



External Evaluation - **Cash Response**

Port Beirut Explosion

2020, Lebanon

After the tragic Beirut Port explosion on the 4th of August 2020, the Lebanese Red Cross (LRC) responded rapidly by providing life-saving ambulance services to more than 3000 wounded, and distributing more than 2000 blood units to help treat patients in hospitals across Lebanon.

As part of our second phase of response, the LRC teams provided shelter, food aid, hygiene kits, primary health services and psychosocial support services to more than 150,000 persons. Simultaneously, our teams started a massive effort to identify the most vulnerable among the families that were affected and determine the best way to provide assistance.

By the end of August 2020, the LRC had received more than 12 million USD in donations specifically for the Beirut Port Explosion response. We therefore decided that the most effective way to provide relevant aid to as many of the affected families as possible would be to provide unconditional financial assistance to at least 10,000 families. We also decided to provide this cash assistance in USD to ensure that those receiving the aid would benefit from the full value of the donations without any losses due to the fluctuating currency exchange.

This assistance program was set up in record time and, slightly more than one year later, we can proudly say that we have reached 10,817 households. Each family received seven payments of 300 USD each which amounts to a total of almost 23 million USD.

There are still a few hundred families that are currently receiving aid and this will extend only until November 2021.

In the early stages of our response, we had committed to doing our utmost to provide full transparency regarding our intervention. One of the central elements of this accountability and transparency policy consisted of inviting an external specialized company to conduct an operational evaluation of our response and activities. This was completed by the French consultancy firm KEYAID in May 2021 while the program was still ongoing.

We are happy to now fully publish this external report as-is, without any edits. We thank KEYAID for their diligent work and we will spare no effort to integrate the lessons learnt and recommendations into our future responses.

We also thank each and every person, institution and company that donated to help the Lebanese Red Cross respond to this tragedy. We appreciate and value your trust and belief in the integrity of the Lebanese Red Cross, and we will strive to maintain this trust.

Finally, we renew our commitment to also provide an external financial audit covering all donations received by the LRC from the 4th of August 2020 until the end of June 2021. This report will be also be shared publicly as soon as it is available in late September or October 2021.

Sincerely,
Georges Kettaneh
Secretary General - Lebanese Red Cross

Final Review – Cash Response, Port Beirut Explosions 2020, Lebanon

Final report

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List of acronyms

BLF	Banque Libano-Française
CEA	Community Engagement and Accountability
CFM	Complaints and Feedback Mechanism
CTF	Cash Task Force
CVA	Cash and Voucher Assistance
DANA	Damage Assessment and Needs Analysis
DMS	Disaster Management Sector (LRC)
FGD	Focus Group Discussion
FSP	Financial Service Provider
GBV	Gender-Based Violence
ICRC	The International Committee of the Red Cross
ICT	Information, Communication, and Technology
IFRC	International Federation of the Red Cross and Red Crescent
IM	Information Management
KI	Key Informant
KII	Key Informant Interview
LAF	Lebanese Armed Forces
LBP	Lebanese Pound ¹
LRC	Lebanese Red Cross
MHPSS	Mental Health and Psychosocial Support
MSNA	Multi-Sector Needs Assessment
MPCA	Multipurpose Cash Assistance
NGO	Non-Governmental Organisation
PDM	Post-Distribution Monitoring
PSEA	Prevention of Sexual Exploitation and Abuse
PSS	Psychosocial Support
RC/HC	UN Resident and Humanitarian Coordinator
RCRC	Red Cross/Red Crescent (Movement)
SMEB	Survival Minimum Expenditure Basket
UNHCR	United Nations High Commissioner for Refugees
UNOCHA	United Nations Office for the Coordination of Humanitarian Affairs
USD	US Dollars
WASH	Water, Sanitation and Hygiene
WFP	World Food Programme

¹ Lebanese Pound and Lebanese Lira were used interchangeably when discussing with stakeholders. This report uses Lebanese Pound.

Executive summary

On 4 August 2020, two explosions occurred at Port Beirut in Lebanon causing extensive damage to the port, as well as to infrastructure, buildings and vehicles throughout the city and surrounding areas. Nearly 300,000 people's housing was damaged, 190 people lost their lives, and more than 6,000 people were injured in the explosions.²

Methodology and Purpose of the Review

This report presents the findings of the Real-Time-Review (RTR) that was conducted between December, 2020 and April 2021. The purpose of the review was to assess the Lebanese Red Cross (LRC) cash and voucher assistance (CVA) programme in response to the Beirut Port Explosion that occurred in August 2020. The review methodology and framework are qualitative, based on the established terms of reference, discussions with LRC and desk review. In total, Key Aid Consulting conducted 30 KIIs with internal and external stakeholders, and 93 phone surveys with cash recipients.

LRC's cash response to the Port Beirut explosions

Following the explosions, the Lebanese Red Cross (LRC) immediately deployed to the ground and conducted a rapid assessment, assessing more than 40,000 affected households in the first phase of the program. The LRC rapidly committed to provide cash assistance for 10,000 households across the three affected zones. With the significant amount of donations they received, LRC was able to reach almost 10,000 households with a cash transfer value of 300 USD per month per family for seven consecutive months. LRC chose to distribute the cash via ATM cards issued through Banque Libano-Française, which at the time of the explosions was the only bank that rapidly accepted to transfer the funds to recipients in US Dollars. All stakeholders engaged in the final review, including cash recipients, commended LRC for rapidly deciding to distribute the assistance in dollars, as the economic crisis and resulting hyperinflation significantly decreased the value of the Lebanese Pound.

To build on this experience, the LRC has commissioned this review. This summary presents some of the most critical lessons, which are explored in further detail in the full report. Overall, cash recipients considered LRC's response to be a success, with timeliness of assistance and the bold decision to use USD being the most commented on. The process to reach a large number of affected households with cash assistance in the post explosion chaos also presented several challenges, some of them exacerbated by the COVID 19 pandemic.

Reaching 10,000 households with cash assistance

LRC immediately initiated a multisector needs assessment through mobilising their network of volunteers to go door-to-door to collect data on the explosions' impact on individual households. The LRC was assigned the greatest share of 59 out of the 133 affected zones, the rest of which were split across 12 local and international organizations.³ In total, the LRC supported about 10,000 households out of the

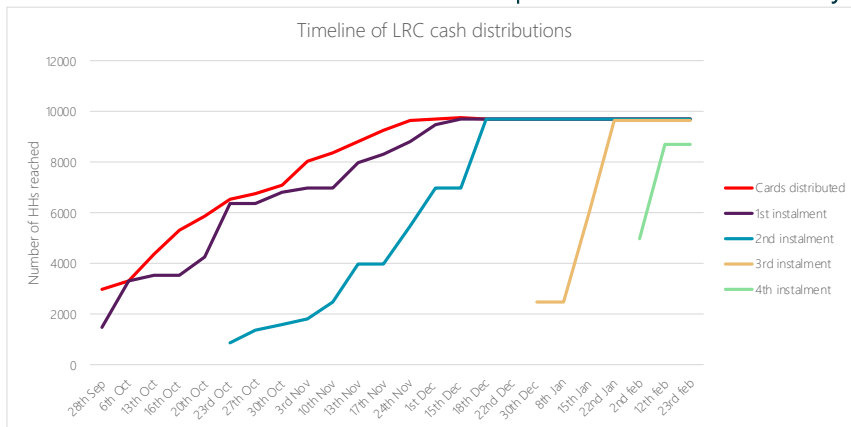
² IFRC. (2020). *Emergency Plan of Action Operation Update Lebanon /MENA: Beirut-Port Explosions*.

³ LRC (2020). Beirut Blast - Multi-Sector Needs Assessment Geosplit - as of 4 September 2020.

40,000 that were targeted as part of the Beirut explosions response by the humanitarian community.⁴ The assessments continued even while LRC started to distribute cash to the households already assessed as eligible to receive the support. Hence, the first disbursement of cash was done by 12 September 2020, while the first instalment was disbursed in early December to these households who have been targeted last. Distributing assistance on a rolling basis has been a critical factor of the timeliness of the response.

At the time of publishing this report, LRC had also decided to use additional donated funds to support 1000 more of the most vulnerable households, with the same amount of aid (2100 USD per household). This additional aid falls outside the scope of this report as it was initiated after the review had already been completed.

Figure 1: LRC cash distribution timeline from 28 September 2020 to 23 February 2021⁵



The cash response was fully in line with affected communities’ needs, priorities, and preferences. The flexibility and fungibility of cash as well as the shift in decision making power it entails from the funder to the recipient, played a significant role in this alignment. The LRC did not collect primary data from affected populations in the design of the cash response, for example about whether they could safely access ATMs, or whether they preferred this delivery mechanism. To favour speed of the response, the LRC relied on its contextual knowledge and on Lebanon being a cash friendly ecosystem. The mainstreaming of protection, gender and inclusion was limited, but luckily did not lead to any severe, reported issues.

Throughout the intervention, LRC faced challenges with the needs assessment data. The most significant issues were related to data cleaning, deduplication, and data sharing, which delayed the response and caused some inclusion errors in the targeting. This also led to challenges in coordination with other actors.

Another coordination challenge was that LRC, together with the International Committee of the Red Cross (ICRC) set a different transfer value (300 USD) than the coordinated and harmonised survival minimum expenditure basket (250 USD) that other agencies used. In the end, distributing a different transfer value did not cause significant tensions among households because the actors also had different response lengths, ranging from one-off cash instalments up to six-to-seven months, so de facto having different total transferred value.

⁴ At the time of writing the evaluation, the number of households reached by other actors was however not publically available. What is available are commitment from WFP to reach 10,000 households (50,000 individuals) with 1,680,000LBP monthly cash assistance (<https://reliefweb.int/report/lebanon/wfp-provides-cash-assistance-50000-people-affected-devastating-beirut-blast>) and UNICEF commitment to provide \$120 one time cash assistance to vulnerable families, with the aim to reach 80,000 individuals. (<https://www.unicef.org/lebanon/stories/unicef-provides-emergency-cash-grants-support-beirut-children-and-vulnerable-citizens>)

⁵ Based on figures reported in: RCRCM Actors. (n.d.). *RCRCM Cash Coordination Meeting, minutes 28 September 2020—23 February 2021*.

Lastly, the response relied heavily on LRC pre-existing strong operational capacities and structures. These were however stretched to absorb an additional 10,000 household's caseload. This placed a high burden on the LRC team leading to staff burnout and turnover which in turn poses the risk of losing some of the institutional memory.

Cash recipients' perspectives on the response

The overwhelming majority of recipients were satisfied with the assistance received and were able to cover their basic needs using the grant. They highlighted the timeliness of the response as a positive factor. The transfer value being a standardised one across households, the ones with specific health related needs found the transfer value not to be sufficient to cover medical expenses. Interviewed recipients also emphasised their trust in LRC and the organisation's targeting and distribution mechanisms. Nonetheless, there were several instances where respondents believed that some deserving individuals did not receive assistance and someone less vulnerable did. The majority of households were satisfied with who received the ATM card in their family despite LRC not consulting with the household members on the choice of primary recipient.

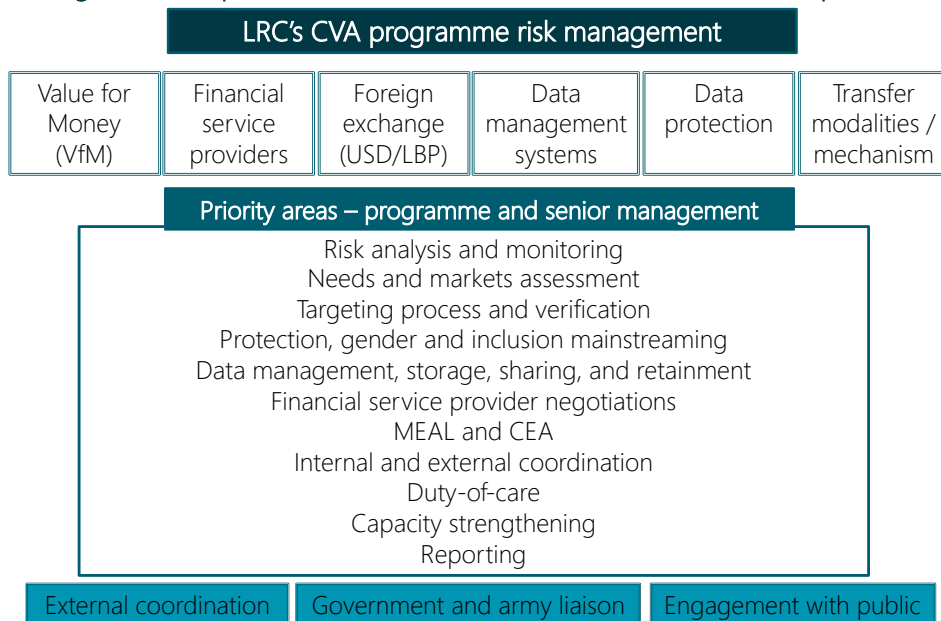
The cash recipients were largely satisfied with the delivery mechanism, stated that they preferred to get subsequent instalments, and that they felt safe and confident in accessing the cash assistance through ATMs. Almost all participants reported being able to easily and safely access markets but said that subsidised products were limited, and they had to make sacrifices on quality. Medications were especially a concern due to rising prices and increasing shortages. Market supply issues are however not a result of the blasts but rather of the economic crisis and are visible across the whole country. Participants did not report any household tensions due to receiving the cash transfers, as most members agreed on the family's spending priorities. The recipients also did not experience any major neighbourhood tensions.

LRC's community engagement and accountability strategy was strong in terms of information sharing with communities, and also had a hotline in place to answer to concerns and requests. Recipients were generally satisfied with the information they received from LRC during distribution. The hotline initially was overburdened and lacked more structured methods of registering requests and complaints. At the time of the review however, the vast majority of interviewed recipients knew how to contact the hotline and submit a complaint. No interviewed recipients mentioned that they complained but rather that they called the hotline for information. Of those who used the hotline, the majority felt safe calling it and reported that it was a great service.

Points of learning for LRC

This review also identified several gaps in LRC's cash response to the Port Beirut explosions. Some of these build directly on LRC's response initiatives, such as the dollarization of cash assistance in Lebanon. Overall, LRC should conduct and document a more detailed risk management framework for their cash and voucher assistance (CVA) programming, with the key topics illustrated in the figure below. Following this, the review reveals several priority areas for LRC technical CVA staff and senior management to pay attention to in terms of learning and strategizing around how these areas can be strengthened for future responses.

Figure 2: Learning and development framework for LRC based on the Port Beirut explosions cash response



Potential quotes from data collection to choose from to include in the Ex Sum:

"I cannot imagine that there can be anything to improve, their response is the best these days. Especially considering that it is in USD", Bourj Hammoud, Man

"I think they could have covered more people like my neighbour, and maybe they can give medications since those are getting really expensive." Geitai, Woman

"Nothing could have worked better, especially considering the condition of the catastrophe." Basta el Tahta, Woman

"The professionalism of LRC is the best thing. Everything I need from them was totally available at all times. LRC are known well and I trust them, I was visited by many NGOs. " Achrafieh, Woman

"LRC is one of the most trustworthy NGOs in the country. Overall people are respectful and very engaged, people need something to trust in this country. LRC is very credible among the people, so it is great that the help came through them. LRC's great reputation was capitalized on in a fantastic way to execute this programme." Achrafieh, Man

"Yes they are fantastic especially because they are in USD and they help us pay or our medication. We do not have a pension and our insurance does cover medication. We also use them for food and other basics and since the exchange rate is good we are really benefiting." Achrafieh, Woman

" The money is a great response instead of food parcel as it allows people the freedom to choose what to do with it." Achrafieh, Man

"I cannot criticize LRC, they contacted everyone and were very inclusive. There are people who are not in need though who are getting money, and those who are in dire need and the 300 USD would not be enough for them on a monthly basis. I know for sure that LRC knocked every door that they could in this area and we trust the completely with this." Zokak el Blat, Man

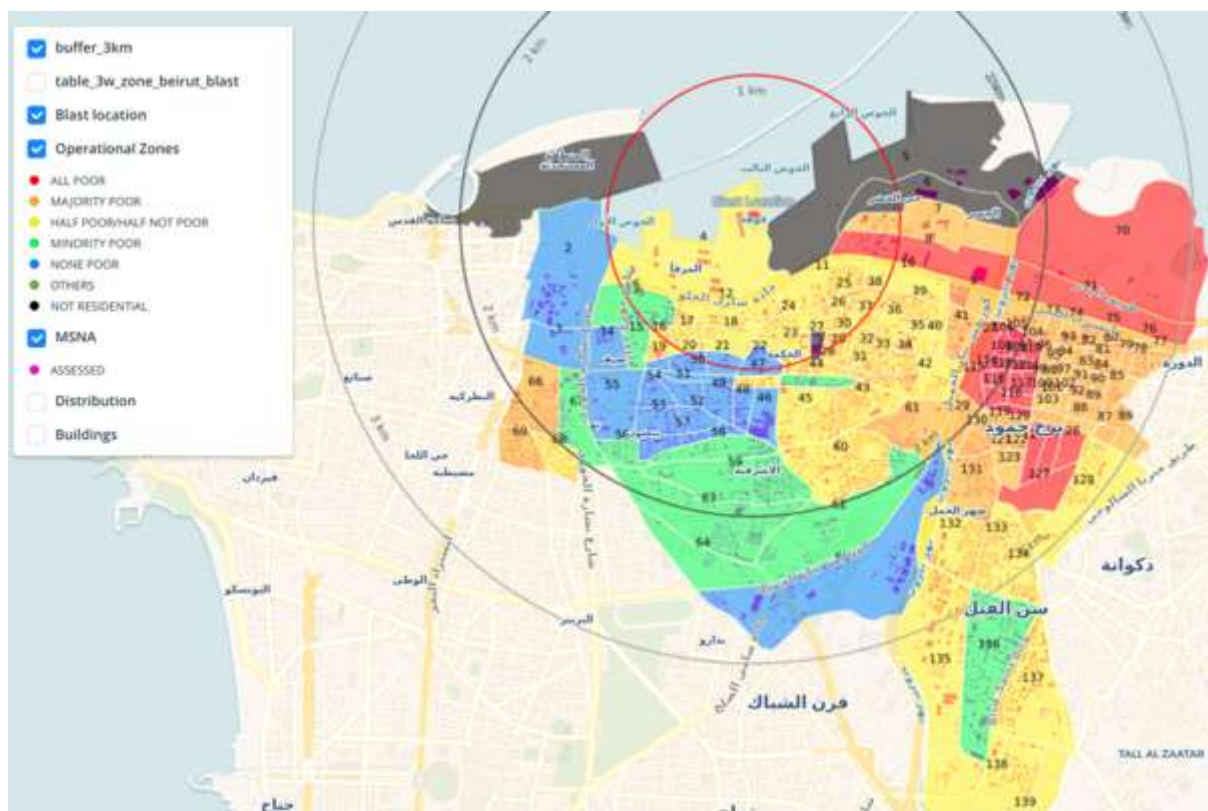
"This way is best, it allows me to be discrete and it is organised, if I cannot go, my neighbour would go for me. I trust her completely." Geitai, Elderly Woman

I. Introduction

On 4 August 2020, two explosions occurred at Port Beirut in Lebanon causing extensive damage to the port, as well as to infrastructure, buildings and vehicles throughout the city and surrounding areas. Nearly 300,000 people's housing was damaged, 190 people lost their lives, and more than 6,000 people were injured in the explosions.⁶

The Lebanese Red Cross (LRC) immediately launched an emergency appeal for 20 million US Dollars (USD) to respond to the impacts of the explosions. The emergency appeal was increased to 125 million USD in September 2020, in order to expand the planned response and include an extensive recovery phase as well as respond to compounding crises in Lebanon, including the Syrian refugee crisis, hyperinflation and currency devaluation, COVID-19, and the Beirut Port Explosion. Almost 65% of that amount, or 80 million USD, was to be distributed through cash assistance targeting at least 10,000 households. However, only a fraction of the appeal was received, with the LRC receiving 28 million USD in donations, 80% of which was allocated to cash assistance.

