

Feasibility Study on Cash Transfer Programming for the Internally Displaced Persons and the Host



Nasaem Khair organization

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EXECUTIVE SUMMARY

The study was conducted by Nasam Kahir organization (NKO), with main objective to confirm the feasibility of cash assistance to address priority needs of IDP and host communities in the five main areas in the Idlib governorate (Idlib, Ariha and Jisr al-Shughur sub-districts). For this study, 51 key-informant interviews (KIIs), 68 Households questionnaires, and eight Focus-Group Discussions (FGDs) were carried out. %24 of questionnaires was conducted with female participants. The results were documented onto the Kobo platform between Jul 1, 2021, to Jul 12, 2021. In total, 68 questionnaires were performed in 18 locations in the Idlib District namely: Aldana, Nihlaya, Ariha, Qminas, Has, Idlib, Kafzreeba, Orm Aljoz, Almaamal, Hazano, Banianz, Alkastan, Albadrea, kurin, Kafar rohin ,Maaret Tamasren, Kafarohin, Armanaz.

This feasibility study would conclude that there is clearly some scope for the use of cash and voucher assistance for different objectives in Idlib, however agencies should be cautious not to 'rush to cash'. Markets are functioning in many areas, but to different degrees in rural versus urban areas, and the lack of market integration means that it is not possible to draw conclusions from a market assessment in one area that apply governorate wide. Coverage of financial service providers (FSPs) is good, albeit still reliant on transfers of hard currency rather than electronic transfers. Despite still not being a fully monetized economy, people are using cash on a day-to-day basis.

Cash would give maximum flexibility for recipients and can be easier to manage logistically. It would provide the tailored (case by case) approach that is required to respond to individual cases who have quite varied needs. There are risks – as with any assistance – but mitigation measures can be taken providing there is a thorough risk analysis as part of any programme design. Identification and management of risk for individual CVA responses will differ from that of larger scale (e.g. community based) responses. Modality choices (cash or in kind) should be based on a sound response options analysis, and for individual cases with a specific person centric risk assessment and considering the modality preference of the affected person.

Fundamentally, cash and/or vouchers will only work where the goods and services are available and accessible; which means that market assessments would be a pre-requisite for any intervention bigger than individual cases. Individual cases would have limited to no impact on markets, and so the assessment would focus more on the individual's access to markets than market capacities to respond. (However, where access is an issue, cash for transport may facilitate access to services and support referral pathways.)

The result indicated CVA is the preferred modalities for selected communities to receive the humanitarian aid, especially using unconditional vouchers. Furthermore, the markets and infrastructure in the targeted areas are suitable for carrying out cash-based projects, and there are many successful experiences that many humanitarian organizations have effectively applied. As the chart below illustrates, the citizens mainly prefer CVA with 87%, especially the choice of "Distribution of funds by hand directly through the organization's team ", which had 50% from participates choices. While the classic methods got a small percentage 13%.

Terminology:

The key terminology used in this study follows the terminology generally used by Cash Technical Working Group (CWG) and most agencies implementing Cash and Voucher Assistance (CVA) projects.

Term	Use of the term in this study
Cash transfer	The provision of cash with or without conditions to a person or household in need of goods or services in order to enable beneficiaries to purchase these goods or services in the market place.
Conditional cash transfer	The term generally relates to the provision of a cash grant to beneficiaries, where the beneficiaries are required to fulfil a specific obligation or activity.
Food aid	Traditionally this term has been interpreted as food commodities donated as food aid by governments of countries with surplus production to export. Broader interpretations are starting to emerge within the aid community—which include any kind of assistance which addresses household food insecurity.
Humanitarian aid	Assistance whose sole intention is to prevent or relief human suffering
In-kind	The provision of goods and/or services to a person or household deemed to be in need of these items/services
Unconditional cash transfer	This term refers to grants paid to beneficiaries without the beneficiary having to do anything specific in return
Voucher	The provision of a voucher to a person or household which can be exchanged for the goods through a fair or through the market.

CONTEXT:

Syria remains one of the world’s most complex humanitarian emergencies characterized by ongoing hostilities which have killed hundreds of thousands of people, triggered one of the worst displacement crises of our time, and led to the widespread destruction of civilian and agricultural infrastructure, including homes, schools, health facilities, water supply and irrigation systems. Today, 13.4 million people in Syria are in need of humanitarian assistance - a 21 per cent increase compared to 2020 - with needs increasingly being exacerbated by economic decline.

The decade-long crisis has inflicted immense suffering on the civilian population who have experienced massive and systematic violations of international humanitarian and human rights law, including more than 1,350 attacks on education and medical facilities and related personnel,¹ bombardment which has caused over 12 million people to flee their homes, and arbitrary detention, abduction, torture as well as other serious abuses. Almost 12,000 children have been killed or injured since 2011,² and 47 per cent of young people have had a member of their immediate family or close friend die.³ With around half of Syria’s children having known nothing but a lifetime of crisis - 2.45 million of whom were estimated to be out of school in 2020 alone - an entire generation is at risk of being lost. Long-standing and deep-rooted trauma, much of which remains unaddressed, means a mental health crisis looms large. While large-scale hostilities have reduced compared to the peak of the crisis, with frontlines not having shifted in a

¹ The Syria Monitoring and Reporting Mechanism (MRM) has recorded 723 attacks on education facilities and personnel and 640 attacks on medical facilities and related personnel. Syria MRM 2020

² Syria Regional Crisis, 10 Years On, March 2021, UNICEF

³ A Decade of Loss: Syria’s Youth After Ten Years of Crisis, ICRC, March 2021

year,⁴ frequent mutual shelling and rocket fire continues to be observed along contact lines, often causing civilian casualties.

The economy has experienced irreparable harm since the crisis began, with the gross domestic product having declined by 60 per cent and the government increasingly unable to raise sufficient revenue to subsidize essential commodities such as fuel and bread on which the most vulnerable families rely. The Syrian pound is in virtual freefall having lost 78 per cent of its value since October 2019, while price increases for staple goods are at an all-time high. More than 90 per cent of the population is now estimated to live below the poverty line.⁵

The COVID-19 pandemic has accelerated this economic downturn by further reducing already sparse income-generating opportunities in a context where 50 per cent of the work age population is now estimated unemployed, and curtailing women and children's access to critical services such as reproductive health and malnutrition screening. Remittances, on which millions of Syrians and particularly IDPs rely are understood to have halved, from US\$1.6 billion in 2019 to US\$800 million in 2020, due to global and regional economic contraction. COVID-19 has also impacted an already debilitated health system in which half of health facilities are partially or non-functional.⁶

In general, there is a growing recognition of cash transfers across the global humanitarian sector that can support people affected by disasters and conflicts in ways that maintain human dignity, provide access to food and shelter and help rebuild or protect livelihoods. The question is no longer valid whether cash is an appropriate way to meet the needs of people engulfed in crisis, but how organizations, donors and governments can use cash transfers to best effect. Where markets and operational contexts permit, cash-based programming should be the preferred and default method of support." Top donors and aid agencies (53 signatories) in 2016 under Grand Bargain in the same summit committed to making humanitarian aid more efficient, and generally endorsed a shift towards greater use of cash transfers. CTP can contribute immensely in facilitating smooth return of refugees and IDPs who need to purchase assets, secure housing and continue or restart their livelihoods.

