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 **Norway**

# From war to war, what have we learnt from Social Protection and Humanitarian Cash Assistance in Lebanon in times of peace?





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## Acknowledgements

This report was authored by Diana Tonea, who is an independent consultant. It was produced under the guidance of Ingrid Betzler, Cynthia Saghir, Jean Paul El Khoury and Mona Mounzer from the CAMEALEON Consortium, Lebanon.

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## Citation

This report should be cited as: Tonea, D. (2026). *From war to war, what have we learnt from Social Protection and Humanitarian Cash Assistance in Lebanon in times of peace?* CAMEALEON.

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# 1. Executive Summary

Lebanon's successive crises—the 2024/2025 Israel–Hezbollah war and the 2026 USA/Israel-Iran regional escalation—have exposed deep structural weaknesses in the country's social protection and humanitarian assistance systems. More than one million people were displaced during the 2024/2025 conflict, with renewed hostilities in 2026 displacing over 1.2 million people and placing unprecedented strain on state-led social protection mechanisms, formal humanitarian systems, and informal community-based support networks and civil society. These shocks unfolded against a backdrop of prolonged economic collapse, widespread poverty, severe fiscal contraction, and declining international aid.

This paper synthesises findings from a multi-year research agenda conducted by the CAMEALEON Consortium, examining how different layers of response—state-run social protection, humanitarian cash and voucher assistance (CVA), and informal support systems—have functioned in times of peace and under stress during the escalation of hostilities.

Lebanon's social protection system remains fragmented, underdeveloped, and heavily reliant on external financing. Despite recent progress, including the adoption of the National Social Protection Strategy (NSPS) and the introduction of the National Disability Allowance (NDA), coverage remains limited and uneven. The system continues to rely predominantly on poverty-targeted programmes underpinned by proxy means testing, which are administratively complex, costly to maintain, and poorly suited to dynamic crisis contexts. As official development assistance declines sharply, the sustainability of donor-funded social assistance and humanitarian safety nets is increasingly uncertain. The state lacks the fiscal space to assume full responsibility for existing poverty-targeted schemes from the national budget, raising concerns about their long-term viability.

The 2024/2025 war response revealed critical shortcomings in Lebanon's shock responsiveness. While existing programmes such as the AMAN offered a potential platform for rapid scale-up, it was not effectively leveraged. Instead, significant effort and resources were directed toward establishing a parallel displacement-focused registry, the Shock Responsive Safety Net (SRSN), whose set-up and operationalisation took more than a year. The reliance on in-person verification, fragmented datasets, and access constraints delayed assistance and excluded large segments of the affected population. By the time transfers were disbursed, available humanitarian funding had largely been exhausted, highlighting the limitations of registry-building approaches during emergencies.

Humanitarian cash assistance has played a central role in Lebanon for over a decade and remains a preferred and feasible modality given functioning markets. However, the cash response during the 2024/2025 crisis was highly fragmented, characterised by weak coordination, conflicting sectoral guidance for MPCA, and the proliferation of parallel sectoral cash modalities. The absence of a fully empowered Cash Working Group (CWG) undermined coherence, delayed decision-making on emergency MPCA design parameters, and limited the ability to complement social protection programs through emergency top-ups or inclusive outreach. Transfer values frequently failed to reflect the higher costs associated with displacement, and blanket approaches resulted in a rapid depletion of available funding.

Across CAMEALEON's research, a consistent finding emerges that humanitarian cash assistance, while essential for short-term protection, functions primarily as a temporary buffer within a collapsed welfare and economic system. Transfers are largely used to meet immediate consumption needs and repay debts rather than support recovery or sustainable livelihoods. Debt has become a widespread and entrenched coping mechanism, carrying significant protection risks, particularly for women, refugees, migrants, older persons, and people with disabilities. Current CVA designs are generally insufficient in value, duration, and predictability to reduce indebtedness or facilitate self-reliance.

Cash Plus initiatives demonstrate added value, particularly through knowledge-based components such as training and behavioural change, but their contribution to durable resilience remains constrained by structural barriers, including legal status, asset ownership, and access to markets. Self-reliance is not a realistic outcome where safety, legal protection, and basic needs coverage are absent. The paper therefore questions prevailing humanitarian approaches without addressing underlying rights and protection deficits.

Finally, the research underscores the central role of local civil society organisations and informal networks as first responders during crises. These actors have provided critical support where formal systems have

failed, drawing on proximity, trust, and adaptability. However, informal support mechanisms are uneven, selective, and increasingly overstretched. At the same time, opaque formal aid systems, weak communication, and widespread misinformation—particularly around cash assistance—have eroded trust and undermined social cohesion in Lebanon.

Taken together, the findings point to the urgent need for a more inclusive, coordinated, and rights-based response architecture in Lebanon. Emergency responses must prioritise speed and coverage over system-building objectives, strengthen interoperability and two-way data sharing, reinforce coherent cash coordination, and recognise civil society as a core partner rather than a substitute. Over the longer term, the paper argues for a gradual shift away from narrowly poverty-targeted assistance toward a more universal, state-led social protection system capable of responding to shocks, supporting recovery, and rebuilding trust between the state and its population.

## 2. Introduction

The consequences of the 2024/2025 Israel–Hezbollah war and the 2026 US/Israel–Iran war have been devastating for ordinary Lebanese citizens. In 2024, more than one million people were displaced across Lebanon, with entire regions in the South and East effectively emptied as a result of airstrike induced mass displacement and mass evacuation orders. The intense conflict, between 8 October 2023 and 24 November 2024, displaced at least one million people within Lebanon, with many taking shelter in overcrowded communal shelters (OCHA, 2024). Following the November 2024 ceasefire, the majority of displaced people were able to return to their places of origin, although approximately 10,000 families remained displaced in the South. The escalation of hostilities along the southern border with Israel triggered large scale internal displacement and extensive damage to infrastructure and livelihoods, while disrupting essential services including health, education, water, and energy. The hostilities disproportionately affected already vulnerable groups, including the elderly, people with disabilities, Syrian refugees and migrants, etc. Nearly 100,000 housing units were either completely destroyed or partially damaged in conflict affected areas, amounting to US\$2.8B in losses. Total reconstruction and recovery needs following the conflict that affected Lebanon are estimated at US\$11 billion, according to the World Bank (World Bank, 2025).

Renewed hostilities in 2026 have once again triggered mass evacuation orders and airstrikes, displacing more than 1.2 million people across Lebanon and placing the country’s support systems under severe strain, including an emerging but still under-developed social protection mechanisms, formal humanitarian aid structures established after 2011, and informal support provided by local civil society and community networks (OCHA 2026).

There are now growing critiques that while both state and international aid systems are in place, they are highly compartmentalized. Under this model, responsibilities are institutionally divided, with the Ministry of Social Affairs acting as caretaker only for Lebanese citizens, UNRWA for Palestinian refugees, and UNHCR/WFP for Syrian displaced populations. The Ministry of Social Affairs has recently pushed to centralize the cash response for the Lebanese nationals, despite operating at only around 30per cent of its staffing capacity<sup>1</sup>. While MoSA’s leadership role has been welcomed in a context where humanitarian actors have long assumed state functions, the necessary institutional capacity has not been adequately built. MoSA’s role has now shifted on coordinating the international humanitarian cash response rather than focusing on the development of its own permanent and adaptive safety nets in the long run. Under its current approach, critics argue that MoSA’s strategy to centralize the response through its own systems risks impeding the effectiveness and timeliness of the humanitarian response<sup>2</sup>.

Moreover, with the roles of international actors firmly institutionalized, the crises of 2024 and now 2026 reveal a formal aid system that delivers assistance strictly along mandate lines. As a result, humanitarian systems that are supposedly guided by the principle of universality remain blind to the needs of populations that do not conform to predefined categories. Access to aid remains constrained by these rigid categories

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<sup>1</sup> <https://raseef22.net/article/1101771-israel-displaces-the-lebanese-state-abandons>

<sup>2</sup> Ibid.

and individuals who fall outside established classifications—such as migrant domestic workers and undocumented refugees—are largely invisible both to the existing humanitarian aid and social protection state systems (The New Humanitarian, 2026).

Moreover, Mercy Corps (2026) raises an alarm over the significant impact that increasing oil prices will have on the consumer price index in Lebanon, as well as on the availability of fuel and electricity. As the most immediate consequence of the regional conflict is the surge in oil prices, Lebanon's heavy reliance on imported fuel transmits these increases across all sectors of the economy and energy-intensive supply chains, fueling cost-push inflation. As fuel prices rise, both displaced and non-displaced households will face heightened vulnerability with estimates that if Brent crude reaches USD 150 per barrel, Lebanese household spending on fuel, transportation, and utilities would rise by more than a quarter.

### 3. Pre-existing fragilities

Lebanon has faced a series of overlapping crises over the past 15 years, including the displacement of around 1.5 million Syrian refugees, a financial crisis that has wiped out around half of the economy, the Beirut Port explosion that destroyed large parts of central Beirut, and, more recently, conflict with Israel that triggered one of the largest displacements in Lebanon's history, affecting about 1 million people. In response, the international community has provided more than USD 15 billion in humanitarian assistance since 2011, initially focused on Syrian refugees and later also supporting large scale social assistance through state led social protection systems for vulnerable Lebanese households. Paradigm shifts in 2025 will trigger a sharp change in global ODA levels, with projections pointing to an overall decrease of about 35–45 per cent in available international funding, which is likely to affect aid contributions to Lebanon in the years ahead (ALNAP, 2025). OECD has recorded a 23.1 per cent overall decrease in ODA levels in 2025 compared to 2024 (OECD, 2026).

Almost 90 per cent of Syrians in Lebanon depend on humanitarian assistance for survival, as the majority lack access to legal rights and legal residency, restricting their movement and employment options. Syrian refugees are considered as “displaced” and the state of Lebanon does not recognize their refugee status, since Lebanon is not a signatory of the refugee convention. UNHCR reported 532,357 registered Syrian refugees as of 31 December 2025, alongside a government estimate of about 1.12 million displaced Syrians currently in the country. Legal status remains a central protection constraint; the Government requested the suspension of new UNHCR registration of Syrians in May 2015, limiting pathways to regularization and making documentation and residency renewal a persistent challenge.

