR is not under the third-party MEAL system or part of the governance structure, despite having a very similar cash assistance portfolio to WFP and shared systems under the LOUISE platform. As a result, CAMEALEON has not been able to make many formal recommendations on targeting due to the shared system with UNHCR.

WFP has questioned whether the research sample sizes are representative, thus casting doubt on the validity of research findings. The evaluation also highlights that difficulty accessing WFP data is a significant factor impacting CAMEALEON'S work. The situation has forced the CAMEALEON team to adopt a piecemeal approach to data collection and instead obtain data through its own research. The lack of understanding of WFP's systems and inability to plan side by side with WFP was also a key challenge affecting the efficiency of CAMEALEON's work.

Many key informants stressed that there had been

[2] Publications are available on the CAMEALEON website. <https://camealeon.org/research/>

greater expectations on the programme donors to support CAMEALEON's request to access WFP data and track how accepted recommendations were taken forward and operationalized. The findings show that there has been a general lack of accountability and engagement in this regard from the donor, although steps have been taken to bring onboard a donor focal point to facilitate greater engagement.

Replicability of the CAMEALEON third-party MEAL model

The evaluation team has noted several factors and lessons learned to take into consideration:

- Clear agreements and ways of working between the third-party MEAL entity, the actor(s) being monitored, and the donors to enable maximum independence of the third-party MEAL entity.
- Relationship building between the third-party MEAL entity and the actor(s) being monitored is critical.
- Local and contextual knowledge: a research institute may have more independence from donors and be less affected by power dynamics, yet stakeholders believe that a research institute ultimately would need to partner with NGOs or other local organizations to have operational understanding and experience in delivering similar programmes.
- Interaction with aid recipients and the ability to bring their voices to the fore is crucial to building better accountability.
- The ability to track the implementation of recommendations is critical. Ways of working need to enable accountability in this regard and a systematic follow-up process.
- Donors need to set up clear roles and ways of working between the third-party TPMEAL and cash programme implementing agency. It would be ideal to harmonize funding, and identify a donor focal point.
- Critical to the success of CAMEALEON has been its dynamic, creative and dedicated team; any replicability of CAMEALEON should ensure it has an experienced team with hard and soft skills.

RECOMMENDATIONS

The evaluation team questions CAMEALEON's exclusive focus on WFP, and only on one programme, and recommends discussion and agreement on the following possibilities:

OPTION 1: The current set up is maintained, but with some changes to governance and ways of working

CAMEALEON, WFP and donors come together before the commencement of Phase III to discuss and agree the mandate and scope of CAMEALEON going forwards.

- The ways of working are updated to improve CAMEALEON's effectiveness and the timeliness of its research products. How the Steering Committee operates is assessed, with a focus on ensuring CAMEALEON's independence and ability to remain neutral. The stakeholders identify a different signing off process for CAMEALEON work that is more efficient; and also independent from WFP.
- Donors meet with WFP to discuss and agree on respective roles and develop a system to track how recommendations are operationalized by WFP and provide evidence of CAMEALEON's impact.

OPTION 2: CAMEALEON expands to other UN agencies operating under the LOUISE platform

- CAMEALEON retains a similar structure and adopts the new ways of working outlined above.
- In addition, CAMEALEON expands its mandate to provide third-party MEAL for the UN agencies operating under the LOUISE platform to broaden the scope and providing research opportunities on UN shared cash programming.

OPTION 3: CAMEALEON becomes a learning hub

- CAMEALEON retains the same overall structure but becomes a humanitarian cash response learning hub.
- As a learning hub, CAMEALEON provides research and recommendations guided by gaps identified by a wider variety of stakeholders (Basic Assistance Working Group (BAWG), Lebanon Humanitarian INGO Forum (LHIF), donors, NGOs, civil society organizations, the Lebanese Government and UN agencies) and benefits the humanitarian response as a whole. These changes make CAMEALEON more relevant in the current complex Lebanese environment, but means giving up its third-party MEAL status.
- CAMEALEON's research is used as a positive tool to increase the global profile of WFP's commitment to Accountability to Affected Populations. Successfully implementing research recommendations also showcases the organization's ability to manage adaptable programming that places recipients at the core of its work.

LIST OF ABBREVIATIONS AND ACRONYMS

AAP	Accountability to Affected Populations
ALNAP	Active Learning Network for Accountability and Performance
AUB	American University of Beirut
BAWG	Basic Assistance Working Group
CALP	Cash Learning Partnership
CAMEALEON	Cash Monitoring, Evaluation, Accountability and Learning Organizational Network
CFF	Cash for Food
CMC	Conflict Management Consulting
CVA	Cash and Voucher
DFID	UK Department for International Development
ECHO	EU Civil Protection and Humanitarian Aid
ESSN	Emergency Social Safety Net
FCDO	UK Foreign, Commonwealth and Development Office
FGD	Focus group discussion
GFFO	The German Federal Foreign Office
IM	Information Management
INGO	International Non-Governmental Organization
KII	Key Informant Interviews
LBP	Lebanese Pounds
LHIF	Lebanon Humanitarian INGO Forum
LOUISE	Lebanon One Unified Inter-Organisational System
MENA	Middle East and North Africa
MEAL	Monitoring, Evaluation, Accountability and Learning
M&E	Monitoring and Evaluation
MPC	Multi-Purpose Cash
MPCA	Multi-Purpose Cash Assistance
MCAP	Multi-Purpose Cash Assistance Programme
NGO	Non-Governmental Organization
NMFA	Norwegian Ministry of Foreign Affairs
NRC	Norwegian Refugee Council
ODI	Overseas Development Institute
RAIS	Refugee Assistance Information System
TCTR	Total Cost Transfer Ratio
TPMEAL	Third-party Monitoring, Evaluation, Accountability and Learning
UNHCR	United Nations High Commissioner for Refugees
VfM	Value for Money
WFP	World Food Programme



Photo: Adrian Hartrick

INTRODUCTION

Cash and voucher assistance (CVA) has been provided to Syrian refugees in Lebanon since 2012, and Lebanon has one of the largest CVA programmes for refugees in the world. Since 2019, Lebanon has been experiencing a complex economic and financial crisis, compounded by political deadlock which is having a severe impact on host and refugee populations. An estimated 2.2 million vulnerable Lebanese in addition to the 1.5 million Syrian refugees are facing acute humanitarian needs which have been exacerbated by the COVID-19 pandemic and the impact of the Beirut Port explosion in August 2020.³

Since the World Humanitarian Summit and the signing of the Grand Bargain commitments in 2016, concerted efforts have been made to maximize Value for Money (VfM), accountability and sustainability of large-scale cash transfer programming in humanitarian crises. The Directorate-General for European Civil Protection and Humanitarian Aid Operations (ECHO) developed guidance for partners proposing to undertake cash operations at scale.⁴ This guidance includes three components (A, B and C),⁵

and outlines a preference for contracting one major entity (agency or consortium) for cash delivery. Importantly, the guidance also emphasizes the need for a separately contracted and independent system for third-party monitoring, evaluation, accountability and learning (TPMEAL) to minimize possible conflicts of interest and increase transparency. These changes to how cash transfer programming is operationalized also aim to deliver on Grand Bargain commitments to strengthen monitoring and evaluation (M&E) and making participation meaningful by ensuring that the views of affected communities are heard and acted upon.⁶

In 2016, in line with the Grand Bargain commitments and ECHO's ABC model, ECHO and the Department for International Development (DFID) launched a call for proposals for a sole provider of MPCA to Syrian refugees in Lebanon worth USD 85 million. In tandem, they separately launched a call for proposals for independent evaluation and monitoring, as an 'opportunity to promote evidence, learning and accountability to beneficiaries and donors'.⁷ Acceptance of the third-party MEAL system became

[3] UN News (2022) As global food and fuel crisis deepens, Lebanon's crisis is affecting 'everyone, everywhere', 1 July 2022, <https://news.un.org/en/story/2022/07/1121812> (Accessed 1 September 2022)

[4] ECHO considers any programme of EUR 10 million or above as a large-scale cash transfer programme. European Union (2022) DG ECHO Thematic Policy Brief No. 3: Cash Transfers. Luxembourg: Publications Office of the European Union. Doi:10.2795/502383.