OBJECTIVES

The major objectives of the study were as follows:

- Understand general cash transfer environment in targeted areas in Idlib governorate.
- Validate the needs of the IDPs and the host communities.
- Analyse the markets to know their functionality and ability to meet the increased needs.
- Assess possible financial service providers and delivery mechanism.
- Recommend appropriate CVA modality/ies for the response and recovery.
- Inform Nasaem Khair CVA in Idlib.

METHODOLOGY:

The study recruited a mixed methodology using a sequential approach where the qualitative element was done first to inform the quantitative one.

- The first phase – the qualitative element:

⁴ United Nations Special Envoy to Syria, Geir O. Pedersen, Briefing to the Security Council on Syria, 15 March 2021

⁵ WoS Early Recovery Sector estimates, and Framework for the Immediate SocioEconomic Response to COVID-19

⁶ WHO Whole of Syria Consolidated Health Resources and Services Availability Monitoring System, Q3 2020.

The study adopted a combination of approaches to collect the data. Primary data were collected from focus group discussions with the target population, interview with traders, KII with local leaders. Focus Group Discussions were also carried out with women and young girls in order to understand their priority needs. Meetings were also organized with peer agencies to understand their prospective in this regard. Market assessments were carried out through focus group discussions and individual interviews with the traders. Transact walk along the markets followed by individual observations were also pursued. In-depth interactions were carried out with possible financial providers as to understand their possible role in the cash distribution.

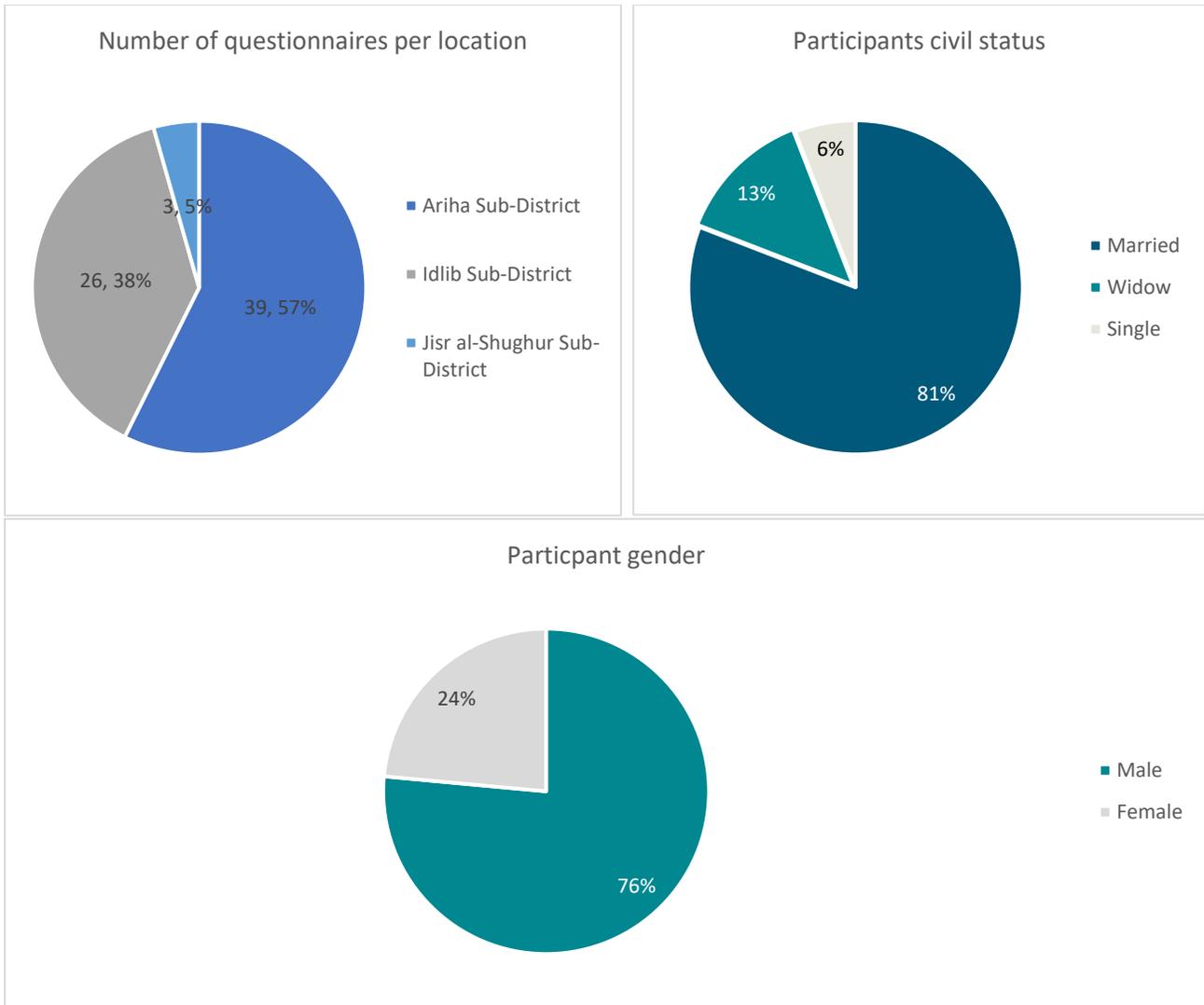
The results were documented onto the Kobo platform between Jul 8, 2021, to Jul 14, 2021. Participant responses were collected from the Kobo platform and then analyzed using thematic analysis. In total, 8 FGDs and 51 KIIs were conducted in Idlib Sub-District, Ariha Sub-District and Jisr al-Shughur Sub-District.

