



Multiplier Effect of Cash: REACH Household Survey Findings

Joint Study with CCY & YAT - June 2025



Content

01 Introduction

02 Methodology

03 Key Findings

04 Conclusion

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01

Introduction

Introduction

- **Project Name:** Multiplier Effect of Multi-Purpose Cash Assistance in the South of Yemen
- **Objective:** Understand the positive and negative cascading impacts of multi-purpose cash assistance (MPCA) on the local economy in selected areas. To this end, the study will implement the so-called social accounting matrix (SAM) methodology, which allows to create a simplified model of the assessed local economy by capturing the transactions and transfer between economic agents in system.
- **Partners:** CCY (study requestor), YAT & REACH (study leads), DRC (data collection partner)
- **Timeline:** February 2025 – June 2025
- **Methodology:** HH surveys (REACH) & KI interviews (YAT)
- **HH survey location:**
 - **Round 1:** 125 surveys (*buffer included*) to be conducted in 2 villages in Al Musaymir sub-district
(Al Musaymir district – Lahj governorate)
 - **Round 2:** 125 surveys (*buffer included*) to be conducted in 2 villages in Al Musaymir sub-district
(Al Musaymir district – Lahj governorate)

Overall Study Objectives

1. Calculate the **Multiplier Effect of Cash figure** on the local economy in selected areas in the South of Yemen.
2. Assess **expenditure patterns** of CCY MPCA beneficiaries across different key categories, including their **propensity to consume, save, and repay debts**.
3. Identify key local marketplaces where beneficiaries spend MPCA, accounting for marketplaces both within and outside the local economy / community.
4. Examine the **perceptions of beneficiaries**, regarding the local **impact of MPCA**, as well as their **levels of satisfaction** with MPCA, and identify the **preferred aid modality** of beneficiaries.

HH Survey Objective & Research Questions

- **Objective:** Understand CCY MPCA beneficiaries' income and expenditure patterns as well as utilization of and satisfaction with received MPCA.
- **Research questions**
 1. What are **the total income and income sources** of the assessed MPCA beneficiaries?
 2. What are the **key market places**, both in and outside the local community/community, in the targeted area where beneficiaries spend their MPCA assistance?
 3. What is the **regular and irregular expenditure** profile of the assessed MPCA beneficiaries on different consumption groups?
 4. What are the **beneficiary perceptions on the added value of MPCA**, including their most preferred humanitarian aid modalities for beneficiaries and satisfaction with MPCA?

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02

Methodology

HH Survey Methodology

- Data Collection:

- Round 1: 23 - 27 February 2025
- Round 2: 27 April – 7 May 2025

- **Group:** MPCA Beneficiaries in Al Musaymir district that have received at least two rounds of MPCA in the last 6 months (July 2024 - Jan 2025) with the last distribution in October 2024 - January 2025.
- **Sample:** 108 HH surveys → 98 interviews in Wadi Al Faqeer village and 10 interviews in Qareen village (95% level of confidence / 5% margin of error*)

Table 1. Sample overview per area (Round 1 & 2)

Area	HH number	Total % within sub-district/area
Al Musaymir sub-district	108	100%
Wadi Al Faqeer	98	90.7%
Qareen	10	9.3%

HH Survey Limitations

- **Household characteristics:**

Differences in household characteristics have influenced reported expenditure patterns, limiting comparability across assessed households.

- **Irregular expenditure:**

Respondents found it difficult to recall amounts spent over the past six months for each irregular expenditure category, which led to some confusion between regular and irregular expenses.

- **Data collection challenges:**

According to the data collection partner, conducting data collection simultaneously with the MPCA distribution made it difficult to manage both activities. This overlap led to delays in responding to data checks.

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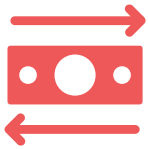
03

Key Findings

Key Messages



- **Income:** in round 1, respondents reported a **higher median income** - adjusted to a HH of 7 people – **Wadi Al Faqeer** (190,400 YER) than **in Qareen** (111,880 YER) in the last 30 days prior the interview. Also in round 2, the reported income was slightly higher in **Wadi Al Faqeer** village (78,264 YER) than **in Qareen** (72,917 YER).



- **Expenditure:** in round 1, food items and Debt repayment were the most reported **regular** type of expenditure by assessed HHs (100% and 75% average respectively); while the most reported type of **irregular** expenditure include **Small HH items, HH clothing, and Healthcare services**. In round 2, the mostly reported **regular expenditure** types were **food items and Debt repayment** (100% and 49% average respectively) while **HH clothing, Small HH items, and Healthcare services** remain the most reported category for **irregular expenditure** same as in round 1.



- **Effects of MPCA:** for round 1, nearly all HH reported that MPCA had **positive effects** and allowed them to buy a higher amount or quality of items/services, while none reported about any **negative effects**. While for round 2, **all** of the HH reported that MPCA had **positive effects** and **none** reported **negative effects**.

Household & Area Characteristics: Round 1



Average HH size

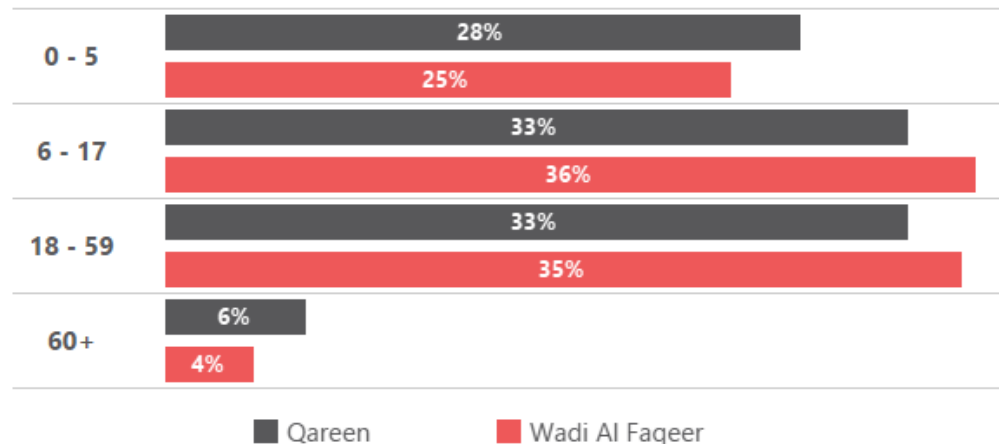
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Wadi Al Faqeer

6.4

Qareen

HHs age group characteristics



HH categories

HH category	Qareen	Wadi Al Faqeer
Small (<5 HH members)	22%	17%
Average (5-9 HH members)	44%	41%
Large (10-14 HH members)	33%	41%
Very large (>14 HH members)	0%	1%



Population group of assessed HH

- IDP: 100% in both areas.



HH with school-aged children attending school

- Wadi Al Faqeer: 30%
- Qareen: 30%



HH with pregnant & lactating women

- Qareen: 60%
- Wadi Al Faqeer: 53%

Household & Area Characteristics: Round 2



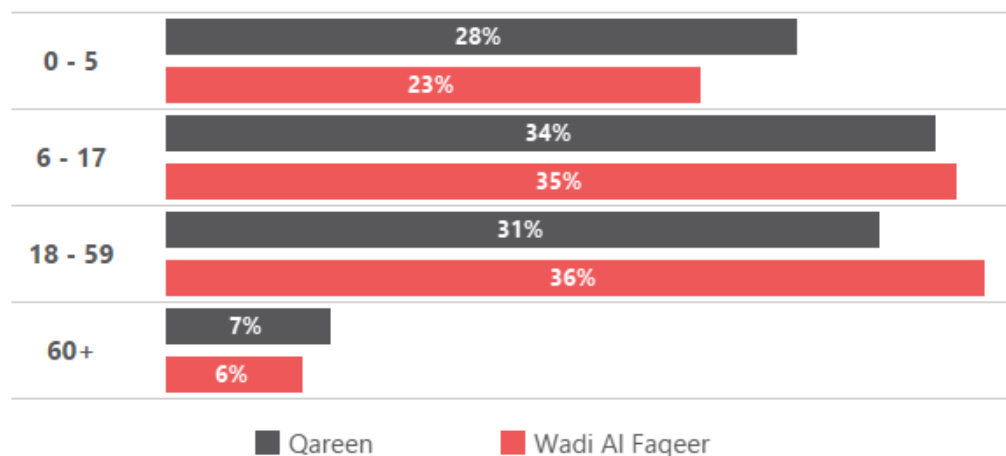
Average HH size

8
9

Wadi Al Faqeer

Qareen

HHs age group characteristics



HH categories

HH category	Qareen	Wadi Al Faqeer
Small (<5 HH members)	18%	15%
Average (5-9 HH members)	36%	47%
Large (10-14 HH members)	36%	37%
Very large (15-19 HH members)	9%	1%



Population group of assessed HH

- IDP: 100% in both areas.



