Photo: Rafah warehouse, Gaza – H.Juillard

Social transfers in the Gaza strip

Comparative analysis of the different modalities to deliver assistance

Prepared by Key Aid Consulting for UNRWA

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Executive summary

This study was commissioned by UNRWA to establish a strong evidence base for the comparative appropriateness of the delivery modality to use for its social transfers. To account for the peculiarity of the Gaza strip context and the diversity of stakeholders involved in its operations, the decision was made to have the Gaza strip the sole focus of this study. In comparing the different modalities, this study assesses market functionality, community, political and organisational acceptance, beneficiary preferences, and the financial environment. The study also compares the value for money of the different modalities via economic costing and modelling exercises.

The study aims to answer the following research questions:

1. What is the current status of Cash Based Assistance (CBA) programming in the Gaza strip as it pertains to relief interventions?
2. What modality(ies) is/are the most appropriate to deliver UNRWA social transfers in the Gaza strip?
3. What are the comparative economic effects of the different modalities?

The main findings from the study are drawn from a structured literature review of 85 documents; a rigorous qualitative primary data collection via 70 key informant interviews and 26 focus group discussions (FGD) as well as a statistically representative survey with 423 households.

Modality acceptance

Community acceptance:

In-kind is the current modality of choice to cover food needs in the Gaza strip, with 93% of the population receiving in-kind food assistance.

CBA is perceived by refugee households as being unreliable, easy to stop and suggestive of a reduction of UNRWA assistance. Over time, CBA has also come to be perceived as not matching the value of in-kind assistance, especially considering that the value of the past CBA distributed in the Gaza strip had not been re-assessed. Respondents also tend to express a preference for the modality with which they are most familiar.

As a result, when asked about preferred modality for assistance to cover food needs, Gazan respondents preferred in-kind as opposed to cash or vouchers, both in conflict and non-conflict times. Cash is the preferred modality for only a third of the population (27% in non-conflict time and 32% in conflict time). During focus group discussions however, UNRWA beneficiaries expressed openness to receive, in non-conflict time, a combination of modalities (i.e. in-kind for wheat flour and cooking oil and cash grants for the other food items).

After in-kind, respondents' second preferred modality, be it in conflict and non-conflict time, is voucher assistance. However, the difference with cash is negligible, especially in non-

conflict time. In addition, during focus group discussions, respondents expressed reservations about vouchers.

To access Non-Food Items in non-conflict time, FGD respondents expressed a **preference for cash grants** with in-kind being the second-preferred modality and voucher the least preferred modality.

Political acceptance

The **Ministry of Social Development** (MoSD) representatives interviewed favour a combination of assistance **using both cash grants and vouchers as benefits are much higher than with in-kind assistance**. Beyond the traditional arguments that CBA respects dignity, ensures beneficiaries' freedom of choice, and can have a positive impact on the local economy, the MoSD also highlighted the fact that people will gain experience in money management through CBA. Still **MoSD sees vouchers as easier to monitor**.

On the contrary, the **Ministry of National Economy (MoE), believes that the disadvantages of cash assistance outweigh the advantages**. First, providing cash to target households will perceivably affect the household expenditure pattern at the expense of the family well-being. Secondly, although cash-based interventions can boost local markets and livelihood opportunities, it is unlikely that it will have trickle-down effect on public finance. Hence, the positive economical results would be limited to the private sector.

Donor acceptance

All but one interviewee representing donor signatories of the Grand Bargain expressed preference for the **use of CBA to deliver UNRWA's Social Transfer programmes**. They did, however, acknowledge the **peculiarity of the Gaza strip context** and were in favour of a phased transition. The risks of shifting to CBA and especially the reputational risk is perceived as high and any shift in modality would require a tight monitoring system with strong control measures.

Organisational acceptance

Although UNRWA has the capacity to use CBA on a large scale, **staff acceptance is overall very low**. In addition, **the systems in place would need to be strengthened** to allow for necessary risk mitigation measures.

In light of UNRWA's previous experience with cash-based assistance, it is likely that UNRWA has the **capacity to implement CBA and scale up existing programmes**. A shift to CBA to deliver social transfers, would however require a major strengthening and **investment in UNRWA's monitoring efforts**. There is currently no regular post distribution monitoring either for in-kind food distribution, nor for the transitional shelter cash assistance analysing the effect of the grant/parcel on household income/expenditure or needs coverage.

Although all interviewees agree that CBA is a modality that presents many advantages and whose benefits outweigh the drawbacks in principle, the vast **majority of the UNRWA staff (especially those working in the Gaza strip) deemed CBA inappropriate to deliver UNRWA**

social transfers. Staff considered cash to be too risky, the supply on local markets unpredictable and the consequences on employment opportunities with UNRWA too large.

Interviewees were also concerned about how to communicate with refugees in the event of a transition to CBA. Several feared this would be perceived as a "conspiracy" to "reduce assistance." As of today, the lack of clear complaint mechanisms makes it harder to implement large-scale CBA.

Market functionality

Access to market

Gaza is a highly urbanised territory and to cover their needs, people heavily rely on markets. As such, the network of shops and markets in the Gaza Strip is dense; most of the interviewed Gaza inhabitants highlighted the easy physical access to markets. Marketplaces are also social places. Both men and women across age groups commonly access markets. Markets are also financially accessible, as costs to access markets are not a deterrent, and individuals reportedly face minimal constraints in doing so. In Gaza, the main constraint to market access is a household's financial capacity to purchase available commodities and services.

Market functionality

Market environment

Due to the political context, the Gazan economy heavily relies on imported supplies, especially food commodities. As of today, food supply imports into Gaza have rarely been restricted. However, the only supply route into Gaza remains under the control of a foreign state, placing supply entry into Gaza at risk and severely limiting the corridor's functionality.

Any import into Gaza is also subject to a double taxation: first by the Israeli Government and second by the Palestinian Authority. Prices in the Gaza strip are usually unregulated, though in cases of sudden and significant price increases across the area, the Ministry of Economy has sometimes set a maximum retail price for key food and non-food commodities.

Even in this highly constrained environment, UNRWA distributes 29,912 tons of food supplies on a quarterly basis to 915,772 people, of which 28,510 tons is imported, making UNRWA one of the major market actors in the area.

Supply and demand

Sluggish local production. Although the Gaza strip is nearly self-reliant with regards to some food commodities (vegetables, chicken, meat and eggs), local food production is severely constrained due to the impeded access to cultivated land and agricultural inputs, limited export possibilities and low demand for food products. The food processing industry and local food production have also been negatively impacted by years of economic blockade, limited export capacity, and low local demand.

An over-reliance on imports. The Gaza strip (and the Occupied Palestinian Territories overall) suffers from chronic trade deficits.

Availability of supply in conflict and non-conflict times. According to about half of the interviewees, the market is functional enough to meet food demands, even under the current blockade. Nonetheless, interviewees across all groups perceived **a shift to CBA, from a supply perspective, to be high-risk in conflict times**. All interviewees stressed that humanitarian organisations should closely monitor prices and commodity availability, and maintain the option of shifting between modalities if market conditions prove unfavourable for CBA use.

Chronic lack of demand is consistently identified as **a main constraint to market functionality**. The main reason for this lack of demand is the average Gazan's low purchasing power, a direct consequence of the high unemployment rate. As a result of the torpid economic situation, Gazan purchasing power has plummeted and GDP per capita is half of that of the West Bank.

Market integration

Gaza's marketplace is **very poorly integrated** and Kerem Shalom remains the only permanent official supply route that allows for the import and export of goods to and from Gaza. The Kerem Shalom crossing is closed on various occasions due to political reasons, making the import process unpredictable. Such a situation can create a sudden increase in demand and result in price hikes.

Market power

A majority of the interviewed UNRWA staff as well as most FGD participants reported **price fluctuations on the market as a result of the monopolisation of the food supply by a limited number of actors**. They argued that if food assistance was delivered using vouchers, the market power situation described above would be heightened at the expense of beneficiaries. Contracted shops would benefit from an oligopoly situation, despite any prices monitoring that could be done by implementing organisations.

Financial environment

Cash supply chain

Cash payment remains the most used payment instrument in the Gaza strip, surpassing cheques and payment cards. **The over-reliance on cash does generate economic problems.** The Occupied Palestinian Territories do not have their own currency, and therefore rely solely on cash imports in order to meet their needs for physical cash, which leads to regular cash crunches in the Gaza strip.

Currency crisis

UNWRA would have to increase its monthly cash import, and therefore, negotiate an increase in the monthly cap with COGAT, the Israeli body for the Coordination of

Government Activities in the Territories, to implement direct cash distribution. According to the UNRWA Gaza Field Finance Office, **UNRWA could not rely on the monthly import for CBA implementation because COGAT does not allow the agency to import cash** for any other reason beyond paying staff salaries.

Financial Service Providers

Availability of Financial Service Providers (FSP)

In the Gaza strip, humanitarian organisations cannot count on mobile money services for CBA delivery as they are not yet available. However, they can **rely on banks to act as service providers for CBA implementation**. Although all humanitarian organisations agree on the fact that the banks currently operating in the territory are reliable, most humanitarian organisations and FSP interviewees agreed that **only the Bank of Palestine (BoP) had the capacity** – in terms of liquidity, geographical presence, and technology – **to provide CBA services on the scale of UNRWA's aid volume**.

Market power

About half of the humanitarian organisations interviewed believed large-scale CBA implementation would prove challenging because of the **BoP's potentially abusive market power position**.

Access to financial service providers

Gazans, regardless of their registration status, governorate residency, poverty level, or gender, **do not face constrained access to FSPs. Bank branches and ATM are also widely available in the Gaza strip**. Participants considered bank transfers to be a safe and trustworthy modality. Participants who already had experience with bank transfers agreed that banks are well-organised and easily accessible. In terms of social access, many **banks** including BoP seek to increase the percentage of Gazans with a bank account as part of their Social Corporate Responsibility strategy, and therefore, **allow Gazans to open a limited savings account with only their ID.** This measure would enable beneficiaries to receive a transfer into their account and cash it out at the FSP counter.

Value for money

Cost to transfer ratio

UNRWA is distributing about 120,000 tons of food supplies per year (29,912 tons every quarter) for a total cost of 80 million USD (food items costs) + 12 million USD (logistical costs). As such, **out of 1 USD used for the social transfer programme delivery, 0,87 USD reach the recipients** i.e. about 87 percent of the total programme costs reach beneficiaries.

Costs to deliver UNRWA assistance using CBA are mostly unknown. If FSP fees range from 1 to 8%, the set-up costs, mostly training costs and cost to set up a strong monitoring system are likely to be high at the beginning but will undoubtedly decrease, would the transfer be regular and repetitive.

Multiplier effect

As a crude estimate, **switching to cash distribution could generate 101 million USD a year in additional income** for the Gaza strip.

Furthermore, **each dollar of cash assistance received by a refugee household in the Gaza strip would generate 2.44 USD in GDP for the Gazan economy**.

Cost-benefit ratios of different modalities

The below table illustrates the benefit-cost ratios for each modality of assistance (in-kind, cash, voucher), presented for abject poor and absolute poor households. These ratios give an indication of the benefits to households' food security and wellbeing that may result from a change in the modality of assistance they receive.

	In-kind		Cash		Voucher	
	Abject	Absolute	Abject	Absolute	Abject	Absolute
Total benefit per household per annum (USD)	1,371	1,123	1,713	1,689	1,558	1,257
Total cost per household per annum (USD)	618	412	618	412	618	412
Benefit-cost ratio	**2.22**	**2.73**	**2.77**	**4.10**	**2.52**	**3.05**

In other terms, from a beneficiary perspective, **the benefit of shifting UNRWA's in-kind assistance to CBA would only be significant for the absolute poor** (4.10 compared to 2.73), **whereas it would be limited for the abject poor** (2.77 compared to 2.22).

Conclusion

It is the authors' opinion that the use of CBA is not appropriate in the Gaza strip, first and foremost due to the lack of community acceptance. Whereas in neighbouring countries, cash acceptance is extremely high among crisis-affected households[1], the majority of refugee households in Gaza prefers in-kind aid as it safeguards them against inflation that would erode their purchasing power. Households are aware of CBA: they have received this type of assistance before and therefore know the risks it would expose them to. In addition, the use of CBA would not drastically increase the perceived value of the assistance for the refugee households. This is especially the case for the absolute poor group. Irrespective of the modality, the biggest benefit exists in the outcomes most directly linked to food security.

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[1] For example, the IRC found that about 80% of Syrian refugee households preferred cash assistance over in-kind aid. Lehmann C., Masterson D. (2014) Emergency Economies: The Impact of Cash Assistance in Lebanon. The IRC.

The use of CBA would also pose a risk in term of market functionality. The resilience of the markets in Gaza is undisputable, however, the only permanent supply route into Gaza is under the control of a foreign state who has the ability to promptly shut down this route. Unless there is an official commitment to allow food supply into Gaza, irrespective of the security and political situation, it does not seem appropriate for UNRWA to step away from supplying in-kind food items in the strip.

The unique financial environment in Gaza is also an important barrier to the use of CBA, and especially cash grants. Gaza does not issue currency and therefore solely depends on cash imports in order to meet their need for physical cash. Those imports, similar to food items, are also under the control of a foreign state. Any large-scale cash distribution in Gaza would necessitate a commitment that sufficient volume of physical cash can regularly enter the strip. Furthermore, transactions in Gaza take place in three different currencies: NIS, USD, and JOD. Certain currencies are preferred for certain types of transactions (e.g. food purchase in NIS, rent in USD). However, as the import of physical cash is constrained, financial service providers distribute cash to their clients in the currencies they currently have in stock, or with a mix of currencies, irrespective of the agreed currency (and therefore amount). That results in important exchange loss for the end users, exacerbated by the fact that the value of a bank note also partially relies on its physical condition.

Using cash-based assistance in the Gaza strip to deliver assistance can be feasible on a small scale as it is unlikely it will have significant impact on the market or the cash supply chain. UNRWA undoubtedly has the capacity to deliver this. However, it is the authors' opinion that such pilots would not be appropriate, nor would they present value for money. The communication and awareness raising efforts would have to be significant, irrespective of the size of the pilot, given the local resistance to CBA as well as the already existing conspiracy theories these pilots would further fuel. The effects on the local economy or the potential efficiency gains due to the decrease of distribution costs are in turn likely to be minimal, especially considering the fact that adapting to a new system entails significant costs and adjustments up front, and the human costs are likely to be high.

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List of Acronyms

ATM	Automatic Teller Machine
BOI	Bank of Israel
BOP	Bank of Palestine
CBA	Cash-Based Assistance
COGAT	Coordination of Government Activities in the Territories
CTP	Cash Transfer Programming
FGD	Focus Group Discussion
FSP	Financial Service Provider
GDP	Gross Domestic Product
ID	Identification Document
JD	Jordanian Dinar
KII	Key Informant Interview
KYC	Know Your Customer
MoE	Ministry of Economy
MoSD	Ministry of Social Development
NIS	New Israel Shekel
NPV	Net Present Value
PA	Palestinian National Authority
PCBS	Palestinian Central Bureau of Statistics
PMA	Palestinian Monetary Authority
PMTF	Proxy Means Test Formula
RSS	Relief and Social Services
SCBA	Social Cost-Benefit Analysis
SSNP	Social Safety Net Programme
ToC	Theory of Change
UNRWA	United Nations Relief and Works Agency for Palestine Refugees
USD	United States Dollars

I. Introduction

I.1. UNRWA Social Transfer Programmes in Gaza

Created in 1948, the United Nations Relief and Works Agency (UNRWA) is mandated "to help Palestine refugees achieve their full potential in human development under the difficult circumstances in which they live."[2] Over the past 70 years, UNRWA has transformed from an emergency humanitarian assistance provider into a "quasi-governmental entity", given the wide range of services it offers and the longstanding nature of its intervention.[3] UNRWA is one of the leading agencies currently delivering assistance in the fields of education, health, relief and social services, infrastructure, and engineering across the Gaza Strip, the West Bank, Jordan, Lebanon, and the Syrian Arab Republic.

In these countries and territories, UNRWA[4] oversees a Social Safety Net Programme (SSNP), which maintains an overall objective of lifting refugee families living below the poverty line from destitution. The SSNP originates from the Special Hardship Assistance programme (SHAP), which previously provided in-kind assistance to the most vulnerable families using categorical targeting.[5] Faced with budgetary restrictions and a lack of political solutions for Palestine refugees, the SSNP underwent two major reforms:

- In 2009, the SHAP became the SSNP and program leadership introduced a new targeting protocol through a Proxy Means Test Formula (PMTF).[6] UNRWA then designed its own adaptation of this formula and classified refugee households by poverty levels. These levels include: abject poor, absolute poor, and non-poor. In Gaza, abject poverty equates to living on less than 1.74 USD per day (~ 6.3 NIS per day) and absolute poverty entails living on less than 3.74 USD per day (~ 13.6 NIS per day).[7]
- In 2016, the UNRWA SSNP food basket distribution transitioned from in-kind aid to Cash Based Assistance (CBA) using an e-card modality in all but one area of intervention: the Gaza strip. In Gaza, UNRWA is still providing in-kind food assistance.

As of June 2018, 1.9 million people lived in the Gaza strip. Within that population, 1.5 million people were registered with UNRWA and 1.4 million were considered as Palestine refugees.[8] Framing the study, the research team based its analysis on the number of refugees assessed by the Poverty Assessment System (PAS) only. Out of the 1.1 million refugees covered by

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[2] United Nations General Assembly, "Resolution 302 (IV) of 8 December 1949," n.d.

[3] "Sustaining Change, Relief and Social Services Department" (UNRWA, 2011), thresholds revised in 2015.

[4] It was namely the Relief and Social Services (RSS) department that attempted to meet the basic needs of the most vulnerable Palestine refugee families, largely through the provision of food.

[5] Families fell into a series of categories, for example those lacking an able-bodied male head of household.

[6] The UNRWA's Proxy Means Testing Formula has been designed by the RSSD based on the Palestinian Expenditure and Consumption Survey (PECS) data obtained from the Palestinian Central Bureau of Statistics (PCBS).

[7] "UNRWA Gaza's Poverty Survey" (UNRWA, 2011).

[8] RSS Department UNRWA, 'UNRWA Registration Statistical Bulleting', 30 June 2018.

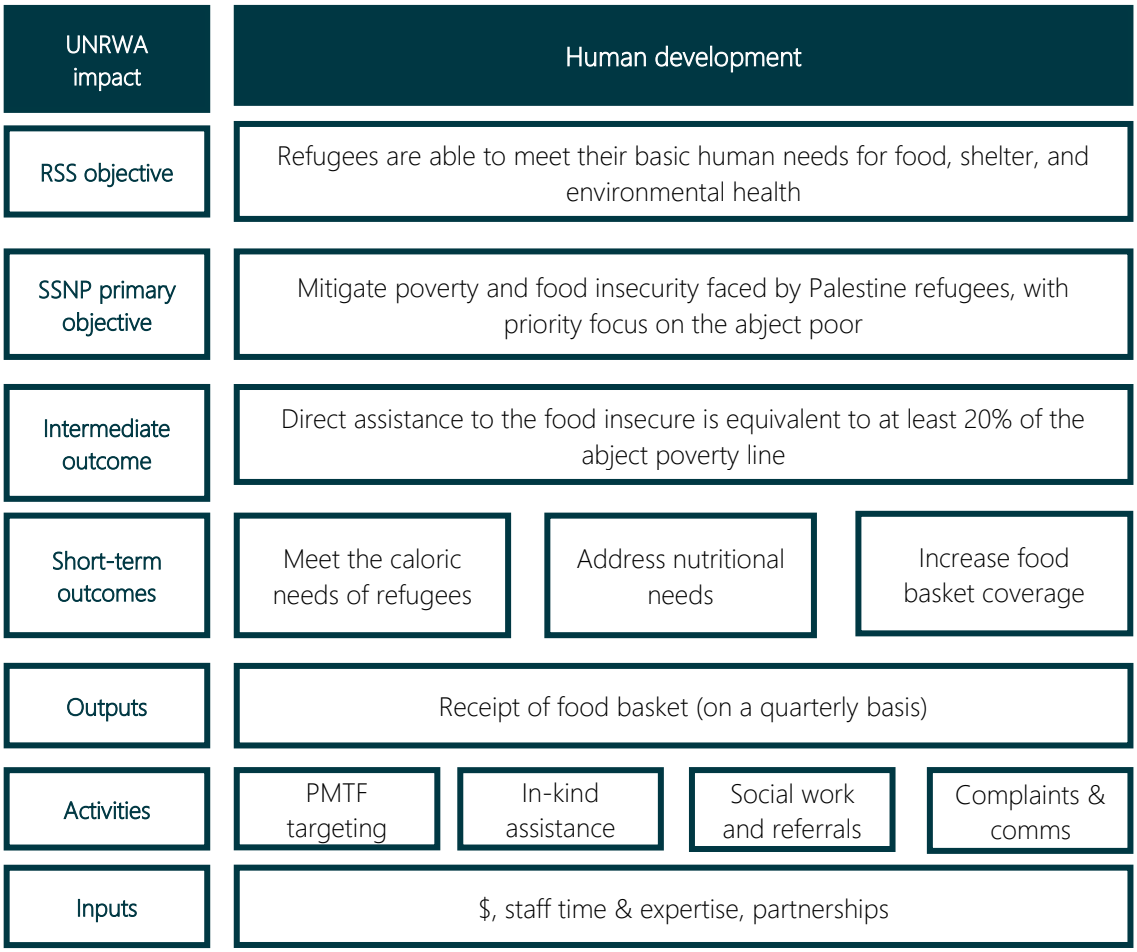
the PAS, UNRWA provides regular in-kind food assistance to approximately 916,000 people (see Table 1, below).

Table 1: Breakdown of Palestine Refugees in Gaza assessed through the Poverty Assessment System as of July 2018

Poverty Status	Families	Individuals
Abject Poor	119,267	600,205
Absolute Poor	70,674	315,567
Non-Poor	38,404	181,326
Grand Total	**228,345**	**1,097,098**

The UNRWA SSNP theory of change is as below:[9]

Figure 1: Social Safety Net Programme (SSNP) Theory of Change



Source: the authors

This theory of change (ToC) focuses in the short-term on the most direct impacts of in-kind assistance, i.e. the coverage of households' food needs (in terms of number of calories and nutritional content). On a longer term, the intermediate outcome relates to poverty

[9] While the SSNP theory of change is not formalised per se by UNRWA, it has been formulated based on literature reviewed by the authors.

mitigation, where the abject poverty line is defined by UNRWA as the amount of expenditure required to meet basic food needs. This means that food outcomes and poverty outcomes are equivalent under this theory of change. The longer-term outcomes (as represented by the objective of the Relief and Social Services (RSS) programme and UNRWA's desired longer-term impact) are broader, covering shelter, environmental health and other aspects of human development.

Through the SSNP, UNRWA provides in-kind food parcels every quarter to cover between 43 and 80% of the refugees' daily dietary energy requirements. UNRWA provides a larger food assistance package to Gazan families that are categorized as 'abject poor', the most severe poverty level, compared with the assistance package provided to families classified as 'absolute poor'. The abject poverty line is defined as the minimum amount of money that is required to meet the minimum basic food needs, while the absolute poverty line is defined as the minimum amount of money that is required to meet the minimum basic food and non-food needs.

Although SSNP aims to cover 20% of the abject poor's needs as mentioned in the ToC, the current value of the food basket covers only 13.5% of Gazan needs.[10] The annual value of the in-kind food parcel is 86 USD per person for the abject poor and 50 USD for the absolute poor.[11] Per person food basket composition is detailed in the table below.

Table 2: Composition of UNRWA Food Parcel, as of July 2018

	Abject Poor	Absolute Poor
Item	Amount (in kg)	Amount (in kg)
Flour	30	15
Rice	3	2
Sunflower Oil	2	1
Sugar	1	0.5
Dried Milk	0.8	0.8
Lentils	0.5	0.5
Chick peas	1	1
Canned Sardines	0.6	0

Source: UNRWA RSS department

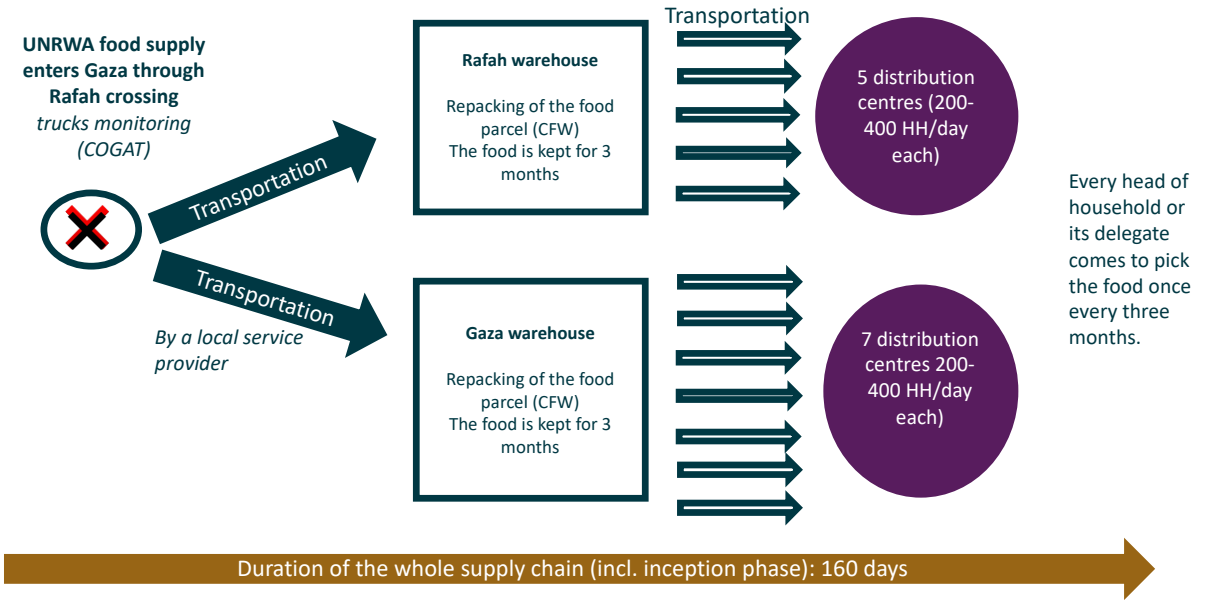
[10] "Standard recommendation for social transfer value is between 20 and 40% of the poverty line." I. Hejoj, "Food Aid Assistance in the Gaza Strip" (UNRWA, 2018).

[11] These figures are based on UNRWA's estimations. The food basket value mentioned differ from the food basket market value used for the multiplier effect calculation.

The head of household or his or her delegate receives the food ration for the whole household on a quarterly basis at food distributions centres.[12]

As detailed in the figure below, UNRWA's overall supply and distribution process takes about 160 days:

Figure 2, Food parcel transit to distribution centres



Source: the authors

Despite only having one official entry point into Gaza (a result of the Israeli blockade imposed since the 2007 election of Hamas), UNRWA food assistance does not suffer from restrictions.

Food assistance at this scale undoubtedly has a major impact on living standards in Gaza, as would any changes to the way in which that assistance is delivered. As UNRWA's budget comes under considerable pressure from its donors, it faces a challenge to achieve the greatest possible impact through its assistance programmes per dollar spent.

I.2. CBA in Gaza

I.2.1. The use of CBA

In 2015 and 2016, humanitarian organisations made a major commitment to increase the use of CBA at the global level, particularly via the Grand Bargain, adopted at the World Humanitarian Summit in May 2016.[13] While CBA has emerged as a game changer with regard to humanitarian assistance design and implementation, out of the 1.2 million people

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[12] Before 2015, UNRWA defined a household as a unit composed of a husband and all his wives, children, and relatives. Since 2015, UNRWA defines a household as people living under the same roof. While the majority of families are made up of only UNRWA refugees (87%), the population also encompasses "married to non-refugees" (MNR) families (about 13%).

[13] ODI, 'Grand Bargain Annual Independent Report 2018', June 2018.

in Gaza who receive food aid, 93% receive food in-kind, six percent through vouchers, and one percent through a combination of in-kind and voucher.[14]

The Gaza Strip is reported to be less conducive to successful CBA activities. However, since the end of 2014 war, Gaza has witnessed a boom in small-scale CBA-based projects. Therefore, many organisations are pushing for a broader implementation of CBA in Gaza and are likely to scale up their interventions.

Across the Gaza Strip, the voucher (either conditional or unconditional) is currently the most commonly used CBA modality, as stakeholders perceive it to be the least risky and the easiest to deliver. For example, the Ministry of Social Development (MoSD) implemented and launched the Palestinian Cash Transfer Programme (CTP) in mid-2010, with the aim of supporting 435,000 Palestinians in the Gaza strip using vouchers. Cash transfers are also considered in particular cases. For instance, UNRWA provides cash grants through the Shelter Rehabilitation Programme, and facilitates an important Job Creation Programme. So far, no organization has launched a multi-purpose grant programme, but Save the Children is currently researching this option.

In Gaza, most humanitarian organisations implement CBA for food security and livelihood purposes. The use of cash in other sectors is fairly recent.

Below is a mapping of current programmes using CBA in the Gaza strip. [15]

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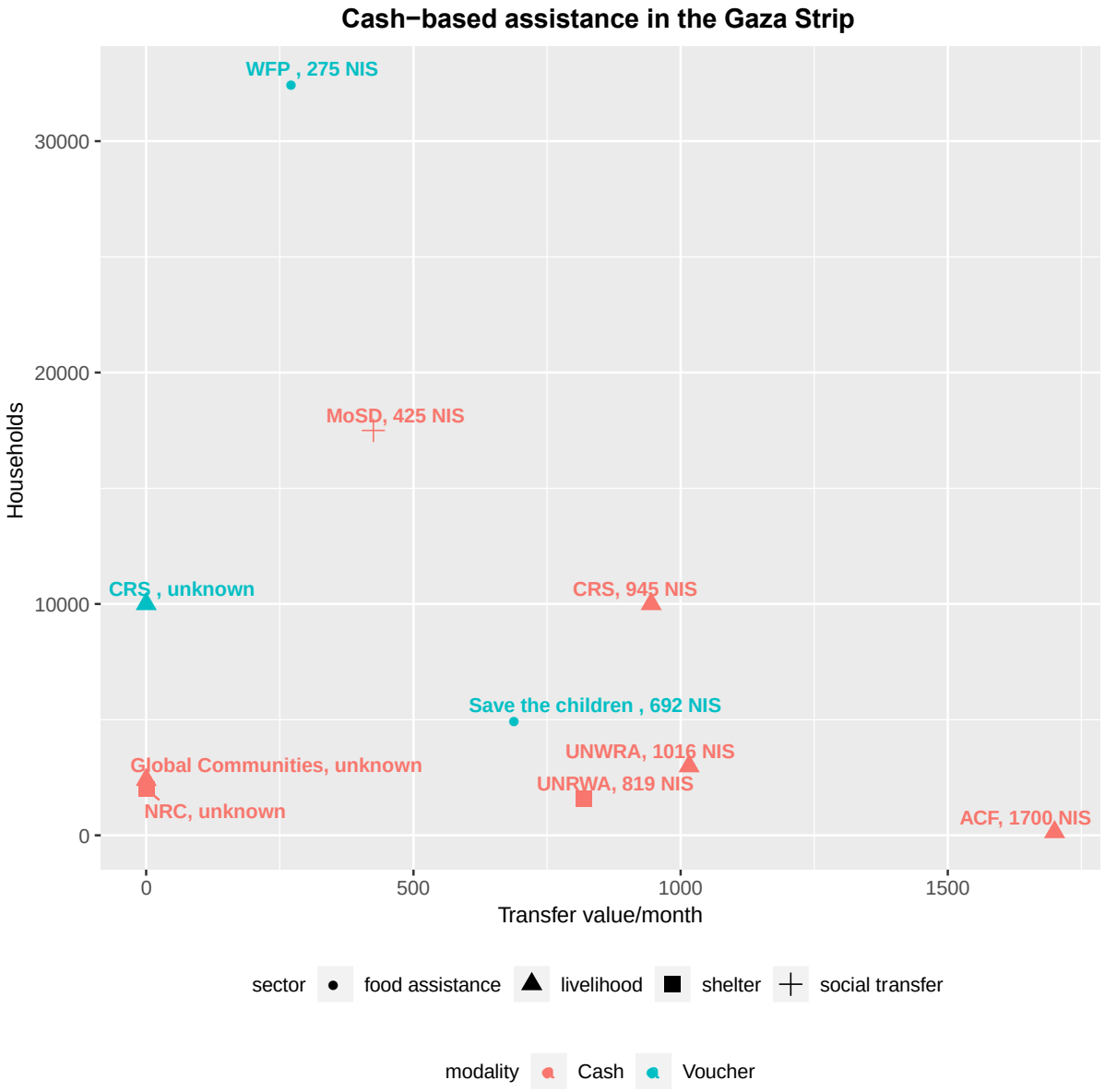
[14] Lucia Latino and Tobias Flämig, "Market Assessment in the Gaza Strip, is the market of the besieged enclave conductive to a large CBT intervention?"

[15] NPA and Oxfam are also using CBA to implement livelihood projects. At the time of writing the research team did not collect sufficient information to include them in the graph.

Figure 3: Mapping of existing CBA in Gaza



Source: the authors

In addition to the examples listed above, some households occasionally receive cash from small ad-hoc projects. These include MoSD cash grants for Ramadan and UNICEF cash grants for the start of the school year. For more information on CBA projects in Gaza, refer to the table in Annex X.3.

I.2.2. CBA coordination

While the Gaza Strip does witness CBA activity, no international humanitarian agency has taken the lead in coordinating these interventions within the territory. Four years ago, the Food Security Sector (FSS) cluster initiated a cash coordination in the Gaza Strip.[16] The cash

[16] The food security sector in oPt was created in 2012 and functions as a food security-related cluster. "Food Security Cluster," accessed 23 July 2018, http://fscluster.org/.

working group is officially composed of 40 members[17] and is led by Action Against Hunger (AAH). At the time of data collection, the cash working group had drafted a 4W matrix[18] regarding CBA use. Such a matrix could be employed to strengthen the UNRWA response analysis and further support its decision-making process.

Figure 4: Cluster repartition in the Gaza Strip

While the cash working group currently works within the FSS cluster, its future placement and possible transfer out of FSS are currently under discussion.

II. Objectives and scope of the study

The overall objective of this study is to support UNRWA's future response analysis, as well as to establish a strong evidence base regarding the modality appropriateness for food delivery and multi-sector assistance. To account for the peculiarity of the Gaza strip context and the diversity of stakeholders involved in its operations, UNRWA has chosen to make the Gaza Strip the sole focus of this study.

In comparing the different modalities, this study assesses market functionality, community, political and organisational acceptance, beneficiary preferences, and the financial environment. The study also compares the value for money of the different modalities via economic costing and modelling exercises.

More specifically, the objectives of the study are as follows:

1. Map the existing humanitarian and development programmes using cash-based assistance, in the Gaza Strip, taking into account their intended objectives, target groups, transfer value, and delivery mechanisms;
2. Assess under which circumstances a certain delivery modality will produce the best results in the most accountable way for the highest value for money;
3. Determine the comparative estimated outcomes of different modalities (i.e. cash grant, vouchers and in-kind) regarding food delivery and multi sector assistance;

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[17] Working group members come from Oxfam, ACF, NPA, Save the Children, ACTED, Première Urgence Internationale, Global Communities, WFP and UNRWA.

[18] A 4W matrix is a tool traditionally used by clusters to focus information on "who, what, where, and when," so as to facilitate coordination and avoid overlap.

4. Define an overall decision tree or sequence to support UNRWA and key stakeholders' decision making on which modality(ies) to use to deliver assistance;
5. Support a response analysis process within UNRWA to advance future programme development.

These objectives translate into the following research questions:

1. What is the status of current CBA programming in the Gaza strip as it pertains to relief interventions?
2. What modality(ies) is/are the most appropriate to deliver UNRWA social transfers in the Gaza strip?
3. What are the comparative economic effects of the different modalities?

This study will be channelled into an UNRWA response analysis and used to construct a decision tree, which will support the systematic UNRWA decision-making process regarding the choice of modality for its future programme.

III. Methodology

This study is based on a mixed-methods approach. It relies on both quantitative and qualitative research and draws upon both primary and secondary data sources. Primary data was collected through Key Informant Interviews (KIIs), Focus Groups Discussions (FGDs), and a household survey; secondary data was collected via an extensive, structured desk review.

This mixed-methods approach reviews the key elements usually included in a comparative analysis of different delivery modalities: social elements (e.g. acceptance and need for the modalities), market functionality, financial environment, as well as comparative economic effects. This analysis was conducted using a rigorous economic modelling exercise.

Below is a summary of the methodology. For a more detailed methodology, please refer to Annex X.4.

Social transfers study in the Gaza Strip

	Inception Phase & Desk Review	Desk Review	Inception Report
		85 documents analysed including available documentation and data drawn from UNRWA departments and external actors	Presentation of initial CBA mapping & identified risks from the desk review. Agreement on the study matrix
Primary data collection	Qualitative component	In-Country Country visit from 2-15 July to the Gaza Strip	Remote
		52 in-country stakeholders interviewed amongst the humanitarian community, UNRWA staff, and market traders 26 FGDs, 19 with UNRWA beneficiaries, and 7 with MoSD beneficiaries	18 stakeholders interviewed remotely among the humanitarian community, donors, and governmental institutions
		70 stakeholders interviewed in total and 26 FGDs conducted	
	Quantitative component	Mobile Data Collection from 8-14 July with 21 enumerators across the Gaza Strip. Additional data collection: 18-19 August	Data coding and analysis
		423 beneficiaries surveyed (confidence level = 95% and margin of error = ± 5%)	
	Comparative economic effects of the different modalities	Economic modelling exercise: cost to transfer ratio, multiplier effects, Social Cost-Benefit Analysis	
	Response analysis workshop	Presentation of the findings to the Steering Committee members on October 29th	

III.1. Inception phase and desk review

The desk review consisted of the examination of 85 documents, including but not limited to programme documentation, market analyses, M&E data and reports, existing literature on delivery modality appropriateness, and context-specific documents. These documents were systematically reviewed to extract relevant information for triangulation and to inform the final report. For a full list of external documents reviewed, please refer to Annex X.5

As part of the inception phase, the research team also lead a webinar on 23 May, 2018, with the steering committee's members, presenting the key features of the study protocol and study matrix (Annex X.2).

III.2. Qualitative study component

To inform the study, the research team conducted 70 Key Informant Interviews (KIIs) with UNRWA staff, financial service providers, international organisations, humanitarian organisations, market stakeholders, governmental organisations, and donors. The team also conducted 26 Focus Group Discussions (FGDs) with UNRWA and MoSD beneficiaries, ultimately reaching data saturation.

III.2.1. Key Informants Interviews

The research team employed KIIs as the main primary data collection methodology, and used them to gauge the appropriateness of the different social transfers delivery modalities. Key Informants were first selected using purposive and then snowball sampling. While the initial target was 56 KIIs, the research team successfully conducted 70 interviews.

