



FOOD - RESTRICTED VOUCHER OR UNRESTRICTED CASH? HOW TO BEST SUPPORT SYRIAN REFUGEES IN JORDAN AND LEBANON?

April 2017

Conducted by
The Boston Consulting Group

ABOUT THE AUTHORS

Dr. Felix Schuler is a senior partner and managing director in the Munich office of The Boston Consulting Group. Jad Bitar is a partner and managing director in the firm's Dubai office. Dr. Frauke Uekermann is a principal in BCG's Stuttgart office. Dr. Mohammed Taki, Mira Saidi, and Sara al Omran are consultants in the firm's Dubai office. Badr Choufari is a consultant in BCG's Paris office. Dr. Heino Meerkatt is a senior advisor to BCG.

ABOUT THE BOSTON CONSULTING GROUP (BCG)

BCG applies core private sector skills to social sector issues in order to make a difference. We work with social, public, and private sector organizations to drive positive impact across a wide range of topics—from environment to education to humanitarian emergencies. We contribute locally to the communities where we do business, and at the global level, addressing key challenges throughout the developing world.

Since 2003, BCG has supported the World Food Programme (WFP) to enhance its effectiveness across a wide range of strategic, operational, and organizational areas. BCG has worked alongside WFP on high priority topics for the organization at headquarters and in the field; from transforming WFP's school feeding program for greater impact to calculating the return on investments in emergency preparedness. BCG is committed to supporting WFP's work in the fight against hunger worldwide.

CONTENTS

1.	ACKNOWLEDGEMENTS	4
2.	EXECUTIVE SUMMARY	5
3.	INTRODUCTION	9
3.1	Research objectives	9
3.2	Study scope	9
3.2.1	Effectiveness for beneficiaries to meet their food and other basic needs	10
3.2.2	Cost-effectiveness for WFP	10
3.2.3	Effect on the local economy	10
3.3	Limitations of the research	10
4.	BENEFITS FOR BENEFICIARIES	11
4.1	Methodology	12
4.1.1	Intervention implementation	12
4.1.2	Data collection	14
4.2	Results	15
4.2.1	Access to WFP assistance	15
4.2.2	Food security	17
4.2.3	Response to changing circumstances	21
4.2.4	Shopping behavior	23
4.2.5	Non-food basic needs: similar spending, and comparable results between groups	24
4.2.6	Protection and household dynamics	26
4.2.7	Beneficiary satisfaction and preference	27
5.	COST-EFFECTIVENESS FOR WFP	29
5.1	Methodology	29
5.2	Results	30
6.	EFFECT ON THE LOCAL ECONOMY	33
7.	LESSONS LEARNT AND AREAS FOR FURTHER RESEARCH	35
7.1	Learnings from implementing the study	35
7.2	Lessons for implementing as well as monitoring and evaluating cash programs	35
7.3	Areas for further research	37
	APPENDIX	40

APPENDIX

1.	Jordan	40
1.1	Sample and representative criteria	40
1.2	Beneficiary sensitization communication	41
1.3	Questionnaire	43
1.3.1	PDM 1	43
1.3.2	PDM 3	52
1.4	Composition of Focus Groups	62
1.4.1	Baseline	62
1.4.2	PDM 1	62
1.4.3	PDM 2	62
1.4.4	PDM 3	63
1.5	Results	63
1.5.1	Satisfaction breakdown by treatment group	63
1.5.2	Preference breakdown by treatment group	64
1.5.3	Mind maps of voucher and cash associations	65
1.5.4	Food security	66
1.5.5	Consumption-based and livelihood coping strategies	67
1.5.6	Food expenditure, and shopping channel choice	69
1.5.7	Non-food basic needs	69
1.5.8	Transportation costs	70
1.5.9	Debt and saving	70
1.5.10	Household responsibilities by gender	71
2.	Lebanon	72
2.1	Sample and representative criteria	72
2.2	Beneficiary sensitization leaflet ⁹	73
2.2.1	Cash group	73
2.2.2	Choice group	74
2.3	Questionnaire	75
2.3.1	PDM 1	75
2.3.2	PDM 2	85
2.4	Composition of Focus Groups	95
2.4.1	Baseline	95
2.4.2	PDM 1	95
2.4.3	PDM 2	96
2.5	Results	96
2.5.1	Satisfaction breakdown by treatment group	96
2.5.2	Preference breakdown by treatment group	97
2.5.3	Mind maps of voucher and cash associations	98
2.5.4	Food security	99
2.5.5	Consumption-based and livelihood coping strategies	100
2.5.6	Household and food expenditures	101
2.5.7	Food buying power	101
2.5.8	Non-food basic needs	102
2.5.9	Transportation costs	102
2.5.10	Debt and saving	103
2.5.11	Household responsibilities by gender	104

1. ACKNOWLEDGEMENTS

The study team is very grateful to the core World Food Programme (WFP) team in Jordan and Lebanon, namely Haya Abassi, Farah Chaaban, and Erin Carey, who supported the elaboration, revision, and detailing of the report at every step of its development. Without their dedication and efforts, especially in implementing the field experiment in both countries, the results would not have been achievable.

The report's level of detail and its concrete recommendations stem from the extensive support of the two pilot countries covered. The country leadership teams in Jordan and Lebanon not only encouraged this study and gave the whole study team a very warm welcome, but also graciously shared their experiences and ensured the availability of experts despite many other priorities. Thus, special thanks to Mageed Yahia, Jonathan Campbell, and Philippe-Serge Degernier in Jordan and to Dominik Heinrich and Issa Sanogo in Lebanon. Equal thanks go to the numerous experts in the Regional Bureau for North Africa, Central Asia, and Eastern Europe and at WFP headquarters who were willing to discuss the study and whose relevant thoughts and ideas were of invaluable support. Many thanks to Claudia Ah Poe for providing advice on M&E activities in the Syria +5 region. Mindset in Amman and Information International in Beirut have been highly professional partners in organizing the fieldwork for the qualitative and quantitative data collection.

We also gratefully acknowledge WFP donors in Jordan and Lebanon who in 2016 provided the assistance to Syrian refugees that made this study possible. Many representatives from partner organizations and donors in both countries contributed to the methodology in numerous Sounding Board meetings and provided feedback as the study unfolded.

Last but not least, a very big thank you to the roughly 3,000 beneficiary households that have participated in the study across both countries. Without their open and candid feedback, this report would not have been possible.

The opinions expressed in this report are those of the research team and do not necessarily reflect those of WFP. Responsibility for the opinions in this report rests solely with the authors. Publication of this document does not imply endorsement by WFP of the opinions expressed therein.

2. EXECUTIVE SUMMARY

The World Food Programme (WFP) plays a pivotal role in the food security of Syrian refugees within the Syria +5 region. WFP periodically reviews its operational approach, so it is timely to consider what the best modality for the next phase of the response might be, including the pros and cons of delivering assistance through unrestricted cash as opposed to food-restricted value vouchers electronically redeemed at designated WFP-contracted retailers.

Emerging humanitarian research suggests that unrestricted cash transfers offer an effective and efficient alternative to value vouchers for refugees in host communities. Recently, several international agencies delivered cash assistance in Jordan and Lebanon and reported positive results. Some of WFP's key donors have expressed a strong inclination toward food assistance in the form of unrestricted cash, whereas others favor food-restricted value vouchers.

This study focused on beneficiaries living in host communities. Those living in refugee camps were excluded. Therefore, results and conclusions reported here reflect this sampling decision. They are representative for Syrian refugees in host community settings in Jordan and Lebanon but may not be fully representative of refugees in camps. The findings may well be applicable in comparable contexts and middle-income countries with functioning markets, but they may not necessarily apply in a very different refugee-host combination, such as in locations with limited market functionality, failed states, or situations where there are food shortages.

This study's objective was to compare the impact of WFP's assistance-delivery modality, whether unrestricted cash or food-restricted value voucher, on (1) food security and other basic needs of beneficiaries and (2) the program's cost-effectiveness for WFP. In this study, use of cash was unrestricted; the beneficiaries could spend it freely. In contrast, the voucher option was restricted to food items at the voucher-accepting WFP-affiliated retail outlets.

2.1. Impact of modality switch on food security and other basic needs of beneficiaries

The study was designed as a randomized controlled trial involving 3,123 community-based beneficiary cases. The sample's representativeness was ensured by design, with statistical significance at 95%. In both Jordan and Lebanon, a random sample of WFP beneficiaries was selected and then allocated randomly into three different representative groups: (1) a voucher control group; (2) an unrestricted cash group; and (3) a choice group with the ongoing option to use vouchers, cash, or a combination of both.

In Lebanon data was collected at two predefined post-distribution monitoring (PDM) points spanning five months. In Jordan three PDM rounds were conducted spanning eight months. Each PDM included an extensive quantitative survey of each participating case plus qualitative analysis through focus groups.

Use of cash enabled food security that is higher than or equal to that made possible by vouchers

Cash produced food security results superior or equal to those of vouchers. Measured using WFP's standard Consolidated Approach for Reporting Indicators (CARI) methodology, food security outcomes were better with cash in three out of five PDM rounds and equal in the remaining two rounds. This trend was seen consistently while using multiple food security indicators, including the food

security index (FSI), Food Consumption Score (FCS), and dietary diversity index. In Lebanon, the average FCS was significantly higher in the cash group than in the voucher group, as was the percentage of beneficiaries having an “acceptable” FCS. Similar to Lebanon’s, Jordan’s first round of monitoring (PDM1) showed the cash group to have a higher average FCS than the voucher group. However, the second monitoring round in Jordan (PDM2 in May) saw a significant increase in FCS in both the cash and the voucher groups, resulting in more than 93% of participating households having an acceptable FCS. This trend largely persisted until PDM3 in October. Since the considerable FCS increase in Jordan since PDM2, food security results were statistically similar between the cash and voucher groups. Dietary diversity and nutrition results echoed FCS trends.

Modality did not affect beneficiary expenditure on food. On average, both the cash and voucher groups spent approximately twice the WFP assistance value on food. This trend was consistent throughout the study. Thus, giving assistance as unrestricted cash did not reduce total food expenditure. It is important to note that both groups spent the total value of the WFP assistance on food—that is, the cash group did not reduce its spending on food despite having the flexibility to spend on other needs.

The cash group’s improved food consumption outcomes were not achieved through increased reliance on coping strategies. Results demonstrated that both groups used consumption-based and livelihood coping strategies equally. Cash buyers did not buy more food on credit than voucher buyers did, nor did they rely on less expensive or less preferred food.

Cash advantage augmented in more challenging contexts

Over the course of the five PDMs, cash proved particularly advantageous when food security was lower. When the context improved, cash performed as well as vouchers but its additional benefit to food security became less clear because of a ceiling effect on food quantity. Once the quantity ceiling was reached, beneficiaries used the cash advantage to buy what they perceived to be better quality food and took preferences into greater consideration. It is notable that cash did not perform worse than vouchers in any of the five PDMs. Therefore, cash offered a normalizing, shock-absorber effect that helped beneficiaries cope better with contextual changes.

Modality greatly affects shopping channels, with cash group shopping mostly outside of WFP network

Although voucher recipients spent about 60% of their total food expenditure in WFP shops, cash beneficiaries spent only around 20% there. Two key factors shaped this behavior: cost saving and convenience. Lifting the restriction on the chosen retail channel (through unrestricted cash) allowed beneficiaries to hunt for bargains and take transportation costs and convenience into account. Typically, in this context, unrestricted cash raised purchasing power by 15% to 20% over that of vouchers restricted to WFP shops. The cash group used the greater purchasing power of cash, without a reduction in total expenditure, to boost the quantity (or the perceived quality or both) of food purchased. Hence, rational optimization on the free market enabled the better food security outcomes for this group.