Since 2019, Lebanon has faced a sovereign default, hyperinflation, and financial sector collapse, with public debt reaching 176.5 per cent of GDP in 2024. The economy shrank by nearly 40 per cent, and the Lebanese Pound lost substantial value, triggering a liquidity crisis that wiped out savings and wages. Inflation peaked at an unprecedented 270 per cent in 2023, severely undermining purchasing power. The government's fiscal capacity dropped sharply, with the budget losing 85 per cent of its value, limiting service delivery and public sector salaries. These conditions led to widespread hardship, high unemployment, and the breakdown of public services.

Historically, Lebanon never truly developed a welfare system, and the limited programs that did exist have been progressively dismantled over the years during the financial crisis. This erosion was also enabled by shifting responsibility and duty of care to the UN and NGO sector, which successfully brought in approximately 15bn USD in 15 years but are now severely constrained by declining aid funding. The financial crisis significantly deepened poverty and further altered class dynamics. It served as a clear ‘covariate shock,’ affecting households well beyond those typically identified as poor. The recent crises have further eroded formal support systems and forced households to rely on their own resources and networks to survive.

Poverty remains high with about 44 per cent of Lebanon's population and 33 per cent of Lebanese citizens living in monetary poverty. Multidimensional poverty is even higher - 73 per cent of Lebanese and nearly all non-Lebanese residents (UN ESCWA, 2024). According to the 2025 Vulnerability Assessment of Syrian Refugees (VASyR) and Multi-Sector Needs Assessment (MSNA), 68 per cent of displaced Syrians, 89 per cent of migrants, 95 per cent of Palestine Refugees in Lebanon (PRL), and 90 per cent of Palestinian Refugees

from Syria (PRS) survive on less than the Survival Minimum Expenditure Basket (SMEB) of 551 USD per family per month (WFP, 2025).

## 4. Objectives of the consultancy

Throughout 2024/2025 the CAMEALEON Consortium coordinated a series of research activities that generated significant findings related to how vulnerable populations access existing humanitarian CVA programs and state led social assistance programs such as the AMAN and NDA, including on targeting, delivery, and accountability. In addition, CAMEALEON has generated research on cash coordination and documented the impact of CVA misinformation on social cohesion. It has also released several policy and advocacy papers during the 2024/2025 escalation of hostilities and called for the expansion of SP systems and generated lessons learnt after the response, as well as documented the role of civil society as first responders. Finally, CAMEALEON has also led research on the role of debt as a coping mechanism currently used at scale in Lebanon, documented various cash plus approaches and their impact on sustainable outcomes, and lastly, building the case for a self-reliance framework in Lebanon.

CAMEALEON’s research can be largely categorized in four thematic areas, as per the below infographic:

- Social protection - documenting access barriers for the most vulnerable population groups (older persons, persons with disabilities, and poor/vulnerable HHs); and two policy papers on the expansion of SP systems at the onset of the war and documenting lessons learnt from the SP and humanitarian CVA response.
- Informal networks and civil society - documenting the role of civil society as first responders and structural challenges, and the role of informal networks on self-reliance.
- Humanitarian CVA – reviewing the cash coordination architecture in Lebanon, analyzing the cash for rent modality, and providing innovative research into the role of misinformation around CVA on social cohesion.
- Resilience and self-reliance – documenting the role of debt as a coping mechanism, evaluating cash plus approaches and their effectiveness, and building an argument for a self-reliance approach to humanitarian programming in Lebanon.

## CAMEALEON research and policy outputs

Overview of outputs across 4 thematic areas



Figure 1 CAMEALEON research and policy outputs 2024-2025

The central focus of this paper is to synthesize the major insights and findings from CAMEALEON's research to date on CVA and social protection in Lebanon, and to draw lessons learnt and implications from existing evidence to guide future policy and programmatic decisions. More concretely and in line with the current situation, the paper will document concrete lessons that can be drawn from past CAMEALEON research to enable existing systems adapt to crisis situations such as the current large-scale emergency.

**Building on the four thematic areas, the paper adopts a whole of system approach, examining the interaction between these different layers: state-run social protection, formal humanitarian actors and aid systems, and informal community-based support networks.** It evaluates how different layers of response—local initiatives, humanitarian systems, and national frameworks—can continue to evolve in a complementary manner, and what could be done to strengthen the operating space and capacity of local organizations.

Drawing on in depth research conducted by the CAMEALEON Consortium, this paper seeks to offer concrete recommendations to address gaps in current response frameworks and social protection systems. With renewed large-scale hostilities, the paper seeks to answer questions such as:

- How prepared are Lebanon's existing systems to accommodate humanitarian needs at a scale?
- What are some of the access barriers of the most vulnerable groups, including older persons, people with disabilities, and the poorest segments of the population to SP and formal aid programs? Will these patterns of exclusion intensify in the context of a full-scale crisis?
- What are the blind spots embedded in current programs, and which population groups are systematically excluded?
- Who will ultimately fill in the gaps and compensate for the shortcomings of an unequal system?
- What lessons from past research can help ensure that response systems are not blind to the most vulnerable individuals and entire population groups?
- Can CVA programmes also become an avenue for self-reliance and resilience building?
- How can we ensure that our collective interventions do not damage the social fabric and community trust?

The paper also argues that Lebanon's repeated crises have exposed deeper institutional failures, where weak public systems and the absence of reliable safety nets left households absorb the multiple shocks through debt, over-reliance on weakening informal support networks, adopting increasingly negative coping strategies, and short-term humanitarian assistance. At the same time, the humanitarian system initially developed assistance models shaped by contextual limitations and then by operational convenience. The paper questions whether the humanitarian actors have become complicit in sustaining a failing model by adapting to the contextual limitations, rather than challenging the rights and protection deficits that drive vulnerability (for example with the Syrian refugees) and advocating for systematic change in national policies. Without a deliberate shift towards models that combine protection and basic needs with realistic pathways to self-reliance, the response locked people into dependence. In that sense, humanitarian action did not only operate within a broken system but also helped normalize it 15 years on.

The following sections will provide a deep dive into research findings structured along the main thematic areas: social protection; humanitarian CVA; resilience and self-reliance; and informal networks and local civil society.

## 5. Social protection in Lebanon

### 5.1 Social Protection: paradigms and landscape

There are currently two conflicting SP paradigms in Lebanon – while poverty targeting programs such as the National Poverty Targeting Programme (NPTP) and World Bank funded Emergency Social Safety Net (ESSN) have taken the center stage in SP in Lebanon, the rights-based approach is currently gaining more ground with the launch of the National Social Protection Strategy (NSPS) and the expansion of the National Disability Allowance (NDA). Social protection is a relatively new concept in Lebanon and to date, there is no publicly available data assessing the impact of these schemes on vulnerability reduction or poverty alleviation, nor on their effectiveness and cost efficiency. This lack of evidence makes it difficult to evaluate whether current approaches deliver meaningful outcomes for those most in need. Despite this evidence gap, Lebanon’s donors continue to favor poverty-targeting approaches over lifecycle benefits. Over the past decade, three major poverty-targeted cash transfer programs have been implemented: the humanitarian cash assistance program for Syrian refugees, the NPTP, and the ESSN—now merged into the AMAN program. As highlighted in global literature, proxy means testing (PMT) programs tend to be less cost-efficient due to the high administrative costs of registration and targeting (especially in contexts lacking taxation and income data), as well as the need for annual recertification of households living in poverty (Kidd, 2018). As global Official Development Assistance (ODA) levels are plummeting, there are important questions around the sustainability of such programs since they depend almost 100per cent on external grants and loans. Currently, the Government of Lebanon (GoL) does not have the financial means to fully take over and fund the existing AMAN program, putting into question the continuation of such programs beyond the WB loan.

According to the ILO (2024) Lebanon’s social protection system is fragmented, underdeveloped, and heavily reliant on external funding. Despite progress, overall coverage remains low - only 20 per cent of the population is covered by contributory social benefits, half of the poor are covered by social assistance, and only 1.3 per cent of GDP is allocated to social protection in 2024 – the lowest in the region (Institute des Finances, 2025). Noncontributory social assistance is almost entirely covered through external grants and loans. However, Lebanon’s social protection system has witnessed significant development in the past few years. In 2024, the Presidency of the Council of Ministers (PCM) launched the National Social Protection Strategy (NSPS). Even though Lebanon’s social protection systems remain largely under-developed, the launch of the NSPS marked a significant shift in how the state views social protection, with the strategy laying the ground for a rights-based approach to SP as opposed to poverty targeting measures that emerged after each crisis. The NSPS sets out a 10-year roadmap to build a rights-based, shock-responsive, and sustainable system, aiming to move from fragmented, crisis-driven interventions toward a comprehensive framework<sup>3</sup>. 2024-2025 have also seen a gradual investment in MoSA’s own capacity to deliver social assistance directly to its own constituencies and investments into the National Disability Allowance.

Research on informal social protection in Lebanon suggests that, beneath a weak state and a strained social contract, informal support networks remain active and are often viewed as legitimate social solidarity. Proudfoot (2025) describes how political parties, affluent individuals, and party affiliated charities provide direct assistance to constituents largely through loyalty and in group identities, reinforcing a resilient but fragmented system of sectarian clientelism. At the same time, these parallel networks also risk undermining the development of a universal welfare state, as people rely on their political and ethnic networks to receive support.

#### 5.1.1 Social insurance

The National Social Security Fund (NSSF) and the Cooperative of Civil Servants are the main contributory scheme, primarily serves formal private sector employees and civil servants, leaving the majority of the workforce—of which 63per cent is engaged in informal labor—without formal coverage. The NSSF is Lebanon’s largest mandatory social insurance program for formal private sector employees, providing coverage for sickness, maternity care, family allowances, work-related accidents and diseases, and end-of-service pensions. The fund relies both on social contributions and government contributions. With

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<sup>3</sup><https://lebanon.un.org/en/260616-government-lebanon-launches-its-first-national-social-protection-strategy>

widespread informality in the labor market (63per cent in 2022), effective social protection coverage extends to only about 20per cent of the population. Moreover, once considered a cornerstone of social protection, the NSSF has seen its financial reserves collapse—from US\$8.5 billion to just US\$450 million—undermining its ability to deliver benefits and currently facing an erosion of trust.

