

GENDER AND SOCIAL INCLUSION ANALYSIS OF THE NATIONAL POVERTY TARGETING PROGRAMME IN LEBANON

May 2023



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This Gender Analysis of the National Poverty Targeting Programme (NPTP) was undertaken by the Ministry of Social Affairs (MOSA), the World Food Programme (WFP), and UN Women between April and June 2022. The objective of this analysis was to examine how the NPTP has impacted the lives of women, girls and other marginalized people of concern and how the programme can improve its processes to ensure this assistance is safe and accessible to women and girls.

The views expressed in this publication are those of the author(s) and do not necessarily represent the views of UN Women, WFP, the United Nations or any of its affiliated organizations.

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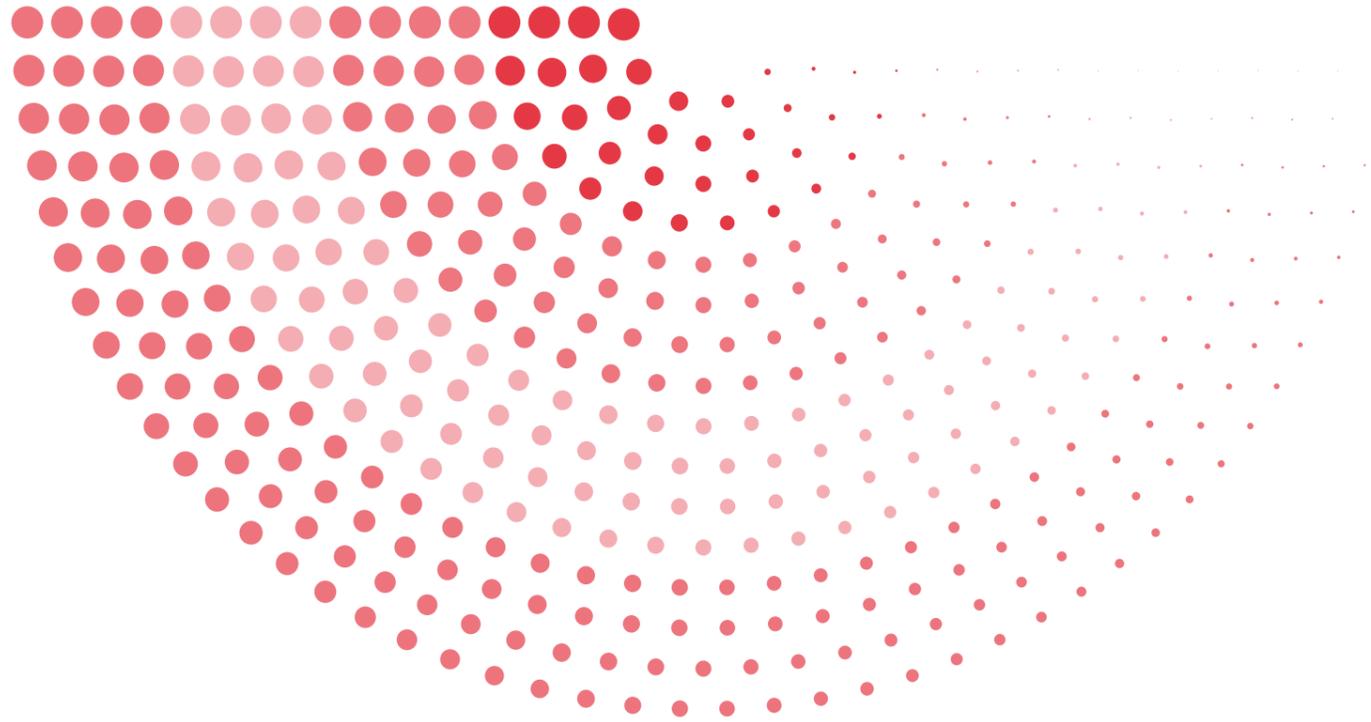
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ACRONYMS

ATM	Automated Teller Machine
BLF	Banque Libano-Francaise
ESSN	Emergency Social Safety Net Project
GBV	Gender-based Violence
GRIS	Grievance Response Information System
IDI	In-depth Interview
LBP	Lebanese Pound
MOSA	Ministry of Social Affairs
MTO	Money Transfer Organization
NPTP	National Poverty Targeting Programme
PCM	Presidency of the Council of Ministers
PDM	Post-distribution Monitoring
PIN	Personal Identification Number
PMT	Proxy-means Test
PwD	Persons with Disabilities
SDC	Social Development Center
SGBV	Sexual and Gender-based Violence
WFP	World Food Programme

1. EXECUTIVE SUMMARY

The National Poverty Targeting Programme (NPTP) is the largest regular poverty-targeted social safety net cash assistance programme in Lebanon for the poorest and most marginalized Lebanese families. A gender analysis of the NPTP was undertaken by the Ministry of Social Affairs (MOSA), the World Food Programme (WFP), and UN Women between April and June 2022. The objective of this analysis was to examine how the NPTP has impacted the lives of women, girls and other marginalized people of concern and how the programme can improve its processes to ensure this assistance is safe and accessible to women and girls.

METHOD

This study used a qualitative approach where 101 purposively selected NPTP beneficiaries were interviewed (18 men, and 83 women). Of these, 41 participated in in-depth interviews while the rest were interviewed on-site at Automated Teller Machines (ATMs) after withdrawing their assistance. On-site data collection consisted of short exit interviews with a random selection of ATM users while in-depth interviewees were selected at random from a list of NPTP beneficiaries with profiles of interest to this study. Profiles of interest included female-headed households, households in which women were the principal applicants, and households that included members with health difficulties and/or disabilities. ATM observations were made at five high-traffic sites across Lebanon: Mina (Tripoli), Bebnine (Akkar), Haret Hreik (Mount Lebanon), Nabatieh (South) and Zahle (Bekaa). In addition, 16 consultations with 23 stakeholders were held with representatives from MOSA, WFP staff and MOSA social workers. The findings in this study were triangulated with findings from WFP's quantitative post-distribution monitoring (PDM) as of May 2022, along with other secondary findings on gender and cash assistance in Lebanon and other contexts.

The questions covered during the interviews and consultations aimed to assess the impact of the NPTP on women, girls and people with specific needs in the family. In addition, they explored family dynamics, gender-based violence, risk of exploitation and abuse in relation to assistance, and gendered coping strategies for food insecurity. Finally, questions were on the extent to which women, older people and disabled people understood how to use the ATMs and any exploitation that may be ongoing at the ATM sites.



2. KEY FINDINGS

EMPOWERMENT, AGENCY AND DECISION-MAKING

- Women reported that the assistance gave them agency and autonomy, especially in cases where there was no husband or adult male present in the household.
- Women were highly satisfied with dollarized cash assistance over restricted cash assistance as it provides more flexibility and control over how their assistance is being spent.¹

Spending priorities

- In most cases, men and women's spending priorities were aligned. Food and medicine were the most frequently reported expenditure items.
- Beneficiaries prioritized the needs of persons with disabilities (PwDs) and those who are chronically ill in spending the assistance (i.e., specific medications, medical care and necessary equipment).
- Often women were the ones who took the initiative to apply for the NPTP, but typically reported putting it in the husband's name as the head of the household.

Gender roles and responsibilities

- Only small direct impacts on gender roles and responsibilities were observed. Overall, women appeared to be taking more active roles in pursuing and managing NPTP assistance while mapping the emergence of other assistance opportunities in the area and acting for their households.
- The NPTP did not appear to significantly impact the gender roles and responsibilities of women or their decision-making around employment. In a few cases, the NPTP assistance appeared to allow women to stop working in precarious and exploitative working conditions and seek out better work opportunities, but in most cases, there was no observed change in work.

- Women were less ashamed than men in admitting they needed NPTP support, whereas some men expressed feeling ashamed to collect assistance from a poverty targeting program, likely because of social norms around men being "providers." Many women mentioned that their husbands and male relatives felt ashamed due to their inability to find work and reliance on the NPTP.

Case management and referrals

- There is a clear need for all NPTP beneficiaries to have more updated information on services of all kinds and support in referrals. There was little awareness of whom to reach out to, and a sense of dissatisfaction with existing services.
- The NPTP system needs to better accommodate specific bureaucratic issues that affect women's access to assistance in cases such as divorce, separation, and adding newborn children.

GENDER-BASED VIOLENCE (GBV) AND INTRA-FAMILY DYNAMICS

- The study found no clear link between the receipt of the NPTP and an increase in a specific form of GBV. On the contrary, some beneficiaries reported that the NPTP assistance has eased family tensions because it provided the security of a monthly income.
- In most cases, there was a mutual agreement between women and men to spend assistance on basic household needs.
- However, among a minority of cases where family tensions already existed, the NPTP became a tool for conflict between married couples or siblings leading to violence, especially in cases of divorces or deaths. Because of male-dominated legal systems and social norms around inheritance and divorce, such cases had a disproportionately negative impact on women beneficiaries.

1. Based on NPTP dollarization report (WFP, April 2021): A majority of NPTP beneficiaries believe that withdrawing assistance in USD gives more purchasing power than LBP with 27.2% NPTP beneficiaries' respondents strongly agreed and other 58.6% agreed with that assertion. Most beneficiaries also believe that withdrawing the assistance in USD makes the household borrow less money (15.4% strongly agreed and 52.6% agreed). The majority of NPTP beneficiaries think that receiving assistance in USD does not increase risks and security threats (38.2% strongly agreed and 15.2% strongly agreed with that assertion).

RISK OF EXPLOITATION AND ABUSE

- The study did not identify first-hand any incidents of exploitation in the selection process or at the ATMs.
- No specific structural discrimination or exploitation risks were reported by female-headed households specifically, though abuse and exploitation risks should continue to be monitored.²
- Crowding at certain ATMs where there was a high volume of people withdrawing assistance, as well as a lack of smaller change available in ATMs, was raised as an issue by women beneficiaries. Women reported that crowding made the process undignified, uncomfortable, and shameful. MOSA and WFP are aware of these issues and have taken steps such as dividing assistance loading over four days, conducting monitoring, hiring security guards, and piloting an assistance redemption modality through Money Transfer Organizations instead of ATMs.
- Many people did not know how to withdraw assistance or were not confident in the process with prominent fears of having the card swallowed, especially among older and/or less literate people. This led to increased reliance on having someone else, usually family members, relatives or someone at the ATM, to withdraw money for them.
- The process for withdrawing money is not accessible to many PwDs, so family members go on their behalf.

Informal service providers

- Long trips to distant ATMs and crowding were among the main concerns for most especially for less mobile groups like women with children, PwDs and the elderly. This has led to the emergence of “middlemen,” informal service providers – predominately male- who withdraw money on behalf of other people, usually for a fee. While many beneficiaries consider this a valuable service, specifically for less mobile people, it could create a potential for exploitation, though this was not observed in this study.
- There were reported incidents of men, either random beneficiaries or “informal service providers”, stepping in and “controlling” the ATM process.

Some beneficiaries supported their interventions, saying they helped the process along, while others found it problematic and potentially exploitative.

- Researchers witnessed a few violent incidents at the ATMs and were informed of a few more, suggesting they occur somewhat regularly.

FOOD SECURITY

- In line with the findings of the most recent quantitative PDM in 2022 (as of this writing), beneficiary households, especially women, resorted to coping strategies related to their food consumption patterns because of the exponential increase in prices. The most prominent strategies included drastically cutting meat consumption and relying heavily on starches and grains.³
- Female beneficiaries resorted to rationing and reallocating food in the family to children and PwDs. This included reducing their own intake to feed children or cutting down on the number of meals. This appeared to be more common among women, though a few men also reported doing this.

SOCIAL DEVELOPMENT CENTERS (SDCS) AND SOCIAL WORKERS

- Almost all women NPTP beneficiaries reported positive perceptions of SDCs and MOSA social workers, and there was high reliance and trust in social workers who are considered focal points and the first point of contact for any complaint.
- Social workers, who are mostly women,⁴ reported a lack of safety or protection during home visits. Some reported they were harassed or suffered GBV during home visits.
- Social workers reported deteriorating working conditions and low-paying contracts that do not cover transportation costs to and from SDCs, limiting their abilities to address issues arising with NPTP.
- Social workers reported needing basic working necessities such as vests, identification tags, transportation to and from home visits, and fuel, among other items.

