



department of internal oversight services



paper analyzing the cash component of
the 'protecting vulnerable palestine
refugees in syria - special measures for
syria 2011' project

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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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abbreviations

ATM	Automated Teller Machine
PVPR	Protecting Vulnerable Palestine Refugees
RSSD	Relief and Social Services Department
SHAP	Special Hardship Assistance Programme
SMS	Short Message Service
SSNP	Social Safety Net Programme
UNHCR	Office of the United Nations High Commissioner for Refugees
UNRWA	United Nations Relief and Works Agency for Palestine Refugees in the Near East
USD	United States Dollars
WFP	World Food Programme

background

The United Nations Relief and Works Agency for Palestine refugees in the near East (UNRWA) was established by the United Nations General Assembly resolution 302 (iv) of 8 December 1949 to carry out direct relief and works programmes for Palestine refugees.¹

UNRWA currently provides services to approximately 5.3 million 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, registered with the Agency and who are in need of assistance.

Prior to the beginning of the crisis in March 2011, Palestine refugees were already among the poorest and most vulnerable communities in Syria, with 27 percent of the population estimated to be living below the poverty line of USD 2 per day and over 12 percent unable to meet their basic food needs. To assist the poor and vulnerable Palestine refugee population in Syria UNRWA implemented the Special Hardship Assistance Programme (SHAP). The SHAP programme provided refugees primarily with food assistance distributed quarterly and supplemented with a small cash component of USD 10 per family member per quarter. The SHAP programme was capped at 12,640 households.

The SHAP programme was administered by the Relief and Social Services Department (RSSD). From 1997 to 2012, the SHAP programme used status based targeting to select families that qualified for the programme.² Eligible families

were entered into the SHAP distribution list and received quarterly distributions of food and cash. Eligibility for the SHAP was assessed by social workers based on a desk study and field inquiry. The information was recorded in the social worker's study report form ascertaining a family's eligibility according to the SHAP criteria and/or circumstances of the emergency.³ The number of people applying for the SHAP programme exceeded the funding available, so a waiting list of potentially eligible people was established.

In 2009, the Agency introduced the Social Safety Net Programme (SSNP) and Syria field office 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. 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 thusly confirmed as

years who is listed on the same registration card unless he qualifies for assistance because (a) family headed by a refugee or non-refugee widow, divorcee, or a woman abandoned for more than three months, or by an unmarried woman (19 years or more of age); (b) family headed by an orphan, male or female, under 19 years of age where both parents are deceased; or father deceased and mother married to a registered or non-registered person or a mother who abandoned her children; (c) a male or female head of family who has completed 60 years of age and over, and when the exact month of birth is unknown, the first month of the following year will be considered. For example, if someone is born in 1940, month unknown, he/she is not eligible until January 2001; (d) a male head of family or other male over the age of 19 years detained for a period exceeding three months. Upon release, assistance will continue during a grace period not exceeding six months from the date of release; (e) the male head of family or other male adult over the age of 19 years who serving a term of compulsory military service which exceeds three months; (f) the male head of family or other male adult following a full-time course of study at a recognized educational establishment, up to the end of the fourth post-secondary school year or the award of the first recognized degree or the individual's 25th birthday, whichever is the earlier, followed by a grace period of six months after formal graduation; and (g) the male head of family or other male adult who is permanently physically disabled or suffers from permanent mental disorder or who is suffering from a medical condition that renders him permanently incapable of working.

2. The total regular family monthly income combined from all sources including regular income of working females did not exceed two-thirds of the gross remuneration of an Area Staff member Grade 01 Step 01 with the same number of dependents up to seven children. These criteria cannot be credibly established currently.

3. Family was living in extreme distress and residing within an UNRWA's area of operations. The Area/Camp Relief and Social Services Officer shall have the authority to register any family as a special hardship case which does not fall within the listed categories but which merits registration as a special hardship case (Source: UNRWA, Relief Services Instruction 1/2007).

1 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. The Agency 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 Relief and Social Services.

2 SHAP assistance is given provided:

1. There was no male adult between the ages of 19 and 60

3 UNRWA Relief and Social Services Instruction n - 1/2007 Special Hardship Assistance, 15.2.4 ELIGIBILITY

abject poor and eligible for SSNP.

In 2011, families on the Syria SHAP distribution list were assessed using the proxy means test formula. If found not to be abject poor, they were removed from the distribution list. Free spaces on the list were then filled after testing the poverty status of families on the waiting list. Most of the families on the SHAP list were, in fact, abject poor. Modifying the list was a relatively slow process. The results of this re-qualifying process were lists of beneficiaries who had been originally added under the status-based protocol and whose SSNP qualification was reconfirmed by the proxy means test formula.