The team conducted Skype, telephone, and in-person interviews during their two-week field visit to Gaza in early July 2018. For each type of interviewee, the team developed and adapted a semi-structured guide (See Annexes X.8, X.9, X.10). Given the high number and diversity of interviewee positions vis-à-vis UNRWA interventions and social transfers, the team was able to reach data saturation. The research team interviewed Key Informants representative of the different project stakeholders, as charted below:

Table 3: Breakdown of stakeholders interviewed

Financial Service Providers (5 KIIs)	⓾ Microfinance providers: ACAP, Arab Centre for Agricultural Development ⓾ Banking actors (Bank of Palestine, Cairo Amman Bank)
UNRWA Staff (21 KIIs)	⓾ In Amman (HQ) ⓾ In Gaza (Chief of Relief and Social Services, the Chief Area Officers, the M&E team, Programme managers, etc.)
International organisations (6 KIIs)	⓾ WFP Staff: Head of Programme, Programme officer ⓾ UNSCO, UNICEF ⓾ OCHA
Humanitarian organisations (15 KIIs)	⓾ NRC, OXFAM, Save the Children ⓾ Global Communities, CRS, NPA ⓾ Action Against Hunger (lead of the FSS-cash working group)
Market stakeholders (3 KIIs)	⓾ Trade Union representatives ⓾ PALTRADE, importers ⓾ Palestinian Federation of Industries
Governmental organisations (8 KIIs)	⓾ Ministry of Social Development ⓾ Ministry of Economy ⓾ Border and Passage General Department
Donors (12 KIIs)	⓾ Steering committee members ⓾ Institutional donors: ECHO, DFID, the World Bank ⓾ State donors: France, Switzerland

The final list of key informants is presented in Annex X.7.

III.2.1. Focus Group Discussions

To generate discussion and capture different viewpoints, the team organised and conducted a total of 26 FGDs: nineteen with refugees from households receiving UNRWA food aid and seven[19] with non-refugees receiving MoSD cash assistance.

[19] Although initially only 21 FGDs were envisioned, the research team decided to facilitate seven additional FGDs in order to afford the SCBA a greater layer of detail.

Figure 5: Breakdown of focus group discussions conducted

The FGDs covered the five different governorates of the Gaza Strip. Participants were selected to reflect different poverty levels, camp and non-camp settings, as well as different types of assistance received.

The two semi-structured guides developed for this exercise are available in Annexes X.11,X.12. The material has been translated into Arabic, piloted, and adjusted to ensure high-quality data collection. The data collected was triangulated to safeguard a rigorous qualitative process.

III.3. Quantitative study component

III.3.1. Calculation of the multiplier effects and cost to transfer ratio

As a study objective, the research team sought to quantify how much potential additional income would be generated for the local economy if CBA was used to deliver UNWRA food aid. As part of the multiplier effect calculation, the study addresses both the "first-round effect" – i.e. the additional income generated by initial beneficiary spending, and the "higher-round effects" – i.e. the additional income created from successive rounds of spending. (See calculation in Annex X.4.2).

The team also calculated a cost per transfer ratio, i.e. how much it costs UNRWA to distribute a certain grant amount, voucher value, or equivalent in-kind food parcel. The calculation relied solely on direct as opposed to indirect costs,[20] which could not be tied back to modality distribution.

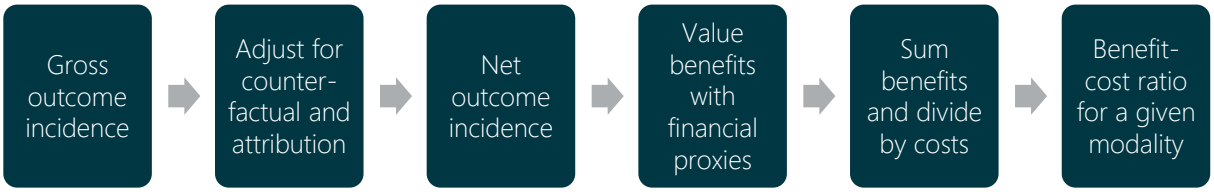
III.3.2. Economic modelling exercise: Social Cost-Benefit Analysis

A Social Cost-Benefit Analysis (SCBA) model is a framework through which to assess the comparative economic effects of different modalities of assistance and the comparative value for money that these modalities offer. The model incorporates data on different social

[20] Indirect costs are costs used by multiple activities, and which cannot therefore be assigned to specific cost objects such as depreciation, supervision costs, or quality insurance.

and economic outcomes that are affected by assistance received, using a rigorous analytical framework to assess the benefits generated per unit of input.

Figure 6: The SCBA model



Source: NEF Consulting

The modelling process includes the following steps (see Figure 6, above):

- Gross outcome incidence: the proportion of the sample achieving each outcome of interest is calculated, for the groups receiving assistance.
- Counterfactual: the same outcome incidence is calculated for a counterfactual group, who are similar in many characteristics but who do not receive assistance. This is subtracted from the gross outcome incidence calculated in the previous step.
- Attribution: because other factors may have influenced the achievement of positive outcomes, the outcome incidence is scaled down using an attribution figure, which represents the percentage of the positive impact that is directly attributable to UNRWA assistance.
- Net outcome incidence: this figure indicates the proportion of our sample of recipient households achieving each outcome, relative to what would have happened anyway (the counterfactual), that can be attributed directly to the impact of UNRWA assistance.
- Valuation of benefits: the benefits derived in each outcome are then valued using financial proxies.
- Benefit-cost ratio: measuring these benefits in financial terms allows them to be divided by the cost of providing assistance, to generate a benefit-cost ratio.
- Comparison of modalities: these benefit-cost ratios can then be compared to understand the relative return (in terms of social and economic benefits to the recipient households) of UNRWA's expenditure on providing assistance to the population of Gaza. A higher benefit-cost ratio indicates that a modality creates more social and economic benefits per dollar spent.

To broaden the outcomes under consideration for the SCBA, the consultants reviewed the literature for outcomes used in similar evaluations and best practice indicators typically used to measure the relevant outcome areas. The results of this process are described in Annex X.4.3.2.

III.3.3. Household survey

One household survey was developed to evaluate the appropriateness and effectiveness of the in-kind food parcel, as well as to determine household expenditure patterns. The research team included some modality preference questions in the survey to supplement

the study and to further inform UNRWA's response analysis. (See Household survey in Annex X.13).

Given the existence of an accurate sampling frame,[21] the research team **opted for Proportional to Population Size (PPS) Stratified Sampling** based on two population characteristics:

1. The governorate: Gaza, Khan Younis, Middle, North, Rafah
2. The poverty level: Abject, Absolute, Non-Poor

(Sampling strategy developed further in Annex X.4.3.4)

The total sample is n=423 households with a confidence level of 95% and a margin of error of 4.8%, a 0.2% reduction compared to the target margin of error. For a detailed breakdown, please refer to the table below:

Table 4: Final sample for the study

Governorate	Poverty variable	Sample per governorate and poverty status
North	Non-poor	13
	Abject	39
	Absolute	23
Gaza	Non-poor	26
	Abject	54
	Absolute	44
Middle	Non-poor	13
	Abject	45
	Absolute	22
Khan Younis	Non-poor	11
	Abject	44
	Absolute	25
Rafah	Non-poor	9
	Abject	38
	Absolute	17
TOTAL		423

For more details on field work, see Annex X.4.3.4. After collecting data, the team proceeded to data analysis and reporting (see Annex X.4.4).

Through the whole project, Key Aid Consulting ensured data was collected following high-quality processes and with respect to data protection and security (see Annex X.4.6).

III.4. Dissemination of the results

To ensure accountability and offer feedback to beneficiaries participating in the different FGDs, the consultants will develop a 10-minute podcast in Arabic. This podcast will provide

[21] UNRWA maintains and regularly updates a database containing detailed beneficiary information: name, detailed address, and phone number

feedback and key findings from the study. UNRWA will be responsible for dissemination amongst participants.

In addition, a presentation of the findings to the Steering Committee was organised on October 29th in Jerusalem at the UN Deputy Special Coordinator for the Middle East Peace Process office, to present the main findings and discuss recommendations on how those identified comparative risks and benefits should translate into operational decisions. This meeting was the occasion to engage the 17 participants in a process to formulate some conclusions in light of the identified risks and benefits related to different social transfer modalities within the current context of the Gaza Strip.

III.5. Limitations

When reviewing this final report, the following limitations should be taken into consideration:

- The conclusion of this report reflects the author opinion based on technical consideration.

Regarding the household survey sample:

- The research team designed the sampling strategy described above without access to UNRWA databases.

Regarding the SCBA model:

A number of limitations to the analysis and SCBA model serve as a caveat against the findings presented below:

- It was not possible to obtain a counterfactual sample with similar poverty characteristics as UNRWA beneficiaries. Similarly, it was not possible to survey sufficient recipients who received cash and voucher modalities. This is due to the fact that 93% of the refugee population are beneficiaries of in-kind food assistance.
- The SCBA model lacked existing data on the cash and voucher modalities, e.g. the logistics costs of cash-based or voucher assistance, and on the Gaza context, e.g. local financial proxies.
- The contingent valuation model (willingness to pay and willingness to accept), which is typically used for the SCBA model, could not be used in the Gazan context, because participants were deeply food insecure and particularly concerned about the rumours of UNRWA cutting food distribution at the time of data collection.

For more information, please refer to Annex X.4.3.3.

III.6. Team composition

This work has been conducted by Key Aid Consulting in partnership with NEF Consulting. Hélène Juillard led the research, with Clément Charlot in charge of designing, planning, organising and leading quantitative data collection. Margaux Estager supported data collection and analysis, and Ali Hassan Abu Zaid handled statistical analysis. Reema Salem and Suad Lubbad organised and facilitated the Focus Group Discussions. Samrawith Mariam, economist, led the Social Cost-Benefit Analysis.

The research benefited from the guidance and management of Dorothee Klaus, Director of UNRWA's Relief and Social Services programme based in Amman with the support of Ibrahim Hejoj, Senior Poverty Advisor and Nadeem Akhar, statistician.

The work was conducted between May and September 2018. For a detailed team biography please refer to Annex X.6.

The findings are as below.

IV. Modality acceptance

IV.1. Community acceptance

The Gaza strip is an urbanised area where households tend to cover their needs, especially their food needs, relying on purchase in the local market (as opposed for example to growing their own food). Overall, about 35,7% of total household expenditure in Gaza is spent on food.[22] Cash is therefore a familiar form of exchange for food and non-food commodities within the area.

Despite the economy being monetised, not all households interviewed are familiar with Cash Based Assistance. The use of CBA is at infancy stage in Gaza and primarily covers food and livelihood needs (see CBA mapping). In-kind is currently the modality of choice to deliver assistance, with 93% of the population receiving in-kind food assistance.[23] All MoSD beneficiaries interviewed currently receive vouchers or cash assistance, however, UNRWA beneficiaries currently only receive in-kind assistance.

However, a large portion of interviewed UNRWA beneficiaries recalled having received cash assistance from UNRWA and mention of this previous experience did not trigger positive memories. Between 1997 and 2013, UNRWA food assistance was distributed using a combination of in-kind food parcels and a 10 USD per quarter per person. This amount was never revised over the 16-year period and cash assistance reportedly stopped abruptly,[24] due to funding constraints.[25]

Based on past experiences, CBA is therefore perceived by refugee households as being unreliable, easy to stop and suggestive of a reduction of UNRWA assistance. Over time, CBA is also perceived as not matching the value of in-kind assistance. This finding is equally corroborated by a recent evaluation of UNRWA Cash Based Assistance in the West Bank, Lebanon and Jordan, that noted, "strong feelings about the amount of the transfer and perceptions that it has eroded since the transition, which are linked to political and financial context factors."[26]

As a result, when asked about preferred modality for assistance to cover food needs, Gazan preferred in-kind as opposed to cash or voucher, both in conflict and non-conflict time. Cash is the preferred modality for only about a third of the population: 27% in non-conflict time and 32% in conflict time.

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[22] 'The Palestinian Expenditure and Consumption Survey (October 2016 - September 2017)' (Palestinian Central Bureau of Statistics, April 2018).
[23] Id.
[24] Focus Group Discussion
[25] UNRWA key informants
[26] Avenir Analytics, 'Evaluation of UNRWA's Transition to the e-Card Modality in the Jordan, Lebanon and West Bank Fields' (UNRWA, April 2018).

Table 5: Preferred modality for food assistance

Non-conflict time (n = 423)

	n	Percentage
Cash	113	27%
In-kind	259	61%
Voucher	51	12%

Conflict time (n=423)

	n	Percentage
Cash	137	32%
In-kind	252	60%
Voucher	34	8%

Respondents' (n=423) second preferred modality, be it in conflict and non-conflict time, is voucher assistance. However, the difference with cash is extremely limited, especially in non-conflict time. In addition, during focus group discussions, respondents expressed some reservations about vouchers. They consistently highlighted the fact that quality of the items to be redeemed was poor[27] and several reported experiencing negative behaviour from shop owners.

Table 6: Second preferred modality for food assistance

Non-conflict time (n = 423)

	n	Percentage
Cash	172	41%
In-kind	73	17%
Voucher	178	42%

Conflict time (n=423)

	n	Percentage
Cash	159	38%
In-kind	79	19%
Voucher	185	44%

Be it in conflict or non-conflict time, these results are consistent across age groups, genders and households of different sizes. Interestingly, among those who had in-kind assistance as their preferred modality, their second preferred modality was cash.

Table 7: When respondents had in-kind as their preferred modality

Non-conflict time (n = 259)

	n	Percentage
Cash	146	56%
Voucher	113	44%

Conflict time (n=252)

	n	Percentage
Cash	140	56%
Voucher	112	44%

Geographical location and governorate also influence modality preference, especially during times of conflict. In non-conflict time, respondents living across all governorates rated in-kind as their preferred modality to cover their food needs. In Khan Younis, however, in-kind assistance and cash ranked relatively similarly in terms of preference: 46% vs. 40%.[28] In conflict time, Khan Younis prefers CBA over in-kind, and inhabitants prefer cash almost as much as in kind.[29]

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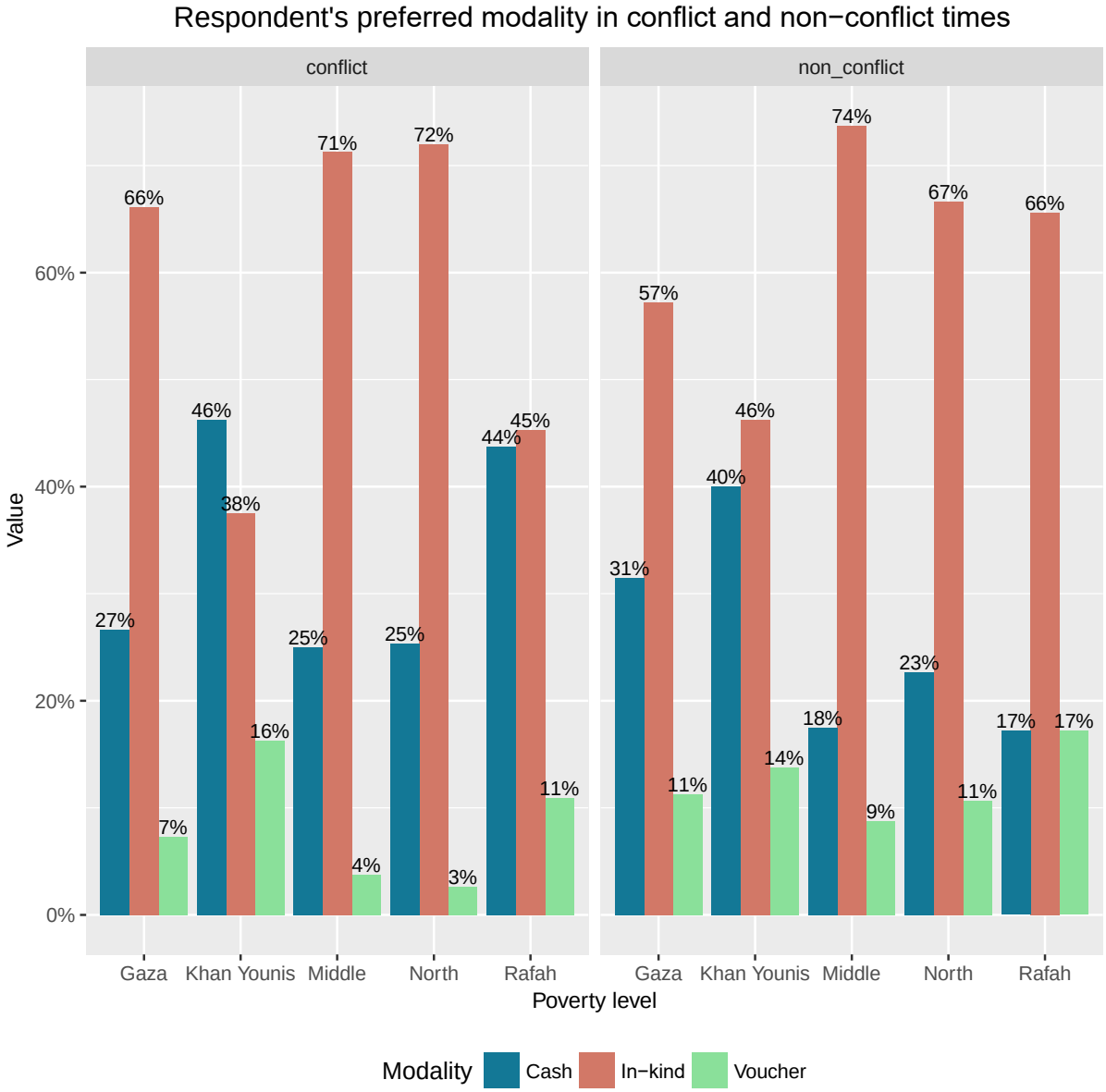
[27] Prices are set, so prices do not vary, however quality can.

[28] There is a significant association at 0.05 level of significance between the preference of non-conflict assistant modality and the governorate where the value of the Chi-squared test is 19.862 at 9 degrees of freedom with p-value =0.011.

[29] There is a significant association at 0.05 level of significance between the preference of conflict assistant modality and the governorate where the value of the Chi-squared test is 36.469 at 8 degrees of freedom with p-value =0.000.

Figure 7: Respondents' preferred modality in conflict and non-conflict times per governorate



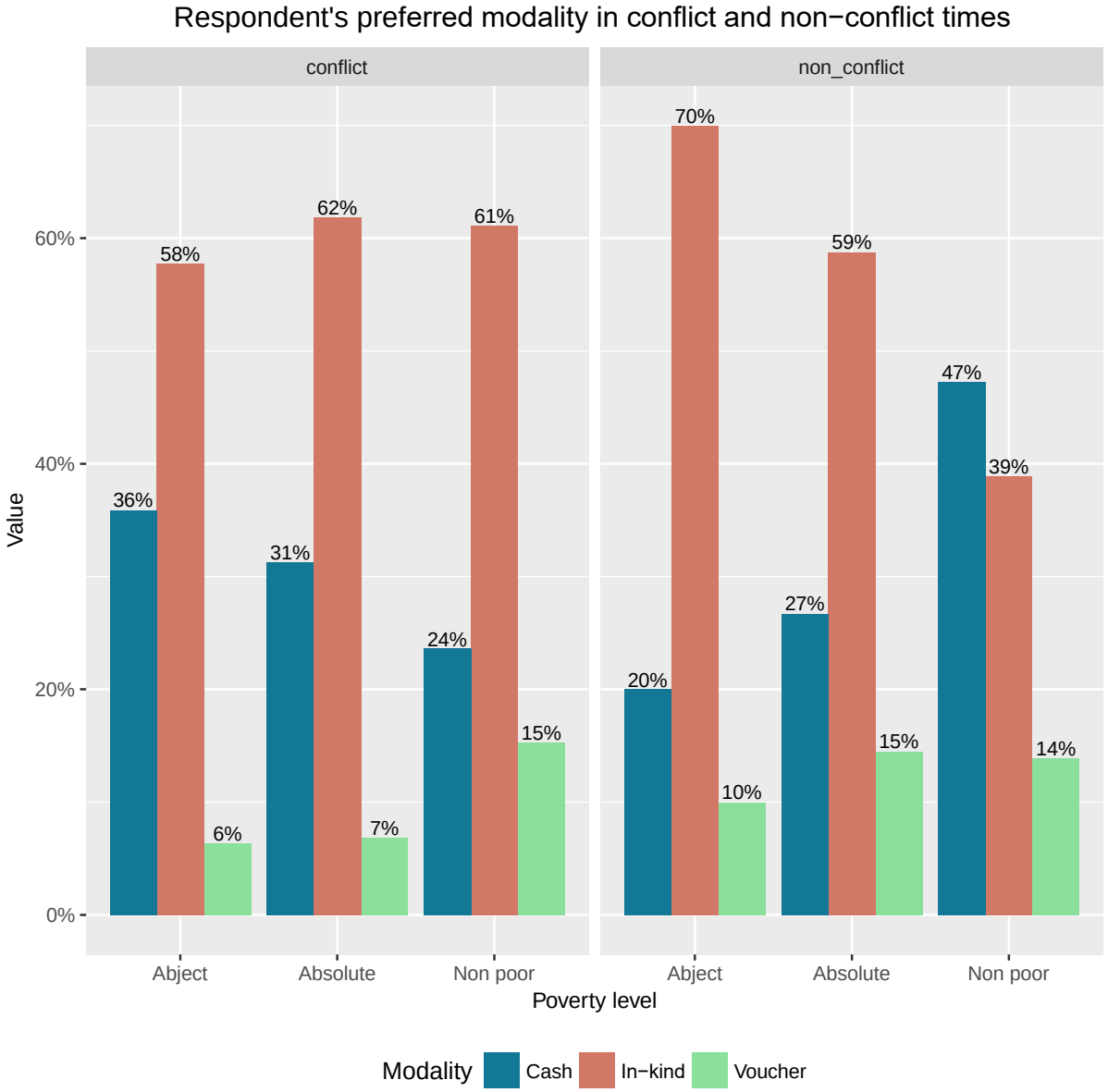
Source: household survey, Gaza, July-August 2018

Poverty level has also a direct effect on people's preference. In non-conflict time, poorer households tend to prefer in-kind assistance, while wealthier households prefer CBA.[30] Conversely, in conflict time, poverty level has no incidence on the preferred modality.[31]

[30] There is a significant association at 0.05 level of significance between the preference of non-conflict assistant modality and the Poverty level where the value of the Chi-squared test is 25.432 at 4 degrees of freedom with p-value =0.000.

[31] There is insignificant association at 0.05 level of significance between the preference of conflict assistant modality and the Poverty level where the value of the Chi-squared test is 8.554 at 4 degrees of freedom with p-value =0.073.

Figure 8: Respondents' preferred modality in conflict and non-conflict times per poverty level



Source: household survey, Gaza, July-August 2018

When asked to explain their preferences during Focus Group Discussions (FGD), respondents offer a slightly more nuanced explanation, which is aligned with the main findings of the 2015 study on beneficiaries' preference.[32]

Respondents tended to express at first a preference for the modality with which they are most familiar. During FGDs, all MoSD beneficiaries, who are used to receiving unconditional cash on a regular basis, express a preference for cash to cover non-food items, food and water related needs in non-conflict time. In conflict time, they revert to in-kind as their preferred modality to cover their food needs.

Secondly, consistent with survey results, respondents receiving both UNRWA and MoSD assistance, agreed during FGDs that in conflict time, in-kind assistance is the preferred modality to cover food needs. In non-conflict time however, UNRWA beneficiaries support a combination of modalities depending on the food item. For wheat flour and cooking oil,

[32] Ben Mountfield, 'Beneficiary Preferences for Humanitarian Assistance in the Gaza Strip', December 2015.

respondents expressed a preference for in-kind, while for other food items, cash is the favorite modality. This does not contradict survey results, but rather gives more granularity to those findings.

Across the other sectors, in non-conflict time, FGD respondents expressed a preference for cash grants to cover NFI needs with in-kind being the second preferred modality and voucher the least preferred modality.

IV.2. Political acceptance

Although divided in two institutions (the Hamas and the Palestinian Authority (PA)[33]), local authorities in Gaza tend to encourage the use of CBA with an expressed preference over restricted cash assistance so as to be able to mitigate the risks of unintended spending.

Regulatory framework

In this unique situation where governments contest each other's legitimacy, there is no official legal framework preventing or promoting the use of a modality. Aid programmes depend on ad hoc agreements with Palestinian and Israeli authorities.

It is also worth mentioning that some NGOs apply a no-contact policy with Palestinian local authorities. That limits the capacity of Cash-For-Work schemes to align with public work hence reducing its coherence with PA led initiatives.

Current use of CBA by the Palestinian Authority

To provide social safety nets (SSN), the Ministry of Social Development (MoSD) runs a large-scale cash-transfer programme known as the Palestinian CTP.

Through the Palestinian CTP, the MoSD provides assistance to 75,000 individuals across the Gaza Strip. The Ministry targets the poorest families and the most vulnerable individuals (female heads of household, windows, people living with disabilities, etc.) based on the Proxy Means Test Formula (PMTF).[34] To those households, the MoSD delivers amounts ranging from 750 NIS to 1800 NIS on a quarterly basis.

Among the beneficiaries of the MoSD's programme, about 47,000 individuals also receive additional UNRWA in-kind food assistance. Some of the non-refugee beneficiaries get food vouchers from World Food Programme (WFP) in addition to the MoSD cash assistance.

The MoSD closely coordinates with WFP to complement their cash assistance programme with food vouchers or in-kind food for non-refugees. For its part, WFP adopted the same

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[33] Further the 2007 elections, two governments are ruling in the Gaza strip: the Palestinian Authority, official authorities based in Ramallah, and the Hamas, de facto Government in the Gaza Strip. For years, this situation impeded local institutions to function efficiently. Today, a dialogue and rapprochement between both is on-going, especially within Ministries where members from the Hamas and the PA work together.

[34] The PMTF is a formula developed by the Palestinian Central Bureau of Statistics and the World Bank that generates a score for applicant families based on fairly easy to observe characteristics of the household such as the location and quality of the dwelling, possession of durable goods, demographic structure of the household, and education, health and labour force characteristic of household members.

PMFT as the MoSD. This allows for a complete alignment between the MoSD CTP beneficiary list and the beneficiaries of WFP's various programmes.

Local authorities' acceptance and preference

Based on their experience, the MoSD representatives interviewed favour a combination of assistance using both cash grants and vouchers as benefits are much higher than with in-kind assistance. Beyond the traditional arguments that CBA respects dignity, ensures beneficiaries' freedom of choice, and can have a positive impact on the local economy, the MoSD also highlighted the fact that people will gain experience in money management through CBA. Still MoSD see vouchers as easier to monitor.

On the contrary, the Ministry of National Economy (MoE), believes that the disadvantages of cash assistance outweigh the advantages. First, providing cash to target households will affect the household expenditure pattern at the expense of the family well-being. Secondly, although cash-based interventions can boost local markets and livelihood opportunities, it is unlikely that it will have trickle-down effect on public finance. Hence, the positive economical results would be limited to the private sector.

Israel does not approve or vet aid interventions in the Gaza strip. Yet, considering it controls the import of physical cash and of any goods in Gaza, it will paramount to ensure their adherence to the idea so as to ensure sufficient supply in the area (see V. Market Functionality and VI.1 Cash supply chain).

IV.3. Donor acceptance

At global level, there is a high momentum around the increased use of cash.[35] A number of donors contributing to UNRWA budget are signatories to the Grand Bargain (e.g. Germany, Sweden, Belgium, Japan, ECHO). As such, there is an overall high acceptance of CBA among them. All but one[36] interviewee representing donors signatory to the Grand Bargain expressed preference for the use of CBA to deliver UNRWA's Social Transfer programmes. They did, however, acknowledge the peculiarity of the Gaza strip context and were in favour of a phased transition. The risks of shifting to CBA and especially the reputational risk (See Section VII.) is perceived as high and any shift in modality would require a tight monitoring system with strong control measures.

UNRWA's operations are funded by two main funding streams: the oPt Humanitarian Fund managed by OCHA locally[37] and the Emergency Appeal. Social transfers are now entirely funded throughout the Emergency Appeal and in-kind donations.

Some donor states favour in-kind assistance for the visibility they can gain. Indeed, Turkey, Brazil, Pakistan have no interest in switching to CBA as they provide UNRWA with food commodities directly.

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[35] One of the Grand Bargain commitment revolves around increasing the use and coordination of cash.
[36] The remaining one did not want to express any opinion on that matter.
[37] OCHA, 'OPT: Humanitarian Fund Dashboard', June 2018.

For many years, the US was the larger source of funding for UNRWA, [38] covering the majority of the costs of UNRWA emergency food assistance.[39] In 2018, the US ended its contribution to UNRWA annual funding. Before withdrawing its financial support, USAID kept the door open to explore the question of vouchers but not cash grants.[40]

IV.4. Organisational acceptance

Some of UNRWA activities are already or were previously delivered through CBA both in and outside of Gaza. As such, UNRWA as an organisation, has the capacity to use CBA on a large scale. However, staff acceptance is overall very low and the systems in place would need to be strengthened to allow for necessary risk mitigation measures.

UNRWA experience with CBA

- Between 1997 and 2013, UNRWA distributed 10 USD per quarter per person of unconditional unrestricted cash assistance in addition to the in-kind food basket, to the SSNP beneficiaries only.
- Since 2002, UNRWA has used conditional cash for shelter assistance without any acceptance issues. UNRWA provides two types of aid: one durable (aiming to repair and restructure houses) and one temporary (providing cash for displaced families until reconstruction). This temporary assistance includes unconditional cash grants, known as Transitional Shelter Cash Assistance. This transitional shelter cash assistance is calculated based on the family size and goes from 200 USD per month to 250 USD per month. This amount is paid on a quarterly basis and retroactively.
- Job Creation Programme (JCP): The JCP is a cash-for-work programme offering three months' work opportunity to UNRWA beneficiaries based on poverty targeting. Between 2010 and 2102, the programme as a whole enrolled 40,000 people at any given time. As of May 2018, there were only 2,994 active beneficiaries due to funding cuts.
- Ad hoc cash projects: There are also other small existing cash projects such as the orphan project[41] and alternatively, cash grants managed by the health department.

Organisational capacity

As of July 2018, UNRWA assists 1.1 million people in the Gaza Strip. This represents a considerable caseload for a territory like Gaza with 1.9 million inhabitants. In light of UNRWA's previous experience with cash-based interventions, it is likely that UNRWA has the capacity to implement CBA and scale up existing programmes.

As one UNRWA interviewee mentioned switching from in-kind to cash would be a matter of a "change in management rather than a change in knowledge." The main challenge will

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[38] UNRWA, '2017 Pledges to UNRWA's Programmes - Top 20 Donors', 31 December 2017.
[39] Food assistance funded by emergency appeal is up to 78 million USD.
[40] Vance Culbert, 'Social Development, Food and Cash Assistance in Palestine, Overview of Current Practices', November 2017. Confirmed by some KIIs.
[41] 'Intervention to Support Vulnerable Children in Gaza – Phase II' (UNRWA, March 2018).

be in adapting and shifting capacities, as the skill set needed to implement CBA is be different from the one needed to distribute in-kind assistance.

Other views were more nuanced on this question. For some programme officers, UNRWA lacks the expertise to implement voucher and cash projects. Doing so would require adding additional finance and new logistical capacities.

In any case, a shift to CBA to deliver Social transfers, would require a major strengthening and investment in UNRWA's monitoring efforts. There is currently no regular post distribution monitoring either for in-kind food distribution, nor for the transitional shelter cash assistance analysing the effect of the grant/parcel on household income/expenditure or needs coverage.

Organisational acceptance

As a principle, all interviewees agreed that CBA is a modality that presents many advantages, and whose benefits outweigh the drawbacks. Arguments in favour of CBA are widely shared, as: it provides beneficiaries greater freedom of choice and dignity, and it boosts the local economy.

However, in practice and specific to the Gaza context, the vast majority of the UNRWA staff (especially those working in the Gaza strip) deemed CBA inappropriate to deliver UNRWA programmes. The staff consider cash to be too risky, the supply on local markets unpredictable and the consequences on employment opportunities within UNRWA too large. For example, during the course of this study, UNRWA's M&E department did an estimation of the number of job losses that could result from a shift to CBA. Roughly half of the employment would be lost in the transition according to several UNRWA staff members. However, the figure does not take into consideration the potential for job creation on local markets, as a result of using CBA.

The idea of transitioning to cash creates a massive opposition from the internal staff in Gaza. It goes beyond the scope of the study to calculate the number of job that would be cut and/or created.

Interviewees from UNRWA are also concerned about how to communicate with refugees in the event of a transition to CBA. Several feared this would be perceived as a "conspiracy from UNRWA and Israel to reduce assistance."[42] UNRWA staff are concerned about their ability to convince beneficiaries that CBA is more suitable. The last reform of the food basket was fairly recent and beneficiaries are reluctant to change.[43] In such short time, interviewed UNRWA staff think the population would not fully understand nor support a shift in assistance modalities.

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[42] Source: Key informant

[43] 2 years ago, UNRWA changed the composition of the food basket

As of today, there are no clear complaint mechanisms;[44] beneficiaries use complaint boxes located in the RSSP offices.[45] The lack of a clear official complaint channel makes it harder to implement large-scale CBA. With in-kind assistance, beneficiaries have a direct interlocutor to whom they can address complaints.[46]

V. Market functionality

Given the importance in terms of volume, amount, and needs coverage of UNRWA assistance in Gaza, any shift in delivery modality would cause a major change in the way markets function. Markets in the Gaza Strip are easily accessible and have demonstrated a high capacity to cope with shocks. Markets are currently not running at full capacity; there is, therefore, a potential to increase supply, and tentatively local supply, to meet the increase in demand that a cash injection would create. However, supply routes are highly uncertain, and have been that way for over a decade. This volatility has created a market power situation, with a few actors monopolizing the entire market chain, in terms of both prices and availability. As a result, the risks associated with changing the assistance delivery modality, from a market perspective, are perceived to be very high.

V.1. Access to market

Physical access

As Gaza is a highly urbanised territory, people rely heavily on markets to cover their needs. As such, the network of shops and markets in the Gaza Strip is dense; most of the interviewed Gaza inhabitants highlighted the easy physical access to markets.

According to FGD participants, people mostly travel to markets on foot and spend on average 10 to 20 minutes doing so. Alternatively, they use public transport for an average cost of five NIS. In Khan Younis Governorate, however, markets are more difficult to access and people reportedly spend 40 minutes to one hour on foot, or pay about 15 NIS on public transport. Similarly, refugees living in less central areas of Al Bureij Camp reported difficulties accessing markets, as they are often located in the middle of the camp.[47]

Comparatively, accessing UNRWA distribution centres costs beneficiaries on average 11.3 NIS across the Gaza Strip. In Gaza Governorate, households pay on average 7.3 NIS, while

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[44] Source: Key informant

[45] RSSP being the only UNRWA programme with complaint boxes, they received a lot of non-related complaints. Beneficiaries also use emails -although there is no dedicated mail address- or UNRWA official portal.

[46] In distribution centres of RSSP offices, beneficiaries can go directly to RSSP officers which may not be the case if CBA is implemented.

[47] FGD conducted in Middle Governorate with male on 9 July 9, 2018.

households in the North and Middle Governorates spend up to 14.1 NIS and 14.9 NIS respectively.[48]

Social access

Market places are also social places; in every area and refugee camp, there is one dedicated market day a week.[3] Both men and women across age groups commonly access markets. In Rafah Governorate, men are responsible for the majority of market purchases.[49]

Financial access

Costs to access markets are not a deterrent, and individuals reportedly face minimal constraints in doing so, except in more remote locations such as Khan Younis Governorate. In Gaza, the main constraint to market access is a household's financial capacity to purchase available commodities and services, as detailed below (Section V.2 Market functionality).

V.2. Market functionality

The research team analysed four factors: supply and demand, market integration, market power, and market environment.[50] These factors are viewed as indicative of the appropriateness of a given delivery modality, and are the traditional elements considered in humanitarian market analyses.[51]

V.2.1. Market environment

The Gaza market environment is uniquely complex and cannot be analysed separately from the political context. Since the 2006 Hamas electoral victory, Gaza has witnessed an Israeli blockade and three major military operations.[52] These punctuated and chronic events have had major consequences on the Gazan economy and have shaped the overall market environment. They have notably damaged the agricultural sector. Between 1995 and 2006,

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[48] Source: Household survey (n =423) conducted by Key Aid Consulting in July 2018. Only UNRWA beneficiaries were surveyed on this question (n=351).

[3] FGD participants.

[49] FGD conducted in Rafah Governorate on 11 July, 2018.

[50] As per Pre-Crisis Market Analysis guidance, a market system is integrated when linkages between local, regional, and national market actors are working well. In an integrated market system, any imbalance of supply and demand in one area is compensated for by the relatively easy movement of goods from other nearby and regional markets. A situation of market power is the ability of an enterprise, trader, or other market actor to influence the price or supply of a good or service, or the way in which the market works (without losing their customers, suppliers, or employees to their competitors). In an ideal, perfectly competitive market, market actors would have equal market power. However, in the real world, barriers to entry, entrenched gender and social relations, collusion, and other anti-competitive forms of conduct often enable some market actors to influence or dominate the way that the market works, for instance by negotiating favourable prices for themselves.

[51] For example, IRC, 'Market Information Framework' (USAID, May 2018).

[52] In 2008-2009, in 2012 and in 2014

the percentage of the population working in the agricultural, forestry, and fishing sectors dropped from 10 to 4.5 percent, with major consequences on food production.[53]

The Gazan economy heavily relies on imported supplies, especially food commodities. Trader capacity to formally import food into Gaza is almost entirely dependent on the Kerem Shalom crossing, the only permanent supply route in and out of the Gaza Strip. The Israeli Government unilaterally closes the Kerem Shalom crossing on a regular basis,[54] severely restricting imports and already limited exports from entering and leaving the territory. As of today, food supply imports into Gaza have rarely been restricted. Since the only supply route into Gaza remains under the control of a foreign state, supply entry into Gaza is at risk and severely limits the corridor's functionality.

Any import into Gaza is subject to a double taxation: first by the Israeli Government and second by the Palestinian Authority. The amount taxed by the Israeli Government depends on the item imported (e.g. 10% of the imported value for rice), whereas the Palestinian Authority applies a flat rate of 16% irrespective of commodity.[55] According to interviewed market actors, Hamas does not currently levy import taxes.

Prices in the Gaza strip are usually unregulated. However, in cases of sudden and important price increases across the area, the Ministry of Economy has sometimes set a maximum retail price for key food and non-food commodities. According to several interviewees, traders, even if at the risk of being fined, do not abide by the MoE's price regulation. UNRWA distributions also have major effects on the prices of key food items in the local market. Prices of the key commodities distributed in-kind by UNRWA consistently fluctuate. For example, FGD participants reported that if UNRWA distributions are late in a given governorate, the flour price may peak locally until the next distribution is released.

Even in this highly constrained environment, UNRWA distributes 29,912 tons[56] of food supplies on a quarterly basis to 915,772 people,[57] of which 28,510 tons is imported.[58] As such, UNWRA, alongside the humanitarian community at large, acts as one of the major market actors in the area.