HH with school-aged children attending school

- Wadi Al Faqeer: 17%
- Qareen: 18%
- On average, 0.5 children/HH go to school in Wadi Al Faqeer while 0.73 in Qareen



HH with pregnant & lactating women

- Qareen: 91%
- Wadi Al Faqeer: 73%

Household & Area Characteristics

Aid Distributions



Last MPCA distribution of assessed HH

- Round 1: 100% of HHs in both areas reported that **January 2025** was the last round they received MPCA
- Round 2: 100% of HHs in both areas reported that **January 2025** was the last round they received MPCA

In-kind assistance received in last 6 months



- Round 1:
 - Qareen: **100%** (mainly hygiene)
 - Wadi Al Faqeer: **77%** (mainly shelter, water & hygiene)
- Round 2:
 - Qareen: **0%** (91% reported not received, 9% do not know)
 - Wadi Al Faqeer: **1%** (mainly food)

Area Characteristics

Urban vs Rural



Round	Area & Type	Urban	Semi-Urban	Rural
Round 1	Wadi Al Faqeer	0%	0%	100%
	Qareen	0%	0%	100%
Round 2	Wadi Al Faqeer	0%	1%	99%
	Qareen	0%	9%	91%

Described accessibility to services/goods

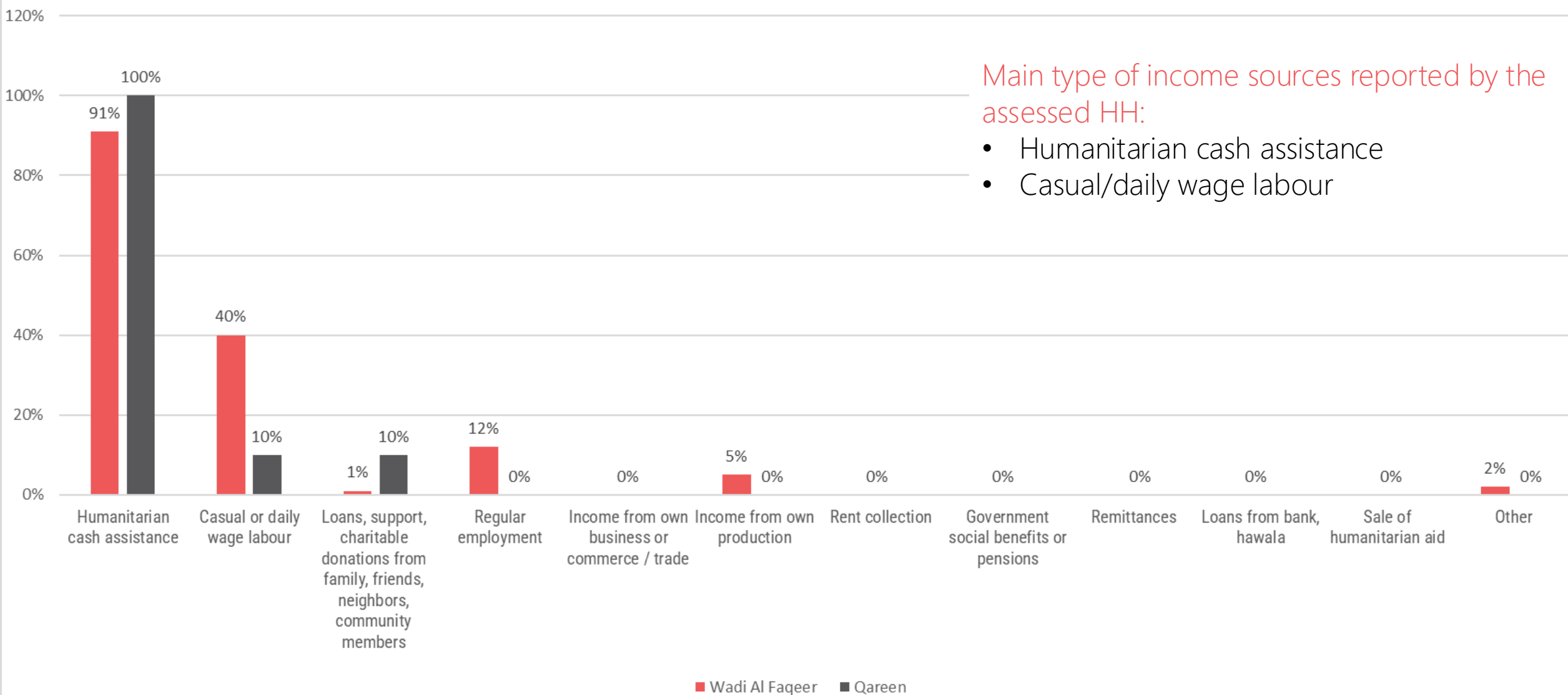


Round 1: **100%** of the respondents in both areas reported that they access most services/goods in neighbouring village/city (outside the village/city that I live in)

Round 2: **73%** in Qareen and **64%** in Wadi Al Faqeer of the respondents reported that they access most services/goods in neighbouring village/city (outside the village/city that I live in)

