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QUALISUS
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Between Protection and Resilience: Lessons from Cash Plus Programming in Lebanon

Final Report



solidarités
international



NORWEGIAN
REFUGEE COUNCIL



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Disclaimer

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Table of Contents

Disclaimer.....	2
Acknowledgment	2
Citation	2
Table of Contents.....	3
List of Acronyms.....	5
List of Tables.....	6
List of Figures	6
Executive Summary	7
<i>Introduction and Context</i>	<i>7</i>
<i>Study Purpose and Methodology</i>	<i>7</i>
<i>Key Findings</i>	<i>7</i>
Research question 1: Effects of Cash Plus on Food, Income, and Services	7
Research question 2: How Cash Plus outcomes varied across models and target groups ..	8
Research question 3: Relevance, effectiveness, and sustainability of Cash Plus interventions.....	9
Research question 4: Prospects for scaling, adapting, and replicating Cash Plus models ..	9
<i>Lessons Learned and Core Recommendations.....</i>	<i>10</i>
Introduction.....	11
Background, Purpose, and Objectives.....	12
Impacts on Lebanese households	12
Impacts on Syrian refugees	13
Impacts on PRL and migrant households	13
Broader conflict and displacement dynamics.....	13
Political developments.....	14
<i>Cash Vs Cash Plus Programming</i>	<i>14</i>
Cash Plus Programming in Lebanon	15
<i>Projects Description</i>	<i>17</i>
<i>Study Purpose and Scope.....</i>	<i>18</i>
Purpose.....	18
Scope.....	18
Study Methodology.....	19
<i>Methodological Framework</i>	<i>19</i>
<i>Methodological Design</i>	<i>20</i>
<i>Sampling Frame.....</i>	<i>20</i>

<i>Data Collection</i>	21
Overview	21
Field Preparation	21
Fieldwork.....	21
<i>Data Analysis & Reporting</i>	24
<i>Limitations & Challenges</i>	25
Findings	26
<i>Research question 1: Effects of Cash Plus on Food, Income, and Services</i>	28
Finding 1.1: Cash Plus improved food diversity but effects declined after exit	28
Finding 1.2: Cash Plus eased financial stress and reduced debt temporarily but failed to alter long-term income dynamics.....	32
Finding 1.3: Cash Plus facilitated access to services, though sustainability remained limited	36
<i>Research question 2: How Cash Plus outcomes varied across models and target groups</i>	39
Finding 2.1: Effectiveness of Cash Plus components was shaped by timing, context, and programme design	40
Finding 2.2: Different groups experienced Cash Plus unevenly, with nationality, gender, and assets shaping outcomes	43
<i>Research question 3: Relevance, effectiveness, and sustainability of Cash Plus interventions</i>	46
Finding 3.1: Cash Plus was broadly relevant to urgent household needs but less aligned with long-term aspirations.....	47
Finding 3.2: Cash Plus was effective in addressing short-term vulnerabilities, though impacts varied by model and group.....	51
Finding 3.3: Sustainability of outcomes was limited, with most benefits fading after support ended	54
<i>Research question 4: Prospects for scaling, adapting, and replicating Cash Plus models</i>	58
Finding 4.1: Scalability of Cash Plus depends mainly on transfer adequacy, delivery systems, and long-term funding.....	58
Finding 4.2: Cash Plus showed adaptability to local contexts, though success requires alignment with livelihoods and assets.....	62
Finding 4.3: Replicability of Cash Plus is possible in principle but can be hindered by systemic barriers and resource constraints.....	64
<i>Journey Mapping</i>	68
Conclusion	73
Lessons Learned	74
Recommendations	75
I. Target Audience: Implementers.....	75
II. Target Audience: Donors.....	79
Annexes	81
References	82

List of Acronyms

AAP	Accountability to Affected Populations
BML	Beirut and Mount Lebanon
CAMEALEON	Cash Monitoring, Evaluation, Accountability, and Learning Organizational Network
CBA	Cash-Based Assistance
CIAA	Comité Interministériel d'Aide Alimentaire
CVA	Cash and Voucher Assistance
DAM	Detailed Analysis Matrix
FGD	Focus Group Discussion
FFS	Farmer Field School
GDPR	General Data Protection Regulation
HH	Household
IASC	Inter-Agency Standing Committee
IDI	In-Depth Interview
IDP	Internally Displaced Person
ILO	International Labour Organization
IP	Implementing Partner
KII	Key Informant Interview
LARI	Lebanese Agricultural Research Institute
LHF	Lebanon Humanitarian Fund
MC	Mercy Corps
M&E	Monitoring & Evaluation
MHK	Menstrual Hygiene Kit
MIS	Management Information System
MoA	Ministry of Agriculture
MoL	Ministry of Labour
MoSA	Ministry of Social Affairs
MPCA	Multi-Purpose Cash Assistance
NSPS	National Social Protection Strategy
PwD	Persons with Disabilities
SAFER II	Services and Assistance For Enabling Recovery – Phase II
SI	Solidarités International
ToR	Terms of Reference
UNDP	United Nations Development Programme
UNHCR	United Nations High Commissioner for Refugees
UNOCHA	United Nations Office for the Coordination of Humanitarian Affairs

List of Tables

Table 1 Comparative Overview of Rural vs Urban Cash Plus Programming.....	15
Table 2 Projects Description Table	17
Table 3 Research questions.....	19
Table 4 Quantitative Fieldwork – Achieved Target.....	22
Table 5 Qualitative Fieldwork – Achieved Target	24
Table 6 Reminder of Cash Plus Models.....	39
Table 7 Ratings overview (scale 1–10, 1 = not important, 10 = extremely important)...	60
Table 8 Replicability, Scalability, and Adaptability of Cash Plus Models	67
Table 9 Comparative Analysis of Cash Plus Models in Lebanon (LHF vs. CIAA vs. SAFER).....	72

List of Figures

Figure 1 Summary of Lebanon’s Overlapping Crises	12
Figure 2 Study Methodology Approaches	19
Figure 3 Geographic Distribution of Survey Participants	22
Figure 4 Geographic Distribution of IDI Participants	23
Figure 5 Dietary Diversity Improvements by Gender and Model	29
Figure 6 Percentage of people skipping meals more than before in the past 2 months	30
Figure 7 Food Security Improvements by Programme and Demographics	31
Figure 8 Percentage of households reporting changes in their income since receiving the support	34
Figure 9 Percentage of households reporting ongoing changes in food, income, and access	34
Figure 10 Main use of the cash received by participants, disaggregated by nationality	36
Figure 11 Percentage of basic services access by participants	37
Figure 12 Perceptions of Cash Support Sufficiency	40
Figure 13 Cash Plus Models Relevance Drop-off	47
Figure 14 Market alignment perceptions varied due to hidden factors	49
Figure 15 Implementation Gaps and Effectiveness	52
Figure 16 Journey Mapping of Cash plus models	68
Figure 17 Overall Journey Mapping Per Project.....	69

Executive Summary

Introduction and Context

This Final Report presents the main findings of the research assignment conducted for Solidarités International (SI), in collaboration with Mercy Corps (MC), under the CAMEALEON consortium. The study assesses the relevance, suitability, and adaptability of Cash Plus programming in Lebanon, with a particular focus on the Beqaa region.

Lebanon has faced overlapping crises since 2019—including economic collapse, social instability, and a protracted humanitarian emergency—resulting in severe impacts on vulnerable populations such as Lebanese households, Syrian refugees, and Palestinian refugees from Lebanon (PRL). For example, 37% of Lebanese households reported being unable to meet their basic needs in the 30 days preceding recent data collection, with 21% resorting to borrowing. Additionally, 63% of Syrian refugee households were living below the Survival Minimum Expenditure Basket (SMEB) even when receiving cash assistance.

Unlike traditional Cash and Voucher Assistance (CVA), which provides unrestricted cash for essential expenditures, Cash Plus programming integrates livelihood support, vocational training, and social protection measures to enhance economic resilience and reduce long-term dependency. This study examined three models:

- Cash Plus Financial Literacy (SAFER project)
- Cash Plus Nutrition & Hygiene (LHF project)
- Cash Plus Agriculture & Resilience (CIAA/CROP project)

Study Purpose and Methodology

The study aimed to understand the factors shaping the effectiveness, outcomes, and scalability of the three Cash Plus models implemented mainly in North and Central Beqaa. A non-experimental, mixed-methods design was applied, combining:

- 461 quantitative household surveys
- 52 in-depth interviews (IDIs) with beneficiaries
- 13 Key informant interviews (KIIs) with other stakeholders such as programmes staff, experts, donor, community members and local leaders.

Research questions focused on:

1. Effects on food, income, and services (RQ1)
2. Variability across models and target groups (RQ2)
3. Relevance, effectiveness, and sustainability (RQ3)
4. Scalability, adaptability, and replicability (RQ4)

Key Findings

Research question 1: Effects of Cash Plus on Food, Income, and Services

Cash Plus programming provided critical short-term relief, but its impacts were fragile and quickly eroded by Lebanon's economic instability.

Food Security: Cash Plus temporarily improved food diversity, with 65% of households reporting gains during assistance. However, these gains quickly faded after support ended, with only 6% sustaining improvements. Two-thirds of households still reported skipping meals in the two months prior to data collection. The Financial Literacy Model (SAFER II) showed the strongest results (70% improved dietary diversity) compared to the other models. Gender dynamics revealed that men were more likely than women to report improvements (71% compared to 59%), reflecting existing gender norms.

Income and Debt: Cash Plus eased immediate financial stress, with 83% of households reporting temporary income increases during the assistance period. However, reliance on debt remained a structural feature of household survival. Cash transfers were overwhelmingly used to repay existing debts—including rent, utilities, and supermarket bills—rather than generating new or sustained income. Only 6% of households sustained income gains after the programs ended. Income gains varied significantly across groups: Lebanese households (84%) were more likely to report improvements than Syrians (71%), reflecting stronger asset bases like land. The benefits of Plus components, such as training and kits, accrued mainly to Lebanese farmers, while Syrians and women often struggled to apply the skills due to structural barriers.

Access to Services: Two-thirds of households (67%) reported improved access to services during the intervention, but these gains collapsed once support ceased. Cash functioned as a temporary substitute for a collapsing welfare system, with transfers primarily used for food (47%) and healthcare (32%). Syrians disproportionately allocated cash to rent (49% of transfers), while Persons with Disabilities (PwDs) allocated 46% to healthcare, often sacrificing other essentials. Access improvements were strongest where Plus components deliberately linked households to institutional services, as seen in the SAFER II and LHF models.

Research question 2: How Cash Plus outcomes varied across models and target groups

The effectiveness of Cash Plus was significantly shaped by context, timing, and household profile, meaning outcomes varied unevenly across different groups.

Cash Adequacy and Complementarity: A majority (63%) of all beneficiaries reported that the cash support was insufficient to meet their basic needs. The sector recommendation was around \$20 per individual, while the Survival Minimum Expenditure Basket (SMEB) was approximately \$45 per person, highlighting a significant gap. Transfers often lasted only between 10 and 20 days. Despite this insufficiency, 81% of households felt the cash and Plus components complemented each other.

Impact of Context and Assets: The added value of Plus components diverged based on the recipient's context and assets. In the Agriculture & Resilience Model (CIAA), agricultural kits and training were highly useful for land-owning Lebanese farmers (87% continued use) but were largely irrelevant for displaced Syrians who lacked secure land tenure. Syrians often sold agricultural inputs to cover immediate needs such as rent or health costs. Women consistently showed higher engagement in Plus components related to household management, such as the financial literacy (SAFER II) and hygiene/nutrition (LHF) sessions, where uptake was universally high (100% and 98% rated useful, respectively). However, structural barriers like landlessness

and caregiving responsibilities constrained the ability of Syrians and female-headed households to translate knowledge into durable livelihoods.

Research question 3: Relevance, effectiveness, and sustainability of Cash Plus interventions

Cash Plus was relevant to urgent short-term needs, but the limited sustainability of outcomes underscored its difficulty in fostering long-term resilience.

Relevance and Adequacy: 71% of households rated the assistance as relevant to their most urgent needs. However, adequacy remained critically low, with only 35% finding the cash sufficient to cover priorities. Syrian households (49%) were more likely than Lebanese (34%) to judge the cash adequate, reflecting their greater reliance on external aid as survival income. Timeliness was strong, with 96% of participants reporting receiving cash when needed, typically at the end of the month for bills.

Effectiveness and Behavioural Change: Operational effectiveness was demonstrated by the strong uptake of Plus activities; over 90% of participants across models rated the Plus sessions useful, and application rates were high. Overall, 28% of participants reported behavioral changes in their households or communities, such as improved hygiene routines, budgeting skills, or applied agricultural techniques. However, input quality and timing issues, such as arriving late or unsuitable seeds in the CIAA model, undermined results.

Sustainability: Sustainability was limited for the cash component. Only 6% of beneficiaries reported sustained benefits from cash transfers after assistance ended, with 78% reporting that gains had dissipated entirely. Sustainability rested primarily on the "Plus" component: 89% of trained participants continued to apply what they learned, and 65% continued using distributed tools or materials, demonstrating that knowledge-based assets were more durable and inflation-resistant than liquidity gains. Women were central to this sustainability, reporting behavioral changes more frequently (35%) than men (22%).

Research question 4: Prospects for scaling, adapting, and replicating Cash Plus models

The feasibility of expanding Cash Plus hinges on differentiating between the highly scalable cash delivery system and the context-dependent Plus components.

Scalability: The core cash delivery systems—utilizing financial networks like OMT and digital communication via SMS and WhatsApp—are robust, standardized, and ready for rapid expansion. However, scalability faces major barriers, including short-term funding cycles, high financial requirements, and inflation. While 72% of stakeholders felt the model *should* be expanded, only 61% believed it realistically *could* be scaled. The success of the "plus" elements is conditional: scaling agricultural support, for instance, risks inefficiency and inequity if strict quality control is not maintained and if land tenure constraints for groups like Syrian refugees are not addressed.

Adaptability: The models demonstrated strong adaptability through operational adjustments, such as tailoring training content to local crops (CIAA), shifting session times (SAFER II), and using municipal venues to reduce travel barriers for women and PwDs. Communication tools,

particularly WhatsApp and SMS, were critical levers of adaptability for displaced households. Adaptability helped sustain participation and credibility, but it could not overcome structural constraints like insecure tenure or inadequate transfer values.

Replicability: Core elements like cash transfers, digital communication systems, and complaint mechanisms are universally recognized, high-trust components that can be replicated immediately. Conversely, agricultural and vocational components are only replicable if carefully calibrated to local economic structures, seasonal calendars, and quality standards. Replication is viewed as socially necessary by stakeholders, serving as an equity safeguard to reduce exclusion and community tensions. However, replication is currently occurring in fragmented ways, and without embedding these efforts within national social protection frameworks, they risk remaining inconsistent.

Lessons Learned and Core Recommendations

The research yields several critical lessons for programming in protracted crises. Cash transfers are indispensable for short-term consumption but insufficient for sustained wellbeing, emphasizing that adequacy and duration must be treated as dynamic design features that respond to hyperinflation. Plus components only achieve strong outcomes when they are modular and align precisely with household profiles, livelihoods, and existing assets. Structural inequities, particularly landlessness for Syrians and care burdens for women, drive divergent outcomes that cannot be overcome by household-level interventions alone.

To move Cash Plus programming from short-term protection to resilience-building, the following core recommendations are essential:

1. **Ensure Transfer Value Adequacy and Duration:** Transfer values must be regularly reviewed against the SMEB and household expenditure data to maintain relevance and purchasing power. Furthermore, implementers and donors should design and fund Cash Plus programmes with a minimum duration of **12 months** to allow households to stabilize finances and consolidate behavioral change before exit.
2. **Apply an Equity Lens to Transfers:** Define transfer values using an equity lens that accounts for compounded vulnerabilities. Introducing **vulnerability-based top-ups** for households headed by women, households including PwDs, and those with very low income can help prevent these groups from falling further behind due to higher costs for rent and healthcare.
3. **Tailor and Align Plus Components:** Implementers should prioritize applying agricultural Cash Plus models only where **stable land tenure** is verified, and tailor financial literacy/skills modules to participants' baseline literacy and local labor market realities. For knowledge-based programs (Nutrition & Hygiene), sufficient resourcing for service referrals is crucial, including transport vouchers, as referrals alone cannot compensate for systemic collapse.
4. **Strengthen Sustainability Mechanisms:** Synchronize cash and Plus components on one-year cycles with explicit exit planning. Institutionalize light-touch **post-exit coaching** at 3, 6, and 12 months to maintain skill gains and troubleshoot setbacks. Crucially, post-

training **investment top-ups** linked to validated business plans are required to ensure that skills translate into viable livelihoods.

5. **Embed in Systemic Reform:** Donors and implementers must focus on system strengthening rather than substitution. This requires funding structured referral mechanisms, including transport subsidies and integrated digital referral systems, aligned with national standards, and mandates that Cash Plus models should only be implemented where public services are functional and fit for purpose.

Cash Plus in Lebanon holds potential to evolve into an integrated social protection instrument, fostering confidence and knowledge diffusion, but only if fundamental flaws concerning transfer adequacy, structural equity, and systemic integration are decisively addressed. The current approach functions primarily as a protective mechanism; achieving resilience requires embedding relevant, adequately resourced Plus components within predictable, longer-term funding frameworks.

Introduction

This Final Report serves as the document capturing the main findings of the “**Assessment of Relevance, Suitability and Adaptability of Cash Plus Programming in Lebanon**” research assignment conducted for Solidarités International (SI), in collaboration with Mercy Corps (MC), under the CAMEALEON consortium of Non-governmental organizations (NGO). The report provides an overview of the methodology adapted during the research assignment and lays out the findings across the four main research questions. The report consists of the following sections:

1. “**Background, Purpose and Objectives**” is a brief synopsis of Cash Plus programming in the Lebanese context, along with the aims and objectives of the research assignment.
2. “**Study Methodology**,” details the different phases of the assignment and the methodology implemented throughout, including the data collection tools and analysis approach. It also includes the Quality Assurance Measures and Ethical Considerations upheld throughout the study.
3. “**Limitations**” outlines the various challenges and constraints encountered during the research process, highlighting factors that may have influenced the study’s findings. It also presents the strategies and mitigation measures adopted to address these challenges.
4. “**Findings**,” presents the results and findings of the research assignment, presenting in-depth analyses of the data collected. While the primary data collection for this study was conducted in the Beqaa governorate, perspectives from Akkar, Beirut & Mount Lebanon (BML), and the South are incorporated through Key Informant Interviews (KII) and secondary data sources, ensuring that the analysis reflects a range of geographic perspectives without over-claiming representativeness.

5. **“Conclusion,”** synthesises the main findings, highlights their overall implications, and outlines the conditions under which Cash Plus can move from short-term protection to supporting resilience and sustainability.
6. **“Lessons learned”** presenting key insights from the Cash Plus programming, drawing on stakeholder and beneficiary perspectives, on identifying what worked, what did not work.
7. **“Recommendations,”** provides actionable suggestions and strategies based on the study findings, aiming to enhance the effectiveness of the programme.

Background, Purpose, and Objectives

Lebanon: Context and Key Developments

Lebanon has faced a cascade of interconnected crises since 2019, resulting in a profound convergence of economic collapse, social upheaval, and humanitarian emergency that has fundamentally transformed the nation's landscape.

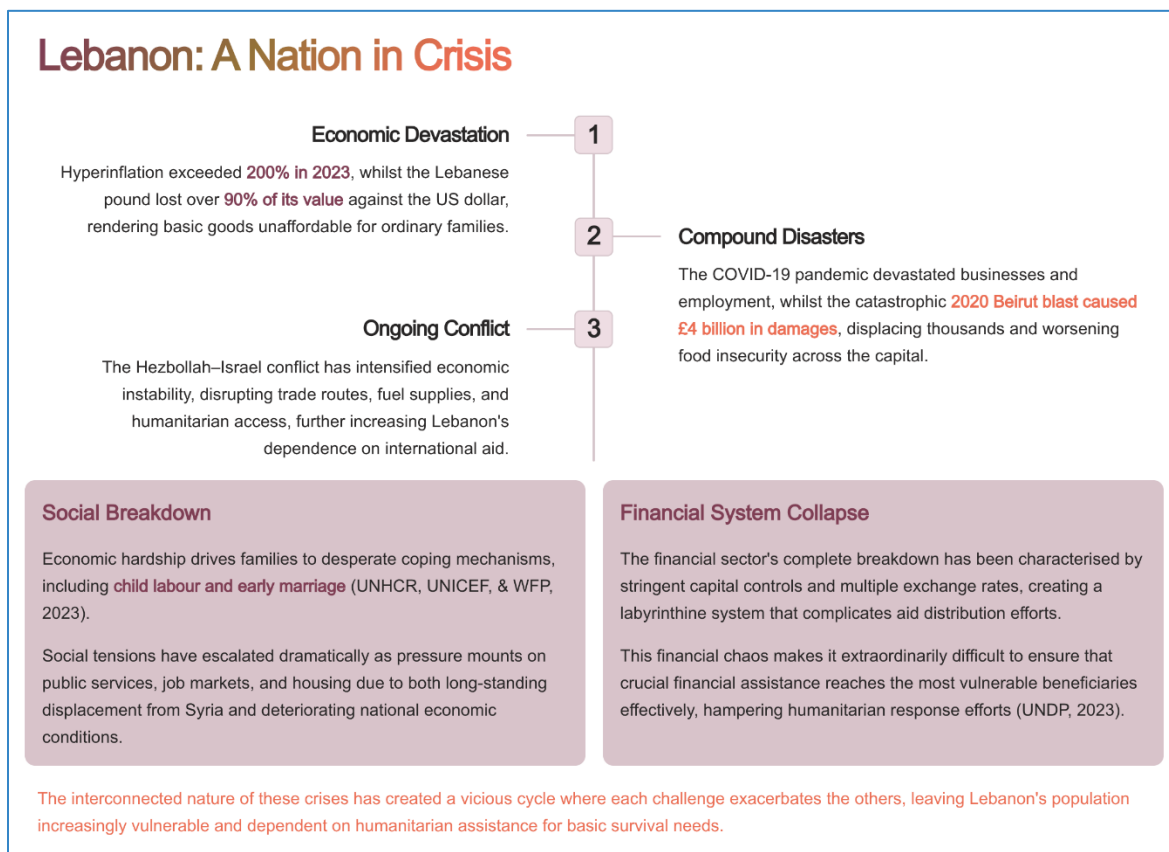


Figure 1 Summary of Lebanon's Overlapping Crises

Impacts on Lebanese households

Evidence from the Multi-Sector Needs Assessment (2024) highlights a difficult economic environment for Lebanese households. Reported average monthly income was \$460.5,

with average monthly expenditure at \$414.7. Despite this, 37% of households stated they could not meet their basic needs in the 30 days prior to data collection. The main reasons cited were low salaries (59%) and lack of work (44%). As a result, 21% of households resorted to borrowing, mainly for food (68%), healthcare (38%), and medicine (31%). Household spending was particularly high in the health sector, with \$317.3 spent on services and \$59.1 on medicines (REACH Initiative, 2024).

Impacts on Syrian refugees

For Syrian refugees, VASyR (2023) shows that cash and assistance alone were insufficient to meet needs. In 2023, even with multipurpose cash assistance and food e-cards included, 63% of refugee households were living below the Survival Minimum Expenditure Basket (SMEB) (UNHCR, UNICEF, & WFP, 2023). When assistance was excluded, this rose to 75%. Despite an increase in monthly income from employment to \$101 per household, households were able to cover only 28% of the monthly food and non-food SMEB value. This gap led 88% of refugee households to rely on debt, primarily for food (90%) and rent (52%). High inflation and depreciation of the Lebanese Pound further eroded purchasing power, making it increasingly difficult to meet essential needs. Refugee households also reported sharper trade-offs, with 52% of total spending allocated to food, followed by rent (9%), electricity (6%), and medication (6%). These findings highlight the need for Cash Plus models that combine income support with livelihood or skills-building interventions to strengthen household resilience in a sustainable manner.

Impacts on PRL and migrant households

Palestinian refugees from Lebanon (PRL) and other migrant households reported lower overall spending compared to Lebanese households, particularly in healthcare. Limited access to services compounded their vulnerabilities, with health costs frequently cited as a critical barrier. Nearly nine in ten individuals reported being unable to afford consultation fees, while more than 40% of households relied on debt to cover medication (REACH Initiative, 2024).