[5] **Component A:** covers all fundamental elements of a cash transfer programme cycle, such as needs assessments, targeting, beneficiary registration (where this needs to be included), beneficiary enrolment, establishment and maintenance of a complaints/appeals mechanism, reporting, process and post distribution monitoring. **Component B:** covers the pure delivery of the cash transfer, including financial service providers' fees, card issuance and other financial transaction costs. **Component C:** covers the independent Monitoring, Evaluation, Accountability and Learning (MEAL) of the entire programme, which should be contracted separately to a third independent party. European Union (2017) Guidance to partners funded by the Directorate-General for European Civil Protection and Humanitarian Aid Operations (ECHO) to deliver large-scale cash transfers <https://www.dgecho-partners-helpdesk.eu/download/referencedocumentfile/19> (Accessed 5 September 2022)

[6] IASC (2016) Grand Bargain: A participation revolution. <https://interagencystandingcommittee.org/a-participation-revolution-include-people-receiving-aid-in-making-the-decisions-which-affect-their-lives> (Accessed 1 September 2022)

[7] Bailey S., and Harvey P. (2017) *The DFID/ECHO approach to cash assistance for refugees in Lebanon Documenting the process*, ODI Working Paper 525. <https://cdn.odi.org/media/documents/11899.pdf> (Accessed 1 September 2022)

a condition for the multi-purpose cash contract that was awarded to the World Food Programme (WFP).⁸

In late 2017, The Cash Monitoring, Evaluation, Accountability and Learning Organizational Network (CAMEALEON), an NGO-led consortium that brought together the expertise of Norwegian Refugee Council (NRC), Oxfam and Solidarités International, won the third-party MEAL contract.⁹ CAMEALEON's third-party MEAL system became the first to operationalize the 'C' component of ECHO's ABC model guidance for large-scale cash programmes. This evaluation aims to assess the programmatic impact of CAMEALEON. In particular, the evaluation looks at the extent to which CAMEALEON's research,¹⁰ analysis and recommendations have contributed to strengthening WFP's multi-purpose cash programme, informed the wider

cash response in Lebanon and made a contribution to humanitarian cash thinking and practice globally, including independent MEAL provision for large-scale cash programmes.

The evaluation findings will inform donor reporting and CAMEALEON's future role in WFP's multi-purpose cash programme and wider cash response in Lebanon. Results will also guide thinking on the added value of independent MEAL provision for large-scale cash programmes and shape ways to amplify the voices of cash beneficiaries. This impact evaluation is particularly timely given ECHO's revised global guidelines on large-scale cash programmes, which reiterates the commitment to the ABC model, and ECHO's interest in gathering lessons learned about how best to operationalize the model.



Photo: Adrian Harrick

[8] DFID Lebanon (2017) Guidance Note: Call for monitoring, evaluation, accountability, and learning (MEAL) proposals.

[9] CAMEALEON was contracted by the Directorate General for Civil Protection and Humanitarian Aid (ECHO), the Department for International Development (DFID), the Norwegian Ministry for Foreign Affairs (NMFA) and the German Federal Foreign Office (GFFO).

[10] Publications are available on the CAMEALEON website <https://camealeon.org/research/>



Photo: Adrian Hartrick

METHODOLOGY

Conflict Management Consulting (CMC) undertook an evaluation of CAMEALEON's programmatic impact.¹¹ This evaluation covers Phase I of the programme (Dec 2017–March 2020) and the majority of Phase II, which began in April 2020 and will end in September 2022. The evaluation followed a qualitative mixed method approach including the mapping and triangulation of evidence through primary and secondary data. The primary data was collected through key informant interviews (KIIs) and focus group discussions (FGDs) with stakeholders, while secondary data involved reviewing documentation and reports made available by the CAMEALEON team.

The data collection included 25 KIIs with member agencies, donors, partner staff along with other cash actors in Lebanon and internationally and a focus group discussion with the WFP Lebanon team.¹² In total, 10 FGDs were conducted with 100 WFP multi-purpose cash recipients to identify whether beneficiaries had observed any programmatic changes based on the recommendations that CAMEALEON have made.¹³ The FGD participants were selected based on multiple criteria, including the geographical distribution,¹⁴ and gender of the head of households. FGDs were segregated by gender and included MPC recipients from Bekaa (Zahle, Baalbeck, Aarsal) and the North (Akkar, Tripoli). The field work was carried out between 21 March and 8 April 2022.

LIMITATIONS

Importantly, the evaluation faced several challenges, including the lack of a tracking system to check how WFP operationalized the recommendations. Without this type of tracking, it was not possible to identify whether specific WFP programming changes were based on CAMEALEON's recommendations and, therefore, should be attributed to CAMEALEON. The evaluation team sought to mitigate this challenge by conducting FGDs with WFP multi-purpose cash recipients in several areas in Lebanon, and reviewing programmatic documents and minutes of meetings shared by the CAMEALEON team. For instance, the evaluation draws on details in BAWG meeting minutes (June 2020) of when UN agencies harmonized transfer dates so that beneficiaries of multiple programmes receive their entitlements through the Red Card on the same day.

The evaluation team planned to conduct individual key informant interviews with seven members of the WFP Lebanon team in order to benefit from the insights and information from specific team members in different roles, responsibilities and experience related to CAMEALEON's work. This approach would have facilitated deeper discussions and allowed for more time to explore specific topics related to CAMEALEON work and its impact on WFP programming. At WFP request, the evaluation team only held one FGD with five team members due to WFP time constraints.

[11] Conflict Management Consulting (CMC) provides M&E, technical assistance and research services in fragile, conflict and post-conflict areas. <https://www.cmc-consulting.org/>

[12] Most KII participants were selected by the CAMEALEON team based on their involvement and engagement in the programme. After reviewing the programme documents, the evaluation team included additional key informant interviews.

[13] The FGD participants were selected from the samples used in CAMEALEON research. The CAMEALEON team checked the assistance status of refugee households using the Refugee Assistance Information System (RAIS) database to ensure they received WFP multi-purpose cash at the time of the FGDs for this evaluation.

[14] The geographical distribution of the sample was based on the distribution of WFP's multi-purpose caseload in 2021: 32,165 households in Bekaa, 7,467 households in the North, 606 households in the South and 1 household in Mount Lebanon.



Photo: Charbel Kousseifi/NRC

KEY INFORMATION FOR UNDERSTANDING CAMEALEON EVALUATION

To evaluate the impact of CAMEALEON's research and recommendations, it is important to understand CAMEALEON's mandate, the set up and how the CAMEALEON third-party MEAL system works and interacts with the cash programme implementer (WFP), donors, other stakeholders and the Syrian refugee programme beneficiaries.

MANDATE AND PURPOSE

Multi-purpose cash assistance (MPCA) is implemented in Lebanon through a platform known as the Lebanon One Unified Inter-Organisational System for E-card (LOUISE), which is a formalized collaboration between UNHCR, WFP, UNICEF and the former Lebanon Cash Consortium. The LOUISE platform is an innovative model to streamline the operational coordination of sectoral and multi-sectoral cash and voucher assistance in Lebanon.

Although UNICEF and UNHCR are also using the LOUISE platform, CAMEALEON's **mandate is to only provide third-party MEAL support to the WFP multi-purpose cash programme**. It is also worth noting that MPC to Syrian refugees is only one part of WFP's operations in Lebanon and that ECHO separately funded UNHCR's Multi-purpose Cash Assistance Programme (MCAP) and WFP's Cash for Food (CFF).

The main purpose of CAMEALEON's work is to bridge evidence gaps, strengthen transparency and accountability to beneficiaries, provide quality assurance, reinforce Value for Money (VfM) and inform continuous improvement of the WFP multi-purpose cash programme. More broadly, CAMEALEON also aims to inform and improve cash programming globally. In this regard, CAMEALEON differs significantly from most other third-party monitoring initiatives. Rather than solely focusing on monitoring, the con-

sortium delivers an additional layer of research and analysis and contributes to knowledge sharing and learning in Lebanon and internationally on large-scale cash programmes.