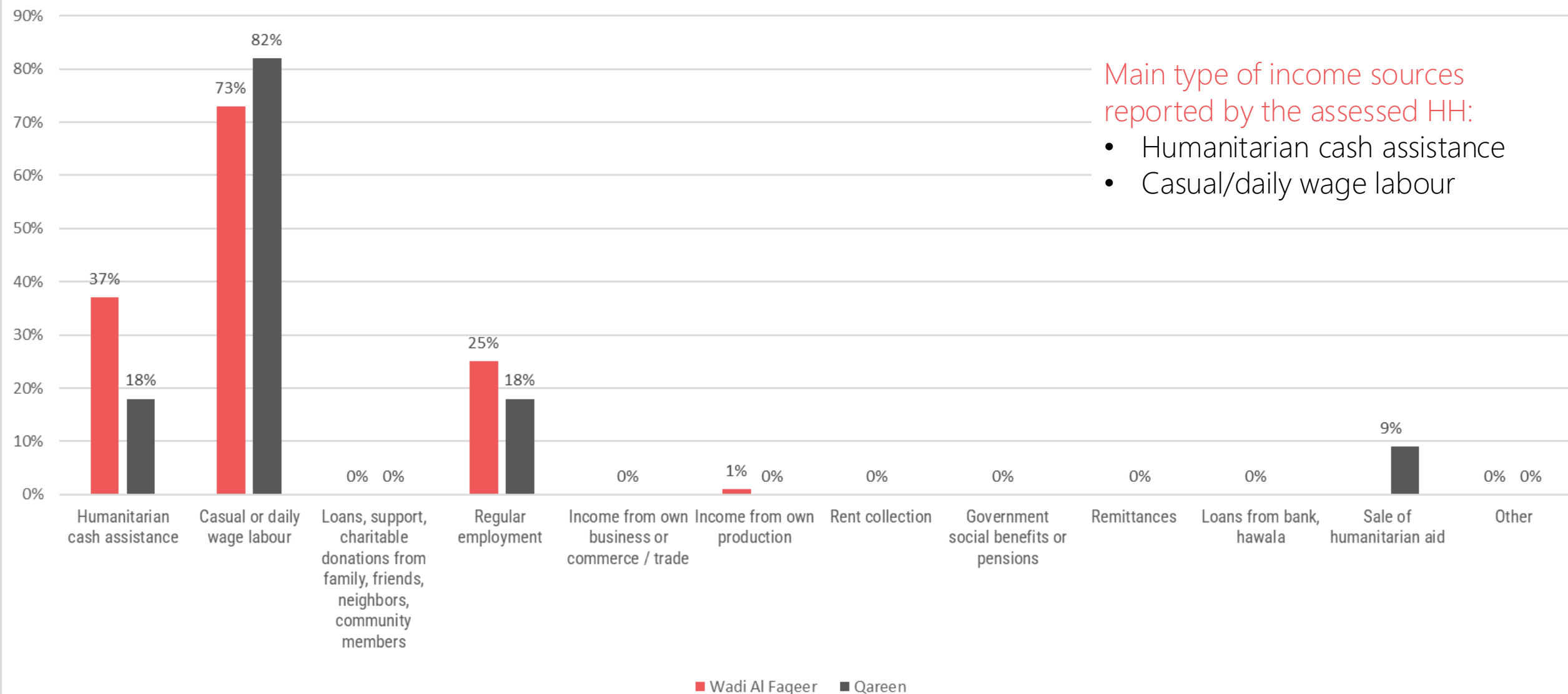
Income sources – Round 1

% of HH reporting type of income sources in the last 30 days



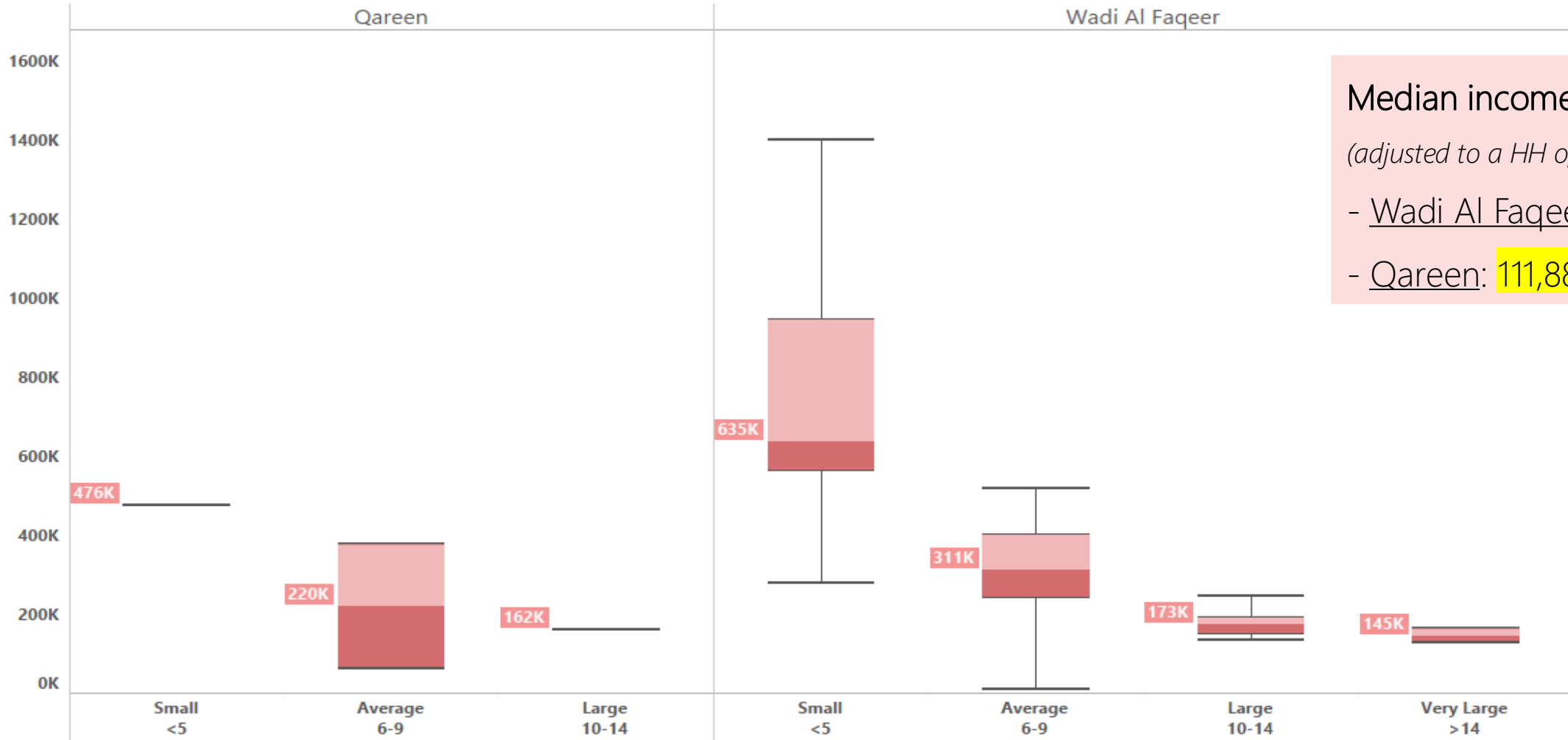
Income sources – Round 2

% of HH reporting type of income sources in the last 30 days



Income amount - Round 1

Median income amount per sub-district and HH group per size, in YER



Median income

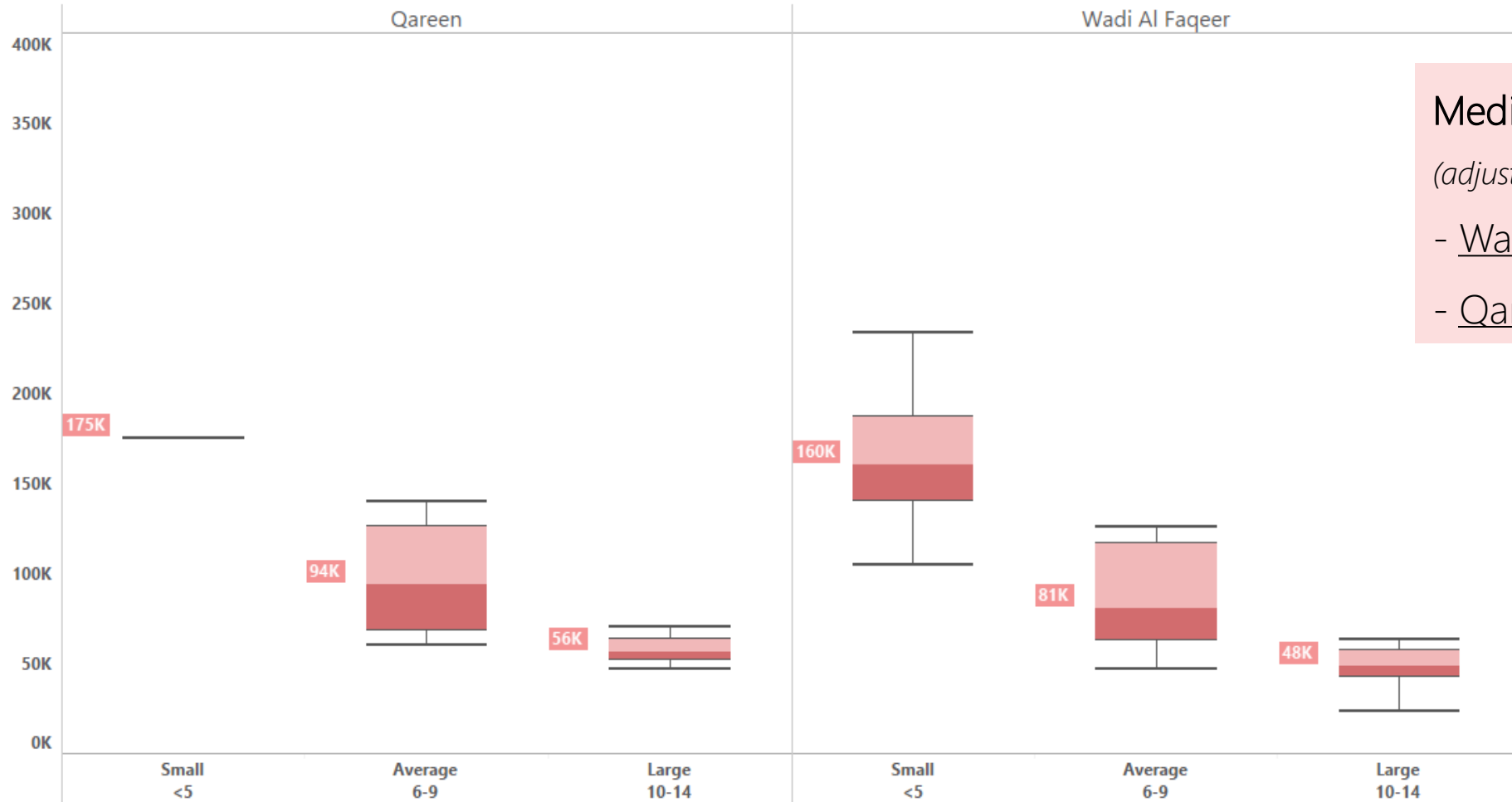
(adjusted to a HH of 7 members)