The protracted conflict in Syria that started in 2011 has led to an estimated 280,000 Palestine refugees internally displaced in Syria, over half of the Syrian refugee population. Over 462,000 Palestine refugees (94 percent of the refugees residing in Syria) are dependent on UNRWA for humanitarian assistance. These refugees are unable to meet their basic food, household, medical and education needs. In an attempt to address this issue, UNRWA has added a more comprehensive Emergency Response programme and modified the (poverty based) SSNP, reverting to the (status based) SHAP approach.

This Emergency Response programme is supported by emergency assistance funding and not by PVPR. It provides services to conflict-affected refugees in Syria. Refugees are considered conflict-affected if; they have been displaced by fighting; they have suffered a casualty or injury; they are hosting displaced persons; or their socio-economic situation has been negatively impacted by the conflict. Conflict affected people targeted by the Emergency Response programme include registered Palestine refugees, as well as other categories of people such as families of registered Palestine refugee women married to non-refugees, people who have been displaced as a result of the June 1967 conflict and other non-registered Palestine refugees. The non-registered categories are considered eligible for "service only". Assistance is based on applications received from refugees at UNRWA offices across Syria.

The Emergency Response programme provides

primarily cash assistance, the amount of which depends on the funding available. In 2013, the assistance was between the equivalent of USD 7 and USD 28 per month per refugee.⁴ However UNRWA aims to provide USD 32 per refugee per month. Other components of the Emergency Response programme are: (a) Food baskets given to beneficiaries at IDP centres and community centres, (b) two hot meals provided to Palestine refugees residing in UNRWA shelters, and (c) non-food item distribution in 26 shelters and distribution points where obtaining these items in the market is difficult.

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, limited access to beneficiary homes due to security concerns, and constrained capacity to conduct these assessments with many additional families applying. 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. This modified programme is mostly referred to as SHAP in Syria field office, and in this report, because of the return to the status based approach.

SHAP beneficiaries have been receiving the cash assistance through different modalities since the onset of the crisis. The modalities in use were ATM cards, and cash distributions at banks, at the Al Haram money transfer company, and at UNRWA offices.

In 2012, SHAP beneficiaries received a food package as well as USD 10⁵ per refugee per quarter. For the first half of 2013, SHAP beneficiaries received approximately USD 42⁶ per refugee that was meant to cover a period of six months and a bit under USD 30 per month in two

4 Before 2013 SHAP beneficiaries received USD 10 quarterly; in 2013 the amounts distributed were USD 42 for 6 months; in December 2013 the amounts were USD 85 for 3 months and in the first round of 2014 SHAP beneficiaries received USD 60 for 3 months.

5 Distributed in Syrian Pounds therefore the USD value varied depending on the time of distribution.

6 Distributed in Syrian Pounds therefore the USD value varied depending on the time of distribution.

quarterly distribution rounds for the second half of 2013⁷. For the successor project of PVPR Syria field office harmonized the cash assistance with the cash assistance received under the Emergency Response programme, aiming to provide USD 32 per month per beneficiary.

In December 2011, UNRWA signed a project agreement with the European Commission, for a EUR 2.7 million project called “**Protecting Vulnerable Palestine Refugees (PVPR)**” (ENPI/2011/276-769) in order to provide protection, resources and continuous service delivery to some of the most vulnerable and conflict-affected Palestine refugees in Syria. This project aimed to provide equitable access to UNRWA services for the poor refugee households⁸ while addressing the most basic needs of Palestine refugees.⁹ The main project foci were: (a) targeted cash assistance, (b) community based organization capacity building, (c) access to hospitalization, (d) teacher training and inclusive education initiatives, and (e) psycho social support.

The targeted cash assistance component of the PVPR project provided the cash component of the SHAP assistance (USD 10 per family member per quarter) for 2,858 families of the approximately 12,000 SHAP families.¹⁰

As per the PVPR project proposal, UNRWA proposed to carry out an external evaluation of the PVPR project. The evaluation process was conducted in a phased manner. This paper provides an input into the evaluation focusing on the targeted cash component of PVPR and taking advantage of information gathered during the evaluation of the Emergency Response programme cash assistance.

7 Distributed in Syrian Pounds, the rounds started with almost the equivalent of USD 32 but as distribution progressed the amount in USD reduced.

8 As defined by the proxy means test formula as abject poor.

9 PROGRESS REPORT, December 2011- January 2013, Project: Protecting Vulnerable Palestine Refugees in Syria - Special Measure for Syria 2011.

10 EU Agreement PQ913

scope and methodology

This paper covers the targeted cash assistance component of the PVPR during the period January 2012 to December 2013. PVPR cash assistance was provided primarily to beneficiaries in the SHAP list. Since no other distinction except the funding source exists between PVPR SHAP beneficiaries and non PVPR SHAP beneficiaries, the relevant beneficiary group used for the purpose of this paper are SHAP beneficiaries.

