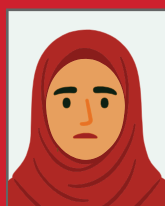# A RUNNING SPRING OR A DRY RIVER

User journeys of Lebanese families receiving cash assistance

July 2025

Executive Summary

In 2024, cash and voucher assistance represented about a third (USD 358.7 million) of the humanitarian response in Lebanon. This is nearly double the global average of 17.8 percent in the same year and reflects the recognition that cash, whenever feasible, is a more effective, efficient and accountable form of aid. While cash assistance has made inroads as a modality of assistance, the potential of cash as a transformational force to transfer decision-making power into the hands of affected populations and enable the participation revolution has not been fully achieved. While unrestricted cash gives recipients choice on how to spend assistance, making it a more dignified way of helping crisis-affected people, the decisions regarding the design of cash programs (on elements such as transfer values and selection criteria) remain firmly in the hands of aid providers.

The Services and Assistance for Enabling Recovery (SAFER) program by Mercy Corps is a people-centric cash program, designed in collaboration with affected communities in the Bekaa Valley. Following a series of community consultations in September 2023, the program introduced changes to its outreach and registration system and targeting approach compared to its previous iterations. The user journeys of program participants provide a first-hand account of what it feels like to be on the receiving end of SAFER assistance. They take the pulse of SAFER accountability efforts, celebrate its participation progress and highlight areas for continuous improvement.

The SAFER user journeys revealed the following key trends:

Clear Criteria Improve Outcomes

- There is no such thing as the perfect targeting system. Every targeting approach suffers from inclusion and exclusion errors. The choice is between approaches that offer different levels of transparency and agency.
- SAFER's use of simple, observable criteria (e.g. young children, disabilities) reduced confusion.
- Transparency on selection criteria improves reach, by encouraging targeted families to register for the program.
- This contrasts with proxy means test-based systems where eligibility is perceived as opaque by affected populations, creating perceptions of randomness or favoritism.

Transparency Enables Agency

- SAFER participants had a clear understanding of why they were selected, the transfer value they would receive, and the duration of assistance.
- This transparency allowed participants to plan ahead, reducing the risk of financial hardship when assistance ends.
- Transparent eligibility communication prevented false expectations, improving trust and community relations.

Mutual aid and social cohesion

- Many SAFER participants valued breadth over depth of cash assistance—preferring smaller transfer values for more people. According to an Arabic saying, a running spring is better than a dry river.
- Yet, there are limits to the extent to which mutual aid takes precedence over an individual's needs.
- Calibrating the transfer value of cash assistance in the context of widespread poverty and limited funding is an artful balancing act between these forces, rather than an exact science

Emergency Response Approaches

- During the 2024 hostilities, horizontal expansion (reaching unassisted families) was favored by most actors, unlike Mercy Corps, which adopted a vertical expansion (top-up to existing recipients).
- Cash actors using de-duplication with MOSA delayed responses but ensured assistance reached newly affected families.

Elderly People Risk Exclusion

- Hussein's user journey sheds light on the experience of marginalized groups such as the elderly, that are often invisible to aid systems, are not mobile and remain at home or hidden.
- Elderly participants require proactive, accessible support systems to ensure inclusion.

The experience of SAFER program participants is relevant for the continuous improvement of Mercy Corps' accountability systems. The result is a demand-driven aid program that empowers participants to be agents of change and combats the charity paradigm of humanitarian assistance. However, the evolving context has put SAFER systems to the test and areas for a more accountable SAFER response have emerged. The stories told in SAFER user journeys are also relevant for policy makers and providers of humanitarian aid and social assistance in so far as they reveal notions of transparency and equity among the affected populations that those programs are meant to assist. This report shows how the perspectives of affected populations can translate into policy recommendations to strengthen existing social protection systems in Lebanon. In particular, it discusses the implications of the design choices on some of the existing social protection programs on the social contract in Lebanon.

The following recommendations ensue from this report:

For SAFER program:

1. SAFER should continue to strengthen its outreach mechanisms to increase awareness about the program among affected populations.
2. SAFER should strengthen its communication strategy, to ensure the program is inclusive of vulnerable groups.
3. When responding to an emergency, SAFER should balance considerations about horizontal and vertical expansion of cash assistance.
4. SAFER should work with organizations of people with a disability, such as the the Lebanese Union for People with Physical Disabilities (LUPD), to address the lack of awareness around the disability card.

For providers of large-scale cash programs, such as Aman, the UNHCR/WFP Joint Action and emergency cash for conflict-affected people:

5. Large-scale cash programs should adopt easy to understand targeting approaches and, where possible, communicate them before registration.

For the Ministry of Social Assistance:

6. Increase awareness and make registration systems for social assistance programs more inclusive.

For donors:

7. Make emergency funding more flexible.

Table of Contents

Acronyms

AAP	Accountability to Affected Populations
BAWG	Basic Assistance Working Group
CVA	Cash and voucher assistance
FSAC	Food Security and Agriculture Cluster
FSP	Financial Service Provider
IDI	In-depth interview
ILO	International Labour Organization
LBP	Lebanese Pound
LOST	Lebanese Organization for Studies and Training
LOUISE	Lebanon One Unified Inter-Agency System for E-cards
LRP	Lebanon Response Plan
MoSA	Ministry of Social Affairs
MPCA	Multi-purpose cash assistance
NDA	National Disability Allowance
NGO	Non-Governmental Organization
PMT	Proxy means test
SAFER	Services and assistance for enabling recovery
SMEB	Survival Minimum Expenditure Basket
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations International Children's Emergency Fund
USD	United States dollar
WFP	World Food Programme

Background and Rationale

Context

Lebanon is grappling with a series of compounded crises. The Syrian refugee crisis, which started in 2012, has been exacerbated by the economic and financial crisis (one of the top three worst crises globally since the mid-19th century), Beirut port explosion and escalation of hostilities. Lebanon has the highest number of refugees per capita in the world, hosting an estimated 1.5 million Syrian refugees and more than 11,000 refugees from other countries[1]. The Lebanese Pound (LBP) has depreciated sharply since October 2019 compared to the United States dollar (USD) and lost 98 percent of its value by August 2023[2]. The cost of the Survival Minimum Expenditure Basket (SMEB), a monetary measure of what it takes for a Syrian refugee family of five to survive for a month, experienced triple-digit inflation, before stabilizing in 2024[3]. While the cost of the food component of the SMEB (USD 37.8 in February 2025) is now above pre-crisis levels (USD 32 before the crisis), the cost of the non-food component of the SMEB (USD 263 in February 2025) remains below its pre-crisis level (USD 275 before the crisis), indicating the potential for further inflation. Poverty has more than tripled over the last decade, reaching 44% of the total population in 2023[4]. Between October and November 2024, about 928,000 Lebanese individuals (24% of the Lebanese population) experienced high levels of food insecurity[5]. The escalation of hostilities in September-November 2024 caused the displacement of at least 899,725 people and 4,047 casualties[6]. The economic cost of the conflict is estimated at USD 14 billion; housing has been the hardest hit sector with damages estimated at USD 4.6 billion[7].

The humanitarian response in Lebanon (CVA) has made extensive use of cash and voucher assistance. Given the large availability of financial service providers and functioning markets for goods and services, Lebanon offered a conducive environment for testing and rolling out systems to deliver cash and voucher assistance at scale. Under the 2024 Lebanon Response Plan (LRP), over USD 358.7 million (33 percent of the total budget, a significantly higher portion than the global average estimate of 17.8 percent in 2024) was injected into Lebanon's economy through cash-based interventions supporting vulnerable families[8]. Some of the largest humanitarian programs include the United Nations high Commissioner for Refugees (UNHCR) and the World Food Programme (WFP) Joint Action, which distributes cash and voucher assistance to Syrian refugees through the Lebanon One Unified Inter-Agency System for E-cards (LOUISE)[9]. LOUISE delivers cash and voucher assistance through an e-card that can be used to withdraw cash from automated-teller machines and money transfer operators or pay for goods in WFP-contracted shops. While the Joint Action makes up the largest component of the cash response for refugees in Lebanon, there are numerous small-scale humanitarian cash programs run by non-governmental organizations (NGOs), such as the Services and Assistance for Enabling Recovery (SAFER) program by Mercy Corps.

Since the start of the economic crisis, the government of Lebanon has taken multiple measures to strengthen its social protection systems. Established in 2021 through a World Bank loan and managed by the Ministry of Social Affairs (MoSA), the Aman program is Lebanon's main national social safety net, distributing monthly cash transfers to poor and vulnerable Lebanese households[10]. Aman supports a target of 160,000 Lebanese families and is delivered by the World Food Programme.

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[1] Source: UNHCR, "What is happening in Lebanon?" (December 2024)

[2] Source: World Bank, "Lebanon Economic Monitor – Mounting Burdens on a Crisis-Ridden Country" (Fall 2024)

[3] The SMEB corresponds to what a Syrian refugee family of five need to survive in Lebanon. In the absence of an updated poverty line, the SMEB is widely used as a poverty benchmark for Lebanese families too.

[4] Source: World Bank, "Lebanon Poverty and Equity Assessment 2024: Weathering a Protracted Crisis" (May 2024)

[5] Source: IPC, "Lebanon: Acute Food Insecurity Situation for October - November 2024" (January 2025)

[6] Source: OCHA, "Flash Appeal Lebanon" (January 2025)

[7] Source: World Bank, "Lebanon Rapid Damage and Need Assessment" (March 2025)

[8] Source: ISCG LRP, "Inter-Sector Dashboard - End of Year 2024" (May 2025). The LRP does not include national social protection systems, such as the ESSN.

[9] In November 2024, nearly 261,000 Syrian refugee families received multi-purpose cash assistance (MPCA) for food and non-food needs by the UN (Source: LRP, "Basic Assistance Sector Reporting").

[10] The Aman replaces the National Poverty Targeting Program. In December 2024, the Aman assisted 770,400 individuals (Source: WFP, "External Situation Report 14" (January 2025)). The Aman targets 160,000 Lebanese families (Source: World Bank, "Emergency Crisis and COVID-19 Response Social Safety Net Project : Second Additional Financing" (May 2023))

Implemented by the United Nations International Children's Emergency Fund (UNICEF) in partnership with the International Labour Organization (ILO), the National Disability Allowance (NDA) is Lebanon's first-ever social grant to provide direct income support to persons with disabilities living in the country[11]. In December 2023, the Parliament of Lebanon passed a law that establishes a comprehensive pension system for private sector workers and fundamentally reshapes the governance of the National Social Security Fund (until then, Lebanon was the only country in the region, together with Palestine, that did not provide a proper pension system for workers in the private sector)[12]. In February 2024, the Lebanese government launched the National Social Protection Strategy, a significant milestone in Lebanon's recovery efforts and a first step towards comprehensive social reform[13].