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[53] Palestinian Central Bureau of Statistics (PCBS), Labour Force Survey 2016.

[54] The last restriction placed on the entry of goods through Kerem Shalom took place between 10 July, 2018 and 15 August, 2018.

[55] Source: a food importer and the Palestinian Border and Passage General Department.

[56] Calculation based on UNRWA food basket composition as of July 2018. This calculation does not include sardines' importation for which the research team did not find monitoring data.

[57] Figure provided by UNRWA HQ, 29 July 2018.

[58] This analysis is based on PalTrade Monitoring data from January 2016 to October 2017.

V.2.2. Supply and demand[59]

Sluggish local production

According to the food security cluster, the Gaza Strip is nearly self-reliant with regards to vegetables, chicken, meat, and eggs.[60] Local food production is, however, severely constrained, and all interviewees and data reviewed concurred that local production does not provide as much food as it could.[61]

Local production is limited due to impeded access to cultivated land and agricultural inputs. The Israeli government has imposed 'Access Restricted Areas' on the Gaza border i.e. a 100 to 300-metre no-go zone that is often made up of arable land.[62] Furthermore, agricultural inputs such as seeds, tools, and construction materials for irrigation channels or wells are regularly prevented from entering Gaza as result of Kerem Shalom closures. Local producers have also purposefully limited their production due to lack of export possibilities and low demand for food products (see V.2.2 Chronic lack of demand) in the Gaza Strip. Since the 2006 blockade, agricultural product exports have drastically fallen, with 2015 export numbers dropping to less than three percent of those witnessed before 2006.[63]

There is also an active food processing industry in the Gaza Strip, with local mills as well as several canned food factories operating in the territory. The food processing industry has also been negatively impacted by years of economic blockade, limited export capacity, and low local demand. Despite reportedly being able to locally process enough flour to meet UN needs for in-kind food distribution,[64] Gaza's food processing industry has been running at only 10-15% capacity,[65] with just 70 production sites and 1,000 employees in 2018.[66] UNRWA is mostly not using the local as the in-kind donations it receives are already processed and in the form of flour.

Local food production in Gaza has been so severely damaged by years of blockade, restrictions, and conflict that one cannot assume it could go back to pre-blockade levels without any support. While local demand would likely rise in response to improved economic conditions or a cash injection, local production would also undoubtedly need support in order to reach full production capacity.[67]

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[59] Demand is characterized by both the capacity to buy and the willingness to do so.

[60] The Gaza Strip is 95% self-sufficient with regard to vegetables and 90% for chicken, meat,(again chicken is meat in English, you could say red meat if beef/lamb/goat, or poultry for chicken to distinguish), and table eggs. Lucia Latino and Tobias Flämig, 'Market Assessment in the Gaza Strip, Is the Market of the Besieged Enclave Conductive to a Large CBT Intervention?'

[61] In 2011, the yield in Gaza amounted to half of Israel's despite similar climatic and land conditions.

[62] United Nations Country Team in the State of Palestine, 'Gaza, Two Years After', August 2016.

[63] PalTrade, 'The Agricultural Sector in Gaza Strip', 2017.

[64] Lucia Latino and Tobias Flämig, 'Market Assessment in the Gaza Strip, Is the Market of the Besieged Enclave Conductive to a Large CBT Intervention?'

[65] Ibid.

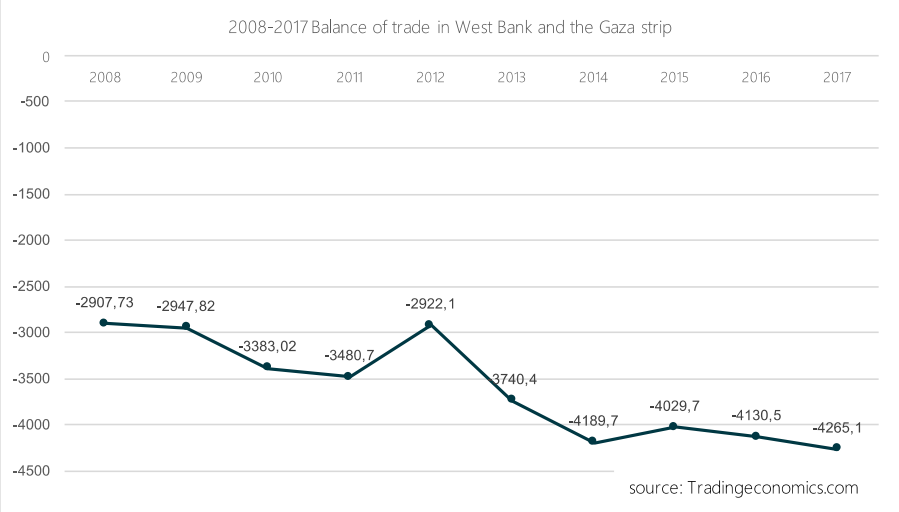
[66] Source: Palestinian Federation of Industries.

[67] This finding is consistent with the one from Lucia Latino and Tobias Flämig, 'Market Assessment in the Gaza Strip, Is the Market of the Besieged Enclave Conductive to a Large CBT Intervention?'

An over-reliance on imports

Unsurprisingly, the Occupied Palestinian Territories report chronic trade deficits, i.e. the volume of imports exceeds the volume of exports, as detailed in the 2008-2017 graph below:

Graph 1: 2008-2017 Cumulative trade balance in the West Bank and Gaza Strip



While the data is not disaggregated between the West Bank and the Gaza Strip, both the primary and secondary data collected demonstrates that the trade deficit is (larger) in the Gaza Strip than it is in the West Bank. For instance, over the course of 2017, the volume of trade in the Gaza Strip represented 118,509 truckloads of imports versus 2,621 truckloads[68] of exports.[69]

Imports enter the Gaza Strip by truck on a daily basis via the Kerem Shalom crossing. From 2012 to 2018,[70] an average of 248 trucks commissioned by both the private and humanitarian sectors entered Gaza on a daily basis, as detailed in the graph below:

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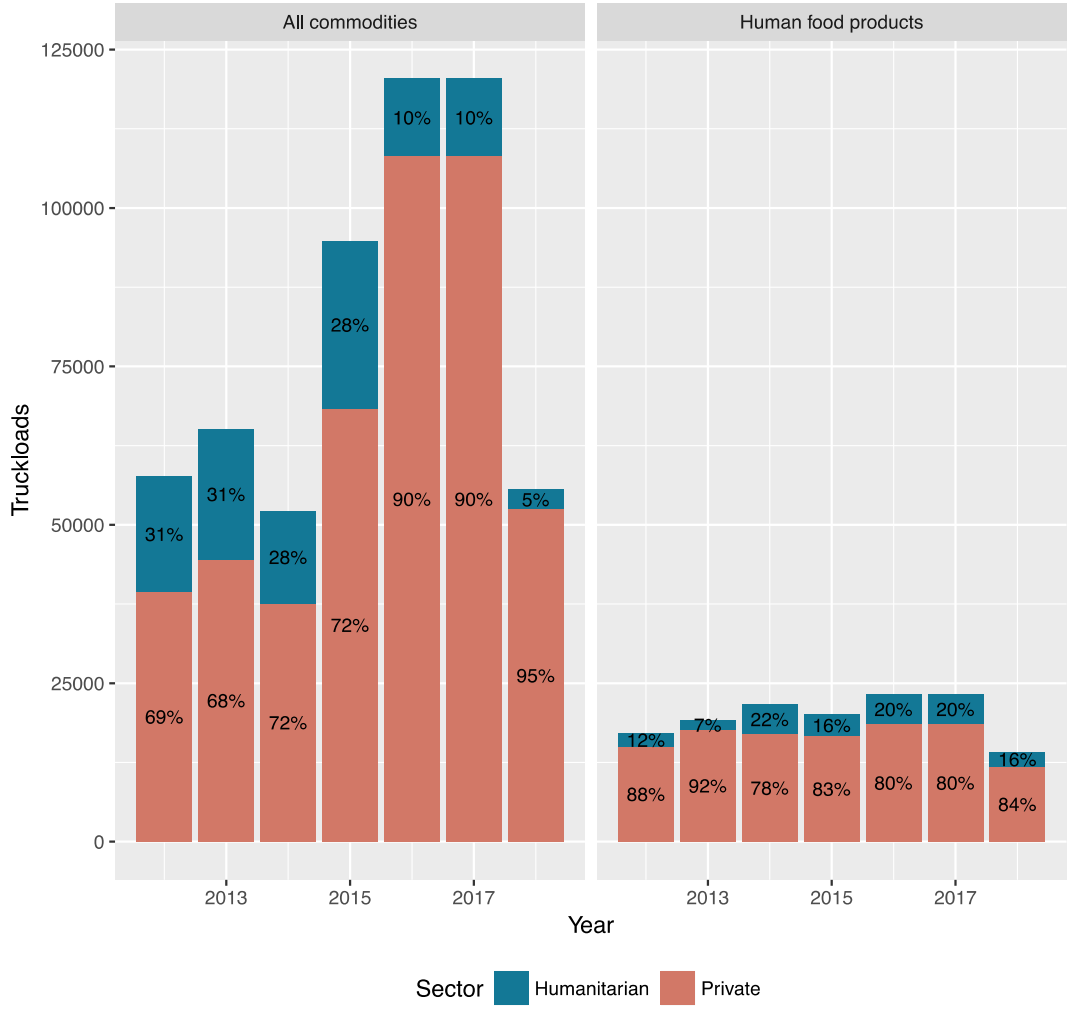
[68] 1,970 truckloads to the West Bank and 651 truckloads to other countries.

[69] Source: https://www.ochaopt.org/page/gaza-crossings-movement-people-and-goods (the data presented on this page is computed from the following sources: Ministry of National Economy, Border and Crossing Authority, UNRWA, and PalTrade).

[70] For 2018, from 1 January 1 to 31 July 31.

Graph 2: Yearly number of trucks entering Gaza for all commodities and human food (2012-2018)[71]



Source: OCHA oPt website

Over this time period, the food products imported for human consumption represented on average 27% of total truckloads; out of all truckloads containing human food products, 84% were imported by the private sector.

Availability of supply in conflict and non-conflict times

As mentioned, Israel rarely prevents food supplies from entering Gaza. As such, according to about half of the interviewees,[72] the market is functional enough to meet food demands, even under the current blockade. They also believe the market could absorb the extra demand that would be generated if UNWRA changed its food distribution modality from

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[71] This graph is based on the available data from https://www.ochaopt.org/page/gaza-crossings-movement-people-and-goods. The database breaks down the type of commodities into two main categories: Food and Non-Food items. Three sub-categories fall under the Food Category: Human Food Products, Animal Feed, and Livestock. Considering the objective of this study, the research team chose to focus on Human Food Products and used the same label.

[72] Interviewees were from the following categories: UNRWA staff, humanitarian organisations, market actors, local government representatives, and donors.

in-kind to cash/voucher. Recent market assessment findings[73] report that only 28% of traders operating in the Gaza Strip encounter difficulties with supply. Such difficulties are primarily due to lack of local demand. The Gazan market has proven to be extremely resilient to shocks and interviewees agree that it could adjust if a conducive environment were created. This would hold especially true in the case of a CBA modality shift; to meet local demand, the total volume of imported food would have to increase by 15%.[74]

For other UNRWA interviewees and local government representatives, the existing supply is too irregular to systematically meet demand, both in terms of quantity and quality. In-kind food distribution has taken place in Gaza for so long that it has become an intrinsic part of the local economy. UNRWA, as a food importer, plays a major role in terms of the availability of goods in the Gaza Strip. As beneficiaries may resell a portion of their food parcel, interviewees stressed that UNRWA's in-kind food distributions enhance the availability of food items across refugee and non-refugee populations. As an example, they described, how, in urban areas, there is a tacit agreement between UNRWA beneficiaries and local bakeries; beneficiaries trade UNRWA flour for bread. This bread in turn can be sold to the overall community. While this perception is not illustrated in existing evidence, there is no doubt, as described in the sections below (V.2.3 Market integration and V.2.4 Market power), that a steady and sufficient supply in Gaza cannot be taken for granted and is highly dependent on the political situation.

Interviewees across all groups thought that the market would not necessarily be able to meet demand in the case of a prolonged conflict such as the 2014 Gaza War.[75] At that time, about half of the shops in the Gaza Strip faced supply problems, with their stocks reportedly falling by an average of 53%.[76]

Due to the above, interviewees across all groups perceive a shift to CBA, from a supply perspective, to be a high-risk change. All interviewees stressed that humanitarian organisations should closely monitor prices and commodity availabilities, and maintain the option of shifting between modalities if market conditions prove unfavourable for CBA use.

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[73] Lucia Latino and Tobias Flämig, 'Market Assessment in the Gaza Strip, Is the Market of the Besieged Enclave Conductive to a Large CBT Intervention?'

[74] Sources: Ministry of National Economy, Border and Crossing Authority, UNRWA and PalTrade. According to data collected from truck monitoring activities in Rafah, conducted from January 2012 to December 2017, humanitarian sector food imports represent only 16% of the total import volume of human food items. Out of all humanitarian organisations importing food to the Gaza Strip, UNRWA holds the largest share, either 94% of the 16%. Thus, if there were a shift to CBA, the private sector would have to increase its import volume from 15% to match the overall volume currently imported into Gaza. It is important to note this figure contradicts findings from Lucia Latino and Tobias Flämig, 'Market Assessment in the Gaza Strip, Is the Market of the Besieged Enclave Conductive to a Large CBT Intervention?, which reports that if WFP and UNWRA shift to CBA, the imported volume of food items would need to increase by seven percent in order to to meet local demand.

[75] 2014 bore witness to Operation Protective Edge, also known as the 2014 Gaza War. This led to shortages and price increases for both food and non-food items.

[76] Lucia Latino and Tobias Flämig, 'Market Assessment in the Gaza Strip, Is the Market of the Besieged Enclave Conductive to a Large CBT Intervention?'

Chronic lack of demand

Chronic lack of demand, a result of the dire economic situation in Gaza, is consistently identified[77] as a main constraint to market functionality. Demand has plummeted for so long that it has negatively affected supply, as traders no longer have enough working capital to restock and expand their businesses.

The main reason for this lack of demand is the average Gazan's low purchasing power, a direct consequence of the high unemployment rate. In 2017, the unemployment rate was 43.6%, an almost two percent increase from the previous year.[78] In 2016, 54% of the working age population remained outside the labour force,[79] one of the highest percentages in the world. All market actors interviewed concurred that the situation worsened after the Palestinian Authority cut Gaza-based government employee salaries by 30% in May 2017 and an extra 20% in May 2018.[80]

While the Occupied Palestinian Territories' real GDP (Gross Domestic Product) has witnessed overall growth since 2005,[81] this trend does not reflect the completely different realities experienced in Gaza and the West Bank. Gaza's real GDP[82] has fallen by 27% since 2005, while real GDP in the West Bank has increased by more than 54%[83] As the GDP reflects the total amount spent by economic actors (government, consumers, private sector), this figure illustrates that overall demand in Gaza has been steadily dropping, thus negatively impacting the economy and market functionality. As a result of the torpid economic situation, Gazan purchasing power has plummeted and GDP per capita is now half of that of the West Bank.[84]

V.2.3. Market integration

Market integration is characterised by a situation in which supplies easily flow from market hubs to more local markets; Gaza is the perfect example of a very poorly integrated market place.

With the closing of the Nahal Oz, Sufa, and Karni crossings in 2007, 2008, and 2011 respectively, and given the irregularity of transport activities at Rafah crossing,[85] Kerem

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[77] Key informants, FGDs with UNRWA and MoSD beneficiaries, as well as desk review findings were all consistent.

[78] 'Gaza Economic Update' (UNRWA, April 2018).

[79] Lucia Latino and Tobias Flämig, 'Market Assessment in the Gaza Strip, Is the Market of the Besieged Enclave Conductive to a Large CBT Intervention?'

[80]https://www.reuters.com/article/us-palestinians-gaza-salaries/anger-as-palestinian-authority-cuts-gaza-salaries-and-pays-late-idUSKBN1I41LM

[81] Source: PCBS database

[82] Real GDP is an inflation-adjusted measure that reflects the value of all goods and services produced by an economy in a given year, expressed in base-year prices.

[83] 'Gaza Economic Update'.

[84] World Bank 2017

[85] "The Rafah crossing is only open on an exceptional basis for a limited number of authorised people and a few truckloads, mainly humanitarian". Source: Lucia Latino and Tobias Flämig, 'Market Assessment in the Gaza Strip, Is the Market of the Besieged Enclave Conductive to a Large CBT Intervention?'

Shalom remains the only permanent official supply route that allows for the import and export of goods to and from Gaza.[86] Between 2006 and 2013 (i.e. between the establishment of the blockade and the military coup in Egypt), a "tunnel economy" blossomed between Egypt and the Gaza Strip, facilitating the import of commodities, including food. In 2013, food imported into Gaza through those tunnels represented up to 60% of total food imports to the territory.[87] While most tunnels have been closed, it is difficult to estimate the impact they have or could have on the flow of supplies into Gaza.

Israel adopted a dual-use system[88] to facilitate the entry of items perceived as non-contentious (such as food) into the Gaza Strip. However, importers still face bureaucratic red tape across three territorial entities (i.e. Israel, West Bank and Gaza), shutdowns of the Kerem Shalom crossing, and possible supply blocks at the border. To bring supplies into Gaza, be it food or non-food items,[89] importers must clear their goods with the Palestinian Border and Passage General Department,[90] as detailed in the figure below:

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[86] At the Rafah crossing, Egypt (Israel or Egypt, clarify please) sometimes allows goods and construction materials to enter Gaza. However, the crossing opening dates and the maximum quantity of goods allowed to enter are not known in advance.

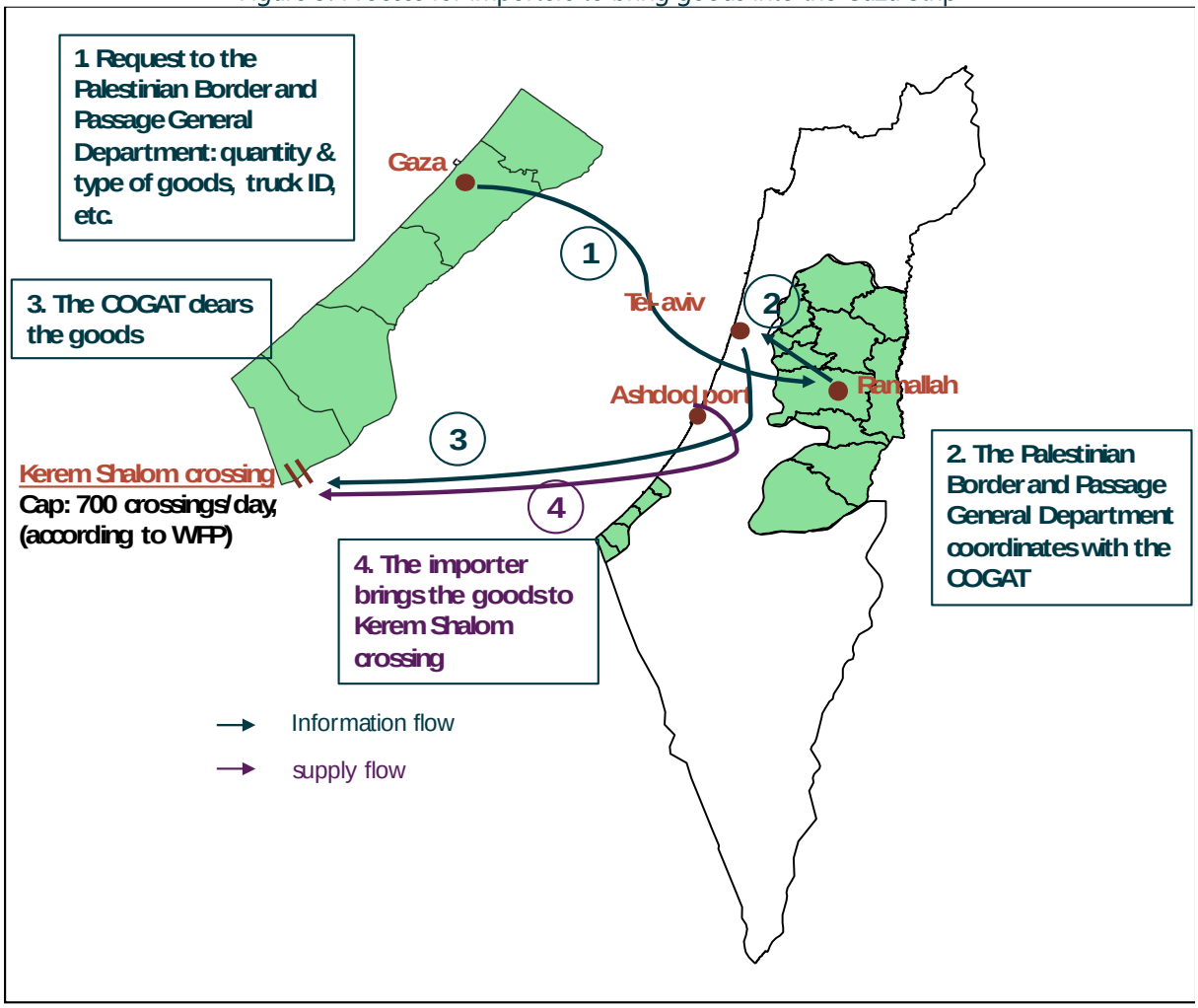
[87] Lucia Latino and Tobias Flämig, 'Market Assessment in the Gaza Strip, Is the Market of the Besieged Enclave Conductive to a Large CBT Intervention?'

[88] Dual-use goods are goods that can be used for both peaceful and military aims, e.g. fertiliser. Dual-use goods are subject to a much more complicated and lengthy importation process, as they require the approval of the Israel Ministry of Defence.

[89] Non-food items that are not on the dual-use lists.

[90] The Palestinian Border and Passage General Department was formed in 2006 when Hamas took power in the Gaza Strip. It serves as the intermediate body between the private sector and the state of Israel, and authorises as well as coordinates the import of goods into the Gaza Strip. To use the system, the company/individual has to provide registration documents (e.g. company registration form, company registration certificate, trade licence, VAT discharge, Foreign Trade Dealing Registration) and set up an account.

Figure 9: Process for importers to bring goods into the Gaza Strip



Source: the authors

Interviewed food importers deemed the process relatively easy,[91] but also time-consuming and costly. Kerem Shalom is far from the main port,[92] which means transportation costs can run high. Also, due to clearance delays, food may have to be stored for up to a week at their point of entry in Israel,[93] repackaged, and only then transported to the crossing. On average, the whole importation process takes between two to three weeks. This also means that should demand for imported food products increase in Gaza, importers would need at least two weeks to resupply the territory.

Israeli import restrictions are a threat to Palestinian market integration, and hence, to market functionality. According to PalTrade,[94] the Kerem Shalom crossing was closed due to political reasons for up to five days in both 2016 and 2017. In 2018, however, the Kerem

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[91] The interviewed importers were not importing fresh food, hence why they may have deemed the process easy. As there are no refrigerated areas in which to store fresh products in Kerem Shalom, it is likely that importing fresh food would prove far more challenging.

[92] Ashdod port

[93] A regular point of entry is Ashdod port.

[94] PalTrade is a non-profit, membership-based organisation with a national mandate to lead the development of exports as a driving force for sustainable economic growth. As such, PalTrade monitors the opening days of the Kerem Shalom crossing.

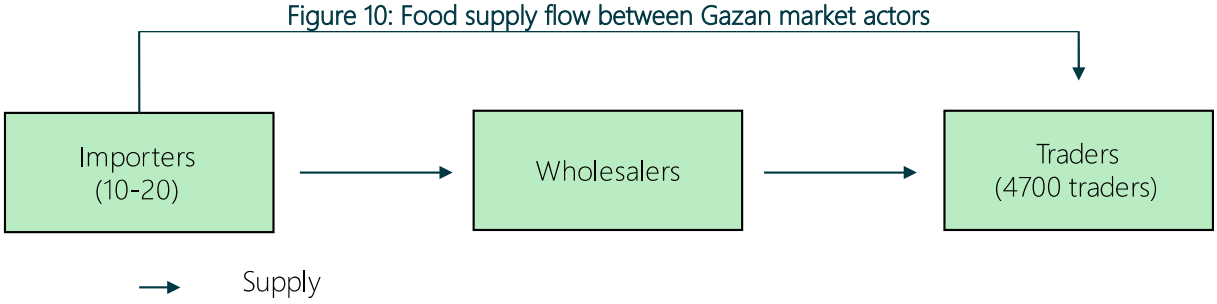
Shalom crossing has been closed for almost a month (July-August). The import ban reportedly almost never applies to 'humanitarian' supplies. The Israeli Government unilaterally decides what constitutes humanitarian supplies, and as such, the import process remains unpredictable. Yet, food commodities and medicine are regularly considered humanitarian goods. This was, for example, the case during the July/August 2018 Kerem Shalom closure.[95] As one interviewee sums it up, "It is not in Israel's interest to block the importation of food in Gaza." There is, however, a past record of Israel preventing food supplies from entering the Gaza Strip: two days in 2014[96] and 45 days in 2008.[97]

The likelihood of Israel blocking staple food imports is impossible to estimate, but its potential impact could be significant. On July 10th 2018, for example, as result of the import ban, the price of a cement bag doubled from 400 to 800 NIS in a single day on local markets.[98] Furthermore, the perceived risks associated with an import ban are almost as significant as actual ones, especially considering consumption patterns can be erratic and unpredictable. Consumers purchase and stockpile food items in response to rumours of crossing closures or delays in UNRWA distributions. That, in turn, creates a sudden increase in demand and results in price hikes. Traders and wholesalers also reportedly attempt to benefit from the situation by limiting the supply available on the market to increase their profit margins.

V.2.4. Market power

In the Gaza Strip, there are three types of actors involved in the food market chain, as detailed in the figure below:

Figure 10: Food supply flow between Gazan market actors



Source: the authors

There are 10-20 food importers currently operating in the Gaza Strip.[99] A limited number of importers combined with barriers to entry in the import business creates significant risk for a market power situation. To import food and/or non-food items,[100] the barriers to entry are firstly administrative; a potential importer must first get a company Registration Form, a Company Registration Certificate, a VAT discharge, and a Foreign Trade Dealing

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[95] "The crossing would be shut to all goods but humanitarian supplies such as food and medicine." www.haaretz.com/israel-news/netanyahu-israel-to-close-gaza-s-only-commercial-crossing-1.6255071

[96] Source: Three KIs

[97] Source: PalTrade

[98] Source: Ministry of Economy

[99] Source: Palestinian Federation of Industries.

[100] See Figure 9: Process for importers to bring goods into the Gaza StripFigure 9 for the import process

Registration, [101] and then register with the Palestinian Border and Passage General Department. These barriers are also financial; importers need working capital to pay for storage in Israel, reconditioning goods before they enter Gaza, and processing at the Kerem Shalom crossing.[102] These barriers make it challenging for newcomers to become importers.

A majority of the interviewed UNRWA staff as well as most FGD participants reported price fluctuations on the market as result of the monopolization of the food supply by a limited number of actors. While this could not be verified within the timeframe of the study or confirmed by entities monitoring prices, it does not take away from the high risk of a market power situation created by the blockade and the de facto besiegement.[103] Also, a market power situation is not specific to food commodities, as the same issue may pertain to the supply of hard cash in the Gaza Strip (see Section VI.1 Error! Reference source not found.).

Large scale vouchers schemes also poses the risks to distort the market and further exacerbate situation of market power[104]. As such, if UNRWA food assistance was delivered using vouchers, the market power situation described above would likely be heightened at the expense of beneficiaries.

The research team could not identify the number of wholesalers currently active in the Gaza Strip. However, as importers also directly sell to traders, it is unlikely that the wholesalers could be in a market power position.

With regards to traders, there are 4,700 food retailers in the Gaza Strip,[105] which is about one retailer for every 70 inhabitants. As a result, Gazans have different options when it comes to purchasing food and can force traders into competition to get lower prices. Therefore, food retailers are not currently in a market power position.

VI. Financial environment

VI.1. Cash supply chain

In 2012, the Palestine Monetary Authority (PMA) launched a financial inclusion programme, which led to an increase in the financial inclusion of Gazans. Cash payment remains the

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[101] From the Prerequisite Registration Import guide, available on the PalTrade website. Source: https://www.paltrade.org/en_US/page/prerequisites-registration---import-guide

[102] In the sterilised (what do you mean by this?) area of Kerem Shalom, there is only one approved service provider, Shebar's trucks, that is allowed to move goods from the security clearance area to the staging area. The cost is 500 NIS per metric ton. Source: Lucia Latino and Tobias Flämig, 'Market Assessment in the Gaza Strip, Is the Market of the Besieged Enclave Conductive to a Large CBT Intervention?'

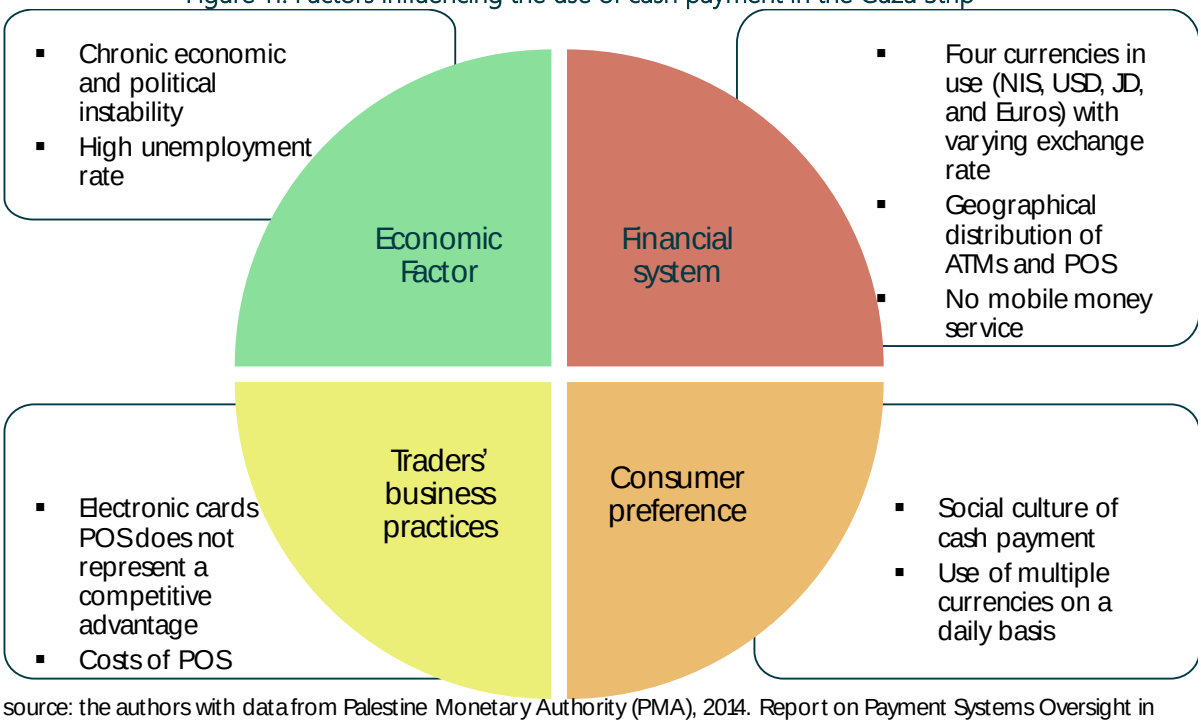
[103] Market power situations are common in besieged areas and were also found in all Syrian besieged areas (e.g. Eastern Ghouta, Northern Rural Homs, etc.)

[104] For example, in Jordan, unrestricted cash raised purchasing power by 15% to 20% over that of vouchers restricted to WFP shops. In BCG (2017) Food- restricted voucher or unrestricted cash? How to best support Syrian refugees in Jordan and Lebanon? WFP.

[105] Lucia Latino and Tobias Flämig, 'Market Assessment in the Gaza Strip, Is the Market of the Besieged Enclave Conductive to a Large CBT Intervention?'

most common payment instrument in the Gaza Strip, surpassing cheques and payment cards.[106] According to a 2013 PMA analysis, predominant cash payment use stems from economic, financial, and social factors, as detailed in the figure below:

Figure 11: Factors influencing the use of cash payment in the Gaza Strip[107]



source: the authors with data from Palestine Monetary Authority (PMA), 2014. Report on Payment Systems Oversight in Palestine 2013 - Report No. 1, and data from KIIs and FGDs

Cash payment is the most common payment modality in many countries, and reliance on cash does not prove detrimental to their economies. In Gaza, however, an over-reliance on cash payments does, in fact, generate economic problems. The Occupied Palestinian Territories do not have their own currency, and therefore rely solely on cash imports in order to meet their need for physical cash. As detailed in VI.2 Currency Crisis, this leads to regular cash crunches in the Gaza Strip.[108]

Regardless of the currency used,[109] the cash supply chain officially falls under the mandate of the Palestine Monetary Authority.[110] The PMA coordinates NIS, USD, and JOD[111] transfers

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[106] The World Bank, 'Economic Monitoring Report to the Ad Hoc Liaison Committee', March 2018. Despite being five years old, the situation analysis of this PMA report remains valid, as confirmed by the PMA database and the primary data collected from Financial Service Provider (FSP) interviews in the Gaza Strip.

[107] This PMA analysis, which serves as the basis for this figure, pertains to both the West Bank and the Gaza Strip. Based on the primary data collected in July 2018, the research team concluded that the findings from the 2013 PMA analysis specifically applied to the Gaza Strip and remain valid in 2018.

[108] The World Bank, 'Economic Monitoring Report to the Ad Hoc Liaison Committee', March 2018.

[109] As a reminder, three currencies are used concurrently in the Gaza Strip. In order of importance; NIS, USD, JOD.

[110] In 2012, Decree Law No. 17 was passed stipulating that "the Palestine Monetary Authority is exclusively authorised to oversee the providers of payment services as well as the safety and efficiency of payment systems to promote financial stability. Source:'Palestine Monetary Authority (PMA), 2014. Report on Payment Systems Oversight in Palestine 2013 - Report No. 1'.

[111] New Israeli Shekel, US dollar and Jordanian Dinar

with the Bank of Israel (BoI) for all Financial Service Providers (FSP) operating in Gaza. It usually takes 2-3 months to organise a transfer.

The Bank of Palestine (BoP) is the only FSP authorised by the PMA to import NIS into Gaza via the Erez Crossing. The BoP handles cash escorts from Ramallah to the Israeli border, and from the Erez Crossing to the various Gaza banks. The BoP subcontracts Brink Israel to legally transport cash from the West Bank to the Gaza Strip across Israel.

In addition to the PMA, Israel authorises UNRWA to import USD on a monthly basis in order to pay staff salaries. These salaries are to be distributed specifically in USD.[112] UNRWA works with COGAT[113] to coordinate this monthly USD import.[114] To assure the safe import of USD, UNRWA subcontracts cash transports out to the BoP.

The currency supply chain is detailed in the figure below:

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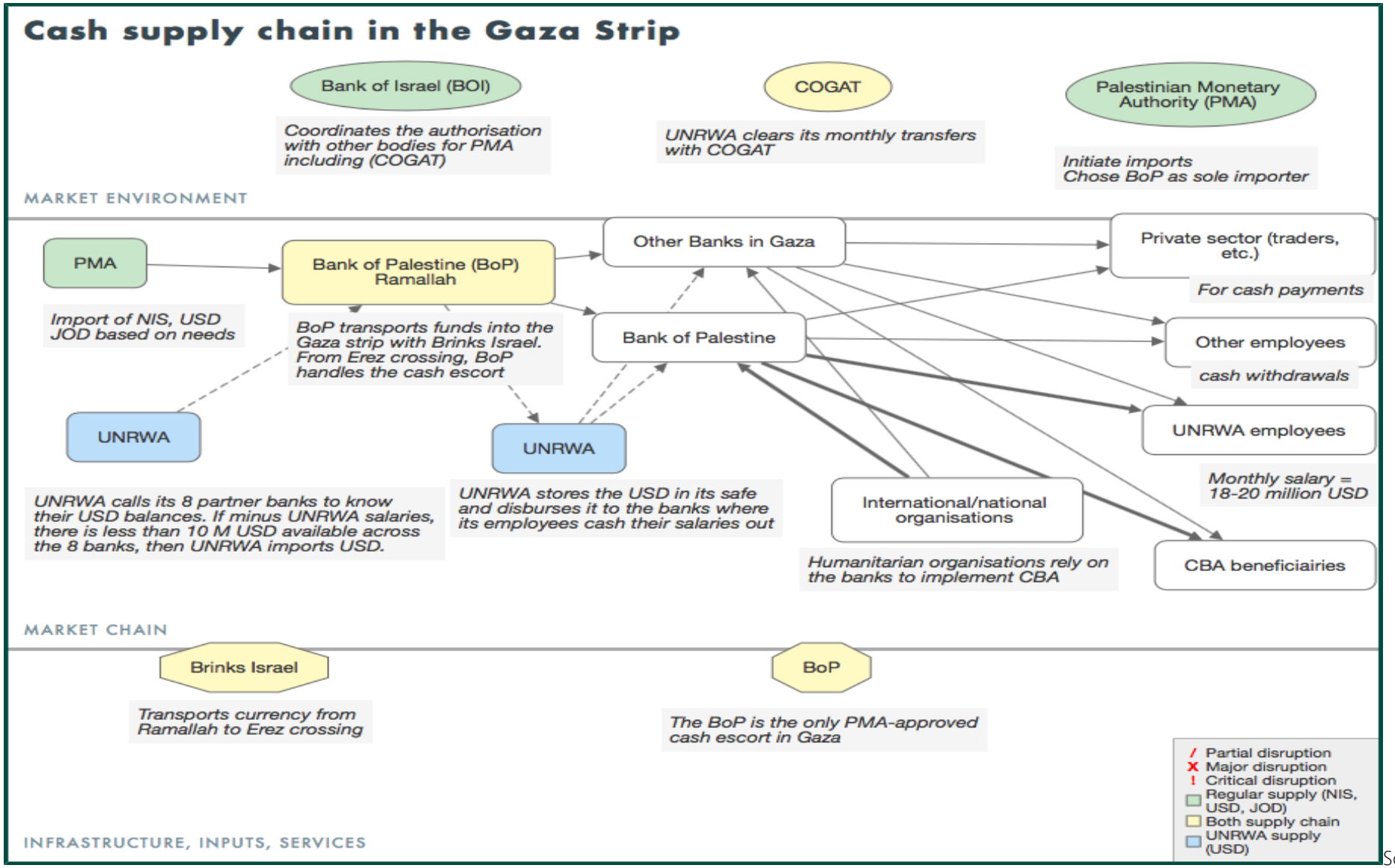
[112] UNRWA's human resources policies state that staff salaries must systematically be paid in full in USD.

[113] Coordinator of Government Activities in the Territories.

[114] According to interviewees and FGD participants, regardless of the currency of the transfer or cheque banks usually provide a mix of currencies or a different currency based on the stock of cash available at the branch.