RECOMMENDATIONS

Responsible stakeholders should take the below actions per each phase of the programme delivery cycle to enhance gender sensitivity and reduce the risk of exploitation and abuse within the NPTP programme.

ADVOCACY AND RESOURCE MOBILIZATION

- **Continue and increase funding to the NPTP** with the understanding that it is a critical and life-saving source of income for thousands of families, particularly female-headed households, and households including members with disabilities, older members and chronic illnesses.
- **Consider funding a top-up for NPTP recipients with disabilities, elderly people, members with chronic illnesses, and families with pregnant or lactating women** given that such households require additional costs to meet basic needs such as antenatal healthcare, infant formula, medical visits, adaptive equipment and medication.
- **Fund coordinated sexual and gender-based violence (SGBV) service providers and insist on expanding capacities into underserved areas.** These should be well-linked with MOSA and the NPTP.
- **Support improved job conditions for MOSA social workers.** At a minimum, this includes providing them with necessary identification and covering their work-related transportation costs in full. It should include providing them with necessary health and worker’s compensation insurance.
- **Develop a policy and response mechanism for cases of harassment and violence social workers may encounter during field visits,** as well as tools and opportunities for mental health care and resilience building for social workers.

TARGETING AND NEEDS ASSESSMENT

- **Create accessible and responsive channels for households to declare new household compositions or changes in family situations and for assistance to be adjusted accordingly.**
 - **Divorce and separation:** Guidelines on cases of divorce and separation should account for gender inequalities in child custody legal

processes and ensure separated women from beneficiary households still benefit from NPTP support even when children are not living with them and/or when the card remains with the husband. Where gender-based violence or any form of domestic violence was a factor in the divorce or separation, **top-up assistance could be offered to the survivor.**

- **Births:** A straightforward system should be established for NPTP beneficiaries to add newborn family members to their case files and receive increased assistance. Ideally, NPTP households with pregnant and lactating women could be offered top-up assistance to enhance the program’s impact on infants’ and mothers’ nutrition and health outcomes.
- **Deaths:** A process should be established for cases where the NPTP card was issued in the name of a principal applicant who has died. This process should take into consideration the fact that this can be a cause of tension and ensure that the needs and situations of affected male and female household members are equally considered.

PROCESS

- **Expand access to the Money Transfer Organization (MTO) redemption modality,** following proof of concept. MTO assistance redemption is likely to alleviate transportation fees, particularly for women who are often less mobile, as well as the security and safety risks associated with overcrowding at the ATMs.
- **Continue to increase women and marginalized groups’ safety and comfort in the withdrawal process** by addressing the issue of lack of small change, which reduces crowding and confusion, and by potentially putting shade at ATMs.
- **Hire more female security guards to monitor the ATMs.** This could increase women beneficiaries’ access, comfort and ability to report issues at ATMs and also to provide jobs outside of traditionally “female” sectors for more women.

MONITORING

- **Update qualitative field monitoring and the quantitative PDM approach to be more gender-sensitive.** The monitoring approach should include questions on the extent to which women feel comfortable at ATMs and potential exploitation

2. While no cases of sexual exploitation or abuse were found in this study, it should be noted that SEA is an important issue in cash transfer and food security programs in Lebanon and across the world. For example, a 2020 study on risk of sexual abuse exploitation against Syrian food and nutrition assistance recipients in Lebanon identified a number of cases of SEA perpetrated by programme staff, taxi drivers, informal leaders, and religious leaders. Strong reporting systems and public outreach on this topic are a non-negotiable component of cash and food security programs.

3. Last PDM report (Q1 2022) shows a decrease in the average Food Consumption Score from 45.3 to 38 between Dec 21 and May 22, with a decrease reported in the weekly consumption of the 7 food commodities assessed to calculate this indicator.

4. According to the World Bank Social Impact Assessment 2020, 70% of MOSA social workers were women.

by formal and informal actors, and provide more ways for social workers to report on gender-specific issues and observations they are encountering. In addition, more findings should be disaggregated by gender in the monitoring analysis and reporting to enhance gender-responsive corrective actions.

- **Conduct similar gender-sensitive qualitative PDM bi-annually or annually to complement quantitative data.**
- **Consider conducting a rapid gender and protection analysis of the MTO redemption modality.**

COMMUNICATIONS

- **Continue ensuring information sessions are conducted for existing and new beneficiaries.** Sessions for new beneficiaries should clarify that it is not necessary to put the card in their husband's name, as this was a common assumption even though it was usually women who took the initiative to apply for the assistance. Sessions targeting both new and existing beneficiaries should clarify who exactly is included in the case file, as it was often a point of confusion. Information sessions should also **clarify that the card will not be swallowed by the ATM** to alleviate anxieties and thus improve access.
- **Beneficiary communications strategies should address the issue of third party involvement in assistance withdrawal.** Using a third party or seeking help in withdrawing assistance should not be discouraged or penalized in and of itself because it is a useful tool for less mobile and/or less literate women. Beneficiaries should be strongly encouraged to report any exploitative behavior from people who help them withdraw money or withdraw on their behalf without fearing repercussions for having asked someone to help them or given their personal identification number (PIN) away in the first place.
- **Consider stationing communications staff at popular ATMs and money transfer redemption points to relay information in person.** Low literacy levels, particularly among older people and PwD, and observed cultural norms show this type of information dissemination is preferred and likely the most effective way to communicate necessary information to marginalized groups.

- **Continue organizing information dissemination sessions on ATM days around services available in each area outside of the NPTP.** These sessions could be used for NGO programs to identify new beneficiaries and better inform them of the specific needs and service gaps in each area.

PROTECTION, GRIEVANCE REDRESS, REFERRALS AND "CASH-PLUS" SERVICES

- **Ensure the upcoming Grievance Response Information System (GRIS)⁵ includes SOPs in response to cases of harassment, exploitation and intimate partner or family violence in relation to the NPTP.** This will enhance pathways for beneficiaries to report cases of sexual harassment or exploitation and to report and respond to GBV occurring that could affect their access to NPTP assistance.
- **Develop referral mechanisms between NPTP and gender-based violence cases, child protection cases, and "cash-plus" services to meet the needs of vulnerable groups.** This can be done by ensuring relevant SOPs for the upcoming GRIS include such pathways and by establishing a system to flag and fast-track GBV and child protection cases within the NPTP assessment and selection process. It also entails ensuring updated and relevant information on available NGO and government services for vulnerable groups such as older people, chronically ill people, and people with disabilities is consistently available.
- **Ensure MOSA social workers are well informed about available NGO services provided in their target areas,** as they are well-linked with community members who need them and can provide necessary referrals.
- **Train and consult with social workers on ways of responding to challenging cases such as separation and divorce,** tips on protecting themselves during household visits and NPTP implementation, and GBV response.



5. A centralized GRIS meant to service all of MOSA's programs, including the NPTP, was being piloted as of September 2022 and was intended to be fully rolled out in 2023. Importantly, this GRIS is meant to serve as a GBV-response mechanism in addition to its role as a mechanism for receiving complaints more generally.

3. INTRODUCTION

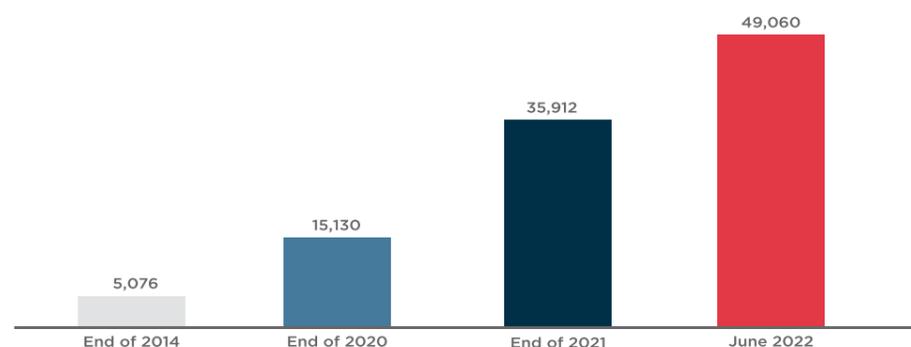
Lebanon’s financial and economic crisis is one of the most severe economic crises in modern history.¹ The devaluation of the Lebanese Pound (LBP) has caused a severe deterioration in the population’s purchasing power. This is coupled with rising prices and inflation estimated at 120 per cent over the first six months of 2022.⁶ In 2021 it was estimated that over 155,000 households (equivalent to 22% of the Lebanese population) were under the extreme poverty line and 356,000 households (equivalent to 45% of the Lebanese population) were under the upper poverty line.⁷ Lebanon hosts the largest number of refugees per capita in the world, adding more pressure to increasingly scarce resources. Studies have shown that the economic crisis has disproportionately impacted women. Women’s unemployment rate was higher than men’s before the crisis and has increased by more, with this being particularly true in rural areas outside of Beirut.⁸ Gender-based violence may be on the rise, as calls to the Internal Security Forces gender-based violence reporting hotline have increased substantially since 2019.⁹ In addition, female-headed households are more likely (31%) to rely on family and community support for their main source of income compared with 12% of male-headed households.¹⁰ To mitigate the impact of the economic crisis on Lebanon’s most vulnerable, predominantly women, enhancing access to gender-sensitive social protection services has become a key priority for social assistance stakeholders.

BACKGROUND

The National Poverty Targeting Programme (NPTP) was launched in 2011 by the Government of Lebanon with technical and financial assistance from the World Bank. It is the largest regular poverty-targeted social safety net¹¹ programme in Lebanon for the poorest and most marginalized Lebanese families. In addition to the cash

assistance component, there are health and education programs under the NPTP (known as the “Hayat” card).¹² In response to the crisis, the NPTP has scaled up substantially in recent years. While between 2011 and 2020 the NPTP cash assistance component only reached between 5,000-10,000 households annually,

Figure 1. Households receiving NPTP assistance since 2014.



Source: WFP leading figures as of July 2022

as of June 2022, NPTP assistance was reaching 49,799 families monthly and aimed to reach 75,000 families by end of summer 2022. The NPTP, together with the Emergency Social Safety Net (ESSN) Programme being implemented by the World Bank, form the largest social protection programme in Lebanon. These programs are meant to increase the resilience of marginalized Lebanese households by providing food assistance that will enable them to meet their basic food needs throughout the year. They are also meant to foster social coexistence between the Syrian refugees and Lebanese host communities, as the poorest and most vulnerable Syrian refugees, have also been targeted for cash assistance under WFP’s Multi-purpose Cash Assistance Programme since the onset of the Syrian refugee crisis.

PARTNERS AND RESPONSIBILITIES IN THE NPTP IMPLEMENTATION

A consortium of international donors funds the NPTP, including the European Union, Germany, Italy, Norway, France, Canada, Ireland and private donors. It is implemented as a partnership between the World Food Programme (WFP) and the Government of Lebanon’s Ministry of Social Affairs (MOSA).

BENEFICIARY SELECTION

Social workers based in MOSA’s 116 Social Development Centers (SDCs) across Lebanon are responsible for conducting outreach to potential beneficiaries and for conducting initial needs assessments for beneficiary households. Sub-contracted firms are then responsible for conducting household verification visits for applicant households, after which applications are submitted to a processing unit based in the Presidency of the Council of Ministers (PCM).¹³ Although the application is put in the name of a “principal applicant” – typically the self-identified head of household- the entire household is assessed as part of this process. Selection is completed by the PCM unit and is based on a proxy-means test (PMT) formula developed in 2016.¹⁴ Categories of vulnerability included in the PMT include the number and share of children, number and share of older household members, number of unemployed household members, number of disabled members, female-headed households, and head of household is widowed/divorced/ separated.¹⁵ However, for confidentiality reasons, the exact weighing formula is only known to the PCM and the World Bank. The cards are provided to

selected families by MOSA social workers together with WFP partners and are issued in the name of the principal applicant along with a PIN.