- Wadi Al Fageer: 190,400 YER

- Qareen: 111,880 YER

Income amount - Round 2

Median income amount per sub-district and HH group per size, in YER



Median income

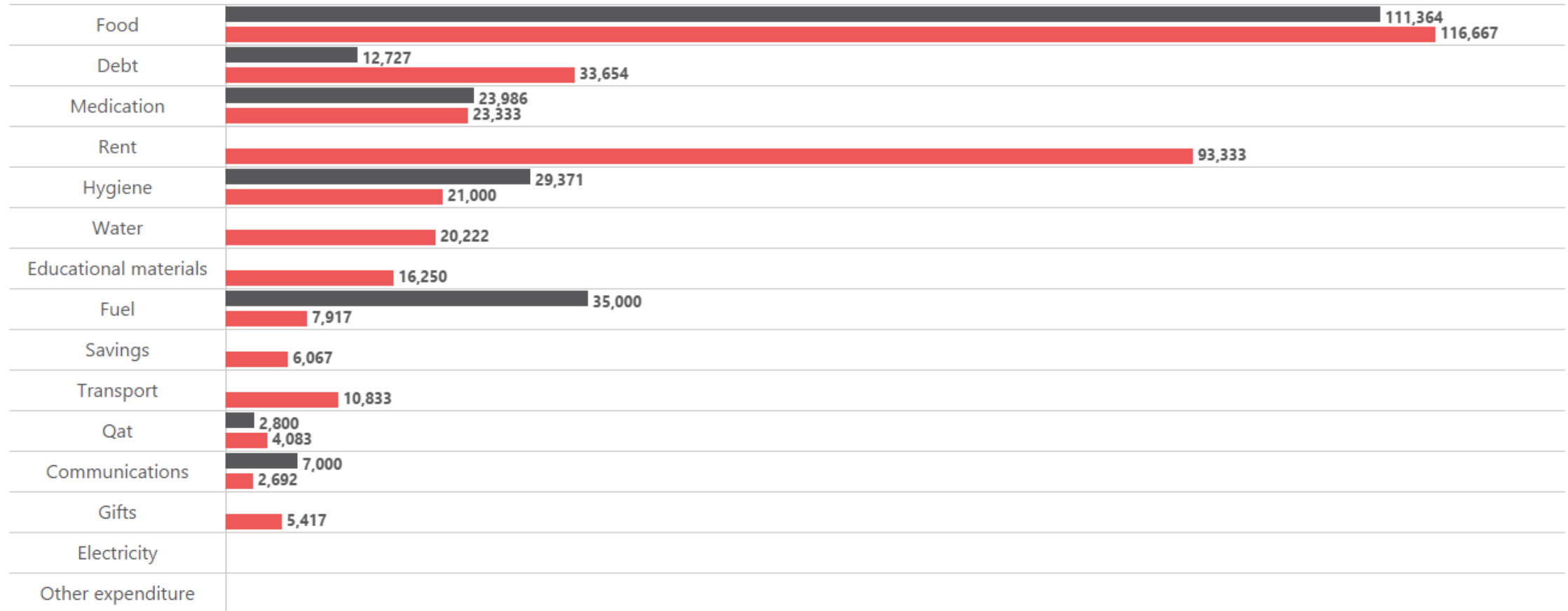
(adjusted to a HH of 7 members)

- Wadi Al Faqeer: 78,264 YER

- Qareen: 72,917 YER

Regular Expenditure – Round 1

Median amount of regular expenditure 30 days prior data collection (adjusted to a HH of 7 people) per type in YER

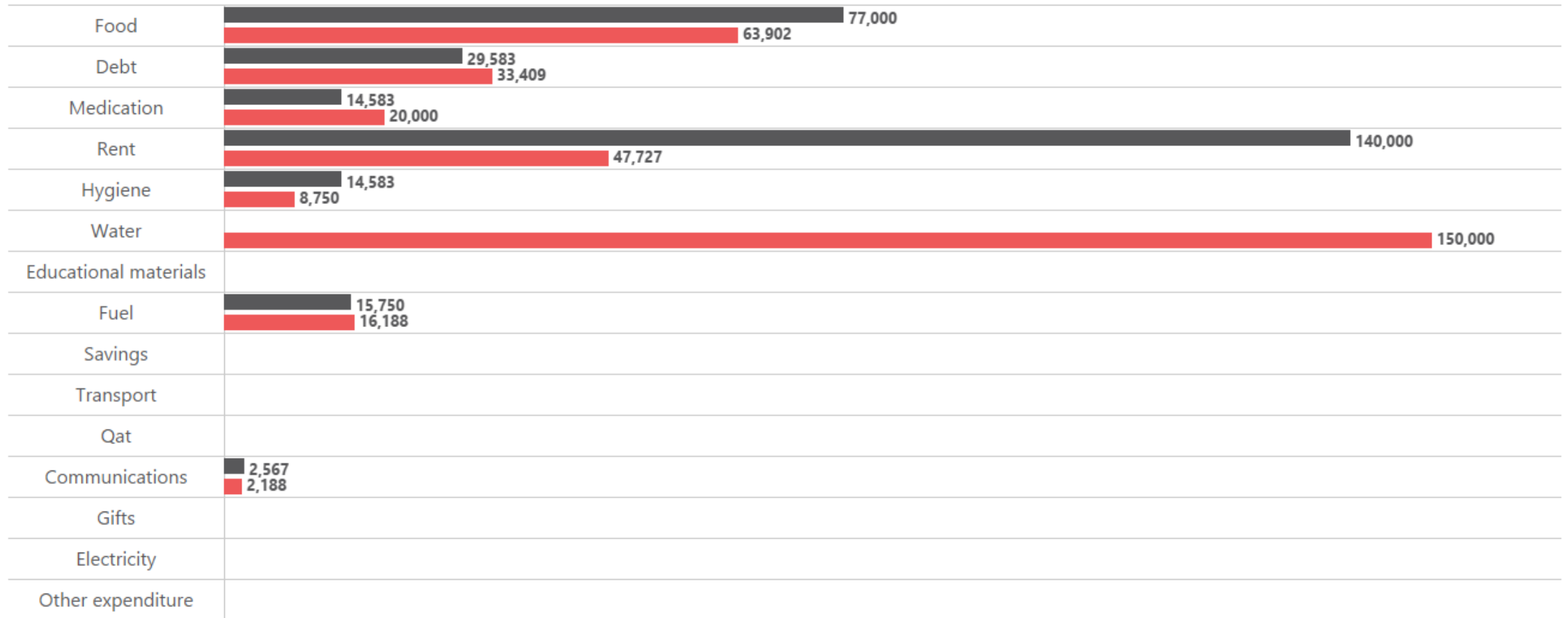


■ Qareen

■ Wadi Al Faqeer

Regular Expenditure – Round 2

Median amount of regular expenditure 30 days prior data collection (adjusted to a HH of 7 people) per type in YER



