# Research Terms of Reference Cash Feasibility Analysis SYR2106 Syria

May 2021 V1

#### REACH Informing more effective humanitarian action

## 1. Executive Summary

Type of Crisis         Image: Sudden onset         Image: Slow onset         X         Provide	ner (specify)
Type of Crisis         Image: Sudden onset         Image: Slow onset         X         Pro	er (specify)
Mandating Dady/	otracted
Mandating Body/ Northwest Syria Cash Working Group (CWG) and REACH	
Agency	
IMPACT Project Code 16AOD	
Overall Research	
Timeframe 19/04/2021 to 04/06/2021	
Research Timeframe         1. Pilot/ training:         6. Preliminary presentation	ו:
2. Start collect data: 19/04/2021 7. Outputs sent for validation	
3. Data collected: 30/04/2021 8. Outputs published: 21/0	6/2021
4. Data analysed: 13/05/2021 9. Final presentation:	
5. Data sent for validation: 21/05/2021	
Number of         X         Single assessment (one cycle)	
assessments	
[Describe here the frequency of the cycle]	
Humanitarian Milestone Deadline	
milestones Donor plan/strategy/_/	
The assessment will $\Box$ Inter-cluster plan/strategy $\Box = $	
use this data to inform X Cluster plan/strategy TBA	
cash-based	
programming in     Image: NGO platform plan/strategy    //       northern Syria for the     Image: Other (Specify):    //	
programmatic cycles.	
Audience Type &         Audience type         Dissemination	
Dissemination X Strategic X General Product Mailing	(e.g. mail to NGO
X Programmatic consortium; HCT participar	· •
X Operational X Cluster Mailing (Education	,
[Other, Specify] WASH) and presentation of	of findings at next
cluster meeting	-
X Presentation of findings	(e.g. at HCT
meeting; Cluster meeting)	
meeting; Cluster meeting) □ Website Dissemination ( REACH Resource Centre)	

				[Other, Specify]
Detailed dissemination plan required		Yes	X	No
General Objective	feasil asse exter terms Work of C\	bility of implementing Cash and Vo ssment will consist of a semi-stru nal datasets and products that ca s of using cash as a modality of ass ting Group (CWG) to identify the ran /A.	ouch ictur n be istar ige c	o aggregate existing evidence related to the er Assistance (CVA) in northern Syria. The ed data analysis of existing REACH and e used as evidence for decision-making in nce. The assessment will help the Cash and of evidence available related to the feasibility
Specific Objective(s)	1. 2. 3. 4. 5.	the beneficiary perspective (beneficiary perspective (beneficiary perspective (beneficiary)). Map and analyse existing data retered the market perspective (common functionality, product quality and Map and analyse existing data northeast and northwest Syria, cu Map and analyse existing date retered in terms of existing CVA practices of financial service providers to in Map and analyse potential bar	eficia lateo lity a avai urrer lateo s, ex ncrea	market conditions (supply challenges in icies used in northeast and northwest Syria) d to financial service providers' perspectives perience with bulk payments, existing ability
Research Questions	1.	What data exists from the benefic a. What data exists on mo b. What data exists on ber What data exists from the market a. What data exists on con b. What data exists on iten c. What data exists on FSF	dalit pers nmo n av P ma	perspectives in northern Syria on CVA? y preferences in northern Syria? ary priority needs in northern Syria? pective in northern Syria on CVA feasibility? dity market functionality in northern Syria? ailability and quality in northern Syria? arket functionality in northern Syria?
	3.	<ul> <li>What are market conditions in no</li> <li>a. What are supply challen</li> <li>b. What are supply challen</li> <li>c. What are currencies use</li> <li>d. What are currencies use</li> </ul>	orthe iges iges ed in ed in	in northeast Syria? in northwest Syria? northeast Syria?
	5.	<ul> <li>a. What is the existing C northwest Syria?</li> <li>b. What is the experience with bulk payments?</li> <li>c. What is the existing al liquidity in northwest Syr What data exists on the potential</li> </ul>	of fi oility ria? issu	practices of financial service providers in nancial service providers in northwest Syria of financial service providers to increase les for CVA in northern Syria? illenges with regards to inflation in northern

