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# From crisis response to system reform: lessons for social protection and humanitarian cash assistance in Lebanon – CAMEALEON Policy Paper – April 2026

## Why this matters now

Today, Lebanon stands at a critical point. The country is confronting one of the largest displacement crises in recent history, while many of the areas people may eventually return to have been devastated and will require a comprehensive reconstruction strategy. Throughout 2024-2025, the CAMEALEON Consortium has generated important insights into how vulnerable groups are actually navigating and accessing existing social protection (SP) systems and humanitarian cash and voucher assistance (CVA). These findings are essential for understanding how such systems behave under pressure, especially during mass displacement and conflict.

Lebanon's successive humanitarian 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. The cumulative humanitarian impact across the years has been immense.

Lebanon has never established a comprehensive welfare system, and the limited social programmes that existed were progressively dismantled during the financial crisis. Responsibility for social protection was increasingly shifted to UN agencies and I/LNGOs, which mobilised substantial resources over the past decade, but now face severe funding constraints. Humanitarian aid has filled major gaps for fifteen years but has also inadvertently normalised a system that has failed to address access to rights and failed to systematically promote a pathway to self-reliance. As result, successive crises have pushed poverty beyond traditionally vulnerable groups, leaving households increasingly reliant on their own resources and informal networks.

The CAMEALEON Consortium has coordinated a series of research papers examining how different layers of response—state-run social protection, humanitarian cash and voucher assistance, and informal support systems—have functioned in times of peace and under stress. This policy paper is based on the broader research paper “*From War to War: What Have We Learned from Social Protection and Humanitarian Cash Assistance in Lebanon in Times of Peace?*”, which synthesizes findings from the multi-year research agenda led by the CAMEALEON Consortium.



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## What the evidence shows

### **Social protection remains narrow, difficult to access, and too weakly anchored in rights**

CAMEALEON's research points to a social protection system that systematically fails to reach some of the most vulnerable categories of population. The exclusion through design is evidenced by significant access barriers faced by the research participants. For many vulnerable people, the system is hard to navigate and are facing issues such as digital illiteracy, weak outreach, transport costs, inaccessible registration and payment systems, rigid eligibility rules, and poor communication that all create barriers to access. Recipients and applicants describe interruptions in support, lack of explanation, opaque targeting, and perceptions of politicisation and unfairness.

The system also remains heavily shaped by static poverty targeting rather than lifecycle based or rights-based social protection. This leaves major gaps for older persons, people with disabilities, children, women, and people pushed into poverty by crises, requiring a dynamic approach to poverty targeting. Even when support is received, it is often seen as too limited and too short term to provide real security, meaning that current social protection programs do not yet function as a strong safety net. Instead, they function as limited and uneven assistance within a much wider context of unmet need.

### **Shock responsive social protection has potential, but recent experience shows serious design problems**

The experience of the 2024 and 2025 war response showed that national systems could, in principle, play a stronger role in emergency response. But it also showed that system building and emergency delivery do not always move at the same speed. The rollout of the Shock Responsive Safety Net (SRSN) highlighted the risks of prioritising registry building, verification, and data consolidation over the rapid delivery of assistance. Delays in registration, verification, and deduplication meant that assistance arrived with significant delays, while some of the most affected areas remained poorly covered.

The lesson is clear. During emergency response, the primary goal of state-led programs should be the rapid delivery of meaningful assistance, not system building of registries. National systems matter, but they need to be flexible, adaptive and able to expand quickly.

### **Humanitarian cash assistance remains fragmented despite its scale and maturity**

Lebanon has extensive experience with cash and voucher assistance, and markets have generally remained functional. Cash is also widely preferred by recipients. Yet the research shows that the cash response model in Lebanon has been fragmented. During the 2024 and 2025 escalation, conflicting guidance, multiple cash modalities, uneven transfer values, and weak harmonisation all reduced the coherence and possibly the effectiveness of the response.

The evidence also shows that state social protection programs and humanitarian cash assistance are not mutually exclusive. They can reinforce each other. But this only happens when coordination is strong, technical standards are shared, referral pathways are active, and transfer values reflect actual emergency needs. Without this, the response becomes split between mandate driven systems, leaving entire groups poorly served or invisible.

### **Cash alone cannot deliver resilience or self-reliance**

The report makes a strong case that current large-scale cash assistance models in Lebanon are not designed to produce resilience or self-reliance. Most transfers are used for immediate consumption, debt repayment, rent, food, and health costs. Cash assistance functions as a short-term buffer, not a pathway out of vulnerability.

This matters because households are increasingly surviving through informal debt, fragile social networks, and negative coping strategies. Debt is no longer a temporary coping tool. It has become a structural feature of survival. Cash plus approaches show some promise, especially where knowledge and skills components remain after assistance ends,

but even these are heavily constrained by legal status, asset ownership, and market access. Self-reliance cannot be treated as a realistic outcome where safety, rights, and adequate basic needs coverage are absent.

### **Local civil society and informal networks are essential, but overstretched**

One of the clearest findings in the report is that communities, local civil society, and informal networks have acted as Lebanon's de facto first responders during recent crises. Their strengths are proximity, trust, local knowledge, and speed. They can reach people who fall through the gaps of formal systems. But the report also shows that these networks are selective, uneven, and increasingly strained. Access often depends on social ties, political affiliation, identity, or *wasta*.

At the same time, opaque aid systems and widespread misinformation around cash assistance are damaging social cohesion. Grievances around unfairness, bias, and poor communication are fuelling distrust between communities and towards aid actors. A response that ignores these tensions risks doing harm even when it delivers much-needed assistance.

