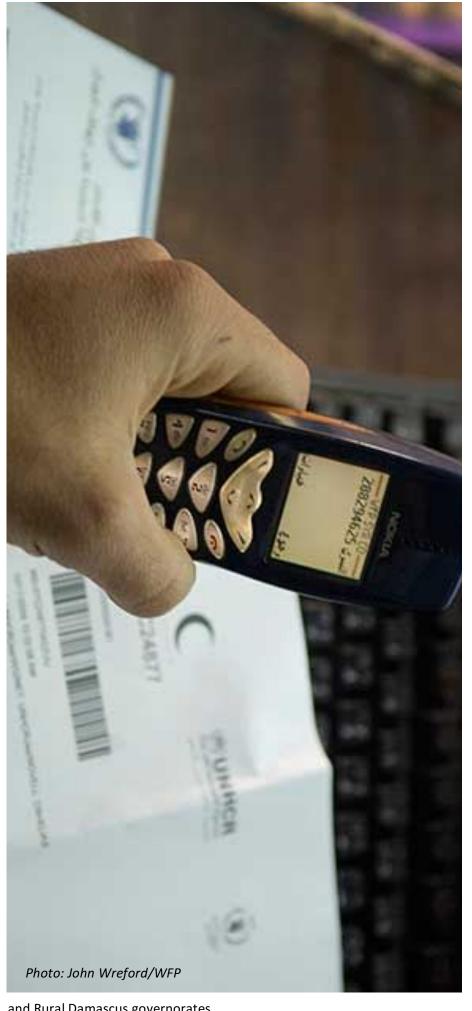
ANALYSIS AND
FEEDBACK ON
CASH BASED
RESPONSE
PROGRAMMING
IN SOUTH AND
CENTRAL SYRIA

DECEMBER 2017









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# **EXECUTIVE SUMMARY**

### Introduction

As the Syrian conflict enters its seventh year, more than 13.5 million people within Syria are in need of humanitarian assistance. The response in Syria to date has largely been based on in kind assistance, which at times has been hindered by insecurity and access to move goods to areas near to active conflict lines, hard-to-reach areas and besieged locations. Globally, over the past decade, cash-based approaches have become an increasingly common form of humanitarian assistance. Cash-based approaches, which include cash transfers and voucher programs, have only been implemented on a limited scale in Syria. While most assistance to date has been delivered in-kind, there is widespread interest in expanding the use of cash-based approaches. This study explores the feasibility of providing cash-based assistance at scale, as well as stakeholder perceptions of cash-based assistance modalities, with the aim of informing future humanitarian assistance delivery strategies in Central and Southern Syria.

# Methodology

A mixed methods approach was used that included quantitative and qualitative primary data collection in addition to secondary analysis of relevant literature. Primary data collection consisted of 1) a survey of 365 households; 2) group key informant interviews with potential beneficiaries and local councils; and 3) individual key informant interviews with donor, United Nations (UN), and non-governmental organization (NGO) program staff involved in humanitarian programming in Syria. Primary data collection within Syria was conducted between July and September 2017 in the governorates of Rural Damascus, Dar'a, and Quneitra; key informant interviews with humanitarian program staff were conducted with individuals based in Syria and elsewhere in the region.

## **Population and Needs Profile**

Overall, 74% of surveyed households reported receiving some form of humanitarian assistance during the three-month period preceding the interview. In-kind food assistance, the most common form of humanitarian assistance, was received by 56.7% of households. Unrestricted cash assistance was received by 16.2% of households and vouchers for a range of other purposes across sectors were reported by relatively small proportions (4-7%) of respondents. While nearly three-quarters of surveyed households received assistance in the three months preceding the interview, almost all households (98.1%) reported unmet needs. When asked to identify the household's highest priority unmet needs, the most commonly reported were food (69.0%), with smaller proportions reporting priority unmet need for non-food items (14.0%), and health (5.9%). When asked specifically about unmet food needs, whether perceived to be the most important household need or not, more than three-quarters of households reported unmet food needs, most commonly inability to afford enough food due to high food prices (70% of households reporting any unmet food needs). Household survey respondents most often conveyed that if in the future they received unrestricted cash assistance, it would likely be spent on food (64.7%); a smaller proportion reported they would likely prioritize fuel purchases (13.5%).

# **Cash Feasibility Analysis**

### Payment and Delivery Mechanisms

In Southern and Central Syria, barriers to physically moving cash across borders and a limited number of functional banks outside larger cities and government controlled areas has left informal value transfer networks, known as "hawala", as the primary means for transferring currency. Operational challenges of this system for actors providing assistance in Southern and Central Syria are not well understood. Often,

<sup>\*</sup> Local councils are common community leadership structure that frequently engage with humanitarian <u>assistance</u> providers to assist with targeting and distribution of assistance.

currency routes from donors to beneficiaries are complex, making verification of networks' legitimacy particularly challenging. Current programs may offer insight into the potential for overcoming challenges associated with currency transfer in this part of the country through added security features, verification methods, and coordination mechanisms. Interviews with humanitarian organization staff, local councils, and affected community members revealed additional challenges related to currency liquidity and volatility, as well as the frequency of hand-carrying currency from place to place within Syria despite the associated risks. The majority of household survey respondents reported a preference for receiving cash assistance via direct distribution from humanitarian organizations (47.9%) or cash through hawala networks (47.4%), and nearly all preferred cash in US Dollars (58.9%) or Syrian Pounds (38.6%).

### Implementation Capacity

Information on the capacity of organizations currently providing humanitarian assistance in Syria to scale up cash assistance was limited in the documents reviewed for this assessment. Many key informants noted organizational capacity limitations specific to the Southern and Central Syrian context, specifically concerns about the capacity of local Syrian NGOs that most international NGOs (iNGOs) partner with, and limitations of remote/virtual capacity building strategies. While numerous organizations are implementing cash programs throughout Syria, limited information sharing both publicly and between organizations is a barrier to understanding the level of experience and potential of strategies for cash assistance at scale in Central and Southern Syria. Given that the majority of programs in Syria are remotely managed, organizational capacities to develop relationships with local actors, establish strong monitoring systems to prevent leakages, and coordinate with other organizations operating in the same areas are essential for effective programming.

# **Market Dynamics**

Many key informant interview participants confirmed availability of functional markets; however, discussions also revealed the challenges communities are facing with rising market prices. Market monitoring reports show increases in the price of core food items and fuel in the first quarter of 2017 as compared to the same period in 2016, but general declines in early 2017 from costs in previous months. Currency exchange rates were also raised as a barrier to accessing needed goods and services by nearly all key informants. Interviews with local councils and community members revealed varied perceptions of the impact of in-kind assistance, most notably food baskets, on local markets, where some reported market prices on items provided in food baskets declining immediately following distribution, whereas others claim the amount of aid is insufficient to have this kind of an impact. Market benefits of in-kind aid were also highlighted in interviews. Participants described reduction in price exploitation and monopolies in the market, and increasing trading transactions and financial activity of traders and community members alike following in-kind distributions.

### Value for Money

There is no consensus among stakeholders on how to evaluate trade-offs in value-for-money with other considerations, such as overall effectiveness, beneficiary preferences, and fiduciary or operational risks. There is also a dearth of guidance on how to account for location-specific market dynamics and exchange rate volatility over time in assessment of intervention costs, efficiency, or effectiveness. None of the documents reviewed provided information on cost-efficiency or cost-effectiveness of different assistance modalities in Central and Southern Syria specifically. Only one evaluation of value-for-money of different assistance modalities in Syria was available, an evaluation of food assistance modalities in Northern Syria in which in-kind assistance and vouchers were both effective at increasing household food consumption and vouchers were found to be more cost-efficient and cost-effective, with differences in value-for-money attributed to different levels of monitoring and management/operations support adopted for each modality. Variation in NGO and UN key informant perceptions of assistance modality cost drivers may be

a result of relatively limited experience implementing cash programs in Central and Southern Syria, different locations and sectors of programs that informants are familiar with, and variations in the intensity and cost of monitoring, evaluation, and risk mitigation efforts.

#### Risks

Risks for humanitarian agencies and implementing staff, as well as for beneficiaries, persist in Syria. Numerous operational risks exist in the context, including the possibility that insecurity or obstruction by parties to the conflict will disrupt humanitarian assistance, the most vulnerable being underserved, and delay or interruption of interventions due to regulatory and due diligence procedures. Moreover, the high-profile nature of most in-kind aid distributions has been seen to draw attention to beneficiaries, increasing security risks not only to beneficiaries, but also staff members distributing aid. Similar reports of targeted attacks on aid convoys were also reported, heightening security risks as well as the risk of diversion. While evidence of fiduciary risks associated with cash-based assistance in Syria is scarce, a 2015 study of partnership in remote management settings suggested that aid diversion costs may be viewed by organizations as indirect operating costs, remarking that the three to four percent of aid taken as a "tax" is relatively small compared to standard operating costs. It is possible, however, to at least partially mitigate diversion costs with language explicit in contractual agreements with exchange offices to redirect such costs from implementing organizations to hawala brokers. Some key informants perceived that cashbased assistance may lessen some of the risks linked to in-kind aid. Nearly all key informants from organizations implementing cash-based programming in Southern and Central Syria were aware of the risk of diversion, but claim to have seen little or no evidence of this in their own experience. Key informant interview participants also discussed verification mechanisms built into their operations to minimize risk, such as beneficiary verification procedures and post-distribution monitoring. The potential for selection bias in local council members' identifying beneficiaries was not probed in qualitative interviews, thus, conclusions regarding trends in methods used for beneficiary selection are limited. Available information concerning organizations' ability to mitigate price manipulation and consequences of currency devaluation on the value of assistance provided is similarly limited. Documentation of fiduciary risks and mitigation strategies are scarce in this context, revealing a critical gap in the understanding of diversion of cash and in-kind assistance by other actors.

# Stakeholder Preferences

Household survey respondents reported a preference for cash assistance over vouchers or in-kind aid for all sectors, with 65-70% of beneficiaries preferring cash in each sector, as compared to 15-27% preferring in-kind assistance, and 1-3% preferring vouchers. In focus group discussions with community members, nearly all participants also reported a strong preference for cash. NGO staff validated beneficiaries' reported preference in key informant interviews, explaining that beneficiaries' preference for cash over in-kind or voucher assistance relates to the choice and dignity afforded to them. Such consensus on modality preference was not as clear among humanitarian actors. While most key informants from humanitarian organizations shared a preference for cash assistance, preference was conditioned upon circumstances in which cash is able to meet beneficiary needs effectively and consistently, primarily including consideration for availability of markets and functioning banks and/or hawala outlets. In hardto-reach areas, NGO and UN staff agreed that in-kind aid was preferable given the limited availability of shops and markets. NGO staff also spoke to perceptions of donor organization's preferred modality, indicating that while donors want to implement more cash-based programs, the restrictions placed on implementing organizations make this very difficult in practice. Key informants from humanitarian and donor agencies described instances of local councils refusing to permit cash assistance and cited various difficulties in obtaining buy-in from local councils and government for cash programming. However, during direct interviews, local council members indicated a strong preference for cash assistance, as well as a desire for greater involvement in beneficiary targeting and selection, which could be improved but

within the agreed roles of local councils and adherence to humanitarian principles and needs-based response.

### **Recommendations**

This report provides a basis for further investigation by operational partners in implementing and scaling up cash-based interventions. Available evidence from the document review, household survey, and key informant interviews suggest a strong preference for cash-based assistance among most stakeholders. As such, organizations providing assistance in Central and Southern Syria should are advised to explore the considerations raised in this report to determine the feasibility of a gradual shift away from in-kind assistance towards a blended-response that includes both cash programming and in-kind assistance, with a recommendation for providing in-kind aid only in inaccessible areas or where goods are not available. Organizations planning to implement cash at scale are urged to perform commodity-specific market analysis to better understand the impact of scaled cash assistance on market prices, in addition to other risks associated with changes in assistance modality or scale with regard to supply lines and regularity of assistance. Consideration of additional preconditions required prior to establishing cash-based programming are essential, particularly given the evolving dynamics in the Syrian context. Leveraging organizational experience with cash transfer programming, supporting organization capacity building for cash programming and coordination efforts between donors and implementers will strengthen the response. The informal cash working group should be strengthened with the aim of providing technical guidance, establishing standard operations procedures, and harmonizing the cash programming across various organizations. Increased attention to beneficiary targeting mechanisms and post-distribution verification, both of which can help to reduce diversion of aid, are important for reducing fiduciary risks while formalizing relationships with money transfer networks may help to increase the feasibility of delivering cash transfers at scale and facilitate the diligence processes.

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### **ACRONYMS**

FAO Food and Agriculture Organization

FSS Food Security Sector

HNO Humanitarian Needs Overview
HRP Humanitarian Response Plan
ICWG Informal Cash Working Group
IDP Internally displaced people

PiN People in need NFI Non-food items

NGO Non-governmental organization

SYP Syrian Pound

OCHA Office for the Coordination of Humanitarian Affairs
UNHCR United Nations High Commissioner for Refugees

UNRWA United Nations Relief and Works Agency

USD US Dollar

WASH Water, Sanitation, and Hygiene

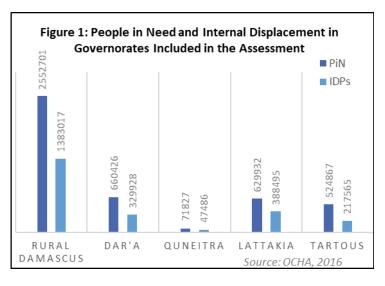
WFP World Food Programme

WoS Whole of Syria

# **INTRODUCTION**

The conflict in Syria is the largest driver of displacement worldwide. An estimated 5.1 million Syrians have fled the country as refugees and more than 6.3 million people are displaced within Syria.<sup>1,2</sup> While all governorates have been impacted, the most acutely affected areas include those closest to conflict lines, besieged communities, areas with movement restrictions and limitations on the passage of goods, and locations with a high concentration of internally displaced people (IDPs). There are currently 13.5 million people in need (PiN) of protection and humanitarian assistance within Syria including 5.7 million people with severe needs and 4.9 million in hard to reach areas.<sup>1</sup> In the governorates of Dar'a, Quneitra, and Rural Damascus, which were the intended focus areas of this assessment, the number of overall PiN and IDPs total 4.4 million and 2.4 million, respectively (Figure 1).<sup>3</sup>

Humanitarian needs are wide-ranging and include food assistance, emergency shelter and shelter rehabilitation, nonfood items (NFIs), and access to essential services such as water and sanitation, health services, and education. There have been substantial challenges in both the humanitarian and security situation beginning of the since the crisis. under Disrespect for obligations international humanitarian law has led to widespread targeting of civilian infrastructure, absence of protection for a large portion of the population, and denial of humanitarian access.



The humanitarian response in Syria is complex with assistance delivered from multiple hubs (inside Syria as well as from Turkey, Lebanon, Jordan, and Iraq) and coordinated under the Whole of Syria Approach. Numerous UN agencies, international organizations, and both local and international NGOs are engaged in protection and humanitarian assistance efforts, which targeted 13.5 million people and required \$3.4 billion in funding in 2017 alone. The majority of humanitarian assistance both in Syria and worldwide is provided as in-kind aid. However, the past decade brought a transition in which cash-based approaches, including both conditional and unrestricted cash-transfers and voucher programs, are becoming increasingly common.

In recent years, humanitarian actors have increasingly incorporated cash and vouchers into assistance programming, but the extent to which cash-based approaches can efficiently and effectively provide for beneficiaries at scale continues to be debated.<sup>5</sup> Estimates on global spending for humanitarian cash transfers range from US\$692 million to \$1.5 billion between 2009 and 2013, which corresponds to 1.5-3.5% of total humanitarian assistance spending, demonstrating the dominance of in-kind aid.<sup>6,7</sup> This trend has continued more recently with an estimated US\$2.0 billion spent on cash-based programs in 2015, and cash spending increases of 26% by WFP and 100% by UNHCR from 2015 to 2016, suggesting that substantial rises in cash spending will continue.<sup>8</sup> Evidence proves that cash can serve as an effective substitute (or complement) to in-kind aid; however, the extent of cash programming's efficiency over in-kind aid can differ across contexts.<sup>9,10,11</sup> In order for cash-based programming to be an appropriate substitute for in-kind aid, local markets must be functioning and able to absorb injections of cash, and programs must be designed to fit the context in which they are to be implemented, accounting for risks specific to the setting.<sup>10</sup>

According to monitoring data for the 2017 Syrian Arab Republic Humanitarian Response Plan, between January and June 2017, 65% of the humanitarian response was delivered from within Syria and 35% cross-border from neighboring countries, though cross-border response is believed to be underreported and much larger than this figure suggests. <sup>12</sup> Although the majority of assistance provided in Syria is delivered as in-kind aid, cash assistance is provided on a limited, yet increasing, scale. <sup>12</sup> As of June 2017, cash and voucher assistance was most widespread in the NFI/Shelter sector, accounting for 21% of the sector's overall response. <sup>12</sup> Though not as extensive in other sectors, cash and voucher programming also represented 5% of the overall food assistance provided and 9% of the livelihood response. <sup>12</sup> On average, approximately 243,830 beneficiaries received cash or voucher-based food assistance each month in the first half of 2017; cash was provided for slightly more food assistance beneficiaries than vouchers, accounting for 4% and 2% of the overall food assistance response, respectively. Overall, 9% of inputs for home food production was provided as cash; small livestock and animal feed distribution consisted of 1% cash and 4% voucher assistance. Income-generating activities and rehabilitation of food and economic infrastructures was more heavily based in cash assistance, which accounted for 39% and 13% of the response, respectively. Vouchers also comprised a larger portion (18%) of income-generating activities. <sup>12</sup>

In addition to the food and livelihood sectors, a social protection scheme was established by UNICEF in early 2017 consisting of cash assistance and case management for families of children with disabilities. More than 5,000 beneficiaries were reached in Aleppo and Lattakia governorates through this program by mid-2017 with plans to expand the program to Rural Damascus and Tartous to reach an additional 3,450 children. Among the largest cash/voucher programs in place in Syria is regular cash assistance provided by UNRWA to Palestinian refugees. During the first round of distribution in 2017, 408,786 Palestinian refugees in Syria received US\$96 (including a US\$32 top-up for winter needs) in cash assistance from UNRWA; 410,157 beneficiaries received US\$64 in the second round, and a similar number of beneficiaries (418,000) were anticipated to receive the same amount, approximately two months' worth of aid, during the third distribution, which began in July 2017 and concluded in September 2017. Among the cash assistance in July 2017 and concluded in September 2017.

The most critical issue faced by the humanitarian community is safe and consistent access to conflict-affected communities inside Syria, where delivery of aid can be obstructed by active fighting and access to opposition-held and various other areas is often restricted. Other key challenges in delivery of aid faced by the humanitarian community include changing regional dynamics, an unpredictable security situation, logistics access constraints, an unstable transport market, and the need for coordination of humanitarian actors both inside Syria and across the region. The 2017 Humanitarian Response Plan calls for an urban-focused response that addresses humanitarian needs and promotes resilience. This includes increased sourcing of assistance from within Syria rather than importing relief supplies; programs that support job creation, rehabilitation of productive infrastructure, and local markets; and empowerment of beneficiaries by providing choice in the types of assistance received.

Although most assistance to date has been delivered in-kind, interest in expanding the use of cash-based approaches is widespread. This study explores the feasibility and stakeholder perceptions of cash-based assistance modalities at scale, as well as beneficiary preferences, with the aim of informing future humanitarian assistance delivery strategies in three governorates in Southern Syria.

# **METHODOLOGY**

# STUDY DESIGN OVERVIEW

A mixed methods approach was used that included quantitative and qualitative primary data collection in addition to secondary analysis of relevant literature. Primary data collection consisted of 1) a survey of 365 households; 2) group key informant interviews with potential beneficiaries and local councils; and 3) individual key informant interviews with UN and NGO program staff involved in humanitarian programming in Syria. Primary data collection within Syria was conducted between July and September 2017 in the governorates of Rural Damascus, Dar'a and Quneitra; key informant interviews with humanitarian program staff were conducted with individuals based in Syria and elsewhere in the region. Publicly available information on humanitarian assistance programs and activities within Syria and program documents provided by assessment stakeholders and participants were reviewed with the aim of contextualizing primary data collected, obtaining insights on feasibility of cash assistance in areas where primary data collection was not feasible, and informing recommendations.

# **SELECTION OF ASSESSMENT LOCATIONS**

# Assessment Coverage Area

The geographic scope of the cash feasibility assessment was defined in February 2017 by the Advisory Committee established for the evaluation. The coverage area was intended to complement a previous cash feasibility assessment conducted in Northern Syria in in early 2016 that included the governorates of Aleppo, Idleb, and Al-Hasakeh.<sup>17</sup> Factors considered in the selection of governorates for the present assessment included: 1) presence of severe or critical needs according to the Humanitarian Needs Overview (HNO) food security analysis; 2) accessibility for data collection; and 3) documentation of a cash-based response in the second half of 2016 (in any sector). Based on these criteria, Dar'a, Quneitra, Lattakia, Tartous, and Rural Damascus governorates were initially selected for this feasibility assessment.

The literature review and key informant interviews with UN and NGO staff addressed programming in the five aforementioned governorates. Due to the fact that approval for primary data collection in government controlled areas was not available, a decision was made mid-way through the feasibility assessment to conduct the household survey and community-based key informant interviews only in opposition controlled areas (excluding areas under ISIL control). This resulted in exclusion of Lattakia and Tartous from primary data collection given that both governorates were under government control; in addition, government controlled areas in Dar'a, Quneitra, and Rural Damascus were also excluded from primary data collection.

# Identification of Locations for Primary Data Collection

A purposive sampling approach was used to select locations for primary data collection in the governorates of Dar'a, Quneitra, and Rural Damascus. All sub-districts (n=57) within the three governorates were considered as potential locations for data collection, of which a total of 13 sub-districts were both eligible and accessible (see Table 1 for summary and *Annex 1* for detailed listing). Selection of sub-districts was based on the following criteria:

1) Sub-districts with severe or critical needs according to the 2017 HNO were considered as

<sup>&</sup>lt;sup>†</sup> Local councils are common community leadership structure that frequently engage with humanitarian <u>assistance</u> providers to assist with targeting and distribution of assistance.

- potential locations for data collection (n=52); sub-districts with lesser humanitarian needs were excluded (n=5)
- 2) Sub-districts that were fully under government control were excluded due to concerns about primary data collection in these areas (n=17)
- 3) Sub-districts under mixed control or that were contested where data collection teams could not access any communities due to insecurity were excluded (n=22)

Table 1: Accessible Sub-Districts with Critical or Severe Ranking in Rural Damascus, Dar'a, and Quneitra

		Food Insecure	At Risk of Food	Persons in	Severity	2016 FSS Cash	Clusters
District	Sub-District	Population	Insecurity	Need (PiN) <sup>1</sup>	Ranking <sup>2</sup>	Assistance	Assigned
Rural Damascus	Governorate	1,303,072	324,864	1,627,936	(78% of PiN) <sup>3</sup>		6
Rural Damascus	Kafr Batna	72,622		72,622	Critical	Yes	3
Duma	Duma	134,037		134,037	Critical	No	3
Dar'a Governora	te	284,071	102,907	386,979	(18% of PiN) <sup>3</sup>		4
Dar'a	Dar'a	52,726	24,335	77,060	Critical	Yes	1
Dar'a	Busra Esh-Sham	4,117	6,663	10,780	Severe	No	
Dar'a	Da'el	5,720	9,256	14,976	Severe	No	
Dar'a	Mzeireb	12,056	19,509	31,565	Severe	Yes	1
Dar'a	Jizeh	3,538	5,724	9,262	Critical	No	
Dar'a	Mseifra	4,377	7,083	11,460	Severe	No	
As-Sanamayn	As-Sanamayn	59,118		59,118	Critical	No	1
Izra'	Jasim	46,787		46,787	Critical	No	1
Izra'	Nawa	7,920	9,936	17,856	Severe	No	
Quneitra Govern	orate	63,034	6,602	69,636	(3% of PiN) <sup>3</sup>		2
Quneitra	Quneitra	10,970	174	11,144	Critical	No	1
Quneitra	Al-Khashniyyeh	20,534	3,412	23,946	Critical	No	1

<sup>&</sup>lt;sup>1</sup>sum populations that are food insecure and at risk of food insecurity (HNO 2017); <sup>2</sup>factoring in displacement (HNO 2017); <sup>3</sup>as a percent of all PiN in the governorates of Rural Damascus, Dar'a, and Quneitra.

A total of 13 sub-districts in Rural Damascus, Dar'a, and Quneitra were both eligible and accessible for data collection. Of the three governorates, the largest Population in Need (PiN) was in Rural Damascus (1.63 million or 78%), followed by Dar'a (386,000 or 18%) and Quneitra (69,600 or 3%). The sample was designed to reflect the distribution of PiN at the governorate level while taking accessibility into account. A total of 12 locations were sampled, including six clusters in Rural Damascus, four in Dar'a, and two in Quneitra. Sub-districts with ongoing cash transfer programming in the food security sector in late 2016 were prioritized for inclusion so that experiences with cash transfers were more likely to be captured in the assessment; this included Kafr Batna in Rural Damascus, as well as Dar'a and Mazrieb sub-districts in Dar'a governorate. Sub-districts without cash programming were selected according to 1) their location, with the aim of sampling at least one sub-district per district; and 2) the number of PiN, where sub-districts with larger numbers of PiN were prioritized. The selected sub-districts and communities are summarized in Table 2 and Figure 1 presents a map of primary data collection locations (following page).

<sup>&</sup>lt;sup>‡</sup> The sub-district PiN and severity, when factoring in displacement, was used to determine overall severity level; 81% of sub-districts in the five governorates were classified as having severe or critical needs.

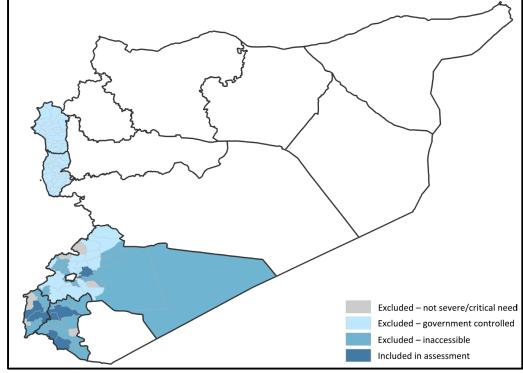
Sector. FSS cash/voucher beneficiaries in late 2016 were as follows: Rural Damascus/Kafr Batna, 600; Dar'a/Dar'a 93,344; Dar'a/Mzeireb 1,000.