NPTP E-CARD REDEMPTION

The food assistance component of the NPTP is distributed through electronic cards known as the “NPTP e-card.” The assistance is provided every month at the equivalent of 20 USD for each individual in the household, capped at six members per household, in addition to a flat rate of 25 USD per household, meaning the maximum amount is 145 USD. The cards can either be used at any of the 486 shops contracted by WFP, as a normal debit card at any merchant equipped with a point of sale or withdrawn in USD or LBP at one of the 150 Banque Libano-Francaise (BLF) ATMs across the country. It should be noted that of these 150 ATMs, 68 disburse cash in USD. To reduce crowding at the most trafficked ATMs, the cash is loaded over the course of 6 days per month, with 17% of beneficiaries receiving the notification on each of those days. In addition, because of reports of crowding and occasional conflict, several mitigation measures have been taken: BLF contracted a third party security company to manage crowd control at the ATMs, WFP contracted Cooperating Partners to oversee crowd management and procure security firms to be deployed at selected ATMs (based on crowd volume and incident occurrence), and MOSA coordinated with the Ministry of Interior and Municipalities for security personnel to be deployed on an as-needed basis.

DOLLARIZATION

The e-cards underwent a dollarization process and the access pathways were changed in 2021. Prior to May 2021, assistance was being distributed in LBP and could only be accessed via the WFP-contracted shops to buy food items. In May 2021, because of worsening conditions, an unconditional cash top-up was introduced to the NPTP assistance that could be withdrawn in cash from ATMs. In September, the programme changed into unconditional assistance provided in USD, meaning beneficiaries could withdraw cash from ATMs in USD and spend it as they saw fit. Whereas before September 2021 assistance was largely accessed through shops, almost all assistance is now withdrawn in USD from ATMs. Since November 2021, 95% of assistance has been redeemed through USD withdrawals at the ATMs.

6. World Bank, Lebanon Economic Update, April 2022.
 7. World Bank, “Target Poor Households in Lebanon,” April 2020.
 8. UN OCHA, REACH, UN Women, Multi-sectoral Needs Assessment Lebanon Disaggregated Data Report: Gender, Age Disability, April 2022.
 9. Gender Based Violence Information Management System Annual Report 2022.
 10. UN OCHA, REACH, UN Women, Multi-sectoral Needs Assessment Lebanon Disaggregated Data Report: Gender, Age Disability, April 2022.
 11. Since 2022, the GOL is also providing emergency monthly cash assistance for the poorest and most marginalized Lebanese families under the Emergency Social Safety Net (ESSN), ending in December 2022) which targets 147,000 households.
 12. World Bank. 2017. Emergency National Poverty Targeting Project (P149242). Implementation Status & Results Report. Washington, DC: World Bank. Accessed 26 July 2017. <<http://documents.worldbank.org/curated/en/68729148398228556/pdf/ISR-Disclosable-P149242-01-09-2017-1483982216388.pdf>>. UNICEF Lebanon. 2017. Personal communication.

13. MOSA social workers have the primary responsibility for conducting household assessments. However, during the 2021-2022 scale-up, employees from privately contracted firms were also tasked with assessing households in certain areas due to the significant increases in the target beneficiary caseload.
 14. The NPTP Proxy-Means Test was developed by the World Bank in close cooperation with the MOSA, the Presidency of the Council of Ministers and the Central Administration of Statistics.
 15. World Bank, “Target Poor Households in Lebanon,” April 2020. <https://www.worldbank.org/en/news/factsheet/2020/04/21/targeting-poor-households-in-lebanon>

POST-DISTRIBUTION MONITORING

A firm (separate from the data quality firm) conducts quantitative post-distribution monitoring (PDM) every quarter, with a randomly selected population that makes up between 2-4% of the beneficiary population. The PDM collects information on the quantity/value, use, acceptability and quality of assistance provided to beneficiaries, probes beneficiary perceptions regarding the distribution and redemption processes, and collects data on crosscutting indicators on gender, protection and accountability to affected populations. Quantitative PDM provides insights into the extent to which the programme is achieving intended objectives and whether any corrective action is required. PDM interviews are usually done in person. However, during the COVID-19 pandemic, they were conducted by phone.

GRIEVANCE REDRESS MECHANISM

Although there is currently no centralized grievance redress mechanism for the NPTP, there are a few ways for beneficiaries to report issues they encounter. They can call 1526, WFP's complaint hotline or MOSA's complaint hotline, though reportedly beneficiaries have had issues getting through to hotline response workers. Beneficiaries also have the option to file complaints directly with WFP field officers or MOSA social workers. To resolve issues related to PINs and/or lost cards, beneficiaries can call a BLF hotline (or the WFP hotline). A centralized Grievance Redress Information System (GRIS) meant to serve all of MOSA's programs, including the NPTP, was being piloted as of September 2022 and was intended to be fully rolled out in 2023. Importantly, this GRIS is meant to serve as a GBV response mechanism in addition to its role as a mechanism for receiving complaints more generally.

4. RATIONALE AND OBJECTIVES

Previous research shows that cash assistance can impact intra-family relations, including increasing or decreasing the risk of sexual and gender-based violence (SGBV) as well as women's participation in decision-making household spending, and gender roles.¹⁶ Research also shows exploitation, including sexual exploitation, is a key concern along the cash distribution cycle and that women are at higher risk than men.¹⁷ Although robust quantitative post-distribution monitoring is conducted every quarter, qualitative analysis was needed to contribute nuance and depth to the existing PDM cycle, especially as the NPTP continues its scale-up in 2022.

The overall objective of this exercise was to examine how the NPTP has impacted the lives of women, girls and other marginalized persons of concern and how the NPTP can improve its processes to ensure the provision of assistance is maximally safe and accessible to women and girls. Targeted interviewee profiles included but were not limited to female-headed households, pregnant and lactating women, older people and people with disabilities, and children and adolescents. Specifically, it will provide recommendations on how the NPTP can continue and increase its gender sensitivity and social

inclusion as well as address exploitation prevention issues identified in:

1. **The cash distribution process, including access and referrals to services.**
2. **Communications with communities and beneficiaries, including needed awareness raising on gender inequality, household dynamics and SGBV.**
3. **Adjustments to the current PDM method and approach.**

Finally, findings from the qualitative PDM will contribute to the development of the Grievance Redress Mechanism currently being developed.

ANALYTICAL FRAMEWORK

This exercise was conducted under four main lines of inquiry: (1) Empowerment, agency and decision-making of women and girls, (2) Intra-family S-GBV and intimate partner violence, (3) Exploitation and abuse and (4) Gender and food security. Research questions and sub-questions to frame this exercise are as follows:

Theme	Main questions	Sub-questions
Empowerment, agency and decision-making of women and girls	What impact has the NPTP had on empowering women, girls and marginalized groups in their agency, decision-making power and ownership of spending and deciding who benefits from the assistance?	To what extent are women involved in decision-making around how the NPTP assistance is spent?
		What happens when there are disagreements within the family over how the assistance should be allocated?
		To what extent are the needs of people with specific profiles such as the chronically ill, young children, and older people being prioritized?
Intra-family SGBV and intimate partner violence	What impact, if any, has receiving NPTP e-food card assistance had on intra-family tensions, risk of SGBV and intimate partner violence?	What impact, if any, has the NPTP had on women's household responsibilities and employment prospects?
		Have intra-family tensions and violence increased, reduced, or stayed the same as a result of receiving NPTP assistance?
		What is the nature of any increases in intra-family tensions and violence, including perpetrators and victims? To what extent is the violence physical and/or sexual in nature?
		What factors contributed to any reported increases in intra-family violence as a result of the NPTP assistance?
		For any individuals reporting an increase in violence, how can linkages to SGBV response services per each target area be improved?

16. See [The impact of cash transfers on women and girls: A summary of the evidence, ODI 2017](#) and [Setting the Stage: What We Know \(And Don't Know\) About the Effects of Cash-Based Interventions on Gender Outcomes in Humanitarian Settings, UN Women September 2018](#).

17. [Empowered Aid Transforming gender and power dynamics in the delivery of humanitarian aid: Participatory action research with refugee women & girls to better prevent sexual exploitation & abuse—Lebanon Results Report, Global Women's Institute and CARE International, 2020](#).



Continued		
Risk of exploitation and abuse	What risks around exploitation do women and other marginalized groups face throughout the NPTP programme process?	What risks of discrimination or exploitation, sexual or otherwise, are present in the selection process for NPTP beneficiaries?
		What risks of discrimination or exploitation, sexual or otherwise, are present when beneficiaries access their assistance at ATMs and in shops?
		Who, if any, are the outside actors exploiting beneficiaries?
		What discrimination or exploitation risks are higher specifically for women beneficiaries, female-headed households, and beneficiaries with specific needs, such as older and/or disabled beneficiaries?
Gender and Food Security	Is food consumption prioritized equitably between female and male members and those with specific vulnerabilities-disabilities or older persons?	Compared with working-age male family members, to what extent are women, children, disabled and older beneficiaries being prioritized for food within beneficiary families?

5. METHODOLOGY

A qualitative approach was used for this exercise in addition to an extensive literature review. This section further elaborates on data collection activities undertaken as part of this assessment.

LITERATURE AND SECONDARY DATA REVIEW

A literature review including tool kits, evaluations and research reports on the impact of cash assistance on women and vulnerable groups as well as operational guidelines, standard operating procedures, and methodology documents of the NPTP was conducted. In addition, quantitative PDM data from May 2022 was reviewed for sensitivity and social inclusion factors. Findings from the literature review were analyzed according to each line of inquiry and synthesized with the quantitative PDM data and analysis of the qualitative data.

CONSULTATIONS WITH NPTP IMPLEMENTERS AND RELEVANT CASH EXPERTS

A variety of stakeholders were consulted during the inception phase to inform and refine the approach. Relevant WFP and MOSA staff were extensively involved in the research design. In addition, stakeholders from organizations implementing other large-scale cash programs in Lebanon and the Middle East and North Africa Regions such as the World Bank, the Cash Monitoring, Evaluation, Accountability, Learning

Organizational Network and the International Organization for Migration were consulted to provide their learning and perspectives on cash, gender and social inclusion concerns.

FIELD DATA COLLECTION

Field data collection was conducted in five locations across Lebanon that were selected in coordination with MOSA and WFP. Locations were selected based on analysis of an anonymized dataset of NPTP beneficiaries for areas with high concentrations of female-headed households, people with disabilities and households with older members. A mix of rural, urban and peri-urban areas was selected to capture differences in living situations and typical income levels. Automated Teller Machine (ATM) locations were selected according to the analysis of WFP's ATM traffic data and were chosen according to the ATM with the highest average monthly traffic. Selected locations were Mina, Tripoli; Bebnine and surrounding villages Akkar; Haret Hreik, Beirut suburbs, Nabatieh and villages surrounding Zahle in the Bekaa. Field data was collected between 27 April and 10 June 2022.

OBSERVATIONAL SITE VISITS

UN Women researchers observed activity around each of the ATM withdrawal sites following the loading of the e-cards to observe any protection or exploitation risks in the cash collection process. Approximately, one-half day was spent observing each ATM. Researchers observed the extent to which women, older people and disabled people understood how to use the ATMs and

any exploitation that may be ongoing by people at the ATM sites. In addition, short exit interviews that lasted between 5 and 10 minutes were conducted with a random selection of ATM users. The exit interviews centered on beneficiaries' backgrounds, their understanding and experience with the distribution process, and any issues they encountered while accessing their money. Sixty beneficiaries (50 women and 10 men) were interviewed at ATMs across the five selected locations.

PROGRAMME FIELD WORKER INTERVIEWS

WFP field monitors and MOSA social workers were interviewed to discuss structural gender and social issues in the NPTP and to discuss their observations on issues of gender, family tensions and exploitation they have encountered during their work in the field. Three field monitors from WFP (two men and one woman) and six MOSA social workers (one man and five women) were interviewed under this component.

IN-DEPTH INTERVIEWS WITH WOMEN, DISABLED AND OLDER NPTP BENEFICIARIES

In-depth interviewees were selected at random from a list of NPTP beneficiaries with profiles of interest, including female-headed households, households in which

women were the principal applicants, and households that included members with health difficulties and/or disabilities. Interviews centered on the impact of the NPTP on women, girls and people with specific needs in the family. They addressed gendered family roles in deciding how to spend the assistance, with a focus on the extent to which concerns for persons with specific needs such as young children, persons with disabilities (PwD), and older people are considered in this decision-making. They also explored each respondent's family situation and power dynamics at play, and how the assistance factors into these dynamics. Respondents were also asked about who is responsible for collecting the assistance and any associated dynamics and if they typically collected the assistance themselves, were asked to comment on their experiences in doing so. In addition, they described family food consumption patterns, including types of food consumed and prioritization of family members with specific food needs when it was scarce.