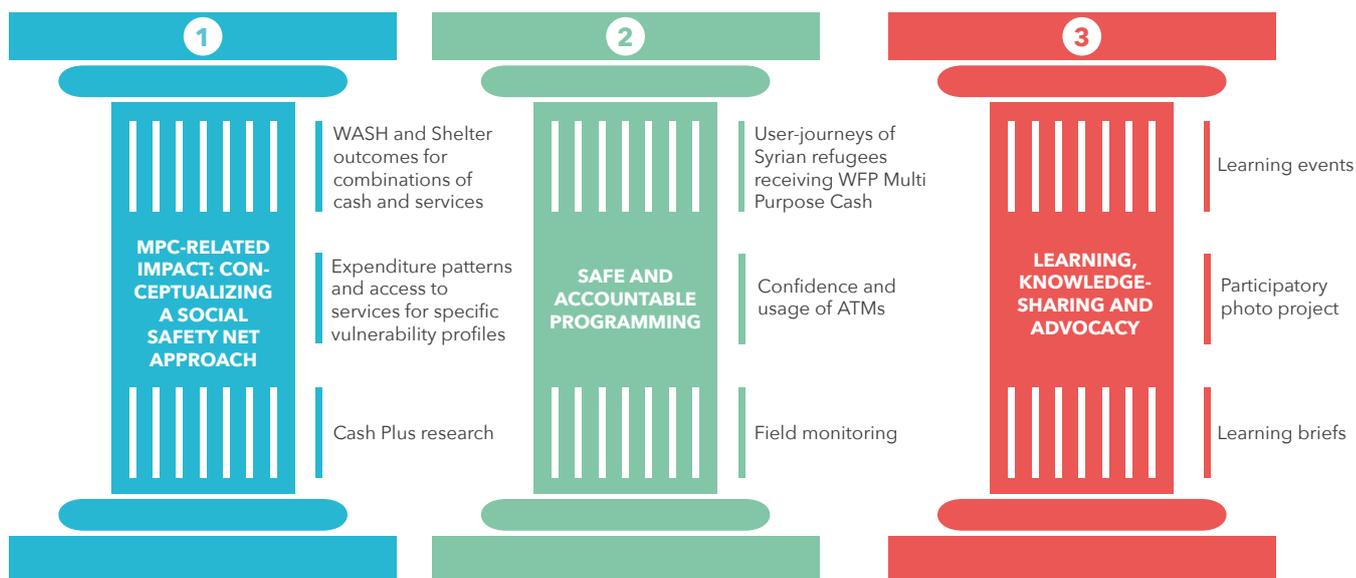
THE CAMEALEON THIRD-PARTY MEAL MODEL

The CAMEALEON consortium is made up of INGOs with key technical expertise. The three consortium members, Oxfam, Norwegian Refugee Council (NRC) and Solidarités International, have global expertise in humanitarian operational sectors: cash, protection, information management (IM) and MEAL. The three agencies have a strong presence within Lebanon's coordination mechanisms and also have national operational coverage through direct and partner implementation.

The CAMEALEON set up also draws on experienced Lebanese academia, international research and learning institutions to build evidence based on strong methodologies and stakeholder participation. The research implementing partners include the American University of Beirut (AUB), Overseas Development Institute (ODI), the Cash Learning Partnership (CALP), Ground Truth Solutions, Exigo, and KeyAid. The model also aims to strengthen the cash system by keeping beneficiaries at the heart of its research and action.

The team is supported by a Technical Reference Group that provides technical input and feedback to the strategy design. The consortium is also supported by the CAMEALEON Board comprising the Country Directors of the member agencies. The board provides strategic direction to the Consortium Management Unit and CAMEALEON

CAMEALEON'S INDEPENDENT RESEARCH AND ANALYSIS, RECOMMENDATIONS, LEARNING, KNOWLEDGE-SHARING AND ADVOCACY FOCUS ON THREE WORK PILLARS.



secretariat staff.¹⁵ CAMEALEON includes a field research team based in the Bekaa Valley.¹⁶ It consists of a Field Research Team Leader and Field Research Officer, who are the main focal points for feedback from beneficiaries on the ground.

WAYS OF WORKING

CAMEALEON submits evidence-based recommendations to the WFP's MPC Steering Committee. CAMEALEON's formal engagement with WFP is outlined in the Ways of Working Agreement and is guided by the Steering Committee whose membership consists of the programme donors, ECHO, the EU Trust Fund, GFFO, NMFA and DFID¹⁷ plus WFP as the implementing agency.¹⁸ CAMEALEON is an observer on the Steering Committee and presents findings of its work to the committee.

PREVIOUS LEARNING REVIEW

This evaluation on the impact of CAMEALEON is a key recommendation from the 2020 independent learning review of CAMEALEON by Integrated Risk Management Associates (IRMA), entitled:

CAMEALEON: A game-changer in accountability for humanitarian cash assistance?¹⁹

The learning review focused on the CAMEALEON model, structure and governance and looked at the factors that affected CAMEALEON's ability to achieve its deliverables. **The 2020 learning review findings underpin this 2022 impact evaluation and are key for understanding CAMEALEON's impact.**



Previous learning review by IRMA

[15] The CAMEALEON secretariat is staffed by a Consortium Manager providing strategic oversight and advocacy, and management of the CAMEALEON team, as well as a Cash Specialist, MEAL Specialist, Information Management Coordinator and Project Coordinator, who are all based in Beirut.

[16] In 2018, when the CAMEALEON field team was set up, 80% of WFP multi-purpose cash assistance beneficiaries were living in the Bekaa Valley. The geographical distribution of the programme's caseload remained stable until November 2021, when the geographical distribution shifted considerably (BAWG meeting minutes, November 2021). When conducting field monitoring activities, the CAMEALEON field team travels to areas with a high presence of WFP multi-purpose cash recipients, i.e. the Bekaa Valley, Mount Lebanon and North Lebanon.

[17] The Department for International Development (DFID) was the government department of the United Kingdom responsible for administering foreign aid from 1997 to 2020. In September 2020, the department and the Foreign Office were merged to form the Foreign, Commonwealth and Development Office.

[18] WFP and CAMEALEON (2019) Ways of Working Agreement.

[19] The independent learning review looked in detail at the CAMEALEON model; (1) structure and decision-making processes; (2) how CAMEALEON engages internally and externally; (3) data and knowledge management; (4) funding; and (5) human resources.

Key findings and learning of the 2020 learning review included the following:²⁰

CAMEALEON has achieved almost all its deliverables in the first funding period. Overall, CAMEALEON's structure and decision-making processes have made it relevant and effective. Being comprised of a small number of reputable INGOs with a strong history of CVA and in-country presence enabled CAMEALEON to embed itself in the humanitarian architecture, position itself favourably with donors and hold a strong footing in dialogue with WFP.

CAMEALEON is commended for managing to overcome the lack of **formal engagement with UNHCR** by developing informal coordination. However, the review recommends including UNHCR formally into third-party MEAL arrangements, given it delivers almost identical MPC assistance and shares operational platform, data sets and information systems with WFP.

The review regarded the donor's insistence that third-party MEAL was a requirement for funding as essential. Nevertheless, concerns were raised about accountability and independence as all CAMEALEON's results and recommendations have to pass through the Steering Committee and WFP before being released in reports and communicated more widely. The review team recommends **greater independence of the third-party MEAL** activity within the governance structure.

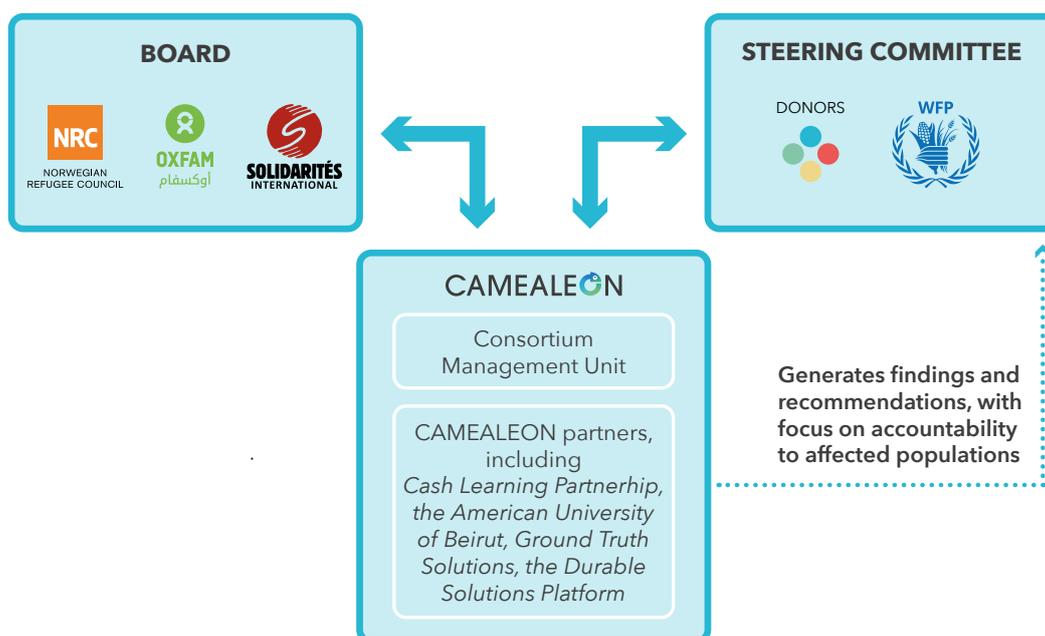
Data-driven recommendations require access to existing data. The learning review also advises to

review and update ways of working and data-sharing as data access was a key challenge faced by the CAMEALEON team and implementing research partners. Recommendations include looking for more opportunities for analysing existing data and research while pursuing additional data relevant to stakeholders. Suggestions include for CAMEALEON to strengthen information management (IM), although the review assessed that staff handled data securely and have advocated for improved security in humanitarian IM systems.