### 5.1.2 Social Assistance

The state has largely outsourced social assistance to donors, with current programs financed through humanitarian grants and World Bank loans, amounting to 2.4per cent of GDP in 2025. Household benefit programs, fully funded by the World Bank, are set to end in 2026/2027, raising concerns about their sustainability and continuation. Meanwhile, 1.5 million refugees (Syrian and Palestinian) rely almost entirely on donor-funded assistance, as political reluctance to use taxpayer money for refugee support persists. This heavy reliance on external financing and the absence of nationally funded schemes highlight Lebanon’s vulnerability. The country risks deepening inequality and social instability as donor support and ODA is set to decline.



Figure 2 Source: MoSA, 2025

Non-contributory schemes funded by the Government of Lebanon are negligible, representing only 0.05per cent of GDP in 2025 (representing 10mil USD budgetary contributions to the NDA). The NPTP, Lebanon’s first poverty-targeting scheme, was launched in 2011; the ESSN in 2021; and the National Disability Allowance in 2023. There is currently no child grant in place, and disability benefits cover only a limited proportion of persons with disabilities (as of 2025, those aged 0–31 years and over 64). The household benefit scheme reaches approximately 14per cent of the population and only half of those living in monetary poverty<sup>4</sup>.

### 5.1.3 Social Protection Spending

**Lebanon’s financial crisis and economic contraction have significantly weakened public revenue collection and therefore severely limiting the available fiscal space for social protection expenditures.** Between 2017 and 2024, Lebanon’s social protection spending underwent a dramatic transformation, shaped by an unprecedented economic collapse. This period was marked by hyperinflation, a sharp loss in the value of the Lebanese pound, and severe GDP contraction, all of which eroded the real value of public spending. With GDP contracting by almost 40per cent between 2019 and 2025, compared with neighboring countries, Lebanon shifted from broadly comparable pre-crisis revenue performance to the weakest post crisis position. Total public revenues fell from about USD 9.38 billion in 2019, with a tax to GDP ratio of 15.5per cent to around 7per cent of GDP and tax revenues to nearly 5per cent in 2021.

While nominal allocations to social protection increased over time, in real terms, the share of SP spending in the economy plummeted. **In 2019, social protection peaked at 13per cent of GDP, but by 2023, it had fallen to just 1.3per cent of GDP—a staggering decline that underscores the depth of fiscal compression.** According to analysis by the Institute des

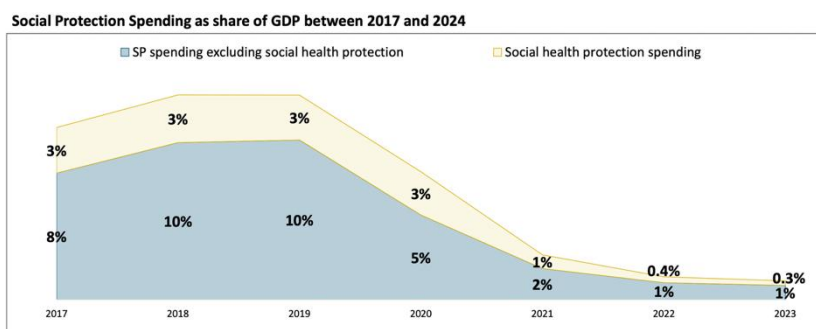


Figure 3 2017-2023 SP Spending - Institute des Finances

<sup>4</sup> According to the WB, the poverty rate stands at 33per cent among Lebanese citizens and 44per cent for the total population of Lebanon.

Finances (2025), total SP spending accounted for around 1.3per cent of GDP in 2023, of which 1per cent was allocated to social protection programs and 0.3per cent to social health, amounting to approximately 1.3billion USD. Compared to MENA average spending of 8.3per cent of GDP and 10per cent in North Africa and 13per cent global average (excluding health), Lebanon's SP spending of 1.3per cent of GDP is far below any regional and global benchmarks.

Lebanon has been systematically relying on external donor grants and loans to develop its SP systems and above all, for the direct provision of humanitarian assistance to refugees and social assistance to vulnerable Lebanese. This points to a context where formal humanitarian aid, social assistance, and social services remain heavily reliant on external support. However, 2025 has marked a sharp decrease in the general ODA worldwide, putting such programs at risk. While the GoL generally considers that the provision of humanitarian assistance to the refugee population falls under the remit of international actors, the financial crisis wiped out the already limited fiscal space for social benefits meant for the Lebanese nationals. With the NPTP primarily relying on external donor grants and the ESSN being delivered as a World Bank loan (now both merged under the AMAN program), it is less likely that under the current tax policies and within the current limited fiscal space, Lebanon can realistically take over the total cost of its poverty reduction programs<sup>5</sup>.

Throughout 2025/2026, the GoL has made investments in the National Disability Allowance and is further considering allocating state budget resources to the AMAN program. **The fact that the GoL is considering social protection as a key investment represents a positive shift.**

## 5.2 The 2024/2025 SP war response

Al Shami et al (2024) recommended addressing the immediate impacts of the crisis while strengthening Lebanon's social protection system over the longer term. In the short term, the authors call for urgent government action to mobilize financial resources, including opening credit lines, reallocating budget reserves, and issuing emergency decrees to channel funds into AMAN and the National Disability Allowance. The proposed measures aimed to both increase transfer values for those affected by displacement and expand coverage by enabling new registrations, particularly for newly displaced populations.

A central emphasis was placed on coordination and system alignment. The recommendations stressed the need for stronger data-sharing and coordination between the Ministry of Social Affairs and humanitarian actors to ensure an integrated response. Humanitarian organizations and donors were encouraged to align their interventions with existing social protection mechanisms and avoid creating parallel systems, which risk inefficiency and fragmentation. Establishing a dedicated coordination body within MoSA is proposed to bridge humanitarian assistance and national social protection frameworks.

Lebanon's SP system lacks universality and resilience, making it ill-equipped to address widespread vulnerability or respond effectively to shocks. In practice, shock-responsive measures were not institutionalized, with crisis response largely dependent on humanitarian aid. Humanitarian cash assistance for refugees (Syrian and Palestinian) remains entirely donor-funded through humanitarian grants and are not implemented through national systems.

The only SP scheme that was used to respond to the shock and expanded vertically during the 2024/2025 war was the NDA, which in addition to advancing the disbursement of regular monthly payments to all NDA beneficiaries, a US\$100 emergency one-off payment was provided to the 5,000 existing beneficiaries from affected areas in Lebanon<sup>6</sup>. The scheme was subsequently financed directly from the GoL state budget with an additional 10million USD in 2025<sup>7</sup>, marking the first national investment in social benefits.

The primary national social protection programmes, AMAN, was not leveraged for emergency scale-up, despite representing the most rapid and systemically efficient option for reaching populations residing in strike-affected areas. At the time, the program covered approximately 800,000 recipients, was supported by a functional information management system (DAEM), and drew on a dataset of roughly three million individuals. Neither vertical nor horizontal expansion mechanisms were set-up.

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<sup>5</sup> For example, the AMAN program costs 20mil USD/month and is reaching 800,000 people.

<sup>6</sup> <https://www.ilo.org/resource/news/ilo-and-partners-take-shock-response-measures-support-persons-disabilities>

<sup>7</sup> <https://www.ilo.org/resource/article/lebanon-scales-domestic-financing-national-disability-allowance>

Instead, with support from the UN, the GoL attempted to set-up an IDP registry labelled as Social Recovery Safety Net (SRSN) to facilitate humanitarian assistance for the Lebanese conflict affected, a parallel mechanism. This system required in-person registration and verification by social workers for more than 150,000 households that had initially registered through an online platform managed by disaster risk management (DRM) authorities outside the remit of the MoSA. The design and operationalization of this parallel system took over a year, due to various data challenges and lengthy in person registration by social workers. The first transfers materialized almost a year after the crisis and by the time the dataset was finalized, available humanitarian funding had largely been exhausted.

The resulting SRSN dataset predominantly captured households previously displaced from the Bekaa and Hermel regions, while large areas of southern Lebanon were excluded due to access constraints for in person data collection. Even a year later, the dataset did not adequately reflect households that remained displaced in communal shelters in the South. However, both the AMAN and SRSN schemes appear to exhibit systematic blind spots with respect to populations originating from southern Beirut and southern Lebanon, largely due to persistent access challenges. This underscores the urgent need for both programmes to implement immediate horizontal expansion measures to improve coverage.

Throughout this process, authorities remained strongly anchored to the perception that any emergency cash response would duplicate the poverty-targeted AMAN programme, reflecting limited engagement with established social protection concepts such as vertical expansion and the additional costs associated with displacement. This position overlooked the fact that the poorest and most vulnerable households are also disproportionately affected by conflict and forced displacement. Transfer values under the SRSN were aligned with those of the AMAN programme, with a maximum benefit of USD 145 per household—equivalent to approximately 30 percent of the Survival Minimum Expenditure Basket (SMEB). This level of support is insufficient to address the much higher costs associated with displacement.

### 5.3 CAMEALEON research - SP programs

CAMEALEON has coordinated several research pieces on Social Protection in Lebanon, documenting existing barriers in accessing social assistance for some of the most vulnerable categories such as people with disabilities, older people, and the bottom poor (families deemed as living in deep poverty). The findings are extremely relevant, as they provide a qualitative, “bottom-up” assessment of the accessibility, appropriateness, and relevance of existing programs, presenting the actual perspectives of target users.

Across the studies reviewed, a consistent picture emerges in which vulnerable population groups lack a meaningful state-provided safety net, within a context where the primary social protection programme is narrowly focused on poverty targeting. Under a rights-based approach, children, older persons, persons with disabilities, and other vulnerable groups would be entitled to social benefits as part of a universal social protection framework. Despite the National Social Protection Strategy’s formal adoption of a rights-based approach, Lebanon has, in practice, pursued a model centred on poverty targeting rather than one that ensures protection for those facing heightened vulnerability.

