



Conflict Sensitive Cash Assistance in Lebanon

Conflict Sensitivity Toolbox 1

1. Background

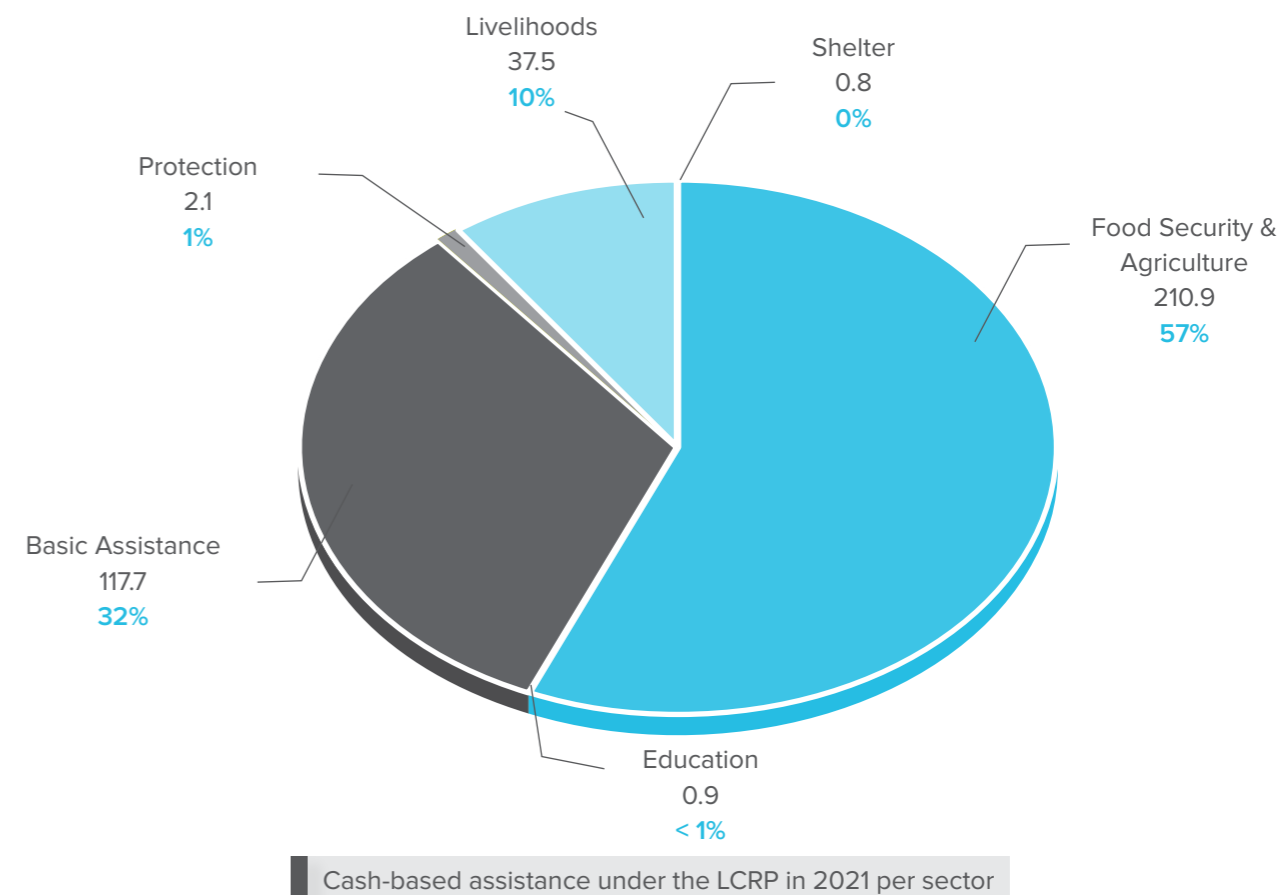
The Conflict Sensitivity Toolbox series is produced under UNDP Lebanon's Tension Monitoring System. The toolbox forms part of the conflict sensitivity mainstreaming work under the Lebanon Crisis Response Plan (LCRP) and has been produced in collaboration with House of Peace. In 2021, three Lebanon-specific guidance notes were developed to provide partners with practical tips for getting started with conflict sensitivity within the unique context of Lebanon. In 2022, this work was further expanded with three conflict sensitivity toolboxes.