People-centric programming

Accountability to affected populations (AAP) refers to the commitments and mechanisms that humanitarian agencies put in place to ensure that communities are meaningfully and continuously involved in decisions that directly impact their lives. In accountable aid systems, affected populations are placed in the driving seat of the design, implementation and monitoring of the aid programs. Accountability is at the heart of the core humanitarian standards, which provide the foundations for a principled humanitarian response. Ensuring that the aid response is accountable is not only the right thing to do. It also contributes to a more relevant, efficient, effective and sustainable response. The notion of accountability challenges the "charity paradigm", which refers to a specific approach to social programs and development, emphasizing the role of giving and altruism. This paradigm tends to view the recipients of assistance as beneficiaries, often passive recipients of help from the aid providers, who hold the power and decision-making authority. The paradigm is exemplified in images of humanitarian aid workers handing out boxes of food to crisis-affected populations. Cash assistance disrupts the charity paradigm and puts the power back into the hands of people. With cash assistance, people are empowered to make the decisions to steer their families out of a crisis. Cash is more discreet, especially when delivered digitally or over the counter, and dignified than in-kind assistance.

In the social protection context, the principles of accountability translate into rights-based national social protection strategies. A social contract is a theoretical agreement where individuals agree to abide by certain rules and laws, and the state provides protection and services in return. The extent to which a state's citizens agree to surrender some of their freedoms and contribute to the collective good through, for example, taxation depends on the state's ability to provide for essential services, including social protection. Rights-based social protection systems emphasize the role of the state as a duty bearer and citizens as rights-holders and agents of change. The extent to which rights are respected and upheld in practice depends on multiple factors, not least the strength of state institutions and effectiveness of checks and balances. But the fact that they are enshrined in national laws provides the legal underpinning and conceptual framework for citizens to hold the state to account. When the right to social protection is not guaranteed by the rule of law, individuals see social assistance as a handout by generous patrons, the result of universe forces or outright luck. In Lebanon, clientelism, predicated on sectarian communal membership, is an intrinsic element of the governance structure, whereby political engagement and relationships are incentivized through access to social protection[14].

[11] In January 2025, the NDA assisted 32,096 individuals (Source: Basic Assistance Working Group meeting on 20 February 2025)
[12] Source: ILO, "Lebanon adopts landmark social security reforms and a new pension system for private sector workers" (December 2023)
[13] Source: UNICEF, "Overview of the National Social Protection Strategy for Lebanon – Towards a rights-based, shock-responsive and sustainable system – Document Brief" (February 2024)
[14] Source: Proudfoot P., Zoughaib S., "The politics of social assistance in Lebanon: Social protection, sectarianism and Lebanon's fragmented social contract" (February 2025)

The Services and Assistance for Enabling Recovery program

Funded by DG-ECHO, the Services and Assistance for Enabling Recovery (SAFER) program by Mercy Corps helps 2,300 Lebanese families in the Bekaa Valley to meet their basic food and non-food needs through the distribution of multi-purpose cash assistance (MPCA). SAFER operates in the most economically vulnerable villages in the Baalbek-El Hermel governorate[15]: Arsaal, Baalbek, Fekha, Iaat and Maqneh. SAFER aims to complement existing national social safety nets, by assisting Lebanese families living in poverty and acute food insecurity that fall through the cracks of the Aman program. Families fall through the cracks because of digital, legal or literacy barriers[16], exclusion errors of the Aman targeting system[17] or lack of resources[18]. SAFER transfer values are in line with the Aman social safety net. SAFER has the ambition to operationalize the humanitarian-development nexus and facilitate linkages to transition vulnerable families from humanitarian assistance to national social protection systems. The program is implemented in collaboration with local organizations, namely the Lebanese Organization for Studies and Training (LOST), also known among the local population as "Al Dirasat".

Mercy Corps adopts a people-centric approach to its cash programming, in line with global AAP commitments. In September 2023 SAFER conducted a series of consultations with affected communities in the Bekaa Valley to inform the design of its systems[19]. The consultations focused on outreach, registration, selection criteria and financial service provider. As a result of the consultations, SAFER introduced several design changes, including switching from a mathematical formula to categorical criteria for targeting (complemented with affluence exclusion filters), expanding the outreach and registration channels and making the transfer amount dependent on family size (in line with the Aman program). The result is a people-centric program, designed around the preferences of the affected populations it serves, offering them transparency, predictability, and, ultimately, accountability.

SAFER has the ambition to generate evidence and contribute to knowledge-sharing and learning on cash programming in Lebanon and globally. Designed through internal consultations and informed by a review of existing research initiatives on cash programming, the SAFER learning agenda supports Mercy Corps advocacy strategy for a more effective, efficient and accountable cash response. This report documents the first-hand experiences of program participants through SAFER systems. It takes the pulse of Mercy Corps AAP commitments and explores the extent to which the adaptations introduced to SAFER program contribute to making the program meaningfully accountable to affected people. It also discusses ways in which those experiences can be used to inform the design of future SAFER iterations and the broader humanitarian and social protection systems in Lebanon. SAFER's approach — especially its clear targeting and community-centered communication — offers valuable insights for shock-responsive social protection and national CVA scale-up efforts in Lebanon. It provides pragmatic and actionable recommendations to operationalize a people-centric response that fosters trust between affected populations and aid providers and contributes to strengthening the social contract in Lebanon.

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[15] Vulnerability per village is measured through the economic vulnerability score by the Lebanon Crisis Analytics Team at Mercy Corps. For more information on the economic vulnerability score, see Mercy Corps Lebanon, "Night-time Light Reflectance: A New Economic Vulnerability Score (EVS) For Lebanon" (October 2023)

[16] Families may have low digital literacy, lack IDs or were not aware of the registration window.

[17] The Aman program uses an econometric formula, called proxy-means test (PMT), to estimate a poverty score based on wealth, assets and demographic characteristics. The PMT is complemented with a categorical layer, that prioritizes socially vulnerable groups (such as female-headed households; at least one member in the household is aged 65 or above; at least one member in the household has a severe disability; and at least one member in the household is below 18 years) (Source: World Bank, "Lebanon - Emergency Crisis and COVID-19 Response Social Safety Net Project : Second Additional Financing", May 2023)

[18] The Aman program covers 45 percent of the Lebanese families living under the poverty line (Source: BAWG, Meeting on 20 March 2025)

[19] See Mercy Corps, "Will our opinion matter? Community consultations for the design of multipurpose cash assistance programs in Lebanon" (December 2023)

Methodology

User journeys are a form of human-centered research. The concept of human-centered design comes from the private business sector. Evidence shows that one of the primary reasons startups fail is a lack of market need. Or, in other words: the founders built a product or service no one wants. One way to ensure you are on the right path and developing products and services the market will adopt and embrace is bringing prospective customers into the process and leveraging human-centered design. Human-centered design offers humanitarian agencies a pathway to operationalize the commitments to accountability to affected populations, by building aid systems that are meaningfully designed around the preferences and needs of program participants.

In the context of humanitarian aid and social assistance, user journeys shed light on the lived experiences of affected populations through the aid systems that are meant to help them. This involves mapping out all the points of engagement or "touchpoints" for affected populations through the humanitarian systems and visualizing their lived experiences in a reader-friendly and empathic way. User journeys help humanitarians put themselves in the shoes of affected populations and examine aid programs through the users' lens. This promotes empathy and helps identify the ways in which aid programs must change to improve the end-to-end experience of affected populations with the humanitarian systems. At the core of user journeys are curiosity, humility and active listening[20].

Different people have different experiences depending on their own capacities and vulnerabilities. Hence, the user journeys of multiple "**personas**" (family categories with distinctly different traits) offer insights on different experiences. These experiences are subjective, i.e. they are not representative of the entire population receiving assistance. User journeys do not seek generalization (statistical significance and representation) nor use pre-defined sets of indicators to classify experiences into check boxes. Instead, they encourage participants to identify and articulate the experiences that are important to them. This helps aid providers to uncover elements they had not anticipated and produce a truly accountable story of program participants' experiences.

A preliminary desk review of existing user journeys in the humanitarian aid sector informed the drafting of data collection tools and training of data collectors. The desk review of SAFER program data informed the selection of relevant personas. Primary data collection took the form of in-depth interviews (IDIs) (4-5 IDIs for each persona) using storytelling techniques. IDIs were recorded and transcribed. Analysis of the IDI notes relied on manual coding of key words and phrases and was disaggregated by persona. The analysis focused on scanning for relevant quotes that exemplified the experience of the persona and were used to fill out the corresponding user-journey.

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[20] Examples of user journeys are those produced in Lebanon, Burundi and Colombia.

Limitations

The analysis, discussion and ensuing recommendations in this report are affected by the following limitations:

1. Recall bias: the initial data collection plan included three rounds of IDIs throughout the duration of SAFER program. Following the escalation of hostilities, the plan was adjusted to include a single round of IDIs in February 2025. This was around seven months after the participants experienced some SAFER touchpoints, such as outreach, registration, assessment and selection. Therefore, participants struggled to remember some of the details of their experiences with those touchpoints. In these cases, data collectors used photos to help them remember. However, in some cases, participants provided limited details on their experiences with those touchpoints.

2. Power imbalance: data collection was conducted by members of the SAFER field team, including program and monitoring staff. Participants may be unwilling to share negative perceptions about the program systems with those who, in their eyes, are responsible of distributing assistance, for fear of being cut off from it. This reflects the power imbalance between affected populations and aid providers, where program participants depend on the aid they receive and do not want jeopardize it. Data collectors mitigated this risk by investing time to build trust with participants and emphasizing that: participation in the data collection exercise was voluntary; they would not benefit or be penalized from participating; their data would remain anonymous.

3. Participant bias: data collection included program participants only. This is because the user-journeys map out the first-hand experiences across all program touchpoints. The perceptions of those who registered but were excluded from the programs have not been documented. Aid providers are accountable to all community members, whether they receive assistance or not. The perceptions of those who registered for assistance but were excluded from it offer important insights into the extent to which SAFER systems are truly accountable. This is because they are not subject to power imbalances and have nothing to lose or gain from talking openly about their experiences. Therefore, their perceptions are most likely unbiased. Recognizing the importance of being accountable to all members of the community, Mercy Corps is planning to conduct dedicated research to explore the perceptions of those who registered for SAFER assistance but were excluded from it, with a focus on targeting systems.

4. Gender-related norms: Local gender-related norms mean that women may be unaccustomed to receive home visits by men without a male relative being present and fear the social stigma associated with it. For persona 2, male facilitators interviewed female heads of households. While this was unintended, some of the female interviewees may have been less forthcoming in talking openly about their experiences. Indeed, in a post data collection workshop, facilitators mentioned that some of the participants were less keen to talk and provided only short answers.

5. Respondent bias: primary data collection targeted the heads of SAFER participant households. Therefore, the user journeys reflect the personal experiences of these individuals. However, different family members have different capacities and vulnerabilities and their experiences with SAFER systems are likely to differ. For example, in the case of Abbas (persona 4), the head of household navigates SAFER systems on behalf of the family, including the disabled son. Hence, the user journey does not reflect the voice of the person with a disability.