According to Rodgers and Saghir (2025), findings across the CAMEALEON SP studies point to four key challenges across programs: recurring and poorly explained interruptions in assistance, perceived unfairness in eligibility criteria—particularly along nationality lines—non-transparent targeting processes, and weak, unresponsive communication and feedback mechanisms. The research studies also highlight how repeated and overlapping crises have disrupted assistance delivery, while inconsistent information flows and weak feedback mechanisms leave many applicants confused, frustrated, and unsupported. Together, these issues erode trust and the prospects for rebuilding a meaningful social contract between the state and its population.

**“Bottom poor”:** Khayat et al (2025) argues that the “bottom poor”, identified through multidimensional poverty measures and also participants in the research, are facing significant barriers in accessing SP programs. These include digital illiteracy, limited internet access, high transportation costs, and restricted payment points, which systematically exclude the most vulnerable, particularly older persons, women, and those in remote areas. SP recipients report emotional distress, stigma, and perceptions of unfairness and politicization of formal support, especially regarding perceived disparities between Lebanese citizens and Syrian refugees. Women, notably female-headed households, face compounded challenges, while reliance on political or social networks both enables access and reinforces inequity. Overall, the study finds that social assistance often fails to provide reliable support or pathways toward sustainable livelihoods, leaving many households dependent on aid.

**Older persons:** Integrated International (2025) argue that older persons participating in the research face significant challenges in accessing social protection, with both structural and procedural barriers. Barriers begin with a fragile outreach system - while some are reached through door-to-door government efforts or information shared via WhatsApp and social media, many—especially those who are isolated, home-bound, or digitally excluded—remain unaware of available assistance. Skepticism toward municipalities and official actors is widespread, driven by perceptions of favoritism, lack of transparency, and absence of feedback after assessments. Short-term, outreach initiatives often collapse once projects end, leaving no sustainable, community-embedded communication mechanisms in place.

Physical limitations, inaccessible infrastructure, and high transportation costs prevent many older adults from registering for or following up on assistance. While digitization has streamlined some government social protection processes, it has also excluded those without digital literacy, devices, or connectivity. Rigid eligibility criteria, narrow definitions of vulnerability, demanding documentation requirements, and opaque tools such as the Proxy Means Test further marginalize older people—particularly those without formal disability status, living in complex households, or newly impoverished by the crisis.

Beyond logistical barriers, deep-rooted social norms and intersecting vulnerabilities compound exclusion. Shame, stigma, ageism, and gendered expectations discourage many older people—especially women, persons with disabilities, and formerly middle-class individuals—from seeking assistance. The erosion of intergenerational solidarity has weakened family safety nets, while psychological distress, isolation, and loss of dignity intensify material deprivation. Although social protection support helps meet basic needs such as food and rent, it is widely perceived as insufficient, short-term, and politicized, with access often believed to depend on *wasta* rather than need. Psychosocial needs remain largely unmet, yet small community-based social interventions demonstrate the importance of restoring dignity, social connection, and inclusion as core elements of sustainable support.

**People living with disabilities:** Rodgers (2025) argues that people living with disabilities, also participants in the research, face significant challenges in accessing social assistance, beginning with limited awareness and widespread misinformation. They often lacked clear information about available programs, eligibility criteria, and enrolment procedures, leading some interviewed Palestinians and Syrians to wrongly assume they were ineligible and to self-exclude from assistance. Although outreach by ministries and humanitarian agencies has improved, skepticism, confusion, and mistrust persist, particularly where targeting criteria are opaque or where people perceive discrimination or unfair treatment.

Practical barriers further undermine access to assistance. Transportation emerged as the most common obstacle, as beneficiaries are required to travel to ATMs, money agents, or retailers to redeem cash. For those in rural or peri-urban areas, transport costs can consume a significant share of the transfer value. Long queues at ATMs and redemption points create additional difficulties, especially for people with disabilities, chronic pain, or mobility impairments. Reduced transfer values, shorter assistance cycles, or sudden interruptions are all creating budget shocks for households and forcing coping strategies such as borrowing or cutting back on basic needs.

Despite these challenges, the study identifies several enabling factors. Informal social networks play a crucial role in sharing information and helping people navigate application and enrolment processes, while proxies are essential for many persons with disabilities. Supportive staff at money transfer operators and shops can ease redemption challenges. Overall, participants overwhelmingly prefer cash assistance over vouchers or in-kind aid, as cash provides greater flexibility, dignity, and autonomy. Even small transfers are described as meaningful, helping households meet urgent needs and maintain a sense of contribution and self-worth.

**Children:** Although none of the research examined children as a distinct analytical category, data shared by the Ministry of Social Affairs and the World Bank indicate that children are the group most affected by the financial crisis. **Children under the age of five experience disproportionately high rates of extreme poverty and the lowest levels of social safety net coverage, with severe implications for human capital development (MoSA, 2025).**

**Conclusion across studies:** In conclusion, across all CAMEALEON studies, a consistent pattern emerges of a social protection system that systematically fails to reach those facing the greatest vulnerability. Structural and procedural barriers—such as digital exclusion, high transportation costs, inaccessible registration and

payment mechanisms, rigid eligibility criteria, and opaque targeting processes—recur across population groups, leading to widespread exclusion of vulnerable categories or self-exclusion. Weak outreach, misinformation, and short-term communication efforts are compounded by deep mistrust in state and humanitarian actors, driven by perceptions of politicization, unfairness, and reliance on *wasta* rather than need. The system’s narrow focus on poverty targeting, rather than lifecycle and intersecting vulnerabilities, leaves children, older persons, people with disabilities, women, and the newly impoverished inadequately protected. Even when assistance is accessed, it is widely perceived as insufficient, short-term, and unreliable, generating negative coping strategies and long-term risks to dignity, wellbeing, and human capital development. Given these limitations, existing social protection programmes risk further amplifying patterns of exclusion in the context of a full-scale crisis, such as the one Lebanon is currently facing.

## 6. Humanitarian Assistance

According to the Financial Tracking System (FTS), approximately 15.3bn USD were delivered as humanitarian aid since 2011. The average of annual aid to GDP ratios between 2012 to 2025 was 3.15per cent, which peaked in 2020 with 6per cent, almost five times more compared to what the GoL has spent on SP. Most of the aid was delivered as humanitarian

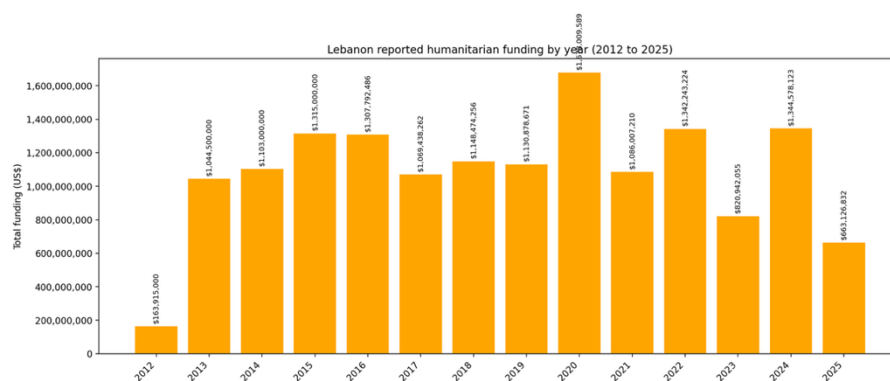


Figure 4 Humanitarian Funding in Lebanon from 2012-2025, source: FTS

assistance targeting Syrian refugees; however, with the COVID-19 pandemic, financial crisis, and Beirut port blast, considerable funding was also channeled to meet needs of vulnerable Lebanese through humanitarian aid and social assistance. The last five years have been marked by considerable external investment into the development of Social Protection systems and delivery of benefits, with a preference for poverty reduction schemes such as the NPTP and the ESSN.

In 2025 the humanitarian sector entered a financial crisis triggering calls for a humanitarian reset and related reforms. Humanitarian financing prospects are poor, with nearly half of the 20 largest humanitarian donors announcing cuts to their 2025 ODA budgets, including 3 of the top 4.

The precise implications for humanitarian funding remain uncertain because announcements often lack detail on humanitarian allocations versus wider ODA, while some budget decisions are still pending. That said, ALNAP projects that public funding for humanitarian action could contract from 34per cent to 45per cent by the end of 2025 compared with 2023 levels, with

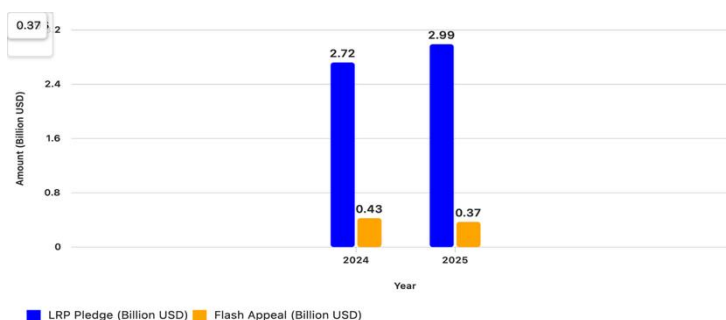


Figure 5 – Appealed humanitarian funding as reported in the FTS, 2024-2025

protracted crises such as Lebanon being hit the hardest. In the prioritization exercise that humanitarian actors are forced to undertake, they are focusing on ‘time-limited, disaster-driven’ responses and attempting to pull back from high levels of sustained support for protracted crises, while ramping up efforts to improve cost efficiency and effectiveness. Moreover, some humanitarian sectors are more vulnerable to funding cuts. In 2024, the United States was the largest donor across all sectors analyzed, and four sectors, nutrition, multi-purpose cash and basic needs, food security and agriculture, and logistics, received over 60per cent of their funding from the United States, the United Kingdom, and Germany combined (ALNAP, 2025).

Across 2024–2025, the Lebanon Response Plan (LRP) appealed for approximately \$6.51 billion in international assistance. In 2025, Lebanon made the top 10 crises that received humanitarian funding, with 1.36bn USD reported in 2024, almost doubling from 2023. However, in 2024, only 51 per cent of the appeal was funded<sup>8</sup>, while in 2025 funding dropped to roughly 31 per cent of the total requested amount<sup>9</sup>, with significant cuts across all humanitarian sectors.