	0
	Syria?
	b. What data exists on the challenges with regards to product quality and
	availability in northern Syria?
	c. What data exists on the challenges with regards to the multiple
	currencies in use in northern Syria?
	d. What data exists on protection concerns with regards to cash-voucher
	assistance in northern Syria?
Geographic Coverage	This assessment will cover the northwest and northeast of Syria, covering the
<u>-</u>	governorates of Idleb, Aleppo, Raqqa, Deir-ez-Zor and Al-Hasakeh.
Secondary data	1. Mercy Corps (2018) The Wages of War: Learning from how Syrians have
-	
sources	adapted their livelihoods through seven years of conflict
	2. ECHO (2017) Guidance note on CVA
	3. CALP (2020) The State of the World's Cash Report
	4. Doocy, S., Tappis, H., Lyles, E. (2016) <u>Are cash-based interventions a feasible</u>
	approach for expanding humanitarian assistance in Syria
	<ol> <li>Bailey, S. and P. Harvey (2017). Time for Change: Harnessing the Potential of Humanitarian Cash Transfers.</li> </ol>
	<ol> <li>Vogel et al. (2021). The Social Meaning of Money - Multidimensional Implications of Humanitarian Cash and Voucher Assistance</li> </ol>
	7. Hövelmann, S. (2020). Triple Nexus to go - Humanitarian Topics explained
	8. FSL Cluster (2017). Stakeholder Analysis and Feedback on Cash-Based
	Response Programming in South and Central Syria
	9. NWS CWG (2021). Cash and Voucher Assistance Risk and Mitigation Matrix.
	10. Vogel et al. (2021). The Social Meaning of Money - Multidimensional
	Implications of Humanitarian Cash and Voucher Assistance
	11. Gairdner et al. (2011). We accept Cash. Mapping Study on the Use of Cash
	Transfers in Humanitarian, Recovery and Transitional Response
	12. Doocy, S., Tappis, H. (2017) Cash-Based Approaches in Humanitarian
	Emergencies – A Systematic Review
	13. Doocy et al. (2017). Emergency Food Assistance in Northern Syria: An
	Evaluation of Transfer Programs in Idleb Governorate
	14. ICRC (2018). Cash Transfer Programming in Armed Conflict – the ICRC's
	Experience
	15. GOAL (2021). Provisional Impact of Repeat Multi-Purpose Cash Assistance on
	Meeting Basic Needs and Supporting Food Security in NWS
	16. Gentilini, U. (2016). The Other Side of the Coin. The Comparative Evidence of
	Cash and In-Kind Transfers in Humanitarian Situations
	17. Doocy, S., Tappis, H. (2015). What is the Evidence of the Effectiveness and
	Efficiency of cash-based approaches in protracted and sudden onset
	emergencies: A Systematic Review
	18. CWG IOM (2020) Cash Feasibility Assessment North-West Syria
	<ol> <li>REACH. <u>Emergency Needs Tracking Dataset 11<sup>th</sup> May 2021</u>, all ENT datasets can be accessed <u>here</u>, and a continuously updated dashboard can be accessed</li> </ol>
	here
	20. <u>REACH Syria (2018). NES Cash and Markets Assessment</u> .
	21. REACH (2019). <u>Returning Decision-Making to Communities: Could Cash-</u>
	Assistance be the Way Forward in Northeast Syria?
	22. REACH (2019-2020). Camp Profiling Analysis – Sale of In-Kind Assistance
	23. FSL Cluster (2017). Stakeholders Analysis and Feedback on Cash-Based
	Response Programming in South and Central Syria
	24. REACH (February 2021). Northeast Syria Informal Site and Settlements
	Assessment Data
	25. CWG IOM (2020). Cash Feasibility Assessment North-West Syria