- The second phase – the quantitative element:

In the second stage, 68 questionnaires was developed based on the results of the FGDs and KIIs conducted in the first stage, and to ensure a gender-balanced representative sample, %24 of questionnaires was conducted on female participants. The questionnaires were conducted face to face using the Kobo toolbox and then transferred into Excel sheets for analysis. The questionnaires were performed in 18 locations in the Idlib District namely: Aldana, Nihlaya, Ariha, Qminas, Has, Idlib, Kafzeeba, Orm Aljoz, Almaamal, Hazano, Banianz, Alkastan, Albadrea, kurin, Kafar rohin ,Maaret Tamasren, Kafarohin, Armanaz

The context under study was evaluated against each of the following criteria and variables:

Major Criteria	Variables
Community acceptance and needs	Community uses cash in their daily life
	Community knows of and agrees to receive CVA to cover their needs
	The beneficiary needs are usually covered through the markets
Local leaders' acceptance	Leader stakeholders know of and agrees to have CVA distributed in their area
	There are no legal restrictions on the use of CVA or certain delivery mechanisms (e.g. mobile money)
Markets functionality	Markets are integrated and able to meet future demand of the community and the target group
	Items (food, goods, or otherwise) needed to meet immediate needs are locally available at a reasonable price and in sufficient quantity
	Markets are physically accessible, safe and do not require significant resources (time or otherwise) to access
Delivery mechanisms	Functional and reliable payment systems are available
	Mobile phone network coverage is large and reliable
	Communities have the documents needed to access the payment System
Operational conditions	Cash transfers can be delivered safely and effectively
	Protection related risks and vulnerabilities will not be amplified for the target population by the provision of cash assistance.
	Organizations have, or can quickly build, the programmatic expertise and operational capacities required to implement a cash transfer programme.
Value for Money	Compared to other modalities CVA is more effective to achieve outcomes
	Compared to other modalities CTP is more efficient to distribute

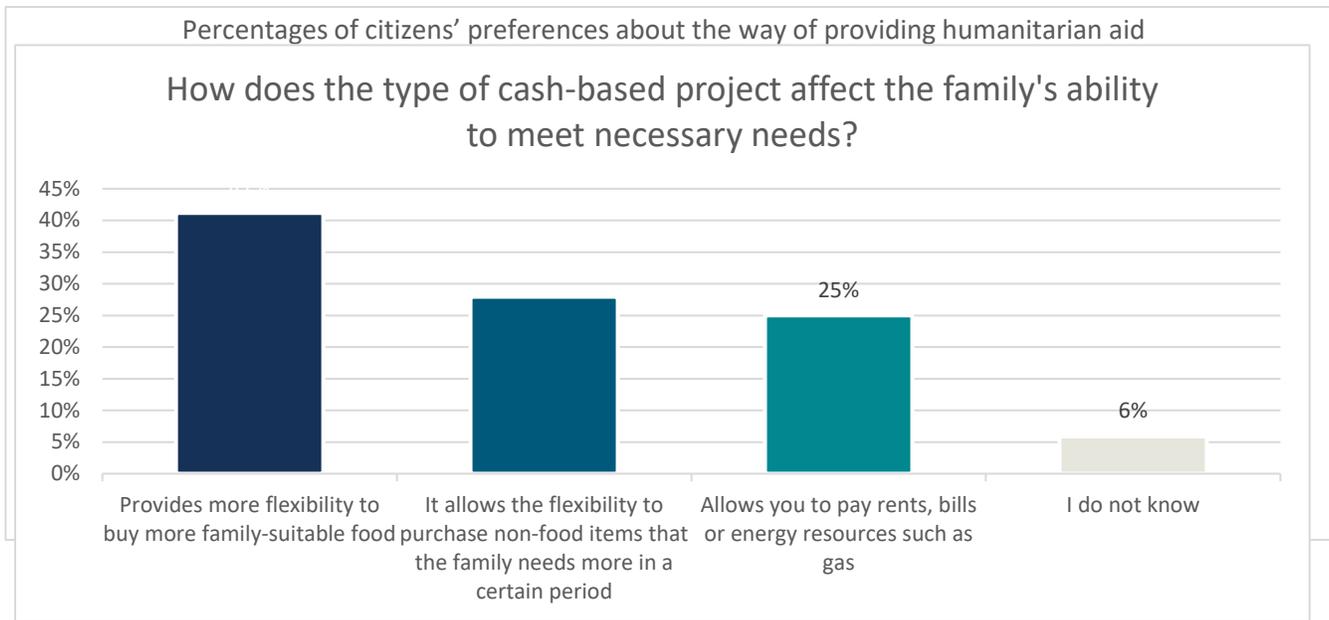


Participants' gender and demographic

FINDINGS

1- The Preferred modality:

In general, the CVA modality was the preferred option for most responded with 87% of total answers. In comparison, only 13% of the participants selected the classic method of obtaining assistance as in kind, as shown in the chart below. In addition, receiving cash "unconditional cash" was the preferred modality in CVA programme with 50% of the total answers.



Most of the participants in the interviews stressed the importance of replacing the in-kind modality for distributing aid assistance with CVA, the rationale for this tendency is the benefits that the CVA can bring to the beneficiary and the economic benefits to the local market, in addition, the humanitarian actors mentioned the role of CVA in reducing the level of risks that associated with transport the humanitarian aid as in-kind.

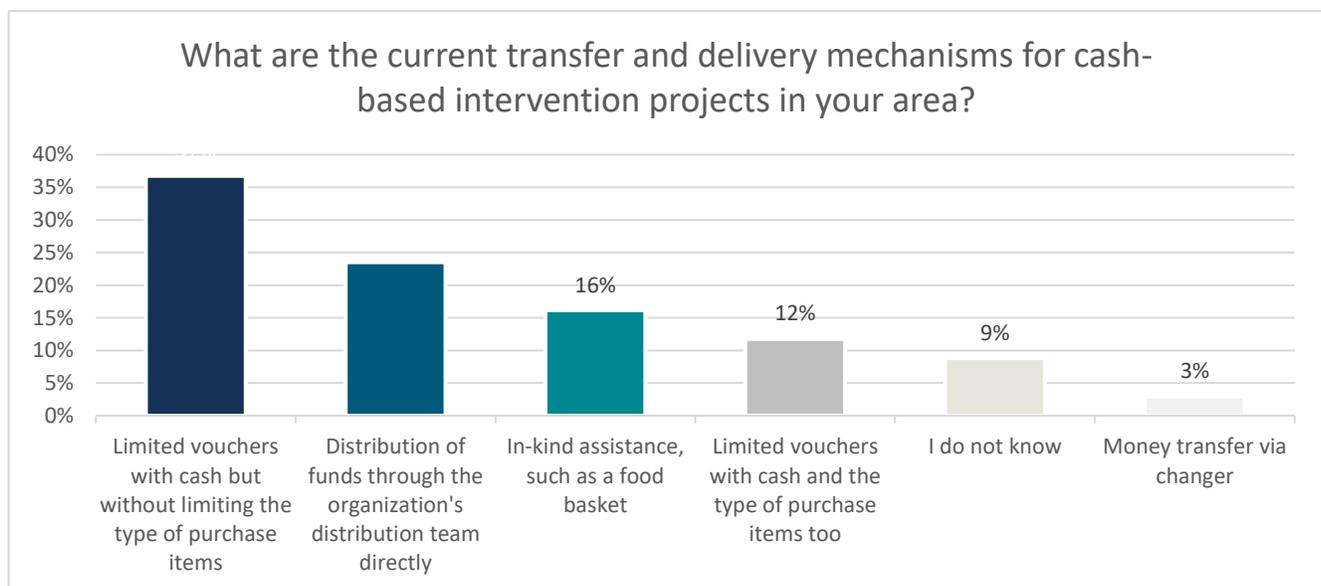
Among the three options for CVA intervention scenarios are vouchers (conditional cash) to specific types and quantities of aid, and unconditional cash. The most preference for HHs was unconditional cash, the same for humanitarian actors as way to save organizational resources, reduce risks, increase humanitarian assistance for beneficiaries, and empower women. There are huge benefits of using unconditional cash, such as choosing the most needed materials for the HHs, paying rent, especially for the IDPs, electricity, water and communications bills, buying heating in winter, getting fuel for cooking, buying clothes, empowering women more in determining their choices, especially as she is better able to address the family's needs than men, reducing travel and transportation as a result of going to in-kind aid distribution points, buying medicine or medical tests, strengthening the local market in a very strategic and significant way; thus improving employment opportunities for the beneficiaries as well, payment for education services.

