department of internal oversight services

evaluation of the emergency cash assistance component of the syria emergency response programme of unrwa

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About UNRWA
UNRWA is a United Nations agency established by the General Assembly in 1949 and is mandated to provide assistance and protection to a population of some 5 million registered Palestine refugees. Its mission is to help Palestine refugees in Jordan, Lebanon, Syria, West Bank and Gaza to achieve their full potential in human development, pending a just solution to their plight. UNRWA services encompass education, health care, relief and social services, camp infrastructure and improvement, microfinance and emergency assistance. UNRWA is funded almost entirely by voluntary contributions.

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evaluation division – november 2014

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Abbreviations

ATM Automated Teller Machine
Areas Operational Areas of the Syria Field Office: Damascus, Central, North and South Central Operational areas of the Syria Field Office: Hama, Homs and Latakia Damascus Operational area of Syria Field Office: Damascus city and its surroundings
DIOS Department of Internal Oversight Services, UNRWA, Headquarters, Amman FGD Focus Group Discussion
FIP Field Implementation Plan
GAPAR General Administration for Palestine Arab Refugees
GBV Gender Based Violence
HIP Headquarters Implementation Plans
IDPs Internally Displaced Persons
HQ/A UNRWA Headquarters, Amman
LFO Lebanon Field Office
MNR Married to Non-Refugee
NFI Non-food items
North Northern operational area of Syria Field Office: Aleppo
OCHA United Nations Office for the Coordination of Humanitarian Affairs
PRS Palestine Refugees in Syria
RRIS Refugee Registration Information System, UNRWA
RSSD Relief and Social Services Department, UNRWA Headquarters, Amman
RSSP Relief and Social Services Programme, Syria Field Office
SAR Syrian Arab Republic
SDC Swiss Agency for Development and Cooperation
SFO Syria Field Office
SOP Standard operating procedures
SP Syrian Pound
South Southern operational area of Syria Field Office: Dera’a
UN United Nations
UNICEF United Nations Children’s Fund
UNDP United Nations Development Programme
UNHCR United Nations High Commissioner for Refugees
UNRWA United Nations Relief and Works Agency for Palestine Refugees
WFP World Food Programme
WHO World Health Organization
executive summary

The conflict in Syria has severely impacted the lives of Palestine refugees. Almost 300,000 of the total 540,000 Palestine refugees have been displaced. UNRWA has responded with key programmatic measures to counter these adverse impacts, especially by providing emergency cash assistance for refugees to be able to meet their basic needs of food and shelter. In 2011 SFO started implementing the Emergency Response Programme which is supported by emergency assistance funding. The main components of the Emergency Response Programme are cash assistance, food assistance, and non-food items distribution.

In 2013 SFO requested an evaluation of the Emergency Cash Assistance component of the Emergency Response Programme mainly to improve effectiveness and efficiency of the Programme. The evaluation was conducted between December 2013 and July 2014 using a mixed team approach with an external expert supported by UNRWA Evaluation Division and the Assurance and Advisory Service Division staff. The report is based on a review of relevant documentation, discussions with key stakeholders, structured and semi-structured interviews, and analysis of this information.

Overall results are positive and consistent with experiences in other similar emergency settings; cash is meeting Palestine refugees' primary needs of food, rent and health. Cash assistance is strongly preferred by refugees to receiving food or non-food items. Ninety-five percent of surveyed beneficiaries preferred cash to food and non-food items and cash is a relevant intervention as it allows greater purchasing flexibility. Food is generally available throughout the country and markets are functioning making cash assistance an appropriate intervention in this context. Exceptions are reported in the south (Dera’a) where respondents said that food is available but at highly inflated prices that make it difficult to afford.

The evaluation team assessed the current broad targeting mechanisms used by the Emergency Cash Assistance Programme, and found it cost-efficient in this context as compared to implementing needs-based targeting. While the programme is reaching vulnerable groups the lack of more elaborated mechanisms over a longer time frame should be addressed. In particular female-headed households, widows, persons without an UNRWA card, orphan children, disabled people and non-home owners have additional needs that cannot be fully addressed by the intervention.

The different cash distribution mechanisms used (commercial banks, money transfer company and direct distribution at UNRWA offices) are efficient compared to similar cash assistance programmes. The money transfer company (Al-Haram) is the cheapest modality and able to process the highest number of transactions. The use of automated teller machines is the preferred cash distribution mechanism by beneficiaries interviewed as it allows any family member to collect the cash at any time, but not universally available. Overall delivery rates are quite high (more than 95 percent of families on the distribution list received cash in round one in 2014) and about 78 percent of those interviewed are satisfied with the means of receiving the cash assistance. The principal complaints reported were delays in getting the cash caused by overcrowding at the distribution centers requiring recipients to come back on successive days, and the lack of a delegation mechanism to enable collection of the cash assistance by family members.

The evaluation team’s expenditure analysis showed that cash is making a significant impact in addressing basic needs of beneficiaries, such as rent, food and health care. The data collected on children’s food intake shows that the beneficiaries are able to ensure minimum daily calorie intake with the help of the cash assistance.
However, the evaluation team identified some areas where the implementation can be improved; risk management and internal control systems; that the SFO needs to address. In addition the Emergency Module is still not fully operational. Once introduced in Syria, it should facilitate better management of beneficiary information and enhanced tracking of refugee movements across borders. Communication with beneficiaries needs further improvement: beneficiaries’ complaints are not addressed in a structured and effective manner; and cash recipients are not aware of the amounts of cash they are entitled to receive thus creating confusion and a potential embezzlement risk by the distributor.

Moreover, SFO faces significant staffing challenges that compromise the effectiveness and sustainability of the cash assistance programme. Additional and better trained staff is required in the Relief and Social Service and Finance Departments, to streamline distribution planning, to update refugee records in the system, to manage cash applications, and to process complaints.

The evaluation highlighted the need to strengthen planning processes: no real planning was undertaken with respect to the number of resources needed from the various departments involved in the Emergency Cash Assistance Component of the Emergency Assistance Programme; and to increase the quantity of resources that should be assigned to various distribution locations.

The key findings and recommendations of the evaluation are listed below.

Findings

Finding 1: Cash assistance for Palestine refugees in Syria is an appropriate intervention to address beneficiary’s primary needs of food, shelter and health care, given the overall availability of food in the country and refugees’ diverse needs. Exceptions are reported in Dera’a where food is more difficult to obtain.

Finding 2: The programme lacks a unique programme document and logframe with clearly stated objectives, outputs, intended impacts and relative measurable indicators to ensure that the overall goal and intended impact of the overall Emergency Cash Assistance Component of the Emergency Response Programme are achieved.

Finding 3: The current SFO targeting approach, which is not based on poverty levels, is cost-efficient compared to implementing needs-based targeting.

Finding 4: Cash is distributed through a number of mechanisms with transaction costs ranging from 0.64 percent to 2.57 percent of the amount distributed per person. Overall, this is cost-efficient as compared to food distribution and to other similar cash transfer programmes implemented in emergency contexts. However the distribution methods vary in efficiency. From both a cost efficiency and risk analysis perspective, distribution at UNRWA offices is less efficient than other mechanisms.

Finding 5: The Al-Haram outlet in Dera’a was not prepared for the volume of beneficiaries on designated cash distribution days and beneficiaries had to make multiple trips in order to get the cash or to update their registration information.

Finding 6: Based upon SFO and beneficiary reports, fraud and theft do not appear to be frequent occurrences in the Emergency Cash Assistance Component. However, each distribution mechanism carries risks. In particular cash distributed at the UNRWA offices is not insured by UNRWA. The current standard operating procedures do not seem to mitigate these risks.

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1 This percentage refers to the proportion of the administrative costs on the overall value of the cash transfer.

2 For a comparative cost-efficiency analysis, see: “A guide to calculating the cost of delivering cash transfers in humanitarian emergencies, with reference to case studies in Kenya and Somalia” (ODI June 2014). This study reports administrative cost of cash transfer programmes ranging from 11 percent to 60 percent of the amounts distributed (case studies included Oxfam Nairobi Urban Livelihoods and Social Protection Programme, Concern Worldwide Unconditional Cash Transfers in Somalia among others - table page 28).
Finding 7: Internal controls of the cash delivery process are weak.

Finding 8: The current targeting mechanism does not consider vulnerability criteria (giving “almost blanket coverage”) and provides the same amount of cash assistance to all recipients displaced or in conflict areas (“one size fits all”). It is effective in reaching the majority of the refugee population. However the needs of female-headed families, widows, registered refugees missing their UNRWA registration card, orphan children, families with disabled members and non-home owners are not specifically addressed.

Finding 9: The intervention (cash assistance) is effective overall: beneficiaries are using cash to fulfil essential needs and cash is perceived to be very useful. The money is mostly used for paying rent, buying food and covering health related expenses, not for unessential items. The distribution modalities appear to be effective in terms of delivery rate (97.7 percent of families received cash in distribution Round 1 in 2014) and beneficiary satisfaction. Delivery rates are lower outside of Damascus. Providing cash assistance to the remote Dera’a area requires particular consideration due to challenges faced by the beneficiaries accessing the cash in that unsafe area where the outlet is located.

Finding 10: The communication systems are weak. Beneficiaries with phone access were satisfied with the UNRWA SMS communication, but others less so. The mix of different methods however seems to allow UNRWA to reach most beneficiaries.

Finding 11: SFO does not have an adequate system to manage complaints from beneficiaries.

Finding 12: Coordination between SFO and LFO is of concern, as the two fields are working with little interaction among staff involved in the database management.

Finding 13: The impact of the cash assistance on Palestine refugees is positive. The cash is helping beneficiaries replace lost livelihoods, manage their basic needs and survive the current crisis. The number of meals per day per person remain acceptable and in the majority of households these meals are able to ensure minimum caloric intake for children.

Finding 14: The SHAP beneficiary sub-group is spending most of the cash received on health related expenses, confirming their specific vulnerability.

Finding 15: The cash assistance is contributing to ensuring productive lives and improved standard of living for Palestine refugees.

Finding 16: The RSSD and Finance Department face significant staffing challenges that compromise the effectiveness of the cash assistance programme. SFO is relying exclusively on existing staff to handle the emergency cash programme.

Recommendations

Recommendation 1: The Emergency Cash Assistance component should continue and be a priority for fundraising.

Recommendation 2: SFO should continuously monitor the availability of food in markets.

Recommendation 3: The next Emergency Response Programme document should include clear outputs, outcomes and impact for the Cash Assistance Component including indicators and ways to measure these.

Recommendation 4: UNRWA should minimize cash distribution at its offices and re-direct beneficiaries currently collecting cash at SFO offices to Al-Haram or the banks. The staff that is currently handling distribution at UNRWA offices should be placed at Al-Haram outlets and at the banks on distribution days to support the distribution process. UNRWA staff should be easily identifiable during distribution.

3 SHAP beneficiaries reported spending most of the cash received in health, especially those families in which the head is over 60 years old. (Paper: Analyzing the Cash Component of the “Protecting Vulnerable Palestine Refugees in Syria - Special Measure for Syria 2011” Project, Page 14).
Recommendation 5: Once the Emergency Module is fully operationalized and more reliable beneficiary information is available, SFO should re-examine its options regarding distribution mechanisms, taking into consideration that ATMs are the most preferred mechanism by beneficiaries. In particular SFO should base the decision on a clear estimation of the transaction cost, the ability to verify funds disbursed, scale of distribution, geographic coverage and functionality of ATM machines and banks in areas of operation and the risks associated with using ATM versus Al- Haram and the banks.

Recommendation 6: UNRWA should limit the number of people according to the capacity that the money transfer outlets can handle per day. This would avoid overcrowding and would avoid beneficiaries having to visit the outlets multiple times incurring high transportation costs.

Recommendation 7: Standard operating procedures for dealing with risks need to be developed, especially in terms of verifying beneficiary identification, establishing complaints mechanisms, dealing with recipients delegating others to collect for them and ensuring secure cash management. SMS communication with beneficiaries should detail the cash transfer amount to be distributed per person.

Recommendation 8: The database needs to be updated with information collected by staff during the distribution in Al Haram and Banks, as well as through outreach to those not currently on the distribution list.

Recommendation 9: UNRWA finance staff should keep track of the beneficiaries who are not collecting the cash during the distribution period and periodically assess if there are geographical trends among these beneficiaries. SFO should then design an outreach campaign to reach those beneficiaries who are at risk of not collecting the cash on the designated days. UNRWA needs to hire additional staff who will undertake periodic visits to the areas where low collection rates are reported. In the field, these staff members will assess the reasons for poor attendance and inform beneficiaries of the upcoming distributions.

Recommendation 10: The distribution lists of beneficiaries should be posted in Arabic rather than in English. Beneficiary registration numbers rather than names should be used to limit the public visibility of cash recipients. These lists should be posted in SFO installations to complement the SMS messages.

Recommendation 11: SFO should strengthen its capacity to address beneficiary complaints in order to improve service quality. SFO, similar to other humanitarian agencies, should establish a hotline to assist beneficiaries by guiding them through information update processes and helping them to collect cash if they face any problems. This should be in addition to the Facebook page and the already existing complaints mechanisms. The hotline would avoid un-necessary trips to the distribution centres, would reduce the transaction costs and make the programme more cost-efficient for beneficiaries. This recommendation, as does Recommendation 9, has implications for staffing. A dedicated team would need to be hired to manage the hotline.

Recommendation 12: It is recommended that SFO and LFO emergency response staff be clearly identified to their counterparts, and communicate regularly with each other.