26.	REACH (2019). Returning Decision-Making to Communities: Could Cash-
	Assistance be the way forward in northeast Syria?
27.	UNICEF & WFP (2020). Cash Feasibility in northwest Syria. Scoping mission report.
28	Howe, K. et al. (2018). The Wages of War. Learning from how Syrians have
20.	adapted their livelihoods through seven years of conflict.
29	UNOCHA (2019). Humanitarian Needs Overview Syria.
	REACH (2021) HSOS NWS Factsheet
	REACH (2021) <u>HSOS NES Factsheet</u>
32.	FSL Cluster (2017) Stakeholders Analysis and Feedback on cash-based response programming in South and Central Syria
33	Doocy et al. (2017). Emergency Food Assistance in Northern Syria: An
	Evaluation of Transfer Programs in Idleb Governorate
34.	Berg, M., Mattinen, H., Pattugalan, G. (2013). Protection and Gender in Cash
	and Voucher Transfers: Case Studies of the World Food Programme (WFP) and
	the Office of the United Nations High Commissioner for Refugees (UNHCR)
0.5	
	REACH (2020-2021). Market Monitoring NES and NWS Situation Overview.
	REACH (2021) HSOS March NWS Factsheet
	REACH (2021). HSOS March NES Factsheet
38.	REACH (2019). Returning Decision-Making to Communities: Could Cash-
	Assistance Be the Way forward in Northeast Syria?
39.	REACH (2021) Market Network Analysis NES March
	REACH (2021) Market Network Analysis NWS March
	Gairdner et al. (2011). We accept Cash. Mapping Study on the Use of Cash
	Transfers in Humanitarian, Recovery and Transitional Response
12	Doocy, S., Tappis, H. (2017). Cash-Based Approaches in Humanitarian
42.	Emergencies – A Systematic Review
10	GOAL (2020). Currency in Crisis – Ways forward for GOAL Cash and Voucher
43.	Assistance in Northwest Syria
11	REACH (2021). Monthly Market Monitoring NWS and NES Situation Overview
44.	
15	April
	CWG NES (2020). <u>Currency Recommendations for MPC July 2020.</u>
46.	NWS CWG (2021). Cash and Voucher Assistance Risk and Mitigation Matrix
47.	GOAL (2020). Currency in Crisis – Ways forward for GOAL Cash and Voucher
	Assistance in Northwest Syria
48.	Center for Operational Analysis and Research (2020). Cash crash: Syria's
	economic collapse and the fragmentation of the state
49.	REACH (May 2021). Daily Emergency Needs Tracking Weekly Bulletin
50.	Bailey, S., Harvey, P. (2017). Time for Change. Harnessing the Potential of
	Humanitarian Cash Transfers
51.	Said, S. (2019). Local Economies in Syria. Divisions and Dependencies.
	CARE (2019). Using Hawala to Conduct Cash Programming in Syria.
	Humanitarian Access Team (2020). The Public Monetary Authority in Northwest
	Syria.
51	
	REACH (2020). Financial Service Provider Assessment Northwest Syria.
	REACH Syria (2018). NES Cash and Markets Assessment.
56.	IMPACT (2020). Invisible Sanctions – How over-compliance limits humanitarian work in Syria.
57	Mechlenborg, Noruf, M. (2020) Fighting COVID-19 in the Middle East, North
57.	
	Africa and the Philippines.
58.	NPA Syria (2021). <u>Self-Management obliges money transfer and exchange</u>
	companies not to exchange currencies for recipients.
	CWG NES (2021). Legislation Translation Legislative Decree No./10/ of 2018
60.	Harvey, P., Pavanello, S. (UNHCR) (2018). Multi-Purpose Cash and Sectoral
	Outcomes. A Review of Evidence and Learning