Touchpoints

SAFER program includes six "touchpoints", or steps, through which the program interacts with its participants. These are outreach, registration, verification, selection, redemption and utilization. SAFER touchpoints have been designed based on community consultations and recommendations[21]. In September 2023, SAFER conducted 16 age- and gender-disaggregated focus groups discussions with crisis-affected communities in the Bekaa Valley. The consultations focused on selection, outreach, registration and selection of financial service providers.
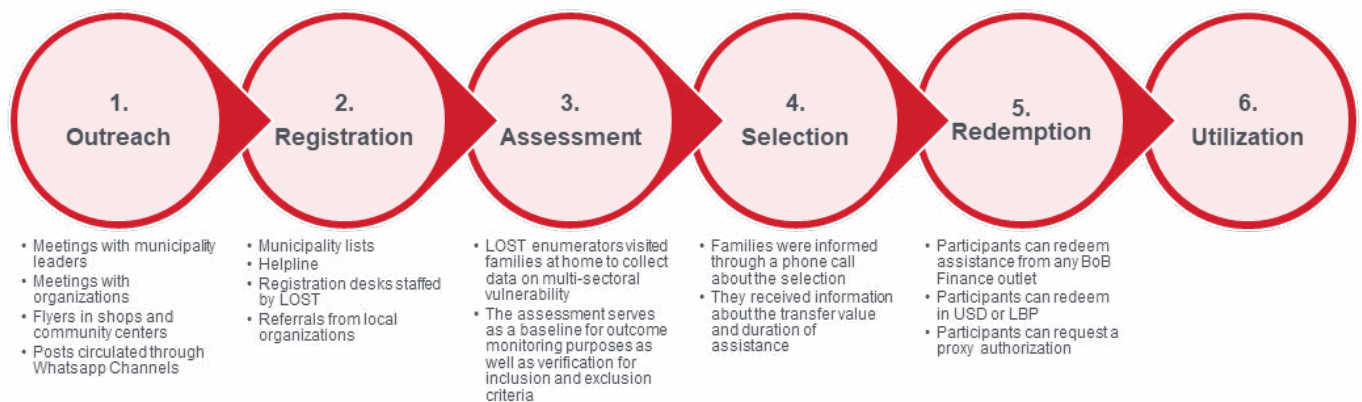
In the two weeks before registration, SAFER adopted a diverse range of **outreach** (touchpoint 1) methods to promote awareness about the program among the populations in the selected areas of intervention. The team engaged with the municipality leaders to ensure buy-in, promote awareness and obtain existing lists of vulnerable families. As per the recommendations from the community consultations, SAFER introduced additional outreach methods such as hanging flyers in community centers and main shops, circulating them through municipality WhatsApp chats. They also engaged with other organizations operating in the areas of intervention to increase awareness about the program and receive referrals. This was in line with the preferences of affected populations expressed during the community consultations, who had suggested to involve trustworthy community leaders and members of the community[22]. The information provided in the outreach stage included important details about the program, such as registration times and locations, type of assistance (MPCA), duration (12 months), selection criteria, i.e. the family categories that would be targeted by the program. The duration of outreach activities was two weeks.

Registration (touchpoint 2) included the use of municipality lists, open desks, referrals and a dedicated helpline. LOST employees called those on the municipality lists to inform them about the program and ask for their interest to register. Registration desks remained open for a week in a central location of the communities and were staffed by LOST employees. The use of registration desks was introduced to reflect the preference for in-person and face-to-face channels expressed in the community consultations. A dedicated helpline was opened for people who couldn't reach the registration desk in person or were affected by social stigma related to registering for NGO assistance. The helpline remained open for ten days. During registration, applicants were asked for their contact details and basic information about their family composition, vulnerability characteristics and livelihood. Overall, SAFER received 6,576 requests for registration. Most registrations (70%) took place through the open desks, while municipality lists (19%), hotline (6%) and referrals (5%) were used by fewer people.

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[21] For more information on SAFER community consultations, see Mercy Corps Lebanon, "Will our opinion matter?" (December 2023)
[22] Participants to the community consultations suggested to engage with school heads and mosque leaders.

Registration lists were cleaned of duplicates and merged across channels. Through an initial screening, SAFER excluded families that did not meet the eligibility criteria. During the **assessment** phase (touchpoint 3), LOST enumerators visited the remaining families at home for verification and to collect baseline data through a multi-sectoral survey. Enumerators wore vests with Mercy Corps logos and explained that they worked on behalf of Mercy Corps.

The community consultations had highlighted lack of understanding and dissatisfaction with targeting systems that are based on mathematical formulas. Based on this feedback, SAFER introduced a category-based approach to **targeting** (touchpoint 4), informed by the analysis of national food insecurity data[23]. Family categories were further refined to ensure that SAFER resources were sufficient to cover the potential pool of eligible families in the areas of intervention, based on a desk review of secondary data on population demographics in the areas of intervention. For example, age and household size thresholds for eligibility were set in a way that the resulting number of potentially eligible families would not exceed the program target. The eligible family categories included: female-headed housed; households headed by elderly (above 65 years); families with a member with a disability; families with young (below 5 years old) children[24]. Categories were complemented by exclusion filters that acted as affluence testing. Families that owned large properties or valuable car models, employ foreign domestic workers, were employed in the army or reported monthly income above the SMEB were excluded from SAFER assistance. Based on a signed data sharing agreement, Mercy Corps shared the list of eligible families with the Ministry of Social Affairs for the purpose of de-deduplicating against the lists of the Aman social safety net. Eligible families were informed about selection through a phone call. In the same call, families received explanations about the transfer values and duration of assistance. Similar information was also sent by SMS for reference. Families who did not meet the selection criteria were informed about exclusion from assistance through an SMS and provided with information about reasons for exclusion upon request by calling the helpline.

Program participants receive an SMS from the financial service provider BoB Finance with a transaction code. They can **redeem assistance** from any outlet on the national BoB Finance network, by showing the transaction code and their ID (touchpoint 5). Program participants receive USD 20 per person (53 percent of the food component of the SMEB as of February 2025), up to a maximum of 6 members per family, for food needs and USD 25 (10 percent of the non-food component of the SMEB as of February 2025) per family for non-food needs for twelve months. The amount is rounded up to the nearest multiple of ten, to avoid liquidity issues with small denomination banknotes. The transfer values are in line with the national social safety net Aman. The last transfer will take place in July 2025. Following the escalation of hostilities, participants living in villages affected by airstrikes (Baalbek, Iaat and Maqneh) received an emergency USD 200 top-up amount to help them meet emergency needs, such as relocation, emergency health, communication, and make up for the loss of income[25]. Participants are entitled to redeem assistance in USD. However, shortage of small denomination USD banknotes means that at times FSP outlets offer participants to redeem assistance in part or full in LBP at an exchange rate[26]. Program participants who have limited mobility can request proxy authorization to redeem assistance, i.e. they can nominate a trusted non-family member who can redeem assistance on the family's behalf.

Program participants can **use the cash** according to their own priorities (touchpoint 6).

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[23] Using MSNA 2023 data in collaboration with REACH and based on a review of existing literature on food insecurity in Lebanon, the analysis identified the family categories with the lowest food consumptions scores.

[24] The prioritized family categories are in line with those prioritized by the targeting systems under the Aman social safety net.

[25] The transfer value of emergency cash assistance (USD 200) was in line with the Basic Assistance Working Group guidance.

[26] In Lebanon, there are multiple exchange rates governing different transaction types. On the black market, the exchange rate is LBP 89,000 per USD. Mercy Corps has contractual clauses with BoB Finance to ensure that outlets provide assistance in USD.

User Journeys

SAFER user journeys reflect the experiences of different family categories. They are a synthesized account of the first-hand experiences of multiple individuals within the same family profile. They should not be thought of as the personal account of any single individual. Names are fictitious. The stories are told in the words of the interviewed participants.

|	
Persona 1 - Household with young children	Mohammad
Persona 2 - Female-headed household	Rana
Persona 3 - Elderly household	Hussein
Persona 4 - Household with a member with a disability	Abbas

Mohammad's journey

Baalbek, Bekaa

Introduction

My name is Mohammad and I am 40-year-old.
I have lived in Baalbek ever since I was born. I live with my wife and three children, a boy aged 6, a girl aged 4 and a 10-month baby. We live in a rented apartment. The rent is due at the end of each month. I have reached brevet and my wife has a nursery specialization. I take up any work opportunity that comes, my main job is collecting scrap metal and iron. My wife stays at home and looks after the children. My two children have vision problems. My wife has strabismus, and she needs an operation, but under the current circumstances, I can't afford it. Due to the war, my youngest child developed a hemorrhage in his head. His hair started falling off due to the bleeding, we panicked. We applied for the AMAN program by the government when they sent the link via phone two years ago or more. They came to see my family's circumstances but didn't give us any feedback. In the past, I received help from Dar al-Fatwa after I volunteered with them.[1] Al Dirassat provides food parcels to families in my community.[27]
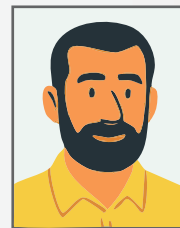
Name: **Mohammad**
Gender: **Male**
Age: **40**
Marital status: **Married**
Education: **Brevet**
Job: **Daily Worker**
SAFER Assistance: **$130**
Assistance history: **Applied to and received a visit from the AMAN Program; no feedback received**

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[27] Dar al-Fatwa is a government institution that was created in 1922 and charged with issuing legal rulings specific to the Sunni community, administering religious schools, and overseeing mosques.

Outreach

I heard about SAFER by chance. My neighbour came for a visit. He said Al Dirassat had opened registration for it. He had just come back from the registration site, he gave me the directions to reach the site. I registered by chance. I didn't receive a message from the municipality. I didn't see flyers or posters. Not everyone in my community knew about this program, for example my relatives didn't know. I know Al Dirassat organization well. I had never heard of Mercy Corps before, but I learnt about it through Al Dirassat. Especially after they distributed the USD 200, we confirmed how helpful Mercy Corps are, they are a reliable organization. They operate in a good way, they help families in need.

Registration

I went to the registration site, the process went well, it took one hour. I enquired about the organization Mercy Corps and the conditions for assistance. Those who are new to the work of NGOs do not know how things will be managed. Some may not understand the situation and keep asking what needs to be done. I didn't have big expectations about the assistance, honestly. There are hundreds of organizations. They come and collect data, but you don't hear back from them. I thought the same would happen to me. It's difficult for everyone to ask for help. There are many people who are ashamed to ask. No one has the courage to ask.

60 min

Assessment

When they came to assess my circumstances, I was at work. My wife answered the questions. It took 30 minutes. The questions were relevant. My wife felt comfortable. There is one question I don't fully advise on, which is: "how many times do you eat chicken in a week?". It is embarrassing to answer, especially when asked in person.