Recommendation 13: It is recommended that SFO, with Headquarters Amman support, hire additional staff and train them for certain critical functions. These functions deal with planning, monitoring and distributing the emergency cash assistance, maintenance of the database, and dealing with complaints. This recommendation has financial implications.
**introduction**

This evaluation report, which was developed using the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA) evaluation methodology, provides findings and recommendations resulting from an evaluation of the Syria Emergency Cash Assistance Component of the Emergency Response Programme. The draft report is based on review of relevant documentation, discussions with key stakeholders, structured and semi-structured interviews, and analysis of this information. It provides recommendations for future programming and provides the Syria Field Office (SFO) with answers to key evaluation questions, elaborated during the draft of the Background Paper of this evaluation.

The evaluation of the Syria Emergency Cash Assistance component was not included in the Department of Internal Oversight Services (DIOS) 2014 work plan. It was requested by SFO in June 2013 and subsequently added to the Evaluation Division Work plan for 2014.

The scope and the evaluation questions have been extensively discussed with SFO. A theory of change was developed during the draft of this report. The evaluation team identified the scope of work limitations described in the methodology and assessed the evaluability of the Cash Assistance Component.

**background**

UNRWA is a United Nations agency established by the General Assembly in 1949 and is mandated to provide assistance and protection to a population of some 5.3 million registered Palestine refugees. Its mission is to help Palestine refugees in Jordan, Lebanon, Syria, the West Bank and the Gaza Strip to achieve their full potential in human development, pending a just solution to their plight. UNRWA’s services encompass education, health care, relief and social services, camp infrastructure and improvement, microfinance and emergency assistance. UNRWA is funded almost entirely by voluntary contributions.

UNRWA currently provides services to Palestine refugees in six main areas: (a) education; (b) health care; (c) relief and social services; (d) camp infrastructure; (e) microfinance; and (f) emergency assistance including in times of armed conflict. UNRWA services are available to all Palestine refugees living in its areas of operations, who are registered with UNRWA and who are in need of assistance.

The conflict in Syria has severely impacted the lives of Palestine refugees. According to estimates available in July 2014, out of approximately 540,000 Palestine refugees registered with UNRWA in Syria, over 50 percent are estimated to have been displaced within Syria or into neighbouring countries. In Lebanon, 53,070 Palestine refugees from Syria have registered with UNRWA. In Jordan and Gaza, 14,220 and 860 Palestine refugees from Syria respectively have approached UNRWA for assistance. UNRWA also received reports of around 6,000 Palestine refugees in Egypt and smaller numbers in Libya, Turkey and East Asia. At least 80 percent (more than 375,000) of the remaining Palestine refugees reside in the Damascus area, though a majority has been displaced from their original neighbourhoods. Smaller pockets are in Aleppo, Dera’a, Homs, Hama and Latakia. The areas of Aleppo and Dera’a host significant numbers of Palestine refugees. It is believed that almost all of the 540,000 Palestine refugees in Syria require assistance.

Before the crisis began UNRWA was already targeting the most vulnerable Palestinian Relief and Social Services).

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4 Palestine Refugees “are persons whose normal place of residence was Palestine during the period 1 June 1946 to 15 May 1948, and who lost both home and means of livelihood as a result of the 1948 conflict. Palestine refugees, and descendants of Palestine refugee males, including legally adopted children, are eligible to register for UNRWA services. UNRWA accepts new applications from persons who wish to be registered as Palestine refugees. Once they are registered with UNRWA, persons in this category are referred to as Registered Refugees or as Registered Palestine refugees. (UNRWA 2006 Consolidated Eligibility and Registration Instructions, Department of

5 Syria Regional Crisis Response Update 76, July 2014.


communities in Syria: 27 percent of the Palestine refugee population was estimated to be living below the poverty line of USD two per day and over 12 percent were unable to meet their basic nutritional needs. To address this UNRWA implemented the Special Hardship Assistance Programme (SHAP). The SHAP provided refugees primarily with food assistance, distributed quarterly, and supplemented this with a small cash component of USD 10 per family member/per quarter. The SHAP was capped at 12,640 households, equal to approximately 6 percent of Palestine refugees registered with UNRWA in Syria. The SHAP was administered by the Relief and Social Services Department (RSSD). From 1997 to 2012, the SHAP used status-based targeting to select families that qualified for the programme. Eligibility for the SHAP was assessed by social workers based on a desk study and field inquiry according to the SHAP criteria and/or circumstances of the emergency.  

In 2009, UNRWA introduced the Social Safety Net Programme (SSNP) and SFO rolled out the SSNP in 2011. The SSNP shifted from status-based targeting to poverty-based targeting to overcome the limitations of the status-based approach in terms of criteria clarity. 

In 2011, the SSNP was modified as a result of the onset of the crisis. The household visit-based tool was no longer feasible because of widespread beneficiary displacement. Therefore, after the first round of proxy means testing, SSNP/SHAP cash assistance beneficiaries were identified using the existing lists monitored by RSSD social workers through an annual desk review confirming continued eligibility status based on the SHAP criteria. As the Syria crisis developed, SHAP beneficiaries have come to receive the same monetary and food assistance as other refugees under the Emergency Response Programme discussed below. 

UNRWA started implementing the Emergency Response Programme in August 2011. The Emergency Response Programme aims to: preserve Palestine refugee resilience 11 by providing cash, food, and material assistance; maintain UNRWA’s operational presence in Palestinian communities in Syria while ensuring that regular services are continued; advocate for the protection of Palestine refugees; strengthen humanitarian capacity, coordination and management to efficiently and effectively respond to the increasing needs of Palestine refugees affected by the crisis in Syria. These priorities are also reflected in the Field Implementation Plan (FIP) for the Syrian Arab Republic 2014-15 in furtherance of UNRWA’s 2010-15 Medium Term Strategy (MTS). 12

The Emergency Response Programme includes, among others, the following components: cash assistance, food assistance, 13 and non-food items distributed from 26 shelters and distribution points when obtaining these items in the market is difficult. 

This Emergency Response Programme is supported by emergency assistance funding. According to the 2014 Syria Emergency Appeal launched by UNRWA, cash assistance is the largest component of the Programme. In the first round of cash distribution in 2014, approximately USD 23 million was distributed to the targeted Palestine Refugees in Syria. In August 2011, UNRWA started distributing the equivalent of USD 42 per person to cover a six-month period, to all refugees who applied for assistance and underwent a rapid assessment by UNRWA. Due to the protracted crisis, it was acknowledged that the USD 42 was not enough

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8 UNRWA Relief and Social Services Instruction no. 1/2007 Special Hardship Assistance, Section 15.2.4 Eligibility.

9 Under the SSNP, social workers conduct household visits to establish the poverty situation of households using a questionnaire that collected data to be entered into a proxy means test formula. People were then confirmed as abject poor and eligible for SSNP.

10 UNRWA food basket for SHAP beneficiaries includes: flour, sugar, rice, milk powder, pasta, luncheon meat, vegetable oil and dry pulses. The emergency food basket also includes canned meat.

11 Resilience is defined as “the ability of people, households, communities, countries, and systems to mitigate, adapt to, and recover from shocks and stresses in a manner that reduces chronic vulnerability and facilitates inclusive growth”, USAID, 2012.

12 The priorities for Syria for 2014-15 biennium are: Targeted food assistance; Targeted cash and non-food item assistance for the most vulnerable segments of the Palestine refugee population; The provision of shelters for displaced people; Advocacy for the rights, needs and neutrality of Palestine refugees in Syria; On-going and emergency health, education, psychosocial and vocational training support; and Security upgrades for refugee facilities and UNRWA installations. (UNRWA FIP Syrian Arab Republic, 2014-15, page 4).

13 Food assistance includes food baskets given to beneficiaries at IDP centres and community centres and two hot meals a day provided to Palestine refugees residing in UNRWA shelters.

14 Non-food Items include blankets or covers, mattresses, jerry cans and clothing.
to cover basic needs.

UNRWA began to give recipients USD 32 per person/per month beginning in 2013, intending that recipients would spend USD 20 per person/per month for food to meet two thirds of their calorific intake\(^{15}\) and USD 12 per person per month for non-food items\(^{16}\) The calculations that led to a disbursement of USD 32 per person/per month were part of UNRWA\'s attempt to strike a balance between serving the most beneficiaries as possible and providing each beneficiary with the most impactful assistance possible with the funds available. Beneficiaries could collect their cash at branches of two commercial banks or at a local money transfer company, Al-Haram.\(^{17}\) SMS cell phone messaging informs beneficiaries of “distribution days” and locations where they should go to collect the cash. These SMS communications are supplemented by posted beneficiary lists and by word of mouth amongst beneficiaries.

UNRWA has records of approximately 5.3 million registered refugees across its five fields of operation using the Refugee Registration Information System (RRIS) since 2009. Registration numbers are issued to all eligible refugees that apply. The Emergency Module, a new subset of the RRIS, aims to trace refugee movements to manage UNRWA\'s services in emergencies and was set to be introduced into the Syria Emergency Cash Assistance Programme in September 2014.\(^{18}\) Currently an internal database, the Emergency Assistance Management System has been used in Syria to trace Palestine refugees.

**Targeting**

Targeting is defined as providing assistance to a sub-set of a larger population, excluding those who are unaffected or less affected.\(^ {19}\)

Since the onset of the Syria crisis in 2011, UNRWA has directed its services at all conflict-affected Palestine residents in Syria under the Emergency Response Programme.\(^ {20}\) They are eligible for assistance based on the assumption that a combination of displacement and extreme economic contraction has depleted already minimal household resources. Displacement is identified by comparing known movements of refugee populations against refugee identification records, which note the normal residence location of the refugee in question.\(^ {21}\) Assistance is based on applications received from refugees at UNRWA distribution centres and offices across Syria.\(^ {22}\)

Beneficiaries qualified for assistance in 2011 by undergoing a needs assessment conducted by SFO. This is no longer the case due to the conflict environment. All conflict-affected refugees are now eligible for Emergency Response Programme assistance. Conflict-affected persons are those who have been displaced by fighting, have suffered a casualty or injury, are hosting displaced persons or have had their socio-economic situation negatively impacted by the conflict. Assistance is based on applications received at UNRWA offices across Syria. Overall, this system makes up a quasi-universal targeting mechanism. Nevertheless, the absence of verification through home visits represents a major constraint in the efficiency and effectiveness of targeting which requires consideration. In the emergency situation, UNRWA is not currently requiring Palestine residents in Syria to be previously registered with UNRWA to receive services. Palestine residents in Syria are eligible to receive services if they fall under one of three criteria: they are registered Palestine refugees; Palestine refugees married to non-refugees; people who have been displaced as a result of the June 1967 war and subsequent

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15 WHO estimates the daily minimum energy intake to be 2200 and 1800 K/cal a day for men and women respectively.

16 These numbers are based on the abject poverty line of US 1.06 per person per day as determined by SFO.

17 Al-Haram is a Syrian Company specialized in cash transfers.

18 Discussion with RSSD staff, November 2013.


20 Refugees are considered conflict-affected if; they have been displaced by fighting; they have suffered a casualty or injury as a result of the conflict; they are hosting displaced persons; or their socio-economic situation has been negatively impacted by the conflict.


22 The Application process consists of the following steps: a) a declaration of being Palestinian by the applicant is made (auto-certification); b) a RSSD staff member verifies the declaration; c) another RSSD staff member checks and stamps, after looking in the database and verifying that the applicant is not already a beneficiary; d) and data is entered.
Evaluation of the Cash Assistance Component of the Syria ERP | UNRWA

assistance appropriate for groups of beneficiaries with diverse needs. Cash assistance addresses the causal pathway leading to malnutrition better than other aid modalities because cash assistance can address beneficiary food security, care and health needs.\(^26\)

Cash assistance can also target beneficiary needs not related to food, such as shelter and healthcare needs. The Swiss Agency for Development and Cooperation’s cash assistance interventions, for example, mostly target those in need of both permanent and non-permanent shelter.

Theory of Change

The Theory of Change for the Cash Assistance component of the Emergency Response programme was elaborated during the drafting of the evaluation report and is illustrated in the above chart. In an emergency intervention such the one evaluated, the long-term impact that the programme aims at achieving is the improvement of food security and preserving the resilience of Palestine refugee community, including those who remain in camps or are displaced inside Syria. The assumption is the fact that cash is used by recipients to address their essential needs in an emergency situation, such as shelter, food and health care. Therefore cash assistance needs to be effectively distributed to the population in need through the different mechanisms used by UNRWA, described in the following sections. Several pre-existing conditions need to be considered in the elaboration of the Theory of Change for this intervention: prices are not significantly increasing to the extent that a cash intervention is no longer deemed appropriate; markets are still functioning and security risks

\(^{23}\) “Service only” Palestine refugees do not acquire registration status but they are only entitled to UNRWA services.


related to transport of cash and accessibility to remote areas are taken into consideration and mitigated. In particular the risks associated with the distribution mechanisms and risks of fraud/double-dipping and embezzlement have been extensively analysed in the sections below.

Objectives

The overall objective of the evaluation is to assess the Emergency Cash Assistance component of the Emergency Response Programme’s effectiveness and efficiency in order to improve operations.

This evaluation provides the accountability for internal and external stakeholders and contributes to learning within the Organization, in particular for SFO.

Given the unpredictability of the changing environment and protracted emergencies, the evaluation of an emergency programme provides the evidence needed to improve projects, programmes and emergency interventions in UNRWA.