		61. Global Protection Cluster (2020).	Ge	ender-Based Violence and Cash-Based			
	<ul> <li><u>Interventions Tip-Sheet.</u></li> <li>62. Berg, M., Seferis, L. (2015). <u>Protection Outcomes in Cash Based Interventions:</u> A Literature Review</li> </ul>						
	63. Dickson, K., & Bangpan, M. (2012). <u>Providing access to economic assets for girls</u> and young women in low-and-lower middle-income countries: A systematic review of the evidence.						
		<ol> <li>Blackwell et al. (2019). Women's status and qualitative perceptions of a cash assistance programme in Ragga Governorate, Syria.</li> </ol>					
		65. Protection Cluster, UNHCR (2020). Cash-Based Interventions and Protection					
		(Questions and Answers) Syria.	,				
				a Governorate, Syria. Changes over Tim	e in		
		Women's Experiences of Violenc 67 Cummins D Moharram S (201		Fitting aid to context-community experier	nces		
		of aid delivery in northern Syria	.,.				
Population(s)		IDPs in camp		DIDPs in informal sites			
	Х	IDPs in host communities					
		Refugees in camp					
		Refugees in host communities					
	Х	Host communities		0			
Data collection tool(s)		Structured (Quantitative)	X	X Semi-structured (Qualitative) Literature Review			
	Sam	Sampling method Data collection method					
Structured data				- Kay informant interview (Target #):			
collection tool #1				□ Key informant interview (Target #):			
	Probability / Simple random			□ Group discussion (Target #):			
	D P	robability / Stratified simple random		Household interview (Target #):			
	D P	robability / Cluster sampling		□ Individual interview (Target #):	_		
	□ P	robability / Stratified cluster sampling		□ Direct observations (Target #):	_		
				Semi-structured literature review			
Data management	Х	REACH					
platform(s)							
		[Other, Specify]					
Expected ouput type(s)		Situation overview #: Re	port	t #: Profile #:			
type(s)		Presentation (Preliminary  Presentation (Prelimi	ser	ntation of Key X Factsheet #: 1			
				gs (Final) #: _			
		<u> </u>		ap #:			
		Clean Dataset #:					
Access	Х	Public (available on REACH resour	ce	center and other humanitarian platforms	)		
				y upon agreed dissemination list, no			
Visibility	REA	publication on REACH or other plat	torr	ms)			
VISIDIIILY							
	Donor: BHA Coordination Framework: Partners						
	i ait						

# 2. Rationale

### 2.1. Background

As the crisis in Syria enters its tenth consecutive year, more than half of the country's pre-war population has been displaced. The humanitarian situation for people in northwest Syria (NWS) and northeast Syria (NES) remains severe, as the impact of COVID-19 and devaluation of the Syrian Pound (SYP) are putting further strain on the population. There is a continuing need for a widespread humanitarian response. Between January and December 2020, the United Nations High Commissioner for Refugees (UNHCR) reached 18,147 individuals in Syria and distributed 4.8 million United States Dollars (USD) in the form of humanitarian multipurpose cash (MPC).<sup>1</sup> UNOCHA estimated that in NWS in the month of March 2021 alone, humanitarian actors distributed 3.6 million USD in MPC to 216,100 individuals in 109 communities affected by crisis in Idleb and Aleppo governorates,<sup>2</sup> where cash assistance is generally considered to be a feasible, flexible and appropriate alternative to in-kind aid.<sup>3</sup> In a context of uncertainty over the renewal of the cross-border resolution allowing trans-shipments through the border crossing Bab Al-Hawa, a larger shift towards extensively investigating cash-based modality programming in Syria has begun, e.g. the Food Security and Livelihoods (FSL) Cluster in NWS is requesting a CVA program design training while the United Nations Children's Emergency Fund (UNICEF) and the World Food Programme (WFP) have started a cash-based transfer (CBT) pilot.

However, there are several information gaps, for which REACH data in combination with a wider literature review can be useful to inform further investigations into CVA programming in both NWS and NES. Specifically, in the context of currency volatility and continuing SYP depreciation in both NWS and NES, as evidenced in continuing REACH assessments,<sup>4</sup> larger market changes around currency usage in NWS and NES<sup>5</sup> have taken place. This may have changed aspects of demand and accessibility in markets themselves, as well as changing the currencies and amounts of cash communities may need to access in CVA programming. There is thus a need for a comprehensive aggregation of existing evidence of the feasibility of CVA programming in terms of: 1) beneficiary modality preferences and needs, 2) market functionality in terms of capacity and liquidity of financial service providers, and 3) commodity quality and availability. Finally, it is warranted to have an aggregation of the existing evidence of the impact of: 4) potential issues such as inflation, product quality and availability and multiple currencies in use, CVA protection issues and security risks in CVA programming.

