



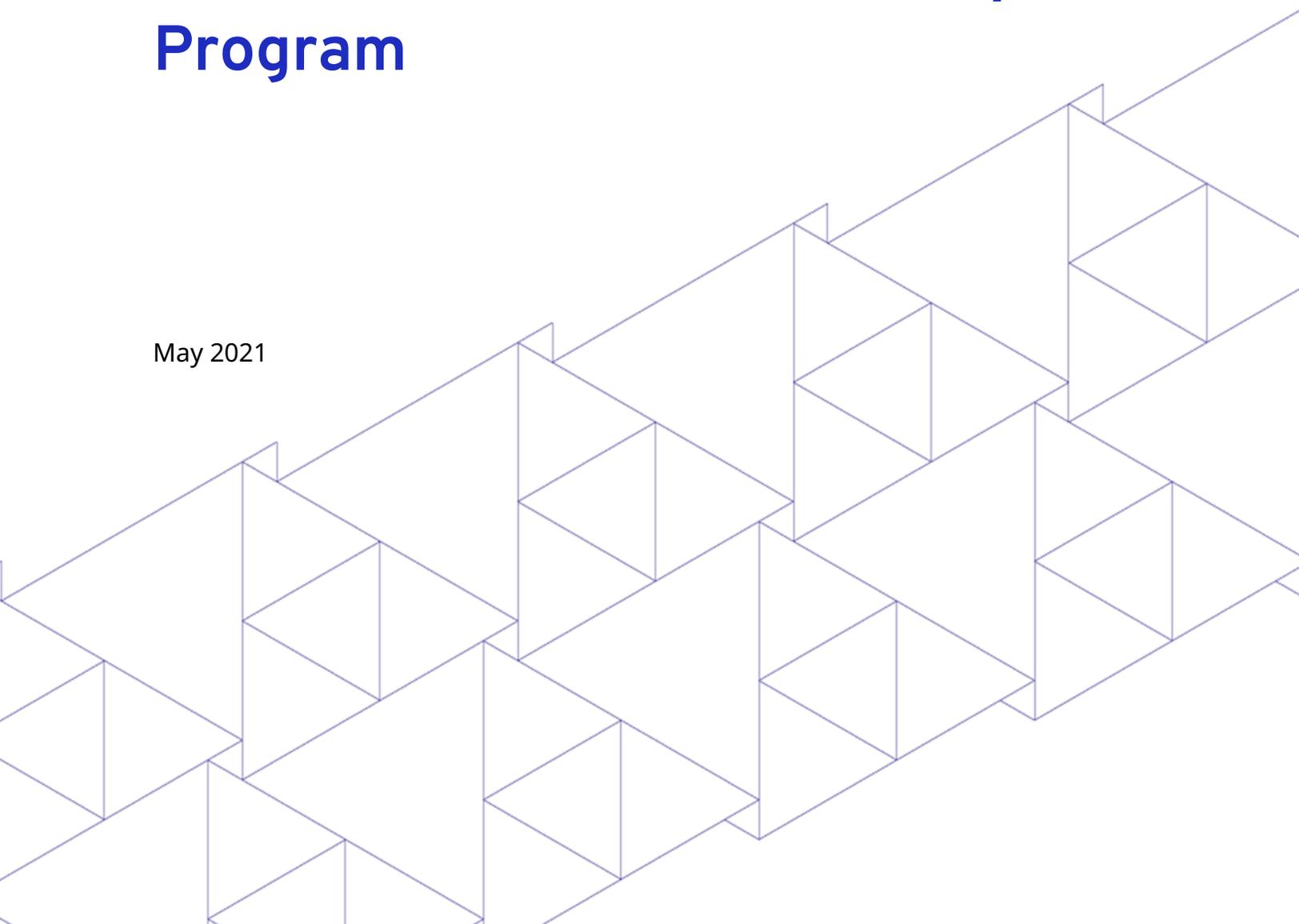
International
Labour
Organization

PROSPECTS

Social Assistance Response to the Covid-19 Economic Shock in Lebanon:

The National Social Solidarity Program

May 2021



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1 Background

Lebanon is among the countries that implemented an emergency social assistance response to the economic shock brought on by the public health measures, including multiple lockdowns, introduced to slow the spread of Covid-19. Lebanon was already suffering from an economic crisis prior to the onset of the pandemic; the decision to implement the National Social Solidarity Program (NSSP) came from the Office of the Prime Minister of the caretaker government. The NSSP provides income support in the form of direct cash payments to households affected by the economic shock stemming from Covid-19.

Lebanon first introduced lockdown measures in March 2020, including widespread closure of businesses/workplaces and strict mobility restrictions on the general public. The measures were initially implemented for a two-week period, but as the pandemic continued to worsen, multiple extensions were made. As in most countries, the measures had serious consequences for the livelihoods and incomes of broad segments of the population, including those not traditionally targeted by social assistance who had already been severely affected by the economic and financial crisis.

The NSSP originally aimed to provide six payments of 400 000 LLB, paid monthly, to 400 000 households. Due to delays stemming from Covid-19 public health measures and challenges faced in implementation, NSSP has so far made four payments, and the number of planned payments is now five as some funds have been reallocated to cover program administrative costs.

As an emergency program, the NSSP was established and rolled out in a rapid fashion. It was therefore not possible to document in advance the design of the program institutional arrangements, roles and responsibilities, and operational processes at the national and field-level, as is normally standard in comparable large-scale national social assistance and humanitarian cash programs. The present report attempts to document the NSSP as it has been implemented so far, in order to provide clarity to current NSSP stakeholders and other potential partners interested in supporting the Government of Lebanon (GoL) to strengthen the national social protection system.

The NSSP has suffered from challenges that have delayed payments, including delays in the transfer of the budgeted funds to make payments to beneficiaries, and the fact that the necessary update and verification of the targeting data provided proved more time-consuming than originally assumed. As new eligibility criteria have been added, the data has been provided gradually, and in some cases, final decisions around adding new criteria did not come immediately.