The first toolbox: *Conflict Sensitive Cash Assistance in Lebanon* aims to support partners to ensure that cash-based assistance does not inadvertently do harm and is conflict sensitive. The toolbox is complementary to the [Guidance Note: Getting Started with Conflict Sensitivity in Lebanon](#) which introduces basic conflict sensitivity elements and practical tips for getting started with conflict sensitivity within the unique context of Lebanon.

The toolbox has been developed through a consultative process with LCRP partners including UN agencies, international, and local organizations involved in cash-based interventions to identify concerns and best practices related to conflict sensitivity. The consultations led to observations and key action points which were then used for the development of this toolbox. The toolbox is specifically developed for Lebanon.

2. Cash-based Assistance in Lebanon

Under the Lebanon Crisis Response Plan (LCRP), cash-based assistance is a lifeline in helping families meet specific needs. In 2021 alone, some \$370 million USD were injected into Lebanon's economy through cash-based assistance under the LCRP.



A mapping of cash-based interventions under the LCRP shows that 7 sectors under the LCRP are carrying out a range of cash-based interventions including:

- Cash for Food – Food Security & Agriculture Sector
- Seasonal Cash Assistance – Basic Assistance Sector
- Multi-purpose cash – Basic Assistance Sector
- Child-focused cash – Basic Assistance Sector
- Cash for work – Livelihoods Sector and Water Sector
- Cash for rent – Shelter Sector
- Cash for education – Education Sector
- Protection cash – Protection Sector
- Emergency cash – Protection Sector

3. What is conflict sensitive cash-based assistance and why is it important?

Cash-based assistance interventions in Lebanon are of a humanitarian, recovery, or development nature (or a mix), delivered through different modalities that intend to efficiently meet the specific needs of the most vulnerable refugees and host community members.

Conflict sensitive cash assistance should avoid doing harm or inciting or worsening inter- and intra-communal tensions from the one hand (e.g., reinforcing aid perception bias by targeting one community). On the other hand, it should reinforce connectors and improve perceptions (e.g., complementing existing services which empowers local structures and systems).

Conflict sensitive programming for cash-based assistance in Lebanon is crucial as cash assistance could have a destabilizing effect and fuel tensions if conflict sensitive considerations are not made.

Understanding conflict sensitivity risks

Cash-based assistance involves risks that are similar to in-kind programming. However, cash is often considered more attractive, so it is important to be vigilant in cash-restricted environments. Conflict sensitivity risks may include:

Conflict sensitivity risks to cash assistance	
Distribution effects	The perception of benefitting one group more than another can increase tensions.
Theft or diversion	In addition to the loss of aid resources, theft or diversion can increase tensions around cash if diverted away from one group to another.
Banking differences	Tensions may flare if members of certain groups are subject to different currency exchange rates or different banking fees.
Corruption in beneficiary selection and/or money transfer	This can divert cash along patronage network lines.
Disputes at cash distribution points	Particularly likely to flare between refugees and host community members.
Security risks to staff and beneficiaries, including gender-based violence (GBV)	Particularly likely to affect vulnerable community members.

4. How is the toolbox structured?

The toolbox for conflict sensitive cash-based assistance is meant to provide a roadmap for taking conflict sensitive considerations while designing, implementing, and monitoring cash-based interventions in Lebanon. It includes specific questions, available resources, and practical tips that partners can consider throughout the process.

Given that each organisation and area of intervention has its own specificities, the toolbox is not prescriptive and cannot provide answers that fit every situation. However, it could help your team take actions suitable for your specific context/need/challenge.