Broader conflict and displacement dynamics

Beyond household-level vulnerabilities, regional political and security shifts have further strained Lebanon's humanitarian landscape. The overthrow of the Assad regime on December 8, 2024, triggered the return of approximately 200,000 Syrian refugees, while 300,000 people fled Lebanon due to the Hezbollah–Israel conflict in early 2025 (Reuters, 2025). These movements have added further pressure on Lebanon's fragile humanitarian system, affecting aid delivery, financial assistance, and reintegration efforts for returnees (UNHCR, 2025). Political and economic uncertainty in Syria complicates reintegration, making Lebanon's role in providing transitional support more critical (UNHCR, 2025).

The ongoing tensions in Lebanon's border regions, particularly in the South and Bekaa, continue to displace communities, complicating humanitarian planning and resource allocation (UNOCHA, 2025). As of February 13, 2025, the ceasefire agreement between Lebanon and Israel has been extended until February 18, 2025 (Reuters, 2025). Meanwhile, Israel has formally requested to maintain its troops in five posts in southern Lebanon until February 28, 2025, a move strongly resisted by Lebanese officials as a violation of sovereignty (Reuters, 2025). Cross-border clashes continue to restrict mobility

and hinder humanitarian operations. In February 2025, Israeli airstrikes targeted multiple locations in South Lebanon and the Bekaa Valley, further escalating tensions (UNHCR, 2025). Additionally, Israeli fighter jets broke the sound barrier over multiple Lebanese cities, causing widespread panic and fuelling concerns over a potential wider conflict (Middle East Monitor, 2025).

The humanitarian crisis for internally displaced persons (IDPs) in Bekaa and South Lebanon remains critical, with many unable to return home due to ongoing security threats, damaged infrastructure, and uncertainty over the conflict's developments (UNOCHA, 2025). While emergency assistance is being provided, limited access to essential services and shelter continues to hinder recovery efforts, leaving displaced populations in an increasingly vulnerable situation (UNHCR, 2025). For IDPs in Bekaa and the South, Cash Plus programming must address immediate consumption needs while preparing for prolonged displacement in contexts of insecurity and damaged infrastructure.

In conclusion, these conflict and displacement dynamics directly shape the suitability of Cash Plus for IDPs and returnees: models must remain adaptive, ensure access despite mobility restrictions, and balance short-term relief with longer-term reintegration or return support.

Political developments

At the political level, Lebanon has recently formed its first full government since 2022, led by Prime Minister Nawaf Salam, who officially took office on February 8, 2025 (Reuters, 2025). This 24-member cabinet was established after months of negotiations among rival political factions. While the formation of a new government marks a step toward political stability, significant challenges remain, including the implementation of financial reforms, rebuilding public trust in state institutions, and improving coordination of humanitarian aid (AP News, 2025). The governance crisis and persistent economic instability continue to hamper Lebanon's ability to effectively manage growing humanitarian needs, necessitating stronger international assistance and improved coordination between humanitarian actors (UNOCHA, 2025).

Cash Vs Cash Plus Programming

Cash transfers are designed to protect lives by supporting consumption, food security, and the relief of basic needs and deprivation (Lind et al., 2023). Research indicates that low and regular payments may help with survival, but unless substantially higher amounts are provided to move households above critical thresholds, they are likely to remain in poverty (Lind et al., 2022). Cash-based humanitarian assistance has played a critical role in alleviating hardship, yet it remains controversial and stigmatised, with public discourse often framing aid recipients negatively and fuelling calls for greater transparency and engagement with host communities (Save the Children, 2023).

Cash Plus programming extends beyond direct financial assistance by integrating livelihood support, vocational training, and social protection measures to enhance economic resilience and reduce long-term aid dependency (CALP, 2023). Unlike



traditional Cash and Voucher Assistance (CVA), which provides unrestricted financial support, Cash Plus combines monetary aid with tailored services, ensuring recipients can build sustainable livelihoods (UNOCHA, 2023).

Cash Plus Programming in Lebanon

Cash Plus programming has become an important feature of Lebanon’s humanitarian response, particularly in agriculture, which remains a central livelihood sector for refugees. By combining **cash transfers with complementary inputs**—such as training, equipment, and technical assistance—these models aim to strengthen food security, restore and create livelihoods, and promote resilience. In urban settings, the “plus” components often focus on **skills development, employment facilitation, and social protection linkages**. Despite its promise, Cash Plus in Lebanon operates under severe constraints, including hyperinflation, banking restrictions, coordination challenges, and structural barriers such as limited legal rights for refugees. Questions of sustainability persist, as many interventions rely on short-term funding cycles and struggle to deliver lasting impact beyond immediate relief. Nonetheless, Cash Plus remains a **critical tool for supporting refugees, IDPs, and vulnerable Lebanese households**, even in the context of systemic instability.

A comparative overview of rural (agriculture-focused) and urban Cash Plus models is presented in table 1 below. For the **full literature review and references**, please refer to **Annex K**.

Table 1 Comparative Overview of Rural vs Urban Cash Plus Programming

Feature	 Agriculture-Focused "Plus" elements (Rural)	 Urban-Focused "Plus" Elements (General)
Primary Goal	To strengthen agricultural livelihoods, improve food security, and enhance productive capacity for subsistence and beyond.	To enhance economic resilience, build sustainable livelihoods, and reduce long-term aid dependency.
Key "Plus" Components	Livestock support , seeds, equipment, irrigation rehabilitation, and agricultural extension services.	Vocational training , financial literacy training, employment facilitation, and broader social protection measures.
Target Population Context	Often targets refugee populations in regions where agriculture is a key livelihood sector, such as Akkar and Baalbek-El Hermel in Lebanon.	Aimed at vulnerable populations, including refugees, IDPs, and host communities in various settings, with services tailored to non-agricultural economic opportunities.
Livelihood Support Type	Focuses on livelihood restoration and creation through capital, training, and technical assistance specific to farming and livestock.	Focuses on integrating recipients into the broader economy through skills development and job placement services.
Pathways to Sustainability	Aims to provide durable assets like skills and equipment that retain value better than cash, especially during hyperinflation.	Seeks to embed cash transfers within wider economic empowerment strategies to create lasting impact.
Integration with Other Systems	Interventions contribute to broader community objectives like food security and social cohesion.	Programs are encouraged to align with national policies, such as a National Social Protection Strategy , for greater impact and scalability.

Structural Challenges	Beneficiaries face barriers like restricted land ownership, lack of secure tenure, and limited movement.	Beneficiaries may face challenges such as limited access to formal financial services and the impact of banking restrictions or inflation on cash components.
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Please refer to Annex K for the full literature review, along with the references

Projects Description

As part of this assignment, the study draws on three cash-plus models as case examples. Two of these are SI's Cash Plus programmes:

- The **Lebanon Humanitarian Fund (LHF)** - funded project, Provision of Integrated Food Security and WASH Assistance through a Protection Lens project,
- The **Comité Interministériel d'Aide Alimentaire (CIAA)** - funded project, Contribute to Reinforced Farming Opportunities and Nutrition Practices (CROP).
- The **Mercy Corps' (MC) "Services and Assistance for Enabling Recovery" (SAFER II) programme.**

Table 2 Projects Description Table

Project	IP / Donor	Timelines & Target Areas	Purpose	Cash Component	Plus Component	Frequency
SAFER II	Mercy Corps / ECHO	May 2024 – Aug 2025 North Bekaa: Baalbek, Aarsal, Fekeh, Maqneh, Iaat	Reduce economic hardship & protection risks	\$30 per household + \$20 per family member (max 6 members)	<ul style="list-style-type: none"> Financial literacy training for 360 households 	<ul style="list-style-type: none"> Cash: 12 months Plus: 2-day group + 1:1 coaching
LHF-Funded Project	SI & Farah Social Foundation / LHF	Aug 2023 – Aug 2024 Zahle District: Bar Elias, Qabb Elias, Saadnayel, Kfarzabad	Improve food access & hygiene awareness	Cash-for-food transfers: \$20 per person/month (max 5 per HH)	<ul style="list-style-type: none"> Nutrition & hygiene awareness sessions Market monitoring Digital engagement via SOLIS Bot 	<ul style="list-style-type: none"> Cash: 6 months Plus: 2–9 months
CIAA-Funded CROP Project	SI / CIAA	Aug 2022 – Jul 2023 Central & West Bekaa: Marej, Barr Elias, Kfarzabad, Saadnayel, Haouch El-Harime, Raouda Istabel, Anjar	Enhance sustainable farming, improve dietary diversity & resilience	Cash-for-food distributions to vulnerable HHs (20\$ per month).	<ul style="list-style-type: none"> Nutrition awareness Vegetable gardening kits + training Post-harvest monitoring Farmer training (FFS) Irrigation rehabilitation Community engagement & referrals 	<ul style="list-style-type: none"> Cash: 5 months Plus: 2–12 months

Study Purpose and Scope

Purpose

As per the Terms of Reference (ToR) and consultations with Solidarités International (SI), the purpose of this study was to examine the key factors influencing the effectiveness, outcomes, and scalability of different Cash Plus models implemented in Lebanon, with a focus on the Beqaa region.

Specifically, the study assessed SI's two Cash Plus programmes funded by the Cash and In-Kind Assistance Appeal (CIAA) and the Lebanon Humanitarian Fund (LHF), alongside Mercy Corps' SAFER II programme. The overarching aim was to understand their medium- and long-term impacts on beneficiaries, identify contextual factors shaping these outcomes, and explore the replicability of such models across other regions in Lebanon. The study sought to generate **evidence-based** insights to guide future programmatic decision-making. It aimed to identify best practices, assess previous interventions, and provide recommendations to enhance resilience and sustainability. Within Lebanon's fragile socio-economic and displacement context, the assessment was designed to produce actionable findings for refining ongoing interventions and shaping future Cash Plus programming.

Scope

The scope of inquiry was defined across three dimensions:

- **Thematic scope:** The study examined four key areas related to cash and Cash Plus assistance:
 - **Needs Fulfilment:** How effectively cash and Cash Plus assistance addressed the needs of vulnerable households.
 - **Sustainability of Benefits:** The extent to which positive effects persisted beyond the assistance period, particularly regarding livelihoods, social stability, and access to services.
 - **Impact and Effectiveness:** Assessment of the most impactful components within the models, along with the enabling and hindering factors that influenced their success, including considerations of transfer value adequacy.
 - **Scalability and Replicability:** The feasibility of adapting and replicating these models in other geographic or programmatic contexts.
- **Time scope:** The study was conducted from January 2025 till October 2025, capturing perspectives and outcomes in the context of Lebanon's ongoing economic, social, and displacement crises.
- **Geographical scope:** This study engaged beneficiaries from the Beqaa region, specifically North and Central Beqaa. The areas covered included: Aarsal, Anjar, Baalbek, Barr Elias, Fekehe, Haouch El-Harime, Iaat, Kfarzabad, Maqneh, Marej, Qabb Elias, Raouda Istabel, and Saadnayel.

Incorporating these insights from the desk review, the research team formulated the study methodology, constructed the research matrix (see Table 1 below), and designed the data collection tools (refer to Annex A – Research Matrix and Data Collection Tools).

Table 3 Research questions

Main research question	Criteria	Research Sub-Questions
What are the key factors that influence the effectiveness, scalability, and replicability of the three Cash Plus models?	Outcome effectiveness	R.Q.1. What medium- and long-term outcomes have emerged in relation to food security, income stability, and access to essential services as a result of Cash Plus programming?
	Variability across models	R.Q.2. How do these outcomes vary across the different target groups?
	Perceptions of the model	R.Q.3. What insights can be drawn regarding the relevance, sustainability, and effectiveness of the Cash Plus approach in addressing multidimensional needs of target populations?
	Scalability, adaptability and replicability	R.Q.4. What factors enable or hinder the scalability, adaptability, and replicability of effective components or configurations of the Cash Plus models across different settings and delivery systems?

The findings are intended for SI, the CAMEALEON consortium, Mercy Corps, other implementing partners, donors, and humanitarian actors engaged in cash and livelihoods programming. Insights are expected to contribute to the refinement of Cash Plus models, inform policy dialogue, and support strategies for integrated assistance in Lebanon and similar fragile settings.

Study Methodology

Methodological Framework

The research adopted a multi-dimensional approach combining complementary frameworks. These frameworks are summarised in a the visual below (Figure 2), while further details are provided in **Annex B – Projects Methodological Framework**. This approach enabled the study to capture both systemic and context-specific factors shaping the effectiveness and replicability of the three Cash Plus models.

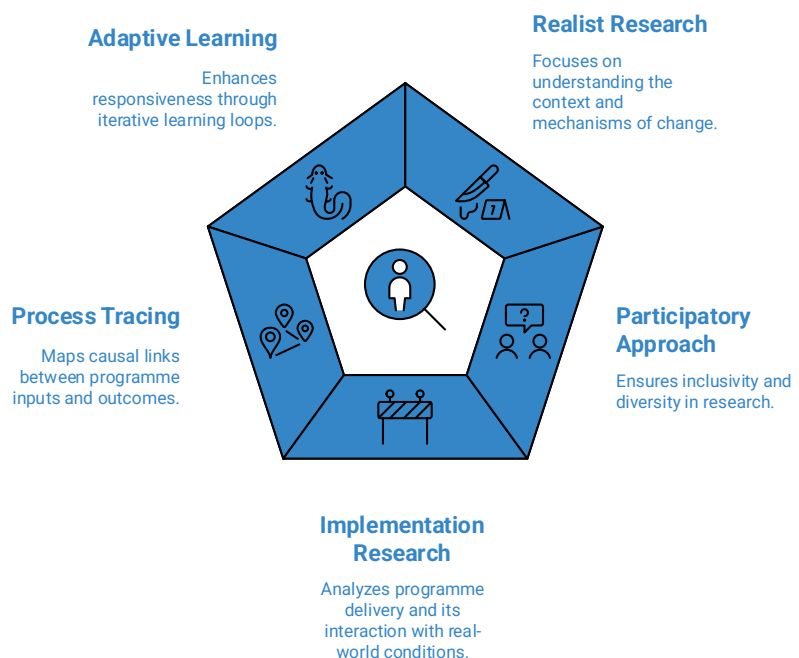


Figure 2 Study Methodology Approaches

Methodological Design

A **non-experimental mixed-methods approach** was applied, integrating:

- **Quantitative surveys** with beneficiary households to generate representative evidence on programme access and outcomes.
- **In-depth interviews (IDIs)** with beneficiaries to capture lived experiences, behavioural changes, and perceptions of Plus components.
- **Key informant interviews (KIIs)** with implementing partners, local authorities, sector experts, community actors, and donors to contextualise system-level challenges and opportunities.
- **Desk review and literature review** drawing on programme documents and external evidence (e.g., VASyR 2023, MSNA 2024, CAMEALEON, CALP, BASIC), used to inform tool design, triangulation, and contextualisation.

This design allowed for triangulation across data sources, enhancing both validity and interpretive depth. *Full details of tool design are provided in Annex L – Study Methodology.*

Sampling Frame

The study employed distinct sampling approaches for the quantitative and qualitative strands, aligned with the research objectives and the three Cash Plus models in Lebanon (SAFER II, LHF, CIAA).

For the **quantitative strand**, a stratified random sample of 400 households was drawn proportionally from the three projects. Stratification ensured representativeness, while oversampling allowed for the inclusion of women, persons with disabilities, and minority nationalities. Surveys were conducted by phone to maximise reach, account for literacy differences, and ensure safety in the field.

For the **qualitative strand**, purposive sampling was used to select 52 in-depth interviewees (IDIs), reflecting variation in project type, gender, nationality, disability status, and location. This approach ensured diversity of perspectives and captured issues not fully addressed through the survey.

For the **key informant interviews (KIIs)**, a census-based stakeholder mapping guided the selection of 15–20 interviewees, including implementing partner staff, sector experts, local authorities, community actors, and donors. This provided system-level and contextual insights complementing household-level findings.

Together, these sampling strategies produced a dataset that was both representative and inclusive, capturing diversity across projects, demographics, and geographies.

Further details, including sampling frames, distribution tables, and selection procedures, are presented in Annex C – Sampling Frame & Annex L – Study Methodology.

- **Key Informant Interviews (KIIs):** A **census-based stakeholder mapping** guided the identification of interviewees to ensure comprehensive coverage of key perspectives across programme design, implementation, and oversight. A total of **15–20 KIIs** were conducted with SI and implementing partner staff, sector experts (e.g., LARI, cooperatives), local authorities (mayors, MoSA and MoA staff), community members (traders, farmers, vendors), and donors. This approach was chosen to capture system-level and contextual insights that could not be obtained from household-level data.

Together, these sampling strategies ensured a dataset that was both representative (through stratified random sampling in the quantitative strand) and inclusive of diverse, context-specific perspectives (through purposive sampling in the qualitative strand). Further details on sampling criteria and procedures are provided in Annex C – Sampling Frame.

Data Collection

Overview

Data collection took place between **11 and 25 August 2025** across the Beqaa region, including Aarsal, Baalbek, Barr Elias, Fekehe, Marej, Qabb Elias, and Saadnayel. The scope covered both the quantitative survey and the qualitative components (IDIs and KIs), ensuring a broad geographic reach and a balance of beneficiary and stakeholder perspectives.

Field Preparation

Data collectors were recruited through a structured process involving screening, written tests, interviews, and background checks, with successful candidates signing Qualisus' safeguarding and data protection policies. Diversity and local knowledge were prioritised to strengthen contextual understanding and community trust. Gender-balanced teams were formed to foster inclusivity and respondent comfort.

In addition to methodological and ethical training, enumerators received dedicated sessions on Accountability to Affected Populations (AAP), including the use of Feedback and Complaint Response Mechanisms (FCRM), and on safeguarding protocols to ensure safe, respectful, and confidential interactions with respondents. Preparations further included coordination with SI, MC, and local authorities to facilitate access and comply with cultural norms. Data collectors were equipped with tablets and recording devices, and all tools were piloted prior to deployment to refine wording and improve clarity. Full details of the recruitment, piloting, and operational arrangements are provided in Annex D – Field Preparation.

Fieldwork

Fieldwork was conducted across both the quantitative and qualitative components of the study, ensuring breadth and depth of perspectives from beneficiaries and stakeholders, and the inclusion of diverse perspectives while maintaining ethical and methodological rigor (refer to Annex E – for the full Data Collection Summary).

To facilitate access and ensure the effective implementation of IDIs, the support of SI and MC was essential. They assisted in identifying contact points and informing participants in advance that a member of our team would be reaching out to them for the assignment, thereby helping to ensure participant comfort, safety, and trust throughout the process.

Quantitative Fieldwork

The survey was conducted between **11 and 25 August 2025** with beneficiaries of the three Cash Plus projects. SI and MC introduced the study to participants in advance, after which the Qualisus team scheduled and implemented the surveys.

A total of **461 respondents** were reached across the three projects (SAFER, LHF, CIAA), exceeding the target of 400. Oversampling ensured inclusion of vulnerable subgroups. Surveys were conducted through **surveyor-assisted phone calls**, chosen to:

- Maximise reach, including households from projects that ended in 2023.
- Address literacy limitations.
- Reduce security risks compared to in-person household visits.

The sample was proportionally stratified by gender, nationality, project, and location, as illustrated in **table 6** below.

The demographic profile of the 461 participants who completed the survey highlights variation across project type, gender, nationality, and geographic location. The full breakdown by project type, gender, nationality, and location is presented in **Table 4** and **Figure 3** below.

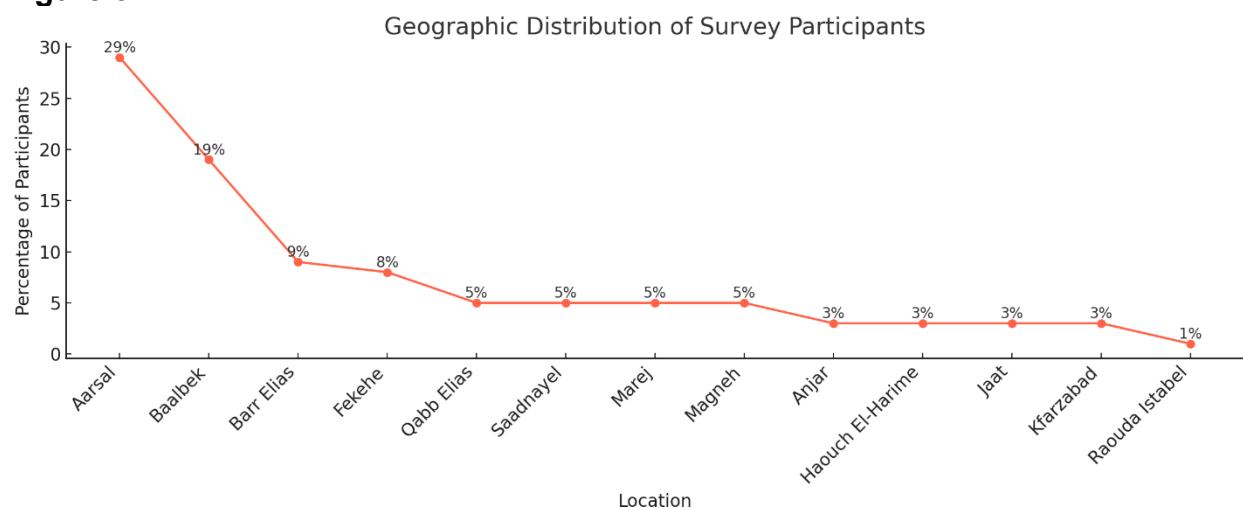


Figure 3 Geographic Distribution of Survey Participants

Table 4 Quantitative Fieldwork – Achieved Target

Category	Strata	Needed Target	Achieved Target	% per strata type
Project	SAFER/MC	275	305	66%
	LHF/SI	64	78	17%
	CIAA/SI	61	78	17%
Gender	Male	218	234	51%
	Female	192	227	49%
Nationality	Lebanese	358	420	91%
	Syrian	42	41	9%
Location	Aarsal	127	135	29%
	Anjar	4	5	1%
	Baalbek	85	87	19%
	Barr Elias	36	42	9%
	Fekehe	31	35	8%
	Haouch El-Harime	11	13	3%

	laa	16	16	3%
	Kfarzabad	15	21	5%
	Maqneh	16	22	5%
	Marej	17	23	5%
	Qabb Elias	22	24	5%
	Raouda Istabel	3	12	3%
	Saadnayel	17	21	5%

Qualitative Fieldwork

The qualitative strand was conducted between **11 and 21 August 2025**, consisting of in-depth interviews (IDIs) with beneficiaries and key informant interviews (KIIs) with stakeholders.

- **52 IDIs** were primarily conducted in-person at accessible centres and municipality buildings across the Beqaa, selected for their proximity to participants' homes.
- **13 KIIs** were conducted both in-person and remotely, depending on stakeholder availability and logistical feasibility. 3 KIIs were conducted with programmes staff, 1 with a donor, 1 with an expert, 4 with community members and 4 with local leaders.

The IDIs covered a balanced range of project types, genders, nationalities, and locations. The majority of participants were Lebanese women, with Syrians also represented. Project participation was highest in LHF/SI and CIAA/SI, while geographically the sample was most concentrated in Saadnayel and Barr Elias. The full breakdown by project type, gender, nationality, and location is presented in **Table 5** and **Figure 4** below.