**Table 2: Communities Selected for Primary Data Collection** 

			Population	Control Status	Accessibility	
District	Sub-District	Community	Estimate (HNO)	(as of August 2017)	(HNO, 2017)	
Rural Damascus Go	vernorate					
Rural Damascus	Kafr Batna	Kafr Batna	19,500	Non-state armed groups	Besieged	
Rural Damascus	Kafr Batna	Saqba	24,000	Non-state armed groups	Besieged	
Rural Damascus	Kafr Batna	Hammura	18,000	Non-state armed groups	Besieged	
Duma	Duma	Rihan	4,500	Contested area	Besieged	
Duma	Duma	Duma*	143,000	Non-state armed groups	Besieged	
Dar'a Governorat	:e					
Izra'	Jasim	Jasim	44,000	Non-state armed groups	Accessible	
Dar'a	Dar'a	Dar'a	130,000	Mixed Control	Accessible	
Dar'a	Mzeireb	Tafas	45,000	Non-state armed groups	Accessible	
As-Sanamayan	As-Sanamayn	Hara	24,000	Non-state armed groups	Accessible	
Quneitra Governorate						
Quneitra	Quneitra	Rweheineh	2,500	Non-state armed groups	Hard to Reach	
Quneitra	Al-Khashniyyeh	Rafid	6,500	Non-state armed groups	Accessible	

<sup>\*</sup>two clusters assigned within the same community

Figure 1: Areas Accessible for Data Collection in Lattakia, Tartous, Rural Damascus, Dar'a and Quneitra



# HOUSEHOLD SURVEY

For the household survey, a total of 12 locations were visited with 30 households interviewed in each location (planned sample=360 households). Starting locations for interviews were determined by random of assignment of start points within built up areas of the administrative unit using Admin4 level coordinates in ARC GIS and final point selection based on satellite imagery review in Google Earth. Two start points were used within each community, with 15 households sampled in each location. Back up

coordinates were selected for each start point in case the location was inaccessible or non-residential. In several instances when the population had fled entirely, interviews were conducted in nearby camp locations where the population from the originally sampled location was temporarily residing. Dwellings included any occupied space, such as a house, apartment, vacant building, construction site, or temporary shelter. Replacement sampling was used, meaning that if no one was home and a household member could not be located in a short time period, another household was identified in its place. No more than two households were sampled per apartment building to ensure diversity within sample locations.

Only adult respondents were eligible to participate in the survey, and interviewers were instructed to prioritize the household head and/or the primary caretaker of children in each household. Prior to beginning the interview, a brief explanation of the survey and its purpose was provided, and oral informed consent was obtained. Participation was anonymous; names and other unique identifying information were not collected to ensure confidentiality. Interviewers were Syrian nationals and were recruited in each governorate where primary data was collected; all interviewers received training from the study team prior to conducting the survey and were provided with a field guide to serve as a reference while conducting interviews.

The questionnaire was developed based on the terms of reference for the assessment. Where possible questions from the earlier North Syria cash feasibility assessment and other household surveys with Syrians (either in Syria or Syrian refugees in neighboring countries) were used or adapted. The questionnaire was developed in English and translated to Arabic and reviewed by multiple team members before a consensus version was finalized. The survey was conducted on smart phones using Magpi, a mobile data platform by Datadyne LLC (Washington, DC).

## **KEY INFORMANT INTERVIEWS**

Group and individual key informant interviews were conducted to better understand the perspectives and experiences of donors, international and Syrian NGOs, local councils (community leadership structures), and community members (including both current beneficiaries and those who had not received assistance). A total of 195 key informants were interviewed during the assessment. A summary of key informant interviews by type is presented below:

- Humanitarian Organizations: 22 key informants [19 interviews], including 8 key informants from UN agencies; 8 key informants from 6 international NGOs (iNGOs); 2 key informants from a local NGO that works with iNGOs to deliver assistance in Syria; 2 key informants from inter-agency working groups, and 2 from research networks
- **Community members:** 111 key informants from 10 communities in 6 districts (9 groups of women and 8 groups of men)
- Local Councils: 55 key informants from 10 communities in 6 districts
- Others: 7 key informants total, including 3 money transfer agents and 4 key informants from 3 donor organizations

To maximize logistical efficiency and the ability to triangulate findings, key informant interviews with local councils, transfer agents, and community members were conducted in the same communities as where the household survey was conducted. In general, all community and local council interviews conducted in Syria were group interviews; men and women were interviewed in separate groups. All key informant interviews with beneficiaries and local councils were conducted in person by team members fluent in Arabic that were familiar with humanitarian assistance; one team member conducted the interview, and another took notes. The remainder of the interviews were with individual key informants and were conducted in person or via Skype when necessary. Following each interview, detailed notes were written;

in the case where a note taker was present, both the interviewer and note taker reached consensus on the final version of the notes.

# PRIMARY DATA ANALYSIS

Upon completion of the household survey, data files were exported, merged, and cleaned. Data was analyzed using the Stata 13 software package (College Station, TX). The Stata 'svy' command was used to account for the cluster survey design so that standard errors of the point estimates were adjusted for survey design effects. Descriptive statistics presented in the report include frequencies, means, medians, confidence intervals, and ranges for all households surveyed. Analysis of variables by governorate was not presented because sampled areas are not representative of the broader governorates and too few locations were visited. Monetary indicators, predominantly related to household economic measures, are presented to the nearest Syria Pound (SYP) or U.S. Dollar (USD) and were converted using an exchange rate of 529 SYP/USD, which was the exchange rate reported for Southern Syria in the July 2017 REACH Market Monitoring Report that covered the start of data collection and is similar to the international exchange rate range during the period in which data was collected (ranging from approximately 515-520 SYP/USD). This rate was preferred because of the instability across time and place of exchange rates reported elsewhere and as it is believed to be more readily comparable to financial figures reported from other sources.

Individual and group key informant interview data were analyzed using content analysis methods with the aim of identifying key themes, consensus viewpoints, and viewpoints of a minority (within groups) or that were unique to certain contexts or locations.

## DESK REVIEW

Given the volatile nature of the conflict, particularly in recent months, the desk review was limited to information published in the two preceding years, from July 2015 through July 2017. A comprehensive review of publicly available information on humanitarian assistance programs and activities in Syria was conducted with a focus on assessment and evaluation reports for all sectors. Additional key documents such as working group synthesis reports and other documents identified by Advisory Committee members were also included for a more robust assessment of programs and activities. Documents relevant to the regional cash-based response for Syrian refugees were screened for relevance to assessment aims; however, given the dramatic differences in providing cash assistance in neighboring countries as compared to in Syria, the extent to which these documents were referenced was limited. In addition to grey literature, peer-reviewed literature was also searched to identify research on assistance modalities, programming, and context in Syria since the start of 2015; however, few relevant articles were found. Following the initial search, documents were assessed to identify those containing information about the cash-based response topic areas for this assessment. A matrix mapping documents to topic areas (payment and delivery mechanisms, implementation capacity, market dynamics, value-for-money, risks and constraints, and stakeholder preferences) is provided in *Annex 2*.

# TRIANGULATION AND SYNTHESIS OF FINDINGS

Household survey and key informant interview data were analyzed separately and then compared to triangulate information from beneficiaries, non-beneficiaries, implementing partners, and stakeholders at multiple levels. Primary data collection findings were reviewed alongside evidence, contextual information and experiences extracted from documents reviewed. Assessment results were then synthesized using a Balanced Scorecard approach to consolidate findings from into an easily usable tool for decision-makers to understand current and potential opportunities for expanding cash-based humanitarian assistance initiatives in Southern and Central Syria.

# RECEIPT OF HUMANITARIAN ASSISTANCE AND UNMET NEEDS

Overall, nearly three-quarters (74%) of surveyed households reported receiving some form of humanitarian assistance during the three-month period prior to the interview (Table 2). In-kind food assistance was by far the most common, with 56.7% of households reporting having received in-kind food assistance in the three-months preceding interview. Unrestricted cash assistance was received by 16.2% of households and restricted vouchers for a range of other purposes across sectors were reported by relatively small proportions (4-7%) of respondents (Table 2). Most households received one or two distributions over the three-month period. The average reported value of vouchers was highest for shelter repairs/rent subsidies (mean=US\$68.7 per transfer; median=US\$47.3) and lowest for food assistance (mean=US\$15.9 per transfer; median=US\$13.7). With respect to the average total amount of assistance received over the three-month period, the total value of assistance received was also lowest for food vouchers (mean=US\$16.7; median=US\$12.3); the highest total value was reported for cash/vouchers to support income generation activities (mean=US\$119.4; median=US\$75.6), likely due to the highest average frequency with which households reported receiving this type of aid.

Humanitarian assistance receipt in the three months preceding interview was statistically significantly higher in Rural Damascus (88.0%, CI:55.8-97.7) and Dar'a (77.5%, CI: 49.3,92.4) governorates as compared to Quneitra (22.6%, CI: 8.1,49.2) (p=0.006). This finding is not unexpected given that the number of PiN in Quneitra (71,825) is vastly smaller than in Dar'a (660,426) and Rural Damascus (2,552,701), as well as access difficulties resulting from insecurity in Eastern Dar'a and Quneitra, and suspension of food aid due to non-adherence to humanitarian principles by local councils during the time of data collection. Given the distribution of assistance received across the three governorates in which primary data was collected, sample sizes were inadequate to detect statistically significant difference in most other assistance variables recorded.

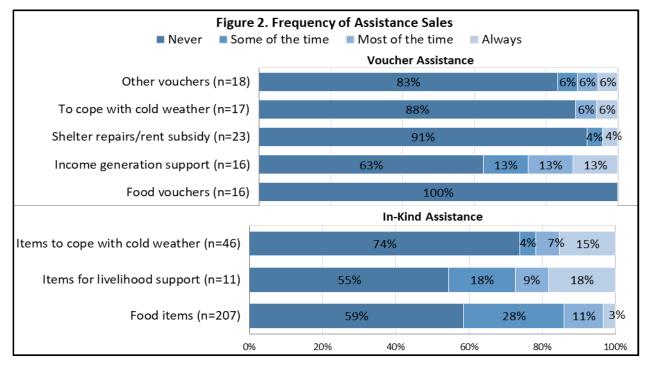
Table 2: Humanitarian Assistance Received (in three-month period preceding interview)

	Households Reporting Receipt		Number of times received		Average Value (USD)	
	N	% [95% CI]	Median	Mean [95% CI]	Median	Mean [95% CI]
In-Kind Assistance						
In-Kind Food Assistance	207	56.7 [32.5,78.1]	1	1.6 [1.1,2.1]		
Items to Support Income Generation	11	3.0 [0.9,10.0]				
Materials/Technical Assistance for Shelter Repairs	27	7.4 [2.9,17.8]				
Items to Help Cope with Cold Weather	46	12.6 [4.7,29.5]				
Cash or Voucher Assistance						
Food Vouchers	20	5.5 [2.6,11.2]	1	1.5 [0.5,2.6]	13.7	15.9 [4.6,27.2]
Cash or Vouchers to Support Income Generation Activities	19	5.2 [1.8,14.3]	2	2.6 [0,5.1]	47.3	61.8 [24.6,99.0]
Cash or Vouchers for Shelter Repairs or Rent Subsidy	24	6.6 [2.0,19.9]	1	1.0	47.3	68.7 [48.4,88.9]
Cash or Vouchers to Help Cope with Cold Weather	17	4.7 [1.3,15.5]	1	1.7 [-0.3,3.6]	37.8	47.9 [39.5,56.4]
Other Vouchers	18	4.9 [1.4,16.0]	1	1.8 [0.7,2.9]	22.7	31.5 [4.1,58.8]
Other Cash Assistance	59	16.2 [8.1,29.6]	1	1.6 [1.1,2.0]	47.3	65.6 [50.0,81.2]
Cash for Work	113	31.0 [11.0,62.0]	6*	7.5 [5.1,9.9]	2.5**	2.9 [2.0,3.8]

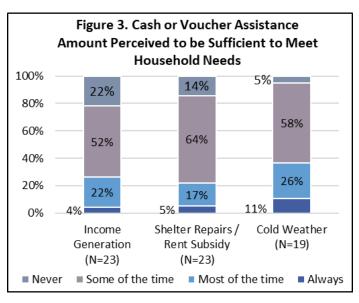
<sup>\*</sup> Number of months participating in cash for work program, \*\* daily payment amount

Relatively little sale of humanitarian assistance was reported across the types of assistance included in the household survey. Overall, assistance sales were highest for items for livelihoods support (reported by 45.5% of households receiving in-kind livelihood assistance) and lowest for food vouchers, which no

households reported selling. Humanitarian assistance sales for each type of assistance are presented in Figure 2. Among households that sold assistance, the main reasons were to buy food and to pay debts.



Among households that received assistance, many indicated that assistance was not sufficient to meet household needs (Figure 3). Only 23.5% of those that received cash or vouchers for winterization, 12.5% of those that received cash or vouchers for income generation, and 4.3% of those that received cash or vouchers for shelter repairs or rent perceived the quantity as sufficient. Almost half (46.7%) of households that received food vouchers reported that purchases lasted less than a week. In contrast, households receiving food items indicated they lasted longer periods of time: 21.7% reported items lasting less than a week, 38.6% between 1-2 weeks, 24.6% between 2-3 weeks, and 13.0% more than 3 weeks.



As was reported in the household survey, in-kind food assistance was the most frequently reported form of humanitarian assistance in key informant interviews with community members and local councils. Aside from this, in-kind assistance was reported in many communities in the form of hygiene kits, medicine, winter heating, clothes, and blankets, in addition to infrastructure and shelter repair in some communities. Cash assistance was also discussed in most communities; however, much of the cash provided has been relatively small-scale and targeted to orphans and families in which the head of household has been detained or killed.

Local council and community members reported challenges in providing humanitarian assistance in nearly all communities. The primary challenges highlighted were related to occasional targeted attacks on aid convoys and distribution sites, as well as tensions and conflict among beneficiaries as well as between beneficiaries and distribution staff/local councils over targeting and selection. \*\* Assistance was perceived to be insufficient in almost all communities both in terms of quantity and quality. As a result of insufficient amounts of aid, most key informants explained that aid is provided largely to poor and vulnerable families (such as IDPs households with orphans, or those in which the head of household was killed or detained). As humanitarian assistance is not provided as blanket distribution to all individuals and households, this practice is intentional and reflective of targeting and selection criteria intended to ensure assistance reaches the most vulnerable or those most in need when it cannot be provided to entire communities. In some areas, community members believe that beneficiaries consist mostly of friends and relatives of those distributing aid or those with ties to military factions; however, local council members frequently stressed the "statistical process" though which beneficiaries are selected based on their level of need. The difficulties in beneficiary targeting and selection discussed in qualitative interviews concern humanitarian assistance generally and little mention of targeting issues specific to cash assistance over in-kind aid were raised. As a result of access limitations in much of the area included in this assessment, most organizations work remotely through local partners on the ground to implement both cash and in-kind assistance. This places greater reliance on local partners and authorities to identify beneficiaries and oversee implementation activities, creating additional challenges to ensuring adherence to rigorous monitoring methods. The issue of local council members' involvement in beneficiary selection was not probed in primary data collection, thus the validity of claims regarding local councils' possible inclusion/selection bias cannot be meaningfully determined. Perceived inequities appear to have strained relations in many communities according to local council and community members alike. In one community, local council members lauded beneficiaries' sharing of assistance with non-beneficiaries, which they believe reduced conflict within the community [an issue that was reported elsewhere]. Many local council members suggested that conflicts could be prevented if assistance were provided to all households; however, given funding limitations precluding blanket provision of assistance, this is unlikely and not aligned with targeted assistance policies in place.

Additional challenges were noted in Rural Damascus regarding security both in transporting goods into communities as well as at distribution sites. Key informants in the governorate expressed great concern over the level of attacks targeting both aid convoys and distribution sites. In addition to such security risks, key informants in Rural Damascus also reported limitations on goods entering their communities, describing diversion of goods, bribe payment at checkpoints, and at times, extensive delays in receiving clearance for convoys to bring permitted goods into the area.

Although some key informants reported community members selling in-kind assistance in order to meet their basic needs, there was little indication during interviews of the level to which this occurs, nor the impact of the income received through aid sales on households' economic standing. Aid sales discussed during interviews appeared primarily to entail beneficiaries selling select less-desirable contents of food kits to purchase more desirable or needed items rather than as an income source.

Household survey respondents were asked a series of questions regarding unmet needs, beginning generally with identification of the household's top priority/most important unmet needs, then asking specifically whether the household has unmet needs specific to food, water and/or sanitation, shelter, and non-food items. While nearly three-quarters (73.4%) of surveyed households received assistance in

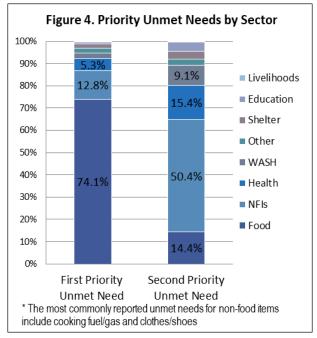
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<sup>\*\*</sup> While attacks on aid convoys and distribution sites were reported by community key informants, operations incidents with in-kind distribution have been mainly reported during intensification of conflict by the overall 6 humanitarian community and are primarily related to access.

the three months preceding the interview, almost all households (98.1%) reported unmet needs. First and second priority unmet needs reported by households are summarized in Figure 4.

The highest priority unmet needs were food (69.0%), with smaller proportions reporting priority unmet need for non-food items (14.0%), and health (5.9%). Second priority unmet needs were primarily non-food items (44.1%), food (18.0%), and health (12.4%). There were no significant differences in unmet needs by governorate. Household survey findings strongly suggest that food assistance, followed by non-food items, are relatively universal unmet needs.

In addition to overall priority unmet needs, household survey respondents were asked about unmet needs specifically regarding food; water, sanitation, and hygiene (WASH); shelter; and nonfood items. More than three-quarters of households (79.5%) reported any unmet food need, of which the most commonly reported problem was inability to afford enough food due to high food prices (reported

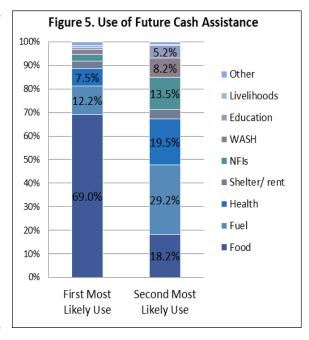


by 70% of households with unmet food needs), and to a lesser extent, having to buy low quality or less preferred food due to high prices (12.8%). A similar proportion (74.0%) of households reported any unmet NFI need, primarily fuel for cooking (42.6%) and fuel for heating (34.8%). Unmet WASH and shelter needs were reported by a smaller proportion of households (51.2% and 50.1%, respectively). Insufficient water access or irregular supply was most commonly cited as the main WASH need, reported by 68.4% of those with any WASH needs/problems, followed by poor quality water (14.4%) and insufficient water storage (8.6%). Shelter needs and problems were more varied; 42.1% of households reporting shelter needs or problems cited needing assistance in making shelter repairs, 35.5% require materials for shelter repairs, 12.6% rent support, and 6.6% training to repair shelters themselves.

Unmet needs identified and ranked by focus group discussion participants confirmed household survey findings. Food was consistently identified as the greatest expense or most pressing need for households. Ranking of other unmet needs varied across communities, yet no clear patterns emerged when findings were compared by governorate or urban/rural communities. Unmet needs included water, medicines, fuel, shelter/rent, children's needs (particularly milk and diapers), clothing, electricity, communication/internet, transportation and education costs, and employment opportunities.

Most household survey respondents reported that if they received unrestricted cash assistance in the future, it would likely be spent on food (64.7%); a smaller proportion reported they would prioritize spending on fuel (13.5%) (Figure 5). The second most likely use of future cash assistance was more varied, with the most commonly reported future spending areas being fuel (29.9%), health (14.8%), and food (14.0%).

No significant differences were observed in household survey findings regarding priority unmet needs between male and female respondents; however, in many communities, male FGD participants prioritized rent/shelter and employment needs whereas women more often identified food and children's needs as households' highest priority unmet needs. While many FGD participants, both male and female, identified the (often male) head of



household as having the primary authority on financial decision making, few reported that women are not in some way involved in decision-making. In cases where a male head of household is present, participants in most communities reported that females may contribute to identifying and prioritizing the family's needs, most often concerning food, clothing, or other household goods, as a basis for which spending decisions are made. The degree to which women's input influences expenditures varied across, and at times within, communities with some participants reporting quite limited authority and others describing nearly equal decision-making power between men and women. When decision-making power is shared, men were typically reported by FGD participants to take responsible for ensuring adequate income and managing rent and housing expenses while women had varying levels of authority in spending decisions related to food, health, household goods, and other needs, particularly children's needs.

# **CASH FEASIBILITY ANALYSIS**

# PAYMENT AND DELIVERY MECHANISMS

### TRANSFER MECHANISMS

Transferring currency and/or physical goods from neighboring countries into Syria poses a substantial challenge for implementing cash-based interventions in Southern and Central Syria. In Northern Syria, the primary means for transporting currency into Syria are physically carrying cash across the border or transferring cash via informal value transfer networks known as "hawala". In Southern and Central Syria, given numerous barriers to physically moving cash across borders, currency transport relies primarily on hawala networks. Hawala networks consist of a system of individuals in separate locations that deposit money through personal connections with other individuals in the network with no physical exchange of currency. The deposited money can then be used by the recipient to make payment(s) to a third party. Prior to the start of the conflict in 2011, more than a dozen such informal money transfer networks were licensed in Syria; however, as of October 2016, only six companies are formally licensed in the country. Though the challenges this system presents for operations in Turkey are fairly well understood, the risks and limitations for actors providing assistance into Syria from other regional hubs are less clear, particularly for iNGOs. According to key informants from humanitarian agencies, each neighboring

country has a different set of financial regulatory laws, the implications of which differ dramatically throughout the region. It was noted that in Jordan, any hawala agent moving money inside Syria must work with the one authorized hawala agent in Jordan, an option many organizations do not prefer. Often, the route currency must take from donors to beneficiaries is quite complex. Many organizations providing assistance in Syria begin with money agents in the UK, US, or Dubai, going through numerous other agents before reaching beneficiaries in Syria. Although hawala networks are required to ensure organizations that their networks are entirely legitimate, and organizations often confirm beneficiary receipt of funds through monitoring and accountability mechanisms, such complex routes create added verification challenges.

In an effort to coordinate and harmonize efforts by various organizations in Syria, WFP hopes to expand current use of their digital beneficiary identity and benefit management system across partners. According to WFP, "The SCOPE platform is a web-based application used for beneficiary registrations, intervention setups, distribution planning, transfers and distribution reporting." Through SCOPE, WFP is able to distribute cards (much like credit or cash cards) to beneficiaries when they begin receiving assistance and subsequently charge or recharge specific cards as appropriate. An integrated system, SCOPE cards have "wallets" that allow set amounts to be allocated for specific purposes as a voucher-based modality across multiple sectors. These cards are currently used by WFP in Homs, Lattakia, and Tartous governorates, with the hope that use will expand across partners throughout the country. While SCOPE is currently a closed-loop system and not linked to any banking system for WFP's voucher programming in Syria, the mobile point of sale (mPOS) can be installed at bank branches for cash assistance in the future. Mobile platforms may also be able to help overcome verification challenges:

"We have been in contact with Beechwood. They have developed a customized app for money transfer using hawala agents which is called ADAPT system. So, we are planning to basically adapt the same tool or app so we can track the money and actually use a kind of more secured transferred mechanism where we can make sure the money is not being diverted to illegal people, it's reaching the right beneficiary, and we are backed with MOVs (means of verifications)" --KII, Humanitarian Program Staff

Few of the reviewed documents concerning cross-border CBIs to central and Southern Syria provided detailed descriptions of the mechanisms used to move currency from regional hubs into Syria; however as with cross-border operations from Turkey, programs operating out of Jordan often use hawala networks to provide beneficiaries with cash assistance.

Local council and community member participants in nearly all FGDs raised that there are no operational banks in their communities and, in rural communities, no ATMs available. In lieu of formal banking, FGD participants reported similar mechanisms for accessing cash as did key informants from humanitarian organizations — hawala networks or exchange outlets, and hand-carrying money from one place to another. Hand-delivery of cash was discussed more by FGD participants in rural communities, though it was mentioned as a transfer mechanism in two FGDs in urban areas of Rural Damascus and Dar'a as well as four semi-urban areas in the same governorates. FGDs with local councils, affected communities, and KIIs with money transfer agents revealed that larger organizations transfer money using similar methods as individual households and largely rely on hawala exchange networks.

Transfer fees through money exchange networks reported by affected communities, local councils, and transfer agents varied by community, though there were no distinct trends by governorate or urban/rural area. In some communities, fees were reported to be as low as 3 to 5% whereas in besieged areas, rates as high as 40% were reported. Typical rates appear to be between 10% to 20% of the transferred amount, though reported rates in besieged areas tended to be higher than those in accessible areas. The location from which the money is sent also influences the rate of transfer fees, according to some FGD participants who explained that transfer fees are higher when sending money from outside Syria or from government

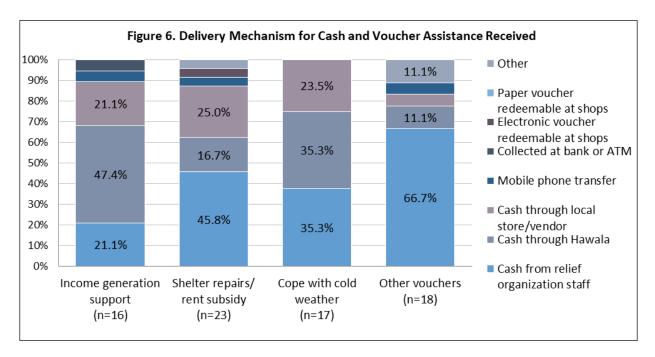
controlled areas within the country. Fee schedules were consistently reported to be influenced by the amount being transferred, exchange rates from sender's location to recipient's location, and the level of risk involved in transport (e.g. through government controlled areas, where risk of arrest or need to pay bribes to pass checkpoints is higher). The comparatively large amount of money transferred by organizations may also translate to a longer period of time before the full amount is able to be disbursed. Transfer agents described having insufficient currency on hand to provide organizations moving large amounts of money, explaining that is may take a few days for the money to be available. In addition to disbursement time implications when sending larger amounts of money, informal exchange networks reportedly charge much lower fees for organizations moving larger amounts of currency according to some key informants, though many other key informants described higher transfer rates applied as the amount of money being transferred increases.

In addition to hawala networks, key informants reported collaborating with banks to provide cash to beneficiaries in Syria. Though the majority of assistance is provided through hawala outlets, one key informant reported that 40% of recent cash distributions occurred through partner banks and that this is the cheapest method, costing only US\$0.29 in fees for every US\$100 disbursed to beneficiaries. Though fees with hawala networks vary (reported by key informants to range from 2–25%), the operation cost is particularly high due to the need for contracting third-parties (i.e. trader or smaller scale money lenders) when hawalas are not available in remote areas. Although some key informants were hesitant to discuss details regarding the legal regulations related to partnering with hawala outlets, and to a lesser degree banks, most reported that contracted outlets are all registered and complying with all rules and regulations. Such compliance with registration and regulations is a requirement for many donors, but is more challenging to adhere to in opposition controlled areas where the government does not maintain control over formal systems.

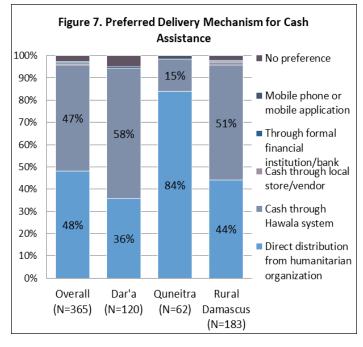
Key informants also described operational challenges related to cash liquidity throughout Syria. Government policy requires payments be made in Syrian Pounds; however, although the frequency of such problems varied by key informant and geographic area of operation, availability of Syrian Pounds in contracted banks or hawala outlets is not always reliable. Though some key informants reported providing assistance in US Dollars, this appears to be primarily the case for actors operating in Northern Syria as cross-border operations out of Jordan largely still provide assistance in SYP. Many humanitarian actors reported disbursing cash assistance to fewer beneficiaries than planned on a selected distribution date simply because the outlet did not have adequate currency available to provide all beneficiaries. In 2017, this was reported in one of two rounds of cash provided by a particular key informant's organization, and is anticipated for the upcoming third round of distribution as a result of a recent directive from the Central Bank to commercial banks that may limit availability of Syrian Pounds.