Cash-based social assistance programs, or programs in which governments provide income support to poor and vulnerable groups via the national social protection system have proliferated globally given their relatively high rates of success in reducing poverty and improving well-being outcomes. Generally speaking, such programs are administered by the government Ministry with the mandate for social protection, often with the support of other Ministries or government agencies. Similarly, the role of emergency or humanitarian cash transfers delivered by NGOs or humanitarian agencies has expanded rapidly in recent years. Increasingly, social protection systems and specifically cash-based social assistance programs are being used as springboards to respond to shocks like the compounded crises currently affecting Lebanon.

Cash-based social assistance programs have been the focus of a great deal of study globally. Given the substantial evidence of their effectiveness, development partners are eager to support the development

of national social protection systems, of which cash-based programs are the cornerstone. The NSSP can benefit from this evidence base and from regional and global lessons and experiences, and can in turn contribute valuable lessons towards the development of a shock-responsive national social protection system in Lebanon.

The objective of this report is to support the documentation of the implementation of the NSSP and provide suggestions to improve the robustness of the program, based on lessons learned from similar government-led cash-based social protection and emergency programs in comparable countries. This report focuses on the operations of the program, and is intended to help implementers share the lessons of the NSSP experience with wider social protection stakeholders and strengthen the program for the remainder of its payments.

As the multiple crises affecting Lebanon continue to unfold, there are opportunities to leverage the NSSP experience to strengthen the country's social assistance system and transition from emergency cash transfers to a national social assistance program that is responsive to deepening poverty and vulnerability in Lebanon.

This document contains 6 sections. This section provides some background to the program, the second describes the main design parameters, the third the main actors and their roles, the fourth a description of program implementation thus far, the fifth offers some reflections on the lessons learned and comparison to international experiences with similar programs, while the sixth and final section offers some conclusions.

2 NSSP Design Parameters

The NSSP eligibility criteria and payment system continue to evolve as the program is implemented. The program has so far been implemented in 4 'phases', with a 5th phase planned to be implemented soon. Each phase corresponds to a payment, and to improvements in the program design based on lessons learned from the previous phase, including the introduction of new eligibility criteria to reach the target of 400,000 households.

2.1 Eligibility Criteria

The NSSP targets households requiring income support due to the impacts of Covid-19 and the economic crisis affecting Lebanon. Criteria to identify such households have been added continuously as implementation progresses.

Phase 1 eligibility criteria included:

- A. 4 categorical criteria¹:
- Families with children in grade 4 or below, AND enrolled in public school;

¹ Categorical targeting refers to the inclusion of people / households that belong to groups or profiles that are known to be much more likely to be poor or vulnerable. For example, elderly people, single mothers, disabled people, etc. Categorical targeting is commonly used for programs like pensions or child grants, and can be combined with poverty-based targeting where the pool of resources is not sufficient to cover all those meeting the categorical eligibility criteria.

- Drivers with a public license (red license plate), except for trucks and large buses;
 - Only those driving the vehicle are eligible; those renting their licence to others are not eligible²;
 - Victims of land mines (or their surviving family members);
- B. Households in the NPTP database who were not already receiving food e-voucher. NTPT households have been assessed as the poorest and most vulnerable by the NPTP targeting mechanism, which is Proxy Means Test (PMT³)-based.

Eligibility criteria added in Phase 2 included:

- C. People with Disability, from the MoSA database and additional outreach conducted by LAF through municipalities and hotlines.
- D. Households registered in the IMPACT database (see **Box 1**) and falling into 4 categorical criteria identified for highest levels of vulnerability with the support of the ILO and UNICEF:
- 1) Female headed households (aged 18 to 64) with at least 1 child (aged 0 to 18) and no civil servants;
 - 2) Households with at least one household member with disability and no civil servants;
 - 3) All household members above 64 and no civil servants;
 - 4) Households with a child under 5, and high dependency ratio (above 0.66) and no civil servants;
 - 5) Households with more than 4 children under 18 and no civil servants.
- E. Civil defence volunteers (included based on a decision from the PM).

In Phase 3:

- F. Households meeting the above eligibility criteria in which the spouse of non-Lebanese male household head is a Lebanese woman; previously, where the head of the household was a non-Lebanese male the household was not eligible.

Households not meeting the eligibility criteria were allowed to file targeting appeals (see section 4.2.3), but so far none have subsequently been included as beneficiaries.

² This exclusion criteria was verified with NSSF, as those who rent rather than own the license are registered there.

³ A PMT is a tool commonly used to target social protection programs. It is based on a household survey which contains variables highly correlated with poverty. These variables are early verifiable and are identified based on a multiple regression analysis run on a representative household income and expenditure survey. The PMT provides each household with a 'poverty score' that predicts the likelihood that they are poor, and can be used to rank households by poverty level.

Box 1: IMPACT Database

IMPACT is a web-based platform used to help citizens access a variety of services offered by the Government of Lebanon (GoL), and housed in the Ministry of Interior and Municipalities (MoIM). To facilitate NSSP targeting, the Ministry of Social Affairs (MoSA) developed a registration system and form to collect data from households that self-identified as being in need of NSSP assistance, via IMPACT.

A one-time registration link was sent to households identified by municipalities as requiring assistance; households were also able to approach municipalities for help in completing the online form. A total of 467 000 households registered in IMPACT. In order to help narrow this down to those who could be covered by the NSSP budget, and who were most in need of assistance, MoSA worked with the ILO and UNICEF to identify categorical eligibility criteria highly correlated with poverty. These categorical criteria were added to the original eligibility criteria after the first payment took place.

2.2 Exclusion Criteria

LAF assessed whether households were in need of the NSSP through local field verification including a household visit, while Army Intelligence also vetted the beneficiary lists.

Criteria used to assess whether the household should be excluded were (for otherwise eligible individuals and their spouse):

- Employed and earning more than 800 000 LBP/month;
- Receiving more than 800 000 LBP/month from relatives;
- Assessed as ineligible by Army Intelligence for having committed certain serious criminal offences, such as terrorism and treason.

This information was self-declared by the potential beneficiary and verified by Army Intelligence.

2.3 Payment Amount & Frequency

The amount of payment is 400 000 LLB per household, and was intended to be paid monthly for a duration of 6 months.

Due to several factors, including the Covid-19 crisis-related lockdowns and restrictions on gatherings, as well as the need to clean and update the targeting lists, in addition to delays in transfer of funds to the program, the payments have been delayed. Since April 2020, four payments have taken place.