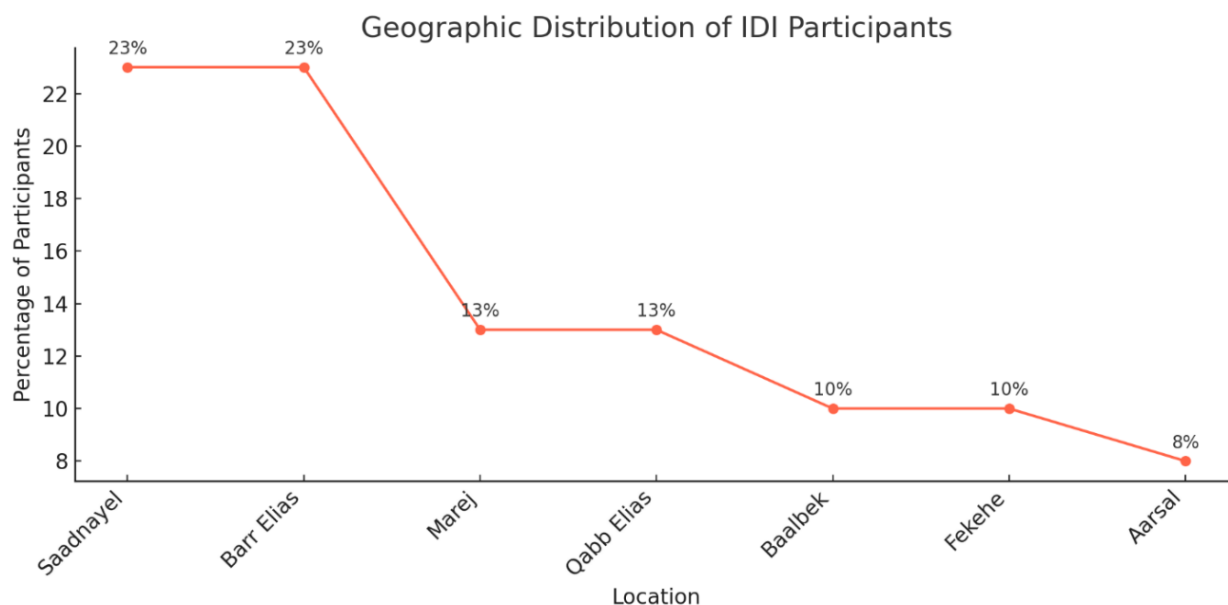


Figure 4 Geographic Distribution of IDI Participants

Table 5 Qualitative Fieldwork – Achieved Target

Category	Strata	Achieved Target	% per strata type
Project	SAFER/MC	14	27%
	LHF/SI	19	37%
	CIAA/SI	19	37%
Gender	Male	24	46%
	Female	28	54%
Nationality	Lebanese	41	79%
	Syrian	11	21%
Location	Aarsal	4	8%
	Baalbek	5	10%
	Barr Elias	12	23%
	Fেকেহে	5	10%
	Marej	7	13%
	Qabb Elias	7	13%
	Saadnayel	12	23%

Data Analysis & Reporting

The analysis examined the contextual factors and implementation conditions influencing the effectiveness, sustainability, and scalability of the three Cash Plus models. Both **quantitative and qualitative data** were assessed to identify variations across demographic and programmatic variables such as household size, disability status, geographic location, transfer value, and frequency.

The analytical approach combined:

- **Project-level analysis** to provide contextualised assessments of CIAA, LHF, and SAFER II.
- **Comparative analysis** to explore differences across models in design, outcomes, and target populations.
- **Cross-cutting synthesis** to distil common lessons and identify replicable elements for wider Cash Plus programming.

Quantitative data were cleaned and analysed using **SPSS**, applying both descriptive statistics (e.g., means, medians, frequencies) and inferential tests (e.g., Chi-square, t-tests, ANOVA, correlations) to explore relationships across variables. Statistical analysis in this study relied on the use of *p*-values to assess significance. An alpha (α) level of 0.05 (5%) was applied as the threshold for statistical significance, meaning that results with $p < 0.05$ were considered statistically significant. This approach ensured that the probability of committing a Type I error (false positive) was limited to 5%.

Qualitative data were transcribed verbatim and analysed using **MAXQDA**, following a structured thematic coding process. A **Detailed Analysis Matrix (DAM)** linked codes and themes to the study's evaluation framework, while a **journey-mapping approach** reconstructed end-to-end beneficiary experiences across subgroups (e.g., Syrian men, Syrian women, Lebanese men, Lebanese women, persons with disabilities).

To ensure reliability, **quality assurance checks** were applied throughout, including daily field data reviews, internal peer validation, and a multi-stakeholder validation workshop with SI, MC, and CAMEALEON.

Comprehensive details on data processing, coding steps, quality assurance procedures, and analytical frameworks are provided in Annex L – Study Methodology.

Limitations & Challenges

Limitations & Challenges

This section outlines study-level limitations that may affect the **validity, reliability, or generalisability** of findings. While mitigation strategies were applied wherever possible, these factors should be considered when interpreting results.

- **Absence of persons with disabilities (PwDs) in CIAA sampling:** The CIAA beneficiary database did not include a disability variable, which meant that persons with disabilities (PwDs) could not be purposively sampled or systematically identified. Unlike the LHF and SAFER projects, where disability-disaggregated data enabled purposive inclusion, CIAA lacked this structure, making retro-coding or classification impossible. While some PwDs may have participated organically, their representation cannot be verified, limiting the inclusivity of the CIAA-specific sample and constraining comparability across projects.
- **Constraints on replicability in urban settings:** The CIAA model is primarily designed for agricultural livelihoods and therefore has limited applicability in urban areas such as Beirut and Mount Lebanon. Replicating the model in such contexts would require significant adaptation to account for differences in livelihoods and market dynamics. This limits the external validity of findings and reduces their generalisability to urban populations.
- **Adaptation from door-to-door to centre-based interviews:** For safety reasons, qualitative data collection shifted from door-to-door visits to centre-based interviews, as enumerators could not be accompanied in the field. While this safeguarded the research team, it may have reduced the diversity of voices captured, as some participants faced barriers in reaching the centres.
- **Incomplete achievement of KII targets:** Despite repeated follow-ups and additional outreach, the full target of KIIs with experts and donors was not achieved. This may bias findings by underrepresenting donor and expert priorities in the analysis.
- **Gender imbalance in the Marej database:** The Marej beneficiary database contained an insufficient number of female beneficiaries, limiting the ability to achieve gender balance in the sample. Consequently, findings may underrepresent women's perspectives in this area. Consequently, findings from Marej may underrepresent women's perspectives and skew gender analysis.
- **Low response rate among phone survey beneficiaries:** Some phone survey beneficiaries were difficult to reach or unavailable. To mitigate this, Qualisus engaged early with stakeholders to secure accurate contact lists, scheduled calls flexibly, made repeated attempts at different times of day, and provided reminders when possible. Nonetheless, the lower response rate could compromise the reliability of quantitative findings by introducing non-response bias.

- **Attribution:** The non-experimental design limits the ability to attribute observed outcomes solely to the Cash Plus programmes, as participants may have concurrently benefited from other forms of assistance. This constrains causal claims and weakens the strength of impact conclusions.
- **Recall bias:** As the CIAA and LHF projects ended in 2023 and 2024 respectively, and the research was conducted in August 2025, some participants may not have accurately recalled past events. This risk was mitigated by triangulating across multiple data sources and stakeholders, as well as by using memory aids such as event timelines and reference points provided by SI and MC. This may weaken the accuracy of retrospective accounts, particularly for outcome trajectories.
- **Response bias:** Participants may have provided socially desirable rather than candid responses due to social pressures. To reduce this risk, the research cross-verified responses through triangulation across data sources and methods, ensuring greater reliability in interpretation. Nonetheless, this may limit the authenticity of self-reported data.
- **Phone-only survey bias:** Quantitative survey were conducted exclusively by phone. This mode of data collection risks excluding households without reliable phone access, internet coverage, or the financial means to maintain connectivity, thereby skewing the sample toward relatively better-off or more accessible respondents. Moreover, phone surveys tend to yield shorter and less detailed responses, and can limit privacy, especially for sensitive topics. To mitigate these risks, the research team used multiple call attempts at different times of day, engaged local partners to update and validate phone lists, ensured enumerators were trained in remote interviewing and safeguarding, and applied triangulation with qualitative findings. Despite these efforts, the reliance on phone-only surveys may still affect the representativeness and depth of certain findings.

The study followed Qualisus' internal quality assurance and risk mitigation guidelines, including piloting, supervision, daily debriefs, and strict ethical safeguards (see Annex F for full Ethical Considerations and Quality Assurance Guidelines).

Findings

The **findings section** is structured around four main areas, aligned with the research questions and criteria established at the outset of the assignment:

- **Research question 1:** Effects of Cash Plus on Food, Income, and Services
- **Research question 2:** How Cash Plus outcomes varied across models and target groups
- **Research question 3:** Relevance, effectiveness, and sustainability of Cash Plus interventions
- **Research question 4:** Prospects for scaling, adapting, and replicating Cash Plus models

The findings are presented systematically under each theme and sub-theme, beginning with an overall findings statement for each theme and sub-theme. This is followed by evidence collected and triangulated from various sources, ensuring a comprehensive understanding of the subject. Each theme concludes with a summary that synthesises

the findings across its sub-themes and links the results to the existing knowledge base, highlighting the broader implications and significance of the findings.

In addition, a **journey mapping exercise** was undertaken to visualise and analyse beneficiary interactions with the Cash Plus models across different stages of the programme cycle. This provided a complementary perspective by identifying touchpoints, bottlenecks, and variations in user experience, helping to further contextualise and validate the thematic findings.

FOCUS BOX



Integration of nuances into the presentation of findings:

- **Framing of Cash Plus Models in this Report:** In this report, the three projects that informed the research are referred to by the type of Cash Plus model they represent rather than by their donor or implementing organisation. This choice reflects the purpose and scope of the study: it is not an evaluation of individual projects, but rather a research analysis on **Cash Plus programming more broadly**.

Accordingly, the following designations are used throughout:
 - **Cash Plus Financial Literacy Model (SAFER project)**
 - **Cash Plus Nutrition & Hygiene Model (LHF project)**
 - **Cash Plus Agriculture & Resilience Model (CIAA/CROP project)**
- ➔ This framing enables the analysis to emphasize the thematic “plus” components at the heart of each project’s approach, draw cross-cutting insights on how different “plus” activities (e.g., financial literacy, nutrition and hygiene promotion, agricultural resilience) interact with cash transfers, and maintain neutrality by clarifying that findings are informed by evidence from these models without constituting evaluative judgments on the performance of donors or implementing agencies. By focusing on the models, the projects are positioned as illustrative cases within the broader Cash Plus landscape, offering insights into how different configurations of “plus” components contribute to outcomes of interest.
- **Area Classification for Survey Data:** When referring to survey findings by area, we mean the following disaggregation of sub-areas:
 - Central Beqaa (Barr Elias, Kfarzabad, Saadnayel, Qabb Elias, Marej, Anjar)
 - West Beqaa (Haouch El-Harime, Raouda Istabel)
 - North Beqaa – Baalbek District (Arsal, Baalbak, Fekehe, Iaat, Maqneh).
- ➔ The survey data is presented disaggregated by these sub-areas.
- **Confidentiality considerations in Reporting:** For confidentiality and to safeguard stakeholder identities, KIs conducted with sector working groups, donors, and staff are collectively referred to as interviews with “staff and experts.” Given that only one interview was conducted per position, no additional participants in the same role were involved.

Research question 1: Effects of Cash Plus on Food, Income, and Services

This theme explores the medium- and long-term outcomes of Cash Plus programming in three key domains: food security, income stability, and access to basic services. The analysis draws on a mix of quantitative survey data, and qualitative evidence from interviews with beneficiaries and KIs with community members, local authorities, implementing staff and other sector working experts. Findings are presented per sub-theme to reflect the progression from household consumption to income generation and service access.

Answer to Research question 1:

- **Food Security:** 65% of households reported improved dietary diversity during assistance, but only 6% sustained improvements post-support; two-thirds still skipped meals in the last two months.
Strength of evidence: Medium–High
- **Income Stability (income levels & debt reduction):** 83% of households reported temporary income increases, but only 6% sustained gains; debt repayment absorbed most transfers and borrowing re-accumulated after support.
Strength of evidence: High
- **Income Diversification / Plus component uptake:** Fewer than 10% reported new income opportunities; benefits from training and kits accrued mainly to Lebanese farmers, while Syrians and women often could not apply skills.
Strength of evidence: Medium
- **Access to Basic Services:** 67% reported improved service access during support, but gains collapsed post-support; Lebanese prioritised food/health, Syrians spent 49% on rent, PwDs allocated 46% to healthcare.
Strength of evidence: Medium

Finding 1.1: Cash Plus improved food diversity but effects declined after exit

The three cash plus programmes effectively mitigated short-term food¹ insecurity but were not enough to ensure lasting improvements in stable and adequate food consumption. Households widely reported improvements in dietary diversity and food access during assistance, but these gains dissipated quickly once support ended, underscoring the limited durability of programme impacts in Lebanon’s fragile economic context.

Across the three cash plus models, 65% of households reported increased dietary diversity, while 31% reported no change and 3% a decrease. The Financial Literacy (SAFER II) model showed the strongest results (70% improved), compared to 56% under the Nutrition & Hygiene (LHF) model and 59% under Agriculture & Resilience (CIAA). The difference across models was statistically significant ($p = 0.000 < 0.05$). As illustrated in *Figure 5*, Lebanese men consistently reported stronger improvements than Lebanese women across all three models. Syrian women and men reflected more mixed outcomes, often showing gains but also higher risks of no change or decline compared to Lebanese men.

¹ As defined in the research matrix, *medium- and longer-term outcomes* refer to the results or impacts of the Cash Plus interventions that emerge beyond the immediate assistance period—typically around one year for medium-term outcomes and two years or more for longer-term outcomes.

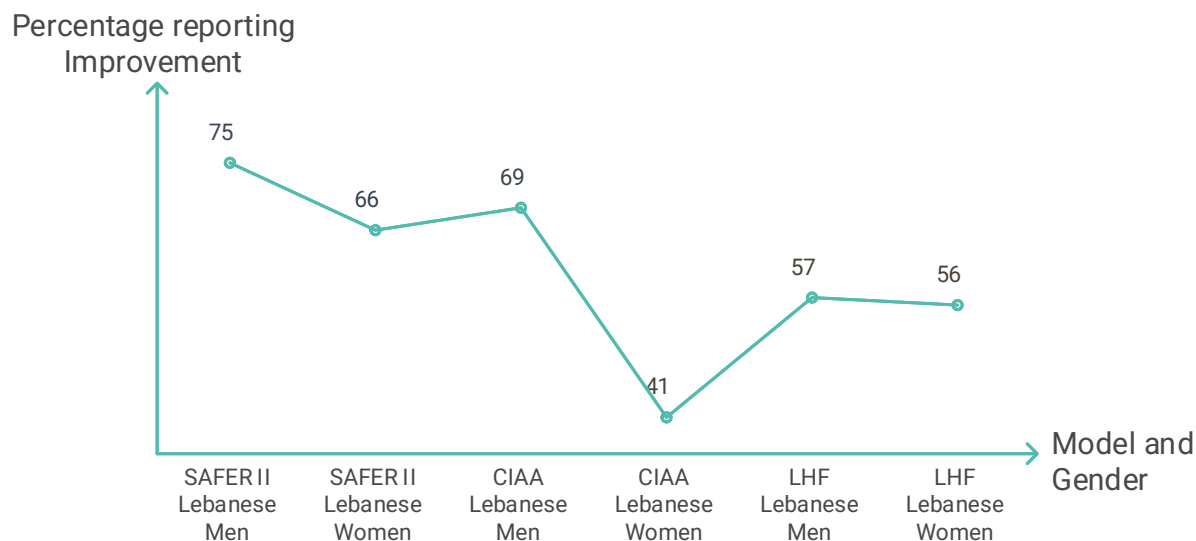


Figure 5 Dietary Diversity Improvements by Gender and Model

Beneficiaries linked improvements in SAFER II to better short-term budgeting and planning, though inflation eroded these benefits quickly. Testimonies from women across the three cash plus programmes confirmed these trends: women highlighted being able to buy chicken, vegetables, and bread, which reduced stress and restored dignity, while Lebanese households with agricultural inputs described consuming and sharing produce. These findings echo broader evidence that cash plus models enhance short-term food security (Pruce et al., 2025). However, the persistence of Lebanon’s economic collapse, currency depreciation, and inflationary pressures—combined with the absence of stable income sources and limited public safety nets—undermined households’ ability to sustain these gains beyond the intervention period. Qualitative data from KIIs confirmed these perceptions, with staff noting strong satisfaction during monitoring rounds and beneficiaries emphasising cash’s role in meeting essential needs or, in the case of CIAA, consuming and sometimes sharing produce.

“Sometimes people gave neighbors a share of vegetables from their harvest, but this was not every month.” (KII with community member).

Programme outcomes were further shaped by intersecting vulnerabilities. Gender dynamics were visible, as men were more likely than women to report improvements in dietary diversity (71% compared to 59%), reflecting entrenched gender norms in which women deprioritise their own consumption (Mane et al., 2024). Persons with disabilities were disproportionately food insecure, with 73% reporting meal skipping compared to 63% of others (see Figure 6). While Syrian and Lebanese households reported similar levels of improvement (64% and 66% respectively), Syrians were more likely to report deterioration (11% compared to 2%), particularly those without land who remained reliant on volatile markets. In contrast, Lebanese households with land could sometimes preserve or share produce. Regional differences were also observed, with North Beqaa households reporting stronger outcomes than those in Central or West Beqaa. However, these regional effects cannot be interpreted in isolation, since North Beqaa was the

exclusive site of the SAFER II model, which targeted only Lebanese households who generally had stronger asset bases and benefited more directly from the financial literacy component.

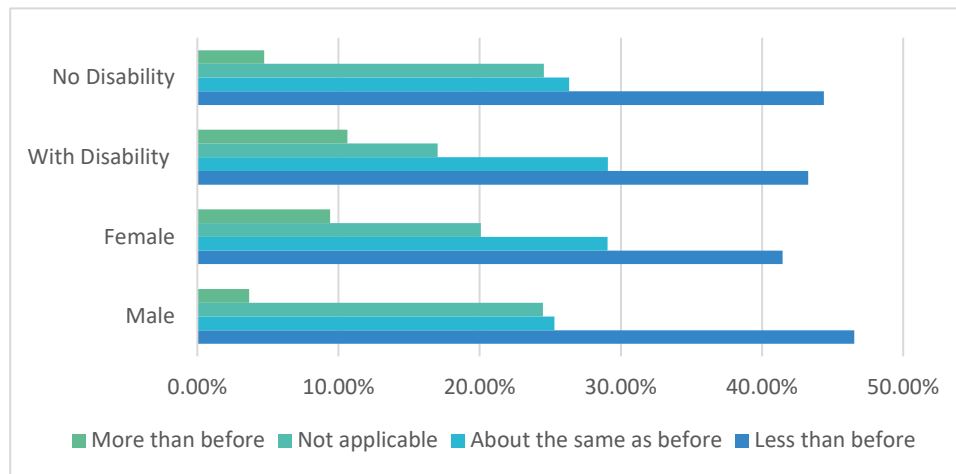


Figure 6 Percentage of people skipping meals more than before in the past 2 months

Despite improvements in dietary diversity, meal frequency remained a persistent challenge, with two-thirds of households reporting skipped meals in the preceding two months. The CIAA model exhibited the most acute difficulties, with 72% of households skipping meals, illustrating that agricultural inputs were valuable but insufficient to offset structural vulnerabilities. Programme timing also influenced outcomes. The CIAA project had ended earlier, leaving beneficiaries more exposed to economic deterioration and creating greater risks of recall bias, while the more recent SAFER II programme (concluding in 2025) displayed stronger outcomes as effects were fresher in beneficiaries' experience. As highlighted in inter-agency guidance on Post-Distribution Monitoring (2025), the timing of data collection is central to reliability, since feedback collected too early or too late risks distortion.

At the time of data collection, only 6% of respondents reported that improvements in dietary diversity were still ongoing, while 78% said they had dissipated and 15% noted partial continuation. Regional variation was visible, with 8% of North Beqaa households reporting sustained impacts compared to 3% in Central and none in West Beqaa, and this difference was statistically significant ($p = 0.016 < 0.05$). No significant differences were found by gender ($p = 0.844 > 0.05$), nationality ($p = 0.609 > 0.05$), or disability status ($p = 0.472 > 0.05$). These results align with evidence suggesting that sustaining outcomes in fragile contexts requires more than temporary inputs (Lind et al., 2023; Sabates-Wheeler, Lind, & Holland-Szyp, 2025). Weak follow-up mechanisms, limited community ownership, and the deteriorating financial environment contributed to the low levels of sustainability observed.

“Cash was the most useful support, as it allowed me to buy food and grow seedlings which provided fresh and clean vegetables for my family.” (IDI with Syrian female beneficiary)

“Of course, the food security was increasing from one post-distribution monitoring [PDM] to another... As per our Post Distribution Monitoring reports, everyone was satisfied.” (KII with staff)

Beneficiaries and staff explicitly attributed food security gains to the Cash Plus programmes. Interviewees strongly attributed food security gains to the programmes. Overall, 68% reported improved food access since receiving support, while 29% reported no change and 3% reported deterioration. Lebanese respondents were less likely to report deterioration (2%) compared to Syrians (11%).

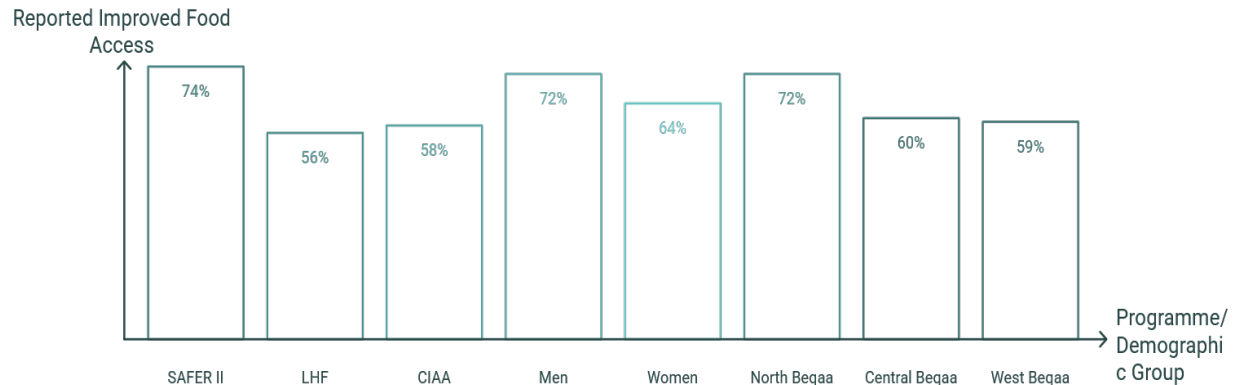


Figure 7 Food Security Improvements by Programme and Demographics

Attribution was not incidental: households clearly connected their food security improvements to programme support, highlighting the central role of Cash Plus models in coping strategies during crisis. Nonetheless, attribution varied across models, gender, and nationality, while timing also mattered—more recent beneficiaries reported higher satisfaction and clearer attribution, as recall bias, intervening shocks, and benefit erosion weakened effects over time. These findings are consistent with Kabeta and Nabulsi (2022), who argue that Cash Plus interventions are closely tied to food security outcomes when designed to address multiple vulnerabilities.

Conclusion

Overall, the evidence demonstrates that Cash Plus programmes provided critical short-term relief by improving dietary diversity, food access, and dignity. Yet, their impacts were fragile, quickly eroded by inflation, continued reliance on volatile food markets, and limited transfer adequacy. For many households—particularly Syrian refugees without land—dependence on markets meant that any increase in prices or currency depreciation immediately offset programme gains, underscoring the limits of cash assistance in contexts of systemic economic instability. Gender, disability, and nationality inequalities further compounded vulnerabilities, shaping who benefited most and who remained at risk. The comparison of models highlights that while complementary components such as financial literacy and agricultural inputs can add value, they cannot overcome structural constraints in the absence of systemic, longer-term measures. These findings underline a central lesson: cash plus programming in protracted crises must move beyond short-term consumption support to address structural fragilities through sustained transfer, livelihood integration, and equity-sensitive design.



Key Takeaways:

- **Short-term relief, limited durability.** Cash Plus interventions temporarily improved dietary diversity and food access, but sustaining these gains proved difficult amid inflation and economic volatility.
- **Structural vulnerabilities constrain results.** Reliance on unstable markets, insecure livelihoods, and seasonal shocks limited the continuation of positive outcomes after programme exit.
- **Persistent equity gaps.** Women, persons with disabilities, and displaced Syrians remained more exposed to food insecurity, showing that demographic and structural inequalities continue to shape outcomes.

Finding 1.2: Cash Plus eased financial stress and reduced debt temporarily but failed to alter long-term income dynamics

Cash Plus eased financial pressure but did not shift long-term income trajectories.

Households generally experienced a rise in income during the assistance period, with 83% of respondents reporting increases. The largest improvements were observed among beneficiaries of the SAFER II model (89.6%), Lebanese households (84.6%), and households in North Beqaa (88.1%). Since only SAFER II was ongoing in North Beqaa at the time of data collection, these higher results in the region directly reflect the performance of the SAFER II model. These differences were statistically significant across project type ($p = 0.000 < 0.05$), nationality ($p = 0.000 < 0.05$), and region ($p = 0.000 < 0.05$). By contrast, variation across gender was not statistically significant ($p = 0.065 > 0.05$), indicating that men and women experienced broadly similar income gains during the assistance period. Yet these gains proved fragile: only 6% said improvements were ongoing at the time of data collection, most linked to SAFER II ($p = 0.016 < 0.05$). This concentration may partly reflect the project's timing. SAFER was the newest of the three Cash Plus models, meaning that support was still ongoing or had only recently ended when data were collected. As a result, its positive effects were more visible in respondents' accounts compared to earlier projects, where households had already absorbed the assistance and reverted to pre-support income levels. Beneficiaries described income stability as *"temporary,"* lasting only while transfers flowed and quickly disappearing once support ended.