All five evaluation domains are addressed with a special focus on targeting mechanisms, distribution mechanisms and the impact of the targeted cash transfer component of the PVPR programme on the resilience and livelihoods of Palestine refugees:

Relevance describes the extent to which the objectives of an intervention are consistent with beneficiaries’ requirements, UNRWA needs, global priorities and partners’ and donors’ policies.¹¹ For this evaluation, the focus was on a comparison with the most commonly debated assistance alternative, food.

Efficiency is a measure of how economically resources and inputs are converted to results.¹² 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.¹³

11 <http://www.oecd.org/development/peer-reviews/2754804.pdf>

12 <http://www.oecd.org/development/peer-reviews/2754804.pdf>

13 <http://www.oecd.org/development/peer-reviews/2754804.pdf>

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 methodology involved the following:

- **Data was triangulated and verified** using as many sources as possible.
- **Primary data** was collected through a remotely managed process and a variety of data gathering methods. The data collection process was carefully checked for bias and **quality control was monitored** throughout. However, the data collected provided important information about trends within this group. All information collected was contextualized and biases were consistently accounted for during data analysis.
 - **Sixty phone interviews** were conducted with individuals from the SHAP list.¹⁴ Out of the 11,858 families in the SHAP list, phone numbers were available for only 4859 of them (41 percent of the entire SHAP population). Approximately 150 beneficiaries were tried at least once by phone by UNRWA Evaluation Division Staff. One third of these numbers were tried two or three times as network connectivity was particularly challenging, with almost zero connection in the Dera'a area during the interview period. The people that were reached during these phone interviews might be slightly better off than those people for whom UNRWA does not have contact details or who are unreachable using their recorded contact information.
 - **Three focus group discussions** were held with SHAP beneficiaries in Damascus. Eighteen people participated (ten male and eight female), representing five of the eight SHAP categories. The categories represented were: Male or female head of household over age 60; Family headed by

widow, divorcee, unmarried, or abandoned woman; Male head of household doing compulsory military service longer than three months; Disabled male head of household.

- The **beneficiary survey** conducted for the evaluation of the UNRWA Emergency Response cash assistance programme was screened for results relevant to the SHAP population. Syrian researchers were trained for this survey and they conducted a survey of 790 refugees from different regions of Syria. The survey involved 360 in-person meetings and 430 phone discussions. In-person interviews were conducted randomly at community centres and the UNRWA Area Offices. The locations were chosen to limit the bias of UNRWA staff influencing respondents. The respondents for in person interviews mostly came to UNRWA offices or community centres to raise some issues with UNRWA staff. They might be the more vocal and more critical of the beneficiary population while the phone respondents like in the phone interviews are those who do have connectivity. However, during the analysis of the data no strong difference was found between the groups.
- **Interviews** were conducted with staff from different UNRWA departments in Syria and headquarters Amman.
- **Secondary data** reviewed included relevant literature on the Syria Cash Assistance Programme, SHAP guidelines, SSNP, PVPR and auxiliary documents. The secondary data aided the theoretical understanding of the situation in Syria and established the documented facts about the project.

Calculations were conducted to establish the costs of the different distribution mechanisms. Costs and fees were taken from documentation, and staff cost involved in the distribution were estimated given person days and UNRWA salaries. This analysis was purely quantitative and did not take into consideration other qualitative aspects such as Al-Haram higher capacity of transactions per week, the geographical distribution and a

¹⁴ Thirty percent of the Individual interviewed by phone were part of the category "Disabled male head of household"; 22 percent belong to "Male or female head of household over age 60"; 24 percent are Family headed by widow, divorcee, unmarried, or abandoned woman and 24 percent were categorized as "others".

quantifiable measure of the risks associated to each distribution mechanism. The evaluation team assumed four distribution rounds per year. For the calculation of ATM costs, the team assumed that 10 percent of beneficiaries would require a new ATM per distribution round and it would take one staff full time to process the replacement from the UNRWA side. Due to the protracted conflict situation, difficulty accessing remote areas and the advice by Syria field office, the evaluation team was **unable to conduct home visits** to SHAP families to accurately assess their socioeconomic status. Due to the limited connectivity and in ability to visit households of SHAP beneficiaries, it was impossible to collect statistically significant data about this group. Percentages mentioned in the text refer to percentages from the respondents. In addition, the team was not able to interview staff in person or visit Syria field operations to observe the targeted cash distribution first-hand.

relevance

In the SHAP context, assessing relevance involved determining whether the cash was being given to the right group of people. Having determined that the right people were receiving the cash, it involved establishing the utility of cash for Palestine refugees facing the current conditions and utility of food as an alternative.