Similar spending on non-food basic needs, and comparable results

Beneficiary households in both Jordan and Lebanon typically spend 38% to 45% on food, 24% to 30% on rent, and 30% to 33% on other non-food items. In both Jordan and Lebanon, spending patterns in the voucher and cash groups were similar and not impacted by modality. As food and accommodation represent the most

important basic needs, and food spending exceeds WFP transfer value by nearly 100%, spending on other categories is expected—and observed—to be unaffected by WFP modality. The modality switch did not change spending behavior, not even on temptation goods (for example, tobacco). These trends remained consistently similar over time (up to eight months in Jordan). Consequently, switching WFP modality over the course of the study did not influence beneficiaries' fulfillment of basic needs (including access to housing, health care, and education).

Cash does not harm

At the experimental scale and over the study period of eight months, use of cash did not show any disadvantage over the use of vouchers. Cash beneficiaries did not face greater debt levels, repayment demands or acceleration, or greater incidence of theft or mistreatment.

The modality switch from vouchers to cash did not precipitate household disagreements or harmful dynamics over time in either Jordan or Lebanon. Women continued to hold considerable decision-making power in the household. Women living in male-headed households confirmed the findings, and there were no reports that the modality change diminished their role in the household. Women continued to make decisions about food spending in 60% to 70% of households. No differences in household dynamics were seen between the voucher and cash group except in PDM3 in Jordan, where the percentage of households with women as the only decision maker on food spending decreased in the cash group from 67% in May to 58% in October, whereas it was 65% in the voucher group.

Beneficiaries strongly prefer cash to vouchers

In both Jordan and Lebanon, more than 75% of households favored cash assistance and only 15% to 20% favored vouchers. Both genders reported a strong preference for cash. These trends persisted throughout the study period and were seen in all PDMs. Preference for cash was even stronger among those already in the cash group (roughly 90%); personal experience clearly drove the preference.

The behavior of beneficiaries in the choice group supports these results: more than 70% of them chose to access their assistance as cash, whereas only about 20% chose vouchers. Mixed usage of both cash and vouchers was about 10%.

Beneficiaries cited three key reasons for preferring cash to vouchers: higher purchasing power, flexibility and the capacity to manage cash flow, and dignity and empowerment. Reasons for preferring vouchers over cash centered on logistics related to ATM location, and on the perception that the food-restricted nature of vouchers helps people discipline their spending on food.

2.2. Cost-effectiveness of switching the voucher program to cash

Cost-effectiveness was calculated using an adapted Omega+ methodology to compare the relative cost-benefit of the cash and voucher modalities.

A move to cash assistance would imply a change of business model. Under the e-voucher program, the partner bank generates revenues from the contracted retailers, who pay a transaction fee to the bank whenever a WFP beneficiary uses the e-card. Whereas the WFP shops possibly pass some of these bank fees to the beneficiaries through higher prices, changing to cash entails WFP absorbing the fees directly. If a cash program was implemented for all beneficiaries under the existing agreements with the banks (as of May 2016), WFP would be expected to pay up to \$1.5 million in Jordan and up to \$4.6 million in Lebanon. This analysis did not consider set-up costs, as capabilities were already in place. Expected cost

savings from the voucher-to-cash switch are relatively small. Hence, running an unrestricted cash program would raise WFP total costs by 0.8% in Jordan and 1.6% in Lebanon. However, this increase is driven by bank fees negotiated in the context of a low volume of cash withdrawals. In the meantime, bank fees in both countries have been renegotiated, with positive implications for the cash business case.

Still, the cash option is conceivably more cost-effective (Omega value of 0.95 in Jordan, 0.93 in Lebanon). Despite the higher costs for WFP, the FCS has the potential to be significantly higher in the cash group (+6% in Jordan, +8% in Lebanon; PDM1). Although this dimension by itself does not fully tip the scale toward one modality or the other, from an operational cost perspective there are no red flags to argue against cash.

Excursus: Effect on the local economy

The macroeconomic impact of changing the assistance-delivery mechanism was not studied experimentally. It is clear, however, that switching the modality from vouchers to cash will likely result in some shifts in the food products purchased. Under both modalities, WFP assistance is spent entirely on food. Spending patterns—or, more broadly, income allocation—are relatively similar when beneficiaries move from vouchers to cash. A switch to cash would redistribute some spending away from WFP shops. On a very large scale, this could have either negative effects on the local economy (for example, lower tax collection due to purchases in informal retail channels) or positive effects (for example, the purchase of perishable locally produced food commodities, or generation of income for the local host communities rather than large retail chains). However, given that only a fraction of WFP assistance would be spent differently, the net effect is not expected to be important.

By extension, this means that if WFP shifts to a full-scale cash program, the impact on the local economy is not expected to change significantly.

Concluding remarks

This study found the delivery of food assistance in the form of unrestricted cash to be cost-effective. The benefit of cash over the food-restricted value voucher was particularly pronounced when food security was low. This feature can increase beneficiary resilience in the face of some external shocks. Although study participants were Syrian refugees living across Jordan and Lebanon, our findings may well be applicable to comparable contexts where refugee populations are familiar with a cash economy and live in host country settings with relatively large and functional markets. Since delivery modalities are most effective when tailored to the context, these findings may not necessarily apply in a very different refugee-host combination or in locations with limited market functionality, failed states and situations where there are food shortages.

We recommend considering unrestricted cash as an effective modality to deliver food assistance, especially at the outset of an assistance program in similar contexts. In the specific context of Jordan and Lebanon, e-voucher programs are well established and set-up costs have already been incurred. Additionally, ATM network coverage and unrestricted debit-card payment facilities are still limited in some localities in both countries. In such scenarios, assistance could be optimally delivered through the modality of choice, whereby beneficiaries can freely choose their assistance as unrestricted cash, value vouchers, or a mix of both. Rational optimization by individual beneficiaries is expected to result in better overall outcomes, as we observed in this study.

3. INTRODUCTION

3.1 Research objectives

The Regional Syria Refugee Response (EMOP 200433) is WFP's largest operation using food vouchers, representing 90% of WFP's global food voucher programs in 2016. Paper, then electronic, vouchers were the primary modality of food assistance-delivery to Syrian refugees from an early stage. In June 2016, more than 80% of Syrian refugees registered with UNHCR in Jordan and Lebanon are receiving WFP assistance through electronic vouchers.

WFP periodically reviews its operational approach in the Syria+5 region (Syria, Lebanon, Jordan, Turkey, Egypt and Iraq), so it is timely to consider what the best modality for the next phase of the response might be; in particular, the various advantages and disadvantages of cash- and voucher-delivered assistance, in view of the socio-economic context of the region. Emerging humanitarian research conducted in other countries suggests unrestricted cash transfers are an effective and efficient way to deliver assistance (Ahmed, et al., 2016; Hidrobo, Hoddinott, Peterman, Margolies, & Moreira, 2014). Indeed, a number of international agencies in Jordan and Lebanon including UNHCR, UNICEF, and the Lebanon Cash Consortium have deployed unrestricted cash assistance and are reporting positive results (Battistin, 2016; UNHCR, 2016; UNICEF, 2015). Some of WFP's donors, such as ECHO and DfID, have expressed strong inclination toward an unconditional and unrestricted cash-based modality. This is founded on the rationale of a basic needs approach – empowering beneficiaries to make personal spending decisions to best meet their basic needs; as well as expected efficiency gains and positive effects on local markets. Other actors favor the food-restricted voucher based on the rationale of ensuring assistance is solely spent on (desirable basic) food¹ items, as well as detailed insights into purchase patterns, an expected reduced risk of misuse and the positive experience in the years since program inception.

Given the current lack of evidence comparing assistance in the form of food-restricted value vouchers and unrestricted cash, the objective of the study is to compare the impact of the two modalities with respect to effectiveness for beneficiaries to meet their food security and other needs, the cost-effectiveness for WFP as well as the effect on the local economy.

In order to perform this evaluation, decision criteria to derive a conclusion have been defined, which include: a multi-dimensional set of indicators assessing effects on beneficiaries, the WFP Omega+ value assessing cost-effectiveness of modalities, as well as the economic multiplier. Transparency in the decision criteria and a robust replicable methodology were a second main objective of the study. The evaluation is meant to inform the design of future WFP food assistance programs and M&E efforts for cash programs not only in response to the Syrian crisis but also in similar contexts.

3.2 Study scope

The research focuses on Syrian refugees receiving WFP food assistance living in communities in Jordan and Lebanon in 2016. The two countries, Jordan and Lebanon were selected as they represent ~80% of WFP's caseload under the regional Syrian refugee response in the neighboring countries (status November 2015). The roughly 20% of the refugee population in Jordan living in UNHCR administered refugee camps were excluded from the study as the in-camp infrastructure is not set-up for cash distribution and access to markets is limited. While the Syrian refugee

¹ In Lebanon, the food-restricted e-voucher allows spending on all food items, while in Jordan, only 'basic' food items are allowed

population in both countries is comparable at large, the two countries represent varied levels of food security, geographic conditions, and program infrastructure, such as number of WFP contracted retailers, number of accessible ATMs (Verme, et al., 2016; WFP, 2016)

The study is composed along three strategic perspectives relevant to a modality recommendation. Further dimensions relevant to an operational modality decision are to be considered by any implementing organization.

3.2.1 Effectiveness for beneficiaries to meet their food and other basic needs

Firstly, an experimental study was set up to evaluate the effectiveness of food assistance delivered to Syrian refugees as unrestricted cash, versus food-restricted value e-vouchers (cash-based transfer restricted to food items bought from WFP contracted shops). In both Jordan and Lebanon, beneficiary cases were sampled randomly into three treatment groups that consequently received their WFP food assistance as a food-restricted e-voucher, as unrestricted cash, or were given the ongoing choice to access their assistance as voucher or cash. In all three groups, the WFP e-card served as delivery mechanism. The experiment took place between February and October 2016 in Jordan and between March and July 2016 in Lebanon. Modalities' effectiveness for beneficiaries is determined via several post-distribution measurements in the form of quantitative household surveys and qualitative focus group discussions.

3.2.2 Cost-effectiveness for WFP

Secondly, the operational efficiency and cost-effectiveness of the three modalities in ensuring food for refugee households were assessed from a WFP standpoint. The study looked at operational implications simulating the assistance program was switched to cash assistance. The current operational set-up under the e-voucher program was considered the baseline. Operating cost and overhead for the voucher program were assessed based on WFP budget information for 2016. Cost implications for operational changes under cash were estimated. The cash (or voucher) set up costs were not included in the calculations since operational capabilities to deliver both modalities largely exist in both countries. The cost-effectiveness for WFP is measured using the WFP Omega+ methodology comparing food consumption outcomes per unit cost. General areas of improvement to the operations that would be applicable under both modalities were not considered.

3.2.3 Effect on the local economy

As a low-focus perspective, the program's multiplier effect on the local economy was considered. While the Syrian crisis has also triggered major demographic shifts; disrupted commerce; tested infrastructure and pressured social services in both countries, the overall humanitarian response is also contributing to the respective GDP. This study documents the direct and indirect effects of the WFP program on the Jordanian and Lebanese economies as a voucher program compared to a hypothetical cash program. In contrast to previous studies of the economics of the food voucher program, the effects reported here are corrected for the import of relevant inputs – a factor that should not be underestimated, since both Jordan and Lebanon are net-importer countries in the food market.