Figure 3: Operational area map of explosion-affected areas in Beirut⁷



The explosions hit Lebanon at a time of multiple ongoing crises, including a financial and economic crisis causing extreme hyperinflation,⁸ the Syrian refugee crisis,⁹ and the COVID-19 pandemic, which when all combined further exacerbate pre-existing stressors.¹⁰ At the time of the explosions, more than one million

⁶ IFRC. (2020). *Emergency Plan of Action Operation Update Lebanon /MENA: Beirut-Port Explosions*.

⁷ Lebanon Map Hub. (n.d.). *Beirut Blast Operational Zones* [Map]. UNHCR. Retrieved 7 April 2021, from <http://data.unhcr.org/lebanon>.

⁸ The Lebanese Pound (LBP) has gone through a deep devaluation since July 2019 and the exchange rate between LBP and USD changes daily as does the variance between official and black-market exchange rates. <https://lilarate.org/>

⁹ An estimated 1.5 million Syrian refugees and almost 220,000 refugees of other nationalities currently live in Lebanon. <https://reporting.unhcr.org/lebanon>

¹⁰ The World Bank Group, The European Union in Lebanon, & United Nations in Lebanon. (2020). *Beirut Rapid Damage and Needs Assessment*.

people in Lebanon were already estimated to be extremely poor, in addition to the 2.7 million people considered to be generally poor.¹¹ The port explosions increased the vulnerabilities of those living in and around Beirut. Hence, as a result of the explosions, up to one million people were expected to need support for food, health, water, sanitation and hygiene (WASH), shelter, psychosocial support (PSS) and various other basic needs.¹² Poverty was expected to increase with the ripple effects of hyperinflation and the COVID-19 lockdowns.¹³ The combined impact of the multiple crises and the explosions further exacerbated existing gender inequalities and the risks of Gender-Based Violence (GBV).¹⁴

The map in Figure 3 above portrays the wealth status of areas in Beirut, and the impact of the explosions on areas around the port. The map indicates that the most impacted areas within 1km of the blast is home to mostly 50-50% poor and non-poor, while also a high proportion of households that were affected by the blast in the two- and three-kilometres ranges were majority poor and/or all poor.¹⁵

I.1. Project description

Lebanon is home to one of the largest humanitarian cash operations; through the LOUISE platform humanitarian organisations distribute more than 400 millions USD (in Lebanese Pounds – LBP) to Syrian refugees.¹⁶ Cash and Voucher Assistance (CVA)¹⁷ therefore quickly became the preferred response modalities for many of the humanitarian actors engaged in responding to the Port Beirut explosions. The explosions led humanitarian actors in Lebanon to expand their CVA programmes to cover thousands of households in Beirut. They aimed to cover those who had been impacted not only by the blasts, but also by the ongoing economic crisis and COVID-19 pandemic, and who were no longer able to respond to their own needs.

To support the response design, implementation, and coordination, LRC started a multisector needs assessment (MSNA) within a few days of the explosions. To do so, the LRC relied on its extensive volunteers' network who went door-to-door to assess damage and needs. Several other humanitarian actors joined the MSNA initiative which turned into the intended baseline for coordinating the response targeting. However, due to data sharing concerns and LRC's MSNA database issues, the coordination did not fully materialise, as further described in [Section II.2.1.1](#).

Based on early MSNA results, LRC emergency appeal identified cash assistance as a priority modality to cover basic needs and livelihoods. LRC response was therefore designed to cover multiple, cross-sectoral needs for socio-economically vulnerable families in Beirut¹⁸ using multi-purpose cash assistance (MPCA). The first disbursements occurred on 12 September 2020.¹⁹

¹¹ ACAPS, & Emergency Operations Centre Beirut, Assessment and Analysis Cell. (2020). *Analysis of vulnerabilities and affected areas in Greater Beirut, September 2020*.

¹² ACAPS, & Emergency Operations Centre Beirut, Assessment and Analysis Cell. (2020). *Analysis of humanitarian needs in Greater Beirut, 25 August 2020*.

¹³ ACAPS, & Emergency Operations Centre Beirut, Assessment and Analysis Cell. (2020). *Analysis of vulnerabilities and affected areas in Greater Beirut, September 2020*.

¹⁴ UN Women, CARE, UN ESCWA, ABAAD, UNFPA. (2020). *Rapid Gender Analysis of the August 2020 Beirut Port Explosion: An Intersectional Examination*.

¹⁵ World Bank Group. (2020). *Beirut Residents' Perspectives on August 4 Blast. Findings from a needs and perception survey*.

¹⁶ In 2018, LOUISE members distributed more than 435 million USD in CVA via the unified platform. Pelly, Isabel, J., Helene. (2020). *Lebanon One Unified Inter-Organizational System for E-cards (LOUISE) Learning review*. For UNICEF on behalf of LOUISE member agencies.

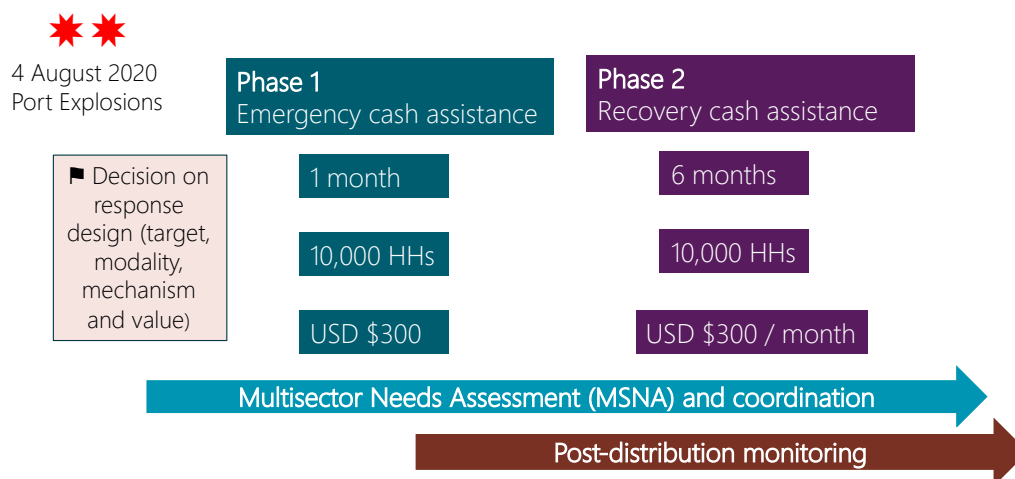
¹⁷ The consultants have chosen to use the CaLP glossary definition of Cash and Voucher Assistance (CVA) when reporting on elements where both cash and vouchers are considered. However, the report references to LRC basic needs support as cash assistance or multipurpose cash assistance (MPCA), since vouchers were not part of the response.

¹⁸ Lebanese Red Cross. (2020). *Beirut Blast Response—Emergency Cash Assistance—CVA project details*.

¹⁹ IFRC. (2020). *Emergency Plan of Action Operation Update Lebanon /MENA: Beirut-Port Explosions*.

The emergency cash assistance consisted of a Phase 1, targeting 10,000 households with an initial grant of 300 USD loaded to an ATM card from Banque Libano-Française (BLF),²⁰ followed by Phase 2. LRC considered Phase 2 as the recovery phase, where 10,000 households were targeted to receive 300 USD per month, for six months. The majority of targeted households were the same in between Phases 1 and 2. However, targeting in Phase 2 relied on a verification exercise which led to the inclusion of new households. LRC was also the first organisation to distribute cash assistance in USD rather than LBP.

Figure 4: Phases of LRC's basic needs cash assistance



As of December 2020, at least 22 organisations had committed to or already distributed CVA as emergency assistance in Beirut, totalling close to 91 million USD planned (of which 74% were planned to be disbursed in USD).²¹ This included Multipurpose Cash Assistance (MPCA), sector specific cash grants (e.g. for shelter, protection)²² and vouchers.

1.2. Objective of the final review

The objective of this assignment was to conduct a final review of LRC cash assistance programme in response to the Port Beirut explosions. The review focused on the core components of cash for basic needs, the MSNA, and the hotline set-up. The review covered the period since the project's beginning in August 2020 until mid-March 2021. The purpose of the final review was to identify the challenges, successes, learnings and recommendations for LRC cash assistance programme, led by LRC Disaster Management Unit.

The **key objectives** of the final review were:

1. To measure the relevance and effectiveness of the direct cash assistance modality in response to the Port Beirut explosions;
2. To examine cash recipient selection criteria, methodologies used, speed, scale and relevance for the affected population;
3. To assess the effectiveness of community engagement and accountability mechanisms including information sharing and complaints management systems;
4. To investigate the efficiency and the strategic use of financial and human resources;
5. To identify gaps in resources and lessons learned and provide actionable recommendations to successfully implement CVA in the context.

²⁰ Ibid.

²¹ Cash Taskforce, Lebanon. (2020). *Emergency Response to the Beirut Blast Emergency Cash Taskforce. Mapping of Emergency Cash Assistance Programs.*

²² Ibid., more details can be found in Table 1 in the referenced Cash Taskforce Mapping.

I.3. Overview of the methodology

The review relied on a **participatory, mixed-methods approach** that included primary and secondary data. The review started with a desk review, then went on to collect primary data remotely through Zoom video calls, and finally collected primary data from cash recipients through phone surveys. The table below provides an overview of the key methodology steps. The full methodology is available in [Annex 3](#). The review matrix is available in [Annex 1](#).

Table 1: Methodological overview

Inception phase & desk review	Review matrix and data collection tools developed, and then approved by LRC	Comprehensive review of over 70 documents (context, project information, MSNA, complaints and feedback mechanism, etc.)
Data collection	30 Remote KIs taking place from 12-31 March 2021	Remote qualitative phone surveys conducted 27 March and 7 April 2021
	28 Internal Stakeholders ²³	6 External Stakeholders
Final Report	Data coding and analysis (qualitative and quantitative) from 1-16 April 2021.	Preliminary findings presentation (online): Week 20 (May)
	First draft report: 30 April 2021	Final report: 30 May 2021
Review limitations	<ul style="list-style-type: none"> ▪ The COVID-19 pandemic caused various limitations in the data collection, the primary one being the inability to collect in-person data. Hence the review changed from focus group discussions (FGDs) to conducting phone surveys with individual cash recipients. ▪ Reaching the respondents by phone proved challenging, even though people were called by LRC volunteers in advance. Scheduling hence changed to move the pre-call closer to the actual time of the interview. ▪ The phone surveys also created challenges in engaging respondents in discussing sensitive or protection-related factors, as callers were unable to assess whether respondents were able to answer discretely and safely. ▪ Cash recipients participating in phone surveys generally showed reluctance in complaining or speaking less positively about LRC's response. This was compensated by implementing FGD which was more conducive to in-depth discussions. ▪ The financial efficiency analysis is limited, as the data sources to conduct this were inadequate. This was raised as a risk when establishing the review framework. ▪ The review did not include non-cash recipients and hence did not inquire about those population groups' experience of inclusion and exclusion errors. 	

II. Findings

The findings in this report are divided into three sections:

1. Relevance and appropriateness;
2. Effectiveness;
3. Efficiency.

²³ Including LRC staff and volunteers, Partner National Societies, IFRC and ICRC.

Findings related to key lessons, challenges and successes are integrated throughout the sections. Some indicators from the review matrix (see [Annex 1](#)) may be reported in different sections than indicated in the matrix due to overlap in data across relevance, effectiveness, and efficiency.

Internal LRC stakeholders (staff and volunteers from LRC, the International Federation of the Red Cross and Red Crescent (IFRC), the International Committee of the Red Cross (ICRC) and Partner National Societies) are referred to as “internal KIs” or “LRC partners.” Affected populations who benefitted from LRC’s cash response are referred to as “cash recipients.”

II.1. Relevance and appropriateness

II.1.1. Relevance of the cash response in meeting the needs of affected populations

This section analyses the extent to which LRC response to the Port Beirut explosions took the needs of affected populations into consideration, as well as whether the project was perceived to be in line with the context’s priorities, and standards applied by the Red Cross and other actors.

The use of the MSNA to assess needs

The MSNA was relevant for collecting primary data on the needs and priorities of affected populations. LRC rapidly started to implement the MSNA to assess the damage and to get additional primary data directly from the households. KIs mostly considered the MSNA to be relevant, which is evident by the fact that several humanitarian actors ended up using LRC’s assessment tool and data. Meanwhile the assessment form underwent several changes, as coordination increased and various actors started adding to and improving the tool. The key assessment areas in the MSNA were health, water, sanitation and hygiene (WASH), shelter, and economic vulnerability data.²⁴ The latter furthermore asked households/respondents to list their priorities for ‘the coming seven days’ (this was changed to three months in the Phase 2 assessments, which also saw a change in needs categories).

The MSNA collected disaggregated data related to respondents’ sex, age, disability status, and gender, and the age of the head of household, but the analysis report published only disaggregated needs by sector, and not by the other criteria.²⁵ Finally, the MSNA was used more as a targeting tool through the assessment of vulnerabilities, rather than as an actual assessment tool that could have given affected populations an opportunity to influence project design and implementation. The MSNA however revealed that the breadth and variety of priorities from affected populations confirmed the appropriateness of using MPCA to cover needs like medication, food, rent, house repairs, and various other basic needs.

Table 2: LRC MSNA Phase 1 to Phase 2, changes in question on priority needs

Phase 1	Phase 2
What are the basic needs you will have the most difficulties meeting in the coming 7 days (Rank 1st, 2nd and 3rd)?	What are the basic needs you have the most difficulties meeting in the next three months (Rank 1st, 2nd, 3rd and 4th)?* *Blue text highlights new areas of inquiry
<ul style="list-style-type: none"> Shelter Repairs 	<ul style="list-style-type: none"> Food

²⁴ Lebanese Red Cross. (2020). *DMS emergency MSNA Questionnaire (tool)*.

²⁵ The MSNA provided background mostly on social scoring criteria, which were applied in the targeting by LRC as follows: Total number of members over age 60, pregnant or lactating family members, children in the household separated or unaccompanied, chronic illness or critical medical condition, chronic illness or critical medical condition, persons living with physical or mental disability, persons in need of permanent medications or healthcare, damages incurred to house or apartment.

<ul style="list-style-type: none"> ▪ Shelter ▪ Food ▪ Electricity ▪ Cash ▪ Medication ▪ Medical care ▪ Hygiene Kit ▪ Drinking water ▪ Toilets ▪ Clothes ▪ Bedding/blankets ▪ Income/livelihood ▪ Care for family members with special needs (e.g. children, elders, people with disabilities or chronically ill, pregnant and lactating women) ▪ Information on how aid is provided ▪ Other 	<ul style="list-style-type: none"> ▪ Health ▪ Education ▪ House rent ▪ Cooking gas ▪ Heating fuel ▪ Drinking water ▪ Domestic water ▪ Tobacco, etc. ▪ Hygienic items ▪ Transportation ▪ Electricity ▪ Mobile phone ▪ Paying debts ▪ Clothing ▪ Winter appropriate clothing ▪ Shelter repairs ▪ Others (please specify)
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The relevance of cash as the response modality

Overall, all key informants (KIs) engaged in the review unanimously agreed that the situation in Lebanon prior to the blasts prompted the need to support the most vulnerable groups of the population with cash assistance. In fact, **all stakeholders agreed on the relevance and appropriateness of LRC using cash in the response.** For LRC, the reason for using cash assistance was to *“help the affected population to decide for themselves what their needs are, and to restore some sense of normality and dignity to them.”*²⁶ The relevance of using cash was confirmed by cash recipients engaged in the review, of whom the vast majority mentioned that the assistance’s transfer value was enough for them to cover their basic needs.

