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CAMEALEON

CASH • MONITORING EVALUATION ACCOUNTABILITY & LEARNING
• ORGANIZATIONAL NETWORK •



2026

GENERATING EVIDENCE AND PROMOTING ACCOUNTABILITY TO IMPROVE HUMANITARIAN AND SOCIAL ASSISTANCE FOR CRISIS-AFFECTED POPULATIONS IN LEBANON

LEARNING BRIEF



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INTRODUCTION

The global shift in donor financing has inevitably reduced the capacity and implementation of programs in an array of contexts, forcing governments to shoulder the provision of assistance and fiscal responsibility of addressing the needs of affected populations in crises through social protection. The Lebanese context is no different. Since 2022, Lebanon has made several important strides in developing and expanding the coverage of its social protection system, namely through the launching of the National Social Protection Strategy (NSPS) and the passing of Law 319/2023 to reform the National Social Security Fund (NSSF)'s to include a pension scheme. Significant advancements also include the expansion of social safety nets under the AMAN program to cover 160,000 of the poorest and most vulnerable Lebanese households, and the establishment of the National Disability Allowance (NDA), Lebanon's first ever rights-based social assistance program that covers 30,000 persons with disabilities (PwDs) of all nationalities aged 0-31 as well as 65 and above with cash assistance.

Against the backdrop of the shifting nature of assistance delivery and rising needs in Lebanon, **the Cash Monitoring Evaluation Accountability and Learning Organizational Network (CAMEALEON)** held a dual event on 20 January 2026 **under the Patronage of the Minister of Social Affairs, H.E. Haneen Sayed** at the Hilton Beirut Habtoor Grand Hotel – Sin El Fil. The event brought together institutional partners and practitioners engaged in social protection to share the findings from two of CAMEALEON's research studies: [Making Cash More Inclusive: Improving Cash Assistance for People Living with Disabilities in Lebanon](#)¹ and [Navigating Social Assistance in Lebanon: Experiences and Insights of the Bottom Poor](#),² and gather insights to promote accountability and improve the outcomes of humanitarian and social assistance for crisis-affected populations in Lebanon.



Naila Al Hares, Sign Language Interpreter (front), Dr. Cory Rodgers (back)

The dual event included a high-level panel discussion on the “Inclusion of Persons with Disabilities in Cash Assistance and Social Protection Programs,”³ followed by a public webinar exploring the lived experiences of the “Bottom Poor within Lebanon’s Social Assistance System”.⁴ It yielded a fruitful discussion on the processes required to design and implement adequate programs and ensuring their accountability to crisis-affected populations. This learning brief highlights the key themes and points that emerged from the respective studies, panel discussions, and the impressions and feedback of participants.



Dr. Nadine Khayat (left), Nour Chaiben (right)

¹ This study conducted by the Lebanese American University (LAU) shares the experiences of people with disabilities participating in or trying to access CVA and cash-based social protection programs in Lebanon.

² This study undertaken by Urban Axis explores the lived experiences and perceptions of Lebanon’s “bottom poor” in accessing social assistance.

³ This panel was moderated by Dr. Cory Rodgers from LAU and included from Ms. Sylvanna Lakkis from the Lebanese Union for People with Physical Disabilities (LUPD), Mr. Khalil Dagher from the United Nations Children’s Fund (UNICEF), Ms. Mira Bierbaum from the International Labour Organization (ILO), and Ms. Majida Jbeili from the Ministry of Social Affairs (MoSA).

⁴ This webinar included a presentation and discussion of CAMEALEON’s study on the Bottom Poor and Social Assistance Programs in Lebanon by founder of Urban Axis and lead author Dr. Nadine Khayat and co-author Nour Chaiben.

OVERARCHING THEMES

The Realities of Accessing Assistance

A. Information Sharing and Communication

- The Ministry of Social Affairs (MoSA), along with its partners, have taken up many communication initiatives to ensure that affected persons gain access to programs or are at least aware of them.
- This consisted of using a variety of different media tools, such as videos and infographics that were disseminated on a variety of different platforms, as well as the utilization of MoSA and its partners' call centers to reach targeted populations.
- Participants noted that some videos were too short, and that individuals with specific disabilities who are unable to see the content or respond to phone calls may not be informed about the programme without the support of a proxy.
- Participants further suggested that MoSA and its partners consider the different channels through which users and non-users access information, including informal community networks. However, there is a need to monitor and respond to the emergence and spread of misinformation through these channels.



From left to right: Ms. Majida Jbeili (MoSA), Mr. Khalil Dagher (UNICEF), Ms. Mira Bierbaum (ILO), Ms. Sylvanna Lakkis (LUPD)



1

THE REALITIES OF ACCESSING ASSISTANCE

Lebanon is host to a variety of **humanitarian cash and voucher assistance (CVA)** programs and is expanding the coverage of the state's social assistance programs. CAMEALEON's two studies identify several cross-cutting themes based on interviews and focus groups with target users of these programs. The points outlined below reflect both the core research findings and the key issues raised during the panel discussions and Q&A sessions.