■ Qareen

■ Wadi Al Faqeer

Regular expenditure – Round 1

Median regular expenditure per HH category and sub-district

Top regular expenditure

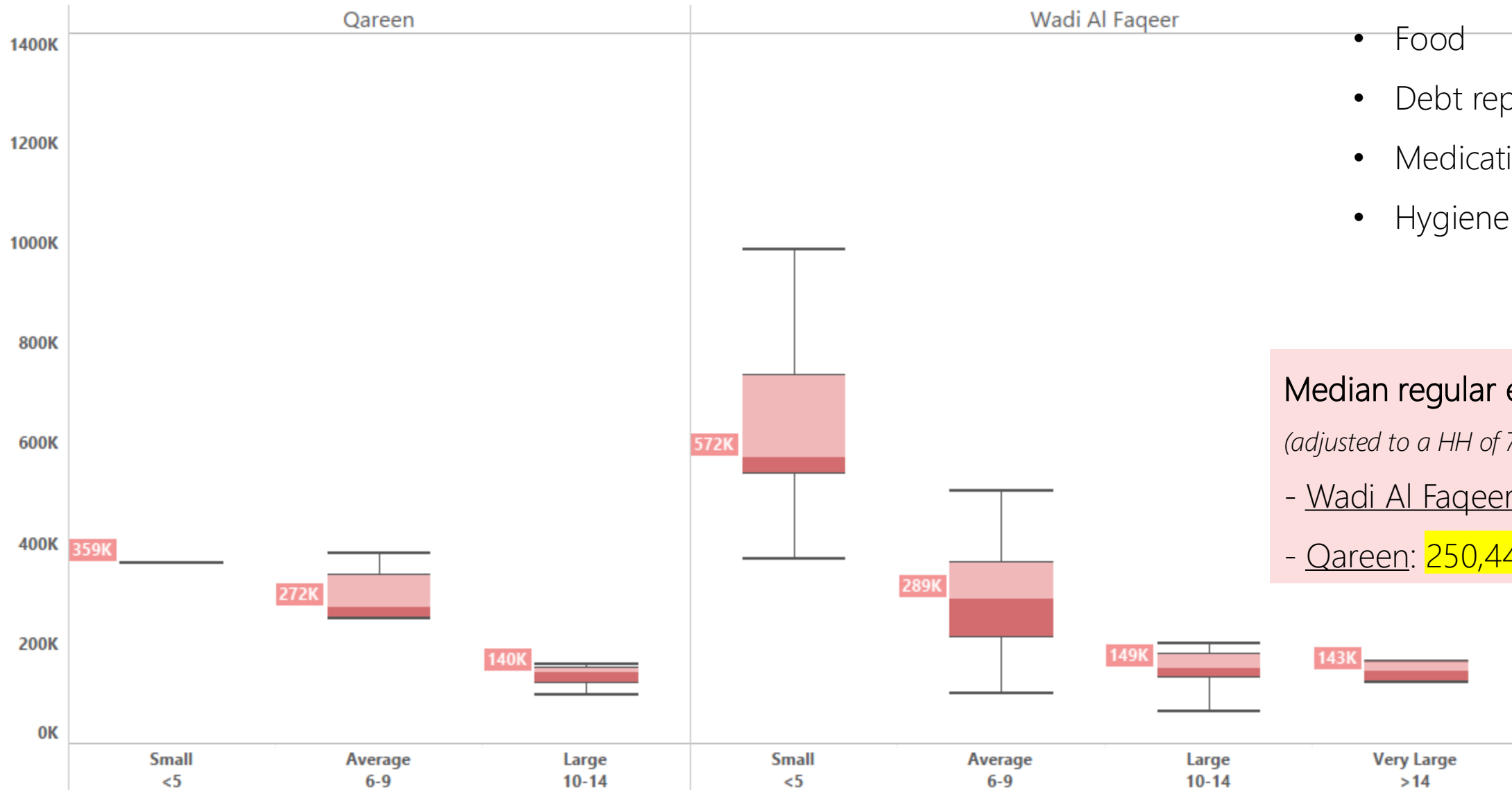
- Food
- Debt repayment
- Medication
- Hygiene

Median regular expenditure

(adjusted to a HH of 7 members)

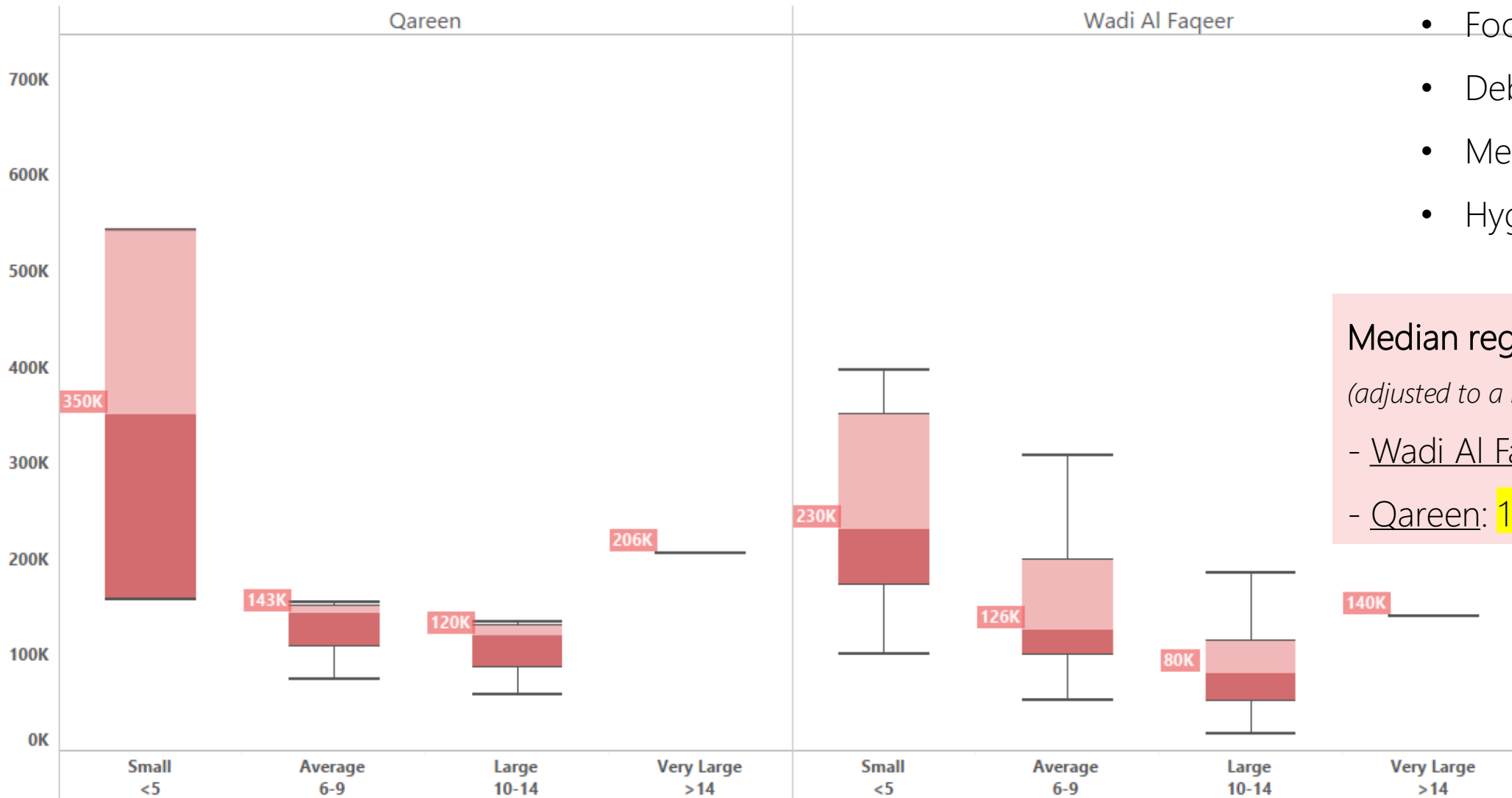
- Wadi Al Fageer: 238,000 YER

- Qareen: 250,444 YER



Regular expenditure – Round 2

Median regular expenditure per HH category and sub-district



Top regular expenditure

- Food
- Debt repayment
- Medication
- Hygiene

Median regular expenditure

(adjusted to a HH of 7 members)

- Wadi Al Faqeer: 116,667 YER

- Qareen: 141,400 YER

Regular Expenditure

Median expenditure of the past 30 days of assessed HHs per HH category (Wadi Al Faqeer)

	Very Large >14	Large 10-14	Average 6-9	Small <5
Food	46,667 74,667	88,295 47,833	150,833 75,833	332,500 144,375
Rent	32,667	44,545	61,250	93,333 105,000
Debt	23,333 23,333	17,500 28,000	42,875 35,000	105,000 70,000
Medication	28,000 9,333	19,091 17,500	27,125 20,000	58,333 31,500
Water		9,100	20,222 150,000	26,250
Hygiene	9,333	10,096 6,417	23,333 7,583	58,333 23,333
Educational materials		10,769	17,500	17,500
Transport	4,667	6,192	17,500	17,500
Savings	6,067	4,900	8,750	52,500
Qat	4,667	3,500		17,500
Other expenditure				
Gifts			5,417	
Fuel		12,923 10,182	23,333 16,625	42,000 31,500
Electricity				
Communications	1,867	2,619 1,400	3,500 2,260	9,625 4,667

■ Round 1 ■ Round 2

Regular Expenditure

Median expenditure of the past 30 days of assessed HHs per HH category (Qareen)

	Very Large >14	Large 10-14	Average 6-9	Small <5
Food	23,333	95,455 59,792	194,444 83,500	8,750 192,500
Rent	175,000			105,000
Debt		12,727 20,417	7,778 25,500	17,500 70,000
Medication		23,986 11,083	64,167 15,000	
Water				
Hygiene	7,778	29,371 30,625	23,333 12,800	17,500 24,500
Educational materials				
Transport				
Savings				
Qat			2,800	
Other expenditure				
Gifts				
Fuel		11,375	70,000 21,000	17,500
Electricity				
Communications		1,458	7,000 2,800	4,375 3,500