Finding 01: The cash assistance targeting SHAP beneficiaries is relevant because this group of beneficiaries is vulnerable and lives in uncertain situations, particularly with regard to food security. SHAP beneficiaries spend the cash on basic items, indicating that the cash assistance helps them to survive the current situation. SHAP beneficiaries also need to spend money on items such as medicine and shelter, so cash is the best alternative as long as food is generally available in the market.

Recommendation 01: The SHAP assistance should continue with some modifications. Syria field office should conduct a market survey in order to understand food affordability in Dera'a and tailor the programme to address the specific needs of the population in Dera'a.

Supporting information

High intensity conflict, especially in and around Aleppo, Dera'a and Qalamoun, has led to new waves of large-scale displacement in 2014, both within Syria and in neighbouring countries.¹⁵ The humanitarian situation continues to deteriorate with serious health issues and alarming food crises, especially in the north east and south of the country. More than 70 percent of surveyed Palestine refugees in Damascus have been displaced at least once, 45 percent of refugees are without regular income and only 10.5 percent of refugees have sufficient financial reserves to last them for the next three months.¹⁶ SHAP beneficiaries, the most vulnerable before the conflict, are particularly affected by the conflict as they did not have any reserves. Job opportunities have diminished during the conflict and prices of many goods have increased over time.

Many SHAP respondents had to leave their houses and could only take clothes with them. Many reported having lost a family member since the start of the conflict, leading to both emotional distress and a loss of a source of income. Most beneficiaries interviewed are either sick or have a family member with a serious illness. They reported being affected by the physical and mental consequences of bombing and explosions. Each category of the SHAP beneficiaries faces different challenges, mostly related to health problems that prevent them from work and the absence of a stable income outside the UNRWA assistance.

The goal of social and emergency assistance is to reach people who are among the most vulnerable. Vulnerability in emergency situations is multidimensional and characterized by challenges relating to assets, income, food intake, shelter, access to health care, and protection. The best way to establish vulnerability, short of household visits, is to establish proxies relating to the dimensions of vulnerability.

The survey responses regarding child food intake in the month of June 2014 highlight the situation in Syria. SHAP beneficiaries most often reported

¹⁵ SNAP Regional Analysis Syria Brief- June 2014

¹⁶ 'Socioeconomic and Damage Assessment Report: UNRWA Microfinance Clients in Syria', UNRWA, March 2014

eating one meal per day. Half of respondents reported that their children went to bed hungry at least once per week during June 2014. Hence, the majority of households are currently struggling to find enough food to feed their members. Forty percent of the population interviewed reported that they had not eaten meat in the last month.

The majority of SHAP beneficiaries are spending some of the cash received on health related expenditures. SHAP recipients reported food as their second major expense and reported buying mostly potatoes, rice, bulgur, lentils and vegetables with the UNRWA distributed cash. This shows some preference for simple items such as potatoes, lentils and vegetables that are not distributed as part of UNRWA food parcels.¹⁷ The fact that beneficiaries spend a significant proportion of the cash assistance on very basic items further confirms their vulnerable status.

Beneficiaries confirmed the usefulness of the cash assistance for them to survive the current situation and to fulfil their basic needs of food, health expenses and shelter. Cash is more welcomed than other forms of assistance because it can be used to fulfil different sets of needs. However, the beneficiaries reported that the cash received was not enough to entirely cover their needs or to cope with increasing prices. Cash distribution is highly relevant to fulfil basic needs and is often the only source of livelihood for these vulnerable families aside from UNRWA food baskets.

When food is available cash assistance is the appropriate and preferred assistance. When food is not available food assistance is more appropriate. Overall, food is generally available in Syria at often subsidised prices for very basic commodities. However, the situation seems to be more precarious in Dera'a where food is less readily available. The most commonly reported reason for difficulty accessing food across regions was high food prices. There are significant differences between the southern areas and the rest of the country in terms of food affordability.

¹⁷ UNRWA food basket for SHAP beneficiaries includes: flour, sugar, rice, milk powder, pasta, luncheon meat, vegetable oil and dry pulses.

efficiency

In the Syrian context, cost-benefit analysis must be balanced with security concerns and obstacles caused by the conflict, especially as these pertain to difficulties accessing the target population. This paper focuses on the efficiency of the **targeting** and the **distribution** mechanisms in terms of the effort required establishing and maintaining the distribution lists. The efficiency analysis below addresses the resources required for UNRWA and for Palestine refugees to complete the distribution process.

Finding 02: Applying a very light targeting process is acceptable at the onset of emergency situations and is very efficient.

Finding 03: The distribution mechanisms are efficient from the UNRWA perspective. The overhead for the SHAP cash distribution is in the low, single digit percentage range. However, some mechanisms are more cost-efficient than others and UNRWA is not always using the most efficient mechanism. For the Palestine refugees themselves, the distribution is acceptable but could be improved in terms of distribution management and complaint mechanisms.

