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# Are cash-based interventions a feasible approach for expanding humanitarian assistance in Syria?

Shannon Doocy\*, Hannah Tappis and Emily Lyles

## Abstract

**Background:** The conflict in Syria is the largest driver of displacement worldwide with 4.1 million Syrian refugees, more than 6.5 million internally displaced people (IDPs), and 13.5 million people in need (PiN) of protection and humanitarian assistance inside Syria. Over the past decade, cash-based interventions (CBIs), including both conditional and unconditional cash transfers and voucher programs, have become increasingly common. While the cash-based response within Syria to date has been small compared to in-kind assistance, there is widespread interest in expanding the use of CBIs. This study explores the feasibility of cash-based modalities with the aim of informing future humanitarian assistance delivery strategies in northern Syria.

**Methods:** The feasibility of CBIs is examined in terms of acceptability, infrastructure, humanitarian agency implementation capacity, value for money, risks, and responsiveness to changes in beneficiary needs. A mixed methods approach was used consisting of a literature review in addition to a household survey and key informant interviews (KIs) conducted in early 2016 in four governorates of Syria (Aleppo, Hama, Idlib, and Al-Hasakeh).

**Results:** Overall, 64.5% of surveyed households received assistance during the 4-month period from October 2015 through January 2016. In-kind assistance was most common, with 59.2% of households receiving in-kind food aid. More than half of households received only one or two distributions of assistance in any form. Unmet needs were ubiquitous, and food was the priority in 74.1% of households. Despite relatively limited coverage of cash and voucher assistance programs to date, stakeholders voiced a widespread preference for cash transfers as did household survey participants. When analyzed by sector, cash assistance was preferred by survey respondents for all sectors except WASH. The most significant challenge in implementing CBIs in Syria is the lack of a regulated cash transfer system for movement of funds into the country. The bulk of humanitarian money is currently transferred through informal value transfer networks (hawala), which appears to have the capacity to handle larger-scale cash transfer programming. Technical guidance and standardized procedures are needed to ensure due diligence is conducted to mitigate fiduciary risks and ensure accountability to both beneficiaries, donors, and other stakeholders.

**Conclusions:** The possibility of more sustained, continuous assistance provided through cash transfer or voucher mechanisms negates many of the barriers faced in providing in-kind assistance. Consideration of the feasibility of cash as an alternative modality relies on local-level assessment of capacity, resources, political environment, beneficiary needs and preferences, and lessons learned from previous programs in those areas.

**Keywords:** Syria, Humanitarian assistance, Cash-based, Cash transfers

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## Introduction

The conflict in Syria is the largest driver of displacement worldwide with an average of 50 Syrian families displaced every hour of every day since 2011 (UNHCR 2015). In addition to 4.1 million Syrian refugees, there are more than 6.5 million internally displaced people (IDPs) and 13.5 million people in need (PiN) of protection and humanitarian assistance within Syria; the largest concentrations of PiN and IDPs is in the governorates of Aleppo, Rural Damascus, and Idlib (OCHA 2015a; OCHA 2015b).

The humanitarian response in Syria is complex with assistance delivered from multiple hubs (inside Syria as well as from Turkey, Lebanon, Jordan, and Iraq) and coordinated under the Whole of Syria Approach. Numerous UN agencies, international organizations, and local and international non-government organizations (NGOs) are engaged in protection and humanitarian assistance efforts which will target 13.5 million people and require \$3.18 billion in funding in 2016 alone (OCHA 2016). There have been significant challenges in both the humanitarian and security situation since the beginning of the crisis. All parties to the conflict disrespect obligations under international humanitarian law, which has resulted in targeting of civilian infrastructure, absence of protection, and denial of humanitarian access (OCHA 2016). Provision of in-kind aid has been subject to security and logistical constraints, which challenges the assumption that it is the most secure and reliable modality in the Syrian context.

The majority of humanitarian assistance in Syria and worldwide is provided as in-kind aid. However, over the past decade, cash-based interventions (CBIs) have become increasingly common. Examples of cash-based interventions include both unconditional and multipurpose cash transfers, cash transfers with eligibility conditions (including cash for work), and vouchers that can be exchanged for specific items, services, or cash. When designed well, cash can be more effective, efficient, and acceptable to beneficiaries than in-kind assistance, though the efficiency of cash compared to in-kind assistance can vary significantly and depends on transportation and storage costs as well as local market prices (Doocy et al. 2015; Harvey and Bailey 2015; Gairdner et al. 2011).

The cash-based response within Syria to date has been small compared to in-kind assistance, and coverage has been limited. With respect to CBIs coordinated from Turkey, vouchers have been used to support communities with access to food, livelihoods, non-food items, and maternal health services (OCHA 2016). Cash transfers have been a less-used modality. The most widespread use of cash transfers in 2015 was in food security and

livelihoods, with cash provided to selected households in 12 sub-districts over a 3-month period. Cash programs for water and sanitation, shelter, and non-food items were implemented on a smaller scale, with transfers provided in less than eight sub-districts over a 1- to 2-month period. There is widespread interest, however, in expanding the use of CBIs (Save the Children 2016).

Perhaps the most significant challenge in implementing cash-based responses in Syria is the lack of a functional electronic banking system or regulated cash transfer system for movement of funds into the country. Currently, many organizations use *hawala* or informal “value transfer” networks to transfer funds into Syria to reimburse voucher vendors, which poses legal and other concerns. Hawala brokers operate either in parallel to or in the absence of formal bank money transfer systems and may or may not be registered with local or national governments. Through hawala, an individual or organization wishing to transfer money approaches and provides the transfer amount to a local hawala broker. This broker then contacts a hawala broker in the recipient’s location, and through use of a security code, most often delivered by SMS or phone, the recipient can collect the transfer from the hawala broker in their location. This system relies on trust between brokers and tracking of debts among brokers and does not necessitate physical movement of cash, written contracts, or promissory notes. The importance to brokers maintaining their standing and trust in their trading network provides assurance to those using the hawala system (Beachwood International 2015a; El-Qorchi et al. 2003).

As the conflict in Syria continues, there is need for widespread response focused on urban areas that addresses humanitarian needs and promotes resilience (OCHA 2016). This includes sourcing assistance from within Syria rather than importing in-kind assistance, interventions to support job creation and rehabilitation of industry and local markets, and empowering beneficiaries with choice in what assistance they receive. This study explores the feasibility of CBI modalities and beneficiary preferences with the aim of informing future humanitarian assistance delivery strategies in northern Syria.