The toolbox is structured as per the following sections:

Section	Main items
<ul style="list-style-type: none"> ● Field Observations and Trends to Inform Programmatic Decisions 	<ul style="list-style-type: none"> ● Inter and intra communal dynamics. ● External risks and opportunities. ● Different risks for different modalities.
<ul style="list-style-type: none"> ● Planning and Project Design 	<ul style="list-style-type: none"> ● Mapping existing programs and coordination. ● Choice of delivery mechanism. ● Accessibility and protection assessments.
<ul style="list-style-type: none"> ● Considerations for Specific Types of Interventions 	<ul style="list-style-type: none"> ● Harmonization of wages, currency used, and conditions of work. ● Transparency through publicly announcing eligibility criteria.
<ul style="list-style-type: none"> ● Considerations for Specific Types of Delivery Mechanisms 	<ul style="list-style-type: none"> ● Working closely with service providers. ● Access to and coverage of delivery mechanism.
<ul style="list-style-type: none"> ● Implementation & Monitoring 	<ul style="list-style-type: none"> ● Pilot phase and risk mitigation plan. ● Time and location of activities. ● Processing feedback.

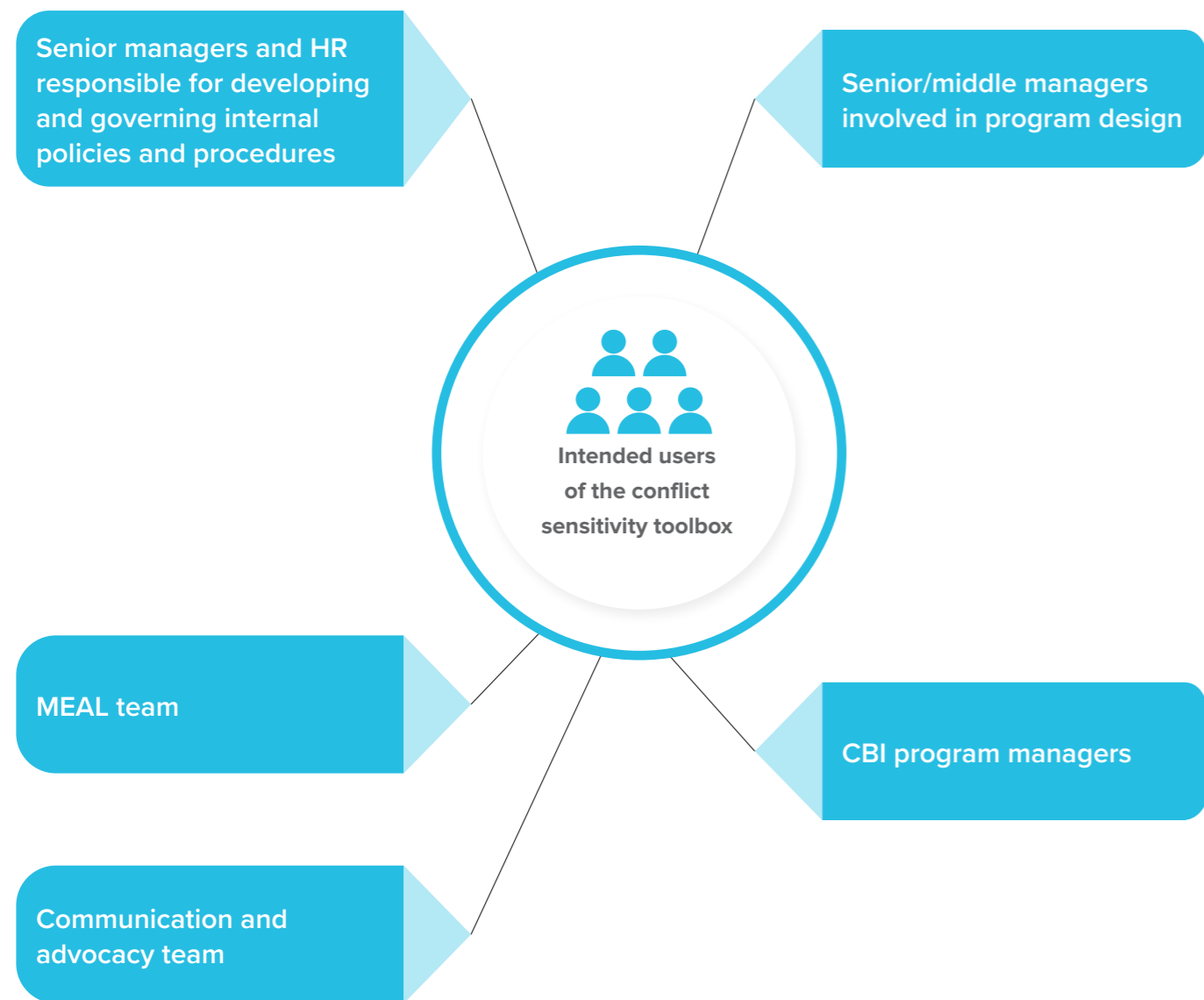
Each section has several items. Some items are there to initiate internal discussions and reflections; others provide practical exercises or tools to be applied. Some items are direct suggestions and tips for actions; and some highlight issues that need to be taken into consideration.