Cash was overwhelmingly used to repay debts—rent, utilities, supermarket debts—rather than to generate new or sustained income. As one Lebanese woman reflected: *"After the support stopped we went back to what we were."* The implication is that while Cash Plus effectively acted as a buffer against immediate shocks, it failed to alter the underlying dynamics of income instability in Lebanon's collapsing economy, leaving households highly exposed once assistance ceased.

Borrowing sat at the core of this dynamic. Before assistance, nearly 90% of households relied on debt. During transfers, reliance on credit fell (71% of SAFER II, 59% of LHF, and 67% of CIAA participants reported borrowing less), but this reduction was temporary. Once support ended, debts quickly re-accumulated, confirming national evidence that households rely on credit as a structural coping mechanism in Lebanon (UNHCR, UNICEF, & WFP, 2023). Staff, community leaders, and beneficiaries consistently explained that debt repayment absorbed much of the transfers, while borrowing levels

surged again post-support. This underscores that Cash Plus interrupted—but did not transform—the cycle of chronic indebtedness, which remains a defining feature of household survival. Cash Plus alleviated financial stress in the short term but did not create durable alternatives to borrowing or shift long-term income trajectories.

Household assets and identity determined who benefited most. Income gains varied significantly across groups. Lebanese households were more likely than Syrians to report improvements (84% vs. 71%), reflecting stronger asset bases and access to land or business networks.

- Lebanese farmers leveraged inputs to cultivate small surpluses or engage women in food preservation, generating modest continuity.
- By contrast, Syrians faced sharper barriers: insecure land tenure, limited labour rights, and market discrimination curtailed their ability to sustain improvements.

Gender disparities compounded these challenges: 1% of male-headed households reported decreased income since receiving the support, compared to 6% of female-headed ones.

- The higher share of female-headed households reporting income decline (6% versus 1% among male-headed) reflects entrenched gender disparities in livelihoods. Women consistently face lower wages, restricted access to resources such as land, credit, and markets, and lower labor-force participation, often confined to informal or unstable jobs (Mane et al., 2024).
- Female heads often reverted to borrowing soon after support ended, while some women in male-headed households noted temporary increases in decision-making power during transfer months.

This shows that benefits were not experienced equally: households with land, capital, or social networks leveraged support into modest continuity, while asset-poor households—especially Syrian and female-headed—experienced only fleeting relief, reinforcing pre-existing inequalities rather than reducing them.

These differences were mirrored across programme models.

- SAFER II participants reported the highest income gains (90%), but Syrians without land often sold agricultural kits to cover immediate needs—revealing a mismatch between programme design and their realities.
- In the CIAA model, staff noted that Syrian participants were informed from the outset that their involvement was primarily for knowledge-building purposes, given Lebanon's land tenure restrictions. Some Syrians adapted by using kits on balconies or small private spaces, but for many, structural barriers meant the support could not be sustained. This underscores how programme design, while well-intentioned, interacted with broader constraints to limit continuity for refugees.
- LHF participants (73%) saw income gains fade rapidly, with many returning to borrowing or relying on child labour (see Figures 8 and 9 below). CIAA participants (74%) used budgeting skills to stretch resources and, in rare cases, start micro-ventures, but inflation and rising costs eroded any continuity.

Taken together, nationality, gender, and asset base decisively shaped whether income gains could outlast assistance. Together, these findings show that model design interacted with asset base: where transfers aligned with secure land or networks, limited

continuity was possible, but for others—especially Syrians—the mismatch between inputs and realities meant immediate needs trumped long-term potential.

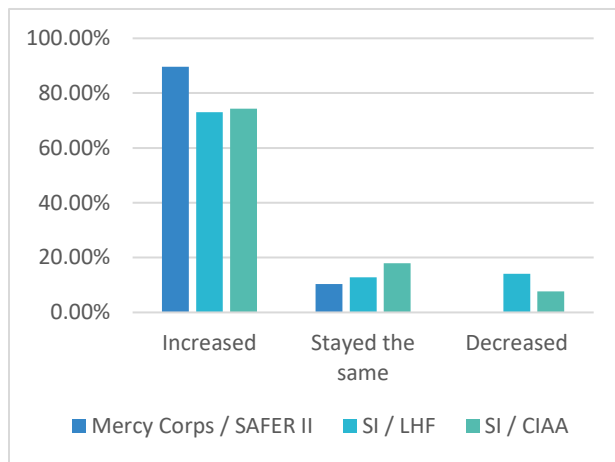


Figure 9 Percentage of households reporting changes in their income since receiving the support

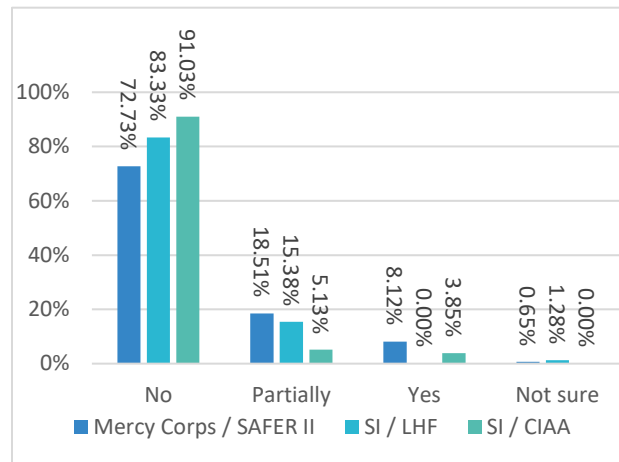


Figure 8 Percentage of households reporting ongoing changes in food, income, and access

Plus components reinforced existing inequalities. The ability of households to translate Plus components into sustained benefits was highly uneven. Where training and inputs aligned with pre-existing assets, continuity was possible. Lebanese men with secure land access integrated agricultural techniques into farming, sometimes achieving surplus sales. Some Lebanese women with networks or capital leveraged financial literacy into petty trade or food processing, describing gains in autonomy and dignity. Yet for Syrians, women without capital, and persons with disabilities, Plus components often remained theoretical: useful in principle but blocked by structural barriers—lack of land, caregiving responsibilities, market exclusion—that prevented conversion into durable livelihoods. This highlights how uptake was concentrated among those already positioned to benefit, while most others could not convert training into practice.

Patterns diverged across models.

- In **SAFER II (Agriculture & Resilience)**, Lebanese farmers reported improved yields and modest continuity, while Syrians often liquidated inputs.
- In **CIAA (Financial Literacy)**, women applied budgeting skills to small ventures, but escalating costs overwhelmed benefits.
- In **LHF (Nutrition & Hygiene)**, hygiene training improved family practices but rarely generated income. Even where adoption occurred, inflation and market volatility eroded returns.

Ultimately, Plus activities reinforced inequality: relevant and productive for asset-owning farmers, but largely inaccessible and non-transformative for asset-poor households.

Income diversification and crisis-driven strategies. Survey data further illustrate this fragility: only **5% of Lebanese households** and **7% of Syrian households** reported finding a new income opportunity since receiving support. This trend runs counter to assumptions that Lebanese households, with greater asset ownership and formal market access, would be better positioned to diversify. Instead, the slightly higher diversification among Syrians underscores the role of informal economies, social networks, and aid-

linked opportunities in enabling income generation, despite their restricted legal status. These findings highlight a critical distinction between coping and resilience. Income diversification is not functioning as a sustainable strategy but as a temporary patchwork, leaving households vulnerable to renewed shocks. Structural barriers, including unemployment, inflation, and legal restrictions on refugee work, constrain the potential for diversification to translate into long-term stability.

Nationality and gender shaped opportunities for diversification. Lebanese households, particularly those with land or other productive assets, were somewhat better positioned to experiment with small ventures. Men described cultivating and selling surplus produce or opening modest shops, while women occasionally engaged in food preservation or bread-making projects. Syrian households, especially female-headed ones, remained heavily constrained: without secure land or formal labour opportunities, many depended on a single irregular source or sold agricultural kits to meet immediate needs. Women described caregiving burdens and discrimination in the labour market as additional barriers that confined them to low-paid or exploitative work.

Conclusion

Cash Plus programmes improved household income stability in the short term, easing debt and creating modest space for financial planning. Yet these gains were fragile, dissipating quickly once transfers ended. Household assets and nationality were decisive: Lebanese farmers with land and male-headed households could leverage inputs into modest continuity, while Syrians, women without capital, and persons with disabilities saw only temporary relief. Uptake of Plus components was shaped by this same inequality—productive where assets existed, but irrelevant where systemic barriers blocked action. In Lebanon's collapsing economy, Cash Plus acted as a short-term buffer, not a structural solution. Without addressing inflation, market exclusion, and asset disparities, such programmes risk reinforcing inequality rather than transforming income stability.



Key Takeaways

- **Cash Plus reduced immediate financial pressure but failed to shift long-term income trajectories.** While 83% of households reported higher incomes during assistance, only 6% sustained improvements after transfers ended, as most gains were tied to debt repayment rather than durable income generation.
- **Programme impacts were unequally distributed, shaped by assets, gender, and nationality.** Lebanese farmers and male-headed households leveraged inputs into modest continuity, but Syrians, female-headed households, and persons with disabilities faced structural barriers—such as lack of land, mobility constraints, and care burdens—that confined them to temporary relief, reinforcing existing inequalities.
- **Plus components were insufficiently adapted to the realities of more vulnerable groups.** The design of Plus activities did not adequately reflect the constraints faced by Syrian households and female-headed households, limiting their ability to use or benefit from the support as intended. In several cases,

productive assets were sold or exchanged shortly after distribution, as households prioritised immediate consumption over long-term use—a coping strategy driven by economic pressure and poor contextual fit.

- **Diversification opportunities benefited only a narrow group.** Around 22% of Lebanese versus 11% of Syrian households reported new income opportunities, and only 27% of Lebanese men versus 12% of Syrians sustained use of agricultural techniques. These figures show that benefits accrued mainly to asset-owning households, while most participants reverted to borrowing and precarious survival strategies once support ended.

Finding 1.3: Cash Plus facilitated access to services, though sustainability remained limited

Use of Cash to Cover Services. Across all three Cash Plus models, households mainly used transfers to cover food (47%) and healthcare (32%), with smaller shares allocated to rent (10%), debt repayment (6%), education (3%), and agricultural inputs (2%). This spending profile illustrates how, in the absence of reliable public provision, such as social safety nets, healthcare, and agricultural support, cash became a substitute for essential services rather than a complement to them. This reflects broader evidence: food accounted for 52% of household spending in Lebanon in 2023, with families prioritising staples like bread, rice, and oil. Rent continues to absorb large portions of income, often required in dollars and without tenant protections. Healthcare also remains a major burden, as households cover consultation fees, medicines, and transport out-of-pocket, even when subsidised services exist (Kabeta & Nabulsi, 2022). Instead of leveraging existing referral networks or subsidised services, families purchased medicines, paid clinic fees, and covered food costs directly. In this sense, cash functioned less as a tool for resilience and more as a temporary patch for a collapsing welfare system.

Disaggregated expenditure patterns (Figure 10) highlight sharp inequities across groups. Lebanese households allocated more of their transfers to food and health, while Syrian households devoted nearly half to rent, reflecting the acute housing insecurity they face. Persons with disabilities directed a much larger share to healthcare compared to

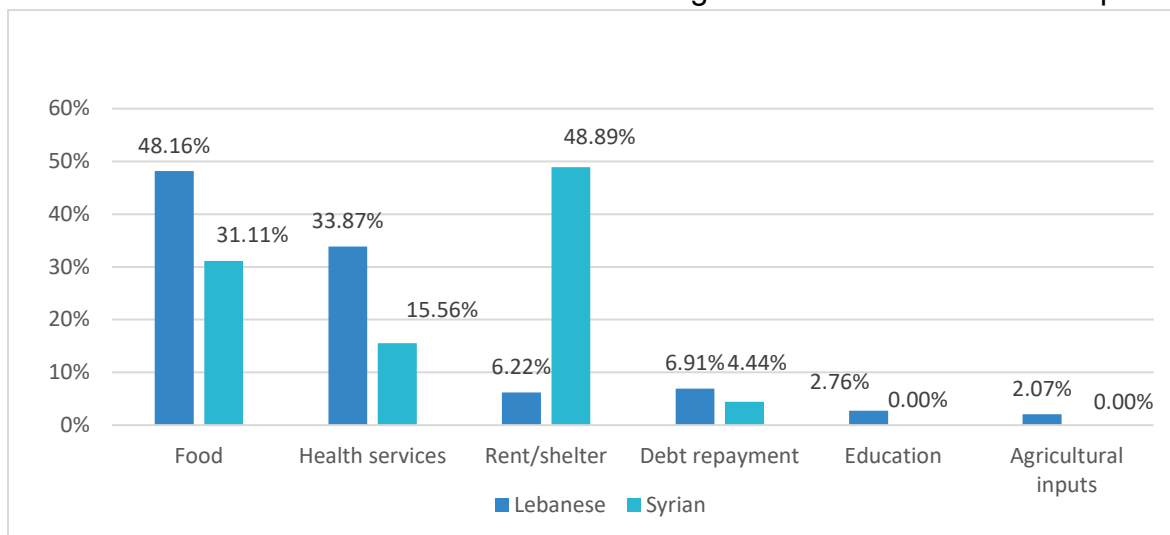


Figure 10 Main use of the cash received by participants, disaggregated by nationality

other households, as chronic care needs absorbed disproportionate resources. Regional variations were also visible: West Beqaa households spent mainly on food, Central Beqaa on rent, and North Beqaa on healthcare, showing how local service environments shaped priorities.

These variations mirror global evidence on the centrality of food and health in household budgets but also expose how vulnerabilities specific to nationality, disability, or geography amplify financial trade-offs (Kabeta & Nabulsi, 2022).

Fragile Gains in Service Access. Two-thirds of households (67%) reported improved access to services during the intervention, but these improvements were uneven and short-lived. Lebanese households (69%) and persons with disabilities (76%) saw stronger gains than Syrians (53%), while regional disparities were pronounced: access improvements in North Beqaa (78%) were nearly double those in Central (48%) and West Beqaa (44%). These contrasts reflect stronger municipal engagement, denser humanitarian programming, and lower baseline access in North Beqaa, which magnified perceived gains.

Programme design also mattered. SAFER II and LHF achieved the highest levels of improved service access, with over 70% of households reporting better outcomes thanks to embedded referrals, hygiene sessions, and coaching. By contrast, CIAA showed only 21% improvement, as its focus on agricultural training and inputs offered little connection to services. These results underscore that access gains are most significant where Plus components deliberately link households to community and institutional services, supported by active local governance.

As shown in Figure 11, healthcare was the most accessed service, followed by food and nutrition. Women particularly highlighted reproductive and child health, while Syrian households faced sharper constraints: high rental costs limited their ability to spend on both food and care. This reflects structural housing patterns in the Beqaa, where Lebanese households typically own their homes, while Syrians—owning neither land nor property—must rent, adding financial strain. Once transfers ended, many families reverted to coping strategies, including food rationing, delaying healthcare, and school withdrawal.

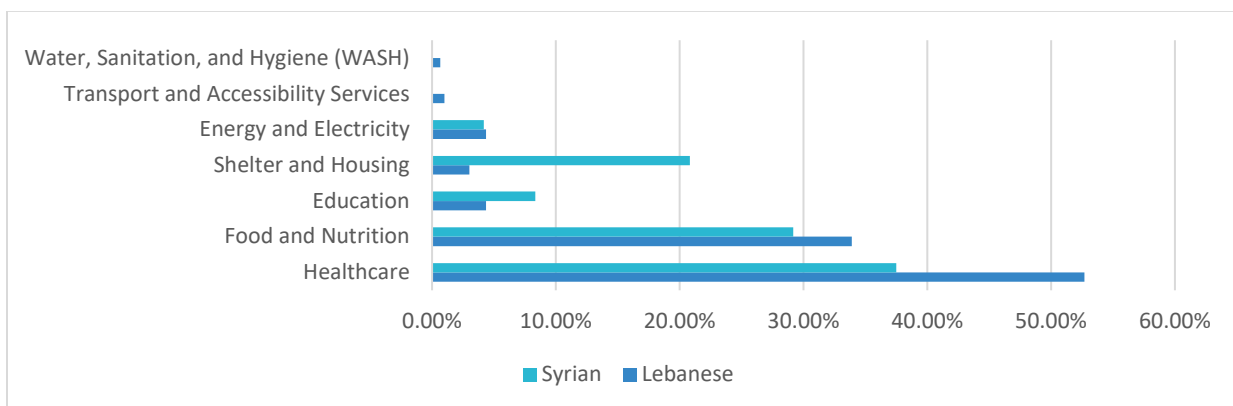


Figure 11 Percentage of basic services access by participants

The findings underscore a critical insight and broader implications. Gains were temporary, highly uneven, and dependent on household vulnerability profiles. While cash restored a degree of dignity—allowing families to pay for food or medicine—it did not create durable pathways into essential services. Without functioning referral systems, social protection frameworks, or service subsidies, Cash Plus cannot shift households from emergency relief to resilience.

Qualitative accounts illustrate this fragility in practice. In the Nutrition & Hygiene model (LHF), Syrian women heading households described skipping meals themselves to pay for children's healthcare or school fees. Lebanese farmers in the Agriculture & Resilience model (CIAA) reported selling small portions of produce to cover medicines, while Syrians without assets relied heavily on borrowing. In the Financial Literacy model (SAFER II), even improved budgeting skills could not prevent savings from being absorbed by emergencies, particularly healthcare and utilities. These testimonies reinforce that cash reduced stress temporarily but could not protect households from systemic service deficits.

“Once the cash stopped, we saw families stop visiting clinics again; it was not sustainable.” (KII with community member, North Beqaa)

“The main issue is medicine. You can survive with less food, but you can't live without medication for blood pressure”.

Conclusion

The three Cash Plus programmes assessed in Lebanon enabled short-term improvements in access to food and healthcare, but these benefits were uneven and unsustainable. For households with chronic health needs, insecure housing, or limited social support, transfers acted as temporary relief rather than a gateway to resilience. Embedding transfers into broader social protection and health financing systems is therefore essential to move beyond temporary alleviation.



Key Takeaways

- **Cash alone is insufficient** – While effective in easing immediate pressures, cash acted as a temporary coping tool rather than a pathway to sustained and equitable access to essential services.
- **Vulnerability dictates impact** – Refugees, women-headed households, and persons with disabilities faced sharper trade-offs, with higher spending on rent and chronic healthcare crowding out other needs.
- **Benefit levels must be equity-based** – Benefit levels should be defined from an equity perspective, taking into account the higher expenditures and reduced income opportunities faced by female-headed households and households including persons with disabilities. This ensures assistance adequacy aligns with real needs and avoids deepening existing inequalities.

- **Systemic integration is crucial** – Without strong referral pathways and investment in public service, Cash Plus cannot move from short-term relief toward structural resilience.

Research question 2: How Cash Plus outcomes varied across models and target groups

This theme explores how outcomes from Cash Plus programming differ across models (see **table 6** below for a reminder on the overview of the models) and among diverse target groups. The analysis covers two main sub-themes: (i) how area- and context-specific factors shaped the utility of specific components, and (ii) how outcomes and satisfaction varied across beneficiary groups. The findings draw on multiple sources of evidence, including quantitative survey data and qualitative insights from focus IDI and KIs with beneficiaries, staff, local authorities, community members and other sector working experts. Findings are presented per sub-theme, starting with contextual factors that mediate effectiveness and then moving to group-specific experiences and perceptions, highlighting differences in how different groups engaged with and benefited from Cash Plus support.

Table 6 Reminder of Cash Plus Models

Project model	Cash Component	Plus Component	Frequency
Cash Plus Financial Literacy Model	Cash assistance: 30 USD per household and 20 USD per family member, with a maximum of six members per family.	Financial literacy training for 360 vulnerable households.	Cash: 12 months. Financial literacy training: 2 days of training per group, followed by one-on-one coaching at the end.
Cash Plus Nutrition & Hygiene Model	Cash-for-food transfers: unconditional cash assistance for food to vulnerable households: 20 USD per person per month (capped at 5 members per household).	Nutrition awareness sessions – Hygiene awareness sessions – Monthly market monitoring – Digital engagement via SOLIS Bot.	Cash: 6 months. Plus Component: Between 2 and 9 months.
Cash Plus Agriculture & Resilience Model	Cash-for-food distributions: 20 USD cash transfers to vulnerable households.	Nutrition awareness – Vegetable gardening kit distribution and training – Post-distribution and post-harvest monitoring – Farmer training through Farmer Field School (FFS) – Rehabilitation of irrigation systems – Community engagement and referrals.	Cash: Monthly for 5 months. Plus Component: Between 2 and 12 months.

Answer to Research question 2:

- **Contextual factors:** Respondents frequently cited access constraints — Syrians without land could not benefit from agricultural kits (CIAA), while rural Lebanese farmers leveraged inputs better. Market volatility and displacement status shaped outcomes more than programme design.
Strength of evidence: Medium–High
- **Group differences:** Women consistently engaged more in Plus components (e.g., 100% rated SAFER II useful; 98% LHF useful), while men outside agriculture often disengaged. Lebanese farmers leveraged agricultural kits effectively (89% continued use), but Syrians without secure tenure largely could not. PwDs devoted 46% of transfers to healthcare, limiting other benefits.
Strength of evidence: Medium–High

Finding 2.1: Effectiveness of Cash Plus components was shaped by timing, context, and programme design

The effectiveness of the assessed three Cash Plus programmes in Lebanon was not determined by transfer size alone, but by a combination of **displacement status, geographic context, and local market dynamics**. While cash was indispensable across all groups, the added value of Plus components diverged sharply, depending on who received them and under what circumstances. This underscores the critical insight that programme design cannot be divorced from context.

Cash: Indispensable Yet Insufficient.

As shown in Figure 12, a majority of households judged cash transfers insufficient to meet their most essential needs or sustain monthly expenditures. This insufficiency reflects Lebanon's chronic inflation and the persistent gap between transfer values and the Survival Minimum Expenditure Basket (SMEB). National monitoring confirms that transfers cover less than half of the SMEB (UNHCR, UNICEF, WFP 2023), leaving households dependent on debt and negative coping strategies.

Perceptions of sufficiency were shaped not only by transfer size but also by market conditions and livelihood opportunities.

For instance, higher sufficiency rates in North Beqaa compared to Central or West Beqaa may reflect local price differences and access to income sources. Similarly, Syrians' higher likelihood of perceiving cash as adequate compared to Lebanese may point to heavier reliance on external aid and fewer alternative income streams. These patterns echo broader evidence that households in less integrated markets face higher effective costs of survival.

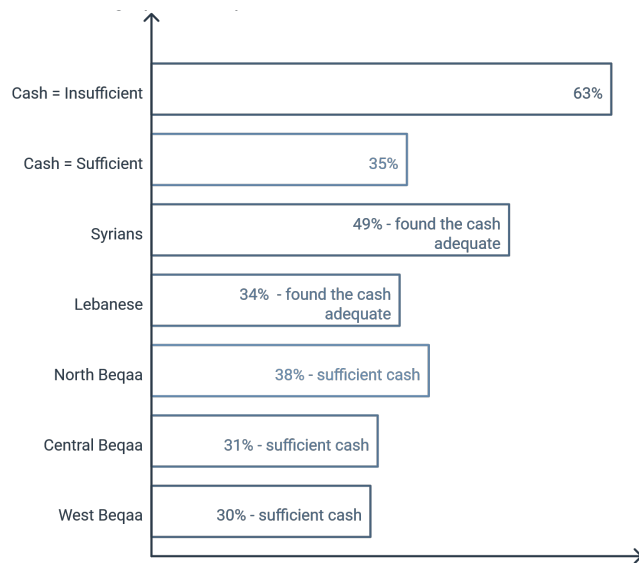


Figure 12 Perceptions of Cash Support Sufficiency

Complementarity of Plus Components. Despite transfer insufficiency, 81% of households stated that the cash and Plus elements complemented each other. This high

perception of complementarity suggests that even when amounts are insufficient, households value integrated support. Women were somewhat more likely than men to perceive this complementarity (84% vs. 78%), though the difference was not statistically significant. This complementarity ranged from 92% among CIAA participants to 76% among SAFER II participants (92% of CIAA participants said cash and Plus reinforced each other, compared to 90% in LHF and just 76% in SAFER II). This variation indicates that context and household profile likely mediated whether Plus activities were meaningful or less relevant. In peri-urban Zahle (LHF), awareness sessions aligned with the daily realities of women caregivers and produced tangible improvements in hygiene and nutrition practices (98% rated useful; 89% reported practical improvements). In farming areas (CIAA), agricultural inputs and training were valuable for land-owning Lebanese farmers but largely irrelevant for displaced Syrians without tenure security. Meanwhile, in remote areas (SAFER II), financial literacy sessions were strongly appreciated (100% rated useful), yet systemic barriers—distance, childcare, expired IDs—undermined accessibility, especially for women.