In brief, the results were classified in the following categories: Provides more flexibility to buy more family-suitable food (41% of the HHs), It allows the flexibility to purchase non-food items that the family needs more in a certain period (28% of the), Allows to pay rents, bills or energy resources such as gas (25% of the HHs).

Furthermore, the beneficiaries have the option to select what they need most, that help in eliminating the phenomenon of selling humanitarian aid. While some of the providers have noted the preference for vouchers because the vouchers are safe and can only be used by the selected beneficiary with a secret number or linked to the preference ID. The vouchers can be compensated even if the beneficiary lost it or was damaged, ensuring that cash assistance is used to purchase useful items for the family. Still, in cash, the issue cannot be controlled, such as buying cigarettes. There are also fundamental points related to the security and healthy issues, such as reducing the gatherings at the distribution points, which provides more security due to the possibility of the gatherings being bombed and reducing the possibility of food spoilage as a result of transportation or storage.

2- The current transfer and delivery mechanisms for cash-based intervention projects in the targeted areas.

Cash-based projects are not a new idea or accompanied by the risks of experimentation for the first time; there are many successful experiences of organizations operating in the same area, which have implemented many cash-based projects through several modality such as unconditional cash , 37% mentioned this way as an applied way in their location(as shown in the chart below), distribution of cash through the organization's distribution team directly (24%), vouchers with cash and the type of purchase items (12%), Money transfer via changer (3%).



Nine organizations active in this type of project in the mentioned areas, for example, the GOAL, Nasaem Khair, ShafaK Organization, and many ways were used, such as electronic cards, which are scanned with a device at the provider and have a financial balance that and the beneficiary can be shopped from any store, and this electronic system provides the ability to control and the to generate directly electronic reports. It reduces the load on the beneficiary, the provider and the organization from distributing the vouchers every time. Some has

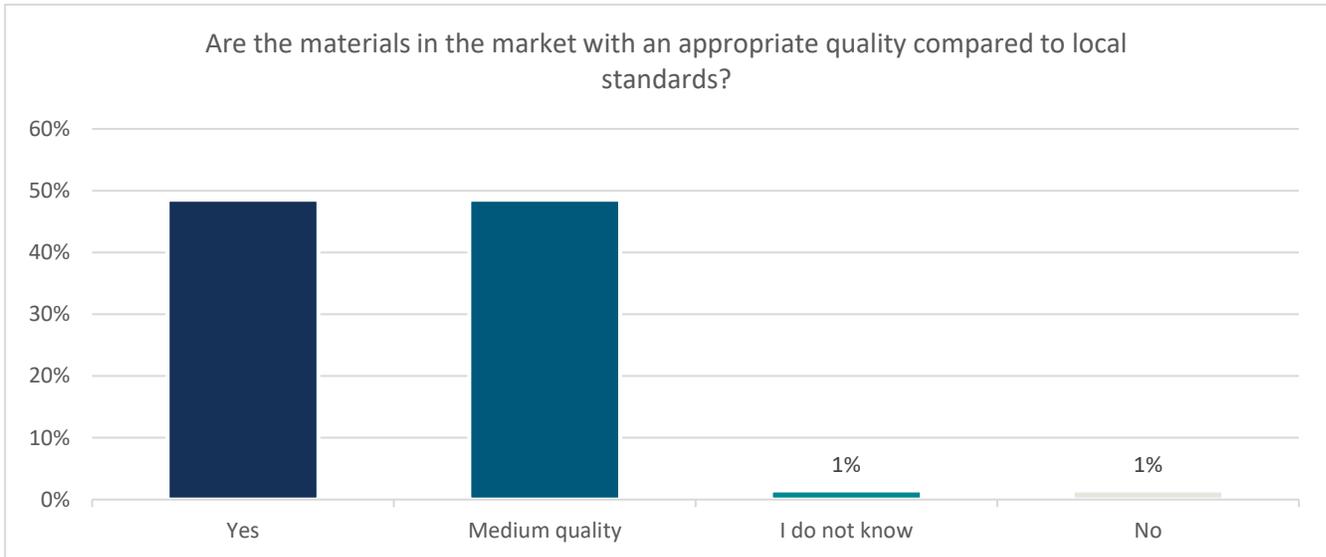
mentioned as a way to distribute the vouchers to the beneficiaries, and then other companies or financial intermediaries deliver cash by hand, such as banks or other private companies, even changers, or distribute cash directly through the organization's distribution team; some of the organization employees suggested to benefit from the existence of the PTT centres, which are now available in northern Syria, and then handing over the beneficiary Through Distribution team to make sure of aid access and enabling the beneficiary to his rights more in accountability or to complain, but some noted that the PTT costs additional commissions or exchanging the incoming money to the Turkish lira. As for the southern regions of northern Syria, it is possible to transfer money from Turkey to accredited money changers and then distribute it to the beneficiaries according to the previously mentioned method or directly from the changers according to a voucher from the supporting organization. The suppliers are compensated in separate instalments and periods, according to the agreement between the two parties; therefore, suppliers should be chosen with good financial capabilities for the periods in which the beneficiaries are delivered their aid without any prior financial compensation from the organization. Some of KIs warnings were also mentioned to raise the awareness of the beneficiaries on how to use the card, the dates of exchange, and what the beneficiary has the right to purchase from the materials, and the need to obtain the beneficiary invoices from the providers to ensure that prices are not tampered with. Other opinions have been mentioned that the voucher should not be specified with certain days for purchase or for expiring.

3- The possibility of implementing a cash-based project.