Recommendation 02: The Agency should continue distribution through Al-Haram and banks. However, Syria field office should re-examine its reasoning for using the current distribution mechanisms, given that ATM distributions are relatively cheap and preferred by refugees. In particular Syria field office should base the decision on clear estimation of the transaction cost, the ability to verify funds disbursed, geographic coverage and functionality of ATM machines in areas of operation and the risks associated with using ATM versus Al-Haram and the banks.

Recommendation 03: Limit the number of people to visit the outlets to less than the capacity the outlet can handle on a specific day. This would minimize repeat trips for the beneficiaries, each of which increases the cost they incur while collecting cash.

Recommendation 04: Put in place a system to

capture, record, and follow up on incidents of bribing or mistreatment during distribution. The system to capture general complaints likewise needs strengthening so that UNRWA can be more confident that checks and balances are in place.

Supporting information

Reverting back to the status based system in 2012 when household visits to apply the proxy means test formula became more difficult eliminated the most time consuming step from the actual targeting. The annual desk review of eligibility criteria requires few resources and was manageable at the onset of the crisis. The approach taken by Syria field office is considered good practice because, in complex emergency situations, targeting is initially of lower priority than fast and cost efficient assistance.¹⁸ Syria field office's approach is cost efficient. More extensive analysis on the targeting is reported under the effectiveness section.

Reliability of the banking system continues to be an issue, with several banks closing branches since the beginning of the conflict.¹⁹ Banks require identification of beneficiaries which makes delegation to collect money at banks impossible. This in particular affects orphans and beneficiaries that have difficulties to travel. These accessibility challenges are reported to be higher for bank branches compared with Al-Haram outlets. According to RSSD and Finance staff, the overall cost of maintaining the ATM system was considered too expensive for UNRWA in this emergency setting. There were reports of ATMs being damaged, inoperable or not stocked with cash in areas outside of Damascus. Syria field office was particularly concerned about the financial risk of lost or stolen cards and the

¹⁸ Taylor, A., J. Seaman and Save the Children (UK), 2004, "Targeting Food Aid in Emergencies."

Emergency Nutrition Network Special Supplement; World Food Programme Executive Board First Regular Session Agenda Item 5. 20 Feb 2006. "Targeting in Emergencies"

¹⁹ The financial and real estate sector GDP contracted by 47.6 per cent in 2013-Q4, compared to the parallel quarter in 2012. In a financial environment of fiscal uncertainty, business insecurity and economic contraction, banking services were stressed as deposits shrank and the demand for loans and other financial facilities weakened, together with a substantial rise in bad debts. The sector was also damaged by the looting and destruction of banking infrastructure, while uncertainty and insecurity was also exacerbated by financial sanctions. UNRWA "Syria Squandering Humanity Socioeconomic Monitoring Report on Syria Combined third and fourth quarter report "July – December 2013.

protection risk posed to Palestine refugees queuing in front of unprotected ATMs. It is not realistic that UNRWA can use ATM cards for all beneficiaries as some of the beneficiaries are outside urban centres.

For these reasons, the Agency stopped transferring money through ATM cards for the SHAP in the beginning of 2014. The office of the United Nations High Commissioner for Refugees (UNHCR), World Food Programme (WFP) and UNRWA -for a small caseload of Iraqi Palestine refugees- continue to use ATM cards in Syria, although only in urban centres. Refugees strongly preferred the ATM distribution mechanism. They reported that ATM transactions are more convenient, especially for SHAP families with a household head who has difficulty attending distribution.

A detailed cost-analysis done for the Emergency Cash Assistance Programme in 2014 showed that if Syria field office would use ATM cards to distribute cash to the overall population, this would cost USD 1.73 per transaction. The cheapest modality is Al-Haram, at USD 1.61 per transaction, followed by the banks at USD 2.98 to USD 2.16 per transaction. Distribution through UNRWA offices is by far the most expensive, with costs between USD 3.2 and USD 6.7 for cash distribution in Damascus offices.²⁰ If cards need replacing just before a round due to the time delay in issuing new cards this can lead to the beneficiaries not being able to complete this round using the ATM card.

Banks and Al Haram offices employ guards, while those ATMs not located in banks are not necessarily guarded. However, the challenge of bringing the cash home from an ATM, bank, Al Haram outlet or UNRWA office is similar. The distribution through banks and Al Haram outlets provides some additional level of confirmation as the identities of refugees are confirmed by bank / Al Haram staff, which is not possible when ATM machines are used.