Of the 41 total interviews, 36 took place in person at the respondent's home and five took place over the phone due to security concerns and the preference of the respondent. Of these, 33 were women and 8 were men. Interviews lasted between 30 minutes and one hour.

PROTECTION MEASURES TAKEN WITH IN-DEPTH INTERVIEWEES

Due to the high sensitivity of the in-depth interviewees, UN Women took extensive measures to ensure the anonymity, confidentiality, and protection of the respondents. These are summarized as follows:

- The 41 beneficiary households were selected from a list of 1,400 potential interviewees to ensure anonymity.
- Beneficiary data was only shared within the 3-person UN Women field team.
- Respondents were interviewed in private in their own homes or on the phone.
- No names were taken at ATM interviews and only first names were asked during in-depth interviews. All names were changed in the report.
- Each interview began with a clear explanation of interview objectives, confidentiality, and data usage.
- Strict do-no-harm and protection sensitive guidelines were followed, including sensitive approaches to difficult topics, stopping the interviews if the respondent becomes distressed, and ending on a "looking forward" topic.
- When possible, relevant referral pathways were provided for families in need of additional assistance.

LIMITATIONS

A key limitation in this study was the team's inability to review the NPTP beneficiary selection weighing formula for gender sensitivity. Due to the confidentiality of the PMT weighing formula for the NPTP beneficiary selection, it was not possible to understand how diverse marginalized groups are prioritized, and whether this is done in a socially inclusive and gender-responsive way.

REPORT STRUCTURE

This report is structured around the questions outlined in the analytical framework. It begins by providing a brief profile of the interviewees who participated in this study. The findings section is organized into five parts. The first section discusses the overall gendered impact of the NPTP on men, women and marginalized groups,

including spending decision-making patterns, needs and priorities, and gender roles and responsibilities. The second section focuses on gender-based violence and intra-family dynamics and their relation to the NPTP when relevant. This includes but is not limited to situations where multiple families are living in the same home, cases of divorces and deaths, and gendered patterns around certain family members restricting knowledge about the card from others. The third findings section focuses on the risk of exploitation and abuse and primarily discusses gendered issues encountered at the ATMs while the fourth briefly discusses issues of food security. The final topic under the findings is around structural gender issues for consideration, some of which fell outside the analytical framework. These are followed up by a brief concluding statement and recommendations targeted to the various actors involved in the funding and implementation of the NPTP.

Figure 3. Gender of the head of household

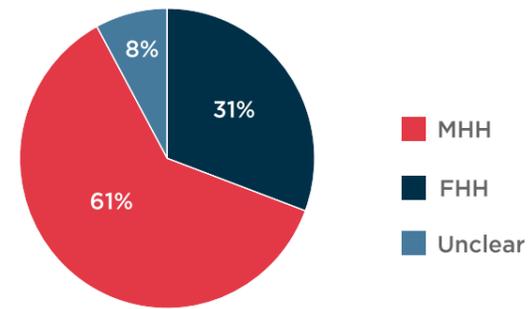
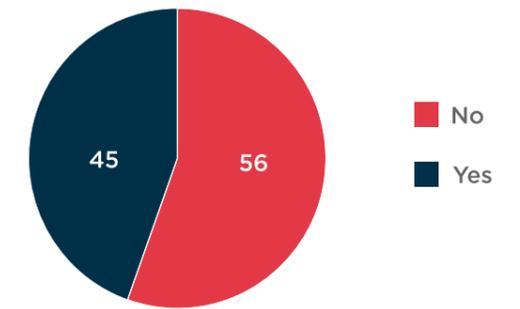


Figure 4. Households with PwD and/or chronically ill members



32%
of households included
older members

7% of households
included pregnant or
lactating women



Table 1. Data collection summary

Category	Interview type	# persons			# consultations
		men	women	total	
Stakeholder Kils	WFP management	1	2	3	2
	MOSA management	0	3	3	2
	Other cash actors	2	5	7	5
Programme workers	WFP field monitors	2	1	3	3
	MOSA social workers	1	5	6	4
NPTP recipient interviews	ATM exit interviews	10	50	60	60
	In-depth Interviews	8	33	41	31
Total		24	99	123	107

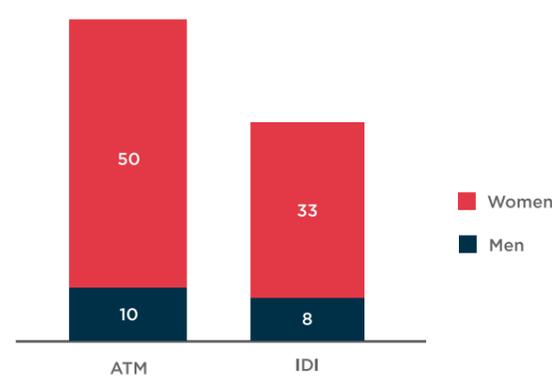
PROFILE OF NPTP BENEFICIARY INTERVIEWEES

A total of 101 NPTP recipients were interviewed as part of this study. Of these, 60 were interviewed at ATMs in short "exit interviews" and 41 participated in in-depth household interviews (IDIs). The charts below provide a summary of NPTP recipient respondents interviewed as part of this study.

Table 2. Governorates of NPTP recipient interviewees

Location	ATM	IDI	TOTAL
Akkar	10	12	22
Baabda	18	8	26
Nabatieh	9	5	14
Tripoli	11	10	21
Zahle	12	6	18
Total	60	41	101

Figure 2. Gender and interview type



6. FINDINGS

IMPACT

Male and female respondents unanimously reported the NPTP had positively impacted their lives. They said it had provided them with a sense of relief, and that it was critical in meeting their basic needs. For example, Mazen,¹⁸ a 40-year-old man in Tripoli who supports his sick, elderly mother even believed it had saved his mother's life:

“Without NPTP, I would have been begging on the streets for my mother I swear, I think she would've died without it.”

Amina, the mother of a 5-year-old boy with severe asthma in Tripoli similarly shared how the NPTP was **“her son's lifeline”**, as she had saved the money to buy him an oxygen machine. Beneficiary testimonies suggest the NPTP has thrown a lifeline to many marginalized men and women, as well as potentially life-saving support to ill and older people.

Women and female heads of household in particular said the NPTP had given them a sense of autonomy, as they did not have to depend on family, friends, and community members as much. Lina, a middle-aged widow with two children in Akkar noted how before receiving the NPTP, she **“panicked at the start of the month because other families wouldn't be able to support her”** but the NPTP had given her a sense of independence and a way to support her children. This is an important impact, as statistically female-headed households in Lebanon more often rely on family and friends for income.¹⁹ Notably, the NPTP was the main source of income for most women respondents. This is confirmed by the quantitative post-distribution monitoring findings from December 2021, WFP e-card assistance constitutes the main source of income for half of NPTP beneficiaries, with female-headed households (54%) more often reporting this was the case than male-headed households.

Receiving cash assistance was preferable to in-kind assistance, as seven women and one man noted they liked how the NPTP gave them the flexibility to purchase what they need. PDM data collected in May 2022 found

96% of beneficiaries preferred cash assistance to shops, and this was broadly confirmed by respondents. Salwa, a 41-year-old mother of three and caretaker for her mother-in-law noted:

“I love that it is cash. Before, I could only get vegetables and oil or whatever, but now I have more independence to choose what my priorities are.”

Amal, a 37-year-old divorced woman in Tripoli directly linked the flexibility of the NPTP assistance to the ability to purchase feminine items:

“I don't want anyone to tell me how to use my cash; what if I want to buy shampoo and pads for instance? You know, as women, we have very specific needs.”

Similar sentiments were echoed by almost all men and women respondents. The unrestricted nature of the assistance provided a sense of greater autonomy in coping with the enormous difficulties many Lebanese are currently suffering, especially for women.

DECISION-MAKING

Women were key decision makers throughout the NPTP process. Many married women who participated in the in-depth interviews noted how they were the ones who had decided to apply for the assistance in the first place, though many had put their husbands' names on the application (and the card was therefore issued in his name). A widowed woman in Tripoli had even put the card in her husband's name after he passed away, possibly showing how widespread the belief is that the card should be in the name of a man. There were a few exceptions to this trend, where at least one married woman in Bar Elias said that she and her husband had applied together, an elderly woman whose husband was sick and another married woman in Akkar had applied and put the card in their names. Mostly, married women appeared to have been more aware of the NPTP than their husbands and more proactive about applying.

Women NPTP recipients were also highly involved in, or entirely in charge of, spending the assistance. According to the PDM data from May 2022, 42% of respondents reported men and women in the household made decisions on spending the money together, 17% reported women took these decisions, and 40% said men oversaw spending the assistance. These findings were reflected by respondents in this study. Only one 40-year-old woman at the ATM in Zahle said, “my husband chooses how to spend the money because he is the head of the household and the main breadwinner”. Almost all other women in-depth interviewees and many ATM interviewees said they were the ones who are best informed about household needs and therefore better positioned to make these decisions. Two men, both in Akkar, also reported that women in their households were the main decision makers. An elderly father of five adult children, three of whom were blind and lived with him and his wife, described the dynamic: **“You know how it is,”** he said, **“it is the wife who knows best what the household needs. She knows what medicine our children need, what the fridge is missing.”**

NEEDS AND PRIORITIES

Many men and women respondents noted how there “was no question” over how the money was to be spent, given how desperate their situations were. In line with recent quantitative PDM findings which showed an average of 37% of NPTP money was spent on food, 10% on medical expenses, and 8% on heating and electricity, and respondents reported the money was often spent immediately on necessary items such as medication, food and diesel for the generators. Given that families including members with disabilities and older people were targeted for this study, the need for medication may have been over-represented. A 67-year-old woman in Beirut said, **“Gas costs 450,000 LBP; and then you get 5 kilos of sugar and nothing remains of the assistance we got. It's all used up within one or two days.”** A young woman with a newborn at an ATM in Zahle similarly said **“The money does not even reach the house. It goes to medication and debt. My child has a disability and a disability card from MOSA but it doesn't help with anything.”**

Across the board, NPTP recipients were spending the assistance on their basic needs within hours of withdrawing it, showing how necessary it is.

Lack of conflict over how to spend the assistance was particularly true when there were dependent children, older people, or people with disabilities in the household. An older woman who is a caretaker for two adult daughters with serious disabilities said:

“My husband and I make decisions about how to use NPTP. There are no tensions or issues as we are both caretakers and understand what is at stake: our daughters' well-being and health.”

An elderly mother in Beirut who is the caretaker of an adult son with severe Autism and Down Syndrome said **“Everything I do, everything I buy, it is for him.”** She also noted how her son needed a lot of money per month because of his special needs. For instance, he has no teeth to eat and needs very specific food. One family in Beirut described prioritizing electricity so that her son with Down Syndrome can have the internet to socialize. **“We immediately paid for water and generator subscription. Because of Michael, we have to prioritize electricity. He needs it for the Internet; he really cannot function without the Internet. He does not have any friends, and he cannot go to school, so social media has become his escape.”**

The needs of elderly people, who often required medication, hygiene items and medications, were also heavily prioritized. At least seven women interviewees were caretaking for their elderly parents or parents-in-law and were spending a significant portion of the NPTP assistance on them. A 57-year-old woman caretaking for her 97-year-old father in Akkar said how as her father's main caretaker, she uses a huge chunk of the money for his medicine and diapers. **“The NPTP barely lasts a couple of days with these medical costs,”** she said.

Marwa, a 59-year-old woman in Qab Elias, Bekaa who takes care of her 100-year-old mother and 79-year-old sister who is Autistic and paralyzed described how she prioritizes her mother and sister's needs.

18. All names have been changed to preserve the confidentiality of the respondents.

19. UN OCHA, REACH, UN Women, Multi-sectoral Needs Assessment Lebanon Disaggregated Data Report: Gender, Age Disability, April 2022.

“My mother is dying; I cannot say no to her. My mother loves meat and I want her to be able to eat what she wants. So, I use the NPTP to buy her the food she craves.”