The decision to use CVA as a response modality was made while the MSNA was still on going and was based on the understanding of LRC’s existing CVA capacities, the availability and good functionality of markets in Beirut despite the explosions, and the general perception that cash was appropriate in an urban context with a high variation in affected populations’ priorities.

During these early stages, LRC’s favoured the speed of the response sometimes to the detriment of consulting affected populations. While the decision to use cash in Lebanon is not contested as such due to existing experiences and knowledge of affected populations’ preferences, some project design stages were skipped that were indeed relevant. For example, the decision to use ATMs as the delivery mechanism was not first discussed with affected populations.²⁷

²⁶ Lebanese Red Cross. (2020). *Beirut Port Explosion—Crisis Response, August 2020, public announcement.*

²⁷ This is further expanded in [Section II.3.1. Efficiency of the cash response.](#)

Market assessment and analysis

LRC relied on the team's understanding of market functionality and the fact that Beirut is an urban setting with functional markets^{28,29} as opposed to conduct a formal market assessment. This has been a valid technical decision, given the scale of the markets in Beirut. It also contributed to speed up the situation analysis phase. The MSNA however did not assess affected populations' safe access to markets. Internal stakeholders recognised that the market assessment step was skipped, but the majority did not consider that this had any impact on the intervention's appropriateness itself. Furthermore, the provision of USD (further discussed below) was seen as an extra level of protection for cash recipients due to the stability of the currency compared to LBP. No market monitoring was done (and the planned market monitoring did not materialise), mainly due to LRC's lack of confidence that any findings could be linked to their cash response.³⁰ The Lebanese market since 2019 has been highly unstable due to the economic crisis, currency devaluation, hyperinflation and shortages.

Most of the cash recipients participating in the review reported being able to access markets easily and safely. The respondents highlighted that they were from the area and know the community well, so safety was not a concern. Furthermore, they mostly accessed markets close to their homes. A few participants mentioned rumours that they heard about people fighting over products in the markets, and some also mentioned robberies, but all but one emphasised that they never saw any of these security issues themselves. One woman living in Zarif reported feeling unsafe, especially with the deteriorating economy and increasing poverty levels.

The key concerns raised by several cash recipients were the risks associated with COVID-19, particularly related to crowding and fears of infection. A few participants reported resorting to food delivery and online shopping to avoid the risk of a COVID-19 infection, while some elderly cash recipients sent their children or younger members of the family to do the shopping.

Several recipients mentioned the lack of availability of certain items at affordable prices, specifically powdered milk, sugar and cooking oil, and some mentioned that they had to visit several markets in order to find the items they were looking for. Access to medications was highlighted as another major concern due to high costs and rising prices as a result of the currency devaluation, as well as an increasing shortage of certain medications. Recipients mentioned that for some medications there were alternatives, however these were not always considered as effective or trustworthy.

II.1.2. Appropriateness of the project's design and implementation

The programme was in line with community needs

The analysis of phone surveys related to this section was disaggregated by gender, age, disability status, refugee status, and location, but did not show significant differences across these groups. Where relevant, disaggregated data is presented for specific individuals or groups in this section. Other vulnerability

²⁸ Limited published or shared market assessment data seems to be available in general on the Port explosions, including from the CTF, except for WFP VAM data and an inter-agency shelter market assessment: WFP Lebanon. (2020, August 20). *WFP VAM & Supply Chain Unit Lebanon. Monitoring Results for FSSWG Meeting (Port Explosion)*; Mika, J., & Karma Haidar (CAMEALEON/NRC), Tania Saab (ACTED), Bilal Hussein (Concern) and Nadiya Ibrahim (Caritas Switzerland). (2020). *Relying on Markets for the Beirut Blast Shelter Response. Emergency Market Mapping and Analysis of Selected Construction Material Markets in Lebanon.*

²⁹ LRC meeting minutes highlight their lack of confidence in conducting urban market assessments or being able to create causal links between the market assessment data and the cash response due to the nature of the urban setting, the economic crisis, and add-on effects of the COVID-19 pandemic. This perception was also confirmed by several internal KIs. RCRCM Actors. (n.d.). *RCRCM Cash Coordination Meeting, minutes 28 September 2020—23 February 2021.*

³⁰ LRC Emergency Plan of Action update from December 2020 states that: "Strong monitoring mechanisms are put in place for regular monitoring of cash interventions, vendors and the markets." However, the latter did not materialise, and the general PDM does not inquire about markets. IFRC. (2020). *Emergency Plan of Action Operation Update Lebanon /MENA: Beirut-Port Explosions.*

criteria (e.g. LGBTQI+) were not captured in the sample due to the sensitivity of asking people about their gender identity. Other actors' analyses of the response however does include information on LGBTQI+ persons, as well as migrants and refugees, and noted that these groups were highly dependent on non-government organisations (NGOs) for basic needs assistance.³¹

LRC cash response was perceived to be appropriate by cash recipients. Many cash recipients engaged in the review mentioned that receiving the cash in USD meant that they were still able to cover their needs, despite the hyperinflation. However, some participants highlighted that prices have been shifting quickly in response to the increase in the USD black market exchange rate, so many items remain expensive, even for those receiving humanitarian cash assistance in USD. The overwhelming majority of recipients responded to the economic situation by buying cheaper options at the expense of their quality.

Several participants mentioned that LRC cash assistance was their only source of income as unemployment in Lebanon has increased.³² The most common needs that were covered with the assistance were food, water, medications, and rent, which could all be met through the cash assistance.³³ Some respondents reported being able to fix their homes after the blasts with part of the assistance, while others mentioned that they could not given the amount.³⁴ Many participants, especially those with no other or limited income due to unemployment or large families, mentioned that the transfer value was not even enough to cover basic needs, but were still grateful for any level of assistance received. **Many cash recipients reported healthcare costs as the main reason why they did not consider the transfer value to be enough.** Either they were unable to obtain needed care, or they had to spend most of the cash received on necessary medical care or medications for chronic conditions not covered by insurance or social security. Many participants reported that the healthcare costs were rising and were too expensive for them. This was especially relevant as other NGOs were providing food parcels, but no one was providing medications, so they used the cash from LRC to cover these costs.

Several participants mentioned that they are currently in debt from house repair costs and medical bills, however some respondents had been able to cover their debt with support of LRC's cash assistance.³⁵

The overwhelming majority of cash recipients reported that they did not share their assistance with anyone due to their dire need for all of it. A few participants mentioned helping their close family members, some of whom provided monthly assistance to their parents, siblings, or children; while others had shared one-off cash support for urgent needs. One woman in Zarif mentioned sharing her assistance with a friend that did not receive any. One man in Mar Mkhayel mentioned helping people who were in more need, and one woman from Achrafieh mentioned that she shares some of the money with the church charity, elaborating that there were people in greater need than her family.

³¹ For example; UN Women, CARE, UN ESCWA, ABAAD, UNFPA. (2020). *Rapid Gender Analysis of the August 2020 Beirut Port Explosion: An Intersectional Examination*.

³² Increasing unemployment was also identified as a critical issue in the desk review, for example: "As unemployment increases and salaries in LBP remain unchanged, the middle class is disappearing and the Lebanese population is being pushed into poverty, with people unable to afford food and basic non-food items." Mika, J., & Karma Haidar (CAMEALEON/NRC), Tania Saab (ACTED), Bilal Hussein (Concern) and Nadiya Ibrahim (Caritas Switzerland). (2020). *Relying on Markets for the Beirut Blast Shelter Response. Emergency Market Mapping and Analysis of Selected Construction Material Markets in Lebanon*.

³³ This finding was in line with the MSNA findings, registering shelter repairs, food, and medication as priority needs. Lebanese Red Cross. (2020). *Disaster Management Sector Beirut Port Explosion Response Assessment Results (MSNA, DANA)*. The World Bank Group. (2020). *Beirut Residents' Perspectives on August 4 Blast. Findings from a needs and perception survey* confirmed this, as well as the priority for financial and livelihoods assistance.

³⁴ The grant was not supposed to cover shelter repair needs.

³⁵ In the first MSNA report, only 13% (N = 907) of households reported that they had any savings available. Lebanese Red Cross. (2020). *Disaster Management Sector Beirut Port Explosion Response Assessment Results (MSNA, DANA)*. Other resources confirmed that households had exhausted their savings, making them more vulnerable to indebtedness and poverty, for example: ACAPS, & Emergency Operations Centre Beirut, Assessment and Analysis Cell. (2020). *Analysis of humanitarian needs in Greater Beirut, 25 August 2020*.

The project was overall in line with communities' needs, since the MPCA is by nature applicable to varying needs across targeted households. Hence, internal stakeholders highlighted that even if the decision to distribute cash was made by the senior management and without consulting the affected population, the cash was still the preferred and most appropriate modality.

The feasibility of LRC's cash response was confirmed by how quickly LRC was able to handle such a high caseload of cash, including the rapid contracting of BLF as a new financial service provider (FSP) to disburse the cash in USD. However, the MSNA and data recording and cleaning were reported to be beyond the existing capacities of LRC. The issues impacting the MSNA are further reported in [Section II 2.1.1](#).

With the economic crisis in Lebanon, there was no change affected populations' need for cash assistance. Throughout LRC cash response, the most significant adjustments made were related to work processes, e.g. changing assessments and follow-up to be remote/by phone as a result of the COVID-19 lockdown. There were limited adjustments made to the actual project, where neither results of the ongoing MSNA nor PDMs suggested or led to changes in the implementation.

Overall, the various KIs and cash recipients engaged in this review validated that LRC response design was consistent with the priorities of affected populations, and hence with the overall goal and objectives of the project. These were to cover multiple, cross-sectorial needs in an urban context as a result of the blasts, the economic crisis, and the COVID-19 pandemic.³⁶

II.1.3. LRC's CVA preparedness

There was consensus among internal KIs and partners that LRC was able to capitalise on its existing experience with CVA for Syrian refugees (see also Figure 5 below). LRC's CVA preparedness efforts and contingency planning however did not consider an emergency of the scale of the Port Beirut explosions,³⁷ as they focused on only 1,000 households for cash assistance. While it was arguably difficult to anticipate a rapid onset crisis of this magnitude in Beirut, the scale of the LRC response surpassed their preparedness efforts.

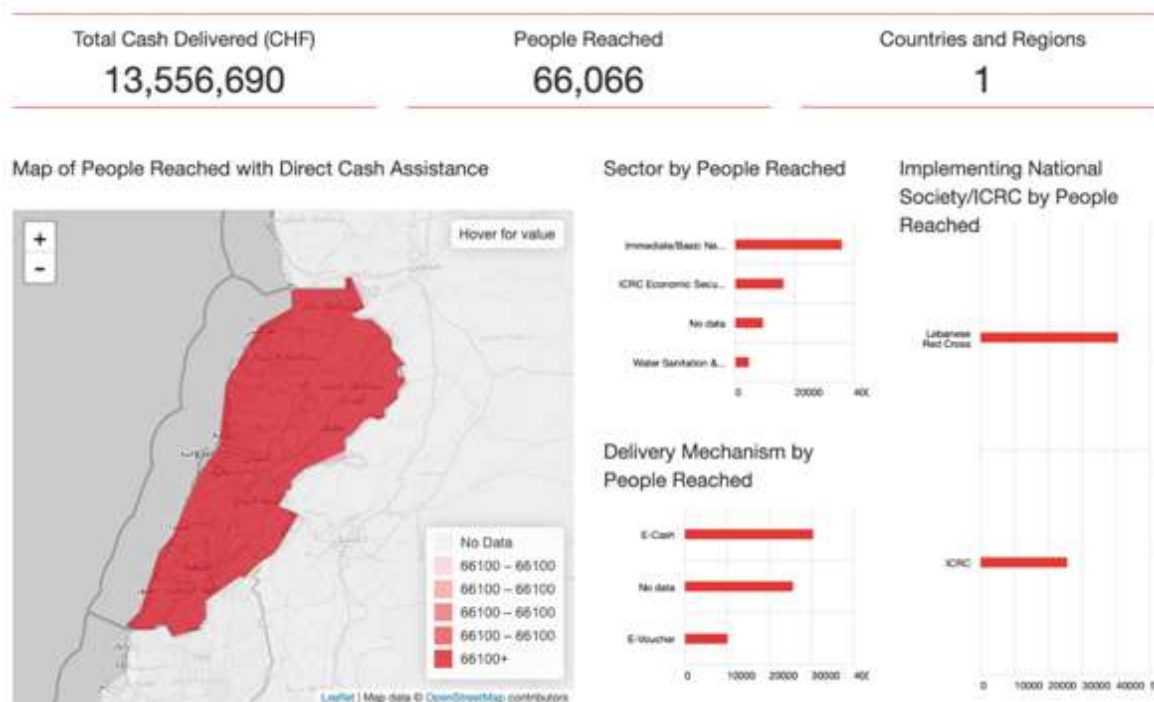
LRC was nevertheless able to use what they had learned from those responses, particularly from having systems and tools in place, and from their experience in using ATM cards.³⁸ With investments in their cash preparedness occurring since 2017, the Red Cross/Red Crescent (RCRC) Movement partners regarded LRC as a strong cash-ready national society, which they proved by reaching almost 10,000 households in two-three months. Furthermore, the existing buy-in from senior management to use direct cash assistance also supported LRC Disaster Management Sector's (DMS') decision to move ahead with cash for this response.

³⁶ Lebanese Red Cross. (2020). *Beirut Blast Response—Emergency Cash Assistance—CVA project details*.

³⁷ LRC has worked with several of Partner National Societies on CVA preparedness and implementation since December 2015. A CVA self-assessment undertaken in 2018 reported that LRC had the potential capacity to implement CVA to meet the needs of 3,000 households during a rapid onset emergency at the national level. Lebanese Red Cross. (2018). *Cash Preparedness Self-Assessment Workshop Report, Lebanese Red Cross; Reflection, SWOT, Self-Assessment and PoA for Cash Preparedness, May 2018*.

³⁸ Lebanese Red Cross. (2018). *Cash Preparedness Self-Assessment Workshop Report, Lebanese Red Cross; Reflection, SWOT, Self-Assessment and PoA for Cash Preparedness, May 2018*; also mentioned by several internal KIs.

Figure 5: LRC’s experience with direct cash assistance, Lebanon 2017-2019³⁹



II.2. Effectiveness

The following section analyses the extent to which the project was effective in reaching the target population with a quality cash response, as well as the effectiveness of the chosen delivery mechanism. It then goes on to discuss the effectiveness of LRC community engagement and accountability (CEA) strategy, including information sharing and the established complaints and feedback mechanisms. The use of Red Rose and Survey123 is discussed in [Section II.3.1. Efficiency of the cash response](#) rather than in this section, as indicated in the review matrix.

II.2.1. Project implementation and coordination

II.2.1.1. The MSNA and data management issues

Pathway to reach 10,000 households with cash assistance

Overall, LRC’s cash response rapidly achieved significant gains, even though the priority for speed and scale created challenges in coordination and targeting efforts. After the explosion, based on its financial capacity, LRC decided to target 10,000 households with cash assistance, which was generally admired by both internal and external KIs. This overall figure represents about a fourth of the overall target of the humanitarian community as a whole.

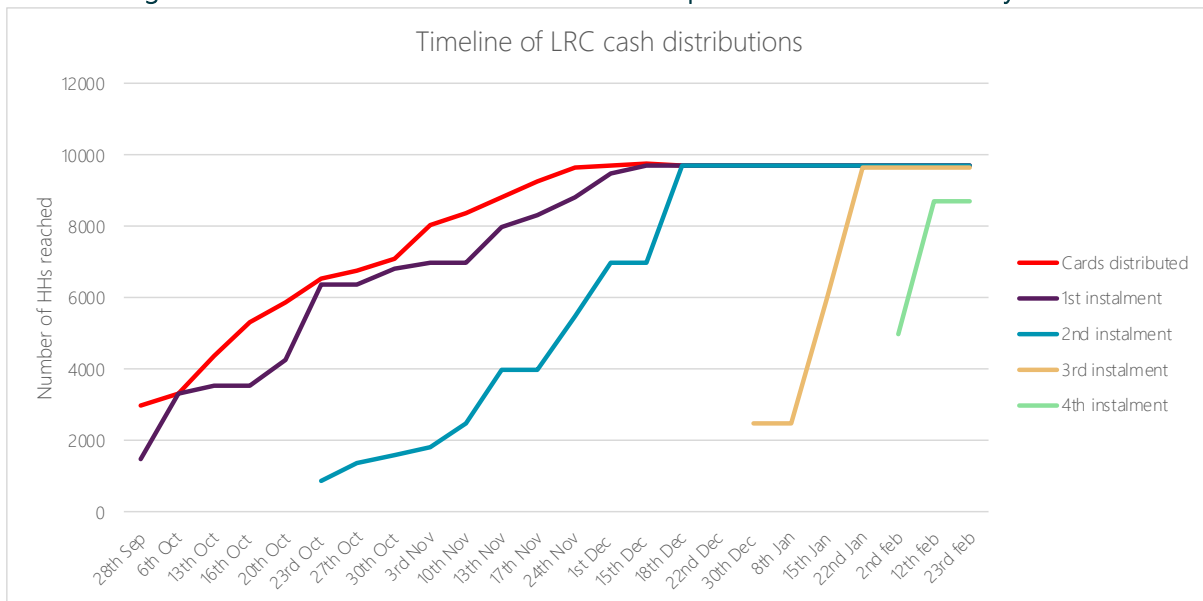
However, the decision to scale up came with significant challenges, as LRC had never provided cash assistance for that many beneficiaries before. Though, this was a self assigned target, as a result of a discussion between the senior management and the DMU on maximum targets, the majority of interviewed internal stakeholders felt that this target did not fully consider systems and staff capacities and the complexities of delivering the response in an urban environment during the COVID pandemic. Several KIs stated that there were limited efforts to understand the challenges and risks associated with

³⁹ RCRCM CashHub. (n.d.). *Lebanon Direct Cash Assistance, 2017-2019*. [Map]. Retrieved 1 April 2021, from <https://cash-hub.org/resources/cash-maps/#map2>.

distributing cash to 10,000 households, including whether the banking system would be able to respond in both the short and longer-terms.