## **DELIVERY MECHANISMS**

According to household survey respondents receiving cash or voucher assistance in the three months preceding interview, most reported receiving cash directly from relief organization staff, through hawala, or through a local store or vendor. Delivery mechanisms for cash and voucher assistance received by survey participants is presented in Figure 6 (following page) by type of cash/voucher. Household survey participants were also asked to identify preferred delivery mechanisms for each assistance modality. The majority of respondents reported a preference for receiving cash assistance via direct distribution from humanitarian organizations (47.9%) or cash through Hawala systems (47.4%), and nearly all preferred cash in US Dollars (58.9%) or Syrian Pounds (38.6%). Preferred cash assistance delivery mechanisms by governorate are presented in Figure 7 (following page); differences in delivery mechanism preference for cash assistance by governorate were not statistically significant, though this may be attributable to the small sample size (p=0.522).



Key informants described a range of delivery mechanisms currently used for cash, voucher, and in-kind assistance in Syria's various operating environments. The most common delivery mechanism for cash transfers is distribution of paper vouchers that can be exchanged for a set value with pre-selected hawala agents, banks, or shops, though direct cash distribution at a central location (either a hawala agent or by program staff or "middle men" at a separate distribution point) is also used in some areas. For vouchers, delivery mechanisms include paper vouchers and electronic vouchers that can be exchanged for specific items or a set value worth of items at contracted shops. For in-kind assistance. delivery mechanisms include door-to-door distribution and distribution at a central location by program staff or local councils.



Banks, generally operated under government authority and regulation, are more widely available in larger cities and government controlled areas in Syria, whereas availability of hawalas range with regard to the level at which they are regulated and are available in a wider range of areas including many rural or remote areas. Delivery mechanism decisions are most often dictated by market functioning; the availability of shops, banks, and hawalas; as well as organizations' and donors' policies.

# **IMPLEMENTATION CAPACITY**

# TECHNICAL DESIGN/MANAGEMENT

For humanitarian assistance programs to effectively meet beneficiary needs, it is essential that programs are designed based on an understanding of the needs specific to the target population and what, if any, of those needs are not currently being met by government, local, and international actors. Although technical capacity is required to design effective and efficient programs, organizational capacity is arguably just as important for understanding the implementation context, foreseeing potential risks, and establishing mechanisms to effectively mitigate those risks. The Cash Learning Partnership (CaLP), in its 2015 guidance on multisector cash assistance, provides instructions and checklists for understanding various components of the humanitarian community's (as well as an organization's specific) capacity for implementing CBIs.<sup>23</sup> CaLP also advises mapping current, ongoing cash assistance efforts during early planning stages not only to avoid duplication, but to potentially identify areas where current projects might be scaled up. In the absence of strong organizational capacity with cash-based programming, harmonizing with and learning from other organizations working in the same context with more experience may help to maximize the benefits of CBIs, while also increasing organizational capacity for similar efforts moving forward. That being said, the learning curve for organizations with minimal experience with cash programming may impede or delay assistance to beneficiaries. According to CaLP's Organizational Capacity Assessment Tool, intended to help organizations identify gaps in capacity for cash programming, CBIs require organizational capacity across six main categories: governance/leadership, organizational management, human resources capacity, financial management capacity, program/project management, and external relations.<sup>24</sup> Ultimately, consideration of short- and long-term benefits and challenges for implementing and managing cash programming should be specific to the organization and context for which the modality is being considered.<sup>25</sup>

Numerous key informant interview participants expressed concerns about humanitarian organizations' implementation capacity but did not mention specific finance, supply chain, logistics, or information technology-related limitations. Most iNGOs partner with local Syrian NGOs and do not directly manage cash transfer delivery and monitoring activities. Key informants believe that additional efforts are needed to build capacity of local partner organizations, but remote/virtual training strategies are the only practical option for many organizations and these strategies are much less effective than in-person capacity building. As one NGO key informant said, "You can train the program managers here [in neighboring countries], but nobody knows how much of that training trickles down. Many iNGOs train via Skype or Whatsapp but that's not the same." Information on the capacity of organizations currently providing humanitarian assistance in Syria was also limited in the documents reviewed for this assessment. Process evaluations and assessments of cash-based programming in neighboring countries and other contexts may provide insight into the challenges and capacity needed to implement such programs; however, there is a dearth of such publicly available evidence in the Syrian context, particularly in Southern and Central Syria. Challenges highlighted in an evaluation of WFP's regional response to the Syrian crisis (both in Syria and in neighboring countries) include insufficient analysis of context, markets, and dynamics for use in decision making on targeting and distribution modalities. <sup>26</sup> Although market assessment data is available for many humanitarian response sectors in different areas of Syria, the volatility of the conflict and range of market and operating environments throughout the country mean that relying entirely on these assessments to inform program design is not feasible; design decisions must often be based on contextual factors in lower-level administrative units than are included in these large-scale monitoring assessments.

# LOGISTICS/FINANCIAL

Although CBIs generally require fewer logistics than in-kind assistance, logistic demands are largely concentrated in initial design and start-up, and to a lesser extent, in monitoring for the duration of the program. In complex operating environments such as Syria, logistics required for cash assistance are undoubtedly greater than in more stable contexts with fewer access limitations. Prior to selecting cash rather than in-kind or voucher assistance, humanitarian organizations much have adequate capacity to safeguard security and accountability in cash transfers, in addition to an understanding of feasible delivery mechanisms in the targeted context.

Formal, publicly available reports published in the identified time frame are scarce, and although multiple organizations are implementing cash programs throughout Syria, limited information sharing is a barrier to clear understanding of the level of experience and knowledge of considerations in the country. Beechwood International's 2015 work on the use of hawala in Syria for organizations conducting crossborder assistance operations offers insight into the technical complexities and challenges of negotiating and coordinating with financial institutions and providers in Syria.<sup>27</sup> The work emphasizes the importance of organizations' engagement with money transfer agents as well as logistical challenges to implementing CBIs given regulations in Syria. The large informal money dealing sector in Syria is also explored, and Beechwood International provides a list of licensed money transfer businesses operating in Syria at the time of publication. The information provided is, however, largely focused on cross-border efforts from Turkey and concentrated on programming in Northern Syria with little evidence to inform assistance in Southern and Central Syria. It is clear from key informant interviews that there are individuals and organizations with experience and knowledge of the complex logistics options and implications for providing cash assistance in Southern and Central Syria; however, as previously noted, limited information sharing among organizations has not supported development of a comprehensive understanding of the context and challenges.

# MONITORING/ACCOUNTABILITY

Cash transfer programming, like all humanitarian assistance, requires thorough monitoring to ensure appropriate, effective, and efficient use of funds and accountability to beneficiaries. Although personnel requirements are generally lower with CBIs as compared to in-kind assistance following initial start-up activities, effective monitoring requires adequate systems, staffing, and capacity within an organization to collect information to manage risks, ensure program activities are responsive to beneficiary needs, and adjust implementation strategies as needed. While the CBR-TWG in Northern Syria has demonstrated an in-depth understanding of monitoring and accountability needs associated with cross-border humanitarian assistance programming and capacity to establish and refine systems to address evolving stakeholder needs and concerns, there is no comparable resource for operations in Southern and Central Syria. Coordination is discussed in-depth in the following section; however, it is worth noting that monitoring and accountability mechanisms are tied to effective coordination mechanisms in that harmonized monitoring and tools across organizations improves comprehensive tracking for all actors and permits a deeper understanding of trends and challenges that can be useful for organizations considering or planning CBIs in the context.

CaLP recommends two key components of monitoring and accountability in multisector cash-based response: (1) a functioning grievance and complaints system, and (2) a monitoring and evaluation framework that tests the assumptions of cost efficiency and cost effectiveness.<sup>23</sup> To adhere to these recommendations, organizations must have adequate capacity to maintain and respond to these feedback mechanisms for the duration of implementation as well as clearly defined and understood roles and responsibilities within the organization. In Southern and Central Syria, programs are implemented through

a range of partnerships and mechanisms, and few organizations have a strong, direct ground presence. Rather, key informant interview participants reported implementing assistance mainly through local Syrian NGOs, hawala staff, bank staff, and/or a combination of the three. This does not inherently indicate a lack of rigorous monitoring mechanisms as key informants from multiple organizations described robust monitoring and accountability systems in place for programs in Central and Southern Syria; however, implementing remotely through local partners requires additional consideration to ensure accountability at each stage in the distribution process.

Some organizations included in key informant interviews described monitoring systems that are deliberately similar to and aligned with in-kind monitoring, while others have established systems for monitoring cash-based assistance separate from in-kind aid. Compared to monitoring provision of in-kind aid, cash assistance monitoring mechanisms, while often more robust, may be seen as less challenging in many contexts given that there are often fewer distribution points and a paper trail useful for tracking cash and, in turn, ensuring that it reaches intended beneficiaries. Financial management control is reportedly strictly enforced in the Southern Syria context, guided by each organization's Standard Operating Procedures for cash delivery. Additionally, post-distribution monitoring (PDM) and beneficiary feedback mechanisms provide means for confirming that cash has reached intended beneficiaries and monitoring diversion. Key informant interview findings suggest that virtually all organizations implementing CBIs perform PDM, but the tools and methods used for this vary. PDMs may be performed by organizational staff, local partners, or staff at partner hawalas/banks. These individuals also perform verification exercises, though some key informant interview participants also discussed the use of third party monitors for verification that the individuals receiving cash assistance are the intended beneficiaries. Electronic systems for verification and monitoring have been piloted and, in some cases, implemented by various organizations, but there is little harmonization between these systems. Additionally, many of the vulnerability assessment/targeting and PDM tools are not widely available in Arabic, hindering efforts to use the same tools across projects. A more systematic approach to monitoring, cross-checking of beneficiary lists, and assessment of common indicators across organizations could be beneficial. Key informant interview participants also raised concerns that data collection generally ends with PDM performed soon after assistance is received. It is unclear what the impact is longer-term, and many humanitarian actors expressed a "desperate need" for monitoring more than a month or so following distribution to better understand not only the impact, but also the trends in delivery/receipt and consistency of assistance.

Few key informants discussed feedback mechanisms for receiving beneficiary concerns. Though this may reflect a greater focus of the interviews on monitoring delivery systems, the absence of this information aligns with organizations' unwillingness to discuss specific details of operations that was noted by many key informants.

# PARTNERSHIP MANAGEMENT/COORDINATION

Remote management of the majority of programs in Syria relies strongly on organizations' capacities to develop relationships with local actors, establish strong monitoring systems to prevent leakages, and coordinate with other organizations operating in the same areas. Nearly all key informant interview participants raised poor coordination as one of the largest barriers to cash-based response in Southern and Central Syria. Key informants indicated "considerable and regular" coordination for response in many key sectors such as shelter, NFIs, or food security, including forward planning, contingency planning, and reporting on aid delivery, but comparatively few coordination efforts specific to cash-based programming. At the global level, sector-specific coordination of cash assistance has been shown to limit strategic coordination functions, may encourage dominance of a particular sector, transfer mechanism, or organization, and can lead to overlaps and duplication between initiatives.<sup>28</sup> Though the CBR-TWG has

had success coordinating and supporting scale up of cash-based intervention in Northern Syria since it was established in 2014, the volatility and diversity of operating environments in different areas of the country inhibit the usefulness of applying standards, practices, and experiences from one part of the country more broadly, and a comparable coordinated effort at the level of the CBR-TWG in Northern Syria has yet to manifest for operations in Southern and Central Syria. An informal Cash Working Group (ICWG) in Southern Syria has been in place since 2016, but it is unclear what role it will play in shaping coordination and overall cash response efforts in the way groups in Northern Syria have. This informal group has thus far been dominated by iNGOs, largely exclusive of Syrian implementing partner organizations' participation, focusing instead on higher-level coordination; however, key informants indicated that this is shifting and there is a push for greater involvement of actors at all levels.

As a key informant interview participant from one of the leading donor agencies said, "I think many of the agencies have quite robust good technical targeting now, but they undermine each other when they work in similar areas with different targeting criteria." The feasibility of a cross-sectoral approach to assistance is often seen as one of the greatest advantages of cash over in-kind or voucher assistance, but when organizations operate in silos, potential benefits of a multisector approach are lost. Moreover, key informants from donor agencies raised concern about funding duplicative programs, indicating confusion about why they fund so many different programs that are essentially implementing the same interventions, "Agencies should work together and pool resources together... Certain NGOs focus on certain areas. I think that's the massive thing holding the response back." In contrast, the indication from some key informants was that, given the relatively smaller scale on which most organizations are currently providing cash assistance in Southern Syria, existing informal coordination provides a sufficient platform for sharing program information in a manner that prevents overlap and duplication across actors.

Competition for donor funds was perceived by key informants to historically serve as a barrier to coordination, but increasingly in the Syrian context, organizations are competing for Syrian NGOs for implementing partnerships and reliable money transfer agents/hawalas, fostering what some key informants described as an attitude of mistrust and secretiveness among humanitarian actors. Overcoming these barriers may not only help to foster these relationships and provide opportunities to learn from experiences of previous programs when selecting partners and designing monitoring and management systems, but also, as one key informant suggests, possibly improve cost-efficiency by partnering with other iNGOs to contract local partners and hawalas.

"NGOs could do joint contracts with hawalas. If the 4-5 biggest cash NGOs arranged joint contracts or if they had their individual contract but did a joint negotiation, they could get their fees down massively. But nobody trusts the other organizations" – KII, Donor

Although the importance of coordination across organizations has been discussed in previous sections, the additional need for capacity to manage and coordinate with implementing partners is also essential to effective cash-based intervention. Another often tenuous coordination relationship is that between implementing organizations and governments. Since the start of the Syrian crisis, WFP has provided an example of the benefits of developing positive relationships with regional governments, ensuring access and mitigating barriers otherwise faced by many organizations; however, the nature of the conflict in Syria and the role of the Syrian government makes such coordination relationships difficult to manage while maintaining adherence to the humanitarian principles of neutrality and impartiality.<sup>26</sup>

# FLEXIBILITY/RESPONSIVENESS

Few of the documents relevant to cash-based response in Syria included information about responsiveness to beneficiary needs. In contexts such as Syria where population needs and operating environments change rapidly, adequate monitoring is essential to track fluctuations not only in beneficiary

needs, but also in key aspects of the operating environment. Means such as beneficiary satisfaction surveys, PDM, and feedback mechanisms, when regularly conducted and evaluated in real-time, may offer organizations key information to understand changes in beneficiary needs and operating environments, identify gaps, and pinpoint feasible adaptations and approaches to address these changes.

While changes to frontlines and areas of control are ongoing throughout the country, some of the greatest need for flexibility is in partnerships and the ability to adapt to fluctuations in markets and liquidity. Key informants indicated that many organizations include contingency planning in program design; one participant noted that this is the area where perhaps coordination is strongest across organizations. Efforts should be (and according to key informants, are) made to effectively communicate expectations to beneficiaries at the start of implementation to provide organizations space to adapt targeting criteria, timing, and assistance amounts as the situation on the ground changes.

Unrestricted cash transfers provide the greatest level of flexibility to meet changing beneficiary needs given that, assuming market availability, they permit beneficiaries to prioritize spending. This flexibility not only gives beneficiaries a greater sense of dignity, but requires no programmatic change to meet changing needs across sectors unless these are accompanied by changes in the availability of affordable goods in local markets. Although program adaptations have implications for funding, procurement, delivery, and response programs, they do not negate the ability to build flexibility into assistance programs.

Key informant interviews suggest that humanitarian actors in Southern and Central Syria are aware of the necessity of flexibility in the context. However, limited coordination and communication across organizations restricts shared learning in a way that would otherwise improve the ability for organizations to more quickly phase-in cash assistance. Improved information sharing and coordination, such as joint contracts between multiple NGOs and hawala outlets; sector, program, and/or objective specific standardized targeting criteria; and common monitoring tools could dramatically improve the ability of organizations to transition from conception of CBIs to implementation at scale.

Many organizations responding to needs in Syria have organizational experience implementing cash assistance throughout the region from which lessons may be drawn and applied to operations in Syria. The International Rescue Committee (IRC) is among the best examples of this. In addition to extensive experience implementing cash transfer programs globally, the IRC has implemented numerous cash programs in Syria and neighboring countries since the start of the crisis. In 2014, they developed the Cash Preparedness Planning (CPP) model outlining a standardized process for prepositioning cash programs that can easily be adopted by other organizations.<sup>29</sup> According to one key informant, organizations operating in Syria can preposition to more rapidly implement cash-based programming by having the appropriate flexible staffing structure in the field, having hawala contracts ready, and performing forward contingency planning; however, the limited number of financial services providers in Southern Syria greatly reduces the feasibility of such efforts for rapid phase-in or scale-up.

### MARKET DYNAMICS

Market analysis, including assessment of infrastructure, holding capacity, seasonality, and likely future trend scenarios, is a critical component of effective CBI design and implementation. In both Northern and Southern Syria, the Cash-Based Response Technical Working Group (CBR-TWG) and REACH, a joint initiative of ACTED and the United Nations Operational Satellite Applications Program, monitor exchange rate volatility as well as the availability and prices of essential food and non-food items in key market areas monthly. These assessments have historically reported functionality of food markets in Northern Syria in detail and beginning in early 2017, expanded coverage to include Dar'a and Quneitra governorates, and subsequently Damascus and Rural Damascus as well.

Market monitoring reports provide documentation that prices of core food items and fuel increased in the first quarter of 2017 as compared to the same period in 2016.<sup>30</sup> Despite annual trend comparisons, the price of food and fuel generally declined in early 2017 from costs in previous months.<sup>30</sup> Key informant interview findings suggest that monitoring over the past two years has shown the markets in Quneitra and Dar'a governorates specifically to be functional, accessible, and capable of resupplying based on the scale of current humanitarian programming. However, a large scale shift from in-kind food assistance to cash could cause disruptions, and it is unclear how markets would react and if supply would be a concern if cash programming went to scale.

Many key informant interview participants confirmed the availability of functional markets in a general sense, but increasing prices of goods were raised as a major issue by all stakeholders, particularly as market pricing differs between areas of control. Market prices depend largely on whether commodities are imported or locally produced; however, while some commodities, such as wheat and bread, may be supported and locally procured in government controlled areas, they are not as readily available in opposition areas, leading those markets to rely on import or humanitarian aid to meet demand for those items. In this way, prices for some commodities may be lower in government areas, whereas other commodities' prices may be lower in opposition areas. Key informant interview participants reported that the majority of goods in government controlled areas are imported through a heavily regulated process, leading to the appearance on the surface that markets are functioning, but in reality, they are functioning outside normal trade systems, limiting selection of goods to be imported to select individuals. Markets in besieged and hard-to-reach areas, as expected, are monopolized and extremely limited in their functionality.

One key informant, speaking to a market mapping exercise conducted in Southern Syria in 2015 explained that markets in opposition areas, as in much of the country, "function because a few people make it function." Key individuals' personal connections permit goods to pass through checkpoints, providing them with power to influence local markets, but also posing a great threat to markets should these individuals cease to facilitate supply lines.

"As long as they're making money out of it then it works. But what happens when they stop making money or alternative supply lines are found? ... If you find that this market in this specific area is relying on just one person who allows goods to come in and the market functions fine now. But it's very risky because whatever happens to that person; it could be quickly destabilized." – KII, Network Market Analyst

It is important for actors to understand market systems and dynamics when considering cash assistance, particularly at scale, given that while markets may be functional in Central and Southern Syria, they appear to function outside normal trade systems, presenting atypical risks. Sector and commodity-specific market mapping to understand what lays behind the availability or functionality of markets, such as the market analysis conducted by CARE and RFSAN in Southern Syria in 2015, should be performed in areas where implementation or scale-up of assistance is planned.<sup>31</sup> In the agricultural sector, for example, the question is not only whether markets are functional to support program objectives, but also what implications assistance modalities may have on the quality of goods and the risk of supporting distorted market functionality by reinforcing the power of select few stakeholders/actors sitting on top of the agricultural market believed to be exploiting the situation. Most quality seeds and fertilizers reportedly originate in Damascus or other government controlled areas where the Ministry of Agriculture's standards are enforced, leading to the possibility that these goods available in areas outside government control and/or not obtained through government-certified suppliers are of lower quality, in which case input-based intervention is more relevant than may be the case in other sectors.

One key informant from an NGO implementing CBIs in Southern Syria raised the importance of considering the dynamics and impact of contracting with certain vendors over others within the context of voucher

programming. Many key informants also discussed the need to consider potential impacts of CBIs on the market and market actors including, but not limited to, empowering certain vendors over others, potential negative impact of competition, contributing to monopolies, and effects on supply chains.

The Syrian Pound remains the main trading currency despite US dollars being the major currency for savings. <sup>32</sup> Currency exchange rates were also raised as a major issue by nearly all key informants, affecting the feasibility of cash assistance, humanitarian agencies' implementation capacity, and beneficiary needs and preferences. Exchange rates in Southern Syria have fluctuated slightly in 2017 ranging from 518 SYP/USD in February to a high of 546 SYP/USD in April. <sup>33</sup> in June 2017, the value of the US dollar in Southern Syria was reportedly more than twice the exchange rate in global markets (519 SYP/1USD in Syria compared to 214 SYP/USD elsewhere); however, by mid-July 2017, the global market exchange rate (518 SYP/USD) rose to meet the estimated value in Southern Syria. <sup>33,34</sup> Exchange rates for the Jordanian Dinar in the first half of 2017 mirrored the USD exchange rates; the most recent exchange rate in Southern Syria, estimated in June 2017, is 717 SYP/JOD. <sup>33</sup>

Interviews with local councils and community members revealed a widespread impact of in-kind assistance, particularly food baskets, on local markets. Nearly all interviewed local council and community members reported reductions in the market price of items provided through in-kind aid immediately following distribution, citing the change in demand as well as beneficiary resale of kit items. Key informants that did not report this price change believed instead that the quantity of assistance provided was not sufficient to have such an impact as kit contents "do not cover long periods of time," though this was reported by a relatively small number of individuals. In addition to the impact of in-kind aid on market prices, community members also reported that beneficiaries commonly use money that would otherwise be used on goods provided through in-kind food aid to buy items such as meat and fruit instead, which supported market activity for types of goods not provided via in-kind assistance.

Local council members also expressed a shared perception that in-kind assistance had positive effects on markets by reducing price exploitation and monopolies in the market. One local council member described some of the additional areas where in-kind aid has been positive for local markets, stating that, "[in-kind assistance] had a positive effect because trading transactions increased, people had more financial activity... it also affected trading on both quantity and quality, food supplies prices decreased, and traders became more active by increasing their activities to cover surrounding areas." While little was raised during interviews about cash assistance as related to markets or the availability of items in markets, it is worth noting that at one FGD with community members in Quneitra, participants mentioned the limited availability of milk in local markets, concluding that "cash assistance does not help at all." Participants in this discussion also raised the importance of humanitarian actors' understanding of both beneficiary needs and product availability when choosing whether and how to provide assistance.

While there was no strong indication that cash assistance would have a negative effect on markets, the market impact of implementing cash at scale is less well understood. It is widely believed that injecting large amounts of cash into markets is likely to inflate prices, but cash has not been provided at scale in the areas included for primary data collection to demonstrate such risks in this context. Organizations planning to implement cash at scale should perform commodity-specific market analysis to better understand how provision of cash will impact prices for non-beneficiaries as well as other risks associated with changes in assistance modality or scale with regard to supply lines and regularity of assistance.

## VALUE-FOR-MONEY

Value for money (VfM) refers to optimal use of resources, with the aim of achieving the best possible outcomes for people in need of humanitarian assistance. VfM is defined in terms of 3E's: economy, efficiency, and effectiveness, which are each discussed in this section.<sup>35,36</sup> While both cost-effectiveness

and VfM are considered as important factors in the design and evaluation of humanitarian assistance programs, many other contextual factors must also be considered. There is no clear consensus among donors or other stakeholders as to how to evaluate trade-offs in VfM with other considerations, such as overall effectiveness, beneficiary preferences, and lower risk of adverse events. There were a limited number of documents that discussed VfM in the Syrian context (n=3); only two of these included primary data and both focused on experiences in opposition controlled areas in Northern Syria. Similarly, key informant interviews yielded some insights with respect to efficiency and effectiveness, but many participants did not have experience with cash transfer programs and could not make comparisons.

### **ECONOMY**

Economy relates to the price at which program inputs are purchased. The costs and cost drivers of cash, voucher, and in-kind assistance programs differ based on the type, size, complexity, level of oversight, duration, and location of transfer programs. In cash transfer programs, commissions, transaction fees, documentation fees, and costs associated with selection and contracting with transfer agents are common types of costs that must be accounted for. In voucher programs, costs associated with selection and contracting of vendors, voucher printing or e-card production and distribution, verification, and funds transfer to vendors are typically expected. Finally, costs of in-kind assistance usually include selection and contracting of suppliers, inspection, transportation and storage, VAT or other taxes (if goods are being moved across international borders), and distribution costs.<sup>17</sup> Unconditional cash transfers are generally considered to be less costly to implement as compared to voucher or in-kind assistance in humanitarian settings.<sup>9,37</sup>

Costs of inputs were discussed by various NGO and UN key informants and there was no consensus on a preferred transfer type. Some informants did not perceive cash transfers as an ideal approach in Syria, noting that with cash transfers, food would be purchased by beneficiaries at retail prices whereas aid agencies could purchase large quantities of staple foods in bulk at lower wholesale prices [transportation, storage, and distribution costs were not always mentioned]. Importation was a related concern, where promotion of cash-based approaches for purchase of imported commodities was viewed negatively by some key informants. Others, however, mentioned multiplier effects and positive market and economic impacts of cash-based approaches, and indicated that benefits of cash-based approaches are more widespread [beyond direct beneficiaries] as compared to in-kind assistance.

Cash transfer transaction costs were reported by various NGO and UN key informants as <6% of the transfer value; one key informant noted this was lower than in some other countries. Management and monitoring costs were also discussed, with key informants mentioning various expenses associated with different programs such as third-party monitoring, monitoring and evaluation staff, grievance management, and other human resource costs. It was noted that human resource costs of cash transfer programs were high and that the internal costs of conditional cash transfers were greater than unconditional transfers. Variation in NGO and UN key informant perceptions of which assistance modalities were the most costly may be a result of the different locations of programs to which they were referring as well as a lesser amount of experience implementing cash programs as compared to in-kind assistance. In addition, few key informants were directly involved in financial management of programs and may not have been considering all costs associated with a specific modality when making comparisons.

### **EFFICIENCY**

Efficiency relates to how well inputs are converted to the output of interest, and can encompass numerous elements including timeliness, consistency, and cost-efficiency. Relatively few NGO and UN key informants discussed the complexities, nuances, and trade-offs associated with different assistance

modalities, though it is possible that this is due to limited number of NGO and UN key informants engaged in cash transfer programming in Southern and Central Syria. Several key informants explained that cash transfer programs may require more upfront set up and investment as compared to in-kind assistance programs; others noted higher administrative costs associated with conditional cash programs. Another key informant noted that cash may be better for meeting objectives in sectors other than food security, such as WASH, NFIs, and shelter needs.