A man in Tripoli caretaking for his 87-year-old mother said she may have died if they had not had the NPTP money to put her in the hospital.

All male and female respondents who were caretaking for people in need of consistent medication, whether elderly, chronically ill, or disabled, discussed the cost burden of medical care on their families. A few women respondents who had children with disabilities noted foregoing their own medical needs to pay for the needs of their children. For example, Fadia, an older woman in Tripoli who needs injections to treat her jaw paralysis foregoes treatment for her children to eat. Another 50-year-old woman in Beirut said her daughter needed a medical procedure that cost 600,000, but they needed to prioritize her husband’s insulin shots, so she went without. Findings show the needs of people with disabilities, elderly people, chronically ill people and children are being highly prioritized, though it constitutes a significant burden to the household, and is often at the expense of other family members’ needs. Despite intra-family prioritization of people with disabilities’ needs, they are still often not comprehensively met due to limited funds.

GENDER ROLES AND RESPONSIBILITIES

The NPTP did not appear to significantly impact the gender roles and responsibilities of women or their decision-making specifically on whether to participate in paid employment. Only Dina, a 59-year-old woman in Qab Elias, Bekaa mentioned a link between the NPTP and investment in livelihoods, noting she was saving money to buy a bread-making machine. Other women mostly discussed the impact of the economic crisis on their work situations, as well as on their husbands and relatives. About one-third of female respondents mentioned having engaged in some form of employment before the economic crisis. Of these, most were still trying to work, but employment had become very informal and sporadic. For example, one 31-year-old woman with a disability in Bar Elias used to run a salon but had to close it and now works occasionally at her house. Amna, a 41-year-old woman in Akkar who was the main breadwinner in her family mentioned having been laid off from a factory and is now cleaning homes when she can. Two sisters living together with seven other siblings in Tripoli noted having previously had consistent work, one as a caterer and one as a babysitter, and both are now doing this work far more occasionally. Since the economic crisis has significantly impacted women’s work

situations, NPTP assistance has supplanted the income many formerly had.

Many women mentioned that their husbands and male relatives felt ashamed because of their inability to find work and reliance on the NPTP. A 50-year-old woman who is the head of her household noted how her son was very hurt when they first started receiving assistance.

“He refused the NPTP card, because for him it meant that our family was officially impoverished, and he wasn’t fulfilling his role as the son. My son has a lot of ambitions, it is not easy for him. But eventually, he came around and now he even withdraws the assistance for us.”

Two middle-aged men at the ATMs and one male interviewee in Tripoli also reported how humiliating he found the process. WFP field monitors also noted how they often see men waiting in the car while women withdraw at the ATM because they don’t want to be seen at a distribution. A few women discussed anxiety and depression among the men in their families. For some men, receiving the NPTP is emasculating evidence of their failures as breadwinners.

In response, some women described needing to step further into the roles of household decision makers. A 35-year-old woman in Tripoli said, **“My husband sits at home and doesn’t do anything. It is me running around from doctor to doctor. My husband is depressed. He spent decades working as a taxi driver and lost his job. Who can afford to be a taxi driver anymore? And then we were evicted. Those events broke him.”** Another 41-year-old woman in Akkar mentioned how after her husband’s diabetes diagnosis, she needed to step in. She was the one managing the NPTP assistance and identified herself as the head of the household.

At an ATM in Zahle, an illustrative altercation occurred between an older man and a younger woman. The man said **“If I had a daughter, I would never let her stand in line. This is a humiliating process!”** The younger woman replied, **“Get your facts straight! Women know better and they often know how to withdraw. Our husbands are working and we should be treated with respect.”** He then laughed and said, **“Women are becoming so strong these days.”** The NPTP may not have directly shifted gender roles, but women’s active role in pursuing and managing the assistance may point to the impact of the crisis on gender roles.

GENDER-BASED VIOLENCE AND INTRA-FAMILY DYNAMICS

This study did not find any structural linkage between receiving NPTP and an increase in any specific form of gender-based violence. Receiving the NPTP may have eased family tensions because it added the security of a monthly income. Because most recipient households are in dire economic situations and need assistance money for basic items, many women respondents emphasized there is **“nothing to argue about”** regarding spending the money. Fatima, a 65-year-old woman in Bar Elias, Bekaa described decision-making with her husband:

“We spend NPTP on the most basic things, it is not like I am putting aside money for my clothes or something luxurious. There’s nothing to fight about when it comes to this.”

Riwa, a 63-year-old woman in Qab Elias, Bekaa who lives with her husband, son, daughter-in-law and five grandchildren echoed this sentiment:

“We all understand each other’s issues; what will 120 USD do? We mainly use it for food and medicine, and it is not enough for us to be fighting over it, you know.”

MULTI-FAMILY SITUATIONS

Although this exercise did not identify any widespread, structural linkages between NPTP and gender-based violence, there were a few important issues to note in relation to NPTP and intra-family tensions. Many respondents said families had moved in together because they could no longer afford rent, sometimes leading to decreased or increased tensions, a need to negotiate the card or confusion about who is included in the NPTP file. For example, William, a 22-year-old man with Down Syndrome, and his parents who live in Beirut had to move in with their aunt because they could no longer afford rent. The aunt remarked **“I love them a lot, but this is exhausting. I didn’t expect to be hosting my sister’s family for such a long time, but it is starting to seem like a permanent solution.”**



William's family noted they were grateful for the NPTP because now they were able to pitch in, suggesting it reduced tensions arising from this situation.

Multiple families under one roof can mean who accesses the NPTP assistance must be negotiated. In another case, Nadia, a 37-year-old woman in Tripoli recently moved in with her mother and her 47-year-old brother who has a mental disability, along with Nadia's husband and their five-year-old son with a severe health condition. This was because Nadia's family could no longer afford rent on their own. In Nadia's case, the file was in her mother's name and is split between Nadia's family (Nadia, her son and her husband), and then her mother and brother. Multi-family situations can also lead to confusion about who exactly is included in the case file. A few respondents in multi-family living situations said they weren't sure who was on the file. When asked who was on the card, Zeina, an older woman living with her daughter, her son, the son's wife, and their five children said **"We are all on the card. Actually, I don't know. I'm tired."**

Although none of the respondents themselves reported such situations led to increased tensions or family violence, a few of the MOSA social workers said they saw cases of conflict between siblings regularly. Two social workers in Tripoli noted they saw a fair amount of conflict between siblings. **"Sometimes, some siblings want to take more than their 25 USD share, but we intervene and say there has to be a fair division of money,"** they said. **"We are doing conflict resolution and law in this center!"** they joked. Indeed, social workers often have to navigate complex situations in relation to the NPTP and come up with creative solutions that are agreeable to all parties.

A lack of full awareness of the application and selection process, who is included on the card, and the assistance redemption procedures can also create issues. Respondents who were members of families that included someone with a disability card seemed to believe that applying for the NPTP in this person's name would increase their chances of receiving the card. In general, there was confusion on the connection between NPTP assistance and the disability card. A few respondents (all women) also noted there was confusion around who exactly in the family was on the NPTP file, particularly for older women and those with lower literacy.

DIVORCE AND DEATH

Cases of divorce or deaths in the family can also be sources of tension over NPTP assistance, as it can become a tool of power. Although this study did not

include any respondents who were going through a divorce at the time of the interview, WFP field monitors and social workers mentioned having seen cases where divorces and deaths led to conflict over NPTP assistance. A female social worker in Tripoli described a case where she found out that after the divorce, the mother had kept the NPTP card although the children had remained with the ex-husband (as custody is more often given to men following divorce). The social worker had to step in and negotiate the card going to the parent who retains custody of the children since there is a broad perception that assistance should be spent on children. WFP field monitors also noted observing cases of divorce that led to conflict over the card, and that typically the card ends up with the man. This is because since husbands are more often listed as the principal applicants (though as previously mentioned, women often are the ones who take the decision and initiative to apply) the husbands' phone numbers are on the file and because husbands are more likely to end up with the kids.

There were also a few cases where the death of the card holder led to conflict. For example, a female social worker in Akkar discussed a case where there was a house of eight people that had previously received the NPTP card: two parents, five sisters and one son. The card was in the name of the father. After their parents passed away, the son took the NPTP card and left his sisters alone, and the social workers had to negotiate splitting it up more equally. In another NPTP recipient case in Akkar, a Lebanese man was married to a Syrian woman, and together they had young children. The husband passed away, and because the wife was Syrian, she put the card in the name of his cousin and the cousin then took the card for himself. While the NPTP itself does not necessarily lead to tensions, it is a potential tool of power in an environment with structural gender inequalities and complex family situations, many of which are becoming even more difficult and complex in response to the economic crisis.

RESTRICTING KNOWLEDGE OF OR ABOUT THE NPTP AS A SOURCE OF TENSION

A final consideration around the NPTP as a potential source of tension is in situations where one family member, often a woman, does not tell others, often a husband, about the card. Social workers said they know many women who apply without their husband's knowledge, put the card in their name, and add their phone numbers. This has led to uncomfortable situations where the social workers had to lie to avoid causing tension in the family. A female social worker in Tripoli recounted such a situation:

"Once we called the wife to confront her, because we knew she was receiving the NPTP, and her husband did not know. We agreed with her this was wrong and then brought in the husband again to re-apply. We pretended there was a mistake in the system so that the husband doesn't lash out at the wife, and then the next month, he thought they had officially started receiving the money."

While it is impossible to know the exact reasons for women trying to hide the card from their husbands, undoubtedly such deception is a potential source of tension and violence.

This social worker also said how sometimes beneficiaries call SDCs to change the number associated with the file without the knowledge of the others household members, so they receive the notification and collect the assistance first. Social workers noted it is difficult to know what to do in such situations: do they agree to change the number or not? In addition, two in-depth interviewees reported sons were hiding some of the NPTP money away from their mothers, who were typically older and less literate. Though the prevailing trend is one of intra-family agreement over access and usage of NPTP assistance, there are instances of deception and selfish behavior among recipient families.

RISK OF EXPLOITATION AND ABUSE

Though there were cases of complex intra-family dynamics around the NPTP and a few cases where one family member had acted deceptively, no clear cases of exploitation were identified first-hand during this exercise. Of the 83 women and 18 men interviewed as part of this study, none reported any cases of having been exploited in relation to the selection process for the NPTP or the process for collecting their assistance. One WFP field monitor mentioned a case where someone working with one of the data quality firms was taking a cut from NPTP applicants to manipulate the results of their survey to be selected. In addition, MOSA social workers recounted how in the past, bank security guards at a few locations were withdrawing for the beneficiaries. In both cases, the offender was caught and addressed.

Several women described how the change from food cards to cash assistance had reduced the opportunity for

exploitation, as the supermarkets inflated their prices. An elderly woman in Nabatieh described how cash had given her more autonomy and how there was less room for exploitation with cash.

"Before, with food assistance, supermarkets would laugh at us and make us spend more than what was needed. Now at least I make decisions on what should be done with the money."

According to these women, the shift from restricted to unrestricted cash assistance has reduced the opportunity for exploitation in addition to giving them more autonomy.

NPTP "MIDDLE-MEN"

While no outright cases of exploitation were identified, there are a few informal "middle-men" who are sometimes involved in the NPTP process. Particularly in rural areas, ATMs are often far from where recipients live. Although there are BLF ATMs located in rural areas, many of them do not have electricity or dollars. This means working ATMs, often those located in the governorate centers, are far away from some recipients. In addition, the most trafficked ATMs in some areas – particularly in Zahle – are very crowded on the days when the NPTP cards are loaded,²⁰ meaning one typically needs to stand in line for a long time to collect the assistance. Therefore, to save on time and transportation costs, some beneficiaries give their NPTP cards and PINs to friends, relatives or van or taxi drivers who go collect the assistance on their behalf, either for free or for a fee. It should also be noted that while some beneficiaries trusted this service, three women and one man also reported they had been offered such services and refused. According to the PDM data from May 2022, only 2% of beneficiaries reported someone outside of their household collected assistance for them, though this could be under-reported because beneficiaries might fear they could get in trouble for saying so.

