

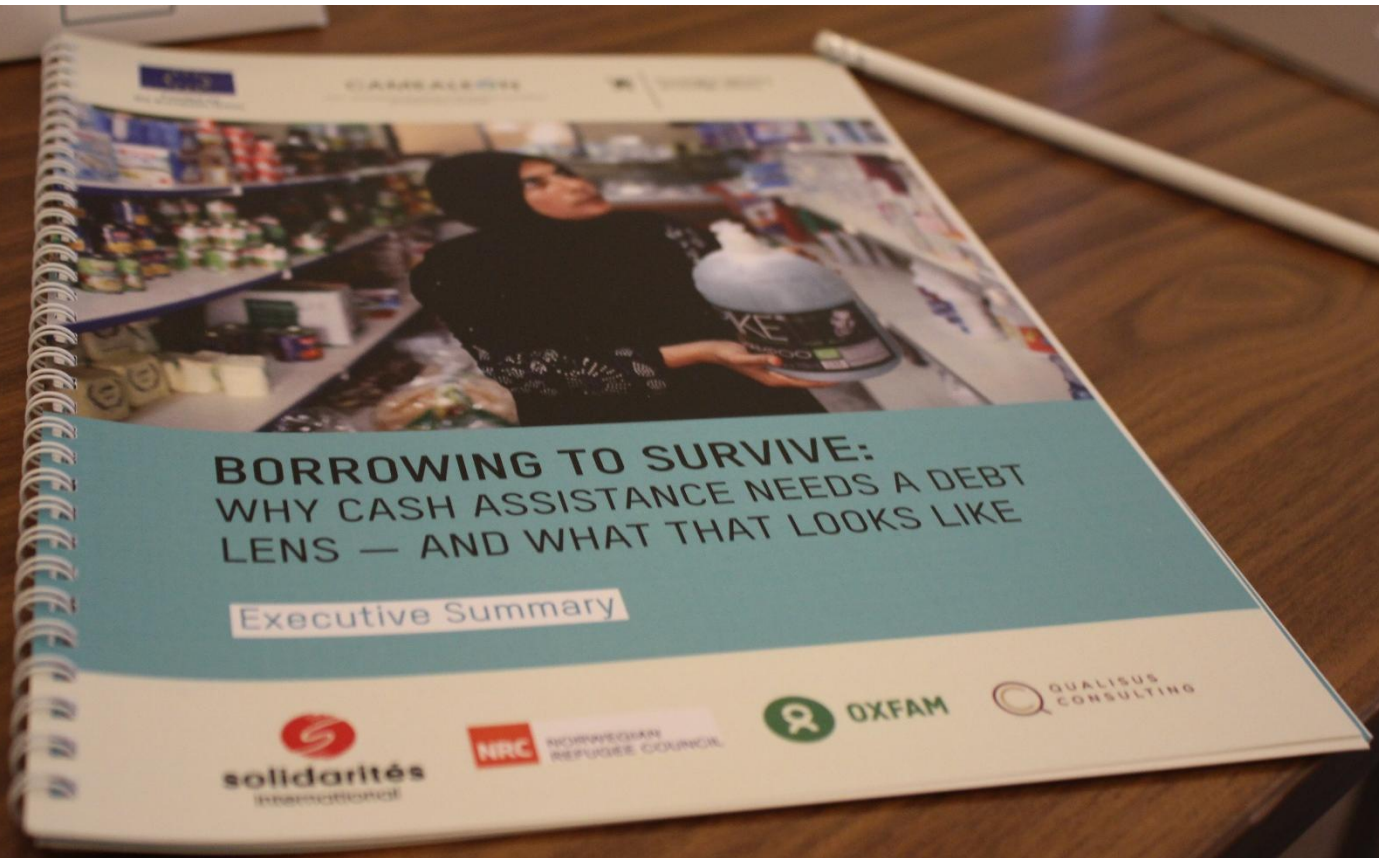


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 **Norway**



# BORROWING TO SURVIVE: WHY CASH ASSISTANCE NEEDS A DEBT LENS – AND WHAT THAT LOOKS LIKE

LEARNING BRIEF – JANUARY 2026



## PURPOSE

The launch event for the *Borrowing to Survive* research was convened as a space for reflection rather than endorsement. Beyond presenting findings on household debt dynamics and cash assistance in Lebanon, the event aimed to create an open conversation among implementers, donors, and coordination actors on what current evidence implies for cash programme design in a context that is no longer temporary, but structurally constrained.



Left to right: Maxim Bazin (Qualibus), Sara Osman (Cash and Basic Assistance), and Marwan Issa (Oxfam)

The discussion brought together perspectives from research, implementation, sector coordination, and donor engagement. What emerged was not a single answer, but a set of shared tensions, blind spots, and emerging lines of thinking that warrant further attention.

## WHAT THE EVIDENCE PUT ON THE TABLE

The research confirmed what many practitioners experience daily: debt has become a central feature of household survival. It is not confined to moments of shock, nor limited to specific groups. Rather, it functions simultaneously as a coping mechanism, a safety net, and at times a lifeline – while also amplifying protection risks when it becomes unmanageable.

Cash assistance was widely acknowledged as essential. Participants repeatedly emphasized that cash works for immediate relief and dignity. However, the discussion quickly moved beyond whether cash “works,” to how it is designed, what it can realistically achieve, and what risks it leaves unaddressed in a protracted crisis.