Stakeholders of the Evaluation

The primary stakeholders of the evaluation is SFO, in particular the Department of Relief and Social Service, Emergency Unit, and the Finance Department, with secondary stakeholders being the other SFO departments, UNRWA HQ External Relations and Communications Department, other UNRWA departments, Palestine refugees, UNRWA hosts and donors.

Scope of the Evaluation

This evaluation was carried out between November 2013 and July 2014 and its scope is the Emergency Cash Assistance component of the Emergency Response Programme in Syria during the period January 2013 to July 2014.

The evaluation activity focused on Palestine refugees currently in Syria in the following geographical areas: Damascus, Hama, Homs, Latakia, Aleppo and Dera’a, where there are high concentrations of Palestine refugees, according to UNRWA Cash Assistance distribution lists.

Figure 1: Syria Map

Source: Syria Needs Analysis Project, “Palestinians from Syria”, March 2014

The evaluation covered all evaluation domains which are defined below.

Relevance describes the extent to which the objectives of an intervention are consistent with the beneficiaries’ requirements, UNRWA needs, global priorities and partners’ and donors’ policies. For this evaluation, the focus was on a comparison between cash transfers and food, the most commonly debated assistance alternative.

Efficiency is a measure of how economically resources and inputs are converted to results. True efficiency occurs when the proposed aid uses the least costly resources to achieve the desired results.

Effectiveness relates to the extent to which the intervention has achieved (or is likely to achieve) its objectives, taking into account the perspectives of its beneficiaries. It assesses the contribution made (or expected to be made) to the immediate objectives.

Impact assesses positive and negative, primary and secondary long-term effects produced by an intervention directly or indirectly, intended or unintended.

Sustainability is conventionally seen as the continuation of benefits from a development intervention after major development assistance has been completed and donor funding has been withdrawn.
The detailed questions relating to each domain can be found in Annex 1. The specific objectives were to evaluate: a) the effectiveness and efficiency of targeting mechanisms; b) the effectiveness and efficiency of distribution mechanisms; c) the impact of the cash transfer programme on resilience and livelihoods of Palestine refugees; d) the risks involved in different distribution mechanisms; e) the relevance of different assistance mechanisms for beneficiaries’ needs; f) the coordination of different assistance mechanisms applied; g) the effectiveness of the emergency data module; i) the coordination of assistance provided by UNRWA Lebanon Field Office; j) the communication with beneficiaries; k) the workload of finance and RSS staff involved in the cash assistance process; and l) the sustainability of the interventions.

The impossibility of conducting household visits due to the conflict and logistic challenges prevented a proper verification of household situations and represents a limitation of the scope of this evaluation. Moreover, the evaluation team was restricted by the sensitivity of the topic (cash assistance) and no investigative nor in-depth quantitative questions could be asked in the short questionnaire.

Methodology

The evaluation was conducted by a mixed team of an external consultant with DIOS staff managing the process and providing quality assurance. The methodology involved the following:

- Information collected for the evaluation has been triangulated and verified using as many sources as possible;

- The data collection processes were carefully checked for bias and quality control was used throughout. Follow-up phone calls were made to check the accuracy of the data collected. All information collected was contextualized and biases were consistently accounted for during data analysis;

- Primary data: both quantitative (beneficiary survey) and qualitative (structured interviews with staff and private partners, and focus group discussions with beneficiaries); and

- Secondary data: review of documentation related to the emergency cash transfer programme and, in particular, RSS and Finance Department documents. A list of references is presented in Annex 2.

Beneficiary Survey

The full details of the beneficiary survey questions are provided in Annex 4. A sample size of 790 refugees was determined by using a confidence level of 95 percent to get results that reflect the target population as precisely as needed. A sub-sample of SHAP beneficiaries was included to get SHAP-specific information. The evaluation team remotely managed the entire survey process, contracting a senior lead researcher based in Damascus to conduct the surveys with the assistance of a number of researchers. Before data collection started, an SMS was sent to the telephone-interviews sample group to inform them about the upcoming phone call from one of the researchers and the purpose of the call. Field work was conducted from 15th March 2014 to 27th March 2014. The survey involved both in-person interviews and phone interviews. Four hundred and thirty respondents were interviewed by phone and 360 in face-to-face meetings by the research team.

Constraints Affecting Work on the Beneficiary Survey

As discussed above, the interviews with beneficiaries were conducted in person and by phone interviews. The five main challenges and how the evaluation team addressed them are described below.

First, interviews conducted face-to-face at UNRWA offices included a disproportionate number of people who are unhappy with the programme, because people visiting UNRWA offices are frequently there to complain about aspects of the cash distribution. Therefore, to reduce the impact of this bias, interviews were also conducted at Community and Training

27 In addition, in July 2014 the Evaluation Division conducted a study involving SHAP beneficiaries only.
Centres in addition to UNRWA offices.

Second, interviews conducted by phone are unlikely to reach all beneficiaries on the first try. In order to complete the required number of phone interviews, the evaluation team had to call 886 numbers, or an additional 486 calls, indicating a 45 percent success rate on the first attempt to contact phone interviewees. The team took into account that the most vulnerable might have been underrepresented in the sample.

Third, interviews conducted at UNRWA offices and Community Centres limited access to people with disabilities and the elderly. This was partially compensated through the focus groups and to provide an additional weight on the answers of those reached.

Fourth, the evaluation’s reliance on the SFO distribution lists has caused the evaluation to reflect on the SFO’s disproportionate focus on Damascus-based refugees. Ninety four percent of beneficiaries who collected the cash assistance in the first round of distribution in 2014 were located in Damascus, whereas only 80 percent of the total Palestine population is estimated to be in Damascus. To some extent the evaluation team addressed this in the design of phone interviews by proportionally sampling beneficiaries included in the SFO distribution lists.

Fifth, it was not possible to interview non-beneficiaries of the cash assistance due to the absence of contact information. The methodology therefore did not take comparative information into account.

Focus Group Discussions

Subsequent to the beneficiary survey, 20 focus group discussions were conducted to obtain additional information and details from UNRWA beneficiaries on the cash assistance targeting, distribution and communications. These focus group discussions were meant to confirm information and comments provided by the respondents interviewed in the survey. Ninety-nine beneficiaries (50 males and 49 females) of the cash assistance programme were interviewed in focus group discussions by the same team of researchers in SFO’s main office in Damascus on April 8th, 9th and 10th. Each session took approximately 1.5 hours. In addition two focus group discussions were held in Beirut on April 14th for SFO staff involved in the cash distribution system.

Structured Interviews

Data was also gathered from relevant stakeholders. These included bank staff, Al-Haram staff and SFO staff dealing with the actual distribution. The respondents provided information on the cash distribution mechanisms and other aspects of the programme. The evaluation team held interviews with other external donors based in Amman and Syria. Annex 5 gives a list of the persons interviewed during the course of this evaluation.

Mainstreaming Gender

The data was used to assess the extent to which gender equity dimensions were integrated into the intervention. Moreover the evaluation methodology included the use of an adequate sample that: is inclusive of both women and men from diverse stakeholder groups; ensures that data collection instruments allow for collection of disaggregated data; and ensures triangulation of data allowing different perspectives to be heard.

Specific challenges and issues faced by women (especially female heads of households, refugee women left without an UNRWA card, widows and elderly women) are addressed throughout the report and specifically in the effectiveness section.

28 It should be noted that the research team began to note issues with mobile phone communications on the third day they started the process of interviews. Hence, the initial success rate in mobile communications is probably lower than 45 percent, although there were also potential respondents who were too busy to undertake the survey. The main issues encountered were the following: wrong number; listed phone number belonged to other than the designated beneficiary; no answer; out of coverage due to lack of electricity or connectively caused by the conflict; disconnected phone number; the beneficiary listed was deceased (two cases were reported); listed name was unavailable; some numbers of female beneficiaries actually belonged to the husband or the son; and bad connections. The initial success rate is slightly lower if we restrict our focus to the SHAP beneficiaries.

relevance

Assessing the relevance of the Emergency Cash Assistance component of the Emergency Response Programme involved determining the relative merits of cash as opposed to food and non-food items, shelter, physical protection and vouchers. The key objectives, outputs and activities were also checked regarding their validity and consistency with the overall goal and intended impact of the Emergency Cash Assistance Programme.

Cash, in-kind aid distribution, vouchers and other types of assistance are often seen as either/or choices because of funding constraints. It is therefore necessary to establish when different assistance approaches are most appropriate.

The General Directorate for the European Commission Office on Humanitarian Aid (DG ECHO) uses four criteria to consider the distribution of cash or vouchers over in-kind aid (generally food). DG ECHO suggests cash or vouchers when: (a) markets are functioning; (b) markets are accessible; (c) the necessary commodities or services are available in sufficient quantity and quality on the local market; and (d) prices are not expected to rapidly increase.

Cash vs Food

Analysis done by the SFO Procurement and Logistics Department in 2011 determined that markets were functioning well enough to support a cash program, with SFO staff saying in interviews that they believed that food items were available across the country.

Further analysis has revealed that food availability varies by area. When this evaluation was conducted, food was reported to be available across the country, with some exceptions in Dera’a where 82 percent of respondents interviewed reported that food was difficult to obtain and in Damascus where 66 percent reported that food was difficult to obtain. The Yarmouk camp in Damascus has been besieged since December 2012 without reliable access to food. Further analysis showed that in Dera’a the limited food availability reported by respondents is attributed to higher prices for commodities. In fact, in the second quarter of 2013 the devaluation of the Syrian pound increased the prices of most goods, with fuel increasing by 70 percent and cooking gas by 150 percent during the same quarter. Prices have also risen due to increased fees and direct and indirect taxes imposed by the government as it tries to bridge the budget deficit. Inflation has affected beneficiaries who are facing higher food prices especially for goods that need transportation.30

The Syrian market situation is more volatile than initially believed. It is likely that some refugees can’t access the market, and as mentioned, some can’t afford food. It may already be the case that food security is compromised to the extent that a switch to in-kind support is justified based on the DG ECHO guidelines (especially in Dera’a). More analysis is needed to investigate food availability and affordability in the Damascus and Dera’a regions.

The determination of whether food or cash is the more relevant intervention for the Syrian context requires weighing the risks of economic distortion against the risks of market failure to Palestine refugees. Currently, information is not sufficient to make a robust decision. Accordingly, SFO should make it a priority to define when the markets are no longer working sufficiently well to meet programme outcomes. Markets should be monitored with regard to this risk trigger and a switch to food aid should be considered when, or if markets are degraded beyond the trigger point. This may be necessary already perhaps in the Dera’a and Damascus area.

Cash vs Vouchers

Vouchers are optimally employed in three situations: (a) if prices are forecast to rapidly increase; (b) if it is important to restrict [recipients] spending to meet project outcomes; and (c) if cash cannot be distributed safely.31

30 In addition, the evaluation team conducted a food availability and price analysis in June 2014. Based on the responses given by various people contacted in Syria, most of the food items consumed by households in Syria had significant price increases, with the exception of those products that are subsidized by the Government (sugar and rice).

None of these conditions are evident to the extent that they justify the use of vouchers in the Syrian context. In regards to the first factor, inflation is known to be high in Syria, but as yet it has not crossed the 50 percent inflation cut off, instead rates dropped in the early part of 2014 to less than 15 percent according to Syrian government sources.\(^{32}\) Nor is there any need to restrict the spending of beneficiaries. The expenditure analysis found people are spending the cash on basic needs, primarily food and rent, followed by healthcare related expenses.\(^{33}\) Finally, there is only a low demonstrated risk relevant to the cash distribution.\(^{34}\)

Moreover, voucher programs have a unique set of disadvantages. Primarily the added expense and difficulty of establishing relationships with suppliers, the risk of the use of counterfeit vouchers and the limitations placed on individuals’ choice.

Cash is more widely accepted than vouchers and therefore preferable if the above conditions do not exist. As such, vouchers present little benefit over cash at this stage, however this may change if the rate of inflation increases to more than 50 percent. This should be monitored accordingly.

### Cash vs Non-Food Items

Palestine refugees strongly prefer cash assistance over food or non-food items (95 percent of surveyed beneficiaries preferred cash to food and non-food items), with women showing a greater preference for cash than men. Women in the North had the strongest preference for cash. Beneficiaries expressed concerns about both food and non-food items. Beneficiaries commented that UNRWA-distributed foods are not of good quality, are available only in distant locations, and cost families a working day to obtain. Non-food items were perceived to be unfairly distributed to those not displaced.

The overwhelming sentiment of beneficiaries interviewed in the survey for this evaluation was, “If we had the money, we would buy the items we need.” As noted during focus group discussions, cash is easier to carry than food. Food has to be carried back from the distribution site and is difficult to carry when people are being displaced, as has been the case with the majority of survey respondents in Syria. This has been particularly problematic for elderly recipients.

The use of cash in emergency situations is supported in UNRWA with an earlier study commissioned by RSSD in 2009 concluding that the focus of the UNRWA’s assistance in this emergency situation should be on cash rather than food and non-food items.\(^{35}\)

### Validity of Overall Objectives

The absence of a comprehensive programme document and logframe for the Emergency Cash Assistance Programme, made it difficult for the evaluation team to reconstruct the logic behind the intervention, to understand the causal linkages and to determine the attribution of activities and inputs to the achievement of the intended impacts and effects. Monitoring and documenting lesson learned was not done. Nevertheless these are necessary practices to guide implementation and ensure that existing knowledge and consolidated lessons learned are incorporated into future programming.