There have been cases of mistreatment during

²⁰ The cost-efficiency analysis referred to in this report took into consideration distribution data from 2014. Since ATM cards have been interrupted in early 2014, in order to estimate the cost of distribution through ATM, an assumption was made to look at the cost the Agency would have incurred if ATM were used for the entire beneficiaries population in the first round of 2014.

the cash assistance process, and three percent reported being asked for a bribe. These numbers are relatively low considering the situation in Syria, but these issues will require follow up by UNRWA. Even a small number of incidents reported needs a strong reaction from UNRWA to assure beneficiaries that UNRWA is concerned about their wellbeing. Few instances of theft were reported.

The complaints mechanism, according to beneficiaries, is not fully functional. Not all beneficiaries were aware of the complaint procedures or the appeals mechanism and those who were aware reported a lack of follow up and processing delays.

In terms of transaction costs incurred by beneficiaries, the average transportation costs associated with cash collection are about Syrian pound 100-500 (equal to approximately USD 1 – 4.5). Beneficiaries were concerned about the high transportation costs, especially when multiple trips had to be made to update the lists or to Al-Haram because the outlet was not prepared for the volume of beneficiaries on designated cash distribution days. Similar situations can arise if the ATMs are not working. The concern about long distance travel in uncertain and insecure times remains a constant demoralizing factor for the refugees.

Some beneficiaries had difficulty collecting their cash on the designated day. Missing the distribution is often attributable to health problems, delays in travel, non-receipt of the message informing them about the delivery date, blocked roads or overcrowding at the outlet. To address this, RSSD supplemented the regular four annual rounds of cash distribution with distribution lists covering absentees, appellants and other modifications from the rounds. Beneficiaries were not always aware of this process.

effectiveness

Syria field office is mostly concerned with the effectiveness of the targeted cash assistance for SHAP beneficiaries with regard to the targeting

mechanism. To establish the effectiveness of the targeted cash assistance, the paper considered how many of the potentially most vulnerable SHAP beneficiaries received the assistance. Effectiveness in the targeting mechanism was looked at considering two types of errors generally depicted in the literature: providing assistance to food secure households or individuals (inclusion error or leakage error) and not providing assistance to the food insecure (exclusion or under-coverage error).

Finding 04: The methods used were appropriate and showed reasonable effectiveness of the targeting and distribution mechanisms during the period under consideration. Relaxing the level of verification minimised exclusion errors, which is most important at the onset of a crisis. The current verification system for the SHAP status is not rigorous enough to have full credibility. In particular, it lacks systematic updating of information and comprehensive outreach to those beneficiaries that do not receive services.

Finding 05: The status based targeting of the intervention, which includes a large number of women as beneficiaries (i.e. widows, abandoned women, divorcees, and unmarried), by definition does take gender into consideration. However, the standardized assistance package provided does not address specifically the additional needs of particular groups of beneficiaries such as persons with health problems or female headed households.

Finding 06: SHAP beneficiaries in Dera'a face distinct challenges due to the limited distribution options and travel challenges throughout Dera'a Governorate.

Recommendation 05: The distribution lists used were appropriate in the first years of the programme and the Agency should continue using them. However, these are now getting outdated due to the changing context. Where the operational context permits, the Agency should update these lists to ensure more effective targeting of abject poor. A proper verification process should be carried out in the Emergency Module of the SHAP databases to assess eligibility for additional assistance. This assessment should be complemented with phone calls and, where

not possible, field visits.

Recommendation 06: Clearly identified UNRWA staff should be placed at the distribution centres on the distribution days. These staff members should have the skills to enter new data in the database and update the lists as well as the authority to address challenges faced during distribution. This may require additional staff recruitment. This will have implications for operational efficiency but would demonstrate the effectiveness of the cash assistance.

Recommendation 07: It is very likely that those refugees not reachable by phone are the most vulnerable and, since they are unreachable by phone, are not collecting assistance. Syria Field Office should design an outreach campaign to reach those beneficiaries not going to collect the cash. A hotline for cash recipients could help beneficiaries update their information and collect cash if they cannot make it on the designated pick-up day. This recommendation, as the previous one, has implications for staffing. Additional personnel would need to be hired to manage the hotline and outreach.

Recommendation 08: Once the SHAP lists are updated, and more capacity for differentiated programming has been created, UNRWA should consider delivering different packages of assistance to Palestine refugees based on their distinct needs.

Recommendation 09: Particular attention should be given to the programme in Dera'a, where there was only one outlet of Al-Haram operating during 2012 - 2013.

Supporting information

In 2011, Syria field office reviewed its original SHAP lists using the proxy means test formula to identify abject poor families among the SHAP beneficiaries and add families from the waiting list. Reverting to the status-based assessment tool used under SHAP with annual desk reviews was appropriate at the onset of the crisis. Challenges locating the beneficiaries, security threats to staff travelling to home visits and the greatly increased workload during this time made it unrealistic for Syria field office to implement the proxy means test formula for SHAP beneficiaries.