CAMEALEON's external relationships, particularly with the Basic Assistance Working Group (BAWG), and the Lebanon Humanitarian INGO Forum (LHIF), have worked well and facilitated the sharing of lessons learned and input for future programming. For a wider sharing of findings and influencing changes in policy and practice, the review recommends developing an influencing strategy and including staff with communication and advocacy expertise.

A key recommendation from the learning review involves establishing **mechanisms for tracking** how CAMEALEON recommendations have affected Syrian refugee MPC beneficiaries and **evaluating programmatic impact**, and assessing whether the CAMEALEON third-party MEAL model can be successfully replicated in other contexts. The review also recommends introducing **refugee representation into the governance structure**. The lack of a formal role for the beneficiary population in monitoring WFP is deemed a significant weakness, given the humanitarian sector's commitment to accountability and developing local leadership.

CAMEALEON GOVERNANCE STRUCTURE



[20] The findings and recommendations from the IRMA learning review are a summary and not an exhaustive list of issues and recommendations highlighted in the report. The learning review also examined learning relevant to large-scale MPC responses in other contexts. These findings will be referred to when discussing the replicability of the CAMEALEON third-party MEAL model.



Photo: Adrian Hartrick

FINDINGS

EFFECTIVENESS AND EFFICIENCY

How has CAMEALEON contributed to strengthening the effectiveness and efficiency of the WFP multi-purpose programme for Syrian refugees in Lebanon?

Findings show that CAMEALEON has made some important contributions to the effectiveness and efficiency of WFP’s multi-purpose cash programme for Syrian refugees in Lebanon. To date, CAMEALEON has made a total of 49 recommendations to WFP, of which over half have been accepted and a further 20% partially accepted by WFP.

The number of recommendations accepted by WFP is indicative, however, it does not detail how WFP implemented recommendations. It is important to highlight that detailed evidence of impact is difficult to find due to not having a system that tracks the operationalization of accepted recommendations.²¹ The donor group agreed that CAMEALEON’s role should not extend to monitor how recommendations are executed by WFP. Hence, without a tracking system, the findings are limited to observations from key informants, reports and meeting minutes, which render it difficult to attribute WFP programmatic changes to CAMEALEON’s research and recommendations.²²

TABLE 1: THE SUCCESS RATE OF RECOMMENDATIONS PER CAMEALEON PRODUCT

CAMEALEON PRODUCTS	RECOMMENDATIONS MADE	ACCEPTED	PARTIALLY ACCEPTED	REJECTED	UNASSIGNED
NGO survey report, Nov 2018	6	3	2	1	
Accountability study, Jun 2019	14	8	2	2	2
Rapid field monitoring survey, Nov 2019	4	4			
VfM study, Mar 2020	3	1	2		
AUB study, Jun 2020	1	1			
VfM study and AUB study	1	1			
Rapid Covid-survey, Mar 2020	3	3			
Rapid Covid-survey, Apr 2020	5	3	1	1	
User-journeys, Apr 2021	4	1	1	2	
ATM Experiences, May 2021	7	3	2	2	
Recommendations based on ways of working	1	1			
Total	49	29	10	8	2
% Rate	100%	59%	20%	16%	4%

[21] As noted in the limitations, CAMEALEON operates a recommendation tracker with clear management responses from WFP. However, follow-up on the precise way that WFP implements the recommendations is not detailed in this tracker, and the evaluation team could not find any other documented evidence on how WFP operationalized the recommendations.

[22] The CMC review team gathered info from key informants, feedback from WFP during focus group discussions, WFP Annual Country Reports for Lebanon and meeting minutes from BAWG and other meetings.

How has CAMEALEON's work contributed to better programme decision-making, cost benefits, accountability and transparency?

Almost all the key informants interviewed during this evaluation highly praised the quality and relevance of CAMEALEON's research products for highlighting areas of the MPC programming that could be improved in terms of effectiveness, efficiency, and accountability.

*'CAMEALEON is a technical complement to WFP M&E. [...] CAMEALEON manages to go into details, zooming into something that we may not have time to zoom in on.'*²³

The insights and reflections in CAMEALEON's research products have been hailed by all respondents as extremely useful—both to WFP and to the broader cash response in Lebanon.

*'CAMEALEON set out to understand the issues MPC recipients face. It shone a light on the whole ecosystem and has provided ground truthing.'*²⁴

Donor group key informants flagged that CAMEALEON research provided an evidence base for key programmatic discussions with WFP. For instance, a donor representative cited the AUB Study as being very influential for donors' positioning on targeting and discontinuation discussions.²⁵ Another key informant from the donor group, emphasized how CAMEALEON has provided technical expertise to donor staff, who are often not cash programme specialists:

'Being a technical resource for donors is very important—a big programme of this size requires scrutiny; donors don't necessarily have a technical background.'

The evaluation results show that CAMEALEON's ATM study contributed to the development of a better understanding of the full experience of MPC recipients. The study uncovered several challenges faced by cash recipients including lengthy waits to withdraw cash, and verbal assaults at ATMs. This study led to programmatic changes including WFP strengthening beneficiary awareness of ATM usage through a video link shared via SMS and 'how

to' demonstrations at the card distribution sites. CAMEALEON's recommendation to increase the visibility of the manual withdrawal option at the ATMs was also highlighted by key informants as having had a positive impact on beneficiaries' experience,²⁶ as well as the synchronisation of the LOUISE cash uploads for refugees to save time and money when travelling to ATMs.²⁷



ATM Experiences, May 2021

A major success highlighted is CAMEALEON's ability to obtain a programme level budget and to calculate a Cost Transfer Ratio providing transparency on Value for Money of WFP multi-purpose cash operations in Lebanon. Originally, no WFP country level budgets were available but through lengthy and complicated negotiations involving WFP headquarters, CAMEALEON was able to present calculations detailing what percentage of the budget was spent on MPC. This VfM study provided the first financial analysis of WFP's multi-purpose cash for Syrian refugees at a programme level, and an analysis of the costs incurred by refugees to be part of the programme:

*'CAMEALEON has been given a seat to ask the questions that the humanitarian sector has been wanting to know for a long time, in relation to the analysis of Value for Money of the UN.'*²⁸

Subsequently, WFP has included a VfM indicator in its monitoring, and donor key informants have reiterated the importance of having access to this information for their relationship and work with WFP.²⁹ DG-ECHO has used this VfM information to address efficiency issues, for example, it has urged UNHCR/WFP to introduce an indicator to measure costs incurred by beneficiaries, and has requested

[23] Key informant.

[24] Ibid.

[25] CAMEALEON Visioning Workshop 2021 Notes, Beirut, 2022.

[26] CAMEALEON ATM research found that cash recipients using the fast cash (pre-set amounts) made 2.9 transactions on average and those using the manual withdrawal option made 1.1 transactions on average during the same ATM visit. The ATM screen only displayed the manual withdrawal option after the fast-cash options. CAMEALEON made recommendations to work with Banque Libano-Française to tailor the sequence of ATM screens so that ATM users could find the manual withdrawal option more easily.

[27] CAMEALEON (2020) Final Narrative Report Phase I. This was also confirmed by the focus group participants with MPC recipients, which will be discussed in the next section.

[28] IRMA (2020) Learning Review of CAMEALEON: A game changer for accountability in humanitarian cash assistance.

