



Project Team Cash, SDC Humanitarian Aid
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Fact sheets on Cash Transfer Projects

Cash for Livelihood

South Lebanon



Implementation period:	Sept. 2006 – March 2007
Credit Proposal:	7F-05208.04 Cash for Livelihood
Budget:	CHF 640,000
Beneficiary contributions:	89,8%
Personnel:	Karl-Friedrich Glombitza Daniel Rothacher Ahmad Ezzedine Hisham Kassab Madona Abdallah Ifdal Ghassam Andrea Cippà Mathias Rickli

Situation

As a result of the latest hostilities in Lebanon from 12 July to 14 August (July 2006 war) some of the heavily hit sectors were agriculture and small enterprises at the village level, particularly in the south.

On the one hand the destruction of vital equipment by the bombing of infrastructure and enterprises led to direct losses. On the other hand, there were also indirect losses due to the fact that the hostilities coincided with peak agricultural activities. In the short term, therefore, 2006 profits were severely affected by the lost harvest for many essential crops. In the medium term, next year's production will be

influenced by the lack of irrigation and chemical treatments during the flowering periods. The threat of cluster bombs and UXO will also limit the access to agricultural land well into 2007.

In the selected villages the population was mainly depending on agriculture/livestock. There were differences in the production systems between the villages due to climatic conditions and traditions. The main sources of income were tobacco, wheat, olives and livestock and to a lesser extent citrus or banana plantations and seasonal farming (vegetables).

Aim of the project

The aim of the CfL project, as

part of the 'Back to the villages' programme, was to increase the capacity of farmers and small enterprise owners whose livelihood was affected by the recent hostilities – in order to overcome their loss of income and to revive their source of livelihood for the next season.

Provided assistance

The project supported farmers and small enterprise owners with a cash payment because they had completely or partially lost their harvest/ equipment due to the recent hostilities.

A total of 908 households received a cash assistance in one installment between 250 and 1,500 USD, depending on the losses/damages.



Strengths

Experience of the PM in cash project implementation.
Quick humanitarian response to the needs of the affected rural population.
CfL project part of an overall programme for South Lebanon

Best practice and lessons learnt from the previous projects applied:

- To work in close collaboration with local authorities and local NGOs
- Payments directly to beneficiaries.

Weaknesses

Delay of setting up a field office and recruiting local staff.
Difficulties to identify permanent resident population because of missing official registration system in Lebanon.

Implementation issues I

Assessment

An assessment mission by SDC in South Lebanon in September 2006 concluded that:

- Farmers and small enterprise owners would need humanitarian assistance to overcome their losses / damages from the war.
- In-Cash assistance would be the most appropriate response to this situation.

Project Start-up

PIT set up its office in Tyr in November 2006.
Seven 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 municipalities and in case of the tobacco farmers also on lists by the 'Regie du Tabac'. Loss reports made by the police and local NGOs were used for crosschecking the information.

Verification

The local NGO Masar did additional assessments in the villages and verified almost 100% of the registered beneficiaries in order to crosscheck the reliability of the lists. Based on the combined results and confirmed by the municipality, the beneficiaries (farmers and small enterprise

owners) were put in one of five damage/loss classes.

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

Announcement

PIT announced the CfL project and its eligibility criteria in a meeting with village representatives in each municipality.

Final beneficiary list and detailed information on eligibility were posted at different locations in the municipality.

Within one week after the public announcement, beneficiaries were able to receive money from the bank.

Complaints

Complaints were received by the municipalities. The village authorities had to install appropriate mechanisms.
Hardship cases were considered at the end of the project.

Payments

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

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 local staff as well as the

contracted local NGO "Masar" carried out an internal evaluation. The aim of the evaluation was mainly to verify and to get knowledge about the use of the received cash contribution by the beneficiaries.

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

Main findings were:

- Almost 50% of the beneficiaries answered that they used the cash contribution either for agricultural inputs or for livestock
- For 82% of the interviewed beneficiaries the CfL project was useful or very useful.

Lessons learnt

- Own registration of beneficiaries increases reliability of information and reduces dependency on local partners.
- Implementation of different cash projects at the same time enables the project management to use synergies and to reduce overhead costs.

Documentation

- [KA 7F-05208.04 Cash for Livelihood.doc](#)
- [070211 CfL PrjOutline revised.doc](#)
- [070504 CfL FinalReport.doc](#)
- [070206 1PA CfL.doc](#)
- [070306 Summary Table CfL.xls](#)
- [070306 CfL long Monitorg 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.

Local NGO Masar assisted in

the verification and monitoring

of the project.

Rented office in Tyr for both

cash projects combined with

apartment for PM.

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 procedures).

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 and verification)

BBAC – direct payment to the beneficiaries

Small Projects

In each of the 7 villages a small project of up to 15,000 CHF was implemented.

Additionally vulnerable families were assisted with cash or kind to support income generating activities.

Special remarks

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