Figure 12: Currency supply chain in Gaza[115]



Source: the authors

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[115] The authors created this figure from the data collected from Key Informant Interviews with FSPs and humanitarian organisations operating in Gaza, as well as from the desk review.

VI.2. Currency crisis

With regard to the annual NIS import, most of the FSP interviewees concurred that, while the BoI does not define an official quantity, the amount of liquid NIS the PMA can get into the Gaza Strip is dependent on the political situation, as well as on the current stock of NIS in the territory.[116]

With regard to UNRWA's monthly USD import, the cash transport agreement with Israel only applies to UNRWA employee salaries and is capped at 20 million USD. While UNRWA has used cash transfers for previous programming,[117] the transfer amount and the number of targeted beneficiaries has been limited enough so as to not require UNRWA to import cash. However, should UNRWA change its modality and opt for direct cash (i.e. cash in an envelope), the organisation would distribute 354,970,590 NIS, or about 101 million USD annually, i.e. 25,3 million per quarter.[118] Due to high volatility of prices and exchange rate, this total amount is regularly fluctuating. For instance, in 2016, with the same food basket composition and the same number of beneficiaries, the envelope would have been about 115 million USD as the milk prices skyrocketed to an average of 32 NIS per bag of 800 grams. Furthermore, for the same market value in Shekel in 2018, the total envelope could vary from 92 million to 101 million depending on given exchange rate hypothesis.[119] (See unregulated money exchange market section below).

As such, UNRWA would have to increase its monthly cash import,[120] and therefore, negotiate an increase in the monthly cap with COGAT to implement direct cash distribution. According to the UNRWA Gaza Field Finance Office, UNRWA could not rely on the monthly import for CBA implementation because COGAT does not allow the agency to import cash for any other reason apart from paying staff salaries.

Since the beginning of the 2008 blockade, the Gazan economy has faced a currency crisis as result of the following two factors:

1. There is no recognised Palestinian currency, and therefore, the Gazan economy relies on three currencies with fluctuating exchange rates.

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[116], The Israeli government monitors all goods entering Gaza via the Kerem Shalom Crossing, and by extension, the corresponding amount of money leaving the Gaza Strip. In addition, on a monthly basis, the Palestine Monetary Authority monitors the amount of NIS available at the Bank of Palestine.(Source: PMA, 'Palestine Monetary Authority (PMA). Financial Stability Report (FSR) 2016', November 2017. Therefore, according to FSP interviewees, Israel supposedly knows how much physical cash is available in Gaza, and regulates the currency imports accordingly.

[117] E.g. Cash for Shelter as detailed in the Error! Reference source not found..

[118] This estimation is based on Market prices monitoring data January-June 2018 for commodities similar to UNRWA, with an exchange rate 1$ = 3,50 NIS (average exchange rate for the period January-June 2018). Source: GFO, M&E department and UNRWA Book Exchange Rate.

[119] For one given value of the food basket in shekel (i.e based on January-June 2018 monitoring prices), we made three hypothesis: 2018 average exchange rate 1$ = 3,50 NIS, 2017 average exchange rate 1$ = 3,68 NIS, and 2016 average exchange rate 1$= 3,85 NIS.

[120] Gaza's cash supply chain is being constrained; UNRWA would most likely have to import cash to ensure sufficient liquidity is available in Gaza at the time of distribution.

2. The Occupied Palestinian Territories' trade balance has remained in severe deficit for the past 20 years,[121] particularly in the Gaza Strip where exports suffer from greater restrictions. This results in limited cash flows from trade entering Gaza, as well as restrained inflows of physical cash.[122] At the same time, cash regularly flows out of the Gaza Strip via trade and currency arbitrage,[123] despite the private sector increasingly relying on e-transfers for national and international trade.[124]

This currency crisis impacts the Gazan economy in two ways: **regular cash shortages** and **a volatile and unregulated currency exchange market**.

Regular cash shortages

According to interviewees, over the past ten years, Gaza has witnessed NIS, USD, and JOD shortages. As the most used currency in the Gaza Strip, the NIS has experienced regular crunches in recent years.[125] The last shortage occurred between January 2018 and June 2018, following which the Israeli government let the PMA to import NIS.

In July 2018, according to FSP interviewees, Gaza underwent a JOD and USD shortage. Of the three aforementioned currencies, the USD sees the most regular shortages. This is particularly evident in times of conflict,[126] [127] as Gazans consider USD the safest and least volatile currency during periods of instability.

These currency shortages impact CBA activities; FSPs must disburse cash to their clients in the currencies they currently have in stock, or with a mix of currencies. Therefore, when a humanitarian organisation plans a transfer in USD (or in NIS), its beneficiaries may get a currency different from the one initially intended, or a mix of several currencies. Resultant exchange rate fluctuations make it difficult for humanitarian organisations to ensure that all beneficiaries are offered the same transfer value.

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[121] In May 2018, the trade balance, i.e. the difference between imports and exports, was 399.4 million. USD. Source: Tradingeconomics.com.

[122] According to PMA reports and data, a majority of international trade is conducted via international transfers. According to FSP interviewees, if a payment were made with physical cash, it would be handled by the respective bank HQ in Ramallah (West Bank), and would therefore not enter the Gaza Strip.

[123] According to an FSP interviewee, Egypt regularly buys NIS from Gaza at Rafah Crossing, which is subsequently used to trade with Israel. There are also rumours of different currencies leaving Gaza illegally through the tunnels.

[124] While there is no specific data on traders' use of payment instruments, the research team was able to draw this conclusion from the primary data collected (Key Informant Interviews with market actors, i.e. federations, exporters, etc.) and information on the evolution of payment instruments described in the PMA publications.

[125] 'OPT: Gaza Liquidity Crisis Having Tangible Humanitarian Impact', ReliefWeb, accessed 4 September 2018, https://reliefweb.int/report/occupied-palestinian-territory/opt-gaza-liquidity-crisis-having-tangible-humanitarian-impact.

[126] Source: Key Informants (FSP, UNRWA).

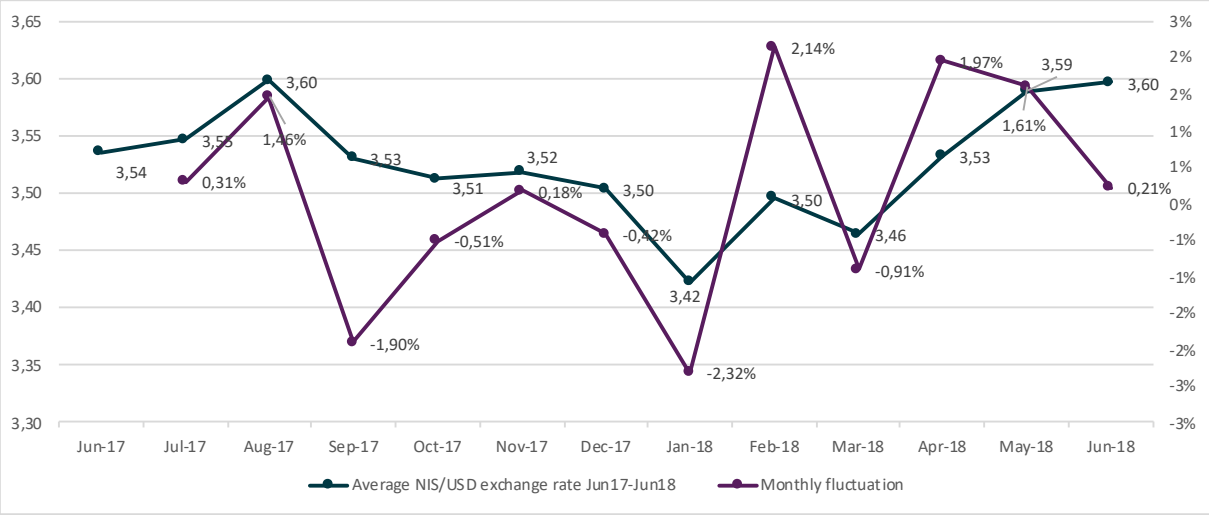
[127] Joe Lauria, 'Getting Money in Gaza: An Interview With Palestine's Central Banker', *Huffington Post* (blog), 9 August 2014, https://www.huffingtonpost.com/joe-lauria/getting-money-in-gaza-an-_b_5664160.html.

Unregulated money exchange market

In a context where Gazans use specific currencies for different types of expenditures, e.g. USD for rent or NIS for staple foods, the currency exchange market has a significant impact on Gazan purchasing power.

As shown in the graph below, the official NIS/USD exchange rate fluctuations were fairly limited between June 2017 and June 2018 (maximum 2.5%) and had a seemingly limited impact on Gazan purchasing power. However, the Gazan money exchange market is not sufficiently regulated, which often means that unofficial exchange rates exist concurrently alongside official ones, with unofficial rates driven up by currency shortages and the physical condition of circulating bank notes.

Graph 3: official PMA NIS/USD Exchange rate from June 2017 to June 2018



Source: Palestinian Monetary Authority database

Despite that the PMA passed a regulation to license and supervise currency exchange activities in 2016[128] an estimated 600 money traders currently operate in the Gaza Strip, and only 73 are officially registered.[129] Most interviewees reported that cash import restrictions influence Gaza business practices. It is common practice for Gaza money traders to ignore the daily PMA exchange rate if there is increased demand for a given currency. Common business practice also stipulates that the exchange rate offered to customers is tied the physical state of bank notes. Although Israel sometimes allows the BoP to replace damaged bills, notes circulating in the Gazan economy are worn out. An interviewee gave the example of an exchange rate for a 100-USD bill ranging from 350 to 370 NIS at the time of interview, depending on the state of the bill.

The simultaneous use of several currencies reportedly creates problems for large- scale CBA implementation. To guarantee that beneficiaries receive an equivalent transfer value, the implementing agency must ensure that the bills from one transfer to another are of a similar physical condition, and/or meet adequate minimum standards. In the case of a closed economy, this can prove very challenging. One of the organisations interviewed, which pays

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[128] Presidential Decree No (41), 2016.

[129] Source: The Ministry of Economy in an Article from July 2018: https://www.al-monitor.com/pulse/originals/2018/07/gaza-exchange-shop-israel-financial-restrictions.html

its employees in USD, reported that some of its staff complained about the loss of purchasing power after having received notes of an insufficient quality.

Furthermore, using multiple currencies results in hidden costs for beneficiaries, as they are required to exchange money to pay for specific expenses. Therefore, this would reduce the value for money of the aid delivered.

VI.3. Financial Service Providers

VI.3.1. Availability of FSP

In the Gaza Strip, humanitarian organisations cannot count on mobile money services for CBA delivery as they are not yet available. However, they can rely on banks to act as service providers for CBA implementation.

As detailed in the **Error! Reference source not found.**, humanitarian organisations have begun implementing small-scale CBA activities in Gaza, relying on ten banks[130] currently operating in the territory. These banks all offer three types of payment instruments that could be used as cash assistance delivery mechanisms: AC payee cheques, ATM cards, and bank transfers. All humanitarian organisations concurred that these banks were reliable financial service providers regarding cash assistance.

However, most humanitarian organisations and FSP interviewees agreed that only the Bank of Palestine had the capacity – in terms of liquidity, geographical presence, and technology[131]– to provide CBA services on the scale of UNRWA's aid volume, i.e. deliver quarterly transfers to 915,722 beneficiaries. With eight branches, eight sub-branches and 450 staff members, the BoP has the densest network of offices in the Gaza Strip.

In 2013, BoP's subsidiary, PalPay, established the PalPay Electronic Voucher and Cash Transfer Platform. This service allows for bulk payments and can either be used to withdraw cash (pre-loaded debit card), purchase pre-selected items at Points of Sale (PoS), or obtain relief parcels via e-vouchers[132] While they acknowledged that the BoP maintained the strongest capacity for CBA delivery, a minority of interviewees felt that even the BoP could not implement an UNRWA-scale CBA programme due to Israel's cash import restrictions.

Cost of services

FSP costs for CBA reportedly depend on programme design, i.e. the total amount to be transferred to beneficiaries, the transfer frequency, the type of delivery mechanism, and the customer relationship between the bank and the humanitarian organisation. Therefore, the research team could not determine accurate service costs for CBA implementation in the Gaza Strip.

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[130] The ten banks operating in the Gaza Strip are: Arab Bank, Arab Islamic Bank, Bank of Jordan, Bank of Palestine, Cairo Amman Bank, Egyptian Arab Land Bank, Housing Bank for Trade & Finance, Palestine Investment Bank, Palestine Islamic Bank, and Quds Bank. Source: 'Directory of Licenses Banks Operating in Palestine' (Palestinian Monetary Authority, n.d.).

[131] Bulk payment software.

[132] 'PalPay Electronic Voucher and Cash Transfer Platform_V3', (n.d.).

However, thanks to the examples provided during data collection and the various interviews, the research team was able to define a cost range for the various transfer mechanisms, as detailed in the table below:

Table 8: Approximate cost of services per type of delivery mechanism

Delivery mechanism	Conditions	Approximate cost
Nominative cheque/ AC payee cheque	Recipients can cash out at any bank branch	≈1.5% of cheque amount
Voucher/Electronic Card	Depending on the total transfer amount, PalPay offers two options:	
	1. **Leasing model:** Fixed amount/service dependant on the level of reporting and customisation required, the amount of equipment (i.e. merchants) and the number of cards (i.e. beneficiaries).	The total cost ranges from 5,000-20,000 USD/year.
	2. **Revenue-sharing model**: dependant on the transfer volume, equipment and volume of training to merchants.	From one to eight percent[133] of the transferred amount + the digressive cost of issuing cards.[134]
Debit card	Recipients can pay at PoS and cash out at ATMs and bank branches.	Around five USD per issue bank card, but the amount is digressive. Transaction fee percentages are unknown.

Market power

About half of the humanitarian organisations interviewed believed large-scale CBA implementation would prove challenging because of the BoP's potentially abusive market power position. While the research team could not uncover any evidence of such malpractice having occurred in the past, fear of bank profiteering is fuelled by a general distrust of the banking sector in the Gaza Strip. Indeed, a significant number of interviewees provided the research team with anecdotes detailing banks wrongfully reporting currency shortages in order to take advantage of exchange rate fluctuations.

It is worth mentioning that, as UNRWA remains dependant on the BoP for USD imports, UNRWA staff felt more strongly about the risk of a BoP banking monopoly. Such a risk would only increase if UNRWA changes its preferred delivery mechanism from in-kind assistance to CBA.

Some humanitarian organisations and donors have floated RedRose[135] as a potential alternative to PalPay. According to one interviewee, it would function around the banking

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[133] According to PalPay, the service costs should range from one to three percent of the transferred amount, whereas a humanitarian organisation reported being charged eight percent .

[134] Humanitarian organisations can also purchase a device to issue cards on their own.

[135] In many different contexts, humanitarian organisations use RedRose, a web-based system working both online and offline, for CBA implementation. .

system and increase competition amongst FSPs. However, considering RedRose reportedly charges higher set-up costs and its closest office is located in Istanbul, humanitarian actors do not think it a strong enough competitor to create concurrence.

VI.3.2. Access to Financial Service Providers

Gazans, regardless of their registration status, governorate residency, poverty level, or gender, do not face constrained access to FSPs.

Regarding physical access, both men and women can quickly and safely access ATMs or bank branches across the Gaza Strip.[136] The average cost to access the closest branch/ATM amounted to between two and six NIS for a return trip, except in Khan Younis where female FGD participants reported spending 10 NIS for a return journey.[137] Participants said they could also access the bank on foot and needed 10-30 minutes to do so.

Since 2012, the PMA has promoted a branching policy[138] aimed at narrowing the gap between population per branch density in the Gaza Strip and the internationally recognised standard,[139] as well as a financial inclusion policy launched to increase the percentage of Palestinians with a bank account. Both policies proved reasonably successful between 2012 and 2016; population per branch decreased from 16,800 to 14,200, the percentage of adult cardholders increased to four percent, and the number of Points of Sale rose to 6,253.[140] While this data is not disaggregated by location, i.e. between the West Bank and the Gaza Strip, the PMA's publications and data suggest that this progress impacted the Gaza Strip almost as much as the West Bank. In July 2018, 58 bank branches operated across the Gaza Strip, as detailed in the figure below:

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[136] Source: FGDs and KIIs.

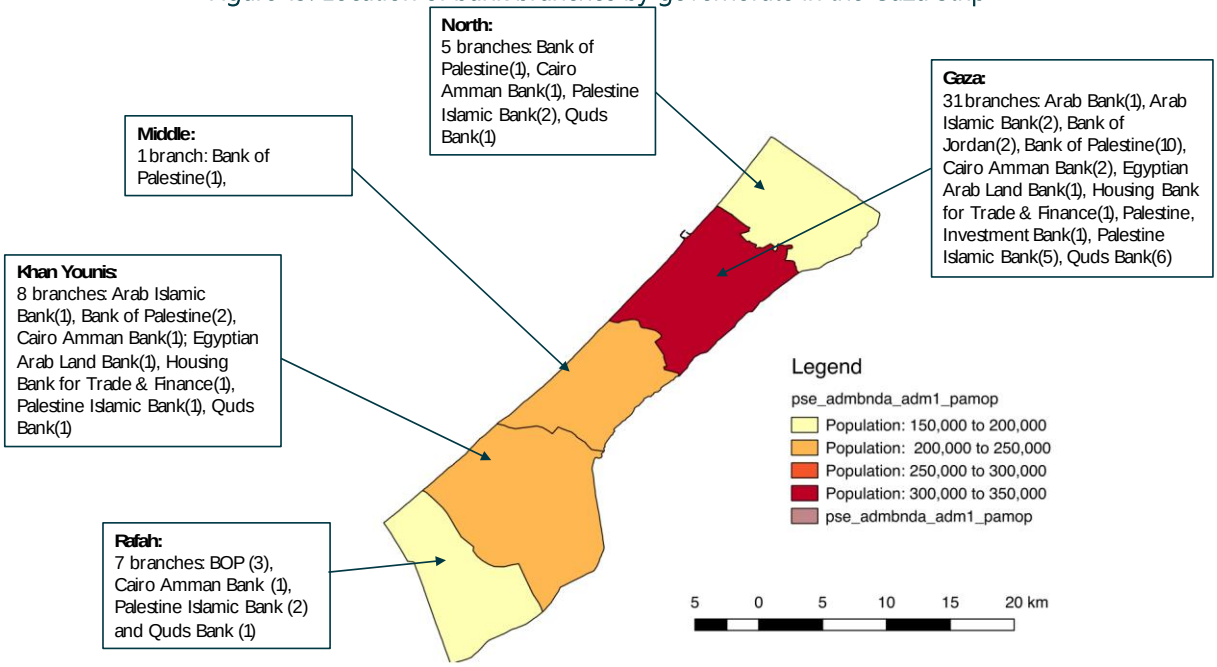
[137] The research team collected these costs during the FGDs with UNRWA and MOSD (explanation) beneficiaries.

[138] PMA, 'Palestine Monetary Authority (PMA). Annual Report 2016', September 2017.

[139] Ten thousand adults per branch.

[140] PMA, 'Palestine Monetary Authority (PMA). Financial Stability Report (FSR) 2016'.

Figure 13: Location of bank branches by governorate in the Gaza Strip[141]



Source: the authors

As for ATM coverage, while no data is publicly available, the primary data collected suggests that ATM density is much higher than branch density, and that ATMs are "available everywhere in the Gaza Strip."[142]

Growing bank and ATM coverage resulted in a significant increase in banking access. This may explain why the majority of FGD participants preferred to receive assistance by bank transfer, choosing to withdraw cash directly at the branch, instead of opening a bank account or handling physical cash. Participants considered bank transfers to be a safe and trustworthy modality. Furthermore, participants who already had experience with bank transfers agreed that banks are well-organised and easily accessible. In only one FGD,[143] participants reported to prefer cash in their personal account, choosing to withdraw money with her ATM card.

In terms of social access and Know Your Customer (KYC) regulations, FGD participants and FSP interviewees all agreed that Gazan could access banks for their day-to-day operations. For most operations, the Palestine Monetary Authority only requires banks to request a client's national identification card (ID), and all Gazans, including those with a refugee status, have an ID.[144] Banks often ask for proof of residence and salary to open a bank account. However, some banks, such as the BoP,[145] seek to increase the percentage of Gazans with a bank account as part of their Social Corporate Responsibility strategy, and therefore, allow Gazans to open a limited savings account with only their ID. This measure would enable

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[141] This map was realised by the authors, using the population figure as of 29 July 2018, and the branch information available in the 'Directory of Licenses Banks Operating in Palestine'.

[142] Quote from one Key Informant Interview

[143] FGD conducted with female participant in Gaza Governorate

[144] Source: KIIs and FGDs

[145] In 2012, as part of a programme launched by the PMA, the BoP started a programme called An Account for Every Citizen, to help all citizens open a savings account free of commission and charge, and to increase financial inclusivity in Gaza. Source: https://bop.ps/en/retail/accounts/account-every-citizen

beneficiaries to deposit a cash transfer provided by a humanitarian organisation and received the transfer directly into their account.

While banks charge different rates, interviewees usually believed that the costs to open and maintain a bank account were proportionate and adapted to the poverty level in the Gaza Strip. For instance, at one of the banks included in the study, annual costs for a basic bank account include a minimum deposit of 200 NIS and a fixed cost of five NIS/year.

In addition, the Palestine Monetary Authority is actively promoting e-payments to reduce cash crunches,[146] resulting in lower bank prices. Under these conditions, FSP access is likely to increase in Gaza and the financial environment is likely to become more conducive to CBA.

VII. Perceived risks

In Gaza, a potential shift to CBA will not create additional protection risks for recipients. However, the risks of leakage and unintended expenses is consistently perceived high across households, UNRWA staff and donors. This perceived risk is magnified by the lack of existing control mechanism on how assistance is used.

Globally the use of CBA is not inherently riskier than the use of in-kind. Yet, the perceived risks of using CBA is, as per the 2018 State of the World's Cash Report, [147] the main barrier to the increased uptake of CBA. Perceived risks can, as such, be as much of a deterrent factor as the documented ones. The research team has not found documented evidence on the actual risks and did not have access to incident data base. As a result, the findings focused on the risks perception and existing risks mitigation measures.

Consistently with CaLP work on risk and CBA, the various risks surrounding CBA have been classified by the consultants in the six main categories detailed below. Those categories of risks are not CBA specific but the way those risks materialize can differ depending on the modality used.

- Insecurity relates to exposing people (beneficiaries or staff) to violence, thefts, and abuses through distribution which can lead to injuries or death.
- Gender and power relation risks are linked to CBA's perceived propensity to negatively influence power relations within beneficiary households and/or communities. Programmes targeting women and youth, for instance, can lead to intra-household or intra-community violence.
- Unintended expenses refer to the use of the cash grants by beneficiaries for other uses than the ones intended during the project design phase. It can be either for buying 'antisocial goods' (often cigarettes or drugs) or simply for goods acquired

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[146] https://www.al-monitor.com/pulse/originals/2018/06/palestine-electronic-payment-system-national-plan-providers.html

[147] Smith, G., McComack, R., Jacobs, A., Chopra, A. Vir Gupta, A., Abell, T., 'The State of the World's Cash Report - Cash Transfer Programming in Humanitarian Aid' (CaLP, 2018), http://www.cashlearning.org/downloads/calp-sowc-report-web.pdf.

outside of the scope of the project (for example, the purchase of medicines with cash designed for food security purposes). The use of cash for unintended expenses present two potential risks a) creates tensions within households and communities, and b) contributes to harmful practices and limits the impact of the intervention.

- Leakage[148] includes misappropriation, fraud, corruption, double-counting and any irregularity considered as a diversion of cash grants or vouchers from legitimate uses. Shrinking budgets for humanitarian assistance and the increased importance given by Western donors to anti-terrorism and money laundering policies further amplify these concerns.[149] This is particularly sensitive in environments such as the Gaza Strip.
- Leaks of beneficiaries' personal data could result in individuals being targeted for violence or harassment, due to ethnicity, religion, medical history, or just because they have received aid or worked with international organisations. This is not CBA specific but is exacerbated by the use of technology to deliver payment.
- Inflation and negative market distortions cover the rise or distortions in prices, depletion of stocks of essential items and/or decline in quality when cash grants or vouchers are injected in local economy. As this is covered in the Market functionality section, it will not be covered here.

Insecurity or protection related risks in general are not a concern for refugee households. Those interviewed consistently report across Governorates, age and gender groups that they feel equally safe accessing the market, UNRWA distribution centres or financial service providers counters. The risk of violence or thefts against recipients as a result of either cash, in-kind or voucher distribution was deemed inexistent.

The use of CBA and more specifically the potential transitional period from in-kind to CBA was seen as risky for UNRWA staff safety.[150] There are a lot of concerns among UNRWA staff, not only that their jobs become redundant, but equally for their safety if a shift of modality were to occur. Numerous mentions of "conspiracy" or "the use of cash is the beginning of the end of UNRWA assistance in Gaza" were made during the interviews conducted for this study. Interviewees, working with UNRWA largely feared that shifting from in-kind to CBA could be perceived as an obstacle to the beneficiaries right to return[151] or as a way to make the dire situation of the Palestinian refugees less visible. "Refugees want to be seen queuing and carrying heavy bags of foods as a result of the blockade".

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[148] In its glossary of Cash Transfer and Voucher Terminology, the CaLP defines Leakage as "funds that, through various forms of negligence or malfeasance, are diverted from legitimate (though possibly non-poor) beneficiaries to other uses".

[149] These regulations can limit the ability of humanitarian organisations to engage with certain groups, accessing the population and putting greater pressure on CBA-implementing agencies to ensure they are not financing terrorism.

[150] Interviewees with UNRWA staff

[151] United Nations General Assembly Resolution 194, A/RES/194 (III), Article 11: "the refugees wishing to return to their homes and live at peace with their neighbours should be permitted to do so at the earliest practicable date, and that compensation should be paid for the property of those choosing not to return and for loss of or damage to property which, under principles of international law or in equity, should be made good by the Governments or authorities responsible", 11 December 1948

Gender and power relations. Several points of attention have been highlighted during the study on that aspect. Globally, evidence shows that cash transfers have the potential to reduce tensions within the households even though, it is not clear whether less tension in the home translates into less violence. [152] This could be especially relevant in the Gaza strip where poor households reported having frequent arguments on food related purchases. Only 22% of abject poor households and 15%[153] of absolute poor households reported "rarely" or "never" having arguments within the households on food related purchases.

Also, polygamous households are quite common in Gaza. Since 2015, UNRWA defines a household as people living under the same roof but does not distinguish between polygamous and non-polygamous households. The research team identifies the existence of polygamous households and the lack of specific consideration as a potential risk factor for the use of CBA. There is a risk of increased tensions due to conflict between wives over who controls the money.[154] Similarly, while the majority of families are made up of only UNRWA refugees (87%), the population also encompasses "married to non-refugees" (MNR) families (about 13%).[155] In those circumstances, there is a risk of increased tensions in case of CBA about who control the use of resources. Thus, in several FGDs, women reported that they prefer to be the recipient of the cash assistance as they do not trust their husband with cash management.

Unintended expenses. Interestingly and aligned with the findings that respondents tend to prefer the modality they know of, almost all FGDs with UNRWA recipients (i.e. households receiving in-kind food parcels), irrespective of gender, expressed concerns about a portion of the grants being spent on alcohol or cigarettes. On the contrary, during every FGD with MoSD recipients (i.e. households receiving regular cash transfers), all participants were confident that cash is spent on necessary items. One point of attention however, highlighted by several sources,[156] is the high level of addiction in the Gaza strip. In 2008, following the Israeli offensive, a survey of Gaza residents found a sharp increase in risk taking behaviour, including a significant rise in drug addiction.[157]

In-kind assistance is also subject to unintended use as an estimate of 10 to 30%[158] of the food ration received is being resold on the market to cover other needs.

Findings tend to show that, once familiar with the modality, the perceived risk of unintended expenses will be no higher with cash than in-kind. Furthermore, even though social transfers now focus on food distribution, hence only covering food needs, it also aims to cover multi-sectoral needs. Under this perspective, the risks of unintended expenses or expenses outside the scope of the project drastically reduce as the range of "acceptable" expenses increases.

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[152] Emma Bell, 'Violence against Women and Cash Transfers in Humanitarian Contexts', 2015.
[153] Household survey
[154] This risk has not been spontaneously discussed during focus group discussion. It is however one globally document. See: Bell, 'Violence against Women and Cash Transfers in Humanitarian Contexts'.
[155] 'Gaza Economic Update'.
[156] Interviewees with a protection work stream
[157] Yusef Progler, 'Drug Addiction in Gaza and the Illicit Trafficking of Tramadol', *Journal of Research in Medical Sciences*, 2010.
[158] FGD data

Leakages

For some donors, cash grants and vouchers are not acceptable under the de facto administration in the Gaza Strip as they present a significant reputational risk. Donors are afraid that the money (allegedly or not) would end in the wrong hands and benefit political groups either directly or indirectly. Counter-terrorism restrictions to banking in Gaza are mostly imposed by the Palestinian Monetary Authority (PMA), international counter-terrorism measures also limit donors' ability to support humanitarian organisations implementing CBA; notably if there is a doubt over the affiliation of implementing partners.

US Foreign Assistance Act in addition to the Taylor Force Act suspend any US bilateral economic assistance to the Palestinian Authority (PA) as some money transfers are deemed under the US law to be contributing to "acts of terrorism." Due diligence principle impedes USAID to support PA ministries directly, ruling out participation in the MoSD CBA programme among others.

Recently, communication campaigns accused EU-funded INGOs of money diversion and supporting terrorism via explicitly-titled report: "The Money Trail, The Millions Given by EU Institutions to NGOs with Ties to Terror and Boycotts against Israel."[159] These allegations have reportedly been endorsed by the US or Australia. This type of report demonstrates that the reputational risk to use CBA is potentially very high and should be coupled with strong monitoring systems. Actors, such as WFP, using CBA to deliver assistance, have opted for vouchers as a risk mitigation measure in itself. As the use of vouchers is restricted to specific items in specific shops it is easier to monitor. However, being easier to monitor does not mean vouchers do not get diverted, nor is in-kind assistance risk-proof as discussed above.

Data protection

This risk has not been spontaneously mentioned by any of the interviewees or any of the FGDs. Aid recipients seem to be comfortable with sharing their data with FSP and trust UNRWA with the safety of their personal data. It goes beyond the scope of this study to assess the extent to which UNRWA data storage system is safe, however, considering the sensitivity of the context, it will be pivotal for UNRWA to abide by CaLP's principles and standards for the secure use of personal data in cash and e-transfer programmes[160] would a shift to CBA envisioned .

VIII. Value for money

VIII.1. Cost to transfer ratio

Costs data was provided by UNRWA on a per person and per food parcel basis, measured in USD and based on 2018 outturns. The logistical cost of providing the larger food parcels

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[159] State of Israel, Ministry of Strategic Affairs and Public Diplomacy, 'THE MONEY TRAIL, The Millions Given by EU Institutions to NGOs with Ties to Terror and Boycotts against Israel', May 2018.
[160] http://www.cashlearning.org/downloads/calp-beneficiary-privacy-web.pdf

which the abject poor households receive is 8% higher per unit than that of the food parcels provided to the absolute poor households due to the economy of scale. Considering the overall volume distributed, it does not ultimately cost much more to distribute a significantly larger in-kind ration.

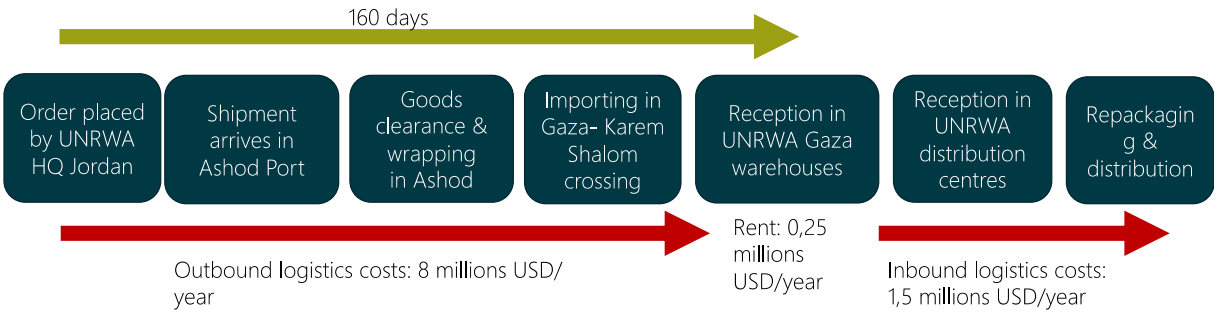
These figures were scaled up for the number of deliveries per year (four deliveries per year- i.e. one every quarter) and the average number of members per household according to the sample surveyed for this study (6.43 members per household).

Table 9: Cost of providing in-kind assistance

	Abject poor	Absolute poor
Food items cost per person per year (excluding logistics)	$86	$50.50
Logistic costs per year	$13.54	$12.28
Cost per person per year (including logistics)	$99.54	$62.78
Cost per household per year (including logistics)	**$640.01**	**$403.69**

Presented differently, the logistical costs[161] related to UNRWA in-kind distribution process are as below.

Figure 14: UNRWA in-kind distribution process



Source: UNRWA supply department

UNRWA distributes about 120,000 tons of food supplies per year (29,912 tons[162] every quarter) for a total cost of 80 million USD (food items costs) + 12 million USD (logistical costs). As such, on average, it costs UNRWA 0,15 USD to deliver the equivalent of 1 USD of food items in-kind in Gaza. In other terms, out of 1 USD used for the social transfer programme delivery, 0,87 USD reach recipient i.e. about 87 percent of the total programme costs reach beneficiaries[163]. This figure however does not include indirect costs (i.e. staff costs affected to the in-kind distribution) as this was not made available to the research team.

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[161] The total pictured below amounts for 11 million USD, whereas the actual logistics costs are 12 million. The one million difference include miscellaneous expenses, hence not captured per se.

[162] Calculation based on UNRWA food basket composition as of July 2018. This calculation does not include sardines' importation for which the research team did not find monitoring data.

[163] The percentage received by refugee household is call the α value.

Costs to deliver UNRWA assistance using CBA are mostly unknown. If FSP fees range from 1 to 8% (See FSP section), the set-up costs, mostly training costs and cost to set up a strong monitoring system are likely to be high in the first place but will undoubtedly decrease would the transfer be regular and repetitive.

Recent study[164] also demonstrated that a primary driver of programme efficiency is scale rather than modality. Hence, considering the scale of UNRWA Social Transfer, it is likely that the modality has limited impact on the efficiency of the transfer.

Looking at projects with comparable scale and length, α values across 4 national social transfers ranged between 72 and 95 percent.[165] Should the UNRWA Social Transfer programme be delivered using CBA, it is likely that it will reach a similar cost transfer ratio.

Table 10: Cost efficiency ratios of other social transfer programmes

	Beneficiaries	Transfer efficiency
Nigeria, Child Development Grant	60,000	73%
Ethiopia Productive Safety Net Programme, 2010/11	7,535,451	72%
Kenya Hunger Safety Net Programme, 2011/12	68,611	83%
Mexico PROGRESA/Oportunidades, 2012	6,500,000	95%

Source: White (2013)

VIII.2. Multiplier effect

If CBA were used to distribute UNRWA social transfers, demand in the local market would rise, as recipients would spend this money (or a portion of it) on the local market to cover their needs. However, this money would not disappear after the initial transaction, and traders and local shop owners would subsequently spend the money they received to cover their own needs.

The multiplier effect is used to estimate the potential additional income generated in the local economy if CBA were used to deliver UNRWA food aid. This additional income is traditionally split between first round and higher round effects.[166]

Given the blockade and the high restriction on movement in Gaza, the research team assumed that if refugees received cash to cover their food needs, they would only purchase food items in the Gaza Strip and not outside the territory in places like Israel or Egypt.

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[164] Nick Maunder et al., 'Evaluation of the Use of Different Transfer Modalities in ECHO Humanitarian Aid Actions 2011- 2014', 2016.

[165] Philippe White, 'Guidance on Measuring and Maximising Value for Money in Social Transfer Programmes – Second Edition', 2013.

[166] The first round effect refers to the income directly generated as a result of the CBA recipient spending the cash he/she received, whereas the higher round effect refers to trickle-down spending (i.e. the income generated as a result of the shop owner spending money received from the beneficiary).

The first-round effect

Taking the current food basket as a basis for calculation, abject poor individuals would receive 31 USD per quarter and absolute poor individuals 20 USD per quarter to match the quantity currently being distributed in-kind by UNRWA, as demonstrated in the below table:

Table 11: Financial value on the local market of the UNRWA food basket per person (for commodities similar to the UNRWA distribution)

Abject poor		Absolute poor	
Item	Market value in USD	Item	Market value in USD
Flour 30kg	13,0	Flour 15kg	6,5
Rice 3kg	3,5	Rice 2kg	2,3
Sunflower oil 2L	3,4	Sunflower oil 1L	1,7
Sugar 1kg	0,6	Sugar 500g	0,3
Dried milk 800g	7,0	Dried milk 800g	7,0
Lentils 500g	0,9	Lentils 500g	0,9
Chickpeas 1kg	1,7	Chickpeas 1kg	1,7
Canned sardines 600g	1,4		
31 USD		20 USD	

Source: Prices are from UNRWA Market Monitoring – average January – June 2018

The amount of money provided would only cover a maximum of 54% and 80% of the absolute poor and abject poor's food needs respectively. As such, there would be no surplus for families to save or send abroad, with the entire sum being used to purchase consumption goods on the local market. As per the Focus Group Discussions, a majority of refugee households buy their food on credit. However, repaying debt or credit is still considered spending. When paying on credit, a household buys a financial product (e.g. a loan – be it formal or informal) and receives the food item before making the payment, whereas if not, a household purchases a physical product (e.g. bread) via direct cash payment. The multiplier effect calculation captures the moment when people pay for a given commodity, not when they receive it (i.e. before or after making the payment). Debt and loan repayment imply that money is circulating within the Gaza Strip, and that creditors, after receiving the reimbursement, will in turn spend it.

As of June 2018, the total number of UNRWA beneficiaries was 315,567 absolute poor and 600,205 abject poor. As such, the first-round additional income that would be generated annually if UNRWA were to shift its assistance modality to cash grant is as follows:

(Number of abject poor x basket value x 4) + (Number of absolute poor HHs x basket value x 4)

(600205x31x4) + (315567x20x4) = 101420169

As a crude estimate, switching to cash distribution could generate 101 million USD in additional income.

Higher round effect

The **multiplier effect calculation** is based on the following formula:

$$dY=C/(1-MPC)$$[167]

In this formula, dY represents the total additional Gross Domestic Product (GDP) generated by a refugee household. Considering abject and absolute poor households currently receive different food packages, the research team calculated two different multiplier effects: one for abject poor households and one for absolute poor households.