2.4 Payment Mechanism

The benefit amount is paid in LBP, in cash. It is distributed manually (i.e. without bank-based or electronic money transfer mechanisms), in person by LAF teams.

The payment process has differed slightly between the different payment ‘phases’ of the program, with improvements taking place around lessons learned and the accommodation of Covid-19 public health measures.

In Phase 1, all beneficiary households received a household visit during which field-based verification of eligibility and payment via household visit was carried out at the same time.

In Phase 2, beneficiaries were called to payment points distributed throughout the country. However, for beneficiaries newly included in Phase 2, a field-based verification and first payment via household visit still took place.

In Phase 3, households were called to Army centers to receive payments, and households were issued a program card that will be shown by beneficiaries to LAF payment teams for subsequent payments.

3 Institutional Arrangements and Roles

3.1 Steering Group

The NSSP sits under the Prime Minister (PM), and includes high-level representation of key ministries, including:

- Minister of Defence (Deputy Prime Minister)
- Ministry of the Interior and Municipalities (MoIM)
- Ministry of Social Affairs (MoSA)
- Ministry of Education and Higher Education (MEHE)

3.1.1 Roles and Responsibilities

The Steering Group was responsible for high-level design, oversight and steering.

The Steering Group met to establish the program, but no longer meets regularly. The LAF reports program updates directly to the Deputy PM, and decisions (e.g. inclusion of new eligibility criteria) are made by the PM and Deputy PM.

The Steering Group:

- determined the high-level design parameters of the program, including the benefit level, eligibility criteria, payment mechanism and payment frequency;
- instructed their technical teams at their respective Ministry to extract and provide data from existing lists or databases housed within their respective Ministries (e.g. children in public school) to the LAF.

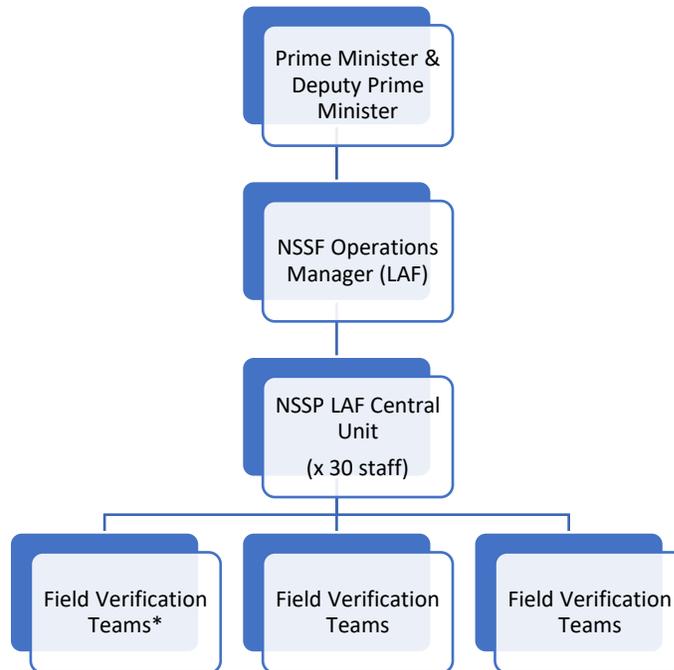
3.2 Lebanese Armed Forces: NSSP Team

A dedicated team of LAF members was established to make payments to eligible households.

At the central level, this team was comprised of 30 LAF members, and included the following functions:

- Operations Manager (Major General)
- Planning & Logistics
- Data Management

Figure 1: NSSF Structure



*approximately 180 Field Teams total

LAF Field Teams were responsible for:

- Field-level verification of eligibility (see section 4.2.4); and
- Payment
 - 3 to 4 team members are responsible for logistics, security, and Covid-19 safety measures;
 - 3 to 4 team members are responsible for checking IDs and queue management;
 - 1 to 2 team members are higher ranking LAF members and are responsible for actually making payment to beneficiaries.

Approximately 1000 members of the LAF were engaged as part of Field Teams.

3.2.1 Roles and Responsibilities

The LAF was responsible for the overall operations management of the program, including:

- Cleaning lists of eligible households of duplicates;
- Verifying the eligibility of households and enrolling them into the program;
- Delivering payment to beneficiaries;
- Receiving and resolving targeting appeals;
- Receiving and resolving other types of complaints and grievances;
- Exiting beneficiaries found to be ineligible from the program;
- Program-related public communications;
- Program-related communications with beneficiaries and local authorities;
- Reporting progress and other relevant information to the Deputy Prime Minister.

3.3 Local Authorities

Local authorities, mainly municipalities and mukhtars, played an important role in coordinating with the LAF to deliver the NSSP.

3.3.1 Roles and Responsibilities

Local authorities were responsible for coordinating with or supporting the the LAF to:

- Provide information to contribute towards eligibility verification and outreach to eligible persons that might have difficulty accessing the appeals mechanism, such those with physical disabilities;
- Establish and operate payment sites in Payment Phase 2.

In addition, municipalities were responsible for sending the IMPACT registration link to households that they determined should be registered in the database of vulnerable households, and for helping households to complete the registration.

4 Program Operations

This section of the document looks at the processes that were used to implement the program, and highlights opportunities for improvement based on established social protection thinking and lessons from other countries.

4.1 Cash Transfer Operational Cycle

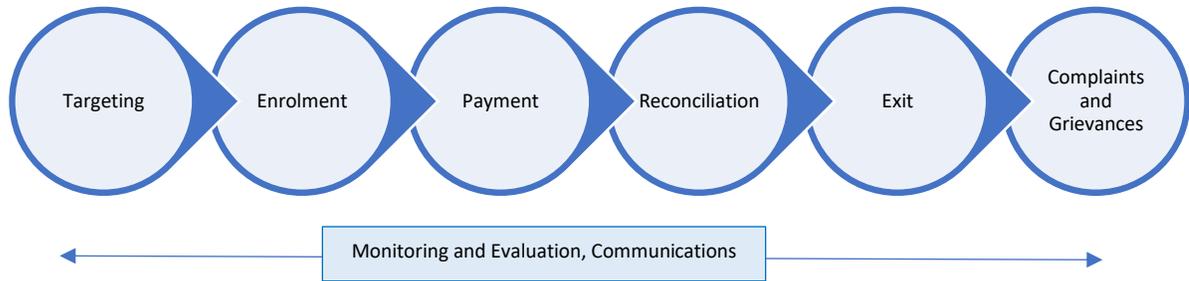
Cash-based social assistances, whether these are part of a national social protection system or humanitarian cash transfers delivered by non-government actors, tend to follow the same operational cycle, despite the differences that may exist between their implementation contexts.