[29] CAMEALEON (2020) Grand Bargain Reporting: Final Report for Phase I.

a calculation of the Total Cost Transfer Ratio (TCTR) by the partner at the proposal and final reporting stage. DG-ECHO now also places a strong emphasis on transparency of the budget components in the revised guidance for large-scale cash guidance.³⁰

ACCOUNTABILITY TO AFFECTED POPULATIONS AND SAFE PROGRAMMING



Photo: Fteim/participatory photo project

How have the accountability systems and safe programming provisions of the WFP multi-purpose cash programme changed in line with CAMEALEON's recommendations accepted by WFP?

In the absence of a system tracking the implementation of recommendations, this evaluation sought to link accepted CAMEALEON recommendations with evidence documented in reports, key informant interviews and focus group discussions with programme recipients.

The evaluation found that CAMEALEON places the Syrian refugee MPC recipients at the core of its activities. CAMEALEON's research studies have shone a light on the experiences of Syrian refugee cash recipients. By giving beneficiaries the opportunity to speak and voice their concerns, the CAMEALEON team has sought to develop a better understanding of their experiences and the daily challenges they face.

Among the studies conducted by CAMEALEON, the Accountability to Affected Populations (AAP) study with CALP, involved a benchmarking of WFP's Lebanon MPC programme against existing interna-

tional standards. The study highlighted particular AAP considerations and programmatic trade-offs required in large-scale cash programming, as well as the gap in global AAP guidance tailored to this context. A donor key informant stated:

'[...] Some research conducted by CAMEALEON, like the AAP study, really provided ground truth to enable more accountability towards beneficiaries in design of action.'

Findings also show that WFP used and operationalized some recommendations related to improving the recipients' experience, such as those related to the training and information provision on how to use ATMs, and the alignment of Red Card uploads by LOUISE agencies to reduce trips to the ATM. Recommendations that were put into practice also include the grouping of MPC uploads by geographical areas as part of the staggering process introduced to enable recipients to pool transport costs with other households living close by.³¹ In addition, WFP reported that they have operationalized recommendations related to reiterating its non-redemption policy in SMS communications to reassure recipients worried about losing assistance during the pandemic because of delays in cashing out assistance.³²

How have WFP multi-purpose cash recipients perceived accountability and safe programmatic changes? Do beneficiaries feel they are able to access and utilize their assistance more safely because of changes?

The focus group participants confirmed that they witnessed some positive changes to the programme during the past few years, which related to **training** on how to use ATMs and withdraw money. A programme recipient from Aarsal recalls:

'[...] they wouldn't give you the card until they had taught you everything you need to know. They even made a session to train us on how to use the ATM machine.'

Another focus group participant talks about the help offered at cash points:

'There is an employee standing at the ATM machine that will help you use it in case you don't know how to read or write. He won't

[30] ECHO key informant.

[31] The WFP 2021 annual report makes reference to research by CAMEALEON and how recommendations were operationalized: 'A study on beneficiary confidence and usage of ATMs led to WFP strengthening beneficiary awareness on ATM usage through a video link shared on SMS and demonstrations at the card distribution sites. Key messages on PIN safety were also disseminated as it was noted that most people used proxies to save on time and transport costs. Efforts are ongoing to enhance the ATM interface to make it more user-friendly and accessible, including for persons with disabilities, the elderly and illiterate sections of the community.' WFP (2021) Lebanon Annual Country Report. https://www.wfp.org/operations/annual-country-report?operation_id=LB01&year=2021#/22670 [Accessed 3 August 2022]

[32] CAMEALEON (2021) Interim Narrative Report: October 2020-September 2021

withdraw the money, but he would teach you how to do it'.

A woman from Aarsal mentions another element of ATM support:

'The training was via a link to a video clip at the end of each message explaining the mechanism for withdrawing funds'.

When asked about **communication** with WFP, all participants confirmed that this is usually via phone or messages that they receive to inform them of when they can withdraw the assistance, or any other changes related to the programme. A cash programme recipient from Tripoli explains:

'We first receive a notification that our card has been activated. Then we receive another SMS letting us know that we can go to withdraw the cash'.

The focus group discussions with WFP multi-purpose cash recipients provided insights showing that the implementation of recommendations was limited and did not all positively impact recipients. For example, when asked about communicating with WFP, all participants confirmed that the communication is usually via messages, but half of the focus group participants reported that it was difficult for them to communicate with WFP by phone. They reported that when calling the hotline, they have to wait for a long time, and that it is always challenging to make a call. One programme recipient explains:

'They keep us waiting on hold and after some time the line just disconnects'.

Costly journeys to ATMs and distribution centres also continue to be a key challenge

Furthermore, several recipients interviewed reported that ATMs and distribution centres are located far from where they live, which makes their journey to withdraw money or change the ATM card very expensive. A focus group participant explains:

'[...] I live in Saadnayel. When I need to change my card, they would place my appointment in Jibjanin or Ghazze, for example. It cost me to go to these places around 100,000 LBP for transportation. So that's 200,000 LBP to get there and come back.'

Another man from Halba, North Lebanon describes access to ATMs:

'There are only two branches of the French Bank in Akkar, and this puts great pressure on the

ATM and makes us wait for a long time without getting money, and we have to go back several times'.

The focus group findings also revealed that the **lack of transparency on MPC targeting eligibility** remains one of the main concerns for MPC beneficiaries. Several focus group participants reported that they are not aware of WFP's targeting criteria and do not understand why some refugees are eligible to receive cash assistance and others are not. One programme beneficiary describes his experiences:

'From the year 2014 till the year 2018, I have not been benefiting from the cash assistance. Their argument was that I am not eligible for this financial aid. What criteria does the WFP follow to issue financial aid to us? How do they decide who deserves the aid and who doesn't? [...] I requested to be included in the assistance and they did send an employee to my house to check if I deserve it. They came three times for a check-up, but they didn't grant me cash assistance. But then since 2019, I've been benefiting from the cash assistance'.

Safety at ATMs remains a key issue for WFP programme beneficiaries

Despite the recommendations made by CAMEALEON (Dec 2017-March 2020) regarding 'hotspot ATMs' and the safety of the recipients, the focus group discussions show that some recipients still face challenges related to their safety when withdrawing money from ATMs. It is worth mentioning that the recommendations made were partly accepted. Several focus group participants described safety issues at ATMs. One beneficiary from Aarsal says:

'Some hooligans would be waiting at the ATM machines, and they would force us to pay them 100,000 LBP for them to allow us to withdraw our money'.

Another man describes in more detail the extortion taking place:

'I went to the ATM machine to withdraw my money and there were about 30 people in line ahead of me. After about one hour of the line barely moving along, I had to ask what the problem was. So, there was someone standing right next to the ATM machine, and when I asked him what was wrong, he said if I wanted to withdraw my money, I had to pay him 100,000 LBP. I asked what if I didn't want to pay. His answer was [...] that I wouldn't be allowed to withdraw money. I just left. If I would have said anything else, I knew I would be beaten.'

LEARNING, KNOWLEDGE SHARING, AND INFLUENCING

To what extent has CAMEALEON's learning, knowledge-sharing and advocacy work had an influence on the broader cash response in Lebanon? What evidence gaps has CAMEALEON contributed to fill?

CAMEALEON has been widely appreciated for its technical cash learning and NGO voices on cash programming in Lebanon.³³ CAMEALEON has continuously been present and vocal in the Basic Assistance Working Group (BAWG) and the Lebanon Humanitarian INGO Forum (LHIF), where it has regularly presented its research and findings. CAMEALEON has also played an advocacy role in key processes, including the dollarization process, annual lessons learned exercises, and the recalibration process for targeting MPC assistance.

Among key informants, there was a general consensus that CAMEALEON's presence had enabled higher transparency, accountability and aid effectiveness of the wider cash response. One key informant commented on the relevance of CAMEALEON research, 'CAMEALEON is so important that everybody uses them as a frontline. People can't say: "we didn't have resources to monitor this"—they have info to run with. The angles they look at make them relevant to all, and how they relay information is easy to digest.'

During interviews, other key informants emphasized accountability and solid technical expertise.

'CAMEALEON built up such an expertise that transcended the expertise of NGO cash partners. It [...] has not just been a TPM system for WFP, but it had the ability to say that there were wider issues than with WFP. Having experienced people gave them a solid technical base, and they are well respected in Lebanon.'

'CAMEALEON really provided better MPC for communities through its focus on accountability. It held all delivery agencies to account for the same areas of work. It produced a lot of new ways of looking at the humanitarian system including TPM systems. It did a great job pulling together new pieces of work and these were all taken to the BAWG where there is an assumption of take up.'