When we asked about the market's ability to meet cash-based projects, we got many points such as the local markets in the areas have the ability to meet most of the beneficiary's needs and with several levels of quality according to prices and do not suffer from long interruptions, especially that there is a significant possibility of importing from Turkey through the crossings, As a quantitative result about the availability of goods, we asked the beneficiaries about the availability of the goods they need in the market, the answers were as follows:

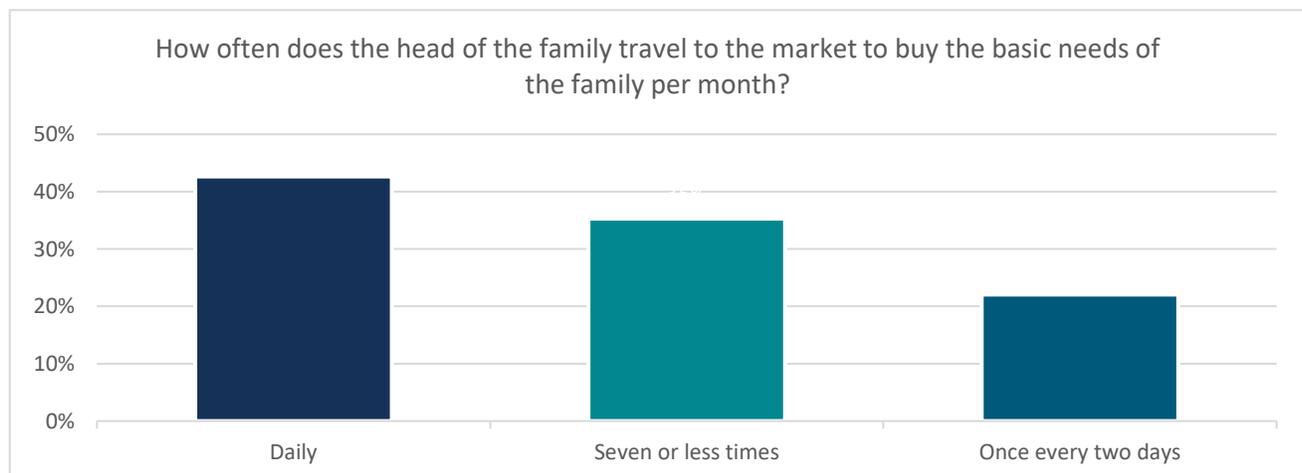


Yes, we can find what we need from the goods (47% of HHs choices as the chart illustrates below), Partially available (25%). No, we can find the good.(1%) . Regarding the ability of suppliers to provide materials that can be requested by the beneficiaries even if they are not present at the present time, a question was asked, and the results were as follows: Yes, they can (54% of HHs choices as the chart illustrates below), Sometimes(32%) , I do not know(10%) , No, they can't (3%).



As for the quality of the available goods, the following question was asked: "Are the materials in the market with an appropriate quality compared to local standards?" and the answers were as follow: Yes, it is (49% of HHs choices as the chart illustrates below), Medium quality (49%), No, it is not (1%), I do not know (1%).

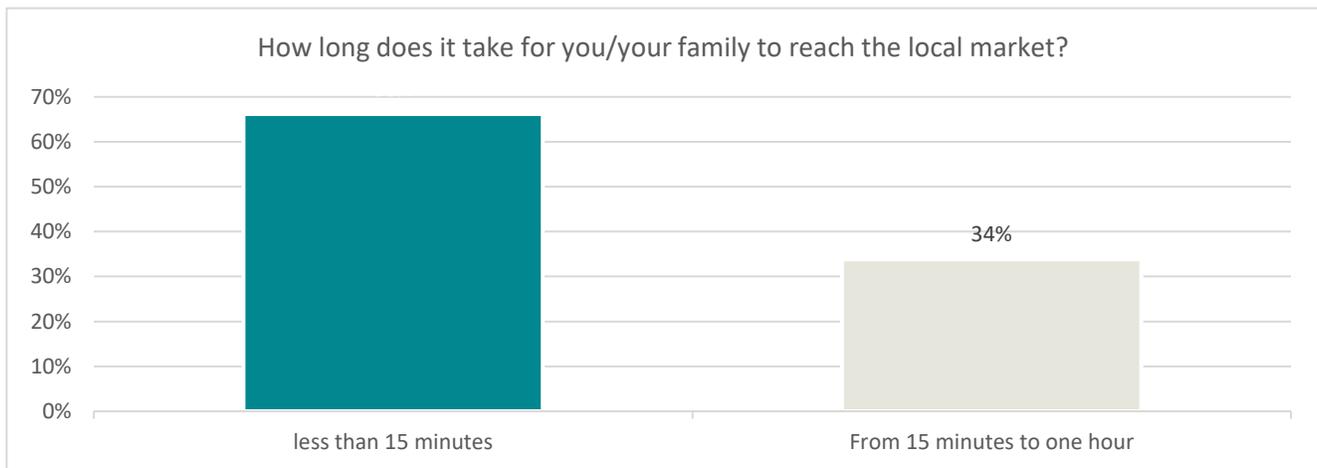
And by asking the beneficiaries about the number of times he goes to the market, the following results were recorded: Daily (with 43% of HHs choices as the chart illustrates below), Once every two days (43%), Seven or less times.(35%)



As well as there are many types of markets, such as the presence of wholesale markets and retail markets. A question was asked to the beneficiaries about the kinds of markets they go to to meet their needs, and the answers were as follows: City or village markets (54% of the HHs answers as the chart illustrates below). large wholesale markets(37%) . Retail markets like neighbourhood shops(9%)