Selection

They called me on the phone and told me that I was selected. They said I would get a SMS and the assistance after a few days. I informed my family, and my mother with a lot of happiness. I know the reasons why I was selected; it was specified in the conditions and the designated neighborhoods. Those who have young children would receive assistance. I don't know if everyone in need receives assistance. People don't speak when they take aid, and I don't talk about this subject with anyone. Not all people show their needs. My first thoughts went to rent. I used to be worried and stressed out about being able to pay rent. After receiving the SMS, I was happy because I would be able to pay for it.

Redemption

I receive the SMS regularly on the same day of the month. I go alone to redeem from BoB Finance. It is nearby. Some families receive more, some receive less. The transfer amount depends on the number of family members, the amount is adjusted accordingly. The assistance is for one year. Of course, it's important for me to know when it ends, I need to organize my affairs.

Utilization

The first thing I get is medicines for the children. I leave the rest aside for rent and food. My wife goes to the shop because she knows what's missing in the house. We get our daily needs, even for chicken, we buy it every 10 days. I feel a bit more comfortable now. The amount is not sufficient to meet all the family needs, especially for a large family. But everyone deserves this help. It is better to assist as many people as possible with a little amount. As the saying goes, "Help others quietly"[28]

[28] This comes from the Arabic saying "Ns3ade l3alim bisomt"

Rana's journey

Baalbek, Bekaa

Introduction

My name is Rana and I am 34 years old. I have lived in Baalbek ever since I was born. I am separated and live with my 3 children, my youngest is a girl aged 4, and two boys aged 7 and 11. I reached brevet. I do not work. My children are young, I cannot work to support them. My separated husband works, but he doesn't help us much. We also receive the assistance from SAFER program. I rent the apartment where we live. I never applied for the government assistance.
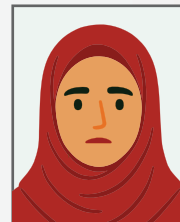
Name: **Rana**
Gender: **Female**
Age: **34**
Marital status: **Seperated**
Education: **Brevet**
Job: **Unemployed**
SAFER Assistance: **$110**

Assistance history: **Did not apply to AMAN program; received cash transfers from Al Dirassat in the past.**

Outreach

My friend sent me a message with a post from Al Dirasat about the SAFER program. The post contained all the details of the program, including the selection criteria. If my friend hadn't told me, I would not have known about the program. I don't think everyone in my community was informed about the program. I knew Al Dirasat from before, it has been present in our area for a long time. I had received financial assistance from Al Dirasat in the past. I heard that there is an organization giving cash assistance to people, I went and registered, but I had not heard of Mercy Corps before. Usually, the thing we hear most about is Al Dirasat association and then after that we hear the name of Mercy Corps. I asked about the organization, I was told they might give assistance.

Registration

I went to the registration site with my brother, it took half an hour. I had expectations to receive assistance because the criteria were clear and I was informed about them. The criteria included women separated from their husbands. Some people do not like to appear in need or ask for assistance. Personally, I didn't know if I should have asked for assistance or not. I don't want to be seen at the registration desk. Especially with people that I have known for a long time, I felt embarrassed about the fact that they saw me at the registration desk and my husband was not there with me since we are separated. People feel embarrassed to ask for assistance from NGOs. Even when they receive assistance, no one talks about it. But the work of Mercy Corps is highly respectable and makes things easier.

Assessment

The visit was half-hour long. I answered all the questions because I am the head of my household. The questions were good, and the answers were logical. I wasn't comfortable with some of the sensitive questions; there are personal details that one is shy to talk about. The ones about meat and cooking were a bit awkward. They included questions about food and our eating habits, food that we don't eat or cannot get.

Selection

They called me on the phone to inform me I was selected to receive assistance. My happiness cannot be described. I was happy because they would help me with part of the expenses, especially since my children are young, and I can't work to support them. Some people receive the assistance, but they don't deserve it because they are not really in need. They lie about their circumstances. The assistance is not enough for one family, especially with winter expenses. The children are becoming more demanding as they grow. If there was more money, I would use the extra money to help my family. I would not give to other families.

Redemption

I receive the SMS between the 13th and 14th day of the month without delay. I am the one who goes to redeem the assistance from BoB Finance. I go alone. I leave my children at home and ask my sister or my neighbor to look after them. If no one is available to look after them, I leave things at home in order, the children understand and know what to do. The amount of assistance varies. All families are different, depending on the number of members. I know the assistance ends in July but I hope it continues after that because I really need help, especially after the war and the increased need for it.

Utilization

I make decisions about everything at home. I go to the market once per month. I can't provide everything for the children, but I make sure to get the most important things. I focus on getting what they need the most, especially affordable items, as they can't always get what they want. I ensure they have food and things for their well-being. The money is not enough. We need more heating oil and food, especially since Ramadan is coming.
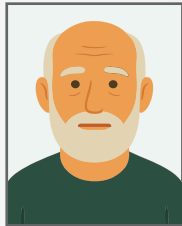
Hussein's journey

Baalbek, Bekaa

Introduction

My name is Hussein. I am 78 years old. I was born in Maqneh and I have always lived here. I live with my wife, who is 75 years old. We live in a house, which I own. I have no education and cannot read. I used to work in the army and am now retired. My wife and I have a lot of expenditures for medicines. My son lives with his family in a village nearby and comes when we need something. We do not have a car and live far from others, so we do not interact much in the village. Before the economic crisis and the big raise in dollar price in Lebanon, we were living in good conditions but today the retirement pension is only worth USD 200 and it cannot cover the medicines for me and my wife. I have not applied for the government assistance, I don't know how to.

Name: **Hussein**
Gender: **Male**
Age: **78**
Marital status: **Married**
Education: **Uneducated**
Job: **Retired**
SAFER Assistance: **$70**
Assistance history: **Did not apply to AMAN program**

Outreach

I did not see any flyer or heard from others about the SAFER program. I think everyone in the village was informed about the program because I see the majority getting paid at BoB Finance. I had never heard of Mercy Corps before. I only know Al Dirasat because they employ some people in the village.

Registration

I didn't go the registration site. The municipality must have given our names and registered us for the program, or maybe my son did so. The first time I heard about the SAFER program was when they visited us at home for the assessment. Even without me knowing about the program, the team visited me, which is very good. It is embarrassing to receive assistance from NGOs. A lot of people have high self-importance. I feel shy and would not ask for help from others even when I am in life-death situation. Even now, I feel embarrassed to go and get the money from BoB Finance. I wish someone would go and get the money for me. But after a while, it feels better.

Municipality
Leader

Assessment

My wife answered most of the questions because I cannot hear well. There was nothing embarrassing about the questions. They asked mainly about age and health issue. We felt at ease. I had no expectations to receive assistance. They told me that I was being honest with them and that I am an honest person.

Selection

I received a phone call and then an SMS to inform me about the selection. I was very happy, I thought the Lord is pleased with me. A lot of people were waiting for someone to help them, and SAFER came at right time and in the right place, this project filled people's hearts with joy. I don't know if there are people in need who do not receive SAFER assistance in the village, I don't have contacts with others. Some people receive assistance but they are not in need. These people receive in-kind donations and sell them. They also have people who help them. They have wasta and personal connections. I do not know the reasons why my family was selected for SAFER assistance. Maybe it's because of our living conditions and income the fact that no one is helping us. But if the organization had more money, they should help more people. A running spring is better than a dry river.[29] I do not know when the assistance ends.

[29] "Se2ye tejre wla naher ma2tou3" is an Arabic saying that means even a small amount can help.

Redemption

I receive the SMS on my phone. It comes between 20th and 22nd day of the month. The important thing is that it comes before the end of the month because I have an agreement with the shop to repay my debt. I cannot read so I show the SMS to my granddaughter. I send it to the owner of the BoB Finance outlet, he contacts us when the money is available so we do not have to wait too long or go several times. My granddaughter takes me to BoB Finance to get the money. I give my phone to the BOB Finance employees and they give me the money. Sometimes they give me the money in LBP and charge a commission fee.
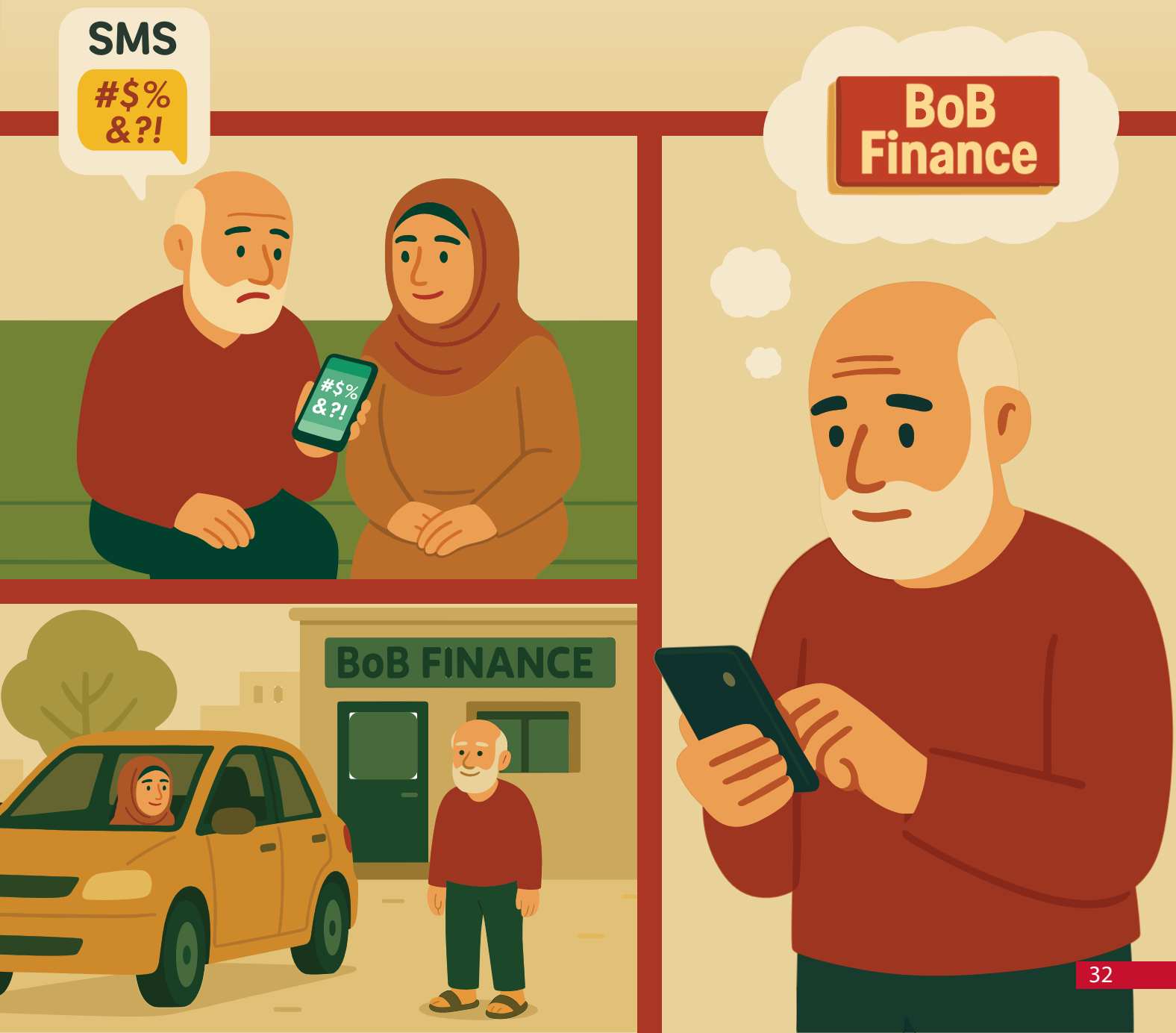
Utilization

My wife makes the decisions on how to spend the assistance, she buys the medications first and then a small amount of meat and chicken. The medications are a priority for us. Then food. We are trying to get most of our needs. Before the crisis, we could bring from example 1 kilo of meat now only 200 grams all the month.