Cash Plus Financial Literacy Model (SAFER II, Baalbek & El Hermel). The Financial Literacy model illustrates how structural barriers limit effectiveness. Although 39% of Lebanese households in Baalbek and El Hermel judged the cash sufficient, the majority reported it was not. Distance to OMT branches, winter travel, childcare responsibilities, and expired IDs all reduced access, particularly for women. These systemic barriers align with wider evidence that program access for women in Lebanon is mediated less by willingness and more by physical, administrative, inequalities, and caregiving constraints (Mane et al., 2024). Despite these hurdles, the Plus component was highly valued: 100% of participants in North Beqaa rated financial literacy sessions useful, and 93% still applied the lessons. Women stressed that budgeting skills improved confidence and decision-making, yet participation and sustained benefit were often limited by practical access barriers rather than by the content itself. **This shows that even well-designed modules require flexible delivery—such as localised sessions, mobile outreach, or digital options—to ensure equitable participation.**

“I walked for half an hour to reach the nearest OMT branch.” (IDI with female beneficiary, Syrian, central Beqaa)

Cash Plus Nutrition & Hygiene Model (LHF, peri-urban Zahle)

This model highlights how context determines utility. In peri-urban areas (Bar Elias, Saadnayel, Marej, and Qabb Elias), 46% of participants considered the cash sufficient—the highest across all models. Awareness sessions proved especially relevant to women: 98% rated them useful, 96% said they still applied the knowledge, and 89% reported practical improvements. Yet women sometimes described hygiene content as repetitive, and men’s participation was minimal. Seasonal alignment with cash distributions added perceived value, but the vocational training component was poorly adapted to participants’ needs and profiles. Community members explained that the courses were often too short to build lasting skills, or covered basic topics already familiar to many participants, leading several to request more advanced or specialised materials linked to local market opportunities. **These findings demonstrate that while awareness sessions aligned with household realities and generated short-term behavioural**

change, the vocational training failed to achieve lasting impact due to inadequate design, limited duration, and poor alignment with participants' skills, aspirations, and market demands.

"The trainings were useful; the nutrition sessions benefited us." (IDI with female beneficiary, central Beqaa)

Cash Plus Agriculture & Resilience Model (CIAA, Central & West Beqaa)

This case underscores that cash alone cannot ensure resilience. Only **14% of households** found the cash sufficient, reflecting the mismatch between transfer size and agricultural input costs.

Agricultural kits and sessions were highly valued—**98% of participants rated them useful and 97% reported they were still applying the lessons**—but their impact diverged sharply by nationality. **87% of Lebanese farmers** continued to use the kits and apply what they learned, while only **55% of Syrians** did so, reflecting the structural barrier of land ownership. Lebanese farmers described agricultural inputs as highly relevant to their livelihoods, whereas displaced Syrians without land access often saw them as irrelevant or unusable.

Programme staff themselves acknowledged this limitation, explaining that Syrians were informed during registration that their participation was primarily intended for knowledge-building rather than sustained agricultural production, given Lebanon's tenure restrictions. Some Syrian households adapted by using the kits creatively—planting on balconies or in small private spaces—but most faced structural exclusion from agricultural opportunities. Several Syrians nonetheless noted that the knowledge and skills acquired could have future value, particularly if they return to Syria where agriculture remains central to livelihoods.

Women reported gaining new cultivation and preservation skills, but limited market access and lack of capital restricted long-term benefits. Input quality and timing also undermined outcomes.

Taken together, these findings highlight that agricultural Plus components are impactful for **landowners** but largely ineffective for **displaced households without secure tenure**. They also underline a dual perspective: while immediate impact was uneven, knowledge-based elements may hold deferred benefits in contexts of return or improved access.

"The white eggplant seedlings turned out black... I would have preferred to buy my own choice." (IDI with female beneficiary, rural Beqaa)

The divergent utility of Plus components is not simply a matter of preference, but of structural exclusion. The limited utility of Plus components for Syrians reflects structural exclusion rather than preference. Lack of legal residency (affecting 80%) and insecure tenure (97% living in rented informal housing) constrained their ability to benefit from agricultural support (UNHCR, UNICEF, & WFP, 2023). Although property ownership is technically grounds for residency renewal, restrictive legal frameworks, high irregularity rates, and municipal restrictions make this pathway inaccessible. Most refugees rent informally, leaving them unable to invest in land or apply agricultural inputs.

Programme framing acknowledged these limits: staff explained that Syrians were enrolled in CIAA mainly for knowledge-building rather than sustained production. Some used kits creatively in small spaces such as balconies, but most faced exclusion due to tenure restrictions. Women faced additional constraints, as domestic responsibilities and mobility barriers limited their ability to attend trainings.

Syrian participants themselves stressed a dual perspective: while kits and training had limited immediate utility in Lebanon, the skills could be applied in Syria if return becomes possible, where agriculture remains central to livelihoods.

Overall, these findings show that constraints are legal, economic, and programmatic. Without tackling systemic barriers such as insecure tenure, restrictive residency laws, and gendered mobility burdens, Plus activities risk reinforcing inequities by benefiting those already positioned to access them. At the same time, transferable knowledge provides a potential long-term value beyond the Lebanese context.

Conclusion

The data from the three assessed Cash Plus programmes indicate that the effectiveness of interventions was shaped less by the cash itself and more by how Plus components aligned with participants' contexts. Adequacy, timing, and accessibility were key determinants of perceived impact. Structural barriers—such as insecure tenure, restrictive residency laws, and gendered mobility constraints—limited participation and outcomes for many. These findings underline the need for modular, context-adapted Cash Plus designs rather than uniform models.



Key Takeaways

- **Context determines utility.** Plus components only translate into impact when they align with participants' realities: land tenure for farmers, caregiving duties for women, or price dynamics across regions.
- **Targeted population should be thoroughly consulted** during the programming phase in relation to the definition of the Plus component. This should comprise the type of activity to be held, ensuring it is adapted to the needs of the target population but also in the curriculum / how the activity is delivered to make sure it supports the targeted population adequately.
- **Structural barriers limit effectiveness.** Without addressing systemic issues such as insecure tenure, restrictive residency laws, and gendered mobility constraints, Plus activities risk excluding those most in need.

Finding 2.2: Different groups experienced Cash Plus unevenly, with nationality, gender, and assets shaping outcomes

The effectiveness of Cash Plus assistance in Lebanon was not uniform. While cash was widely regarded as essential for meeting basic needs—allowing families to purchase food, pay rent, and cover healthcare—the degree to which households judged it sufficient, and the extent to which Plus components added value, varied sharply by profile. These



differences highlight a central lesson: **who receives support matters as much as what support is delivered.**

Divergent Perceptions of Sufficiency and Complementarity

Across the sample, only 35% of households considered cash sufficient, confirming its role as a lifeline rather than a pathway to stability. Yet perceptions differed: Syrians (49%) were more likely than Lebanese (34%) to describe cash as enough, reflecting their heavier dependence on external aid and lack of alternative income. In peri-urban settings under the Nutrition & Hygiene model (LHF), 46% of households said the cash was sufficient—the highest across the three models. By contrast, in farming areas under CIAA, only 14% considered the cash sufficient, underlining its inadequacy for households facing high input costs. Among Lebanese households in North Beqaa (SAFER II), 39% judged the cash sufficient. Despite these variations, 81% of households overall reported that the cash and Plus components complemented each other, underscoring their combined role in survival strategies.

Women (84%) were more likely than men (78%) to see cash and Plus components as complementary, reflecting their closer engagement with household management. Persons with disabilities expressed broadly similar views but placed greater emphasis on medical needs.

Gendered Pathways of Impact

Gender emerged as a key differentiator. In SAFER II, financial literacy sessions resonated strongly with women—especially widows and single mothers—who valued the training for improving budgeting confidence and reducing stress. 100% of participants rated the sessions useful, and 93% said they were still applying the knowledge. Men, by contrast, questioned its relevance given irregular incomes, highlighting how gender roles and livelihood realities shape perceived utility. This gendered split suggests that Cash Plus risks reinforcing existing roles: women gain household-level agency, but men's disengagement narrows the transformative potential of Plus activities. Without male-targeted or livelihood-relevant Plus components, gender gaps in perceived utility are likely to persist.

“Cash was the most useful support, as it allowed me to buy food.” (IDI with female beneficiary, Beqaa).

In LHF, women again took the lead: Lebanese women linked hygiene and nutrition sessions to empowerment, while men often delegated participation to wives. Sessions were nearly universally appreciated, with 98% finding them useful, 96% still applying knowledge, and 89% reporting practical improvements in household management. This suggests the Plus components reinforced women's agency but had limited reach with men. These patterns show that Plus activities risk reinforcing gendered divisions of labour: women gain empowerment in household management, while men outside agriculture disengage, limiting broader household-level impact.

These patterns confirm broader evidence that women are more likely to engage in complementary services and apply knowledge in daily household management, whereas men outside agriculture often found Plus elements less relevant.

Household assets and structural constraints further shaped outcomes. In CIAA, agricultural kits and training were highly valued by Lebanese farmers (98% useful; 97% still applied; 89% reported improvements in work), with benefits including improved crop quality, dietary diversification, and occasional surplus sales. Eighty-nine percent of Lebanese continued to use the kits compared with only 55% of Syrians, reflecting the structural barrier of insecure land tenure, as mentioned in the complementarity section above. For Syrians without secure land, however, the same kits were largely irrelevant: only 55% continued to use them compared to 89% of Lebanese. This reflects structural exclusion rather than preference, Syrians cannot legally or practically secure tenure, which means agricultural inputs become a benefit reserved for landowners. Unless residency and land access barriers are addressed, such Plus activities will remain inequitable.

“For me the kit agricultural support and awareness session were the most useful because my main job is agriculture.” (IDI with male beneficiary, Beqaa).

“The agricultural sessions didn’t add much new information — we are farmers, born and raised.” (IDI with male beneficiary, Beqaa).

This illustrates a dual dynamic: for Lebanese farmers, agricultural kits sustained livelihoods and dietary diversity; for Syrians, insecure tenure structurally excluded them from these benefits, reinforcing inequalities that program design alone could not overcome.

These findings highlight the risk of **asset-mismatched interventions**: agricultural Plus components are effective for landowners but inequitable for tenants and displaced households. Similarly, trainings perceived as repetitive by experienced farmers show the need to calibrate content to participants’ skills.

Conclusion

The analysis indicates that Cash Plus is not experienced uniformly across target groups. Cash is consistently described as essential, but perceptions of sufficiency are shaped by displacement status, while the relevance of Plus components often depends on gender roles, caregiving responsibilities, and household assets. Syrians tend to frame cash as survival income, Lebanese farmers link agricultural inputs to livelihood continuity, and women describe Plus components as empowering—whereas men outside agriculture often disengage. Implementers and local authorities also note that Plus components are useful but stress that without adequate transfer amounts, their long-term impact remains limited. Taken together, these perspectives suggest that cash sufficiency is a critical foundation for programme effectiveness, and that one-size-fits-all models are unlikely to succeed in Lebanon’s heterogeneous contexts. To reduce inequities, Plus activities should be designed in ways that reflect the diverse assets, barriers, and roles of different groups.



Key Takeaways

- **Household profile shapes impact.** Women, men, farmers, and displaced households experienced Cash Plus differently, showing that targeting strategies must account for gender, displacement, and asset base.
- **Plus components are only effective when adapted to target population profile and constraints.** Financial literacy empowered women but had limited relevance for men with irregular incomes; agricultural inputs strengthened farmers but excluded landless Syrians.
- **Integrate structural inequities into programme design.** Barriers such as insecure tenure, inadequate transfer amounts, and gendered caregiving burdens cannot be addressed solely at the programme level. However, Cash Plus interventions can mitigate their effects by explicitly integrating these constraints into targeting, component design, and delivery modalities—for instance, by adapting Plus activities to women’s time availability, developing non-land-based livelihood options for displaced households, and aligning transfer values with differentiated vulnerability profiles.

Research question 3: Relevance, effectiveness, and sustainability of Cash Plus interventions

This theme examines how different stakeholders perceive the Cash Plus approach across three sub-themes—Relevance, Sustainability, and Effectiveness—to understand whether it meets urgent needs, endures beyond implementation, and operates well in practice. The analysis integrates quantitative survey responses and qualitative evidence from IDIs, and KIs with beneficiaries, implementing staff, local authorities, and community members and sector working group experts. Findings are presented per sub-theme in the following order: first Relevance, then Effectiveness, and finally Sustainability.

Answer to Research question 2:

- **Relevance to primary needs & timing:** 71% of households rated assistance as relevant to their most urgent needs, but only 35% found the cash sufficient to cover priorities. Seasonal timing improved satisfaction (e.g., LHF hygiene/nutrition sessions coinciding with school/winter needs). Syrians were more likely than Lebanese to judge cash sufficient (49% vs. 34%), showing reliance on aid as survival income.
Strength of evidence: Medium
- **Effectiveness of Plus components:** Across models, >90% of participants rated Plus sessions useful (100% SAFER II financial literacy; 98% LHF hygiene/nutrition; 98% CIAA agricultural inputs). Application rates were also high (93% SAFER II; 96% LHF; 97% CIAA), but uptake varied: Lebanese farmers sustained use (89%), while only 55% of Syrians did so due to insecure land tenure.
Strength of evidence: Medium-High
- **Sustainability of outcomes:** Only 6% of households reported sustained improvements in food, income, or service access after assistance ended; 78% said gains had dissipated. Training outcomes were fragile: financial literacy improved budgeting confidence, but inflation eroded benefits; hygiene practices were applied, but income stress limited continuity; agricultural kits supported Lebanese farmers but excluded most Syrians.
Strength of evidence: Low



Finding 3.1: Cash Plus was broadly relevant to urgent household needs but less aligned with long-term aspirations

Meeting Immediate Needs Across Diverse Groups.

Relevance of the three Cash Plus models was consistently high: **94% of households** reported that support met some immediate needs, with cash described as indispensable for covering food, rent, and medicines. Across nationalities and genders, participants consistently labelled cash “the most useful support” because it secured daily essentials in a collapsing economy.

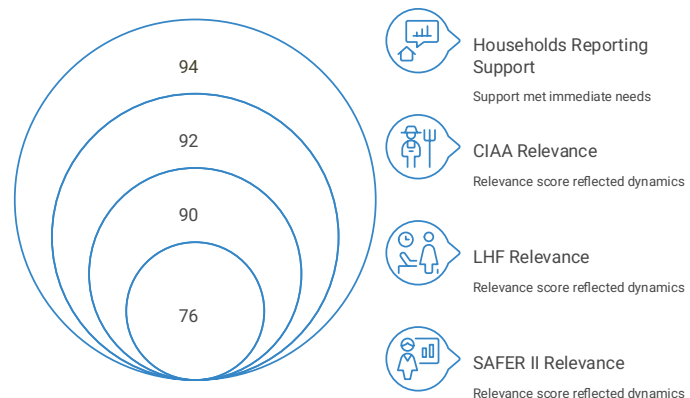


Figure 13 Cash Plus Models Relevance Drop-off

The additional value of Plus components, however, depended on household realities. In the **Agriculture & Resilience (CIAA)** model, Lebanese farmers valued agricultural inputs and training, applying new techniques and at times generating small surpluses. By contrast, many Syrian households struggled with relevance due to lack of land, often reselling agricultural kits to cover rent or health costs. Staff clarified that this was anticipated: from the outset, Syrian participants were informed that their main benefit would come from knowledge and small kits adaptable to private spaces such as balconies, not land-based farming.

In the **Nutrition & Hygiene (LHF)** model, women across both Lebanese and Syrian households described hygiene and nutrition sessions as directly applicable, particularly for childcare and food safety in insecure housing. In **Financial Literacy (SAFER II)**, women reported that budgeting skills were empowering for managing scarce resources, though households with highly irregular incomes found them less applicable.

Relevance scores reflected these dynamics as seen in figure 13 above. Regional disparities were evident, with North Beqaa households reporting the highest relevance compared to Central and West Beqaa, reflecting stronger agricultural alignment and denser complementary programming.

“The knowledge I gained is still with me and helped me start my own agricultural business.” (IDI with male beneficiary from LHF, Beqaa)

Adequacy: A Persistent Weakness. Despite high relevance, adequacy² emerged as the weakest link. **60% of households** judged the cash as insufficient, reporting that transfers lasted only one to two weeks. Adequacy was highest in **LHF (46%)**, moderate in **SAFER II (39%)**, and lowest in **CIAA (14%)**, reflecting both project design and household profile. Widows, female-headed households, and families caring for children with disabilities most frequently stressed insufficiency. Lebanese farmers noted that transfer values were far

² Adequacy refers to whether transfers covered essential expenses (e.g., food, rent, healthcare, education). Respondents were asked: “Was the amount of cash you received enough to meet your basic needs?”

below production costs, while Syrians described painful trade-offs between food, rent, and healthcare.

These findings align with national evidence: the **REACH (2024) Multi-Sector Needs Assessment** shows 37% of Lebanese households unable to cover essentials despite average incomes exceeding expenditures, while the **VASyR (2023)** confirms that most Syrians remain below the Survival Minimum Expenditure Basket even with assistance. Importantly, revisions of the SMEB in 2022–2023 demonstrate how inflation consistently outpaced transfer values, meaning that even index-linked cash eroded quickly in purchasing power.

Timeliness and Seasonal Gaps. Timeliness was relatively strong: **96% of participants** reported receiving cash when they needed it, particularly at month's end for rent and bills. Model-specific performance was similarly high—**97% in SAFER II, 96% in LHF, and 94% in CIAA**. However, flaws persisted. In **CIAA**, seeds and agricultural inputs often arrived too late for planting, undermining their utility. In **LHF**, awareness sessions sometimes lagged behind transfers, weakening complementarity. Across all models, households highlighted gaps in addressing seasonal expenses—such as winter heating or school fees—leaving families exposed despite alignment with monthly rent cycles. This underlined a structural weakness: while monthly disbursements provided some predictability, they were less responsive to seasonal vulnerabilities, reinforcing fragility.

Satisfaction, Uptake, and Feedback. Satisfaction with the models was generally high. **64% of households** rated cash as very or extremely useful, and **97% expressed the same for trainings and awareness sessions**. The extent of satisfaction, however, depended on contextual fit.

In **CIAA**, Lebanese farmers praised agricultural training and inputs, while Syrians often resold kits due to land constraints—though staff stressed they had explained from the outset that Syrians' benefits would lie in transferable knowledge and balcony-based kits rather than large-scale farming. In **LHF**, women particularly valued hygiene and nutrition content, applying lessons on childcare, food safety, and household resource management. Data confirmed stronger uptake among women: **88% continued applying lessons**, compared to **83% of men**. In **SAFER II**, women consistently described budgeting sessions as boosting confidence in household management, though engagement was weaker among households with highly irregular incomes, especially men who questioned the relevance of financial literacy given unstable livelihoods.

Gender shaped uptake across models: women sustained nutrition, hygiene, and budgeting lessons more consistently, while men primarily engaged in agricultural sessions. Female-headed households particularly appreciated financial literacy, highlighting increased confidence in managing scarce resources.

“The topics covered were useful. I learned how to better interact with my children and food hygiene and safety training was particularly helpful.” (IDI with female beneficiary, Beqaa)

Feedback and accountability mechanisms were limited. Although **72% of households knew how to complain**, only **8% actually did**, largely because they did not feel the need. Uptake was strongest in **SAFER II**, where hotlines were widely circulated, but weaker in **CIAA and LHF**. Women in rural villages cited barriers such as digital literacy, transport, and trust, while staff acknowledged weak institutionalisation of feedback systems. Limited responsiveness risked reducing trust in programmes even when satisfaction was generally high.

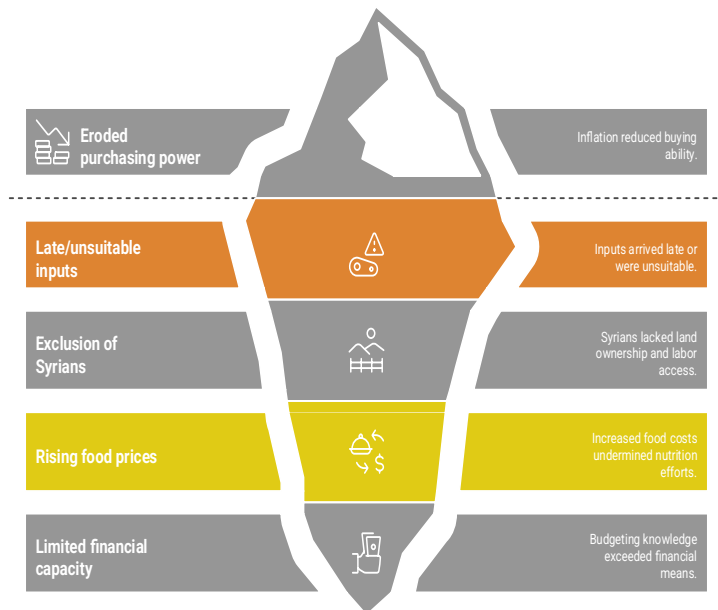


Figure 14 Market alignment perceptions varied due to hidden factors

One of the few indications of longer-term potential came from knowledge uptake. Twenty-eight percent of participants reported adopting new practices at home or in their communities. In **CIAA**, Lebanese farmers described applying irrigation and fertilisation techniques, sometimes leveraging these into small businesses. In **LHF**, women adopted new hygiene and childcare practices. In **SAFER II**, women gained budgeting skills and, in some cases, initiated micro-projects. Although modest, this behavioural change was significant in Lebanon's crisis context, where sustained uptake is rare. Spillover effects included neighbours sharing vegetables or hygiene tips, while staff observed nutrition promoters continuing awareness-raising beyond project timelines. These examples suggest that when Plus components are well tailored, they can foster confidence, innovation, and knowledge diffusion even amid systemic instability.

Perceptions of market alignment varied. Inflation consistently eroded purchasing power across all three models. In **CIAA**, inputs often arrived late or were unsuitable for local soil, limiting utility and fairness. Syrians—excluded from land ownership and formal agricultural labour—were especially disadvantaged and frequently resold inputs. Staff reiterated that this had been addressed upfront: Syrian households were told that their main benefit would come from the knowledge gained and kits usable in small private spaces. In **LHF**, women noted that rising food prices undermined their ability to consistently apply nutrition lessons. In **SAFER II**, budgeting knowledge was often more advanced than households' financial capacity to put it into practice, given inflationary pressures.

“The money was helpful, but the prices in the market are much higher than what the assistance can cover.” (IDI with male beneficiary, Beqaa)

Targeting was broadly trusted but not flawless.

- **Nutrition & Hygiene (LHF):** targeted vulnerable populations in Zahle District, with a strong emphasis on women and girls. Findings confirmed high relevance, especially for hygiene and nutrition sessions, though gaps remained in reaching the most economically marginalised.
- **Agriculture & Resilience (CIAA):** targeted farmers and vulnerable households in Central and West Beqaa. While Lebanese farmers benefited, Syrians—lacking land—perceived targeting as unfair when agricultural inputs were distributed to landless households, leading to resale and resentment.
- **Financial Literacy (SAFER II):** targeted Lebanon’s most affected households not supported by other organisations. Relevance was strong for women-headed households, though limited for families with highly irregular incomes.

“The selection process was fair because the most vulnerable families were chosen.” (IDI with female beneficiary, Beqaa)

Community leaders and staff confirmed that vulnerability criteria guided selection, but acknowledged errors, particularly where inputs were misallocated to households unable to use them. These dynamics suggest that precision in targeting and transparent validation are important for maintaining trust.