However, this system relies on data accuracy. During the conflict, the situation of Palestine refugees is changing at a far more rapid pace than would be the case in peaceful times. Therefore, the number, location and vulnerability status of family members are changing over time. The proxy means test formula was applied in 2011 and the conflict started in 2011, so the accuracy of the data in the list was sufficiently accurate for 2012 - 2013, especially considering that it would have been unrealistic at the time to find additional resources to address updating the list. However, the quality of the data will deteriorate with every distribution round for which UNRWA is unable to verify the situation of SHAP beneficiaries.

Syria Field Office believed that only the direct distribution of cash assistance through UNRWA locations offers the opportunity to properly update the information on refugees and their families as beneficiaries can interact with UNRWA staff. Currently Al-Haram only distributes as per lists issued by UNRWA. These lists are not updated because of limited opportunities for staff / beneficiary interaction at the money transfer outlets. In principle, UNRWA staff should be present during distribution at Al Haram and banks. However, SHAP beneficiaries reported they could not easily recognize UNRWA staff at each distribution centre. This made it difficult to address issues of eligibility and update the distribution list at distribution sites.

The list UNRWA uses to communicate with beneficiaries seems to be outdated, especially in terms of phone numbers. As highlighted in the methodology section, over 60 percent of the beneficiaries don't have their phone numbers registered in the database and a very high number of families are listed under some other family member / neighbour or UNRWA staff phone number who is not immediately linked with the beneficiary family. This causes challenges in accessing the information regarding distribution rounds. Even those who have phone numbers registered can be challenging to reach.

An SMS message is used to communicate with the majority of beneficiaries regarding cash disbursements, complaints and any other communications, with the exception of the areas

of Homs, Hama and Latakia.²¹ SMS, which does not rely on constant phone coverage, is one of the best options available. In addition, UNRWA distribution lists are placed in UNRWA offices and Al-Haram outlets. UNRWA encourages informal information distribution amongst Palestine refugees. Due to the limited connectivity and unreliability of the contact information in the lists, most of the beneficiaries seem to get information about cash distributions from neighbours and other community members who have better access to UNRWA.

Several SHAP beneficiaries interviewed skipped distribution rounds because they were not informed. The beneficiary survey shows a cash assistance delivery rate of about 91 percent to SHAP beneficiaries. The remaining beneficiaries could either not be reached or just did not show up for the distribution. Beneficiaries face problems if they miss the pre-specified distribution date. In these cases, refugees are encouraged to contact UNRWA offices to reschedule their distribution date and, where necessary, submit an appeal case. Approximately 5 percent of total distributions in each round relate to appeal cases. However, this process is time consuming and subject to long delays. This issue results in frequent complaint visits to UNRWA offices, which entail additional travel costs and time for the refugees.

Beneficiaries were concerned about the lack of identification cards. UNRWA, given the crisis situation, is accepting a range of identifications to mitigate the challenge. Of particular concern are situations in which the family is separated because the part of the family with the registration card is in a better position to obtain assistance from UNRWA. In particular, family members left without the card can face challenges to obtaining assistance.²²

The visit to the banks and Al-Haram offices to collect the cash was reported to be difficult for elderly people, sick people and orphans. The elderly cannot delegate cash receipt to their more able relatives under the current system. Orphans cannot access their cash since recipients under

the age of 18 are barred from access. They are therefore reliant upon a network of adults to deliver their cash to them. ATMs are better in this regard because those unable to go use the ATM can send a relative or friend in their stead.

The assistance programmes implemented in Syria by UNRWA do not provide different packages to different groups of people. The rationale for this takes into consideration efficiency is based on the perception that most people in Syria are now vulnerable. However, this does not allow for the special needs of vulnerable groups like women and children in conflict areas to be addressed comprehensively through customized assistance. Unfortunately, moving to a more complex targeting system is not realistic with current available resources.

In the most locations, the majority of SHAP beneficiaries who received cash through Al-Haram reported high satisfaction rates with only 10 percent not satisfied (outside Dera'a), for the distribution through banks 26 percent were not satisfied. It should be noted that Al-Haram can potentially process higher number of transactions per week (up to 11,000 transactions per week versus 5,500 for Bemo Bank and 2,000 for Baraka Bank) and the money transfer outlet has broader geographical coverage across the country. However, the survey clearly identified specific challenges in Dera'a with 78 percent of the respondents not satisfied with the designation of Al-Haram as a distribution mechanism.²³ According to the focus group discussions, the location of the outlet in Dera'a is in a dangerous area far away from the residential locations and is open only for limited hours. It seems that there are discussions about Al-Haram opening an additional outlet which could potentially alleviate these issues.

impact

In an emergency context, impact should be defined as the contribution that the programme is making to helping refugees maintain a level of

²¹ Although these places have connectivity for SMS.