### Findings

**Finding 1:** Cash assistance for Palestine refugees in Syria is an appropriate intervention to address beneficiary’s primary needs of food, shelter and health care, given the overall availability of food in the country and refugees’ diverse needs. Exceptions are reported in Dera’a where food is more difficult to obtain.

**Finding 2:** The programme lacks a unique programme document and logframe with clearly stated objectives, outputs, intended impacts and relative measurable indicators to ensure that the overall goal and intended impact of the overall Emergency Cash Assistance Component of the Emergency Response Programme are achieved.

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32 http://www.tradingeconomics.com/syria/inflation-cpi

33 The results of the expenditure analysis are covered extensively in the Impact section.

34 This is covered in more depth in the risk section under Efficiency.

Recommendations

Recommendation 1: The Emergency Cash Assistance component should continue and be a priority for fundraising.

Recommendation 2: SFO should continuously monitor the availability of food in markets.

Recommendation 3: The next Emergency Response Programme document should include clear outputs, outcomes and impact for the Cash Assistance Component including indicators and ways to measure these.

Efficiency

Efficiency occurs when the proposed aid uses the least costly resources to achieve the desired results. In the Syrian context, this means looking at the efficiency of targeting and distribution mechanisms and whether these can be improved. The efficiency analysis focuses on assessing whether the Syria Emergency Cash Assistance component of the Emergency Response Programme is implemented in the most efficient and timely way compared to alternatives. The analysis focuses also on the risks involved in using different distribution mechanisms, including the risks of double-dipping. The evaluation also examined the workload of RSS and Finance staff involved in the cash assistance process and internal and external coordination with other humanitarian actors and with the Lebanon Field Office (LFO).

Targeting

In terms of efficiency, the current quasi-universal targeting mechanism did not require additional staff, since staff is not employed to conduct verification visits allowing for faster and cheaper implementation of the emergency cash assistance. This approach is cost efficient and is considered good practice because, in complex emergency situations, targeting is initially a lower priority than timely and cost efficient assistance. A more extensive analysis of targeting is reported under Effectiveness.

Cash vs Food Distribution

The procurement of the main food items by UNRWA is substantially cheaper than the prices Palestine refugees pay within Syria. Hence it is more efficient from UNRWA’s perspective (in terms of cost per calorie that gets to refugees) to procure and deliver food than it is to give cash and rely on refugees to meet there calorific needs independently. For example one kilo of rice costs roughly three times less for UNRWA to provide than for the refugee to buy from the market. However, as observed in the expenditure analysis, food distribution alone does not effectively and fully address refugees’ needs. Rent is the beneficiaries’ primary concern with food a close second and health a more distant third. Moreover the benefits of flexibility, limited market distortion and beneficiary preference support the prioritisation of the cash program.

Cash Distribution Mechanisms

The distribution mechanisms mobilize and deliver cash to over 400,000 beneficiaries through private partnerships with two banks in Damascus (one with branches in the Central region as well), a money transfer company in all four operational regions and two distribution points at UNRWA offices in Halbouni and the main Syria Field Office in Mezzeh. The two banks, Al Baraka and Banque Bemo Saudi Fransi, each have five branches in operation which are located mainly in Damascus. Al-Haram, the money transfer company, has ten branches in operation spread out across Syria, even in areas such as Dera’a and Hama.

UNRWA Costs

A detailed cost-efficiency analysis can be found in

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36 Evaluation of Development Programmes - OECD.
37 The workload of staff and coordination is described in the Sustainability and the Effectiveness sections respectively.
38 This analysis was based on cost data and misses hidden costs such as food losses. Also it does not assess the programmes’ efficiency relative to time and the efficiency of beneficiaries collecting food.
40 As of July 2014, in the second round of distribution in 2014, 407,848 persons received cash assistance. Syria Regional Crisis Response Update 77.
Annex 6. UNRWA’s costs related to each of the distribution mechanisms used during the first round varies from USD 1.61 to USD 6.70 per transaction, equal to 0.69 percent to 2.57 percent of the total cash provided to each cash recipient.

Table 1: Comparison of Distribution Efficiency

<table>
<thead>
<tr>
<th>Distribution Mechanism</th>
<th>Costs incurred per transaction ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Al-Haram</td>
<td>1.61</td>
</tr>
<tr>
<td>Money Transfer Company</td>
<td>2.98</td>
</tr>
<tr>
<td>Al Baraka Bank</td>
<td>2.16</td>
</tr>
<tr>
<td>BBSF Bank</td>
<td>3.2</td>
</tr>
<tr>
<td>Damascus Training Centre</td>
<td>6.67</td>
</tr>
<tr>
<td>Damascus Area Office</td>
<td>1.73</td>
</tr>
<tr>
<td>ATM cards</td>
<td></td>
</tr>
</tbody>
</table>

*Source: Evaluation team analysis April 2014*

The efficiency of all distribution mechanisms critically relies on the quality of the database of beneficiaries. While finance staff likes the risk of unreliable beneficiary data primarily to ATM cards this risk is affecting all distribution mechanisms. SFO staff believes that the risk of an ATM card being lost or stolen is greater than that of cash being lost or stolen. With ATM cards UNRWA does not confirm the identity of the user as banks and Al Haram do every round. However, currently there is no process using banks or Al Haram to update the registration procedures either, as this is done in UNRWA offices. ATM cards were previously used for SHAP beneficiaries whereas UNRWA is now relying exclusively on Al-Haram for this sub group of beneficiaries. Only a small caseload of Iraqi Palestine refugees continues to receive cash assistance through the ATMs under a very specific project, which is not included in the scope of this work.

Al-Haram provides its own security and beneficiaries are identified before receiving cash. It is the cheapest and can handle high volumes of beneficiaries.

**Beneficiary Cost**

Just as UNRWA incurs costs in distributing cash, beneficiaries also incur both monetary and time costs in the process of collecting the cash. Almost 49 percent of the beneficiaries interviewed reported spending 100-500 Syrian pounds on transportation to collect the cash assistance, equivalent to approximately one to three USD$2. Transportation costs were particularly significant for beneficiaries who had moved, who lived in a village far from the outlet (often the case in Dera’a) or had to make repeat visits to the distribution site. Transportation costs generally equalled one to two percent of the overall cash received per family (two to four percent if two visits are made). Beneficiaries were particularly concerned about rising transportation costs, especially when multiple trips had to be made. Some beneficiaries had to make multiple trips...
because the outlet was not prepared for the volume of beneficiaries on a designated cash distribution day, or beneficiaries had to update their registration information in order to collect the cash and therefore a second visit had to be made. These issues were most common in Dera’a. Similar situations can arise if the ATM’s are not working.

Additionally, due to the delays in updating the refugee information in the database, beneficiaries are often listed in locations where they were previously residing. Updating this information often requires several trips to UNRWA offices and these changes are only reflected in the subsequent distribution round. This means that beneficiaries miss a round of assistance when they are attempting to update their information. Furthermore, some beneficiaries have to spend funds to arrange for child care or leave children unattended for a long time while collecting cash or updating their information. The concern about long distance travel in uncertain and insecure times remains a constant demoralizing factor for the refugees.

Beneficiaries are not aware of the amount of cash they are entitled to receive and this increases the risk of embezzlement and creates confusion among the cash recipients. To minimize these issues, UNRWA staff should be present and easily recognizable at the distribution centres and the amount should be communicated before the distribution.

**Risks**

Cost analysis must be balanced with security concerns and obstacles caused by the conflict, especially as these pertain to difficulties accessing the target population. The efficiency analysis takes into account that all the distribution mechanisms used in a cash transfer programme carry risks of fraud and bribes. In the beneficiary survey, 8 percent of beneficiaries said that they had been mistreated during the cash assistance process, while 3 percent admitted being asked for a bribe. According to the focus group discussions, the bribe was solicited by officials located in some of the distribution centres in return for a better place in the line or a guarantee of receiving the funds the same day.

Banks and cash transfer outlets, UNRWA office distribution and ATM distribution each carry distinct risks. Banks and Al-Haram use their normal security processes in handling cash. However, the bank managers and the clerks were concerned about having too many beneficiaries show up at the same time, and seemingly influential beneficiaries asking to advance to the front of the line. Banks and Al-Haram are providing their own guards and not many instances of theft have been reported thus far. Nevertheless, this risk has to be constantly monitored by SFO. According to RSSP staff, other risks are the closing of bank outlets temporarily or permanently and the banks suspending or not renewing their contracts with UNRWA. Al Baraka Bank closed two branches for security reasons. Syria Overseas Bank was contracted in 2013 and suspended operations in 2014 for security reasons.

UNRWA assumes risk during cash distribution at office facilities because cash is not insured by UNRWA, leaving UNRWA open to losses in case of theft during cash distribution and transport. Banks, on the other hand, have insurance policies that cover cash distributed on behalf of UNRWA. The advantage of conducting direct distribution at UNRWA offices is that distribution can serve as an opportunity to properly verify and update refugee information since registration staff is present at offices. Al-Haram and the banks only do distributions using lists issued by UNRWA, and these lists are not updated because of limited opportunities for staff/beneficiary interaction. Since some beneficiaries have difficulty collecting their cash on the designated day, the regular four annual rounds of cash distribution are supplemented by subsequent distribution lists covering absentees and other modifications from the rounds. According to RSSD and finance staff, this has increased the number of beneficiaries who collected their cash, as described in the Effectiveness Section.

The ATM cards do not enable modifications of the refugees’ information due to the absence of interaction with UNRWA staff and carry additional risks such as loss and database malfunction, which have been described already. Replacing ATM cards might be time consuming and refugees might miss a distribution round.
because of this.

Another potential risk present during cash distribution is that, due to the differences in family sizes, the amount distributed varies amongst beneficiaries and cash recipients are not aware of how much they are entitled to receive in each distribution round. Beneficiaries’ ignorance might lead to money being stolen by the distribution staff at the different outlets. Beneficiaries reported that they could not easily recognize UNRWA staff at each distribution centre, which made it hard for them to report issues immediately to UNRWA.

The risk of double-dipping from beneficiaries was identified as a concern by staff. However, having an up-to-date supplementary database of actual cash assistance paid in the Finance Department provided an extra control of distribution lists and the risk of double-dipping was minimized in the last distribution rounds.

DIOS Assurance and Advisory Services Division, while conducting the cost-efficiency analysis for this Cash Assistance Programme, gathered evidence on the risks mentioned above and will incorporate them into a risk assessment of the Syria emergency operations. The risk assessment will be used to produce an audit plan of assignments, which may cover the risk area identified.43

**Internal Controls**

DIOS Assurance and Advisory Services Division found that some controls were missing from an internal and external perspective. While the SFO finance team put some controls in place to ensure that the list of eligible Palestine refugees received their emergency cash assistance entitlements properly, RRS could improve its own controls.

Nevertheless the verification process adopted by the Finance Department, which consists of calling a few beneficiaries to enquire whether they received their emergency cash assistance or not, is done after the fact and not in real time. Therefore, the approach is more a reactive one than a proactive one, which doesn’t give SFO finance staff a chance to react until the next distribution round occurs.

In other development organizations44, cash-based responses are usually managed in a distinct unit of the organization that follows standard programme guidelines, assessment guidelines, financial management protocols, contingency plans, policies and operating procedures.45 The findings from the interviews with SFO staff indicate that these guidelines are not well developed and implemented. These are being implemented during the period this evaluation was under draft.

The area of complaint management seems to be particularly challenging and time-consuming. SFO staff is required to deal with the huge number of refugees who report to the offices asking about assistance and needing to update their records. This is perceived as very disruptive to daily operations and the staff lacks a systematic approach to dealing with beneficiaries complaints.

**Findings**

**Finding 3:** The current SFO targeting approach, which is not based on poverty levels, is cost-efficient compared to implementing needs-based targeting.

**Finding 4:** Cash is distributed through a number of mechanisms with transaction costs ranging from 0.64 percent to 2.57 percent of the amount distributed per person.46 Overall, this is cost-efficient as compared to food distribution and to other similar cash transfer programmes implemented in emergency contexts.47 However the distribution methods vary in efficiency. From

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43 DIOS Assurance and Advisory Services Division, Advisory Report, Syria Emergency Cash Assistance Programme – DIOS AAS Support to the Evaluation Division, April 2014.


45 Op. cit., Harvey and Bailey, p.120

46 This percentage refers to the proportion of the administrative costs on the overall value of the cash transfer.

47 For a comparative cost-efficiency analysis, see: “A guide to calculating the cost of delivering cash transfers in humanitarian emergencies, with reference to case studies in Kenya and Somalia” (ODI June 2014). This study reports administrative cost of cash transfer programmes ranging from 11 percent to 60 percent of the amounts distributed (case studies included Oxfam Nairobi Urban Livelihoods and Social Protection Programme, Concern Worldwide Unconditional Cash Transfers in Somalia among others - table page 28).
Evaluation of the Cash Assistance Component of the Syria ERP | UNRWA

both a cost efficiency and risk analysis perspective, distribution at UNRWA offices is less efficient than other mechanisms.

Finding 5: The Al-Haram outlet in Dera’a was not prepared for the volume of beneficiaries on designated cash distribution days and beneficiaries had to make multiple trips in order to get the cash or to update their registration information.

Finding 6: Based upon SFO and beneficiary reports, fraud and theft do not appear to be frequent occurrences in the Emergency Cash Assistance Component. However, each distribution mechanism carries risks. In particular cash distributed at the UNRWA offices is not insured by UNRWA. The current standard operating procedures do not seem to mitigate these risks.