The only evaluation presenting information on cost-efficiency of different transfer modalities in Syria identified in the literature review, was a 2016 evaluation of GOAL transfer programs in Idleb governorate.<sup>38</sup> In that evaluation, the Cost-Transfer Ratio (CTR), which is the ratio of administrative costs to the value of the transfer received, was US\$13 per every US\$100 transferred in food vouchers and US\$19 per every US\$100 of in-kind food aid. Unit costs, which were defined as the average administrative cost per beneficiary household each month, were US\$8 for food vouchers compare to US\$43 for in-kind food aid; differences in administrative costs were attributed to different levels of monitoring and management/operations support required for each modality. The study concluded that voucher programs required one-third of activity specific costs and one-fifth of total administrative costs for in-kind assistance and that vouchers were more cost-efficient.<sup>38</sup> The comparatively low value-for-money of in-kind aid in Northern Syria is aligned with evidence from other humanitarian settings that suggests cash-based approaches are more cost efficient than in-kind assistance.<sup>9</sup>

### **EFFECTIVENESS**

Effectiveness is the extent to which an intervention achieves its intended outcomes and impacts. Cost-effectiveness analysis compares the relative costs of achieving desired social and/or economic results with different interventions. It is important to acknowledge that implementation may play a greater role than transfer modality in determining the effectiveness of humanitarian programming. Among UN and NGO key informants, there was no consensus with respect to food security outcomes whether cash transfers or in-kind assistance was most effective. One key informant reported that in an internal economic analysis of food vouchers and food kits, both vouchers and food kits were similarly effective in achieving food security outcomes, but that vouchers were more cost-effective, which was attributed to higher costs associated with transport and warehousing of food.

These findings are aligned with evidence from the literature review, where the aforementioned evaluation of transfer programs in Northern Syria concluded that both in-kind assistance and vouchers were effective at increasing household food consumption, but that vouchers were most cost-effective.<sup>38</sup> In this study, the total program cost per household for in-kind food assistance was four times that of voucher assistance yet both interventions yielded similar improvements in food security.<sup>38</sup> The other of issue of concern noted in a report comparing in-kind and voucher assistance in Northern Syria was losses associated with sales of in-kind assistance and vouchers below market prices.<sup>39</sup> Though difficult to quantify, the report estimated the lost value of aid sales was approximately 50% of market value, meaning that intended beneficiaries may only receive 50% of the value of assistance provided to them. Sale of assistance was reported as a normal occurrence, with the unintended benefit being that other households in need that were not targeted are able to access commodities at below market prices because "they are humanitarian assistance".<sup>39</sup>

### RISKS

## SECURITY RISKS

Security risks associated with in-kind aid and CBIs in countries with ongoing armed conflict vary and often depend on the delivery mechanism and program design. Despite repeated calls for the respect of

International Humanitarian Law, protection of civilians, and unhindered and sustained humanitarian access to ensure safe delivery of humanitarian aid to all individuals in need, risks persist not only for humanitarian agency and implementing staff, but for beneficiaries as well. The high profile of most inkind aid distributions has been noted to draw attention to beneficiaries, putting them and staff members distributing aid at higher security risk. When asked about security risks associated with humanitarian assistance, FGD participants in Rural Damascus described repeated attacks targeting distribution sites for in-kind assistance and the difficulties brought about in an effort to adapt to this threat. Change in distribution day, time, and location were the most frequently reported means of adaptation; however, participants explained the limitations of these methods, particularly in notifying beneficiaries and ensuring all beneficiaries are aware of such changes and are still able to receive the intended aid. In addition to targeted attacked on distribution sites, according to FGD participants from affected communities and local councils, attacks on aid convoys entering select communities pose a direct security threat and increases diversion by other actors.

Cash-based assistance modalities arguably lessen some of the risks associated with in-kind assistance. Generally, distribution of cash and/or vouchers is done in a lower profile manner, sometimes providing beneficiaries a wider window of time during which they may pick up vouchers/cards, ultimately drawing less attention to beneficiaries. Use of e-vouchers or debit cards that can be recharged for subsequent rounds of assistance means that beneficiaries do not have to travel to distribution points on a regular basis, reducing the possible security threats to field staff and beneficiaries that may occur during in-person distributions. Key informant interview participants noted this risk, but also discussed measures put in place to mitigate these risks including security situation assessments prior to distributions (whether distributing cash, vouchers, or in-kind assistance) to determine whether to proceed as planned. Furthermore, those that acknowledged the possible threats reported that they have not yet received any reports of security incidents during or immediately following distributions, including at security points/checkpoints where bribes and theft can be required. This was largely supported by FGDs with affected communities and local councils who explicitly note the absence of security risks to those receiving money transfers through exchange networks. The security risks participants did report were primarily to transfer agents or individuals who themselves were hand-carrying currency between areas.

# FIDUCIARY RISKS

Fiduciary risks are risks that funds are not used for the intended purposes, do not achieve value-formoney, or are not properly accounted for. Limited understanding of these risks and lack of consensus on effective risk mitigation and management mechanisms are likely the greatest barrier to expansion of cash-based assistance modalities within Syria.

To expand cash transfer programming in Syria, humanitarian organizations and stakeholders at all levels must have a greater understanding of the fiduciary risks that are possible and, in some cases, likely in the context. The previously discussed Beechwood International report is one of the few documents identified in the literature review that provides concrete recommendations on fiduciary risk mitigation and management in the Syrian context.<sup>27</sup> Aside from this report, evidence of these risks and mitigation strategies is scarce. A 2015 study of partnership in remote management settings by The Feinstein International Center presents case study examples from Syria and Iraqi Kurdistan and explicitly describes that "the risk of aid diversion is clear and present in contexts like Syria, especially with cash assistance".<sup>41</sup> The authors go further to posit that the cost of aid diversion may best be viewed from an organizational standpoint as indirect operating costs, noting that the three to four percent of aid taken as a "tax" is relatively small compared to standard operating costs, which are generally at least twice that amount. The report notes that although some NGOs may be willing to tolerate certain diversion risks in exchange for access to beneficiaries, international donors are often less disposed to accept fiduciary risks in volatile

contexts such as Syria. One international NGO's cash assistance pilot in late 2015 indicated that even NGOs may not be tolerant to fiduciary risks, however, and incorporated means for managing diversion through language explicit in contractual agreements stating that should any issues of diversion arise (i.e. incorrect beneficiary or amount disbursed), the exchange offices were required to reimburse the NGO for the cost of incorrectly exchanged vouchers.

Though mitigating fiduciary risk with regard to legal regulation and issues related to compliance with antiterrorism policies are most prominent in literature review documents, key informant interview findings offer a broader understanding of strategies for mitigating diversion at the beneficiary level (i.e. ensuring the correct individual receives and uses provided cash-based assistance). Verification procedures, much like monitoring procedures, varied across organizations, but were expressed to be an essential component to program design and implementation. All key informant interview participants that described programming also discussed verification mechanisms built into the operation. These methods occur in most cases during distribution or at the point of disbursement (for cash) or redemption (for vouchers), relying on staff from various combinations of the organization, local partners, hawala outlets, and banks. While such methods can ensure the correct individual is receiving the intended assistance, it is challenging to track and, in turn, control what happens to cash once it is withdrawn. Nearly all key informants from organizations implementing or piloting cash-based programming in Southern and Central Syria noted that while they are aware of the risk of diversion, they have seen little or no evidence of this in their own experience or in PDM data.

"I would say there seems to be a lower risk of diversion of cash. It's disbursed. The distribution process is different. With the separate of duties, people monitoring the process and distribution, multiple cross checking, people can give feedback to team that is separate from implementing team. With those controls in place, it's very difficult—because you would need a very high level of collusion across people."

- KII, NGO Staff

Diversion reported by affected communities was largely centered on in-kind aid, with reports of kit items provided by humanitarian organizations being exchanged for lower quality items, or of spoiled food and items being stolen from beneficiaries' kits and sold for personal gain. Whether for in-kind or cash assistance, beneficiary selection was the most commonly identified area of diversion in FGDs. Affected community members described varied levels of corruption in beneficiary selection and lack of verification during distributions, in addition to conflicts between community members resulting from the perception that individuals most in need of assistance are not those selected to receive it. Rather, FGD participants expressed concern that those tasked with identifying eligible beneficiaries and compiling beneficiary lists often do not do so using objective criteria, but rather primarily select friends and family members over those most in need. This risk is not unique to cash assistance and may be considered less of a risk if assistance is provided to a larger portion of the population. As previously mentioned, the issue of local council members' selection bias in identifying beneficiaries was not probed in qualitative interviews, limiting conclusions regarding trends in methods used for beneficiary selection. Diversion of cash through money transfers was not widely raised; however, transfer agents risk possible detainment and demands for bribes, particularly when transporting large quantities of cash or when passing through governmentcontrolled areas, a diversion that translates to higher fees and possible delays for those sending and receiving money.

### **OPERATIONAL RISKS**

In Syria, as with any humanitarian setting, operational risks include the risk that humanitarian assistance will be disrupted by insecurity or obstructed by parties to the conflict, that the most vulnerable are underserved, and that regulatory and due diligence procedures may delay or interrupt the

implementation of humanitarian interventions. Additional risks, such as market capacity, both with regard to transferring and absorbing increasingly large amounts of cash, are also possible when looking specifically at cash assistance. Recent assessments suggest that the most commonly used transfer mechanisms, banks and hawala networks, are capable of transferring cash assistance at scale in many areas of Southern and Central Syria, as are markets in many areas capable of absorbing the additional cash, though transfer capacity and market response vary widely across communities. Little information is available in documents identified for the desk review, nor raised in key informant interviews, concerning organizations' ability to mitigate price manipulation and implications of currency devaluation on the value of assistance provided. Additional questions remain about effective mechanisms to safeguard against diversion of humanitarian assistance to terrorism and/or money laundering; however, increased use of registered or more formalized hawala networks and formal banks is seen as the dominant strategy for averting these risks. Finally, key informant findings suggest that the chance of assistance being delayed, often resulting from various external factors, is far more challenging to anticipate and avoid and is often managed primarily through beneficiary communication and contingency planning whenever possible.

## **GENDER CONSIDERATIONS**

Dramatic declines in financial resources since the start of the conflict has reportedly brought increased tension and conflict in some households over how money should be spent. FGD participants explained that families shared decision-making power before the conflict, but now see men increasingly managing household expenditures as families' incomes have decreased. Often financial decision-making appeared to be tied to which individual(s) was earning income; the breadwinner or primary earner in the household was generally believed to be responsible for deciding how that money would be spent. This carries possible implications on shifting decision-making power when cash assistance is received, reducing men's role as breadwinner and, as such, authority on household spending. Evidence from other contexts indicates that cash assistance may reduce intra-household tension brought about by limited financial resources and stress associated with decisions about how to allocate limited income. However, other studies have shown that that while cash may lead to joint decision-making or even increase women's participation in household decision-making, cash transfers are unlikely to improve gender relations unless coupled with activities specifically designed to address gender dynamics or promote social and behavior change on a household or community level. 10,43,44,45

# **STAKEHOLDER PREFERENCES**

## BENEFICIARY ACCEPTANCE & PREFERENCES

Household survey participants were asked to identify specific types of assistance they would prefer to receive as in-kind goods or services, vouchers, and cash transfers. When analyzed by sector, cash was preferred most often for all sectors, with 65-70% of beneficiaries preferring cash in each sector, followed by 15-27% that preferred in-kind assistance, and 1-3% that preferred vouchers. Statistically significant differences in modality preference by governorate were observed in all sectors except WASH (Figure 8).

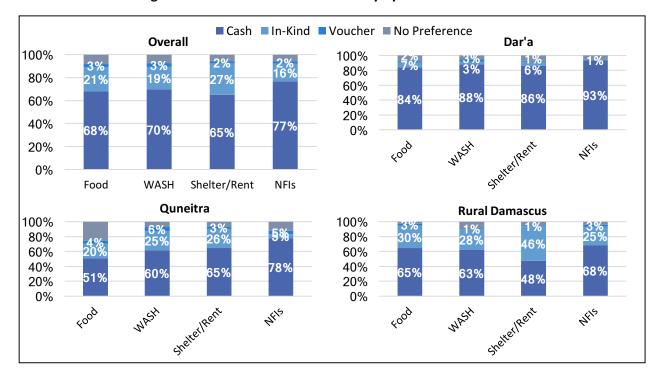


Figure 8. Preferred Assistance Modality by Sector and Location

Reported preferences in Dar'a most often differed from those reported by households in Quneitra and Rural Damascus with preference for cash overshadowing in-kind or vouchers in all sectors Dar'a, but more varied preferences observed elsewhere. Cash was preferred for food assistance by the majority of respondents in all governorates, particularly so in Dar'a where 83.7% reported a preference for cash food assistance. A notable, yet smaller, proportion of respondents in Rural Damascus and Quneitra expressed preference for in-kind food aid (29.9% in Rural Damascus as compared to 64.6% preferring cash; 19.6% in Quneitra as compared to 51.0% preferring cash), and one-quarter (25.5%) of respondents in Quneitra had no preference of food assistance modality (p=0.003).

While cash was also the preferred modality for receiving shelter and rent assistance in all governorates, a similar proportion of respondents in Rural Damascus (46.3%) preferred in-kind shelter/rent assistance (compared to 47.6% preferring cash), as did a sizable number of respondents in Quneitra (25.8%, as compared to 64.5% reporting a preference for cash) (p<0.001). Although cash was also preferred for NFI assistance in all governorates, this preference was significantly more prominent in Dar'a (93.3%) than in Quneitra (78.0%) and Rural Damascus (68.2%) (p=0.009). In Rural Damascus, one-quarter (25.3%) of respondents preferred in-kind NFI assistance, whereas 12.2% in Quneitra had no modality preference.

Modality preferences for voucher assistance varied with more than one-third of respondents reporting no preference over receiving vouchers for specified amounts versus specified items. 26.8% (CI: 16.4-40.8) of respondents preferred to receive vouchers for a specific amount, whereas 15.9% (CI: 9.6-25.1) preferred vouchers for specified items; 18.6% (CI: 11.8-28.1) reported preferring not to receive vouchers. No statistically significant difference was observed by governorate (p=0.569).

Preferences expressed by participants in focus group discussions with community members were more consistent than household survey findings, as nearly all participants preferred cash assistance. Many participants specifically preferred cash for food assistance given the experience that in-kind food kits have not historically provided the quantity or quality of items anticipated. Some participants in group interviews expressed a preference for cash assistance in USD because of the weakening and volatile value

of the Syrian Pound. A minority of interview participants in rural and urban communities alike reported a preference for in-kind assistance, believing that in-kind aid would reduce or prevent monopolization of goods, ensure items' availability in the market, and maintain prices.

# LOCAL COUNCIL ACCEPTANCE & PREFERENCES

Key informants from humanitarian agencies and donors alike discussed challenges related to buy-in and acceptance of government and local councils for cash and voucher programming. Many of the concerns reportedly held by government bodies and local councils are similar to those expressed by donors and implementing organizations and center on diversion of assistance to funding terrorist groups/activity and the impact of large cash flows on market prices. Additionally, one key informant working on livelihood and agricultural assistance described difficulty obtaining local approval of cash intended for seed and fertilizer purchase given government concern that beneficiaries will not purchase seed from authentic certified suppliers that meet standards required by the Ministry of Agriculture, thus potentially impacting the interests of farmers. In government areas, operational procedures are heavily scrutinized and complicate the process of getting assistance to beneficiaries. Despite numerous accounts of governmental efforts to limit cash assistance, key informants reported recent improvements that provide hope for potential increased acceptance of alternative assistance modalities in the future.

Humanitarian key informants reported cases of local councils refusing to permit cash assistance, primarily because the councils felt host community members, despite the belief that they have unmet need similar to IDPs, would not benefit. Another reason humanitarian actors believe that local councils prefer in-kind or voucher assistance over cash is the fear that displaced households the receive cash in their area will ultimately move elsewhere and spend the cash in other areas, limiting the potential positive impact of cash flow through local markets. Despite reports of local council preference for in-kind and voucher assistance, based on key informant interviews with NGOs, local councils play a large role in beneficiary and partner selection in many areas. Given access limitations, many organizations rely on local councils to identify beneficiaries and select partner shops, banks, and/or hawala outlets. While some organizations seem to prefer this involvement, others expressed it more as a necessity to operate in desired areas than a preference.

FGDs with local councils indicate a preference for cash assistance, though some key informants provided preference not for any specific modality of assistance, but rather for improved methods of planning, targeting, and providing assistance. Council members in all areas communicated a need to increase their participation in beneficiary targeting and selection and expressed a desire for them to be involved as the "key authority of the city." Additionally, while many described community involvement in assistance planning, they perceive such efforts to date to be insufficient and indicate this as an area for improvement moving forward. Greater efforts were also requested for implementing organizations to identify needs and target assistance through assessment directly with community members to ensure that the aid provided is appropriate for meeting the areas of highest need in each community. Additionally, local councils in most communities discussed the need for employment and income-generating activities that provide beneficiaries an opportunity to meet their own needs and develop longer-term resilience. No trends in local council preference were observed by governorate nor according to urban/rural area classification.

## NGO ACCEPTANCE & PREFERENCES

Nearly all NGO key informants conveyed that beneficiaries primarily prefer unrestricted cash with a lesser extent of preference for vouchers and in-kind assistance. Consistently, NGO staff believe beneficiaries' preference for cash over in-kind or voucher assistance relates to the choice and dignity afforded to them. Several NGO key informants explained the challenges they face in providing in-kind assistance for many

in the Southern and Central Syria context given that, despite reported post-distribution monitoring, access limitations do not permit staff to collect reliable data to necessarily provide for beneficiaries' greatest needs. Providing goods directly is not the most effective method for meeting beneficiary needs where, in many places, securing housing and meeting rent payments may be the primary need among beneficiaries. In these cases, distributing food or NFIs to beneficiaries when beneficiaries' greatest needs are in other sectors is less effective for meeting household needs, and may undermine the dignity that comes with allowing beneficiaries to determine how assistance can be used to best meet their individual circumstances. Additionally, in situations where in-kind aid or vouchers are provided for sectors in which beneficiaries are not in most need, sales of aid [in order to meet more pressing needs] is more likely.

Appropriate implementation of targeting criteria also plays a large role in determining NGOs' assistance modality preferences. In many cases, NGO staff reported that, due to limited ground presence in areas of operation in Syria, organizations rely on local councils to identify beneficiaries based on criteria determined by the organization. Often, however, local councils may not adhere to the requested standards and give preference based on their opinion of who should receive assistance rather than standard vulnerability criteria generally accepted by the international community, donors, and other implementing partners. Restrictions proscribing staff access on the ground makes it difficult, if not in some cases impossible, to verify that beneficiaries are selected based on the desired criteria. Local NGO key informants also described challenges regarding beneficiary perceptions related to targeting cash assistance. When unrestricted cash assistance is provided, often the most vulnerable are targeted. Because the intention is for the provided cash to meet needs that are essential to all households in Syria, NGO staff explained that beneficiaries believe that everyone should be qualified to receive it, leading to tensions between beneficiaries and non-beneficiaries. Conditional programming (i.e. vouchers, conditional cash transfers, etc.) is intended to target a specific vulnerability or need, hence there is a clearer understanding among beneficiaries of why certain individuals or households receive the assistance instead of others.

Most interviewed NGO staff reported a preference for cash assistance, but only under circumstances in which cash is able to meet beneficiary needs effectively and consistently. Assistance modality preference depends on many factors related to the objectives, duration, scale, and setting of implementation.

In a previous assessment of the feasibility of CBIs in Northern Syria, NGO key informants believed cash-for-work programs to be most appropriate for individuals settled in stable areas for longer periods of time and unrestricted cash transfers to be better suited for meeting immediate household needs. Conversely, in the Southern and Central Syria context, many key informants cited the ability for cash assistance to support and enhance individual and community resilience with longer-term benefits. This long-term approach regarding benefits to beneficiaries when considering modality selection was a common theme among NGO staff, many of whom believed that under appropriate conditions, cash transfers best achieved goals relating to resilience and preventing long-term reliance on outside aid.

Market availability appears to be the dominant condition for providing cash assistance. Although many NGO key informants do not believe there is a great enough understanding among international staff about market functionality across lower administrative areas in Syria (specifically, the variations across subdistricts and communities), they see this as an essential prerequisite for cash and voucher programming. Even where markets are present and functioning, NGO and iNGO staff are keenly conscious of the potential market impact of providing assistance through varying modalities. Perceptions were that the varied market situations across lower-level administrative units meant the potential for cash to either strengthen existing markets or to further weaken markets by inflating prices and depleting supply of goods. In addition to availability of markets and goods, functional banks and/or hawala outlets are of key concern in determining the feasibility of CBIs throughout Southern and Central Syria.

The general consensus among NGO key informants is that in hard-to-reach and besieged areas, limited availability of functional markets, as well as access restrictions preventing organizations from assessing contracted shops for voucher programs, make in-kind aid NGOs' preferred modality. NGO staff also reported that in these areas, in-kind aid is more acceptable to beneficiaries because they know it is unlikely that they will be able to consistently receive cash and often, limited availability of shops as well as poor stock in the few available markets limits their ability to purchase goods to meet their basic needs.

### **DONOR ACCEPTANCE & PREFERENCES**

Key informant representatives from three donor agencies funding operations in Syria echoed NGO/iNGO staff's awareness of beneficiary preference for cash as well as the flexibility and resulting dignity such assistance provides beneficiaries. A few key informants from NGOs expressed that there is a clear understanding that donors want them to implement more cash-based programs, but that at times, donors' "restrictions and loops you have to go through" make implementation very difficult. Conversely, one NGO key informant raised the sensitivities for stakeholders, including donors, related to assumptions about increased risks of CBT that "don't have much evidence for them".

One of the larger donor organizations to humanitarian assistance in Syria spoke specifically to livelihood programming, saying that following training, they prefer and primarily encourage partners to implement cash or voucher assistance rather than in-kind. The organization's preference is for resources to be spent locally wherever possible rather than importing goods from outside Syria, in an effort to support the value chain and availability of assets for services in demand without manipulating market availability of things that may not be in demand.

"We want to empower locals to prioritize what assets they need and how much and what quality. So, cash or voucher is the best way of doing that" – **Donor Key Informant** 

Donor key informants also noted the risks and challenges associated with cash, vouchers, and in-kind assistance. Cash and vouchers were perceived to be more flexible not only to beneficiaries, but to implementing partners as well. Distribution for cash is far simpler than in-kind aid as, according to one agency, beneficiaries often are only required to come to distribution offices once to pick up the ATM card, whereas voucher beneficiaries must visit distribution offices every cycle to receive the voucher. Though implementation mechanisms vary across programs (i.e. voucher beneficiaries in some programs may visit distribution points only once and cash beneficiaries may be required to visit distribution points multiple times), there is general consensus that cash and vouchers demand a lower level of time and cost for distribution than in-kind aid. Nonetheless, this may not be the case when looking at organizational demand beyond distribution to program monitoring. Although monitoring demands are higher for cash assistance, multiple key informants explained that this is the case only because the level of monitoring performed for in-kind aid is far less than it should be, but this lesser degree of monitoring and follow-up has come to be accepted for in-kind aid in a way that is not acceptable for cash. While vouchers require greater monitoring than in-kind aid, they are relatively easy to track and monitor when compared to unrestricted cash assistance. There is a commonly understood trade-off in requiring beneficiaries to visit distribution points to receive cash/vouchers. This may increase security risks and pose challenges for beneficiaries with regard to transport and timing, but it also provides an opportunity for verification and monitoring that is possible, albeit more complex and difficult to implement, when beneficiaries are required to visit distribution points only once when they begin receiving assistance.

# **LIMITATIONS**

As with all studies, it is important to understand the limitations when interpreting results and applying recommendations to programmatic decisions. The primary limitation in this study was attaining a representative sample, where approval for primary data collection in government controlled areas was not available and inability to access areas of the selected governorates were both significant limitations. A total of 13 sub-districts in Rural Damascus, Dar'a, and Quneitra were both eligible and accessible for data collection, of which eight sub-districts were sampled. The primary data collected for this report is not necessarily representative of broader administrative levels as there is substantial heterogeneity in populations outside community and sub-district levels. Results may not correctly indicate the situation of all locations within each governorate, thus, conclusions regarding feasibility of cash-based response should be interpreted with caution and used as a basis for further investigation by organizations prior to implementing or scaling up cash-based interventions rather than indication alone of the feasibility of such approaches. The recommendations provided are to be used in the context of ever-changing dynamics of the Syrian crisis and operating environments.

Results are also limited by the dearth of available information generally representing lower-level administrative units and in many key content areas specifically. Particularly, little publically available information was identified concerning the logistics and financial capacity of NGOs providing cash in Central and Southern Syria, as well as the capacity to scale up cash assistance. Moreover, efforts to consistently document and share information on operating cost drivers in different locations across the areas included in this assessment are similarly inadequate, as is documentation of fiduciary risks and mitigation strategies, in addition to organizations' ability to mitigate price manipulation and consequences of currency devaluation on the value of assistance provided. While internal documents from Advisory Committee organizations for inclusion in the desk review, information on ongoing cash programs in Southern and Central Syria was largely absent and what information was available was insufficient to adequately assess many of the considerations of interest in this report.

Given these limitations, the assessment methodology did not yield sufficient information to evaluate all necessary selection criteria for the feasibility of cash-based intervention at scale. In particular, an in-depth analysis of the impact of injecting cash into markets in Syria was not conducted, limiting the evidence available to substantiate reported perceptions of market impacts. Organizations considering implementing cash at scale are urged to conduct a macro supply chain assessment, as well as a commodity-specific market analysis to better evaluate the impact of cash assistance on prices for non-beneficiaries and other risks concerning supply lines and regularity of assistance. Further assessments are needed for organizations to obtain a full picture of what modality is most applicable or feasible for the context.

# **SUMMARY OF FINDINGS**

In this section, a summary of humanitarian needs and assistance is provided, followed by governorate level dashboards for Rural Damascus, Dar'a, and Quneitra that highlight issues specific to each of the governorates where primary data was collected; findings by thematic area are summarized in a scorecard following governorate dashboards. Despite nearly universal receipt of humanitarian assistance, the quantity, frequency, and quality of assistance received was perceived as inadequate. The majority of households had unmet needs, and the priority unmet need was food. In-kind assistance was received more frequently than cash assistance, however, beneficiaries had a strong preference for cash (Figure 9).

Figure 9: Overview of humanitarian needs and assistance received

### **Humanitarian Needs**

### **Humanitarian Assistance**



Nearly all households had unmet needs, and 69% identified food as a priority.



In-kind aid was the most common form of humanitarian assistance received



4 out of 5 households lacked food or money to buy sufficient food.

57% of households received food and 23% received other items in-kind in the last quarter.



43% of households reported insufficient access to fuel for cooking and 35% of reported insufficient access to fuel for heating.



16% of households received unrestricted cash assistance in the last quarter.



50% of households surveyed had unmet shelter needs, ranging from need for rent support to materials and/or training for shelter repairs.

Humanitarian assistance was perceived as insufficient, in terms of both the coverage and quantity of assistance provided.



51% of households had insufficient water access, quality, or storage.

Cash assistance was preferred over in-kind assistance. If cash was received in the future, 65% would spend it on food.



Cash-based assistance was preferred by all stakeholder groups in most locations, with the exception of besieged and hard to reach areas where in-kind assistance was perceived as more appropriate if markets were not functional. Unrestricted cash transfers were preferred over vouchers; however, donor restrictions and implementation capacity were limitations to scaling up cash programs (Figure 10).

Despite the relatively limited scale provided in Central and Southern Syria to date, cash assistance was preferred above both vouchers and in-kind aid by community members, local councils, humanitarian organizations, and donors alike. The lack of formal banking systems in many areas, instability of the Syrian Pound, and largely informal hawala networks hinder potential for cash programming implementation at scale. Limited publicly available evidence of organizational experience with cash programming among actors operating in Central and Southern Syria furthered by a perceived lack of formal coordination and information sharing across implementing organizations suggest a

Figure 10: Stakeholder preferences

### Stakeholder Preferences

**Community members** prefer unrestricted cash transfers distributed directly from humanitarian organizations or via hawala provided goods remain accessible in markets.

**Local councils** prefer cash-based assistance but suggested ways to improve planning, targeting and program implementation that could be applied to any form of assistance.