INFORMAL WITHDRAWAL SERVICES

Informal withdrawal services have been observed in all assessed locations except for Beirut (where there is a higher volume of working ATMs), and all of the service providers were men. For example, in Zahle, three brothers operate a "van commission service" where they withdraw on behalf of other people for a fee between 25,000-100,000, depending on the beneficiary's financial

20. WFP is well-aware of issues of crowding at ATMs and has taken mitigation measures such as dividing the loading days over the period of four days and expanding coverage of BLF ATMs. In addition, WFP is currently piloting an initiative to provide NPTP assistance redemption through MTOs in certain high-trafficked or remote areas. As of October 2022, 37 MTOs have been activated for NPTP beneficiaries to redeem their assistance with the goal to reach 50 MTOs in 2022.

situation. Similar services have been found among Syrian cash recipients.²¹ The commission service in Zahle has been operating for three years and started as a service for Syrian multi-purpose cash assistance recipients.

Though there is clear potential for exploitation in the “van commission services,” men and women beneficiaries did not report these operators had exploited them. They were viewed positively because they saved NPTP recipients money and time. Naama, a 47-year-old woman from Baalbek interviewed at the Zahle ATM said, **“They are helping us, we are happy. And sometimes they don’t take money, it depends really. [...] Today, I have to wait 2 hours, this is annoying. If I pay them a commission, they end up doing it for me, and I don’t have to wait. [...] They’re very friendly.”** Zeina, a 44-year-old woman in Wadi Khaled, Akkar, said she normally gives her card to her neighbors to withdraw for her because Halba is too far. **“They know, in our area, that we are four girls,”** she said, **“So they try to support us. If someone has a trip to Halba, we give them our card, and they do it for us. No one has asked for money. But we know a van driver who withdraws for many neighbors; he takes 4 dollars.”** WFP and MOSA management are aware of this issue and have occasionally acted. For example, MOSA staff mentioned a situation where a local mukhtar was providing this service and they intervened. Both agencies acknowledge while there is risk involved and have addressed problems as they have arisen, this also constitutes an important service given how expensive transportation has become. This could be especially true for people with disabilities, older people who may be less mobile and women who have children or other caretaking responsibilities.

“ABOU ATMS”

In addition to the informal “van commission” service, sometimes there are men who control and manage the ATMs, especially when they are crowded. In Zahle, for instance, the “van commission workers” also managed the ATM. Nicknamed “Abou ATMs,” one of these men stood at the ATM and took cards one at a time. Beneficiaries shouted out their PINs one by one and he withdrew and handed back the money. Some beneficiaries gave him a small fee for this service while others did not. There is a mix of perspectives on the role of “Abou ATMs.” At another point, a random man overtook the ATM in Zahle and started collecting women’s and men’s cards. A male NPTP beneficiary

was upset by this, asking **“On what basis are you withdrawing for other people?”** This led to a 50/50 split of people in line, with some defending him and saying it helps the process. **“We asked him, we want it,”** said some, while others said, **“It’s exploitative.”** “Abou ATMs” were only directly observed at the ATM in Zahle, but WFP field monitors and partners have observed this in Tripoli and Akkar as well. Again, WFP and are aware of this phenomenon and have sometimes acted against “Abou ATMs” that were being violent or exploitative. Women at the ATMs to withdraw assistance seemed more interested in someone doing it for them than men.

VIOLENT OR THREATENING INCIDENTS AT ATMS

Though no structural issues were identified, rare and isolated events where people have felt uncomfortable while withdrawing their assistance have occurred. Security guards, MOSA management and WFP staff who monitor ATMs recounted a few instances where other people were taking advantage of NPTP beneficiaries in the line. A young woman interviewed at an ATM in Beirut reported that sometimes there are people on the side of the bank who seem suspicious, and she worried they might try to steal her money. Walid, a 37-year-old man with a physical disability in Wadi Khaled, Akkar, recounted how one time someone parked his car by the line, came up to him and asked if he wanted him to withdraw on Walid’s behalf. Walid felt something was off, so he rejected the offer.

There have been occasional threatening and violent incidents at the ATMs. The researchers observed an event where a black SUV pulled up to the BLF ATM in Zahle while people were withdrawing money, and a man with a gun in his pocket got out and overtook the line to withdraw NPTP assistance (it was observed that he had a card). The others in line quickly moved out of his way. When asked why they responded this way after he left, one person said, **“Did you not see his SUV and his gun? He’s from Baalbek and we’re afraid of him.”** MOSA staff recounted an incident where a man brought a knife and was threatening beneficiaries at an ATM in Danniyeh and a woman working for a Bank of Beirut office next to the ATM in Halba, Akkar said she had observed a knife fight at the ATM recently.

These incidents seem to be relatively rare. According to WFP’s quantitative PDM data from May 2022, none of

the beneficiary households had not experienced security challenges with the assistance and the remainder said they did not know whether any incidents occurred. In addition, 73% reported they had observed how WFP had taken measures to make it safer or easier to access the ATMs. However, the dates and times that NPTP beneficiaries receive their money are well known, meaning there will always be risks of exploitation or violence. In response, WFP and their cooperating partners are tasked with overseeing crowd management and procuring the services of security firms to be deployed in selected ATMs on NPTP withdrawal days.²² Security guards, who were all male, except for one female in Halba, Akkar, oversee the ATM process, intervene if necessary, and report incidents to WFP. In addition, WFP partner staff conduct ATM spot checks every month. To mitigate tensions between Syrians and Lebanese, NPTP and multi-purpose cash assistance are loaded on different days. According to WFP monitors, MOSA social workers and security guards, these mitigation measures have been effective.

There had previously been sometimes tensions between Lebanese and Syrians (who also withdraw cash assistance via BLF ATMs) that played out at the ATMs, especially on days when their cards are loaded at the same time. Tariq, a 40-year-old man in Tripoli recounted tensions and fighting in line:

“Before I used to hate going there; Syrians and Lebanese would be in line and fighting, sometimes people would throw punches at each other. It got a bit better when they started dividing Syrians and Lebanese. It was so humiliating!”

A few women respondents voiced the opinion that Syrians were receiving more assistance than Lebanese, with one noting she believed Syrians had access to free education and healthcare.

The crowding, tensions and rare violent incidents in the ATM lines are issues that affect men and women beneficiaries of all ages. However, these issues may deter women from withdrawing. For example, one 40-year-old woman interviewed at the ATM in Halba, Akkar noted she would not send her daughter because she worries about her safety at the ATM. However, no women reported having been subjected to sexual harassment in line at the ATM. Safety complaints were mainly related to crowding, and there is certainly an opportunity for sexual harassment in such an environment. Though such

issues appear to be uncommon, and beneficiaries rarely complained about this, occasional incidents that require management response occur.

GENDER DYNAMICS AND SPECIFIC RISKS FOR WOMEN, ELDERLY PEOPLE AND PWDS AT ATMS

GENDER DYNAMICS AT THE ATMS

More men than women were observed withdrawing money from ATMs. However, this varied from ATM to ATM, and most of the monitors and security guards noted they usually observed a 50/50 split. In Beirut, Akkar and Tripoli, separate lines formed for men and women, and typically they took turns. The female security guard noted how she had to take corrective measures on the line gender distribution, however. She noted she makes sure that one woman goes, then one man whereas before it used to be three men, and one woman. Most women said they preferred a gender-segregated line and were more comfortable that way. Notably, there was not much of a line at all in Nabatieh, where there was light ATM traffic, and in Zahle there was extreme crowding and no gender separation. At the ATM in Tripoli, women were prioritized in the line. Here, at first, mostly men were arriving at the ATMs. They stood in one line and no excessive crowding or tension appeared to be happening. Then when the first few women arrived, they were given precedence and went to the front of the line. Gender dynamics at the ATMs varied from place to place, but apart from the extreme crowding in Zahle, there was a system in place that felt comfortable to most women interviewed.

CHILDREN AT THE ATMS

Some children were observed at the ATMs, particularly in Zahle. A female WFP staff member passing by for a monitoring visit at the ATM in Tripoli noted, **“Women typically bring their children because there’s no one at home to leave them with or they’re going on their way somewhere and are bringing their children along.”** She said how she thought some women might even bring their children along so people would let them skip the line. In Zahle and Beirut, young women had brought infants with them and concern was expressed by security guards and WFP staff about the infants being in the sun. In Beirut, a woman with disabilities had a newborn infant with her and was standing in line in the sun. A WFP partner staff member who was present asked her to keep the infant out of the

21. According to the 2021 report Confidence and Usage of ATMs: Experiences of Syrian refugees assisted by WFP’s multi-purpose cash assistance in Lebanon by the CAMEALEON consortium, 15% of Syrian refugees reported using a third party to collect their assistance. When asked about the reasons for giving their card to a third party, the most common reason (37%) cited by respondents was ‘I wanted to save money or time’, followed by ‘the third party is more familiar with the ATM’ (23%), which reflects respondents’ limited confidence with withdrawing cash from ATMs. 15% say ‘I had caregiving or work duties’ and point to other demands on their time that prevented them from making the trip to the ATM.

22. Security services are sought for ATMs with high volumes of beneficiaries withdrawing cash.

sun, but she did not understand why the sun could be harmful to the infant. Some children were present at ATMs, mostly with their mothers, but a few with fathers and in situations where the parents needed to wait for a long time, especially without shade, it seemed that it could negatively affect them.

ACCESSIBILITY

Mostly, ATMs were not accessible to people in wheelchairs, though people with visible physical and/or mental disabilities were given informal precedence and often skipped the line. The ATMs in Zahle and Halba, Akkar were wheelchair accessible and the rest were not, though no one in a wheelchair was observed accessing assistance. At each ATM, elderly people and people with disabilities were allowed to bypass the line for their money and other people often supported them to withdraw. The security guards and/or WFP monitors sometimes played a role in enforcing this. For example, the female security guard in Akkar noted how she helps monitor the line, making sure that if a woman with a baby comes, or an elderly or disabled person, they get precedence to go to the front.

AGENCY AND THE IDENTITY OF CASH WITHDRAWER

There was high diversity in terms of who in the household would withdraw. It was mostly linked to who was available to do so. Though a few men and women respondents mentioned not wanting their female relatives to go to the ATMs because of crowding or for security reasons, for the most part there did not seem to be a strong perception that women should not be tasked with withdrawing the assistance. Some women interviewed at the ATMs said they were there to withdraw the assistance because their husbands were working, but others said it was just a task that was up to them. Only one woman interviewed withdrawing at an ATM reported feeling stressed by needing to leave her children at home while she visited the ATM, though as previously mentioned quite a few women had brought their children with them when the wait times were long. In addition, there were few people with visible physical disabilities and elderly people at the ATMs withdrawing, and interviewees confirmed they rarely send older and/or people with disabilities in the family for this task. Aside from these trends, there were endless variations on who in the household was withdrawing and why.

LACK OF CONFIDENCE AND AWARENESS ON WITHDRAWALS AND EXPECTATION THAT SOMEONE ELSE WILL DO IT

Many men and women did not know how to withdraw assistance or were not confident about the process, particularly older and/or less literate people. Three women and two men interviewed, all older, reported they were illiterate and unable to read the SMS and do not know how to use ATMs. Muhammed, a 65-year-old man in Nabatieh said he always asks the person in front of him in line to help him. Maha, a 67-year-old woman who is the head of her household in the Bekaa, said she asks a bank employee. Walid, a 37-year-old man from Wadi Khaled, Akkar with a physical disability said he asks the security guard to do it. One 38-year-old woman at an ATM in Beirut said, ***“I ask someone in line or if there are security guards, can you please pull it out for me. I wish I could do it myself but I don’t know how.”***

Low literacy resulted in some serious challenges for a few people interviewed. For example, an older man at the ATM in Zahle had paid 160,000 to come from Hermel to the Zahle ATM. He had no phone to receive the SMS and discovered his card had not been loaded yet. He said he did not have enough money to return and was therefore planning to sleep at the ATM until his card loaded.

Even when men and women beneficiaries were more literate, there was still a strong expectation that someone would withdraw the assistance for them. All WFP and MOSA staff confirmed they frequently observed people who struggled to use the ATM. A common concern was that they were afraid that the ATM would swallow their card, and the prospect scared them immensely as it can take up to 6 months (and generally a minimum of 3 months), to obtain a replacement card and start obtaining assistance again. This was a clear trend among older people, but it was also true for men and women of all ages. An older woman at an ATM in Zahle said,

“I don’t want to be responsible for the card being swallowed; I want someone else to do it for me.”