Abbas' journey

Baalbek, Bekaa

Introduction

My name is Abbas, I am 45 years old. I live with my wife and four children, two boys (the younger in wheelchair) and two girls. The younger boy has cerebral palsy, he is paralyzed and uses a wheelchair. I went to school but I only reached grade nine, my daughter has the highest degree in the family, she reached grade 11. I work as a water distributor. Before the economic crisis there was no need for me to apply for any type of assistance but then things got harder for us. We applied for Aman program a year ago. We did not get any further information after the application process. We got robbed last year. They entered the house and took everything. We had to sell my car. The assistance helps us buy diapers and milk for our son. We were in a good economic state, but after my son was born, our costs increased. My son got the disability card from MOSA and through it he has access to speech therapy and psychomotor sessions. But the quality of these services is not good.

Name: **Abbas**
Gender: **Male**
Age: **45**
Marital status: **Married**
Education: **Grade 9**
Job: **Employee**
SAFER Assistance: **$150**

Assistance history: **Applied to AMAN Program with no response**

Outreach

My brother works in the municipality. He told us that there is an organization willing to give cash assistance, all we have to do is register and then they will visit us. He said they were looking for families with a member with a disability. Also, one of our neighbors told us that Al Dirasat was helping her son with heart surgery. Al Dirasat told her about SAFER assistance. I didn't see the SAFER flyer. I didn't receive any WhatsApp message with information about SAFER. I think all the people in Maqneh were informed about the program since the municipality spread the word and the news spread even faster with social media nowadays including WhatsApp groups.

Registration

First, I registered my name with the municipality. Then I went to the SAFER registration desk at the Hussainya. I don't usually apply for NGO programs, but since I have a disabled son, I applied. I went alone. It took 30 minutes. At the registration desk, they told me that they could help us since we have a child with a disability, so the selection criteria were clear. We had low expectations of receiving assistance because I did not believe that these organizations actually help. I thought that this organization is just like any other, they fill out information and don't get back to the people. Initially, I did not have any trust in Mercy Corps since when I registered before with other organizations, I did not receive any assistance. Also, I thought that maybe other people are more in need. My trust increased because they came and visited me at home.

SAFER

30

REGISTRATION

MERCY CORPS

Assessment

The assessment took around 15 minutes. The questions were good and they reflect the reality that we are living in. I thought they were relevant. I felt a little bit embarrassed because before the economic crisis I did not need any type of assistance. I was not rich but I could meet my family's basic needs and needed no one's help. When they visited to asses our situation, I did not lie about my situation to make it look I am miserable. I was honest, I said that I own my house but have trouble with meeting other basic needs especially food.

Selection

I received a phone call and then an SMS. I was very happy. At first, I did not believe that I would receive the assistance. Even with the second call, when they mentioned that I will receive a SMS with code and I should go to BOB and collect the money, I did not believe. We were happy because this is the first time that an organization actually helps us. I know the reasons I was selected, it is because I have a son with a disability, they had told me the selection criteria at registration. But there are many other people that are in need and do not receive this assistance. Maybe they didn't register, I don't know who applied in the first place. I disagree with increasing the amount for my family and not helping another family. All the people are in need, it's ok to help more with less money. I'm happy that other families are being helped.

Redemption

I receive the SMS on my phone. The SMS comes between the 20th and 25th day of the month. Only in the war we faced an issue with our phone but Mercy Corps' team sent us the SMS again. Sometimes BOB Finance pays us in LBP and sometimes they are taking 100,000 LBP fee because they say they need to go themselves to get the money, I go alone when I take my child to therapy. I know that the assistance is for one year. If I calculate well, the assistance ends in July. But I hope the assistance continues and does not stop.

BoB FINANCE

DEVELOPMENT
CENTER

Utilization

We made a deal with the local minimarket, that we buy what we want and pay him when we get the cash from SAFER on a monthly basis. Before the economic crisis we could buy all food including meat and chicken, then we decreased the purchases of meat and chicken. But since receiving the assistance, we are really seeing the difference because we know that we can pay the minimarket owner, it's a plus for us. I consider the USD150 that we are receiving from SAFER as a blessing. We cannot provide properly for our children, for example we cannot take them to places to entertain, we cannot buy them all the food that they wish for. Even my son feels embarrassed in the supermarket when he goes there with 100 000 LBP or 200 000 LBP, when there are other children with USD 20 buying food and snacks. So, my son waits for them to leave the minimarket so he can pay the little amount that he has because he feels embarrassed and shy. This is our tough reality.

Making Sense of User Journeys

The user journeys provide insights into the first-hand experiences of program participants through SAFER touchpoints. They also reveal nuances on the notions of equity, accountability and fairness as well as informal social protection networks that program participants have access to. In this section, we discuss those insights and explore how they can be used to influence the way humanitarian and social protection systems in Lebanon are designed and implemented to achieve a more accountable response. Ultimately, the objective of this section is to show how participatory research can be used to inform policy design. This section explores a selection of insights, that are deemed most relevant give the current policy debates and discussions in Lebanon, for example targeting of cash assistance for the displaced population and transfer value for the regular cash assistance programs. The user journeys offer insights on other topics, such as the coping strategies that female-heads of households with childcare responsibilities face when redeeming cash assistance, the role of local organizations in building trust and reaching the most marginalized and the feelings of stigma related to being on the receiving end of humanitarian and social assistance. However, due to the lack of resources for more extensive analysis, these insights are only mentioned across the report.

Transparency promotes agency

SAFER participants show high awareness and understanding of the program's details. Most participants know the reasons why they were selected for SAFER assistance[30]. Mohammad (persona 1) learnt at the registration desk that the program targeted families with young children. Rana (persona 2) saw a flyer about the program, with information about the eligibility for female-headed households. Abbas (persona 4) heard from his brother, who works at the municipality, that the program targeted people with a disability. They also know how the transfer value is calculated. For example. Mohammad (persona 1) says: "Some families receive more, some receive less. The transfer amount depends on the number of family members, the amount is adjusted accordingly." Hussein (persona 3) says: "The amount is not the same for everyone. The bigger the family, the higher the amount." Finally, they know the duration of assistance. For example, Mohammad (persona 1) says: "The assistance is for one year. Of course, it's important for me to know when it ends, I need to organize my affairs". Overall, this shows that SAFER offers high levels of transparency and predictability to its program participants. However, some program participants seem less aware about SAFER outreach mechanisms (flyers and messages from the municipality) and heard about it by chance or through local trusted organizations. For example, Mohammad (persona 1) says: " I heard about SAFER by chance. My neighbour came for a visit. He said Al Dirassat had opened registration for it. He had just come back from the registration site, he gave me the directions to reach the site." Hussein (persona 3) says: "I did not see any flyer or heard from others about the SAFER program [...] I didn't go the registration site. The municipality must have given our names and registered us for the program, or maybe my son did so."

> ❯ *"The assistance is for one year. Of course, it's important for me to know when it ends, I need to organize my affairs."*
> — Mohammad (persona 1)

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[30] Hussein (persona 3) is the only user who does not know the reasons why his family was selected for SAFER assistance. On Hussein's experience, see section below.

Early and clear information provision is important to enable individual agency. For example, knowing about the last month of assistance helps program participants to prepare and plan for their financial future. They react to the information by making deliberate decisions about how to spend the assistance at present in preparation for the end of assistance in the future. This illustrates how regular, predictable MPCA not only supports immediate needs but also improves financial planning and creditworthiness — a key benefit identified in global CVA evidence. During the outreach phase, the program team shared information on eligibility criteria in flyers and communicated them to local stakeholders, such as municipality leaders and trusted local organizations (for example Al Dirasat). Information shared included the family categories (female-headed households, families with a member with a disability, families with children below 5, and families headed by an elderly) that were prioritized through the program. The categorical criteria for selection relate to concrete aspects of program participants' lives, such as the gender of the head of the household, the presence of members with a disability, and the children's age. The inclusion criteria relate to simple family characteristics that can be immediately verified by anyone. The combination of early information provision, relatable selection criteria and timely communication about selection outcomes (inclusion and exclusion) generate many reinforcing advantages:

1. **Lower risks for disappointment:** when selection criteria for inclusion into the program are communicated in advance and understood well, community members can form their expectations. Families that do not meet the selection criteria are less likely to register for the program, because they can predict by themselves that they will be excluded. Only 17 percent (or 1,137 households) of applicants to SAFER assistance were excluded because they did not meet the selection criteria. This reduces the need for communicating exclusion. Ineligible families that register for the program will have low expectations, which mitigates their disappointment when receiving exclusion messages[31].

2. **Improved reach:** transparent and well-communicated criteria can encourage those with low trust in the aid systems to register for assistance. For example, Abbas (persona 4) said: "I don't usually apply for NGO programs, but since I have a disabled son, I applied". If information about the selection criteria had not been shared in the outreach stage, it is possible that some families, especially those who were let down by aid programs previously and had lost trust in them, would not have registered for SAFER assistance. Therefore, transparent selection criteria can help to reach the most marginalized community members, who would otherwise fall through the cracks of the aid systems. They empower crisis-affected people to be agents of change, as they can make the decisions (such as registering for assistance) that steer their families out of poverty.

3. **Improved information ecosystem:** Those who registered for SAFER assistance but were excluded from it through the targeting system receive simple and easy-to-understand information about the reasons for exclusion. Everyone can immediately verify eligibility for their own families and other members in the community, because eligibility is linked to family characteristics that are under everyone's eyes. One does not need specific technical knowledge or tools to verify them. This dispels misinformation and misperceptions around favoritism, which can undermine social cohesion. Analysis of SAFER helpline data shows that the number of requests for information received through complaints and feedback channels during the months of selection was significantly lower than the previous iteration of the program, where targeting was based on scoring.

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[31] The user journeys did not use data from excluded community members. SAFER is conducting an in-depth comparative analysis of alternative selection approaches based on mathematical formulas and family categories.