Nevertheless, LRC overall reached the target in a reasonable amount of time.⁴⁰ **LRC strategy to distribute ATM cards and instalments on a rolling basis was successful as it boosted the timeliness of the response with the first round of targeted households were reached as early as 12 September 2020.** This was based on the MSNA’s verification,⁴¹ and those reached early consistently received the planned top-ups while targeting for additional households continued. The timeline for ATM card distribution and cash instalments is illustrated in the following figure.

Figure 6: LRC cash distribution timeline from 28 September 2020 to 23 February 2021⁴²



All KIs praised the high quality of LRC’s response. For instance one said: “It is true that at times we compromised quality but the delivery of assistance in a timely manner was very good and much better than many other NGOs” (translated quote from an internal KI). Both internal and external KIs confirmed that they never reported nor received complaints about any unintended or negative consequences of LRC cash response. This was furthermore confirmed in the first PDM conducted on the cash response.⁴³

The overwhelming majority of engaged cash recipients were satisfied with the timing of the assistance, with the first disbursements ranging from one month to three after the blasts, though a few did not receive payments until December or January. Only two participants felt that the assistance was not timely enough. Several recipients mentioned that LRC’s cash response was earlier than they expected to receive any cash assistance, and timely when compared to other NGOs’ responses.⁴⁴ Several recipients mentioned that it came at the perfect time as they were unemployed, late on rent, or accruing debt.

Many recipients mentioned that the subsequent instalments were timely and did not face delays, while some purportedly experienced instalments that were up to one week late. Several recipients complained that these payments were irregular, and a few mentioned that one of the transfers (most often reported

⁴⁰ Reasonable if compared to many other sudden-onset disasters of similar size. Furthermore, LRC started the first cash distributions before most actors responding to the Port Beirut explosions.

⁴¹ IFRC. (2020). *Emergency Plan of Action Operation Update Lebanon /MENA: Beirut-Port Explosions*.

⁴² Based on figures reported in: RCRCM Actors. (n.d.). *RCRCM Cash Coordination Meeting, minutes 28 September 2020—23 February 2021*.

⁴³ The PDM found that, 99% of respondents (N = 206) were fully satisfied with the delivery mechanism (ATM) used, 100% found the cash modality to be appropriate, and 69% said to receive the assistance when they most needed it. Lebanese Red Cross. (2020). *Post-Distribution Monitoring findings, Disaster Management Sector, Round 1*.

⁴⁴ The review did not establish the timeliness of other actors’ responses.

as the fourth) was very late. As per LRC informant, this delay in the fourth instalment was the result of the reconciliation exercise. No participants experienced having a payment be entirely skipped.

MSNA data management

The most critical point of tension that caused delays was the data management and cleaning. With LRC rapidly kicking off the MSNA, they became the agency in charge of centralising all the data. Several other international NGOs and United Nations (UN) agencies participated in the actual data collection, with coordination supported by the United Nations Office for the Coordination of Humanitarian Affairs (OCHA)⁴⁵ (see [Annex 2](#) on the MSNA's geographical split). Several external KIs applauded LRC for initiating the MSNA and mobilising its vast volunteer network, reaching almost 43,000 households by early November.⁴⁶ However, the speed led to several gaps, which were reported by a mix of internal and external stakeholders, and included:

- The MSNA format and the tool used were not sufficiently relevant or set-up to be used for targeting.⁴⁷ The gaps included issues with the geographic registration of individual households done by GPS, which was inaccurate. This caused the double registrations of some families, as well as the exclusion of families staying for example in a separate room in the same apartment as someone already registered. The United Nations High Commissioner for Refugees (UNHCR) supported LRC in fixing this, by integrating a geographic information system (GIS) component into the MSNA within the first two weeks of the response.⁴⁸
- The existing LRC structure was siloed between the various sectors and departments, causing internal coordination problems. The most significant one was that the DMS initially had no dedicated support on information management (IM). The most significant resulting problems were related to data cleaning and sharing.
- There were human errors in the data entries, mainly due to two factors: 1) the form was not restrictive enough in how data could be entered, and 2) the volunteers did not get sufficient training on the form prior to starting data collection. For the latter, this was partly due to the need for LRC DMS to recruit and rapidly train LRC Youth volunteers who had not previously engaged in humanitarian work.⁴⁹
- The MSNA asked several questions on economic vulnerability that respondents were unwilling to answer openly due to the shame attached to this, and volunteers sometimes skipped these questions.

Additionally, the COVID-19 lockdown impacted the ongoing MSNA, as physical surveys were shifted to phone surveys.⁵⁰ This made it impossible to verify the household damage and to check for more families in one location, for instance.

All the issues listed above created delays, both for LRC and for other actors expecting to use the MSNA data.

⁴⁵ LRC was, among others, supported by Acted, Intersos, Medair, NRC, Save the Children and Solidarite to collect MSNA data. Lebanese Red Cross. (2020). *Disaster Management Sector Beirut Port Explosion Response Assessment Results (MSNA, DANA)*.

⁴⁶ IFRC. (2020). *Emergency Plan of Action Operation Update Lebanon /MENA: Beirut-Port Explosions*.

⁴⁷ The DANA and the MSNA tools were merged into one survey, which was loaded onto ArcGIS 123Survey.

⁴⁸ The MSNA targeted all households in the affected areas in Beirut. On the issue of targeting cash recipients, it was unclear to the consultants how MSNA volunteers informed the respondents on the difference between assessment and targeting for assistance, hence the MSNA potentially created expectations for some households who would eventually not receive cash. Furthermore, the MSNA also collected sensitive, personally identifiable data on thousands of households who did not receive assistance.

⁴⁹ Disaster Management Sector Beirut Port Explosion Response Assessment Results (MSNA, DANA). Youth volunteers were supported by the Beirut Committee, which consists of previous LRC Emergency Medical Services volunteers that continue to support LRC. The Beirut Committee members were more knowledgeable about the Beirut neighbourhoods than the volunteers who were often not from the assessment areas.

⁵⁰ IFRC. (2020). *Emergency Plan of Action Operation Update Lebanon /MENA: Beirut-Port Explosions*.

MSNA data sharing issues

The most critical issue raised by all external KIs and the majority of internal KIs was the sharing of MSNA data. All MSNA data was uploaded to LRC's platform, but unfortunately LRC delayed sharing the data externally due to a lack of strong and agreed-upon data sharing agreements. Questions of data protection does not seem to be yet fully institutionalised as the consultants were not presented with any data protection policy, nor was any such policy mentioned by internal stakeholders engaged in the review.

Both internal and external stakeholders recognised that the issues of data sharing were related to LRC's capacity to clean and ensure the reliability of such a huge data set. The siloed work in between information and disaster management further led to delay in data cleaning and removing duplications. This in turned, caused LRC own interventions to be delayed. Furthermore, organisations who were initially planning on using the MSNA database, had to go back to collect new data for their responses' targeting. External actors got access to the MSNA data at the end of November.

II.2.1.2. Harmonisation of transfer currency and transfer value

Using USD in the cash response

LRC decided from the onset of its response to make the disbursements in USD. There were two key reasons for this: the first being the economic crisis and the hyperinflation that was severely impacting the value of the LBP, and hence the impact of the cash transfer for recipients. Secondly, LRC committed to their donors to distribute in USD to maintain the value of the funding received.⁵¹

"[I] appreciate that [LRC] took lead on distributing USD; because they did, everyone else managed the same. It had a huge impact. If you look at the exchange rate at the time, the exchange rate went flat during the initial USD distributions(...) – the lengthy discussion is still ongoing for the refugee response. ...I was happy that someone was willing to take an uncoordinated risk." (external KI)

LRC was highly praised by other actors in the response for, together with the International Committee of the Red Cross (ICRC), making the decision to use USD. The discussion on dollarization of humanitarian aid in Lebanon is highly political, hence this review does not aim to provide an in-depth understanding of the existing challenges to using USD or to the exchange rates.

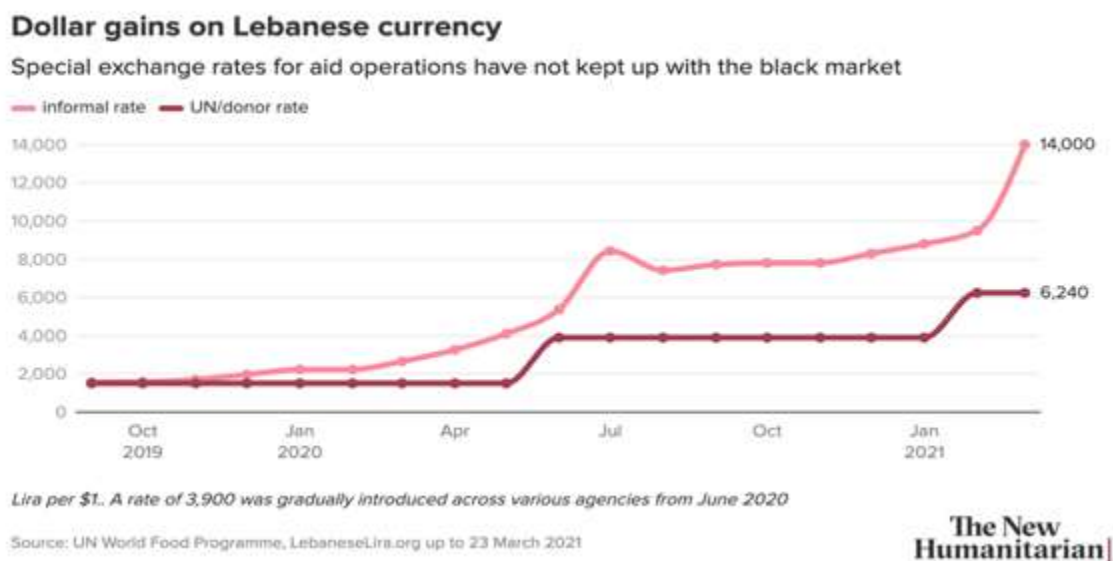
The review did not reveal any critique of LRC's decision to use USD, neither from internal nor external KIs. Rather, **KIs held the perception that LRC helped pave the way for other actors to also distribute in USD.** Some external KIs thought that LRC could play a stronger role in ongoing

advocacy efforts with both the government and in the humanitarian coordination system on dollarizing the cash response throughout Lebanon, including for refugees. The Cash Taskforce (CTF) guidance for emergency cash assistance in Beirut highlighted that the UN Resident and Humanitarian Coordinator (RC/HC) had approved the disbursement of USD to protect the value of donor funding.⁵² The below figure shows that the negotiated exchange rate used by aid operations did not keep up with the rate of US on the black market. This negotiated exchange rate however never fully materialised, and the effective UN/donor rate in January 2021 was rather 3,900 than 6,240 LBP.

⁵¹ Lebanese Red Cross. (2020). *Response: Beirut Port Explosion Multipurpose Cash and Vouchers Assistance (CVA): Currency Position Paper*. The paper expanded on factors for LRC's decision to provide assistance in USD: "Exchanging USD at the official exchange rate provided by the banking sector will lead to 50% loss in the value of the fund; Providing assistance in LBP in a large scale will have an impact on the devaluation of the LBP value which will negatively affect the current deteriorating economy; Black market exchange rates are not yet stabilized and continue to rise which is affecting the purchasing power of the LBP; Some goods and services can only be purchased in US dollars, such as building supplies, glass, rent, etc. In this case, the recipients will not lose any money while converting from LBP to USD."

⁵² Cash Taskforce, Lebanon. (2020). *Emergency Response to the Beirut Blast Emergency Cash Taskforce. Mapping of Emergency Cash Assistance Programs*.

Figure 7: Black market vs. negotiated rates on USD to LBP exchange in Lebanon from 2019 to March 2021⁵³



The interviewed cash recipients confirmed their satisfaction with receiving the cash assistance in USD instead of LBP. For example one person said, *"It is fantastic that [the cash grants] are in USD, since the exchange rate is good, we are really benefitting"* (cash recipient supported by LRC).

Despite not being formalised, LRC conducted a risk assessment related to the dollarization of their response. An especially sensitive one was the complementarity with other actors using cash assistance, who might not have the ability to distribute in USD.⁵⁴ This was complemented by findings from an early inter-agency market assessment on shelter, highlighting advantages and disadvantages of both USD and LBP.⁵⁵ It does not appear however that LRC conducted any follow-up analysis on the identified risks of using USD.

Alignment of the SMEB

LRC took another significant decision at the onset of the response, which was to raise the transfer value of the coordinated Survival Minimum Expenditure Basket (SMEB) to USD 300 instead of USD 250. The value differences between what the CTF organisations and what LRC provided are illustrated in the following table:

Table 3: SMEB differences between CTF and LRC⁵⁶

SMEB items / categories	CTF LBP Value	LRC LBP value	CTF USD value	LRC USD value
Food	717,962	684,996	106	99

⁵³ *To dollarise or not to dollarise, that is the question.* (2021, March 24). The New Humanitarian. <https://www.thenewhumanitarian.org/analysis/2021/3/24/aid-millions-wasted-in-lebanese-currency-collapse>.

For the most recent updates on exchange rates, follow: <https://lebaneselira.org/>.

⁵⁴ Lebanese Red Cross. (2020). *Response: Beirut Port Explosion Multipurpose Cash and Vouchers Assistance (CVA): Currency Position Paper.*

⁵⁵ Mika, J., & Karma Haidar (CAMEALEON/NRC), Tania Saab (ACTED), Bilal Hussein (Concern) and Nadiya Ibrahim (Caritas Switzerland). (2020). *Relying on Markets for the Beirut Blast Shelter Response. Emergency Market Mapping and Analysis of Selected Construction Material Markets in Lebanon.* Other disadvantages to USD highlighted in the report were, risks related to black market exchanges, risks of tensions with the Ministry of Social Affairs and Lebanese Armed Forces (LAF), social tensions between cash recipients who receive assistance in different values, and USD liquidity constraints.

⁵⁶ Cash Taskforce, Lebanon. (2020). *Emergency Response to the Beirut Blast Emergency Cash Taskforce. Mapping of Emergency Cash Assistance Programs;* Lebanese Red Cross. (2020). *Survival Minimum Basket and Transfer Value;* Lebanese Red Cross. (2020). *Response: Beirut Port Explosion Multipurpose Cash and Vouchers Assistance (CVA): Currency Position Paper.*

NFIs	968,583	1,395,014	144	201
Total	1,686,546	2,080,010	250	300

The cash recipients participating in the review elaborated that with proper budgeting and economising, coupled with other sources of income, they were able to manage day-to-day. However, only one woman mentioned that the cash assistance improved her general standard of living. Several respondents mentioned that LRC's response raised morale and that their immediate presence on the ground created a sense of safety for affected populations.

This review does not make any final conclusions on whether the decision to distribute 300 USD instead of 250 USD was accurate, as there is evidence for both the relevance, but also the potential problems that this could have caused. These are expanded upon in the following table:

Table 4: Complications and relevance of LRC's uncoordinated SMEB transfer value

Complications of the 300 USD SMEB	Relevance of the 300 USD SMEB
Unharmonized transfer values amongst actors responding in the same geographical area can lead to social tensions and/or reputational risks for organisations using lower SMEB values.	The number of instalments by different actors were not aligned between one-off, three-four months and six months (see Figure 6 below). Furthermore, several actors distributed in LBP. Hence, using the coordinated SMEB would not be aligned in any case.
Other actors' budget restrictions were exposed.	The value corresponded to the needs of affected populations.
Some actors prioritised the need for blanket targeting in this response over the need for higher amounts being given to fewer households.	LRC did not have the capacity to target more than 10,000 households with lower amounts using the coordinated SMEB.
Actors had no common understanding of what the added 50 USD contributed to and did not necessarily see this as justified (presented as COVID-19 top-up, but also for meat, chicken and vegetables.) ⁵⁷	LRC updated the SMEB calculation internally and agreed with partners on the relevance of adding COVID-19 top-up, health costs, and high-nutritional value items. ⁵⁸

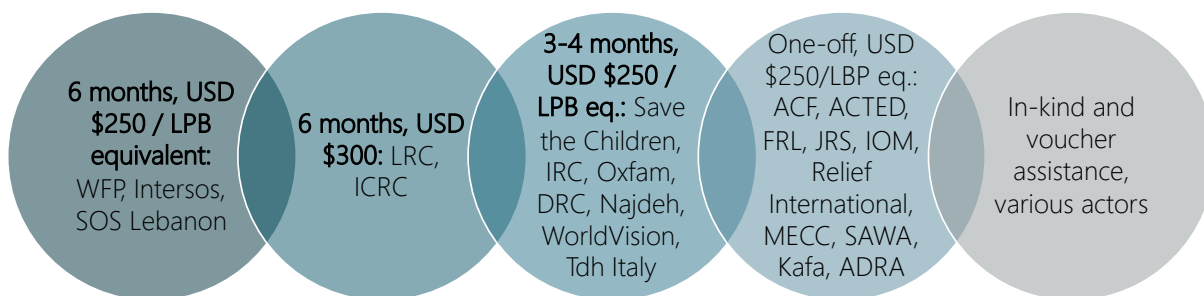
In the end, none of the external KIs nor LRC partners found the discrepancy of 50 USD to be significant enough that it was unacceptable. Rather, it was the lack of coordination from LRC and its decision-making process that was regarded negatively.