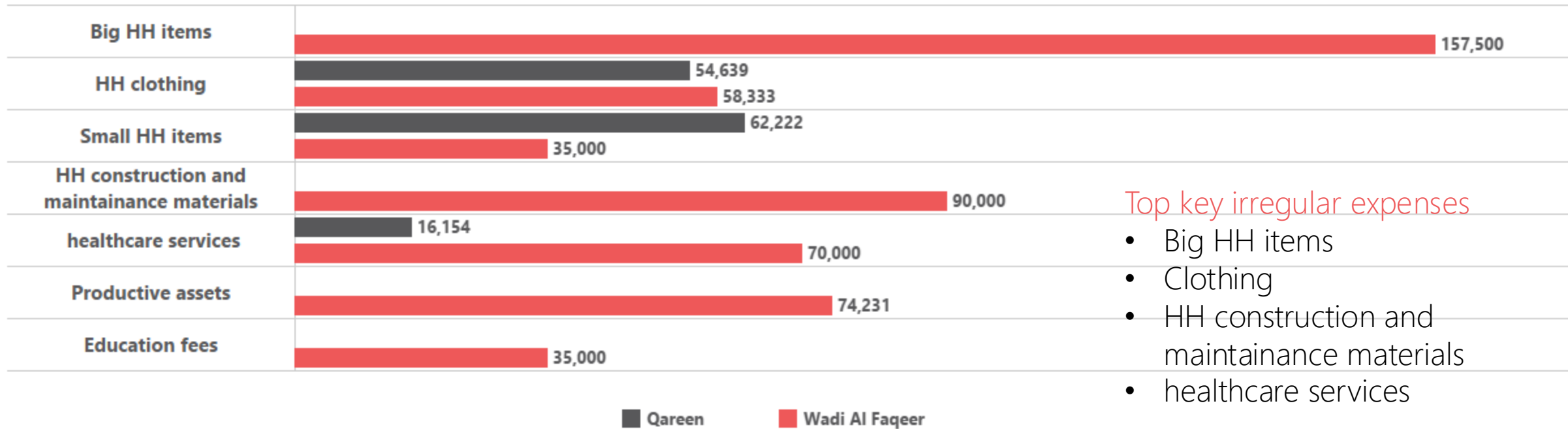
■ Round 1 ■ Round 2

Regular Expenditure

- **Water expenditure:** About **92% of HHs** reported not spending any money on water (88% in Qareen, 84% in Wadi Alfaqeer): According to data collection partners, most interviewed HHs rely on public wells that are free of charge. Added, extra charged are required at stations/ private wells that use fuel generators to extract water and therefore the customer is charged to cover the cost of energy (i.e., fuel or electricity).
- **Electricity expenditure:** About **100% of HHs** reported not paying money on electricity (92% Qareen; 87% Wadi Alfaqeer) As stated by the partners, electricity poses a significant challenge in GoY areas as the public source nearly unavailable. HHs depend on solar power due to financial constraints that prevent them from affording electricity generated by fuel engines. Consequently, no payment is required.
- **Rent expenditure:** About **98% of HHs** reported **not paying rent** (95% in Qareen; 89% in Wadi Alfaqeer). This behavior may raise concerns around housing security and tenant-landlord dynamics.
- **Savings:** About **8% of HHs in Wadi Alfaqeer** reported allocating money toward savings, while **0%** from Qaree. This reflects chronic financial vulnerability and the lack of a safety net. The absence of savings leaves households ill-equipped to cope with future shocks, such as health emergencies, displacement, or price inflation, perpetuating the cycle of poverty.

Irregular Expenditure – Round 1

Median amount of HH reporting irregular expenditure in the past 6 months per village

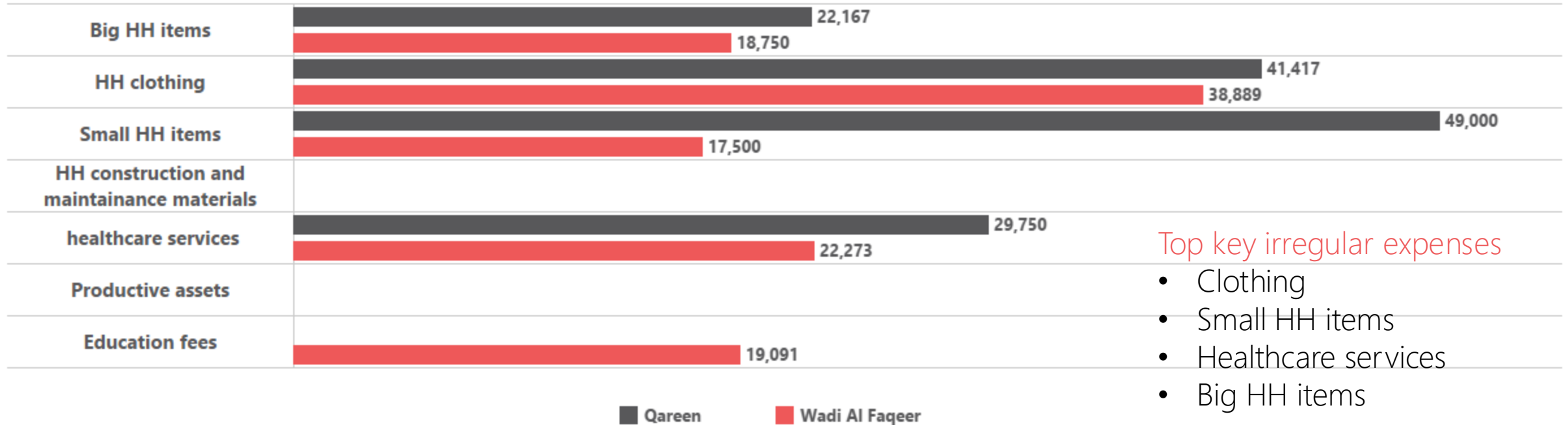


Top key irregular expenses

- Big HH items
- Clothing
- HH construction and maintenance materials
- healthcare services

Irregular Expenditure – Round 2

Median amount of HH reporting irregular expenditure in the past 6 months per village