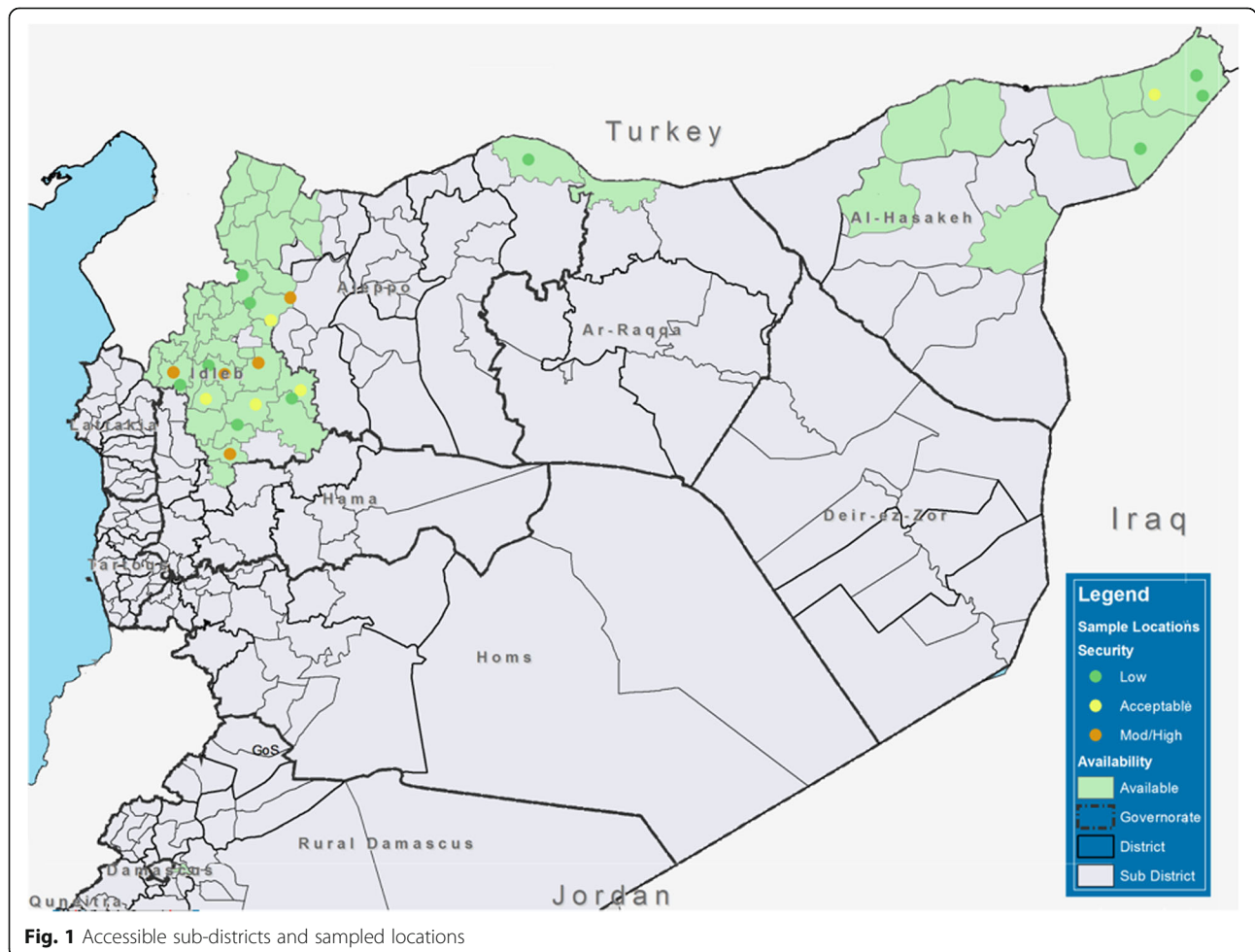
## Methodology

This study was designed to assess the feasibility of CBI in terms of acceptability, infrastructure, humanitarian agency implementation capacity, value for money, risks, and responsiveness to changes in beneficiary needs. A mixed methods approach was used that consisted of a household survey, key informant interviews (KIIs), and a literature review. The geographic scope of the study was limited to four governorates with reasonable security and an ongoing cross-border response from Turkey (Aleppo, Hama, Idlib,

and Al-Hasakeh). Accessible sub-districts ( $n = 18$ ) were identified based on a security assessment, and communities ( $n = 478$ ) within those sub-districts were assigned a risk level based on the number of security incidents in the last quarter of 2015 (Global Communities 2016). The majority of communities (78.7%) were classified as low risk; an additional 17.2 and 4.2%, respectively, were acceptable risk and moderate/high risk. The feasibility of cash interventions by risk level was a priority research question; as such, a stratified sample was used to ensure adequate representation from communities of all risk levels. For the household survey, 25% of participants were from high/moderate-risk communities, 25% from acceptable-risk communities, and 50% from low-risk communities; the key informant sample from within Syria was similarly structured and drawn from the same communities included in the household survey (Fig. 1).

The household survey had a 20 cluster  $\times$  20 household design ( $n = 400$  households). Within each risk category, probability proportional to size sampling was used to allocate clusters first at the governorate level, then at the district level, and finally at the sub-district level. One

community from within each sub-district was randomly selected as survey location; two locations were replaced due to inaccessibility during the survey. Within each community, two locations were visited and ten interviews conducted. Starting locations were determined by segmentation, where households near the centers of opposite quadrants of the community were used as cluster start points. Replacement sampling was used for households not at home. Only adult respondents were eligible to participate, and oral consent was obtained. Participation was anonymous, and unique identifying information was not collected. Interviewers were Syrian and were recruited in each governorate. All interviewers received training and were provided with a field guide; interviewers were supervised directly by team leaders as well as remotely by other members of the study team. The questionnaire was developed in English and translated to Arabic; the translation was then reviewed by multiple team members before a consensus version was finalized. The survey was conducted on smartphones using Magpi, a mobile data platform by Datadyne LLC (Washington, DC), and analyzed using the Stata 13 software package (College Station, TX).



**Fig. 1** Accessible sub-districts and sampled locations

The Stata “svy” command was used to adjust for design effects. Chi-square and *t* tests were used for comparison of proportions and means.

Group and individual KIIs were conducted to capture the perspectives and experiences of donors, Syrian NGOs and international NGOs (founded and with headquarters located outside of Syria) implementing humanitarian assistance programs, local councils, and community members (including both current beneficiaries and those who had not received assistance). Additionally, several KIIs were conducted with money traders in the hawala system, wholesalers of goods (including humanitarian assistance), and researchers. A total of 91 key informants in Turkey and Syria were interviewed during the assessment including 25 key NGO informants from 14 NGOs, 33 community informants from 7 locations, 25 local council informants from 5 locations, and 8 others including donors, money transfer agents, and a wholesaler. Key informants were identified in consultation with the Cash-Based Response Technical Working Group (CBR-TWG) for cross-border humanitarian assistance coordinated from the Turkey hub. KIIs were conducted in person in Arabic or English depending on respondent preference. A notetaker was present, and at the conclusion of each interview, the interviewer and notetaker reached consensus on the final version of the notes. Key informant interview data were analyzed using content analysis methods with the aim of identifying key themes, consensus viewpoints, and viewpoints of a minority (within groups) or that were unique to certain contexts or locations.