### **Conclusion**

Lebanon's current support architecture is not sufficiently coherent, inclusive, or sustainable for the scale of crisis it now faces and the subsequent reconstruction it will require. Social protection remains too limited and too dependent on external financing. Humanitarian cash assistance remains too fragmented and shaped along mandate lines. Local civil society continues to fill major gaps, but with little recognition and too little support.

Too much of the current response remains organised around separate systems, narrow categories, and short-term logic, which leaves the most vulnerable people at risk of repeated exclusion. Lebanon cannot continue to rely on a model in which the state, the humanitarian sector, and communities each carry part of the burden without a stronger framework of complementarity, transparency, and shared purpose.

A more effective way forward exists. It requires emergency systems that move quickly and work together. It requires a gradual but real shift towards rights based social protection. It requires cash coordination that is technical, cross population, and grounded in actual needs. It requires treating debt, exclusion, and social cohesion as central policy issues, not secondary concerns. And it requires direct support to the local actors who are already carrying much of the response.

## Recommendations

### For the Government of Lebanon and the Ministry of Social Affairs

#### **Prioritise speed of assistance during emergencies.**

The purpose of emergency social assistance should be rapid delivery, not registry building which requires resources, time, and expertise. Rolling registration and rolling disbursement should be adopted as the model of choice during emergencies and should take precedence over lengthy verification processes.

**Expand coverage urgently.** Both vertical and horizontal expansion are needed during crises. Transfer values should reflect the real costs of displacement. Newly displaced and previously excluded households need faster entry points into assistance.

**Strengthen interoperability.** Two-way data sharing and referral pathways between MoSA and humanitarian actors should become standard practice. This is essential for scale up, deduplication, referrals, and gap filling. Humanitarian actors should also be able to refer cases to MoSA.

**Refocus MoSA's role.** MoSA should lead on social protection system building, national ownership, and implementation of the National Social Protection Strategy. It should not be pulled too far into centralising the operational coordination of all humanitarian cash at the cost of focusing on system building for long-term SP programs that will be needed during the recovery and reconstruction phase, as well as new emergencies.

#### **Improve communication and accessibility.**

Information on eligibility, registration, timelines, complaints, and appeals should be clear, simple, proactive, and accessible. Outreach must reach people who are digitally excluded, isolated, older, living with disabilities, or unable to travel.

**Move gradually towards rights based social protection.** Lebanon should reduce its over reliance on poverty targeting alone and strengthen lifecycle-based protections. The National Disability Allowance

should be protected and expanded. Older people need stronger state led support in the long-term and a child grant should be part of the medium-term reform agenda.

### For the Cash Working Group and humanitarian actors

#### **Give the CWG a clear cross population mandate.**

Cash coordination should not be driven by existing agency mandates or nationality silos. The CWG should act as the main technical platform for coherent cash guidance across population groups.

#### **Reinforce MPCA as the default emergency response where markets function.**

Sectoral top-ups should complement, not replace, emergency cash for basic needs, and should be used when clearly justified by needs.

#### **Agree emergency design parameters quickly.**

Transfer values, emergency baskets, prioritisation approaches, and referral pathways must be agreed early and transparently. Delays in technical decisions create avoidable exclusion.

#### **Use decentralised implementation with central technical coordination and deduplication.**

Strong coordination and deduplication can coexist with broader and more decentralised operational delivery, a model used successfully in many other humanitarian contexts.

**Treat debt as a programming issue.** Cash actors should monitor debt outcomes, adapt assistance where debt is driving acute protection risks, and strengthen links with protection case management and referrals.

#### **Be more transparent with communities.**

Humanitarian actors need clearer communication on who is eligible, why some groups are prioritised, what assistance can realistically cover, and how complaints can be raised. Poor communication is fuelling tension and mistrust.

## For donors

**Support complementarity, not parallelism.** Donor funding should encourage stronger links between humanitarian cash and national systems without forcing unrealistic centralisation or slow bureaucratic models during emergencies.

**Back agreed technical standards.** Donors should align funding behind coherent cash standards, emergency transfer values, and common approaches to referrals and data sharing.

**Support predictable financing for social protection reform.** Lebanon cannot build a credible system through short cycles of crisis finance alone. Donors should support system building and transition planning, but also encourage stronger domestic financing and state ownership over time.

**Fund local civil society more directly and more flexibly.** Community based actors and local civil society are already doing frontline work. They need funding that is accessible, timely, and flexible enough to match the realities they face on the ground.

## For humanitarian organisations working with local civil society and communities

**Recognise local civil society as a core actor in the response.** Local organisations should not be treated as temporary implementers or gap fillers. They are often the first and most trusted responders.

**Support existing community coping systems without distorting them.** This includes resourcing grassroots initiatives, mutual aid efforts, community kitchens, and local solidarity mechanisms in ways that strengthen rather than replace them.

**Use community level communication to protect social cohesion.** Communication should not target beneficiaries only. It should reach whole communities, including those not selected for assistance, and explain how decisions are made.

**Address misinformation directly.** Aid actors should assume that opacity creates rumours, resentment, and tension. Transparent communication and better frontline engagement are essential parts of conflict sensitive response.



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CAMEALEON is an NGO-led research and learning network established in 2017 to support the effectiveness and accountability of social assistance for refugees and host communities in Lebanon. It is co-managed by the Norwegian Refugee Council (NRC), Oxfam Italy, and Solidarités International (SI).



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