CAMEALEON's research and demonstrated expertise mean that it is increasingly playing a role as a

hub for cash knowledge for the cash response in Lebanon. As a result, CAMEALEON is often approached by universities, consultants and other agencies with a request to input into research studies.³⁴

CAMEALEON's products have been very influential for understanding aid recipients' experiences and making changes to communications. The User Journey report, as well as the AUB impact study and ATM study, were particularly highlighted by different stakeholders including UNHCR, as having been very useful for understanding protection risks and helping to craft communications. A key informant elaborates:

'Research and reports have been extraordinarily helpful in framing challenges facing specific populations at a more detailed level. They have been very useful for crafting communication messages to our cash recipients and advocacy regarding cash. We have learnt so much about the efficacy of our programming...'

Another key informant explains:

'The impact of the MPC report was really useful to think through our cash thresholds—how quickly families fall back into poverty, appropriate thresholds and value. It really informed our thinking about what happened when people were discontinued.'

CAMEALEON was able to make recommendations that were taken up by LOUISE platform agencies. CAMEALEON research was relevant to other Lebanon cash programmes because of the LOUISE platform shared with other UN agencies and WFP's joint programming with UNHCR. One key informant says of the ATM study:

'In terms of access to ATMs, I believe the study recommendations were taken to LOUISE agencies and discussed thoroughly to see how we can enhance monitoring and crowd control, and how to better manage ATM crowds and monitor the process of assistance/redemption. These were well taken and are still being implemented.'

A significant development was the decision by the LOUISE members to implement CAMEALEON's recommendation to align UNICEF transfers with MPC payments.³⁵ This meant that households were able to reduce the number of journeys they had to make to the ATM each month, making accessing human-

[33] DFID's guidance note for proposals specifies that the independent MEAL entity should benefit the broader cash response and generate comparative data on different transfer modalities and build on previous studies in Lebanon and globally.

[34] CAMEALEON (2021) Visioning Workshop 2021 Notes.

[35] BAWG meeting. Beirut, 15 May 2020.

itarian cash assistance significantly less costly and time-consuming.³⁶ In addition, the staggering of MPC transfers by geographical area so neighbours could pool costs when travelling to ATMs was operationalized by the UN in July 2020.³⁷ UNHCR also made changes to its programming to ensure staff were on hand to offer support to refugees when withdrawing assistance from the ATM in their Zahle office.

To what extent has CAMEALEON's research and analysis reached beyond Lebanon?

CAMEALEON has established a growing regional and global presence and profile, and its research is well respected on the international stage. The CAMEALEON team has engaged well with regional communities of practice, including CALP and the Durable Solutions Platform, and has provided a concrete example of how the ABC model can be put into practice. For example, CAMEALEON was highlighted in the State of the World's Cash 2020 report as an example of a third-party monitoring system. It has also had an influence on the development of third-party monitoring models in other contexts including Turkey and Mozambique. Talking about CAMEALEON engagement beyond Lebanon, one key informant said:

'The general opinion is that they have done a fantastic job—strategically engaging with different consortia in the region and on all CALP platforms. The CAMEALEON team have been super active, always ready to engage. They conducted synthesis work between Lebanon and Jordan and have been leading the regional MPC community of practice. They are always ready to share views with other regions and present at global Cash Working Groups.'

At the regional level, discussions have also been held with Emergency Social Safety Net (ESSN) actors in Turkey, and the team has been good at sharing lessons learned and reflections. A key informant recalls:

'[CAMEALEON] shared their TPM approach and the targeting model. This was very interesting for us, and we referred to CAMEALEON's work

in Lebanon when discussing our own targeting model. We would like to have more technical conversations—our communication should increase, and we should have conversations regarding community engagement and other interesting areas [...]. Now we are doing a new TPM exercise, and we will be looking closely at lessons learned from CAMEALEON and try to learn from them.'

Another key informant highlights the approach adopted by DFID in Mozambique:

'HelpAge in Mozambique are providing an independent accountability function for the WFP CVA separately contracted by DFID and confirmed that the decision was inspired by the ECHO ABC model with a specific reference to the set up in Lebanon.'

CAMEALEON was elected co-chair of the new MPCA Design Community of Practice for the MENA region, set up by CALP. It is also a founding member of the Middle East Consortia Learning Exchange (MECLE), a new exchange forum for cash consortia in the MENA region. CAMEALEON staff were also invited to speak at high-profile events including a side event at the 76th UN General Assembly and has also held knowledge exchanges with the CALP MENA Technical Exchange Forum.³⁸

Has the CAMEALEON model and CAMEALEON's work had an influence on global cash thinking?

CAMEALEON has disseminated its work through a variety of international fora including CALP, ALNAP, the Red Cross Community Engagement Hub, the SEEP Network (Markets in Crisis) and Reliefweb. CAMEALEON team members have presented at multiple international events,³⁹ and also frequently take part in webinars and knowledge exchanges—some online events attracting over 100 participants.

CAMEALEON's findings have been cited in a number of external reports, including the Durable Solutions Platform's 2020 paper *'What next for livelihoods programmes in Lebanon?'* and research studies, such as the AAP report, have been and continue to be high-

[36] Although CAMEALEON research highlighted this particular challenge and UNICEF and WFP made changes to their payment schedules, some MPC recipients report that they still face challenges in this regard.

[37] CAMEALEON (2020) Final Narrative Report Phase I.

[38] 'Cash Programming in the Times of COVID-19: Scaling Reach and Strengthening Local Action' was co-hosted by the Permanent Mission of Turkey, European Union, IFRC and Turkish Red Crescent Society.

[39] These include the 2019 ALNAP Conference in Berlin, the 2019 Forced Displacement Research Conference in Copenhagen, the 2018 GeONG (an International Humanitarian and Development Data Forum), CALP's global webinar on accountability to affected populations in humanitarian cash programming, a webinar to present the findings of the MPCA impact evaluation with AUB, plus the online Economic Research Forum event organized by CALP. Presentations also include a webinar titled *Accountability: Not just for specialists?* organized by Ground Truth Solutions, plus a learning event to coincide with the launch of the report: *'Pinning Down Moving Targets: Adapting humanitarian cash programmes to the multi-pronged crises in Lebanon'*, in collaboration with the Durable Solutions Platform in February 2021.

lighted in global fora. CAMEALEON's contribution to capturing learning from large-scale humanitarian programming was cited during the NGO consultation on livelihoods and social protection for the Brussels Conference in June 2020. As of September 2021, CAMEALEON research studies have reached 3,000 people and CAMEALEON reports have had 695 unique page views.⁴⁰

At the global level, CAMEALEON has also been credited with influencing CALP's global strategy 2022-2025 '*Increasing Impact through Collective Action*'. A key informant explains:

'It is because of CAMEALEON that the CALP global strategy [...] has seriously taken into consideration the inclusion of consortia like CAMEALEON. They have brought with them the inclusion of other consortia such as the CLCI and CCY. The new CALP strategy is more inclusive in decision-making and now we want to co-create as a result of CAMEALEON's influence.'

It is important to point out that confusion around CAMEALEON's core objectives persist from WFP's perspective. The use of WFP data in CAMEALEON's research products to influence wider cash operations in Lebanon and globally is not understood by WFP as core to CAMEALEON's mandate, who believe that CAMEALEON currently 'wears too many hats'.

FACTORS AFFECTING CAMEALEON PERFORMANCE AND LESSONS FOR FUTURE THIRD-PARTY MEAL FOR CASH PROGRAMMING

What factors have contributed to CAMEALEON's successes? And what challenges have affected CAMEALEON's ability to provide effective third-party MEAL?

The evaluation team identified key factors that support or hinder CAMEALEON's ability to provide effective monitoring, evaluation, learning and accountability to the WFP cash programme. Importantly, a number of the same factors and issues were highlighted in the 2020 IRMA Learning Review and are central to delivering third-party MEAL and hence make important lessons for replicating the CAMEALEON model to support other large-scale cash programmes elsewhere.

CAMEALEON team composition and dynamics

CAMEALEON member organizations are highly respected INGOs that are active and vocal in global

debates around cash programming. Each member has significant operational experience with CVA programming in Lebanon and globally, which has been key to CAMEALEON's success. CAMEALEON's consortium members have been working in Lebanon for a considerable time and are present in the humanitarian architecture such as the BAWG and the LHIF, which has enabled them to be aware of current and contextual changes. The small CAMEALEON team also have contextual and technical knowledge and have been widely praised by all key informants for their overall competence, including many specific references to the team's dedication, professionalism, diplomatic, communication and relationship-building skills. An important success factor is that there had been no staff turnover among the core team during the first four years, which meant staff were able to build relationships with WFP and retain programme knowledge.