Conclusion

Service access gains under Cash Plus were real but fragile. Improvements were strongest where Plus components embedded direct linkages to services and where local governance structures actively reinforced delivery, as in SAFER II and LHF. Yet these benefits were uneven—more accessible to Lebanese households and persons with disabilities than to Syrians, and concentrated in regions with denser humanitarian programming. The case of CIAA highlights that when Plus components do not deliberately connect households to services, impacts are minimal. Ultimately, reliance on temporary transfers meant that once support ended, households reverted to negative coping strategies, underscoring the need for structural approaches that combine financial assistance with sustained, equity-sensitive service linkages and housing solutions.



Key Takeaways

- **Relevance is high but adequacy is consistently low.** While households praised the usefulness of cash and trainings, the value of transfers was insufficient to last beyond one to two weeks, limiting impact.
- **Targeting and alignment matter.** Plus components were most effective when matched to household realities—farmers benefited from CIAA, women from LHF and SAFER II—but misallocations (e.g., inputs to landless households) undermined fairness and credibility.
- **Potential for transformation is fragile.** Knowledge adoption (28%) shows that Cash Plus can foster behavioural change and resilience, but inflation, exclusion,

and weak accountability systems constrain its ability to move beyond short-term relief.

Finding 3.2: Cash Plus was effective in addressing short-term vulnerabilities, though impacts varied by model and group

The three Cash Plus models demonstrated operational strengths in delivering transfers and promoting uptake of complementary activities, but outcomes diverged by project design and household profile. Across contexts, beneficiaries reported applying agricultural techniques, adopting hygiene behaviours, and engaging in financial literacy sessions—indicating strong output-level performance. **Overall, 28% of participants reported behavioural changes** in their households or communities, a rare signal of confidence-building and knowledge diffusion in Lebanon’s fragile crisis setting.

- In the **Agriculture & Resilience** model, Lebanese farmers adopted irrigation and fertilisation techniques that improved crop yields and food preservation. Yet poor-quality inputs, delayed delivery, and limited follow-up undermined results. For Syrian households without land, relevance was particularly constrained, leading many to resell inputs to meet urgent needs. Staff stressed, however, that this limitation was addressed from the start: Syrian participants were explicitly told they would benefit primarily from knowledge and small kits adaptable to private spaces such as balconies, not land-based production.
- The **Nutrition & Hygiene** model resonated strongly with women, who described hygiene and food safety sessions as directly applicable to childcare and insecure living environments. These translated into visible household-level changes, though the cash component lasted less than two weeks and the exclusion of some equally vulnerable families raised fairness concerns.
- The **Financial Literacy (SAFER II)** model built budgeting skills that women and female-headed households described as empowering, and in some cases catalytic for micro-projects. Inflation and irregular incomes, however, blunted their practical impact, with knowledge often outpacing households’ financial capacity to apply it.

Effectiveness therefore depended less on the Cash Plus concept itself than on the ability of each model to align with Lebanon’s collapsing economy, overstretched public services, and the particular vulnerabilities of refugees.

Cash delivery was generally smooth, with only **9% of households** reporting environmental barriers to benefiting. Among those, **66% cited distance** and **40% provider-side problems** such as liquidity shortages, overcrowding, and long waiting times. Predictability was highly valued, particularly when transfers arrived at month’s end. Experiences varied by nationality and geography. Lebanese households generally described transfers as reliable, while Syrians in Central Beqaa and Aarsal reported delays of 10 days to 2 months due to expired IDs, mismatches at agents, and movement restrictions. Urban and peri-urban households accessed cash more smoothly, whereas those in remote or high-restriction areas experienced recurrent delays. By model, **SAFER II had the most consistent delivery**, while LHF participants faced frequent delays linked to documentation and transport costs, and CIAA participants noted interruptions due to mobility restrictions.

Disaggregation highlighted disparities: women (11%) were more likely than men (7%) to face barriers, and persons with disabilities (12%) reported higher constraints than those

without (7%). At project level, **LHF participants reported the highest share of barriers (13%)**, while **CIAA recorded almost none (1%)**. These differences underline that timeliness alone does not guarantee effectiveness: without redundant access points and responsive grievance mechanisms, predictability risks reinforcing inequities rather than reducing them. Similar patterns were seen nationally during conflict escalations in 2023–24, when redemption rates at agents dropped from 90% to two-thirds as insecurity, liquidity shortages, and restrictions disproportionately affected refugee-hosting areas (Mercy Corps, 2024).

Uptake of Plus activities was strong, with knowledge often diffusing beyond direct recipients. Lebanese farmers under CIAA attended multiple sessions—sometimes more than 10 or even 40—and applied techniques to improve crop quality. Syrian women under LHF described adopting hygiene and food safety routines, while nutrition promoters extended awareness into communities. These outcomes suggest that the “Plus” components resonated and could spark confidence and innovation, but application depended heavily on resources. Lebanese farmers and women with household decision-making power sustained changes, while Syrians—constrained by insecure tenure and limited assets—struggled to translate knowledge into practice, despite staff efforts to clarify from the outset that benefits would be transferable to small private spaces.

Implementation gaps further undermined effectiveness.

In CIAA, seeds were distributed mixed with straw, irrigation pumps were delayed or never delivered, and post-training follow-up was minimal. Beneficiaries described these as serious setbacks that disrupted planting cycles, added unplanned costs, and eroded trust. In LHF, sessions were well received but community tensions arose when equally vulnerable households were excluded. In SAFER II, delivery was logistically smoother but undermined by the absence of refresher sessions, which participants said reduced their ability to sustain skills. Both men and women voiced frustrations. Women stressed that missing inputs cut directly into household food production, while men described wasted investments in land preparation. In all models, perceptions of unfairness spread quickly in small communities, where targeting mismatches and weak follow-up fuelled mistrust. These findings underscore how limited quality assurance mechanisms—common across humanitarian supply chains in Lebanon—fed into perceptions of reduced credibility.

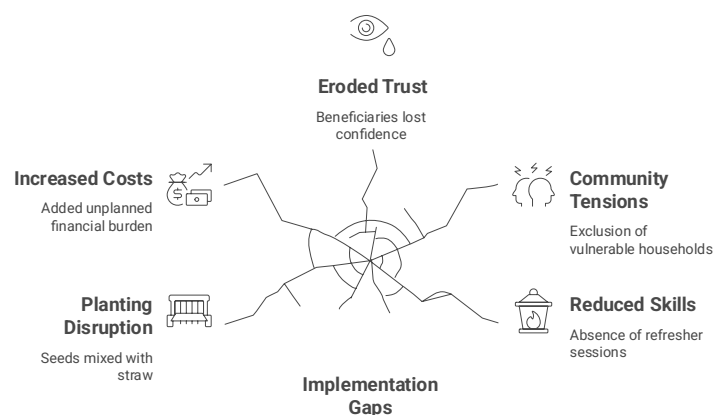


Figure 15 Implementation Gaps and Effectiveness

Both men and women voiced frustrations. Women stressed that missing inputs cut directly into household food production, while men described wasted investments in land preparation. In all models, perceptions of unfairness spread quickly in small communities, where targeting mismatches and weak follow-up fuelled mistrust. These findings underscore how limited quality assurance mechanisms—common across humanitarian supply chains in Lebanon—fed into perceptions of reduced credibility.

The duration and frequency of support further constrained effectiveness. Although transfers were distributed monthly for between three and twelve months, households reported that cash typically lasted only **10 to 20 days**. Syrians in Central Beqaa and Aarsal experienced the shortest coverage, often under two weeks, due to high health costs and

debt burdens. Lebanese households stretched resources slightly longer, up to twenty days, sometimes by relying on farming or extended family support.

Women described making difficult trade-offs between food, rent, and utilities, while men emphasised unavoidable structural expenses such as medicine and land rent. Female-headed households in SAFER II noted that budgeting skills helped them extend the value of transfers, but inflation rapidly cancelled these gains. Geography also mattered: in Aarsal, transport and health costs consumed assistance more quickly, and Syrian households struggled to attend sessions due to caregiving and mobility restrictions.

By model, cash in **CIAA typically lasted 10–15 days**, in **LHF under 15 days**, and in **SAFER II 15–20 days** when budgeting skills were applied. Even vocational training, such as the 70-hour AC repair course, was described as too short to generate meaningful income—illustrating how gains remained temporary unless paired with longer-term investments.

Fifteen to twenty days [the cash support lasts] if my children don't ask for anything." (IDI with female beneficiary, Beqaa)

Conclusion

The three Cash Plus models were effective in delivering predictable relief and encouraging modest behavioural change, particularly among Lebanese farmers, women in hygiene and nutrition, and women-headed households in financial literacy. Yet outcomes were fragile: transfers lasted only 10–20 days, input quality and targeting gaps undermined fairness, and inflation eroded gains. Syrians without land were especially disadvantaged in CIAA, even when staff clarified their benefits would come from knowledge and balcony-based kits. Overall, effectiveness was stronger in short-term protection than in sustaining resilience, with operational delivery outpacing long-term impact.



Key Takeaways

- **Short-term protection, fragile outcomes:** Cash Plus delivered effectively and enabled modest behavioural change, but gains were quickly eroded by inflation, debt, and inadequate transfer duration (**10–20 days**).
- **Effectiveness hinges on alignment:** CIAA supported Lebanese farmers, LHF empowered women through hygiene and nutrition, and SAFER II built financial confidence—but mismatches (e.g., inputs to landless Syrians, vocational courses of only **70 hours**) reduced equity and impact.
- **Operational gaps erode trust:** Poor-quality inputs (e.g., **wheat seeds mixed with straw**), weak follow-up, and limited grievance mechanisms undermined community confidence; robust quality assurance and inclusive targeting are essential to sustain effectiveness.

Finding 3.3: Sustainability of outcomes was limited, with most benefits fading after support ended

Sustainability revealed a sharp divide between the fleeting protection of cash and the more durable—but partial—benefits of “Plus” components. Only **6%** of beneficiaries reported sustained benefits from cash; **15%** said improvements were partially ongoing; **78%** said improvements were no longer ongoing. By contrast, skills, reusable resources, and confidence persisted well beyond closure: 89% of trained participants still applied what they learned and 65% continued using distributed tools or materials. As established in Finding 3.1 (Adequacy) and Finding 3.2 (Duration/Effectiveness), inflation and short transfer duration meant liquidity gains dissipated quickly, while knowledge-based assets proved more “inflation-resistant.” This mirrors the trajectory observed under Research Question 1 (food, income, services): short-term food security gains faded post-cash, while practice-based benefits outlasted transfers.

*“Nothing is left; once the support stopped, there was no lasting impact.”
(IDI with female beneficiary, Beqaa)*

*“The real solution isn’t just giving fish; it’s teaching people how to fish.” (FGD
with community members, Baalbek)*

Cash after closure: indispensable but fleeting. Across nationalities, interviewees described cash as essential yet quickly absorbed by rent, utilities, and health costs. Lebanese households emphasized immediate bills; Syrians highlighted a rapid return to debt and rationing absent stable income—patterns already detailed in **Finding 3.1 (Adequacy)**. Geography reinforced these limits: sustainability of cash-related benefits was highest in **North Beqaa (8%)**, lower in **Central Beqaa (3%)**, and **nil in West Beqaa**, where seasonal costs (e.g., winter heating) made assistance feel especially short-lived.

Who sustained what: nationality, gender, and geography

By nationality, **Lebanese farmers in Central Beqaa** were best placed to continue practices (irrigation/seed management) after closure; **Syrians** valued knowledge but could not maintain it consistently due to landlessness or lack of capital—constraints already explained in **Finding 3.1** and **Finding 3.2**. Staff reiterated from the outset that Syrian participants in **CIAA** would primarily benefit from **knowledge and small kits for private spaces such as balconies**, not land-based production.

By gender, women more often sustained **hygiene and childcare** practices; men emphasized **agricultural** techniques. **Female-headed households (SAFER II)** reported budgeting skills remained integral to daily management. Geography layered these patterns:

- **Central/West Beqaa (farmers with land):** stronger continuity of agricultural techniques.
- **Central Beqaa (Syrians without tenure):** structural barriers limited continuation.
- **North Beqaa:** notable continuity in financial literacy and hygiene; women reported daily application.

Model-level sustainability differences: Model comparisons sharpen the cash/knowledge divide. **8%** of **SAFER II** participants reported positive changes in food,

income, or access still ongoing, versus **4%** in **CIAA** and **0%** in **LHF**. The share reporting that changes were no longer ongoing was highest in **CIAA (91%)**, then **LHF (83%)**, and lowest in **SAFER II (73%)**—differences reported as **statistically significant**. Practices that endured included **irrigation, food preservation, hygiene routines, and budgeting**; Lebanese farmers described correcting prior planting errors, while women linked preservation techniques to lower household costs. Syrians repeatedly stressed that continuation hinged on **land access**. Regionally, sustainability was strongest in **North Beqaa** (more consistent follow-up/training), and weakest in **Central/West Beqaa** where equipment gaps and abrupt closure reduced confidence.

"I corrected errors and learned new agricultural techniques." (IDI with male beneficiary, Lebanon)

"It's a beautiful feeling to harvest my own produce." (IDI with female beneficiary, Lebanon)

Diffusion as a sustainability mechanism. **28%** of households reported behavioural change; as shown earlier in **Finding 3.2**, this is a meaningful—if modest—signal in a crisis context. Model-level differences were pronounced: **LHF 35%, SAFER II 32%, CIAA 13%**. Gendered differences were also strong (**35% women vs 22% men** reporting change), reflecting women's central roles in **food, childcare, budgeting**. Nationality differences were not statistically significant (**Lebanese 29%, Syrians 24%**). Diffusion varied by region:

- **North/West Beqaa (rural):** sharing produce, techniques, and surplus inputs reinforced community-level continuity.
- **Central Beqaa (tenure-insecure):** diffusion was largely **intra-household** (hygiene/childcare routines).
- **Central Beqaa (institutional):** nutrition promoters extended awareness even in constrained settings.

Interpreting sustainability in a hyperinflationary crisis: Against Lebanon's hyperinflation, currency collapse, and public-service breakdown, the **89% skill continuation** and **28% behavioural change** are notable. The divergence between cash and Plus reflects structural dynamics already documented in **Findings 3.1–3.2**: cash (benchmarked to outdated **SMEB**) was rapidly eroded, while skills/knowledge persisted. Geography sharpened this: **North Beqaa (SAFER II)** showed the strongest continuity, **Central Beqaa** the weakest, **West Beqaa** the most seasonally fragile. Importantly, **SAFER II ended only in August 2025**; higher "ongoing change" in North Beqaa may partly reflect **recency**, not durable impact—so these results warrant cautious interpretation and time-bound re-assessment.

Conclusion

Sustainability hinged on the **Plus**: cash was protective but faded (6% sustained), while **skills (89%)** and **tools (65%)** continued, especially where practices fit household roles and assets. Lebanese farmers and women (notably in **LHF** and **SAFER II**) sustained the highest practice adoption; Syrians and asset-poor households faced structural barriers (tenure, capital) already evidenced in **Findings 3.1–3.2**, despite staff clarifying for **CIAA**

that Syrian participants would primarily benefit from **knowledge and balcony-scale kits**. Regional and model differences were clear—**North Beqaa/SAFER II** strongest, **Central Beqaa** weakest, **West Beqaa** seasonally fragile—with **SAFER II's** recency (Aug 2025 closure) likely inflating near-term continuity. Overall, sustainability emerged when Plus components aligned with lived realities, but remained uneven and constrained by Lebanon's structural crisis; periodic follow-up will be needed to distinguish **recency** from **true durability**.



Key Takeaways

- **Cash was fleeting, skills endured.** Only 6% of households reported sustained cash benefits, while 89% continued applying skills and 65% using tools, showing that sustainability rested on knowledge rather than liquidity.
- **Sustainability varied by region and project.** Continuation was highest in North Beqaa (8%, SAFER II), compared to 3% in Central and none in West; however, SAFER II's stronger results may reflect its recent closure (August 2025) rather than lasting effects.
- **Women were central to sustainability.** Thirty-five percent of women reported behavioural changes compared to 22% of men, with strongest continuity in hygiene, nutrition, and financial literacy practices that directly matched their household roles.

FOCUS BOX



Transfer Value Adequacy and the Survival Minimum Expenditure Basket (SMEB)

Transfer value adequacy refers to whether the amount of cash provided to beneficiaries is sufficient to meet their essential needs, often benchmarked against standards like the Survival Minimum Expenditure Basket (SMEB). In the context of Cash Plus programming, adequacy is critical; if the cash component is insufficient to cover basic survival needs, households may be unable to benefit from the "plus" components (e.g., training, livelihood inputs), as they are forced to prioritize immediate consumption or debt repayment. The surveys, KIIs, and IDIs indicate that while cash assistance provided essential short-term relief, the transfer values were broadly perceived as insufficient to meet household needs, creating significant gaps and forcing negative coping strategies.

Transfer Values vs. Household Needs

The cash transfer amounts provided under the programmes were generally below the SMEB and insufficient to cover beneficiaries' priority needs. Overall, **63% of all beneficiaries reported that the cash support was not enough to meet their basic needs**. Experts in KIIs revealed a significant discrepancy, stating that the sector recommendation followed by the programmes was \$20 per individual, whereas the SMEB is around \$45 per person—more than double the amount provided. Moreover, they explained that the sector's recommended amounts are calculated to cover only the minimum requirements for survival. This gap was consistently echoed in beneficiary testimonies across different cash transfer amounts.

Disparities in Perceived Adequacy

Perceptions of sufficiency varied significantly across different groups, highlighting how vulnerability shapes household economies:

- **Nationality:** Syrian households were more likely than Lebanese households to consider the cash adequate (49% vs. 34%), which may reflect a heavier reliance on external aid and fewer alternative income sources. However, Syrians also directed nearly half (49%) of their cash toward rent, compared to only 6.22% for Lebanese households, underscoring their acute housing insecurity.
- **Disability Status:** Households with Persons with Disabilities (PwDs) faced extreme financial trade-offs. They devoted almost half (46%) of their cash assistance to healthcare, nearly double the share spent by households without disabilities (26%). This expenditure on medical needs, such as medication and diapers, often meant sacrificing other essentials.
- **Programme Model & Region:** Adequacy was lowest under the Agriculture & Resilience model, where only 14% of households found the cash sufficient, reflecting the high costs of agricultural inputs. In contrast, 46% of households in the Nutrition & Hygiene model and 39% in the Financial Literacy model found the amount adequate.

Implications of Inadequate Transfers

The inadequacy of the cash transfers had several negative consequences for households:

- **Limited Duration of Support:** The cash received often lasted for a very short period. Beneficiaries reported that the money was spent within one day, two to three days, a few days, less than a week, one week, eight to ten days, ten days, two weeks, or 15-20 days. This meant families quickly reverted to their previous state of vulnerability.
- **Reliance on Debt:** A primary coping strategy was borrowing money or buying on credit from shops, mainly for food (68%), healthcare (38%), and medicine (31%). The cash assistance was often used immediately to repay these debts, perpetuating a cycle of indebtedness. One Syrian beneficiary explained they had a \$600 debt at the supermarket and used the \$100 monthly assistance to pay it off gradually.
- **Negative Coping Strategies & Trade-offs:** When cash was insufficient, households consistently described having to make difficult trade-offs. Respondents across groups highlighted choices between paying rent, covering health expenses, and securing adequate food. Common coping strategies included reducing the number or size of meals, cutting back on diverse foods, and restricting purchases to the cheapest staples such as bread, rice, and oil. Several accounts also noted that once assistance ended, even basic items like meat could only be purchased in smaller quantities, reflecting how quickly transfers were exhausted.

Research question 4: Prospects for scaling, adapting, and replicating Cash Plus models

This theme examines the feasibility of expanding, adjusting, and reproducing the Cash Plus model across Lebanon, using three interlinked dimensions. Scalability is defined as the perceived potential to increase the reach of the model to larger populations or geographic areas while maintaining quality, effectiveness, and operational feasibility. Analysis considers both enabling factors and constraining barriers. Adaptability is defined as the ability to adjust the model to new contexts or emerging needs while preserving its effectiveness. Replicability is defined as the feasibility of applying the same model or its core components in comparable settings with minimal or no changes, focusing on transferable elements.

The analysis draws on qualitative evidence from IDIs and KIIs with beneficiaries, staff, local authorities, community members, and sector working group experts. Findings are presented per sub-theme—first, Scalability, then Adaptability, and finally Replicability—to reflect the progression from expansion potential to operational flexibility, to transferability across settings and delivery systems.

Answer to Research question 4:

- **Scalability (expansion potential & barriers):** 72% of surveyed community members and beneficiaries agreed the model *should* be expanded, but fewer (61%) said it realistically *could* be scaled due to cost, staffing, and coordination barriers. Staff and other experts cited high financial requirements, inflation, and short funding cycles as major limits.
Strength of evidence: Medium–High.
- **Adaptability (contextual tailoring):** Stakeholders reported that adaptations had been made during implementation (e.g., changing training content, adjusting delivery modalities, shifting distribution timing). Beneficiaries confirmed these adaptations improved relevance.
Strength of evidence: High
- **Replicability (core components transferrable to other areas):** Staff and local authorities judged financial literacy and hygiene/nutrition sessions as easily replicable, while agricultural support required substantial adaptation due to land tenure barriers. 74% of local stakeholders believed core elements could be repeated in similar Lebanese contexts with minor adjustments.
Strength of evidence: Medium–High

Finding 4.1: Scalability of Cash Plus depends mainly on transfer adequacy, delivery systems, and long-term funding

Expanding Cash Plus programming across Lebanon hinges on a crucial distinction: while the **cash component is highly scalable and ready for rapid expansion**, the "plus" elements—like agricultural support and specialized training—demand careful, context-specific adaptation to be effective. This division is key to understanding both the potential and the pitfalls of taking these programs to a larger scale.

The "Cash" Backbone: Standardized, Scalable, and Ready to Go. The core cash delivery systems are robust and easily scalable. Financial networks like OMT, Western Union, and BOB Finance are already in place across the country, forming a reliable backbone for expansion. Communication tools are equally standardized and effective:

- **Digital alerts** via SMS and WhatsApp are consistently praised by households for providing timely information.
- **Hotlines** offer a trusted channel for feedback and support.

"They created a WhatsApp group for beneficiaries." (IDI with female beneficiary, Beqaa)

Beneficiaries confirmed these mechanisms are easy to use and could be expanded quickly. Syrian households, in particular, valued WhatsApp for receiving critical updates, while Lebanese farmers appreciated the need for context-appropriate agricultural inputs. This powerful combination of financial infrastructure and digital communication makes the cash portion of the model highly standardizable and ready for scale-up.

The "Plus" Elements: Context is Everything. In sharp contrast, the "plus" components cannot be scaled up with a one-size-fits-all approach. Their success is conditional on rigorous quality control and adaptation to local realities. For example:

- In the **Agriculture & Resilience (CIAA) model**, scaling up without strict quality assurance proved risky. Farmers described receiving poor-quality wheat seeds mixed with straw, forcing them to rent cleaning machines at their own expense. Meanwhile, providing agricultural kits to Syrian households without land access led many to sell the inputs, fueling resentment and reinforcing inequities.
- In the **Nutrition & Hygiene (LHF) model**, while the content was transferable, women noted that childcare duties and transport costs were significant barriers to attendance. Scaling would require community-based delivery and flexible scheduling.
- In the **Financial Literacy (SAFER II) model**, the budgeting tools were seen as highly replicable, but their impact was limited without longer project cycles and connections to real income-generating opportunities.

Scaling up these complementary activities without careful thought risks inefficiency, inequity, and a loss of community trust. Evidence from the 2023 VASyR confirms these patterns, showing that while cash delivery mechanisms are highly functional, adequacy remains capped by SMEB restrictions, limiting their ability to achieve sustained change (UNHCR, UNICEF, & WFP, 2023).

Why Expand? A Chorus of Different Voices. Stakeholders from all levels strongly agree that Cash Plus programs should be expanded, though their reasons differ:

- **Beneficiaries** see expansion as a matter of survival and fairness. Syrian women caring for children with disabilities called it "life-sustaining," while Lebanese women pointed to vulnerable elderly neighbors who were excluded. Farmers argued that scaling up agricultural support would boost local productivity.

- **Program Staff** agree on the need to expand but stress that project durations must be longer and "plus" components must be adapted to local systems.
- **Local Authorities** welcome expansion but warn that excluding nearby communities could fuel social tensions in areas already struggling with widespread poverty.
- **Donors and Experts** view scaling as technically possible but emphasize that it must be embedded within government systems, like the Ministry of Social Affairs, and supported by predictable, long-term funding to be sustainable.