This cycle (Figure 2) is comprised of the following basic stages:

1. Targeting: individuals/households that are believed to meet the eligibility criteria are selected;
2. Enrolment: eligibility of individuals/households is verified through the review of official documents at mass enrolment sites or via household visits, and/or potentially the cross-checking of databases, and they are included as beneficiaries. In some cases a payment token (e.g. program card, ATM Card) is issued to the beneficiary during this stage;
3. Payment: a list of beneficiaries and their payment amount is issued, cash benefits are provided to beneficiaries against this list (one-off, monthly, seasonally, etc).
4. Reconciliation: actual payments made are compared to the original payment list and any unpaid amounts are accounted for;
5. Updates and Exit: beneficiary data is updated (e.g. change of address, change of eligibility, etc.) and those that stop meeting the eligibility criteria (e.g. emigration) or who pass away are removed from the program;
6. Complaints and Grievances: both beneficiaries and non-beneficiaries can formally file complaints and grievances (e.g. missed payment, wrong payment amount, targeting appeals, quality of service, etc.).

Communications are also an important part of the operational cycle, in terms of 1) notifying the public of the eligibility criteria and how to apply, 2) notifying beneficiaries of important payment-related information (i.e. amount, place, date, required ID), and 3) providing local authorities and communities with accurate information in order to boost transparency, as is monitoring and evaluation (M&E) which spans the entire cycle.

Figure 2: Standard Cash Transfer Operational Cycle



4.2 NSSP Operational Cycle

While the NSSP operational cycle was not defined in detail in advance of implementation, there was a basic understanding that LAF would receive targeting lists from the Deputy Prime Minister in the Steering Committee, clean these lists, and proceed to payment. In addition to data cleaning, LAF also carried out verification of eligibility, as some information on the lists was outdated. This developed into a more clearly defined operational cycle as processes evolved, through the actual experience of NSSP implementation.

Implementation is being carried out through the different steps described below and shown in Figure 2.

Figure 3: NSSP Operational Cycle



These steps are being implemented for each Phase, are evolving, and overlap. For example, data cleaning and consolidation, targeting appeals and verification for some households targeted in Phase 1 continued into Phase 2. The same was true for those targeted in Phase 2; these steps continued into Phase 4 and will continue into Phase 5 and potentially beyond that.

4.2.1 Targeting

Targeting is an ongoing process in the NSSP; new eligible categories of households are added to the NSSP in each phase and the relevant data is shared with LAF. The decision regarding which new eligibility categories to include is made by the PM and Deputy PM, who then identify the source of the data and facilitate its provision to LAF for data consolidation and cleaning.

While new eligibility criteria have been formally included in each Phase of the program, not all eligible households are necessarily paid within that Phase as the data consolidation and cleaning process takes time.

- i. Phase 1: Lists of approximately 180 000 households with children in grade 4 or below in public schools and of drivers holding public licences were provided by line Ministries (i.e. MEHE, Ministry of Labour/NSSF) and PM's Office (for NPTP) to LAF. A list of people with disability was provided by MoSA. LAF's National Office for Mine-related Issues provided a list of mine victims.

The LAF team also engaged in outreach via the municipalities to identify potentially eligible people with physical disabilities such as blindness, deafness and paralysis who were not on the list provided by MoSA.

- ii. Phase 2: The decision to include eligible households from IMPACT was made in Phase 2, and the list of 105 000 households obtained from the IMPACT database. (10 728 households were verified in time to be paid in Phase 2⁴. 55 600 were paid in Phase 3).

The decision to include civil defense volunteers was made in Phase 2, and the list obtained from MoIM. Additional households meeting the eligibility criterion related to disability were also identified and added in this Phase.

- iii. Phase 3: Eligible households with a non-Lebanese male household head and a Lebanese female spouse of the household head were included in this Phase, from existing lists.

Table 1 shows the approximate number of households included in the payment for each Phase, by eligibility criteria. As some households are found to be ineligible (e.g. benefitting in duplicate) during or after payment, households are also being removed on an ongoing basis.

Table 1: Beneficiaries Included, by Phase

Phase	Cumulative Total Households	Eligibility Criteria (see Section 2.1)
Phase 1	144,041	A (Original Categorical Criteria)
		B (NPTP not benefitting from e-voucher)

⁴ the total number to be included will be known after the data cleaning process removes those already included in Phase 1, or who meet the exclusion criteria

Phase 2	170,860	A (Original Categorical Criteria: Additional Cases of PWDs)
		C (Categorical Criteria: IMPACT)
		D (Civil Defense Volunteers)
Phase 3	228 977	C (Categorical Criteria: IMPACT)
		E (Lebanese Spouse of Household Head)
Phase 4	290 000	<i>In-person Targeting Appeals</i>
		C (Categorical Criteria: IMPACT)

4.2.2 Data Consolidation and Cleaning (Desk-based)

The targeting lists provided by Ministries, NPTP Team, and IMPACT contained duplicates, outdated information, missing information, etc. The data consolidation and cleaning process is ongoing.

Eligible groups have not yet been cross-referenced with other existing datasets (such as NSSF, civil servant or civil servant pension, vehicle registration, etc.) for the purpose of identifying those who are much better off, and therefore should be excluded.

All targeting data is being compiled, cleaned and updated by the LAF Nssp Team through:

a. Duplicate Cleaning

Duplicate households were identified and merged into a single beneficiary record in the list (e.g. those with children under 15 years of age attending different public schools who would have appeared twice in the MEHE-provided list). This is carried out by the LAF team using Excel.

b. Data Completion and Update

Missing or outdated information is completed or updated first through a desk-based process in this stage, and subsequently more thoroughly through field-level verification visits (discussed below). Targeting lists are shared with Army Intelligence in order to identify those who are not eligible for government support due to, for example, certain criminal offenses, such as terrorism or treason⁵.