The additional GDP created by one refugee household is calculated by dividing the amount of cash a household receives to cover its food needs that is spent (C) by one minus the marginal propensity to consume (MPC).[168]

Neither the Palestinian Central Bureau of Statistics (PCBS) nor the World Bank has recent MPC calculations for the Gaza Strip. However, a 1997 research[169] estimated the MPC in the Gaza Strip to be 0.59 for transitory change in disposable income.[170] As this information dates back 20 years, the 1997 MPC most likely offers a more conservative multiplier effect estimate. This is particularly true considering that PCBS data shows that household incomes in Gaza have decreased over the past 20 years, and that lower income levels tend to correspond to higher MPCs.[171] If the current MPC in Gaza is currently higher, then the multiplier effect will be larger. Therefore, the multiplier effect analysis below offers a conservative estimate.

As discussed above, cash transfer beneficiaries are expected to spend their money entirely on consumer goods. For abject poor C= 31 and for absolute poor C= 20.

The amount of GDP that each abject poor individual receiving a cash transfer would generate annually for the Gazan economy would consequently be:

dY=(31x4)/(1-0.59)= **307 USD**

The amount of GDP that each absolute poor household receiving a cash transfer would generate annually for the Gazan economy would consequently be:

dY=(20x4)/(1-0.59)= **195 USD**

The multiplier is: M=1/(1-0.59)=2.44

Each dollar of cash assistance spent by a refugee household in the Gaza Strip would, as per this calculation, generate 2.44 USD in GDP for the Gazan economy.

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[167] S. Robinson, 'Marco Models and Multipliers: Leontief, Stone, Keynes, and CGE Models', *Poverty, Inequality and Development*, 2006.

[168] The MPC represents the proportion of extra income (i.e. the distributed grant) that is spent on consumption as opposed to savings.

[169] Arnie Arnon, 'The Palestinian Economy: Between Imposed Integration and Voluntary Separation', BRILL, 1997, 193.

[170] The same source estimates the MPC to be 0.77 for permanent change in disposable income. Considering the unpredictable nature of UNRWA operations in the Gaza Strip, we have used this more conservative figure.

[171] See for example: http://www.bsi-economics.org/628-income-inequality-activity

Unsurprisingly, considering the dire economic situation in the Gaza Strip, this multiplier ranks high in comparison to other cash transfer multiplier effects included in similar recent studies.[172]

VIII.3. Social Cost-Benefit Analysis

VIII.3.1. Benefit-cost ratios of different modalities

This section presents the outputs of the SCBA modelling process (i.e. the forecasted benefit for refugee households to receive assistance using different modalities). However, due to the number of assumptions[173] underlying the findings, **they should be interpreted with caution**. The SCBA should be treated as hypothetical and be redone when Gaza's context changes.

Table 12, below, illustrates the benefit-cost ratios for each modality of assistance, presented separately for abject poor and absolute poor households. These ratios give an indication of the benefits to households' food security and wellbeing that may result from a change in the modality of assistance they receive.

Table 12: Benefits, costs and benefit-cost ratio by modality of assistance[174]

	In-kind		Cash		Voucher	
	Abject	Absolute	Abject	Absolute	Abject	Absolute
Total benefit per household per annum (USD)	1,371	1,123	1,713	1,689	1,558	1,257
Total cost per household per annum (USD)	618	412	618	412	618	412
Benefit-cost ratio	**2.22**	**2.73**	**2.77**	**4.10**	**2.52**	**3.05**

For all three modalities and both poverty level groups (abject and absolute), most of the estimated benefit to households is expressed through the outcomes most directly linked to

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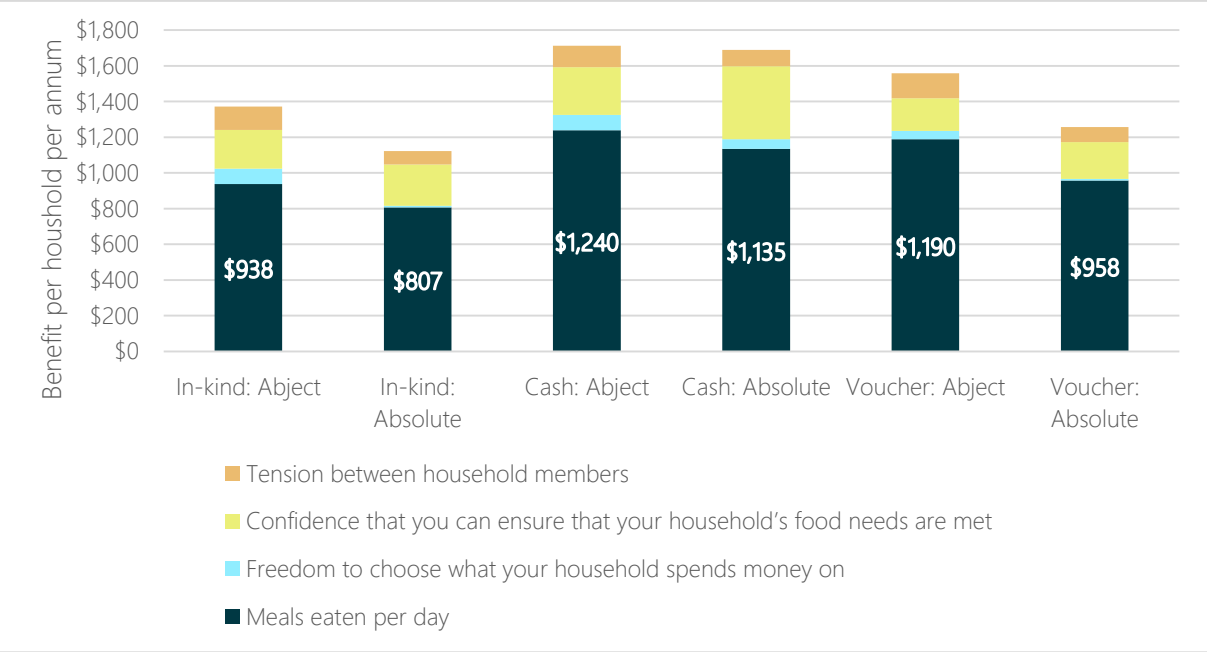
[172] For example, Lehmann, 2014, estimated that each dollar of cash assistance given to a Syrian refugee household in Lebanon generated 2.13 USD in the Lebanese economy.

[173] As part of this modelling process, assumptions are made, including: a) the assumption that the non-poor group gives an accurate indication of the outcomes that the poor groups would experience, if they did not receive in-kind assistance; b) the assumption that the level of attribution reported by households gives an accurate measure of how much impact the assistance they receive has on their lives; c) the assumption that the financial proxies chosen represent an accurate measure of the value to the recipient households of the outcomes that they have achieved.

[174] The estimates for the in-kind modality are derived from a sample of households who are currently receiving in-kind assistance from UNRWA, whereas the findings for the cash and voucher modalities are derived from these *households' estimates of how they would be affected* if the in-kind assistance they received were replaced by cash or vouchers of an equivalent value (see Section III.3 for further detail on sampling methodology). This approach was necessary because it was not possible to collect data from households that are currently receiving cash assistance or vouchers

food security: meals eaten per day, and confidence in ability to meet household food needs (see Figure 15, below).

Figure 15: Benefits per household per annum, broken down by outcome, poverty level and modality (USD)



Source: SCBA model

This is shown in the table below: the estimated benefit arising from meals per day (between 807 and 1,240 USD per household) and confidence in meeting food needs (183 to 408 USD per household) are considerably larger than the benefits estimated to arise from the other two outcomes.

This occurs for two reasons:

- The estimated impact in these areas was greater: the difference between the observed level of the outcomes and what would have happened if they had never received assistance (the counterfactual) was greater than for other outcomes (freedom of choice and household tension);
- There were differences in the size of the financial proxies: the method by which the estimated benefit to households was converted into USD figures. The financial proxy for meals eaten per day and confidence in ability to meet household food needs, was significantly larger than the financial proxies for freedom of choice and household tension. This reflected the findings of the consultants when reviewing secondary literature for similar financial proxies used elsewhere in the world.

Table 13: Benefits per household per annum, broken down by outcome, poverty level and modality (USD)

Outcome	Indicator	In-kind		Cash		Voucher	
		Abject	Absolute	Abject	Absolute	Abject	Absolute
Improved food security	Meals eaten per day	$938	$807	$1,240	$1,135	$1,190	$958

Improved household wellbeing and empowerment	Freedom to choose what your household spends money on	$86	$8	$86	$54	$46	$8
	Confidence that you can ensure that your household's food needs are met	$217	$232	$267	$408	$183	$206
	Tension between household members	$130	$76	$120	$92	$139	$84
Total benefit per household per annum		**$1,371**	**$1,123**	**$1,713**	**$1,689**	**$1,558**	**$1,257**

VIII.3.1.1. In-kind assistance: SCBA estimates

Under the in-kind modality currently being distributed by UNRWA, the model estimates that **every 1 USD spent on in-kind assistance** (including the cost of the food package and logistics) **creates 2.22 USD in benefits to recipients who are in abject poverty**. These estimated benefits are divided as follows:

- 68% of the benefit to households of receiving assistance came through higher food consumption, as measured by the number of meals eaten per day. This benefit was equivalent to 1.52 USD per household, for every 1 USD spent by UNRWA;
- 16% of the benefit came through households having greater confidence that they could ensure their food needs were met (0.35 USD per household for every 1 USD spent by UNRWA);
- 10% of the benefit was from households having fewer arguments amongst themselves over food purchases (0.21 USD per household for every 1 USD spent by UNRWA);
- The remaining 6% of the benefit came through households having improved freedom to choose what they spent their money on (0.14 USD per household for every 1 USD spent by UNRWA).

Similarly, when considering the in-kind assistance provided to recipients who are in **absolute poverty**, the model estimates that **every 1 USD spent on in-kind assistance** (including the cost of the food package and logistics) **creates 2.73 USD in benefits to recipients**. These estimated benefits are divided as follows:

- 72% of the benefit to households of receiving assistance came through higher food consumption, as measured by the number of meals eaten per day. This benefit was equivalent to 1.96 USD per household, for every 1 USD spent by UNRWA;
- 21% of the benefit came through households having greater confidence that they could ensure their food needs were met (0.56 USD per household for every 1 USD spent by UNRWA);

- 7% of the benefit came through households having fewer arguments amongst themselves over food purchases (0.18 USD per household for every 1 USD spent by UNRWA);
- The remaining 1% of the benefit came through households having improved freedom to choose what they spent their money on (0.02 USD per household for every 1 USD spent by UNRWA).

VIII.3.1.2. Cash-based assistance: SCBA estimates

The estimated impact of the cash modality was based on households' estimates of how they would be affected if the in-kind assistance they currently receive were replaced by cash. For the cash modality, the model estimates that **every 1 USD spent on cash assistance** (including the cash itself and logistics) would create 2.77 USD in benefits to recipients who are in **abject poverty**. These estimated benefits are divided as follows:

- Higher food consumption, as measured by the number of meals eaten per day, represented 72% of all benefits to abject poor households. This benefit was equivalent to 2.01 USD per household, for every 1 USD spent by UNRWA.

This was higher than the equivalent benefit under the in-kind modality, due to households expecting that they would eat more meals per day on average if their in-kind assistance were replaced with cash.

- 16% of the benefit came through households having greater confidence that they could ensure their food needs were met (0.43 USD per household for every 1 USD spent by UNRWA).

This was higher than the benefit under the same outcome for the in-kind modality, as households felt they would be relatively more confident that they could meet their food needs under the cash modality.

- 7% of the benefit came through households having fewer arguments amongst themselves over food purchases (0.19 USD per household for every 1 USD spent by UNRWA).

This was slightly lower than under the in-kind modality, reflecting an expectation of slightly more arguments within abject poor households under the cash modality.

- The remaining 5% of the benefit came through households having improved freedom to choose what they spent their money on (0.14 USD per household for every 1 USD spent by UNRWA).
    - This was the same as under the in-kind modality.

Similarly, when considering the cash modality for recipients who are in **absolute poverty**, the model estimates that **every 1 USD spent on cash assistance** (including the cash itself and logistics) **would create 4.10 USD in benefits to recipients**. The estimated increase in benefits from the cash modality relative to in-kind assistance was more pronounced for the absolute poor than for the abject poor.

- Higher food consumption, as measured by the number of meals eaten per day, represented 67% of all benefits to absolute poor households. This benefit was equivalent to 2.76 USD per household, for every 1 USD spent by UNRWA.

This was significantly higher than the equivalent benefit under the in-kind modality, due to households expecting that they would eat more meals per day on average if their in-kind assistance were replaced with cash.

- 24% of the benefit came through households having greater confidence that they could ensure their food needs were met (0.99 USD per household for every 1 USD spent by UNRWA).
    - This was significantly higher than the benefit under the same outcome for the in-kind modality, as households felt they would be relatively more confident that they could meet their food needs under the cash modality.
- 5% of the benefit came through households having fewer arguments over food purchases (0.22 USD per household for every 1 USD spent by UNRWA).
    - This was higher than under the in-kind modality, reflecting an expectation of fewer arguments within absolute poor households under the cash modality.
- The remaining 3% of the benefit came through households having improved freedom to choose what they spent their money on (0.13 USD per household for every 1 USD spent by UNRWA).
    - This was much higher than the equivalent impact under the in-kind modality, reflecting the households' expectations that they would be much freer to choose how they spent their money under the cash modality than under in-kind.

VIII.3.1.3. Vouchers: SCBA estimates

The estimated impact of the voucher modality was based on households' estimates of how they would be affected if the in-kind assistance they currently receive were replaced by vouchers. For the voucher modality, the model estimates that **every 1 USD spent on voucher assistance** (including the cost of the food voucher and logistics) **would create 2.52 USD** in benefits to recipients who are in **abject poverty**.

- Higher food consumption, as measured by the number of meals eaten per day, represented 76% of all benefits to abject poor households. This benefit was equivalent to 1.93 USD per household, for every 1 USD spent by UNRWA.

This was higher than the equivalent benefit under the in-kind modality, due to households expecting that they would eat more meals per day on average if their in-kind assistance were replaced with vouchers.

- 12% of the benefit came through households having greater confidence that they could ensure their food needs were met (0.30 USD per household for every 1 USD spent by UNRWA).

    - This was lower than the benefit under the same outcome for the in-kind modality, as households felt they would be relatively less confident that they could meet their food needs under the voucher modality.
- 9% of the benefit came through households having fewer arguments amongst themselves over food purchases (0.22 USD per household for every 1 USD spent by UNRWA).
    - This was marginally higher than under the in-kind modality, reflecting an expectation of around the same frequency of arguments within abject poor households under the voucher modality.
- The remaining 3% of the benefit came through households having improved freedom to choose what they spent their money on (0.14 USD per household for every 1 USD spent by UNRWA).
    - This was lower than the equivalent impact under the in-kind modality, reflecting an expectation that freedom of choice would be reduced under the voucher modality.

Similarly, when considering the voucher modality for recipients who are in **absolute poverty**, the model estimates that **every 1 USD spent on voucher assistance** (including the cost of the food voucher and logistics) **would create 3.05 USD in benefits to recipients**.

- Higher food consumption, as measured by the number of meals eaten per day, represented 76% of all benefits to absolute poor households. This benefit was equivalent to 2.33 USD per household, for every 1 USD spent by UNRWA.

This was higher than the equivalent benefit under the in-kind modality, due to households expecting that they would eat more meals per day on average if their in-kind assistance were replaced with vouchers.

- 16% of the benefit came through households having greater confidence that they could ensure their food needs were met (0.50 USD per household for every 1 USD spent by UNRWA).
    - This was lower than the benefit under the same outcome for the in-kind modality, as households felt they would be relatively less confident that they could meet their food needs under the voucher modality.
- 7% of the benefit came through households having fewer arguments amongst themselves over food purchases (0.20 USD per household for every 1 USD spent by UNRWA).
    - This was marginally higher than under the in-kind modality, reflecting an expectation of slightly fewer arguments within absolute poor households under the voucher modality.
- The remaining 1% of the benefit came through households having improved freedom to choose what they spent their money on (0.02 USD per household for every 1 USD spent by UNRWA).
    - This was the same as the equivalent impact under the in-kind modality.

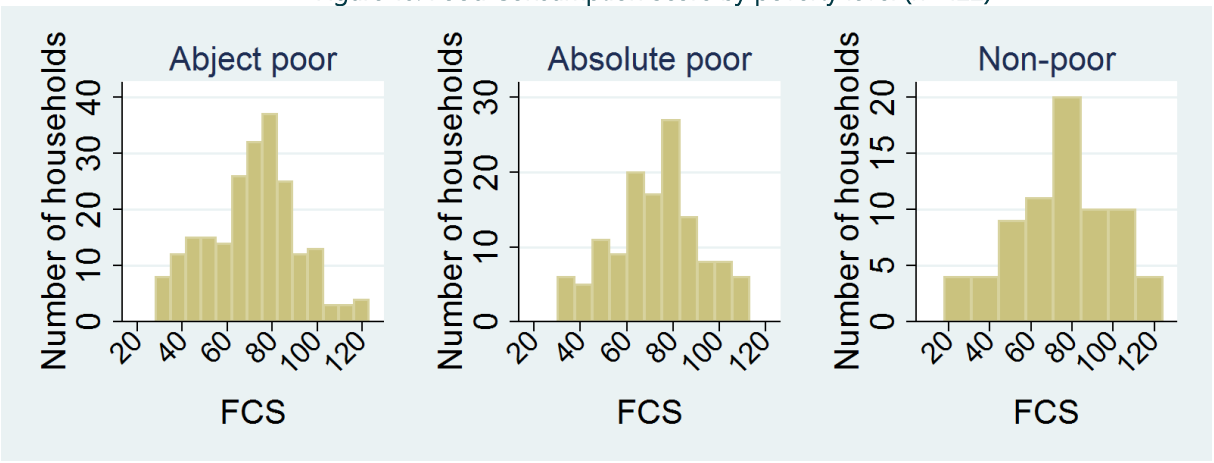
VIII.3.2. Descriptive statistics

This section presents descriptive statistics for each variable in the dataset, such as average scores and an analysis of the distribution of scores for households within each poverty level group. This section presents the outcomes currently experienced by people in Gaza (whether Abject Poor, Absolute Poor or Non-Poor), without transforming the data and without modelling assumptions. Although the SCBA carries out limited weight due to methodological limitations; these descriptive statistics give the most accurate picture possible of the current situation in Gaza regarding the outcomes of interest.

VIII.3.2.1. Food consumption outcomes

In-kind assistance appears to be effective in setting a 'floor' on **household food consumption score (FCS)**: whereas 7% of non-poor households reported an FCS of 35 or below (i.e. below the range typically defined as acceptable), the corresponding figure was 4% for both the abject poor and absolute poor groups. Of those surveyed, the non-poor group was also the only subgroup to contain a household with an FCS in the 'poor' range of 21 or below (which represented approximately 1% of the non-poor cohort). As a consequence of the 'floor' set by in-kind assistance, there was also a higher variance in the food consumption scores of non-poor households relative to those of households in the two poor subgroups (see Figure 16, below).

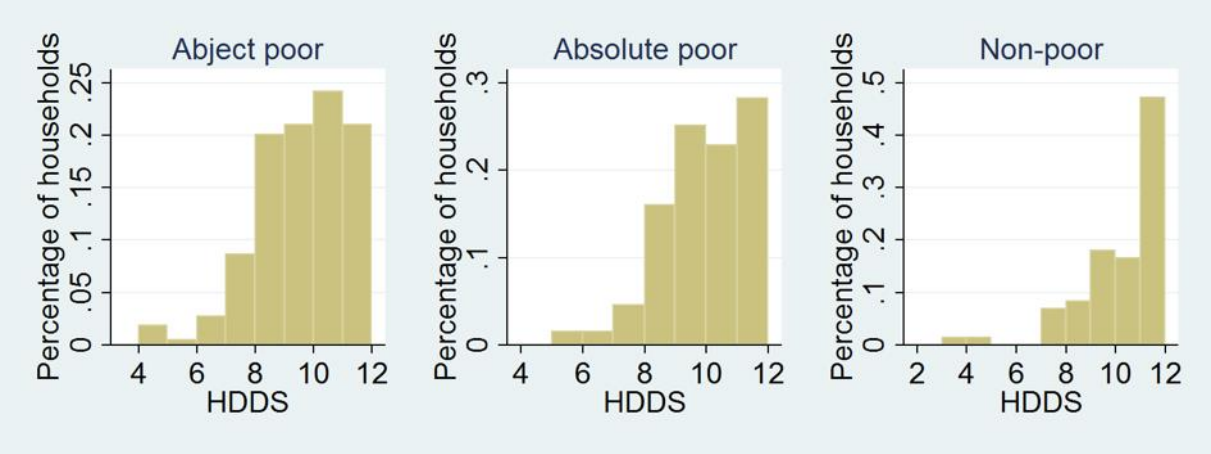
Figure 16: Food Consumption Score by poverty level (n=422)



Source: household survey, Gaza, July-August 2018

Respondents receiving in-kind food assistance score lower than the non-poor group in terms of **household dietary diversity score**, although the difference in average score is not large. The proportion of households reporting relatively high dietary diversity scores (9 out of 12 or higher) is considerably higher among the non-poor than among the abject poor and absolute poor groups (see Figure 17, below).

Figure 17: Household Dietary Diversity Score by poverty level (n=422)



Source: household survey, Gaza, July-August 2018

A higher proportion of the non-poor group eat three or more **meals per day** (67%, as opposed to 66% for the absolute poor households and 59% for the abject poor households). Looking at those who fall below the threshold, 4-5% of poor households only eat one meal per day, compared with 1% of non-poor households (see Figure 18, below).

Figure 18: Meals eaten per day by poverty level (n=423)

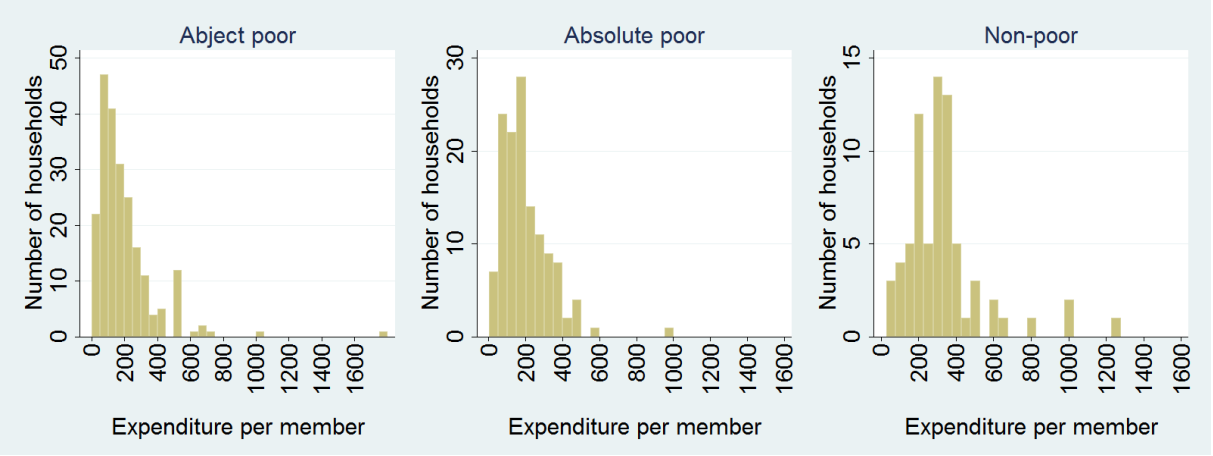
Source: household survey, Gaza, July-August 2018

VIII.3.2.2. Poverty outcomes

Average levels of **monthly expenditure** (per household member) differed considerably between the groups surveyed: 191 NIS[175] for the abject poor households and 207 NIS for the absolute poor households, compared with 329 NIS for the non-poor group. Each group's expenditure distribution is approximately normal and skewed to the right (with a long upper tail). There is a higher variance in expenditure levels for the non-poor group, which is primarily due to a higher prevalence of households with relatively high expenditure (500-1,000 NIS per member per month) – see Figure 19 below.

[175] NIS = Israeli New Shekel

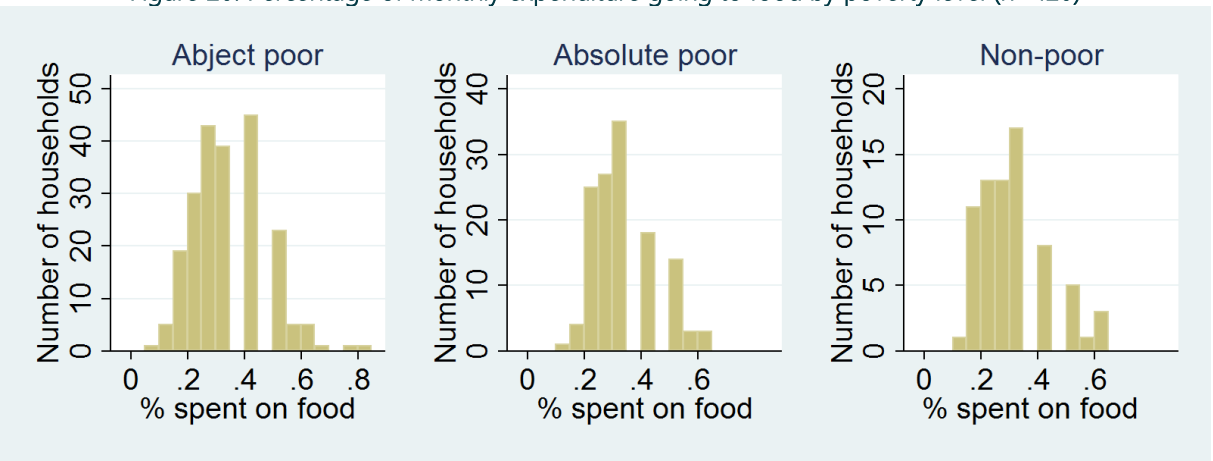
Figure 19: Monthly household expenditure per member by poverty level (n=423)



Source: household survey, Gaza, July-August 2018

On average, poor households spend a slightly higher percentage on food (32-33%, compared with 30% for non-poor households), despite receiving assistance in the form of food parcels. There is a larger variance in **percentage spent on food** for the abject poor group than for the other two groups, which is reflected in the presence of four abject poor households that spend 75% or more on food (with the other groups having maxima of 60%) – see Figure 20, below.

Figure 20: Percentage of monthly expenditure going to food by poverty level (n=420)

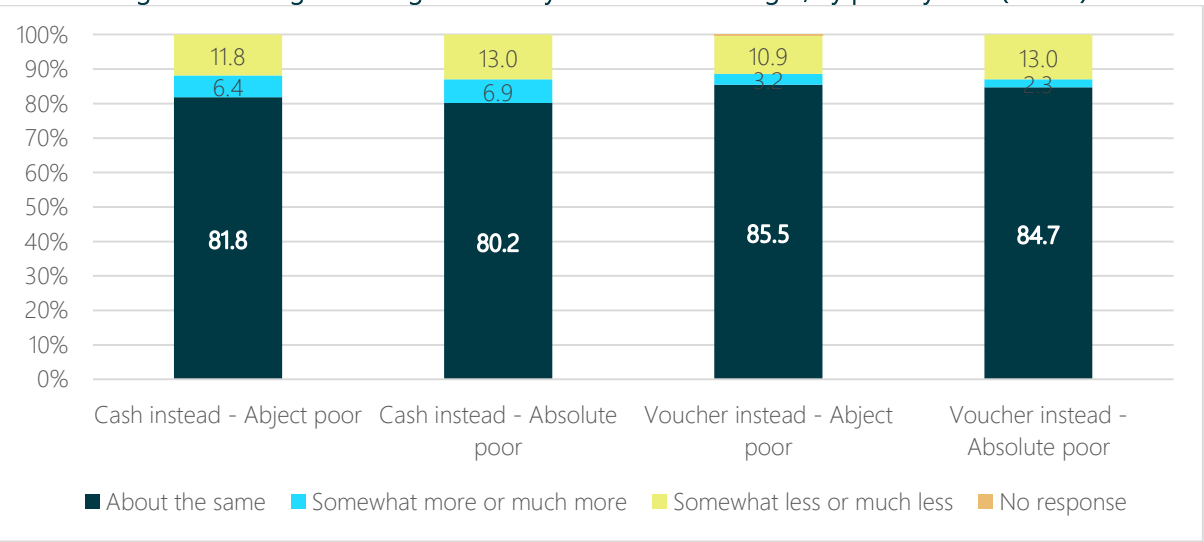


Source: household survey, Gaza, July-August 2018

The data collected on household finances **(savings and debt)** in Gaza paint a picture of near universal struggle. A large majority (75-80%) of respondents indicated that they always feel stressed due to their household's debts, among both poor and non-poor groups. Moreover, almost none among the sample have any household savings, nor do they save any significant amount in a typical month. 98% of the sample reported having no savings, with no significant difference between the abject poor, absolute poor and non-poor groups.

When asked whether their savings in a typical month would change if their modality of assistance changed to cash or vouchers, a large majority of households believed their level of savings would be about the same (see Figure 21, below). Households were somewhat more optimistic about the effect of the cash modality on their savings relative to the voucher modality: the proportion stating that they would save somewhat more or much more under the cash modality was 6-7%, versus 2-3% for the voucher modality.

Figure 21: Change in savings if modality of assistance changes, by poverty level (n=359)



Source: household survey, Gaza, July-August 2018

VIII.3.2.3. Wellbeing outcomes

Households in the two recipient (poor) groups displayed better scores in the three outcomes covering aspects of wellbeing that relate to food consumption: freedom of choice in what they consume, confidence that their food needs will be met, and the level of household tension related to food.

The survey found that 19% of abject poor households and 11% of absolute poor households felt "completely" or "very" **free to choose** what they spend their money on, compared with 10% of non-poor households.

Recipient households benefitted from the relative certainty of having a regular supply of food: 7% of abject poor households and 8% of absolute poor households felt "very confident" or "quite confident" that they **could ensure that their food needs were met**, compared with 1% of non-poor households.

Frequent **arguments amongst household members** relating to food purchases and consumption were less of an issue for recipient households than in the compared (non-poor) group: 22% of abject poor households and 15% of absolute poor households reported "rarely" or "never" having such arguments, compared with 0% of non-poor households.

The SCBA model suggests that cash creates higher wellbeing values than in-kind and vouchers typically score the lowest. The preference for the cash modality is more pronounced for the absolute poor households than for the abject poor households.

VIII.3.2.4. Attribution to different modalities

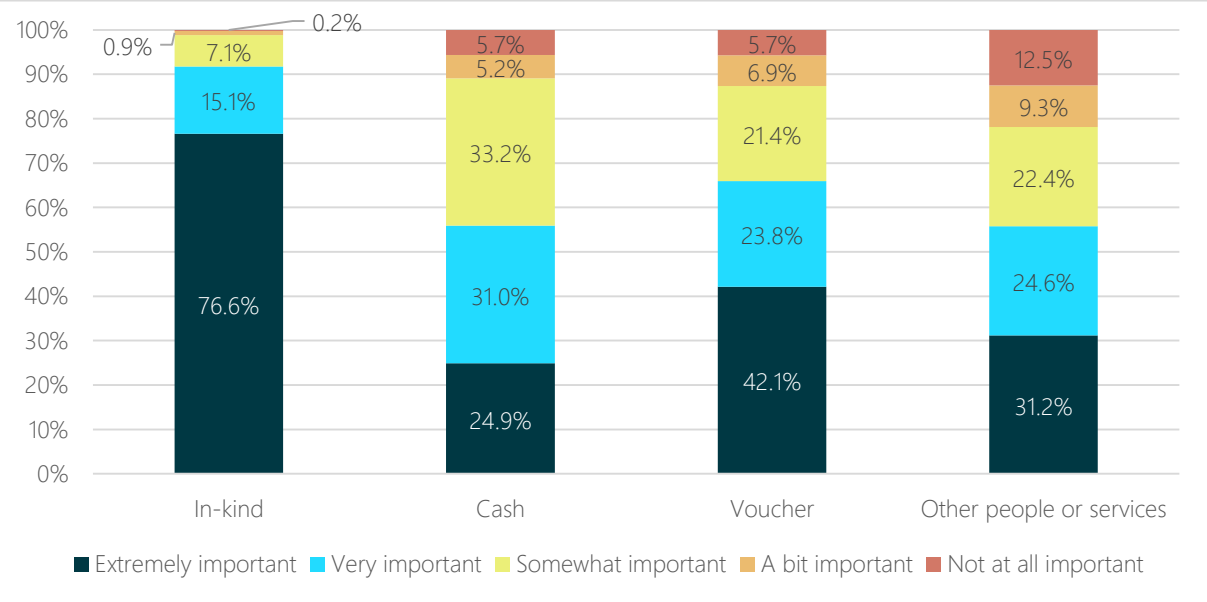
As part of the SCBA modelling process, households were asked who or what may have contributed to the current situation in their finances, nutrition, freedom of choice and

wellbeing. They were asked to rank each of the following four choices on a five-point scale in terms of how important they were (i.e. how strong the attribution was):

- Receiving in-kind food assistance;
- Receiving voucher-based assistance;
- Receiving cash-based assistance;
- Other people or services.

The responses to this question indicated that the sampled households attribute significantly more impact to in-kind assistance than to the other two modalities or other factors, with 76.6% of households ascribing the highest possible importance rating to in-kind assistance (see Figure 22, below).

Figure 22: Attribution to different modalities of assistance and other factors (n=403)



Source: household survey, Gaza, July-August 2018

While most of the sampled households are not currently receiving assistance in the form of cash or vouchers, almost all respondents felt that these modalities of assistance had had an important impact on their household: more than 85% of households felt that these modalities were somewhat, very or extremely important to them. This may indicate that the sampled households received these modalities of assistance previously, or that they misunderstood the question and were considering the hypothetical importance of the other modalities *if they were to receive them in future*.

IX. Conclusion

The Gaza strip is a unique context, unpredictable and highly volatile. Similarly, UNRWA assistance is peculiar as social transfers have been on-going at a large scale for several decades. All report findings should therefore be read keeping this unique and extremely challenging context in mind.

Based on the criteria laid out in the study matrix, the use of cash-based assistance to deliver UNRWA social transfers at the scale it requires is not deemed appropriate in the Gaza strip.

It is the authors' opinion that the use of CBA is not appropriate in the Gaza strip, first and foremost due to the lack of community acceptance. Whereas in neighbouring countries, cash acceptance is extremely high among crisis-affected households[176], the majority of refugee households in Gaza prefers in-kind aid as it safeguards them against inflation that would erode their purchasing power. Households are aware of CBA: they have received this type of assistance before and therefore know the risks it would expose them to. Using cash grants without pegging the transfer value to inflation, as happened in between 1997 and 2013, would mean a deterioration of refugees' purchasing power.

Using vouchers at such a large scale would mean further exacerbating the current status quo of market power, and ultimately decreasing the quality of assistance and client experience when exchanging the voucher. The study also shows that the use of CBA would not drastically increase the perceived value of the assistance for the refugee households. This is especially the case for the absolute poor group. Irrespective of the modality, the biggest benefit exists in the outcomes most directly linked to food security.

The use of CBA would also pose a risk in term of market functionality. The resilience of the markets in Gaza is undisputable, and it is likely that should the demand increase, supply could probably increase in parallel. However, the only permanent supply route into Gaza is under the control of a foreign state who has the ability to promptly shut down this route. This has happened before, creating erratic and unpredictable market behaviours. Unless there is an official commitment to allow food supply in Gaza, irrespective of the security and political situation, it does not seem appropriate for UNRWA to step away from supplying in-kind food items in the strip.

The unique financial environment in Gaza is also an important barrier to the use of CBA, and especially cash grants. Gaza does not issue currency and therefore solely depends on cash imports in order to meet their need for physical cash. Those imports, similar to food items, are also under the control of a foreign state. This situation results in regular cash crunches in the Gaza strip. Any large-scale cash distribution in Gaza would therefore necessitate a commitment that sufficient volumes of physical cash can enter the strip more regularly, as this currently only happens once a year. Furthermore, transactions in Gaza take place in three different currencies: NIS, USD, and JOD. Certain currencies are preferred for

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[176] For example, the IRC found that about 80% of Syrian refugee households preferred cash assistance over in-kind aid. Lehmann C., Masterson D. (2014) Emergency Economies: The Impact of Cash Assistance in Lebanon. The IRC.

certain types of transactions (e.g. food purchase in NIS, rent in USD). However, as the import of physical cash is constrained, financial service providers distribute cash to their clients in the currencies they currently have in stock, or with a mix of currencies, irrespective of the agreed currency (and therefore amount). That results in important exchange loss for the end users, exacerbated by the fact that the value of a bank note also partially relies on its physical condition.

Using cash-based assistance in the Gaza strip to deliver assistance can be feasible on a small scale as it is unlikely it will have significant impact on the market or the cash supply chain. UNRWA undoubtedly has the capacity to deliver this. However, it is the authors' opinion that such pilots would not be appropriate, nor would they present value for money. The communication and awareness raising efforts would have to be significant, irrespective of the size of the pilot, given the local resistance to CBA as well as the already existing conspiracy theories these pilots would further fuel. The effects on the local economy or the potential efficiency gains due to the decrease of distribution costs are in turn likely to be minimal, especially considering the fact that adapting to a new system entails significant costs and adjustments up front, and the human costs are likely to be high.

X. Annexes

X.1. Key terminologies and acronyms

Cash Based Assistance (CBA)[177] are all programmes where cash or vouchers for goods or services are directly provided to beneficiaries. In terms of humanitarian assistance, it refers to the provision of cash or vouchers to individuals, households or communities, not governments or other state actors. While it covers all modalities of cash-based assistance, including vouchers, it does not include remittances or microfinance (although microfinance and money transfer institutions may be used for the actual delivery of cash).

Basic needs are usually defined as the items that people need to survive (e.g. food, water, clothing, shelter, sanitation, health care) and people's safe access to these essential goods and services. For the purpose of this study, the basic needs will only cover basic non-food items.

Household[178] refers to individuals living and eating together.

Ministry of Social Development (MoSD) [179]: The Ministry of Social Development (previously Ministry of Social Affairs) is a leader in the social protection sector, seeking in partnership and with coordination with the ministries, government institutions, civil society organizations, the private sector and international organizations, to provide social protection for the Palestinian people. As the Cash Transfer Programme (CBP) is the primary social assistance tool of the MoSD, MoSD is responsible with ensuring the implementation of the programme and beneficiaries' selection.

Outcomes: Intended or unintended changes or shifts in conditions due directly or indirectly to an intervention. They can be desired (positive) or unwanted (negative). They can encompass behaviour change (actions, relations, policies, practices) of individuals, groups, communities, organisations, institutions or other social actors.

Proxy Means Test Formula (PMTF): The PMTF is a formula that generates a score for applicant families based on fairly easy to observe characteristics of the household such as the location and quality of the dwelling, possession of durable goods, demographic structure of the household, and education, health and labour force characteristic of household members. The indicators used in calculating this score and their weights are derived from statistical analysis (usually regression analysis or principal components) of data from detailed household surveys of a sort too costly to be carried out for all applicants to large programmes.

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[177] CaLP glossary http://www.cashlearning.org/resources/glossary

[178] WFP. 2009. Hunger and Markets: World Hunger Series. London; Sterling, VA: Routledge.