The toolbox complements the Conflict Sensitivity Guidance Note series produced as part of the Lebanon Crisis Response Plan's conflict sensitivity mainstreaming work, I, II, and III developed by UNDP and HOPE, and other sectoral and technical cash guidance notes.

5. Who can use the toolbox? When?

Due to the variety of actors involved in cash-based interventions under the LCRP across sectors, from UN agencies to local and international organisations, this toolbox tries to cover common aspects that could be of interest to most actors across a range of interventions.

Similarly, within the same organisation, different staff at all levels and departments can use the toolbox. Anyone involved in a cash-based interventions can refer to the toolbox, though some items might not be relevant to everyone.



6. How can the toolbox be used?

This toolbox is better to be seen as a tool of continuous reference, rather than one-time exercise. It is helpful to treat it as a living document that you can resort to at all stages of your project duration.

The toolbox is recommended to be used at the early stages of program design (e.g., kick off meetings), throughout the project implementation and during the evaluation (e.g., regular evaluation meetings).

Some items in the toolbox address micro issues (i.e., programs), that can be dealt with locally and internally (at different managerial levels). Some other items highlight meso/macro issues (i.e., policies) that need to be communicated and addressed with other stakeholders such as donors.

Go through all suggested items, and filter those not relevant to your organisation/intervention. Tick off items completed, or comments on what actions you are considering taking.

A. Field Observations & Trends to Inform Programmatic Decisions

Reflect on the following observations with your team during the inception and proposal writing phases and integrate any relevant considerations.

Observation 1

Inter-communal tensions (refugee – host) are influenced and exacerbated by different risks. The following are related to aid in general and cash-based assistance in specific:

Risk 1: Livelihood and access to cash

- Inter-relationships reached another all-time low in 2022 – driven by economic competition. Access to jobs remains the main reason for tension since 2017.
- As of December 2021, a total of 79% of respondents cited access to cash as a tension driver in their community, be it intra or inter-communal^[1].
- Multipurpose cash assistance is sometimes perceived to reinforce negative perceptions that refugees accept low-income jobs because they are supported with additional cash^[2].

Risk 2: Violent incidents at cash withdrawal points

- On the withdrawal of cash assistance, numerous incidents have occurred since November 2019, in which beneficiaries have faced confrontation and exploitation outside ATMs, blockages and delays in access as well as widespread social media antagonism^[3].

Risk 3: Increasing perceptions of aid bias

- Most recent data shows that 85% of Lebanese respondents agree with the statement that vulnerable Lebanese were neglected in aid and assistance programs^[4].

Risk 4: Negative impact on implementing partners

- Tensions caused by cash-based programs are also reflected on the implementing organizations (access constraints, trust with communities, staff safety, or relationships with local authorities).

Observation 2

While cash assistance contributes to positive interactions/relationships/trust between refugees and shopkeepers or landlords (mainly Lebanese), it is believed that this benefits only the wealthier Lebanese, while undermining relationships with the poorer and most vulnerable host community^[5].