Scalability Factors: Enablers vs. Barriers:

- **Staff ratings:**
 - Universally critical: financial infrastructure, service provider capacity, and community trust (10/10).
 - Highly important but weak: referral networks (9/10 in principle, but underperforming).
 - Important but inconsistent: security (8/10) and mobile/internet coverage (8/10).

Please refer to table 7 below that summarises the staff's ratings of the scalability and replicability factors.

Table 7 Ratings overview (scale 1–10, 1 = not important, 10 = extremely important)

Factor	Average Rating	Cross-cutting Pattern
Availability of ATMs / OMT / Western Union	10	Universally critical enabler
Presence/capacity of local service providers	10	Seen as vital foundation
Coordination with local authorities	6	Necessary but risky (bias, interference)
Community acceptance & trust	10	Universally decisive for scalability
Security & accessibility of area	8	Important, but some actors can mitigate risk
Referral networks & complementary services	9	Highly important but underperforming
Mobile network / internet coverage	8	Important, but inconsistent in rural areas

- **Enablers:**
 - Digital platforms (WhatsApp/SMS) for awareness, collective reminders, and accountability.
 - Community groups and youth clubs maintaining beneficiary lists, supporting outreach and targeting.
 - Informal savings groups (e.g., rotating savings in Marej) that extend the impact of cash assistance.
 - Financial infrastructure (OMT, Western Union, BOB Finance) providing reliable distribution channels.

- Local service provider capacity, viewed as a vital foundation for effective scale-up.
- Community trust, rated indispensable for legitimacy and acceptance of programs.
- Referral networks, conceptually critical for linking households to services, though currently weak and underperforming.

Overall, Lebanon's "financial infrastructure" (infrastructure and financial delivery systems) is robust and ready, while the "software" of coordination, referral pathways, and political neutrality remains fragile.

- **Barriers:**

- Quality issues with agricultural inputs.

"The wheat seeds that they gave us weren't clean and contained too much straw, so I rented a machine to clean it." (IDI with male beneficiary, Beqaa)

- Long distances to cash-out points.
- Political interference in targeting, leading to exclusion of vulnerable households.

"My neighbour registered and was excluded, even though she is old and needs \$50/week for medicine." (IDI, female, Beqaa)

- Short project cycles (under two years), insufficient for durable outcomes.
- Shortage of specialized trainers, especially for vocational skills.
- Volatile funding and weak MOSA coordination.
- Fragility of cash-out systems during crises (e.g., October 2024 hostilities shut outlets, slowed redemption, collapsed markets, and forced a return to in-kind aid).

"Funding is definitely something very worrying, the biggest problem." (KII, stakeholder)

Unmet Needs and Equity Concerns. Exclusion was repeatedly raised as politically sensitive. Syrian refugees without registration, elderly individuals, and misclassified smallholder farmers often fell through cracks, reinforcing perceptions of unfairness. In some municipalities, authorities estimated 90% of residents lived in poverty, with unmet needs spanning rent, medicine, irrigation, and energy.

Evidence from REACH (2024) highlights how geographical inequalities in income and unemployment directly shape scale-up needs: average incomes as low as \$221 in Hermel versus national averages around \$460, and unemployment above 14% in Baalbek. Without tailoring to these disparities, scaling risks deepening inequities rather than alleviating them.

Conclusion

Scalability in Lebanon is uneven: cash systems and communication tools are standardized and ready to expand, while Plus components require adaptation, quality control, and longer cycles. Expansion is widely supported across stakeholders—seen as survival, fairness, productivity, and institutional integration—but systemic barriers remain decisive. Without tackling funding volatility, politicized targeting, and weak referrals, scaling risks reinforcing inequities. With reforms, however, Cash Plus could shift from short-term projects to a credible resilience framework within Lebanon’s social protection system.



Key Takeaways

- **Cash delivery systems are ready to scale, but Plus components demand adaptation.** While cash, SMS/WhatsApp communication, and hotlines provide a standardised and resilient backbone for rapid expansion, complementary components such as agriculture, vocational training, and hygiene sessions require quality assurance, contextual tailoring, and longer cycles to scale effectively.
- **Universal support for expansion reflects both survival and legitimacy.** Syrians frame scaling as a matter of survival, Lebanese farmers as a path to productivity, women as an issue of fairness, and donors as institutional integration. This convergence shows that scale-up is not only technically feasible but also socially and politically salient.
- **Systemic weaknesses remain the decisive barrier.** Without addressing funding volatility, politicised targeting, weak referrals, and poor-quality inputs, expansion risks spreading resources thin and reinforcing inequities. Tackling these systemic gaps is essential for scaling to evolve from short-term project delivery to a credible resilience framework embedded in Lebanon’s social protection architecture.

Finding 4.2: Cash Plus showed adaptability to local contexts, though success requires alignment with livelihoods and assets

The three Cash Plus models in Lebanon demonstrated substantive adaptability, operationalised through concrete changes in timing, venue, curricula, and communication systems. Implementers and participants alike described these adjustments as enhancing programme relevance and reducing barriers to access. By aligning distributions with agricultural calendars, shifting sessions to evenings, and relocating to municipal venues, the programmes flexibly responded to household realities. In Lebanon’s fragile context—marked by displacement, inflation, and political restrictions on transfer values—such adaptability was essential to sustain participation and credibility.

Adaptability manifested differently across models and populations. In the CIAA Agriculture and Resilience model, Lebanese farmers in Central Beqaa emphasised that training tailored to local crops and irrigation systems improved knowledge uptake and practical application. By contrast, Syrians in the same programme reported that landlessness rendered agricultural kits irrelevant, leading to their resale for rent or healthcare. This underscores the limit of operational flexibility: while delivery can be

adapted, structural inequities such as insecure tenure and exclusion from land ownership remain binding constraints. This reflects wider findings in fragile contexts that adaptability improves immediate access but cannot offset systemic exclusion (Kabeta & Nabulsi, 2022).

Communication emerged as a critical lever of adaptability, particularly for displaced households with mobility constraints. Syrians highlighted the importance of WhatsApp and SMS reminders in sustaining attendance, while municipal venues reduced transport costs and safety risks for Lebanese women. Gendered dynamics reinforced this divide: women in the LHF Nutrition and Hygiene model valued the direct applicability of sessions to childcare and food preparation, particularly younger mothers, while men focused more on agricultural alignment. These patterns resonate with evidence that context-sensitive delivery, when aligned to household roles and responsibilities, increases uptake—especially among women (Sabates-Wheeler, Lind, & Holland-Szyp, 2025).

Households caring for persons with disabilities benefitted from clustered training and municipal venues that reduced travel demands, while day labourers appreciated evening sessions in Aarsal and Saadnayel, which allowed participation without income loss. Peri-urban households, meanwhile, emphasised the relevance of vocational and life-skills training, illustrating that geographic tailoring—agriculture in rural areas, employment-related modules in urban settings—is central to effective adaptation. Importantly, municipal authorities played an enabling role by opening community halls and coordinating schedules, demonstrating how institutional partnerships embed adaptability within local systems.

Across the three cash plus models, adaptability was expressed through different mechanisms: tailoring agricultural training in CIAA, household-level nutrition content in LHF, and communication innovations such as WhatsApp groups, SMS reminders, and hotlines in SAFER II. These were not rhetorical but operational shifts that directly shaped participation, credibility, and uptake. Yet, the broader lesson is that adaptability helped sustain engagement but could not overcome structural challenges. Inflation, ceilings on transfer values, and underfunded referral pathways blunt the protective potential of even the most responsive interventions (Kabeta & Nabulsi, 2022; Sabates-Wheeler, Lind, & Holland-Szyp, 2025).

Conclusion

Adaptability is reported as an important strength of Cash Plus in Lebanon. Adjustments in timing, venues, curricula, and communication systems made interventions more inclusive, particularly for women, Syrian households, and persons with disabilities. Literature supports that context-sensitive modifications can enhance participation and uptake, though their effect remains limited by structural inequities and transfer inadequacy. In Lebanon, adaptability improved access and credibility but could not compensate for systemic constraints such as weak referral systems and underfunded transfers. It helped keep programmes functional but its ability to transform outcomes was circumscribed by the wider macroeconomic and political environment.



Key Takeaways

- **Adaptability sustains participation but cannot overcome exclusion:** While flexible delivery mechanisms improved access, structural inequities—especially landlessness and insecure tenure—constrained benefits for displaced Syrians.
- **Context- and gender-sensitive delivery drives uptake:** Tailoring content to household realities (e.g., childcare for women, agriculture for men, vocational skills for urban households) enhanced relevance and practical application.
- **Institutional partnerships embed adaptability locally:** Municipal authorities played an active role in operationalising flexibility, underscoring the importance of local governance structures in sustaining programme credibility and reach.

Finding 4.3: Replicability of Cash Plus is possible in principle but can be hindered by systemic barriers and resource constraints

As mentioned above, in the scalability assessment, the three Cash Plus models demonstrate strong potential for replicability across Lebanon, with several components already being transferred both formally and informally across sites and programmes. **Cash transfers, digital communication systems, and complaint mechanisms consistently emerged as universally recognised, low-cost, and high-trust components** that could be replicated with minimal adjustment. By contract, stakeholders reported that agricultural and vocational ‘Plus’ components may be replicable, but only if carefully calibrated to local economic structures, seasonal calendars, and quality standards.

Analysis of replicability revealed substantial convergence with scalability. Core delivery systems—OMT and Western Union cash rails, SMS and WhatsApp notifications, hotlines, and standardised training modules—were consistently described by beneficiaries, staff, and authorities as both scalable and replicable with minimal adaptation. Syrians highlighted cash and WhatsApp as flexible and practical, allowing them to allocate support to urgent needs such as food, rent, or medicine. Lebanese households placed greater emphasis on the role of complaint mechanisms in safeguarding fairness and on the value of replicating standardised training content. Women across models, stressed SMS/WhatsApp reminders and hotlines as tools of accountability and inclusion, while men in the **Agriculture & Resilience (CIAA) Model** were more likely to point to agricultural training as the most easily repeatable element. Geography also influenced perspectives: rural households, such as North and West Beqaa, stressed follow-up calls and complaint channels as crucial to reduce exclusion, while peri-urban households (in Central Beqaa) prioritised the replicability of vocational training linked to labour markets. This points to a broader accountability dimension: replicability of digital tools such as hotlines and WhatsApp does not just enhance efficiency but directly safeguards inclusion for women, persons with disabilities, and refugees with limited mobility, making them central to equitable access.



Across the models, this distinction was clear. In the **Agriculture & Resilience (CIAA) Model**, agricultural inputs and training were viewed as replicable but dependent on seasonal alignment and quality control, with prior experiences of contaminated seeds underscoring the risks of replication without oversight. In the **Nutrition & Hygiene (LHF) Model**, hygiene and nutrition curricula were described as transferable across communities, particularly by women caregivers who saw their relevance in childcare and food safety. In the **Financial Literacy (SAFER) Model**, complaint systems, hotlines, and financial literacy modules were consistently reported as highly replicable with little or no modification required.

Beyond technical feasibility, replication was often described by participants as socially important for equity and community cohesion. Beneficiaries and authorities alike linked it to fairness, arguing that extending support to neighbouring villages could reduce resentment and community-level tensions. Lebanese farmers saw replication as an opportunity to stabilise smallholder production across municipalities, while Syrians stressed its importance for survival and equity, particularly for households with disabilities or chronic illness. Women consistently highlighted the exclusion of widows, elderly neighbours, and the chronically ill as a pressing equity gap that replication could address. Local authorities expressed willingness to facilitate replication by providing venues and mobilisation support, though they acknowledged their limited resources and vulnerability to political interference. Staff described replication as straightforward when municipal engagement was transparent, while donors warned that without predictable funding and national oversight, replication risks remaining fragmented and ad hoc. The analysis highlights that replication is not only socially necessary but also an equity safeguard: failing to replicate systematically risks entrenching inequalities between municipalities and leaving the most vulnerable groups—widows, elderly, or displaced households—outside of support frameworks.

Replication is not hypothetical but already occurring in fragments. Agricultural and awareness modules under the CIAA Model have been repeated across municipalities, while nutrition and hygiene sessions under the LHF Model have been delivered in both rural and urban settings. Monitoring calls and hotlines under the SAFER Model have been consistently repeated across project cycles, providing continuity and accountability. Informal replication is also evident: WhatsApp groups for beneficiaries have been recreated in new sites, and community-driven savings groups have emerged as households experimented with rotating pooled cash. These examples demonstrate proof-of-concept but also highlight the risk of inconsistency without structured frameworks. Secondary evidence reinforces this picture. Replication without institutionalisation risks inefficiency and politicisation. These findings highlight that embedding replication into national frameworks appears to be a critical pathway for transforming scattered practices into a legitimate and sustainable social protection system.

Conclusion

Findings suggest that replicability in Lebanon is widely seen as feasible, with cash transfers, digital communications, and complaint mechanisms emerging as core elements

that can be repeated with minimal adaptation. Agricultural and vocational components are also considered replicable, but only when aligned with seasonal cycles, local economies, and quality standards. Replication is framed by stakeholders as both technically feasible and socially necessary, viewed as a mechanism to reduce exclusion and community tensions. Examples of fragmented replication—such as repeated use of WhatsApp groups, hotlines, and awareness modules—suggest proof of concept but also point to risks of inconsistency without structured frameworks. The evidence mirrors lessons from scalability: **the “cash spine” replicates seamlessly, but the “plus flesh” requires careful calibration to context.** Embedding replication within national social protection systems appears essential to move from ad hoc repetition to an equitable and sustainable model of Cash Plus. Please refer to table 8 below that highlights these distinctions.



Key Takeaways

- **Replication is technically straightforward but context-sensitive:** core elements like cash transfers, digital communications, and hotlines can be replicated immediately, while agricultural and vocational components demand careful adaptation to local economies, seasonal cycles, and quality standards.
- **Replication is socially necessary as well as technically feasible:** beneficiaries and authorities view it as an equity mechanism to reduce exclusion and tensions, but its legitimacy depends on transparent municipal engagement and predictable funding.
- **Fragmented replication is already occurring**—in communications, monitoring, and community savings groups—but without national oversight and sustainable resources, these gains risk remaining ad hoc rather than transforming into a structured framework for resilience.

Table 8 below consolidates the evidence across Findings 4.1–4.3. It outlines which elements of Cash Plus programming are readily replicable, which require contextual adjustments, and which cannot be replicated without significant reform. It also highlights population-specific considerations whose experiences reveal critical equity and access dimensions.

Table 8 Replicability, Scalability, and Adaptability of Cash Plus Models

Component / Element	Replicable as-is	Replicable with Adjustments	Not Replicable	Key Population Considerations (Syrians, FHHs, PwDs)
Cash transfers via OMT/Western Union/BOB Finance	✓ Highly standardised, ready to scale/replicate	–	–	Syrians rely heavily on cash for rent/medicine; PwDs face transport burdens; FHHs prioritise food/childcare.
SMS/WhatsApp notifications & hotlines	✓ Universally valued, low-cost, high-trust	–	–	Syrians: critical for timely info; Women: boosts accountability; PwDs: reduces mobility barriers.
Complaint/feedback mechanisms	✓ Core replicable tool	Needs stronger institutionalisation	–	Syrians & PwDs prefer remote channels; Women cite digital literacy/trust gaps.
Standardised financial literacy modules (SAFER II)	✓ Replicable content	Needs longer cycles + linkage to income opportunities	–	Women valued budgeting; Syrians limited by lack of income; PwDs need adapted venues/timings.
Nutrition & hygiene sessions (LHF)	–	✓ Replicable if adjusted for timing, transport, delivery modality	–	Women caregivers: highly relevant; FHHs need childcare support; PwDs: require clustered/local venues.
Agricultural kits & vocational training (CIAA)	–	✓ Conditional on seasonal cycles, quality control, secure land	✗ Cannot replicate as-is	Syrians without land excluded; Lebanese farmers benefit if tailored; PwDs face access barriers.
Referral networks & service linkages	–	✓ Conceptually replicable, but currently weak & fragmented	–	Essential for PwDs (rehab/health); Syrians often excluded; Women face transport/trust barriers.
Community-based delivery & municipal venues	–	✓ Replicable with local partnerships	–	Women: evening sessions reduce childcare conflict; PwDs: reduced travel burden; Syrians: requires impartial local authorities.
Project duration (<2 years)	–	–	✗ Insufficient for sustainability	All groups stressed need for longer cycles; Syrians (chronic vulnerability), FHHs (stability), PwDs (rehabilitation continuity).
Input quality (seeds, kits, tools)	–	✓ Replicable only with strict QA and monitoring	–	Lebanese farmers: contaminated seeds issue; Syrians resell when irrelevant; PwDs need customised inputs.
Funding model	–	✓ Replicable only if predictable & embedded in national systems	–	Donors stress sustainability; Syrians & FHHs vulnerable to cycle gaps; PwDs face higher recurring costs.

Journey Mapping:

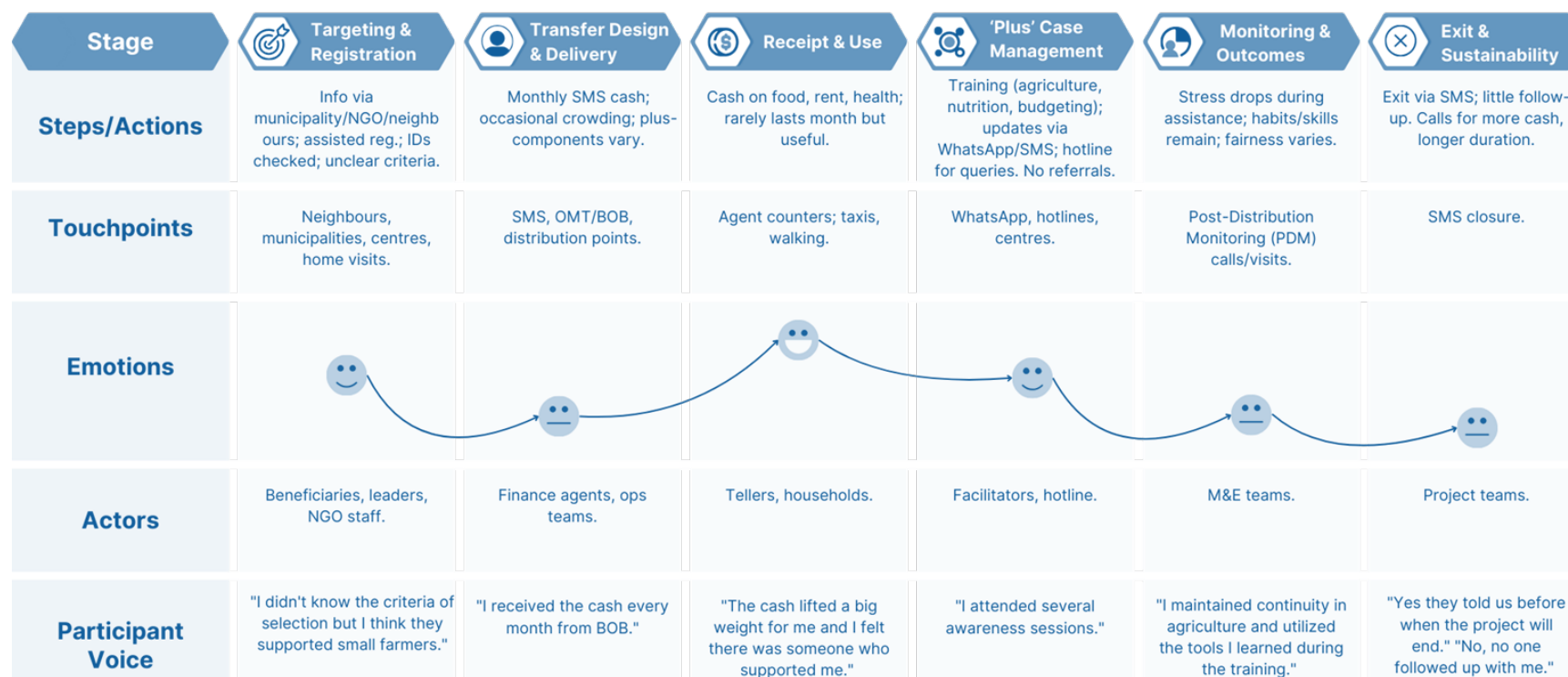


Figure 16 Journey Mapping of Cash plus models

Stage	Targeting & Registration	Transfer Design & Delivery	Receipt & Use	'Plus' Case Management	Monitoring & Outcomes	Exit & Sustainability
SAFER - Cash Plus Financial Literacy Model	Word-of-mouth, NGO/municipal office, mukhtar; IDs, household details, 12-month scaled support. <i>Hopeful, confident</i>	SMS monthly triggers; collect at agents; predictable schedule. <i>Relief, control</i>	Cash on food, rent, health; budgeting around payday; occasional stress at cash-out. <i>Agency, control, stress</i>	Financial literacy + coaching (budgeting, savings, basic marketing); hotline; external referrals. <i>Empowered</i>	Debt relief; budgeting improved; generally acceptable. <i>Calmer, organised</i>	Closure announced; feedback calls; asks: adjust/extend amounts; reinforce pathways. <i>Concerned, constructive</i>
LHF - Cash Plus Nutrition & Hygiene Model	Neighbours, WhatsApp, NGO visits, ID verification; onboarding at home/centre. <i>Hopeful, cautious</i>	Cash via OMT/BOB after SMS; occasional delays/crowding. <i>Relief, stress if crowded</i>	Rent, food, medicine; rarely lasts full month; supplement with basics; time pressure. <i>Empowered, time-pressed</i>	Nutrition, early marriage, psychosocial well-being; info via WhatsApp/SMS; limited referrals. <i>Encouraged, modest expectations</i>	Hygiene/food safety adoption; short-term stabilisation. <i>Grateful, wary</i>	Closure uneven; follow-up varies; asks: longer duration/livelihood links. <i>Mixed, "what next?"</i>
CIAA - Cash Plus Agriculture & Resilience Model	Mukhtar/NGO; prepare papers; register at municipal centre; sometimes home verification. <i>Curious, hopeful, cautious</i>	SMS alerts; staged cash; collect seeds/tools at set points; training sometimes before/after. <i>Relief, mixed emotions (varied by nationality)</i>	Food, medicine, school; cash-out mostly smooth; sometimes liquidity detours. <i>Control, reassured</i>	Training (planting, irrigation, pest control); hotline; peer groups. <i>Reassured, motivated</i>	Improved yields, skills/tools retained; inclusion perceptions. <i>Proud, anxious</i>	End notice uneven (SMS/WhatsApp); groups closed; limited follow-up; market linkages. <i>Gratitude, disappointment, abrupt</i>

Figure 17 Overall Journey Mapping Per Project

The journey mapping exercise provided a structured view of participants' experiences across key stages of engagement. By tracing needs, pain points, and opportunities at each step, the analysis highlights both the strengths of current processes and the gaps that hinder effectiveness. As illustrated in figures 17 & 18 above, the findings capture recurring patterns across different user groups, showing where interventions added value, where barriers persisted, and where adjustments could improve overall outcomes.

Targeting, Registration & Verification: All three Cash Plus models begin through community channels, but their entry points differ. SAFER adds an online/centre link and hotline, relying on municipality staff. LHF depends primarily on WhatsApp and staff home visits. CIAA engages mukhtars and requests land/plot documents when relevant. Accordingly, the main actors shift: municipality/MC in SAFER; SI home-visiting teams in LHF; and mukhtars with SI field teams in CIAA. Expectations are clearest in SAFER (12-month, household-scaled cash), while perceptions of fairness are most questioned in CIAA.

Transfer Design & Delivery Systems: Common elements include monthly, SMS-triggered cash and collection at OMT/BOB. Differences remain: SAFER is the most predictable (12 months, with amounts scaled by household size); LHF pairs cash with hygiene/food kits; CIAA layers agricultural kits and trainings but faces season-alignment risks for inputs. Operational touch points are broadly similar (SMS → agent branch), though CIAA adds seed/tool distribution sites and more contact with trainers/logistics.

Receipt, Use & User Experience: Across programmes, cash is first used for food, utilities, health, rent, and debts. LHF shows the strongest rent pull; CIAA adds notable spending on agricultural inputs; SAFER participants describe stricter budgeting around payday. Barriers are shared—branch crowding, liquidity constraints, and travel to alternate branches—with CIAA participants also juggling farm supply pickups. The prevailing feeling is relief and control when funds arrive, though coverage is short-lived across all.