The literature review aimed to contextualize primary data and inform recommendations. Publicly available reports on humanitarian assistance in Syria and the region published between January 2015 and 2016 were included; in addition, peer-reviewed literature was searched; however, no relevant articles were found. Following the initial search, documents were assessed to identify those containing information about the topic areas for this assessment. Documents were mapped to relevant topic areas (acceptability, infrastructure, implementation capacity, value for money, risk, flexibility/responsiveness), and findings are presented with primary data by topic area. Results from the household survey, KIIs, and literature review were then synthesized using a Balanced Scorecard approach to consolidate findings from multiple perspectives into an easily usable tool for decision-makers to understand the acceptability, infrastructure, implementation capacity, value for money, risks, and potential benefits of expanding CBIs in northern Syria.

Permission was obtained from community leaders prior to data collection. This study was reviewed by the Johns Hopkins School of Public Health Institutional Review Board and determined not to be human subjects research.

## Results

### Humanitarian needs and assistance

Assessing the feasibility of expanding CBIs to address humanitarian needs in northern Syria involves myriad considerations; first and foremost is an understanding of humanitarian needs. Overall, 64.5% (CI 55.6–72.5) of surveyed households received assistance during the 4-month period from October 2015 through January 2016. In-kind assistance was most common, with 59.2% (CI 51.9–66.2) and 21.8% (CI 14.6–31.1) of households receiving food and other items, respectively. Food and unrestricted vouchers were received by 6.0% (CI 2.1–16.3) and 2.5% (CI 0.5–12.5) of households, respectively, and unrestricted cash assistance by only one household. More than half of households (56.2%, CI 35.5–75.0) received only one or two distributions of any type of assistance. Quantities of food assistance were a challenge reported for both in-kind and voucher assistance with perceptions of insufficient quantities reported by 77.8% (CI 44.1–94.0) of food voucher recipients and 78.1% (CI 70.9–83.8) of food item recipients. Borrowing and asset sales in the month preceding the survey were reported by 58.8% (CI 52.9–64.4) and 34.5% (CI 25.8–44.4) of households, respectively, indicating that many families are struggling to meet basic needs. Unmet needs were ubiquitous, and food was the priority in 74.1% (CI 66.3–80.6) of households. Table 1 and Fig. 2 present an overview of key survey findings on humanitarian needs and assistance.

KIIs confirmed and reinforced survey findings, where food was consistently identified as the greatest expense or most pressing need; other unmet needs varied from one community to the next but with no clear pattern. KIIs illuminated numerous challenges in providing humanitarian assistance and resulting tensions within the community, including that assistance programs target the most vulnerable households (IDPs, widows, households with many children, and the elderly) but do not have sufficient resources to cover all households that meet the inclusion criteria or to assist other poor households. Local council members explained how strict selection criteria and short distribution time frames can hinder programs from reaching some of the most vulnerable and that perceived inequities can strain community relations; some local council members suggested tensions could be avoided if programs were designed to benefit the whole community rather than selected households.

### Cash-based response feasibility

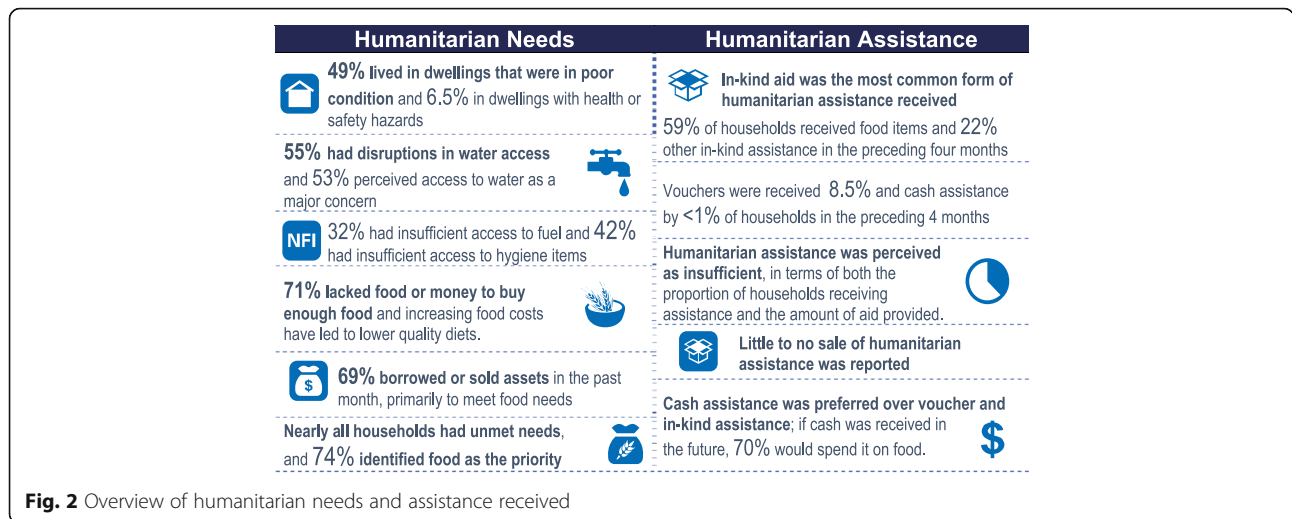
This study assessed potential for providing cross-border cash assistance in northern Syria. The Feasibility Scorecard (Table 2) synthesizes data from multiple primary and secondary data sources, organizes findings by topical area (acceptability, infrastructure, implementation