Program participants in cash programs that use targeting approaches based on scoring report different experiences to those of SAFER program participants. Eligibility for the UNHCR/WFP joint action for Syrian refugees is governed by a mathematical formula (called Proxy Means Test or PMT) derived from analysis of household socioeconomic and demographic data in the annual vulnerability assessment and UNHCR registration database. The formula is applied to the basic socio-demographic data held on registered refugees in UNHCR's database to generate a welfare score for each household, without the need for visits to every household. This score is used to rank the Syrian population in order of vulnerability. Households with a score under the SMEB are classified as severely vulnerable and are considered eligible for support for food and basic needs. An independent evaluation of the UNHCR/WFP joint action found that although this targeting approach has helped manage the challenge of meeting needs at scale (it is easy to expand or reduce the program caseload in response to changing circumstances), it experienced[32] trade-offs in certain key areas concerning accuracy and transparency among both refugees and implementing stakeholders. The user journeys of program participants to the UNHCR/WFP joint action reveal lack of understanding on how the selection process works and perceptions that selection is random. For example, Fatima said: "I have no idea why I was chosen. Probably because my family has no provider", while Yara said: "I have no idea why we receive the assistance. It's from the United Nations right? The computer chose us. I guess we were lucky"[33].

The Aman program used an online platform called DAEM for registration. Registration was open between December 2021 and January 2022. Interested individuals submitted their application using an online link to the DAEM platform, that was disseminated widely through traditional media channels and social media. Eligibility for the Aman program is governed by a hybrid approach, combining a PMT formula to identify extreme poor households, and categorical targeting to prioritize socially vulnerable groups within the group of extreme poor households. To be eligible for program benefits households must simultaneously fulfil two conditions: (i) their verified PMT scores must be below the eligibility cut-off corresponding to the extreme poverty line, and (ii) they must belong to defined socially vulnerable categories, defined as: households headed by women, households with any member aged 70 or above, households with any member that has a severe disability, and households with children (ages 0 – 17). The socially vulnerable categories relate to household characteristics (such as gender or age of family members) that can be easily verified by applicants, they do not require the use of specialized tools, such as the PMT. Yet, out of the 364,891 complete and unique applications from non-affluent families, only 52% (or 189,712 households) met the relevant socially vulnerable categories[34]. Nearly half of the unique applicants that applied for the Aman program were excluded based on simple demographic characteristics. This raises questions about the effectiveness of the outreach and communication campaign to convey clear information and the extent to which the hybrid targeting approach is understood[35]. It reinforces the charity paradigm of social assistance, by leaving individuals with a feeling of "trying their luck" when registering for assistance.

The Aman program did not proactively communicate exclusion to those who were found ineligible. Instead, applicants were informed about exclusion if they called the helpline to know. This left a large number of families, including those who belonged to the prioritized socio-economically vulnerable families whose PMT score was above the eligibility cut-off, without information about their application status. This is reflected in the SAFER user journeys. Mohammad (persona 1) says: "We applied for the social assistance from the government when they sent the link via phone two years ago or more. They came to see my family's circumstances but didn't give us any feedback".

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[32] Source: UNHCR and WFP, "Evaluation of the UNHCR/WFP Joint Action for Multipurpose Cash Assistance in Lebanon (2019–2021)" (February 2023)
[33] Source: Ground Truth Solutions, "User journeys of Syrian refugees receiving multi-purpose cash from WFP in Lebanon" (April 2021)
[34] Source: World Bank, "Social Assessment Lebanon Emergency Crisis and Covid-19 Response Social Safety Net project" (February 2023)
[35] In contrast, the portion of unique applicants that were excluded from SAFER assistance because they did not meet the selection criteria was 17% (or 1,137 households), which points to high levels of awareness on the targeting criteria among the applicants.

Abbas (persona 4) says: "We applied for Aman program a year ago. We did not get any further information after the application process". In Lebanon, mistrust towards government systems and perceptions of favoritism run high, as demonstrated in the slogans and chants of the October 2019 protests that drove 1 million people to the streets to demand accountability and change. Lebanon ranks 154 out of 180 countries on perceptions of corruption, according to the 2024 Corruption Perceptions Index reported by Transparency International[36]. Against this backdrop, the combination of limited understanding of the targeting approach and lack of communication about exclusion outcomes contributed to negative perceptions of the Aman targeting system. When referring to the targeting system of the Aman program, participants in the community consultations reported lack of understanding and perceptions of favoritism with the selection outcomes[37]. Dissatisfaction comes not just from being excluded, but from the lack of clarity, transparency, or community engagement in how eligibility decisions are made and communicated. Evidence shows that misinformation particularly around the targeting of cash programs, rather than the modality of assistance per se, exacerbates social tensions[38].

A common concern related to communicating the details of the targeting mechanism of aid programs in advance is related to fears that applicants could attempt to "play" the system, that is they may be tempted to misrepresent their family circumstances to improve their chances of receiving assistance. This critique fails to recognize that most targeting systems (whether based on categorical or scoring approaches) use variables that cannot be easily manipulated and are easily verifiable through a household visit. For example, during the assessment visits, the SAFER program asked for family booklets or divorce certificates to verify eligibility, where applicable. Household verification is particularly important for those targeting systems that are based on an extensive list of variables related to families' circumstances, typically scoring systems. In these cases, the risk of misrepresentation is higher than in simple categorical targeting systems simply due to sheer amount of information needed to score, which makes it more difficult to verify, while human error when collecting data also becomes more likely. Categorical targeting systems are based on a very small set of key variables (such as gender or age of the head of household), that are easily verifiable through a visit or even administrative records (if household visits are not possible). Limitations to scalability or replicability in larger-scale national systems with constrained budgets are often mentioned as disadvantages inherent in categorical targeting approaches. The pool of potentially eligible families can indeed be large and exceed the program targets. However, these limitations can be easily overcome by adopting narrowly defined categorical criteria. For example, Lebanon's national disability allowance, launched in April 2023, first prioritized youth between 18-28 years of age, to support them in their transition to higher education or to joining the labour market. In January 2025, the program expanded to include Lebanese children aged 0-14, extending coverage to an additional 6,200 individuals[39]. A key factor in the NDA's success has been its gradual and phased expansion. This approach has created space for continuous improvement, has made the expansion financially feasible, and has helped to strengthen partnerships between stakeholders, contributing to increased governmental commitment to the program.

[36] Source: Transparency International, Corruptions Perception Index (2025)
[37] Mercy Corps, "Will our opinion matter?" (December 2023)
[38] Source: CAMEALEON, "The Role of Misinformation on Cash and Voucher Assistance for Social Cohesion in Lebanon" (October 2024)
[39] Source: ILO and ARI, "Sustainability of the Social Assistance System and Linkages with the Humanitarian Assistance System - Policy brief" (May 2025)

Solidarity in times of emergency

When designing cash assistance programs, policy makers use gap analysis as a tool to calibrate the transfer value. In practice, a gap analysis consists of estimating the average distance between the cost of essential needs (usually measured through the survival minimum expenditure basket) and the economic capacity of vulnerable households to cover those needs, without recurring to negative coping strategies[40]. The recommended transfer value resulting from gap analysis is usually below the SMEB, because the analysis takes into consideration a household's own capacity to meet essential needs, for example through income from work. While gap analysis provides an important technical reference point to calibrate the transfer value of cash assistance, other considerations, such as those related to available resources and social norms, play a role too.

> *"The amount is not enough for us. But if the organization had more money, they should help more people. A running spring is better than a dry river."*
>
> — Hussein (persona 3)

SAFER journeys reveal important insights into the sense of solidarity and empathy among vulnerable community members[41]. Mohammad (persona 1) says: "The amount is not sufficient to meet all the family needs, especially for a large family. But everyone deserves this help. It is better to assist many people with a little amount. As the saying goes, help others quietly". Hussein (persona 3) says: "The amount is not enough for us. But if the organization had more money, they should help more people. **A running spring is better than a dry river**[42]". Abbas (persona 4) says: "I disagree with increasing the amount for my family and not helping another family. All the people are in need, it's ok to help more with less money. I'm happy that other families are being helped." All personas agree that the amount of assistance they receive from SAFER is not sufficient to meet all their families' needs. In fact, SAFER transfer values are below technical recommendations based on gap analysis and correspond to 53 percent and 10 percent of the food and non-food components of the SMEB respectively in February 2025. No one of the SAFER personas would accept reducing the amount of assistance they receive to help other families in need. However, they are supportive of directing extra amount of assistance to unassisted families, if it is available. This is remarkable because no persona reports being able to fully meet their family's needs, yet they are willing to share the little they have with other community members. While solidarity and empathy are human traits, hardship and poverty can test their resolve. The user journeys show that most SAFER program participants prefer a more equitable distribution of assistance among vulnerable community members, even if this means that their families will not meet all their basic needs. This is a reminder that community members remain the first and last responders in an emergency. Community bonds are resilient to shocks and hardship.

However, this perception is not unanimous. Rana (persona 2) says: "The assistance is not enough for one family, especially with winter expenses and the children are becoming more demanding as they grow. If there was more money, I would use the extra money to help my family. I would not give it to other families." Rana thinks that the transfer value is too low for her family to the point that she cannot afford solidarity with other community members. Unlike other SAFER personas, she relies on SAFER assistance as her main source of income. In fact, Mohammad (persona 1) and Abbas (persona 4) have income from work activities, although employment conditions are precarious. Mohammad says: "I take up any work opportunity that comes, my main job is collecting scrap metal and iron. My wife stays at home and looks after the children." Abbas says: "I work as a water distributor.

Before the economic crisis there was no need for me to apply for any type of assistance but then things got harder for us." Hussein (persona 3) receives a retirement pension from the army, although this is worth less than before the economic crisis. He says: "Before the economic crisis and the big raise in dollar price in Lebanon, we were living in good conditions but today the retirement pension is only worth USD 200, and it cannot cover the medicines for me and my wife." In Rana's family there is no breadwinner. She cannot work because she has childcare responsibilities, and her separated husband gives her scarce financial support. She says: "My children are young; I cannot work to support them. My husband works, but he doesn't help us much." She thinks that the level of deprivation of her family is so high to overcome considerations for others.

> **"I disagree with increasing the amount for my family and not helping another family. All the people are in need, it's ok to help more with less money. I'm happy that other families are being helped."**
> — Abbas (persona 4)

When available resources are limited, policy makers face a delicate balancing act between breadth and depth of assistance. In the context of cash transfers, this means choosing between assisting the highest number of eligible people with low transfer values or assisting a lower number of people with the technically recommended transfer value. SAFER user journeys exemplify the dilemma. Although the transfer value of SAFER assistance only covers a portion of the survival minimum expenditure basket, Mohammad, Hussein and Abbas still consider it a meaningful amount and are in favor of directing resources to other families, if those resources are available. For Rania, the amount is not meaningful enough. This points to the different circumstances in which families live, and the challenges related to setting transfer values that can be meaningful for all. Striking the right balance is hard and there is no one-size-fits-all solution. Policy makers and implementers are left to identify the transfer value that works best in their contexts, knowing that technical tools such as gap analysis provide (at best) a ceiling amount, while feelings of solidarity mean that what community members consider a meaningful transfer value can be lower than that. In Lebanon, those who manage the largest social protection (including the Aman program for Lebanese) and humanitarian cash (including the UNHCR/WFP joint action for Syrian refugees) programs have sought to assist a high number of poor and vulnerable families while maintaining transfer values at meaningful levels. This also applies to SAFER, which aligns its regular transfer values with the national social safety net Aman. Outcome monitoring reports demonstrate that the value of assistance is not sufficient to meet the intended objectives of many existing cash programs. One of the main indicators in relation to UNHCR/WFP Joint Action outcomes - the prevalence of negative (food and/or livelihood) coping strategies or protection risks (e.g. child labor, survival sex, evictions, premature returns) –showed little or no positive progress in the two years to 2021[43]. However, the assistance has protected families from the catastrophic consequences of the multi-pronged crisis in Lebanon.