3.3 Limitations of the research

The three strategic perspectives described above are included in the analysis assessing the impact of the modalities for the principal stakeholders: beneficiaries,

WFP as implementing organization, and the local economy. The results should be interpreted in the context within which this study was conducted: both Jordan and Lebanon are middle-income countries with functioning and accessible markets. Coming from a middle-income country, Syrian refugees are familiar with a cash economy and good nutrition. Both criteria facilitate cash-based assistance programs. The results can inform humanitarian operations in countries with a similar socio-economic context, but will likely be less relevant in developing nations with limited market functionality.

The study does not attempt to assess the operational feasibility in all districts of the country such as evaluating security and accessibility restrictions, nor can it predict protection incidents or host communities' reactions had a cash program been implemented at scale. The geographically representative study design was chosen to closely reflect behaviors and attitudes of the Syrian refugee population in Jordan and Lebanon. To understand whether WFP cash at scale would influence the host communities' reactions, a sizable geographic region would have had to be fully converted and studied (UNHCR, 2016; UNICEF, 2015; Battistin, 2016). This reasoning also applies to potential reactions from landlords and creditors, such as rent increases or the request for accelerated debt repayments. While these topics were monitored at the individual refugee household level, program implementation at scale might heighten host communities' awareness of the modality provided and affect behaviors.

While acknowledging the limitations in the study scope, the findings presented in this report represent a significant advancement toward evidence-based modality decisions in the context of cash-based assistance-delivery programs. The modality comparison along the outlined perspectives is presented in the subsequent pages. Ultimately, WFP programming is dependent on donors' funding commitments and their modality preferences. We hope this study does not only prove helpful to implementers, but also to donors as they approach future program support.

4. BENEFITS FOR BENEFICIARIES

The main decision criteria regarding the choice of modality center on the benefits to beneficiaries. In particular, the study aimed to better-understand the following questions:

- How effective are the food-restricted e-voucher versus unrestricted cash in meeting beneficiaries' food security and other basic needs?
- What drives any potential differences? Do food buying power and transportation cost differ between the groups?
- Are beneficiaries negatively impacted or harmed by unrestricted cash? Or rather, what are the unintended negative consequences of an unrestricted cash modality?
- Finally, and less critically, what are the beneficiary preferences in terms of modality?

4.1 Methodology

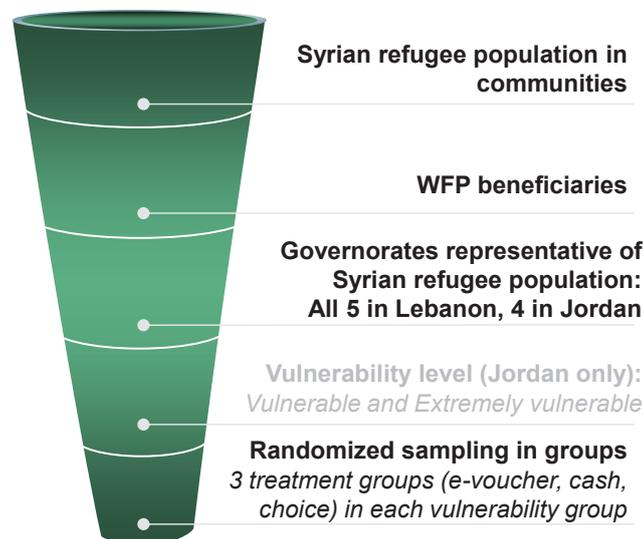
Research design and sampling

The study was designed as a randomized controlled trial. In both Jordan and Lebanon, a random sample of WFP beneficiaries was selected, and then allocated randomly into three different representative groups:

- **Voucher group:** A control group receiving WFP assistance via a food-restricted value e-voucher (keeping the current transfer modality WFP has in place)
- **Cash group:** A treatment group receiving WFP assistance as unrestricted cash accessible through an ATM only
- **Choice group:** A treatment group having the choice of how to access WFP assistance, i.e. the value can be withdrawn as unrestricted cash from an ATM, can be spent as e-voucher directly in WFP-contracted stores, or can be accessed as a mix of the two options. The choice was continuously available to beneficiaries, thus they could change their modality choice on a daily basis if they wished to do so.

Refugees registered with UNHCR receiving WFP assistance served as the starting point for the sampling exercise. The study focuses only on refugees living in host-community settings. Refugees living in camps in Jordan were not included in the study, given their different contextual setting. Once the random sample was drawn, the geographic distribution of beneficiaries was accounted for. In Lebanon, beneficiaries were sampled across all five governorates, excluding security-restricted areas², while in Jordan beneficiaries were sampled across four governorates³, which are representative of the refugee population and host 65% of the total. In Jordan, WFP's two-tiered targeting approach differentiating between vulnerable and extremely vulnerable beneficiary cases was also taken into account. Figure 1 illustrates the sampling methodology.

Figure 1: Sampling methodology in Lebanon and Jordan



The initial samples drawn in both countries were significantly larger than the final sample size for two reasons: (a) it was estimated that for up to 30% of selected cases, WFP did not have up-to-date contact information; and (b) to account for opt-outs during the recruitment and opt-out phase. In Jordan, around 20% of those contacted during this phase preferred not to take part in the study and, hence, chose to opt-out. Those who opted out were representative of the general sample, although were slightly skewed to cases where the main applicants is female.

² Wadi Khaled, Arsal

³ Amman, Mafraq, Balqa and Irbid

The final sample in Jordan comprised a total of 1,848 beneficiary cases with ~300 cases per experimental group for each vulnerability level, ensuring at least 90% confidence at vulnerability classification level, and 95% confidence at group level.

Table 1: Sample size calculation assumptions and targets (Jordan)

Parameters	Voucher group		Cash group		Choice group	
	Vulnerable	Extremely vulnerable	Vulnerable	Extremely vulnerable	Vulnerable	Extremely vulnerable
Confidence level	90%	90%	90%	90%	90%	90%
Margin of error	5%	5%	5%	5%	5%	5%
Estimated prevalence of Key indicator (<i>poor+borderline FCS</i>)	50%	50%	50%	50%	50%	50%
Non-response	10%	10%	10%	10%	10%	10%
Total population	Vulnerable (226,000) ; Extremely vulnerable (209,000)					
Sample size by strata	308	308	308	308	308	308
Total sample size	1,848					

In Lebanon the final sample comprised 1,275 WFP beneficiary households (425 per group) ensuring a 95% confidence interval.

Table 2: Sample size calculation assumptions and targets (Lebanon)

Parameters	Voucher group	Cash group	Choice group
Confidence level	95%	95%	95%
Margin of error	5%	5%	5%
Estimated prevalence of key indicator (<i>poor+borderline FCS</i>)	50%	50%	50%
Non-response	10%	10%	10%
Total population	596,000		
Sample size by strata	425	425	425
Total sample size	1,275		

In both countries, a 5% margin of error was accounted for and the groups were oversampled accounting for an expected 10% attrition within the sample size over the duration of the study.

Representativeness of the overall beneficiary population was ensured at all times of the sampling exercise. The composition of the groups and comparability between the groups was tested on the key sociodemographic dimensions including: case size, gender of head of case, age of head of case, regional distribution, level of vulnerability (in Jordan) and whether cases regularly receive additional cash assistance⁴. Baseline equality was ensured by design: allocating beneficiaries randomly into study groups and confirming similarity of sociodemographic dimensions (Fives, Eaton, & Canavan, 2013). This approach avoided systematic differences between groups, negating the need to measure baseline food security levels at the outset.

To maximize internal validity, cases residing in multi-case households were all converted to the assigned target modality. Therefore, when a case was recruited into the study, co-existing cases were identified and also converted to the same target assistance modality as the case original recruited. All cases within a household⁵ must be subject to the same type of assistance.

4.1.1 Intervention implementation

In the context of WFP's emergency operation to assist Syrian refugees, the WFP OneCard (common platform) was used as a delivery mechanism. Transfer values per person per month in Lebanese pound or Jordanian dinar (and dollar conversion) remained unchanged at JOD 20 and JOD 10 (equivalent to \$28 and \$14) in Jordan and LBP 40,000 in Lebanon (equivalent to \$28). Starting 1 February 2016 in Jordan, and 5 March 2016 in Lebanon, the only change experienced by cases included in the study was how to access their assistance. Some issues were however encountered in

⁴ In Jordan regular monthly cash assistance from UNHCR and UNICEF's Child Cash Grant were taken into account. In Lebanon regular monthly cash assistance from UNHCR and the Lebanon Cash Consortium (LCC) were taken into account.

⁵ Different cases can belong to the same household. A household is considered cases that are sharing their expenses and meals together, colloquially referred to as "sharing the pot".

Lebanon, in particular with the choice group. The bank faced challenges in allowing for a dual functionality (withdrawing money from the ATM and using it as a voucher at WFP contracted shops). The issue was however resolved by mid-April and still allowing sufficient time for the choice group to use and get accustomed with the new modality until the first post-distribution monitoring (PDM) in mid-May.

After consenting to be included in the study and before the launch of the experiment, beneficiary cases in the 'cash' and 'choice' treatment groups underwent a process of sensitization as they switched from a restricted e-voucher form of assistance to unrestricted cash or a choice. Beneficiaries in the control group were not expressly sensitized, since they continued to access their assistance through a restricted e-voucher, as they had done previously. The eligible heads of the cases in the cash and choice groups were invited to face-to-face sensitization sessions as a precondition for participation. Sensitization sessions for cash and choice groups were held by WFP implementing partners separately. The objective of these sessions was to explain how to use the ATM, ensure e-cards were in good condition. A leaflet summarizing all relevant information was handed out to participants. It included visuals explaining ATM usage (see Appendix 2.2.1 and 2.2.2). Beneficiaries were also reminded they could reach the WFP call center in Jordan, and the WFP partners' hotlines in Lebanon, in case of any issues – no such issues were reported. At the same time, information on the purpose of the study was minimized to avoid any biased answers and results.

4.1.2 Data collection

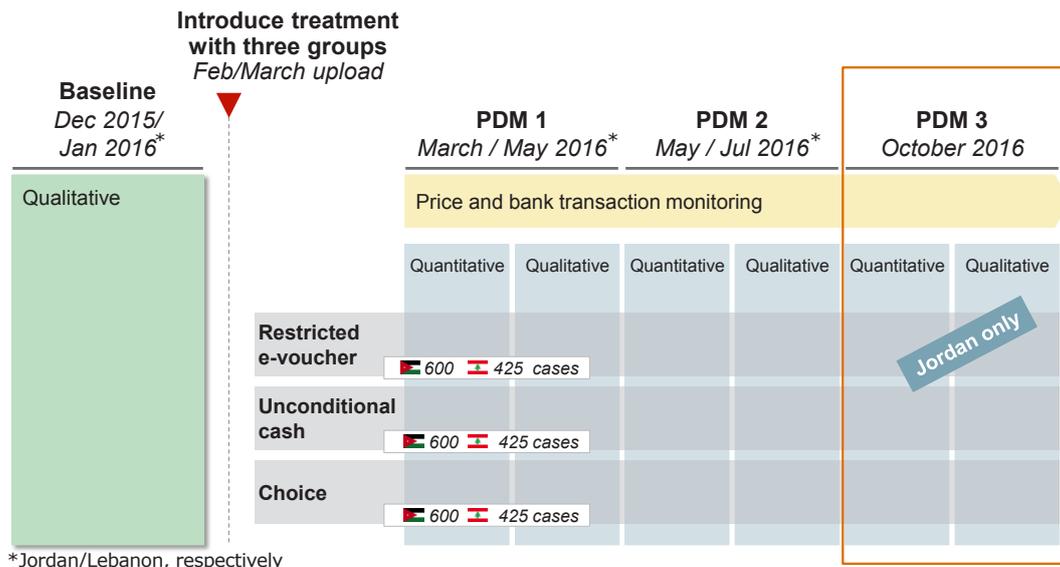
Several quantitative and qualitative data collection activities specific to the study were undertaken between December 2015 and November 2016. Before the launch of the experiment, focus groups in both countries helped to generate a robust set of hypotheses to be tested. PDM, which included quantitative and qualitative components, was undertaken with all cases participating in the study:

- Household surveys to document any changes in food, other basic needs, coping strategies, household expenditure, etc.
- Focus group discussions to understand root causes for any overserved quantitative trends, understand modality impact on daily life and household dynamics, as well as to probe gender and protection considerations that could be associated with each modality

In addition, several supplementary data sources were monitored to inform the analysis further:

- Bank transactions to understand households' withdrawal and spending patterns. Particularly for the choice group, analyzing this data provided essential insight into beneficiary preference revealing how beneficiaries choose to access their assistance: as e-voucher, cash or mix.
- Retail transaction data for voucher beneficiaries to understand their shopping behavior and the impact of WFP retail strategy on their food security
- Food prices in selected governorates at WFP contracted supermarkets and non-WFP shops as well as souks and street vendors to explain purchasing power opportunities

Figure 2: Quantitative and qualitative data collection



Three PDMs were conducted in Jordan and two in Lebanon to assess the effect of the different assistance modalities over time. The first PDM in each country was conducted two months after launch, while the second PDM, four months from launch. The third PDM in Jordan was conducted eight months from launch. The survey was conducted at the household level rather than the sampled case level as decisions on spending and consumption are done at that level. Households are considered those cases that decide to spend and eat together. As such, while the case is interviewed all answers pertain to their household level spending and consumption.