CAMEALEON's Mandate, Governance and Ways of Working

A major challenge to CAMEALEON's effectiveness and efficiency is that UNHCR is not under the third-party MEAL mandate or part of the governance structure, despite having a very similar MPCA portfolio to WFP and shared systems under the LOUISE platform. Although most of CAMEALEON's analysis and recommendations are relevant to UNHCR, UNHCR is not required to operationalize the recommendations. As one key informant explains, the shared platform necessitates that the recommendations are implemented jointly because:

'Making recommendations to one [organization] and not the other will not lead to results and to implementation unless the other agency accepts.'

Not taking 'a whole systems' approach has also severely limited CAMEALEON's scope of recommendations, including those around the targeting approach and accuracy of registration data. In the words of one key informant:

'CAMEALEON has not been able to make many formal recommendations on targeting or look at this issue in depth—to which we could add value—because it's a system that is shared with UNHCR.'

CAMEALEON was the first to operationalize the C part of the ECHO ABC model, and it was initially unclear how it would work in practice for all concerned parties. Although the objectives of the third-party MEAL system were set out in DFID's Guidance Note in the call for proposals, the stakeholders had different expectations of what the third-party MEAL sys-

[40] This captures the number of times that the Confidence and Usage of ATMs study, the User-Journey study, and the Lockdown surveys have been viewed on the Cash Learning Partnership (CALP) website, the CAMEALEON website (in development), and the number of people who receive the newsletters. CAMEALEON (2021) Interim Narrative Report, September 2021.

tem would entail. As a result, the ways of working were developed along the way rather than set out from the start.

In line with the 2020 IRMA Learning Review, the evaluation found that the ability of WFP to influence and sign off CAMEALEON's analysis and recommendations within the Steering Committee limits CAMEALEON's independence and slows down its work.⁴¹ A key informant explains:

'Each report has to go through multiple rounds of feedback with WFP. There are things they want changed or taken out—there is a lot of negotiation to find a middle ground.'

Timeliness and Access to Data

The timeliness of products has also been affected by ways of working between CAMEALEON and WFP, and especially the negotiation process around the findings presented in the final research studies. In-depth research studies take time and as a result some recommendations may be not be relevant by the time they have been received. The ATM study, for example, was noted as being very useful but was conducted in 2020 and not published until 2021.⁴² The evaluation also found examples where CAMEALEON had managed to conduct research rapidly mainly during the protests in 2019 and the COVID pandemic. A key informant says:

*'Following the upsurge of protests in October 2019, CAMEALEON was able to capitalize on its small, flexible secretariat team to rapidly launch a remote phone survey of Syrian refugee households to understand how this had impacted on their access to ATMs, feelings of safety, and ability to meet basic needs.'*⁴³

A majority of stakeholders have highlighted access to data as a key challenge that significantly affects CAMEALEON's work. CAMEALEON key informants spoke of a steep learning curve because of not having an in-depth understanding of WFP's programmatic operations. In practice, this meant that CAMEALEON had to negotiate data sharing agreements with UNHCR and WFP *'before CAMEALEON really understood what data was available and what it may need to access.'*⁴⁴ As an example, CAMEALEON did not have access to WFP's Food Security Outcome

Monitoring (FSOM) data, but only the questionnaire and the reports. The limited access to existing WFP data sets meant that CAMEALEON has often had to adopt a piecemeal approach to data collection, using creative ways to obtain data through its own research, or making separate requests for other data sets. In the case of the VfM analysis, CAMEALEON had to access budget information through complex negotiations involving WFP Headquarters in Rome.

Importantly, the time required to access data or conduct primary data collections have also caused delays in the production of research products. Access to data is key, and evaluation findings match the 2020 Learning Review conclusion: *'If CAMEALEON had more access to the existing data they would have been able to be more effective, efficient, and relevant.'*

Recognising all the challenges highlighted, the key informants interviewed have commended CAMEALEON for its persistence, diplomacy and ability to maintain a constructive approach, which allowed CAMEALEON to play a critical accountability role in the overall humanitarian response.

Operationalization of recommendations and donors' engagement

Many key informants were clear that there had been greater expectations on donors to provide support for CAMEALEON in terms of accessing data and following-up on recommendations produced from research studies and accepted by WFP. Early on, it was decided that the Steering Committee should be responsible for the indicator on the 'number of changes in programming guided by evidence' the results framework.⁴⁵ It was considered a conflict of interest for CAMEALEON to track how WFP operationalized recommendations.

The findings show a general lack of accountability and engagement from the donor side with regards to ensuring access to data and tracking implementation of accepted recommendations. A key informant pointed to a lack of time for proper digestion of CAMEALEON's products and follow up on the implementation of recommendations. The Steering Committee acknowledged that donors had limited capacity to follow up on the Committee action points. As a result, a decision was made to create a donor focal point,⁴⁶. However, DFID internal

[41] 'Concerns persist about the need for all CAMEALEON's results and recommendations to pass through the Steering Committee and WFP before being communicated more widely, thereby limiting its accountability'. IRMA (2020) Learning Review of CAMEALEON: A game changer for accountability in humanitarian cash assistance? Missing footnote? I am certain that there was always a gap in the footnotes, but not sure why. I can't see that any info is missing. Karin, can you help?

[42] Before the publication of the study, CAMEALEON shared the preliminary findings with WFP, which shaped learning around ATM experiences and resulted in programmatic changes.

[43] CAMEALEON (2020) Final Narrative Report Phase I.

[44] IRMA (2020) Learning Review of CAMEALEON: A game changer for accountability in humanitarian cash assistance?

[45] This refers indicator P2.OC4 in the results framework. The decision was reached by the Steering Committee in November 2018.

[46] The donor position was to be filled by DFID. WFP MPC Steering Committee meeting minutes. Beirut 30 November 2018.

funding cuts delayed the hiring process, and the donor coordination role was only filled in September 2021.

Sampling Methodologies

Discussions with WFP flagged concerns that sample sizes for CAMEALEON research are not representative of its large MPC beneficiary caseload, and therefore casts doubt as to the validity of research findings. The methodology of using 15–20 beneficiary groups to represent a 1.3 million caseload was called into question by WFP. This is an overall reflection from WFP, however, discussions were not held looking at detailed methodologies for individual research pieces. In addition, there was some concern that samples may not always be drawn from the correct beneficiary caseload.⁴⁷ These concerns with CAMEALEON research sampling hinder the ability of CAMEALEON to successfully influence WFP’s programmatic decision-making.

REPLICABILITY OF CAMEALEON

What lessons can be learned from CAMEALEON and what aspects are essential to successfully provide third-party MEAL for large-scale cash programmes?

Findings show that CAMEALEON has added significant value in Lebanon in terms of creating greater transparency and accountability within the UN system and to affected populations. Actors should consider several factors and lessons learned when considering future third-party MEAL for cash programming in other contexts.

- **Clear agreements and ways of working:** between the organization(s) providing third-party MEAL, the actor(s) monitored, and the donors to **maximize independence** of the third-party MEAL, avoid unfavourable power dynamics and to strengthen the credibility of findings. These agreements and ways of working should include discussions on research themes and questions, the availability of data, and agreement on the research methodologies (sampling, timing, etc.). Sufficient trust in research methodologies is essential for findings to be accepted, although there will always be a need for discussing recommendations.
- **Relationship building** between the third-party MEAL and the actor(s) monitored is critical. For any third-party MEAL to be effective, there needs to be a sense of **mutual benefit**, otherwise, it is easy for the third-party MEAL entity to be seen as

a threat or something that has been thrust upon the monitored agency.

- **Local and contextual knowledge:** a research institute may have more independence from donors, and less of an issue with power dynamics. However, key informants stressed that ultimately, they would need to partner with (I)NGOs, or other local organisations to have experience and operational understanding of delivering cash programmes.
- Third-party MEAL implementers must have **excellent reputations and be well respected**—this was a key element of CAMEALEON’s success in Lebanon. The key to success is also to have in place a dynamic, creative and dedicated team with the required hard and soft skills.
- Interaction with aid recipients and the ability to **bring the voices of beneficiaries to the fore** is crucial to amplify the human element and to increase accountability.
- **Tracking the implementation of recommendations** is critical. Ways of working must support accountability in this regard and thus a systematic process of follow up.
- Donors must have clear roles and responsibilities. It would be ideal to harmonize funding and identify a donor focal point.