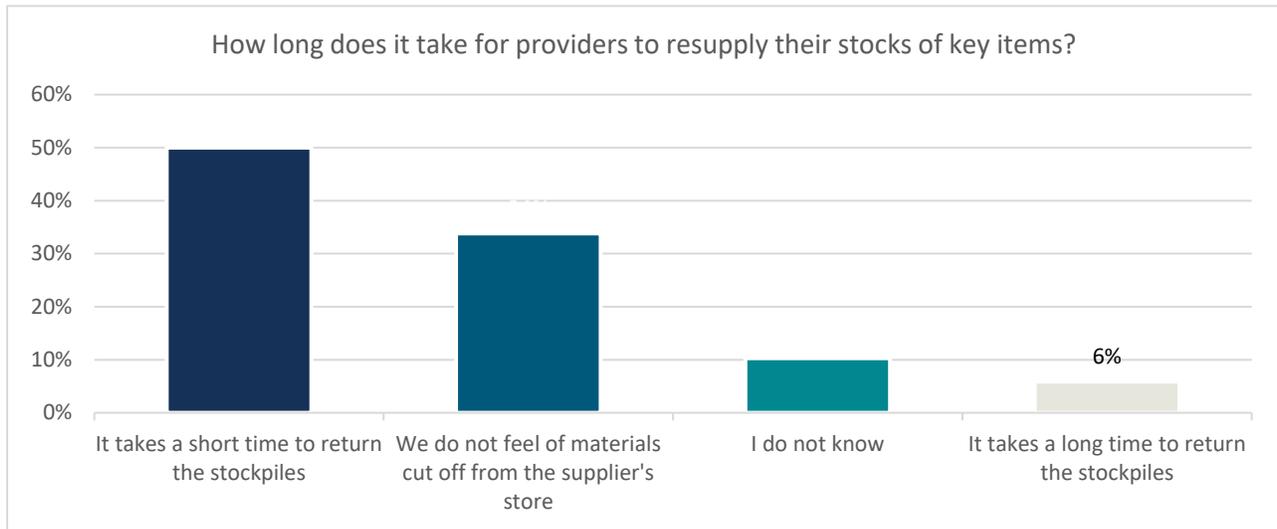
Furthermore, the markets are close to the beneficiaries in general, and we can see the time it takes for the beneficiary to reach the markets. We note that 66% of the participates in the questionnaire need only less than 15 minutes to reach the market, while the rest need less than an hour, as the chart illustrates the answers below.



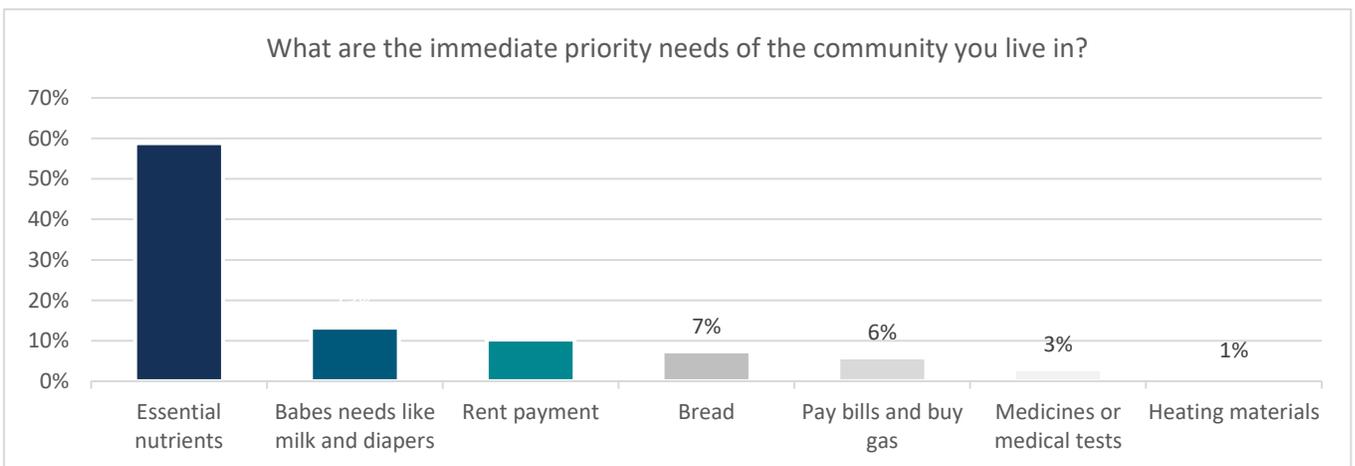
Participants stated that they have knowledge of how to handle vouchers or the mechanisms of cash-based projects or can be learned as a result of many similar projects in the area. There are no barriers from the local authorities that limit the ability of markets or traders, such as complex licenses to work in this type of project. The suppliers also mentioned that they have financial and logistical capabilities, the ability to implement cash-based projects, and the needs of the beneficiaries can be covered without financial compensation for good

periods. The beneficiaries mentioned about the suppliers' ability to meet their requests and the period of refilling the stores when the quantities of the shops run out. The results of the experiments were as follows:

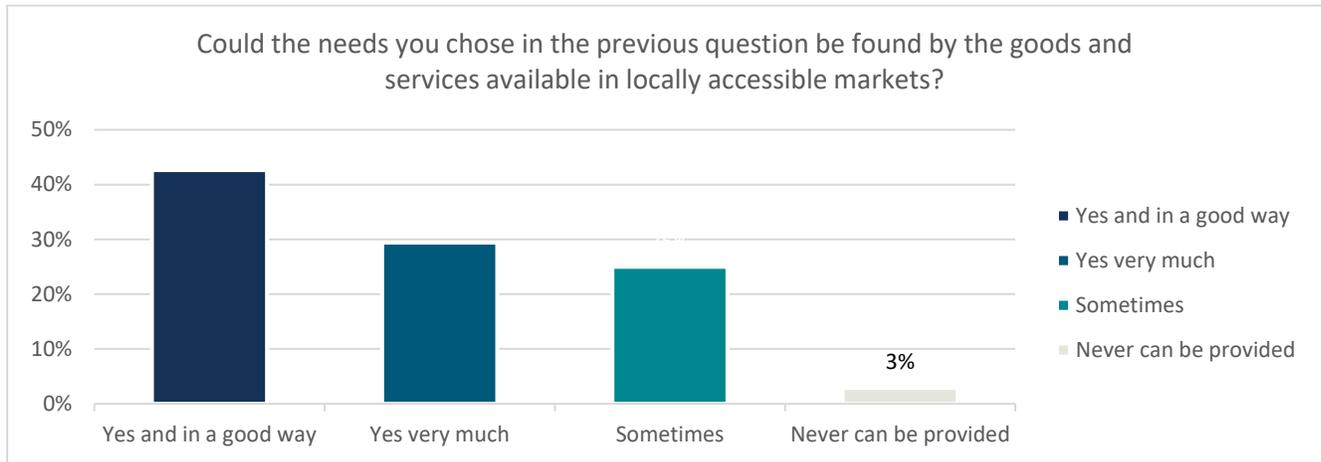
It takes a short time to return the stockpiles (50% of the HHs answers as the chart illustrates below); we do not feel of materials cut off from the supplier's store(34%) , I do not know(10%) , It takes a long time to return the stockpiles (6%).