[179] 'Ministry of Social Development', accessed 17 May 2018, http://www.mhpss.ps/en/organization/ministry-of-social-development/bbacHToWBS8=.

The PMTF is used by both MoSD and UNRWA, albeit the UNRWA version differs from that of MoSD in terms of the variables that are used as predictors.

Relief Social Services Department (RSSD) is the UNRWA department managing all programmes providing direct and indirect social protection services.[180] The three main objectives of the department are the following: 1) Providing social safety net assistance, on a quarterly basis, to the most impoverished Palestine refugees, 2) maintaining Palestine refugees' records, 3) empowering Palestine refugees.

Social Safety Net Programme (SSNP): Created in 2009, the SSNP introduced a shift in targeting beneficiaries. The SSNP found its origins in the Special Hardship Assistance Programme (SHAP) which began in 1978 to provide the neediest families with rations using categorical targeting. Currently, the objective of the SSNP is to alleviate poverty among the most vulnerable Palestine refugee families in the five fields of UNRWA operations, with priority focus on alleviating poverty for those living below the abject poverty line (food poverty line).

Social transfer: A social transfer is any non-contributory payment, be it in the form of in-kind food or NFIs, cash, voucher or a combination thereof to help reduce the vulnerability of a family or individual to poverty.[181]

UNRWA: The United Nations Relief and Works Agency for Palestine Refugees (UNRWA) was founded in 1949 by the United Nations General Assembly Resolution 302 (IV) of 8 December 1949 to carry out direct relief and work programmes for Palestine refugees.[182]

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[180] 'Relief & Social Services', UNRWA, accessed 17 May 2018, https://www.unrwa.org/what-we-do/relief-social-services.

[181] 'Annual Operational Report 2016' (UNRWA, 2017).

[182] 'Who We Are UNRWA', UNRWA, accessed 16 May 2018, https://www.unrwa.org/who-we-are.

X.2. Study matrix

Question 1 - Current experience of using CBA in Gaza		
Label	**Indicators**	**Sources**
Humanitarian & development interventions using CBA as a delivery modality	• Brief description of the intervention • Implementing organisation • Beneficiaries • Targeting criteria • Delivery mechanism • Transfer value	Secondary data: UNOCHA 4W, project evaluations KII with in-country programme managers
Question 2 - Comparative appropriateness of cash grant, voucher and in-kind aid to deliver food and multi sector assistance		
Label	**Indicators**	**Sources**
Beneficiary needs	• Cash is already in use by the male and female targeted population or not. • Male and female needs are covered through the markets or not. • Protection related risks and vulnerabilities will be/not be amplified for the male and female targeted population by the provision of cash assistance, voucher or in-kind.	Secondary data review: need and market assessments. KIIs with in-country UNRWA staff, NGOs staff, national authorities, private sector organisations, cluster members, donors. FGDs with beneficiaries. Direct observation
Community acceptance	• Male and female targeted beneficiaries (across different groups) express preference over one of the proposed modality or a combination thereof • Male and female targeted beneficiaries have the capacity to receive assistance delivered through the different modalities considered	Secondary data review: need and market assessments FGDs with UNRWA and MoSD beneficiaries.

	• Male and female targeted beneficiaries are used to a certain modality	
Political acceptance	• Local authorities express preference over one of the proposed modality or a combination thereof • There is a regulatory framework that encourage/prevent the use of a modality	Secondary data review. KIIs with in-country UNRWA staff, political authorities, members from other organisations
Organisational acceptance and capacity	• UNRWA has, or can quickly build, the programmatic and operational capacity to design and implement project using different modalities • If needed, UNRWA staff are willing to improve their skills to use a different modality	KII with in-country and HQ UNRWA staff
Market functionality	• There is sufficient supply (quantity, quality) to meet the total demand • The scale of the intended project compared to the scale of the market • Markets are integrated • There is no situation of market power • The overall market environment is conducive or not of the use of CBA or in-kind with local procurement	Secondary data review: market assessment KII with WFP
Market access	• Male and female targeted beneficiaries have safe physical, financial and social access to market place	Secondary data review: market assessment KII with WFP FGD with beneficiaries
Payment agents	• Functional and reliable payment systems are available or not. • Male and female targeted beneficiaries have access to those payment agents • Payment agents Know Your Customer regulations will not put male and female beneficiaries more at risks	Secondary data review: market assessment, FSP assessment KII with payment agent

Question 3 - Comparative effects of the different modalities		
Efficiency of the modality distribution	• Comparative cost to deliver assistance through cash grant, voucher and in-kind – costs of transfer ratio	Secondary data review: budgets
Multiplier effects on the local markets	• Percentage of the cash grants received spent on the local market • Marginal propensity to consume	Secondary data review: project evaluation, Post Distribution Monitoring
Outcomes attributable to the different modalities	• Benefit-cost ratios for each CBA modality, using social cost-benefit analysis models. i.e. number of US$ of economic and social value created by each modality, per US$ spent on the cost of CBA.	Social cost-benefit analysis results

X.3. Mapping of existing CBA

Intervention title	Leading organisation	Beneficiaries	Targeting criteria	Delivery mechanism	Transfer value
Palestinian Cash Transfer, launched in 2010 as a result of a merger between Special Hardship Case and Social Safety net Reform Project	Ministry of Social Development (MoSD)	40% of beneficiaries are refugees 60% non-refugees 64% beneficiaries living in the Gaza strip Total of 436,480 individuals in 2015[183]	Combined Palestinian Household expenditure and consumption survey (PECS) and poverty lines.		From 7$ to 33$ per person per month

[183] Vance Culbert, « Social Development, Food and Cash Assistance in Palestine, Overview of Current Practices », 2017.

Social Safety Net Programme (under the Emergency Appeal)	UNRWA	Only to refugees	Combined PMTF Formula with poverty line levels derived from the PECS[184]	On a quarterly basis, fixed points for distribution	
E-voucher for food	WFP with its implementing partner in Gaza: Global Communities	Non-refugees Voucher programme: 62,119 beneficiaries in the Gaza Strip in 2016 In addition, WFP has been assisting around 10,000 individuals with a combined form of transfers (in-kind and voucher), since 2011 for beneficiaries targeted by the Ministry of Social Development via its social safety net programme.	Combined PMTF Formula with poverty line levels derived from the PECS[185]	Electronic food vouchers; The e-voucher system uses a computerized system that links the WFP's office in Jerusalem and participating retailers in Gaza through PalPay There are 75 contracted shops in Gaza	NIS 40 (US$ 10.3) per person per month
Job creation programme (cash for work)	UNRWA	In 2014 UNRWA provided temporary employment to 20,550 beneficiaries benefitting approximately 108,000 individuals.[186]	Based on the poverty assessment survey (abject poverty / absolute poverty and the PMTF)	In Gaza, UNRWA arranges a bank account for each employee in which their salary is deposited and which is closed upon termination of employment	

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[184] The PMTF and the poverty lines that are used by UNRWA for poverty assessment purposes are derived from the Palestinian Household expenditure and consumption survey (PECS), similar to that of MOSD. However, UNRWA's PMTF variables are different from those of MoSD and so are the poverty lines.

[185] Ibid

[186] Atos Consulting, 'DFID Palestinian Programme, "Improving Food Security for the People of Gaza". Independent Evaluation.' (DFID, August 2015).

Support to vulnerable children	UNRWA	2,400 vulnerable children in Gaza[187]	Children's custodians were notified through SMSs to receive the allowances; they reported to the banks accordingly, received receipts from the banks and returned them back to the nearest RSSP Area Offices thereafter	300$ per children for a period of 6 months

[187] 'Intervention to Support Vulnerable Children in Gaza – Phase II'.

X.4. Methodology

X.4.1. Inception phase and desk review

Following an in-depth briefing with UNRWA, the research team first collected and analysed existing secondary data. The desk review consisted of the examination of 85 documents, including but not limited to programme documentation, market analyses, M&E data and reports, existing literature on delivery modality appropriateness, and context-specific documents. These documents were systematically reviewed to extract relevant information for triangulation and to inform the final report.

For a full list of external documents reviewed, please refer to Annex X.5.

As part of the inception phase, the research team also lead a webinar on May 23, 2018 with the steering committee's members, presenting the key features of the study protocol and the study matrix (Annex X.2). Following the webinar, the team finalised the study protocol and the data collection tools that were previously reviewed and approved by UNRWA and the steering committee.

X.4.2. Qualitative study component

To inform the study, the research team conducted 70 Key Informant Interviews (KIIs) with UNRWA staff, financial service providers, international organisations, humanitarian organisations, market stakeholders, governmental organisations, and donors. The team also conducted 26 Focus Group Discussions (FGDs) with UNRWA and MoSD beneficiaries, ultimately reaching data saturation.

X.4.2.1. Key Informants Interviews

The research team employed KIIs as the main primary data collection methodology and used them to gauge the appropriateness of the different social transfers delivery modalities. The team conducted Skype, telephone, and in-person interviews during their two-week field visit to Gaza in early July 2018.

Overall, the Key Informant Interviews (KIIs) allowed the team to assess organisational and political acceptance, identify the type of financial services available, and draw lessons learned from previous CBA experience in Gaza.

KIIs with governmental organisations and donors helped identify any regulatory framework that either encouraged or prevented the use of a modality, as well as organisational/donor preference for any one of the proposed modalities. At the same time, the team designed KIIs with UNRWA staff as opportunities to gauge perceived programmatic and operational capacity for large-scale CBA delivery. For each type of interviewee, the team developed and adapted a semi-structured guide (See Annexes X.8, X.9, X.10).

Key Informants were first selected using purposive and then snowball sampling, as detailed below. While the initial target was 56 KIIs, the research team successfully conducted 70 interviews.

Given the high number and diversity of interviewee positions vis à vis UNRWA interventions and social transfers, the team was able to reach data saturation.

The research team interviewed Key Informants representative of the different project stakeholders, as charted below:

Table 14: Breakdown of stakeholders interviewed

Financial Service Providers (5 KIIs)	⓾ Microfinance providers: ACAP, Arab Centre for Agricultural Development ⓾ Banking actors (Bank of Palestine, Cairo Amman Bank)
UNRWA Staff (21 KIIs)	⓾ In Amman (HQ) ⓾ In Gaza (Chief of Relief and Social Services, the Chief Area Officers, the M&E team, Programme managers, etc.)
International organisations (6 KIIs)	⓾ WFP Staff: Head of Programme, Programme officer ⓾ UNSCO, UNICEF ⓾ OCHA
Humanitarian organisations (15 KIIs)	⓾ NRC, OXFAM, Save the Children ⓾ Global Communities, CRS, NPA ⓾ Action Against Hunger (lead of the FSS-cash working group)
Market stakeholders (3 KIIs)	⓾ Trade Union representatives ⓾ PALTRADE, importers ⓾ Palestinian Federation of Industries
Governmental organisations (8 KIIs)	⓾ Ministry of Social Development ⓾ Ministry of Economy ⓾ Border and Passage General Department
Donors (12 KIIs)	⓾ Steering committee members ⓾ Institutional donors: ECHO, DFID, the World Bank ⓾ State donors: France, Switzerland

The final list of key informants is presented in Annex X.7.

X.4.2.2. Focus Group Discussions

To generate discussion and capture different viewpoints, the team organised and conducted a total of **26 FGDs**: nineteen with refugee households receiving UNRWA food aid and seven[188] with non-refugees receiving MoSD cash assistance.

[188] Although initially only 21 FGDs were envisioned, the research team decided to facilitate five additional FGDs in order to afford the SCBA a greater layer of detail.

Figure 23: Breakdown of focus group discussions conducted

The FGDs covered the five different governorates of the Gaza Strip. Participants were selected to reflect different poverty levels, camp and non-camp settings, as well as different types of assistance received.

The objective of these FGDs was to pinpoint beneficiary views on: a) delivery modality preferences, b) access to markets, and c) accessibility to financial service providers. These opinions also served to inform the Social Cost-Benefit Analysis (SCBA).

Space was created to enable women, men, people living with disabilities, youth/children, and older people to provide input. The seven FGDs for the valuation exercise were mixed while the rest were disaggregated by gender.

One semi-structure guide was developed with a focus on beneficiary preferences and market access capacity. In collaboration with NEF Consulting, the research team designed another tool, a ranking exercise, to fit into the SCBA. The two semi-structured guides developed for this exercise are available in Annexes X.11,X.12. The material was translated into Arabic, piloted, and adjusted to ensure high-quality data collection. The data collected was triangulated to ensure a rigorous qualitative process.

X.4.3. Quantitative study component

X.4.3.1. Calculation of the multiplier effects and cost to transfer ratio

As a study objective, the research team sought to quantify how much potential additional income would be generated for the local economy if Cash Based Assistance (CBA) was used to deliver UNWRA food aid. The study addresses both the "first-round effect" – i.e. the additional income generated by initial beneficiary spending, and the "higher-round effects" – i.e. the additional income created from successive rounds of spending.

The **multiplier effect calculation** is based on the following formula:

$$dY=C/(1-MPC)$$[189]

dY represents total additional Gross Domestic Product created by one CBA recipient household. dY is calculated by dividing the cash grant or voucher sum by the amount a household is likely to spend within Gaza (**C**). To calculate C, the study team relied on existing monitoring data from organisations that already use CBA for food delivery aid purposes.

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[189] Robinson, 'Marco Models and Multipliers: Leontief, Stone, Keynes, and CGE Models'. (Fix citation style)

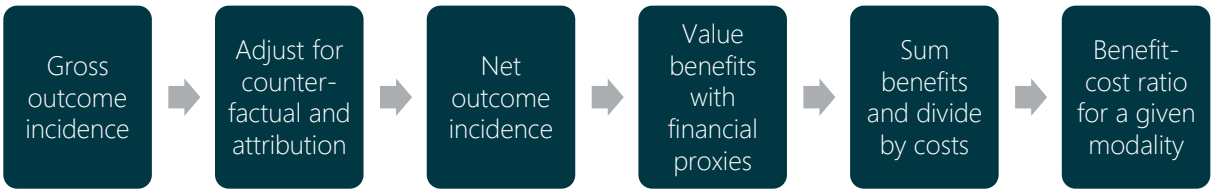
MPC stands for the Marginal Propensity to Consume (MPC). The MPC represents the proportion of extra income (i.e. the distributed grant) that is spent on consumption. The MPC influences the size of the multiplier.[190]

The team also calculated a cost per transfer ratio, i.e. how much it costs UNRWA to distribute a certain grant amount, voucher value, or equivalent in-kind food parcel. The calculation relied solely on direct as opposed to indirect costs,[191] which could not be tied back to distribution modality.

X.4.3.2. Economic modelling exercise: Social Cost-Benefit Analysis

A Social Cost-Benefit Analysis (SCBA) model is a framework through which to assess the comparative economic effects of different modalities of assistance and the value for money that these modalities offer. The model incorporates data on different social and economic outcomes that are affected by assistance received, using a rigorous analytical framework to assess the benefits generated per unit of input.

Figure 24: The SCBA model



Source: NEF Consulting

The modelling process includes the following steps (see Figure 6, above):

- Gross outcome incidence: the proportion of the sample achieving each outcome of interest is calculated, for the groups receiving assistance.
- Counterfactual: the same outcome incidence is calculated for a counterfactual group, who are similar in many characteristics but who do not receive assistance. This is subtracted from the gross outcome incidence calculated in the previous step.
- Attribution: because other factors may have influenced the achievement of positive outcomes, the outcome incidence is scaled down using an attribution figure, which represents the percentage of the positive impact that is directly attributable to UNRWA assistance.
- Net outcome incidence: this figure indicates the proportion of our sample of recipient households achieving each outcome, relative to what would have happened anyway (the counterfactual), that can be attributed directly to the impact of UNRWA assistance.

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[190] In addition to available data, the study team utilised previous Gaza MPC research, the most recent information having been collected in 1997. As this data goes back 20 years, the 1997 MPC will most likely offer a more conservative estimate of the multiplier effect. This is particularly true considering that the data tends to show household incomes in Gaza decreasing over the past 20 years, with lower income levels corresponding to higher MPCs.

[191] Indirect costs are costs used by multiple activities, and which cannot therefore be assigned to specific cost objects such as depreciation, supervision costs, or quality insurance.

- **Valuation of benefits:** the benefits derived in each outcome are then valued using financial proxies.
- **Benefit-cost ratio:** measuring these benefits in financial terms allows them to be divided by the cost of providing assistance, to generate a benefit-cost ratio.
- **Comparison of modalities:** these benefit-cost ratios can then be compared to understand the relative return (in terms of social and economic benefits to the recipient households) of UNRWA's expenditure on providing assistance to the population of Gaza. A higher benefit-cost ratio indicates that a modality creates more social and economic benefits per dollar spent.

The SSNP theory of change (see Figure 1) served as a starting point in selecting the outcomes to be covered by the SCBA. However, it was determined that a focus on the short-term and intermediate outcomes outlined above would not yield a particularly insightful SCBA model:

- The relationship between food assistance supplied and outcomes such as calories or variety of food consumed is likely to be very simple and straightforward. Unless there are issues with distribution of the assistance within families, or resale of the food assistance, one would expect to see a direct positive relationship between food supplied and food consumed.
- Because all of the short-term and intermediate outcomes depend on this direct relationship, a comparison of the costs and benefits exclusively along these lines would be reductive. If the outcomes are defined as being almost identical to the inputs, the benefit-cost ratio is unlikely to deviate far from 1:1.

To broaden the outcomes under consideration for the SCBA, the consultants reviewed the literature for outcomes used in similar evaluations and best practice indicators typically used to measure the relevant outcome areas. The results of this process are described in the following subsection.

Secondary research and mapping of outcomes

The selection of outcomes for the SCBA was informed by several criteria:

- **Prevalence in the literature:** Was the outcome used in previous studies of a similar subject area and geographic focus? A number of indicators appeared repeatedly in the relevant literature, suggesting a widely accepted rationale for their inclusion.
- **Materiality**: Is the outcome likely to be affected by receiving in-kind assistance from UNRWA? Previous research on this topic in Gaza collected data on a wide range of outcomes and found that assistance had no impact on many of these metrics. For example, Pereznieto et al. (2014) found that cash-based assistance had no statistically significant impact on education, housing conditions and violence against children within the household.[192]
- **Time period**: Is the outcome likely to be affected by receiving in-kind assistance over the short- to medium-term time period covered by the SCBA? Although it is possible

[192] Pereznieto, P., Jones, N., Hamad, B. and Shaheen, M. (2014). *Effects of the Palestinian National Cash Transfer Programme on children and adolescents: a mixed methods analysis*

that UNRWA assistance has some impact on long-term outcomes in areas such as health and education, it is difficult to attribute this impact clearly to assistance in the short-term.

- Variability by modality: Is the outcome likely to be affected differently by cash assistance or vouchers, as opposed to in-kind assistance? This consideration relied on generalised findings from previous comparisons of these modalities in other countries.

The final selected outcomes fell under three outcome areas: food consumption, economic poverty, and wellbeing. Each outcome area contains outcomes, and these outcomes contain associated indicators.

For each non-financial indicator, a threshold score was determined to indicate achievement or non-achievement of the outcome by the respondent household. These thresholds are described for each outcome in the following subsections.

Food consumption outcomes

The following indicators were used to measure the outcome of improved food security:

- Food consumption score (FCS): this is a standard indicator of food consumption and was previously used in related research by the WFP and World Bank.[193] The FCS is based on a weighted average of the foods consumed by the household in the preceding seven days, taking into account how frequently each food group was eaten and weighting each food group according to its nutritional value. The threshold for acceptable food consumption is an FCS above (and not including) 35, as per WFP guidelines.
- Meals eaten per day by the household: this is used as a secondary indicator of improved food security, with households asked to give the number of meals they had per day on average during the last seven days. It is easier to measure hypothetically for different modalities than the FCS, which requires collection of very specific data on foods eaten in the last seven days. Meals eaten per day is also an indicator used in the wider international literature on food security. The threshold for an acceptable number of meals per day is set at three or more.

The following indicators was used to measure the outcome of improved nutrition:

- Household dietary diversity score (HDDS): this measure, which can be constructed from the same survey data collected for the FCS, looks more specifically at the variety of different food groups eaten by a household during the past seven days. The threshold for acceptable dietary diversity is a HDDS above (and not including) 6 out of 12.

Poverty outcomes

The following indicators were used to measure the outcome of poverty reduction:

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[193] Lucia Latino and Tobias Flämig, 'Market Assessment in the Gaza Strip, Is the Market of the Besieged Enclave Conductive to a Large CBT Intervention?'and Al Markaz for Development & Marketing Consultancies, 'Impact Evaluation of Cash Transfer Program (CTP)' (World Bank, July 2017).

- Expenditure per month per household member: given the very high level of unemployment in Gaza, and the consequent scarcity of formal income sources, expenditure was judged to be a more relevant measure of material living standards. There was no threshold set for an acceptable level of expenditure; instead, a comparison of averages across target and counterfactual groups would be employed.
- Percentage of monthly household expenditure that is spent on food: this is a widely used indicator of poverty, with the poor often spending large proportions of their income on food. The threshold for an acceptable proportion of spending going to food is below (and not including) 50% of total expenditure.
- Stock of household savings: another aspect of poverty reduction is resilience against future income shocks, in the form of household savings. Taken in combination with the expenditure and debt indicators, the stock of household savings were expected to give insight into whether the assistance UNRWA provides to households allows them to save or borrow. There was no threshold set for an acceptable level of savings; instead, a comparison of averages across target and counterfactual groups would be employed.
- Monthly inflow to household savings: this measure was included as distinct from the stock of savings, to better capture whether regular saving is occurring. There was no threshold set for an acceptable level of savings; instead, a comparison of averages across target and counterfactual groups would be employed.

The following indicators were used to measure the outcome of better debt management:

- Monthly interest expenditure per household member: previous research in Gaza found that receiving assistance could affect household indebtedness. Atos Consulting (2015) found that recipients of food vouchers in Gaza had more money to use for repaying their debts, while the World Bank (2017) found that 74% of respondents felt paying bills or debts was the most important way of using money received or saved through cash or in-kind assistance. This indicator was designed to capture the real impact of debts via regular interest payments, rather than the debt stock, which may be associated with a high or low interest rate. There was no threshold set for an acceptable level of interest payments; instead, a comparison of averages across target and counterfactual groups would be employed.
- Frequency of experiencing stress due to household debts: given that indebtedness was likely to be affected by assistance received, this indicator was included to provide a better insight into how concerns over debt affect people's wellbeing in Gaza. Households that responded that they "occasionally", "rarely" or "never" felt stressed due to their debts were above the acceptable threshold for this outcome, whereas the rest of the sample was below the threshold.

Wellbeing outcomes

The following indicators were used to measure the outcome of improved household wellbeing and empowerment:

- Freedom to choose what your household spends money on: this was expected to be an important difference in modalities – while cash allows a recipient to choose what they consume, in-kind assistance is more likely to dictate what a household eats

(unless they sell their food parcels). Moreover, the relative certainty offered by food assistance may allow households greater freedom in their spending on other areas, as opposed to a situation where the household receives no assistance and has to pay the prevailing market price each time they purchase food. Households that responded that they felt "completely" or "very" free to choose what they spent money on were above the acceptable threshold, whereas the rest of the sample was below the threshold.

- Confidence that you can ensure that your household's food needs are met: this outcome reflected the improved wellbeing that may arise from knowing that household members will have enough to eat. This confidence may be greater under the in-kind modality, if local markets are not functioning well enough to cater to the demand from recipients of cash or vouchers. Households that responded that they felt "very confident" or "quite confident" that they could ensure their food needs were met were above the acceptable threshold, whereas the rest of the sample was below the threshold.
- Frequency of arguments between household members: this survey question made an explicit link between household tension and decisions on food purchases and consumption. This was intended as way of exploring intra-household tension and women's empowerment in a way that was culturally sensitive (so that respondents would still be willing to answer). Household tension was expected to vary between modalities: in other parts of the world, cash-based assistance has sometimes been spent solely by the male head of household, causing tension and even violence between partners. Households that responded that they "rarely" or "never" had arguments in relation to food purchases and consumption were above the acceptable threshold, whereas the rest of the sample was below the threshold.

Data collection

Primary data was collected during household survey and focus group discussion (see Section III.3.3 & Section III.2.1).

Counterfactual

There were difficulties estimating the counterfactual scenario for recipients of assistance, i.e. what levels of the relevant outcomes they would have achieved if they had not received assistance. It was not possible to survey poor households who do not receive assistance, both due to the current widespread coverage of assistance programmes for poor households, and to a lack of access to data on poor households who are on the waiting list to receive assistance.

One available approach was to use the non-poor sample as a counterfactual group. UNRWA's means testing formula uses data on a household's durable goods, housing conditions, demographics, education, health and labour force characteristics, to classify the household as "abject poor", "absolute poor" or "non-poor". The non-poor group did not necessarily serve as an ideal control group for the recipient groups, given that households are classified as poor or non-poor based on fundamental differences identified by means testing. This caused a particular issue for poverty variables in the SCBA model, with "poor"

cohorts predictably scoring worse on poverty measures in spite of receiving assistance that the "non-poor" group did not receive.

The households surveyed were also asked to estimate the counterfactual themselves, using the question "Thinking about the current level of nutrition, stability of household finances, freedom of choice and wellbeing that you have described in previous questions, what would be different if you had never received in-kind food assistance?" The households were asked to choose a score on a five-point scale, from "much better off" to "much worse off" for each of the aforementioned aspects of their lives. Responses to this question provided another source with which to estimate the counterfactual.

For the baseline SCBA model, the methodology for the counterfactual was as follows:

- The non-poor group was used as the counterfactual for the three wellbeing outcomes (freedom of choice, confidence in ability to meet household food needs, and household tension).
- For the food consumption outcome (meals eaten per day), the non-poor group did not give an accurate picture of what the situation would have been for the recipient households, had they not received assistance. It was expected that if abject poor or absolute poor households did not receive any assistance, the quality and quantity of their food consumption would be much worse, and this was confirmed by the survey findings on the self-assessed counterfactual. On the other hand, the non-poor group had similar or better food consumption levels to the current recipients of assistance. In this way, the non-poor group would have been an unrealistically high counterfactual for the food consumption outcome. For this reason, the self-estimated counterfactual was used in the baseline SCBA model for the outcome covering meals eaten per day.

Attribution

In a context where the people of Gaza may regularly interact with multiple donors in the course of their daily lives and may have received different forms of assistance in previous years, it is a challenge to accurately attribute certain positive outcomes to UNRWA's in-kind assistance in particular. Given this inherent complexity, the consultants determined that the most accurate way to measure attribution was to ask households responding to the survey to self-assess how much of a given outcome that they achieved could be attributed to in-kind assistance rather than other factors.

Households were asked who or what may have contributed to the current situation in their household's finances, nutrition, freedom of choice and wellbeing (with this current situation having been examined in the rest of the survey questions). They were asked to rank each of the following four choices on a five-point scale in terms of how important they were (i.e. how strong the attribution was):

- Receiving in-kind food assistance;
- Receiving voucher-based assistance;
- Receiving cash-based assistance;
- Other people or services.

The responses to these questions were weighted on a 0 (not at all important) to 1 (extremely important) scale and the importance of the in-kind relative to all four attribution categories was calculated. The average of this figure for the whole sample gave an attribution percentage for both abject poor and absolute poor groups for inclusion in the model:

- Abject poor households attributed 34.8% of the outcomes they achieved to receiving in-kind assistance. This can also be interpreted to mean that they attribute 34.8% of the improvement in their household's finances, nutrition, freedom of choice and wellbeing to in-kind assistance, with the rest of the improvement being attributed to other factors;
- Absolute poor households attributed 31.2% of the outcomes they achieved to receiving in-kind assistance. This can also be interpreted to mean that they attribute 31.2% of the improvement in their household's finances, nutrition, freedom of choice and wellbeing to in-kind assistance, with the rest of the improvement being attributed to other factors.

Valuation of outcomes

One of the key challenges faced in calculating a benefit-cost ratio for each modality of assistance was determining an appropriate financial proxy for each of the outcome areas under consideration. Given that the SCBA covered outcomes that are not bought and sold on the open market, such as food security, nutrition and aspects of personal and household wellbeing, these financial proxies played a major role in quantifying assistance benefits, and consequently in the level of each benefit-cost ratio.

Secondary sources

The consultants initially intended to use a contingent valuation approach, which is one of the standard methodologies employed in social cost-benefit analysis. This approach was based on households' stated preferences, whereby each respondent gave their own subjective valuation for the relevant outcomes. In practice, it was not feasible to use this contingent valuation approach (see section III.5 for more details on this limitation to the research).

After the contingent valuation approach proved unfeasible, the consultants instead made use of secondary data sources and estimates from other jurisdictions to estimate financial proxies for the relevant outcome areas.

In cases where the financial proxies related to other countries, a benefit transfer methodology was used to adjust the proxies to Gaza's economy. This involved adjusting the financial proxy in proportion to the relative levels of Gross National Income (GNI) per person in Gaza on one hand, and in the country where the proxy is derived from on the other hand.

For food security outcomes, the financial proxy is derived from one of the few studies to cover subjective valuation of food security in developing countries, which made use of household survey data among the urban poor in Ghana (Akpalu, Christian and Kodjoe, 2015). This study found that among a sample with an average income of 4,900 Ghanaian cedi (GHS), people who were severely food insecure would require 2,902 GHS (per person)

to put them on an equivalent welfare level with those who were food secure. This equates to a valuation of the cost to wellbeing of severe food insecurity of -59.2% of average income.

Applying this to the average GNI per capita (PPP) of the West Bank and Gaza for 2017, which was 5,560 USD, gives an estimated financial proxy for food security in Gaza of 3,292 USD per person. Scaling this up for the average household size in our sample (6.43 members) gives a financial proxy of 21,173 USD per household per annum.

For freedom to choose what the household spends money on, the financial proxy was adapted from UK data from the HACT Social Value Bank.[194] This source indicates that an average British person derives a value of 15,894 GBP per annum (at 2018 prices) from feeling in control of their life. This value corresponds to individuals who answered "never" or "not often" when asked how much they agreed with the statement, "I feel what happens to me is out of my control", and the number is calibrated using data from the British Household Panel Survey. Given that this corresponds to the UK income level, the figure is adjusted for use in the SCBA using the Gross National Income per capita (PPP) of the West Bank and Gaza relative to the equivalent figure for the UK, for the most recent year available (2017). The financial proxy is then converted from GBP to USD.[195]

For reduced household tension, a revealed preference approach was used. The benefit of household harmony was assumed to be equivalent to the cost of a course of counselling, which is a standard measure used to reduce tension in the household. In the absence of data on the price of counselling in Gaza, Israel was used as the nearest comparable jurisdiction. Counselling costs via an HMO (health insurer) in Israel were estimated at an average of 185 NIS in 2010, with a standard course of counselling lasting for 30 sessions. The cost of a course of counselling (5,550 NIS) is then adjusted to the current price level using the Israeli consumer price index, and converted to USD.[196]

The resulting financial proxies are summarised below.

Table 15 Financial proxies

Outcome area	Financial proxy (USD per household per year)	Data source
Meals eaten per day and confidence in ability to feed household	21,173	Akpalu, Christian and Kodjoe (2015)
Freedom to choose what household spends money on	2,761	HACT and Fujiwara, D. (2018). Community investment values from the Social Value Bank.
Reduced household tension	1,683	Cost of a course of counselling (Israel)

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[194] HACT and Fujiwara, D. (2018). *Community investment values from the Social Value Bank*. [online] Available at: http://www.socialvaluebank.org [Accessed 28 Aug. 2018]. Under license to NEF Consulting Ltd.
[195] Using the average exchange rate for the 12-month period to July 2018: 1.00 GBP = 1.349 USD
[196] Using the average exchange rate for the 12-month period to July 2018: 1.00 USD = 13.538 NIS

Calculating the SCBA

Duration of benefits

As the outcomes under consideration in the SCBA model are linked to the regular supply food assistance, they are assumed to be short-term in nature, with a benefit duration of one year. This means that the resulting benefits, costs and benefit-cost ratios are already presented as net present values, since there are no future years to discount.

Outcomes excluded from the model

A number of planned outcomes for inclusion in the SCBA model were excluded following initial analysis of the survey data. For the excluded outcomes, the groups receiving assistance scored lower than the non-poor, counterfactual group, suggesting that no positive impact was created by in-kind assistance under these outcomes. If these outcomes had then been included in the SCBA model, the benefits under each of them to the recipient households would have been recorded as zero. Therefore, the following outcomes were removed from consideration:

- Food consumption score: generating this score involves collecting very detailed data on which foods were consumed in the last seven days and in what quantities. It was not possible to collect this data on a hypothetical basis for cash or voucher modalities (i.e. with the question of "if you were to receive cash/voucher instead of the in-kind assistance you currently receive"). With food consumption score data only available for the in-kind modality, this outcome was removed in order to preserve comparability between the different modalities. The outcome covering meals per day, for which some data was collected for all three modalities, was deemed to allow for more accurate comparison between modalities and was therefore used instead of food consumption score.
- Household dietary diversity score: both poor groups scored marginally worse on dietary diversity than the counterfactual group.
- Expenditure per month per household member: this was significantly lower among the poor groups than among the non-poor, which is unsurprising given that these groups were selected based on their poverty characteristics. The underlying difference reflected in means testing scores was not offset by the boost to spending that receiving food parcels may have created.
- Percentage of monthly household expenditure that is spent on food: the proportion of households spending an unacceptably high percentage on food was higher for the poor groups than for the counterfactual group, despite the poor groups receiving free food parcels that the counterfactual households did not receive.
- Stock of and monthly inflow to household savings: the vast majority of households surveyed in all poverty groups did not have any money saved, nor did they typically save any money each month. For this reason, there was no impact on savings outcomes observed for those receiving assistance.
- Frequency of experiencing stress due to household debts: fewer households from the poor groups were found to have low levels of debt-related stress than in the counterfactual group.

- Monthly interest expenditure per household member: this was significantly lower for the poor groups than for the counterfactual group. This follows a similar pattern as the difference in general in monthly expenditure between groups and is not accompanied by a lower stress level due to these debts for the poor groups. Taking these findings in combination, it appears that poor households pay less interest because they have less capacity to borrow and service debts, rather than because they have less need to borrow to buy food. For this reason, lower interest payments are interpreted as indicating a negative impact rather than a positive, and do not appear to be affected by in-kind assistance, so this outcome is excluded from the SCBA model.

Other modelling assumptions

For the remaining outcomes, i.e. food consumption and the three wellbeing and empowerment outcomes, net outcome incidence was calculated relative to the counterfactual and with adjustment made for attribution. The financial proxies described in subsection III.4.2 (above) were then applied to monetise the benefits under each outcome.

The benefit of food security to the households was assumed to be evenly split between their actual food consumption (represented by the number of meals eaten per day) and the wellbeing impact of being confident that their household's food needs would be met. For this reason, the financial proxy for food security was divided 50:50 between these two outcomes.

X.4.3.3. Limitations on SCBA

- It was not possible to survey recipients of the cash and voucher modalities in sufficient numbers to obtain direct estimates of outcome incidence for these recipients. Ideally, a comparison of the three modalities would have sampled each group separately, but the suspension of the Ministry of Social Development cash transfer programme, together with the lack of scale of voucher programmes, prevented the consultants from surveying these groups.
- Similarly, actual costs data was only available for the in-kind modality and not for cash or vouchers. It is possible that the logistics costs of cash-based or voucher assistance would be lower than those of in-kind assistance. If this is the case, then the benefit-cost ratios for the cash and voucher modalities may be an underestimate, as the costs for these modalities are assumed in the model to be identical to the actual unit costs of the in-kind modality.
- As alluded to in subsection III.3.2, it was not possible to obtain a counterfactual sample of households that were similarly poor to the recipient groups, but who were not receiving assistance. For most of the outcomes considered, the 'non-poor' were used as a *counterfactual group* rather than a true *control group*. This means that the differences in outcome incidence between the poor groups and the counterfactual group cannot be confined to the effects of in-kind assistance, as would be the case if a true control group were available. Some of the differences in outcome incidence may reflect underlying differences between the groups instead (e.g. incomes, health, education, etc.).

- The valuation of benefits in the SCBA model made use of *benefit transfer*, in which financial proxies from other parts of the world (such as the UK), was adjusted to apply to the Gazan context. This is an inexact process, which uses relative income levels in the two jurisdictions to adjust the financial proxies. This process implicitly assumes that the drivers of wellbeing are similar in both countries, which may not be true, e.g. people in Gaza may derive a different level of wellbeing from a given set of circumstances than people in the UK due to different life priorities.
- The valuation approach employed in the baseline model to value food security outcomes is based on a marginal utility and welfare economics methodology that some researchers have criticised for producing implausibly high valuation figures.[197] However, the proxy used in the SCBA model was adjusted for the average income level in Gaza, which is low, helping to reduce the risk of an implausibly high value. This valuation approach was required after the original methodology proved unfeasible, as outlined in the following subsection.

Contingent valuation – willingness to pay and willingness to accept

A major limitation was that the planned approach to valuation proved to be unfeasible.

The consultants initially intended to use a contingent valuation approach, which is one of the standard methodologies employed in social cost-benefit analysis. This approach was based on households' stated preferences, whereby each respondent gave their own subjective valuation for the relevant outcomes.

This would have been a preferable approach to determining empirically-grounded financial proxies for the outcomes and could also have offered greater insight into how recipient households perceive the impact of assistance.

In practice, the contingent valuation approach required asking the households during FGDs to estimate how much they would be willing to pay or accept in the following hypothetical scenarios:

- How much would you be willing to accept as compensation for not knowing that you will have enough food to eat tomorrow for you and your family?
- How much would you be willing to pay to increase the variety of the food assistance provided so that it covered a wide range of food groups (e.g. grains, vegetables, fruits, meat, etc.), relative to a food bundle with no variety (e.g. only including cereals/grains)?
- [In a hypothetical scenario of limited availability of food assistance] how much would you be willing to pay to make sure that availability was not a problem and your household would always be certain to receive assistance for all months in the year?
- [In a purely hypothetical scenario] how much would UNRWA have to pay you per year in order for you to be satisfied to give them complete control over what your household spends your money on, and for you to have no choice in this decision?

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[197] Fujiwara, D. and Campbell, R. (2011). *Valuation Techniques for Social Cost-Benefit Analysis: Stated Preference, Revealed Preference and Subjective Well-Being Approaches*. p. 37

- How much would you be willing to pay to take [a hypothetical] class/course that would ensure there was harmony in your household for a whole year (i.e. no arguments about what food and other things to buy for your household)?

These contingent valuations corresponded to the following outcome areas, respectively:

- Food security – quantity of food via Food Consumption Score;
- Dietary diversity – via Household Dietary Diversity Score;
- Confidence that you can ensure that your household's food needs are met;
- Freedom to choose what your household spends money on;
- A reduction in household tension and arguments.

In order to make it easier for FGD participants to conceptualise and put a price on such abstract concepts, the consultants intended to use a value game approach. This approach, which has been used successfully in similar developing country contexts, first allows the participants to list real items or things that they value, for which a market price already exists. These commonly include things like a car, an improvement to one's house, the cost of putting a child through school, etc. The monetary values associated with these valued items can then be used as reference values the subsequent attempts to place a value on more abstract benefits. If need be, where it is not feasible to put a monetary value on a certain benefit, it can be ranked as more or less valuable than the reference values, allowing the consultants to triangulate the money value of the abstract benefit in question.