(Data completion and update is different from verification of eligibility in that this step was carried out to obtain complete and up-to-date information on households included in the targeting stage while the verification step looks at whether households actually met the eligibility criteria).

⁵ In cases of terrorism or treason the family is not supported, but for other crimes they might be provided to the family depending on the specifics of the case.

4.2.3 Targeting Appeals

Targeting appeals are taking place through 3 mechanisms:

- Establishment of 5 hotlines which was later increased to 10 (closed for a short period while LibanPost option was operational before reopening);
- Establishment of paper-based appeals form at LibanPost (now closed);
- In-person appeals at Payment Centers (took place during Phase 3 payment).

Targeting appeals have identified 2 types of households:

- Exclusion Errors (those that meet the eligibility criteria, but were not included in the lists provided by Ministries), who have subsequently been included as beneficiaries;
- Ineligible households seeking social assistance support (those that do not meet the current eligibility criteria, but are in need of income support).

The hotlines were established in mid-January to enable households meeting the eligibility criteria but not included in the targeting lists shared with LAF (i.e. exclusion errors) to identify themselves and be verified as eligible for the program. Some of these households may also have been included in the targeting lists, but needed to update their address or contact information and were able to do so via the hotline. The existence of the appeals mechanisms, basic information about the NSSP, and the eligibility criteria were shared via local media (TV, radio, newspapers), and eligible people were encouraged to identify themselves via the hotlines.

This mechanism temporarily transitioned to a paper-based application form that was made available at LibanPost offices, before transitioning back to hotlines.

In addition to exclusion errors, many households that self-identify as being in need of social assistance but that do not meet the eligibility criteria are being identified. The LAF Team is recording the details of these households, in the event that the opportunity to assess and include them arises in the future. To date, households that do not meet the official eligibility criteria are not being included in the program. However, it is planned to include approximately 4 300 households who successfully underwent the in-person appeals and verification during Phase 4.

Approximately 12 000 paper-based appeals were received via LibanPost before this channel was closed due to poor quality or incomplete data being received. 36 000 appeals were received in-person at payment centers in Phase 3. This number reached 80 000 in Phase 4. Approximately 17% of in-person appeals were found to be already benefitting from the program. 20 000 people identified through appeals have had their eligibility verified and subsequently been included.

4.2.4 Verification

LAF carried out a multi-level process through which they verified that those on the targeting list i) met the eligibility criteria, and ii) did not meet the exclusion criteria. In some cases, PWDs who were on the targeting list but who were working were removed from the program. The number of cases removed for reasons of having employment or assets, or regularly receiving money from relatives or others were few; reports are maintained by LAF in narrative format.

The verification step is rigorous and time- and labour-intensive.

LAF carried out verification of the cleaned targeting lists at 3 levels:

1. Desk-based

During the desk-based verification process, the LAF central NSSP team used phone calls to local authorities and in some cases reviewed social media accounts in search of pertinent information to verify that those on the targeting list met the eligibility criteria and did not fall into categories of ineligibility (e.g. having regular employment).

2. Field-based:

a. Community-level

LAF Field Teams visited the locality and asked around about the employment status, eligibility and general situation of households on the targeting list. This verification step included local authorities as well as other community members.

b. Household-level

All households except those identified through IMPACT are visited by LAF. The objective of the household visit was to make a final assessment of eligibility and proceed to the first payment at the doorstep of the beneficiary. A list of questions was provided by the Operations Manager to make a preliminary determination regarding whether the household was too well-off to be included, and the final decision was made by the Operations Manager, on a case-by-case basis, based on information provided by field teams.

Through this process categories of ineligible individuals and households are removed, including those that:

- Have passed away and have no surviving spouse (otherwise the benefit is paid to the spouse);
- Have been arrested or incarcerated for serious crimes including terrorism and treason, or who have outstanding arrest warrants;
- Have emigrated;
- Are earning greater than 800 000 LLB/month from employment or retirement;
- Are regularly receiving greater than 800 000 LLB/month from relatives/others.

4.2.5 Payment and Reconciliation

As noted above, payment of the NSSP is carried out manually by the LAF. The cleaned and verified version of the Excel-based targeting list is used for payment. The payment list for the relevant geographical areas is provided by the LAF central NSSP Team to the Field Teams.

The first payment is carried out at the doorstep of beneficiary households alongside a verification visit, except for households included via IMPACT who become part of the regular payment process without first undergoing this step. The second and subsequent payments are carried out en masse at distributed payment points throughout the country. As noted above, in Phase 2 various buildings were used as payment points whereas in Phase 3 payments are carried out at 180 Army centers. Each household will receive a total of 5 payments of 400 000 LLB in total.

Households are notified of the payment date and location by telephone or via the municipality/mukhtar.

After arriving at the payment site, household IDs are checked against the payment list to verify their identity and payment is carried out as a manual cash payment. Actual payment (i.e. handing over of cash to beneficiaries) is done by a higher ranking LAF member in the presence of at least one other LAF member at the payment desk.

Initially, households signed only the payment list to indicate they had received payment but a program card was later issued. Payment is recorded on the back of the card, which has a space for information and signatures for each of the 5 payments. The Major in charge of the payment site writes the location, date, and his name and signs in this space.

If a household wishes to send someone to collect the payment on his/her behalf, they must inform the hotline of this arrangement in advance.

Field Teams record whether the payment is successful or rejected/not found on the payment list and return the list to the LAF NSSP Central Team along with any unpaid funds.

4.3 Data Management

NSSP data is being managed through the exchange and maintenance of Excel sheets. The data flow has included the following activities:

- Lists of eligible households were provided to LAF by Ministries, NPTP Unit, IMPACT Unit, etc.;
- Desk-based verification and update of these lists with NSSF, local authorities, etc.;
- Desk-based update based on calls to hotline and LibanPost application form;
- Distribution of edited lists to Field Teams for verification and first payment;
- Updated of lists by Field Teams, recording of first payment;
- Consolidation of lists from Field Teams;
- Distribution of updated lists to Field Teams for Payment (Phase 2 and 3).

Program beneficiary lists are maintained by the LAF NSSP Central Team.

The LAF also developed a smartphone app and provided smartphones to Field Teams to help manage data in Payment Phase 2. The app registered updates made in the field and synched with a central database, but LAF were unable to continue using it due to lack of available budget.

