# NORTHWEST SYRIA INCOME AND EXPENDITURE ASSESSMENT

**October 2023 | Syria**

## CONTEXT & RATIONALE

**In the past year, the devastating impacts of the February 2023 earthquakes, in combination with several protracted crises, has had widespread impacts on the Syrian economy.** The Northwest (NWS) faces its own particular challenges, in addition to being the area most affected by the earthquakes, it is also a region particularly sensitive to the economic downturn in Turkey, due to its reliance on the Turkish Lira (TRY) and Turkish markets. These issues in the wider economy translate into increased challenges for households, who face a rising cost of living in the face of stagnating incomes and currency depreciation.

Cash assistance is recognised as an important modality in addressing the humanitarian impacts of these crises. Despite this, there is a lack of existing data on household income and expenditure. This assessment contributes to this information gap by providing cash assistance actors with data on different aspects of household finances, including income, savings, debt, and the extent to which household expenditure on basic goods and services is sufficient for them to meet their needs.
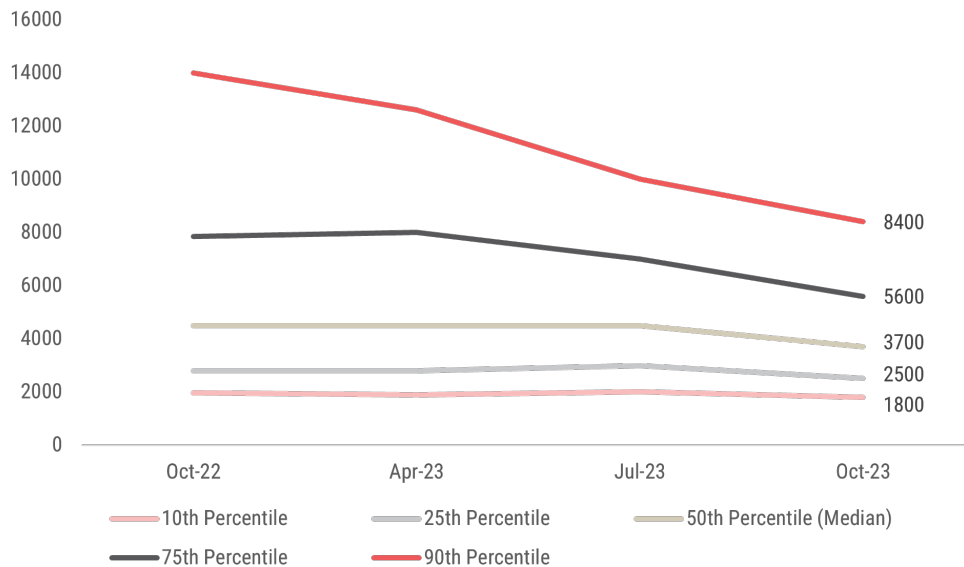
Map 1: Coverage map
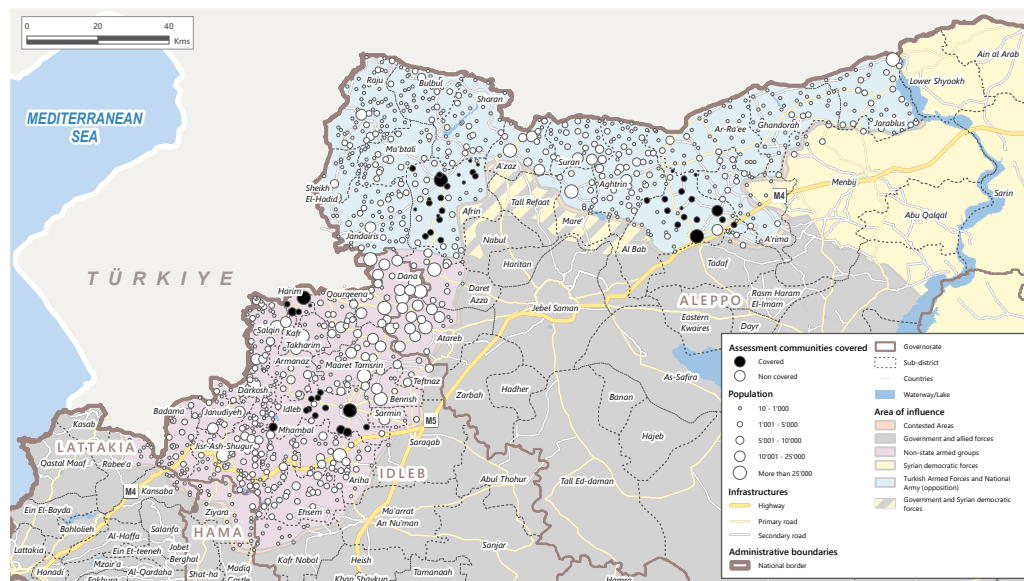


## KEY MESSAGES

- Household income levels remained consistently low for low- and middle-income households in the past year, **while higher-income households saw their incomes fall more sharply.**

- Even for those households that experienced a nominal increase in their income, **the combined forces of rising prices and a depreciating currency mean it has not necessarily led to an increase in standard of living.** 74% of households which experienced an increase in income reported that it is still slightly or much harder for them to meet their basic needs compared to one year ago.

- **In the absence of adequate income, households frequently resort to borrowing to help meet their basic needs**, with 83% of households having reported that they had outstanding debts. Debt levels have also increased for many households as **66% reported that their level of debt had either slightly or significantly increased in the past 12 months**.

- Across all four districts, household expenditure on a wide range of basic goods and services was reported to be **insufficient to meet basic needs. This issue was most acute in Al Bab, where only 20% of households reported a sufficient food expenditure.**

## ASSESSMENT OVERVIEW

This report outlines the key findings from a household income and expenditure assessment which interviewed a sample of 639 households across the districts of Al Bab, Afrin, Harim, and Idleb in NWS. Findings presented are representative of households in these districts. The survey asked respondents to provide details on different aspects of their household's income, savings, debt, and expenditure on basic needs. All monetary figures are reported in Turkish Lira (TRY). A full overview of the methodology is provided on page 12.

# HOUSEHOLD INCOME

## Figure 1: Total household income percentiles October 2022 - October 2023 (TRY)



**While households in lower and middle income brackets saw a consistent, albeit low, level of income** in the period October 2022 to October 2023, **households in higher income brackets experienced a steep decline.** A potential contributing factor to the sharp fall in income for higher-income households is the NWS economy's near total reliance on the the Turkish border for the movement of people and goods, leaving it particularly vulnerable to shocks such as the February earthquakes, which heavily disrupted cross-border trade.[2]

Based on consultations with REACH field teams and humanitarian partners, the stability experienced by lower and middle income households can in part be explained by the significant demand for workers in the construction sector in the aftermath of the February 2023 earthquakes, which helped to offset the impact of other sectors being affected.