[1] UNDP/ARK Perception Survey – April 2022 <https://app.powerbi.com/view?r=eyJrjoiZGZHMDEzMjYtNzFmZC00YjU3LWE0Y2YtNTcyMmZhNjAyNTlliliwidCl6ImzZTVkYjVlTI5NDQtdNDgzNy05OWY1LTc0ODhhY2U1NDMx-OSIsImMiOj9>

[2] <https://www.nrc.no/globalassets/pdf/reports/social-cohesion-and-stability-between-syrian-refugees-and-host-communities/odi---social-stability---26112020.pdf>

[3] UNDP Tensions Monitoring System – July 2021. Social Tensions and Perceived Aid Bias: A Short Synopsis. Page 2. As of August 2021, this trend was evident across Lebanon but most notably in the North, Akkar, and Bekaa areas.

[4] UNDP/ARK Perception Survey – April 2022

[5] <https://www.nrc.no/globalassets/pdf/reports/social-cohesion-and-stability-between-syrian-refugees-and-host-communities/odi---social-stability---26112020.pdf>

Observation 3

The unintentional impact of cash-based assistance not only affects relationships between refugees and their host communities, but recent reports have shown that tensions are rising among Lebanese neighbours when only some are receiving assistance. When designing your intervention, consider setting clear selection criteria that take into account Lebanese families living in proximity to each other.

Observation 4

Tensions caused by cash assistance are driven by both micro-level triggers (excluded families eyeing their supported neighbours) and macro-level triggers (campaigns about aid bias and rumours spread by media). Pay attention when developing your conflict sensitivity measures to address triggers at all levels that influence the tensions dynamics in your area of intervention.

Observation 5

The following external factors (to your organization) might hinder or support your efforts to deliver cash-based assistance in a conflict sensitive way. Those factors compliment Connectors and Dividers but are more specific to cash-based assistance.

External Factors FOR conflict sensitive interventions	External Factors AGAINST conflict sensitive interventions
Balanced targeting of vulnerable people of all communities and nationalities, by other programs or organisations.	Volatile economic and political situation leading to increased needs, changes in prices, and pressure on cash.
Donors' flexibility on criteria and area of intervention.	Lack of Social protection policies and emergency plans by the government which could have complemented cash programs, or ensured sustainability.
Information sharing and collaboration across different sectors and modalities, to mitigate discrepancies in transfer currency and value, and wage scale.	Aid perception bias especially between refugees and host communities, influenced by fake news, political statements, and psychological factors (e.g., grievances).
Government-led social safety nets realised and properly communicated.	Restrictions imposed by banks and financial service providers on organizations and the beneficiaries.
Access to financial infrastructure: ATMs, OTC.	Cash liquidity at the redemption points (e.g., ATMs), and points availability accounting for the number of beneficiaries causing overcrowding.
Readiness of local authorities to collaborate due to the severe economic situation.	Long distance and the need for the transportation to reach redemption points which increases vulnerability.
	Pressures from municipalities to impose beneficiaries' lists.
	Discrepancies between provided aid and the local average wages and salaries.

Consider adding any additional factors specific to your area of intervention:

External Factors FOR CS intervention	External Factors AGAINST CS intervention

Observation 6

The scale of tensions caused by cash assistance is different from one modality to another. Key factors are: 1- Scale and visibility of accessing cash (e.g., ATMs vis a vis cash in hand), 2- clarity vs difficulty in understanding eligibility criteria by the public (e.g., cash for protection cases vis a vis multipurpose cash), 3- Transfer value and currency, 4- Physical interaction with staff and service providers.

Observation 7

The use of USD in cash assistance maximises the effectiveness of aid, protects beneficiaries from loss of value, and increases USD circulation. However, it has a risk of increasing risks of tension, risks to staff safety, exploitation of beneficiaries, and reinforcement of aid perception bias.