5 Lessons Learned and Recommendations

This section looks at the lessons learned from the implementation of the NSSP and draws on international best practice in emergency and non-emergency cash-based social assistance programs to provide suggestions and recommendations to strengthen the NSSP and similar potential future social assistance programs in Lebanon. The lessons of NSSP are useful not only in assessing the program as it has been and is being implemented, but also in terms of working towards the establishment of a shock-responsive national social protection system in Lebanon during a period of compounded crises.

5.1 Beneficiary Selection (Eligibility Criteria, Targeting and Verification/Enrolment)

It is rare for social assistance programs to be sufficiently well-funded to be able to cover everyone in need of income support, therefore social assistance targeting systems based on well-defined eligibility criteria and clear sources of available data or documents (e.g. national ID, civil status documents, etc.) through which they can be verified are required.

The objective of the NSSP is to support those affected by the compounded crises affecting Lebanon. However, the vast majority of the population has experienced a rapid decline in purchasing power and living standards, and could therefore be considered to be in need of the program; it is not clear whether NSSP funds are intended mainly for the poorest, those who have recently become unemployed, or another category of people.

5.1.1 Eligibility Criteria

Where there are insufficient funds to cover all those in need without clearly communicated eligibility criteria that prioritize vulnerable groups, there is a risk of misperception of bias/corruption, particularly if an eligible household receives support but a highly vulnerable household that does not meet any of the eligibility criteria does not. This is difficult for communities to understand, and even where targeting is technically very strong there tends to be a perception of bias or elite capture. This risk is particularly high where a country is affected by multiple crises, as is currently the case in Lebanon.

Eligibility criteria for social assistance programs serve to narrow down the total population in need of support to those who can actually be covered by the available program funds and generally prioritize those most in need of support, aligned with the program objectives.

The Phase 1 categorical eligibility criteria were clear but they did not necessarily represent a comprehensive group of households most affected by the crises, or prioritize for coverage by the available program funds those most in need of income support, nor was their design driven by the available data or evidence around poverty and vulnerability⁶. The Phase 2 eligibility criteria more clearly targeted the most vulnerable and was based on analysis of the Labour Force and Household Living Conditions Survey (LFHLCs) 2018/19, but a subsequent ad hoc decision was made to include of Civil Defense Volunteers. Furthermore, the Phase 2 eligibility criteria were applied only to households in IMPACT, while some eligible households may not have had the opportunity to register there.

The design of eligibility and/or exclusion criteria that are easily verifiable either through basic documents that most people have (e.g. identification showing address or age, civil status documents showing widowed/single status for female-headed households, etc.) or through cross-referencing with other databases/datasets are more operationally feasible and cost- and time-efficient to implement than those which require case-by-case household visits or review (see section **Error! Reference source not found.**), as this can be expensive and time-consuming.

⁶ For example, Labour Force and Household Living Conditions Survey (LFHLCs) 2018/19 (ILO).

5.1.2 Targeting & Data Cleaning/Update

NSSP targeting was done from the top down (i.e. existing data was used to identify eligible households) rather than from the bottom up (i.e. where information about the program is widely shared and households register or apply to the program and are assessed for inclusion). Both approaches are widely used in social protection programs around the world.

Top-down targeting approaches generally make use of data that was collected for a purpose other than social assistance targeting and therefore requires updating, verification, and the collection of additional data fields required to move to payment⁷. As experienced by the NSSP, where data is not updated, missing important fields required to carry out verification of eligibility or payment, or has gaps in terms of coverage of the relevant population it must be updated and verified through:

1. Collection of updated or complete data from households;
2. Cross-referencing with other databases (e.g. identification databases, tax database, etc.).

The data cleaning and update process consisted of multiple stages and was thorough; the LAF took extensive measures to ensure that each case was verified both via desk-review and individually in the field.

The potential reasons why a household is removed from the program should be defined in standard program policies rather than done on a case-by-case basis, and recorded at the time it is carried out by the person doing it, for several reasons:

- the program should be able to demonstrate that it applied the same eligibility and exclusion criteria consistently and fairly to everyone;
- to reduce the risk of the perception of bias, and potential errors, in the removal/exclusion of households following the verification visit;
- to enable the resolution of complaints raised by referring back to the program policy and recorded reason of removal.

The hotline that was established allowed many households to provide updated information that affected their eligibility, and information about its existence disseminated via media, was a good practice that should be replicated in future social protection programs in Lebanon.

5.1.3 Social Protection Registries & Database Cross-referencing

The challenge of obtaining updated and complete data required to target social assistance is commonly faced by social protection actors. Many countries have invested building databases of households that are

⁷ A bottom-up registration process is normally preceded by a public information campaign in order that households have equitable access to it and know which documents to bring with them (e.g. identification documents, civil status certificates or children's birth certificates, etc.). The registration process is the first step in building a database of the complete and up-to-date data required to manage the entire operational cycle of the program. This type of bottom-up targeting casts a wider net that captures more eligible cases. In Lebanon, this process can be carried out by phone, online or via a smartphone app, as was done successfully for the recent Beirut Explosion cash response implemented by UNICEF.

likely to require social protection interventions (known as social protection “registries”), in order to facilitate rapid and more cost-effective targeting and verification of eligibility. These registries generally include basic household profile information (e.g. household members names, ages, genders, disability status, education level, household head, etc.) and key indicators of poverty and vulnerability required to target social assistance, and tend to employ PMTs (see footnote 3) to rank households according to their poverty level. Registries can also be used for categorical targeting, where the required data is available in the database (e.g. female-headed households, elderly people, etc.). In Lebanon, the multiple crises that continue to unfold will likely require increasing coverage of social assistance programs to help households meet their basic needs, and a social protection registry would help to reduce the cost and time of targeting individual interventions separately.

A number of mature social protection registries (e.g. Brazil, Turkey, Chile) leverage the information in other government databases by cross-referencing household-level data to identify potential inclusion errors (e.g. well-off households that should not benefit from poverty-targeted social assistance program), households that should be exited due to having moved/emigrated or passed away, and to update information (e.g. address, civil status, etc.) that impacts program eligibility.