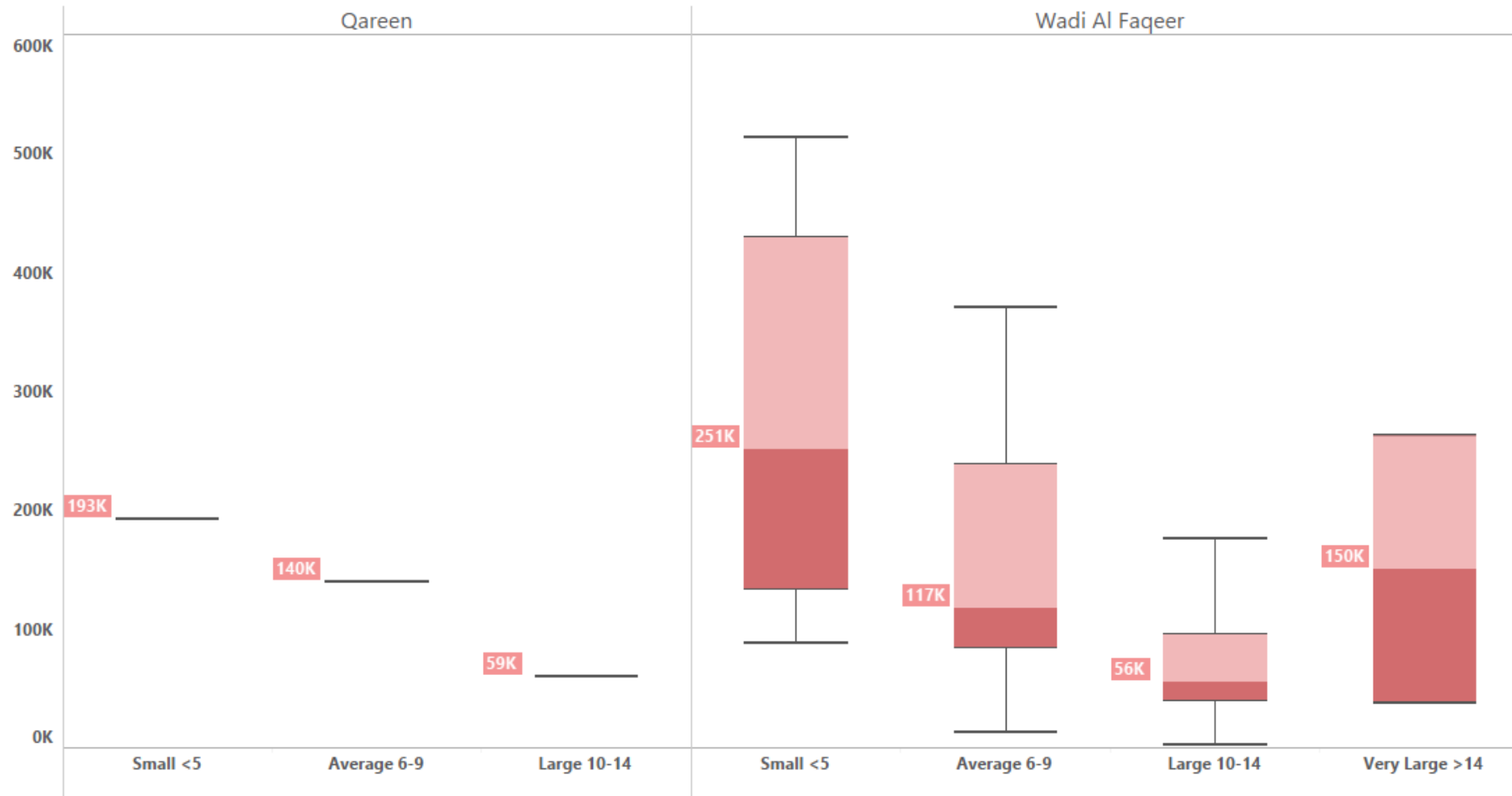


Top key irregular expenses

- Clothing
- Small HH items
- Healthcare services
- Big HH items

Irregular expenditure – Round 1

Median irregular expenditure per HH category and sub-district



Top 3 Irregular Expenses

- Big HH items
- HH construction and maintenance materials
- Productive assets

Median irregular expenditure

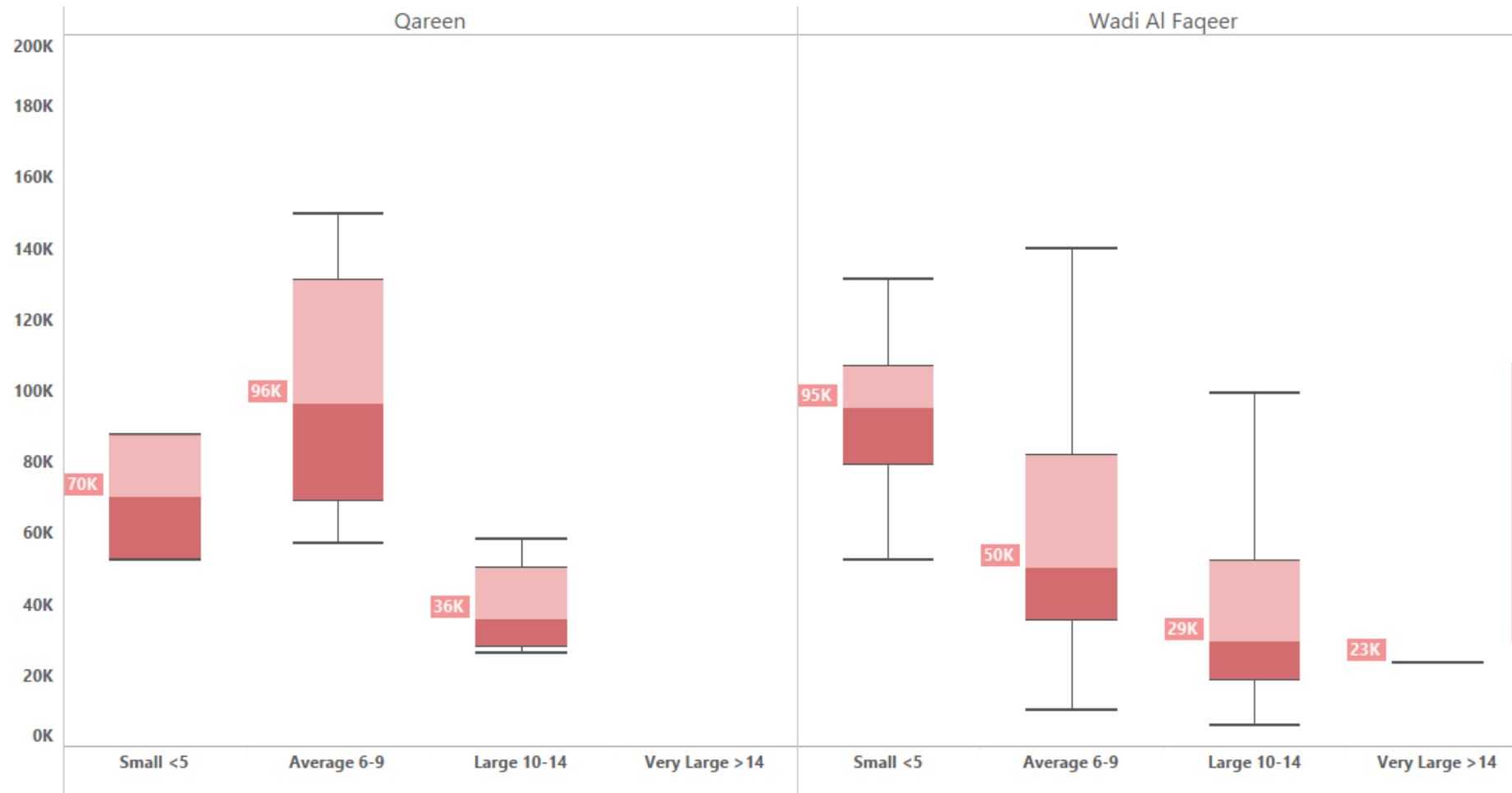
(adjusted to a HH of 7 members)

- Wadi Al Faqeer: 96,250 YER

- Qareen: 140,000 YER

Irregular expenditure – Round 2

Median irregular expenditure per HH category and sub-district



Top 3 Irregular Expenses

- Clothing
- Healthcare services
- Big HH items

Median irregular expenditure

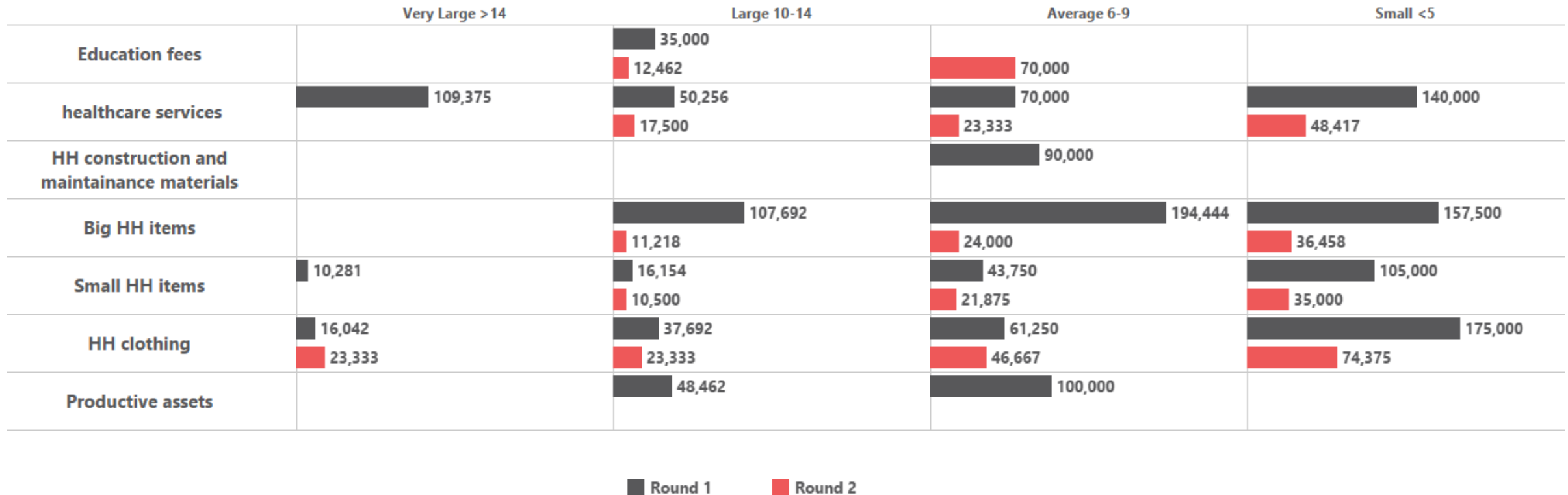
(adjusted to a HH of 7 members)