B. Planning and Project Design

Have you mapped other cash-based programs implemented by other organisations in your intervention area? Conduct consultation workshop(s) including local and international agencies in your area of intervention for the purpose of informing current and future programming (e.g., cash for rent in the same area to be paid in the same amount by all organizations). Refer to [Inter-Agency Service Mapping](#). Compare similarities and differences. Communicate findings with your respective Sector Coordinator. Where possible, include in your mapping the existing social protection systems in your intervention area (e.g., NSSF, ESSN, NPTP).

Consider having at least two options for delivery mechanisms in your design. Selection of the mechanism should be guided by the preferences of the individual and by considerations regarding the urgency of cash delivery. Do you have alternatives in case of protection risks?

Elaborate in your Theory of Change how your cash assistance will contribute to mitigating inter- and intra-communal tensions, for example:

- Increasing demand for local businesses and vendors, both directly and indirectly, can help mitigate tensions between refugee and host communities.
- Hiring people of different backgrounds with the same conditions in Cash for Work program can help mitigate tensions between refugee and host communities.
- Creating positive business relationships can strengthen connectors between people of different backgrounds
- Meeting the basic needs of Lebanese citizens can decrease tensions between Lebanese citizens and institutions), beside addressing basic needs.

Caution: Many Theories of Change are context-specific; they may work in one context but not another. Discuss this carefully with your team, based on an updated context analysis.

Consider linking cash-based assistance with more sustainable projects (multi-dimensional approach) such as livelihood, or agriculture after conducting proper market and feasibility assessments. This can be done through referrals or through partnerships with other programs that can include financial literacy and capacity building support.

Contingency budget: Agree with your donors on a margin of flexibility in your budget, to address changes in prices, currency fluctuation, and value of money.

When choosing a delivery mechanism, consider reflecting on the following accessibility and protection concerns specific to your beneficiaries and area of intervention. Add any other factors you deem relevant.

	Low concern	Neutral/Med	High concern
Ability of accessing the delivery mechanism: (e.g., using ATMs, vouchers, cash in hand...)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Delivery location safety for women and people with disabilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Need for official identification documents	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Likelihood of exploitation at delivery site	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Distance and means to reach delivery location especially when obvious	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Opening/access hours	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Physical interaction with staff or service providers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Engage in regular specific Sector working groups at the national and regional level with other organisations working in the same area (or encourage your implementing partners to do so) to reflect jointly on each organization's selection criteria, limitations, who might be excluded, any complementarities, or potential for referrals. Consider including local actors whose actions/attitudes/roles are identified as Connectors in your analysis. This is one of the best ways to improve coordination and referrals and enhance Connectors.

Advocate with your donors or/partners to collectively negotiate terms with local banks to secure better deals. The Strategic Task Force for Cash is engaged with BDL to advocate on behalf of humanitarian agencies.

C. Considerations for Specific Types of Interventions

Multipurpose Cash (MPC) Assistance^[8]

Collect and synthesize observations/lessons learnt from your MPC programs or invest in research to better understand the impact of MPC on the labour market to address rumours and to develop policy recommendations.

Improve direct communications/messages to refugees and host communities to clarify the objectives/limitations of MPC programs through meetings with key figures, or through distributing visual materials that include basic information and facts around MPC and its contribution to local economy (e.g., local spending).

Explore how MPC programs can complement other social stability programs (e.g., creating spaces for women or youth benefiting from MPC to interact across their different backgrounds; or creating linkages with vocational trainings), or how MPC can enhance national social policies and programs (e.g., NPTP)

Cash for Rent

Deliver cash for rent in LBP (the currency of payment and tenancy agreement) to avoid any exploitation from the landlord.

Consider not including rehabilitation costs in your agreement with landlords as to not increase the value of the rented property by the time the lease expires.

[8] <https://www.nrc.no/globalassets/pdf/reports/social-cohesion-and-stability-between-syrian-refugees-and-host-communities/odi---social-stability---26112020.pdf>

Cash for Work

Hire locally. Outreach to and engage local community members. To facilitate this, announce the opportunities through local channels including municipality, local SDCs, Mokhtars, and influential community members.