**Table 1** Humanitarian needs (January–February 2016) and assistance received (October 2015–January 2016)

	Overall			By risk level						Risk level comparison p value	
	(N = 400)			High/moderate (N = 100)		Acceptable (N = 100)		Low (N = 200)			
	Number	Point	95% CI	Point	95% CI	Point	95% CI	Point	95% CI		
Humanitarian vulnerability and needs profile											
Household type											
Affected	173	43.2%	[32.6,54.6]	43.0%	[22.6,66.1]	44.0%	[23.0,67.4]	43.0%	[29.0,58.2]	0.205	
Displaced	106	26.5%	[18.6,36.3]	13.0%	[7.0,22.9]	39.0%	[27.0,52.5]	27.0%	[15.7,42.4]		
Returnee	121	30.2%	[18.4,45.5]	44.0%	[24.7,65.3]	17.0%	[7.9,33.0]	30.0%	[12.6,56.1]		
Households reporting asset sales in the month preceding the survey	138	34.5%	[25.8,44.4]	42.0%	[26.2,59.6]	28.0%	[21.4,35.7]	34.0%	[20.5,50.7]	0.770	
Households reporting borrowing money or receiving credit in the month preceding the survey	235	58.8%	[52.9,64.4]	53.0%	[39.7,65.9]	64.0%	[56.7,70.7]	59.0%	[50.9,66.6]	0.325	
Households reporting lack of food or money to buy food in the preceding month	283	70.8%	[62.0,78.2]	68.0%	[59.8,75.3]	66.0%	[56.2,74.6]	74.5%	[57.5,86.3]	0.451	
Households reporting any unmet need	398	99.5 %	[97.9,99.9]	99.0%	[93.4,99.9]	99.0%	[93.4,99.9]	100%		0.337	
Highest priority unmet need											
Food	295	74.1%	[66.3,80.6]	66.7%	[59.4,73.2]	74.7%	[62.3,84.1]	77.5%	[63.3,87.3]	0.761	
Non-food items	51	12.8%	[8.5,18.8]	19.2%	[12.2,28.8]	14.1%	[7.7,24.6]	9.0%	[3.9,19.5]		
Health	21	5.3%	[3.5,8.0]	4.0%	[1.6,9.6]	7.1%	[4.1,12.0]	5.0%	[2.5,9.7]		
Water and sanitation	10	2.5%	[0.9,6.6]	4.0%	[1.2,12.5]	1.0%	[0.1,6.6]	2.5%	[0.5,12.1]		
Others	9	2.3%	[1.1,4.6]	2.0%	[0.3,12.7]	2.0%	[0.6,6.5]	2.5%	[1.0,6.1]		
Shelter	8	2.0%	[0.8,5.2]	2.0%	[0.6,6.5]	1.0%	[0.1,6.6]	2.5%	[0.6,9.6]		
Education	3	0.8%	[0.2,3.4]	1.0%	[0.1,6.8]	0.0%		1.0%	[0.1,7.3]		
Livelihoods	1	0.3%	[0.0,2.0]	1.0%	[0.1,6.6]	0.0%		0.0%			
Receipt of humanitarian assistance, October 2015–January 2016											
Households receiving any assistance	258	64.5%	[55.6,72.5]	59.0%	[38.6,76.7]	62.0%	[46.9,75.1]	68.5%	[56.6,78.4]	0.584	
Non-food items	87	22.5%	[14.6,31.1]	21.0%	[9.5,34.3]	25.0%	[10.3,49.1]	22.0%	[12.2,35.1]	0.846	
Food basket/items	237	59.3%	[51.9,66.2]	57.0%	[38.8,73.5]	53.0%	[44.1,61.7]	63.5%	[53.8,72.2]	0.401	
# of times received	Mean	237	2.1	[1.8,2.3]	2.3	[1.7,2.9]	2.3	[2.1,2.5]	1.9	[1.5,2.2]	0.177
Food vouchers	24	6.0%	[2.1,16.3]	8.0%	[1.1,41.2]	2.0%	[0.3,12.7]	7.0%	[1.7,24.5]	0.607	
# of times received <sup>a</sup>	Mean	24	1.6	[1.4,1.9]	1.8	[1.8,1.8]	1	[1.0,1.0]	1.6	[1.3,2.0]	0.675
Value of voucher received <sup>a</sup>	Mean	24	99.3	[76.4,122.1]	113.9	[113.9,113.9]	161.5	[161.5,161.5]	80.7	[63.4,97.9]	0.063
Unrestricted vouchers	10	2.5%	[0.5,12.5]	1.0%	[0.1,6.6]	0.0%		4.5%	[0.7,23.7]	0.412	
# of times received <sup>a</sup>	Mean	10	1.6	[1.3,1.9]	1	[1.0,1.0]	–		1.7	[1.4,1.9]	0.035
Value of voucher received <sup>a</sup>	Mean	10	102.8	[81.0,124.5]	127.1	[127.1,127.1]	–		100.0	[80.2,119.9]	0.139
Unrestricted cash transfer	1	0.3%	[0.0,2.0]	0.0%		1.0%	[0.1,6.6]	0.0%		0.735	
Percent of household's diet provided for by humanitarian assistance											
None	116	29.0%	[23.1,35.7]	32.0%	[20.8,45.8]	35.0%	[23.7,48.3]	24.5%	[17.5,33.2]	0.586	
0–24%	146	36.5%	[30.7,42.7]	29.0%	[21.0,38.5]	32.0%	[24.7,40.2]	42.5%	[34.0,51.4]		
25–49%	68	17.0%	[12.9,22.1]	20.0%	[15.3,25.8]	14.0%	[8.3,22.6]	17.0%	[10.5,26.4]		
50–74%	37	9.3%	[6.5,13.0]	15.0%	[9.4,23.1]	8.0%	[4.3,14.5]	7.0%	[4.1,11.8]		
75–100%	32	8.0%	[4.9,12.8]	4.0%	[1.6,9.6]	11.0%	[5.0,22.3]	8.5%	[4.3,16.2]		

<sup>a</sup>Among households receiving this type of assistance; values reported in USD





capacity, value for money, risks, and flexibility/responsiveness), and highlights issues that vary by community risk level or governorate.

**Acceptability**

Acceptability was examined in terms of beneficiary, local council, NGO, and donor preferences. Despite relatively limited coverage of cash and voucher assistance programs to date, the different stakeholders voiced a widespread preference for cash transfers over in-kind assistance or vouchers (Table 3). Household survey participants were asked to identify specific types of assistance they would prefer to receive as in-kind goods or services, vouchers, and cash transfers. Overall, cash assistance was preferred by the greatest number of survey respondents (94.2%), followed by in-kind assistance (91.0%) and vouchers (79.4%) (Fig. 3). When analyzed by main sectors of action for the Whole of Syria Response, cash assistance was preferred for all sectors except WASH, for which respondents preferred in-kind assistance.

Preferences expressed by community key informants varied more than household survey findings, though most expressed a preference for cash. For food assistance, cash was preferred because in-kind food baskets may not provide the quantity or quality of items desired. Some key informants noted a preference for cash assistance in USD or in-kind assistance over the local currency because of declines in the value of the Syrian pound. In one rural area, preference for in-kind assistance was due to the small number of shops with limited stock and no nearby hawala agents. Consensus among community key informants was that vouchers are the least appealing form of assistance because vendors will raise prices; however, experience with vouchers was limited, and shop monitoring can prevent price manipulation (Doocy et al. 2016). Local council

members expressed a need for more consistent assistance with broader coverage and raised a number of concerns about vouchers, including that vendors may raise prices or force the purchase of certain items, the “hidden” transport costs incurred for travel to contracted shops in rural areas, and the greater ease of sharing in-kind assistance. Finally, participants in both community and local council interviews expressed unmet needs for programs with lasting impacts for the community as a whole, such as employment opportunities, rehabilitation of damaged infrastructure, and support for small businesses.