Finding 7: Internal controls of the cash delivery process are weak.

Recommendations

Recommendation 4: UNRWA should minimize cash distribution at its offices and re-direct beneficiaries currently collecting cash at SFO offices to Al-Haram or the banks. The staff that is currently handling distribution at UNRWA offices should be placed at Al-Haram outlets and at the banks on distribution days to support the distribution process. UNRWA staff should be easily identifiable during distribution.

Recommendation 5: Once the Emergency Module is fully operationalized and more reliable beneficiary information is available, SFO should re-examine its options regarding distribution mechanisms, taking into consideration that ATMs are the most preferred mechanism by beneficiaries. In particular SFO should base the decision on a clear estimation of the transaction cost, the ability to verify funds disbursed, scale of distribution, geographic coverage and functionality of ATM machines and banks in areas of operation and the risks associated with using ATM versus Al-Haram and the banks.

Recommendation 6: UNRWA should limit the number of people according to the capacity that the money transfer outlets can handle per day. This would avoid overcrowding and would avoid beneficiaries having to visit the outlets multiple times incurring high transportation costs.

Recommendation 7: Standard operating procedures for dealing with risks need to be developed, especially in terms of verifying beneficiary identification, establishing complaints mechanisms, dealing with recipients delegating others to collect for them and ensuring secure cash management. SMS communication with beneficiaries should detail the cash transfer amount to be distributed per person.

Recommendation 8: The database needs to be updated with information collected by staff during the distribution in Al Haram and Banks, as well as through outreach to those not currently on the distribution list.

effectiveness

Effectiveness is concerned with the extent to which the Cash Assistance Component of the Emergency Response Programme attains its objectives. SFO is mostly concerned with the effectiveness of the cash to assist beneficiaries with regard to the targeting and distribution mechanisms and, in particular, whether these mechanisms are effective in identifying/targeting and serving the relatively poorer first and foremost. Moreover effectiveness addresses the questions whether the targeting and distribution mechanisms chosen are appropriate in the context of the emergency, how effective the programme is in comparison with possible alternative interventions and in relation to different distribution modalities. Communications with beneficiaries were assessed in terms of effectiveness, timeliness and reliability. The effectiveness of the emergency data module communicating with Palestine refugees and in dealing with movements of Palestine refugees.

Targeting

Effectiveness in the targeting mechanism usually considers two types of errors: providing assistance to food secure beneficiaries (inclusion error or leakage error) and not providing...
assistance to the food insecure (exclusion or under-coverage error). In the Syrian context, UNRWA focuses on minimizing exclusion error. The decision to relax the eligibility criteria and move to quasi-blanket coverage is thus considered effective. However, UNRWA is failing to reach those vulnerable refugees with whom no communication can be established. The data collected from SHAP beneficiaries confirmed that beneficiaries skipped some distribution rounds because they were not informed by UNRWA of the distribution.

Figure 2: Type of Disability

Disabilities

- physical disability
- mental disability
- other serious illness

Source: Evaluation team analysis, April 2014

With the exception of the SHAP-registered beneficiaries based on a list compiled in 2011, beneficiaries must visit SFO offices where a social worker files the cash disbursement application, but the applicant has no way to verify if their application was actually filed or not. The application can be very difficult for elderly people, orphans and those with special needs. This last category made up 26 percent of respondents in the beneficiary survey. Beneficiaries cannot delegate authority for cash pickup, which was reported as a serious inconvenience especially by the elderly who cannot delegate cash receipt to their more able relatives. Orphans cannot access their cash since recipients under the age of 18 are barred access. These delegation issues limit UNRWA’s ability to target vulnerable groups which are gaps in the programme’s effectiveness and require immediate action from UNRWA. An outreach campaign combined with constant assessment of the geographical trends among ‘missing beneficiaries’ should be introduced to increase the success rate of the programme.

SFO currently has limited capacity to address errors in effective targeting because beneficiaries don’t have a reliable way to report these issues. The focus group discussions and survey responses revealed that the complaints process is problematic for beneficiaries. Refugees reported being informed that they would receive a follow-up SMS within one week of their complaint. Some focus group discussion participants revealed that this did not happen. Aleppo and other remote areas have experienced a delay in payments because of security and access restrictions. An appeals system has been developed and the appeals are being responded to better, according to the Field Office. It was difficult for refugees to understand that the process of updating their information takes time and that they themselves have to get their information updated because the emergency system currently operating in Syria does not reflect the changes automatically.

This information gap as well as the difficulty for beneficiaries to approach UNRWA staff to report challenges in accessing the cash assistance would be reduced with the introduction of a complaint robust mechanism such as a hotline.

Gender - Vulnerable Groups

The special needs of vulnerable groups like women and children in conflict areas are not addressed comprehensively under this intervention. These groups seem to be the most affected by the crisis, according to both cash recipients and the social workers and make up a large part of the beneficiary population. Six percent of the families surveyed had pregnant family members and 12 percent of respondents had children age 0-5. According to RSSP staff, beneficiary women are facing many challenges. Women often lose their accommodation when the head of the family has been killed or detained, experience domestic violence and engage in early marriage. Gender-based violence has increased during the course of the conflict. In addition, the
situation of women is particularly worrying when they are left without the family registration card that qualifies them for UNRWA assistance. Not having the family registration card causes delays in getting UNRWA financial assistance. The problems listed have been reported by cash recipients and by the social workers engaged in direct observation during the timeframe of this evaluation.

The number of female-headed households is expected to rise significantly because of the conflict. UNRWA is not providing comprehensive assistance to address the specific needs of this population because of other urgent issues and priorities. The Education, Health and RSS Departments are addressing the challenges facing women. The SFO staff has trained social workers on how to handle these challenges and how to deal with the affected refugees. However, UNRWA is still developing a method for providing this type of assistance and financial resources remain constrained.

**Expense Analysis**

Thirty-eight percent of the beneficiaries surveyed reported that food was the greatest expense during the summer of 2013, followed by 37 percent of the respondents who said rent and 13 percent who said health-related expenses. For the post-summer 2013 cash distribution: 33 percent reported food as the largest expense; 38 percent reported rent and 14 percent reported health-related items.\(^{49}\) Food is considered slightly more important by beneficiaries in the south as compared to respondents in other areas. This requires further qualitative analysis to explore the links with the overall greater vulnerability and challenges reported in the southern areas.

Ninety percent of respondents said that the assistance was useful for their families in the summer of 2013. Thirty-one percent said it was very useful and 59 percent said somewhat useful.

After the summer of 2013, beneficiaries reported that the usefulness of the cash assistance increased. For the disbursement round that took place after the summer period, we observed a 7 percent increase in respondents who said that the assistance was useful. This could be explained by the increasingly aggravating conditions refugees face as the conflict continues.

With regards to expenditures for non-essential items, the responses gathered through the beneficiaries survey show that very few reported spending money on other expenses, such as tobacco, rather than food, rent and health.

**Distribution Mechanisms**

The evaluation assessed the effectiveness of the three different distribution mechanisms adopted by SFO: commercial banks, the money transfer agency and physical distribution by UNRWA staff. Effectiveness of the ATM cards could not be measured directly (the regression coefficient is high and positive). However, rent expenditures have a smaller coefficient compared to food: if rent expenditures increase, the utility of the cash assistance programme increases much less (by a magnitude of five instead of ten). But, renters are still getting more utility from the programme than families living in their own home. Also unsurprisingly, if transport expenses increase, the utility given to the programme decreases (the regression coefficient is negative and significant).

\(^{49}\) A logistical regression was undertaken by the evaluation team, which showed that where food is more important to a family as shown through a larger expenditure, then that family places more value on the utility of the cash assistance programme (the regression coefficient is high and positive).
assessed in this study due to the fact that UNRWA stopped distributing cash through ATM cards in early 2014 and very few beneficiaries reported receiving cash through debit cards.

Respondents were generally happier with the money transfer company than with the banks illustrated in Figure 4. A possible reason for this is the money transfer company’s diverse geographical presence, its flexibility in meeting client needs due to their online connectivity and the fact that clients can access funds at any branch regardless of where it is.

Seventy-six percent of survey respondents received the cash assistance in the summer of 2013 compared to 87 percent who received it in the second cash distribution round in 2013, see Figure 5.\(^{50}\) By 16 April 2014, at the end of the first distribution round in 2014, UNRWA was able to distribute emergency cash assistance to 91,437 families out of 94,492 registered, reaching 97 percent of those beneficiaries identified. On average, each family received slightly less than USD 245 during the first distribution round of 2014. The higher delivery rates are reported for Bemo and Al-Baraka banks, followed by Al-Haram.\(^{51}\)

Figure 4: Satisfaction with Distribution Mechanism

By 16 April 2014, at the end of the first distribution round in 2014, UNRWA was able to distribute emergency cash assistance to 91,437 families out of 94,492 registered, reaching 97 percent of those beneficiaries identified. On average, each family received slightly less than USD 245 during the first distribution round of 2014. The higher delivery rates are reported for Bemo and Al-Baraka banks, followed by Al-Haram.\(^{51}\)

Most areas use a combination of banks and the money transfer agency. The exception is Dera’a, where the money transfer agency is used exclusively.\(^{52}\) Beneficiaries reported satisfaction with the distribution modalities in all areas except Dera’a. The focus group discussions revealed that the single Al-Haram outlet is located far from residential locations, is located in a conflict area and is only open for a few hours each day. All of these issues annoy beneficiaries having to deal with Al-Haram outlets.

Overall, beneficiaries are positive in that almost 78 percent of those interviewed are satisfied with their means of receiving the cash assistance. There are some issues that are common for the remaining 22 percent as confirmed through the focus group discussions. These issues include delays in getting the cash, crowding at the distribution centres resulting in loss of a turn on the specified collection day, and the lack of a delegation mechanism for collection of the cash assistance to other family members. Beneficiaries face problems if they miss the pre-specified distribution date at the banks and outlets. Missing the distribution is usually attributable to delays in travel, non-receipt of the SMS informing them about the delivery date or overcrowding at the outlet. The chances of subsequently obtaining the funds during the initial distribution round were very low. This situation was mitigated in subsequent distribution rounds where a given distribution now had a longer window to allow

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\(^{50}\) If the two rounds are considered together, 97 percent received the cash in at least one of the two rounds.  
\(^{51}\) First Round Distribution Report, SFO RSS, April 2014.  
\(^{52}\) It was noted by the survey research team that more recently (after completion of the evaluation fact-finding phase), UNRWA has begun to use additional outlets in Dera’a for cash distribution.
beneficiaries to come back and get their cash. These issues resulted in frequent complaint visits to SFO offices that entail even more travel and childcare costs for the refugees, as discussed in the efficiency section of this report. Recommendation 6 in the Efficiency section would potentially address this issue.

Communication

An SMS message is used to communicate with the majority of beneficiaries regarding cash disbursements. Seventy-four percent of all beneficiaries surveyed, including those interviewed by phone, were satisfied with the mode of communications regarding cash disbursements. The remaining 26 percent have bad or no mobile network coverage, electricity shortages resulting in uncharged mobile phones therefore, lost opportunities to claim their funds. As mentioned in the methodology section, there was a bias in collecting this information because interviews conducted by phone are likely to show higher satisfaction towards SMS communication, since the fact that the survey team was able to reach them by phone demonstrates that network connectivity doesn’t represent a major concern for this group. Of those interviewed in person, 58 percent were satisfied, compared with 74 percent of those interviewed by phone. This result reflects the aforementioned bias.

Some phone numbers are out-dated and do not always lead directly to the beneficiary as listed on the distribution lists at UNRWA offices and other SFO installations. Word of mouth is therefore crucial to keeping beneficiaries informed about cash distributions. Distribution lists at UNRWA offices are often in English. Advertisement through a Facebook page has been used relatively effectively.

The lowest satisfaction towards the communication mechanisms used is in Dera’a (equal to 22 percent compared with 79 percent in Damascus). In addition, it seems that respondents in Hama, Homs and Latakia (Central region) are not receiving SMS messages according to the survey research team, although these locations have connectivity. The network connectivity issue was corroborated by the survey research team. As mentioned in the Methodology section, in order to complete their requirement of 400 phone interviews, the team had to make an additional 486 calls, indicating that less than half of households that have phone contact details could easily reached by phone. For those without phone information the percentage will be even lower.

In addition to communication through SMS, beneficiary lists are posted outside of the Damascus UNRWA offices and the Al-Haram outlets because SFO staff is well aware of connectivity issues and mitigate these issues by physically posting the lists. However, discussions with beneficiaries and structured interviews with bank staff and social workers showed that since these lists are in English rather than Arabic, they are difficult for many beneficiaries to understand. Issuing lists in Arabic with full names of beneficiaries however, might raise security concerns. In the current conflict situation and political context, it might be sensitive for Palestine refugees to be listed publicly. To overcome this, the list should report registration numbers instead of names, see Recommendation 11.

According to RSSP staff, both UNRWA and the refugees face the following challenges which affect operations and communications: movement restrictions; no access to high risk areas; weak internet and phone connectivity that negatively affects the online communications and infrequent refugee database updates. SFO staff suggested that other communications modalities be used for distribution updates such as publishing the distribution lists on both UNRWA and General Administration for Palestine Arab Refugees (GAPAR) premises.\textsuperscript{54}

Emergency Data Module and Coordination

According to interviews with SFO and LFO staff, the two fields continue to operate their programming for Palestine refugees in relative isolation. The process of data transfer from the SFO module into the agency-wide emergency module is still ongoing. The introduction of the

\textsuperscript{53} Discovered by the Evaluation Team during its phone research.