## Figure 2: Total monthly household income distribution for October 2023 (TRY)*



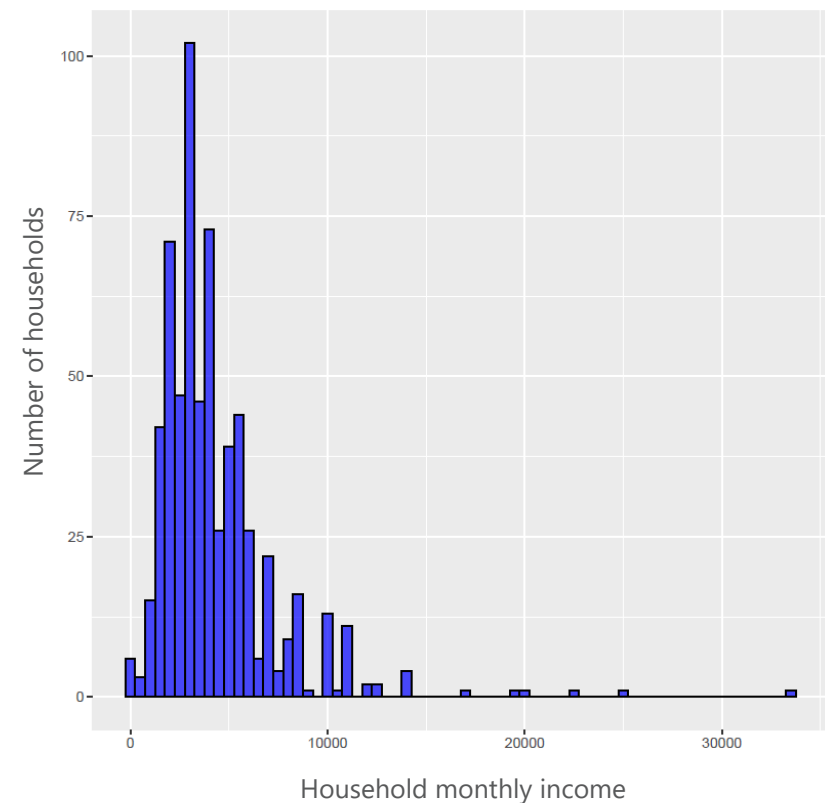*One extreme outlier has been excluded from this visualisation

### Income trends

In recent years, NWS has become increasingly interconnected with the Turkish economy.[1] This period has also coincided with a serious economic crisis in Turkey that has seen the value of the Turkish lira (TRY) sharply decline against the US dollar (USD). Highlighting the implications of this currency depreciation in NWS, on average, **75% of income across all assessed households was earned in Turkish Lira (TRY), with the remaining 25% in US Dollars (USD) - almost no households reported earning a proportion of their income in SYP.**

These issues in the wider economy translate into increased challenges for households, which face a rising cost of living coupled with stagnating incomes. Findings from REACH's monthly Joint Market Monitoring Initiative (JMMI) show that the cost of the Survival Minimum Expenditure Basket (SMEB) in Northwest Syria has consistently increased in the past year, while the data from this assessment indicates that household incomes have not matched this increase. Figure 1 illustrates how changes in household income have differed between income brackets.

As shown in Figure 2, **the distribution of incomes across all households was heavily skewed**, with the vast majority of households having reported low incomes and a small minority reporting significantly higher incomes. These figures are in line with UN estimates for 2023 that 90% of the population in Syria now live below the poverty line.[3]

Income stability is also shown to be an issue for households in NWS, with **52% of assessed households reported somewhat or very unstable income from month to month.** The two primary barriers reported in relation to income stability in the past year were the unpredictability of available work (53%) and working hours (34%), with the loss of a job (31%) also reported highly. Income volatility from month to month can have negative impacts on a households ability to plan their finances effectively and can lead to increased reliance on negative coping mechanisms, such as taking on debt.

**Figure 3: Household income stability from month to month over past year (by % of assessed communities)**



| | | |
|---|---|---|
| 🟥 | Very unstable | **8%** |
| ⬛ | Somewhat unstable | **44%** |
| ⬜ | Somewhat stable | **42%** |
| ⬜ | Very stable | **4%** |
| ⬜ | Unsure | **1%** |
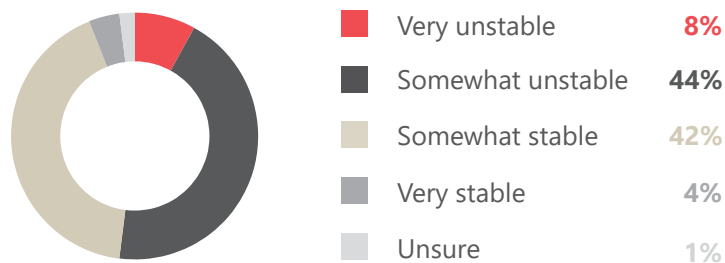
## Income levels across districts

There were notable differences between the household income levels reported across the four districts included in this assessment. As shown in the boxplot in Figure 4, **Al Bab had the lowest monthly median income among the four districts (3000 TRY)** and also had a comparatively smaller range between high and low income brackets. This was in line with findings from REACH's 2023 MSNA data, **where 14% of households in Al Bab reported that they are completely unable to meet their basic needs, around double that of the other three districts which all reported between 7-8%.**

A potential contributing factor to this finding could be Al Bab's reliance on the agricultural sector. A post-earthquake assessment from FAO found that Al Bab district was among the most-affected from damage to equipment and infrastructure.[4] In addition to this, consultation with humanitarian partners operating in the district revealed that Al Bab's agricultural sector is also currently suffering from a significant

water shortage. According to humanitarian partners, another factor possibly explaining the lower income levels reported by households in Al Bab district is the impact of security-related issues, particularly roadblocks, which can restrict the flow of goods and prevent people from accessing income generating opportunities.

Comparing household income against the Survival Minimum Expenditure Basket (SMEB) values calculated for each district in REACH's October 2023 Joint Market Monitoring Initiative (JMMI) shows that of the three districts where the SMEB value is available, **only households in Idleb reported a median household income higher than the SMEB value** (Figure 5). The finding that households in NWS were struggling to bring in enough income to meet their basic needs corresponds with findings from REACH's Post Distribution Monitoring Assessment (PDM), where 77% of households that were recipients of emergency Multi-Purpose Cash Assistance in the aftermath of the earthquakes reported that they still had urgent unmet needs.