Various other actors committed to using the CFT's SMEB, however the number of instalments differed significantly from one to six months, largely depending on agencies' available budgets. This is illustrated in the figure below:

⁵⁷ Cash Taskforce, Lebanon. (2020). *Emergency Response to the Beirut Blast Emergency Cash Taskforce. Mapping of Emergency Cash Assistance Programs.*

⁵⁸ The SMEB calculation variation between the CTF October 2020 update and LRC's SMEB for Phase 1 actually shows a lower amount for food on LRC's SMEB, whereas the added amount is primarily on COVID-19 related expenses and winterization included under non-food items. See also Table 3. Lebanese Red Cross. (2020). *Survival Minimum Basket and Transfer Value.*

Figure 8: SMEB and length of responses used by different actors engaged in responding to the Port Beirut explosions⁵⁹



The overwhelming majority of cash recipients preferred to receive the cash assistance in several instalments. The most commonly cited reason was that it enabled them to better budget their spending, while some reported that this preference was due to a fear of robbery or worry about where to keep a larger sum of money. Many participants compared the cash assistance to a salary that promoted budgeting for the month to cover regular expenses and helped prevent unnecessary spending that may happen with a lump sum. Almost all recipients highlighted that had they received the money in one instalment, they expect that they would have used the cash faster and for different items. Only a few recipients mentioned a preference for receiving one large instalment of cash. The main reason was to cover debts, pay rent, or pay major healthcare expenses.

II.2.1.3. Effectiveness of the delivery mechanism

LRC used the BLF to distribute the cash through ATM cards. LRC considered this to be the best option for the following reasons:

- BLF was the only bank that accepted to commit to distributing cash in USD immediately after the explosions;
- The security risks related to distributing direct cash in an urban area outweighed the potential risks of some recipients (such as the elderly or people living with disabilities) not being able to access the banks;⁶⁰
- It was possible for cash recipients to assign a proxy to collect the cash for them if they were not able to or did not feel safe going to the ATM;
- LRC had previous experience using ATMs for cash distributions, however their existing service provider was unable to distribute in USD for the port explosions response.

While cash recipients had not been consulted on their preferred delivery mechanism or ability to access and use ATMs, **the majority of recipients engaged in the review preferred this delivery mechanism.** They emphasised that it was the best method, specifically in comparison to cheques that are difficult to cash in the current situation, or direct cash transfers that have greater limits on being distributed in USD. Some of the benefits of using ATMs recipients mentioned included discrete access that maintains privacy, safety, and freedom to withdraw the money at a convenient time; less crowding than direct cash distributions, thus decreasing the risk of COVID-19 transmission; reliability; and that ATMs were unaffected by lockdowns and provide dignified access to assistance.

A few recipients preferred direct cash, for example as mentioned by several elderly recipients. However, those with a different preference also acknowledged that direct cash distributions would be inconvenient for LRC's staff. A few recipients suggested that LRC should have checked with the most vulnerable individuals regarding their mobility, as many elderly and disabled individuals cannot access ATMs easily.

⁵⁹ Cash Taskforce, Lebanon. (2020). *Emergency Response to the Beirut Blast Emergency Cash Taskforce. Mapping of Emergency Cash Assistance Programs*. WFP targeted 15,973 households in the response.

⁶⁰ LRC volunteers had already experienced crowding and pressure from affected populations during assessments.

One man reported that he was helping several other recipients in his neighbourhood by withdrawing cash for them.

Most recipients felt safe withdrawing the cash from the ATM and carrying it back home. Many also mentioned that other people they know and who were supported by LRC felt safe. The reasons were largely that functional ATMs were available near recipients' homes. Recipients also confirmed that LRC's risk messaging had reached them and that they would withdraw the cash during the day and potentially bring another family member when they went to collect the cash. A few recipients did not feel safe accessing ATMs alone in the current economic situation, as they sometimes heard about robberies. One respondent even witnessed a robbery at an ATM.

Several elderly recipients mentioned having difficulties in navigating the ATM system. Some noted that they thus asked their children or other trusted persons to withdraw or exchange money on their behalf. Several recipients highlighted how helpful the security personnel at the bank were, and that they helped them navigate the ATM system.

II.2.1.4. Complementarity of the response and coordination with other actors

This section aims to expand on LRC's coordination internally and with other actors, besides the issues already reported in the sections around data sharing, harmonisation of transfer values, and a following section on removing duplications in recipient databases.

Internal coordination

To boost effectiveness, LRC established an internal cash coordination group. The group included the DMS and other relevant sectors in LRC, ICRC, IFRC, and Partner National Societies. The group served as much for information sharing as for actual coordination.⁶¹ The internal cash coordination forged strong linkages, for example between LRC and ICRC on livelihoods. Several internal KIs raised the issues of LRC's sectors working in silos, which were exposed during the explosions.

External coordination



LRC's coordination with external actors was initially strong as they took lead on the MSNA in coordination with UNHCR and OCHA.⁶² Nevertheless, LRC seemed to lose momentum on coordination, even as formalised coordination mechanisms were activated under the UN RC/HC and OCHA. Internal stakeholders also reported that LRC realised that it did not have the right capacity to lead on the coordination, and that this was furthermore complicated in terms of its role as auxiliary to the government. External stakeholders reported that they would have liked LRC to play a greater role in joining the humanitarian coordination to the Lebanese Government's / the Lebanese Armed Forces' (LAF) response. Furthermore, there were discrepancies in the perception around LRC's participation in coordination forums, where internal KIs largely felt that coordination had been done to the extent that it was beneficial and necessary, whereas external KIs reported a gap in LRC's participation in coordination structures. The latter's perception may be related to concerns around LRC sending

⁶¹ Analysis based on meeting minutes and internal KIs. RCRCM Actors. (n.d.). *RCRCM Cash Coordination Meeting, minutes 28 September 2020—23 February 2021*.

⁶² IFRC. (2020). *Emergency Plan of Action Operation Update Lebanon /MENA: Beirut-Port Explosions*.

different people to each coordination meeting, and LRC hence not being able to take on the role that was expected of it in those meetings.

The CTF was one of these coordination platforms where LRC could have played a stronger role.⁶³ Various external KIs further questioned LRC's contribution to mapping and reporting through Activity Info, which, if done, occurred at the last minute.⁶⁴

Finally, LRC internal KIs also reported to opt-out of CTF meetings as they felt that discussions continuously centred only around the issue of dollarization, whereas LRC had made a final decision much earlier in the response. Furthermore, CTF meetings often had more than 50 actors participating, which for LRC made the meeting agendas and discussions even less relevant. While on one side, KIs considered coordination "a waste of time", on the other they were also aware that LRC missed a strategic opportunity to coordinate more strongly with others.

II.2.1.5. Protection mainstreaming in the response

The final review looked into whether protection concerns were adequately considered in the design and implementation of the cash response. The review hence considered LRC's protection mainstreaming as well as whether they mitigated potential protection risks that could occur from the project.

The context of Beirut prompts a need to increasingly mainstream protection in all programmes, especially with the deteriorating economic situation and the COVID-19 pandemic impacting child protection risks (child labour, child abuse), GBV, and sexual exploitation of more vulnerable groups of the population.⁶⁵ While LRC committed to mainstreaming protection, gender, and inclusion in its Emergency Plan of Action,⁶⁶ this featured to a rather limited extent in the actual response.

Several resources were published in the wake of the explosions to support project design around gendered risks.⁶⁷ Some of them relying on the MSNA data.⁶⁸ Commitments to protection mainstreaming and risk mitigation were presented in the Lebanon CTF by protection sector members. It was not evident to the consultants however if, or how, LRC used the available resources in designing and implementing their response, and no stakeholders referred to them during interviews.

The majority of KIs reported that LRC's project design had limited protection mainstreaming considerations, and those that were considered were largely related to vulnerability targeting based on the MSNA data. **LRC focused on risks of inter-household tensions to the potential detriment of intra-household tensions.** The PDM mainly focused on security related to distributions and withdrawals, and

⁶³ The CTF was dissolved in January as most actors had completed their disbursements by then. OCHA and the RC/HC is discussing the establishment of another cash coordination structure (outside the refugee response).

⁶⁴ For example, OCHA Sit Rep no. 15 from November 2020 reported that MPCA had reached 97,200 [19,440 households] people since August, with 71,155 people [14,231 households] reached by WFP alone. While ICRC was included in the report, LRC cash response was not reflected. UN OCHA. (2020). *Lebanon: Beirut Port Explosions Situation Report No. 15*. The latest Food Security Sector dashboard from February 2021 based on 5Ws, which also maps cash assistance, also did not include LRC. Food Security Sector, Beirut Port Explosion Response, Dashboard, February 2021. https://www.humanitarianresponse.info/sites/www.humanitarianresponse.info/files/documents/files/bb_fss_partners_presence_map_-_february_2021.pdf

⁶⁵ Female-headed households, individuals living with disabilities, the elderly, families with school-age going children, and other vulnerable and marginalised individuals were reported to resort to most negative coping strategies. UN OCHA. (2020). *LEBANON: Beirut Port Explosions. Situation Report No. 14*.

⁶⁶ IFRC. (2020). *Emergency Plan of Action Operation Update Lebanon /MENA: Beirut-Port Explosions*.

⁶⁷ For example, ACAPS, & Emergency Operations Centre Beirut, Assessment and Analysis Cell. (2020). *Analysis of vulnerabilities and affected areas in Greater Beirut, September 2020*. (reference to: UN Women 17/08/2020); UN Women, CARE, UN ESCWA, ABAAD, UNFPA. (2020). *Rapid Gender Analysis of the August 2020 Beirut Port Explosion: An Intersectional Examination*.

⁶⁸ UN OCHA, ACTED, & UN WOMEN. (2020). *Emerging Gender Analysis: Gender Findings From The Multi-Partner Multi-Sectoral Needs Assessment (MSNA) Of The Beirut Explosion*.

did not report on other protection issues.⁶⁹ While intra-household tensions were not assessed as a risk or monitored, the cash recipients engaged in the final review also did not report any significant issues of tensions. In fact, the overwhelming majority of cash recipients reported that there were no tensions in the household resulting from the cash assistance. The cash assistance was deemed by many to be too little to be a source of major disagreements, nor could it be spent on anything other than essentials. **Several cash recipients reported that on the contrary the cash assistance relieved some of the financial pressures and thus decreased tension in the family.** A minority of the survey participants reported anecdotal tensions; for example, one female recipient had benefitted from being the primary recipient as her husband would likely have spent the cash on anti-social expenditures; and another had seen a fight between male adult household members.

Most recipients also reported that there were no tensions with neighbours, largely because their neighbours also received assistance. Most respondents reported to have good relations with their neighbours, and that they helped each other to contact LRC, and discussed when the payments were coming. Several recipients mentioned that even those who did not receive assistance from LRC, received it from other NGOs or understood that they were less vulnerable. For others, the COVID-19 lockdown had decreased social contact or people were generally discrete about sharing information about receiving assistance. Some participants reported dissatisfaction or upset from their neighbours over not receiving assistance, but this did not result in tensions. Some participants did report neighbourhood tensions, for example related to people receiving the assistance at different times, whereas one survey participant from Geitawi reported a case where the landlord had tried to receive assistance on behalf of all the tenants in the building, which led to conflict between him and the tenants.

Training on and use of referral pathways

The review also tried to understand the awareness and use of referral pathways for sensitive complaints. Hotline volunteers have a basic understanding of PSS needs and were able to refer people to mental health and PSS (MHPSS) services, which was a key need that was raised in the MSNA as well as other assessments conducted in the context after the explosions.⁷⁰

Volunteers were not trained on referring GBV survivors or at-risk persons. Despite this, assessment volunteers would refer people to LRC hotline for any type of complaint or issue despite, the hotline not being an official referral mechanism. Most internal KIs agreed with the fact that LRC volunteers were not trained on referral systems or how to make sensitive and confidential referrals. Some internal KIs mentioned that the referral system in Beirut was largely non-functional, although OCHA's Sit Rep no. 14 from 9 November 2020 reported that 12 safe spaces for women and girls were identified in a recent GBV service mapping.⁷¹

II.2.2. Effectiveness of LRC's CEA structures

This section addresses the CEA structures in LRC's response, including information sharing, the targeting strategy, and the complaint and feedback mechanism (CFM). All interviewed recipients reported high levels of trust in LRC's mechanisms, and the majority were satisfied with the targeting, information sharing and the CFM. Similarly high levels of trust in LRC were highlighted across internal and external stakeholders, and in the desk review. This was for example documented by the World Bank report that showed LRC was the most trusted institution across all age groups and geographic zones in Beirut (Figure

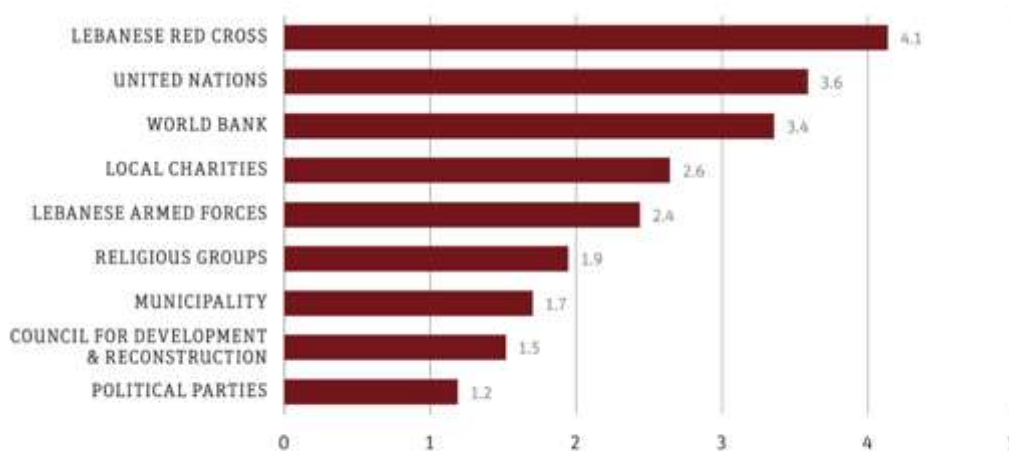
⁶⁹ Lebanese Red Cross. (2020). *Post Distribution Monitoring Survey, Round 2, Cash Assistance Distribution. Disaster Management Sector.*

⁷⁰ World Bank Group. (2020). *Beirut Residents' Perspectives on August 4 Blast. Findings from a needs and perception survey.*

⁷¹ UN OCHA. (2020). *LEBANON: Beirut Port Explosions. Situation Report No. 14.* "Safe spaces offer psychosocial support services (PSS) and recreational activities, as well as provide dignity kits and case management support to survivors or women at risk of SGBV. Currently, two safe spaces also provide specialized services for members of the LGBTQIA+ community. Since the beginning of the response, nearly 20,000 individuals affected by the explosions benefitted from protection and GBV awareness, as well as risk-mitigation activities."

7). This has held true despite the lack of community engagement during the project design, as well as the challenges with the targeting and complaint mechanisms.

Figure 9: Trust in various actors engaged in responding to the Beirut blast⁷²



Note: Trust was rated on a scale from 1 (no trust at all) to 5 (complete trust).

II.2.2.1. Timeliness and relevance of information sharing

Information shared with the public and potential recipients

LRC planned to reach every household affected by the blasts with the MSNA. The MSNA was also a way to disseminate information about the upcoming response, hence for any households not reached during the assessment, volunteers would place stickers on the buildings with information on the hotline. Furthermore, neighbours were encouraged to notify unavailable residents about reaching out to LRC to be registered. LRC also shared information on the cash response via public channels, including through TV announcements by the Secretary General and on the LRC website and social media channels. Internal LRC stakeholders believed that the information was shared extensively with the public even outside the blast area. The flip side of this wide communication campaign was a peak in the demand for assessment which overwhelmed LRC team capacity.

Many of the engaged cash recipients reported that they were visited in their homes at the start of the programme, where they participated in an assessment through an interview and inspection of the damage to their residence. Some of these recipients would have preferred a phone assessment due to the risk of COVID-19, while others mentioned that initially home visits were the best method due to a lack of internet and electricity at the time of the assessment. LRC staff and volunteers on the other hand reported difficulties related to conducting the phone assessments, which made verification of household damages impossible. Almost a third of the engaged cash recipients mentioned that they were surprised to have been enrolled after the initial assessment, as they did not know that the MSNA would lead to them receiving any kind of cash assistance. This supports LRC internal stakeholders’ view that they did not make promises to potential recipients during the assessment phase.



Many recipients mentioned that they were not at home during the initial MSNA. The vast majority got information on the programme from their neighbours, with only a few recipients reporting that they knew about the programme through LRC staff, from other distributions, TV announcements, or flyers. Recipients felt lucky that their neighbours notified them about the programme. Several recipients mentioned that they would have preferred to be called or learn more about the programme through TV

⁷² Ibid.

announcements, social media (specifically Facebook), flyers or information points instead of hearing of it through word-of-mouth.

Information shared with cash recipients

During the distribution of the ATM cards, the recipients received relevant information through a communication flyer provided within the package. The flyer explained the objectives of the project and its duration, the type of assistance and amount, and FAQs. Moreover, both LRC hotline and the bank hotline numbers were provided for any technical issues. Internal LRC stakeholders emphasised that they provided clear instructions and guidance to the recipients during distribution, and believed that recipients received all the necessary information. Recipients with mobile phones (as opposed to land lines) received an SMS when their card was activated, and when the cash assistance would be available at an ATM.⁷³ Those with land lines were contacted by phone to provide them with information on how and when they could withdraw the cash assistance.

All the cash recipients confirmed that they were informed by phone that they were selected to receive assistance, and then obtained the ATM card and information booklet through door-to-door distributions. **The overwhelming majority of engaged cash recipients were satisfied with the way they received information**, both through the phone and home visits. This is in line with the PDM's findings, where 95% of respondents rated the information shared by LRC four or five out of a five-point scale.⁷⁴ For most recipients, including the elderly, phone calls were the preferred and most reliable method of receiving information. A few recipients however, especially the elderly, preferred home visits or receiving the information in person as they are always home but may miss other forms of communication. Some recipients mentioned that the SMS messages were fine, while others said that they could easily be missed. Very few recipients complained about not receiving messages regarding the deposits and found out several payments were deposited when they withdrew money much later.