\textsuperscript{54} GAPAR is a Department of the Ministry of Labour and Social Affairs, Government of the Syrian Arab Republic.
emergency module in Lebanon helped UNRWA to detect 800 cases of double-dipping (refugees getting cash assistance both from an outlet in Syria and from another outlet in Lebanon) in the third round of 2013 cash distribution. RSSP identified these cases and a deduction was made from the next round for those families. The incidence of double dipping was severely restricted through the imposition of a 15-day residency rule in Lebanon by UNRWA. There were some complaints raised in the focus group discussions and surveys that LFO is providing a special rental allowance. If LFO is perceived to be providing better assistance than SFO, refugees may be encouraged to travel en masse to Lebanon.

It is expected that the new emergency module system will be introduced by SFO in 2015. This should facilitate better management of beneficiary information and enhanced tracking of refugee movements across borders. Interviews with RSSD/HQ and RSSP/SPO staff confirmed that the emergency module has a key role in ensuring effectiveness and coordination of the programme. Not having the right refugee information is a significant risk, especially when there is no direct control of the cash distribution lists by the banks and the money transfer company as they get these directly from UNRWA. If refugees are registered with incorrect information (e.g. too many family members or too few family members), the cash assistance will be paid through the bank or the transfer company as per the distribution list, with a risk of beneficiary over-payment or underpayment. The Finance staff noted that modifications to refugee information are not always registered in the refugee database in the subsequent distribution list(s). As mentioned, the suggestion of placing additional UNRWA staff at the outlets would improve the process of updating registration information in the database.

Coordination between UNRWA and the United Nations High Commission for Refugees (UNHCR) operations has been confirmed through interviews with SFO staff and UNHCR staff both in Damascus and in Amman. Since 2013 UNHCR has been providing cash assistance to Syrian Refugees, complementing the assistance they received from UNRWA. UNHCR staff reported that Palestine refugees living in shelters close to the UNHCR office in Damascus are approaching UNHCR with concerns related to their entitlements and because of delays in receiving the cash from UNRWA. SFO would need to follow up on these cases with UNHCR.

Findings

Finding 8: The current targeting mechanism does not consider vulnerability criteria (giving “almost blanket coverage”) and provides the same amount of cash assistance to all recipients displaced or in conflict areas (“one size fits all”). It is effective in reaching the majority of the refugee population. However the needs of female-headed families, widows, registered refugees missing their UNRWA registration card, orphan children, families with disabled members and non-home owners are not specifically addressed.

Finding 9: The intervention (cash assistance) is effective overall: beneficiaries are using cash to fulfil essential needs and cash is perceived to be very useful. The money is mostly used for paying rent, buying food and covering health related expenses, not for unessential items. The distribution modalities appear to be effective in terms of delivery rate (97.7 percent of families received cash in distribution Round 1 in 2014) and beneficiary satisfaction. Delivery rates are lower outside of Damascus. Providing cash assistance to the remote Dera’a area requires particular consideration due to challenges faced by the beneficiaries accessing the cash in that unsafe area where the outlet is located.

Finding 10: The communication systems are weak. Beneficiaries with phone access were satisfied with the UNRWA SMS communication, but others less so. The mix of different methods however seems to allow UNRWA to reach most beneficiaries.

Finding 11: SFO does not have an adequate system to manage complaints from beneficiaries.

Finding 12: Coordination between SFO and LFO is of concern, as the two fields are working with little interaction among staff involved in the database management.
Recommendations

Recommendation 9: UNRWA finance staff should keep track of the beneficiaries who are not collecting the cash during the distribution period and periodically assess if there are geographical trends among these beneficiaries. SFO should then design an outreach campaign to reach those beneficiaries who are at risk of not collecting the cash on the designated days. UNRWA needs to hire additional staff who will undertake periodic visits to the areas where low collection rates are reported. In the field, these staff members will assess the reasons for poor attendance and inform beneficiaries of the upcoming distributions.

Recommendation 10: The distribution lists of beneficiaries should be posted in Arabic rather than in English. Beneficiary registration numbers rather than names should be used to limit the public visibility of cash recipients. These lists should be posted in SFO installations to complement the SMS messages.

Recommendation 11: SFO should strengthen its capacity to address beneficiary complaints in order to improve service quality. SFO, similar to other humanitarian agencies, should establish a hotline to assist beneficiaries by guiding them through information update processes and helping them to collect cash if they face any problems. This should be in addition to the Facebook page and the already existing complaints mechanisms. The hotline would avoid unnecessary trips to the distribution centres, would reduce the transaction costs and make the programme more cost-efficient for beneficiaries. This recommendation, as does Recommendation 9, has implications for staffing. A dedicated team would need to be hired to manage the hotline.

Recommendation 12: It is recommended that SFO and LFO emergency response staff be clearly identified to their counterparts, and communicate regularly with each other.

Impact

Impact assesses changes in the well-being of individuals, households and communities that can be attributed to a particular project, programme or policy. In an emergency context impact is defined as the contribution the programme is making to maintain a level of resilience and to help refugees endure through the crisis. In this evaluation, impact analysis means looking at the use of cash by the beneficiaries and the impact of the cash, especially on food intake by different groups of beneficiaries. The impact analysis assesses potential unintended effects of the programme. As it was not possible to establish a control group, the impact was assessed using the information of beneficiaries on the use of cash and the hypothetical absence of the assistance.

The flexibility that cash assistance provides allows a single aid intervention to have multiple areas of potential impact.55 This evaluation has measured impact by looking at the use of the cash provided (expenditure analysis; reported in the effectiveness section) as well as the food intake as a proxy for food security. The survey included several questions related to meal frequency, which served as a proxy for the well-being and resilience of the family during the crisis. Full details of the questionnaire are reported in Annex 4 of this report. The impact analysis was supplemented by additional data collection which specifically targeted SHAP beneficiaries.

Food Intake Analysis

Questions about child nutrition were included in the beneficiary survey as a proxy for the well-being and resilience of the family during this crisis. The survey results show that 44 percent of children in the families interviewed had one-two meals the day before the survey and that 65 percent of the children had not eaten any meat in a meal in the last seven days. Looking at children’s food intake by geographical region, meals containing meat are most available in the central and north areas and least available in Damascus. In 71 percent of the families interviewed, children did not skip the evening meal in the past week. The data on food intake demonstrates that most Palestine refugees are able to meet the minimum calorific intake for

their children. From discussions it can be assumed that the frequency of meals per day has not significantly changed for children.

Looking at specific groups of beneficiaries, families who are renting houses are more likely to have children who skip more than two meals per week (55 percent) as compared to families in other housing arrangements. This percentage is also higher in female headed households, where almost 75 percent of children skip two or more meals per week. Female-headed households are more food insecure and more vulnerable to shock than other households. This difference is more pronounced in Damascus than in other areas of the country.

The data collected on child food intake shows that the beneficiaries are able to ensure a minimum daily calorie intake with the help of the cash assistance. The food intake analysis, combined with the expense analysis reported in the previous section indicates that Palestine refugees are using the cash to fulfill their basic needs (food, rent and health expenses) demonstrating that cash is truly given to people that need it.

Healthcare seems to be the most pressing concern for SHAP beneficiaries as compared for beneficiaries of the emergency cash assistance. Those over the age of 60 reported that no money was available to them except for the money they received from UNRWA. They reported relying entirely on UNRWA food baskets and cash transfers to fulfil their needs, which were mainly medicine for sick family members. Many beneficiaries reported having mental illnesses, diabetes, anaemia, cardiac problems and injuries.

Findings

Finding 13: The impact of the cash assistance on Palestine refugees is positive. The cash is helping beneficiaries replace lost livelihoods, manage their basic needs and survive the current crisis. The number of meals per day per person remains acceptable and in the majority of households these meals are able to ensure minimum calorific intake for children.

Finding 14: The SHAP beneficiary sub-group are spending most of the cash received on health related expenses, confirming their specific vulnerability.

sustainability

Sustainability in the development context is defined as the continuation of benefits from a development intervention after major development assistance has been completed and donor funding has been withdrawn. In the emergency context this is typically not applicable because beneficiaries will require continuous support until the end of the emergency. However, humanitarian interventions can contribute to developments in the future life of beneficiaries in several ways. In evaluating the Syria Emergency Cash Assistance Component of the Emergency Response Programme, sustainability refers to the Programme’s assistance to beneficiaries in the present moment, while envisioning their future. This will be achieved though: (a) maintenance of reasonable health and the ability to earn income after the humanitarian crisis; (b) maintenance of education and skills which contribute to the ability to earn an income after the crisis; and (c) maintenance of life itself.

From an organizational point of view sustainability will refer to the ability of SFO to continuously deliver services to Palestine refugees and in particular the emergency cash assistance component. SFO was interested in understanding how the office is coping with the higher staff turnover, the higher workload and the amplified need for checks and controls. It is important to assess how challenges in the emergency delivery system for the upcoming rounds can be sustained.

It should be noted that because this is an emergency programme, the focus of the intervention should not be on long-term benefits,


57 SHAP beneficiaries reported spending most of the cash received in health, especially those families in which the head is over 60 years old. (Paper: Analyzing the Cash Component of the “Protecting Vulnerable Palestine refugees in Syria - Special Measure for Syria 2011” Project, Page 14).
since these are not intended to last after donor funding ceases. Beneficiaries are continually reliant on assistance to fulfil their essential needs. After paying for food and rent, the remaining cash assistance received is used for health and education. If education and skills development are maintained, Palestine refugees are more likely to be able to earn an income after the crisis. Discussions with SFO staff and beneficiaries seem to indicate that the programme is helping to improve beneficiaries’ chances of conducting a productive life post-crisis.

The forecasting of resource needs was not comprehensively done, and did not include resource allocation at distribution locations. No scenario planning had been done. This in turn has a negative impact on the sustainability of the emergency cash assistance component.

**Staffing**

The current staffing of the Cash Assistance Programme is unsustainable. Current programme administration involves staff time and expertise in registration, targeting, communication, distribution of cash and goods, and accounting and reporting of these processes. Staff members are over loaded with work, although existing staff are working efficiently. Staff turnover was initially high, but as UNRWA is providing stable employment has decreased over the period of the emergency.

Moreover it appears that SFO staff working in the distribution of cash is not properly trained. According to the information gathered, tellers receive one day of training, compared to 6 months average training for similar staff in commercial banks.58

The interviews with RSSP staff indicated a need for increased staff numbers, especially in data entry and related database maintenance functions, planning of the distributions, updating refugee records in the system, managing cash applications and processing complaints.58

**Findings**

**Finding 15:** The cash assistance is contributing to ensuring productive lives and improved standard of living for Palestine refugees.

**Finding 16:** The RSSD and Finance Department face significant staffing challenges that compromise the effectiveness of the cash assistance programme. SFO is relying exclusively on existing staff to handle the emergency cash programme.

**Recommendations**

**Recommendation 13:** It is recommended that SFO, with Headquarters Amman support, hire additional staff and train them for certain critical functions. These functions deal with planning, monitoring and distributing the emergency cash assistance, maintenance of the database, and dealing with complaints. This recommendation has financial implications.

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annex 1 - evaluation questions

This section discusses the evaluation areas of relevance, efficiency, effectiveness, impact and sustainability. In addition, questions have been formulated for each area based on the background research conducted.

Relevance

Relevance is the extent to which the objectives of the cash transfer activity are consistent with beneficiaries’ requirements, the needs of the country, UNRWA priorities and donors’ policies. In evaluating the relevance of the emergency cash transfer programme or a project, the following questions will be considered:

- Do the beneficiaries require cash relative to other requirements and needs, such as shelter, physical protection, advocacy, etc.?
- Do the beneficiaries prefer food or non-food and how is it used?
- Are the different assistance mechanisms and benefits relevant to the needs of beneficiaries?
- What are the key objectives of the programme and are they still valid?
- Are the activities and outputs of the programme consistent with the overall goal and the attainment of its objectives?
- Should the programme be scaled up?
- Are the activities and outputs of the programme consistent with the intended impacts and effects?

Efficiency

Efficiency measures the outputs, both qualitative and quantitative, in relation to the inputs. It is an economic term which signifies that the cash transfer programme uses the least costly resources possible in order to achieve the desired results. This generally requires comparing alternative approaches to achieving the same outputs, to see whether the most efficient process has been adopted. Given the emergency situation, the costs will probably be higher than normal, but may be lower than those for other humanitarian organizations working in Syria, since for the other humanitarian organizations there is a greater reliance on assistance for third party implementing partners, thus potentially increasing operational costs. The following questions will be addressed:

- Are the targeting mechanisms efficient? What are the typical errors in targeting?
- Are the distribution mechanisms efficient and how can these be improved if needed?
- Is the cash transfer activity cost-efficient?
- Are the cash transfer programme’s objectives achieved in a timely manner?
- Is the cash transfer programme implemented in the most efficient way compared to alternatives?
The evaluation will look at the workload of RSSD and finance staff involved in the cash assistance process and the impact on quality of delivered services. Given that there is ‘brain drain’ out of Syria, which is affecting all humanitarian organizations, this is an important issue. The questions to be addressed are:

- How much time is staff spending on the programme operations and is it beyond reasonable office hours?
- In which stages of the distribution process is field and financial staff most overstretched?
- How can the process be simplified in tune with possibly overstretched staff capacity?

The evaluation will examine internal coordination within UNRWA, including in its different programmes, as well as coordination with other humanitarian organizations in implementation of the cash transfer programme. Different assistance packages are being provided by SFO and they will be addressed in terms of their logical complementarity.