During the piloting phase of the focus group discussions, the planned contingent valuation approach proved unfeasible for the current Gazan context, for the following reasons:

- The grave situation in terms of food security and ability to cover their basic needs meant that households were unwilling to participate in the proposed exercise to financially value aspects of food security and wellbeing.
- Participant households were very concerned that the exercise, although hypothetical, was an indication of UNRWA's intention to reduce their food assistance in future. As a consequence, further attempts to complete the valuation exercise provoked anger among participants and risked compromising the remainder of the focus group discussion.

X.4.3.4. Household survey

One household survey was developed to evaluate the appropriateness and effectiveness of the in-kind food parcel, as well as to determine household expenditure patterns to contribute to UNRWA post distribution monitoring. The research team included some modality preference questions in the survey to supplement the study and to further inform UNRWA's response analysis.

The consultants developed the survey tool in English and a national consultant translated it into Arabic. Another translator translated the questionnaire back into English to ensure the translation accuracy. (See Annex X.13)

Sampling strategy

Given the existence of an accurate sampling frame,[198] the research team **opted for Proportional to Population Size (PPS) Stratified Sampling** based on two population characteristics:

3. The governorate: Gaza, Khan Younis, Middle, North, Rafah
4. The poverty level: Abject, Absolute, Non-Poor

As agreed with UNRWA, the total sample size is n=385, with a confidence level of 95% and a margin of error of ± 5%. The target sample characteristic, as well as the target strata per governorate and poverty level, is detailed in the table below:

Table 16: Sample size

Target population (individuals)	780,757
Target population	228,345
Confidence level	95%
Margin of error	5.0%
Response distribution	50%
Sample size (n)	385
10% extra (quality insurance)	0
Total Sample size (n)	**385**

Within each stratum, the research team **opted for simple random sampling (SRS)** (wherein all heads of household have the same chance to be selected).

To account for the fact that heads of household or their spouses may be unavailable on the data collection day, the team asked UNRWA to randomly sample an extra 30% for each stratum.

With a sample size of n=385, the research team aimed to collect an extra 10% of the sample size for quality assurance. While the data collection target was n=429, the research team surveyed 542 respondents, three of whom refused to participate in the research. After cleaning the data and removing incoherent cases and outliers, the research team had a clean database with n=416 cases.

However, the team noticed a significant number of incoherent cases (non-poor receiving UNRWA assistance, abject/absolute not receiving assistance). After calling back 5-10% of the respondents (a quality assurance mechanism agreed with UNRWA), the research team realised that beneficiary poverty levels had changed and that the poverty level data provided during the design stage dated back to August 2017.

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[198] UNRWA maintains and regularly updates a database containing detailed beneficiary information: name, detailed address, and phone number

As a result, the strata sizes were inaccurate, as they were based on outdated poverty level data. This resulted in the research team having oversampled or under-sampled specific strata.

The research team conducted a second phase of data collection and surveyed 44 households in August 2018 in order to complement under-sampled strata. The team then randomly removed the additional cases in the oversampled strata.

The total sample n=423 households with a confidence level of 95% and a margin of error of 4.8%, a 0.2% reduction compared to the target margin of error. For a detailed breakdown, please refer to the table below:

Table 17: Final sample for the study

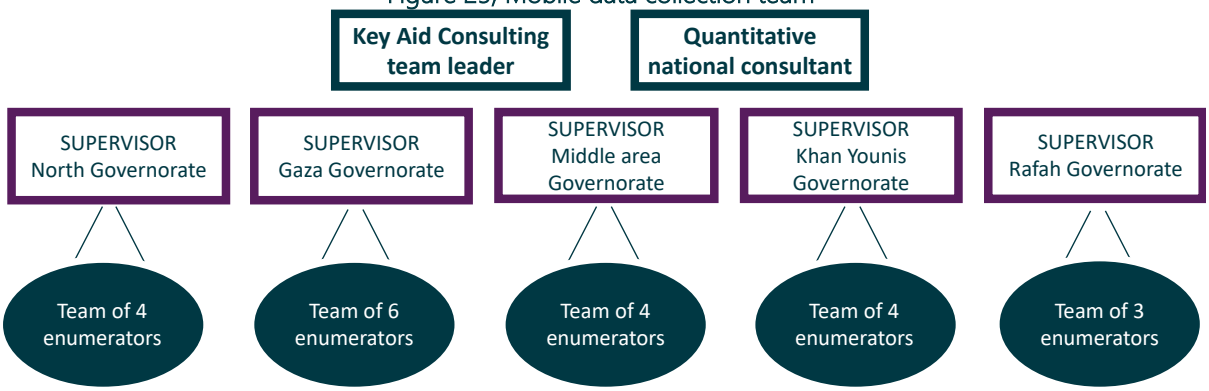
Governorate	Poverty variable	Sample per governorate and poverty status
North	Non-poor	13
	Abject	39
	Absolute	23
Gaza	Non-poor	26
	Abject	54
	Absolute	44
Middle	Non-poor	13
	Abject	45
	Absolute	22
Khan Younis	Non-poor	11
	Abject	44
	Absolute	25
Rafah	Non-poor	9
	Abject	38
	Absolute	17
TOTAL		423

Field work

The data collection team administered the household survey via **Mobile Data Collection (MDC).** The team collected the survey on UNRWA's tablets using Open Data Kit (ODK), and the data was stored on Key Aid Consulting's private external server.

Key Aid Consulting hired a team of 27 people: one statistician, five supervisors, and 21 enumerators.

Figure 25, Mobile data collection team



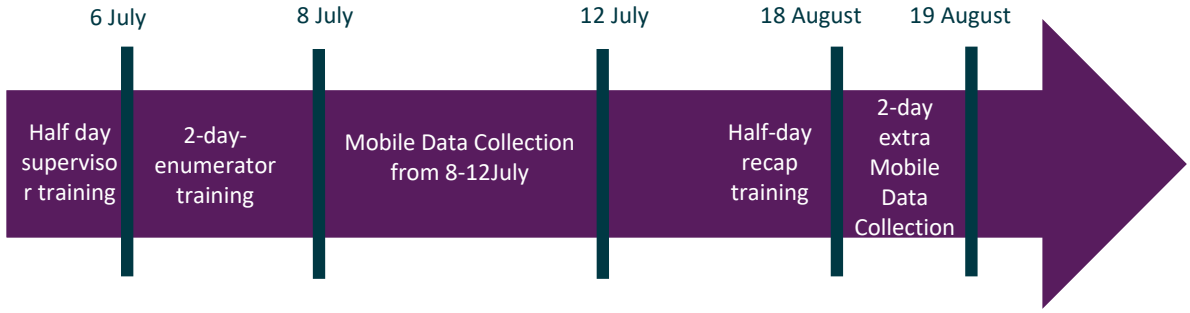
Enumerators conducted five to six surveys/day in a given governorate.

Supervisors were responsible for a team of three to five enumerators in a given governorate. A supervisor's role was to cluster the sample, make sure the enumerator team under his/her supervision was on track, answer enumerators' questions in case of problems, facilitate their work, and manage logistics and security. They acted as middlemen between the enumerators and the research team.

The data collection phase lasted for a total of eight days comprising two days of training, five days of data collection, and one day for debriefing and catch-up. The supervisors also participated in a half-day training session where they clustered the sample per governorate per location to make the fieldwork more efficient.

To resolve representativeness issues created from inaccurate data in sampling, the consultants conducted a **second data collection from August 16-19, 2018** on the same model. The half-day training took place on August 16, and the two-day data collection occurred on August 18-19. For this specific extra data collection, the team was composed of one national consultant, one supervisor and four enumerators.

Figure 26: Mobile data collection plan



X.4.4. Analysis and reporting

With regard to the quantitative analysis, the raw data was imported from Key Aid Consulting's OVH secured external server, cleaned, and then analysed in SPSS, R Studio and Excel.

As an annex to this report, Key Aid Consulting provides a clean, anonymised database in SPSS. As such, UNRWA can upload the data to its server.

The quantitative analysis includes descriptive statistics and regression analysis. When possible and required, the data was also disaggregated by location, type of household, etc.

As part of the quantitative analysis, the research team ran statistical tests (Chi-Squared test) to identify dependence/correlation between different variables (poverty level, household size, governorate, etc.).

The tested parameters are detailed in the table below:

Table 18: Correlation tests

Variable	Variable against which to test dependence
▪ Preferred assistance modality for food in non-conflict time ▪ Second preferred assistance modality for food in non-conflict time ▪ Preferred assistance modality for food in conflict time ▪ Second preferred assistance modality for food in conflict time	Governorate Poverty level Gender Household size Age of respondent Women head of household

Collected qualitative data was recorded and coded iteratively to adjust the data collection tools and explore some of the trends and preliminary findings more in-depth. To produce the first draft of this report, findings were compared and triangulated with those from both the desk review and the quantitative analysis.

The research team used quantitative analysis to produce evidence that either supports or undermines trends emerging from the qualitative analysis. Both analyses were done at the same time in order to develop the most accurate findings possible.

X.4.5. Dissemination of the results

To ensure accountability and offer feedback to beneficiaries participating in the different FGDs, the consultants will develop a 10-minute podcast in Arabic. This podcast will provide feedback and key findings from the study. UNRWA will be responsible for dissemination amongst participants.

Although a half-day response analysis workshop was initially planned during the fall in Jerusalem to discuss the findings and inform future UNRWA response programming with the main stakeholders; this has been turned into a two hours presentation of the findings to increase the number of participants.

This meeting had two main objectives:

- Present the main findings of the comparative analysis of the different modalities to deliver social transfers in the Gaza Strip;

- Discuss recommendations on how those identified comparative risks and benefits should translate into operational decisions as to which modalities to use to deliver assistance in the Gaza Strip.

The meeting was held in the office of the United Nations Special Coordinator for the Middle East Peace Process on October 29th from 10 am to 12 pm. 17 participants attended the meeting, including 15 from the study Steering Committee.

Table 19, Attendance list to the Presentation of the findings

	Name	Organisation
1.	Mr. Grégoire Bonhomme	Consulate General of France in Jerusalem
2.	Ms. Elaine Jepsen	DFID
3.	Mr. Michelle Cicic	ECHO
4.	Mr. Filippo Ortolani	ECHO
5.	Mr. Calogero Di Gloria	ECHO
6.	Mr. Michael Voegel	EU Delegation
7.	Mr. Michael Mansour	EU Delegation
8.	Ms. Stéphanie Rousseau	EU Delegation
9.	Ms. Hélène Juillard	Key Aid Consulting
10.	Ms. Margaux Estager	Key Aid Consulting
11.	Mr. David Carden	UN OCHA
12.	Ms. Alicia Moore	UN OCHA
13.	Social Policy Advisor	UNICEF
14.	Mr. Jamie McGoldrick	UNSCO
15.	Ms. Christina Alfirev	UNSCO
16.	Mr. Matthias Schmale	UNRWA Gaza
17.	Ms. Dorothee Klaus	UNRWA HQ
18.	Ms. Giulia Pianigiani	Swiss Agency for Development
19.	Mr. Salah Lahham	WFP

X.4.6. Quality assurance and data protection

Quality assurance

To encompass the diversity of stakeholders and the complexity of the context, the study was supported by a steering committee that has been involved since the Terms of Reference development. The committee is composed of a total of 21 representatives from UNRWA, donor agencies, NGOs, the UN, and international organisations all at different levels.[199]

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[199] UNSCO, DFID, WFP, ECHO, UNRWA, UNICEF, World Bank, French Consulate, Swiss Agency for Development and Cooperation (SDC), and the Irish Department of Foreign Affairs and Trade.

The committee directed the work and reviewed consultancy outputs at critical stages (i.e. inception report, draft study report). The committee was also be invited to participate in the response analysis workshop, and will ensure the uptake of the workshop's recommendations.

In addition, the study team took an ethical approach to the whole process, and followed UNEG Norms and Standards for Evaluation, including but not limited to: a) respect for dignity and diversity of the participants; b) a commitment to avoid harm to participants; c) awareness of data protection sensitivity; and d) a commitment to an inclusive approach that ensures access and participation of women and men, as well as of local and national NGOs.

As part of quality assurance for the household survey, Key Aid Consulting's database expert set up a dedicated server on OVH. The expert directly linked this server to ODK in order to collect and aggregate data using TomCat/Java. Only the Key Aid Consulting team had access to this server.

The statistician supervised the day-to-day management of data collection and took part in quality assurance. As part of quality assurance, the statistician continuously analysed incoming data and called 10% of the sample back every day to double check if the interview took place and if answers were consistent. He also supported enumerator and supervisor training pertaining to the objectives of the study, the tools, questions, use of mobile devices, and any challenges they may encounter during data collection.

The research team iteratively cleaned the data to check for consistency between the data collected and the data extracted from the Poverty Assessment System (PAS) database, as well as to verify that the sample size for governorate and poverty level matched the theoretical sample size detailed above.

Data protection and security

To comply with the E.U. General Data Protection Regulation (GDPR) directive that came into force on May 25, 2018,[200] the research team established standards for data protection and storage.

For qualitative data collected, the consultants:

- Presented the objective of the project to potential interviewees and asked for consent.
- Stored interviewees' data (audio recordings, interviews transcripts) on a secured and password-protected server, only accessible to Key Aid Consulting.
- Did not share any raw data collected (audio recordings, transcripts, interview database) from interviewees with UNRWA.[201]

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[200] This directive defines individual rights regarding the processing, handling, treatment, and storage of personal data.

[201] This holds true unless UNRWA especially asks for it. In this case, only anonymised data will be given i.e. not the interviewee's name, organisation, or any descriptive information that would breach data protection (age, location, etc.).

- Did not quote individuals or refer to interviewees by name in the final report.[202]

For the quantitative data collected, consultants administered the household questionnaire using ODK on UNRWA tablets. The enumerators were trained to disclose to interviewees what data was being collected, how and why it was being processed, how long it would be retained, and if it would be shared with any third parties.

The collected data has been stored on a secured external server. The consultants took the following measures to secure the data on the server:

- Access to the database linked to the server has been restricted to prevent unauthorised access. During the data collection phase, the only authorised users of this database were Key Aid Consulting's server administrator and quantitative data collection team.
- Authentication was required for enumerators to submit their data to the ODK aggregate server.
- During the project, access to the server was restricted to the Key Aid Consulting server administrator and UNRWA's server administrator.
- Physical access to the server was restricted to prevent unauthorised access that could cause a data breach.

Regarding the use of UNRWA's tablets, the consultants implemented the following measures:

- Installed Android apps to lock down phone capabilities.[203]
- Ensured the tablets in question only had the necessary and latest versions of software in order to increase the security of the data collection devices, and to minimize the risks of access to ODK data from other applications installed on the phone.
- The research team carried out checks to prevent or detect fake data entry.
- The research team trained the enumerators on data security and data collection procedure.
- The research team provided enumerators with a username and password to restrict their data submission to the ODK aggregate server.
- The research team wiped the data from the tablets used for data collection.
- The research team anonymised the data when necessary (e.g. name, case number) before delivering the database to UNRWA.

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[202] The research team only refer to specific job titles and organisations in the study, unless interviewees expressly agreed to disclose further information via the consent form. In the case where interviewees within the same organisation disagreed on the use of their organisation name, the most restrictive choice prevailed, and in these particular instances, the consultants did not refer to the organisation in the report.

[203] This allows the consultants to remotely shut down access to the data collection device if it is lost or stolen. Similarly, a tablet screen lockdown will be activated in order to prevent unauthorized access to the data collection devices.

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X.6. Detailed team biography

Hélène Juillard led the research team. ensure project management and the overall quality control of the study methodology and outputs.

Helene is a co-founder of Key Aid Consulting with over a decade's experience evaluating, researching and managing emergency and early recovery responses. She is a cash and market-based programming expert and has been working extensively in the Middle East, mostly in Jordan, Syria and Lebanon. Hélène led several similar studies looking at selecting the most appropriate delivery modality, including in complex and volatile environment such as the besieged areas in Syria. Hélène is a member of the Cash Learning Partnership Technical Advisory Group, and is currently involved as a Cash expert in the revision of the Sphere Standards. She conducted numerous evaluations in the humanitarian sector and has developed a specific expertise on organisational and process oriented evaluations. She is

part of the technical reference group to develop ALNAP guidelines "Evaluating Humanitarian Action," and is currently building UNICEF Senior Managers' capacity to design and manage humanitarian evaluations. Beyond her excellent analytical and report writing capacities, as well as her interpersonal and communication skills and vast experience facilitating projects with multi-disciplinary teams, she has extensive experience conducting quantitative and qualitative research. Hélène is fluent in both English and French. She holds a Master degree in International Humanitarian Law. Helene is a lecturer at l'Institut de Sciences Politiques de Paris and at the Manchester University. She also peer reviews articles in several journals.

Clement Charlot lead the data collection and analysis both remotely and in-country.

Clement Charlot is a co-founder of Key Aid Consulting. He has over seven years of experience in the humanitarian sector, managing and evaluating projects. Clement recently conduct a Social Return on Investment (SROI) study and has a strong qualitative and quantitative background. He led research and evaluations for clients such as MSF, NRC, World Vision and the World Bank. He has a good understanding of Cash Based Assistance, financial reporting systems and economic modelling. Clement is a graduate of ESSEC business school, where he obtained an MSc in Management and Corporate Finance. Clement is fluent in both English, French, can work in Spanish, and has a basic command of Arabic.

Samra Mariam lead the social cost-benefit analysis. She worked closely with Clement to ensure Key Aid Consulting collects all data required for the economic modelling.

Samra is a senior consultant and trainer at NEF Consulting with strong academic and professional experience in economics and impact assessment. Her primary expertise lies in qualitative and quantitative measurement of social, economic and environmental benefits and costs using a variety of methodologies, including social cost-benefit analysis and Social Return on Investment.

With several years' experience as an economic consultant, she has worked with a broad range of organisations internationally and in the UK, helping them to better understand their impacts and building their capacity to embed value for money principles (VfM) into their projects. Samra has helped clients including CARE International, CARE Ethiopia, The Rwandan Meteorological Service, Raleigh International and many more understand the cost effectiveness of their programmes. She is an experienced trainer, having led training courses in a variety of subjects including VfM principles and methodologies, valuation, and measuring social impact.

Reema Salem was our contextual expert. She ensured the study was rooted in a deep understanding of the current and past context in Gaza and supported the data collection in Gaza.

Reema has over 10 years of experience working in Gaza with International Organisations. She has an excellent command of the context as well as qualitative data collection and analysis skills. Throughout her experience she also developed project management skills as well as the capacity to train and supervise a team, such as an enumerator team. Reema has been working for the past 3 years with UNESCO.

Margaux Estager supported with the data collection both remotely and in-country.

Margaux is working with Key Aid Consulting as an Analyst and has experience supporting evaluations and capacity building exercises. She conducted participatory assessments for UNHCR in Lebanon. Throughout her experience with Key Aid, she developed valuable skills in quantitative data analysis and statistics. Margaux is graduated from Sciences Po Paris and hold a master's degree in human rights and humanitarian action.

X.7. List of Key informants

The research team interviewed in total 70 key informants whose names have been hidded to comply with GDPR. 30% of the key informants were UNRWA's staff, 17% donors and 21% INGOs staff. Among those, 33% of the key informants are female.

Organisation	Position	Location
Action Against Hunger	Food Security Program Manager	Gaza
ACAD – Arab Center for agriculture Development (MFI)		Gaza
Bank Of Palestine	Head of Department Remote Deliver	Gaza
Bank Of Palestine	Deputy Chief Gaza Business Officer	Gaza
Bank Of Palestine	UNRWA Account Manager	Gaza
BPRM	Deputy Director - Policy and Resources Programming Office	Washington
BPRM	Programme officer	Washington
Cairo Amman Bank		Gaza
Catholic Relief Services (CRS)	Deputy Chief	Gaza
Catholic Relief Services (CRS)	Assistanc officer for e-voucher programme logistic	Gaza
Catholic Relief Services (CRS)	Programme manager food voucher	Gaza
CERF / OCHA	Deputy Head of Office	Jerusalem
DFID	Team leader	Jerusalem
ECHO	Technical Assistant	Jerusalem/Gaza
Pioneer Limited (Food importer)	Executive manager	Gaza
French Consulate in Jerusalem	Attaché de coopération	Jerusalem

FSS Cluster	Gaza Operations Coordinator	Gaza
Global Communities	FSP Program Director	Gaza
Global Communities	Country director	
Ministry of Economy	Head of coordination unit with private sector	
MoSD	Liaison position between Gaza/West bank	
MoSD	Director of poverty programmes	
MoSD	Deputy Minister	Jerusalem
MoSD, Hamas	Director of Civil socity and NGOs department	Gaza
MoSD, Hamas	Head department of monitoring civil society / manager of the civil society	
Norwegian People's Aid (NPA)	Programme Manager	Gaza
Norwegian People's Aid (NPA)	Programme Officer	Gaza
NRC	Shelter/Wash Programme Development Manager	Gaza
Swiss Agency for Development and Cooperation (SDC)	Senior Programme Officer and M&E Coordinator	Jerusalem
NRC	Shelter Coordinator	Gaza
Office of the European Union Representative	Programme manager	Jerusalem
OXFAM	Programme officer	Gaza
OXFAM	Programme manager	Gaza
Pal Trade		
Palestinian Federation of industries	Executive manager	Gaza
Save the Children	Field Manager	Gaza
Save the Children	FSL/Cash advisor	
Swiss Agency for Development and Cooperation (SDC)	Deputy of the Swiss Cooperation Office in Gaza and West Bank	Gaza

Swiss Agency for Development and Cooperation (SDC)	Cash expert	Bonn
UNICEF	M&E officer	Jerusalem/Gaza
UNRWA	Deputy Commissioner General	Amman
UNRWA, Amman	Director of relief and social services	Amman
UNRWA, Amman	Senior poverty advisor	Amman
UNRWA, Amman	Head transactional procurement section	Amman
UNRWA, Gaza	Emergency Shelter Assistance Coordinator	Gaza
UNRWA, Gaza	Director Gaza	Gaza
UNRWA, Gaza	Chief of Relief and Social Services	Gaza
UNRWA, Gaza	Projects & Program Support Office-JCP	Gaza
UNRWA, Gaza	Education chief officer	Gaza
UNRWA, Gaza	Cheif Area Office | Middle Area	Gaza
UNRWA, Gaza	Deputy chief Middle Area	Gaza
UNRWA, Gaza	Cheif Area Office | Gaza	Gaza
UNRWA, Gaza	Cheif Area Office | Rafah	Gaza
UNRWA, Gaza	Cheif Area Office | Khan Younis	Gaza
UNRWA, Gaza	M&E team leader	Gaza
UNRWA, Gaza	OSO Team Leader & Field Protection Coordinator	Gaza
UNRWA, Gaza	M&E Manager	Gaza
UNRWA, Gaza	Socioeconomic Analyst	Gaza
UNRWA, Gaza	Procurement Management	Gaza
UNRWA, Gaza	A\ Petitions Officer	
UNRWA, Gaza	Head of Finance	Gaza
UNRWA, Gaza	Deputy Head Field Finance	Gaza

UNSCO	UN Deputy Special Coordinator for the Middle East Peace Process	Jerusalem
WFP	Head of Programme	Jerusalem
WFP	Programme officer	Gaza
WFP	Senior programme assistant	Gaza
World Bank	leads social protection engagements	Jerusalem
MoE	General Director of economic studies	Gaza
State of Palestine Border and Passage General Department	Head	Rammallah

X.8. Questionnaire for Key informants' interviews

Brief background.

To best meet the needs of protracted refugees in Gaza, UNRWA commissioned this study aiming to assess what are the best aid delivery modalities considering the complexity of Gaza environment.

This study of the Social transfer programmes in Gaza particularly looks at social and political acceptance of CBA, market functionality, and safe access and availability of reliable payment agents. Most of this information has been collected through a desk review, but we would like to focus on certain components of CBA feasibility with you.

The interview will last about 45 to 50 minutes. Everything we say will be used to inform the study but nobody will be quoted.

Ask for interviewee consent.

Tell interviewee that the study will be shared widely and that they will receive a copy of it.

Instructions

This structured interview guide provides an overview of all the topics and corresponding questions, however each interview will be tailored to focus on the set of questions that are most directly relevant to the interviewee's expertise and interest.

General information

Name:

Position:

Organisation:

Email address:

Appropriateness area of focus:

Questions Humanitarian practitioners

1. What is the range of activities you currently implement?
2. Do you use CBA to deliver some of those activities?
3. Which factors did you consider to choose the modality of delivery of your programme(s)?
4. When designing you cash-based intervention, which risks did you identified?
5. Do you think those risks are modality-specific or context-specific? Please explain why.
6. How do those risks differ from in-kind interventions for instance or from other modalities?
7. Looking at the risk assessment matrix (Annex C) and thinking about CBA specifically, how did you rank the following risks over time?

Table 20: Risk assessment table – CBA implementers

	Before 2007	2007-2014	2014-2017	Now
Security issues (putting directly in danger beneficiaries or staff)				
Misappropriation & **fraud** (someone else taking the money without permission and use it for their own purposes)				
Corruption/bribery (deceiving someone in order to gain an unfair or illegal advantage)				
Double-counting / errors of inclusion				
Unintended expenses (and especially incorrect, improper or dishonest use of the cash)				
Negative influence on **power relations** within beneficiary households / communities				

Inflation and market distortions

8. What are the main challenges of using CBA to deliver food assistance? And the main enablers?
9. Do you think CBA were/would have been appropriate to deliver assistance in Gaza?
10. Do you feel CBA would be more cost effective to do so? Why?
11. Which service providers do you use to deliver CBA?
12. Would you recommend this service provider?
13. Do you feel you have the in-house capacity to deliver at scale CBA? If not, what else would you need?
14. What are the main learning from your previous CBA response?
15. If you were to implement your CBA response again, what would you change?

Questions political acceptance

1. Can you tell us about your main areas of work?
2. In what circumstances have you come across CBA?
3. If possible show interviewee the short (4.10 minutes) ODI movie : https://www.youtube.com/watch?v=V08DZytvjXg. What do you think of this movie?
4. What is your perception of CBA? How appropriate would they be in Gaza to meet the need of refugees HH?
5. What is the legal framework to CBA? (banking regulations, mobile money regulations, etc.)

Questions Market functionality

1. Do people mostly rely on markets to cover their needs?
2. How easy is it to get supply in Gaza?
3. Are traders able to continue business as usual?
4. Do the traders have the capacity to rapidly restock in case of an increase in demand?
5. Would traders have the capacity to increase their stock volume?
6. If so, by how much in how long?
7. How easily does supply flow from one markets to another?
8. Where do the people who come to the marketplace come from?

Wrap up:

1. Do you have any suggestions to consider for the appropriateness of CBA in Gaza for future intervention?
2. Was there anything else you were expecting me to ask you during this interview?

3. Was this a useful key informant?

X.9. Questionnaire for traders' interviews

Brief background.

To best meet the needs of protracted refugees in Gaza, UNRWA commissioned this study aiming to assess what are the best aid delivery modalities considering the complexity of Gaza environment.

This study of the Social transfer programmes in Gaza particularly looks at social and political acceptance of CBA, market functionality, and safe access and availability of reliable payment agents. Most of this information has been collected through a desk review, but we would like to focus on certain components of CBA feasibility with you.

The interview will last about 45 to 50 minutes. Everything we say will be used to inform the study but nobody will be quoted.

Ask for interviewee consent.

Tell interviewee that the study will be shared widely and that they will receive a copy of it.

General information

Name:

Position:

Organisation:

Email address:

Traders:

1. If you were to sell your whole stock today, how long would it take for you to replace it?
    a. Would you be able to double your current stock in case of an increase demand? Would there be any implication on the price you sell these items?
2. Do the traders (both smaller and larger) in general have the capacity to rapidly restock in case of an increase in demand?
3. Has this capacity changed since the past 12 months?
4. Where do you get your supply from? What could affect these supply routes?
5. What events affected the quality of goods sold on the market?
6. In a typical month of the year, how much in Shekels are sales from your shop(s)?
7. What percentage of sales at your shop(s) are sales of food items? Note: we want the percentage by monetary value of sales, not by volume of goods
8. Do you accept food vouchers at your shop(s)?

General impact of assistance:

9. What is the effect of the government's cash transfer programme on your sales?
10. What is the effect of the WFP's voucher programme on your sales?
11. What is the effect of UNRWA's food-based assistance programmes on your sales?
12. Have you experienced variations in your sales as a result of disbursement of assistance? E.g. do you see unusually high or low sales in the days after people receive cash grants from the government, or WFP vouchers, or UNRWA food parcels?

PLEASE NOTE THAT THE FOLLOWING ARE PURELY HYPOTHETICAL SCENARIOS AND DO NOT REFLECT THE POLICY STANCE OF UNRWA OR OTHER ORGANISATIONS.

13. If all assistance (including UNRWA's food-based assistance and WFP's voucher programme) were reduced to zero, how do you think this would affect the level of your sales in a typical month? 5-point scale:
    - *much higher*,
    - *somewhat higher*,
    - *about the same*,
    - *somewhat lower*,
    - *much lower*.
14. If all assistance (including UNRWA's food-based assistance and WFP's voucher programme) were reduced to zero, what do you think would be the percentage change in your sales in a typical month? Note: if this is difficult to conceptualise, prompt numbers like +20%, +10%, 0%, -10%, -20%, etc.

Relative effects of modalities:

15. If UNRWA's food-based assistance were replaced by cash transfers of an equivalent value, how do you think this would affect the level of your sales in a typical month? 5-point scale:
    - *much higher*,
    - *somewhat higher*,
    - *about the same*,
    - *somewhat lower*,
    - *much lower*.
16. If UNRWA's food-based assistance were replaced by cash transfers of an equivalent value, what do you think would be the percentage change in your sales in a typical month? Note: if this is difficult to conceptualise, prompt numbers like +20%, +10%, 0%, -10%, -20%, etc.
17. If UNRWA's food-based assistance were replaced by vouchers of an equivalent value, how do you think this would affect the level of your sales in a typical month? 5-point scale:
    - *much higher*,
    - *somewhat higher*,

- *about the same*,
- *somewhat lower*,
- *much lower*.

18. If UNRWA's food-based assistance were replaced by vouchers of an equivalent value, what do you think would be the percentage change in your sales in a typical month? Note: if this is difficult to conceptualise, prompt numbers like +20%, +10%, 0%, -10%, -20%, etc.

Displacement of benefits

19. Do you think shops that do not participate in voucher programmes have had lower sales as a result?
    - In what way do you think accepting or not accepting vouchers affects a shop's sales?

X.10. Questionnaire for financial service providers

Brief background.

To best meet the needs of protracted refugees in Gaza, UNRWA commissioned this study aiming to assess what are the best aid delivery modalities considering the complexity of Gaza environment.

This study of the Social transfer programmes in Gaza particularly looks at social and political acceptance of CBA, market functionality, and safe access and availability of reliable payment agents. Most of this information has been collected through a desk review, but we would like to focus on certain components of CBA feasibility with you.

The interview will last about 45 to 50 minutes. Everything we say will be used to inform the study but nobody will be quoted.

Ask for interviewee consent.

Tell interviewee that the study will be shared widely and that they will receive a copy of it.

General information

Name:

Position:

Organisation:

Email address:

FSP:

1. Have you ever collaborated with a relief organisation before to do a cash transfer? If so with whom, for how many HH and during which period of time?
2. If so what have been the lessons learned from this collaboration? Have you adjusted the cash distribution mechanism accordingly?

3. Where do you operate? (i.e. from where can we send money to you and where do you distribute money to?)
4. How many people per day can you serve in those areas? (staff #, branches # in the area, etc.) What is the maximum amount you can distribute per day?
5. What is the registration process for a person to benefit from your services? What information do you need/what type of documents do you require from the recipient?
6. And what information do you need from the humanitarian organisation sending the money?
7. How do you make sure the money arrives in the hand of the person the humanitarian organisation want to send money to?
8. How much does the service costs? For the humanitarian organisation? And for the HH?
9. Can those costs change over time? Based on which factors?
10. How do you prefer to be paid and where?
11. If you are using Whatsapp to operate: how reliable is your internet access? Are you using any other communication mechanisms beyond Whatsapp?
12. What happened in case of mistake? (transfer to a wrong person, ID lost, etc.)
13. From the moment the humanitarian organisation gives you all the necessary information, how long does it take for you to proceed with the first transfer?
14. What are the security measures you put in place to ensure your clients (and potentially humanitarian organisations' beneficiaries) security?
15. Are there any formal/informal regulations in Gaza that affect your business? Did you have to change your ways of working as a result?
16. Do your clients experience any challenges when using your services?
17. Are some neighbourhoods easier to operate in than others? Why?
18. Would you be interested in collaborating [again] with humanitarian organisations?
19. Are there any other questions you were expecting us to ask that we didn't?
20. Do you have any other final comments?

X.11. Questionnaire for FGDs

To best meet the needs of protracted refugees in Gaza, UNRWA commissioned this study aiming to assess what are the best aid delivery modalities considering the complexity of Gaza environment.

This study of the Social transfer programmes in Gaza particularly looks at social and political acceptance of Cash or voucher, market functionality, and safe access and availability of reliable payment agents. Most of this information has been collected through a desk review,

but we would like to focus on certain components of the feasibility of using cash grants, vouchers and in-kind as of now, with you.

Be assured that all answers you provide will be kept in the strictest confidentiality by Key Aid Consulting. You can leave the focus group whenever you want and skip the questions you are not comfortable with. Answers will be used to inform the study. Data will be anonymised before being sent to UNRWA.

Data collection date			
Governorate/ Village/ Community/exact location			
Interviewer(s)	1. 2. 3.		
Number of people in the FGD			
Gender	HH average size	Absolute poor	Abject poor

QUESTIONS

Assess market functionality looking at the availability of basic items in sufficient quantity and quality, access to markets and the effects of the conflict on market dynamics

20. Currently, how feasible is it to find the essential food and non-food items with the traders on the local markets?
    - Which items are not available? What do affect availability?
    - How do you get these not-available items?
    - How did it change over the last 6 months?
21. For the items that you can find in the market:
    - Are there enough items in the market (quantity)?

- Is the quantity of the items always sufficient even during conflict time? What affects it?
- Is the quality of those items consistent? What affects it?
- Have the prices for these items and services changed in the past 6 months? If so, how?

22. To what extent do both men and women have safe physical access to these local markets?
    - What are the obstacles to accessing market places?
    - What about for different age and gender groups?
    - Do you feel similarly safe going to UNRWA distribution centres?
23. What are the transportation costs (financial and time) to the local markets? (For a return journey)
    - Have those costs changed in the past 6 months?
    - Does the cost prevent you from accessing the market?

Determine community acceptance of using Cash grants or vouchers across gender and age groups

24. Have you ever received cash grants or vouchers/participated in a cash transfer program? If so, how did it go? Was it a positive experience?

Vouchers are coupons (either paper or card based) that can be redeemed against a set of pre-identified items to choose from in specific contracted shops.

25. If you were to receive support would you rather receive it in kind, through a cash grant or through voucher? Why?

When you facilitate this question, you can decide to use proportional piling (especially if the group is large). Make sure that you capture in the comments the type of needs that are usually covered through the markets and how comfortable people are with handling cash.

Area	Preference for assistance	Comments
NFI (e.g. clothes, cooking pots, soap)		
Water		
Shelter		
Food in non conflict time		
Food in conflict time		

26. Do you think some people would be at risk (risks of fraud, theft, corruption) if they received cash grants or vouchers?

- Which people?
- What do you think might happen?

27. Do you think Cash grants or vouchers could increase existing tensions in the community? And within the household?
    - Why do you say that?
28. If people were given cash, what do you think people will spend it on? (e.g. spent it on non-necessary items)?

Identify accessible and reliable payment agents to support Cash grants or vouchers distribution

29. How does the money transfer systems that usually deliver cash (such as bank, hawala, traders, remittance companies) work is this community? Has this changed in the past 6 months?

Probe: which ones? What are the most preferred? Is this the same across gender and age group?

30. Can most women and men physically and safely access and use these functional money transfer mechanisms (road conditions, security, are they allowed into the buildings, etc.)?
    - Who are the ones who cannot and why?
31. If you do have access to money transfer systems, how much does it cost to use these?
32. Have those costs changed in the past 6 months?

X.12. Questionnaire for FGDs – Valuation exercise

To best meet the needs of protracted refugees in Gaza, UNRWA commissioned a study aiming to assess the comparative advantages of using different modalities to distribute food assistance in Gaza. The study is looking at how assistance is being delivered (i.e. using cash grant, voucher or in-kind). Beyond market functionality, community acceptance and preference is a key element that will be assessed. This discussion should therefore be seen as an open forum to express your view.

The assessment will not be prescriptive of one solution towards another, but rather highlight comparative advantages and disadvantages of using different modalities. There is no pre-determined option, and UNRWA has not taken the decision to change the current modality.

All answers provided will be kept in the strictest confidentiality by Key Aid Consulting. Nobody is obliged to answer the question and if they do, they can skip the questions they are not comfortable with. Answers will be used to inform the study and have no implication whatsoever on individual entitlements. Data will be anonymized before being sent to UNRWA.

Data collection date	

Governorate/ Village/ Community/exact location			
Interviewer(s)	1. 2.		
Number of people in the FGD			
Gender	HH average size	Absolute poor	Abject poor

Assess market functionality looking at the availability of basic items in sufficient quantity and quality, access to markets and the effects of the conflict on market dynamics

1. Currently, how feasible is it to find the essential food and non-food items with the traders on the local markets?
   - Which items are not available? What do affect availability?
   - How do you get these not-available items?
   - How did it change over the last 6 months?
2. For the items that you can find in the market:
   - Are there enough items in the market (quantity)?
   - Is the quantity of the items always sufficient even during conflict time? What affects it?
   - Is the quality of those items consistent? What affects it?
   - Have the prices for these items and services changed in the past 6 months? If so, how?
3. To what extent do both men and women have safe physical access to these local markets?
   - What are the obstacles to accessing market places?
   - What about for different age and gender groups?
   - Do you feel similarly safe going to UNRWA distribution centres?
4. What are the transportation costs (financial and time) to the local markets? (For a return journey)
   - Have those costs changed in the past 6 months?

- Does the cost prevent you from accessing the market?

Q1: Did your household receive food or non-food assistance in the last six months? This may have been in the form of in-kind assistance (e.g. food parcels), vouchers, or cash grants (e.g. from the government).

- Please raise your hand if you have received assistance in the last six months. Record the number of participants who have and have not received assistance.

Number of participants receiving assistance in last 6 months	Number of participants not receiving assistance in last 6 months

- Based on the type of assistance you receive, which type was the most significant to cover your HH food needs?

# thinking vouchers is the most important	# thinking cash grants is the most important	# thinking IK is the most important

Q3: Do you think you typically have enough to eat? Are you then capable of doing what you have to do?