**Humanitarian Organizations** prefer cash assistance to in-kind assistance outside of besieged and hard to reach areas due to the security risks associated with distributions of in-kind aid and flexibility of CBIs.

**Donors** are supportive of cash programming; however, donor restrictions limit use of cash.

information sharing across implementing organizations suggest a gap that would be necessary to address for successful delivery of cash programming to scale. While the informal cash working group in Southern Syria provides a platform to address some of these issues, increased communication and coordination, as well as supporting greater sharing of experiences and lessons learned in the Syrian context would be beneficial to the expansion of cash programming in Southern and Central Syria going forward.

# **Rural Damascus**



In 2011, the population of Rural Damascus was 1.88 million, or 7.7% of the total Syrian population. Currently, Rural Damascus governorate is host to the largest number of IDPs in Syria as well as the largest population in need of assistance. In Rural Damascus, a total of 29 communities were classified as besieged at the end of 2016; 46 communities are classified "military encircled" and 15 as hard-to-reach. The severity of need, according to the 2017 OCHA Humanitarian Needs Overview varies substantially across the districts, and further, sub-districts in Rural Damascus governorate with sector-specific needs in

some districts ranked among the highest in severity and others the lowest. As such, results from data collected in one community may not be generalizable to broader administrative units.

in one community may not		Population Snapshot						
86,131	1	1,375,017	<b>Å</b> Å	3,319,481				
IDP Returnees	X-	IDPs		tal Population				
Education 1	Protection	Population in Need Food Security		NFI				
1,097,366	2,552,701	1,658,024	2,240,896	NFI 994,521				
Shelter 1,041,755								
		Needs Overview						
80.3% of HHs reported food needs, primarily in to purchase enough foo	ability	<b>84.2%</b> of HHs reported NFI needs, primarily fue cooking and heating.	More food Fuel / utilities	ity Needs Reported 60.6%				
77.4% of HHs reported unmoneeds, including insufficient supply, quality or storage an acceptable sanitation faciliti	water need repaires.	% of HHs reported unme s, including needs for sh r materials, technical ort, or rent assistance.	elter  Baby food Psychosocial si Rent / shelter	5.0% upport 5.0% assistance 2.2%				
In the past 3 month	s, <b>74.3%</b> of HH	s received in-kind assista	nce, <b>22%</b> vouchers ar	nd <b>75%</b> cash.				
		Cash Feasibility						
Market Dynamics - Food	Basket Cost an	d Changes	Payment and Deliv	ery Mechanisms				
Price (July 2017)		0 SYP	Formal banks/ATMs					
Price change – 1 m	•	.%	Hawala networks fur	_				
Price change – 6 m	· •	0/	Experience with cash Experience with vouc					
Price change – 12 Implementation C	montais   1 I		Risks and Constraints					
DATA NOT AVAILABLE BY G		<ul><li>Concerns expressed b</li><li>delays in clearance</li><li>attacks on aid con</li></ul>	y local community mer	mbers: CONSIDER:  × Security Risks  × Fiduciary risks				
	В	eneficiary Preference	S					
	assistance, cash	ssistance, 2 out of 3 pote and in-kind assistance w	rould be equally welco	-				
	Preferred	Assistance Modality	by Sector	No professores				
				■ No preference ■ Voucher ■ In-kind				
				Cash				
Food	WASH	Shelter/Rent	NFIs					



# Dar'a

In 2011, the population of Dar'a was 1,126,000, or 4.6% of the total Syrian population. In Dar'a governorate, a total of 17 communities with a combined population of more than 45,000 were classified as hard-to-reach at the end of 2016. The severity of need as well as the operational presence in Dar'a governorate, according to the 2017 OCHA Humanitarian Needs Overview, varies substantially across lower administrative levels, thus, care should be taken in generalizing specific figures at varying levels.

		generaliz	ing specif	fic figure	es at varying lev	els.	,				
					Snapshot						
次コ	65,605 IDP Returnees		<b>*</b>	3	329,928 IDPs		940,022 Total Population				
			Pop	oulatio	n in Need						
	Education 308,016		<b>otection</b> 60,645		Food Security 400,372	<b>*</b>	<b>Health</b> 650,955	NFI	<b>NFI</b> 332,253		
	<b>Shelter</b> 208,611		<b>CCCM</b> 29,928	•	Nutrition 193,645	7	<b>WASH</b> 334,368	7	<b>ERL</b> 492,435		
			N	eeds C	verview						
77.4 of HI needs, inc supply, qu acceptable	% of HHs reported uneeds, primarily ina nase enough food. Hs reported unmet valuding insufficient vality or storage and e sanitation facilities	WASH vater	58.3% of shelter for shelt support	FI needs ooking and of HHs re needs, i ter repand	HHs reported u , primarily fuel nd heating. eported unmet ncluding needs ir materials, te- t assistance.	for	Top Priority  More food  Fuel / utilities  Better quality food  Medicines / health  Rent / shelter assista  More security  Baby food  Psychosocial support  Drinking water	6.9% 6.0% 4.3% 3.4% 2.6% 1.7%	50.9%		
ln '	the past 3 months, (	<b>65.8%</b> of	HHs rece	ived in-	kind assistance,	, <b>6.7%</b> v	ouchers and :	<b>LO.8%</b> c	ash.		
					asibility						
	Dynamics - Food B						ent and Deli				
	Price (July 2017)	•	27,425 SY	Р			Il banks/ATMs				
	Price change – 1 mc Price change – 6 mc		<b>%</b> 2%				a networks fu ence with cas		_		

# Market Dynamics - Food Basket Cost and Changes Price (July 2017) | 27,425 SYP | Formal banks/ATMs available: NO Price change − 1 month | 0% | Hawala networks functioning: YES Price change − 6 months | ↑ 2% | Experience with cash assistance: YES Price change − 12 months | ↑ 7% | Experience with vouchers: YES Implementation Capacity | Risks and Constraints Concerns expressed by local community members: • diversion of goods to non-beneficiaries | Consider Security Risks | Fiduciary risks | Fiduciary risks | Fiduciary risks | Operational r

### **Beneficiary Preferences**

Despite limited ongoing or recent cash-based humanitarian assistance programs in Dar'a, potential beneficiary preferences for cash far outweighed those for vouchers or in-kind assistance in all sectors.





# Quneitra

In 2011, the population of Quneitra was 489,000, or 2% of the total Syrian population. Currently, Quneitra governorate is host to the smallest number of IDPs in Syria as well as the smallest population in need of assistance. A total of 10 communities in Quneitra with a population of over 8,000 were classified as hard-to-reach at the end of 2016. As with other governorates, the severity of need and operational presence in Quneitra varies considerably by lower administrative levels, limiting generalizability of figures across the governorate.

levels	s, limiting ger	neralizability of figures	across the go	overnorate.						
	Pop	ulation Snapshot								
2,980	*	47,486		\ / <b> </b>  \	,645					
IDP Returnees	<b>X</b> →	IDPs	TT*	Total Population						
	Population in Need									
Education [ ]	Protection	Food Security	<b>⊕</b> H	ealth	NFI NFI					
31,320	71,827	69,636	8 66	5,243	35,406					
Shelter	CCCM	Nutrition		/ASH	ERL					
27,967	47,486	22,285	<b>4</b>	7,927	49,159					
	N	eeds Overview								
<b>76.7%</b> of HHs reported unmet f	ood	<b>62.5%</b> of HHs reported	unmet To	op Priority No	eeds Reported					
needs, primarily inability to	NFI	NFI needs, primarily fue	el for	More food  Better quality food	59.7%					
purchase enough food.		cooking and heating.		Drinking water	9.7% 9.7%					
<b>77.4</b> of HHs reported unmet WASH		of HHs reported unmet	shelter	Fuel / utilities Rent / shelter suppo	11070					
needs, including insufficient water so		s, including needs for		Education / books Medicines / health	3.2% 3.2%					
quality or storage and		er repair materials,		Baby food Vocational training	1.6% 1.6%					
acceptable sanitation facilities.		ical support, or rent		Sanitation / sewage	1.6%					
10.40	assist		2.20/		20/					
In the past 3 months, <b>19.4</b> %			, <b>3.2%</b> vouc	thers and 3.	.2% cash.					
	(	Cash Feasibility								
Market Dynamics - Food Basket	Cost and Cl	nanges	Payment :	and Delive	ery Mechanisms					
Price (July 2017)	28,190 SYF			-	vailable: NO					
Price change – 1 month	↓ - 1%				tioning: YES					
Price change – 1 month	0%		-		assistance: YES					
Price change – 1 month	1%		l	with vouch	iers: YES					
Implementation Capaci	ty		sks and Cor							
		Concerns expressed b	-	-						
DATA NOT AVAILABLE BY COVERN		• proximity to front		id distribution	ON CONSIDER:  × Security Risks					
DATA NOT AVAILABLE BY GOVERN	IORATE	sites in some area		. <b>(</b> )	× Fiduciary risks					
		diversion of goods			× Operational risks					
	Popo	<ul> <li>transparency of ta ficiary Preferences</li> </ul>	ingeting and	uisti ibution	processes					
For non-food item, shelter and W			antial hanefi	ciaries wou	ld prefer cash					
For food assistance, approximately					•					
assistance, 5% would p										
					,-					
P	referred ASS	sistance Modality by S	Sector	■ NI	o preference					
					oucher					
					ı-kind					
				■ Ca						
Food W	/ASH	Shelter/Rent	NFIs							
		,								

The governorate level dashboards for Rural Damascus, Dar'a, and Quneitra highlight issues specific to areas where primary data was collected in each of the governorates. Dashboards are reflective of information available from documents included in the literature review as well as qualitative and quantitative data collected from a limited number of communities within each governorate. The methodologies used in literature review sources were not consistently described and, due to security constraints, primary data was not collected from a representative sample of locations within each governorate. The primary data collected for this report is not necessarily representative of each governorate broadly given the substantial heterogeneity within governorates and sampling methodology. As such, governorate level summaries should be interpreted with caution as there may be inaccuracies in reporting and/or summaries may not accurately reflect the situation of all locations within each governorate, in particular government controlled areas that were not accessible for primary data collection. Scorecards for each of the included governorates could not be developed given the access limitations and sampling methodology utilized in primary data collection.

The Feasibility Scorecard presented in Table 3 synthesizes data from primary and secondary data sources included in this assessment, providing an overview of the current context and highlighting areas to be prioritized or considered for scaling up cash programming. None of the scorecard contents suggest that cash is not feasible, rather, the "Feasibility Assessment" column indicates the relative importance of issues to be addressed in developing strategies for large-scale delivery of cash transfers in Central and Southern Syria.

Table 3: Feasibility Scorecard for Delivery of Cash Transfers at Scale in Central and Southern Syria

	General Assessment	Importance for Feasibility	Considerations and Next Steps
<b>Transfer and Deliver</b>	y Mechanisms	_	
Transfer mechanisms	Regulatory issues and verification of transfers in the absence of formal banking systems are a challenge to scaling up cash transfer programs.	Greater importance	Formalizing hawala networks and use of technology such as WFP SCOPE cards and
Delivery mechanisms	Among households receiving cash or voucher assistance, the most common delivery mechanisms were cash from relief organizations, many of which use hawala networks to transfer money into Syria, or through hawala networks directly. Banks are only		mobile phone applications are approaches that could be used to move away from distribution of physical cash and/or address operational challenges including security concerns and limited availability of cash.
Implementation Cap	acity		
Technical design / management	Both technical and organizational capacity are critical to the success of cash programming. While guidance on technical considerations exists, local and iNGO experience delivering cash transfers at scale in Central and Southern Syrian is limited. This is particularly constraining when considering the potential need for local organizations with sufficient capacity to deliver cash transfers at scale for multiple iNGOs working across humanitarian sectors and areas of operation.	Greater importance	New cash actors should ensure they have capacity to assess market functionality and deliver cash appropriately, so as not to jeopardize cash transfer programs implemented by other agencies. Given the initial investment required for cash transfer programs and

Logistics / financial	There is little publicly available information on logistics and financial capacity of NGOs providing cash in Central and Southern Syria and there are few large-scale cash programs. Cash generally requires a greater up-front investment than in-kind aid and logistics requirements in the complex operating environments in Syria are likely to be greater than other locations.	Greater importance	differing requirements for implementation in government controlled areas, prioritizing locations where control is not likely to change may increase feasibility.
Monitoring / accountability	Implementers report monitoring of cash programs, in some cases using strategies to align with in-kind assistance monitoring; however, there are no systems in place to monitor cash beneficiaries and outcomes at a broader level and few organizations have a strong ground presence, which is a concern for monitoring of both in-kind and cash assistance programs.	Greater importance	Building capacity of local partner organizations to deliver and monitor humanitarian assistance is critical given the limited access and presence of iNGOs in many parts of Syria.
Partnership management / coordination	Poor coordination is considered a major barrier to the cash response in Syria. There is a need for capacity to manage and coordinate with implementing partners.	Greater importance	Strengthening and increasing the prominence of the informal cash working group in Southern Syria could help to address coordination concerns.
Flexibility / responsiveness	Humanitarian actors are aware of the necessity of flexibility. Given the fluidity of areas of control, some of the greatest need for flexibility is in partnerships and ability to adapt to fluctuations in markets. Limited numbers of financial services providers and lack of information sharing reduce the ability for rapid phase-in or scale-up of cash programming.	Greater importance	Although not a preferred modality, use of vouchers or market vendors to redeem etransfers may be a means to provide cash outside of hawala networks and the formal banking system.
Market Dynamics			
Functionality of markets	Monitoring reports, as well as information from key informants, indicate that markets are functional. However, markets function outside of normal trade systems and are at risk of being easily destabilized. In besieged and hard-to-reach areas, markets are monopolized and may have limited functionality.	Moderate importance	Routine market monitoring by humanitarian actors expanded to include Southern Syria in early 2017; this will provide information on prices, availability of goods and rates of inflation.
Pricing and availability of goods	Increasing prices are a universal concern. Pricing depends on whether commodities are produced locally or are imported and vary by area of control (prices for some goods may be lower in opposition areas, whereas other items are less expensive in government controlled areas). Selection of goods has become more limited; in some areas, not all commodities are readily available, and markets rely on humanitarian aid or imports.	Moderate importance	Expanding market monitoring to include mapping supply lines could be beneficial for understanding stability and functionality. Additional location-specific assessments of market functionality should also be

Impact of humanitarian assistance	Market prices of items distributed in-kind may fall immediately after distribution; however, this is a short-term phenomenon. In-kind aid is perceived as having positive market effects by reducing price exploitation and increasing trade volume; however, an in-depth analysis of the impact of injecting cash into markets in Syria was not conducted, limiting the evidence available to substantiate reported perceptions of market impacts.	Level of importance unclear	conducted when deciding between cash and in-kind assistance. Consideration of market dynamics and vendor selection will be important to avoid monopolies, lack of competition, and negative supply chain effects.
Value for Money			
Economy	Cost drivers vary by the type, size, complexity, level of oversight, duration, and location of transfer programs. There is no evidence of donor or NGO efforts to consistently document and share information on operating cost drivers in different locations across Central and Southern Syria.	Lesser importance	Common criteria are needed for evaluating trade-offs between value-for-money, beneficiary preferences, overall effectiveness. and fiduciary risks across
Efficiency	Cash-based approaches are generally more efficient than in-kind assistance, but cost-efficiency is largely driven by modality-specific administrative costs. Costs of intensive monitoring and risk mitigation efforts may minimize comparative efficiencies.	Moderate importance	organizations and areas of operation. Increased transparency and coordination amongst humanitarian actors is needed and costs of
Effectiveness	Organizational capacity and implementation approaches may have greater influence on cost-effectiveness than assistance modality.	Moderate importance	organizational capacity building must be considered in determining feasibility of cash transfer programming at scale
Risks			
Security risks	There were no reported security incidents among cash beneficiaries; risks were primarily to transfer agents carrying cash.	Lesser importance	Cash assistance may lessen security risks associated with distribution of in-kind aid since beneficiaries can collect assistance in a lower profile way and avoid centralized distributions.
Fiduciary risks	There is limited understanding of fiduciary risks in Syria. There is little evidence of diversion of cashassistance, though risk of diversion is perceived to be significant. Tolerance of risk may be lower among donors than NGOs and may be a cost of operating in a highly insecure environment. Legal regulation, compliance with anti-terrorism policies, and rigorous verification procedures are strategies to reduce these risks.	Greater importance	Targeting is an issue with all types of assistance in Syria, where inappropriate beneficiary selection practices are a common means of diversion. Improving targeting and beneficiary selection practices should be a priority
Operational risks	Relatively little information is available on ability to mitigate operational risks and safeguard against diversion of cash.	Moderate importance	for cash transfer programs. Use of registered hawala networks and banks for cash assistance is perceived to be feasible at scale and may help to avert some risks.
Gender considerations	Resource limitations and financial stress have increased tensions and affected gender dynamics in some households. There is no evidence of modality-specific risks to women and girls, but context-specific cash assistance is limited.	Lesser importance	Identification of gender- specific opportunities and constraints may improve efficiency and effectiveness of assistance strategies.

Stakeholder Preferei	nces		
Beneficiary acceptance and preferences	Beneficiaries overwhelmingly preferred cash assistance to in-kind aid and vouchers in all sectors; the strongest preference for cash was for NFIs. Beneficiaries in Dar'a expressed a greater preference for cash than those in Rural Damascus and Quneitra.	Lesser importance	All stakeholders prefer cash over in-kind assistance where feasible, making preferences a lesser concern when moving ahead with cash transfer programming.
Local council acceptance and preferences	Local councils expressed a preference for cash assistance but indicated that improvements in planning, targeting, and implementation (including increased involvement of local authorities) are more important than choice of modality.	Lesser importance	Greater engagement of community stakeholders could help to improve decision making on appropriate transfer
NGO acceptance and preferences	NGOs generally preferred unrestricted cash to vouchers and in-kind assistance, noting the challenges of in-kind distributions, beneficiary preference for cash, and perceived lack of efficiency of in-kind aid. Market availability, targeting, and monitoring requirements were noted as important considerations in planning cash transfer programs. In-kind aid was perceived as preferable in besieged and hard-to-reach areas.	Lesser importance	modalities and implementation strategies, in particular given contextual differences. Further dialog with donors, many of which are supportive of cash, with the aim of revising policies and restrictions to better enable cash programming at
Donor acceptance and preferences	Donors are supportive of cash programming, recognize benefits of cash including flexibility and stimulation of the local economy, and are aware of the beneficiary preference for cash; however, donor restrictions hinder the use of cash assistance in some cases.	Moderate importance	scale would be beneficial.

# **RECOMMENDATIONS**

As the conflict continues into the seventh year, 13.5 million people are in need of humanitarian assistance within Syria. The international community has faced numerous challenges in responding to humanitarian needs, largely due to security concerns and disregard for obligations under humanitarian law that have resulted in denial of humanitarian access and hindered the delivery of in-kind assistance. The majority of assistance delivered in Syria to date has been in-kind aid; however, there is recognition among actors in Syria and globally that cash-based programming is an alternative approach that can be used, alone or in combination with in-kind assistance, to enhance the humanitarian response.

Cash-based programming has the potential to improve the coverage, flexibility, efficiency, and effectiveness of humanitarian response efforts while providing choice and dignity to beneficiaries. While most assistance to date in has been delivered in-kind, there is widespread interest in expanding the use of cash-based approaches in Southern and Central Syria and significant experience with a cross-border cash response in Northern Syria. Despite limited experience with cash-based programming, unrestricted cash is the preferred transfer modality by both beneficiaries and NGOs (as compared to in-kind aid and vouchers). The decision to provide cash assistance as restricted or unrestricted should be project-specific, based upon project objectives and trade-offs in target operating environments, taking note of stakeholder preferences. Based on the considerations and next steps as outlined in the feasibility score card, this report provides a basis for further investigation by operational partners in implementing and scaling up cash-based interventions. The report and its findings are to be used based on the evolving dynamics within the Syrian crisis, access, and Whole of Syria framework.

- It is recommended that UN and NGOs, as per their organizational protocols and standards, initiate further understanding of various aspects of Cash Based Transfer by assessing cooperating partners' capacity, information technology capacity, retail logistics, associated financial considerations, and field security, as well as identifying appropriate procurement options. An assessment of iNGO and local partners' organizational capacity for technical, financial, supply chain, human resource, information technology, security risk management, and willingness to participate in coordinated organizational capacity building, information sharing, and common resource development initiatives could be a first step towards capacity building.
- As the stakeholders' analysis demonstrate preference for cash based transfers, operational partners are recommended to look into the key considerations provided in this report closely to determine the practicability of a gradual **shift away from in-kind assistance**, which at times has been problematic to deliver, towards a **blended-response** that includes both cash programming and in-kind assistance, with a preference for in-kind aid only given in cases where goods are not available or communities are inaccessible.
- Cash program implementation approaches and monitoring and evaluation systems should be gender-responsive, and mechanisms in place to mitigate potential protection risks associated with or revealed by implementation of cash programming at scale.
- Leveraging organizational experience from the cross-border response in Turkey and linking with experienced teams providing ongoing cash programs elsewhere in Syria and the region can help to build capacity for cash programming in Central and Southern Syria where there is less experience with delivery of cash transfers at scale.
- > Building market analysis capacity is critical for obtaining a more robust understanding of supply lines, functionality, and anticipated effects of injecting cash on local markets based on the regularity, timing, and scale of cash programming. Organizations planning to implement cash at scale should be encouraged to perform commodity-specific market analysis to better understand how provision of cash will impact prices for non-beneficiaries as well as other risks associated with changes in assistance modality or scale with regard to supply lines and regularity of assistance.
- > Supporting humanitarian agencies to strengthen organizational structures and staff capacity for implementation of cash-based programming and increasing coordination among implementers and donors will facilitate a harmonized and more efficient response.
- > To address the issue of lack of coordination of cash-based programming in Central and Southern Syria, the informal cash working group should be strengthened with the aim of providing technical guidance, establishing standard operations procedures, and coordinating the cash-based response across various organizations. Strengthening the cash working group mechanism could be particularly useful in determining criteria for balancing efficiency, effectiveness and risk mitigation needs in different operating environments.
- Cash assistance can reduce fiduciary risks of assistance [as compared to in-kind aid], in particular if there is increased attention to beneficiary targeting mechanisms and post-distribution verification, both of which can help to reduce diversion of aid.
- Formalizing relationships with money transfer agents or networks may help to increase the feasibility of delivering cash transfers at scale and facilitate diligence processes of transfer agents. Given the scarcity of such agents in the context, assessment prior to implementation should include analysis of existing formal, government, or private financial institutions and their capacity.

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# **Annex 1: Sample Planning**

Annex Table 1: Accessibility of Sub-Districts in the Southern Governorates for Primary Data Collection

District	Sub-District	Food Insecure Population	Population at Risk of Food Insecurity	Persons in Need (PiN)*	Severity Ranking**	2016 FSS Cash Assistance	Control Status (per OCHA Aug 2017) and Accessiblity for Data Collection
Total - Severe and Crit	tical Areas	1,650,177	434,374	2,084,550			
Rural Damascus		1,303,072	324,864	1,627,936	(78% of PiN)		6 locations sampled
Rural Damascus	Kisweh	71,247	26,599	97,846	Critical	No	Excluded - Government controlled
Rural Damascus	Babella	55,741	24,012	79,753	Severe	No	Excluded - mixed control but not accessible
Rural Damascus	Jaramana	240,000	72,000	312,000	Critical	No	Excluded - Government controlled
Rural Damascus	Maliha	-	-	-	Severe	No	Excluded - Government controlled
Rural Damascus	Kafr Batna	72,622		72,622	Critical	Yes***	3 locations sampled
Rural Damascus	Qudsiya	140,483	39,623	180,106	Critical	No	Excluded - mixed control but not accessible
Duma	Duma	134,037		134,037	Critical	No	3 locations sampled
Duma	Harasta	75,273	26,345	101,618	Critical	No	Excluded - Government controlled
Duma	Sabe Byar	13,602	13,050	26,651	Critical	No	Excluded - mixed control but not accessible
Duma	Dhameer	20,554		20,554	Critical	No	Excluded - mixed control but not accessible
Duma	Nashabiyeh	2,540	3,530	6,070	Severe	No	Excluded - mixed control but not accessible
Duma	Ghizlaniyyeh	30,833		30,833	Critical	No	Excluded - Government controlled
Al Qutayfah	Al Qutayfah	18,577	5,945	24,522	Critical	No	Excluded - Government controlled
Al Qutayfah	Jirud	6,650	4,750	11,400	Severe	No	Excluded - mixed control but not accessible
Al Qutayfah	Ma'loula	3,544		3,544	Severe	No	Excluded - Government controlled
Al Qutayfah	Raheiba	21,875		21,875	Severe	No	Excluded - mixed control but not accessible
At Tall	At Tall	92,808	29,168	121,977	Critical	No	Excluded - Government controlled
At Tall	Sidnaya	4,188	1,173	5,360	Severe	No	Excluded - Government controlled
At Tall	Rankus	8,019		8,019	Severe	No	Excluded - Government controlled
Yabroud	Yabroud	10,697	4,279	14,975	Critical	No	Excluded - Government controlled
An Nabk	An Nabk	6,179	8,650	14,829	Severe	No	Excluded - Government controlled
An Nabk	Deir Attiyeh	4,994	8,081	13,075	Severe	No	Excluded - Government controlled
Az-Zabdani	Az-Zabdani	18,463		18,463	Critical	No	Excluded - mixed control but not accessible
Az-Zabdani	Dimas	9,132		9,132	Severe	No	Excluded - Government controlled
Az-Zabdani	Ein Elfijeh	8,436	6,493	14,929	Severe	No	Excluded - mixed control but not accessible
Az-Zabdani	Madaya	27,546		27,546	Critical	No	Excluded - mixed control but not accessible
Qatana	Qatana	130,882	36,772	167,654	Critical	No	Excluded - Government controlled
Qatana	Bait Jan	6,877		6,877	Severe	No	Excluded - mixed control but not accessible
Qatana	Sa'sa'	33,099		33,099	Severe	No	Excluded - Government controlled
Darayya	Markaz Darayya	15,176	5,565	20,741	Critical	No	Excluded - mixed control but not accessible
Darayya	Sahnaya	15,849	8,830	24,679	Critical	No	Excluded - Government controlled
Darayya	Hajar Aswad	3,150		3,150	Severe	No	Excluded - mixed control but not accessible

District	Sub-District	Food Insecure Population	Population at Risk of Food Insecurity	Persons in Need (PiN)*	Severity Ranking**	2016 FSS Cash Assistance	Control Status (per OCHA Aug 2017) and Accessiblity for Data Collection
Dar'a		284,071	102,907	386,979	(18% of PiN)	No	4 locations sampled
Dar'a	Dar'a	52,726	24,335	77,060	Critical	Yes***	1 location sampled
Dar'a	Busra Esh-Sham	4,117	6,663	10,780	Severe	No	
Dar'a	Kherbet Ghazala	2,937	4,753	7,690	Severe	No	Excluded - mixed control but not accessible
Dar'a	Ash-Shajara	15,728	3,845	19,572	Severe	No	Excluded - mixed control but not accessible
Dar'a	Da'el	5,720	9,256	14,976	Severe	No	
Dar'a	Mzeireb	12,056	19,509	31,565	Severe	Yes***	1 location sampled
Dar'a	Jizeh	3,538	5,724	9,262	Critical	No	
Dar'a	Mseifra	4,377	7,083	11,460	Severe	No	
As-Sanamayn	As-Sanamayn	59,118		59,118	Critical	No	1 location sampled
As-Sanamayn	Masmiyyeh	11,249		11,249	Severe	No	Excluded - mixed control but not accessible
As-Sanamayn	Ghabagheb	11,220	6,732	17,952	Critical	No	Excluded - mixed control but not accessible
Izra'	Izra'	34,395		34,395	Critical	No	Excluded - mixed control but not accessible
Izra'	Jasim	46,787		46,787	Critical	No	1 location sampled
Izra'	Nawa	7,920	9,936	17,856	Severe	No	
Izra'	Sheikh Miskine	9,050		9,050	Severe	No	Excluded - mixed control but not accessible
Izra'	Tassil	3,135	5073	8,208	Severe	No	Excluded - mixed control but not accessible
Quneitra		63,034	6,602	69,636	(3% of PiN)		2 locations sampled
Quneitra	Quneitra	10,970	174	11,144	Critical	No	1 location sampled
Quneitra	Khan Arnaba	30,510	2,736	33,246	Critical	No	Excluded - mixed control but not accessible
Quneitra	Al-Khashniyyeh	20,534	3,412	23,946	Critical	No	1 location sampled
Al Fiq	Fiq	1,020	280	1,300	Severe	No	Excluded - mixed control but not accessible

<sup>\*</sup>sum populations that are food insecure and at risk of food insecurity (HNO 2017); \*\*factoring in displacement (HNO 2017)

<sup>\*\*\*2016</sup> FSS cash/voucher beneficiaries as follows: Rural Damascus/Kafr Batna, 600; Dar'a/Dar'a 93,344; Dar'a/Mzeireb 1000.