Staff from the CBR-TWG member organizations described different levels of experience with each assistance modality and challenges faced in implementation; however, none expressed an explicit organizational preference for one assistance modality over another. There was widespread agreement that CBIs are preferable to in-kind assistance where markets are functioning. Some NGO informants noted that cash-for-work programs are most likely to be effective in addressing basic needs in relatively stable communities whereas unconditional cash transfers (if markets are functioning) or in-kind assistance is more suitable for addressing the immediate needs of displaced households. Many NGO key informants emphasized that program design considerations like assistance modality and delivery mechanism should be driven by beneficiary preferences and evidence of effectiveness, not NGO or donor preferences. The two donor agency representatives expressed the understanding or assumption that populations in Syria would prefer cash assistance because of its flexibility. Neither were funding CBIs or expressed plans to do so in 2016; however, within organizational policy constraints, both expressed commitments to provide maximum flexibility in selection of assistance modalities.

**Table 2** Feasibility Scorecard

	General assessment	Varies by risk level	Varies by governorate <sup>a</sup>
<b>Acceptability</b>			
Beneficiary acceptance and preferences	Widespread acceptance and preference for cash transfers, supplemented by in-kind assistance only when essential items are unavailable in local markets.	X	YES
NGO acceptance and preferences	Acceptance, preference, and readiness in theory but limited by donor and organizational policies.	X	X
Donor acceptance and preferences	Acceptance in theory from major donors (EU, DFID, etc.) but no explicit acceptance of working via the hawala system or clarity on due diligence requirements needed to mitigate legal/fiduciary risks.	X	X
Political/local council acceptance and preferences	Cash-based assistance is acceptable to local councils. However, many expressed preference for programs that benefit the community as a whole, not individual households, and that could have more lasting benefits for resilience and recovery.	X	X
<b>Infrastructure</b>			
Transfer mechanisms	Hawala networks provide infrastructure needed to expand cash-based responses to the Syrian crisis but are not currently acceptable.	X	X
Delivery mechanisms	Cash and voucher delivery mechanisms are well established. Preferred delivery mechanisms vary by risk level and governorate.	YES	YES
Availability of markets for goods/services	Markets are functioning in most areas of northern Syria, albeit with fuel shortages in some areas and occasional stock-outs during periods where high-risk areas are cut off by heavy fighting.	X	X
<b>Implementation capacity</b>			
Technical design/management	International and Syrian NGOs currently providing assistance in Syria are well positioned and have demonstrated capacity to provide cash-based assistance, in coordination and with technical leadership from the CBR-TWG. However, consensus on humanitarian community risk thresholds and a common strategy for design, management, monitoring, and evaluation of multisector cash-based assistance and complementary sector-specific initiatives will be important for broader reaching cash assistance programs.	X	X
Logistics/financial		YES	X
Monitoring/accountability		YES	X
Partnership management and coordination		X	X
<b>Value for money</b>			
Economy	Cash transfers are less costly than alternative assistance modalities.	YES	X
Efficiency	Vouchers are more cost-efficient and cost-effective than in-kind food assistance. However, they may be more susceptible to fraud or manipulation than other assistance modalities.	YES	X
Effectiveness		X	X
<b>Risks</b>			
Security risks	Cash-based assistance is more discrete and thus may present fewer security risks than in-kind assistance.	YES	NO
Fiduciary risks	The lack of common fiduciary risk thresholds and management strategies are the humanitarian community's greatest obstacle to expansion of cash-based assistance modalities.	X	X
Operational risks	The CBR-TWG and NGOs have a clear understanding of operational risks and are using innovative strategies to mitigate risks; scaling up cash-based responses in a volatile environment may present new risks.	X	X
<b>Flexibility/responsiveness</b>			
Ability to meet changes in beneficiary needs	Previous cash-based response programs were designed to respond to emergency needs of particularly vulnerable populations, and the reach of hawala networks suggests potential to expand cash-based assistance efforts as needs arise. The ability for rapid implementation of cash assistance programs depends largely on the organization's capacity to collect necessary data, identify and work with local partners, and appropriately design context-specific program plans.	YES	X
Ease of rapid phase-in/phase-out as substitute for other modalities as needed		YES	X

<sup>a</sup>Interpret with caution; the household survey was not designed to be representative of populations at the governorate level or to detect differences by governorate

**Table 3** Stakeholder preferences for humanitarian assistance

Stakeholder preferences
Community members prefer cash transfers received via vendors/shops or hawala agents in their community, supplemented by in-kind assistance when needed to address fuel shortages and basic services (e.g., primary education and basic health care).
Local councils prefer assistance with both immediate and potential medium to long-term benefits for the community as a whole.
NGOs prefer assistance that is driven by beneficiary needs and preferences, accepted by donors and local stakeholders, and can be provided efficiently.
Donors prefer vouchers to cash transfers because they are easier to track and evaluate, but assessment findings and lessons learned from pilot projects suggest vouchers may provide the least value for money from both beneficiary and NGO perspectives.
Globally, there is increasing interest in the potential for multipurpose (unconditional) cash transfer programming with the aim of increasing effectiveness and efficiency of humanitarian assistance, but there is well-founded hesitation or resistance to using informal money transfer networks where there are risks of terrorism financing and money laundering.

**Infrastructure**

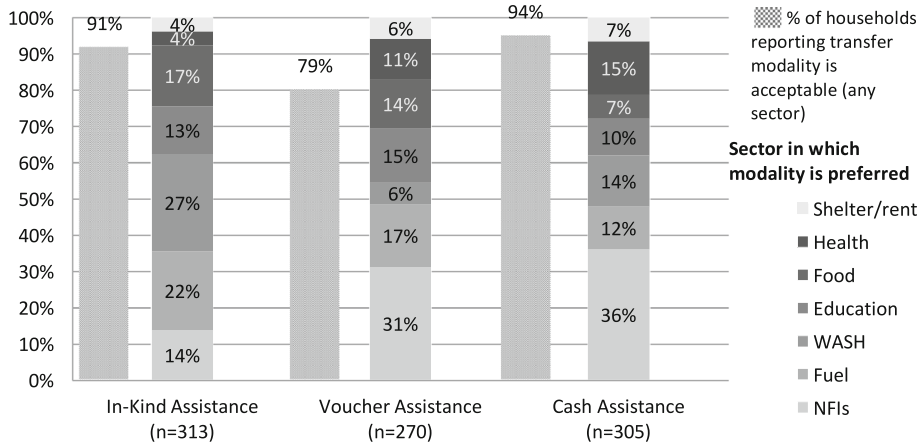
Infrastructure for CBIs was examined in terms of availability of transfer and delivery mechanisms, as well as markets for goods and services. The process of moving currency and/or goods into Syria is a challenge; KIIs and the document review identified only two mechanisms for importing cash: physical carry across the border or transferring via informal hawala networks that rely on personal connections between individuals in different locations to deposit funds for the purpose of making an equivalent payment to a third party without physically moving money. The bulk of humanitarian money in Syria is currently transferred through hawala, and the system appears to have the capacity to handle larger-scale cash transfer programming (Beachwood International 2015a). When asked to identify preferred delivery mechanisms for each