The household survey builds on the WFP Food Security Outcome Monitoring (FSOM) including indicators such as the Food Consumption Score, Dietary Diversity Index, food expenditure, income, protection, household dynamics, etc. The food security indicators, in particular, leveraged standard WFP methodology. Additional questions relevant to the research objectives were developed and tested with beneficiaries in Jordan prior to the launch of the first PDM (see appendix 1.3 and 2.3). In addition to each household survey, a series of eight focus groups were conducted with sample beneficiaries in each PDM to further probe on specific key topics that required insight beyond quantitative data. Focus group discussions covered topics such as family dynamics, accessibility of ATMs, shopping patterns, food quality/quantity tradeoffs, etc. (see appendix 1.4 and 2.4 for detailed FGD compositions).

4.2 Results

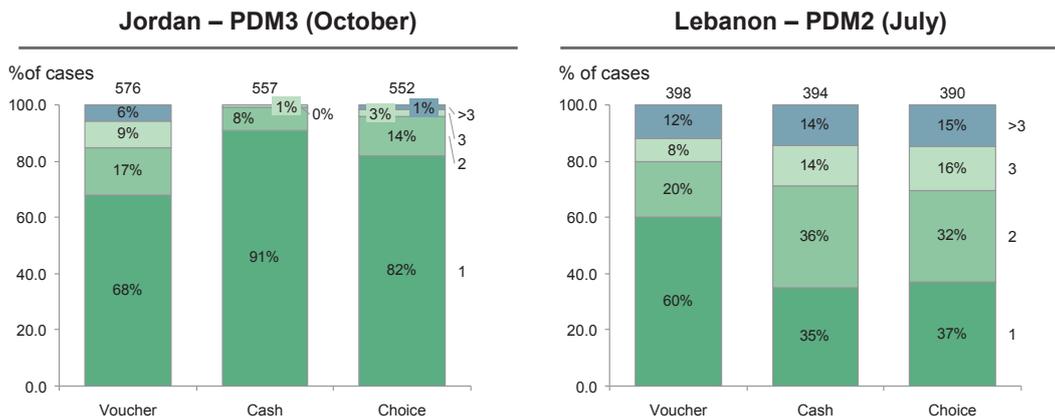
Several dimensions were taken into consideration when comparing the effectiveness of modalities from the beneficiaries' standpoint. Key outcome indicators include incidences of harm, household dynamics, food security scores, and impact on other basic need. Additionally, it is important to understand underlying drivers, such as purchasing power, as well as accessibility to shops and the banking network. Such outputs can guide WFP's decision-making and help navigate the modality spectrum between food-restricted e-voucher and unrestricted cash assistance. In addition, beneficiary preference is one of several factors WFP considers when determining modality.

4.2.1 Access to WFP assistance: beneficiaries collect assistance in first 1-2 weeks, with large majority of choice group opting to receive it as cash

Beneficiaries tend to access their assistance in the first week following upload by WFP, with 53% to 58% of voucher, and 72% to 83% of cash and choice household

transactions occurring in the first week. However, while cash and choice beneficiaries withdraw their assistance from the ATM at the beginning of the month, they typically spend it in several small shopping trips rather than in one go, as was consistently revealed in focus groups discussions. Bank transaction data reveals that cash and choice households in Jordan are more likely than voucher households to do only one transaction per month. In Lebanon on the other hand, two trips are the norm, likely due to the wider network of ATMs across the country allowing beneficiaries the opportunity to go when needed rather than withdraw in one go (refer to Figure 3).

Figure 3: Frequency of transactions in Jordan and Lebanon

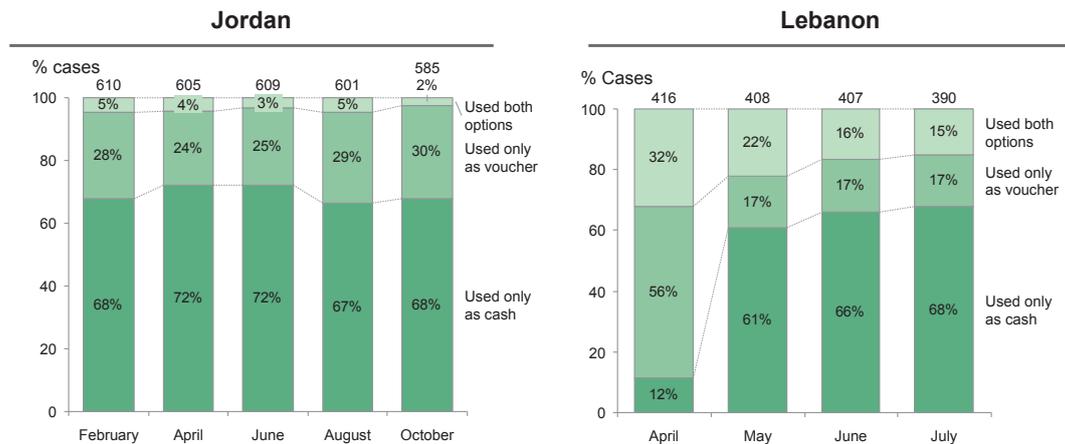


Interestingly, bank transaction data reveals that choice group beneficiaries rarely make use of both modalities within a month. They tend to choose one or the other. In fact, ~70-75% of beneficiaries in the choice group fully access their assistance as cash – retrieving it from the ATM, while ~15-25% use it as a food-restricted e-voucher at WFP shops. In Lebanon 15% of beneficiaries in the choice group use both modalities within a month while less than 5% do so in Jordan.

Choice group beneficiaries using their assistance as voucher are more likely to be female-headed households, and to live in smaller households. Based on focus group discussions, beneficiaries in this category try to safeguard the little assistance they have for food. On the other hand, those using the modalities interchangeably or changing use month on month cite technical and contextual reasons for their decision. For example: in Lebanon, the ATM does not dispense bills less than LBP 20,000, any smaller value would have to be used at a WFP contracted shop. Others are limited in their mobility and opt to access their assistance in either modality based on whether the WFP shop or the ATM happens to be closest to them.

Given the small share of beneficiaries regularly using both modalities within a month, this group does not provide insight into the outcomes of a mixed modality, but rather further substantiate results of the cash and voucher groups. All detailed analyses performed on the choice group revealed it to be a composition of two distinct groups of ‘cash’ and ‘voucher’ – behaving in a similar fashion to the corresponding larger study group. However, beneficiaries in the choice group were not reallocated into voucher and cash groups based on their spending patterns – this decision was made to avoid introducing a possible bias into the original ‘cash’ and ‘voucher’ samples. As such, analysis in this report will be presented as a comparison between the voucher and cash groups, as were randomly allocated at the outset of the study.

Figure 4: Modality usage of choice group Jordan and Lebanon (NB. relatively low cash usage in Lebanon in April due to technical e-card issues preventing ATM access)



4.2.2 Food security: cash is superior or equal to voucher, yet spending on food not impacted by modality

Cash delivered superior food security outcomes in 3 out of 5 PDMs (both PDMs in Lebanon, and the first PDM in Jordan, in March). In the remaining two PDMs (both in Jordan), cash and voucher achieved similar food security results (Figure 5).

Beneficiaries' food expenditure was approximately twice the average WFP assistance amount. This trend was similar between the cash and voucher groups and remained consistent across geographies and over time (Figure 6). Importantly, the total value of the WFP assistance is spent on food by both the cash and voucher groups, with no reduction in food spending by the cash group despite having the flexibility to spend on other needs.

In Lebanon, the average food consumption score (FCS) was significantly higher in the cash group at 49.5 versus 45.7 for voucher. The percentage of beneficiaries having 'acceptable' FCS was also higher in the cash than voucher groups (76% vs. 65%, respectively; Figure 7). These trends were consistent in Lebanon throughout the study period. FCS results in Lebanon were lower than those in Jordan. These results are consistent with other monitoring (WFP, 2016).

Similar to Lebanon, Jordan's PDM1 results showed the cash group to have higher average FCS than the voucher group (55.2 vs. 52.0, respectively) and greater percentage of households on cash with acceptable FCS compared to voucher (84% vs. 77%, respectively; Figure 8).

In Jordan, PDM2 (May) saw a significant increase in FCS in both cash and voucher groups resulting in >93% of participating households having acceptable FCS, and this trend largely persisted until October (Figure 8). The great increase in average FCS in both cash and voucher groups rendered them similar overall (t-test, $p > 0.05$) with the trend of better FCS results in the cash group no longer detectable.

These results were echoed by dietary diversity scores where cash delivered better results in both PDMs in Lebanon and PDM1 in Jordan (70-72% of cash and 62-67% of voucher households achieving optimal dietary diversity). Similarly, cash beneficiaries improved the nutritional quality of their consumed food, not just its quantity. Amongst cash households in Lebanon, 50% consumed foods rich in vitamin A at least daily, as opposed to 39% of households in the voucher group (Figure 9). A similar trend was observed for protein-rich foods with 64% of cash vs. 53% of voucher households consuming these food types, daily. Only the consumption of

iron-rich foods was not impacted by the modality. These quantitative findings were consistently corroborated by focus group discussions where participants reported increased consumption quantity and diversity with more dairy, chicken, eggs and vegetables eaten.

As overall FCS results reached very high levels in PDM2 and PDM3 in Jordan, the cash advantage was no longer observable, and the two groups became statistically similar in terms of both quantity (Figure 8) and quality (Figure 9).

On average, the cash and voucher groups spent on food the same amount of money per person per month. Yet, cash buyers were able to access the full market (not only WFP shops), and to hunt for bargains while minimizing transportation costs, which increased their bargain-hunting behavior and enabled them to reap price advantages (Figure 10). The increased purchasing power of cash – without a reduction in total expenditure – was used by the cash group to increase the quantity (and/or quality) of food purchased, compared to the voucher group. Typically in this context, unrestricted cash increases purchasing power by 10-20% in comparison to vouchers restricted to WFP shops (Figure 10).