**Figure 4: Household income distribution for October 2023, by district (TRY)***
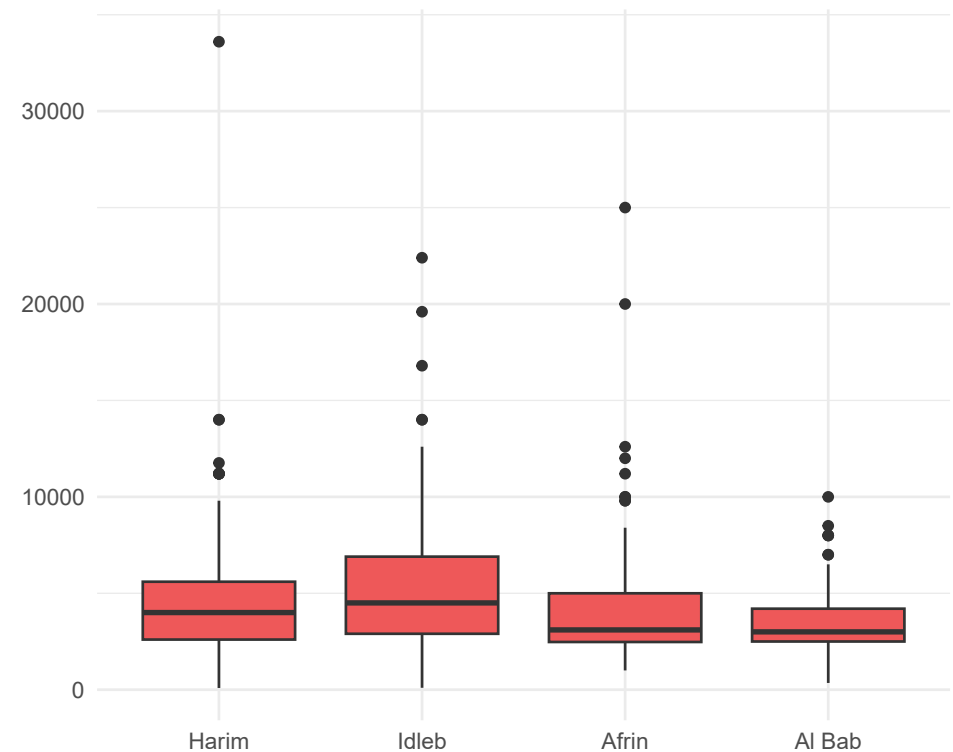


*One extreme outlier value has been excluded from this visualisation

**Figure 5: Median household income for October 2023 and SMEB value for October 2023, by district***
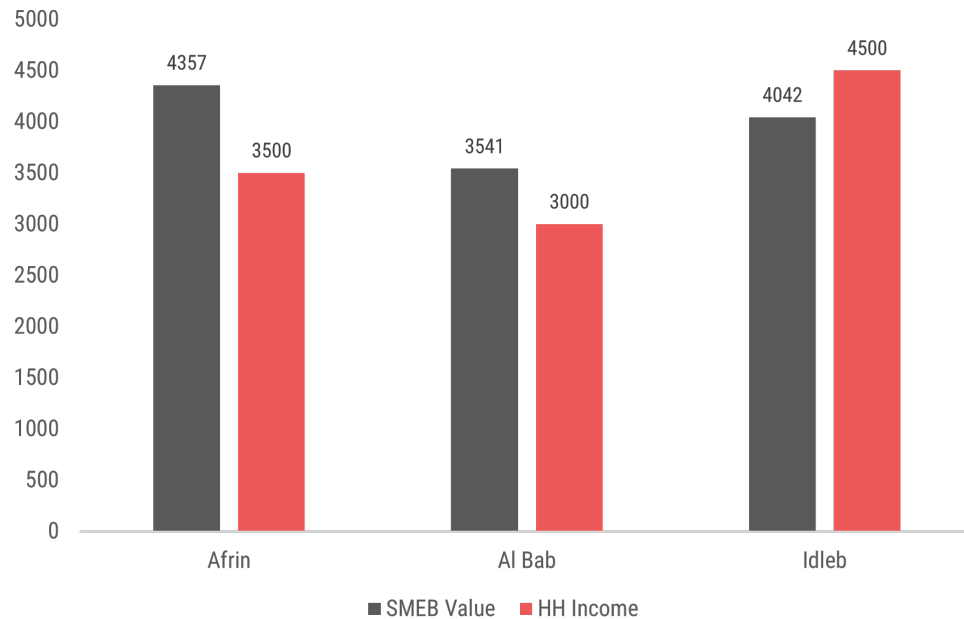


*SMEB Value for October 2023 is taken from REACH JMMI data for October 2023. No SMEB Value is available for Harim.

## Factors behind changing incomes

One of the primary factors behind declining houshold incomes was **the inability of households to access income-generating activites**, with the two most commonly cited reasons for decreased income amongst all households being a lack of available work (62%) and a reduction in working hours (32%). At the same time, 15% of households indicated that their income had decreased due to fewer customers and/or reduced demand for products and services (15%), **indicating that businesses themselves were suffering from a lack of consumer spending.**

In parallel to this, **18% of all households cited a reduction in access to humanitarian aid as a reason for decresed income in the past year.** There were considerable differences between districts, with only 5% of households in Al Bab having reported this as a factor compared to 43% of households in Afrin.

The impacts of reductions in humanitarian assistance were also evidenced in REACH's 2023 MSNA data. Of households that indicated that they struggled to meet their basic needs a high proportion of households reported no longer receiving assistance as one of the challenges they face in meeting needs (Afrin 42%, Al Bab 38%, Harim 54%, and Idleb 53%).

Even for those households that experienced a nominal increase in income, this has not necessarily translated into a better standard of living due to the combined pressures of currency depreciation and the rising prices of key goods and services.[5] **74% of households who experienced an increase in income reported that it was still slightly or much harder for them to meet their basic needs compared to one year ago** (Figure 7).