assistance modality, household survey respondents reported preferring to receive cash assistance through a local store/vendor (45.9%) or hawala agent (43.5%) and preferring paper-based vouchers (52.4%) over electronic vouchers (28.1%).

Globally, how markets function in crises is not well understood, nor is the comparative impact of different humanitarian assistance modalities on market dynamics. Recent assessments indicate that functional food markets exist in approximately 67% of sub-districts in Syria; 29% of sub-districts had mostly functional markets, and less than 2% of sub-districts had very limited access to markets (CBR-TWG 2015a). Monitoring data suggests that where markets are functioning, key commodities and goods are available, but there are occasional shortages localized in areas cut off by heavy fighting for a temporary period (CBR-TWG 2015a). KIIs confirmed that markets were relatively functional; with the exception of fuel shortages in some locations, availability of food and non-food items was not mentioned as a concern. Increasing prices of food, water, and fuel were raised as a major issue by all stakeholders, and this finding aligns with market monitoring reports (REACH 2015).

**Implementation capacity**

For the purposes of this assessment, implementation capacity was examined in terms of technical expertise, financial and logistics capacity, monitoring and accountability mechanisms, and approaches to partnership and coordination. While numerous organizations have implemented CBIs in other settings, there was little publicly available documentation that provided insight into national or international NGO capacity for designing and managing CBIs within Syria. As noted by many key informants, to implement assistance programs effectively, humanitarian organizations need to have adequate capacity



**Fig. 3** Assistance modality preferences



to ensure security and accountability in cash transfers as well as good understanding of feasible delivery mechanisms in the specific operating environment. Ensuring appropriate dissemination of CBI program data and findings across sectors and organizations is central to adapting programming based on implementation lessons learned, how assistance is used, and remaining unmet needs.

Given the many risks associated with cash transfers, monitoring and accountability mechanisms are an essential component of program implementation. The CBR-TWG has demonstrated an in-depth understanding of monitoring and accountability needs associated with cross-border humanitarian assistance programming and capacity to establish and refine systems to address evolving stakeholder needs and concerns (CBR-TWG 2015b). Key components of monitoring and accountability in multisector cash-based response are a functioning grievance and complaints system and a monitoring and evaluation framework that tests the assumptions of cost-efficiency and cost-effectiveness (Levine and Bailey 2015). Syria-specific guidance on monitoring non-food item assistance exists and includes a streamlined reporting system to be used by all organizations to uniformly report and share findings across the sector which will better inform program design and implementation (NFI Sector Working Group 2015). Given contextual constraints and the likely expansion of CBIs, a similar approach would help to ensure reliable monitoring and feedback from beneficiaries; the CBR-TWG is prioritizing standardized approaches to assessment and evaluations and context-specific standards in Syria which can help to guide the cash-based response going forward (CBR-TWG 2015b).

Recent guidance on use of the hawala system for cross-border assistance operations provides insight into the technical complexities and challenges of negotiating and coordinating with financial institutions and providers in Syria (Beachwood International 2015a; El-Qorchi et al. 2003). Engagement with a money transfer agent and coordination between organizations are essential for managing negotiations and understanding appropriate commission rates. The large informal money dealing sector in Syria is a major challenge to CBIs; however, licensed money transfer businesses do operate in Syria which potentially could be used by the humanitarian community and the CBR-TWG could help to standardize these interactions.

#### **Value for money**

Value for money refers to optimal use of resources to achieve the best outcomes and is often defined in terms of 3Es: economy, efficiency, and effectiveness (Cabot et al. 2015; DFID 2011). Economy relates to the price at which program inputs are purchased; detailed analysis of economic inputs for ongoing assistance programs was beyond the scope of this assessment. Efficiency relates to

how well inputs are converted to the output of interest and can be interpreted in many ways including timeliness, consistency, and cost-efficiency. The CBR-TWG members collaborate to conduct detailed information on the availability and prices of key food items, non-food items, and fuel in northern Syria on a monthly basis. During late 2015 and early 2016, prices of nearly all items increased again and again, and exchange rates varied widely, with both variations by location and high levels of volatility over time (CBR-TWG 2016). No studies have considered exchange rate volatility in evaluations of intervention efficiency or compared the cost-efficiency of cash transfers to vouchers and in-kind assistance in Syria (Doocy et al. 2016). Effectiveness is the extent to which an intervention achieves its intended outcomes and impacts. Cost-effectiveness analysis compares the relative costs of achieving desired social and/or economic results with different interventions. A recent study comparing in-kind food assistance, food voucher, and unrestricted voucher programs in Idlib governorate found that in-kind food assistance is more costly than alternative modalities but may still be the most cost-effective strategy for achieving specific objectives or the only feasible option in some settings (Doocy et al. 2015). These findings are consistent with global findings on cash-based approaches in humanitarian emergencies which concluded that how an intervention is designed and implemented plays a greater role in determining effectiveness than the emergency context or sector of implementation (Harvey and Bailey 2015).

For the purposes of this assessment, indications for how the use of different assistance modalities may influence the effectiveness of humanitarian assistance were sought. For the most part, stakeholder preferences for either cash or in-kind assistance were driven by their perception of intervention effectiveness in a given context. Cash transfers were widely perceived as the most effective modality, assuming currency values remain relatively stable. In-kind assistance was perceived as less effective than cash transfers because beneficiaries may need to sell some items received to purchase more needed items and resale is likely to occur below market value. Finally, voucher programs were perceived to be the least effective modality, not because of a lack of functional markets or any objections to the way voucher programs are intended to work but because of concerns that voucher programs are more susceptible to fraud or manipulation than other assistance modalities.