Furthermore, the security situation is relatively stable in general, which allows the establishment of markets and commercial work in the targeted areas. Some humanitarian organization employees stated that they are able to actually start this type of project in less than a month. When we asked the beneficiaries about the goods that the community needs at the present time, in order to know the ability of the markets to meet them, in another question, the answers or the types of goods required were: Essential nutrients (59% of the HHs answers as the chart illustrates below). Babes needs like milk and diapers (%13) . Rent payment (%10) . Bread (%7) . Pay bills and buy gas (%6) . Medicines or medical tests (%3) . Heating materials.(%1)

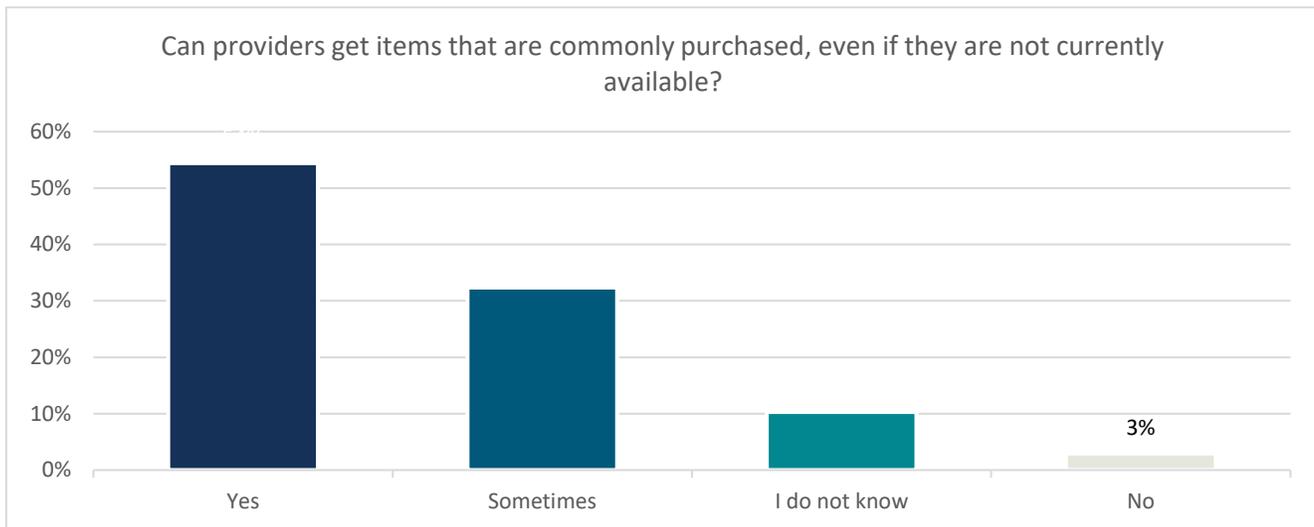


Then we asked the following question related to knowing the market's ability to meet the needs mentioned in the previous question, and the answers were as follows: Yes, and in a good way (43% of the HHs answers, as the chart illustrates below) Yes, very much (%29) Sometimes (%25) Never can be provided (3%)



In the same context, about the possibility of implementing the project, we asked the beneficiaries about the range of their experience in dealing with such these projects, and the answer was as follows: Yes we have (85% of the HHs answers, as the chart illustrates below). No we have not (15%)





4- Challenges, difficulties, gaps and suggested solutions.

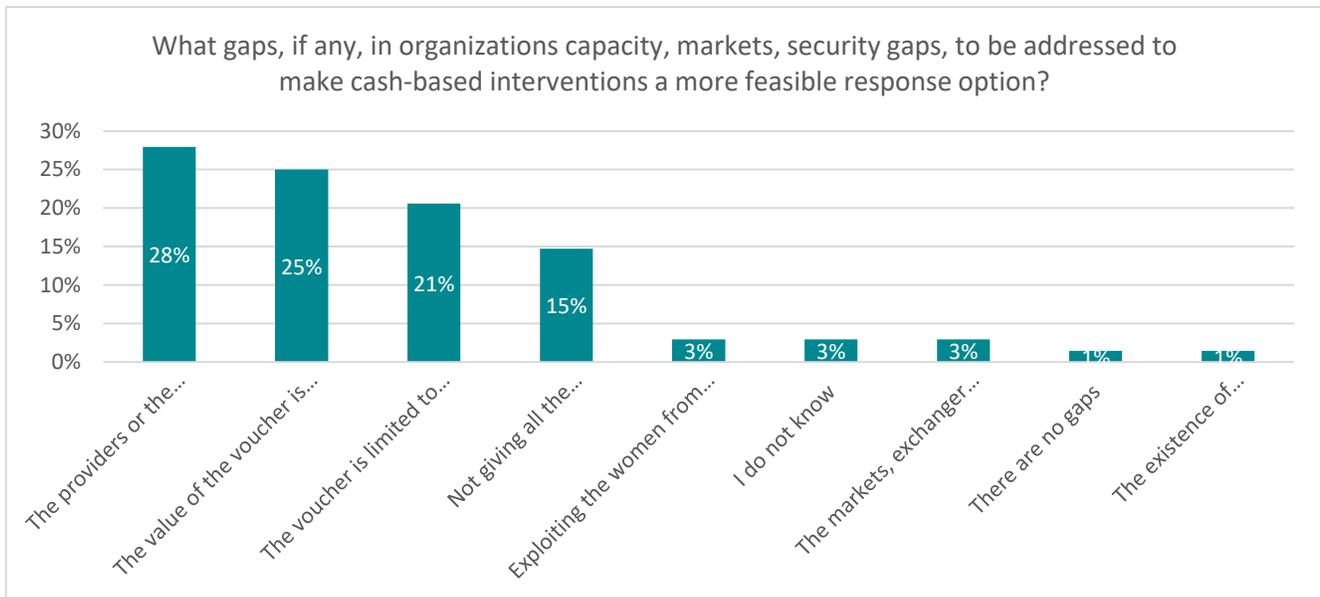
As for the challenges and gaps in the existing projects, which the beneficiaries, providers and organizations employees mentioned and they covered with proposals that the beneficiaries see as appropriate to their reality, such as overcrowding at the distribution points, a far distance from providers or exchangers to the beneficiary's place of residence, there is a percentage of people with vulnerabilities or disabilities, and therefore there is a need to deliver aid to them directly through the organization distribution team, fears of exploiting the beneficiary because of technical gaps in the vouchers and raising prices, the delay in compensating the providers and thus affecting the quantities of goods in the shops, there are small villages and remote and therefore there is a difficulty of the market meeting such as these sites, counterfeit currencies, lack of beneficiary knowledge of how to deal with the vouchers, the organizations' dependence on suppliers who take relatively high prices, the exposure of the markets to bombing and thus preventing the possibility of benefiting from the project through all the bombing period, the lack of clarity in the selection criteria, fluctuations in the exchange rate of the Turkish lira front of the dollar and consequently the change in prices, the absence of banks in the Idlib region or of the PTT, and this leads to the difficulty of obtaining and transferring funds, as it exposes the organization and companies to high risks, nAnd neglect the monitoring side, slight presence of females in the organization's team and consequently difficulties in dealing with some women beneficiaries. The beneficiaries also mentioned some solutions that suit their reality as follows:

Distribution on separate days, choosing suppliers accurately, not neglecting to monitor suppliers or exchangers, maintaining effective communication with the beneficiary, controlling exchange rates or selling materials, publishing the selection criteria and much research of the beneficiary's information, coordinating with local authorities more, contracting with many providers or the exchangers to cover all the beneficiaries' sites, raise the beneficiary's awareness of how to deal with vouchers, the urgency to compensate the suppliers, a consumer protection committee and a monitoring team for controlling any case of fraud or sudden high prices, Depending on one currency to receive financial aid.