- Wadi Al Faqeer: 48,333 YER

- Qareen: 57,750 YER

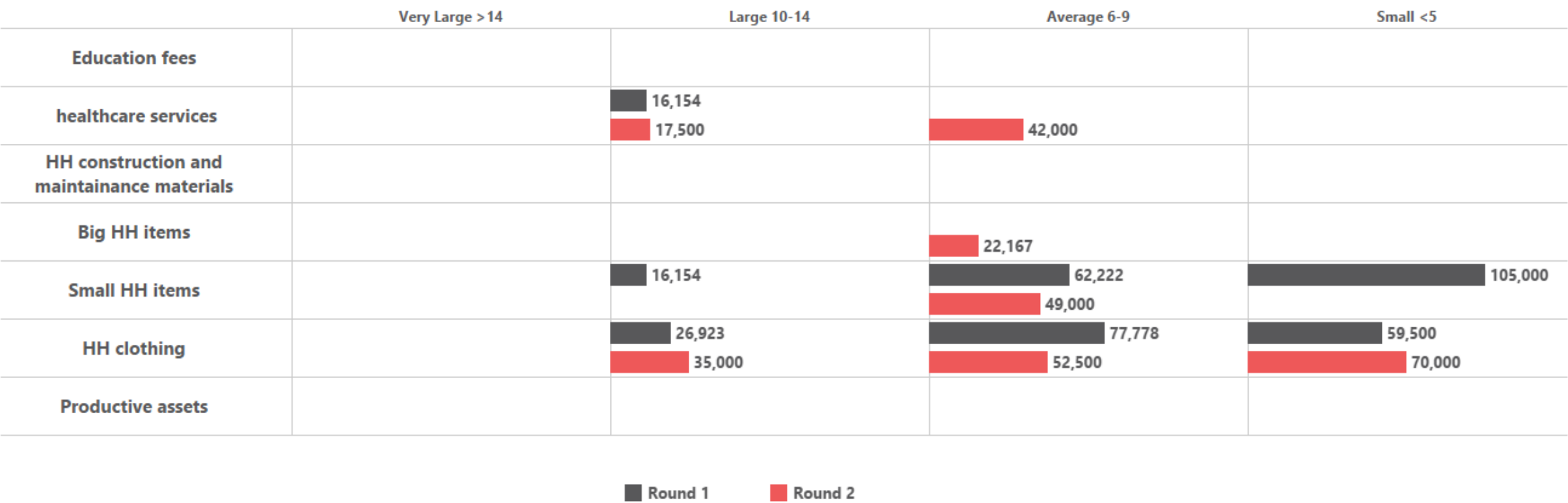
Irregular Expenditure

Median irregular expenditure of the past 6 months per HH category (Wadi Al Faqeer)



Irregular Expenditure

Median irregular expenditure of the past 6 months per HH category (Qareen)



Local Economy

Local Economy & Expenditure = Interactions of HH and vendors within their local community (i.e. sub-district or close markets right across sub-district boundaries)

Key Local Markets

- Al Musaymir
- Al Anad
- Lahij
- Shaykh Uthman
- Aden

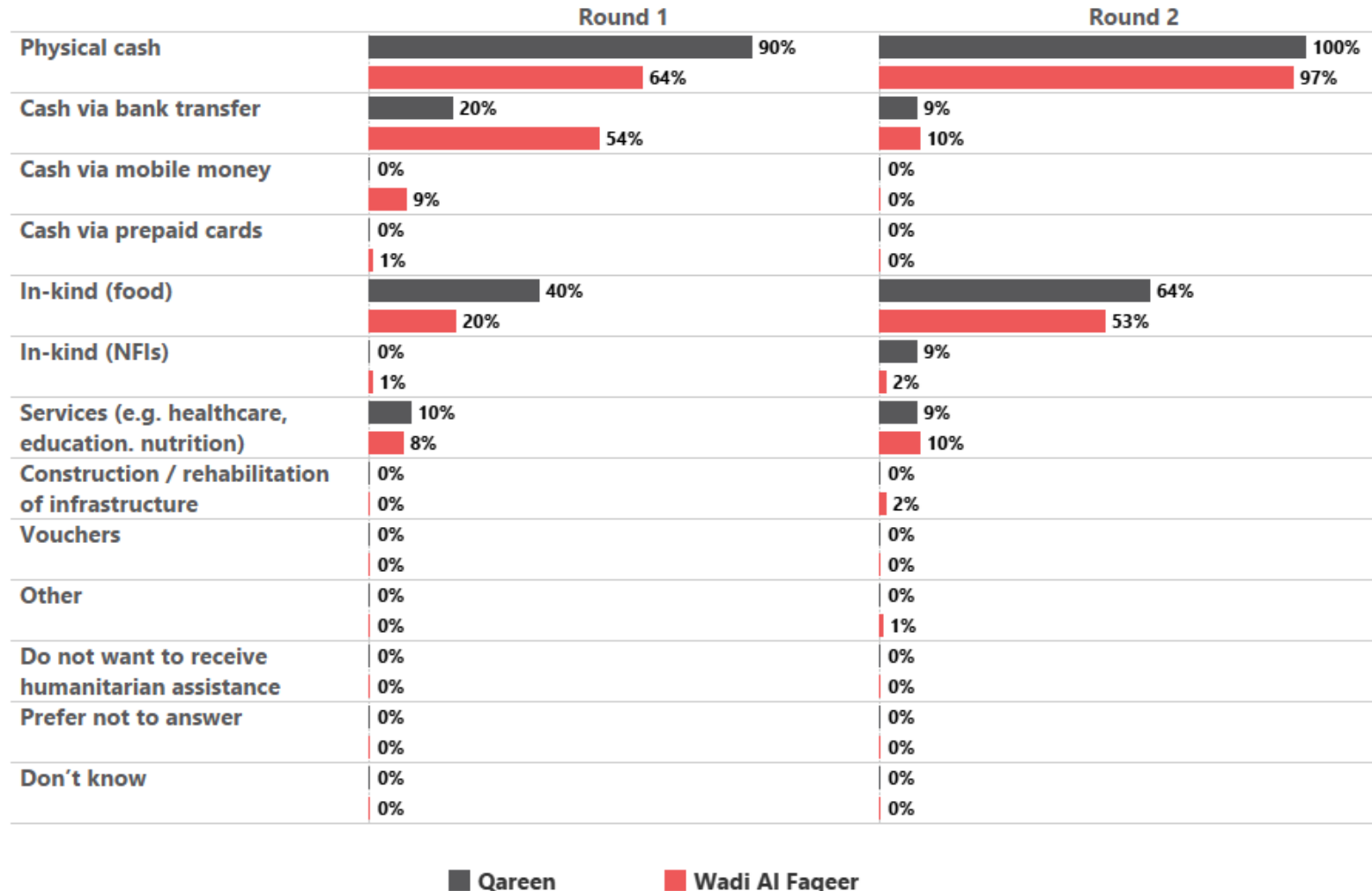


Key Non-Local Markets

- None identified

AAP: MPCA satisfaction & preferred aid modalities

what types of HH assistance respondents prefer to receive in future ?



Satisfaction with MPCA

100% of assessed HH
→ satisfied with MPCA
distribution
←

AAP: Effects of MPCA on local community

Positive effects

- Improving living situation & quality of life (49% of responses)
- Improved family & community relationships
- Ability to cover basic needs, especially food & water
- Ability to settle some debts



Negative effects

- None reported by assessed HHs.

Thank you for your attention



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more effective
humanitarian action

Annex 1: Roles & Responsibilities

Agency	Role	Responsibilities
Cash Consortium Yemen (CCY)	Study Requestor; Facilitator and In Country Coordinator	Support donor engagement; Data collection coordination of CCY partners; Final review and dissemination.
Yemen Analysis Team (YAT)	Project Lead	Donor engagement; SDR; Key Informant Tool Design; Primary data analysis of KI surveys; implement SAM / calculate multiplier effect; Report drafting and review.
REACH	Data Collection and Analysis Partner	Support donor engagement; SDR (esp. REACH data); HH Tool Design; Primary data cleaning & analysis of HH survey; Drafting and review (e.g., presentation of findings, support report drafting).
DRC	Data Collector	Collecting HH & KI surveys; support with data checks/cleaning; support with contextual understanding/interpretation of findings