- Are the different assistance mechanisms being coordinated by SFO and how?
- Is there adequate and efficient coordination with the assistance provided by the Lebanon Field Office?
- Is there adequate and efficient coordination with other humanitarian actors?

The risks involved in using different distribution mechanisms will be assessed during the course of the evaluation.

- What are the risks involved in the different distribution mechanisms being used for cash transfers, or other possible modes, and does a specific mechanism carry greater risks?
- What is the risk that the beneficiaries may require/want a different product, say different types of food?
- How much effort should be expended in preventing the risk of double-dipping by refugees (with different humanitarian agencies) in the case of an emergency?
- What are the risks of embezzlement?

**Effectiveness**

Effectiveness is a measure of the extent to which the cash transfer transfers activity attains its objectives. Effectiveness will be measured against that of similar programmes of other humanitarian agencies, through use of secondary studies for similar situations in other countries, or through comparison with UNRWA cash transfer programmes in other fields. To measure effectiveness adequately, input will be needed from the beneficiaries. The following questions will be addressed:

- Are the targeting mechanisms effective in capturing and serving the relatively poorer first and foremost?
- Or are the mechanisms allowing the programme to serve the better off and to what extent?
- If poverty testing is no longer being used, what are the before and after effects?
- Is there animosity among Palestine refugees when the system of targeting is seen to be
unfair? [If there is no poverty system, the system can be seen to be unfair, but that has to be balanced by operational constraints.]

- How was the targeting mechanism chosen and is it appropriate in the context of the emergency?
- Are the distribution mechanisms effective in reaching the poorest and most vulnerable?
- Would refugees be better served by provisions through bank branches, ATM, local money transfer agencies, UNRWA offices/distribution centres, vehicles travelling to distribution points, or a mix of these modes depending on the context?
- How were the distribution mechanisms chosen and are they appropriate in the context of the emergency?
- How effective is the programme in comparison with possible alternative interventions?
- What is the cost effectiveness of the different cash distribution modalities?

Communications with beneficiaries will be assessed in terms of effectiveness, timeliness and reliability. The effectiveness of the emergency data module will also be assessed for management of communications with PRS and using resources efficiently, especially with movements of PRS across fields at this time.

- Are the communications mechanisms used with beneficiaries effective?
- Is the emergency data module effective in both communications and in tracking Palestine refugees’ access to resources?

**Impact**

Impact assesses changes in the well-being of individuals, households and communities that can be attributed to a particular project, programme or policy. The central impact evaluation question is what would have happened to those receiving the intervention if they had not in fact received the programme. Since the group cannot be observed both with and without the intervention, a counterfactual is developed, a group similar to those receiving the intervention, which allows for establishment of causality. The information gathered can inform decisions on whether to expand, modify, or eliminate a particular programme and can be used in prioritizing actions. Looking at impact also improves the effectiveness of policies and programmes. The following questions will be addressed:

- To what extent have the objectives of the cash transfer programme been achieved and how likely are they to be achieved?
- What were the major factors influencing the achievement or non-achievement of the objectives of the cash transfer programme?
- What is the impact on different groups of beneficiaries (say males and females) across regions?
- What is the impact/use of cash assistance across different groups in different governorates, IDPs, families, rental homes, etc. (to see impact on their livelihoods and resilience)?

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59 See World Bank website

Are there any unintended effects of the programme, either positive or negative?

**Sustainability**

Sustainability is conventionally seen as the continuation of benefits from a development intervention after major development assistance has been completed and donor funding has been withdrawn with respect to the probability of long-term benefits and the resilience to risk of the net benefit flows over time. When evaluating the sustainability of the cash transfer programme, the following questions will be addressed:

- To what extent are the benefits of the programme expected to continue after donor funding ceases, given the nature of the emergency?
- What were the major factors which will influence the achievement or non-achievement of sustainability of the programme, in similar emergency situations in other countries?
- What are the prospects of recruiting, training and retaining new staff?
- How does the programme cope when the best staff may decide to leave first?
- What security measures are in place with respect to UNRWA, the government and the communities being served?
annex 2 - list of references


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annex 3 - other UN agencies

Use of ATM cards by UNHCR

UNHCR uses ATM cards to provide assistance to vulnerable Iraqi refugees in Syria (with Banque BEMO Saudi Fransi, since December 2007) and in Jordan (with the Cairo Amman Bank, since August 2008). Beneficiaries were provided with an ATM card and a personal PIN code number. They are notified by SMS that the cash transfer is available, and can then withdraw their entitlement free of charge if funds are withdrawn from the issuing bank. The system is linked to a single UNHCR bank account and the agency can access information on the performance of each card. A hotline also responds to problems and acts as the conduit between beneficiaries and the bank.

Information gathered through interviews with UNHCR staff in Syria confirmed that the ATM system is still in place and ATM cards are operating in the majority of the areas in Syria. In some areas there are connectivity problems, especially in Hama and Latakia. The banks are operating in urban Damascus. UNHCR staff reported that cash is uploaded onto the card on a monthly basis (cash for food) and every two months for the cash-only assistance. Each upload costs 100 SP (less than USD 1 per card). UNHCR staff also reported that beneficiaries are happy with the ATM system.

It is important to note that UNHCR conducts calls to those refugees whose registration certificates have expired and their card is deactivated if, after two or three distribution cycles, the concerned beneficiaries do not approach the UNHCR office. A dedicated UNHCR team is also employed to manage two hotlines (since 2006). A daily counselling window provides support to those that face problems with the card (card lost, PIN doesn’t work). All the consolidated requests are then sent to the bank.

Targeting in other humanitarian organizations

Targeting and registration use three basic approaches: (a) community committees; (b) administrative structures; or (c) a combination of both. Many agencies favor community-based relief committees for targeting and monitoring of cash beneficiaries. These committees are expected to represent all subgroups within affected populations, so they must be gender-balanced and represent all livelihood, socioeconomic, religious, and ethnic groups. This system sees committee members as being accountable to the community and subject to election (and removal) by the community. The approach has extremely positive outcomes where it is used well (e.g. the cash distribution provided by several agencies to drought-affected pastoralists in northern Somalia in 2004, Narbeth 2005) and especially when the implementing partner has extensive knowledge of the population targeted. However, this approach is challenging to use in situations of population displacement where social systems are disrupted.60

The choice of targeting systems continues to be driven by two fundamental factors: the implementing organisation’s policy on involving the community and local authorities; and the limitations and opportunities presented by different operational contexts.61 This analysis of different targeting mechanisms used in Syria focuses on UNCHR and WFP. According to UNHCR management in Syria, financial assistance is given to families meeting the following criteria:62

- Large families: the number of family members depending on the head of household should not be less than 5 children (minors under 18). The concept of family in this regard applies to nuclear family members (husband, wife and children).


61 Ibid

62 Based on information provided by the UNHCR staff in Syria, November 2013, via email and confirmed by telephone interview, June 2014.
- Families hosting unaccompanied children.

- Head of household is a female – whether single females, divorced, widowed or where the husband has been missing for any reason.

- Families with one or more members with the following specific needs: people with a serious mental or physical disability; elderly people (60 and above) who are not accompanied by a male provider; and families with one or more people suffering from serious medical conditions preventing their enjoyment of a normal life.

UNHCR conducts social-economic vulnerability assessments based on the criteria listed above. This is an individual assessment that determines which people are entitled to which type of assistance: cash for food; or cash for rent. The eligibility assessment is done by outreach volunteers. Counselling sessions are also held to monitor refugees’ conditions.

WFP and its partners in Syria have agreed on a set vulnerability criteria that are used to identify beneficiaries and have prioritized four categories of vulnerable groups. WFPs criteria are close to what is being used by UNRWA for the Emergency Cash Assistance Programme:

- Displaced families affected by the current crisis;

- Families who have lost their source of income because of the current crisis;

- Families hosting Internally Displaced Persons (IDPs); and

- Families living in hotspots.
annex 4 - beneficiaries survey questionnaire

Gender of interviewee

1. Has your family received money (assistance) from UNRWA in 2013? (If DO NOT KNOW, please thank the person and go to next respondent. If NO, answer Q.3-9 and Q.16-28, and Q.36) Instruction: Please define family as “family living under the same roof”. It should not include any members of a “host family”, if applicable.

2. What is the total number of your family members including yourself present in Syria?

3. Is the head of the family male or female?

4. How many of the family members are male? (enter the number)

5. What is the age range of family members and how many are in each age range?

6. How many members of your family have a disability? (Put 0 if none)

7. How many female family members are expecting a baby?

8. What are the documents that entitle you to receive help from UNRWA?

9. Did your family receive money (assistance) from UNRWA in the summer (June - September 2013)? (If NO or DO NOT KNOW, go to Q.13) [This question refers to money NOT received through an ATM]

10. Was this money useful for your family?

11. What were your family’s three biggest expenditures with the money received? (Rank as 1, 2, 3 and DO NOT read out the list of options)

12. Did your family receive money (assistance) from UNRWA after the summer (October 2013 - January 2014)? (If NO or DO NOT KNOW, go to Q.16) [This question refers to money NOT received through an ATM]

13. Was this money useful for your family?

14. What were your family’s three biggest expenditures with the money received? (Rank as 1, 2, 3 and DO NOT read out the list of options)

15. What kind of assistance does your family most prefer? (Respondent should rank as 1, 2 and 3)

16. Is it difficult to obtain food from the market (such as bread, vegetables, cooking oil, tea, sugar, meat)?

17. Has your family been displaced due to the current conflict?

18. Does your family live in a temporary shelter now? (If yes, go to Q.23)
19. Does your family own its house and live there now? (If yes, go to Q.23)

20. Does your family rent the house where it lives now? (If yes, go to Q.23)

21. Does your family live in a relatives’ or friends’ home now?

22. How many meals did the children in your family have yesterday: children under 18 years of age? (Check Not Applicable if no children, and go to Q.27)

23. How many times have the children in your family eaten meat in the last 7 days?

24. How many times have the children in the family skipped the evening meal in the last 7 days because no food was available at home?

25. Did your family apply for financial assistance (money) to UNRWA and was accepted? (If ACCEPTED, go to Q.29)

26. If application not accepted, did UNRWA give you a reason for the non-acceptance? (Proceed to Q.36)

27. Was the application process for receiving money assistance easy for your family?

28. Are you satisfied with the communications received from UNRWA about your family picking up their money (communication through mobile phone, announcements in residential area, etc.)?

29. How much do you spend on transport to go and pick up the money (Syrian pounds)? [If no travel, then check Not Applicable]

30. Where did your family receive the money the last time? (refers to LAST money received)

31. Was your family satisfied with this modality for getting money? (refers to LAST money received)

32. Have you ever been asked for a bribe from the person giving you this money, or been mistreated by them? (Clerk of bank branch, clerk at Al-Haram outlet or clerk at UNRWA office or shelter)