2

ENHANCING THE ADEQUACY AND ACCOUNTABILITY OF PROGRAMS

When **designing, implementing and reviewing** assistance programs, there are variety of different factors to account for to guarantee the accessibility, effectiveness, adequacy and relevance of programs to ensure better outcomes for beneficiaries.

3

LESSONS LEARNED & THE FUTURE OF ASSISTANCE IN LEBANON

The establishment of the NDA as a foundation for a universal, rights-based social protection system—enhancing state accountability and coordination, promoting inclusion, strengthening public trust, and enabling accessible, crisis-resilient cash assistance.

OVERARCHING THEMES

The Realities of Accessing Assistance

B. *Barriers faced in accessing assistance*

- Barriers that users and non-users face in their access to assistance often concern transportation costs, as well as legal and official papers required to gain access to a specific program.
- This prompted discussion around the provision of a lumpsum of assistance versus predictable month payments. The lumpsum would not require beneficiaries to go to Money Transfer Operators (MTOs) to redeem their cash and bare an extra cost as frequently, whereas predictable monthly payments had a benefit due to the reliability of the transfer.
- E-wallets were also brought up as an alternative delivery mechanism, where money transfer apps on a phone could be an adequate solution. This option would be beneficial to persons with limited mobility, as it would not require beneficiaries to physically collect the transfers.
- There was a general agreement that programs need more ‘optionality’ for participants, meaning that beneficiaries should be able to personalize some program characteristics – such as the mode or frequency for redeeming cash assistance – to best meet their needs.

C. *Opaqueness and misinformation on programs*

- Both of CAMEALEON’s studies found that participants and non-participants of cash assistance were sceptical and dissatisfied with programs that use vulnerability targeting criteria. This creates mistrust in the providers and fuels inter and intra communal tensions based on perceived biases in the distribution of assistance.
- Participants discussed the challenge of balancing the information shared with potential beneficiaries regarding targeting criteria, while ensuring that sufficient confidentiality is maintained to prevent any individuals or groups from gaining an unfair advantage as potential beneficiaries could overstate their vulnerabilities.



OVERARCHING THEMES

Enhancing the Adequacy & Accountability of Programs

A. Participation of affected populations in the design of programs

- Panelists and attendees attributed much of the success of the NDA to the instrumental participation of Organization for People with Disabilities (OPDs) in its programming, from design, to implementation and delivery mechanisms.
- The lived experiences of affected populations were mentioned as a quintessential factor in the design and revision of programs, where journey mappings are conducted to capture the experiences of user and non-users, from the point of information sourcing to redemption of cash to facilitate their access and reduce barriers faced.

B. Opaqueness and misinformation on programs

- **Grievance and Redress Mechanisms (GRMs)** are critical to ensuring programme accountability, and MoSA and partners have undertaken numerous initiatives to have accessible hotlines and other channels available for people to formally submit inquiries, complaints, and feedback.
- Responsive and effective feedback loops through GRMs are a crucial means of reducing mistrust and anxiety among excluded segments of the target populations, thereby improving trust in assistance systems and the institutions that manage them.

C. Community as a basis for information sharing and facilitated delivery of assistance

- Local actors and community networks are cited as key factors in the knowledge sharing of assistance to affected people.
- The use of proxies outside of family relations has been viewed as a very positive development in the redemption of assistance. However, there are potential protection risks of proxies taking advantage of beneficiaries, which could be mitigated through measures of monitoring through post-distribution surveys and household visits.
- Beneficiaries forming familiar relations with tellers at MTOs facilitated the cash receipt process. Trainings to sensitize staff about supporting people with disabilities has had a noticed impact on the experiences of PwDs during redemption of their assistance



LESSONS LEARNED AND THE FUTURE OF ASSISTANCE IN LEBANON

- The NDA represents a success story in realizing sustainable universal right-based programs and it is a direct result of the alignment of government actors, donors, international organizations and local actors, especially Organizations for People with Disabilities (OPDs).
- The establishment of the NDA could serve as a stepping stone to a more rights-based social protection system, in line with NSPS that harmonizes all government programs across all ministries in a comprehensive manner to adequately respond to the needs of affected populations.
- Efforts should continue to build a more inclusive and sustainable social protection system, supported by sufficient fiscal capacity. This could also come from contributory schemes, such as a social insurance rather than focusing on non-contributory systems.
- Having universal systems could also serve as a cornerstone for establishing a new social contract that strengthens public trust in the state to provide assistance and support.
- While social safety nets were often cited as exclusionary by beneficiaries and non-beneficiaries in CAMEALEON's studies, households that did manage to qualify for assistance under AMAN expressed gratitude to receive support from the state to better meet their needs no matter the transfer value.
- Finally, the large-scale destruction of civilian infrastructure during the war and Israel's ongoing airstrikes have highlighted the necessity of disbursing cash assistance through accessible means in crisis and conflict settings. Lessons from the CAMEALEON's studies showed that the ability to redeem cash transfers during the war from MTOs or ATMs throughout Lebanon, rather than specific institutions or access points, allowed beneficiaries to obtain their assistance without interruptions.





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CAMEALEON Dual Event

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