Social registries are a medium-term investment that require time to design and build. In the more immediate term, existing databases with recent, reliable household data can be leveraged and cross-referenced to both identify/design operationally feasible eligibility criteria and to update and verify data of eligible households before payment. Cross-referencing is especially helpful in identifying households/individuals that are better off and should be excluded from a program like NSSP, such as those covered by social security (NSSF database), those above a certain income threshold (tax database), those who recently registered a newer vehicle or any vehicle at all (vehicle registry database), civil servants or those receiving a pension, etc. NSSP undertook cross-referencing with NSSF to identify eligible public drivers; this experience should be considered for scale-up in the program to identify other potential cases of exclusion or exit (e.g. helping to identify those recently deceased or emigrated, etc.).

A rapid mapping of up-to-date fields available in other databases (e.g. WFP NPTP voucher beneficiaries, civil servant payrolls, pension beneficiaries, vehicle registration, passport, etc.) and standard protocol for running the entire beneficiary database against all of these may still be a worthwhile investment of time to identify changes of address, those deceased or having emigrated, individuals living in the same household, assets, employment, etc. Only cases that can not be verified or updated to reasonable degree after this desk-based verification would therefore need to undergo a household visit.

5.2 Institutional Arrangements

Several features of the NSSP are unique when compared to other social assistance programs both in Lebanon and in similar countries. Notable among these in terms of institutional arrangements is the expansion of the role of the LAF from its original role of delivering cash to beneficiaries identified by Ministries, to one of full program operations management including responsibility for the entire NSSP operational cycle (i.e. targeting and verification/enrolment, targeting appeals, payment and reconciliation, complaints and grievances, and exit, as well as communications). This is a role that would generally be carried out by a Ministry/Institution with the mandate for and expertise in management of social protection programs, including emergency cash transfers.

LAF is able to implement the program to a high standard, and is a trusted and respected institution in Lebanon; this particular strength was even more relevant during a time of crisis when citizen dissatisfaction tends to be higher. Cash-based programs tend to face higher scrutiny than other types of programs (that provide benefits in the form of services, or in-kind) due to widespread belief that cash-based programs are at higher risk of fraud; the choice to distribute the cash through LAF likely lessened the risk of the program being perceived as having issues with bias or corruption. In addition, LAF has standing capacity to rapidly deploy teams across the country to deliver aid, and was able to establish processes of verification and a team to implement them within a very short timeframe. As the LAF reports directly to the Deputy Prime Minister / Ministry of Defence, decision-making around NSSP design was rapid and clear.

Nevertheless, from a social protection systems perspective there is room for the NSSP to be strengthened by bringing the program in line with global experience and norms, including as regards institutional arrangements and the division of labour between Ministries, as well as support from international partners to strengthen the capacity of the GoL to deliver social assistance through the national social protection system in the medium- to longer-term.

Clearer articulation of the division of responsibilities between the Ministries represented on the Steering Committee (which included other Ministries like MoSA and MEHE) along the lines of institutional mandate, with consideration of capacity, would result in better coordination between actors and, in turn, smoother implementation.

The program would also benefit from a clearer definition of specific roles and responsibilities at all levels including high-level/senior management, operations management, payment delivery (which is often carried out by a contracted payment service provider such as a bank or money transfer agent), complaints and grievance management, and monitoring.

Operations management entails operationalizing the high-level design by defining standard processes and forms/data management, engaging in planning and coordination with other actors, managing day-to-day operations and data, coordinating with local authorities, and dealing with challenges as they arise. While LAF did this by establishing a central team and putting processes in place, from a social protection systems perspective the government actors (i.e. Ministries) with the institutional mandate for social assistance and vulnerable groups, and experience of management of social assistance or social benefits, are more appropriately placed to implement a social protection program like NSSP.

LAF were not provided with an additional budget, or with capacity building on implementation of cash transfers for vulnerable households in order that they might have benefitted from international lessons learned and evidence, and in particular avoid common challenges and pitfalls experienced in similar programs. While LAF has successfully implemented NSSP to a high standard, operations management of social protection programs is a dedicated and specialised role that is generally more appropriately assigned to government actors with expertise in dealing with vulnerable groups like disabled or marginalized people (i.e. social workers), social assistance programming and financing, and social protection in general.

5.3 Payment

The decision to use a manual payment system (i.e. physical transportation and distribution of cash) with LAF as the payment service provider was likely made based on LAF's previous experience in emergency relief in the immediate onset of a crisis (e.g. distribution of food parcels or tents in the days or weeks after a disaster).

However, for a cash-based social assistance program of a long duration delivered by government, the manual model is generally considered cumbersome and expensive when compared to other possible payment systems. This is particularly true given that Lebanon has for many years been considered far ahead of other countries both in the region and globally in terms of cash transfers delivered by humanitarian agencies, including in the NPTP which utilizes a bank-based e-voucher with a cash wallet option.

Even despite the ongoing economic and financial crises affecting Lebanon, penetration of banking services infrastructure across the country and while a large proportion of the poor and vulnerable population do not use or have low confidence in the banking sector, a national social assistance program would generally make payments through electronic means including pre-paid debit cards (through which millions of USD are delivered as cash to displaced households by humanitarian agencies monthly), dedicated bank accounts, etc.

Generally speaking, bank-based payments are the norm for government to person (G2P) payments in countries comparable to Lebanon, despite the current economic and financial crisis. Transaction costs of delivering bank-based payments are generally much lower than manual in-person payments which require logistical and security arrangements that represent new activities not covered by existing budgets of organizations like LAF. Indeed, without a dedicated budget, LAF's resources were stretched with the additional responsibilities. This would also help contribute to national social protection systems-building.

Bank-based payments of existing cash-based social assistances in Lebanon have continued despite the financial and Covid-19 crises, as payments do not require beneficiaries to gather at a given time but allows them the flexibility to collect cash from ATMs at any time.

5.4 Design Articulation & Process Design

The NSSP program design and operational cycle was not defined in advance of implementation, which is true of many emergency programs which do not have the benefit of time for a design phase due to the need to distribute benefits rapidly. The main benefits of defining the exhaustive eligibility criteria and operational processes and roles and responsibilities around which all relevant actors can converge are that:

- Potential risks can be better identified and mitigated in advance;
- Standardized, pre-defined processes tend to be more time- and cost-efficient than ad hoc ones, particularly when dealing with challenges that may cause delays in implementation;
- Standardized data management templates and forms can be developed to ensure that data required at later stages of the operational cycle are exhaustively identified and obtained during the data collection phase;

- Specific monitoring indicators and measures can be put in place in order to boost transparency and understand program performance based on evidence rather than anecdotal reports.