²² Cases were reported of split families where the husband is missing and of cards registered under other family names.

²³ This is valid for those beneficiaries that could be interviewed in Dera'a who were not necessarily SHAP beneficiaries, but used the same distribution mechanism.

resilience and endure through the crisis. The evaluation tried to establish if the SHAP recipients' wellbeing improved as a result of the cash assistance. In long term protracted emergencies, impact can be difficult to assess because assessing the causality in complex situations is challenging. However, the use of funds in longer term impact areas like education can contribute to longer term resilience.

Finding 07: The impact of the cash assistance on Palestine refugees is positive because it is helping beneficiaries manage their basic needs in terms of food, healthcare and shelter. Therefore, the cash represents a source of income used to fulfil basic needs and enables refugees to survive through the current crisis.

Supporting information

Several studies confirm that the impact of an emergency cash transfer programme can include immediate poverty reduction, improved health and nutrition outcomes and can also help sustain households and families against shocks.²⁴

The survey revealed that beneficiaries spend cash on healthcare (57 percent) food (48 percent) and rent (20 percent). Healthcare seems to be the most pressing concern for SHAP beneficiaries, especially for those that belong to category A (Male or female head of household over age 60).

A case: *One woman living with her orphaned nieces and nephews in Latakia said that she collected money, but that all of the money goes to healthcare because she has heart problems and anaemia. They are seven people in the house and they eat only once per day, in the afternoon. One of the nephews' works, but does not always make enough money to help the family.*

SHAP beneficiaries reported both in the individual interviews and focus group discussions that no money was available to them except for the money they received from UNRWA. They reported relying 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.

The analysis of the child food intake discussed above (in the Relevance section) shows that there is significant food insecurity. Half of the respondents reported their children skipping the evening meal in the last 30 days before the survey and, in general, eating fewer meals than in previous periods. Since this group of beneficiaries often does not have any household income, the impact of additional cash on these households is expected to be higher than for other households.

sustainability

In the emergency context sustainability in the classical sense is typically not applicable as beneficiaries are not expected to be self-sustaining at the end of the assistance. In the context of the SHAP programme, it was important to consider sustainability from an organizational point of view. The analysis therefore focused on the organizational sustainability of the SHAP in an ongoing conflict situation.

Finding 08: The SHAP system has been working so far, given the circumstances, reaching tens of thousands of beneficiaries in some of the most challenging areas of Syria. However, the current mode of operation is not sustainable. The staffing resources are not sufficient to deliver a high quality level of service under the SHAP.

Recommendation 10: UNRWA should consider hiring additional staff to run the SHAP and the Emergency Response programme. This is particularly relevant given the previous recommendations to update beneficiary lists and improve outreach and complaints procedures. When considering this UNRWA Syria will need to balance the demand for operational efficiency and a low overhead, with the ability to clearly demonstrate accountability of the fund usage for the most vulnerable in an environment of anticipated reductions in emergency funding in 2015.

²⁴ DfID, 2011, Cash Transfers Evidence Paper, p.16

Supporting information

While at the onset of an emergency it is acceptable for staff and systems to be temporarily overused and overburdened, this is not sustainable in cases of protracted conflict situations. Syria Field Office has significantly increased staffing since the onset of the crisis, currently employing approximately 400 staff on emergency contracts. Despite this, support departments have significantly increased workloads due to the additional emergency operations and the conflict related constraints. RSSD now runs two programmes, and the Emergency Response programme, in financial terms, is larger than any previous programme and all other programmes currently delivered by UNRWA. In addition, some qualified staff has left Syria due to the conflict and are not easily replaced. Staff departure is attributable primarily to conflict escalation and its effects on Palestine refugees across Syria.

Interviews with staff confirmed that they feel quite overloaded with work in all the phases of the distribution: (a) registration of beneficiaries, (b) targeting, (c) communication with beneficiaries, (d) distribution of cash and goods, and (e) the reconciliation of these processes. This is also true for the RSSD staff in the areas where additional demands for data entry, updating of refugee records, and complaint management are needed. While in principle staff should be present during distributions, beneficiaries were not always aware of their presence, thus hinting at further need for proper staffing levels if programmes and projects are to be maintained.

To attract additional funding for the SHAP UNRWA needs to demonstrate that it is able to reach the most vulnerable. At current staffing levels it is not possible to update information of beneficiaries who come to the distribution in banks or Al Haram branches. To reach those beneficiaries that are in the list and do not show up for distribution, or for which UNRWA has no updated information, will require additional outreach activities that are not possible at current staffing levels.



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