## 6.1 Cash and Voucher Assistance

In 2024, cash actors disbursed approximately \$365.8 million in direct cash transfers<sup>10</sup>, representing approximately a third (28 per cent) of the LRP budget, plus \$87 million through the Emergency Social Safety Net, a WB funded program outside of the LRP. 67 partners implemented CVA with support from 27 donors, making Lebanon the fifth-largest CVA program globally. MPCA accounted for 71 per cent of CVA transfers, followed by sectoral cash for food (19 per cent), livelihoods (4.5 per cent), shelter (2 per cent), education (2 per cent) and protection (1.5 per cent).

According to the 2026 LRP, CVA continues to be the preferred form of support among recipients and remains a feasible modality in Lebanon, given the continued functioning of markets despite ongoing economic pressures. Market assessments show that supply chains remain operational and that essential goods are available nationwide. Inflation, however, continues to drive price volatility and erode household purchasing power. Even so, markets have demonstrated resilience, with traders maintaining stock levels, indicating that CVA can effectively meet basic needs when supported by regular market monitoring and timely adjustments to transfer values.

However, Lebanon’s cash assistance landscape has been highly atypical, characterized by the effective centralization of MPCA delivery within two large agencies for more than a decade. This configuration emerged following donor-driven reforms promoting a Common Delivery Platform, primarily aimed at reducing transaction and delivery costs. Over this period, formal cash coordination structures were notably absent, with no dedicated Cash Working Group in place. Instead, responsibility for MPCA coordination was fragmented between the Food Security Sector (FSAC) and the Basic Assistance Working Group (BAWG), in line with their respective sectoral mandates.

## 6.2 CAMEALEON research on Cash and Voucher Assistance in Lebanon

CAMEALEON’s CVA research explored a variety of themes including research on cash coordination and lessons learnt from the 2024/2025 war response, as well as linking CVA to resilience, self-reliance, and its effects on debt. The below sections present the main findings across the four research papers.

### 6.2.1 Lessons from the 2024/2025 CVA response and cash coordination

When the escalation of hostilities erupted in 2024, the fragmented cash coordination architecture proved ill-suited to the new context. Cash coordination faced challenges, with FSAC and BAWG issuing conflicting guidance—one advocating for cash-based responses, the other prioritizing in-kind assistance. In the absence of a harmonized cash framework, sector-specific cash programming proliferated. During the conflict, more than 14 distinct humanitarian cash modalities were either ongoing or newly launched, alongside four social protection programmes, a majority of which were characterized by differing transfer values, durations, and eligibility criteria. In total, 67 partners reported implementing cash programmes during 2024 and 2025, resulting in a highly fragmented and incoherent response. In addition, the post-conflict period saw a resurgence of large-scale in-kind distributions across the country, even when market conditions were favorable to CVA.

Within this context, only very few large organizations were able to rapidly scale up assistance by relying on pre-existing beneficiary registries, reaching approximately 250,000 Lebanese households and the majority

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<sup>8</sup>[https://reliefweb.int/report/lebanon/lebanon-response-plan-lrp-overview-and-scope-q4-2024#:~:text=The%20LRP%20is%20a%20two%20year%20humanitarian%20stabilization%20framework,previous%20Lebanon%20CRP%20Response%20Plan%20\(LCRP\)%20and](https://reliefweb.int/report/lebanon/lebanon-response-plan-lrp-overview-and-scope-q4-2024#:~:text=The%20LRP%20is%20a%20two%20year%20humanitarian%20stabilization%20framework,previous%20Lebanon%20CRP%20Response%20Plan%20(LCRP)%20and)

<sup>9</sup><https://reliefweb.int/report/lebanon/lebanon-response-plan-lrp-2025-q3-funding-update-30th-september-2025>

<sup>10</sup> Calculated as direct USD transferred to participants, excluding operational costs.

of Syrian refugees through a blanket approach. At the time, this strategy was framed as a sufficient response although subsequent analysis revealed its limitations: only around half of cash recipients were, in fact, newly displaced. Significant volumes of funding were therefore channeled into blanket distributions that did not prioritize those actually displaced, leading to a rapid depletion of available resources.

Against this backdrop, there has also been significant learning from the 2024/2025 response. Saghir and Tonea (2025) documented how emergency humanitarian cash and national safety nets interacted during this crisis, for the Lebanese population. A key finding was that while government-led social protection programs could be an effective vehicle for rapid scale-up of cash assistance during the emergency, their design was not adapted to the drastically changed context and needs. Targeting mechanisms and transfer values—originally intended for poverty reduction—were often insufficient to meet humanitarian needs related to displacement, returns, and conflict-related needs. In addition, weak coordination among cash actors limited opportunities to complement safety nets with humanitarian cash through temporary top-ups or assisting those that were excluded from SP programs. Although markets remained largely functional and cash was feasible in most areas, discussions on targeting, transfer values, and harmonization did not take place in a timely manner, highlighting structural cash coordination gaps. The learning paper also emphasized the importance of a cash-first approach where markets allow, stronger coordination and data-sharing mechanisms, and clearer guidance on targeting and transfer values during emergencies.

The authors ultimately argued that that humanitarian cash and social safety nets are not mutually exclusive and can be mutually reinforcing if properly coordinated. The paper concluded that leveraging existing systems can enable faster, more cost-effective responses, but only if these systems are flexible, inclusive, and supported by robust coordination, adequate funding, and transparent communication to avoid exclusion and inefficiencies during large-scale crises.

**Coordination:** As previously stated, the Lebanon cash coordination model was unable to deliver an effective and timely CVA response and therefore was not fit for purpose in a complex context like Lebanon. Palacios and Sloane (2025) argue that cash coordination in Lebanon was consistently described as ineffective and deeply fragmented, both during and after the latest conflict escalation. None of the 40+ research key informants considered coordination satisfactory, instead characterizing it as confusing, politicized, and poorly structured. Several interviewees pointed to the absence or weakness of the Cash Working Group (CWG) as a central factor, linking it to delayed responses, duplication of efforts, and reduced efficiency. As respondents noted, coordination was largely absent during the emergency and failed to provide an inclusive or functional coordination platform.

The authors concluded on three main issues: national systems serving Lebanese households have progressed but remain insufficiently equipped for large-scale crisis and disaster response; refugee assistance operates through a separate, more technically advanced system; and the lack of shared protocols and an empowered governance mechanism significantly delayed humanitarian cash and shock-responsive social protection for the majority of Lebanese households during the conflict. Across interviews, none of the respondents considered current linkages adequate, instead emphasizing the need for stronger governance coordination and a Cash Working Group capable of stewarding shared definitions and data protocols across actors.

Cash coordination structures have been created, dismantled, and revived over the years, resulting in parallel systems and overlapping mandates. The current architecture reflects years of heavy and fragmented coordination, involving numerous actors implementing diverse cash modalities with limited national ownership. This has led to duplication, excessive meetings, and weak sectoral integration, leaving the re-established CWG in 2024 relatively disconnected from broader sector coordination and undermining the overall effectiveness of the cash response. Several interviewees describe the system as operating through parallel arrangements in “normal times,” with Syrian refugees assisted by UNHCR and WFP, Palestinians by UNRWA, and Lebanese citizens by the Ministry of Social Affairs, alongside an expectation that all groups would be treated equally during shocks or crises. In practice, however, respondents stress that this equity has not materialized within coordination platforms or in technical decision-making processes. Many key informants call for a redefined and more inclusive CWG with a cross-population mandate, specifically to address existing gaps and ensure that, in future shocks, the claim that “all populations are equally assisted” is meaningfully reflected in guidance development and implementation across the population groups.

## 6.2.2 Resilience, self-reliance and role of CVA in debt management

With 15 years of experience in delivering CVA in Lebanon, humanitarian actors are constantly exploring ways to use CVA as an avenue of creating more resilient communities. As such, further research conducted by CAMEALEON touched on the role of CVA on resilience building and self-reliance by examining how CVA can be more effectively integrated with recovery and livelihoods.

**Is it time for Self-Reliance:** Global evidence shows that self-reliance requires access to basic services, safety, legal rights, and the ability to meet essential needs—conditions that remain largely unmet in Lebanon. Despite extensive humanitarian investment over 15 years, poverty indicators have worsened, and vulnerable populations continue to fall below minimum living standards. Recurrent crises and humanitarian programmes designed to meet only basic needs have prevented a shift toward self-reliance, leaving most households dependent on large-scale cash and social assistance, as reflected in recurring needs assessments. Against this backdrop, Toney (2026) argues that there is a need for a strategic shift toward humanitarian approaches that not only protect and meet immediate needs but also intentionally build self-reliance to achieve more sustainable, long-term outcomes.

The report shows that households increasingly rely on low-margin informal work and intensified income strategies, including multiple jobs per household, agricultural and daily labor, and urban service work such as driving and delivery. Some of these strategies are often unsustainable and are linked to rising protection concerns, including child labor, riskier work options for women, and references to illicit activities in some areas. Mutual aid and community support remain critical but are uneven and eroding, with growing isolation reported by older people, women and Syrian nationals. Informal debt is embedded within these support systems, providing short-term relief. Access to assistance is widely perceived as shaped by nationality, identity, political affiliation, and informal gatekeeping rather than transparent, needs-based criteria.

Lebanon's prolonged and multiple crises raise urgent questions about whether the current humanitarian model remains fit for purpose. After more than a decade of large-scale assistance, the report argues for a clearer shift toward self-reliance outcomes, defined as a multidimensional condition requiring material security, physical safety, legal protection, and social cohesion. The report concludes that self-reliance cannot be achieved through humanitarian assistance alone when foundational conditions—especially legal rights—are absent, and that current programs largely meet only minimum needs. It calls for a strategic shift toward maintaining predictable safety nets for the most vulnerable while expanding explicit livelihoods and economic inclusion pathways, improving transparency and rights-based social protection, addressing child labor through integrated approaches, and recognizing mutual aid networks as a key layer of resilience rather than an informal substitute for systemic support.