33. Does your family get any additional money assistance from UNRWA from an ATM machine also? If no, go to Q.36

34. If yes, is it easy to get money from the ATM machine?

35. Thank you very much for your time in answering these questions. It will help UNRWA serve your family better. Do you have any questions or comments for UNRWA.
<table>
<thead>
<tr>
<th>Name</th>
<th>Designation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aamir Awan</td>
<td>Chief, Budget Division, Finance Department, UNRWA HQ/Amman</td>
</tr>
<tr>
<td>Abdallah Al-Laham</td>
<td>Deputy Director of UNRWA Affairs (Programmes), UNRWA SFO</td>
</tr>
<tr>
<td>Alia Fheili</td>
<td>ARSSO (Area Relief and Social Services Officer-South)</td>
</tr>
<tr>
<td>Alissar Chaker</td>
<td>Deputy Country Director Programme and Operations, UNDP Syria</td>
</tr>
<tr>
<td>Allan Adriansen</td>
<td>Head of Finance, UNRWA SFO</td>
</tr>
<tr>
<td>Amir Murad</td>
<td>Finance Assistance, UNRWA SFO</td>
</tr>
<tr>
<td>Amneh Saqer</td>
<td>Chief, Field Relief and Social Services Programme, UNRWA SFO</td>
</tr>
<tr>
<td>Amy Schmidt</td>
<td>Monitoring and Evaluation Officer, RSSD, UNRWA HQ/Amman</td>
</tr>
<tr>
<td>Anne Colquhoun</td>
<td>Field Programme Support Officer, UNRWA SFO</td>
</tr>
<tr>
<td>Ayoub Diab</td>
<td>Acting Field Social Services Officer, SFO</td>
</tr>
<tr>
<td>Aysha Takhzant</td>
<td>Women Programme Officer, SFO</td>
</tr>
<tr>
<td>Banan Sasa</td>
<td>Emergency Project Support Officer RSSD</td>
</tr>
<tr>
<td>Clerks and managers</td>
<td>BEMO Bank, Barakeh Bank and Al Haram</td>
</tr>
<tr>
<td>Emilie Chazelle</td>
<td>Programme Analyst, Programme Support Unit, UNRWA SFO</td>
</tr>
<tr>
<td>Eyas Shaheen</td>
<td>Finance Assistant, SFO</td>
</tr>
<tr>
<td>Fadi Fares</td>
<td>Deputy Chief, Field RSSP, UNRWA LFO</td>
</tr>
<tr>
<td>Ghada Shanti</td>
<td>Area Education Officer</td>
</tr>
<tr>
<td>Haitham Al-Zureiqi</td>
<td>Deputy Chief Field RSSP, UNRWA JFO</td>
</tr>
<tr>
<td>Haya Abassi</td>
<td>Voucher Expert, WFP Jordan</td>
</tr>
<tr>
<td>Ibrahim Hejoj, Ph.D.</td>
<td>Senior Poverty Advisor, RSSD, UNRWA HQ/Amman</td>
</tr>
<tr>
<td>Ilham Abdullahayev</td>
<td>Assistant Representative (Programme), UNHCR Syria</td>
</tr>
<tr>
<td>Jamal Zwawi</td>
<td>Assistant Area Office, South</td>
</tr>
<tr>
<td>Joby Mathew</td>
<td>Chief, Treasury Division, Finance Department, UNRWA HQ/Amman</td>
</tr>
<tr>
<td>Jonathan Campbell</td>
<td>Emergency Coordinator Syria Emergency project in Jordan, WFP Jordan</td>
</tr>
<tr>
<td>Leila Kaissi</td>
<td>Chief, Field RSSP, UNRWA LFO</td>
</tr>
<tr>
<td>Lisa Gilliam</td>
<td>Deputy Chief of Staff Executive Office, UNRWA HQ/Amman</td>
</tr>
<tr>
<td>Michelline Oussi</td>
<td>Director, Cash Assistance Unit, UNHCR Syria</td>
</tr>
<tr>
<td>Mohammad Rasheed</td>
<td>Business Analyst, RSSD Information System Unit, UNRWA HQ/Amman</td>
</tr>
<tr>
<td>Naser Shehab</td>
<td>Coordinator, Emergency Cash Assistance Programme, UNRWA SFO</td>
</tr>
<tr>
<td>Nathan Baca</td>
<td>Reporting Officer, UNRWA SFO</td>
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<tr>
<td>Peter Tubman</td>
<td>Reporting Officer, UNRWA SFO</td>
</tr>
<tr>
<td>Rami Ibrahim</td>
<td>Head, RSSD Information System Unit, UNRWA HQ/Amman</td>
</tr>
<tr>
<td>Renaud Rodier</td>
<td>Senior Emergency Coordinator, UNRWA JFO</td>
</tr>
<tr>
<td>Rima Hassani</td>
<td>Livelihoods Team Leader, UNDP Syria</td>
</tr>
<tr>
<td>Rula Khalifeh</td>
<td>Project Officer, RSSD</td>
</tr>
<tr>
<td>Name</td>
<td>Position</td>
</tr>
<tr>
<td>--------------------------</td>
<td>---------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Sarah Gordon-Gibson</td>
<td>Regional Programme Manager – Syria and neighbouring countries, WFP Jordan</td>
</tr>
<tr>
<td>Social Workers and other Area</td>
<td>RSSP, UNRWA SFO</td>
</tr>
<tr>
<td>Suad Darweesh</td>
<td>Social Worker, Latakia</td>
</tr>
<tr>
<td>Volker Schimmel</td>
<td>Senior Field Coordinator, UNHCR, Jordan</td>
</tr>
</tbody>
</table>
annex 6 - cost efficiency analysis

<table>
<thead>
<tr>
<th>Cost Efficiency per Transaction (USD)</th>
<th>Al Haram (revised)*</th>
<th>BSO²</th>
<th>Al Baraka</th>
<th>BBSF cards</th>
<th>BBSF</th>
<th>LFO cards</th>
<th>Damascus Training Centre</th>
<th>Damascus Area Office</th>
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</thead>
<tbody>
<tr>
<td>Banking fees³</td>
<td>1.52</td>
<td>1.4</td>
<td>1.5</td>
<td>1.74</td>
<td>1.25</td>
<td>2.75</td>
<td>-</td>
<td>-</td>
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<tr>
<td>SMS fees in USD³</td>
<td>0</td>
<td>0.0061</td>
<td>0.0061</td>
<td>0.0061</td>
<td>0.0061</td>
<td>0.0061</td>
<td>0.0061</td>
<td>0.0061</td>
</tr>
<tr>
<td>Training needs</td>
<td>no</td>
<td>no</td>
<td>no</td>
<td>no</td>
<td>no</td>
<td>yes³</td>
<td>yes³</td>
<td>-</td>
</tr>
<tr>
<td>Finance staff</td>
<td>4 FTEs</td>
<td>4 FTEs</td>
<td>4 FTEs</td>
<td>4 FTEs</td>
<td>4 FTEs</td>
<td>4 FTEs</td>
<td>4 FTEs</td>
<td>4 FTEs</td>
</tr>
<tr>
<td>RRSD staff</td>
<td>2 FTEs + PTEs</td>
<td>2 FTEs + PTEs</td>
<td>2 FTEs + PTEs</td>
<td>2 FTEs + PTEs</td>
<td>2 FTEs + PTEs</td>
<td>2 FTEs + PTEs</td>
<td>2 FTEs + PTEs</td>
<td>2 FTEs + PTEs</td>
</tr>
<tr>
<td>RSSD staff during the delivery of cash only⁹</td>
<td>-</td>
<td>1 FTE</td>
<td>1 FTE</td>
<td>1 FTE</td>
<td>-</td>
<td>3 FTEs + 3 tellers</td>
<td>3 FTEs + 1 teller</td>
<td>-</td>
</tr>
<tr>
<td>Security staff during the delivery of cash only¹⁰</td>
<td>no</td>
<td>no</td>
<td>no</td>
<td>no</td>
<td>no</td>
<td>no</td>
<td>no</td>
<td>4 FTEs</td>
</tr>
<tr>
<td>1st distribution round 2014 - no. of families that received Emergency Cash Assistance</td>
<td>68,547</td>
<td>-</td>
<td>6,671</td>
<td>23,897</td>
<td>101,053</td>
<td>-</td>
<td>620</td>
<td>890</td>
</tr>
<tr>
<td>Banking fees</td>
<td>104,191</td>
<td>10,007</td>
<td>41,581</td>
<td>126,316</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>SMS fees</td>
<td>-</td>
<td>-</td>
<td>40</td>
<td>145</td>
<td>612</td>
<td>-</td>
<td>4</td>
<td>5</td>
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<tr>
<td>Finance staff (4 x Grade 10 for 25 days)</td>
<td>3,438</td>
<td>3,438</td>
<td>3,438</td>
<td>3,438</td>
<td>3,438</td>
<td>688</td>
<td>2,063</td>
<td>-</td>
</tr>
<tr>
<td>Finance staff (4 x Grade 9 for 15 days)</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>RSSD staff (1 x Grade 13 for 25 days)</td>
<td>1,086</td>
<td>1,086</td>
<td>1,086</td>
<td>1,086</td>
<td>1,086</td>
<td>217</td>
<td>652</td>
<td>-</td>
</tr>
<tr>
<td>RSSD staff (1 x Grade 17 for 25 days)</td>
<td>1,422</td>
<td>1,422</td>
<td>1,422</td>
<td>1,422</td>
<td>1,422</td>
<td>284</td>
<td>853</td>
<td>-</td>
</tr>
<tr>
<td>RSSD staff (10 x Grade 8 for 25 days)</td>
<td>-</td>
<td>3,877</td>
<td>3,877</td>
<td>3,877</td>
<td>3,877</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>RSSD staff (1 x Grade 9 for 220 days)</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>RSSD staff (1 x Grade 5 for 15 days)</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Total costs -1st distribution round of 2014</td>
<td>110,137</td>
<td>19,870</td>
<td>51,548</td>
<td>174,859</td>
<td>1,981</td>
<td>5,937</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Costs incurred per transaction</td>
<td>$1.61</td>
<td>$2.98</td>
<td>$2.16</td>
<td>$1.73</td>
<td>$2.20</td>
<td>$6.67</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Average of cash assistance received per family (as per info dated April 2014)</td>
<td>$254</td>
<td>$262</td>
<td>$243</td>
<td>$238</td>
<td>$173</td>
<td>$259</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>% costs over cash received</td>
<td>0.64%</td>
<td>1.14%</td>
<td>0.89%</td>
<td>0.73%</td>
<td>1.85%</td>
<td>2.57%</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>
General note 1: DIOS evaluation team was informed that there is no additional insurance cost incurred for the Cash Assistance Delivery.

General note 2: DIOS evaluation team was informed that Al-Haram and the banks have many branches in operation for the emergency cash assistance distribution, and thus, across Syria.

- Al-Haram: 15 branches
- BSO: 6 branches
- Al-Baraka: 5 branches
- BBSF: 5 branches

General note 3: The costs of transportation for the beneficiaries to get their emergency cash assistance hasn’t been taken into consideration in the calculation above as the impact would have been minimal. Per the information gathered through the beneficiaries' surveys, the costs incurred for some beneficiaries varied from 100 SYP to 500 SYP ($0.67 USD to $3.37 USD).

Note 1: The fee charged by Al-Haram is 226 SYP. The exchange rate was 148.52 SYP for USD 1 on March 1st, 2014.

Note 2: The agreement between UNRWA and BSO has been recently cancelled due to disagreement surrounding the banking fees, and therefore, not used for the 1st 2014 distribution round.

Note 3: These fees are per transaction. For Al-Haram, the SMS is not paid by SFO.

Note 4: The fees related to the issuance of a debit card are 4 USD and 0.25 USD for each addition of money to the card. Assuming that there will be 4 rounds of cash assistance distribution during the same year, the fees for each transaction will be $1.25 USD. However, it’s important to note that a lot of indirect costs are associated to this distribution mechanism, such as the cost for a lost, stolen or damaged card, and cost for the transfer of funds from UNRWA to BBSF. The cost for re-issuing a card is 3 USD and a Grade 9 staff person allocated to manage the administrative process of replacing the card.

Note 5: The training costs are associated only to wages. No TSA is provided to employees as the training is virtually provided to the staff as on-the-job training.

Note 6: The UNRWA Finance staff employed is at the Grade 10 level.

Note 7: The two UNRWA RSSD staffs employed are at the Grade 13 and Grade 17 levels.

Note 8: The tellers employed are at the Grade 9 level, and worked only when required. They are part of the Finance Team.

Note 9: The UNRWA Security staff employed is at the Grade 5 level.
Note 10: 1.52 USD is calculated based on the data below:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total fees paid in 1st Round of Distribution in 2014 on actual transaction made (SYP)</td>
<td>15,519,500</td>
</tr>
<tr>
<td>Number of families who received the transfer</td>
<td>68,547</td>
</tr>
<tr>
<td>Transaction cost in USD</td>
<td>1.52</td>
</tr>
</tbody>
</table>

### Costs of Food Distribution

<table>
<thead>
<tr>
<th>Running Costs</th>
<th>Quantity</th>
<th>$ Cost/Unit</th>
<th>Total Cost/$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Renting Cost / Distribution centres</td>
<td>7</td>
<td>400</td>
<td>2,800</td>
</tr>
<tr>
<td>Staff Cost / Warehouse + Distribution</td>
<td>180</td>
<td>600</td>
<td>108,000</td>
</tr>
<tr>
<td>Repacking Cost</td>
<td>1160</td>
<td>0.1176</td>
<td>13,642</td>
</tr>
<tr>
<td>1: Port operation cost</td>
<td></td>
<td></td>
<td>172,193</td>
</tr>
<tr>
<td>2: Transportation from port to warehouse</td>
<td></td>
<td></td>
<td>Included above</td>
</tr>
<tr>
<td>3: Transportation from warehouse to DCs</td>
<td></td>
<td></td>
<td>65,000</td>
</tr>
<tr>
<td>Rice</td>
<td>381.8</td>
<td>447.65</td>
<td>170,952</td>
</tr>
<tr>
<td>Sugar</td>
<td>381.8</td>
<td>586</td>
<td>223,786</td>
</tr>
<tr>
<td>Pulses</td>
<td>381.8</td>
<td>769</td>
<td>293,672</td>
</tr>
<tr>
<td>S.F Oil</td>
<td>3818</td>
<td>1.128</td>
<td>430,770</td>
</tr>
<tr>
<td>Whole milk</td>
<td>219.5</td>
<td>5,346.94</td>
<td>1,174,033</td>
</tr>
<tr>
<td>Luncheon meat</td>
<td>3818</td>
<td>0.438</td>
<td>167,267</td>
</tr>
<tr>
<td>Pasta</td>
<td>3818</td>
<td>0.53</td>
<td>202,401</td>
</tr>
<tr>
<td>Halawa</td>
<td>1050</td>
<td>3.054</td>
<td>320,862</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td><strong>3,345,377</strong></td>
</tr>
<tr>
<td>Total admin cost</td>
<td></td>
<td></td>
<td>361,634.60</td>
</tr>
<tr>
<td>Total value in $ of the food distributed</td>
<td></td>
<td></td>
<td>2,983,742</td>
</tr>
<tr>
<td>Total number of families who received food</td>
<td></td>
<td></td>
<td>94,000</td>
</tr>
<tr>
<td><strong>Costs incurred per transaction</strong></td>
<td></td>
<td></td>
<td>3.84</td>
</tr>
<tr>
<td>% costs over food received</td>
<td></td>
<td></td>
<td>12.12%</td>
</tr>
<tr>
<td>Alpha ratio (cost of food distribution over the total programme cost)</td>
<td></td>
<td></td>
<td>10.80%</td>
</tr>
<tr>
<td>Average of food assistance in USD value received per family</td>
<td></td>
<td></td>
<td>31.74</td>
</tr>
</tbody>
</table>
united nations relief and works agency
for palestine refugees in the near east

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department of internal oversight services
www.unrwa.org

unrwa logo