## **Annex 2. Desk Review Documents and Content**

		& Delivery anisms	Impl	ementatio	n Capacit	y and Constr	aints	SS	Valu	ue-for-Mo	ney	Risks	and Cons	traints	Stakeholder Preferences			
	Transfer mechanisms	Delivery mechanisms	Technical design/ management	Logistics/ financial	Monitoring/ accountability	Partnership management/ coordination	Flexibility/ responsiveness	Market Dynamics	Economy	Efficiency	Effectiveness	Security risks	Fiduciary risks	Operational risks	Beneficiary acceptance & preferences	NGO acceptance & preferences	Donor acceptance & preferences	Political/local council acceptance & preferences
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		& Delivery anisms	Impl	Implementation Capacity and Constraints			Value-for-Money				Risks	and Cons	traints	Sta	akeholder	Preferenc	es	
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	Transfer mechanisms	Delivery mechanisms	Technical design/ management	Logistics/ financia	Monitoring accountability	Partnership management coordination	Flexibility, responsiveness	Market Dynamics	Economy	Efficiency	Effectiveness	Security risks	Fiduciary risks	Operational risks	Beneficiary acceptance & preferences	NGO acceptance & preferences	Donor acceptance & preferences	Political/local council acceptance & preferences
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# **Annex 3. Household Survey Results**

Table 1. Household Demographic and Displacement Characteristics

Table 1. Household Demographic and Displace	cilicii	Contracteristics		Py Covernorete		
	N	Overall (N=365) % 95% CI	<b>Dar'a</b> (N=120) % 95% CI	<b>Quneitra</b> (N=62) % 95% CI	Rural Damascus (N=183) % 95% CI	Governorate comparison p-value
Head of Household Characteristics		70 0070 01	70 0070 01	70 00 70 01	70 0070 01	p value
Age Median	364	40	40	40	40	
Mean		41.2 [39.2,43.3]	40.4 [38.7,42.2]	45.7 [42.1,49.3]	40.3 [37.8,42.7]	0.754
Sex	-	[00:2, 10:0]	[00,]	[,]	[0,]	
Male	284	77.8 [59.6,89.3]	68.3 [43.2,86.0]	77.4 [71.8,82.2]	84.2 [46.6,97.0]	
Female	81	22.2 [10.7,40.4]	31.7 [14.0,56.8]	22.6 [17.8,28.2]	15.8 [3.0,53.4]	0.420
Highest level of education completed		[ - , - ]	,,		[, ]	
None	36	9.9 [5.2,17.9]	4.2 [1.9,8.8]	24.2 [17.2,32.9]	8.7 [3.6,19.6]	
Primary	100	27.4 [20.2,36.1]	19.2 [7.3,41.5]	27.4 [24.9,30.1]	32.8 [25.3,41.3]	
Preparatory	91	24.9 [20.8,29.6]	26.7 [17.0,39.2]	24.2 [21.7,26.9]	24.0 [19.9,28.7]	0.404
Secondary	70	19.2 [13.8,26.0]	20.0 [8.5,40.2]	17.7 [15.3,20.5]	19.1 [13.6,26.1]	0.124
Institute/technical degree	27	7.4 [4.2,12.7]	9.2 [3.0,24.9]	0	8.7 [6.6,11.5]	
University or higher	41	11.2 [5.4,22.0]	20.8 [7.4,46.4]	6.5 [2.8,14.1]	6.6 [4.1,10.3]	
Household Composition					-	
Household Size Median	364	6	6	7	5	
Mean	364	6.3 [5.8,6.8]	6.6 [6.0,7.2]	7.2 [6.9,7.6]	5.8 [5.2,6.3]	0.045
Household members under 2 years Median	364	1	1	1	1	
Mean	364	0.7 [0.5,0.8]	0.6 [0.5,0.7]	1.0 [0.7,1.2]	0.6 [0.4,0.9]	0.873
Household members 2 to 5 years Median	364	1	1	1	1	
Mean	364	0.9 [0.8,1.0]	0.8 [0.4,1.2]	0.9 [0.7,1.1]	0.9 [0.8,1.0]	0.620
Households w/ members under 5 years (%)	300	82.2 [73.9,88.3]	74.2 [65.1,81.6]	80.6 [52.1,94.1]	88 [78.1,93.8]	0.163
Household members 5 to 17 years Median	364	2	2	2	2	
Mean		1.9 [1.6,2.2]	2.2 [2.1,2.4]	2.2 [1.7,2.8]	1.5 [1.2,1.8]	0.001
Households w/ members under 17 years (%)	355	97.3 [94.4,98.7]	97.5 [91.4,99.3]	96.8 [84.8,99.4]	97.3 [92.6,99.0]	0.963
Household members 18 to 59 years Median	364	2	2	2	2	
Mean	364	2.6 [2.3,2.8]	2.8 [2.4,3.1]	3.0 [2.7,3.4]	2.3 [2.0,2.5]	0.021
Household members over 60 years Median	364	0	0	0	0	
Mean		0.3 [0.2,0.4]	0.1 [0.0,0.2]	0.1 [0.1,0.2]	0.4 [0.3,0.6]	0.008
Households w/ members over 60 years (%)	76	20.8 [13.7,30.3]	10.0 [4.3,21.5]	12.9 [8.5,19.1]	30.6 [22.6,39.9]	0.003
Household Members with Special Needs						
Households w/ pregnant or lactating women	191	52.3 [42.8,61.7]	49.2 [44.2,54.1]	64.5 [31.5,87.8]	50.3 [36.9,63.6]	0.458
Households w/ disabled members	51	14.0 [8.5,22.1]	7.5 [6.0,9.3]	19.4 [19.4,19.4]	16.4 [7.6,31.9]	0.073
Households w/ members w/ chronic disease	89	24.4 [15.2,36.6]	24.2 [13.9,38.7]	25.8 [20.9,31.4]	24.0 [9.7,48.3]	0.947
Households w/ non-family children members	21	5.8 [3.2,10.1]	0.8 [0.1,5.9]	11.3 [8.9,14.2]	7.1 [3.9,12.6]	0.004
Displacement						
Population Type						
Affected	166	45.5 [33.0,58.6]	48.3 [18.5,79.4]	46.8 [39.1,54.7]	43.2 [32.4,54.6]	
Displaced	146	40.0 [26.3,55.4]	35.0 [7.5,78.2]	37.1 [34.5,39.8]	44.3 [36.9,51.9]	0.698
Returnee	47	12.9 [7.3,21.8]	16.7 [5.0,43.2]	12.9 [12.9,12.9]	10.4 [5.7,18.3]	
Hosting family	6	1.6 [0.7,3.8]	0	3.2 [0.6,15.2]	2.2 [1.1,4.3]	
Length of time in current location*						
< 1 month	0	0	0	0	0	
1 to- < 3 months	4	2.0 [0.6,6.8]	1.6 [0.2,14.3]	0	2.9 [0.7,10.9]	
3 to- < 6 months	42	21.1 [4.4,60.8]	50.0 [6.5,93.5]	0	10.6 [4.2,24.3]	0.160
6 months to 1 year	17	8.5 [4.0,17.4]	1.6 [0.2,12.0]	0	15.4 [9.7,23.5]	
> 1 year	136	68.3 [38.5,88.1]	46.8 [6.8,91.4]	100	71.2 [56.4,82.5]	

 $<sup>^{\</sup>star}$  in the case of host families, length of time those hosted by the family have lived in current location

Table 2. Household Economy (in USD)						
		Overall	Dar'a	By Governorate Quneitra	Rural Damascus	Governorate
		(N=365)	(N=120)	(N=62)	(N=183)	comparison
	N	% 95% CI	% 95% CI	% 95% CI	% 95% CI	p-value
Household Income						
Average household income Median	310	141.8	113.4	94.5	226.8	
Mean		170.8 [126.9,214.6]	132.2 [97.1,167.4]	104.4 [77.1,131.7]	220.2 [171.2,269.2]	0.009
Number of income sources Median Mean	319 319	2 1.6 [1.4,1.9]	2 1.6 [1.3,1.8]	1 1.1 [1.1,1.1]	2 1.9 [1.6,2.1]	0.104
Main source of cash/income (past month)	313	1.0 [1.4,1.9]	1.0 [1.3,1.0]	1.1 [1.1,1.1]	1.9 [1.0,2.1]	0.104
Salaried employment	148	40.5 [25.2,58.0]	34.2 [16.3,58.1]	11.3 [3.3,32.0]	54.6 [33.8,74.0]	0.225
Non-agricultural casual labor	60	16.4 [7.7,31.7]	22.5 [10.0,43.2]	37.1 [12.0,71.8]	5.5 [1.7,16.5]	
Agricultural and/or livestock production	49	13.4 [5.9,27.6]	6.7 [2.4,17.2]	35.5 [10.0,73.2]	10.4 [4.2,23.4]	
Retirement pension	39	10.7 [6.4,17.2]	7.5 [2.3,22.2]	3.2 [3.2,3.2]	15.3 [10.2,22.4]	
Agricultural waged labor	22	6.0 [3.1,11.5]	10.0 [4.1,22.4]	3.2 [0.6,15.2]	4.4 [1.8,10.3]	
Remittances	19	5.2 [0.9,25.0]	12.5 [1.4,58.2]	1.6 [0.3,7.9]	1.6 [0.6,4.2]	
Cash from humanitarian organizations	10 5	2.7 [0.8,8.9]	3.3 [0.8,12.9] 0	0 0	3.3 [0.6,16.7]	
Sale of household assets Informal credit/debts (shops, friends, hosts)	5	1.4 [0.3,5.3] 1.4 [0.3,5.3]	1.7 [0.5,5.2]	4.8 [0.9,21.9]	2.7 [0.8,8.8] 0	
Sale of productive assets	2	0.5 [0.1,2.4]	0	0	1.1 [0.3,4.1]	
Sale of food aid	2	0.5 [0.1,2.4]	0.8 [0.1,5.9]	1.6 [0.3,7.9]	0	
Sale of non-food assistance	2	0.5 [0.1,2.4]	0.8 [0.1,5.9]	0	0.5 [0.1,4.3]	
Savings	1	0.3 [0.0,2.4]	0	0	0.5 [0.1,4.4]	
Gifts from local family/relatives	1	0.3 [0.0,2.4]	0	1.6 [0.3,7.9]	0	
Second main source of cash/income (past month)		n=214	n=61	n=7	n=146	
Remittances	44	20.6 [8.5,41.9]	6.6 [1.2,28.7]	14.3 [3.2,45.9]	26.7 [10.2,53.9]	0.219
Non-agricultural casual labor	40	18.7 [8.8,35.5]	44.3 [33.1,56.0]	28.6 [5.4,73.8]	7.5 [2.8,19.0]	
Retirement pension	33	15.4 [6.6,32.0]	3.3 [0.9,11.1]	14.3 [3.2,45.9]	20.5 [9.0,40.3]	
Salaried employment	29 13	13.6 [8.4,21.0]	21.3 [14.8,29.8]	0	11.0 [5.3,21.4]	
Agricultural and/or livestock production Agricultural waged labor	13	6.1 [2.6,13.4] 6.1 [2.5,13.9]	8.2 [4.6,14.3] 8.2 [2.5,23.4]	14.3 [1.9,59.3] 0	4.8 [1.1,18.0] 5.5 [1.6,16.9]	
Savings	13	6.1 [2.8,12.8]	0.2 [2.3,23.4]	14.3 [1.9,59.3]	8.2 [3.9,16.4]	
Sale of household assets	9	4.2 [1.9,9.2]	1.6 [0.3,8.1]	0	5.5 [2.4,12.1]	
Cash from humanitarian organizations	6	2.8 [0.7,10.1]	0	14.3 [1.9,59.3]	3.4 [0.8,14.1]	
Informal credit/debts (shops, friends, hosts)	4	1.9 [0.6,6.0]	3.3 [0.4,20.6]	0	1.4 [0.4,4.6]	
Gifts from local family/relatives	4	1.9 [0.5,6.6]	1.6 [0.1,15.6]	0	2.1 [0.4,9.0]	
Formal credit/debts (e.g. banks)	3	1.4 [0.5,4.1]	0	0	2.1 [0.7,5.6]	
Sale of productive assets	1	0.5 [0.1,3.8]	0	0	0.7 [0.1,5.1]	
Sale of food aid	1	0.5 [0.0,4.4]	1.6 [0.2,12.8]	0	0	
Sale of non-food assistance  Household Expenditures	1	0.5 [0.1,3.7]	0	0	0.7 [0.1,5.0]	
Total Expenditures Median	361	255	237	272	285	
Mean	361	294.8 (260.6,329)	263.4 (220.7,306.1)	304.7 (201.6,407.8)		0.114
Expenditures by category				(======================================		*****
Food Median	294	151	104	189	189	
Mean	294	169.8 [130.0,209.7]	121.6 [83.8,159.4]	168.5 [107.5,229.5]	210.8 [161.7,260.0]	0.009
Housing/rent Median	312	0	0	0	0	
Mean		3.9 [1.7,6.2]	1.3 [0.7,1.9]	8.0 [4.3,11.8]	4.4 [1.2,7.7]	0.129
Electricity Median		11	0	0	19	0.004
Mean Madies		15.9 [7.4,24.3]	7.9 [0.1,15.7]	5.9 [2.5,9.3]	24.0 [13.2,34.9]	0.021
Household items Median Mean		28 30.2 [21.5,39.0]	28 37.9 [22.4,53.4]	19 28.6 [26.3,30.8]	19 24.0 [12.9,35.1]	0.136
Fuel Median		38	38	38	47	0.100
Mean		45.2 [35.8,54.7]	39.2 [32.5,46.0]	38.4 [35.3,41.4]	52.0 [35.7,68.2]	0.138
Education Median	316	19	10	10	19	
Mean	316	17.6 [11.9,23.3]	13.8 [7.0,20.5]	16.6 [10.0,23.2]	20.4 [10.9,29.8]	0.245
Transportation Median	306	10	10	19	10	
Mean	306	17.9 [11.1,24.7]	17.7 [2.1,33.2]	25.0 [21.8,28.1]	15.3 [8.8,21.9]	0.721
Health Median		10	10	19	10	0.440
Telecommunications Median	289	14.7 [11.0,18.5]	15.4 [9.8,20.9]	21.6 [16.5,26.7]	11.7 [8.6,14.8]	0.146
Telecommunications Median Mean	346 346	10	13	10	10	0.112
Other large expenses Median	183	12.6 [8.8,16.4] 18	17.1 [10.4,23.9] 19	10.5 [7.2,13.8] 38	10.5 [6.1,15] 7	V. 1 1Z
Mean	183	29.4 [16.2,42.6]	27.8 [15.3,40.2]	51.8 [51.1,52.5]	18.7 [6.2,31.1]	0.314
Asset Sales in Month Preceding Survey		. [,]	. [,]	[,]	. [	
Households reporting asset sales in month preceding survey						
Yes	156	42.7 [26.1,61.2]	30.0 [12.6,56.0]	83.9 [83.9,83.9]	37.2 [18.8,60.1]	0.404
No - household did not have any assets left to sell	103	28.2 [12.7,51.5]	36.7 [11.2,72.7]	0	32.2 [11.8,63.0]	
No - household did not need to sell assets	74	20.3 [13.2,29.8]	28.3 [15.0,47.0]	12.9 [8.5,19.1]	17.5 [9.7,29.5]	
		n=155	n=36	n=51	n=68	
Income from asset sales (in USD)* Median		189	161	170	378	0.040
Mean	155	498.3 [245.5,751.0]	292.0 [145.5,438.4]	245.5 [225.3,265.8]	789.8 [514.0,1065.5]	0.010

	Overall		Dar'a	By Governorate Quneitra	Rural Damascus	Governorate
		(N=365)	(N=120)	(N=62)	(N=183)	comparison
	N	% 95% CI	% 95% CI	% 95% CI	% 95% CI	p-value
Reason for asset sales*						
To buy food	128	82.1 [74.4,87.8]	69.4 [42.8,87.3]	86.5 [83.1,89.4]	85.3 [78.8,90.1]	0.727
To pay for health care/Rx	8	5.1 [2.0,12.6]	5.6 [0.6,37.6]	5.8 [3.3,9.8]	4.4 [0.6,25.7]	
To purchase fuel	8	5.1 [2.3,11.1]	11.1 [5.6,20.8]	5.8 [3.3,9.8]	1.5 [0.2,11.3]	
To buy / rent house	5	3.2 [0.7,13.4]	11.1 [1.8,46.1]	0	1.5 [0.3,8.1]	
To pay education	2	1.3 [0.3,5.1]	0	1.9 [0.4,9.3]	1.5 [0.2,11.3]	
To purchase water	2	1.3 [0.2,9.8]	0	0	2.9 [0.5,15.6]	
To pay for social event	1	0.6 [0.1,6.3]	0	0	1.5 [0.1,13.7]	
For income generating activities/investment	1	0.6 [0.1,5.4]	0	0	1.5 [0.2,9.5]	
Other	1	0.6 [0.1,6.6]	2.8 [0.2,26.2]	0	0	
Types of assets sold**			•			
Household items	78	50.0 [40.7,59.3]	52.8 [31.9,72.7]	44.2 [35.2,53.7]	52.9 [38.5,66.9]	0.586
Livestock	34	21.8 [10.3,40.5]	22.2 [5.3,59.3]	40.4 [26.1,56.5]	7.4 [2.5,19.7]	0.026
Gold or other savings	23	14.7 [8.9,23.4]	13.9 [9.8,19.3]	7.7 [7.7,7.7]	20.6 [10.8,35.6]	0.025
Vehicle	17	10.9 [4.3,25.0]	5.6 [0.4,44.1]	1.9 [0.4,9.3]	20.6 [11.8,33.5]	0.025
Land or house	14	9.0 [5.0,15.7]	5.6 [1.8,15.6]	5.8 [3.3,9.8]	13.2 [6.2,26.0]	0.03
Business / productive assets	1	0.6 [0.1,5.4]	0	0.0 [0.0,9.0]	1.5 [0.2,9.5]	0.099
Other	2		0		1.5 [0.2,9.5] 0	
Other  Credit and Debt		1.3 [0.2,9.3]	U	3.8 [0.7,17.8]	U	
Households reporting borrowing money or receiving credit in month preceding survey (%)						
	162	44.4 [27.6,62.5]	63.3 [46.9,77.1]	79.0 [70.1,85.8]	20.2 [11.5,33.1]	
Reason for borrowing***		n=162	n=76	n=49	n=37	
To buy food	112	69.1 [54.6,80.7]	60.5 [34.6,81.6]	75.5 [73.0,77.9]	78.4 [64.4,87.9]	0.436
To pay for health care/Rx	15	9.3 [3.0,25.4]	19.7 [9.0,37.8]	0	0	
To purchase fuel	14	8.6 [4.0,17.6]	7.9 [1.9,27.7]	12.2 [6.3,22.5]	5.4 [0.7,31.4]	
To buy / rent house	7	4.3 [1.7,10.6]	1.3 [0.2,10.4]	8.2 [3.9,16.2]	5.4 [1.0,24.2]	
For income generating activities/investment	4	2.5 [0.7,8.8]	1.3 [0.2,10.4]	2.0 [0.4,10.8]	5.4 [0.7,33.0]	
To pay education	3	1.9 [0.4,8.2]	2.6 [0.4,16.0]	0	2.7 [0.4,15.2]	
To pay for social event	3	1.9 [0.6,5.2]	1.3 [0.2,7.8]	2.0 [0.4,9.0]	2.7 [0.3,18.4]	
For transport / migration	1	0.6 [0.1,5.5]	1.3 [0.2,10.4]	0	0	
Other	3	1.9 [0.4,8.4]	3.9 [1.0,14.8]	0	0	
Source of credit***	_	[,]		-		
Friends/relatives in Syria	84	51.9 [39.9,63.6]	60.5 [44.5,74.6]	38.8 [31.9,46.1]	51.4 [33.4,69.0]	0.262
Shops	38	23.5 [12.4,40.0]	15.8 [5.2,39.1]	44.9 [36.3,53.8]	10.8 [5.9,19.1]	0.202
•	28	17.3 [9.2,30.2]				
Friends/relatives out of Syria	4		21.1 [6.7,49.9] 0	16.3 [14.8,18.0] 0	10.8 [5.0,22.0]	
Money lender		2.5 [0.6,9.7]	-	-	10.8 [5.0,22.0]	
Local associations/charity	2	1.2 [0.3,5.8]	1.3 [0.2,10.4]	0	2.7 [0.4,17.3]	
Bank	1 -	0	0	0	0	
Other	1	0.6 [0.1,6.3]	0	0	2.7 [0.3,22.8]	
Refused to respond	5	3.1 [1.1,8.0]	1.3 [0.2,8.4]	0	10.8 [6.9,16.5]	
		n=299	n=104	n=54	n=141	
Total amount of debt (among all households) Median		95	246	227	0	
Mean	299	236.6 [116.0,357.3]	354.4 [156.9,551.8]	329.6 [229.0,430.2]	125.9 [-14.1,266.0]	0.057
Household Savings						
Households with savings (%)	69	18.9 [8.9,35.7]	15.8 [5.8,36.6]	4.8 [0.9,21.9]	25.7 [9.7,52.6]	0.200
Type of savings****		n=69	n=19	n=3	n=47	
Cash - SYP						
Cash - USD	14	20.3 [6.5,48.1]	5.3 [0.3,48.4]	0	27.7 [11.8,52.2]	0.339
Cash - Other	16	23.2 [11.0,42.4]	15.8 [2.8,54.5]	0	27.7 [15.1,45.2]	0.624
Gold, jewelry, other valuables	30	43.5 [23.2,66.2]	63.2 [35.1,84.5]	33.3 [33.3,33.3]	36.2 [16.6,61.8]	0.137
Savings account (in bank)	0	0	0	0	0	
Livestock	14	20.3 [10.3,36.1]	10.5 [2.4,36.3]	100	19.1 [9.1,35.9]	0.082
Land or house	11	15.9 [4.0,46.6]	15.8 [3.4,50.1]	0	17.0 [2.6,61.6]	0.883
Other	3			0		
	3	4.3 [1.3,13.3]	0.0	U	6.4 [2.5,15.3]	
Household Banking		44.0400	0	40.00.70	40.00040	0.050
Households with an account with a financial institution (%)	4	1.1 [0.4,2.8]	0	1.6 [0.3,7.9]	1.6 [0.6,4.2]	0.352
Type of financial institution*****	l .	n=4	n=0	n=1	n=3	
Microfinance institution	4	100	0	100	100	
Formal banking institution	0	0	0	0	0	1

<sup>\*</sup> among households reporting asset sales

<sup>\*\*</sup> each item as a percent of all households reporting asset sales

 $<sup>^{\</sup>star\star\star\star}$  as a percent of households reporting borrowing money or receiving credit

<sup>\*\*\*\*</sup> each item as a percent of all households reporting savings

 $<sup>^{\</sup>star\star\star\star\star\star}$  each item as a percent of all households reporting an account with a financial ins

Table 3. Living Conditions and Household Food Security

·				By Governorate	е	
	N	Overall (N=365) % 95% CI	<b>Dar'a</b> (N=120) % 95% CI	Quneitra (N=62) % 95% CI	Rural Damascus (N=183) % 95% CI	Governorate comparison p-value
Living Conditions		70 0070 0.	70 0070 01	70 0070 0.	70 5570 5.	p raids
Residence type						
Entire apartment or house	248	67.9 [51.3,81.0]	50.0 [21.3,78.7]	69.4 [61.0,76.6]	79.2 [64.1,89.1]	0.201
Room within an apartment or house	38	10.4 [7.1,15.0]	11.7 [6.3,20.5]	6.5 [2.8,14.1]	10.9 [6.5,17.9]	
Addition to house	23	6.3 [2.3,16.0]	14.2 [5.2,33.1]	0	3.3 [0.9,11.8]	
Unfinished building	21	5.8 [2.2,14.2]	7.5 [1.3,34.0]	11.3 [3.3,32.0]	2.7 [1.0,7.4]	
Tent / Temporary shelter	16	4.4 [0.6,25.5]	11.7 [1.4,55.7]	3.2 [0.6,15.2]	0	
Collective center/communal shelter	13	3.6 [1.6,7.6]	2.5 [0.7,8.6]	9.7 [5.6,16.3]	2.2 [0.6,8.0]	
Other	6	1.6 [0.5,5.1]	2.5 [1.3,4.8]	0	1.6 [0.2,12.4]	
Residence Arrangement						
Own	185	50.7 [37.9,63.3]	60.0 [29.6,84.3]	50.0 [42.2,57.8]	44.8 [32.0,58.4]	0.459
Stay with permission and no payment	84	23.0 [18.2,28.7]	18.3 [11.1,28.7]	22.6 [17.8,28.2]	26.2 [19.7,33.9]	
Rent	56	15.3 [7.4,29.0]	2.5 [0.7,8.6]	24.2 [21.7,26.9]	20.8 [8.4,42.8]	
Stay without permission	34	9.3 [3.1,24.6]	15.8 [2.4,59.3]	3.2 [0.6,15.2]	7.1 [4.0,12.4]	
Pay to occupy land	3	0.8 [0.2,3.9]	2.5 [0.7,8.6]	0	0	
Stay in exchange for work	3	0.8 [0.3,2.6]	0.8 [0.1,5.9]	0	1.1 [0.3,4.1]	
Household Food Security						
Percent of household's diet provided for by humanitarian assistance						
None	164	44.9 [22.7,69.4]	68.3 [21.0,94.6]	64.5 [15.5,94.7]	23.0 [7.7,51.4]	0.334
1 - 24%	158	43.3 [23.3,65.8]	30.0 [5.0,77.6]	35.5 [5.3,84.5]	54.6 [29.6,77.6]	
25 - 49%	35	9.6 [4.7,18.7]	1.7 [0.5,5.2]	0	18.0 [11.9,26.4]	
50 - 74%	2	0.5 [0.1,2.4]	0	0	1.1 [0.3,4.1]	
≥75%	0	0	0	0	0	
Don't know	6	1.6 [0.7,3.8]	0	0	3.3 [1.9,5.6]	
Households experiencing lack of food or money to buy enough food to meet household's needs in the last 30 days	266	72.9 [56.4,84.8]	66.7 [41.4,85.0]	69.4 [66.7,71.9]	78.1 [47.3,93.4]	0.544