**Figure 6: Most commonly reported reasons for income decrease October 2022 - October 2023 (by % of households who reported income decrease)**
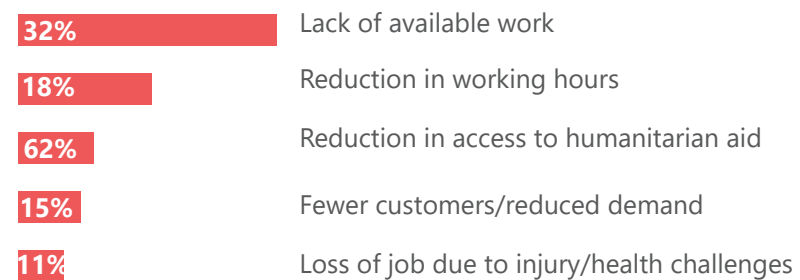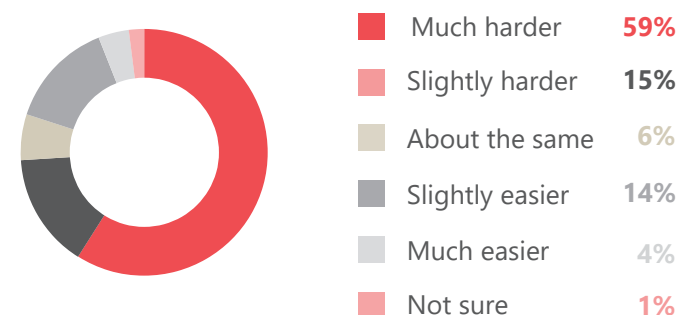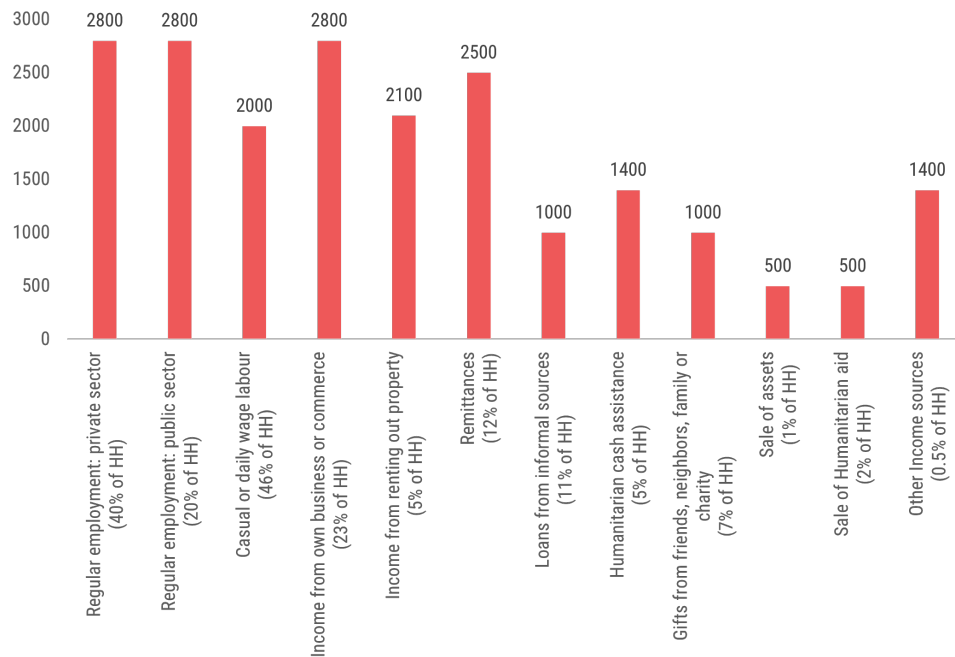


**Figure 7: Ability of households to meet basic needs even with increase in income October 2022 - October 2023 (by % of households who reported income increase)**

## Income sources

**Figure 8: Median monthly household income October 2023 by source***



*Median values were calculated from the responses of households that identified a particular category as a source of income. It is possible for households to report multiple income sources. The percentage figures shown on the axis labels represent the proportion of households that have reported earning from each respective source. Total number of households which answered income sources question = 563/639.

**The most common sources of income across all households were employment in the private sector (40%) and casual or daily wage labour (46%).** The high reliance on casual labour may be linked to job insecurity and could be an explanatory factor behind the high reporting of instability in income across all districts. At the same time, salaried work can come with its own challenges as salaries are often not routinely adjusted for inflation, leaving households facing a real-term pay cut as prices of basic goods rise and the currency depreciates.[6]

Figure 8 shows that some of the less common sources of income brought in high amounts of income for those households that earned from it. Remittances were only reported by 12% of households but the median value brought in by those who received remittances was 2500 TRY per month.

Once again Al Bab was the district where the fewest households reported receiving remittances, with just 5% of households reporting remittances as a source of monthly income. It is important to note that this data relates only to the month of October 2023 and that the value of remittances tends to fluctuate over time. **Research has shown that despite the important role that remittances play in the Syrian economy they have decreased in value in 2023 compared to 2022** as expatriates have been unable to sustain sending the same amount of remittances due in part to rises in their own cost of living.[7]

**Importantly, households often relied on more than one source of income.** This can come from different household members working in different sectors, or the same household member taking on additional hours or jobs. REACH's 2023 MSNA data showed this dynamic is particularly prevalent in Al Bab where 10% of households reported working additional hours or having multiple jobs in order to bridge the gap between household income and expenditure.

# HOUSEHOLD SAVINGS AND DEBT

Across all assessed districts, borrowing was a common method used by households to help them to meet their basic needs, with **86% of households having reported that they held debt**. Underlining the worsening economic situation in the past year, **66% of households reported that the level of their debt either slightly or significantly increased in the past 12 months**. In addition to this, **only 6% of households reported holding savings** to fall back on in times of need.

Incurring debt is also a frequent necessity among households: **35% reported daily borrowing**, 15% weekly, and 29% monthly - **only 10% reported that they never take on debt**. The finding that just over a third of households take on debt daily underscores the alarming extent to which income is unable to cover immediate needs. These findings are in line with REACH's December 2023 [Post Distribution Monitoring Assessment](#) in NWS which found that the most common way households spent emergency Multi-Purpose Cash Assistance in the aftermath of the February 2023 earthquakes was debt repayments.