Improved food consumption outcomes observed in the cash group over the voucher control group were not achieved through a reliance on coping strategies. Results demonstrated that both groups relied on consumption-based and livelihood coping strategies equally. While utilization of coping strategies varied over time, there were largely no differences between the two modality groups at any point in time – rather cash and voucher groups increased or decreased their utilization of coping strategies in tandem in response to external drivers, which were unrelated to modality. The only exception seen was in PDM 3 in Jordan where voucher group adult males resorted to exploitative work to a greater extent than did the cash group (30% versus 23%, respectively). The flexibility of cash was cited as a key advantage reducing the need of cash group males to rely on exploitative work arrangements (Figure 11), nor did they rely on less preferred or less expensive food to a greater extent. Both of these trends were consistent over time and across study geographies (Figure 12).

Figure 5: Summary of food security indicator results for cash and voucher groups in Lebanon and Jordan over 5 monitoring rounds

Food security indicators	Lebanon PDM 1 May	Lebanon PDM 2 July	Jordan PDM 1 March	Jordan PDM 2 May	Jordan PDM 3 October
Average FCS	↑ C > V 47.8 44.1	C > V 49.7 45.9	C > V 55.2 52.0	C = V 61.7 61.0	C = V 58.1 58.6
% Acceptable FCS	↑ C > V 72% 64%	C > V 76% 59%	C > V 84% 77%	C = V 94% 93%	C = V 89% 90%
% Optimal weekly HH dietary diversity	↑ C > V 69% 59%	C > V 67% 59%	C > V 72% 67%	C = V 85% 86%	C = V 80% 77%
FCS-N ¹	↑ N/A	C > V Vit A: 6.9 6.1 Protein: 8.7 8.0 Iron: 1.4 1.3	N/A	N/A	C = V Vit A: 13.5 13.7 Protein: 15.3 15.6 Iron: 4.0 4.3
Consumption-based coping strategy index (CSI)	↓ C < V 14 16	C = V 14 13	C = V 20 21	C = V 14 14	C = V 22 22
Livelihood coping strategies	↓ C < V 61% 71%	C = V 61% 58%	C = V 86% 88%	C = V 82% 83%	C = V 69% 70%
Food expenditure share	↓ C = V 41% 41%	C = V 45% 46%	C = V 38% 40%	C = V 41% 41%	C = V 40% 41%
Food security index	↓ C < V 1.66 1.79	C < V 1.63 1.76	C < V 1.63 1.75	C = V 1.49 1.51	C = V 1.45 1.46

↑ Higher is better
 ↓ Lower is better
 (<) or (>) Statistically significant different at 0.05 level
 (=) Statistically similar

Figure 6: Average monthly food expenditure per person in Jordan and Lebanon over time

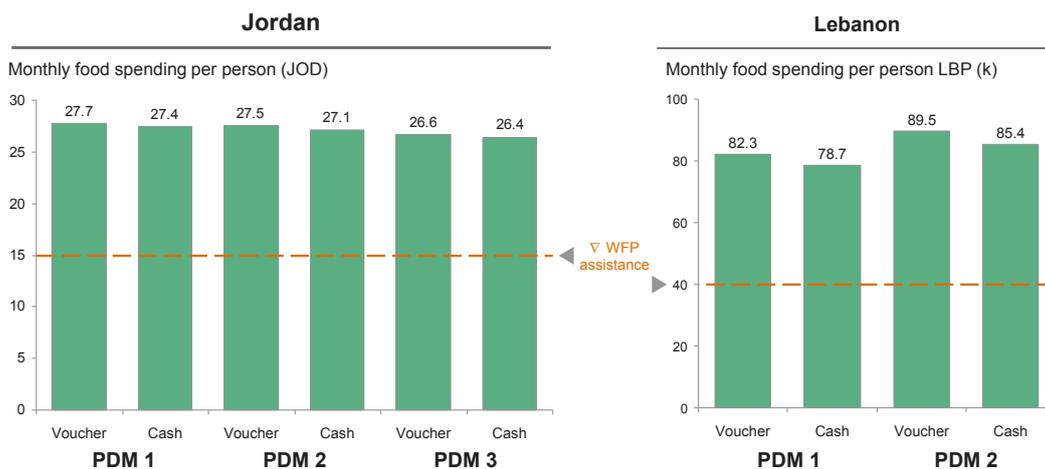


Figure 7: Food consumption scores, and food consumption groups in Lebanon

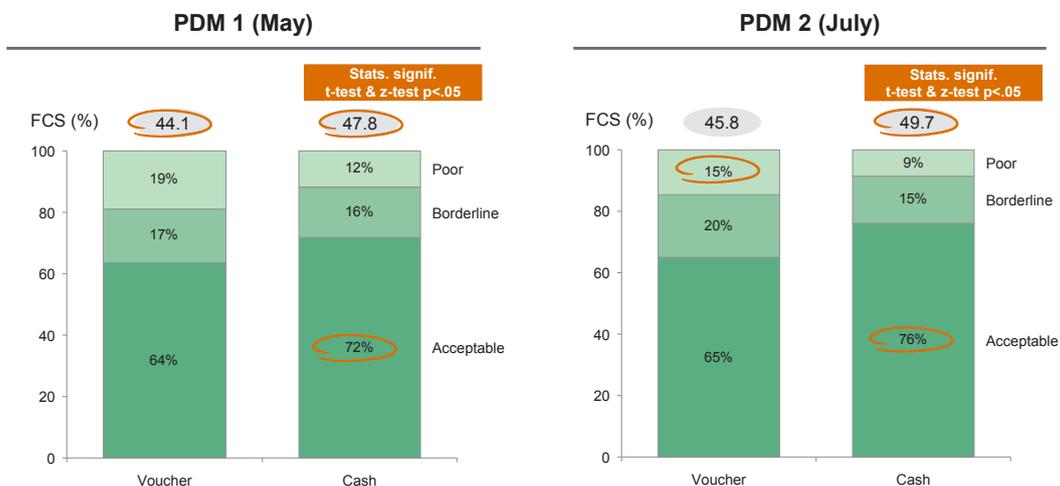


Figure 8: Food consumption scores, and food consumption groups in Jordan

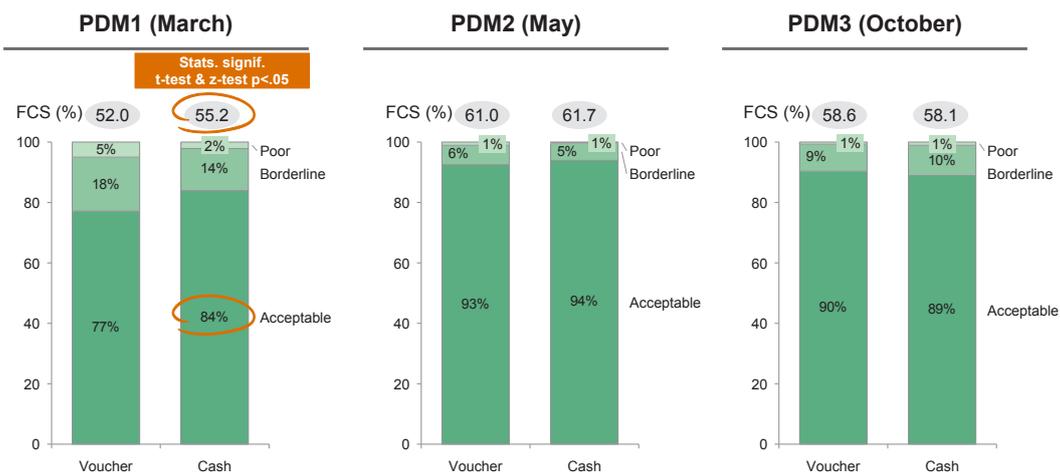


Figure 9: Consumption of key nutrients by households in Jordan and Lebanon. WFP's FCS-N methodology was used. For each food item in category, FCS-N is calculated by adding the number of days each category item was consumed. An average over (7) means beneficiaries consumed more than one corresponding food item per day.

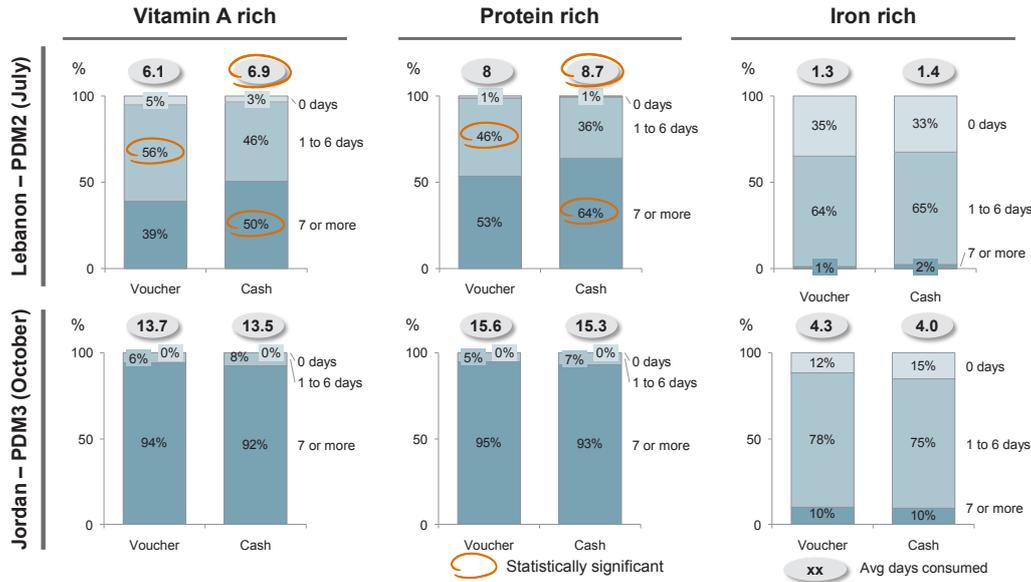


Figure 10: Price of standard WFP basket at WFP and non-WFP channels, as well as cheapest combinations in Jordan and Lebanon, based on WFP price monitoring data. WFP monitor item prices of a standardized food basket, weighted by the required per person monthly consumption of each item

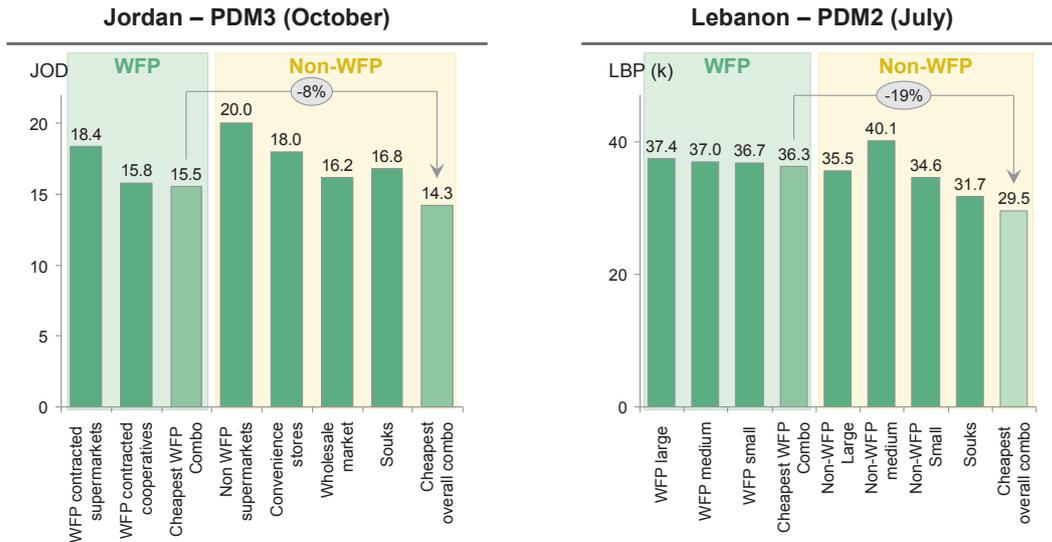


Figure 11: Utilization of consumption-based and livelihood coping strategies by beneficiaries (Jordan data shown here collected in PDM3 - October)