#### 2.2 Intended impact

While cash actors in northern Syria have a good understanding of singular issues related to the feasibility of CVA programming in their areas of operation, through assessments and programming carried out in their individual areas of operation in NWS,<sup>6</sup> there is currently a lack of broader understanding of the feasibility of CVA in NES and what the implications for CVA programming would be. This cash feasibility snapshot aims to provide an aggregation of existing evidence on these issues, and to build an argument as to how REACH data can be used both at the operational level to inform partner CVA programming, and at the strategic level where findings can inform discussions with donors and larger humanitarian coordination bodies.

<sup>4</sup> REACH, Monthly Market Monitoring

<sup>&</sup>lt;sup>1</sup> UNHCR. <u>Regional Cash Assistance Update for 2020</u>, May 2021

<sup>&</sup>lt;sup>2</sup> UNOCHA, Northwest Syria – Multipurpose Cash Based Response, March 2021

<sup>&</sup>lt;sup>3</sup> International Organization for Migration, Cash Feasibility Assessment 2020 (Northwest Syria), April 2020

<sup>&</sup>lt;sup>5</sup> REACH, Rapid Currency Assessment NES, June 2020; REACH, Rapid Currency Assessment NWS, June 2020; REACH, Rapid Market Assessment NWS, July 2020; REACH, Rapid Market Assessment NWS, August 2020.

<sup>&</sup>lt;sup>6</sup> UNICEF, WFP. Cash feasibility in northwest Syria, (December 2020); IOM Cash Feasibility Assessment 2020 (Northwest Syria), April 2020

## 3. Methodology

#### 3.1. Methodology overview

The empirical approach of this assessment will consist of a semi-systematic qualitative literature review and integration of REACH Syria data into the existing literature and data. The integration aims to show how REACH data can be utilised in considering CVA programming needs. For this, a semi-systematic review is being conducted to identify global and country-specific literature and programme documents (such as research papers, program documents, policy guidance, impact studies, etc.) pertinent to CVA in Syria and the potential challenges that impact it, such as 1) beneficiary perspectives and preferences, including in-kind assistance selling, 2) conducive market conditions and financial service providers, and 3) challenges relevant to CVA, with particular emphasis placed on the northern Syrian context and factors that affect CVA of international humanitarian organizations. Using a total of four publicly accessible databases (GoogleScholar, Reliefweb, ALNAP and 3IE), a total of 72 documents are screened. The first screening scans titles and abstracts of documents manually and excludes duplicated versions. The second screening follows an inclusion criterion, that prioritizes documents published in the past five years, with English being the main publication language, and those which have a direct inference to CVA, beneficiary modality preferences in use and protection concerns (Annex 1, Figure 1). REACH Syria data is then integrated into the semi-systematic review.

Based on the secondary data review, and discussions with CWG, this assessment will focus on the following themes important for cash-voucher assistance in Syria:

- 1. Beneficiary Perspective
- 2. Market Perspective
- 3. Market Conditions
- 4. Financial Service Providers
- 5. Potential Issues/Barriers

#### 3.2 Secondary data review

As this assessment consists of a semi-structured literature review, secondary data will be used primarily to aid in understanding what data exists on beneficiary perspectives on CVA, on market functionality and market conditions, financial service providers and potential issues for CVA in both NWS and NES. A full list of sources will be provided in the factsheet.

### 4. Key ethical considerations and related risks

The proposed research design meets / does not meet the following criteria:

The proposed research design	Yes/ No	Yes/ No	Details if no (including mitigation)
Has been coordinated with relevant stakeholders to <b>avoid unnecessary duplication</b> of data collection efforts?	Yes		
<b>Respects respondents, their rights and dignity</b> (specifically by: seeking informed consent, designing length of survey/ discussion while being considerate of participants' time, ensuring accurate reporting of information provided)?	Yes		

Does not <b>expose data collectors to any risks as a direct result</b> of participation in data collection?	Yes		
Does not expose respondents / their communities to any risks as a direct result of participation in data collection?	Yes		
Does not involve collecting information on specific topics which may be stressful and/ or re-traumatising for research participants (both respondents and data collectors)?	Yes		
Does not involve <b>data collection with minors</b> i.e. anyone less than 18 years old?	Yes		
Does not involve <b>data collection with other vulnerable groups</b> e.g. persons with disabilities, victims/ survivors of protection incidents, etc.?	Yes		
Follows IMPACT SOPs for management of <b>personally</b> identifiable information?	Yes		