### Figure 9: Household debt change October 2022 - October 2023



| | | |
|---|---|---|
| ■ Significantly increased | **23%** | |
| ■ Slightly increased | **43%** | |
| About the same | **21%** | |
| ■ Slightly decreased | **5%** | |
| Significantly decreased | **4%** | |
| ■ Not sure/prefer not to say | **3%** | |
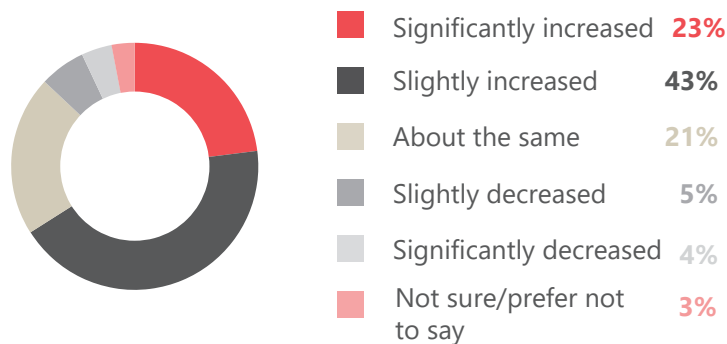
Taking on debt can act as a coping mechanism for households to mitigate the impacts of low and unstable incomes. In the aftermath of a sudden-onset crisis, it can also help households to compensate for short-term income deficits, as was the case with the February 2023 earthquakes.[8] Nonetheless, a high debt-to-income ratio can also put increased strain on household finances and inhibit expenditure on longer term investments.

With regard to debt sources, **friends and family were overwhelmingly the most commonly reported borrowing source for all households**, with 79% of households having reported this as a source. This can in part be explained by a lack of functioning formal lenders. Informal sources of borrowing can come with the benefit of low or no interest rates, but reliance on social networks can exclude access to finance for households with lower social capital. The prevalence of making purchases on credit is a well-understood dynamic in NWS, but can again lead to financial uncertainty for both buyers, who must repay, and sellers, whose capacity to lend is reduced in the context of the ongoing economic crisis.

High reliance on debt was also found in REACH's 2023 MSNA data, where borrowing or buying on credit was the most commonly chosen resource households reported to cover the difference between their income and expenditure in each of the four districts. Taken together, the high prevalence and frequency of debt indicates challenges to the long-term sustainability of household finances, particularly in a protracted crisis context where incomes are unstable.

## 83%
of households report that they currently have debt, while only 6% report that they have savings.

**The median total debt value for all surveyed households is 7000 TRY,** though there was a high distribution in the data, with the 10th percentile value being 1400 TRY and the 90th percentile being 28,000 TRY. The median value of debt incurred in the 30 days prior to data collection across all households is 2000 TRY.

Figure 11 shows that the median values across districts also varied considerably, with **households in Afrin reporting a median value around 5000 TRY lower than in Al Bab and Harim.** Households in Al Bab not only carried a high average value of debt, **but also reported it more frequently, where 95% of households reported holding debt,** compared to the other three districts which all ranged between 79-82%. Al Bab was also the district with the highest percentage of respondents reporting that their debt had significantly increased in the past year, at 29%, compared to Idleb at 15%. This higher prevalence of debt, in addition to it being the district with the lowest reported median income, underlines that most households in Al Bab district face pronounced financial uncertainty.

### Figure 10: Household sources for borrowing money/credit (% of all households)

| | | |
|---|---|---|
| **1** | Friends/family | **79%** |
| **2** | Making purchases on credit | **33%** |
| **3** | Local/community lenders | **24%** |

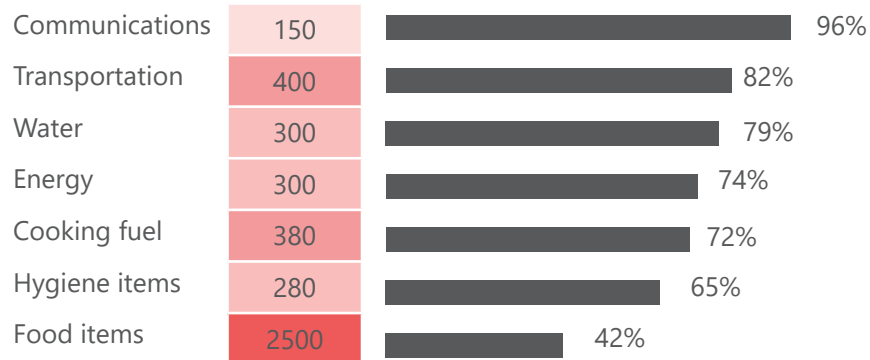**Figure 11: Median total household debt October 2023, by district (TRY)**
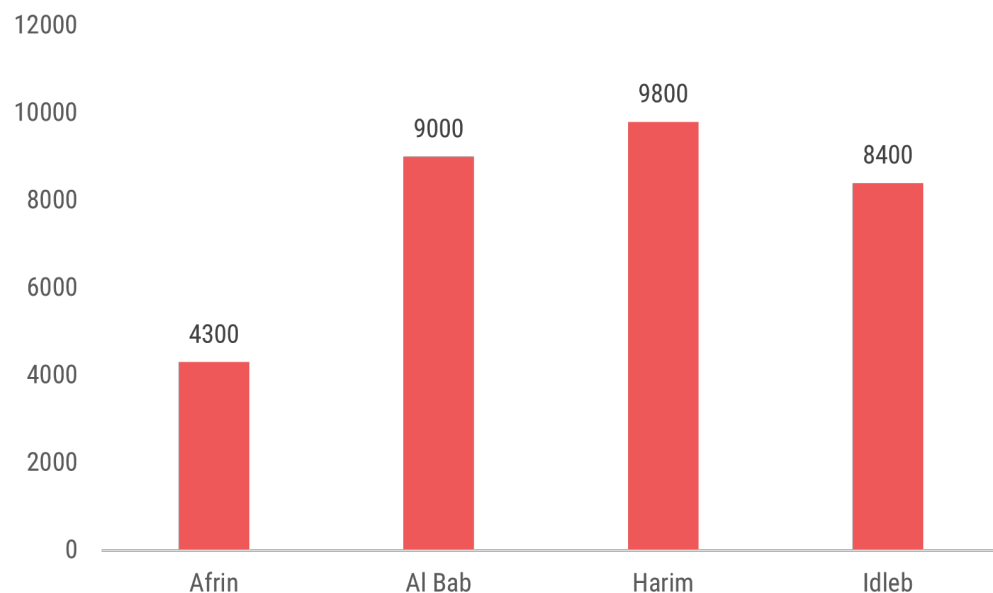


Fears over the increasingly volatile Turkish Lira were again found in the behaviour of those households with savings, where 94% (34 HH) reported that they hold their savings in USD. The USD offers a more stable store of value for households which fear that their savings may lose purchasing power over time. Research has also indicated an increasing dollarization of local markets in the Northwest, with both consumers and business owners viewing the currency as a safe haven.[10]

With regard to population groups, **there was little difference in the debt profile of IDPs and resident/returnee households**. 84% of IDPs reported that they currently held debt and 83% of resident/returnees reported the same. The median total debt value between the two group was also similar, where IDP households reported a median total debt value of 7000 TRY and resident/returnee households reported 7500 TRY.