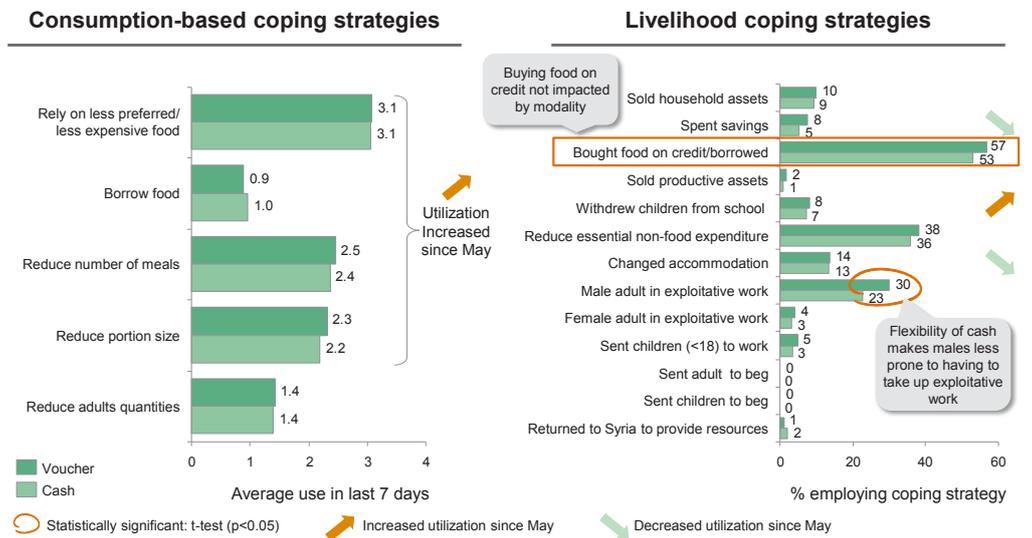
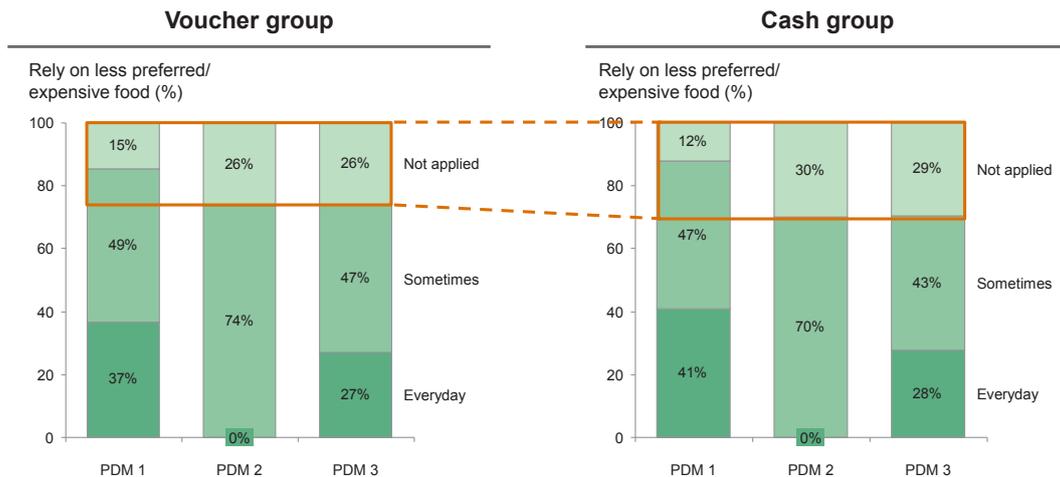


Figure 12: Reliance on 'less preferred' or 'less expensive' food over time (Jordan)



4.2.3 Response to changing circumstances: cash advantage augmented in more challenging contexts

Over the course of the five PDMs of this study, cash proved particularly advantageous when food security was lower (e.g. Lebanon, PDM1 in Jordan). When the context improves, cash performs equally well to voucher but the advantageous cash impact on food security becomes less clear (Figure 13). Notably, cash did not perform worse than voucher in any of the five PDMs.

Focus group discussions revealed that voucher and cash group participants are equally unwilling to compromise on food quality (Figure 14). Perceived quality is determined by participants qualitatively based on a series of inputs, with greater emphasis given to some drivers over others (Figure 14). Beneficiary households set a minimum acceptable quality standard for food. Below their individual minimum acceptable quality, food is rejected even if prices are very low. While the definition of this minimum varies between households, and food categories, there is a shared set of drivers commonly applied (Figure 14).

Cash beneficiaries convert the purchasing power advantage provided into larger quantity (of acceptable quality food), or same quantity of higher perceived-quality food, or both. Cash participants continue to spend the same total amount of money on food as does the voucher group. Thus, reduction of total food bill does not seem to be an overarching consideration for cash participants.

The greater 'normalizing' effect of cash – compared to voucher – with greater food security improvements visible at more difficult times is particularly interesting (Figure 13). Rational optimization by beneficiaries of quantity-quality-price levers lies at the heart of this shock-absorber effect of cash. When times are difficult, the increased purchasing power is converted into larger quantity and results in higher FCS and better food security (FSI) in the cash group compared to voucher, as seen in both PDMs in Lebanon. As baseline FCS improves, participants increase both quantity and perceived quality (e.g. PDM1, Jordan), until a quantity 'ceiling' is reached due to deriving diminishing returns in utility from additional spending on food quantity. As quantity ceiling is approached, cash advantage is used by beneficiaries to increase the perceived quality of the food bought, including taking preference into greater consideration. When food security improves further reaching very high levels (e.g. 90% of households classified as 'food secure' using CARI approach), cash beneficiaries convert their purchasing power advantage predominantly into better perceived-quality since no further increase in consumption quantity is desired (e.g. PDM2 and 3 in Jordan). Therefore, at difficult settings, 'saver' shopping behavior

dominates where quality is kept constant at minimum acceptable, but quantity increased. When food security improves, 'shopper' behavior appears; where value-for-money becomes more important, and quality improvement above minimum acceptable level is sought (Figure 15). This adaptability is enabled by free market environment and purchasing power advantage available to cash buyers. Oligopoly frictions induced by food-restricted voucher considerably limit bargain hunting and choice, and weaken this effect in voucher group.

The suitability of cash in this context is important to consider. Beneficiaries hail from a middle-income country (Syria) facing a rapid-onset crisis. They are familiar with a cash economy, health-conscious, and well aware of how to buy good quality food. The host communities are also middle-income countries (Jordan and Lebanon) with relatively large, functioning markets (refugee camps were excluded from this study, only refugees living in host community settings were included). In this context, both sides can be reasonably expected to handle cash assistance effectively. These findings may well be applicable in comparable contexts but may not necessarily apply in a very different refugee-host combination or in geographies with limited market functionality, failed states and situations where there are food shortages.

Figure 13: Food security advantage of cash (percentage difference in FCS between cash and voucher groups) as a function of baseline FCS of the control (voucher) group. Data points represent mean results per province per PDM. Bubble size represents number of households per province. Trend is statistically significant at 99% confidence level.

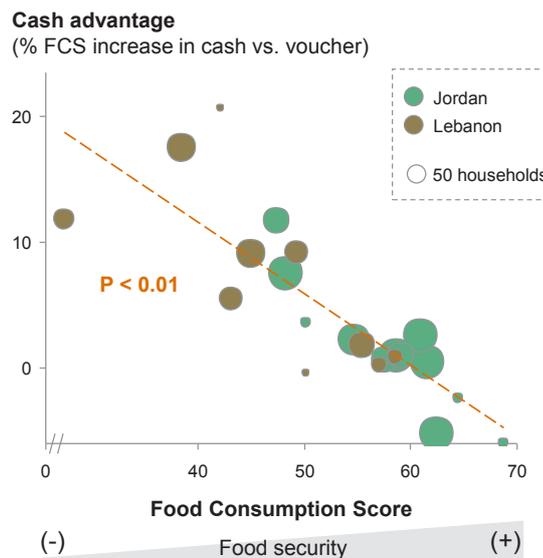
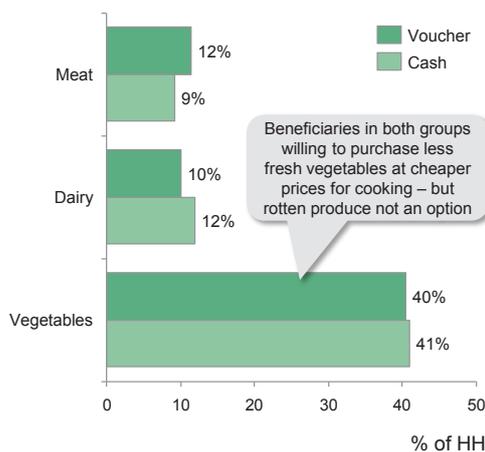


Figure 14: Qualitative drivers of perceived quality of food items, and percentage of voucher and cash households willing to compromise on quality of key food categories

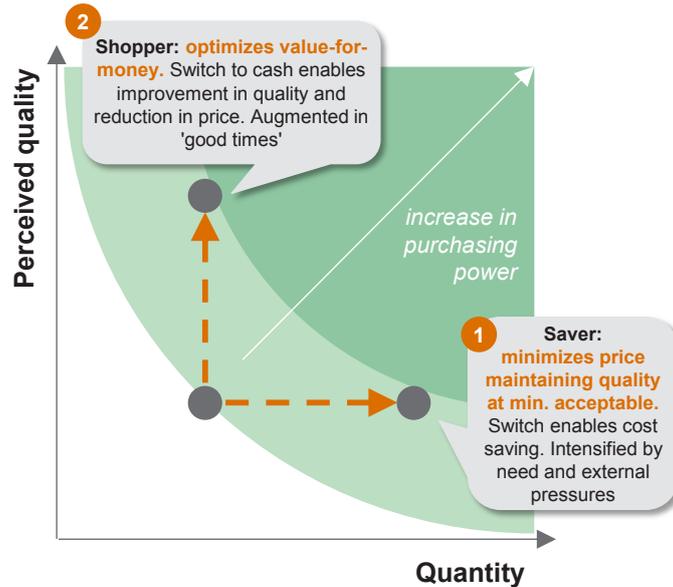
Willingness to compromise on quality



Drivers of perception of quality

- (+) Frequency of mentions
- Expiry date
 - Fresh (vs. frozen)
 - Taste/smell
 - Appearance (e.g. crisp vs. wilted leaves)
 - Brand
 - Price
 - Location in store (outside vs. inside)
- (-) Personal preference/ past experience

Figure 15: Quantity/quality decisions of beneficiaries as a consequence of increased purchasing power



4.2.4 Shopping behavior: shop choice is greatly impacted by modality, with cash group mostly shopping outside of WFP network

Channel choice is strongly impacted by modality. While voucher recipients spend ~60% of their total food expenditure in WFP shops, cash beneficiaries only spend ~20% there (Figure 16). In the voucher group, most of what is spent in WFP shops corresponds to the voucher value, which is accessible – by design – only at WFP shops. With this restriction lifted for the cash group, most of their spending happens outside of WFP network.