#### **Risks**

Given the widespread use of hawala networks for money transfer, the security risks associated with CBIs in Syria are no greater than those associated with alternative forms of assistance. In fact, expanding CBIs may reduce

risks associated with in-kind assistance. Cash transfers and electronic vouchers are “low-profile” modalities that may be less likely to attract attention to beneficiaries than distribution of in-kind aid. Additionally, the ability to transfer funds each month to existing beneficiaries remotely reduces challenges and security threats that may exist with in-kind distributions and increases regularity of aid. Neither community members, local councils, nor NGO staff participating in key informant interviews identified security or protection risks specific to cash transfer or voucher program implementation.

Recent assessments suggest that hawala networks have the capacity to transfer cash assistance on a broader scale and have proven to be reliable in delivering funds. There are also strong indications that markets have the capacity to absorb this additional injection of cash. The challenge remaining is how to determine what due diligence and compliance mechanisms are needed to ensure humanitarian assistance is not directly or indirectly benefiting terrorism or money laundering. A more in-depth understanding of fiduciary risks and greater engagement with government authorities, regulatory bodies, and financial/legal experts on many levels is needed to mitigate and manage risks that assistance could be delayed or interrupted.

#### ***Flexibility/responsiveness***

The literature review undertaken for this assessment yielded minimal evidence about responsiveness to beneficiary needs, though a number of CBIs were designed to respond to emergency needs of particularly vulnerable populations and the reach of hawala networks suggests potential to expand CBIs as needs arise. In the Syrian context, rapid phase-in may not be as high of a priority as quality design and implementation; however, it is still critical for organizations to be able to design effective and efficient assistance programs to meet beneficiary needs as quickly as possible. Another key consideration is appropriate planning during the design stage for a defined exit strategy to phase out cash assistance when programs end. Without local capacity to continue assistance in the absence of the organization’s local presence, the possibility for abrupt stoppage of assistance is great and may have severe implications on beneficiaries and future attempts at reinstating assistance. Exit strategies should outline the criteria to determine when to begin phasing out assistance; most often, this begins when local markets recover to a sustainable level and income-generating activities are available for beneficiaries. Because the time it takes for this criteria to be met in protracted crises is often longer than organizations are able to provide cash assistance, additional livelihood components should be built into cash programming to

support beneficiaries’ ability to meet their needs after cash assistance ends (Mercy Corps 2015).

Cash-for-work (CFW) programming can lessen some of the challenges with phasing in and out cash assistance. CFW is a form of conditional cash transfer where beneficiaries receive payment in exchange for work on needed recovery activities including public work tasks, community development activities, shelter repairs/construction, and a number of other similar works. CFW can be rapidly scaled up and provides an immediate means of transferring funds to vulnerable households while stimulating local economies and contributing to cleanup efforts and rehabilitation and development of community infrastructure; CFW can also be used when phasing out other assistance programs. However, because experience with CFW programs in Syria to date is limited, additional evidence is warranted to make an informed decision about the appropriateness of this cash transfer modality in the Syrian context (Solidarités International 2015; People in Need).

#### **Discussion**

Humanitarian agencies in northern Syria have the technical and operational capacity to expand CBIs provided there is clarity on the legal and financial compliance mechanisms. The presence of actors implementing CBIs in Syria indicates that experience and knowledge exists and is accessible through the CBR-TWG. The CBR-TWG is effectively leading efforts to harmonize CBIs, generate evidence to inform planning, and engage stakeholders in dialogue about fiduciary risks and due diligence requirements. Higher-level engagement and consensus will be needed for any large-scale shifts in approaches to humanitarian assistance in the region. The CBR-TWG is a central component of efforts to improve coordination across sectors and organizations and can help to ensure effective cash-based programming going forward (CBR-TWG 2015b).

The security situation throughout Syria poses immense challenges to both local and international actors providing in-kind assistance to beneficiaries. The possibility of more sustained, continuous assistance provided through cash transfer or voucher mechanisms negates many of the barriers faced in providing in-kind assistance. Consideration of the feasibility of cash as an alternative to other modalities relies on local-level assessment of capacity, available resources, political environment, beneficiary needs and preferences, and lessons learned from previous programs in those areas. With all assistance modalities, the continued devaluation of the Syrian pound, the increase in food and non-food item costs (especially fuel), the unpredictability of security conditions and associated operating costs, and the lack of functional banking systems within Syria create immense challenges in planning and budgeting for assistance programs. An assessment

of market functioning in specific areas of intended operation is essential to claim feasibility of CBIs as a substitute for in-kind aid. In addition to market function, political considerations must be taken into account when evaluating the feasibility of cash as an alternative to other assistance modalities. For example, cash assistance is not permitted in government-controlled areas of Syria while vouchers and in-kind aid are generally allowed; thus, cash assistance is not a feasible alternative to other modalities (Beachwood International 2015a; El-Qorchi et al. 2003).

Appropriate design of humanitarian assistance programs requires a keen understanding of whether CBIs can meet specific needs of the target population. Determining the most appropriate targeting strategy and delivery mechanism requires organizational capacity to understand the context, foresee potential risks, and design assistance in a way that effectively mitigates risks. Tools to assess capacity to implement CBIs are available within existing guidance and decisions on whether or not to move ahead specific to the organization and context for which the modality is being considered (Levine and Bailey 2015; UNHCR et al. 2015).

Organizations must approach decisions about transfer modalities with flexibility and be able to adapt to locally determined needs as they arise, demonstrating an ability to meet changes in beneficiary needs. While the need for rapid implementation is not as great in Syria as in rapid-onset crises, it is critical to appropriately plan, during the design stage of assistance programming, for a defined exit strategy to phase out cash assistance when programs end. In conjunction with other activities with a longer-term focus on improving livelihoods and reducing use of negative economic coping strategies, CFW programs may prove beneficial to households by providing a short-term income source. Given local council feedback that assistance programming should be more community oriented, CFW programs may be a desirable approach because they improve community infrastructure and coverage levels can be relatively high; thus, a larger proportion of the community could benefit as compared to other assistance with strict eligibility criteria.

Although cost-effectiveness and value for money are increasingly considered as factors in design and evaluation of assistance programs, many other political and programmatic factors must also be taken into account. There is no clear consensus among donors or other stakeholders as to how to evaluate trade-offs in value for money with other benefits (such as overall effectiveness, beneficiary preferences, and lower risks). The costs and cost drivers of cash, voucher, and in-kind assistance programs may vary substantially depending on the type, size, complexity, duration, and location of the program, level of management oversight and monitoring required,

and other factors. In most settings, CBIs are less costly than in-kind assistance (Harvey and Bailey 2015).