**Across all surveyed households, only 6% reported having savings.** The low prevalence of household savings can be explained by the extent to which households must resort to any existing savings to cover immediate needs. **Of those who did report savings, 47% (18 HH) reported that they had resorted to using their savings in the past month to help meet their basic needs.** Research has indicated that this dynamic was particularly prevalent in the aftermath of the February 2023 earthquakes, with households forced to dip into savings due to a lack of sustained support from local authorities and humanitarian actors.[9]

# HOUSEHOLD EXPENDITURE

**Figure 12: Median monthly household expenditure in October 2023 on basic needs (TRY) and % of households that reported expenditure was sufficient to meet needs**

| Category | Median (TRY) | % sufficient |
|---|---|---|
| Communications | 150 | 96% |
| Transportation | 400 | 82% |
| Water | 300 | 79% |
| Energy | 300 | 74% |
| Cooking fuel | 380 | 72% |
| Hygiene items | 280 | 65% |
| Food items | 2500 | 42% |

## Regular expenditure

Regular expenditures were defined as essential expenditures households make every month to meet their basic needs. Figure 12 displays median household monthly expenditure in a range of categories, as well as the percentage of respondents who indicated that their expenditure in this category was sufficient to meet their basic needs. **While food was by far the category with the highest median monthly value (2500 TRY), it was also the category with the lowest percentage of respondents reporting that their expenditure enables them to meet their basic food needs.**

Figure 13 shows the median monthly expenditure reported by those households which reported that the amount they spend is insufficient, as well as the median amount indicated by the same households that would be required to meet their basic needs. **Food was again the category with the highest actual expenditure, as well as the category with the highest median necessary value. It was also the category with the largest numerical gap between actual and necessary expenditure.**
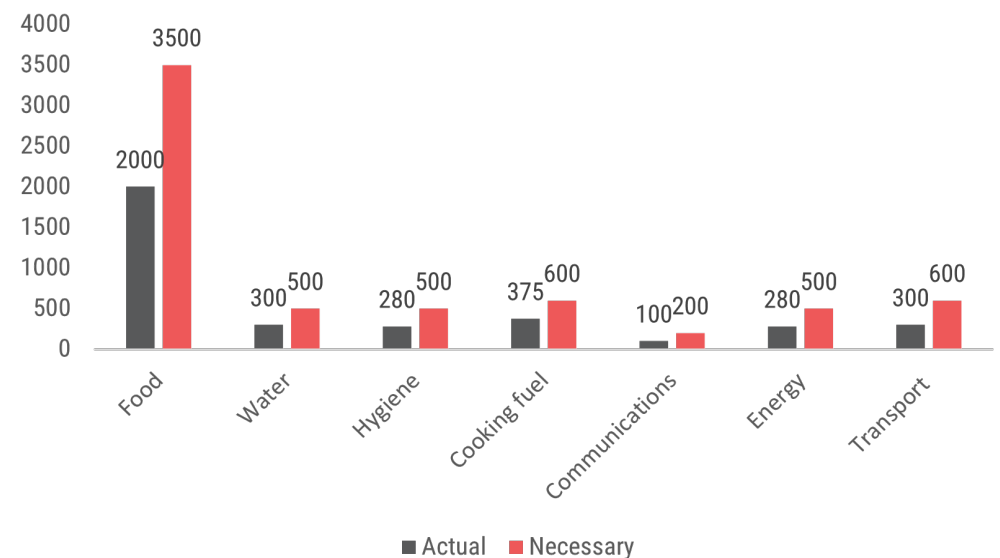
There were notable differences between actual and necessary expenditures on basic needs between different districts, with **only 1 in 5 households in Al Bab reporting that their household expenditure on food was sufficient to meet their food needs** (Figure 14). The low capacity of households to meet their food needs is made more concerning with the low availability of subsidised bread.

30% of households reported that subsidised bread was never available in their community, and a further 28% reported that it was only available some of the time. These findings come alongside the recent announcement from the World Food Programme that it will be ending its general food assistance at the start of 2024 due to funding shortages, which threatens to exacerbate food insecurity across NWS.[11]

## 42%

of all households report that their monthly expenditure on food is not sufficient for them to meet their basic food needs.

A similar dynamic was found in relation to other basic needs. Hygiene was the category with the second lowest reported sufficiency-of-expenditure rate at 65% and had a median monthly expenditure gap of 320 TRY. A recent REACH situation overview of contributing factors to WASH-related diseases in Greater Idleb found that economic factors, including the unaffordability of hygiene products have contributed to increased risk of WASH-related diseases, with households foregoing expenditure on hygiene products and/or resorting to unsafe water sources.

**Figure 13: Median actual and necessary monthly expenditure for October 2023 on basic needs from households which reported actual expenditure insufficient (TRY)\***



| | Actual | Necessary |
|---|---|---|
| Food | 2000 | 3500 |
| Water | 300 | 500 |
| Hygiene | 280 | 500 |
| Cooking fuel | 375 | 600 |
| Communications | 100 | 200 |
| Energy | 280 | 500 |
| Transport | 300 | 600 |

■ Actual  ■ Necessary

\*N for each category: Food = 358, Water = 128, Hygiene = 206, Cooking fuel = 165, Communications = 33, Energy = 159, Transport = 122

**Figure 14: Median actual and necessary HH monthly expenditure on food October 2023 by district and % of HH in each district which reported food expenditure sufficient**

| | Actual | Necessary | |
|---|---|---|---|
| Afrin | 1800 | 2700 | 60% |
| Al Bab | 1500 | 3000 | 20% |
| Harim | 2800 | 5000 | 51% |
| Idleb | 2800 | 4500 | 39% |

*The medians are calculated from households which reported that their food expenditure was insufficient (58% of HH).

## Rent

Across all households, 46% of households reported that they pay rent for their accommodation. The median one month rent value (the amount landlords ask tenants to pay) across all households is **1400 TRY a month** and this value was relatively consistent between districts, as shown in Figure 16. Research in the aftermath of the earthquakes showed that rents in NWS fell, whilst those in NES rose, which may have been driven by displacement and migration from NWS where the damage was most strongly felt to NES where structural damage was minimal.[12] Nonetheless, this assessment found that a considerable number of households were unable to afford their rent payments. Of those households who pay rent, 65% are able to fully pay their rent, 27% partially and 8% not at all (Figure 15).