Low literacy for many beneficiaries paired with the strong expectation that someone will take care of withdrawing on their behalf means that anyone who appears to be in a position of authority ends up constantly being asked to withdraw for people. This includes security guards, bank employees and WFP partner staff, although, with a few exceptions, it was not their job to do so. Some appear not to mind taking on this role while others feel overwhelmed. For example, the male security guards in Beirut and Akkar were standing by the ATM instructing people on how to withdraw (without touching their cards). In both cases, they were hired by a private security firm and said that they were trained on how to

withdraw for beneficiaries and were expected to do so. On the other hand, the WFP partner staff present at the crowded Zahle ATM was being overwhelmed by beneficiaries, all of them women, asking him to withdraw on their behalf. For example, at one point a woman in her early thirties approached and said, ***“please go and pull out the money for me,”*** which he refused. Another elderly woman approached him and said, ***“my shoulder is hurting me; please be kind and withdraw money for me”***, after which he shouted ***“A sick woman needs to withdraw! Make way!”*** Noting how his job was meant to be to supervise the withdrawal process for the Syrian refugees specifically, he reported “severe exhaustion” and how he feels to be constantly in the middle of fights where men and women pressuring him to withdraw on their behalf.

WFP has taken several steps to educate beneficiaries on how to withdraw the assistance, including providing training when beneficiaries pick up their cards, sending instructions in the notification SMS, and circulating a video that explains the process. However, it seems many people still can’t read the SMS, and according to WFP management, few beneficiaries watched the video, possibly because they lacked the internet to do so.

COMPLAINTS

For both men and women, the main complaints about the NPTP redemption process were logistical. They were about the crowding and wait time, needing to pay for transportation for those who had come a long way, particularly with the increased fuel prices, and the fact that they were often unable to withdraw smaller bills. WFP and MOSA are aware of these issues and have taken some measures to mitigate them, such as hiring security guards, spreading out the days when the cards are loaded, and deploying NPTP assistance redemption points at selected MTOs in areas with no or few BLF ATMs or where ATMs are overcrowded.

FOOD SECURITY

Most men and women beneficiaries interviewed reported no longer being able to afford meat, and some also said vegetables and fruit had also become too expensive. Rather, they were depending on starches and grains such as rice, bulgur, potatoes, macaroni and lentils. Amal, a 31-year-old daughter in an NPTP beneficiary family who is blind said:

“ Before we used to eat meat or get chicken to the house. Now months pass and we don’t even have any form of meat. We used to always have fruits in the house but now I am craving fruits and cannot get them. Thank God for potatoes.”



Similar experiences were recounted by 13 of the 33 women respondents and 4 of the 8 men. Many respondents also mentioned rationing and reallocating food in the family. The main examples were mothers reducing their intake to feed children, especially mothers of children with disabilities. Eight mothers reported reducing their intake so their children could eat. There was also a clear prioritization given to disabled family members for food. For example, Fatima, a 62-year-old woman who lives with and takes care of her two older siblings with disabilities said she often does not eat to feed them. The mother of a 22-year-old man with Down Syndrome also reported not eating to ensure he could eat. Cutting down on more nutritious food and rationing food, particularly for mothers for their children, was a common trend among women respondents.

STRUCTURAL ISSUES

BUREAUCRATIC LIMITATIONS

The NPTP is underdeveloped at a systems level, meaning it does not have sufficient processes or capacity to take corrective action on issues that affect women. As previously mentioned, in cases of divorce, there is no specific process in place to issue separate cards to each spouse. Informally, the social workers enforce a policy that the card stays with the parent who keeps the children. In most religious civil codes in Lebanon, the father is heavily favored, meaning it is likely the card would end up with men more often. There is no way to appeal this process.

In addition, there is no clear referral pathway for gender-based violence or child protection cases. A MOSA staff member who works on child protection noted that while there is a response mechanism in MOSA for child protection, there is no way to fast-track a child protection case to the NPTP. Applicants with child protection concerns as well as applicants going through domestic violence would need to apply in the same way as other applicants.

Similarly, there is not sufficient capacity to add additional members who moved into the household such as a new spouse, to add a new person in case of a birth, or to take someone off the card in case of a death. For example, a young woman with an infant in her arms approached the researchers at an ATM inquiring how to put her new baby on the card. Social workers expressed not knowing what to do if the principal applicant passed away, as was the case for at least two elderly women interviewed. These women continued using the card, but the card staying in their husbands' names could create problems for them at some point. WFP field monitors noted how they often notice that MOSA's data, particularly for families that have been receiving the NPTP for a long time, is outdated

and no longer reflects the true situation. As opposed to the Syrian MPC programme where a "recalibration" is done every year to account for any changes in family situations, the NPTP does not have a clear process for updating case files following the initial assessment.

SOCIAL DEVELOPMENT CENTERS AND SOCIAL WORKERS

Almost all NPTP beneficiaries reported positive perceptions of SDCs and MOSA social workers, and there was a high degree of reliance on social workers, most of whom are women, to address any issues going on concerning the assistance. Rim, a 70-year-old woman taking care of her son with severe disabilities in Beirut said:

"I have a very good relationship with MOSA. They have been to visit my home for years and they empathize with my situation – they know I never lie, but there is not much they can do after all."

THE NPTP AND THE ESSN

In general, there was a lot of discussion among respondents about the ESSN. Mira, a 57-year-old woman in Akkar explained, "In Akkar everyone talks. The moment there's a new form of aid, everyone starts talking about it and trying to understand it." A few NPTP recipients reported having tried to apply for the ESSN but were unsuccessful, and a few also said they knew of people who had received both. MOSA social workers noted that although they are not involved in the ESSN process, people come to ask about it anyway and noted how a lot of people didn't have phones and/or internet to be able to apply. A few women respondents also noted how they liked how the ESSN would be distributed through OMT, since it would be more accessible to them.

Nour, a 63-year-old woman in Tripoli said, "**the social workers from the SDC were very kind and understanding, they made us feel comfortable.**" Only one respondent noted a case where a woman complained that SDC staff were not helpful in her application for the NPTP. As illustrated by the divorce cases, social workers often need to navigate complex issues arising within NPTP beneficiary families and serve as the main focal points and responders for any complaints. Three social workers also discussed the positive aspects of their work and felt like they are helping people in need. One said, "**I appreciate my job. It has helped me build social relations in this city.**" Another described how strong and capable she feels while doing this work.

LOW PAY

Though the social workers interviewed, five of whom were women and one of whom was a man, are the main points of contact between beneficiaries and the NPTP program, and often face challenging tasks related to the programme such as conflict mitigation and GBV response, they are working under poor conditions. All social workers interviewed complained of low pay, where they are receiving around 850,000 LBP, the equivalent of approximately \$50 at the time of the assessment. One social worker described the situation: "**We are earning 886,000 LBP and we are dealing with people who earn the NPTP and make 4 million LBP; it feels extremely unfair to do this much work for such little money. And why are we not allowed to also apply for NPTP? If you think of it, it makes more sense to leave our job and apply for the NPTP.**" Another social worker pointed out how their salaries are not enough to cover transportation to and from work, much less to go on home visits. It is important to point out however that social workers receive, from WFP, a transportation allowance of \$4 for each home visit.

Two also mentioned how this felt especially unfair to the enumerators hired by the data quality firms, who did not have as much experience and who were reportedly earning more money. One said, "**I don't have a problem with someone doing quality control but when that someone is a university student – and sometimes even a high school student with zero qualifications – it becomes unjustified and unfair.**"

LACK OF SYSTEM SUPPORT

In addition to low wages, social workers complained of a systemic lack of support for their work and a lack of basic professional necessities. For example, social workers do not have vests or identifications for when

they go on home visits. They use their cars and cover their fuel, a tank of which would cost the equivalent of their salaries. One social worker said, "**We don't even have national security. If something happened to us, no insurance, it's on our private costs. If something happens to your car nothing happens.**" Another described feeling unprotected at work:

"Sometimes I get this feeling when I am going up tight stairs, and I am alone during a verification visit and it's like, why am I doing? If I fall, I don't even have insurance to cover me."

GENDER-BASED VIOLENCE AND EMOTIONAL TAX

Social workers recounted situations where they were exposed to harassment and gender-based violence on home visits. A social worker recounted how one of her colleagues was once attacked by a man with a knife. In another case, a man opened the door and said his wife is not home, he was drunk and told the social worker to enter the house and making her feel uncomfortable. A similar harassment happened to another social worker, who said a man once opened the door and told her to go upstairs because his wife was there, but she was not. She left immediately with her friend, saying "Thank god my friend was there, imagine she wasn't." Two social workers recounted instances where men had either removed their clothes or been inappropriately dressed when they came into the home. In response to these risks, social workers typically go in pairs on household visits and one even mentioned a municipal police officer accompanying her to far-away areas, and how it felt much more comfortable to have someone with her. In addition to being exposed to risks on home visits, social workers are also sometimes threatened in SDCs and personally blamed for a family not having been selected. One social worker said how past NPTP applicants had come to the SDC and said things like, "**You took our money**", "**You didn't report our situation properly**", and "**Because of you we're not receiving NPTP.**" Other social workers echoed how they bear the consequences when applicants aren't selected, and that people often yell at them and humiliate them. Social workers also described the emotional toll of doing this work. One said, "**There is a real hunger in this area. When I have to do field visits, I come back home and collapse in tears. It is very painful to see this much poverty in your country.**" The largely female workforce responsible for the NPTP is sometimes exposed to harassment in their jobs with little formal support and very low pay, in addition to navigating very complex and emotionally draining situations.

7. CONCLUSIONS

The NPTP has thrown a lifeline to thousands of families that have been disastrously impacted by the economic and political crises in Lebanon. For many female-headed households and households with disabled, chronically ill, and/or elderly households, it often constitutes the main – or only – source of income and is usually spent immediately on food and necessities. Women are highly involved in deciding how to spend the assistance since they were often better informed about household needs. Although the NPTP does alleviate food insecurity, many families have high additional life-saving expenses for medication, medical care, therapy and other costs people suffering from chronic illnesses and disabilities incurred. The unrestricted nature of the assistance is critical, as it provides recipients with a better sense of autonomy and flexibility.

Amid pervasive joblessness that many women and men say emasculates and depresses men who feel they are unable to fill their roles as breadwinners, women have stepped up to solve problems and take decisions. Some men appear to view needing the NPTP and other forms of assistance as evidence of their failures and want distance from it. This means that often, women are the ones who keep a pulse on assistance that becomes available in their areas and who take the initiative to apply for anything new that comes online. This was broadly the case for the NPTP, where women were very active in researching and applying for assistance.

However, as patriarchal norms dictate men are the de-facto “heads of household”, women are frequently putting the NPTP in their husbands’ names even when they were the ones who applied. For the most part, this doesn’t appear to be linked with any overt gender discrimination, since most of the time family priorities are obvious to all in such dire economic circumstances. However, that the card is most often in the husband’s name can lead to problems in cases of divorce, where it almost always goes to the husband. This is also due to unequal divorce laws that favor men to keep custody of children and perceptions of MOSA social workers, who are often tasked with mitigating such conflicts, that the NPTP card should remain with the spouse who keeps the children.

There is a strong sense of responsibility among NPTP beneficiaries towards children, elderly people and household members with disabilities and chronic illnesses. This study suggests these groups are being heavily prioritized, sometimes at the expense of other,

often female, household members. Mothers were refraining from eating so that their children could eat and caretakers for people with disabilities would often forego food or even medical needs for their household members with medical conditions to get the care they need.

The NPTP in and of itself does not appear to be linked with any specific form of gender-based violence and seems to reduce family tensions by providing a sense of improved financial security. However, tensions can arise in complicated household situations and the card can become a powerful tool. A coping strategy observed among many interviewees was for extended families to move in together, as many families are being evicted for inability to pay rent. This can lead to confusion or discord over who benefits from the card, and given the fluidity of such situations, sometimes it is unclear to families themselves who is included in the case file. Tensions can also arise in cases of deaths or family separations, such as the death of a parent who was the principal applicant, siblings going to live in different households and disagreeing over who keeps the card, or in cases of divorce. On occasion, it was observed that family members would restrict knowledge about the card to benefit without the knowledge of other family members. The exact motives for this varied, as sometimes it was wives who wanted to collect assistance without telling their husbands and others it was sons keeping a portion of the assistance for themselves.