Case Management, Referrals & Cash-Plus: Communications for cash operations are similar (SMS/WhatsApp), with hotlines/WhatsApp handling issues in all three. The “Plus” component diverges: financial literacy coaching in SAFER; hygiene, nutrition, and psychosocial support in LHF (with higher female participation); and agricultural practices and food safety in CIAA. External referrals are rare, so most case resolution remains within project channels.

Monitoring, Outcomes & Learning: Each model provides short-term financial relief, but durable gains are tied to the “Plus”: budgeting habits (SAFER), hygiene/food safety routines (LHF), and improved farming practices and tool use (CIAA). PDM touch points (calls/visits) are standard. Perceptions of inclusion and fairness vary by municipality: some see clear need-based lists, while others suspect local lists and connections shaped access. Coverage of persons with disabilities feels uneven across areas.

Exit/Closure, Handover & Sustainability: Closure is usually signalled by SMS. SAFER more often provides advance notice and brief check-ins; LHF is mixed; CIAA can feel abrupt (e.g., sudden WhatsApp group closures). Follow-up beyond closure is rare, and

handover to social protection or livelihoods programmes is limited. Common participant requests include longer duration, higher amounts, and clearer selection. Programme-specific asks include: better input timing and market linkages for CIAA, stronger livelihood pathways for SAFER, and improved health coverage and targeting clarity for LHF.

The journey mapping exercise shows that Cash Plus programmes provided participants with predictable relief and valued skills, though some aspects limited their longer-term impact. Entry points differed by model and shaped perceptions of fairness — for example, SAFER’s predictable 12-month design appeared to build trust, while CIAA’s reliance on municipal lists raised more questions about targeting. Transfer systems generally functioned smoothly, and the plus components were appreciated, particularly where they aligned with participants’ existing assets such as land or networks. However, across the three models, exit and handover mechanisms were often minimal, leaving some participants uncertain about sustainability and prompting a return to borrowing once transfers ended. Taken together, these findings suggest that stronger case management, more deliberate inclusivity, and clearer linkages to social protection and livelihoods could help Cash Plus approaches move from short-term relief toward more resilient outcomes.

Table 9 Comparative Analysis of Cash Plus Models in Lebanon (LHF vs. CIAA vs. SAFER)

Dimension	LHF – Nutrition & Hygiene Model	CIAA – Agriculture & Resilience Model	SAFER – Financial Literacy Model
What Worked	<ul style="list-style-type: none"> - Strong uptake of hygiene & nutrition sessions, especially among women caregivers. - Integrated food & hygiene kits improved dietary diversity and hygiene practices. - Cash used effectively for rent, health, and food. 	<ul style="list-style-type: none"> - Agricultural kits & Farmer Field Schools improved practices for land-owning farmers. - Some Lebanese households leveraged inputs into surplus production. - Visible short-term improvements in dietary diversity. 	<ul style="list-style-type: none"> - Most predictable cash schedule (12 months, scaled by household size) built trust. - Budgeting & financial literacy improved short-term planning. - Highest reported gains in income stability and dietary diversity.
What Didn't Work	<ul style="list-style-type: none"> - Gains dissipated quickly once support ended. - Syrian households derived less benefit due to rental burdens (cash went to rent). - Community tensions due to targeting gaps and exclusion of equally vulnerable households. 	<ul style="list-style-type: none"> - Seasonal mismatch in distributing inputs; some seeds/pumps delayed or faulty. - Syrians without land could not benefit; some sold inputs to cover immediate needs. - Weak follow-up after training reduced continuity. 	<ul style="list-style-type: none"> - Effects fragile—cash lasted only 15–20 days. - Skills faded without refresher sessions. - Limited pathways for sustainable livelihoods; cash mainly used for debt repayment.
Sustainability	<ul style="list-style-type: none"> - Hygiene and nutrition knowledge retained. - Limited systemic integration with health/social services. 	<ul style="list-style-type: none"> - Practices sustained only among asset-owning farmers; Syrians and asset-poor excluded. - Minimal continuity due to lack of market linkages and systemic support. 	<ul style="list-style-type: none"> - Some budgeting habits sustained (esp. among women), but inflation eroded benefits. - No structural changes in debt cycles or income diversification.
Scalability & Replicability	<ul style="list-style-type: none"> - Scalable in community/health contexts where female caregivers are central. - Needs stronger linkages to health services and better targeting to avoid tensions. 	<ul style="list-style-type: none"> - Limited scalability beyond rural/agricultural settings. - Requires adaptation for urban areas and stronger quality control for inputs. 	<ul style="list-style-type: none"> - Highly scalable as it uses predictable transfer systems. - Replicable if combined with refresher training and clearer livelihood pathways.
Cross-Cutting Observations	<ul style="list-style-type: none"> - Cash consistently valued, but transfer adequacy and duration insufficient. - Equity gaps persisted (women, Syrians, PwDs more vulnerable across models). - Exit/closure abrupt in CIAA, mixed in LHF, smoother in SAFER. - Lack of systematic handover to social protection/livelihood systems across all. 		

Conclusion

This research indicates that the effectiveness, scalability, and replicability of the three assessed Cash Plus programmes in Lebanon depend on a constellation of interlinked factors rather than on cash or complementary elements alone. Cash emerges as an indispensable foundation, while the added value of the Cash Plus approach is determined by how its “plus” components are designed, resourced, and embedded within wider systems.

On outcome effectiveness (R.Q.1), the evidence suggests that the three Cash Plus interventions temporarily reduced food insecurity, improved dietary diversity, alleviated debt pressures, and enabled access to essential services. These gains, however, proved fragile and often dissipated once support ended. Cash stabilised consumption and reduced borrowing during implementation, but adequacy remained capped by SMEB restrictions, limiting sustained change. More durable improvements were concentrated among Lebanese households with land and assets, while Syrian refugees, women, and persons with disabilities remained highly vulnerable. The strongest contributions came from transferable skills and practices—particularly in agriculture, hygiene, and financial literacy—though these were unevenly distributed and constrained by Lebanon’s broader crisis environment.

On variability across models and groups (R.Q.2), outcomes were strongly mediated by household profiles, geography, and market dynamics. While cash was consistently valued, the relevance of Plus components was conditional. Agricultural kits and trainings benefitted land-owning farmers; nutrition and hygiene sessions resonated with women caregivers; and financial literacy proved most useful to female-headed households. Syrians without secure tenure derived limited benefit from agricultural inputs. Geographic disparities were also notable, with households in North Beqaa recording far stronger gains than those in West and Central Beqaa, reflecting variations in service density, local governance, and baseline access. These findings indicate that a uniform model risks redundancy or exclusion, and that modular design, tailored to the realities of different groups and regions, is required.

On perceptions of the model (R.Q.3), stakeholders consistently affirmed the relevance of Cash Plus, recognising the indispensability of cash and the added value of complementary activities when aligned with needs. Satisfaction was high, timeliness largely achieved, and uptake of Plus components notable. Around 28% of households reported behavioural change, a modest but meaningful signal of diffusion in Lebanon’s fragile context. At the same time, limited transfer adequacy, weak feedback mechanisms, mismatched inputs, and inequities in targeting constrained both effectiveness and sustainability. Importantly, sustainability was linked less to cash—whose effects diminished rapidly—and more to knowledge and practices that households could retain and, in some cases, transmit within their communities.

On scalability, adaptability, and replicability (R.Q.4), the evidence points to a differentiated framework. Cash delivery systems—digital transfers, notification platforms,

and hotlines—are readily scalable and replicable. By contrast, ‘Plus’ components require stronger quality assurance, contextual alignment, and skilled delivery. Adaptability was evident in adjustments to timing, venues, and content, which improved access and participation, particularly for women and persons with disabilities. Replication is technically feasible and already occurring in fragments but remains uneven and vulnerable to inconsistency without predictable funding, institutional embedding, and stronger national system integration.

Taken together, the findings suggest that Cash Plus in Lebanon functions primarily as a protective mechanism when treated as “cash with add-ons,” but demonstrates potential for resilience-building when Plus components are relevant, adequately resourced, and structurally embedded. Effectiveness, scalability, and replicability are not inherent features of the model; rather, they depend on adequacy of transfers, contextual alignment, systemic linkages, and deliberate design for sustainability. In Lebanon’s hyperinflationary and displacement-affected context, these factors are decisive. Without recalibrating transfer amounts, tailoring Plus activities to diverse household needs, and strengthening referral and market linkages, Cash Plus programmes may continue to face challenges in supporting households to move beyond short-term coping strategies toward more sustainable forms of resilience. With such adjustments, however, it has the potential to evolve into an integrated social protection instrument capable of building confidence, diffusing knowledge, and fostering resilience even in protracted crisis settings.

Lessons Learned

This research underscores critical lessons on the design and delivery of Cash Plus programming in Lebanon. While the model has demonstrated value in addressing urgent needs and generating modest behavioural change, its capacity to deliver sustained outcomes has been constrained by systemic inequities, geographic disparities, and the broader crisis environment. The following lessons, distilled from cross-cutting findings, are intended to inform both current practice and future iterations of Cash Plus in Lebanon and comparable protracted crisis contexts.

a) Cash is indispensable but insufficient for sustained wellbeing. Cash transfers consistently provided essential short-term relief, enabling households to meet basic needs such as food, rent, and healthcare. Yet transfer adequacy—benchmarked against outdated SMEB values and eroded by hyperinflation—remained the binding constraint. Gains often disappeared once assistance ended. The lesson is that adequacy and duration must be treated as dynamic design features, regularly recalibrated to market realities, rather than fixed parameters.

b) Plus components work when aligned with household profiles. Complementary activities added value when they resonated with beneficiaries’ realities: agricultural inputs supported land-owning Lebanese farmers; nutrition and hygiene sessions strengthened the confidence of women caregivers; and financial literacy empowered female-headed households. Where activities mismatched capacities—such as agricultural kits distributed to landless refugees or repetitive awareness sessions—their value diminished. Plus must therefore be modular, adaptive, and context-sensitive.

c) Referrals cannot compensate for systemic collapse without resourcing. Referral mechanisms were intended to extend support beyond transfers, but in practice were

inconsistently communicated, underutilised, and often constrained by costs, distance, and weak provider coordination. In a context where public systems are deteriorating, referrals cannot function as cost-neutral bridges. Without dedicated financing and systemic coordination, they risk remaining nominal rather than functional.

d) Structural inequities drive divergent outcomes. Lebanese farmers with access to land could leverage agricultural support to buffer shocks, while Syrian refugees without tenure, women with unpaid care burdens, and persons with disabilities facing high health costs often reverted quickly to precarity. Geographic disparities were also evident: households in North Beqaa reported stronger gains than those in Central and West Beqaa, reflecting differences in service density and baseline access. This underscores the limits of household-level interventions without broader systemic reforms.

e) Behavioural change is possible but fragile. Despite adverse conditions, around 28% of households reported adopting new practices in agriculture, budgeting, or hygiene that persisted beyond the transfer period and diffused modestly within communities. This is a rare outcome in a crisis setting and signals that Plus can catalyse confidence and knowledge diffusion. However, such gains remain fragile without enabling inputs—such as capital, market linkages, or equipment—that allow knowledge to translate into durable improvements.

f) Fairness and transparency shape programme legitimacy. Beneficiaries expressed trust when targeting criteria were perceived as fair, but credibility was undermined where households with assets received support or inputs mismatched local needs. Feedback and accountability mechanisms, though present, were not fully leveraged to address concerns. In Lebanon's highly aid-saturated and trust-fragile environment, perceptions of fairness are as decisive for programme legitimacy as the material support itself.

Recommendations

The following recommendations, derived from research findings, are designed to strengthen the design and delivery of Cash Plus programming in Lebanon. They are structured by Target Audience, Programme Cycle Phase, and Programme Model, presenting the recommendation (R.#), its rationale, practical actions ("How this might be done"), and necessary preconditions/enabling factors. Please refer to **Annex M** for a more detailed version of the recommendations presented below.

I. Target Audience: Implementers

These recommendations focus on operational adjustments and practical actions that implementing agencies can adopt.

A. Assessment & Design Phase

Agriculture/Livelihoods Model

R.1. Apply Cash Plus only where enabling conditions exist.

- **Rationale:** Agricultural Cash Plus performed best among Lebanese smallholders with stable land tenure (\geq one cultivation season) and access to irrigation, but showed weaker results among land-insecure groups.
- **Actions:** Limit agriculture-based Cash Plus to households with verified and stable land access. Integrate eligibility verification and land-tenure screening into targeting tools.

- **Preconditions:** Verified land tenure, functioning agricultural markets, and coordination with agricultural authorities.

Nutrition & Hygiene Model

R.2. Implement Cash Plus only where functioning service partners exist.

- **Rationale:** Cash transfers alone helped preserve consumption but did not lead to hygiene or nutrition behaviour change. Beneficiaries must be able to physically access relevant services.
- **Actions:** Conduct service mapping prior to start-up. Pair cash with community awareness sessions and budget for transport vouchers to facilitate access to clinics.
- **Preconditions:** Quality, accessible health and hygiene services; signed MoUs with partners; shared digital tools for referral tracking.

Financial Literacy/Skills Model

R.3. Tailor training to participants' baseline literacy and financial experience.

- **Rationale:** Tailoring enhances retention and practical use. Outcomes were strongest among those with pre-existing literacy. Households in extreme poverty benefit more when training is paired with direct financial assistance.
- **Actions:** Pre-screen beneficiaries for literacy and deliver differentiated training modules (e.g., visual or simplified formats for low-literacy groups).
- **Preconditions:** Simplified and translated curricula, trainers skilled in inclusive methods, and accessible/safe venues.

R.4. Strengthen alignment of training with local labour market realities.

- **Rationale:** Aligning content to participants' economic context—especially women and refugees with limited mobility—enhances relevance and sustainability.
- **Actions:** Adapt curricula to local economic opportunities (e.g., micro-enterprise or home-based work) and conduct labour market scans.
- **Preconditions:** Reliable local labour market data and trainers skilled in participatory methods.

All Models (Cross-Model)

R.5. Ensure transfer values remain adequate.

- **Rationale:** Insufficient or static transfer amounts limited effectiveness and increased relapse into debt.
- **Actions:** Establish a periodic review mechanism using expenditure, market, and vulnerability data.
- **Preconditions:** Up-to-date monitoring data and donor flexibility for evidence-based revisions.

R.6. Design and fund Cash Plus programmes with a minimum duration of 12 months.

- **Rationale:** Short cycles (5–9 months) led to rapid erosion of outcomes post-exit, while a full-year cycle sustained stronger results.
- **Actions:** Integrate a minimum 12-month cycle into proposals. Align final transfers with last coaching/referral sessions.
- **Preconditions:** Donor commitment to ≥12-month cycles and MIS capacity for exit tracking.

R.7. Structure Cash Plus design with a clear articulation of how cash and “Plus” components interact.

- **Rationale:** Effectiveness depends less on transfer size and more on well-linked components tailored to context.
- **Actions:** Define explicit objectives for each component and develop a Cash Plus Theory of Change (ToC) outlining pathways and assumptions.
- **Preconditions:** Strong partner coordination and MEAL staff capacity to track outcome-level results.

B. Implementation Phase

Agriculture/Livelihoods Model

R.9. Align cash/in-kind support with seasonal calendars and ensure input quality control.

- **Rationale:** Late disbursements and substandard inputs reduced yields.
- **Actions:** Link disbursements to planting calendars. Pre-qualify vendors and establish quality assurance protocols (e.g., sample testing).
- **Preconditions:** Current seasonal calendars and timely procurement.

All Models (Cross-Model)

R.8. Define transfer values through an equity lens.

- **Rationale:** Syrian refugees, female-headed households, and persons with disabilities faced higher recurring costs, limiting sustained benefit.
- **Actions:** Introduce vulnerability-based top-ups using expenditure-gap analyses.
- **Preconditions:** Donor willingness to finance differentiated top-ups and a vulnerability scoring system.

R.10. Consider layering conditional cash top-ups (CCTs) on top of MPC.

- **Rationale:** CCTs can incentivize training attendance or behaviour uptake when quality services exist.
- **Actions:** Define an MPC + CCT bundle with clear objectives, ensuring MPC is protected from reduction or delay.
- **Preconditions:** Functioning training/services and donor acceptance of conditionality.

R.11. Ensure community contribution and consultation.

- **Rationale:** Lack of local input meant programmes missed key barriers (e.g., mobility restrictions, irrigation gaps).
- **Actions:** Conduct focus groups/participatory design sessions with diverse households. Feed insights directly into programme adjustments.
- **Preconditions:** Trained facilitators and a functioning feedback/GRM system.

R.12. Strengthen referral systems through mapping, MoUs, and logistical support.

- **Rationale:** Structured referral systems reduce access barriers and improve uptake of services (health, protection, legal aid).
- **Actions:** Update service maps, secure MoUs, and fund referral focal points/transport vouchers.
- **Preconditions:** Quality local services and funding for logistics.

R.13. Strengthen shared digital management systems (MIS).

- **Rationale:** Fragmented data limited follow-up and coordination across cash and “Plus” components.
- **Actions:** Develop/adopt a shared MIS for enrolment, referrals, and follow-up. Agree on core fields and train staff.

- **Preconditions:** Partnerships committed to shared data standards, donor support for system development, and adequate ICT infrastructure.

C. Monitoring Phase

Agriculture/Livelihoods Model

R.16. Introduce lease-to-own models for productive assets.

- **Rationale:** Direct asset grants were often sold under stress; lease-to-own promotes productive use.
- **Actions:** Provide assets under a one-year lease-to-own scheme with coaching. Conduct quarterly spot checks.
- **Preconditions:** Enforceable contracts, beneficiary training in maintenance, donor endorsement.

All Models (Cross-Model)

R.14. Segment households by vulnerability to guide differentiated follow-up.

- **Actions:** Establish profiling using health, debt, disability, and dependency data. Route extreme cases to MPC + referrals; moderate cases to skills/inputs support.
- **Preconditions:** Validated profiling tool, skilled staff, and operational referral mechanisms.

R.15. Establish peer-to-peer committees.

- **Rationale:** Community learning and resource sharing improved sustainability.
- **Actions:** Form committees with clear TORs and diverse representation. Facilitate monthly knowledge-exchange meetings.
- **Preconditions:** Community acceptance, local authority endorsement, and trained facilitators.

D. Exit & Sustainability Phase

All Models (Cross-Model)

R.17. Synchronize cash and Plus components on one-year cycles with explicit exit planning.

- **Actions:** Develop standardized exit protocols with milestones (intake, midline, month 9). Align final transfers with final coaching/referral rounds.
- **Preconditions:** Predictable ≥ 12 -month funding and exit protocols embedded in SOPs.

R.18. Institutionalize post-exit coaching at 3, 6, and 12 months.

- **Rationale:** Light-touch follow-up sustains gains and reduces relapse.
- **Actions:** Budget for post-exit coaching, assign caseworkers, and use MIS alerts for follow-up scheduling.
- **Preconditions:** Dedicated staff and donor flexibility.

R.19. Provide an investment top-up at the end of skills/livelihood training.

- **Rationale:** Without start-up capital, training gains often dissipate.
- **Actions:** Include business plan development in curricula and provide conditional investment top-ups for validated plans.
- **Preconditions:** Qualified trainers and donor willingness to finance top-ups.

R.20. Recognize that Cash Plus cannot replace public services.

- **Rationale:** Programming should support advocacy and systems strengthening, not substitute functional services.
- **Actions:** Conduct a public service functionality and accessibility assessment prior to design.

- **Preconditions:** Functional public services and political commitment to sustain investment.

R.21. Strengthen tracking of referrals through interoperable MIS.

- **Rationale:** Inconsistent follow-up limited accountability.
- **Actions:** Integrate referral tracking modules into MIS and establish shared procedures for updating referral status.
- **Preconditions:** Interoperable MIS platforms and clear data-sharing/confidentiality protocols.

II. Target Audience: Donors

These recommendations focus on funding frameworks, contractual requirements, and system strengthening.

A. Assessment & Design Phase

All Models (Cross-Model)

R.22. Fund Cash Plus models only where minimum enabling conditions are verified.

- **Rationale:** Programme success depended on secure land tenure, accessible public services, and stable markets.
- **Actions:** Require a contextual feasibility analysis (tenure, service mapping, market assessment) prior to funding approval.
- **Preconditions:** Agreed minimum viability benchmarks.

R.23. Approve funding frameworks that maintain transfer adequacy.

- **Rationale:** Fixed/outdated transfer values reduced impact and stability.
- **Actions:** Encourage periodic transfer review mechanisms based on monitoring data and approve clear criteria for evidence-based adjustments.
- **Preconditions:** Up-to-date market/expenditure data and donor flexibility.

R.24. Support participatory design and community consultation phases.

- **Rationale:** Lack of early consultation weakened ownership and relevance.
- **Actions:** Fund participatory workshops and require gender-, disability-, and refugee-inclusive representation.
- **Preconditions:** Flexible budgets and trained facilitation teams.

R.25. Require Cash Plus programmes to present a structured design with clear objectives and logic.

- **Actions:** Request a programme-specific ToC demonstrating component interaction; make funding conditional on a validated design logic.
- **Preconditions:** Donor technical capacity and predictable multi-year funding.

B. Implementation Phase

Agriculture/Livelihoods Model

R.26. Finance lease-to-own pilots and seasonal contingency funds.

- **Rationale:** Lease-to-own discourages asset liquidation; contingency funds address seasonal unpredictability.
- **Actions:** Fund procurement under enforceable contracts and allocate contingency funding.
- **Preconditions:** Legal recognition of lease models and timely procurement.

Nutrition & Hygiene / Financial Literacy Models

R.27. Allocate budgets for post-training investment top-ups.

- **Rationale:** Without starter inputs, graduates often regress and lose skills gains.

- **Actions:** Allow conditional grants tied to validated business plans and finance monitoring of utilization.
- **Preconditions:** Qualified trainers and standardized assessment tools.

All Models (Cross-Model)

R.28. Ensure predictable, multi-year funding cycles (≥12 months).

- **Rationale:** Short cycles disrupted exit planning and case management.
- **Actions:** Structure funding in 12-month tranches aligned with programme cycles. Encourage donor-calendar harmonization.
- **Preconditions:** Donor coordination platforms and multi-year agreements.

R.29. Fund strong referral mechanisms, including transport subsidies and integrated digital systems.

- **Rationale:** Lack of funding for referral staff, transport, or digital tracking led to low completion rates.
- **Actions:** Allocate budgets for referral focal points, transport subsidies, MIS development, and reporting on adherence to national referral standards.
- **Preconditions:** Interoperable MIS and endorsed data-sharing protocols.

C. Monitoring Phase

Agriculture/Livelihoods Model

R.32. Support outcome monitoring of asset use and lease-to-own compliance.

- **Actions:** Fund field verification, geotagged monitoring, and semi-annual utilization reports.
- **Preconditions:** Trained enumerators and acceptance of monitoring overheads.

All Models (Cross-Model)

R.30. Mandate comprehensive disaggregated reporting and routine use of monitoring data.

- **Rationale:** Limited data on disability and other vulnerabilities reduced ability to assess inclusivity.
- **Actions:** Require reporting on sex, age, nationality, disability; establish periodic review points to guide adjustments.
- **Preconditions:** Standardised M&E templates and donor flexibility.

R.31. Support grievance redress and accountability mechanisms (GRM).

- **Rationale:** Well-resourced GRMs enhance transparency and trust.
- **Actions:** Require accessible GRMs, finance feedback loops, and enforce minimum response times.
- **Preconditions:** Adequate staffing and shared accountability frameworks.

D. Exit & Sustainability Phase

All Models (Cross-Model)

R.33. Fund post-exit coaching and follow-up at 3, 6, and 12 months.

- **Rationale:** Without follow-up, gains erode quickly.
- **Actions:** Include post-exit support lines in budgets and finance transport and staff costs for follow-up visits.
- **Preconditions:** Donor flexibility and operational MIS/tracking systems.

Annexes

Annex A – Research Matrix and Data Collection Tools
Annex B – Projects Methodological Framework
Annex C – Sampling Frame
Annex D – Field Preparation
Annex E – Data Collection Summary
Annex F – Ethical considerations and Quality Assurance
Annex G – Informed Consent Forms
Annex H – Cash Plus Programming Research - Terms of Reference
Annex I – Workplan
Annex J – Inception Report
Annex K – Literature review
Annex L – Study Methodology
Annex M – Full Recommendations Document

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