Apply the same work conditions/benefits to workers from different backgrounds. Avoid and challenge occupational stereotypes; for instance assigning one type of work for one specific group of workers based on nationality or gender.

Ensure transparency through publicly announcing and sharing (through leaflets or banners) the eligibility criteria and the conditions of the work, including the wage amount.

Target programs that do not reinforce existing gender inequalities (Gender Neutral), focus on rectifying existing gender inequalities (Gender Sensitive), and aim at redefining existing gender roles and relations (Gender Positive/ Gender Transformative).

Cash for work programs can invest in supporting municipalities service delivery, to alleviate some of the burdens they are bearing and to ensure long term impact. This should be also coupled with capacity building, rights-based and people centered approach trainings to municipal personnel.

Consider complementing priorities set by other sectors such as food security and energy. Investing in agricultural programs for example would have multilayered positive impact on the situation in Lebanon. especially rural development.

Consult and coordinate through relevant sectors with other actors in the area to ensure alignment of wages across different programs and activities.

When possible, engage beneficiaries from adjacent communities (villages) to avoid perception of aid bias.

Payments should be planned in a way that avoids overcrowding at ATMs or financial service providers' offices. This can be done through paying smaller groups of beneficiaries on different days.

D. Considerations for Specific Types of Delivery Mechanisms

Observations

Reflect on the following observations regarding disbursements from the Second Iteration Cash Mapping Survey of Feb 2022^[9].

Observation 1

Expanding cash delivery to alternative modalities (such as cash over the counter) may allow beneficiaries to avoid crowded, same day ATM distributions (particularly when disbursed through money transfer companies with more than 2,000 outlets across the country).

Observation 2

Additional mitigation measures have been successful at limiting localized crowding at FSP branches (e.g., SMS to recipients is staggered over 10 days across the country to avoid crowds at ATMs).

Observation 3

Upfront agreements with service providers have been successful in ensuring availability of USD bank notes where complaints and incidents related to availability of bank notes have been limited.

The use of ATMs

Consider providing a visual aid to assist beneficiaries (especially elderly) to use the ATM autonomously without relying on external support.

Avoid choosing ATMs in isolated locations or in overly crowded ones. Increased visibility can cause higher tensions.

Apply constant on-site monitoring and checks at ATMs, to spot any tensions caused by your program.

Invest in scaling up staff presence, monitoring and crowd management at ATMs to reduce risks of community tension. This could include expanding the hours that staff are present and expanding to additional ATMs^[10].

[9] As documented in RCO's PowerPoint summary.

[10] As documented in RCO's PowerPoint summary.

The use of Vouchers

Consider sensitizing contracted suppliers and vendors with protection concerns that might take place within or around their location. Engage with them on the basis of shared responsibility to mitigate external exploitation of beneficiaries.

Consider having vouchers divisible into smaller amounts (e.g., 50\$ voucher with 2X 25\$ coupon), so beneficiaries can divide their purchases based on their needs. Also, this helps in avoiding holding large amounts of items and reduce visibility issues.

No preferential treatment to voucher holders should be sought. Prices must be clear and unified to everyone. Spot checks to be made on regular basis.

Daily black-market rate to be documented, and all submitted invoices to be reviewed to compare prices in LBP and USD on a weekly basis. This mechanism assists in improving monitoring to ensure that merchants are not manipulating prices or abusing voucher holders, and others (mitigating market impact).

Cash over the Counter OTC (e.g., OMT)

Consider sensitizing contracted suppliers and vendors with protection concerns that might take place within or around their location. Engage with them on the basis of a shared responsibility to mitigate external exploitation of beneficiaries.

Avoid choosing OTC points in isolated locations or in overly crowded ones. Increased visibility can cause higher tensions.

Apply constant on-site monitoring and checks at OTCs, to spot and document any tensions caused by your program.

E. Implementation and Monitoring

Consider the first period of implementation as a trial or pilot phase and adapt accordingly. Some unintentional impact cannot be anticipated beforehand. Make this clear in your proposal.

Allow proper timing for outreach before any distribution. Limited time might push organisations to resort and rely on lists prepared by Moukhtars or municipalities which increases the risk of aid politicisation.