**Between protection and resilience, lessons from Cash Plus programming:** Qualisus (2025) looked at the impact of CVA beyond protection and covering basic needs and looked further into its impact on resilience through dedicated Cash Plus initiatives. The research examined three Cash Plus models—financial literacy, nutrition and hygiene, and agriculture and resilience—implemented primarily in North and Central Beqaa. T

The research found that Cash Plus programming delivered important short-term benefits across food security, income, and access to services, but these gains proved fragile in Lebanon's highly volatile economic context. During assistance, many households reported improvements in dietary diversity, reduced financial stress, and better access to food and healthcare. However, most of these gains quickly disappeared once support ended, with meal skipping, debt reliance, and service access constraints re-emerging. CVA largely functioned as a temporary buffer against a collapsed welfare system, with transfers primarily used to repay debts or cover basic consumption rather than generate sustained income.

Outcomes varied significantly by program model and household profile. Transfer value adequacy was widely perceived as insufficient, with transfers covering only a fraction of minimum needs and lasting less than three weeks for most households. While beneficiaries generally viewed cash and "Plus" components as complementary, the added value of training, kits, and services depended heavily on existing assets and context. Lebanese land-owning households benefited most from agricultural and resilience components, while displaced Syrians and women faced structural barriers—such as landlessness, caregiving responsibilities, and legal constraints—that limited their ability to convert skills into durable livelihoods.

Women, however, showed consistently high engagement with financial literacy and nutrition-related components, highlighting their central role in household-level change.

**Overall, Cash Plus interventions were highly relevant and operationally effective for meeting urgent needs, but their contribution to long-term resilience was limited.** Sustainability was weakest for the cash component, with very few households maintaining benefits after assistance ended. In contrast, knowledge-based “Plus” elements—such as training and behavioral change—proved more durable, with many participants continuing to apply skills and use tools after programs concluded. Prospects for scaling depend on leveraging the strong, scalable cash delivery infrastructure while carefully adapting Plus components to local economic realities, addressing structural constraints.

**Why CVA needs a debt lens:** Borrowing and debt are widely used coping strategies, with debt stress highly prominent and aid interruptions are linked to deeper indebtedness. Debt has become a permanent coping strategy, leaving families trapped in chronic financial strain amid falling wages and limited credit access. Moujabber et al (2025) found that nearly 74 per cent of 101 interviewed households took on more debt in the past year as inflation, income losses, and insufficient aid turned short-term borrowing into long-term dependence.

In Lebanon, debt is primarily a survival tool driven by a wide gap between household income and basic living costs, with families borrowing mainly for essentials like food, rent, and healthcare. Most borrowing is informal, trust-based, and interest-free, but repayment is enforced through social pressure and sometimes harassment. While Lebanese households carry higher overall debt due to broader access to credit networks, Syrian refugees and migrant workers face tighter borrowing limits and harsher conditions, reflecting restricted access rather than lower need. The report also highlights a serious protection dimension: indebted households—especially women, refugees, and migrants—face increased risks of exploitation, eviction, abuse, and social stigma. Women bear primary responsibility for budgeting and debt repayment, and migrant workers face added pressure to send remittances. Overall, debt is both a symptom and a driver of protection threats, requiring its integration into protection analysis and response.

Moujabber et al (2025) argues that CVA provides vital but short-term relief in Lebanon, helping households meet immediate needs such as rent, food, and healthcare, but it is largely insufficient to reduce debt or support sustainable livelihoods. Most recipients report that assistance only partially meets needs and lasts less than two weeks, with debts quickly reaccumulating once transfers end. Overall, the impact of cash assistance on debt depends on its design, duration, and adequacy; flexible, predictable, and longer-term transfers are more effective, but current modalities remain too limited to meaningfully reduce long-term indebtedness.

**Conclusion across studies:** Across CAMEALEON’s research, a consistent narrative emerges that highlights the structural limits of CVA as a stand-alone intervention in Lebanon and its limited contribution to resilience, self-reliance, and debt reduction. Within the existing design framework, CVA primarily functions as a short-term buffer within a collapsed welfare and economic system, with transfers largely used to meet immediate consumption needs—food, rent, healthcare, and debt repayment—rather than to support recovery or sustainable livelihoods. Without an intentional CVA design framework for recovery and in the absence of enabling conditions such as legal rights, access to services, physical safety, and functioning labour markets, repeated crises and minimally adequate assistance have entrenched cycles of dependency. Resilience is increasingly sustained through informal and fragile mechanisms, particularly mutual aid and informal debt, which have evolved from short-term coping tools into sources of chronic indebtedness and heightened protection risks for women, refugees, migrants, older persons, and people with disabilities. While Cash Plus approaches demonstrate added value—especially through knowledge-based components that enhance dignity and behavioral change—their impact on self-reliance remains heavily mediated by structural constraints such as asset ownership, legal status, and market access. Collectively, the studies converge on a critique of the mainstream assistance model in Lebanon, which lacks a transition strategy toward resilience, rights-based, and self-reliance-oriented responses.

## 7. Informal networks and local civil society

Communities are often their own first responders, mobilizing resources through trust-based systems. During the early escalation of the 2024 war, refugee-led organizations, CSOs, and informal networks emerged as key first responders. Drawing on experience from previous crises, these groups rapidly redirected resources and provided essential assistance, protection, and coordination. Beyond immediate relief, they demonstrated an alternative, community-centered model of humanitarian governance—one rooted in proximity, trust, and adaptability—though constrained by scarce resources and the overwhelming scale of needs. Research conducted on informal social protection done by Mercy Corps (2025) indicates that local volunteer groups, community-led initiatives, and refugee-led organizations became increasingly central to the 2024 crisis response, while reliance on formal international and national NGOs declined. This shift reflected both gaps in formal support systems and uneven responsiveness from state and political actors, pushing affected populations to depend more heavily on grassroots and community-based networks for survival.

Proudfoot (2025) also argues that informal social assistance also played a critical role, with food, cash, and other aid provided intermittently by NGOs, wealthy individuals, and community benefactors. While international assistance remained inconsistent, local solidarity was evident, as neighbors shared limited resources wherever possible. However, this support was often selective, shaped by family or community ties rather than transparent, needs-based criteria, and reciprocity weakened as households' own capacities were stretched by displacement and prolonged hardship.

**Role of CSOs as first responders:** The Asfari Institute (2026) argue that Lebanon's emergency response system remains fragmented, uneven, and constrained by limited state capacity and centralized decision-making. While government institutions have operated within their means—most notably through via the SRSN—formal coordination mechanisms are often slow and ineffective. In contrast, civil society organizations have emerged as trusted and agile responders, able to mobilize quickly, adapt programs to changing needs, and reach affected communities.

Civil society actors played a dual role as both first responders and system-builders. Local and grassroots organizations not only delivered immediate assistance but also created informal coordination networks that relied on personal ties, community trust, and platforms to overcome administrative, geographic, and security barriers. As a result, Lebanon's response landscape operated through parallel formal and informal coordination tracks, with effectiveness varying by organizational scale, location, and social legitimacy.

Based on these findings, the study calls for more inclusive and integrated emergency governance between GoL and CSOs. This includes meaningfully involving grassroots and community actors in planning and decision-making, improving vulnerability analysis by incorporating local knowledge and dynamic risk factors, and formalizing lessons from informal coordination into scalable protocols. While the Ministry of Social Affairs demonstrated growing potential to lead strategic coordination—particularly in displacement tracking and collaboration with international NGOs—Lebanon ultimately requires a comprehensive disaster risk management framework that consolidates mandates, institutionalizes local civil society participation, and strengthens coordination systems to ensure responses are both responsive and anticipatory. CSOs remain invisible to formal humanitarian coordination frameworks.

**Role of informal networks:** Research into informal social protection in Lebanon shows that underneath a weak state that suffers from a broken social contract, there are vibrant informal support networks (Proudfoot, Mercy Corps). Toney (2026) identifies a wide range of community-based support modalities—more than thirteen in total—with family support acting as the primary safety net. Food sharing is the most common practice, followed by hosting displaced relatives or neighbors. Mutual aid, food sharing, borrowing, and social solidarity are common practices, while debt is widely used as a coping strategy.

However, the research shows that access to informal support is highly unequal and shaped by nationality, age, sectarian affiliation, and political connections. Older people and Syrian nationals that participated in the research, report the highest levels of exclusion and isolation, alongside a perceived weakening of neighborhood solidarity. Many respondents link unequal access to *wasta* and party- or sect-based networks, with municipalities, local leaders, and *mukhtars* acting as gatekeepers through politicized or list-based

systems. While some aid is delivered fairly by international actors, list-based approaches are widely seen as reinforcing exclusion and entrenching inequalities within both informal and formal support systems.

**Negative impact on the social fabric:** Evidence across several of the CAMEALEON studies points to growing grievances associated with the formal aid system and rising distrust, which risks directly undermining existing community support networks (Khayat et al, Rodgers, Tonea). As shown by primary data, limited information and poor understanding of registration processes, targeting criteria, and beneficiary selection have generated widespread frustration and tension. This has contributed to a loss of trust at the community level and, in turn, threatens social cohesion. Rather than reinforcing community solidarity, insufficient transparency and weak communication around international assistance can inadvertently erode social trust. This pattern is consistently observed across several of the CAMEALEON qualitative studies, suggesting that aid systems may, at times, exacerbate social tensions and weaken the social fabric.

De Soye et al (2024) argue that even before the 2024 escalation of hostilities, there was widespread misinformation surrounding CVA in Lebanon, clustered around beliefs about aid bias, unfair competition, unequal access to services, manipulation of assistance, and politically driven aid allocation. Many people perceive CVA as opaque, arbitrarily distributed, and disproportionately benefiting Syrians over Lebanese, which has fueled resentment and distrust. These beliefs have significantly undermined confidence in international aid organizations and heightened social tensions within and between communities.

The impact of misinformation on social cohesion is severe. It has contributed to rising hostility, hate speech, evictions, protests, and occasional violence, with Syrian refugees frequently scapegoated for economic hardship. Misinformation has also altered behaviors, including deliberate misrepresentation to access aid, reliance on informal “fact-checking” that often reinforces false narratives, and tension-driven actions targeting refugees and aid infrastructure. The study concludes that misinformation around CVA closely mirrors global grievances about aid, often originates from frontline interactions, thrives in environments lacking transparency, and poses a direct risk to social cohesion in Lebanon.