For the most part, donor and NGO preferences for either cash or in-kind assistance seemed to be driven by their perceptions of intervention effectiveness in a given context. NGO key informants generally perceived cash transfers to be the most effective modality for assisting people in need within Syria. In-kind assistance programs were perceived by NGO and donor key informants as less effective than cash-transfers and voucher programs were perceived as the least effective modality within Syria, not because of a lack of functional markets or any objections to the way voucher programs are intended to work but because of additional management and monitoring systems that must be put in place to process vouchers and prevent fraud or manipulation. To a large extent, donor policies and preferred approaches for addressing humanitarian needs within Syria are governed by global policy positions, funding approval mechanisms, and reporting requirements.

Both in-kind assistance and cash transfer mechanisms have major risks and limitations for the humanitarian community. Turkish law requires cash withdrawn from Turkish banks to be accounted for and spent within Turkey, and physically carrying cash across the border carries substantial security and legal risks. Hawala, though well-established and widely available, is legally restricted within Turkey, and the implications surrounding use of these systems for cross-border assistance remain unclear. While used on a widespread basis, there are numerous risks and concerns associated with use of the hawala system, in particular unrecognized brokers, though the hawala system does appear to have the capacity to handle larger-scale transfers if use was scaled up by the humanitarian community. Recent guidance on use of the hawala system for cross-border assistance operations provides insight into the technical complexities and challenges of negotiating and coordinating with financial institutions and providers in Syria (Beachwood International 2015a).

The large informal money dealing sector in Syria is a major challenge to CBIs; however, licensed money transfer businesses do operate in Syria which potentially could be used by the humanitarian community and the CBR-TWG could help to standardize these interactions. Indications of openness to discuss donor and implementing agency risk thresholds, potential for “formalizing” use of the hawala system for humanitarian purposes, and engagement with governments to explore ways of minimizing fiduciary, legal, and political risk in cross-border fund transfers were emerging at the time of this assessment (Beachwood International 2015b).

Fiduciary risks are risks that funds are not used for the intended purposes, do not achieve value for money, or

are not properly accounted for. Evidence shows that resistance to CBI because of risks around corruption and potential diversion of cash are largely unfounded, in the sense that risks of theft or fraud in CBI are no greater than risks associated with in-kind humanitarian assistance (Doocy et al. 2016). Fiduciary risks associated with any type of humanitarian assistance in Syria, however, are myriad and substantial. For example, a recent US government report revealed that it did not provide the agencies it funds with guidelines on fraud risk assessment and mitigation, that most of these agencies had not assessed the risks of fraud within their operations, and that best practices in financial oversight are difficult to implement in Syria due to the deteriorating security environment, limited access to PiN, and need to rely on remote management and third-party monitoring of assistance programs (United States Government Accountability Office 2016). Risks that funds are misdirected, misused, or not properly accounted for are not only risks that vulnerable populations do not receive the assistance they need but also that humanitarian organizations are unintentionally providing resources to the Assad regime or Islamic State of Iraq and al-Sham (ISIS). Limited understanding of these risks and lack of consensus on effective risk mitigation and management mechanisms are likely the greatest barrier to expansion of CBIs within Syria. Much work is still needed to understand system dynamics and reach agreements on acceptable risk thresholds for the humanitarian community and what due diligence looks like in a system that is largely unregulated by formal authorities and exposed both directly and indirectly to money laundering and terrorist financing activities. Expansion of cash transfer programming within Syria will not be feasible without much broader understanding of fiduciary risks by humanitarian stakeholders at multiple levels (Beachwood International 2015a).

Primary data collection was limited to accessible areas of northern Syria with ongoing cross-border humanitarian assistance and may not be generalizable to inaccessible areas or elsewhere in Syria. Further analysis of assistance modalities is needed to ensure the most appropriate, secure, and accountable options are chosen in areas with ongoing or periodic cross-border humanitarian assistance from Lebanon, Jordan, and Iraq, including both accessible and besieged areas. As with all surveys, there is also a risk of response bias, particularly in survey questions related to coping mechanisms such as sale of humanitarian assistance. Nevertheless, this assessment provides important insights into the issues surrounding CBI in accessible areas of northern Syria and can be used to inform future humanitarian assistance strategies in this and other regions. The Whole of Syria Food Security Sector has formed a Cash-Based Response Feasibility Study Advisory Committee and is

commissioning a feasibility assessment in southern Syria and other accessible locations to expand on the assessment in the north (Food Security Cluster, 2016)

## Conclusions

The international community has a responsibility to protect the people within Syria and assist them to meet both immediate humanitarian and longer-term recovery needs. As the conflict extends into the fifth year, new approaches that will increase the reach, efficiency, and effectiveness of response efforts and promote resilience need to be adopted. This includes a shift away from in-kind assistance towards a blended response including more preferred CBI modalities and in-kind assistance only where necessitated by sector-specific needs or contextual constraints. Cash-based approaches that should be considered include multipurpose (unconditional) cash transfers and cash-for-work programming that can generate employment and livelihood opportunities, rehabilitate infrastructure, and benefit local markets in addition to addressing immediate humanitarian needs. Restoring infrastructure and livelihoods can increase recovery opportunities for households and communities, potentially reducing vulnerability and dependence on aid. Voucher programs should be promoted only in circumstances where less burdensome CBI modalities (e.g., multipurpose cash transfers) are not feasible; vouchers were the least desired form of assistance because they are perceived as more susceptible to manipulation.

Increasing responsiveness to beneficiary needs and harmonizing response efforts through multiagency partnerships and supporting humanitarian agencies to strengthen organizational structures and include administrative, financial, and logistics staff in all aspects of program planning, management, and evaluation for cash-based assistance modalities will improve the humanitarian response. Development of technical guidance and establishing standard operating procedures for engagement with money transfer agents across all humanitarian partners and appointment of a high-level interlocutor to facilitate dialogue related to fiduciary risk mitigation and management issues will improve the feasibility and acceptability of cash-based programming. Exploring the potential for creating common standards and mechanisms for conducting due diligence on money transfer agents and formalizing relationships with money transfer agents or networks as partners in humanitarian assistance programming are also required if cash transfer programming is to be achieved at scale in Syria.

## Abbreviations

CBIs: Cash-based interventions; CBR-TWG: Cash-Based Response Technical Working Group; CFW: Cash for work; IDPs: Internally displaced people; ISIS: Islamic State of Iraq and al-Sham; KIs: Key informant interviews; NGOs: Non-government organizations; PiN: People in need; WASH: Water, sanitation, and hygiene



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### Authors' contributions

SD designed the study and prepared the manuscript with support from HT and EL; EL led the quantitative data analysis; HT led the qualitative data analysis; HT and EL conducted the desk review; all authors critically reviewed the manuscript.

### Competing interests

The authors declare that they have no competing interests.

### Ethics approval

This study was reviewed by the Institutional Review Board and determined not to be human subjects research.

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