Follow up on updates and guidance issued by the respective sectors in order to produce unique identifiers for your beneficiaries to avoid duplication. Due to increased needs, some people might reach out to all possible organizations to secure aid.

Carefully consider the location of your registration or distribution centre to be away from your main offices. It has been observed that the closer the distribution site to an NGO center, the higher the risk on staff safety.

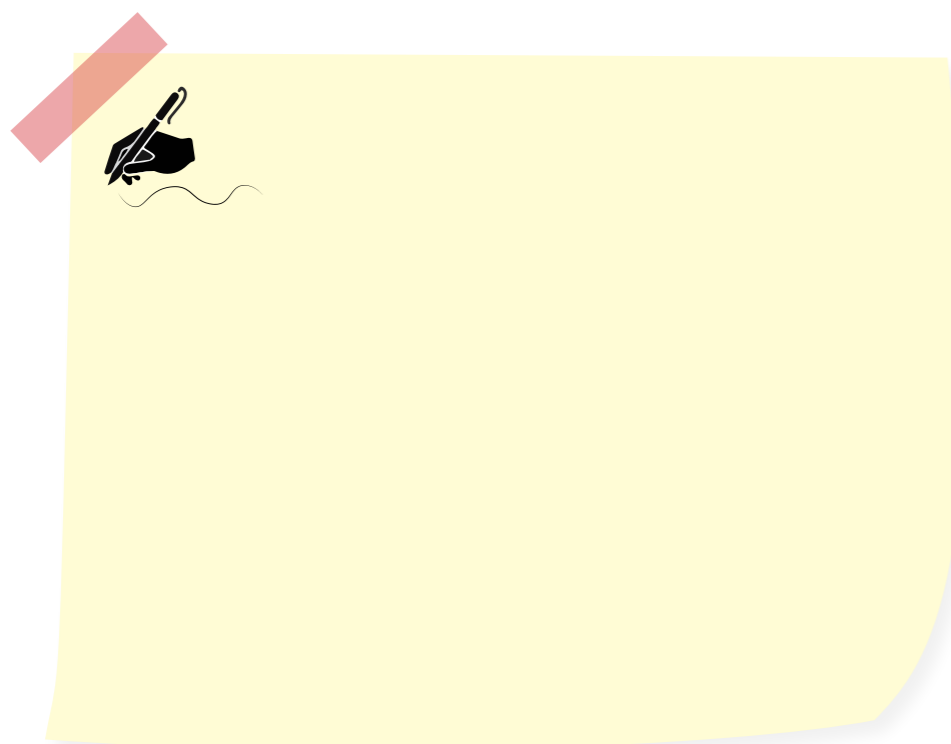
Ask individuals included in your assessments (specially women) if they mind someone else in the family to know they are registering for cash support especially in protection cases.

In GBV cases, survivor's assistance and child support: Refer the case to specialised GBV providers, as specified in the updated GBV referral pathways. GBV case managers will assess cash needs and provide safe and confidential cash assistance. Direct payments might be an option to avoid certain complications.

Use all aspects of your monitoring and evaluation system to not only look at the intended outcomes but also unintentional impacts of your program. This may include:

- Monitoring the status of priority Dividers and Connectors by making use of the LCRP Tensions Monitoring System, and by conducting your own local monitoring in priority cash programming sites as described in [Guidance Note II](#), pages 22-23.
- Ensuring effective safe mechanisms for beneficiaries or other community members to report concerns, problems or complaints.
- Systematic rapid post-distribution surveys or interviews, including questions on conflict and protection. Consider a cash-specific adaptation of the general post-distribution questions provided in [Guidance Note II](#), page 23.
- Periodic deeper community consultations, through focus group discussions or other mechanisms, to explore potential impacts on conflict, mitigation and/or protection.

Conduct field visits to identify tensions and act accordingly (e.g., at ATMs and OTCs). Allocate specific time in your weekly team meetings to reflect on conflict sensitivity related feedback.



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