There seems to be a strong social solidarity and “honors system” when it comes to assistance. Countless men and women beneficiaries rely on other people to help them, but none reported having felt exploited, or even having heard of someone people was exploited. However, there are a few “middle-men” involved in NPTP assistance, especially for beneficiaries in rural areas and for those who have lower literacy. Although there is a clear risk of exploitation linked with this practice, they also constitute an important service for people trying to cut down on transportation costs and time or for those who are less mobile such as women caretakers, older people and those with disabilities, since ATMs are often far away and one is required to stand in line for a long time.

Many women were observed collecting assistance at the ATMs, and there were no clear gendered patterns in terms of those who were tasked with collecting the assistance. People with physical disabilities and elderly people were not common at the ATMs as families often

preferred to send younger and/or non-disabled people to collect the assistance. Older people and people with disabilities who were present to collect assistance were given clear preference in the line, and often others would withdraw on their behalf. People withdrawing on behalf of many beneficiaries at the ATM was highly common, particularly for those with lower literacy. The idea that the card might get swallowed by the ATM was highly stressful to many beneficiaries and they did not want to risk this. For this reason, there is a broad perception that anyone who appears to be in a position of authority should withdraw, though this is not explicitly in the job description of the security guards and/or field monitors present at the ATMs.

Crowding was the main complaint voiced by interviewees at ATMs, though the level of crowding varied per location. Given that NPTP loading days are common knowledge in many communities, violent and threatening incidents have occurred at the ATMs. This was observed directly at one of the ATMs and other stakeholders had described such occurrences for some others. This is threatening to people of all genders, but could particularly serve as a deterrent for women. Notably, no reports of sexual harassment while collecting assistance were registered during this study.

The NPTP has scaled up significantly in recent years, but its bureaucratic flexibility is low, meaning issues that often affect women such as divorce, death and childbirth are difficult to manage and update. MOSA social workers end up as the main points of contact throughout this programme and end up being the main conflict mitigators in case any issues come up around the card. A workforce of mostly women, these social workers are working on poor contracts, being paid extremely low salaries and receiving very little support to perform difficult jobs. In addition, a few reported having been exposed to gender-based violence on household visits, with little recourse. They report exhaustion and emotional taxation from doing this work, particularly under poor job conditions.

The NPTP is an important and life-saving programme for many poor Lebanese families. It has had important and potentially life-saving impacts on both men and women and households with specific needs. Women are highly involved throughout the process though still subject to gender norms that sideline them from parts of it. In recognition of this fact, several measures to enhance gender sensitivity can be taken, though increasing funding to the NPTP, particularly for households with specific needs, can also be viewed as a key, high-impact priority from an intersectional feminist perspective.

8. RECOMMENDATIONS

Responsible stakeholders should take the below actions per each phase of the programme delivery cycle to enhance gender sensitivity and reduce the risk of exploitation and abuse within the NPTP program.

ADVOCACY AND RESOURCE MOBILIZATION

- **Continue and increase funding to the NPTP** understanding that it is a critical and life-saving source of income for thousands of families, particularly female-headed households, and households including members with disabilities, older people and members with chronic illnesses.
- Given the high medical cost burden for low-income families, **consider funding a top-up for NPTP recipients with disabilities, elderly people, members with chronic illnesses, and families with pregnant or lactating women.**

- **Fund SGBV service providers and insist on expanding capacities into underserved areas**, while ensuring these providers are aware of how to refer cases to the NPTP, have trusting and communicative relationships with SDC social workers, and are informed on additional services in each area.
- **Improve the job conditions for MOSA social workers.** At a minimum, this includes providing them with necessary identification and covering their work-related transportation costs in full. It should include providing them with necessary health and worker’s compensation insurance.
- **Develop a policy and response mechanism for cases of harassment and violence social workers may encounter during field visits**, as well as tools and opportunities for mental health care and resilience building for social workers.

TARGETING AND NEEDS ASSESSMENT

- **Create accessible and responsive channels for households to declare new household compositions or changes in family situations and for assistance to be adjusted accordingly.** Established channels should allow for the corresponding assistance amount to be adjusted to account for new household members, namely births or separations, and be implemented on time. Case studies identified by this study can be useful in establishing such SOPs and guidelines on divorces and separations, births and deaths.
 - **Divorce and separation:** Guidelines on cases of divorce and separation should account for gender inequalities in child custody legal processes and ensure separated women from beneficiary households still benefit from NPTP support even when children are not living with them and/or when the card remain with the husband. Where intimate partner violence was a factor in the divorce or separation, **top-up assistance could be offered to the survivor.**
 - **Births:** A straightforward system should be established for NPTP beneficiaries to add newborn family members to their case files and receive increased assistance. Ideally, NPTP households with pregnant and lactating women could be offered top-up assistance to enhance the program's impact on infants' and mothers' nutrition and health outcomes.
 - **Deaths:** A process should be established for cases where the NPTP card was issued in the name of a principal applicant who has died. This process should take into consideration the fact that this can be a cause of tension and ensure that the needs and situations of affected male and female household members are equally considered.

PROCESS

- Following proof of concept after the pilot, **expand access to the MTO redemption modality.** MTO assistance redemption is likely to alleviate transportation fees, particularly for women who are often less mobile, as well as the security and safety risks associated with over-crowding at the ATMs.
- Continue to increase women and marginalized groups' safety and comfort in the withdrawal process **by solving the issue of lack of small change, which reduces crowding, and by potentially putting shade at ATMs** where there are high volumes of people withdrawing and little

shade, as many women and children were sitting out in high temperatures in the sun.

- **Hire more women security guards** to increase women beneficiaries' access, comfort and ability to report issues at ATMs and to provide jobs outside of traditionally "female" sectors for more women.

MONITORING

- **Update qualitative field monitoring reports to be more gender-sensitive.** Field monitoring reports should collect data on how many men, women and children were present at each ATM, health risks for children, older people and PwD such as sitting in the sun for a prolonged period, any observed accessibility and harassment issues, observations related to older beneficiaries who came to withdraw, and any observed people with disabilities at redemption sites. If none of these issues was occurring, reports should note this too.
- **Update the quantitative PDM questionnaire for gender and exploitation questions and disaggregate more findings by gender.** Additional questions could include:
 - Did you pay anyone to withdraw assistance for you?
 - Did anyone harass you in the line?
 - How long did you have to wait in line?
 - What was the gender of the person who withdrew the assistance?
 - Have you shared your PIN code with anyone outside the family? Who?
 - For those who had someone else collect their assistance, how much did you pay? Was this person respectful?
 - Expense questions related to PWD and older people, as often their needs constitute high household expenses.
- **Conduct similar gender-sensitive qualitative PDM bi-annually or annually to complement quantitative data.** Qualitative data collection could center on the use of third parties for withdrawing assistance and look for cases in which the card became used as a tool of power in family tensions.

PROTECTION, GRIEVANCE REDRESS, REFERRALS AND "CASH-PLUS" SERVICES

- **Develop coordination mechanisms with the LCRP protection sector working group.** This is to make sure that gender mainstreaming and gender sensitization activities are mainstreamed across the different responses and present a more solid.

- **Ensure the upcoming GRIS includes SOPs on response to cases of harassment, exploitation and intimate-partner or family violence in relation to the NPTP.** This will enhance pathways for beneficiaries to report cases of sexual harassment or exploitation and a way to report and respond to GBV occurring that could affect their access to NPTP assistance.
- **Assess any existing or develop new referral mechanism at MOSA level, between NPTP and gender-based violence cases and child protection cases.** This can be done by ensuring relevant SOPs for the upcoming Grievance Redress Information System include such pathways and by establishing a system to flag and fast-track GBV and child protection cases within the NPTP assessment and selection process.
- **If possible, unify referral channels and mechanisms of NPTP and LCRP.**

- **Ensure MOSA social workers are informed about any upcoming service availability,** as they are well-linked with community members who need them and can provide necessary referrals.
- **Train and consult social workers on ways of responding to challenging cases** such as separation and divorce, tips on protecting themselves during household visits and NPTP implementation, and GBV response. All training courses should be paid, considering their low salaries.

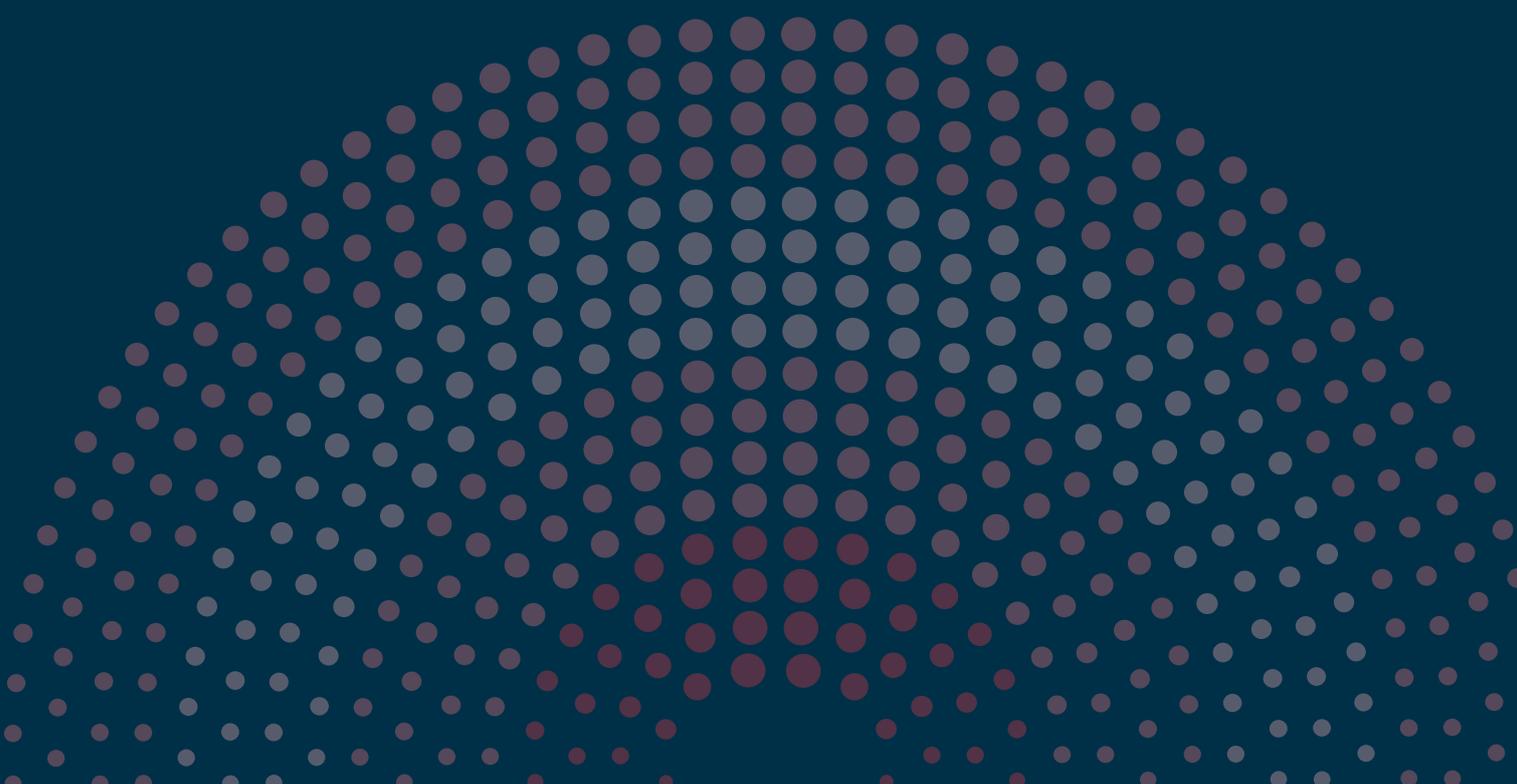
NATIONAL SOCIAL PROTECTION STRATEGY FOR LEBANON

- **Link future gender studies with Lebanon's National Social Protection Strategy.**

Photos:

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Designed by Lauren Rooney



GENDER AND SOCIAL INCLUSION ANALYSIS
OF THE NATIONAL POVERTY TARGETING PROGRAMME
IN LEBANON