**Figure 15: Capacity of households to pay rent (% of households which reported they pay rent)**
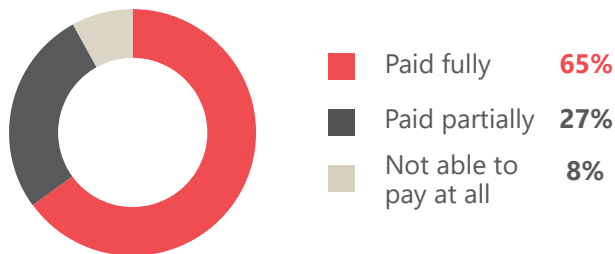


| | |
|---|---|
| ● Paid fully | **65%** |
| ● Paid partially | **27%** |
| ● Not able to pay at all | **8%** |

**Figure 16: Median monthly rent value for October 2023 by district (TRY)**



| Afrin | Al Bab | Harim | Idleb |
|---|---|---|---|
| 1500 | 1200 | 1350 | 1400 |

## Irregular expenditures

**Figure 17: Median 3 month household expenditure on basic needs July-October 2023 (TRY) and % of respondents who reported expenditure as sufficient to meet needs***

| | | |
|---|---|---|
| Government services | 200 | 99% |
| Productive assets | 1500 | 92% |
| Construction/maintenance | 500 | 83% |
| Healthcare | 500 | 81% |
| Medicine | 400 | 81% |
| Household items | 800 | 62% |

*Medians are calculated using values from households which indicated any expenditure in each category.

Irregular expenditures were categorised as expenditures which are made less frequently than regular expenditures, but are still recurring over the course of a year. Figure 17 shows that the highest median expenditure in the past three months was reported in the category of productive assets (1500 TRY), though it should be noted that a relatively small percentage of respondents reported any expenditure in this category (15%, see Figure 18).

**Figure 18: Percentage of all households which reported an expenditure on 'irregular' categories July-October 2023**
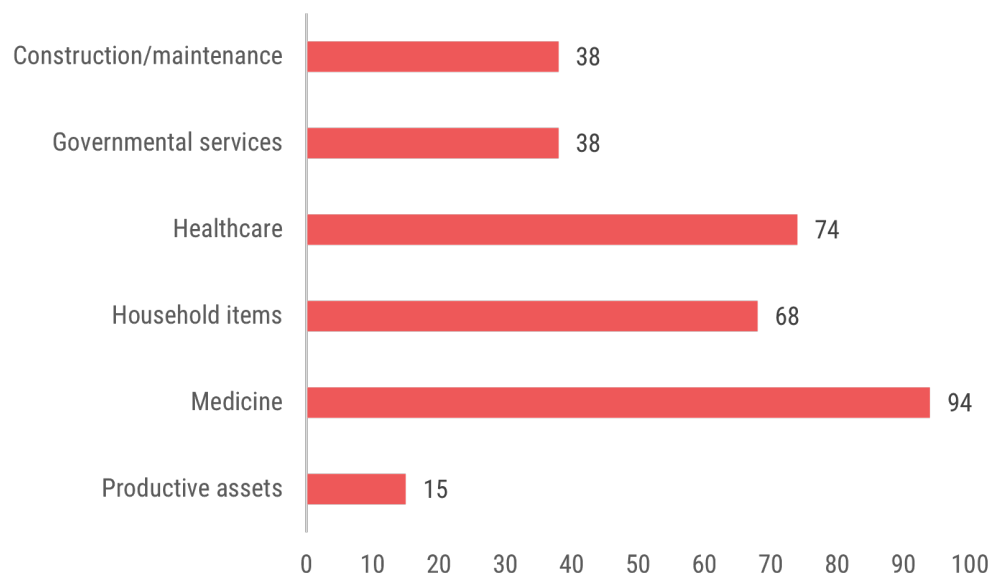


**Education is another key area where household spending was often not adequate.** 40% of all assessed households reported that their expenditure on education in the past school year was not sufficient to meet their needs, with this again being most common in Al Bab (52% of HH).

The median amount spent by all households reporting any expenditure on education over the course of a school year was 750 TRY. Figure 19 presents the median values of expenditure for only those households that indicated that their expenditure was insufficient (700 TRY) as well as the median perceived necessary expenditure (1500 TRY). The gap between these two figures indicates a considerable gulf between the resources households have and those they need in order to meet their education needs.

Other economic pressures have also contributed to educational needs not being met. REACH's Humintarian Situation Overview of Syria (HSOS) for November 2023 found that Key Informants (KIs) in 66% of communities reported that families could not afford to prioritize school and children must work. In addition to this, ongoing conflict in NWS can also put additional strain on access to education. REACH's October 2023 Rapid Needs Assessment conducted in response to the bombardment of Greater Idleb found that education was the most severely impacted basic service, with almost all communities reporting the closure of educational facilities.

**Figure 19: Median actual and necessary spend of households on education over the course of a school year (TRY)***
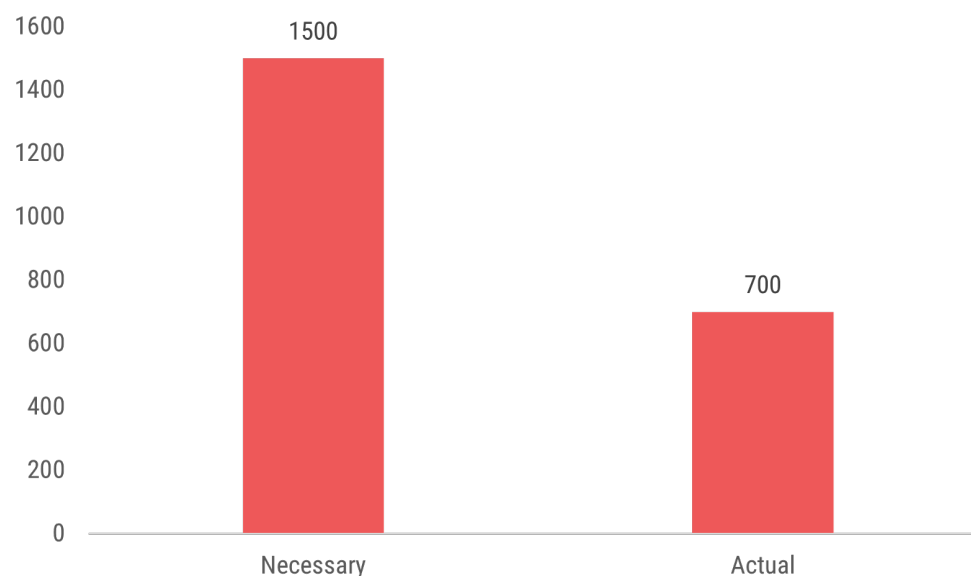


*Medians are calculated using values from households who indicated that their expenditure on education was insufficient (40% of HH).