LOOKING AHEAD: PHASE III AND BEYOND

All stakeholders interviewed described the complexity of the Lebanon situation, the enormous humanitarian needs of both Syrian refugees and the Lebanese population that has fallen into poverty, and the lack of adequate funding to cover those needs. Most key informants interviewed were keen for CAMEALEON to continue their work the future, with some tweaks and expansion to consider Lebanese complexities. Recommendations for going forward included expanding the CAMEALEON third-party MEAL system to include UNHCR and other agencies’ programming. In the words of one key informant:

‘Yes, we want to see them continue. They provide a lot of good. If donors want to approach UNICEF [and UNHCR], they could speak to the M&E team. It needs to be explored. CAMEALEON could expand to other

[47] In June 2021, CAMEALEON invited a group of Syrian refugees to take part in a participatory photo project. The team used the sample from the previous AUB study to contact participants because of methodological reasons (achieving statistical significance at the regional level). The AUB sample included both WFP MPC and UNHCR MCAP recipients. While this information was up to date when the sample was received a year earlier, the recalibration of the cash caseload in the intervening period (January 2021) meant that this information was not up to date when participants for the photo project were selected. When background checks were carried out, it was found that only five out of eight participants still received cash assistance from WFP, while the other three were part of UNHCR’s caseload.

programmes and agencies [...] it's a matter of widening the thinking and scope.

With the complex economic situation in Lebanon, questions have been raised on how to go beyond cash programming and take forward a third-party MEAL system for the humanitarian response as a whole. One key informant explains:

'Half of the Lebanese population has fallen beneath the poverty line—how can the same focus continue? How meaningful are thoughts on MPC if the rest of the programming has been left out? When it comes to effectiveness, there were very limited things that CAMEALEON could do to improve that, because of the reality of the market now in Lebanon, which is not related to the WFP programme.'

Some key informants questioned the current composition of CAMEALEON, the perceived NGO-donor-WFP triangle, and the diversity of academic stakeholders. The ability of NGOs to navigate the power dynamics of an NGO-donor-UN relationship was flagged by some key informants with concerns that CAMEALEON may lack the ability to be vocal because of its current composition. Although an external research organization may be in a better position to ask tough questions and make unpopular recommendations, the experience and continuous presence of CAMEALEON members were highlighted as a major added value that could be missing from another external party. Diversifying CAMEALEON research partners plus the merits of the current CAMEALEON composition versus contracting another third-party entity should be considered more comprehensively.



Photo: Charbel Kousseifi/NRC



Photo: Adrian Hartrick

CONCLUSIONS AND RECOMMENDATIONS

CONCLUSIONS

CAMEALEON has had success in influencing the wider cash response in Lebanon and has been celebrated by the humanitarian community for the quality of its products, the dedication of its team and its impact on the quality of the wider response. CAMEALEON has raised its profile significantly at the regional level and on the global stage and is widely respected as an institution contributing to important learning on humanitarian response quality. There are many factors and lessons learned for any future replicability of CAMEALEON.

In Lebanon, CAMEALEON has made an important contribution to the effectiveness, efficiency and accountability of WFP's multi-purpose cash programme, and has also provided much sought-after Value for Money information. CAMEALEON's work with WFP has positively affected how it operates—particularly improving communications with other humanitarian actors in Lebanon in terms of transparency and flexibility.

CAMEALEON has produced a considerable number of research studies aimed at strengthening the accountability systems and safe programming provisions of the WFP multi-purpose cash programme. The absence of tracking the implementation details of accepted recommendations makes it difficult to gather detailed evidence of CAMEALEON's impact on WFP programming, however, changes to the WFP MPC programme were made since the start of CAMEALEON third-party MEAL. The implementation of recommendations is undeniably critical to making a positive impact on programme delivery. The evaluation findings show that CAMEALEON's impact on changes to programme delivery can be improved, as the recipients still face challenges highlighted by CAMEALEON that were either accepted or partially accepted by WFP. The focus group dis-

cussions with beneficiaries revealed that recipients were able to identify some CAMEALEON-advised changes to the programme related to training and support provided at ATMs. However, many challenges flagged by CAMEALEON research still need to be tackled more comprehensively. Challenges include safety at ATMs, costs related communicating with WFP and journeys to the ATMs, and finally, the lack of clarity on the targeting criteria used by WFP.

Important questions also remain regarding CAMEALEON's core mandate and ways of working with WFP (scope, co-planning, research questions and methodologies), as well as donor engagement. The question regarding role and mandate reflects WFP's concerns that CAMEALEON as a research institution has gone beyond its mandate as a third-party MEAL system for WFP. These issues need clarity and commitment in order for any next phases to operate successfully. Concerns raised during the 2020 IRMA review regarding WFP sign off on research findings, and the resulting impact on the effectiveness and timeliness of CAMEALEON's products persist.

Going forward, CAMEALEON's sole focus on WFP and only on one programme is considered inadequate and risks the relevance of any future products given the complex economic situation in Lebanon.

RECOMMENDATIONS

The evaluation team recommends discussion and agreement on the following possibilities:

OPTION 1: The current set up is maintained, but with some changes to governance and ways of working

▶ CAMEALEON, WFP and donors come together before the commencement of Phase III to discuss and agree the mandate and scope of CAMEALEON going forward. This includes the specific areas that CAMEALEON should focus on. For example, should CAMEALEON keep focusing solely on MPC programming or expand their work to cover wider aspects of WFP programme in Lebanon?

▶ *Actors: CAMEALEON, WFP and donors*

▶ Ways of working is updated to improve CAMEALEON's effectiveness and the timeliness of its research products. It is important to set up close (formal and non-formal) coordination and consultation between WFP and CAMEALEON. Research focus and scope should be based on needs and gaps identified by WFP to ensure that the majority of recommendations will be taken forward and implemented by WFP.

▶ *Actors: CAMEALEON and WFP*

▶ For more efficient ways of working, the success of the Steering Committee should be assessed, with a focus on ensuring CAMEALEON's independence and ability to remain neutral. The stakeholders should identify a different signing off process for CAMEALEON work that is more efficient and independent from WFP.

▶ *Actors: CAMEALEON, WFP and donors*

▶ Donors should meet with WFP to discuss and agree on respective roles and engagement in providing follow up on the operationalization of recommendations in order to make best use of insights and recommendations. Stakeholders should develop a system to track how recommendations are operationalized by WFP and provide evidence of CAMEALEON's impact.

▶ *Actors: WFP and donors*

OPTION 2: CAMEALEON expands to other UN agencies operating under the LOUISE platform

▶ CAMEALEON retains a similar structure and adopts the new ways of working outlined above. In addition, CAMEALEON assumes a third-party MEAL mandate for the UN agencies operating under the LOUISE platform to broaden the scope and provide research opportunities on UN shared cash programming. Implications for CAMEALEON's funding and governance would need to be discussed.

▶ *CAMEALEON, WFP, UNHCR and donors*

OPTION 3: CAMEALEON becomes a learning hub.

▶ CAMEALEON retains the same overall structure but becomes a humanitarian cash response learning hub. As a learning hub, CAMEALEON will provide research and recommendations guided by gaps identified by a wider variety of stakeholders (Basic Assistance Working Group (BAWG), Lebanon Humanitarian INGO Forum (LHIF), donors, NGOs, civil society organizations, the Lebanese Government and UN agencies) and benefiting the response as a whole. This would make CAMEALEON more relevant in the current complex Lebanese environment, but would mean giving up its third-party MEAL status.

▶ *Actors: CAMEALEON*

▶ CAMEALEON's research can be used as a positive tool to increase the global profile of WFP's commitment to Accountability to Affected Populations. Implementing research recommendations also showcases the organization's ability to manage adaptable programming that places recipients at the core of its work. It would be imperative for WFP and CAMEALEON to agree on research products and any joint areas of interest for advocacy messaging for WFP's programming in Lebanon, but also on the global stage.

▶ *Actors: CAMEALEON and WFP*

▶ Finally, a donor reference group could explore the relative merits and challenges of different models of third-party MEAL systems for large-scale CVA programming as more models and systems emerge that allow for comparative evaluations.

▶ *Actors: Donors*

CAMEALEON

CASH • MONITORING EVALUATION ACCOUNTABILITY & LEARNING
• ORGANIZATIONAL NETWORK •

A consortium of:



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.
