



Project Team Cash, SDC Humanitarian Aid
 www.sdc-cashprojects.ch / e-mail: cash.program@deza.admin.ch
 Fact sheets on Cash Transfer Projects

Cash for Repair

South Lebanon



Implementation period:	Sept. 2006 - March 2007
Credit Proposal:	7F- 05208.03 Cash for Repair
Budget:	CHF 990'000
Beneficiary contributions:	92.9 %
Personnel:	Daniel Rothacher Karl-Friedrich Glombitza Imad Kawtharani Hisham Kassab Ahmad Ezzedine Abdallah Hussein Ildal Ghassam Andrea Cippà Mathias Rickli

Situation

During the latest hostilities in Lebanon from 12 July to 14 August 2006 ("July War") hundreds of villages and towns in Lebanon were targeted and thousands of houses damaged or destroyed. Soon afterwards the winter cold represented a major problem, if urgent repairs of partially damaged houses were not made. Insufficient insulation because of the damages would cause higher heating cost than in average winters. Rainwater penetrating through the roofs of the damaged houses would pose an additional problem affecting the population.

Aim of the project

The Cash for Repair project (CfR) as part of the Early Recovery Programme South Lebanon "Back to the Villages" has been implemented directly by SDC HA itself. The aim of the Cash for Repair project was to maximise the empowerment of beneficiaries through direct cash interventions. This enabled households to take control of their own living situation, thereby rehabilitating the local economy and restoring normal village life.

Provided assistance

The CfR remunerated part of

the expenses the house owners had to bear for the repair of their houses to be able to live in them during the winter and stay. Only houses with assessments under USD 10'000 were considered. The total of the cash contributions is about USD 710'000.

The CfR supported about 700 families in the 6 chosen villages.

Amounts up to USD 2'000 were paid in 1; amounts above USD 2'000 in 2 instalments.

The payments were made through the BBAC bank branches in cash.

Strengths

High efficiency, flexibility and speed of the project implementation (after arrival of KFG).

Duplications avoided through

active coordination with other organisations in the field.

Concentration on few villages and implementation of a parallel Cash Project in the same villages.

Weaknesses

Delay of setting up a field office and recruiting local staff.

Dependence on other organisations because of late arrival (context, lists).



Implementation issues I

Assessment

The situation changed very quickly. The assessment made concluded that:

- Owners of damaged houses needed urgent help to repair.
- In-Cash assistance is most appropriate response to this situation.

Project Start-up

PIT set up its office in Tyr in November 2006.

Six villages in South Lebanon were selected in close collaboration with local authorities and NGOs.

Registration

The selection of beneficiaries was based on lists prepared by the biggest local NGO. The definition of the cash amounts followed the assessments of the same NGO.

Verification

Physical verification was done by project staff of every house with damages above USD 2'000 and a selection of at least 10% of the rest of the beneficiaries.

Final approval for the beneficiary list was given by the municipality and Project Manager.

Announcement

PIT groups announced the CfR project, its eligibility criteria, its implementation activities and the responsibilities of the partners in meetings with the municipal councils.

The final beneficiary lists were posted at the most important public places (mosque, shops, and municipal offices).

The individual amounts, number of instalments, and the date and place of withdrawal was informed to the beneficiaries in individual letters from the PIT.

Complaints

The municipality and the NGO received complaints and had to install appropriate mechanisms to deal with them.

The NGO intended a follow-up programme to take care of hardship cases (none were detected).

Payments

Payments were made through a local branch of Beirut Bank and Arab Countries (BBAC) in cash in 1 or 2 instalments.

The Bank provided their services free of charge.

Payments were fast and secure thanks to the BBAC Bank network in rural areas.

Monitoring

After payments had been completed in March 2007, SDC staff carried out an internal evaluation. The aim of the evaluation was mainly to verify whether the correct recipient received cash and to get knowledge about the use of the contribution by the beneficiaries.

At the same time information about the correctness of the bank payments was collected.

Main findings were:

- The right persons received the contributions.
- The beneficiaries didn't care to separate the amounts received from the 2 parallel cash projects. Therefore the use couldn't be clearly indicated. (After payment of the first instalment, however, the progress of the work was verified at each house with damages above USD 2'000. Then only the 2nd instalment was approved).

Lessons learnt

- Assessment of damages and registration of beneficiaries by PIT staff would increase reliability of information, reduce dependency on local partners and minimize the possibilities for misuse further.
- Implementation of different cash projects at the same time enables the project management to use synergies and to reduce overhead costs.

Documentation

- [KA 7F-05208.03 Cash for Repair.doc](#)
- [070211 CfR PrjOutline revised.doc](#)
- [070504 CfR Final Report.doc](#)
- [061213 1PA.doc](#)
- [070107 2PA CfR.doc](#)
- [070318 CfR-CfL Progress reports.xls](#)
- [070306 CfR+CfL short Monitoring Quest.doc](#)
- [070502 Monitoring SDC.xls](#)



Implementation issues II

Infrastructure

The PIT (5 members):
Project Manager: SDC HA
Assistants: SDC IT Manager,
SDC Secretary and 2 SDC
Programme Assistant/Drivers.
Rented office in Tyr for both
cash projects combined with
apartment for PM CfL.

Security measures

Local Security Plan for Leba-
non (e.g. no night driving, sat-
ellite phone with GPS).
Data security measures were
established (e.g. back up pro-
cedures).

Best practice

Best practices, experiences
and lessons learnt from the
previous cash projects were
applied and contributed to the
improvement of the project.

Partners

Local Government of each
Municipality
Local NGOs (for assessment)
BBAC – direct payment to the
beneficiaries.

Small Projects

In each of the 6 villages a
small project of up to 15,000

CHF was implemented (after
completion of the CfR).

Special remarks

- Many visits from local and Swiss media.
- Video documentation of the 'Back to the Villages' programme for SDC - SHA Annual Meeting 2007.