The role of solidarity and mutual aid can play an important role when designing strategies for expansion of cash programs when a crisis hits, for example during the escalation of hostilities in September-November 2024. For displaced people sheltering in collective sites, guidance from the Basic Assistance Working Group and the Food Security Cluster recommended an in-kind response (in the form of hot meals, ready-to-eat meals, mattresses, blankets, etc) to help meet the basic needs of displaced populations. For displaced people sheltering within host communities (hosted by family and friends or renting temporary accommodation) where markets and financial service providers were functional and operational, the Basic Assistance Working Group recommended a cash-based response[44].

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[43] Source: UNHCR and WFP, "Evaluation of the UNHCR/WFP Joint Action for Multipurpose Cash Assistance in Lebanon (2019–2021)" (February 2023)
[44] For displaced people residing outside of collective shelters, the Basic Assistance Working Group recommended the distribution of USD 200 per family, either as a one-off payment or divided into two monthly payments.

However, the guidance did not provide prescriptive indications between expanding cash programs horizontally (distributing temporary cash assistance to previously unassisted families) or vertically (distributing a top-up amount to currently assisted families). The Ministry of Social Affairs requested humanitarian aid providers to deduplicate the caseload of Lebanese families for emergency cash assistance against Aman lists, indicating a preference for horizontal expansion. The UNHCR/WFP Joint Action distributed cash assistance to previously unassisted Syrian refugee families (horizontal expansion), reaching 224,231 families (89% of all severely vulnerable families) in January 2025. The Shock Responsive Safety Net, implemented by WFP in partnership with the Ministry of Social Affairs, reached 52,646 previously unassisted Lebanese families (horizontal expansion) with transfer values in line with Aman. The National Disability Allowance program by UNICEF expanded horizontally and vertically, by distributing a one-off cash transfer to all people with a disability who held an unexpired personal disability card, including existing recipients.

Mercy Corps was the only aid organization in Lebanon to opt for a vertical expansion of its cash program, by distributing a USD 200 emergency top-up to existing program participants in conflict-affected areas, in addition to their regular SAFER entitlement. The decision to adopt a vertical expansion approach was dictated by donor requirements to disburse contingency funding within 15 days of its activation. While this approach responds to well-intended efforts to assist affected populations in a timely manner, it meant that some families received large amounts while others were left unassisted during a life-threatening emergency. Following directives of the Ministry of Social Affairs, most NGOs (for example Save The Children, Action Against Hunger, the Norwegian Refugee Council) went through a multi-step process to distribute cash assistance to conflict-affected Lebanese families. The process involved: collecting and verifying lists of displaced families from the Disaster Risk Management units, signing a Data Sharing Agreement and sharing the verified lists with MOSA for the purpose of de-duplication against the Aman caseload, and, finally, transferring the assistance. Overall, it took most NGOs a few weeks to complete the process. This arrangement meant that the most NGO cash response was delayed compared to other aid actors (UN agencies and Mercy Corps), who had pre-existing de-duplication arrangements with the Ministry of Social Affairs[45]. However, it allowed them to distribute life-saving assistance to conflict-affected Lebanese families that had newly registered for assistance since the start of the war and had therefore been left behind by other programs that used pre-existing lists.

Elderly people are at risk of falling through the cracks

The experience of elderly people through SAFER touchpoints stands out from that of other users. Hussein (persona 3) is 78 years old and cannot hear well. He lives in a rural village and needs transportation to redeem assistance from the BoB Finance outlet. He does not have much social interactions with other members of his village, what can be explained by his hearing impairment and lack of means of transportation. He relies on the support from members of his family, such as his wife, son and granddaughter, and some local actors, such as the municipality leader and Al Dirasat. Overall, Hussein has low awareness of how SAFER systems work. On the outreach systems, he says: "I did not see any flyer or heard from others about the program. [...] I didn't go to the registration site. The municipality must have given our names and registered us for the program, or maybe my son did so", indicating lack of awareness on the functioning of outreach and registration systems. About the assessment, he says: "My wife answered most of the questions because I cannot hear well." He says: "I was very happy, I thought the Lord is pleased with me.", indicating low awareness on the reasons why he was selected for assistance and the program targeting criteria. He says: "I do not know when the assistance ends", indicating lack of knowledge about the duration of assistance. On the Aman program, he says: "I have not applied for the government assistance, I don't know how to", which indicates low awareness on how to register for government assistance.

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[45] SAFER had de-duplicated its lists of eligible families at the start of the program and before the start of the conflict.

Hussein's old age and health conditions make him reliant on external support to navigate aid systems. His son or the municipality leader registered his family for SAFER assistance. His wife answered the assessment questions on his behalf. His granddaughter reads the SMS for him and takes him to the BoB Finance outlet, after sending the SMS to the outlet manager. There, he gives his phone to an employee, who reads the transaction number for verification. His wife goes to the shop and makes the decisions on how to spend the money. Hussein's experience with many SAFER touchpoints is mediated by members of his support network, as he relied on third parties to interact. This has important accountability implications. Since he had no direct interaction with the outreach and registration systems, he received no information on the selection criteria. Therefore, he does not know the reasons why his family was selected for assistance and guesses that divine forces played a role: "I was very happy, I thought the Lord is pleased with me". This reference rings an alarm bell about the extent to which Hussein feels he and his family can really take their fate in their own hands. He does not see himself as an agent of change for his family, but rather a passive receiver of aid from a generous patron whose decisions he accepts without being able to influence. This is because he does not have the necessary information that enables critical thinking. He is therefore unable to form an opinion about the transparency of the process and ultimately hold SAFER aid systems to account.

> ❯ *"I was very happy, I thought the Lord is pleased with me."*
> — Hussein (persona 3)

Since he is illiterate, he relies on his granddaughter to read the SMS messages to find out the information they contain. His granddaughter does not live with him, which reduces the opportunities to ask her. Hussein is the only SAFER user who does not know when assistance will end. Since SAFER provided information on duration of assistance to program participants through a phone call and SMS at the time of selection, Hussein's limited literacy levels mean that he is unable to refer to past communications. Overall, Hussein's journey indicates the importance of putting in place effective communication channels, especially for those with low literacy levels, to ensure that key information pieces (such as targeting and duration of assistance) are well known. This also provides a cautionary tale on the use of remote management tools, such as digital technology, to deliver aid. While digital technologies (such as SMS, online links, chat bots, etc) offer important opportunities to scale up aid programs quickly, they must be balanced with considerations around inclusivity and the need to reach marginalized groups, such as those with low digital literacy. These groups continue to prefer face-to-face communication channels. This is exemplified in Hussein's experience. In fact, he says: "Even without me knowing about the program, the team visited me, which was very good.", indicating that he is pleased that SAFER reached him even though he wasn't aware of the program. In contrast, registration for the Aman social safety net was only open through an online link to the DAEM platform. About Aman registration, Hussein says: "I have not applied for the government assistance, I don't know how to." Hussein's journey through SAFER systems indicates that he would find it difficult to access and use the digital technology needed to register for Aman and is highly likely to fall through the cracks of the social protection systems.

Complementary support for people with disabilities

Abbas' (persona 4) user journey provides insights into the experiences of families with a member with a disability. Abbas lives in a rural area. He has four children, one of whom is paralyzed and uses a wheelchair. The family relies on Abbas' income from work and SAFER assistance. Like other community members, Abbas is distrustful of aid organizations because he had shared his personal details without receiving any aid or follow-up information from them in the past. He says: "We had low expectations of receiving assistance because I did not believe that these organizations actually help. I thought that this organization is just like any other, they fill out information and don't get back to the people. Initially, I did not have any trust in Mercy Corps since when I registered before with other organizations, I did not receive any assistance." However, he was encouraged to register for SAFER assistance after hearing about the selection criteria.

He says: "I don't usually apply for NGO programs, but since I have a disabled son, I applied." By registering for SAFER assistance, Abbas became an agent of change for his family circumstances. This points to the role of transparent communication in empowering crisis-affected populations to make the best decisions for their family wellbeing and, by doing so, improving the reach of the aid program.

> *"Initially, I did not have any trust in Mercy Corps since when I registered before with other organizations, I did not receive any assistance. I don't usually apply for NGO programs, but since I have a disabled son, I applied"*
>
> — Abbas (persona 4)

Abbas family benefits from an integrated package of assistance that caters for the family needs in a holistic way. In fact, Abbas' son has a valid disability card, that gives him access to social services provided by the Ministry of Social Affairs such as speech therapy and psychomotor sessions. Abbas redeems SAFER assistance on the same trip as he takes his son to therapy. This minimizes transportation costs and offers a convenient way to ensure that the disabled member of the family continues to receive the specialized assistance they need. While this was not evident in Abbas' journey, the fact that cash assistance targets specific family categories, such as those with a member with a disability, provides program participants with an indirect or soft incentive to allocate resources towards meeting the needs of the most vulnerable, as other members feel their responsibilities more acutely. In fact, how program objectives and targeting criteria are communicated can influence the impact of a transfer without enforcing any conditions.

The Ministry of Social Affairs provides five types of assistance to people with a disability: social care (such as educational support), assistive devices (such as wheelchairs and assistive beds), exemptions or waivers from levies or tariffs, parking permits and the National Disability Allowance (USD 40 per individual per month for individuals between 0-30 years of age)[46]. To access these services, people must hold a valid disability card issued by the Rights and Access Center, a department within the Ministry of Social Affairs. People with a disability can obtain the card after presenting the relevant medical certificate. The disability card is valid for five years. However, not all families with a member with a disability are aware of the services available to them or how to access them. In March 2023, Mercy Corps conducted a survey among SAFER participants to assess the extent to which program participants with a disability had a valid disability card and what barriers existed to accessing the card and related services.