II.2.2.1. Effectiveness and transparency of LRC's targeting strategy

Avoiding duplication

Even with the clean MSNA database, LRC did not submit its data to the deduplication system the CTF and WFP set up in mid-October.^{75, 76} A few internal KIs said that this was due to a lack in technical capacities, while external KIs generally noted that LRC had consistent worries about sharing data. To some extent, deduplication was done manually with individual agencies.⁷⁷

Half of the external KIs brought up another critical point related to LRC's coordination with the Lebanese Armed Forces on targeting. LRC reportedly shared cash recipient data with the LAF, including personal identifiable information in an attempt to deduplicate, but also to advocate for not excluding LRC cash recipients from the LAF cash response, which was intended for shelter rehabilitation.⁷⁸ Engaged LRC KIs

⁷³ The selected families also received an SMS after each new instalment had been transferred to the cards. Lebanese Red Cross. (2020). *Direct Financial Support To Vulnerable Families Most Affected By Beirut Port Explosion*.

⁷⁴ Lebanese Red Cross. (2020). *Post-Distribution Monitoring findings, Disaster Management Sector, Round 1*.

⁷⁵ The deduplication system detects duplicates within each category of assistance (MPCA, CfW, Cash for Rent, Cash for Shelter, etc.). The same households receiving different categories of assistance are not considered duplicates. Cash Taskforce, Lebanon. (2020). *Emergency Response to the Beirut Blast Emergency Cash Taskforce. Mapping of Emergency Cash Assistance Programs; Cash Taskforce Weekly Meetings September—November 2020, Lebanon National Cash Taskforce, inter-agency*. (2020).

⁷⁶ WFP launched a deduplication system at the end of October, which created unique identifiers (USCADI) for each household. UN OCHA. (2020). *Lebanon: Beirut Port Explosions. Situation Report No. 14*.

⁷⁷ For example reported for WFP-LRC in the 29 September 2020, *Cash Taskforce Weekly Meetings September—November 2020, Lebanon National Cash Taskforce, inter-agency*. (2020).

⁷⁸ The coordination with the LAF was mentioned in the desk review. The risk of duplication with LAF was critical to LRC as there was a perceived risk that LAF would exclude LRC cash recipients, even though the LAF cash support targeted shelter.

neither affirmed nor rejected that there was a potential data protection breach in sharing data with the LAF, although a few of them briefly mentioned that there had been some level of data sharing. While coordination with the LAF was of course important for all actors, sharing the assessment dataset was seen as LRC “...crossing a red line” (external KI).

Deduplication of the data was also an issue within LRC. This was particularly due to the quality of the data, which did not capture the right level of information, making it difficult to understand if two persons from the same household had been targeted, for example. UNHCR supported the set-up and running of an algorithm on the MSNA database to overcome issues with spelling and typos. The algorithm identified cases of ‘extremely likely’ and ‘likely’ duplicates that needed to be followed up by a human. In total, out of 43,000 records, as many as 9,000 were empty, and from the remaining 34,000 records, at least 7,000 were registered as likely duplicates.⁷⁹ The consultants did not obtain clarity on how this was handled further by LRC DMS.

The remote assessments also presented a barrier to effective targeting, as assessment staff and volunteers could not properly verify households, including determining who were supported by other agencies. Furthermore, using the MSNA for targeting provided additional issues, as the system allowed for both a husband and a wife to register for assistance without the system recognising the duplication. Internal stakeholders recorded that the MSNA was perhaps too basic as a targeting tool, and that the economic data, for example, was not sufficient or weighted as highly as social criteria, hence impacting the scoring methodology (provided below in Table 5).

Table 5: LRC’s scoring methodology for Phase 1 cash recipients⁸⁰

Targeting criteria	
1.	Protection concerns <ul style="list-style-type: none"> ▪ Single elderly person (single member above 60 years old, living alone) ▪ Elderly-headed household (Head of Household is above 60 years old) ▪ Child-headed household (Head of Household below 18 years old)
2.	Health <ul style="list-style-type: none"> ▪ Persons living with chronic illness ▪ Persons living with a disability ▪ Pregnant/Lactating female member of household ▪ Partial or no access to healthcare / medication due to lack of financial means, lack of transportation, lack of healthcare centres
3.	Shelter Damage <ul style="list-style-type: none"> ▪ Area poverty index (UN Habitat mapping) ▪ All poor area ▪ Majority poor area ▪ Half poor area
Further in-depth data was collected at the household level to better understand socio-economic vulnerability: <ul style="list-style-type: none"> ▪ Type of chronic illnesses 	

IFRC. (2020). *Emergency Plan of Action Operation Update Lebanon /MENA: Beirut-Port Explosions*; RCRCM Actors. (n.d.). *RCRCM Cash Coordination Meeting, minutes 28 September 2020—23 February 2021* (10 November 2020; 24 November 2020).

⁷⁹ These numbers are estimates based on interviews rather than documented data. The deduplication algorithm was only run on the full dataset and not directly on the targeted cash recipients.

⁸⁰ Lebanese Red Cross. (2020). *Beirut Blast Response—Emergency Cash Assistance—CVA project details*. For 1-3, LRC used a ranking approach, which ranked families based on the number of indicators they met. The highest-ranking families would be selected for assistance.

- Number of members generating income
- Total monthly income generated
- Monthly expenditures
- Access to assistance (governmental assistance – NPTP, long-term NGO assistance, Informal network support – family/friend, remittances)

All engaged internal stakeholders considered **LRC's targeting to be transparent**. While several internal LRC KIs commented that they were aware of cases of duplication, as well as other inclusion and exclusion errors, they felt confident that this was less than 10% of all beneficiaries. They further considered this threshold to be acceptable, given the context and situation. External and internal KIs confirmed the perception that the severity of the crisis in Lebanon meant that the application of any reasonable targeting criteria would tackle needs, and most likely the majority of people targeted were in need of some kind of assistance. The most critical issues reported by LRC related to targeting was fraud, as a few individuals had been caught providing fake certificates for families living outside of the affected zones and then asking those families for a percentage of the received support.

The majority of the cash recipients participating in the review believed that the vulnerable and in-need households received assistance. Many participants further elaborated that everyone they know received assistance, regardless of various levels of vulnerability (related to both social and economic criteria). Many participants mentioned their trust in LRC, and that they believe LRC did better than many other NGOs in terms of targeting, inclusion, distribution.

However, several participants also mentioned that they know vulnerable individuals who did not receive assistance. Generally the reason was that they lived in areas outside of the affected zones. Others were unsure why certain individuals were excluded as they believed they were deserving, although no participants thought this was due to a deliberate exclusion – by LRC. Cash recipients of Syrian nationality also highlighted that they were excluded from other NGOs' assistance and that only LRC provided them with assistance after the blasts.⁸¹ A few recipients from Zone 1 highlighted that many people living in the area left due to the high level of damage and may not have received assistance as a result. Some internal KIs corroborated that there was a potential gap in targeting this group as well.

Several participants mentioned inclusion errors, which they considered to be unfair to households that were more deserving of assistance. A few recipients, in line with internal KIs, emphasised that some people with political connections tried to leverage those to get assistance. However, the extent of this was not documented, neither by the hotline nor through other records.

Consultations on who to target as the primary recipient at the household level

LRC did not report or provide evidence on directly consulting households on the preferred family member to be chosen as the primary recipient of the cash assistance/ATM cards. However, during the MSNA, households registered any decision-maker who responded to the survey as the head of household.⁸² There were no significant issues reported by the phone survey participants on the household-level targeting, noting however that most participants were the primary recipients. The cash recipients overall reported that they were the main decision-makers in their families, especially for single adult, adult parent, adult children of elderly parents, or male-headed households. Both primary recipients, and female participants who were not the primary recipients, mentioned that decision-making and budgeting was joint and hence had no issues in who was holding the ATM card.

⁸¹ This seems however to be undocumented claims.

⁸² The first MSNA registered more than 50% of households as female-headed, which is well above the national average. Internal KIs reported that this might be due to misunderstanding from assessment volunteers who registered the given respondent as head of household. UN OCHA, ACTED, & UN WOMEN. (2020). *Emerging Gender Analysis: Gender Findings from the Multi-Partner Multi-Sectoral Needs Assessment (MSNA) of the Beirut Explosion*.

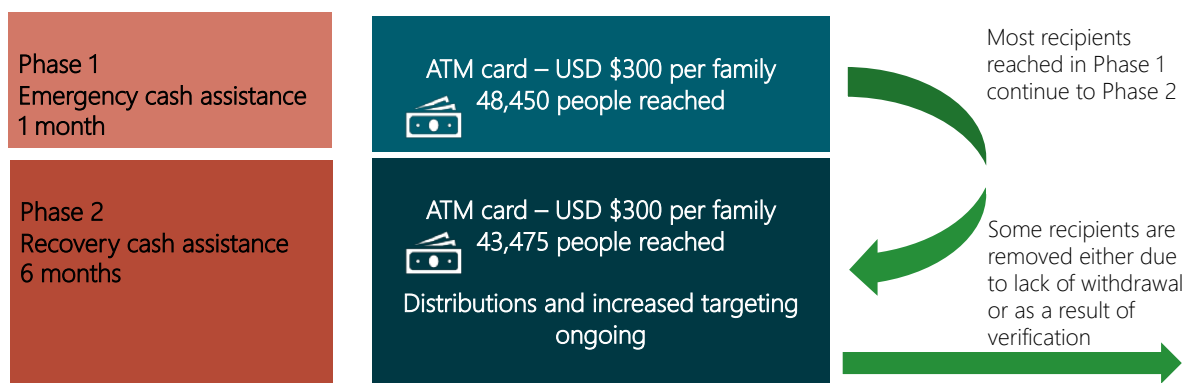
A few elderly cash recipients, as well as adult children of these who were nominated as proxies, would have preferred that the adult children were the recipients instead, to facilitate the cash withdrawal and exchange more easily.

Targeting for Phase 2

Most of the cash recipients targeted by LRC in Phase 1 continued into Phase 2 (see Figure 8 below), however the cleaning and deduplication of the database also led to some recipients being removed. LRC calculated that its budget could cover additional beneficiaries, hence approximately 1,600 new households were added in Phase 2. These were primarily selected from the requests coming through the hotline.

The most significant challenges related to Phase 2’s targeting were that it was only possible to do phone surveys due to the country-wide lockdown, and that the population suffered from a certain level of assessment fatigue. Internal KIs generally reported that the MSNA conducted in Phase 2 was more useful for targeting, partly due to the inclusion of economic vulnerability as a criterion. However, with the lack of capacity to reassess all households and the reputational risks of removing Phase 1 recipients, most of them were supported throughout Phase 2.

Figure 10: Targeting cycle for Phase 1 and Phase 2 recipients⁸³



II.2.2.2. Effectiveness and relevance of LRC’s CFM⁸⁴

LRC developed a toolkit to guide the CFM, targeting all LRC staff and volunteers.⁸⁵ The aim of the toolkit was to provide clear guidance on the process, whereby all complaints should be documented and investigated, and corrective measures are taken.

LRC established a hotline operated by LRC volunteers, which has been operating every day since 21 September 2021. It received 10,349 calls in the first 49 days, adding an extreme workload, with most calls relating to requests for cash assistance.⁸⁶ Individuals could also submit a complaint through email, social media (e.g. Facebook) or in person to LRC staff. Complaints received through other channels were expected to be followed up by a call to gather all relevant information. The CFM officer would receive unanswered complaints to decide on the nature of the complaint and appropriate action to take, potentially engaging other relevant staff members.

The hotline has up to 10 volunteers / hotline operators available during peak hours. These operators were trained on how to respond to calls, answer questions, and refer complaints to the CFM officer. The

⁸³ Latest figures for people reached are from 23 February 2021.

⁸⁴ The consultants noted that PSEA was rarely mentioned in the review, and there was no documentation of this being an integral part of the hotline.

⁸⁵ Lebanese Red Cross (2020), *LRC Relief Complaints and Feedback Mechanism Toolkit*

⁸⁶ IFRC. (2020). *Emergency Plan of Action Operation Update Lebanon /MENA: Beirut-Port Explosions*.

complaints were categorised into non-sensitive and sensitive complaints. Sensitive complaints were classified as those against staff and volunteers, and/or involving personal misconduct, corruption, or fraud. However, Prevention of Sexual Exploitation and Abuse (PSEA) and GBV complaints were not classified as sensitive and were not addressed in the toolkit, and KIs reported that the hotline operators did not receive adequate training on these topics (as discussed in Section II.2.1.5). In cases of sensitive complaints, the calls would be reported to relevant senior management and a root cause analysis was conducted.

Several internal stakeholders considered the hotline to be a key success from the project, not least in how it was established and managed in the midst of all other activities. **However, multiple issues were flagged by internal stakeholders, most notably the high caseload, which resulted in many unanswered calls and the lack of proper data management systems to handle and monitor the complaints.** The volunteers' lack of access to the MSNA was also flagged as a major issue, as it prevented them from being able better answer questions. The consultants did not obtain any statistics about types of complaints received via the hotline and/or other channels.

The vast majority of cash recipients interviewed were aware of the hotline. This in line with the PDM conducted in November 2020, which showed that 73% of the cash recipients were aware of it.⁸⁷ Many recipients had called the hotline when they were concerned about late payments. This was confirmed by the KIs, according to whom the majority of callers on the hotline, besides for requests for support, were inquiring about when they would receive the payments. KIs also noted that the most frequently reported issues were related to the ATM cards. The overwhelming majority of respondents mentioned that the service was great, and they got a timely answer, and the hotline operators were polite, responsive, helpful, and willing to answer questions, provide explanations, and address their concerns. Several participants mentioned that the operators took into consideration their limited technological literacy and guided them through withdrawing money and other technical issues. A few recipients mentioned that their calls were unanswered, but they were able to get through on subsequent tries. Very few recipients mentioned a dismissive or rude attitude from the operators regarding the late payments or lost cards or that their complaints had not been resolved. Lastly, a few phone survey recipients did not know how to submit a complaint.



The overwhelming majority of recipients had not submitted a complaint or feedback, with many emphasising that there was nothing to complain about. Meanwhile, the overwhelming majority of respondents answered that they believed others in their community were comfortable calling the hotline. The majority also mentioned that recipients who were elderly, illiterate or had sensory impairments could ask their family, friends, or neighbours to make the call on their behalf. Several respondents however mentioned that some elderly recipients may be more comfortable with an opportunity for a face-to-face follow-up.

⁸⁷ Lebanese Red Cross. (2020). *Post-Distribution Monitoring findings, Disaster Management Sector, Round 1*.

II.3. Efficiency of the project

This section analyses the extent to which LRC appropriately utilised capacities and resources in relation to the expected outputs, and whether sufficient financial, technical, and human resources were available.

II.3.1. Efficiency of the cash response

Efficiency of the delivery mechanism

Based on the rapid decision to distribute in USD, LRC did a simple tender and was able to negotiate the contract with BLF in just three days. This was achieved even though BLF was a new FSP, and LRC had not included the USD distribution in its previous contingency plans. However, it was the only bank at the time that accepted to distribute cash assistance in USD.

BLF charged 5 USD to issue each ATM card, with a 1.9% fee on the loading amount per month (covered by LRC). The urgency of the contracting, but likewise the monopoly BLF held on being the only bank that accepted to provide transfers to recipients in USD, may have impacted the fee negotiations.⁸⁸ LRC has launched a new tender for a financial service provider and hopes that other banks have increased their capacity to distribute in USD. (More information on cash recipients' perspectives is available in [Section II.2.1.3. on Effectiveness of the delivery mechanism](#))

Efficient use of Red Rose and Survey123 as assistance management systems

LRC used different platforms for storing their data. This report only includes limited reflections on the platforms, as KIs and the desk review provided little information on the platforms during the review.

For the MSNA, LRC used [Survey123](#) managed in ArcGIS (proprietary, paid software). However, this platform proved problematic and insufficient, especially for registration as it does not capture data that can be used for verification (e.g. biometrics). For the actual beneficiary database, LRC used [Red Rose](#).⁸⁹ LRC decided to use Red Rose to better track the ATM card distributions, as the Red Rose platform was used to generate QR-codes for each family to validate the distribution, rather than using signature sheets.⁹⁰ The platform was also used for topping up active cards. However, LRC did not use Red Rose's other functionalities, such as monitoring or assessment features (ODK-based). Survey123 and Red Rose were separate platforms that were not integrated, which was seen by some internal stakeholders as an indicator of underlying problems related to data management in LRC, where each sector uses separate tools.

The finance-related data management, i.e. card top-ups and reconciliation with the banks, went smoothly and inactive cards were followed up on regularly. Furthermore, the cards were loaded on a running basis per the agreement with the bank to guarantee liquidity at ATMs, but also to ensure that ATM points would not become overcrowded with people all trying to withdraw at once, hence ensuring improved safety and security.

LRC is already working on building more robust beneficiary and assistance management systems with UNHCR's support. However, the new system, presuming UNHCR approves its continued support, will be established in different phases, and so LRC will need to find an interim solution for any cash responses in the near-future.⁹¹ LRC's 2018 self-assessment clearly specifies that, *"For LRC to institutionalise cash, the organisation will also need to institutionalise data management. As such it is recommended that LRC*

⁸⁸ BLF is the bank working with the LOUISE system in Lebanon. This is further referenced in the recommendations of this report.

⁸⁹ LRC has a framework agreement with Red Rose based on their refugee response, where they have used Red Rose for voucher assistance.

⁹⁰ Lebanese Red Cross. (2020). *Beirut Blast Response—Emergency Cash Assistance—CVA project details*.