**Table 4. Priority Unmet Needs** 

				By Governora	te	
		Overall	Dar'a	Quneitra	Rural Damascus	Governorate
		(N=365)	(N=120)	(N=62)	(N=183)	comparison
	N	% 95% CI	% 95% CI	% 95% CI	% 95% CI	p-value
% households reporting any unmet needs	358	98.1 [94.4,99.4]	96.7 [87.1,99.2]	100	98.4 [93.3,99.6]	0.600
Priority unmet need*						
More food	205	57.3 [41.3,71.8]	50.9 [24.0,77.3]	59.7 [35.7,79.8]	60.6 [37.4,79.8]	0.642
Cooking fuel, gas, electricity	46	12.8 [6.2,24.8]	21.6 [7.2,49.4]	4.8 [2.8,8.2]	10.0 [4.5,20.6]	
Better quality food	29	8.1 [3.7,16.7]	6.9 [2.0,21.3]	9.7 [3.1,26.2]	8.3 [2.3,25.7]	
Baby food	13	3.6 [1.1,11.4]	2.6 [0.7,8.9]	1.6 [0.3,7.9]	5.0 [1.0,22.3]	
Support for rent/improved shelter	12	3.4 [1.7,6.6]	4.3 [1.5,11.9]	4.8 [2.8,8.2]	2.2 [0.6,8.3]	
Education/books	12	3.4 [1.2,9.0]	0	3.2 [0.6,15.2]	5.6 [2.0,14.8]	
Psycho-social support	11	3.1 [0.5,16.9]	1.7 [0.2,12.2]	0	5.0 [0.6,31.8]	
Medicines/health	10	2.8 [1.0,7.2]	6.0 [2.2,15.3]	3.2 [0.6,15.2]	0.6 [0.1,4.4]	
Drinking water	8	2.2 [0.7,6.5]	1.7 [0.6,5.3]	9.7 [9.7,9.7]	0	
More security	5	1.4 [0.5,3.9]	3.4 [1.5,7.9]	0	0.6 [0.1,4.5]	
Clothes/shoes	2	0.6 [0.1,2.4]	0	0	1.1 [0.3,4.2]	
Other HH assets	2	0.6 [0.1,2.4]	0.9 [0.1,6.0]	0	0.6 [0.1,4.4]	
Vocational training	2	0.6 [0.1,2.4]	0	1.6 [0.3,7.9]	0.6 [0.1,4.4]	
Sanitation/sewage	1	0.3 [0.0,2.5]	0	1.6 [0.3,7.9]	0	
Second priority unmet need						
Cooking fuel, gas, electricity	132	36.9 [26.6,48.5]	30.2 [24.6,36.5]	19.4 [10.9,32.0]	47.2 [32.5,62.4]	0.510
More food	41	11.5 [6.7,19.0]	8.6 [2.2,28.5]	19.4 [8.1,39.7]	10.6 [5.9,18.1]	
Medicines/health	34	9.5 [5.2,16.7]	9.5 [2.0,35.4]	14.5 [12.1,17.3]	7.8 [3.9,15.0]	
Drinking water	34	9.5 [2.7,28.4]	20.7 [4.3,60.4]	16.1 [11.5,22.1]	0	
Education/books	23	6.4 [3.1,12.9]	0.9 [0.1,6.4]	8.1 [5.8,11.1]	9.4 [4.2,19.9]	
Clothes/shoes	21	5.9 [3.1,10.7]	10.3 [5.0,20.4]		3.9 [1.6,9.2]	
Support for rent/improved shelter	18	5.0 [2.5,10.0]	4.3 [0.5,27.5]	4.8 [2.8,8.2]	5.6 [2.7,11.1]	
Baby food	12	3.4 [1.5,7.5]	4.3 [0.9,17.7]	0	3.9 [1.9,7.9]	
Better quality food	11	3.1 [1.2,7.9]	2.6 [0.7,9.1]	1.6 [0.3,7.9]	3.9 [1.0,14.4]	
Psycho-social support	10	2.8 [1.2,6.5]	1.7 [0.2,12.2]	4.8 [0.9,21.9]	2.8 [1.0,7.6]	
More security	9	2.5 [1.0,6.1]	4.3 [2.0,9.2]	0	2.2 [0.5,10.2]	
Other HH assets	4	1.1 [0.4,2.8]	1.7 [0.6,5.1]	1.6 [0.3,7.9]	0.6 [0.1,4.4]	
Agricultural inputs	4	1.1 [0.3,3.8]	0	1.6 [0.3,7.9]	1.7 [0.4,6.9]	
Youth activities	2	0.6 [0.1,2.5]	0.9 [0.1,6.4]	1.6 [0.3,7.9]	0	
Transport	1	0.3 [0.0,2.5]	0	0	0.6 [0.1,4.4]	
No other unmet need	2	0.6 [0.1,4.9]	0	3.2 [0.6,15.2]	0	
Unmet Needs by Category						
Priority unmet need by category*						
Food	247	69.0 [54.2,80.7]	60.3 [28.3,85.4]	71.0 [59.5,80.3]	73.9 [56.8,85.9]	0.086
Non-food Items	50	14.0 [6.8,26.5]	22.4 [7.1,52.0]	4.8 [2.8,8.2]	11.7 [5.5,23.0]	
Health	21	5.9 [2.1,15.1]	7.8 [3.0,18.8]	3.2 [0.6,15.2]	5.6 [0.8,29.0]	
Shelter	12	3.4 [1.7,6.6]	4.3 [1.5,11.9]	4.8 [2.8,8.2]	2.2 [0.6,8.3]	
Education	12	3.4 [1.2,9.0]	0	3.2 [0.6,15.2]	5.6 [2.0,14.8]	
Water & Sanitation	9	2.5 [0.8,7.7]	1.7 [0.6,5.3]	11.3 [8.9,14.2]	0	
Livelihoods	2	0.6 [0.1,2.4]	0	1.6 [0.3,7.9]	0.6 [0.1,4.4]	
Other	5	1.4 [0.5,3.9]	3.4 [1.5,7.9]	0	0.6 [0.1,4.5]	

				By Governorate					
		Overall	Dar'a	Quneitra	Rural Damascus	Governorate			
		(N=365)	(N=120)	(N=62)	(N=183)	comparison			
	N	% 95% CI	% 95% CI	% 95% CI	% 95% CI	p-value			
Second priority unmet need by category									
Non-food Items	157	44.1 [34.3,54.4]	42.2 [31.7,53.5]	25.0 [18.8,32.4]	51.7 [38.1,65.0]	0.100			
Food	64	18.0 [13.0,24.3]	15.5 [9.7,24.0]	21.7 [10.4,39.7]	18.3 [11.3,28.3]				
Health	44	12.4 [7.9,18.8]	11.2 [3.1,33.4]	20.0 [16.0,24.7]	10.6 [7.6,14.5]				
Water & Sanitation	34	9.6 [2.7,28.5]	20.7 [4.3,60.4]	16.7 [12.6,21.7]	0				
Education	23	6.5 [3.1,13.0]	0.9 [0.1,6.4]	8.3 [5.7,12.1]	9.4 [4.2,19.9]				
Shelter	18	5.1 [2.5,10.0]	4.3 [0.5,27.5]	5.0 [3.1,8.1]	5.6 [2.7,11.1]				
Livelihoods	5	1.4 [0.4,4.6]	0	1.7 [0.3,7.7]	2.2 [0.6,8.2]				
Other	11	3.1 [1.3,6.9]	5.2 [2.1,12.2]	1.7 [0.3,8.6]	2.2 [0.5,10.2]				

<sup>\*</sup> as a percent of households reporting any unmet need

Table 5. Unmet Needs by Sector

Table 5. Unmet Needs by Sector				By Governorate	a		
		Overall	Dar'a				
						Governorate	
	NI.	(N=365)	(N=120)	(N=62)	(N=183)	comparison	
Unmet Food Needs	N	% 95% CI	% 95% CI	% 95% CI	% 95% CI	p-value	
	000	70 5 100 4 07 51	70.7 (50.4.00.4)	00.0 [70.5.04.7]	00 0 100 0 04 71	0.750	
% households reporting any unmet food needs	290	79.5 [68.1,87.5]	76.7 [56.1,89.4]	82.3 [79.5,84.7]	80.3 [60.2,91.7]	0.753	
Main food need/problem*		n=290	n=92	n=51	n=147		
Prices are too high – we cannot afford to buy enough food	203	70.0 [56.8,80.5]	71.7 [49.6,86.7]	94.1 [89.7,96.7]	60.5 [47.9,71.9]	0.487	
Prices are too high – we have to buy low quality / less preferred foods	37	12.8 [8.5,18.7]	16.3 [6.8,34.3]	5.9 [3.3,10.3]	12.9 [10.1,16.4]		
Insufficient cooking fuel	23	7.9 [3.5,17.1]	5.4 [1.1,23.5]	0	12.2 [5.4,25.4]		
Food is not available in the markets – we cannot purchase enough food	12	4.1 [1.9,8.9]	0	0	8.2 [5.6,11.8]		
Food is not available in the markets – we have a poor quality diet / low dietary diversity	6	2.1 [0.6,7.0]	1.1 [0.1,8.7]	0	3.4 [0.9,11.6]		
Insufficient cooking utensils and/or kitchen assets to prepare food	3	1.0 [0.3,3.4]	1.1 [0.1,8.7]	0	1.4 [0.3,5.3]		
Food is not accessible – we cannot physically reach markets (check points, long distances)	0	0	0	0	0		
Other	6	2.1 [0.6,6.5]	4.3 [1.3,14.0]	0	1.4 [0.2,10.2]		
Unmet WASH Needs							
% households reporting any unmet WASH needs	187	51.2 [28.7,73.2]	48.3 [11.8,86.7]	77.4 [65.3,86.2]	44.3 [18.1,74.0]	0.383	
Main WASH need/problem*		n=187	n=58	n=48	n=81		
Insufficient water access or irregular water supply	128	68.4 [44.1,85.7]	91.4 [75.5,97.3]	85.4 [68.5,94.0]	42.0 [26.3,59.4]	0.399	
Poor quality water	27	14.4 [4.9,35.8]	3.4 [0.8,13.9]	0	30.9 [16.5,50.3]		
Insufficient water storage	16	8.6 [5.2,13.8]	5.2 [1.4,16.9]	6.2 [3.1,12.2]	12.3 [9.2,16.3]		
Toilet or latrine is in need of repair	5	2.7 [1.4,5.2]	0	4.2 [3.6,4.8]	3.7 [2.1,6.5]		
Toilet or latrine is shared with other families	5	2.7 [0.9,7.3]	0	2.1 [0.3,11.7]	4.9 [1.9,12.2]		
Feminine hygiene products	2	1.1 [0.2,4.7]	0	0	2.5 [0.7,8.2]		
No access to toilet or latrine	1	0.5 [0.1,4.7]	0	2.1 [0.3,11.7]	0		
Soap	1	0.5 [0.1,5.3]	0	0	1.2 [0.1,11.3]		
Other	2	1.1 [0.2,4.7]	0	0	2.5 [0.7,8.2]		
Unmet Shelter Needs	_	[]		-			
% households reporting any unmet shelter needs	183	50.1 [31.5,68.8]	58.3 [26.5,84.5]	50.0 [42.2,57.8]	44.8 [18.6,74.3]	0.634	
Main shelter need/problem*		n=183	n=70	n=31	n=82		
Assistance from organization/someone in making shelter repairs	77	42.1 [23.0,63.9]	62.9 [29.0,87.5]	12.9 [6.4,24.1]	35.4 [28.5,42.9]	0.015	
Materials for shelter repairs	65	35.5 [19.6,55.5]		83.9 [65.9,93.3]			
Rent support	23	12.6 [5.3,26.9]	7.1 [1.2,33.7]	3.2 [0.7,13.5]	20.7 [11.5,34.5]		
Training so household can undertake shelter repairs	12	6.6 [2.3,17.2]	1.4 [0.1,13.8]	0	13.4 [7.3,23.3]		
Other	6	3.3 [0.8,12.1]	5.7 [1.0,26.9]	0	2.4 [0.3,18.9]		
Unmet NFI Needs					, , , , ,		
% households reporting any unmet NFI needs	270	74.0 [57.0,85.9]	62.5 [26.5,88.5]	66.1 [57.9,73.5]	84.2 [70.6,92.2]	0.181	
Main NFI need/problem*		n=270	n=75	n=41	n=154		
Fuel for cooking	115	42.6 [24.8,62.5]		19.5 [2.7,67.9]	52.6 [26.2,77.6]	0.133	
Fuel for heating	94	34.8 [18.2,56.2]		75.6 [32.2,95.3]			
Clothes / shoes	27	10.0 [5.0,19.0]	12.0 [2.9,38.1]	2.4 [0.4,13.0]	11.0 [5.4,21.2]		
Blankets / bedding	5	1.9 [0.5,6.6]	1.3 [0.3,6.7]	0	2.6 [0.6,11.0]		
Other	29	10.7 [3.9,26.4]	22.7 [6.2,56.4]	2.4 [0.5,10.5]	7.1 [2.8,17.2]		
* as a paraent of households reporting any upmot pood in that as		[0.0,20.7]	[0.2,007]	[0.0,10.0]	[=.0,17.2]	I	

<sup>\*</sup> as a percent of households reporting any unmet need in that category

Table 6. Receipt of Humanitarian Assistance in the Past Three Months\*

Table 6. Receipt of Humanitarian Assistance in the Past 1	IIICC	WOITHS				
		Overall	Dar'a	By Governorate Quneitra	Rural Damascus	Governorate
		(N=365)	(N=120)	(N=62)		
	N	(N-303) % 95% CI	% 95% CI	(N-02) % 95% CI	(N=183) % 95% CI	comparison p-value
Households receiving any humanitaries assistance	268				88.0 [55.8,97.7]	0.006
Households receiving any humanitarian assistance Food Aid	200	73.4 [49.9,88.5]	77.5 [49.3,92.4]	22.6 [8.1,49.2]	00.0 [55.0,97.7]	0.006
% households receiving food aid (includes food items, food						
vouchers, and cash to purchase food)	040	F7 F [00 7 70 0]	00 0 104 0 04 01	40 4 [5 0 47 0]	00 7 104 4 00 41	0.400
Food Vouchers	210	57.5 [33.7,78.3]	63.3 [21.0,91.8]	19.4 [5.9,47.9]	66.7 [34.4,88.4]	0.182
% households receiving food vouchers	20	F F [0 C 44 0]	0.5.10.7.0.01	2 0 12 0 2 01	0.0 [2.5 40.4]	0.071
Type of voucher received*	20	5.5 [2.6,11.2] n=19	2.5 [0.7,8.6] n=3	3.2 [3.2,3.2] n=2	8.2 [3.5,18.1] n=14	0.071
Commodity value	13	68.4 [38.1,88.4]	33.3 [1.5,94.1]	100	71.4 [42.1,89.6]	
Cash value	6	31.6 [11.6,61.9]	66.7 [5.9,98.5]	0	28.6 [10.4,57.9]	0.382
# times food vouchers received* Median		1	1		1	0.002
Mean		1.5 [0.6,2.5]	1.0 [1.0,1.0]		1.6 [0.6,2.6]	0.249
Value of food vouchers received (in USD)* Median		12.3	28.4		11.3	
Mean	13	16.7 [1.5,31.8]	28.4 [28.4,28.4]		15.8 [-0.0,31.6]	0.133
Average time to redeem/exchange food voucher*						
Immediately/ASAP	7	46.7 [3.6,95.3]	0	0	53.8 [4.1,97.0]	0.478
< 1 week	2	13.3 [1.1,68.1]	100	0	7.7 [0.3,70.7]	
1 to < 2 weeks	1	6.7 [0.4,55.1]	0	0	7.7 [0.5,60.5]	
2 to < 3 weeks	2	13.3 [0.7,76.7]	0	0	15.4 [0.8,81.3]	
> 3 weeks	0	0	0	0	0	
Don't know	3	20.0 [1.5,80.1]	0	100	15.4 [0.6,84.9]	
Average time items purchased with the voucher last the HH*	_	10 7 70 0 05 01		•		0.500
<1 week	7	46.7 [3.6,95.3]	0	0	53.8 [4.1,97.0]	0.590
1 to < 2 weeks 2 to < 3 weeks	4	26.7 [3.1,80.4]	100 0	0 0	23.1 [1.9,82.6]	
2 to < 3 weeks	1 0	6.7 [0.4,55.1]	0	0	7.7 [0.5,60.5]	
	3	0	0	100	0	
Don't know Food Items	3	20.0 [1.5,80.1]	0	100	15.4 [0.6,84.9]	
% households receiving food basket/food items	207	EG 7 [20 E 70 4]	63.3 [21.0,91.8]	17 7 [4 1 50 1]	CE C [20 4 00 2]	0.189
% nouseholds receiving 100d basket/100d items	207	56.7 [32.5,78.1] n=207	n=76	17.7 [4.1,52.1] n=11	65.6 [32.4,88.3] n=120	0.109
# times food items received* Median	207	1 1	1	1	1 120	
Wedan Mean		1.6 [1.1,2.1]	1.2 [0.9,1.5]	1.1 [1.1,1.1]	1.9 [1.2,2.6]	0.057
Average time the food basket/food items last the HH*	201	1.0 [1.1,2.1]	1.2 [0.0, 1.0]	1.1 [1.1,1.1]	1.0 [1.2,2.0]	0.007
< 1 week	45	21.7 [5.5,57.2]	13.2 [1.9,54.3]	27.3 [19.9,36.2]	26.7 [4.0,76.0]	0.501
1 to < 2 weeks	80	38.6 [20.5,60.6]	26.3 [8.5,57.9]	72.7 [63.8,80.1]	43.3 [18.8,71.7]	
2 to < 3 weeks	51	24.6 [12.9,41.9]	28.9 [13.5,51.5]	0	24.2 [9.3,49.8]	
> 3 weeks	27	13.0 [3.8,36.4]	26.3 [6.6,64.3]	0	5.8 [1.3,22.0]	
Don't know	4	1.9 [0.6,6.0]	5.3 [3.2,8.5]	0	0	
Income Generation Support						
% households receiving items to support income generation						
activities (such as seeds, tools or productive assets for your						
business)	11	3.0 [0.9,10.0]	0	0	6.0 [2.0,16.4]	
Items received*		n=10	n=0	n=0	n=10	
Agricultural inputs	5	50.0 [3.1,96.9]			50.0 [3.1,96.9]	
Property/building for livelihood (barn, etc.)	3	30.0 [3.5,83.4]			30.0 [3.5,83.4]	
Vehicle for distribution	1	10.0 [1.6,43.0]			10.0 [1.6,43.0]	
Other	1	10.0 [1.6,43.0]			10.0 [1.6,43.0]	
Cash or Vouchers to Support Income Generation Activities	es					
% households receiving cash/vouchers to support income						
generation activities	19	5.2 [1.8,14.3]	2.5 [1.3,4.8]	0	8.7 [2.7,24.6]	0.358
Transfer modality*		n=19	n=3	n=0	n=16	
Cash through Hawala system	9	47.4 [16.5,80.4]	100		37.5 [12.1,72.3]	0.447
Cash through local store/vendor	4	21.1 [3.6,65.5]	0		25 [5.0,67.8]	
Cash from staff of the relief organization	4	21.1 [3.4,66.7]	0		25 [3.8,73.8]	
Mobile phone transfer	1	5.3 [0.4,42.8]	0		6.2 [0.5,49.1]	
Collected at bank or ATM	10	5.3 [1.1,22.2]	0		6.2 [1.5,22.6]	
# times assistance received* Median		2	5		2	0.440
Amount of assistance received* Median		2.6 [0.4,4.7] 75.6	5.0 [-2.5,12.5] 44.4		2.2 [0.4,4.0] 94.5	0.440
Median Mean	1	119.4 [-20.7,259.4]	44.4 44.4 [14.4,74.5]		130.9 [-33.8,295.6]	0.289
% households reporting that the amount was enough to meet	13	110.7 [-20.1,200.4]	77.7 [14.4,74.0]	<b></b>	100.0 [-00.0,280.0]	0.203
HH's needs*		40 5 54 0 50 03			440 700 700	0.00-
	2	12.5 [1.8,52.8]	0		14.3 [2.3,53.6]	0.625

				By Governora	te	
	N	<b>Overall</b> (N=365)	<b>Dar'a</b> (N=120) % 95% CI	Quneitra (N=62) % 95% CI	Rural Damascus (N=183) % 95% CI	Governorate comparison p-value
Shelter and Rent Assistance						
% households receiving materials or technical assistance for						
shelter repairs	27	7.4 [2.9,17.8]	3.3 [1.5,7.4]	1.6 [0.3,7.9]	12.0 [4.2,29.9]	0.016
Cash or Vouchers for Shelter Repairs or Rent Subsidy						
% households receiving cash or vouchers for shelter repairs	24	6.6 [2.0,19.9]	1.7 [0.5,5.2]	0	12.0 [3.6,33.1]	0.265
Transfer modality*		n=24	n=2	n=0	n=22	
Cash from staff of the relief organization	11	45.8 [27.8,65.0]	50.0 [2.3,97.7]		45.5 [27.4,64.8]	
Cash through local store/vendor	6	25.0 [14.7,39.1]	0		27.3 [17.2,40.3]	0.700
Cash through Hawala system	4	16.7 [8.0,31.6]	50.0 [2.3,97.7]		13.6 [8.1,22.0]	0.763
Mobile phone transfer Electronic / card voucher redeemable at nearby shops	1	4.2 [0.2,50.2] 4.2 [1.2,13.5]	0		4.5 [0.2,54.6] 4.5 [1.5,13.3]	
Other		4.2 [0.3,42.3]	0		4.5 [0.3,46.1]	
# times assistance received* Media		1	1		1	
Mea	-	1.0 [1.0,1.0]	1.0 [1.0,1.0]		1.0 [1.0,1.0]	
Amount of assistance received* Media		47.3	25.5		47.3	
Mea		55.3 [34.5,76.2]	25.5 [4.3,46.8]		57.9 [38.6,77.3]	0.043
% households reporting that the amount was enough to meet	1	4.3 [1.2,14.8]	0		4.8 [1.4,14.6]	0.330
Winter Support						
% households receiving items to help cope with cold weather	46	12.6 [4.7,29.5]	0	0	25.1 [12.2,44.8]	0.292
Items received**						
Fuel	32	69.6 [57.6,79.4]			69.6 [57.6,79.4]	
Clothing Blankets	26 6	56.5 [43.9,68.3]			56.5 [43.9,68.3]	
Stove or heater	5	13.0 [2.8,44.1] 10.9 [5.4,20.5]			13.0 [2.8,44.1] 10.9 [5.4,20.5]	
Cash or Vouchers to Help Cope with Cold Weather		10.9 [3.4,20.3]			10.9 [5.4,20.5]	
% households receiving cash or vouchers to help cope with	17	4.7 [1.3,15.5]	1.7 [0.5,5.2]	0	8.2 [2.1,27.0]	0.359
Transfer modality*	1	n=17	n=2	n=0	n=15	0.000
Cash through Hawala system	6	35.3 [10.1,72.7]	50.0 [1.8,98.2]		33.3 [8.8,72.1]	0.055
Cash from staff of the relief organization	6	35.3 [13.2,66.3]	0		40.0 [18.7,65.8]	
Cash through local store/vendor	4	23.5 [8.9,49.3]	0		26.7 [11.2,51.2]	
# times assistance received* Media	n 15	1	5.5		1	
Mea		1.7 [0.0,3.3]	5.5 [-1.0,12.0]		1.1 [1.0,1.1]	0.185
Amount of assistance received* Media		37.8	14.2		37.8	0.050
Mea		41.1 [23.7,58.6]	14.2 [-11.2,39.5]		44.7 [31.1,58.4]	0.058
% households reporting that the amount was enough to meet HH's needs*	4	23.5 [5.4,62.2]	0		26.7 [7.6,61.8]	0.235
Other Vouchers	4	23.5 [5.4,02.2]	0		20.7 [7.0,01.0]	0.235
% households receiving other vouchers	18	4.9 [1.4,16.0]	2.5 [0.3,16.5]	0	8.2 [2.1,27.3]	0.485
Intended Use of Voucher**	10	n=18	n=3	n=0	n=15	0.400
Unrestricted, could be used to purchase anything	4	22.2 [8.5,46.7]	0		26.7 [10.7,52.4]	0.560
Health services or medicine	11	61.1 [10.8,95.3]	66.7 [66.7,66.7]		60.0 [6.3,97.1]	0.809
Education or school supplies	6	33.3 [21.0,48.5]	33.3 [33.3,33.3]		33.3 [18.9,51.7]	1.000
Water and sanitation	1	5.6 [0.2,62.6]	0		6.7 [0.2,69.8]	0.786
Other	2	11.1 [3.2,32.4]	0		13.3 [4.1,35.5]	0.645
Transfer modality*	40	66 7 107 0 04 42	22 2 122 2 22 2		72 2 120 7 00 01	
From staff of the relief organization Cash through Hawala system	12 2	66.7 [27.2,91.4]	33.3 [33.3,33.3]		73.3 [36.7,92.9]	0.240
Cash through local store/vendor	1	11.1 [0.6,72.4] 5.6 [0.2,62.6]	33.3 [33.3,33.3]		13.3 [0.6,81.0] 0	0.240
Mobile phone transfer		5.6 [0.2,62.6]	0		6.7 [1.9,21.3]	
Other	2	11.1 [3.2,32.4]	33.3 [33.3,33.3]		6.7 [1.9,21.3]	
# times assistance received* Media		1	1		1.5	
Mea		1.8 [0.9,2.7]	1.0 [1.0,1.0]		1.9 [1.1,2.8]	0.056
Amount of assistance received* Media	n 18	22.7	22.7		18.9	
Mea	n 18	38.1 [32.5,43.6]	29.6 [29.6,29.6]		39.6 [33.8,45.4]	0.009
Other Cash Assistance						
% households receiving other cash assistance	59	16.2 [8.1,29.6]	8.3 [1.4,37.6]	1.6 [0.3,7.9]	26.2 [15.5,40.7]	0.052
Type of cash assistance received*	56	<i>n</i> =59 94.9 [83.5,98.6]	n=10 100	<i>n</i> =1 100	<i>n=48</i> 93.8 [82.4,98.0]	0.778
Restricted to certain purpose Uncondition (no restriction)	3	5.1 [1.4,16.5]	0	0	6.2 [2.0,17.6]	0.110
Transfer modality*		O.1 [1. <del>1</del> ,10.0]		•	0.2 [2.0,11.0]	
Cash through Hawala system	54	91.5 [73.0,97.7]	90.0 [86.0,93.0]	100	91.7 [66.6,98.4]	0.861
Cash through local store/vendor	2	3.4 [0.6,15.9]	10.0 [7.0,14.0]	0	2.1 [0.2,21.5]	
From staff of the relief organization	1	1.7 [0.2,16.5]	0	0	2.1 [0.2,19.8]	