### 5. Roles and responsibilities

Table 3: Description of roles and responsibilities

Task Description	Responsible	Accountable	Consulted	Informed
Research design	Assessment Officer	Research Manager	IMPACT Research Design Unit	CWG REACH Global Coordinator
Supervising data collection	Assessment Officer	Research Manager	Sr Manager Country Programmes	Research Design Unit, Data Unit, Reporting Unit
Data processing (checking, cleaning)	Assessment Officer	Research Manager	Data Unit	Data Unit
Data analysis	Assessment Officer	Research Manager	IMPACT Research Design Unit, Data Unit	Reporting Unit
Output production	Assessment Officer	Assessment Officer	IMPACT Reporting Unit, Data Unit,	REACH Global Coordinator
Dissemination	Assessment Officer	Research Manager	IMPACT Reporting Unit	REACH Global Coordinator
Monitoring & Evaluation	REACH M&E Officer	REACH M&E Officer	IMPACT Research Design Unit, Data Unit	REACH Global Coordinator

Lessons learned

Assessment Officer IMPACT Research Design Unit, Data Unit

REACH Global Coordinator

Responsible: the person(s) who executes the task

Accountable: the person who validates the completion of the task and is accountable of the final output or milestone Consulted: the person(s) who must be consulted when the task is implemented Informed: the person(s) who need to be informed when the task is completed

# 5. Monitoring & Evaluation Plan

IMPACT Objective	External M&E Indicator	Internal M&E Indicator	Focal point	Tool	Will indicator be tracked?
		# of downloads of x product from Resource Center	Country request to HQ		X Yes
Humanitaria	Number of humanitarian organisations	# of downloads of x product from Relief Web	Country request to HQ		X Yes
n stakeholders	accessing IMPACT	# of downloads of x product from Country level platforms	Country team	Lloor lo	X Yes
are accessing IMPACT	services/products Number of individuals	# of page clicks on x product from REACH global newsletter	Country request to HQ	User_lo g	X Yes
products	accessing IMPACT services/products	# of page clicks on x product from country newsletter, sendingBlue, bit.ly	Country team		X Yes
	Sci vices/producis	# of visits to x webmap/x dashboard	Country request to HQ	•	X Yes
IMPACT activities contribute to better program implementati on and	Number of humanitarian organisations utilizing IMPACT	# references in HPC documents (HNO, SRP, Flash appeals, Cluster/sector strategies)	Country team	Referen ce_log	[List here relevant HPC-documents to be monitored: E.g. Iraq HNO 2018, Iraq Flash Appeal Mosul, Shelter Cluster strategy]
coordination of the humanitaria n response	services/products	# references in single agency documents			
Humanitaria n stakeholders	Humanitarian actors use IMPACT evidence/product	Perceived relevance of IMPACT country-programs	Country	Usage_ Feedba ck <i>and</i>	[Outline here the usage survey to be implemented for this research cycle
are using IMPACT products	s as a basis for decision making, aid planning and delivery	Perceived usefulness and influence of IMPACT outputs Recommendations to strengthen IMPACT programs	team	Usage_ Survey templat e	E.g. Usage survey to be conducted in November 2017, following the release

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	Number of humanitarian documents (HNO, HRP, cluster/agency strategic plans, etc.) directly informed by IMPACT products	Perceived capacity of IMPACT staff Perceived quality of outputs/programs Recommendations to strengthen IMPACT programs			of x outputs, targeting at least 10 partners E.g. Usage survey to be conducted at the end of the research cycle related to all outputs, targeting at least 20 partners]
Humanitaria n stakeholders	Number and/or percentage of humanitarian organizations directly	# of organisations providing resources (i.e.staff, vehicles, meeting space, budget, etc.) for activity implementation # of organisations/clusters inputting			X Yes
are engaged in IMPACT programs throughout	contributing to IMPACT programs (providing	in research design and joint analysis	Country team	Engage ment_lo g	X Yes
the research cycle	resources, participating to presentations, etc.)	# of organisations/clusters attending briefings on findings;			X Yes

# Annex 1: Methodology Notes