5.5 Public Communications

While public communications did take place regarding the program and the targeting appeals hotline/application form, the program was not widely publicized through a public information campaign. There was some media coverage of the program, but there did not appear to be a comprehensive communications strategy in place. Public communications are an important way to provide communities with correct information about the program, both to spread awareness and to avoid misunderstandings about exclusion or bias arising from incorrect information.

An important aspect of targeting is equitable access to the process for anyone that might be eligible. Some NSSP beneficiaries were selected from the NPTP and IMPACT databases which not everyone had equal access to. While the NPTP registration process was on-demand, there were issues with awareness raising and public communications informing communities of the process in time for them to register. The IMPACT registration was accessible by a link that was shared by local authorities. As stated above, targeting of cash-based social assistances carries the risk of perception of bias even where targeting is technically quite robust. To mitigate this risk, information and the actual targeting process should be made accessible to everyone who is eligible to apply.

5.6 Complaints and Grievances

The NSSP was successful in rapidly establishing a functioning appeals mechanism for targeting and selection processes, something that is missing in many other more mature social assistance programs and which is an important means of addressing both actual and perceived exclusion errors resulting from targeting.

Therefore, while NSSP has no mechanism to formally register and respond to other types of complaints such as those related to payment amount, quality of service, wrongful removal during verification, etc. (these are captured and addressed, but in an ad hoc manner), a formal complaints and grievance mechanism through which each complaint is registered (and ideally assigned a unique ID number) and reviewed systematically, as well as analysed to improve the program, should be considered for similar programs in the future.

5.7 Monitoring and Evaluation (M&E)

M&E is an important component of any program and is particularly important in cash transfer programs because they tend to face higher scrutiny than other types of programs. Some basic regular internal monitoring such as reporting on key performance indicators (e.g. number of successful and unsuccessful payments, timelines of payment, etc.) and spot checks on field activities like verification visits and payment are relatively easy and inexpensive to establish but provide a useful overview of the program to senior management, and help highlight areas requiring additional attention or supervision to operations managers.

5.8 Data Management

The LAF took the major step of systematizing data management for payment during Payment Phase 2 through the development of a smartphone app. This is a particularly good practice coming out of the NSSP experience, however, it also raises important lessons around the critical need for a budget for program inputs and management, and for a technical design period even if it is brief.

The main limitations of Excel compared to an 'auditable' program database are:

- new data updates overwrite old data, making errors or fraud more difficult to detect than in a database (i.e. it is not 'auditable');
- the person and time / date of the change is not logged so that irregular cases can be flagged and followed-up on;
- the data often not sufficiently standardized in format to allow for automated cross-referencing with other databases that might help to verify eligibility or identify cases for exit (e.g. deaths, emigration) or exclusion (e.g. salaried employment);
- if multiple actors are making change to the dataset on different Excel sheet, there is no master dataset which all actors can use as a common reference.

Data management is an important aspect of cash transfer programs because of higher risks of fraud around beneficiary selection and payment, but also the tendency for higher levels of scrutiny than programs providing in-kind (e.g. food parcels) support or services (e.g. vaccinations) from both internal and external actors.

A non-editable list of the final payment for each Phase is maintained by the Operations Manager.

Cash-based social assistances require robust data management which is better served by an 'auditable' database than Excel because they must maintain an up-to-date master dataset that enables the regular:

- confirmation that the verification of eligibility has taken place;
- changes/updates to the beneficiary list to be controlled, flagged and audited;
- generation of the payment list based on latest data updates and cleaning.

Data management is a critical element of cash-based social assistances particularly because cash-based programs are held to a higher level of scrutiny than in-kind programs, and because cash also entails different risks than in-kind.

Dedicated management information systems (MIS), or a beneficiary database plus software customized around the business processes of the specific social assistance program, have become standard features of national social assistance programs, as well as large-scale humanitarian cash transfers. Local capacity for the development of such systems is very high in Lebanon, and a simple system would have been a worthwhile investment for a program with the duration of NSSP.

6 Conclusions

The NSSP has been a valuable experience towards the development of a national social protection system in Lebanon. Despite manifold challenges, there are several examples of robust implementation of the NSSP within the resources made available. LAF has managed to establish regular program operations

despite the challenges brought about by the Covid-19 public health measures, and it is currently operating with processes that are being improved as implementation moves forward, although payments have been delayed. This was due mainly to delays in transfers of budget from the Ministry of Finance, the staggered and gradual manner in which beneficiary data was received by LAF, and the extent of updating and verification required to ensure the quality of the data and program.

The practices of establishing a hotline, advertised through local media, where eligible households can file on-demand updates to their data, and of cross-referencing beneficiary lists with NSSF data are good examples that can be used for future social assistance programs in Lebanon. Had a longer program design phase been allocated, options for contracting payment service providers (e.g. money transfer agents) and for leveraging technology to cross-reference existing databases might have been possible earlier and should not be ruled out now to identify the 100 000 households that can be covered by the budget or for the remaining 3 payments.

There is a wealth of documentation and evidence from similar programs in other countries, which is made even more relevant by the fact that cash transfers tend to follow the same operational cycle even when implemented in very different contexts (see Section 4.1). While the NSSP is an emergency program, there is an opportunity to align with and learn from international lessons learned and best practices, and indeed from the rich experiences of humanitarian cash transfers within Lebanon, and to contribute to the development of a shock-responsive national social protection program. As there are some payments still pending for NSSP beneficiaries, there is also an opportunity to introduce some improvements at this stage.

The main challenges that remain are finding appropriate institutional housing for cash-based social assistance programs, taking into account factors such as institutional mandate, area of expertise, systems and capacity. Coordination between institutions like LAF, government Ministries, and private sector partners (e.g. commercial banks or money transfer agent networks), in a manner that leverages and balances the strengths, capacity and mandates of each actor would help to define the most appropriate model for Lebanon.

The NSSP offers many valuable lessons and opportunities for improvement which can help to inform the next steps towards a national social protection system.