Two key drivers shaped beneficiary behavior: cost saving and convenience. Mechanistically, lifting the restriction on the chosen retail channel (by switching beneficiaries from voucher to cash) enabled beneficiaries to include bargain hunting potential, transportation costs and convenience into their rational optimization process, to a considerably greater extent.

Bargain hunting potential is much greater in an unrestricted free market environment enabled by cash. The voucher allowance was typically spent in 1-2 stores, often sticking to the same store within the same month. Voucher beneficiaries made most of their additional food expenditure (on top of assistance value) outside WFP shops, but this was limited to some 50% of their total spending. Cash beneficiaries described, in focus groups, how they optimize their shopping location based on the item bought – for example: rice, oil and grains from wholesalers, vegetables from souks and street vendors, dairy products from local shops, and so forth. This way, cash beneficiaries can considerably reduce their total food bill (Figure 10).

On voucher, beneficiaries typically walked or used cheaper public transportation options to go to the WFP shop, but required a taxi to bring their shopping load back home. Consequently, most beneficiaries made only 1-2 shopping trips per month to reduce transportation costs.

WFP-shops represent a subset of the market, which may or may not be conveniently located near the home of a given beneficiary household. Switching to cash opens up the whole market resulting in the required shopping travel distance being either the same (WFP is nearest) or shorter (suitable non-WFP shops are nearest). Consequently, the modality switch to cash reduces the average shopping travel distance.

On cash, shopping behavior changed dramatically, with considerable proportion of shopping made locally, more frequently, and in smaller quantities negating the need to travel by taxi. Cash beneficiaries made 1-2 trips to get cash from the ATM but many more trips to local shops to buy daily food requirements. The net effect is that the cash group have a shorter average trip length, and carry smaller shopping loads per trip. Consequently, cash beneficiaries on average spend significantly less on expensive taxi fares (Figure 17)

While achieving lower prices was cited as the key driver for this behavior, other reasons were also stated including improvement in perceived food quality and variety. This was particularly pronounced when buying vegetables, which were reported to be prohibitively expensive in supermarkets, yet fresher and cheaper when bought from souks and street vendors. It is interesting to note that cash recipients still spend ~20% of their food expenditure in WFP shops. This is largely driven by convenience (WFP shop near home) and occasional promotions offered by these shops.

Figure 16: Spending per person per channel in Jordan and Lebanon by beneficiaries in cash and voucher groups

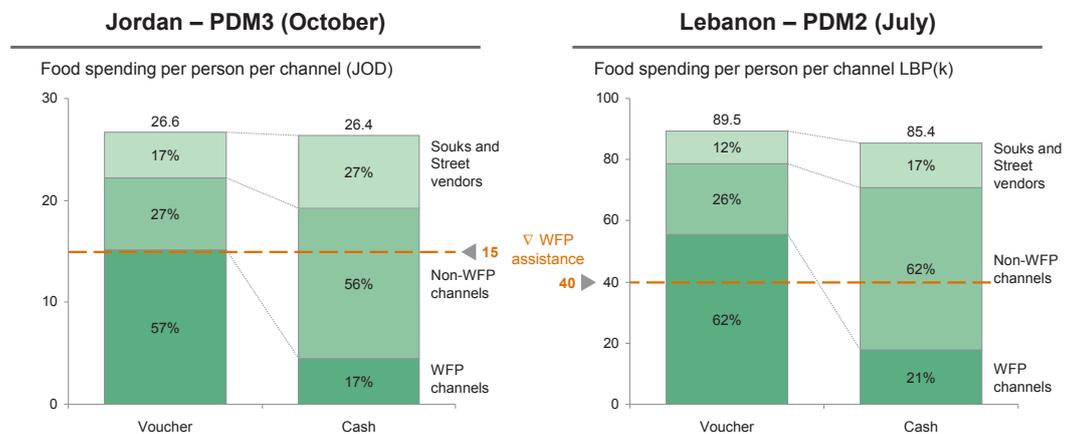
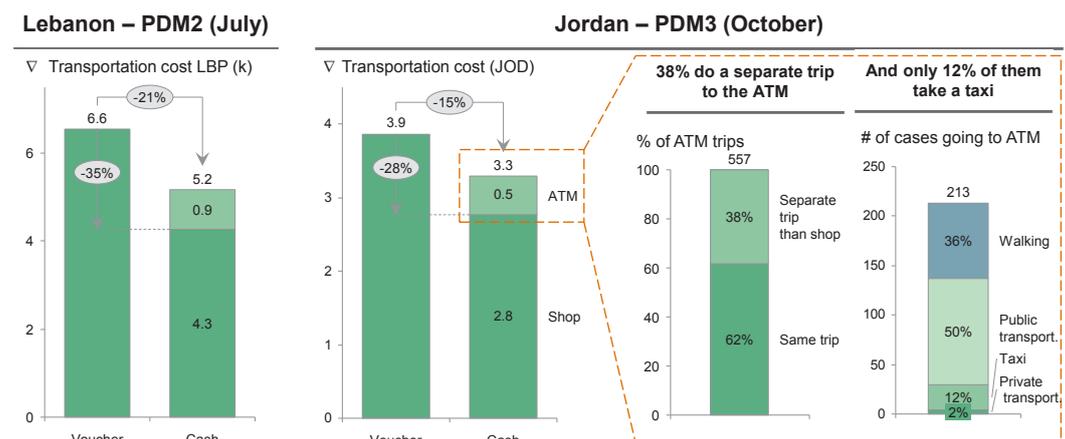


Figure 17: Transportation costs reported by voucher and cash beneficiaries in Lebanon and Jordan, comprising trips to shops (both groups) and ATMs (cash only)



4.2.5 Non-food basic needs: similar spending, and comparable results between groups

Beneficiary households in both Jordan and Lebanon typically spend 38-45% on food, 24-30% on rent and 30-33% on other non-food items. Spending patterns were similar between the voucher and cash groups, and were not impacted by modality in both Jordan and Lebanon (Figure 18). Spending on basic needs including rent, healthcare and education was not impacted by the modality switch, nor did spending behavior change, including on temptation goods (e.g. tobacco).

These trends remained consistently similar over time (up to 8 months in Jordan). Household continue to prioritize their most important basic needs: food and shelter, regardless of their assistance modality, and despite the additional flexibility afforded by cash.

Primary and secondary school attendance by children in voucher and cash households continues to be statistically similar in both Jordan (Figure 19) and Lebanon (Figure 20). Access to healthcare was also statistically similar between modality groups, although in Lebanon the cash group tends to report better access by ~6 percentage points (Figure 20).

In Jordan, there was no difference in accommodation measurements between the cash and voucher groups (Figure 19). However, cash households in Lebanon are less behind in paying rent than their voucher counterparts (Figure 20). In focus group discussions, cash participants reported that cash enables them to manage their cash flow better. Although they sometimes dealt with acute healthcare and shelter needs using WFP cash assistance, they used other sources of income – often within the same month – to buy food, compensating for the reduced amount of WFP assistance, and bringing their total food expenditure to its usual levels. The net effect is that the full WFP assistance transfer value is used on food, but the actual cash notes collected from the ATM are added to the household purse and used to improve cash-flow management.

Consequently, WFP modality switch over the course of the study did not reduce beneficiaries’ fulfillment of basic needs, although food security and shelter were sometimes improved under cash compared to voucher.

Figure 18: Household spending on non-food items in Jordan and Lebanon

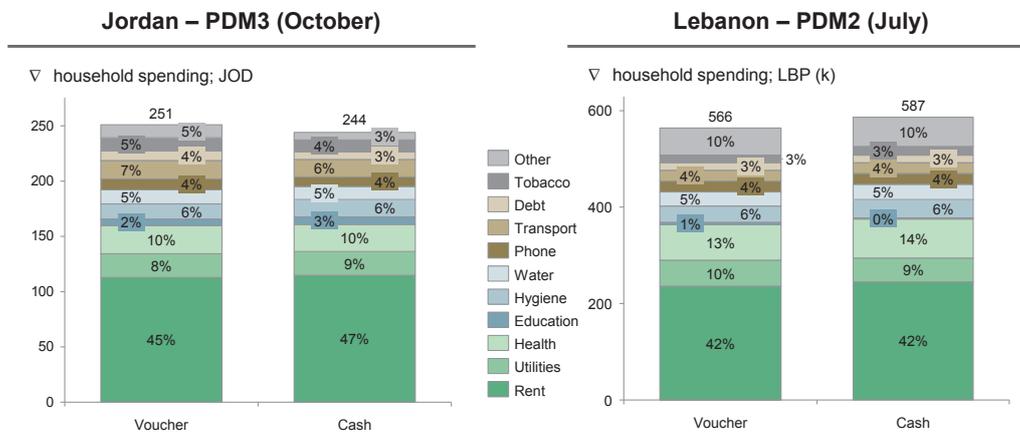


Figure 19: Access to schools, healthcare, and shelter in Jordan by beneficiaries in voucher and cash groups after 8 months of modality comparison (data collected in PDM3 in October)

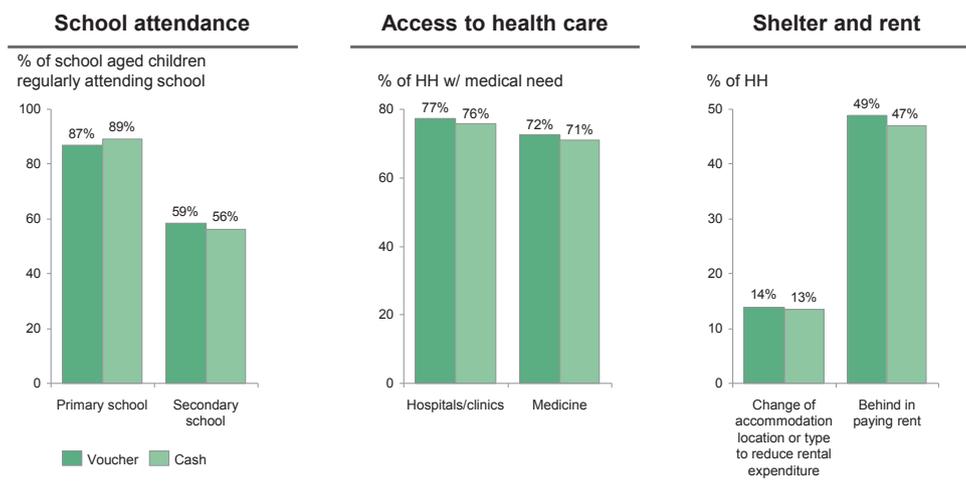
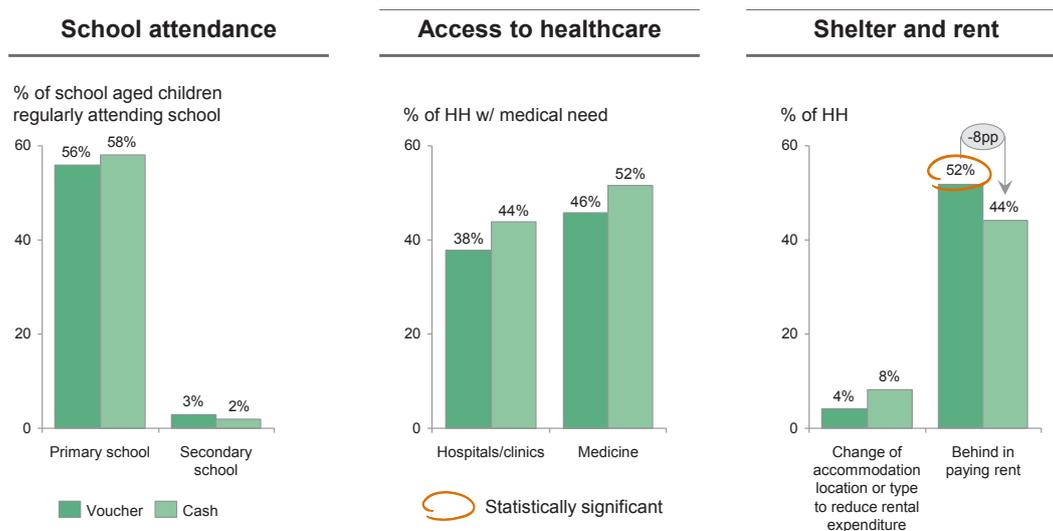