Not at all … 1

A little … 2

Somewhat … 3

Quite a lot … 4

Very much so … 5

Response	# of people (in-kind group)	# of people (cash group)	# of people (voucher group)
Not at all			
A little			
Somewhat			
Quite a lot			
Very much so			

What strategies/copying mechanisms do you use then to get the necessary food?

When your household does not have enough food, how much extra time do you spend trying to find extra sources of food, for example:

- Taking extra work to earn more money for food (or working harder if you are self-employed or engage in subsistence farming) – if so, how much extra time of work does this require in a given month?
- Borrowing money – if so, at what interest rate
- Traveling to other areas to find more affordable food options – if so, how much extra time does this take in a given month

Q5: Do you think your household has a nutritious diet with enough variety in the foods you eat? Write down the responses.

Response	# of people	Notes
YES		
NO		

Q7: At present, are you generally free to choose what your household spends money on? This may include which foods you and your household eat, or your household's spending on non-food items.

Not free at all … 1

A little free … 2

Somewhat free … 3

Very free … 4

Completely free … 5

For each of the modality groups (areas), record the number of participants selecting each response.

Response	# of people (in-kind group)	# of people (cash group)	# of people (voucher group)
Not free at all			
A little free			
Somewhat free			
Very free			
Completely free			

Q8: At present, how often do arguments occur between members of your household in relation to food purchases and consumption?

Never … 1

Rarely … 2

Sometimes … 3

Often … 4

All the time … 5

For each of the modality groups (areas of the room), record the number of participants selecting each response.

Response	# of people (in-kind group)	# of people (cash group)	# of people (voucher group)
Never			
Rarely			
Sometimes			
Often			
All the time			

Determine community acceptance of using Cash grants or vouchers across gender and age groups

5. Have you ever received cash grants or vouchers/participated in a cash transfer program? If so, how did it go? Was it a positive experience?

Vouchers are coupons (either paper or card based) that can be redeemed against a set of pre-identified items to choose from in specific contracted shops.

They did not receive cash or voucher themselves but heard that some have. Experience was good as they were able to buy whatever they wanted and some were able to pay their debts. Experience with vouchers is not positive as they are obliged to go to a specific shop where price is high.

One lady has an experience receiving vouchers for three months: baby food, vegetable and then chicken. She is happy to have had a certain freedom of choice.

6. If you were to receive support in non conflict time would you rather receive it in kind, through a cash grant or through voucher? Why?

When you facilitate this question, you can decide to use proportional piling (especially if the group is large). Make sure that you capture in the comments the type of needs that are usually covered through the markets and how comfortable people are with handling cash.

Area	Preference for assistance	Comments

Food

Water

Shelter

NFI (e.g. clothes)

And in conflict time?

7. Do you think some people would be at risk (risks of fraud, theft, corruption) if they received cash grants or vouchers?
    - Which people?
    - What do you think might happen?
8. Do you think cash grants or vouchers could increase existing tensions in the community? And within the household?
    - Why do you say that?
9. If people were given cash, what do you think people will spend it on? (e.g. spent it on non-necessary items)?

X.13. Household survey

تبحث .غزة في الاجتماعية المساعدة لتقديم المختلفة الطرائق لاستخدام النسبية المزايا تقييم إلى تهدف بدراسة الأونروا بدأت غزة، في الأمد طويلة أزمة في يعيشون الذين الفلسطينيين اللاجئين احتياجات لتلبية الدراسة هذه يُنظر أن يجب وبالتالي ، تقييمه سيتم أساسي عنصر وتفضيله المجتمع قبول فإن ، السوق وظائف وراء ما ،(عينية مساعدة أو شرائية قسيمة أو نقدية منحة باستخدام) المساعدة من مختلفة أنواع ثلاثة تقديم كيفية في الدراسة ، مسبقًا محدداً خياراً لايوجد ، مختلفة طرائق استخدام وعيوب النسبية المزايا على الضوء يسلط بل ، الآخر تجاه واحد لحل إلزاميًا أمرًا التقييم يكون لن .أرائهم للتعبير المصلحة أصحاب لمختلف فرصة أنها على الدراسة هذه إلى الحالية الطريقة لتغيير قرارًا الأونروا تتخذ ولم.

دعم يفضلون المانحين معظم يعد ولم .الدعم بتجميد الغذائية للمساعدة الرئيسي مانحها قام حيث ، غزة في المساعدات من الحالية مستوياتها على للحفاظ الموارد جمع في للأونروا هامة كأداة الدراسة هذه وستستخدم إنحياز أي وبدون المساواة قدم على والقسائم والنقود الطعام خيار في بالنظر المساعدة لتقديم طريقة أفضل على ثاقبة نظرة الدراسة هذه توفر وسوف ، الغذائية المساعدات.

ID	Question	Options		
	General information			
A1	What's your full name?		ما اسمك الكامل؟	
A3	In which governorate do you live?	North	في أي محافظة تعيش/ تعيشين؟	الشمال
		Gaza		غزة
		Middle Area		الوسطى
		Khan Younis		خانيونس
		Rafah		رفح
A4	Type of locality	Urban	نوع المنطقة	حضرية
		Rural		ريفية
		Camp[204]		مخيم
	Do you agree to take part in this study?	I agree to participate to the study	في المشاركة على موافق أنت هل التقييم؟ هذا	هذا في المشاركة على أوافق التقييم

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[204] UNRWA is providing services in 8 Palestine refugee camps in the Gaza Strip: Beach camp, Bureij camp, Deir El Balah Camp, Jabalia Camp, Khan Younis Camp, Maghazi camp, Nuseirat camp, Rafah camp.

		I disagree to participate to the study		هذا في المشاركة على أوافق لا التقييم
A5	Gender	Male	الجنس- النوع الاجتماعي	ذكر
		Female		أنثى
A6	How old are you?		كم عمرك؟	
A2	Are you the head of household?	Yes	الأسرة؟ رب أنت هل	نعم
		No		لا
A7	Sex of the head of household[205]	Male	جنس رب الأسرة	ذكر
		Female		أنثى
A8	How many people (men, women, boys and girls) live in this household?		(رجال ونساء كم عدد الأشخاص الذين وفتيان وفتيات) يعيشون في هذه الأسرة؟	
A9	How many female live in the household?		في يعشن اللاتي الإناث عدد كم الأسرة؟ هذه	
A12	How many elderly people (+ 65 years) are currently living in this household? (Including women mentioned previously)		65 يبلغون الذين المسنين عدد كم في حاليا ويعيشون فوق فما سنة ؟ الأسرة هذه	
A10	How many children under 2 are currently living in this household?		كم عدد الأطفال دون الثانية الذين يعيشون في هذه الأسرة؟	
A11	How many children between 2 and 18 are currently living in this household (excluding children under 2) ?		الثامنة سن دون الأطفال عدد كم هذه في حاليًا يعيشون الذين عشرة سن دون الأطفال باستثناء) الأسرة ؟(الثانية	
	Assistance received			
B1	Did your household receive food assistance in the last six months?	Yes	هل حصلت أسرتك على مساعدة غذائية في الأشهر الستة الأخيرة؟	نعم
		No		لا

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[205] Household refer to refers to individuals living and eating together. The head of the household is one of the members of the household recognised as the head of the unit by the other members of the household unit or by himself (or herself) if living alone (OECD, Glossary of statistical terms).

		the respondent doesn't know		الاستبيان على بجيب الذي الشخص يعرف لا
		the respondent doesn't want to answer		الاستبيان على بجيب الذي الشخص بالاجابة لايرغب/يريد لا
	If B1= no, then go to B4			
B2	If yes, from which organisations? *Multiple answers possible*	UNRWA WFP International NGOs (NRC, Oxfam, etc…) National/local NGOs Other (i.e: friends, relatives, etc.) please specify:	**إذا كانت الإجابة بنعم، من أي منظمات؟** **إجابات متعددة ممكنة**	الأونروا برنامج الغذاء العالمي منظمات دولية (المجلس النرويجي للاجئين، اوكسفام وغيرها) منظمات غير حكومية وطنية أخرى (أصدقاء، أقارب.. يرجى التحديد)
B3	How is this food assistance provided? *(for all organisations chosen above)* *Multiple answers possible*	In-kind Voucher Cash-grant	**كيف تم تقديم هذه المساعدات الغذائية؟** **إجابات متعددة ممكنة**	مساعدة عينية قسيمة شرائية منحة نقدية
B4	Did your household receive non-food items in the last six months?	Yes No	غير مواد على أسرتك حصلت هل الماضية؟ الستة الأشهر في غذائية	نعم لا
	If no, then go to D10			
B5	If yes, from which organisations? *Multiple answers possible*	UNRWA WFP International NGOs (NRC, Oxfam, etc…) National/local NGOs Other (i.e: friends, relatives, etc.) please specify:	**إذا كانت الإجابة بنعم، من أي منظمات؟** **إجابات متعددة ممكنة**	الأونروا برنامج الغذاء العالمي منظمات دولية (المجلس النرويجي للاجئين، اوكسفام وغيرها) منظمات غير حكومية، وطنية\محلية أخرى (يرجى التحديد)

		If other, please specify:	إذا كانت أخرى، من فضلك حدد	
B6	How is this assistance provided?	In-kind	كيف تم تقديم هذه المساعدات؟	مساعدة عينية
	(for all organisations chosen above)	Voucher	(لجميع المنظمات المختارة أعلاه)	قسيمة شرائية
	Multiple answers possible	Cash-grant	إجابات متعددة ممكنة	منحة نقدية
B7	Out of all the different assistance packages that you have mentioned that you received, which one did you think had the biggest positive impact for your household?		من بين جميع حزم المساعدة المختلفة التي ذكرتها والتي تلقيتها ، من وجهة نظرك، ما هي المساعدة التي كان لها أكبر أثر إيجابي على أسرتك؟	اسم و المساعدة نوع اكتب كانت اذا عملها، وقطاع المؤسسة، معروفة
	Appropriateness			
C1	If your household received in-kind food assistance from UNRWA, do you think the composition of the food parcel is relevant to your needs?	Very relevant	إذا كانت أسرتك تتلقى مساعدات غذائية عينية من الأونروا، فهل تعتقد أن تكوين هذا الطرد الغذائي\ السلة الغذائية لها علاقة باحتياجاتك؟	ذات علاقة جدا
		Somewhat relevant		ذات علاقة إلى حد ما
		Somewhat not relevant		ليست لها علاقة إلى حد ما
		Not relevant		ليست لها علاقة
	If your household received in-kind food assistance from UNRWA, do you think the volume of the food parcel meets the needs of your household?	Very relevant	إذا كانت أسرتك تتلقى مساعدات غذائية عينية من الأونروا ، فهل تعتقد أن حجم الطرد الغذائي يفي باحتياجا hsvj;	ذات علاقة جدا
		Somewhat relevant		ذات علاقة إلى حد ما
		Somewhat not relevant		ليست لها علاقة إلى حد ما
		Not relevant		ليست لها علاقة
C2	Do you think this food parcel is relevant to the needs of your children under 2 years-old? *(Skip if QA10 = 0)*	Very relevant	هل تعتقد أن هذا الطرد الغذائي \السلة الغذائية لها علاقة باحتياجات أطفالك الذين تقل أعمارهم عن سنتين؟	ذات علاقة جدا
		Somewhat relevant		ذات علاقة إلى حد ما
		Somewhat not relevant		ليست لها علاقة إلى حد ما
		Not relevant		ليست لها علاقة
C3	On a scale from 1 to 10 (1 being totally dissatisfied, and 10 totally satisfied), how would you rate your overall satisfaction with UNRWA in-kind food assistance?	10-points scale	على مقياس من 1 إلى 10 (1 تعبر عن غير راض تماما ، و 10 تعبر عن راض تماما)، كيف تقيم مدى رضاك العام عن المساعدات الغذائية العينية التي تقدمها الأونروا؟	النطاق 10 نقاط
	Effectiveness			

D1	To what extent do you agree with the following statement: "food aid baskets provided by UNRWA are distributed in a timely manner"	Strongly agree	**إلى أي مدى توافق على العبارة التالية: "سلال المساعدات الغذائية التي تقدمها الأونروا يتم توزيعها في الوقت المناسب"**	أوافق بشدة
		Somewhat Agree		أوافق إلى حد ما
		Somewhat Disagree		لا أوافق إلى حد ما
		Strongly disagree		لا أوافق بشدة
D2	Does your household normally use the three-month food basket for home consumption?	Always	**هل تستخدم أسرتك عادة السلة الغذائية التي تستلمها كل ثلاثة أشهر للاستهلاك المنزلي؟**	دائما
		Very frequently		كثيرا جدا
		Occasionally		من حين اخر
		Rarely		نادرا
		Never		أبدا
D3	To cover other needs, do you have to sell a portion of the food received from UNRWA?	Always	يتعين هل أخرى، احتياجات لتغطية الطعام من جزء ببيع تقوم أن /عليك الأونروا؟ من المستلما	دائما
		Very frequently		كثيرا جدا
		Occasionally		من حين اخر
		Rarely		نادرا
		Never		أبدا
	If yes, what percentage of the food received from UNRWA do you estimate selling?	From 0 - 100	هي ما ، بنعم الإجابة كانت إذا الأغذية من التقديرية المئوية النسبة تبيعها؟ سوف الأونروا من المستلمة	
D4	What does your household purchase with the money collected from selling? *Multiple answers possible*	Food	**ما الذي تشتريه أسرتك بالأموال المحصلة من البيع؟** **إجابات متعددة ممكنة** **(تخطى هذا السؤال إذا كانت إجابة السؤال D3 = أبدا)**	طعام
		Clothes		ملابس
		Transportation		مواصلات
		Hygiene kit		مواد وأدوات نظافة
		Other non-food items		الصحة
		Health		رسوم تعليم
		Education		مدخرات
		Savings		سداد الديون أو الفواتير

		Debt repayment or bills		مواد غير غذائية
		Other (please specify)		غير ذلك (يرجى التحديد)
D5	Beyond UNRWA assistance, can your household access food by other means?	Yes	غير مساعدة الأونروا، هل تستطيع أسرتك الوصول إلى الغذاء بوسائل أخرى؟	نعم
		No		لا
D6	If yes, how?	Growing my own food	إذا كان الجواب نعم، كيف؟	أزرع طعامي الخاص
	Multiple answers possible	Purchasing from the market	إجابات متعددة ممكنة	الشراء من السوق
		Support from relatives or neighbours	**(تخطى هذا السؤال إذا كانت إجابة السؤال D5 = لا)**	دعم من الأقارب أو الجيران
		Support from other NGOs		دعم من منظمات غير حكومية (وطينة/محلية)
		Other: (please specify)		غير ذلك (يرجى التحديد)
D7	To what extent do you agree with the following statement: "the UNRWA food assistance programme improved the living conditions of my household"	Strongly agree	إلى أي مدى توافق على العبارة التالية: "لقد ساعد برنامج الأونروا للمساعدات الغذائية في تحسين الظروف المعيشية لأسرتي"	أوافق بشدة
		Somewhat Agree		أوافق إلى حد ما
		Somewhat Disagree		لا أوافق إلى حد ما
		Strongly disagree		لا أوافق بشدة
D8	If you compare the situation of your household now with the HH situation at the same date one year ago, would you say your living conditions are:	Definitively better	إذا قارنت حالة أسرتك الآن مع وضع أسرتك في نفس التاريخ قبل عام، فهل ستقول إن ظروف معيشتك هي:	بالتأكيد أفضل
		Slightly better		أفضل قليلا
		Slightly worse		أسوأ قليلا
		Definitively worse		بالتأكيد أسوأ
D9	How much do you need to spend to access the distribution sites?	(Amount in Shekel)	كم تحتاج من المال للوصول إلى مواقع التوزيع للحصول على المساعدة الغذائية (السلة الغذائية) التي تتلقاها من الأونروا ؟	المبلغ بالشيكل
	How long does it take to go to the distribution site from your home?	Time in minutes	وصولك يستغرق الوقت من كم بيتك؟ من التوزيع لمركز	بالدقائق الوقت
	Once at the distribution site, how long does it take to receive the assistance?	Time in minutes	من كم ، التوزيع موقع في أنت و على الحصول يستغرق الوقت المساعدة؟	بالدقائق الوقت

	if B2 <> UNRWA, start at D10			
D10	Are you aware of the UNRWA targeting criteria to get assistance?	Yes No Somehow	هل أنت على دراية بالمعايير التي تضعها الأونروا لتحديد الفئة المستهدفة للحصول على المساعدة؟	نعم لا نوعا ما
D11	To what extent do you agree with the following statement "UNRWA's targeting criteria are appropriate, i.e. all households that should receive assistance, do receive assistance"	Strongly agree Somewhat Agree Somewhat Disagree Strongly disagree	إلى أي مدى توافق على العبارة التالية" :معايير تحديد الفئة المستهدفة للحصول على المساعدة من الأونروا ملائمة، على سبيل المثال جميع الأسر التي ينبغي أن تتلقى المساعدة، تتلقاها فعلياً "	أوافق بشدة أوافق إلى حد ما لا أوافق إلى حد ما لا أوافق بشدة
	Household expenditure patterns			
D12	How much cash does your household spend on a monthly basis?	(Amount in **Shekel**)	لتغطية نفقاتك الشهرية، ما مقدار النقود التي تنفقها أسرتك شهريا؟	المبلغ بالشيكل
D13	In a typical month, how do you divide your expenditure among the following categories? *Multiple answers possible* *20 stones exercise*	*This question should be facilitated through a proportional piling.*[206] Food Housing expenses (e.g. rent, mortgage, repairs) Education **Bills (gaz, electricity)** **Other non-food items** **Health**	في الشهر الاعتيادي (الروتيني)، كيف تقسم نفقاتك بين الفئات التالية؟ (تمرين 20 حجر)	طعام نفقات السكن (مثل الإيجار والرهن العقاري والإصلاحات) تعليم ماء مواد غير غذائية (منتجات النظافة والغسيل، ملابس، وما إلى ذلك) صحة (أدوية، رعاية) نفقات النقل ومواصلات (على سبيل (المثال، البنزين، أجرة النقل

[206]A proportional piling implies that respondents will have to attribute units (make piles) proportionally to the importance of the item discussed.

		Water		مرافق (الغاز، الكهرباء)
		Savings		مدخرات
		Debts repayment or bills		سداد الديون أو الفواتير
		Entertainment, Leisure		غير ذلك
		Other (please specify)		غير ذلك (يرجى التحديد)
		The total of the categories is : ${total_mth_exp_cat} It should be equal to 20. If not, please go back to the previous page and fix it		مجموع${total_mth_exp_cat}$ إذا .2 تساوي أن يجب هو الفئات للصفحة العودة برجاء تساوي، لم وتعديلها السابقة
D14	If you were not receiving in kind food parcels, how much would your household spend on a monthly basis? *(Skip if B1= Yes)*	(Amount in **Shekel**)	**إذا كنت لا تتلقي الطرود الغذائية العينية المقدمة من الاونروا، كم من المال تحتاج أسرتك للإنفاق شهريا؟** **(تخطى إذا كانت إجابة سؤال B1 = نعم)**	المبلغ بالشيكل

D15	How would you spend your resources without any food aid assistance received from UNRWA? *20 stones exercise* *(Skip if B2 = UNRWA)*	*20 stones exercise* Same categories as above (cf. D13)	**كيف ستنفق الموارد المتاحة لديك دون أي مساعدات المعونة الغذائية المتلقاة من الأونروا؟** **هي B2(تخطى اذا كانت إجابة سؤال الأونروا)**	طعام نفقات السكن (مثل الإيجار والرهن العقاري والإصلاحات) تعليم ماء مواد غير غذائية (منتجات النظافة والغسيل، ملابس وما إلى ذلك) صحة (أدوية، رعاية) نفقات النقل ومواصلات (على سبيل (المثال، البنزين، أجرة النقل مرافق (الغاز، الكهرباء) مدخرات سداد الديون أو الفواتير ترفيه غير ذلك (يرجى التحديد)
D16	**If the food-based assistance you receive were replaced by a regular cash payment of equivalent value,** how do you think this would affect how much your household spent on the following household expenses during a typical month? Would your spending be: Food Housing expenses (e.g. rent, mortgage, repairs) Education Water Non Food items (hygiene & washing products, clothes etc.) Transport expenses (e.g. petrol, bus fare)	Much higher Somewhat higher About the same Somewhat lower Much lower	في سيناريو افتراضي، إذا تم استبدال المساعدة الغذائية التي تتلقاها /تتلقيها بدفعة نقدية منتظمة بقيمة مساوية، فكيف تعتقد أن هذا سيؤثر على مقدار ما تنفقه أسرتك على نفقات الأسرة المعيشية التالية خلال شهر؟ هل سيكون إنفاقك: **طعام** **نفقات السكن (مثل الإيجار والرهن العقاري والإصلاحات)** **تعليم** **ماء**	أقل من ذلك بكثير أقل إلى حد ما نفس الشيء أعلى إلى حد ما أعلى بكثير

	Utilities (gas, electricity, etc.)		مواد غير غذائية (منتجات النظافة والغسيل، وما إلى ذلك)	
	Entertainment		صحة (أدوية، رعاية)	
	Other expenses		نفقات النقل ومواصلات (على سبيل المثال، البنزين، أجرة النقل)	
	(Skip if B1= no assistance)		مرافق (الغاز، الكهرباء، أجهزة كهربائية)	
			مدخرات	
			سداد الديون أو الفواتير	
			ترفيه	
			نفقات أخرى	
			سؤال B1 = لا (تخطى إذا كانت اجابة توجد مساعدة)	
D17a	In a non-conflict time, what's your preferred kind modality for food?	In-kind voucher cash grant	هي ما النزاعات، أوقات غير ي للمساعدة لديك المفضلة الطريقة الطعام؟ على الحصول في	مساعدة عينية قسيمة شرائية منحة نقدية
D17b	In non-conflict time, what's your second preferred modality of assistance for food?	In-kind voucher cash grant	هي ما النزاعات، أوقات غير ي لديك المفضلة الثانية الطريقة على الحصول في للمساعدة الطعام؟	
D17c	In conflict time, what's your preferred modality of assistance for food?	In-kind voucher cash grant	الطريقة هي ما النزاعات، أوقات ي في للمساعدة لديك المفضلة الطعام؟ على الحصول	
D17d	In conflict time, what's your second preferred modality of assistance for food?	In-kind voucher cash grant	الطريقة هي ما النزاعات، أوقات ي في للمساعدة لديك المفضلة الثانية الطعام؟ على الحصول	
D18	**At present**, do you have any cash savings?	Yes No	أي لديك هل الحالي، الوقت ي نقدية؟ مدخرات	نعم لا

D19	**At present**, what is the approximate level of your savings? *(Skip if D18= no savings)*	(Amount in **Shekel**) (Enter 0 if none)	في الوقت الحالي، ما هو المستوى التقريبي لمدخراتك؟ **(تخطى إذا كانت إجابة سؤال D18 = لا يوجد مدخرات)**	المبلغ بالشيكل (أدخل 0 إذا الإجابة لا)
D20	**In a typical month,** approximately how much money does your household save?	(Amount in **Shekel**) (Enter 0 if none)	في الشهر الاعتيادي (الروتيني)، ما هو مقدار المال الذي توفره أسرتك تقريبًا؟	المبلغ بالشيكل (أدخل 0 إذا لم يوجد)
D21	**If the food-based assistance you receive were replaced by a regular cash payment of equivalent value,** do you think your household would be able to save more or less? *(Skip if B1= no assistance)*	Much more Somewhat more About the same Somewhat less Much less	إذا تم استبدال المساعدة الغذائية التي تتلقاها/ تتلقيها بدفعة نقدية منتظمة بقيمة مساوية، هل تعتقد أن أسرتك ستتمكن من أن تدخر أكثر أو أقل؟ **(تخطى إذا كانت إجابة سؤال B1 = لا توجد مساعدة)**	أقل من ذلك بكثير أقل إلى حد ما نفس الشيء أعلى إلى حد ما أعلى بكثير
D22	**If the food-based assistance you receive were replaced by a regular food voucher of equivalent value,** do you think your household would be able to save more or less? *(Skip if B1= no assistance)*	Much more Somewhat more About the same Somewhat less Much less	إذا تم استبدال المساعدة الغذائية التي تتلقاها/ تتلقيها بقسيمة غذائية منتظمة بقيمة مساوية، هل تعتقد أن أسرتك ستتمكن من أن تدخر أكثر أو أقل؟ **(تخطى إذا كانت إجابة سؤال B1 = لا توجد مساعدة)**	أقل من ذلك بكثير أقل إلى حد ما نفس الشيء أعلى إلى حد ما أعلى بكثير
D23	**In a typical month**, approximately how much do you pay in interest on your debts?	(Amount in **Shekel**) (Enter -99 if no debts)	في الشهر الاعتيادي (الروتيني)، ما المبلغ الذي تدفعه مقابل الفائدة على ديونك؟	المبلغ بالشيكل (أدخل 0 إذا لم يوجد ديون)
D24	**At present**, how often do you feel stressed due to these debts? *(Skip if D23= no debts)*	Never Rarely Sometimes Often All the time	في الوقت الحالي، كم عدد المرات التي تشعر فيها بالتوتر بسبب هذه الديون؟ **(تخطى إذا كانت إجابة سؤال D23 = 0 أي لا توجد ديون)**	أبدا نادرا بعض الأحيان غالبا كل الوقت

D25	**If the food-based assistance you receive were replaced by a regular cash payment of equivalent value,** how often do you think you would feel stressed due to these debts? *(Skip if B1= no assistance)* *(Skip if D23= no debts)*	I would never feel stressed I would rarely feel stressed I would sometimes feel stressed I would often feel stressed I would feel stressed all the time	إذا تم استبدال المساعدة الغذائية التي تتلقاها/ تتلقيها بدفعة نقدية منتظمة بقيمة مساوية، فكم من مرة تعتقد أنك ستشعر بالتوتر بسبب هذه الديون؟ **D23 = 0(تخطى إذا كانت إجابة سؤال أي لا توجد ديون)**	لن أشعر أبدا بالتوتر نادرا ما أشعر بالتوتر أشعر أحيانا بالتوتر غالبا ما أشعر بالتوتر أشعر بالتوتر طوال الوقت
D26	**If the food-based assistance you receive were replaced by a regular food voucher of equivalent value,** how often do you think you would feel stressed due to these debts? *(Skip if B1= no assistance)* *(Skip if D23= no debts)*	I would never feel stressed I would rarely feel stressed I would sometimes feel stressed I would often feel stressed I would feel stressed all the time	إذا تم استبدال المساعدة الغذائية التي تتلقاها/ تتلقيها بقسيمة غذائية منتظمة بقيمة متساوية، فكم من مرة تعتقد/ي أنك ستشعر بالتوتر بسبب هذه الديون؟ **D23 = 0(تخطى إذا كانت إجابة سؤال أي لا توجد ديون)**	لن أشعر أبدا بالتوتر نادرا ما أشعر بالتوتر أشعر أحيانا بالتوتر غالبا ما أشعر بالتوتر أشعر بالتوتر طوال الوقت

E Food consumption

E1	During the last seven days, how many meals per day did the member of the household ate on average?	(...)	خلال الأيام السبعة الماضية ، كم عدد الوجبات التي تتناولها أسرتك في اليوم الواحد في المتوسط؟	
E2	If the food-based assistance you receive were replaced by a regular cash payment of equivalent value, how do you think this would affect the number of meals eaten per day in your household? Would the number be: *(Skip if B1= no assistance)*	Much more Somewhat more About the same Somewhat less Much less	إذا تم استبدال المساعدة الغذائية التي تتلقاها|تتلقيها بدفعة نقدية منتظمة بقيمة مساوية، فكيف تعتقد|ي أن هذا سيؤثر على عدد الوجبات التي يتم تناولها يوميًا في منزلك؟ سيكون عدد الوجبات: **B1 = لا(تخطى إذا كانت إجابة سؤال توجد مساعدة)**	أقل من ذلك بكثير أقل إلى حد ما نفس الشيء أعلى إلى حد ما أعلى بكثير
E3	If the food-based assistance you receive were replaced by a regular food voucher of equivalent value, how do you think this would affect the number of meals eaten per day in your household? Would the number be: *(Skip if B1= no assistance)*	Much more Somewhat more About the same Somewhat less Much less	إذا تم استبدال المساعدة الغذائية التي تتلقاها/تتلقيها بقسيمة غذائية منتظمة بقيمة مساوية، فكيف تعتقد أن هذا سيؤثر على عدد الوجبات التي يتم تناولها يوميًا في منزلك؟ سيكون عدد الوجبات: **B1 = لا(تخطى إذا كانت إجابة سؤال توجد مساعدة)**	أقل من ذلك بكثير أقل إلى حد ما نفس الشيء أعلى إلى حد ما أعلى بكثير

E4-E17	Could you please tell me how many days in the past week your household has eaten the following foods *(for each of the following food groups)*? - Cereals: Bread, rice, pasta, etc. - White tubers and roots: potatoes and sweet potatoes, etc. - Vegetables (including leaves) - Fruits - Meat - Eggs - Fish and other seafood - Legumes, nuts and seeds: lentils, beans, chickpeas, etc. - Milk and milk products - Oils and fats - Sweets: Sugar and sugar products, honey, etc. - Spices, condiments, etc. - Beverages: seasonings, tea, coffee, salt, small amounts of milk for tea.	Days eaten in the past week (0-7 days)	هل يمكن أن تخبرني كم من الأيام في الأسبوع الماضي تناولت أسرتك الأطعمة التالية (لكل من المجموعات الغذائية التالية) ؟ الحبوب: الخبز والأرز والمعكرونة، إلخ. الدرنات والجذور البيضاء: البطاطس والبطاطا الحلوة، إلخ. الدرنات والجذور البيضاء :البطاطس والبطاطا الحلوة، الخضروات) بما في ذلك الأوراق)) الفواكه اللحوم (الحمراء والبيضاء) بيض الأالبقوليات والمكسرات والبذور : العدس، البقول، الحمص، إلخ.لعدس، البقول، الحمص، إلخ. الحليب ومنتجات الألبان الزيوت والدهون الحلويات: السكر ومنتجات السكر والعسل، إلخ. التوابل ، التوابل والمشروبات: التوابل ، الشاي ، القهوة ، الملح ، كميات صغيرة من الحليب للشاي.	الأيام التي أكل فيها خلال الأسبوع الماضي (0-7 أيام)
F	**Freedom of choice and wellbeing**			
F1	**At present**, are you generally free to choose what your household spends money on? This may include which foods you and your household consume, or your household's spending on non-food items.	Completely free Very free Somewhat free A little free Not free at all	في الوقت الحالي، هل أنت حر/حرة في اختيار فيما تنفق أموالك؟ قد يشمل ذلك الأطعمة التي تستهلكها أنت وأسرتك أو إنفاق أسرتك على المواد غير الغذائية.	حر/ة تماما حر/ة جدا حر/ة إلى حد ما حر/ة قليلا غير حر/ة على الإطلاق

F2	**If the food-based assistance you receive were replaced by a regular cash payment of equivalent value,** how free do you think you would be to choose what your household spends money on? This may include which foods you and your household consume, or your household's spending on non-food items. *(Skip if B1= no assistance)*	Completely free Very free Somewhat free A little free Not free at all	إذا تم استبدال المساعدة الغذائية التي تتلقاها/تتلقيها بدفعة نقدية منتظمة بقيمة متساوية، الى أي مدي تعتقد/ين أن سيكون لديك الحرية في اختيار فيما تنفقه الأسرة من أموال/نقود؟ قد يشمل ذلك الأطعمة التي تستهلكها أنت وأسرتك أو إنفاق أسرتك على المواد غير الغذائية. **= لا B1(تخطى إذا كانت إجابة سؤال توجد مساعدة)**	حر/ة تماما حر/ة جدا حر/ة إلى حد ما حر/ة قليلا غير حر/ة على الإطلاق
F3	**If the food-based assistance you receive were replaced by a regular food voucher of equivalent value,** how free do you think you would be to choose what your household spends money on? This may include which foods you and your household consume, or your household's spending on non-food items. *(Skip if B1= no assistance)*	Completely free Very free Somewhat free A little free Not free at all	إذا تم استبدال المساعدة الغذائية التي تتلقاها/تتلقيها بقسيمة غذائية منتظمة بقيمة متساوية، الى أي مدي تعتقد/ين أن سيكون لديك الحرية في اختيار فيما تنفقه الأسرة من أموال/نقود؟ قد يشمل ذلك الأطعمة التي تستهلكها أنت وأسرتك أو إنفاق أسرتك على المواد غير الغذائية. **= لا B1(تخطى إذا كانت إجابة سؤال توجد مساعدة)**	حر/ة تماما حر/ة جدا حر/ة إلى حد ما حر/ة قليلا غير حر/ة على الإطلاق
F4	**At present**, do you feel confident that you can ensure that your household's food needs are met?	Completely confident Very confident Somewhat confident A little confident Not confident at all	في الوقت الحالي ، هل تشعر/ين بالثقة في أنه يمكنك ضمان تلبية احتياجات أسرتك الغذائية؟	واثق/ة تمامًا واثق/ة جدا واثق/ة إلى حد ما قليل الثقة غير واثق/ة على الاطلاق
F5	**If the food-based assistance you receive were replaced by a regular cash payment of equivalent value,** would you feel confident that you could ensure that your household's food needs are met? *(Skip if B1= no assistance)*	Completely confident Very confident Somewhat confident A little confident Not confident at all	إذا تم استبدال المساعدة الغذائية التي تتلقاها/تتلقيها بدفعة نقدية منتظمة بقيمة مساوية، هل تشعر/ين بالثقة في أنه يمكنك ضمان تلبية احتياجات أسرتك الغذائية؟	واثق/ة تمامًا واثق/ة جدا واثق/ة إلى حد ما قليل الثقة غير واثق/ة على الاطلاق
F6	**If the food-based assistance you receive were replaced by a regular food voucher of equivalent value,** would you feel confident that you could ensure that your household's food needs are met?	Completely confident Very confident Somewhat confident	إذا تم استبدال المساعدة الغذائية التي تلقيتها تتلقاها/تتلقيها بقسيمة غذائية منتظمة بقيمة مساوية، فهل تشعر/ين	واثق/ة تمامًا واثق/ة جدا واثق/ة إلى حد ما

	(Skip if B1= no assistance)	A little confident	بالثقة في أنه يمكنك ضمان تلبية احتياجات أسرتك الغذائية؟	قليل الثقة
		Not confident at all	**= لا B1(تخطى إذا كانت إجابة سؤال توجد مساعدة)**	غير واثق/ة على الاطلاق
F7	At present, how often do arguments occur between members of your household in relation to food purchases and consumption?	Never Rarely Sometimes Often All the time	بالعادة هل الحالي، الوقت في أفراد بين نقاش او جدل هناك يحدث بمشتريات يتعلق فيما أسرتك واستهلاكها؟ الأغذية	أبدا نادرا بعض الأحيان غالبا كل الوقت
F8	**If the food-based assistance you receive were replaced by a regular cash payment of equivalent value,** how often do you think arguments would occur between members of your household in relation to food purchases and consumption? *(Skip if B1= no assistance)*	Never Rarely Sometimes Often All the time	إذا تم استبدال المساعدة الغذائية التي تتلقاها/تتلقيها بدفعة نقدية منتظمة بقيمة مساوية، فكم مرة تعتقد/ين أن الجدال او المنازعة أو النقاش قد تحدث بين أفراد أسرتك فيما يتعلق بمشتريات الأغذية واستهلاكها؟ **= لا توجد B1(تخطى إذا كانت اجابة مساعدة)**	أبدا نادرا بعض الأحيان غالبا كل الوقت
F9	**If the food-based assistance you receive were replaced by a regular food voucher of equivalent value,** how often do you think arguments would occur between members of your household in relation to food purchases and consumption? *(Skip if B1= no assistance)*	Never Rarely Sometimes Often All the time	إذا تم استبدال المساعدة الغذائية التي تتلقاها تتلقاها/تتلقيها بقسيمة غذائية منتظمة بقيمة مساوية، فكم مرة تعتقد/ين أن الجدال او المنازعة أو النقاش قد يحدث بين أفراد أسرتك فيما يتعلق بمشتريات الأغذية واستهلاكها؟ **(تخطى إذا كانت اجابة B1 = لا توجد مساعدة)**	أبدا نادرا بعض الأحيان غالبا كل الوقت

Attribution

G1-G4	Who or what else has helped you? I will now go through a list of supports and people that may have contributed to the current situation in your household's finances, nutrition, freedom of choice and wellbeing that you have	Extremely important Very important Somewhat important	من أو ماذا ساعدك؟ سأعرض الآن قائمة بالدعم والأشخاص الذين قد يكونون قد ساهموا في الوضع الحالي في الشؤون المالية، والتغذية، وحرية الاختيار والرفاهية الخاصة بأسرتك التي وصفتها	ليس مهما جدا مهم قليلا مهم نوعا ما

	just described. I would like you to describe how important each of these things were to you in this regard : Receiving in-kind food assistance Receiving voucher-based assistance Receiving cash-based assistance Other people or services	A bit important Not at all important	للتو. أود منك أن تصف/ي مدى أهمية كل هذه الأمور بالنسبة لك في هذا الصدد. تلقي المساعدة الغذائية العينية تلقي المساعدة المستندة إلى الإيصالات (قسيمة شرائية) تلقي المساعدة النقدية أشخاص أو خدمات أخرى	مهم جدا مهم للغاية
	Self-estimated counterfactual			
H1-H6	Thinking about the current level of nutrition, stability of household finances, freedom of choice and wellbeing that you have described in previous questions, what would be different if you had never received in-kind food assistance? How different would these aspects of your household's lives be if in-kind food assistance had never been available to you? - Stability of your household finances (i.e. expenditure, savings and debt) and your ability to manage them - Quantity of food eaten by your household - Quality of food eaten by your household - Your freedom to choose which foods you and your household consume - Your confidence that you can ensure that your household's food needs are met - How frequently members of your household argue in relation to food purchases and consumption	Much better off Somewhat better off About the same Somewhat worse off Much worse off	بالتفكير في المستوى الحالي للتغذية، واستقرار الأمور المالية للأسرة، وحرية الاختيار والرفاهية التي وصفتها في الأسئلة السابقة، ما الذي سيكون مختلفًا لو لم تكن قد تلقيت أي مساعدات غذائية عينية؟ ما مدى اختلاف هذه الجوانب في حياة أسرتك لو لم تكن المساعدات الغذائية العينية متاحة لك؟ - استقرار الأمور المالية للأسرة (أي الإنفاق والادخار والدين) وقدرتك على إدارتها - كمية الطعام الذي تتناوله أسرتك - جودة الطعام الذي تتناوله أسرتك - حريتك في اختيار الأطعمة التي تستهلكها أنت وأسرتك - ثقتك في أنك تستطيع ضمان تلبية احتياجات أسرتك الغذائية - مدى تكرار الجدال او النقاش بين أفراد أسرتك فيما يتعلق بمشتريات الأغذية واستهلاكها	أسوأ من ذلك بكثير أسوأ بعض الشيء نفس الشيء إلى حد ما أفضل حالا أفضل حالا

KEY AID

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