In the same context as challenges and to obtain suggestions and solutions from the beneficiaries, we asked the following question to the beneficiaries: "How can the quality and /or safe use of goods and /or services be ensured?" the proposal or the answers were as follows: The donor organization directly monitors the markets and the mechanism of disbursing vouchers and money exchanging (37% of the HHs answers, as the chart illustrates below). Providing monitoring from the donor organization directly on markets and the mechanism of disbursement vouchers or the distributed money directly (75% of the HHs answers, as the chart illustrates below) Obligating the providers or changers at a specific price for sale or exchange price (%12) Existence of a complaints office or mechanism from the donor organization (%6) . Choosing specific and trusted providers or exchangers in the markets (%4) . There is no need to monitor (%1) . I do not know (%1) . Monitoring from local authorities such as local council on the markets and the mechanism of disbursing vouchers or money directly (1%).



In an attempt by the MEAL team to obtain quantitative answers, we asked a question regarding the narrative answers we obtained in the previous paragraph, which pertain to the gaps that beneficiaries see in cash-based projects in their communities, and the answers were as follows: The providers or the exchangers exploit the existence of vouchers to change the prices of materials or the exchange rate or to take a commission illegally (28%). The value of the voucher is less than the family needs (25%). The voucher is limited to specific items (21%). Not giving all the population in the community, which creates social sensitivities or problems (15%). Exploiting the women from some of the providers or exchangers, sexually or in any way, in exchanging the money or in facilitating the payment of aid or in selling the materials (3%). I do not know (3%). The markets, exchanger are far from my residence (3%). There are no gaps (1%). The existence of administrative corruption in organizations and giving contracts of accreditation to specific providers or exchangers (1%).



5- OPPORTUNITIES

CVA support to individual cases

Cash transfers can be used in Idleb governorate to support a variety of different needs including:

- Food security, basic needs and livelihoods.
- Communications.
- Transportation to support access to essential services (health, education, legal, administrative etc.)
- Support for ancillary costs to access health and education services.
- Shelter support.

Of course, the nature of the Idleb context is such that cash (and or vouchers) will be appropriate in some cases and not others. The basic conditions for using cash transfers to enable affected people to access goods and services remain as in any context:

- Affected people would normally use cash to pay for the specific goods and services.
- Goods and services of appropriate quality and quantity available in the local area.
- Locations of markets and service providers are safely and easily accessible.
- There is an appropriate mechanism to ensure safe transfer of assistance.

In areas where goods and services are not easily and safely accessible, in kind may be more appropriate than cash transfers. However, cash can also be used to facilitate transportation to markets and service providers. Some of the advantages of using cash-based approaches to respond to individual cases are:

- Cash for transportation can support referral mechanisms, where services are not local.
- Cash is flexible, enabling affected people to meet their needs in a more tailored way (this is particularly true when speaking of basic needs)
- Cash can often be delivered more discreetly than in kind assistance.

CVA for community-based activities:

Cash and voucher assistance is often seen purely as a response tool. However, there is also potential when looking from a prevention perspective. A common example is in using cash transfers to enable people to invest in safe transportation or alternative livelihoods which put them less at risk (for example, investing in home-based livelihoods rather than livestock activities which require people to travel outside their communities to grazing land). Project ideas that came from discussions with the teams include:

- Cash or voucher assistance to invest in alternative individual or group-based livelihoods, as part of a risk reduction strategy
- CFW for important community infrastructure (for example roads, irrigation infrastructure)
- Cash or voucher assistance to enable self-protective measures such as fitting locks to doors of shelters.
- Cash for developing savings groups or revolving funds in communities.

Market based response: Beyond purely CVA, there is the option to explore more market-based responses (MBP), which work through or support local markets. MBP does not have to be cash based, but can be cash, in kind, services or mixed modality. As mentioned, MBP often works well when it is made up of several complimentary mixed modality interventions.

6- RISKS

Risks inherent to all types of assistance (whether in kind or cash/vouchers) include (but are not limited to); theft, fraud/corruption, inflationary impact, safety and security of affected people/staff/volunteers; social tensions within household or community; unintended use of funds, diversion and data protection concerns. A decade of evidence shows that cash is not inherently riskier than in kind, and that these risks can be mitigated, providing there is an appropriate – person centric – risk analysis and mitigation process, including: appropriate programme design and community consultation; segregation of duties internally; direct follow up with recipients etc.

7- CONCLUSION ON CASH FEASIBILITY

This feasibility study would conclude that there is clearly some scope for the use of cash and voucher assistance for different objectives in Idelb governorate, however humanitarian agencies should be cautious not to 'rush to cash'. In the remote areas, it would not be feasible or appropriate to switch from large scale in kind to large scale cash and voucher assistance in the short term. However, cash can be explored for responses to individual cases, as well as for more community-based responses in specific areas with access to functioning markets.

- Coverage of FSPs is good (mostly with hard currency rather than e-transfers).
- Despite still not being a fully monetized economy, people are using cash on a day to day basis.
- Markets are functioning, with differences between rural and urban areas; but integration is low, and this means that it is not possible to draw conclusions from a market assessment in one area that apply country – or even state – wide.
- CVA will only work where the goods and services are available and accessible;
- Market assessments would be a pre-requisite for any intervention bigger than individual cases (individual cases would have limited to no impact on markets, and so the assessment would focus more on the individual's access to markets than market capacities to respond).
- However, cash for transport may facilitate access to services and support referral pathways
- Cash would give maximum flexibility for recipients, and can be easier to manage logistically
- Vouchers may be useful in market-based programming to stimulate/ensure adequate demand

- Cash would provide the tailored (case by case) approach that is required to respond to individual cases who have quite varied needs
- Cash and vouchers can be useful to stimulate both supply and demand side activities
- There are risks – as with any assistance – but mitigation measures can be taken providing there is a thorough risk analysis as part of any programme design. Identification and management of risk for individual CVA responses will differ from that of larger scale (e.g. community based) responses.
- Modality choices (cash or in kind) should be based on a sound response options analysis, and for individual cases with a specific person centric risk assessment and considering the modality preference of the affected person.

8- Annexes

Market price watch bulletin ----- [LINK](#)
FGD and KIIs form for HHs----- [LINK](#)
FGD and KIIs form for Providers ----- [LINK](#)
FGD and KIIs form for Org ----- [LINK](#)
Data ----- [LINK](#)