**Conclusions across the studies:** To conclude, the proliferation of civil society and grassroots initiatives in response to the war represents a major asset, yet there remains a significant disconnect between the formal aid sector and local community-led efforts, compounded by a lack of accessible direct funding channels. In Lebanon, informal support networks operate beneath a weak state and a fractured social contract, yet they remain vibrant and central to survival. During the 2024 war, grassroots organizations and self-help groups expanded rapidly, stepping in as frontline responders amid persistent gaps in formal assistance and uneven state responsiveness. Humanitarian actors should therefore create practical mechanisms to identify, engage, and resource these local initiatives, ensuring that humanitarian assistance complements rather than supplants or disrupts existing community-based coping systems.

Overall, the evidence shows that communities, refugee-led organizations, civil society actors, and informal networks have functioned as Lebanon’s de facto first responders throughout the 2024 crisis, filling critical gaps left by fragmented state capacity and inconsistent international assistance. Their effectiveness stems from proximity, trust, and adaptability, yet their central role also exposes the limits of an emergency response system that relies heavily on informal solidarity while failing to recognize or support it institutionally. Informal social protection has mitigated immediate harm but remains uneven, selective, and increasingly strained, shaped by social hierarchies, political affiliation, and access to *wasta*, thereby reproducing exclusion rather than reducing vulnerability. At the same time, opaque aid systems, weak communication, and widespread misinformation—particularly around cash assistance—have eroded trust, intensified grievances, and undermined social cohesion, placing additional pressure on already fragile community networks. Taken together, these dynamics point to an urgent need for more inclusive, transparent, and integrated emergency governance that formally incorporates civil society and community actors into coordination, planning, and vulnerability analysis, institutionalizes effective informal practices without politicizing them, and restores trust as a core component of humanitarian response.

## 8. Conclusions and Recommendations

Renewed hostilities have once again triggered mass evacuation orders and airstrikes, displacing over 1.2 million people in Lebanon (OCHA, 2026). Lebanon's existing support systems are again being put to a severe stress test. These include newly emerging yet under-developed shock-responsive social protection systems, formal humanitarian aid established after 2011, as well as informal support networks and local civil society organizations. Throughout 2024 and 2025, the CAMEALEON Consortium coordinated thematic research across all three layers of support in Lebanon. Analyzing these systems through an access and gap analysis lens during periods of relative stability has helped identify both their strengths and their shortcomings, which have the potential to amplify during periods of significant stress. This paper synthesizes key findings across CAMEALEON's research on social protection, humanitarian cash assistance and local civil society's role, and puts forward recommendations.

### 8.1 Shock responsive social protection

The rollout of the SRSN during the 2024–2025 crisis generated critical lessons, including that SP system building approaches may not always be appropriate during an emergency response. Building a comprehensive information management infrastructure behind the single registry, establishing the data governance and data sharing protocols, developing deduplication protocols, alongside verifying the full dataset requires substantial time and significant financial and institutional investment.

#### Recommendations and lessons

**Clarify purpose:** During the 2026 large-scale humanitarian crisis, the primary purpose of the SRSN should not be the building of a social registry, but the rapid delivery of social assistance. Accordingly, the SRSN must prioritize speed of response over system-building objectives. The objective of the SRSN in this context is not to build a registry for institutional use, but to deliver emergency cash assistance to populations displaced or otherwise affected by the conflict.

Experience from 2024–2025 demonstrates that the introduction of an in person verification of the caseload, the need to reconcile multiple datasets, the lack of clear deduplication protocols at the individual level and lack of two-way data sharing with humanitarian actors significantly delayed assistance. More effective humanitarian response models should therefore be adopted, including rolling enrolment approaches, whereby programme participants are registered, selected, and receive disbursements on an ongoing basis, rather than waiting for a final, consolidated, and fully verified dataset before initiating payments. The latter practice is more typical of social protection systems than emergency cash responses and is not appropriate during crises. Although it seems that there are currently no plans to conduct in person verification in the first phase of the SRSN response and there has been a shift to a rolling registration, there are still considerable challenges with data cleaning, deduplication, and overall data management.

**Expansion:** Both the SRSN and AMAN require urgent horizontal expansion, as large population groups remain excluded due to earlier registration barriers and self-exclusion. Online registration is a positive step but must be paired with active outreach to reach those previously left out, especially the digital illiterate.

During periods of war or large-scale displacement, support should be scaled through both vertical and horizontal expansion. This means increasing transfer values where needed and creating a dedicated registration route for newly displaced people so that affected households can be included rapidly.

**Two-way data systems** should be established and data systems should be made more interoperable. Two-way data sharing between MoSA and humanitarian actors is needed to support rapid scale up, referrals, and deduplication. Field-level actors, including I/LNGOs, should be allowed to immediately reach the most vulnerable through and fast-track assistance to those that have either not registered or are unwilling and to enable further referrals to the SRSN. This should function as a two-way mechanism: field actors identify and transmit real-time, sector-specific vulnerabilities (e.g. protection risks, shelter conditions), while national systems expand coverage to highly vulnerable households. This approach would enable horizontal expansion focused on displacement and vulnerability, using visible proxies such as shelter adequacy.

**Collaborative approaches**—bringing together MoSA, UN agencies, international and national NGOs, and local civil society within already existing strong coordination frameworks—are more effective in delivering

assistance rapidly and at scale to those most in need compared to models that centralize the delivery of cash assistance. There is also a need to further strengthen the connection and collaboration between the various stakeholders and improve the overall effectiveness of the response through referrals and interoperability initiatives, including a shared deduplication platform at the CWG.

**State-owned mechanism:** The SRSN must evolve from a donor financed delivery channel into a state led platform. The SRSN should not function merely as a channel for international humanitarian funding. It must serve as a domestic mechanism through which state resources are mobilized and delivered to people affected by crises. As ODA declines, the Government of Lebanon must assume greater financial responsibility for supporting displaced populations, with the international community reinforcing this shift rather than substituting it. This includes mobilizing domestic resources quickly, including through credit lines or budget reserves, and creating mechanisms to channel funds into safety nets and the National Disability Allowance.

**MoSA's role:** With the CWG in place and with a clear mandate to coordinate the humanitarian cash assistance and links to SP, MoSA should shift its role away from coordinating and centralizing humanitarian cash assistance, towards systematic social protection system building under the NSPS, focusing on capacity development, securing state resources and collaboration with other state institutions.

## 8.2 Social Protection paradigm and the creation of a welfare state

Lebanon has only recently begun to pursue a renewed trajectory toward building a social protection system. GoL has been systematically relying on external donor grants and loans to develop its SP systems and above all, for the direct provision of humanitarian assistance to refugees and social assistance to vulnerable Lebanese. Evidence from CAMEALEON studies consistently highlights a system that fails to reach the majority of those experiencing the highest levels of vulnerability. Structural and procedural obstacles—including digital exclusion, high transportation costs, inaccessible registration and payment mechanisms, rigid eligibility criteria, and opaque targeting processes—are repeatedly observed across population groups, resulting in widespread exclusion or self-exclusion among vulnerable populations. The system's emphasis on poverty targeting, rather than a lifecycle-based, leaves many children, older persons, people with disabilities, women, and newly impoverished households inadequately covered. Even when support is accessed, assistance is commonly viewed as insufficient, short-term, and unreliable, contributing to negative coping strategies and long-term risks. In this context, existing social protection programmes risk reinforcing patterns of exclusion during a full-scale crisis such as the one Lebanon is currently facing.

### Recommendations and lessons

**Call for universal social protection:** Once the emergency phase subsides, attention should shift to longer term reform and system consolidation. This includes implementing the National Social Protection Strategy (NSPS) and the pension law, while strengthening safety nets so that they can complement universal provision during future shocks. There have been many expert calls for Lebanon to shift its social protection paradigm away from poverty targeted programmes and towards a universal, rights based social protection system. The CAMEALEON research has consistently shown that some of the most vulnerable people are excluded from large scale social benefit programmes because of multiple access barriers. A robust rights-based system would have the potential to expand protection beyond any single social registry and reach the most vulnerable population groups in line with the NSPS.

As populations emerge from the conflict, they will require a much broader state-led safety net, rather than a short-term humanitarian response. Recovery will require a much broader, state-led social safety net that provides sustained access to social assistance, access to services, livelihoods support, and protection against future shocks. While emergency cash response is essential during active crises, it must give way to comprehensive social protection mechanisms capable of supporting longer-term livelihoods, recovery, and resilience.

**National ownership:** At the same time, the international community should encourage the government to assume greater ownership of social protection schemes and progressively fund them from domestic resources. This shift would help establish a genuine social contract between the Lebanese state and its citizens, who currently rely heavily on international aid or informal assistance tied to political and sectarian affiliations. Ultimately, these steps would strengthen state-building efforts, foster public trust, and lay the foundation for a sustainable social contract.

**Financing SP domestically:** Lebanon should create sufficient fiscal space and develop a realistic financing plan to sustain social safety nets beyond any external donor support. While grants and loans can be used successfully for the development of SP systems, it is unrealistic to depend on external support for social benefit provision in the long term. Universal social protection is not feasible in Lebanon under current fiscal and growth constraints. Instead, a phased reform approach over 10-15 years is recommended, gradually expanding coverage and aligning benefits. Continued reliance on World Bank loans to support poverty targeted schemes is unsustainable, and the Government of Lebanon lacks the fiscal space to assume full budgetary responsibility for the entire AMAN programme. Instead, the programme should be gradually phased out alongside the roll out of rights-based safety nets. For example, the government could prioritize fully funding and expanding coverage of the National Disability Allowance and introduce a child grant for children aged 0–5, which will only cost an additional 1.35 per cent of GDP. Both measures are affordable within the projected fiscal space and should be financed through the state budget.

**Communication and outreach** need to be proactive, accessible, and trusted. Clear eligibility information, responsive call centres, and active misinformation management are critical. Structured outreach through municipalities, organizations of persons with disabilities, and community partners can ensure information reaches those most at risk of exclusion. Multi-channel communication and local engagement should be treated as core system functions, not add-ons.

**Accessing social assistance:** Social assistance should be made easier to access and use. This includes reducing the need for travel, expanding remote delivery options such as mobile wallets, and strengthening helplines through accessible channels, including voice-based options and simplified SMS. Reducing physical and administrative burdens is particularly important for people with mobility constraints, care responsibilities, or limited financial means.