⁹¹ Red Rose can handle many of the needs and LRC could potentially, as an interim solution, explore the possibilities on this platform. Especially as Survey123 was regarded the most problematic of LRC systems.

initially sign the sub-agreement under the IFRC global agreement with Red Rose CPS. Under this contract LRC can explore what is possible in regards to consolidating their data on a single platform.”⁹²

Recommendations from internal stakeholders on the future of the assistance management platform are included in [Chapter IV. Recommendations](#).

II.3.2. Efficiency of the project structure

Gaps in training of volunteers on the MSNA and hotline

In at least seven internal interviews, KIs mentioned that training volunteers on the cash response was limited. This was particularly evident for volunteers who collected data for the MSNA, as they had limited training on both the MSNA tools and on CVA, if any. The inclusion of youth volunteers in the MSNA was both a strength and a weakness, since while LRC was able to mobilise more volunteers, this also led to several faulty entries in the MSNA, due to their lack of training on the tools. Usually, more experienced volunteers or staff would be delegated to support teams of less trained and new volunteers, and eventually LRC introduced quick debriefs before deployment to overcome the lack of proper training.

Hotline operators received several brief trainings when starting, which covered how to handle hotline calls and refer issues and complaints to the CFM officer. They were also trained on PSS, psychological first aid, and how to handle and refer cases to relevant external organisations that can provide further assistance in cases of suicide risk, PSEA, SGBV, and child protection risks.⁹³ Furthermore, the rest of volunteer training was done on a running basis, based on the issues that were reported.

Staff capacities and resources

KIs suggest that the DMS had strong operational capacities and structures in place prior to the explosions, however the scale of the response as well as the internal and external pressure from donors, remittance givers, and the Lebanese population, put a strain on these.

LRC received support from the Movement to absorb this extra workload. The IFRC surge support for the response was well organised, and the initiative to request support early as well as for an extended period was very useful for LRC.⁹⁴ However, the LRC did not expand the size of the internal core team leading the cash response⁹⁵ and several internal stakeholders recognised the issues around a lack of investment in staff resources.⁹⁶ Internal KIs implied that there was limited flexibility in the financial resources from donors and partners, and that this was a key reason that LRC did not hire additional staff to support the DMS (and information management). The seeming lack of clarity on the flexibility to cover staff costs thus impacted the investments in temporary staff support.

Limited human resources as well as reported limited recognition in the workplace for “frontline” staff led to some burnout episodes as well as resulted in a high staff turnover. This in turn creates the risk of an institutional memory loss, especially for the DMS.⁹⁷ High staff turnover also renders external coordination

⁹² Lebanese Red Cross. (2018). *Cash Preparedness Self-Assessment Workshop Report, Lebanese Red Cross; Reflection, SWOT, Self-Assessment and PoA for Cash Preparedness, May 2018*.

⁹³ Lebanese Red Cross. (2020). *Protection Guiding Principles, Complaints and Feedback Mechanism, Disaster Management Sector*.

⁹⁴ IFRC deployed Cash Surge to support LRC from 5 September 2020 for a period of three months. IFRC. (2020). *Emergency Plan of Action Operation Update Lebanon /MENA: Beirut-Port Explosions*. The technical support to LRC was continued and ongoing at the time of the review in March 2021.

⁹⁵ Several internal KIs raised the lack of clarity in the “command structure” put in place by LRC in case of a disaster response – with gold (the Secretary General), silver (senior management), and bronze (technical staff) commanders replacing usual structures around decision-making and team management. Some internal KIs reported a misalignment in the different commanders’ ways of working.

⁹⁶ While the volunteer support mobilised was invaluable, volunteers were not considered suitable to cover key staff roles in the cash response.

⁹⁷ The DMS was already a young department, established to lead the LRC response to the Syria crisis. Lebanese Red Cross. (2018). *LRC STRATEGY 2019-2023, Draft 4 – 8th of September 2018*.

more challenging, where other agencies had to deal with different LRC staff several times, making trust building longer. Some KIs also referred to a lack of duty-of-care for staff. For the DMS, the response clearly demonstrated that LRC need to be more realistic in setting their targets (daily as well as overall) against what can be delivered while maintaining staff wellbeing.

Due to the pressure on existing capacities, the DMS put on hold all other day-to-day activities, which delayed other programmes and likely created even more pressure on staff (and might have negative implications for populations supported by other LRC programmes). At the time of this review, the DMS had already started to work on creating a strengthened support system within LRC. For example, by creating an internal surge support, where other staff members are trained on CVA to provide support during bigger emergencies.

III. Conclusions

The findings from the final review of LRC’s cash response to the Port Beirut explosions in August 2020 demonstrated that the project successfully and rapidly reached almost 10,000 households, and that the cash modality was relevant to meet the needs of the affected populations. Internal and external stakeholders alike recognised the success of LRC’s response, and LRC internally considered their response a huge achievement, given that it was an unusual disaster. This was particularly achieved through the rapid mobilisation of LRC volunteers to conduct the MSNA and support the distribution of ATM cards. Furthermore, LRC leveraged its advantage of having local knowledge, and just as importantly the existing trust and acceptance of the engaged communities, to help make the intervention a success and to begin implementing quickly.

LRC largely proved that it is cash-ready and showed its partners and donors that it is an important humanitarian actor in Lebanon. Its bold decision to distribute the cash assistance in USD was commended as necessary and highly appropriate to address the needs of target populations, and protect the value of the distributed cash. LRC’s response effectively delivered for the target population, and cash recipients highlighted the responsiveness, care, and respectful and non-discriminatory treatment they received from LRC’s staff and volunteers.

In trying to deliver quickly and at scale, there were some trade-offs in how the intervention has been able to mainstream all aspects related to protection and comprehensively consult with the affected population. The easily accessible hotline was an effective mitigation measure. The response also revealed significant challenges for LRC, particularly around data management and sharing. It further demonstrated the appetite of other actors for the LRC to play a more prominent role in coordination fora.

Several gaps were identified that are in need of strengthening and realignment to LRC’s strategic objectives⁹⁸ (and ensure that CVA features more strongly in LRC Strategy 2023); some of which build directly on LRCs’ initiatives in this response (e.g. on dollarization, see the figure below). LRC could benefit from conducting and documenting a more detailed framework on CVA programme risk management and mitigation, linked to their contingency plans and ongoing programming, which considers both different settings (rural/urban/camp) and varying scale. Furthermore, there are several priority areas for programme staff and senior management to pay attention to further learn and benefit from the experiences harvested during the current cash response:

Figure 11: Learning and development framework for LRC based on the Port Beirut explosions cash response



⁹⁸ Lebanese Red Cross. (2018). *LRC Strategy 2023, Draft 4 – 8th of September 2018*.

IV. Recommendations

This section provides recommendations for LRC based on the review's findings. The recommendations are presented under three headings: 1) recommendations for LRC's ongoing cash response in Beirut; 2) recommendations for LRC's future CVA activities; and 3) recommendations for senior management.

IV.1. Recommendations for LRC's ongoing cash response in Beirut

Recommendation	Rationale
<p>LRC should engage in market monitoring activities, ideally in coordination with other humanitarian actors.</p>	<p>While this project is likely not having a direct causal effect on the markets in Beirut, it is critical that humanitarian actors are market-aware to ensure that affected populations, e.g. both cash recipients and non-recipients, are able to safely access markets; that priority, quality items are available; and that everyone is treated equally in the markets/stores. As the explosions likely negatively impacted neighbourhood shops, further exacerbating the existing economic crisis for shop owners and suppliers, relying only on perceptions and observations is likely not sufficient.</p> <p>Considering the volatility of the exchange rates as well as the differences between the official and black market rates, the USD-LBP rate should also regularly be monitored.</p> <p>Market monitoring data must be analysed frequently. The analysis can be used to inform any necessary project adaptations, information sharing with affected populations on market trends and risks, and can furthermore be used to update the SMEB, e.g. which items should be included in ongoing responses, and how to set the prices of those items.</p> <p>See for example the updated MARKit toolkit from CRS for tools and guidance that can further support market data collection and analysis.⁹⁹</p>
<p>LRC should assume a more active role in coordination mechanisms and designate more permanent focal points.</p>	<p>LRC should prioritise participating in relevant coordination mechanisms, especially as the situation in Lebanon is increasingly dire and actors generally scale their responses to non-refugee populations. LRC should also be involved in the ongoing discussions and studies on dollarization of humanitarian cash assistance in Lebanon to ensure that their learnings are captured.</p> <p>To do this, LRC should designate more permanent focal points who can participate in coordination fora. These should ideally be staff members who have the authority to make decisions and commitments in meetings with other actors. This would increase LRC's visibility among other agencies.</p> <p>LRC's coordination can also be further strengthened through more regular reporting to Activity Info.</p>
<p>Create a plan for MSNA data retention</p>	<p>LRC should come up with a plan for safely storing, sharing, and disposing of MSNA data. Some KIs indicated the continued use of the current MSNA data in future responses. Data protection and accountability should therefore be considered: the</p>

⁹⁹ Juillard, H., Weiss, L., & Key Aid Consulting for CRS. (2020). *MARKit. Market Monitoring, Analysis and Response Kit. 2nd Edition.*

	<p>storage of personal data is decision to be carefully weighted, especially if consent on this was not entirely clear during the MSNA data collection.</p> <p>If LRC does not have a data protection focal point, they should consider reaching out to Partner National Societies or the Cash Hub. IFRC's new Practical Guidance for Data Protection in CVA (January 2021) can also be a useful resource.¹⁰⁰</p>
Document, utilise and retain learning from LRC's cash response	<p>LRC should build a database of documents capturing key learnings from both the processes and results of this response. Learnings can feed into the upcoming cash manual.</p> <p>MSNA lessons related to the form content, training on data collection, data management, data cleaning, and data sharing should also all be captured and documented in more detail.</p>

IV.2. Recommendations for LRC's future CVA activities

Recommendation	Rationale
Strengthen the situation analysis and response analysis to ensure that affected populations are consulted during programme design	<p>LRC should strengthen its processes for needs assessment (disaggregate the analysis of MSNA data), market assessment (when outside urban areas) and for consulting affected populations on during programme design and implementation. Future projects should be designed using participatory methods and feedback loops, which can further increase confidence in how aid is being delivered, and help LRC maintain the populations' level of trust.</p> <p>A key priority should be to separate the targeting from needs assessment, as the level of information collected with the MSNA generates certain risks. Two notable ones are the potential of creating expectations amongst affected populations, and in collecting personal identifiable data on a high proportion of persons who will not be targeted as recipients.</p> <p>If LRC plans to continue providing cash in Beirut, it may want to consider following up on lessons learned on targeting from other urban contexts.</p>
Document the inevitable trade-off between quality, speed and scale.	<p>When delivering an emergency response at scale, some trade off between quality, speed and scale are inevitable. While the LRC has navigated these trade off well, they would benefit from being documented so they can be reflected upon afterwards.</p>
Develop stronger data management and data protection capacities and systems	<p>The MSNA revealed a strong need for LRC to strengthen its data management, including during data collection and cleaning. In addition, data protection was a major concern related to LRC's assistance management systems and data sharing agreements. LRC needs to clarify its data protection policies, and further consider data retention issues, including full transparency and accountability to affected populations whose data is being registered and stored.</p> <p>Various relevant recommendations were provided by internal stakeholders during the review:</p>

¹⁰⁰ IFRC. (2021). *Practical Guidance for Data Protection in Cash and Voucher Assistance. A supplement to the Cash in Emergencies Toolkit.*

	<ul style="list-style-type: none"> ▪ Establish a strong, common approach for data management that is owned by the National Society;¹⁰¹ ▪ Conduct a public tender to assess opportunities for organisation able to manage and curate a consolidated database; ▪ Ensure stronger training of volunteers and staff on data entry, cleaning, and management; ▪ Establish stronger controls in the data collection forms and contextualise data entry platforms to the specific response; ▪ Have dedicated IM focal points; ▪ Engage finance more effectively in monitoring funds disbursement and retrieval; ▪ Prepare clear data sharing agreements that are ideally checked and pre-agreed with other humanitarian agencies in Lebanon.
Negotiate FSP fees more strongly	<p>Depending on the results of the new FSP tender, LRC may need to negotiate the fees related to bank transfers (printing ATM cards and transfer fees) with a new FSP(s). LRC should come up with a clear plan for this, and what can be accepted from a cost-efficiency perspective, potentially broken down per the scale of specific responses.</p> <p>LRC could investigate with LOUISE¹⁰² member agencies as to how they negotiated their tender with BFL, and with the Basic Assistance Working Group as to how a more collective buyer power can be applied.</p>
Continue using USD, but consider re-aligning the SMEB	<p>Even though the discussions around all actors strategically using USD in their cash responses in Lebanon are still ongoing, LRC can continue to disburse cash in USD to protect the transfer value for the recipients. However, LRC is encouraged to engage with other CVA actors to update and harmonise the SMEB amount, and potentially also create a stronger alignment around the number of instalments.</p>
Continue investing in CVA preparedness and build on lessons learned	<p>LRC should continue CVA preparedness efforts by building on previous investments, and by utilising the learnings from this cash response. For example, capacity strengthening can be increased in LRC branches, and contingency planning should be tested in an inclusive manner across LRC sectors.</p> <p>Internal KIs furthermore recommended a general scale up of CVA across sectors.</p>
Maintain the hotline for all LRC's services and allow it to scale up to accommodate case loads	<p>The hotline was highlighted as a major success in the programme and should be replicated in subsequent responses and across other LRC services (ideally as one hotline across services). However, the hotline should also be scaled up to accommodate the high case load as seen in this response, and the operators need to be trained and notified about ongoing activities. LRC should also ensure that all hotline volunteers (and staff) are trained on making sensitive referrals. Most importantly, LRC should create a data management system specific to the hotline, so volunteers can access relevant information on the callers' MSNA and previous calls and issues.</p>
Continue improvements on CEA	<p>From the data available, it was clear that LRC's work on CEA was an ongoing process and that various strong elements of CEA were already included in the response. However, several other aspects of CEA require improvement, particularly related to actively engaging communities in programme design and implementation,</p>

¹⁰¹ UNHCR recommends that LRC build a platform on [Dynamics CRM](#) from Microsoft.

¹⁰² It is not recommended that LRC joins LOUISE if they are able to negotiate similar or lower fees as LOUISE. For more details on LOUISE, see: Pelly, Isabel, J., Helene. (2020). *Lebanon One Unified Inter-Organizational System for E-cards (LOUISE) Learning review*. For UNICEF on behalf of LOUISE member agencies.

	<p>coordinating responses with other actors, and monitoring the impact of the response. To strengthen CEA, partners noted that LRC needed to break down its silos and establish a unified approach for CEA that is representative of, and used by, all departments.</p>
<p>Strengthen protection and gender mainstreaming, as well as risk mitigation, in CVA</p>	<p>Globally, CVA actors are striving to mitigate protection risks in their programming.¹⁰³ LRC needs to integrate both protection and gender mainstreaming more strongly in its CVA responses, and proactively mitigate risks that may occur as a result of its programmes. This entails a focus on more meaningful participation of affected populations in the design, implementation and monitoring stages, and to ensure such consultations include women, elderly, people living with disabilities, migrants, refugees, and the LGBTQI+ individuals. Gender responsiveness in projects can be strengthened for example by engaging households on equal access to services, who to target as the primary recipient, and through strengthened awareness and use of referral pathways.</p> <p>LRC’s efforts on PSEA need to be considered as part of protection mainstreaming. Other protection aspects to consider in CVA are provided in the figure below:</p> <p style="text-align: center;">Figure 12: Examples of protection in CVA aspects to consider for LRC</p> <div style="text-align: center;"> </div> <p>Lastly, LRC may want to consider further including MHPSS across its CVA programmes. While MHPSS is usually not considered an integral part of CVA, there is increasing evidence on the multiplier effects created by a CVA programme combined with strong emphasis on gender, participation and equal access – specifically, that it may directly support or enhance psychosocial wellbeing and increase the impact of CVA for individuals and households.¹⁰⁴ Hence, additional protection and gender mainstreaming measures should be integrated in LRC’s response, beyond just strengthening referral pathways and related training.</p>
<p>Train all staff and volunteers on referrals pathways</p>	<p>LRC should invest in training all staff and volunteers who engage with affected populations in how to make safe referrals based on the survivor-centred approach. For example, the Rapid Gender Analysis conducted after the explosions recommended using the GBV Pocket Guide.¹⁰⁵ Though LRC provided hotline operators with a brief training on how to handle and refer cases of SGBV and PSEA,</p>

¹⁰³ See for example, [the Task Team on Cash for Protection](#), the CaLP thematic pages on [Protection](#) and [Gender and Inclusion](#), the Grand Bargain Gender and Cash Sub-workstream (see for example mappings of resources on [CVA and GBV](#), and [CVA and Gender Equality](#)).

¹⁰⁴ See for example, Kabeta, R. A., Juillard, Helene, & Key Aid Consulting for CARE. (2020). *Better Gender Outcomes in Food Assistance through Complementary and Multi-Modal Programming*.

¹⁰⁵ UN Women, CARE, UN ESCWA, ABAAD, UNFPA. (2020). *Rapid Gender Analysis of the August 2020 Beirut Port Explosion: An Intersectional Examination*. The report references to Lebanon’s PSEA In-Country Network.

and how to make sensitive referrals	these trainings should be mainstreamed and provided to all staff and volunteers. Furthermore, LRC should coordinate with protection and gender actors to frequently update and disseminate referral pathways.
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IV.3. Recommendations for senior management

Recommendation	Rationale
Invest in human resources and conduct a realistic assessment of LRC's departments' capacities	<p>LRC needs to find funding to cover staff costs, and be flexible in hiring technically qualified staff for short-term support.</p> <p>Management should consider conducting a more in-depth assessment into how HR was handled in this response, and ensure that LRC staff working on emergencies in the future are provided the right duty-of-care. A learning workshop could also prove a useful platform for debrief staff.</p>
Ensure that all departments are supportive of, and informed about, the development of a uniform assistance management platform	LRC's management should support the development of the new assistance management platform, which is currently in the process of being created by UNHCR. Senior management should take the initiative to ensure that the new system is accepted and can be used by all sectors to help break down the silos between LRC's departments and their data management efforts. While UNHCR is supporting the development of the platform, it is critical that ownership is maintained within LRC.
Invest in data protection for LRC	<p>LRC's senior management should look into what investments need to be made on data protection. This includes training and fostering a common understanding on data protection for all staff (and could also include Partner National Societies). LRC should have a dedicated focal person on data protection, who understands all the complexities related to the topic and who can provide support across LRC's departments. Furthermore, an updated data protection strategy should be developed and disseminated.</p> <p>LRC can benefit from IFRC's recently updated "Practical Guidance for Data Protection in Cash and Voucher Assistance".¹⁰⁶ Furthermore, the Cash Learning Partnership provides useful resources on Data Responsibility.</p>

¹⁰⁶ IFRC. (2021). *Practical Guidance for Data Protection in Cash and Voucher Assistance. A supplement to the Cash in Emergencies Toolkit*.