**Extraordinary expenditures**

**Figure 20: % of households which reported an extraordinary expenditure
July-October 2023, by category**
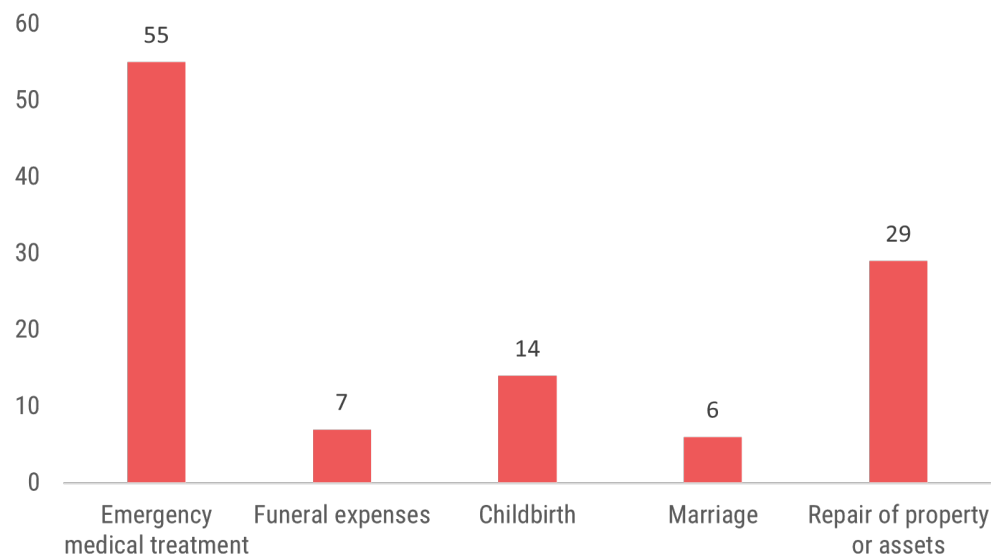


Extraordinary expenditures were defined as those which occur outside the regular and more predictable aspects of household spending. They are often unplanned, non-recurring and have a high one-off cost. By far the most commonly reported extraordinary expenditure across all households was emergency medical treatment (55%), although marriage was on average the category with the highest expenditure at 50,000 TRY (although this median was calculated from only 37 households).

The high prevalence of repair of property or assets (29%) could in part be attributed to structural damage sustained from ongoing conflict in NWS, which has affected both private property and public infrastructure. High one-off costs such as these can be financially damaging for low income households which have to resort to coping mechanisms such as taking on debt or spending savings.

## METHODOLOGY OVERVIEW

This assessment utilised a quantitative survey of 639 households in 4 districts of Northwest Syria: Afrin, Al Bab, Harim, and Idleb. These districts were chosen in consultation with the NWS Cash Working Group as they are four districts where cash assistance programming is most active. 150 households were targeted in each district, stratified into 75 IDP and 75 resident/returnee households, for a 90% confidence interval and 10% margin of error. A buffer sample was included, meaning that the total sample was 39 households higher than the original target sample.

The sampling frame used was the most recent OCHA population data, with a small number of communities excluded due to access constraints. The communities which were excluded were drawn from the list of unaccessible communities for the 2023 REACH Syria Multi-Sectoral Needs Assessment. Data collection was primarily conducted in-person between 26-31 October, with additional resamples taken between 6-29 November. Enumerators travelled to the communities outlined in the sampling plan and randomly sampled the relevant population for that community.

For the analysis and reporting all monetary values were converted into TRY, the exchange rates used were based on REACH's October JMMI rate of TRY to SYP = 490 and USD to TRY = 28.

The complete dataset for this assessment can be accessed here.

## LIMITATIONS

A key limitation, which is to some extent inherent to survey-based income and expenditure assessments, is the ability of respondents to accurately recall precise figures for different aspects of their income and expenditure. Future assessments could utilise other methodologies, such as asking households to keep diary records of expenditure, which could help to minimise recall errors.

This assessment is also limited in its scope, having sampled only four districts of NWS. The research tool utilised for this assessment could therefore provide the basis for a more expanded assessment which can provide more comprehensive analysis on how income and expenditure patterns differ between districts in NWS.

Some challenges were encountered in the data collection process with resampling conducted to ensure that the correct communities were sampled, this means that for a small number of communities the date of interview was between 1-4 weeks later than the main data collection period.

## ENDNOTES

1 CA-SYR. (2023). Contiguous Crisis: Turkish Lira depreciation and markets in Northwest Syria,

2 CA-SYR. (2023). Contiguous Crisis: Turkish Lira depreciation and markets in Northwest Syria

3 AP News. (2023). UN warns that 90% of Syrians are below the poverty line, while millions face cuts in food aid.

4 FAO. (2023). Post earthquake rapid needs assessment on agricultural livelihoods and production in the northwest.

5 CA-SYR. (2023). Inflation and Depreciation: Symptoms of a failing Syrian economy.

6 CA-SYR. (2023). Inflation and Depreciation: Symptoms of a failing Syrian economy.

7 World Bank. (2023). Syria Economic Monitor.

8 ILO. (2023). Rapid Assessment of the Needs of Households and Workers Affected by the Earthquake in Aleppo - Syria 2023.

9 ILO. (2023). Rapid Assessment of the Needs of Households and Workers Affected by the Earthquake in Aleppo - Syria 2023.

10 CA-SYR. (2023). Contiguous Crisis: Turkish Lira depreciation and markets in Northwest

11 Al Jazeera. (2023). World Food Programme to end general assistance in northwest Syria.

12 World Bank. (2023). Syria Economic Monitor.

## ABOUT REACH

REACH Initiative facilitates the development of information tools and products that enhance the capacity of aid actors to make evidence-based decisions in emergency, recovery and development contexts. The methodologies used by REACH include primary data collection and in-depth analysis, and all activities are conducted through inter-agency aid coordination mechanisms. REACH is a joint initiative of IMPACT Initiatives, ACTED and the United Nations Institute for Training and Research - Operational Satellite Applications Programme (UNITAR-UNOSAT).

**REACH** Informing more effective humanitarian action