## KEY THEMES EMERGING FROM THE DISCUSSION

### 1. DESIGNING FOR A PROTRACTED CRISIS WITH EMERGENCY TOOLS

A recurring theme was the mismatch between context and programme logic. Cash assistance in Lebanon continues to be designed around short time horizons, emergency logic, and rigid parameters, despite operating in a setting of prolonged economic collapse and shrinking social protection.



Hajar Bou Chamoun (Oxfam), and Maxim Bazin (Qualisus)

Participants noted that many existing cash monitoring and MEAL tools are better suited to acute crises than to protracted ones. This creates blind spots, particularly around longer-term outcomes, post-assistance trajectories, and cumulative risks such as debt. The question was repeatedly raised: *how do cash tools designed for emergencies perform when the crisis is no longer temporary?*

Within this discussion, several panelists pointed to the growing relevance – and difficulty – of thinking beyond humanitarian cash alone. With funding increasingly constrained and needs continuing to rise, participants noted that agencies are being forced to make hard choices about what assistance can realistically achieve. This has renewed attention to the Triple Nexus approaches, not as an abstract policy ambition, but as a practical response to the limits of repeated emergency assistance.

At the same time, the discussion reflected caution. Political constraints, restricted space for livelihoods interventions, and weak or uneven service provision were highlighted as real barriers to moving beyond emergency logic. The question, therefore, was not whether nexus approaches are desirable in principle, but how – and to what extent – elements of longer-term thinking can be integrated into cash assistance design in contexts where humanitarian tools remain dominant and alternatives are limited.

## 2. DEBT AS A BLIND SPOT – RISK, CAPACITY, OR BOTH?

Debt emerged as one of the most contested and under-theorized aspects of cash programming. While widely recognized as a protection risk, several participants challenged the tendency to treat debt only as a negative outcome to be avoided.

Debt was described variously as:

- a coping mechanism,
- a de facto safety net,
- a form of economic capacity enabling access to food, health care, or shelter.

Yet, there was broad agreement that programmes are not designed *with* a debt lens. Debt is rarely considered explicitly at the design or targeting stage, partly due to risk aversion, and partly due to the difficulty of collecting reliable data on debt given stigma, shame, and underreporting.

This raised unresolved questions:

How can debt be integrated into targeting or profiling in a scalable way? How do we distinguish

between manageable debt and debt that pushes households toward harm? And how do we assess debt as both vulnerability and capacity within protection risk frameworks?

### 3. TRADE-OFFS: DURATION, FREQUENCY, AND TRANSFER VALUE

Funding constraints were repeatedly identified as a structural driver of design choices. With shrinking humanitarian envelopes, programmes are forced to reduce duration, frequency, or transfer value – often all three.

The discussion highlighted that these trade-offs are not neutral. Participants noted that predictability and duration often matter more than higher one-off amounts, particularly in relation to planning, stress reduction, and trust in institutions. Examples were shared from the National Disability Allowance where smaller, predictable transfers enabled individuals and households to plan expenditures and manage seasonal needs, while short, irregular lump sums produced limited protective effects beyond immediate consumption.

At the same time, modifying transfer values was described as highly political and donor-driven, leaving limited flexibility for implementers. This reinforced the sense that many design decisions are constrained less by evidence than by funding and political considerations.



Nizar Aouad, Oxfam

### 4. CASH PLUS: NECESSARY, BUT NOT SUFFICIENT

There was broad agreement that cash-plus approaches are preferable to cash alone – but also a strong caution against overselling them. Participants noted that while layering training, apprenticeships, or services onto cash can extend its benefits, current cash-plus models often fall short due to weak linkages, limited services, and restrictive political environments, particularly for refugees.

This led to a more nuanced conclusion: cash-plus is necessary, but not sufficient in its current form. Its added value depends heavily on design, targeting, and the availability of complementary services. Without clarity on objectives and realistic pathways, cash-plus risks becoming another short-term add-on rather than a meaningful extension of protection.

## 5. THE CENTRAL ROLE OF KNOWLEDGE MANAGEMENT

Across the discussion, knowledge management emerged as a critical gap. Participants emphasized the need to better integrate protection monitoring into cash design, to document risks that are avoided, not only needs met, and to shift sector narratives around adequacy, vulnerability, and targeting.

Several participants challenged the framing of “reaching the poorest” as the primary objective, arguing instead for a clearer definition of who is most exposed to harm, and why. Without stronger knowledge management, the sector risks repeating the same designs while expecting different outcomes.



Yara Shamlati, Qualibus

## REFLECTIONS GOING FORWARD

The discussion did not produce consensus answers – and that was its strength. What it did produce was a shared recognition that cash assistance, while indispensable, is being asked to do too much in a context of structural crisis and constrained resources.

Key reflections emerging from the event include:

- the need to design cash assistance with a debt lens, rather than around debt as an afterthought;
- the importance of predictability and duration for protection outcomes;
- the limits of emergency logic in a protracted crisis;
- and the urgency of investing in knowledge management to support more honest, evidence-informed design choices.

These reflections point less toward a single solution than toward a shift in how cash assistance is framed, monitored, and debated – particularly in contexts like Lebanon where crisis has become the norm rather than the exception.



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