V. Annexes

Annex 1: Review matrix

The review framework was established on the basis of the Terms of Reference for the final review, conversations with LRC and the documentation shared for the desk review. Key Aid used the following review matrix, which shows the broader areas of inquiry and sub-questions. Given the qualitative nature of the review, the indicators were predominantly qualitative, and the review is hence not presenting any metrics/measurements such as percentages. The review was primarily done for learning and accountability purposes and the methodology was suggested accordingly. As a result, the review questions therefore did not fully follow the OECD-DAC criteria. They were based on the Terms of References (ToRs) and discussions with LRC during the inception phase, which led to the production of this report.

Evaluation/review questions	Sub-questions	How judgement will be formed / indicators	Source of information
1. To what extent was the response relevant and appropriate to the needs and priorities of the communities?	1.1. Was the response design consistent with the overall goal and objectives of the programme?	<ul style="list-style-type: none"> Extent to which the programme is in line with community needs (disaggregated by gender, age and diversity (e.g. people living with disability or other vulnerabilities)?¹⁰⁷ (including questions on sharing) <ul style="list-style-type: none"> KIs are able to reflect on how needs, risks, and stakeholders were systematically analysed to appropriately design and implement the response Perception of project stakeholders on community engagement in planning, implementation and monitoring of the project The response is designed based on lessons learned and prior experience in Lebanon 	<p>Desk review of LRC documents and secondary resources on the situation; phone surveys with CVA recipients, KIIs with LRC staff</p> <p>KIIs with LRC staff</p> <p>KIIs with LRC staff, external KIIs</p> <p>KIIs with LRC staff, external KIIs</p>

¹⁰⁷ The consultants assume that disaggregated data exists (gender, age, special needs, minority groups) and can be shared with Key Aid. This question also captures the details of the following question: "What were communities' engagement in designing, implementing and monitoring the response?"

	1.2. How feasible and appropriate were the selected modalities and delivery mechanisms?	<ul style="list-style-type: none"> • Extent to which needs assessments (feasibility analysis, market functionality) were conducted and used for the design of the response • CVA recipients understanding of being able to safely access the cash and to purchase what they needed from the markets¹⁰⁸ • To what extent and how did the response adapt to changes over time, in particular with the changes due to COVID-19 • CVA recipients perception on the currency used / delivery through USD and the transfer value (SMEB) 	<p>Desk review of LRC documents¹⁰⁹</p> <p>Phone surveys with CVA recipients</p> <p>KIIs with LRC staff, external KIIs</p> <p>Phone surveys with CVA recipients</p>
	1.3. Were protection concerns adequately considered in the design and implementation of the assistance? ¹¹⁰	<ul style="list-style-type: none"> • Extent to which different members of communities were consulted during assessments • The process of selecting primary recipients of cash assistance has not led to any protection concerns (e.g. GBV) • Ability of staff and volunteers to make sensitive referrals. 	<p>Desk review of CFM; KIIs with staff</p> <p>KIIs with LRC staff; Phone surveys with CVA recipients; external KIIs</p> <p>KIIs with LRC staff and volunteers</p>
2. How effective were the project implementation processes (related to	2.1. How effective were the beneficiary management systems used? ¹¹¹	<ul style="list-style-type: none"> • KIIs reflect on how the use of Red Rose and 123 survey for beneficiary assessment and management supported the response and whether this impacted the speed and scale of the response • KIIs reflect on how beneficiary management systems could be improved / strengthened for future programming (e.g. more consistent use/tracking) 	<p>KIIs with LRC staff (assessment, CFM)</p>

¹⁰⁸ Market assessment and monitoring reports are not available in the shared review, but the consultants expect that sources for market assessment are shared (including if use of secondary resources)

¹⁰⁹ The consultants expect the MSNA report to be available, although it was not yet in the desk review folder; however, the consultants assume that it has been produced and can be shared.

¹¹⁰ The consultants suggest adding this an increasing topic of importance on CVA that, from the desk review, seems relevant for LRC to strengthen further.

¹¹¹ The analysis on this point will include reflections on the future use of Red Rose by LRC.

targeting and delivery)?	2.2. How effective was the chosen delivery mechanism (ATM)?	<ul style="list-style-type: none"> • KIs are able to reflect on the benefits of using the delivery mechanism • CVA recipients give their perception of access and safety related to using ATM 	<p>KIIs with LRC staff</p> <p>Phone surveys with CVA recipients</p>
3. How effective were/are the community engagement and accountability (CEA) mechanism and strategy?	3.1. How timely and relevant was the information shared with recipients?	<ul style="list-style-type: none"> • The available material shows the level of information shared¹¹² • Recipients perceptions of information sharing with recipients 	<p>Desk review of LRC documents;</p> <p>KIIs with LRC staff, external KIIs</p> <p>Phone surveys with CVA recipients</p>
	3.2. Were targeting strategies (criteria and methodologies used) perceived as transparent?	<ul style="list-style-type: none"> • LRC targeting criteria are clearly documented and part of the communications strategy to right holders • KIIs and recipients reflect on their perception of the targeting strategy and potential exclusion and inclusion errors 	<p>Desk review of LRC documents</p> <p>KIIs with LRC staff and volunteers;</p> <p>Phone surveys with CVA recipients, external KIIs</p>
	3.3. How effective and relevant was the established complaints and feedback mechanism (CFM)?	<ul style="list-style-type: none"> • Staff reflect on the functionality of the CFM and ability of recipients to access this • Documentation on CFM trainings and the logged complaints and feedback show comprehensiveness of the mechanism • Recipients are aware of the CFM and feel confident/comfortable using it 	<p>KIIs with LRC staff and volunteers</p> <p>Desk review of CFM</p> <p>Phone surveys with CVA recipients</p>
4. Were resources used efficiently and effectively? ¹¹³	4.1. How efficient was the CVA response? ¹¹⁴ <ul style="list-style-type: none"> ▪ (speed and scale) 	<ul style="list-style-type: none"> • Documented coverage of LRCs response including geographical coverage as well as needs coverage (SMEB) • Recipients and stakeholders reflect on the efficiency of the transfers to meet their needs (timeliness of the first transfer and subsequent transfers, transfer value, instalments) 	<p>Desk review of LRC and external documents</p> <p>Phone surveys with CVA recipients, KIIs with LRC staff; external KIIs</p>

¹¹² This question considers the external communications to the public as well.

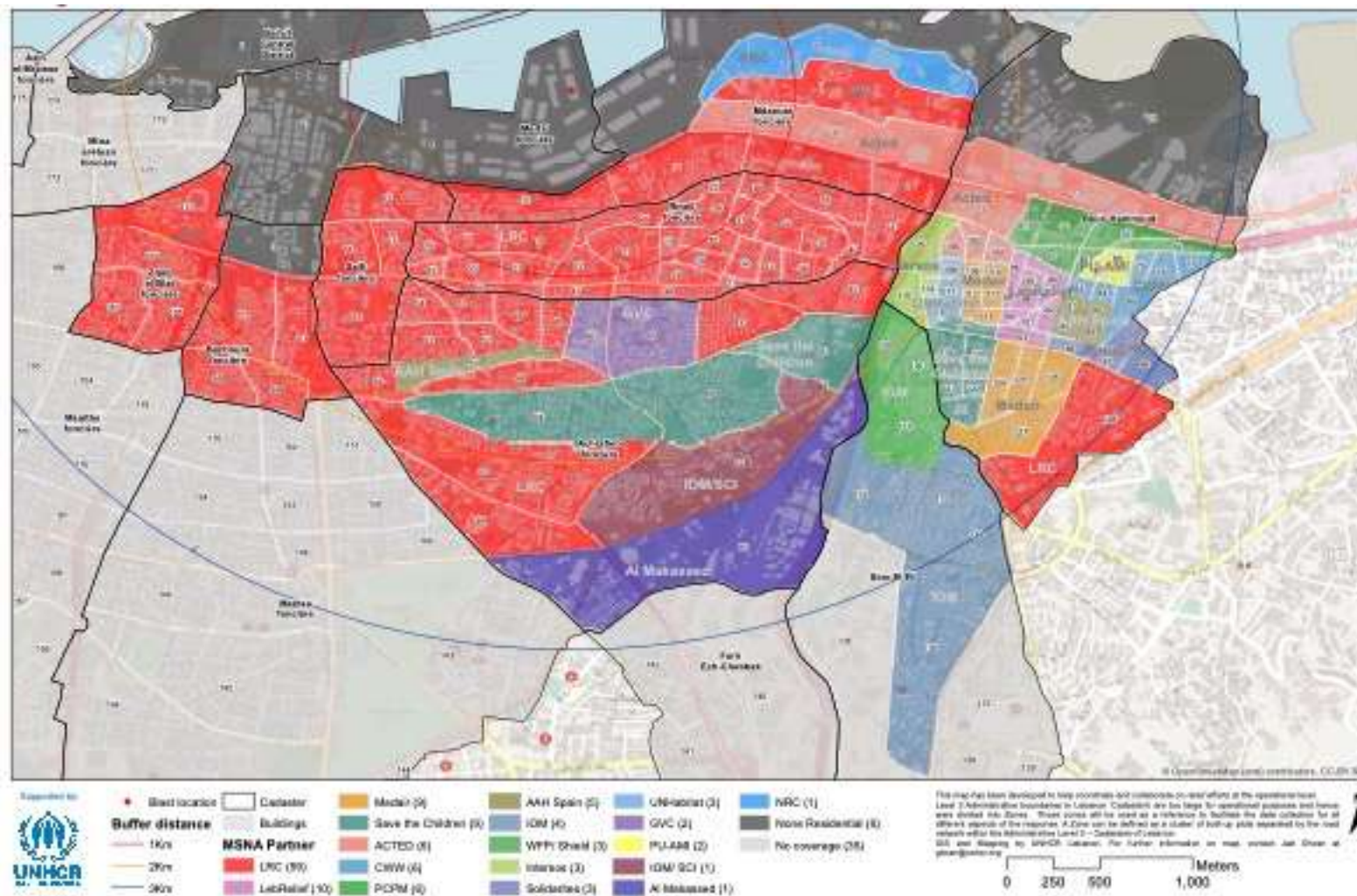
¹¹³ This focus area has been revised. The consultants will not consider budgetary/cost-efficiency issues in this final review as no budgetary information is provided.

¹¹⁴ Comparison of LRC’s MPCA to that of other CVA actors in country will be considered (as per 2.4 in the ToR), although the access to external organisations and stakeholders will be necessary to objectively assess this.

	4.2. How sufficient were staff and volunteer capacities (HR and technical) in CVA, PSEA, CFM and CEA?	<ul style="list-style-type: none"> • KIs reflect on LRC’s ability to utilise internal CVA preparedness processes invested in since 2018 • Perceptions of gaps in resources and capacity for CVA in LRC and how to strengthen these • Documentation of trainings of staff and volunteers and CVA preparedness process 	<p>KIIs with LRC staff and volunteers</p> <p>KIIs with LRC staff</p> <p>Desk review; KIIs with LRC staff and volunteers</p>
	4.3. Was the response complementary to and coordinated with other agencies’ responses to the blast?	<ul style="list-style-type: none"> • KIIs reflect on LRCs coordination with other actors¹¹⁵ • Documented evidence shows that LRC participated in coordination with other organisations and the government to ensure complementarity and coherence 	<p>KIIs with LRC staff; external KIIs</p> <p>Desk review</p>
5. What were the key lessons learned in the response?	5.1. What were the key challenges, resource gaps and bottlenecks experienced in designing and implementing the CVA programme?	<ul style="list-style-type: none"> • KIIs reflect on challenges and how these were mitigated • Decision-making processes to overcome challenges were documented 	<p>KIIs with LRC staff; external KIIs</p> <p>Desk review</p>
	5.2. What were the key opportunities and successes in this programme?	<ul style="list-style-type: none"> • KIIs reflect on what worked well, how learnings were used in Phase 2 and how learnings can be used in the future • Recipients reflect on their preferences and what they liked about the programme • The project has documented successful outcomes or processes 	<p>KIIs with LRC staff</p> <p>Phone surveys with targeted recipients</p> <p>Desk review (e.g., PDM reports)</p>

¹¹⁵ The consultants are aware of tensions over transfer value between LRC and other actors. This will be considered in the final review but will not take priority as LRC has high awareness of this already.

Annex 2: Geographical split for agencies participating in MSNA data collection¹¹⁶



¹¹⁶ Lebanese Red Cross (2020). *Beirut Blast—Multi-Sector Needs Assessment Geosplit—As of 4 September 2020* [Map].

Annex 3: Detailed Methodology

The objectives of the final review were met through a participatory approach that relied on primary data collection with cash recipients and LRC staff. The methodology involved the following steps:



The methodology focused on qualitative primary data collection.

The review started with a remote, online kick-off meeting between the relevant LRC staff and the Key Aid Consulting team on 18 November 2020. During the briefing, the consultants got access to the documents used for the desk review and a tentative list of key informants suggested by LRC.

The consultants did a desk review of key documents (see [Annex 6](#)) to form the background for the detailed review framework, to feed into the report and to triangulate the primary data collected.

An interactive findings presentation with LRC was held May 20th 2020. The purpose of the presentation was to discuss findings and recommendations. The workshop was conducted via Zoom.

V.1.1. Primary data collection

The primary data collection consisted of two tiers; phone surveys with cash recipients and Key Informant Interviews (KIIs). Initially, the reviewers planned to do Focus Group Discussions (FGDs), however, due to COVID-19, the methodology was shifted to be able to collect all data remotely.

V.1.1.1. Key informant interviews

Staff of LRC, IFRC, Red Cross Partner National Societies and ICRC, and LRC volunteers were engaged in internal semi-structured KIIs. Meanwhile the review also targeted other relevant humanitarian actors in Beirut, including UN agencies, INGOs and coordination groups.

The consultants conducted a total of 20 KIIs including 28 internal KIIs and 6 external KIIs throughout March 2021. Interviews were conducted remotely via Zoom and as either individual interviews or paired interviews, while interviews with LRC volunteers were structured as FGDs. The sampling of KIIs was provided by LRC who identified the most relevant staff, volunteers and other stakeholders to include as KIIs. The KIIs were informed by a semi-structured questionnaire incorporating questions related to the review framework. The tools were agreed upon with LRC.

V.1.1.2. Qualitative phone surveys

Due to the COVID-19 pandemic, the reviewers conducted qualitative phone surveys with LRC targeted cash recipients. The data collection was led by the national consultant and a national data collector hired to support phone surveys. A total of 93 phone surveys were conducted out of 100 planned, each with a length of approximately 30 minutes and focusing on qualitative questions with the aim of achieving saturation on all the relevant framework indicators.

In order to ensure that the opinions of both men and women were heard, a sampling strategy was put in place to ensure the inclusion of men and women of different age groups and household types. The sampling strategy also included older persons, people living with a disability, and refugees. The data collectors sought to care for whether people could speak freely, and only included sensitive questions in surveys where they were certain that this was the case.

Geographic Sampling

The phone surveys were conducted among right holders from the 59 zones that were assessed by LRC after the Port Beirut explosions and within the 3km radius that received assistance from LRC. In order to analyse the different needs and relevance of response the phone surveys were further divided based on geographical distributions per each of the groups:

- **Group A:** recipients residing within 1 km radius from the blast epicenter (zones 11-13, 17, 18, 21-27)
- **Group B:** recipients residing between 1 and 2 km from the blast epicenter (zones 7, 9, 10, 14-16, 19, 20, 28-45, 47-56, 58, 66, 67 and 170)
- **Group C:** recipients residing between 2 and 3km from the epicenter (zones 63, 64, 68, 69, 128, 167-169).

Criteria for participants in phone surveys

The phone surveys were conducted with individuals. The sampling of participants was random within the selected zones based on the provided list of CASH recipients from LRC.

The below criteria were basic for all survey participants:

- Age 18 years or above
- Members of a household that received LRC CASH (not limited to the head of household or primary recipients)

Furthermore, the sampling accounted for:

- Gender and age balance, ensuring the representation of elderly individuals¹¹⁷
- Inclusion of individuals from different nationalities (Lebanese, Syrian...)¹¹⁸
- Inclusion of individuals from minority groups and vulnerable populations (physical disabilities, health status, damage...)

LRC volunteers were engaged to help set-up the phone surveys by calling the identified participants in advance and allocate a specific time using a standard script. This was done to avoid that the consultants spend too much time on missed calls and had to call back. Based on the above criteria, CASH recipients were contacted in advance to ensure representation and inclusion for example from people who were employed, minority groups, those living with disabilities, people living away from their house (due to complete damage).

The phone surveys were conducted in accordance with humanitarian standards to ensure the safety and security of participants.

¹¹⁷ Based on LRC Post-Distribution Monitoring (PDM) survey findings these vulnerable groups were most often reported as left-out of assistance

¹¹⁸ Based on LRC PDM survey findings these vulnerable groups were most often reported as left-out of assistance

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