Out of 505 persons with a disability, nearly half (45 percent) did not have a valid disability card. Among those who never had a disability card, the most commonly cited reasons for not applying for one were the lack of awareness on how to apply, physical inaccessibility or distance to the Rights and Access Center and the financial costs related to obtaining the medical certificate. Among those who had an expired disability card, the most commonly cited reasons for not renewing it were lack of response or appointment delays, physical inaccessibility to the Rights and Access Center and the financial costs related to obtaining the medical certificate. Social assistance available to people with a disability provides an example of exit strategy from humanitarian cash programs. The targeted population is unlikely to graduate out of poverty and become self-reliant at the end of SAFER program. This is because SAFER targets vulnerable people that are unlikely to earn an income through work due to physical inability, such as old age or disability, or social responsibilities, such as childcare. When SAFER program ends, program participants face a financial cliff. Linkages between humanitarian programs, such as SAFER, and social assistance, such as the services offered through the disability card, offer a solution to operationalize the humanitarian-development nexus, by transitioning those who continue to require assistance to longer-term assistance solutions.

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[46] In addition to the regular services offered through the disability card, temporary assistance opportunities exist for people with a disability. For example, during the escalation of hostilities, UNICEF distributed a one-off USD 100 payment to all people with a disability with a valid disability card.

Conclusions

Despite the commitments towards strengthening the accountability of the humanitarian response, the potential of initiatives such as the Grand Bargain and the Flagship Initiatives to address the political barriers to change are still to be realized, with as yet no substantive shift towards a demand, rather than a supply, driven humanitarian response. Notwithstanding the narrative around multi-purpose cash assistance being dignified and empowering recipients, a full 'Participation Revolution' remains unfinished business. Mercy Corps is intentional about sharing and ceding power to affected populations. Designed through consultations with affected populations in the Bekaa Valley, SAFER is a people-centric MPCA program with the ambition of walking the talk about participation. The diverse range of outreach and registration channels and the categorical targeting approach are examples of SAFER elements designed directly by affected populations themselves. The user journeys provide a first-hand account of how it feels to be on the receiving end of SAFER assistance and help to reflect on the extent to which the program is empowering participants to hold implementers to account and assess what gaps remain.

Registration channels, selection criteria and duration of assistance are some of the key pieces of information related to SAFER program. Without this information, program participants are unable to make the decisions that are best for their families. SAFER targeting system offers a high degree of transparency. Most SAFER participants know the reasons why they were selected, as the selection criteria were communicated to them before or at the time of registration. Individuals with low trust in aid systems feel encouraged to register after hearing about selection criteria, which improves the program's reach and reduces the chances of leaving vulnerable individuals behind. Transparency also reduces expectations for assistance among those who do not meet the selection criteria, which in turn reduces communications about exclusion. Awareness around the duration of assistance helps to plan ahead and be prepared for when assistance ends. Overall, the SAFER user journeys show that transparent and accessible information is critical for empowering program participants to become agents of change and steer their families out of the crisis.

Some marginalized groups are at risk of falling through the cracks in the outreach and registration systems. For example, the elderly are often invisible, are not mobile and stay home or hidden, as the story of Hussein (persona 3) highlights. Most personas report hearing about the registration for SAFER by chance through word of mouth or Al Dirassat, a local trusted organization. This indicates that SAFER outreach systems are not sufficiently effective at directly reaching the people that the program intends to target, with the risk of leaving some of the most marginalized groups behind.

SAFER participants understand well how the transfer value is calculated for families of different sizes. While the transfer value is not sufficient to meet all their basic needs, most program participants share feelings of solidarity and empathy with other community members living in similar circumstances. These feelings are resilient to conditions of hardship and deprivation. In fact, program participants express a clear preference for assisting many families with a low amount, even if this means that their families will be unable to meet all their basic needs. This is a strong reminder that communities are the first and last responders to an emergency, and that humanitarian assistance should build on existing social structures. While gap analysis based on economic capacity to meet basic needs and minimum expenditure baskets provides a technical benchmark for setting the transfer value of cash programs, aid providers should be prepared to balance it with considerations around local notions of equity and adopt transfer values that are perceived as equitable in the face of widespread poverty.

Abbas' journey emphasizes the role of national social protection systems to provide long-term forms of support to vulnerable populations. While humanitarian aid programs are intended for short-term relief, they can offer entry points to social protection programs. Humanitarian aid programs are often well positioned to reach those who have fallen through the cracks of national social protection systems. In fact, smaller scale enables flexibility, field teams ensure proximity to affected populations and the registration systems can combine digital systems with face-to-face communication (for example, the registration desks used by SAFER). Linkages between humanitarian aid and social protection systems can offer an exit strategy from humanitarian aid programs and provide long-term, sustainable solutions to affected populations.

The analysis and discussion in this report have shown how the voices of affected populations are relevant for the design of social protection systems. A rights-based social protection system must promote a strong social contract that binds the state and citizens together. Transparency around aid systems, particularly on how section works, is a key ingredient for building the needed trust between the two parties..

Recommendations

For SAFER program:

1. **SAFER should continue to strengthen its outreach mechanisms to increase awareness about the program among affected populations.** Although cost considerations play an important role in designing the outreach and registration systems, efficient solutions exist to ensure that these systems are truly inclusive of marginalized groups and leave no one behind.

    o A wider network of local stakeholders and community leaders could be engaged in the outreach, for example schools, religious institutions and local NGOs. Awareness-raising activities could expand and be appropriately resourced to increase the chances of reaching all marginalized groups.

    o Local organizations are deeply rooted in their communities and provide the first and last line of support to vulnerable members of the community. SAFER could consider designing stronger partnerships with and ceding more decision-making power to local organizations on the design and implementation of some of the program touchpoints, such as outreach, registration and selection of program participants. This would move the needle on the localization agenda from lip service to meaningful engagement.

    o Outreach and registration could last longer, to allow for the engagement of a wider network of stakeholders. They could overlap with assessment and selection phases, with the option to register and onboard program participants later in the program. Latecomers could be provided with a higher one-off transfer at the start, to make up for missed payments and ensure everyone receives the same amount.

2. **SAFER should strengthen its communication strategy, to ensure the program is inclusive of vulnerable groups.** The elderly, those with limited mobility or low literacy levels and those with limited social networks are likely to fall through the cracks of outreach and registration systems and face higher barriers to accessing information and key details of the assistance program. Access to information is the basis for promoting agency among program participants and ultimately enable accountability. Given the preference for face-to-face communication for marginalized groups, SAFER should make the most of its direct touchpoints. For example, SAFER could deploy field staff at FSP outlets around redemption dates to share information and answer questions by its program participants. Alternative communication channels could be explored, such as SMS with voice read-out options, pictogram-based flyers, or designated "inclusive help desks" for the elderly and PWDs.

3. **When responding to an emergency, SAFER should balance considerations about horizontal and vertical expansion of cash assistance.** Notwithstanding the humanitarian imperative to deliver timely assistance, SAFER should balance considerations around speed and equity. Affected populations are bound together by feelings of solidarity. Although small amounts of assistance can only cover some of a family's needs, considerations about mutual aid matter and enter into the equation. When a shock happens, the fungible nature of multi-purpose cash assistance enables existing recipients to re-direct the use of their regular cash transfer to meet emergency needs, while additional resources, if they become available, could be directed towards members of the community affected by the same shock that are not receiving any assistance. Striking the right balance between breadth and depth of assistance is not an easy task. A middle ground is likely to produce better social cohesion and reinforce local notions of mutual aid, compared to agnostic approaches to expansion of aid programs.

4. **SAFER should work with organizations of people with a disability, such as the Lebanese Union for People with Physical Disabilities (LUPD), to address the lack of awareness around the disability card:** awareness raising and counselling are examples of soft activities that could improve the access to the disability card and longer-term forms of support. Although these do not normally belong to Mercy Corps suite of activities, organizations of people with a disability are well positioned to advise and be actively involved in delivering, designing and monitoring them.

For providers of large-scale cash programs, such as Aman, the UNHCR/WFP Joint Action and emergency cash for conflicted-affected people:

5. **Large-scale cash programs should adopt easy to understand targeting approaches and communicate them before registration.** The targeting approach should be based on simple household characteristics that are easily verifiable and less sensitive to manipulation. The National Disability Allowance provides an example of a social assistance program based on categorical targeting. When resources are limited relative to the pool of potentially eligible families, resist the temptation to resort to scoring and identify additional simple categorical criteria to reduce the pool of targeted families. For example, the pool of elderly families can be restricted only to those above a certain threshold age, while the pool of families with young children can be restricted only to those with a minimum threshold number of children.

For the Ministry of Social Assistance:

6. **Increase awareness and make registration systems for social assistance programs more inclusive:** marginalized and vulnerable groups, such as the elderly, face challenges with digital systems to register for assistance, due to low digital literacy levels. Face-to-face communication channels are preferred by these groups. However, the Aman social safety net and the registration system for displaced people following the escalation of hostilities used online platforms for registration. Sensitizing and building the capacity of municipality leaders, local trusted organizations and social development centers to support marginalized groups with registration for social assistance would promote inclusion and improve reach of those programs.

For donors:

7. **Make emergency funding more flexible:** funding flexibility should enable a people-centric response. When contingency funding is made available to respond to an emergency, this should be flexible to accommodate the distinctive constraints of delivering aid in a manner that respects the preferences of affected populations. Donors should avoid imposing conditionalities that translate into a supply-driven aid system. Specifically, timeframes to disburse emergency assistance should be more flexible to allow program teams to reach previously unassisted populations affected by a shock.

Annex 1: Methodological note

In the context of user-centered design, personas are fictional characters, which are created in order to represent the different user types that might use a service, product, site, or brand in a similar way. Personas are more than "people". They are distilled essences of real users. For this research, personas will be created to represent families that are likely to have different experiences through the program touchpoints. The demographic characteristics that are most likely to generate different experiences are the following: gender and age of the head of household, dependency ratio (i.e. presence and abilities of other family members), locations of residence (distance to FSP outlet and shops/markets). Four personas were identified that most significantly represent the caseload of SAFER program participants.

The way personas are identified is critical to ensure user journeys result in accurate representations of distinct experiences. For example, the elderly household category can be defined in loose terms to include: any family with an elderly member (for example, large families with elderly, adults and children) or families with only elderly members (for example, elderly couples living alone). The experiences of families in loosely defined categories can be very different, which makes it more difficult to identify trends and recurring themes. Personas must be defined in a sufficiently narrow way to ensure that the resulting user journey is homogenous across families belonging to the same persona. This ensures that experiences differ due to unobservable (idiosyncratic) characteristics that generate only marginal differences. The table below describes the defining criteria for the personas used in SAFER user journeys:

Persona 1 – Household with young children	-Male head of household -Age of head of household: 25-50 -Family size is 4 and above -No person with disability -Baalbek
Persona 2 – Female-headed household	-head of household is female -Age of head of household: 25-50 -No other adult member who is able to work (18-65 age) -No person with disability -Presence of children (at least one child) -Baalbek
Persona 3 – Elderly household	-Age of head of household: 65 and above -Family size: 3 and below -No other adult member who is able to work (18-65 age) -Maqneh, laat
Persona 4 – Household with a member with a disability	-Male head of household -Age of head of household: 25- 50 -Family size is 4 and above -There is a person with severe disability, who are not able to look after themselves -Maqneh, laat

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