					By Governorate	e	
			Overall	Dar'a	Quneitra	Rural Damascus	Governorate
			(N=365)	(N=120)	(N=62)	(N=183)	comparison
		N	`% 95% CI	% 95% ĆI	% 95% CI	% 95% ĆI	p-value
Mobile phone transfer		1	1.7 [0.1,17.7]	0	0	2.1 [0.2,21.5]	
Other		1	1.7 [0.1,18.3]	0	0	2.1 [0.2,22.4]	
# times assistance received*	Median	53	1	1	1	1	
	Mean	53	1.6 [1.1,2.0]	2.1 [-1.2,5.5]	1 [1.0,1.0]	1.5 [1.3,1.7]	0.677
Amount of assistance received*	Median	59	47.3	33.1	94.5	66.2	
	Mean	59	78.2 [41.1,115.2]	31.6 [21.6,41.6]	94.5 [94.5,94.5]	87.5 [47.1,128.0]	0.195
Item(s) purchased with cash assistance*							
Food		45	76.3 [42.1,93.4]	30.0 [11.9,57.6]	100	85.4 [60.8,95.7]	0.084
Health		7	11.9 [1.0,63.8]	70.0 [42.4,88.1]	0	0	
Education		3	5.1 [0.8,27.0]	0	0	6.2 [0.9,32.5]	
Shelter / rent		2	3.4 [0.8,13.8]	0	0	4.2 [1.0,16.1]	
Fuel		2	3.4 [0.8,13.4]	0	0	4.2 [1.0,15.5]	
Cash for Work							
% households with members that participated in cash	for						
work program		113	31.0 [11.0,62.0]	0.8 [0.1,5.9]	1.6 [0.3,7.9]	60.7 [23.4,88.6]	< 0.001
Number of HH members that participated in cash for	Median	113	1	1	2	1	
work program*	Mean	113	1.4 [1.2,1.5]	1 [1.0,1.0]	2 [2.0,2.0]	1.4 [1.2,1.5]	0.932
Sex of HH members that participated*			n=113	n=1	n=1	n=111	
Male		80	70.8 [53.9,83.4]	100	100	70.3 [53.2,83.1]	0.852
Female		14	12.4 [5.4,26.0]	0	0	12.6 [5.5,26.4]	
Both		19	16.8 [10.2,26.5]	0	0	17.1 [10.4,26.9]	
Daily payment amount in cash for work program (in	Median	112	2.5	3.8	3.8	2.5	
USD)*	Mean	112	2.9 [2.0,3.8]	3.8 [3.8,3.8]	3.8 [3.8,3.8]	2.9 [2.0,3.8]	0.066
Number of months participating in cash for work	Median	112	6	3	2	6	
program*	Mean	112	7.5 [5.1,9.9]	3.0 [3.0,3.0]	2.0 [2.0,2.0]	7.6 [5.1,10.0]	0.026
% households with members currently participating ir	cash						
for work program		89	78.8 [52.7,92.5]	100	0	79.3 [52.7,92.9]	0.666

<sup>\*</sup> among households receiving this type of assistance

<sup>\*\*</sup> each item as a % of all households receiving this type of assistance

Table 7. Sale of Humanitarian Assistance

Table 7. Sale of Humanitarian Assistance				By Governorate				
		Overall	Dar'a	Quneitra	Rural Damascus	Governorate		
		(N=365)	(N=120)	(N=62)	(N=183)	comparison		
	N	% 95% CI	% 95% CI	% 95% CI	% 95% CI	p-value		
Food Voucher		n=16	n=1	n=1	n=14	p rails		
Households selling or exchanging food vouchers								
Never	16	100	100	100	100			
Some of the time	0	0	0	0	0			
Most of the time	0	0	0	0	0			
Always	0	0	0	0	0			
Food Items		n=207	n=75	n=11	n=120			
Households selling or exchanging food items								
Never	121	58.5 [36.5,77.5]	36.8 [13.0,69.5]	27.3 [11.1,53.0]	75.0 [56.1,87.6]	0.080		
Some of the time	57	27.5 [17.7,40.2]	30.3 [16.4,49.0]	54.5 [38.3,69.9]		0.000		
Most of the time	22	10.6 [3.4,29.0]	23.7 [9.6,47.6]	18.2 [13.3,24.3]	•			
Always	7	3.4 [0.9,11.5]	9.2 [4.7,17.3]	0	0			
Reason for selling food items**	Ė	n=86	n=48	n=8	n=30			
Do not need this type of assistance received	30	12.2 [4.8,27.9]	21.7 [6.7,51.6]	8.5 [1.5,36.0]	5.3 [1.2,20.5]	0.169		
To buy food	29		14.1 [4.6,36.1]	6.8 [1.2,30.0]	12.8 [3.5,36.8]	0.730		
•		11.8 [5.5,23.8]			-			
Received too much of this type of assistance	13	5.3 [1.3,19.4]	9.8 [1.7,41.1]	0	4.3 [0.9,18.6]	0.508		
To pay debts	13	5.3 [2.7,10.0]	4.3 [1.0,17.0]	5.1 [0.9,23.4]	6.4 [3.5,11.5]	0.862		
To pay for utilities (water, fuel, etc.)	9	3.7 [1.0,12.7]	2.2 [0.7,6.6]	0	7.4 [1.5,29.4]	0.369		
Do not like this type of assistance received	8	3.3 [1.2,8.6]	4.3 [1.4,13.0]	5.1 [0.9,23.4]	1.1 [0.1,10.5]	0.423		
To pay for health care/medicines	7	2.9 [0.8,10.2]	2.2 [0.7,6.6]	1.7 [0.3,8.5]	4.3 [0.5,30.0]	0.609		
To pay for rent/housing	5	2.0 [0.8,4.9]	1.1 [0.1,9.7]	0	4.3 [2.4,7.4]	0.301		
Other	5	2.0 [0.6,6.5]	0	0	5.3 [1.9,14.1]	0.644		
Items for Livelihoods Support		n=11	n=0	n=0	n=11			
Households selling or exchanging items for								
livelihoods support								
Never	6	54.5 [4.8,96.7]			54.5 [4.8,96.7]			
Some of the time	2	18.2 [3.9,55.1]			18.2 [3.9,55.1]			
Most of the time	1	9.1 [0.2,85.3]			9.1 [0.2,85.3]			
Always	2	18.2 [0.2,95.3]			18.2 [0.2,95.3]			
Reason for selling items for livelihoods support**		n=5	n=0	n=0	n=5			
To buy food	2	40.0 [7.2,85.1]			40.0 [7.2,85.1]			
Do not like this type of assistance received	1	20.0 [0.2,97.2]			20.0 [0.2,97.2]			
To pay for rent/housing	1	20.0 [0.2,97.2]			20.0 [0.2,97.2]			
To pay for utilities (water, fuel, etc.)	2	20.0 [0.2,97.2]			20.0 [0.2,97.2]			
To pay for health care/medicines	1	20.0 [0.0,99.4]			20.0 [0.0,99.4]			
To pay debts	1	20.0 [0.2,97.2]			20.0 [0.2,97.2]			
Cash or Vouchers to Support Income Generation		n=16	n=2	n=0	n=14			
Households selling or exchanging vouchers to								
support income generation activities*								
Never	10	62.5 [5.8,97.8]	50 [1.2,98.8]		64.3 [4.2,98.7]			
Some of the time	2	12.5 [1.3,61.4]	0		14.3 [1.3,68.3]			
Most of the time	2	12.5 [0.6,78.5]	0		14.3 [0.6,82.7]			
Always	2	12.5 [1.1,65.0]	50 [1.2,98.8]		7.1 [0.3,62.9]			
Reason for selling vouchers**		n=9	n=2	n=0	n=9			
To buy food	2	22.2 [3.1,72.1]	0		28.6 [5.4,73.8]			
To pay for rent/housing	2	22.2 [3.1,72.1]	0		28.6 [5.4,73.8]			
Do not like this type of assistance received	1	11.1 [0.5,75.9]	50.0 [1.8,98.2]		0			
To pay for utilities (water, fuel, etc.)	l i	11.1 [1.8,46.2]	0		14.3 [3.2,45.9]			
To pay for health care/medicines	l i	11.1 [1.8,46.2]	0		14.3 [3.2,45.9]			
To pay debts	Ιi	11.1 [1.8,46.2]	0		14.3 [3.2,45.9]			
Other	1	11.1 [0.5,75.9]	0		14.3 [0.5,84.0]			

				By Governora	nte	
		Overall	Dar'a	Quneitra	Rural Damascus	Governorate
		(N=365)	(N=120)	(N=62)	(N=183)	comparison
	N	% 95% CI	% 95% CI	% 95% CI	% 95% CI	p-value
Cash or Vouchers for Shelter Repairs or Rent						
Subsidy		00	0	0	· 0.4	
		n=23	n=2	n=0	n=21	
Households selling or exchanging vouchers for shelter repairs or rent subsidy*						
Never	21	91.3 [52.5,99.0]	100		90.5 [47.5,99.0]	
Some of the time	1	4.3 [0.3,42.4]	0		4.8 [0.3,46.3]	
Most of the time	0	0	0		0	
Always	1	4.3 [0.2,48.1]	0		4.8 [0.2,52.4]	
Reason for selling vouchers**		n=2	n=0	n=0	n=3	
To buy food	1	33.3 [0.0,100.0]			33.3 [0.0,100.0]	
Other	1	33.3 [0.0,100.0]			33.3 [0.0,100.0]	
Items to Help Cope with Cold Weather		n=46	n=0	n=0	n=46	
Households selling or exchanging items to help cope						
with cold weather*						
Never	34	73.9 [29.4,95.1]			73.9 [29.4,95.1]	
Some of the time	2	4.3 [0.6,27.1]			4.3 [0.6,27.1]	
Most of the time	3	6.5 [1.0,32.4]			6.5 [1.0,32.4]	
Always	7	15.2 [2.0,61.2]			15.2 [2.0,61.2]	
Reason for selling items to help cope with cold		n=10	n=0	n=0	n=10	
weather** To pay for utilities (water fuel, etc.)	7	<i>n</i> =12 58.3 [19.7,88.9]	n=0	n=0 	<i>n</i> =12 58.3 [19.7,88.9]	
To pay for utilities (water, fuel, etc.) To pay debts	7	58.3 [1.7,99.1]			58.3 [1.7,99.1]	
To buy food	5	41.7 [12.8,77.7]			41.7 [12.8,77.7]	
To pay for rent/housing	3	25.0 [12.8,43.0]			25.0 [12.8,43.0]	
Do not need this type of assistance received	1	8.3 [0.1,88.9]			8.3 [0.1,88.9]	
Other	1	8.3 [0.1,88.9]			8.3 [0.1,88.9]	
Cash or Vouchers to Help Cope with Cold		n=17	n=2	n=0	n=15	
Households selling or exchanging vouchers to help						
cope with cold weather*						
Never	15	88.2 [33.9,99.1]	50.0 [1.8,98.2]		93.3 [33.4,99.7]	
Some of the time	0	0	0		0	
Most of the time	1	5.9 [0.3,60.7]	0		6.7 [0.3,66.6]	
Always	1	5.9 [0.2,64.4]	50.0 [1.8,98.2]		0	
Reason for selling vouchers to help cope with cold		n=0	4	0	1	
weather**		n=2	n=1	n=0	n=1	
Do not like this type of assistance received	1	50.0 [0.0,100.0]	100		0	
To buy food	1	50.0 [0.0,100.0]	0 0		100 100	
To pay debts Other Vouchers		50.0 [0.0,100.0] n=18	n=3	n=0	n=15	
Households selling or exchanging other vouchers		11-10	11-0	11-0	11-10	
Never	15	83.3 [29.4,98.4]	66.7 [66.7,66.7]		86.7 [23.5,99.3]	
Some of the time	1	5.6 [0.2,62.6]	33.3 [33.3,33.3]		0	
Most of the time	1	5.6 [0.2,62.6]	0		6.7 [0.2,69.8]	
Always	1	5.6 [0.1,70.2]	0		6.7 [0.1,77.5]	
		n=3	n=1	n=0	n=2	
Amount earned from selling other vouchers Median	3	28.4	28.4		56.7	
(in USD)* Mean	3	47.3 [-13.0,107.5]	28.4 [28.4,28.4]		56.7 [-26.3,139.7]	
Reason for selling other vouchers**						
Do not need this type of assistance received	2	66.7 [0.3,99.9]	100		50 [0.1,99.9]	
To pay for rent/housing  * among households selling this type of assistance	1	33.3 [0.1,99.7]	0		50 [0.1,99.9] seholds selling this type	

<sup>\*</sup> among households selling this type of assistance

<sup>\*\*</sup> each item as a percent of all households selling this type of assistance

Table 8. Beneficiary Preferences

Table 8. Beneficiary Preferences						
		Overall	Dar'a	By Governorate Quneitra	e Rural Damascus	Governorate
		(N=365)	(N=120)	(N=62)	(N=183)	comparison
	N	% 95% CI	% 95% CI	% 95% CI	% 95% CI	p-value
Prefer in-kind assistance						
Households preferring in-kind assistance for items from any sector	116	31.8 [17.5,50.6]	9.2 [3.6,21.5]	37.1 [25.2,50.8]	44.8 [22.1,69.9]	0.008
Households preferring in-kind assistance for item type*						
NFI Challeston	42	36.2 [18.2,59.1]	9.1 [2.3,29.7]	8.7 [2.3,28.2]	47.6 [26.0,70.1]	
Shelter/rent Food	34 23	29.3 [18.8,42.5] 19.8 [11.5,32.1]	36.4 [10.4,73.8] 45.5 [23.8,68.9]	30.4 [26.8,34.3] 21.7 [21.1,22.4]		< 0.001
WASH	17	14.7 [7.2,27.4]	9.1 [2.3,29.7]	39.1 [32.5,46.2]	8.5 [4.8,14.7]	V 0.001
Prefer voucher assistance		[·. <u>.</u> ,,	[2.0,20.1]		,	
Households preferring voucher assistance for items from any sector	16	4.4 [2.3,8.3]	3.3 [0.8,12.9]	8.1 [2.9,20.2]	3.8 [1.6,8.9]	0.406
Households preferring voucher assistance for item type*			-			
NFI	6	37.5 [15.3,66.5]	0	40.0 [16.8,68.7]	57.1 [29.6,80.9]	
WASH	5	31.2 [11.1,62.4]	50.0 [14.3,85.7]	40.0 [16.8,68.7]		
Food	4	25.0 [7.8,56.6]	25.0 [9.2,52.3]	20.0 [0.7,89.9]	28.6 [6.7,69.0]	0.505
Shelter/rent	1	6.2 [0.4,51.0]	25.0 [0.9,92.2]	0	0	
Preferred modality for voucher assistance Voucher for specified amount	98	26.8 [16.4,40.8]	26.7 [6.9,64.1]	35.5 [25.8,46.5]	24.0 [13.9,38.2]	
Voucher for specified amount  Voucher for specified items	58	26.8 [16.4,40.8] 15.9 [9.6,25.1]	9.2 [2.9,25.7]	12.9 [5.5,27.4]	24.0 [13.9,38.2] 21.3 [12.2,34.4]	0.569
No preference	141	38.6 [23.4,56.4]	37.5 [15.3,66.5]		41.0 [19.1,67.1]	0.009
I prefer not to receive vouchers	68	18.6 [11.8,28.1]	26.7 [13.3,46.3]	17.7 [8.1,34.6]	13.7 [7.5,23.5]	
Prefer cash assistance		2.2 [. 110,2011]	2 [. 3.0, 10.0]	[2.1,0.10]	, [5,20.0]	
Households preferring cash assistance for items from any sector	293	80.3 [71.6,86.8]	83.3 [58.5,94.7]	74.2 [55.8,86.7]	80.3 [72.2,86.5]	0.654
Households preferring cash assistance for item type*						
NFI	207	70.6 [55.7,82.2]	70.0 [36.0,90.6]	69.6 [62.8,75.6]	71.4 [51.3,85.6]	0.463
Food	36	12.3 [6.0,23.5]	8.0 [1.1,40.0]	6.5 [3.0,13.5]	17.0 [8.6,30.8]	
Shelter/rent	29	9.9 [5.2,18.1]	14.0 [5.2,32.5]	8.7 [4.7,15.5]	7.5 [2.5,20.6]	
WASH	21	7.2 [2.8,17.1]	8.0 [1.1,41.2]	15.2 [9.6,23.3]	4.1 [1.0,14.7]	
Preferred modality for cash assistance**	175	47.0 [07.0 60.6]	25 0 [40 4 72 4]	02.0.164.0.04.21	42 7 [40 4 72 4]	0.500
Direct distribution from humanitarian organization Cash through Hawala system	173	47.9 [27.0,69.6] 47.4 [26.1,69.7]	35.8 [10.1,73.4] 58.3 [20.8,88.2]	83.9 [61.9,94.3] 14.5 [5.6,32.8]	43.7 [18.1,73.1] 51.4 [22.7,79.2]	0.522
Cash through local store / vendor	2	0.5 [0.1,2.4]	0	0	1.1 [0.3,4.1]	
Through formal financial institution / bank	2	0.5 [0.1,2.4]	0.8 [0.1,5.9]	0	0.5 [0.1,4.3]	
Mobile phone or mobile application	2	0.5 [0.1,2.4]	0	1.6 [0.3,7.9]	0.5 [0.1,4.4]	
Other	0	0	0	0	0	
No preference	10	2.7 [0.7,10.4]	5.0 [0.6,30.0]	0	2.2 [0.6,8.1]	
I prefer not to receive cash	1	0.3 [0.0,2.4]	0	0	0.5 [0.1,4.4]	
Preferred currency for cash assistance**						
US Dollars	215	58.9 [41.0,74.7]		37.1 [34.5,39.8]	49.2 [28.3,70.3]	0.211
Syrian Pounds Jordanian Dinar	141	38.6 [22.4,57.9]		61.3 [55.9,66.4]	50.3 [29.0,71.4]	
	8	2.2 [0.3,13.8]	5.8 [0.7,33.9]	1.6 [0.3,7.9]	0	
Turkish Lira Lebanese Pounds	0	0.3 [0.0,2.4] 0	0	0	0.5 [0.1,4.4] 0	
Most likely use for future cash assistance**		U	U	U	U	
Food	236	64.7 [47.2,78.9]	51.7 [19.7,82.4]	56.5 [53.8,59.1]	76.0 [56.7,88.4]	0.378
Fuel	48	13.2 [5.2,29.3]	25.0 [7.1,59.4]	17.7 [11.2,27.0]	3.8 [0.9,14.6]	3.0.0
Education	21	5.8 [2.2,14.5]	2.5 [0.7,8.6]	3.2 [0.6,15.2]	8.7 [2.7,24.9]	
Shelter/rent	15	4.1 [2.1,7.8]	1.7 [0.5,5.2]	9.7 [5.6,16.3]	3.8 [1.6,8.9]	
Debt repayment	14	3.8 [1.7,8.4]	5.8 [1.5,20.5]	4.8 [2.8,8.2]	2.2 [0.8,6.2]	
Health	11	3.0 [1.0,8.4]	5.8 [1.5,20.5]	3.2 [0.6,15.2]	1.1 [0.3,4.1]	
Investment in livelihoods	9	2.5 [1.1,5.5]	3.3 [0.8,12.9]	3.2 [3.2,3.2]	1.6 [0.4,6.7]	
Clothes, blankets, similar NFIs	4	1.1 [0.3,3.7]	0	1.6 [0.3,7.9]	1.6 [0.4,6.7]	
Transportation	3	0.8 [0.2,3.9]	2.5 [0.7,8.6]	0	0	
WASH Communication / internet	2	0.5 [0.1,2.4] 0.5 [0.1,2.4]	0.8 [0.1,5.9]	0 0	0.5 [0.1,4.4] 0.5 [0.1,4.3]	
Second most likely use for future cash assistance**	-	0.0 [0.1,2.4]	0.8 [0.1,5.9]	V	U.U [U.1,4.0]	
Fuel	109	29.9 [18.4,44.6]	25.8 [11.8,47.4]	22.6 [17.8,28.2]	35.0 [16.5,59.3]	0.328
Health	54	14.8 [9.6,22.1]	10.8 [4.7,23.1]	12.9 [8.5,19.1]	18.0 [10.2,29.9]	3.020
Food	51	14.0 [8.5,22.1]	10.0 [3.6,24.8]	29.0 [29.0,29.0]		
Education	31	8.5 [4.7,14.8]	6.7 [2.2,18.4]	1.6 [0.3,7.9]	12.0 [6.8,20.4]	
Debt repayment	26	7.1 [3.3,14.7]	11.7 [5.0,25.1]	8.1 [1.5,34.0]	3.8 [0.8,16.0]	
Clothes, blankets, similar NFIs	24	6.6 [1.7,22.8]	13.3 [1.8,55.9]	3.2 [0.6,15.2]	3.3 [1.3,8.3]	
Shelter/rent	23	6.3 [2.7,14.1]	0	17.7 [15.3,20.5]	6.6 [2.2,17.7]	
WASH	23	6.3 [2.4,15.4]	12.5 [3.7,34.8]	3.2 [0.6,15.2]	3.3 [1.1,9.5]	
Investment in livelihoods	20	5.5 [2.3,12.5]	6.7 [2.6,15.9]	0	6.6 [1.9,20.0]	

	By Governorate					
		Overall	Dar'a	Quneitra	Rural Damascus	Governorate
		(N=365)	(N=120)	(N=62)	(N=183)	comparison
	N	% 95% CI	% 95% CI	% 95% CI	% 95% CI	p-value
Transportation	2	0.5 [0.1,2.4]	0.8 [0.1,5.9]	1.6 [0.3,7.9]	0	
Communication / internet	1	0.3 [0.0,2.4]	0.8 [0.1,5.9]	0	0	
Other	1	0.3 [0.0,2.4]	0.8 [0.1,5.9]	0	0	
Third most likely use for future cash assistance**						
Fuel	74	20.3 [15.7,25.7]	15.8 [9.5,25.3]	27.4 [13.1,48.7]	20.8 [18.3,23.5]	0.314
Education	59	16.2 [7.6,31.1]	4.2 [1.2,13.1]	12.9 [8.5,19.1]	25.1 [11.0,47.8]	
Debt repayment	48	13.2 [8.2,20.5]	22.5 [17.9,27.9]	12.9 [12.9,12.9]	7.1 [2.5,18.7]	
Food	44	12.1 [6.5,21.4]	15.0 [4.3,41.0]	12.9 [8.5,19.1]	9.8 [4.2,21.4]	
Health	35	9.6 [5.5,16.2]	5.0 [1.0,21.7]	14.5 [8.3,24.2]	10.9 [5.5,20.6]	
Investment in livelihoods	30	8.2 [4.0,16.3]	12.5 [6.5,22.6]	1.6 [0.3,7.9]	7.7 [2.2,23.5]	
Clothes, blankets, similar NFIs	25	6.8 [3.0,15.0]	7.5 [2.9,17.9]	0	8.7 [2.9,23.5]	
WASH	21	5.8 [2.3,13.4]	9.2 [2.2,31.2]	9.7 [5.6,16.3]	2.2 [0.6,8.1]	
Shelter/rent	19	5.2 [2.5,10.4]	0.8 [0.1,5.9]	8.1 [5.8,11.1]	7.1 [3.0,16.1]	
Communication / internet	4	1.1 [0.2,5.8]	3.3 [0.8,12.9]	0	0	
Transportation	3	0.8 [0.2,3.9]	1.7 [0.2,11.4]	0	0.5 [0.1,4.4]	
Other	3	0.8 [0.1,7.1]	2.5 [0.3,16.5]	0	0	
Prefered modality for assistance by sector	Ť	0.0 [0.1,111]	2.0 [0.0,10.0]		Ţ	
Food						
Cash	198	68.3 [53.5,80.1]	83.7 [66.2,93.1]	51.0 [34.1,67.7]	64.6 [44.8,80.4]	0.003
In-kind	60	20.7 [11.2,35.0]	6.5 [1.6,22.8]	19.6 [6.5,46.1]	29.9 [17.1,47.0]	
Voucher	8	2.8 [1.5,5.1]	2.2 [0.6,8.0]	3.9 [3.8,4.0]	2.7 [1.0,7.1]	
No preference	24	8.3 [3.9,16.8]	7.6 [3.1,17.6]	25.5 [23.2,27.9]		
WASH						
Cash	130	69.9 [54.7,81.7]	87.9 [76.8,94.1]	60.4 [44.1,74.7]	62.5 [49.7,73.8]	0.086
In-kind	36	19.4 [9.8,34.7]	3.4 [0.2,37.8]	25.0 [21.7,28.6]	27.5 [17.2,41.0]	
Voucher	6	3.2 [1.0,10.3]	3.4 [0.5,19.2]	6.2 [1.0,31.0]	1.2 [0.2,7.2]	
No preference	14	7.5 [4.2,13.1]	5.2 [1.1,20.8]	8.3 [7.3,9.6]	8.8 [3.5,20.3]	
Shelter/Rent						
Cash	119	65.0 [47.7,79.1]	85.7 [78.5,90.8]	64.5 [41.4,82.4]		< 0.001
In-kind Voucher	50 3	27.3 [14.1,46.3]		25.8 [13.8,43.0]		
Voucher No preference	11	1.6 [0.5,5.3] 6.0 [3.7,9.6]	1.4 [0.1,14.2] 7.1 [2.7,17.5]	3.2 [0.5,17.8] 6.5 [5.5,7.6]	1.2 [0.2,6.9] 4.9 [3.2,7.4]	
NFIs		0.0 [0.7,9.0]	7.1 [2.7,17.0]	0.0 [0.0,1.0]	7.0 [0.2,1.7]	
Cash	207	76.7 [58.9,88.3]	93.3 [83.1,97.6]	78.0 [60.4,89.2]	68.2 [44.8,85.0]	0.009
In-kind	42	15.6 [6.2,33.8]	1.3 [0.1,14.5]	4.9 [0.8,24.3]	25.3 [11.7,46.5]	0.003
Voucher	6	2.2 [0.8,5.8]	0	4.9 [0.8,24.3]	2.6 [1.0,6.5]	
No preference	15	5.6 [3.2,9.4]	5.3 [1.6,16.2]	12.2 [9.9,14.9]	3.9 [1.9,7.7]	

<sup>\*</sup> each preferred item reported as percent of interviewed households

Table 9. Reason for Preferring Food Assistance by Modality

		By Modality				
		Overall (n=266) % 95% CI	In-Kind (n=60) % 95% CI	Voucher (n=8) % 95% CI	<b>Cash</b> (n=198) % 95% CI	Modality comparison p-value
	N					
More reliable or stable	86	32.3 [22.2,44.4]	28.3 [15.0,47.0]	50.0 [19.7,80.3]	32.8 [20.4,48.3]	0.015
Easier to use or access	48	18.0 [11.9,26.4]	13.3 [8.1,21.2]	25.0 [6.2,62.9]	19.2 [11.0,31.3]	
More flexibility or choice	24	9.0 [3.9,19.7]	3.3 [1.0,10.4]	0	11.1 [4.5,24.7]	
More variety	24	9.0 [3.4,21.6]	0	0	12.1 [5.1,26.3]	
More likely to be received on time	21	7.9 [4.5,13.4]	13.3 [6.8,24.6]	0	6.6 [3.2,13.0]	
Prices or price manipulation are less of a problem	17	6.4 [2.5,15.2]	20.0 [9.8,36.6]	0	2.5 [0.8,7.4]	
Better safety/security	9	3.4 [1.3,8.5]	0	0	4.5 [1.9,10.7]	
Food is better quality	8	3.0 [1.2,7.1]	5.0 [1.4,16.3]	0	2.5 [0.7,8.4]	
Don't like in-kind items	8	3.0 [1.5,5.9]	0	0	4.0 [2.1,7.7]	
Fewer transportation difficulties	7	2.6 [0.9,7.3]	8.3 [3.2,19.8]	0	1.0 [0.2,4.6]	
No payment or cost to redeem	6	2.3 [0.8,6.0]	6.7 [2.3,18.1]	12.5 [1.2,63.5]	0.5 [0.1,4.8]	
Markets or food is difficult to access	5	1.9 [0.8,4.2]	1.7 [0.2,11.1]	0	2.0 [0.8,5.0]	
Shorter travel distance / lower transportation costs	1	0.4 [0.0,3.5]	0	12.5 [1.2,63.5]	0	
Other	2	0.8 [0.2,3.4]	0	0	1.0 [0.2,4.5]	

<sup>\*\*</sup> among households reporting cash assistance preference