**Older persons:** Greater priority should be given to state led social protection for older people. This includes progress towards a non-contributory social pension, alongside credible implementation of existing national strategies and the pension law. Older people face distinct risks and barriers that require more systematic recognition within policy and programme design.

## 8.3 Humanitarian cash and voucher assistance

Across 15 years, Lebanon has received approximately 15bn USD in humanitarian funding, of which a significant proportion was channeled as humanitarian CVA. However, Lebanon’s cash assistance landscape has been highly atypical, characterized by the effective centralization of CVA delivery for more than a decade. Over this period, formal cash coordination structures were notably absent, with no dedicated Cash Working Group in place. During the 2024/2025 escalation of hostilities, the Lebanon cash coordination model was unable to deliver an emergency MPCA design package, nor to develop an effective and timely CVA response. Cash coordination was being consistently described as ineffective and deeply fragmented, both during and after the latest conflict escalation. This has created significant challenges for CVA actors in Lebanon, including conflicting guidance on the MPCA package issued by two different sectors, the proliferation of in-kind assistance, and the expansion of sectoral cash responses.

### Recommendations and lessons

**Mandate of CWGs:** Lebanon’s experience has shown that CWGs are central to a healthy and effective cash ecosystem. The CWG plays a critical role in upholding quality standards above any specific organizational mandate, strengthening resilience to shocks, and enabling cash scale-up beyond the capacity of a few strong actors.

#### Role of the CWG in the 2026 escalation of hostilities:

- Existing systems and mandates should not drive coordination, as this creates high risks of excluding entire population groups not covered by UN mandates or existing systems, such as migrants, unregistered refugees, and Lebanese individuals unwilling to register with state authorities. The CWG must prioritize technical standards over mandate driven approaches in what is currently a highly fragmented cash response.

- Empower the CWG with a cross-population mandate, specifically to address existing gaps and ensure that, in future shocks, the claim that “all populations are equally assisted” is meaningfully reflected in guidance development and implementation across the population groups.
- The CWG should now go further and fully assume its coordination role for MPCA across all nationalities. The newly established CWG should be reinforced as the technical lead for all cash and CVA matters in Lebanon, coordinating assistance across population groups through the development of population-agnostic technical guidance.
- **Lebanon presents a significant opportunity to design and coordinate a highquality, humanitarian cash response that is agnostic to nationality and organizational mandates through the newly established CWG.**
- The CWG should host mandate-neutral technical discussions on cash effectiveness and quality, including the design parameters for MPCA in emergency responses.
- Given the scale of displacement and needs, no single actor—or small group of actors—can respond alone. The CWG should therefore uphold a fully collaborative model that recognizes and leverages the contributions of all 68 cash actors operating in Lebanon, rather than centralizing implementation through a limited number of agencies. A centralized coordination at the CWG and deduplication platform for all cash assistance<sup>11</sup>, combined with decentralized implementation, offers the most effective way to reach population groups currently invisible to existing systems in a timely manner.
- **The CVA response in Lebanon now sits at the intersection between the efficiency gains of single delivery platforms and the need for a timely, though potentially less efficient, yet more inclusive and timelier response.** Against this backdrop, it is essential to recognize that upholding humanitarian principles may at times require prioritizing speed and inclusion over efficiency. The CWG is well placed to offer technical and analytical guidance on the comparative advantages and trade-offs associated with the two modalities.
- Reinforce the centrality of MPCA as the default emergency response for basic needs, clarify its link with sector specific cash, and use sectoral top ups only when technically justified and needs based. Emergency MPCA transfer values should be calculated based on the emergency MEB to reflect real needs during displacement, recognizing that this may not align with transfer values used in longer-term social protection programmes.
- Donors and the Humanitarian Country Team should secure sustained senior level backing and donor engagement, including aligning funding with agreed cash standards.

## 8.4 Resilience and self-reliance

When it comes to CVA’s contribution to self-reliance and resilience, a consistent narrative emerges underscoring the structural limitations of CVA as a stand-alone intervention in Lebanon and its limited contribution to resilience, self-reliance, and debt reduction. Under the current design parameters, large scale CVA largely operates as a short-term coping mechanism within a collapsed welfare and economic system, with transfers predominantly used to cover immediate consumption needs rather than to support recovery or sustainable livelihood pathways. While Cash Plus approaches show added value—particularly through knowledge-based components that promote dignity and behavioral change—their effects on self-reliance remain strongly shaped by structural constraints such as asset ownership, legal status, and access to markets. Taken together, these studies point to a broader critique of Lebanon’s prevailing cash assistance model, which lacks a clear transition strategy toward resilience-focused, rights-based, and self-reliance-oriented responses.

While the ongoing discussion is primarily framed around emergency humanitarian assistance, it is important to recognize that, in the recovery phase, the current CVA-for-basic-needs model will not be adequate to support self-reliance, enable recovery, or build resilience. As contexts stabilize, affected populations require more appropriate CVA designs that go beyond recurring basic needs transfers. In particular, more flexible and adequate modalities—such as large lump-sum transfers—are needed to support livelihoods, productive investments, and longer-term recovery outcomes. This underscores a critical need to move away from the

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<sup>11</sup> Sectoral cash assistance also requires deduplication among actors implementing sectoral cash programs. This does not imply that sectoral cash will be deduplicated with MPCA.

single, standardized CVA-for-basic-needs model that has been adopted by default in Lebanon, and to adopt more diversified and context-responsive CVA designs for the recovery phase.

### **Recommendations and lessons**

Self-reliance is not a realistic outcome where safety, legal status are absent, and basic needs are only partially covered. For Syrians in particular, regularization and protection remain an obstacle towards self-reliance.

The current model of cash assistance is unlikely to deliver self-reliance on its own. Cash assistance should therefore be positioned within a broader protection and rights-based response, to ensure a more sustainable pathway to self-reliance. Alternative approaches should be tested alongside economic inclusion measures, while transfer values, timing, and duration should be adjusted more realistically real cost of living, inflation, debt burdens. Looking at other contexts, lumpsums have been used more successfully to generate better results when it comes to longer-term livelihoods outcomes.

Cash Plus should be designed as a modular approach and support packages should be tailored to household profiles and local economic realities, with stronger attention to the quality and relevance of the plus component, since cash alone is often insufficient where transfers are inadequate.

Scale up strategies for Cash Plus initiatives should consider that while cash delivery can be replicated more quickly, plus components need better quality assurance, skilled delivery, stronger referrals and market linkages, and longer, more predictable implementation cycles.

Finally, debt should be treated as a core programming and protection issue. Programmes should include debt related risks in targeting, link cash more closely with protection case management and referrals, monitor debt outcomes over time, and allow adaptive responses, including mediation support in severe cases.

## **8.5 Informal networks and local civil society**

As in many humanitarian crises, Lebanese communities have acted as their own first responders. Evidence from CAMEALEON shows that communities, refugee led organizations, civil society actors, and informal networks served as Lebanon's de facto first responders throughout the 2024 crisis, addressing critical gaps created by limited state capacity and inconsistent international assistance. However, while informal social protection mechanisms have helped reduce immediate harm, they remain uneven, selective, and increasingly overstretched, shaped by social hierarchies, political affiliation, and access to *wasta*, and often reproducing existing exclusion. At the same time, opaque aid systems, weak communication, and widespread misinformation—particularly around cash assistance—have undermined trust, heightened grievances, and weakened social cohesion, placing additional strain on already fragile community networks.

The role of local civil society and community-based informal networks has once again moved to center stage in the 2026 humanitarian crisis. Civil society organizations and volunteers are actively organizing support for displaced families, including those falling through the cracks of state and formal aid systems. However, this response is being delivered with extremely limited resources and is unlikely to be sustainable: high workloads, volunteer burnout, and lack of funding mean these efforts will be short-lived. Without dedicated and immediate support, many of these organizations will soon run out of both resources and people. It is critical to recognize that local civil society organizations are the backbone of the response—able to reach communities and individuals where state mechanisms and humanitarian systems fail—and sustaining them is essential to the effectiveness of the overall response.

### **Recommendations and lessons**

**Role of local civil society:** The local civil society should be recognized as an essential actor, but within a coherent national framework that treats it as a genuine partner rather than a parallel substitute or gap filler. This is especially important in emergencies, where targeting is shaped by scarcity, time pressure, poor shelter conditions, and incomplete information, making vulnerability prioritization both a technical and ethical challenge.

**Collaborative national emergency framework:** Preparedness should move from reactive improvisation towards anticipatory governance. This requires a unified national emergency framework, stronger practical preparedness systems, and better coordination arrangements that reduce the logistical and administrative barriers that currently weaken coherence and equity of coverage.

**Financing arrangements** for civil society organizations also need to become more predictable and flexible. Delays, rigid processes, and uneven funding place excessive strain on staff and volunteers and reduce the quality and timeliness of the response.

**Support grassroots initiatives:** Humanitarian actors should directly support grassroots initiatives by directly resourcing existing grassroots initiatives—such as food sharing, community kitchens, and mutual aid groups—while ensuring the inclusion of displaced households, older people, women caregivers, and persons with disabilities. Humanitarian actors should create practical mechanisms to identify, engage, and resource local initiatives, ensuring that humanitarian assistance complements rather than supplants or disrupts existing community-based coping systems.

**Group cash transfers:** Bridge the gap between formal aid and local action by establishing accessible funding and coordination mechanisms for community initiatives, including the use of group cash transfers to strengthen and scale mutual aid networks without undermining existing community coping systems.

**Do no harm to social cohesion:** There are significant grievances attached to the formal aid system that are linked to an increase in distrust at the community level, with a potential direct negative impact on community support networks, also shown by the CAMEALEON research on misinformation. Humanitarian actors should develop and implement a clear, inclusive, and proactive communication strategy that reaches the entire community, including households not selected for assistance. This should be accompanied by a review of targeting practices and greater transparency around eligibility and programme objectives. Communication efforts must explicitly address and mitigate tensions between Lebanese and Syrian communities by clarifying how assistance is allocated, why certain groups are prioritized, and what support is available, thereby reducing perceptions of arbitrariness and strengthening trust in formal aid systems.

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