Figure 20: Access to schools, healthcare, and shelter in Lebanon by beneficiaries in voucher and cash groups after 3 months of modality comparison (data collected in PDM2 in July)



4.2.6 Protection and household dynamics: cash does not harm

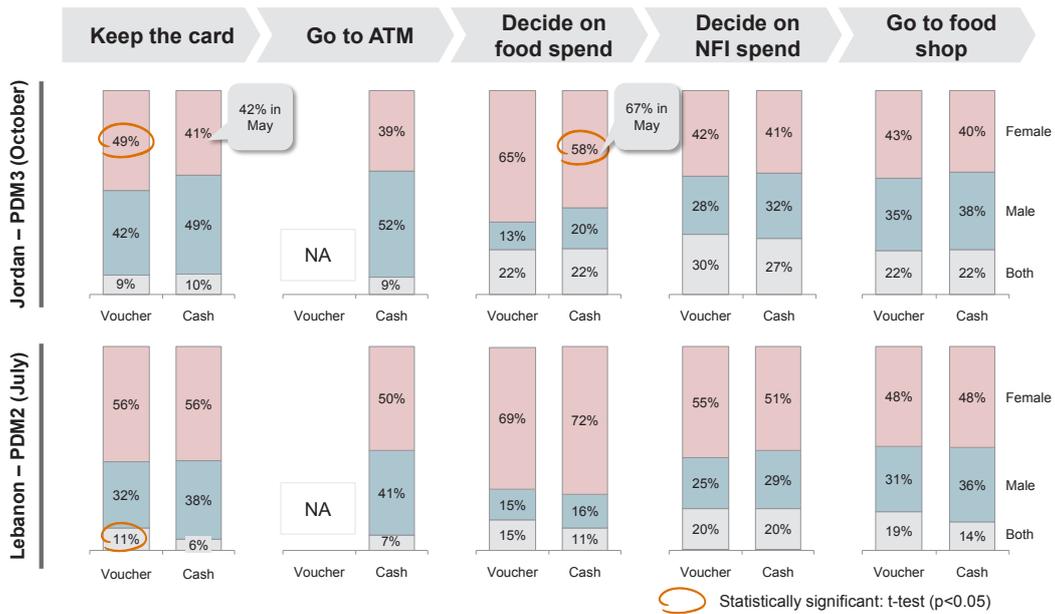
At the experimental scale and over the study period of 8 months, cash was not linked to any additional harm compared voucher.

Both voucher and cash groups reported very few incidents of theft (<0.5%) with no statistical differences between the groups. The two modality groups reported similar exposure to perceived unfair treatment at the shops (6% by voucher group and 4% by cash group). Beneficiaries in the two study groups similarly reported repaying some debts in the last 30 days (~10%), and similar proportion of beneficiaries faced demands of accelerated (40-50%) and/or increased (2-4%) debt payments. There were no differences between the cash and voucher groups.

The modality switch from cash to voucher has not precipitated household disagreements or harmful dynamics in both Jordan and Lebanon, and over time. Women continue to hold considerable decision-making power in the household. In Jordan women keep the WFP card in 40-50% of households, with the figure increasing to ~55% in Lebanon. Results were statistically similar between the voucher and cash groups except in PDM 3 in Jordan where there was a small increase in the voucher group from 46% in May to 49% in October versus ~42% in the cash group. Women go alone to the ATM in ~40% (Jordan) and 50% (Lebanon) of households (Figure 21).

Food spending decisions continue to be made by women in 60-70% of households. No differences were seen between the voucher and cash group except in PDM3 in Jordan where this decreased in the cash group from 67% in May to 58% in October, versus 65% in the voucher group. There was no corresponding decrease in women decision making on non-food items in both voucher and cash groups with ~42% (Jordan) and ~53% (Lebanon) of households reporting these decisions to be led by women. Similarly, women went alone to the shops in 40-48% of households across the modality groups and geographies (Figure 21). Focus groups discussions with women living in male-headed households confirmed the findings with no reports of diminished role of women in the household related to the modality change. These findings are consistent with recent findings from other locations (Hidrobo, Peterman, & Heise, 2016)

Figure 21: Household decision making by gender on key steps in the WFP-assisted food buying process



4.2.7 Beneficiary satisfaction and preference: cash strongly preferred over voucher

Beneficiaries are largely satisfied with 'how' WFP assistance is delivered to them, with ~80% of households in Jordan and >90% in Lebanon reporting as very satisfied or satisfied with the delivery method. However, satisfaction levels differed by modality. In Jordan, participants in the 'cash' and 'choice' groups were ~85% satisfied, versus only 67% in the voucher group (Figure 22). There were no statistically significant differences in Lebanon.

Beneficiaries strongly prefer to receive their WFP assistance as cash in both Jordan (Figure 23) and Lebanon (Figure 24), with >75% of households preferring cash versus only 15-20% preferring voucher. These trends persisted over the study period and were seen in all PDMs. Preference for cash is even stronger amongst those in the cash group (~90%), confirming the role of experience in driving beneficiary preference.

Both male and female participants demonstrated strong preference for cash. The modality preference trends reported here hold true for both genders.

Three key drivers for preferring cash over voucher were cited by beneficiaries in focus group discussions: dignity and empowerment, flexibility, and cash-flow management.

Voucher required beneficiaries to buy food from WFP shops and often stand in separate long queues at the cashiers. Study participants explained this as a logistical approach to manage the store given the surge of voucher buyers in the first week post transfer, rather than any form of malicious discrimination. Nevertheless, it strongly reminded some refugees of their current predicament. While smoothing card uploads over different days in the month could potentially reduce such queues, the actual effect is not known as not currently implemented. Long queues took hours to clear on some occasions – adding anxiety and frustration. With cash, beneficiaries reporting feeling more dignified and 'normal', merging within the crowd of shoppers. They also felt empowered and free to negotiate and walk away.

Cash also offers beneficiaries the flexibility to choose where, what and when to shop. With cash, they can shop locally reducing their transportation costs and strengthening their integration into the neighborhood. Beneficiaries can also choose which food item to buy, especially vegetables. They can buy in bulk at cheaper prices, or tailor their consumption to whatever is fresh and cheap on the day. This was reported to be more difficult under voucher since families often shopped 1-2 times a month (to reduce transportation costs) and bought whatever happens to be available on that day. With cash, they can flexibly choose the timing of their purchase and they reported to end up getting fresher and cheaper produce – especially perishable items.

Cash is preferred by study participants since it can ease cash-flow bottlenecks without compromising total monthly food expenditure. Beneficiaries have several competing demands: from food, to rent, to healthcare, to other basic needs. Cash assistance allows beneficiaries to prioritize their daily spending throughout the month to attend to these needs, more effectively and efficiently. Participants insist that this flexibility and prioritization however does not reduce the amount spent on food nor food consumption quantity nor quality. It merely allows for better cash-flow management. Qualitative and quantitative results of this study have not raised any reason to discredit this beneficiary claim.

For the 15-20% of beneficiaries who preferred voucher over cash, two key drivers were reported: discipline and logistics. Restriction of voucher to spending on food served a discipline support function, helping some households feel less likely to spend on other pressing needs and offered a sense of food security. Other households preferred cash due to logistical reasons – mostly due to the nearest ATM being too far. Some additional reasons were a small number of households including the opportunity to go on shopping trips with neighbors (who are mostly on voucher), which helped reduce transportation costs, and offered additional social value.

It is worthy of note that households in the cash group who preferred voucher almost exclusively cited logistical reasons for their preference. It appears that the sense of food security afforded by the voucher restriction is perceived before trying cash, but dissipates upon experiencing the cash modality. This could be one explanation for the lower cash preference amongst voucher group (~60% of voucher group prefer cash versus ~80% overall; Figure 23 and Figure 24).

Figure 22: Satisfaction of beneficiaries with 'how' the WFP assistance is delivered. Results shown are for Jordan in October per study group

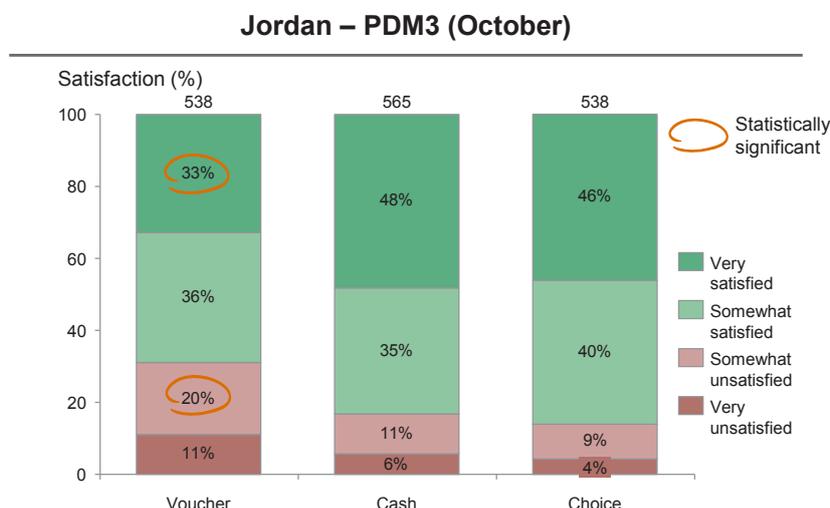


Figure 23: Preference of beneficiaries in Jordan for WFP assistance modality over time and per study group

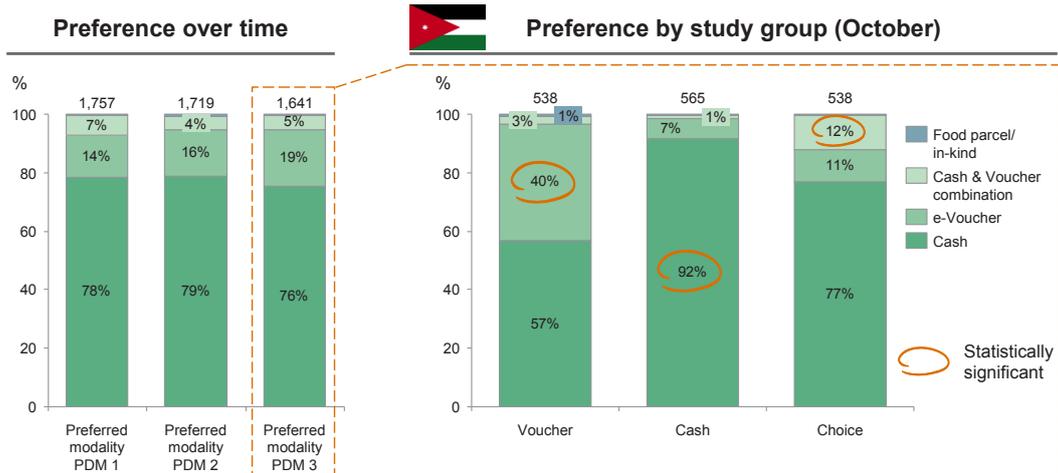
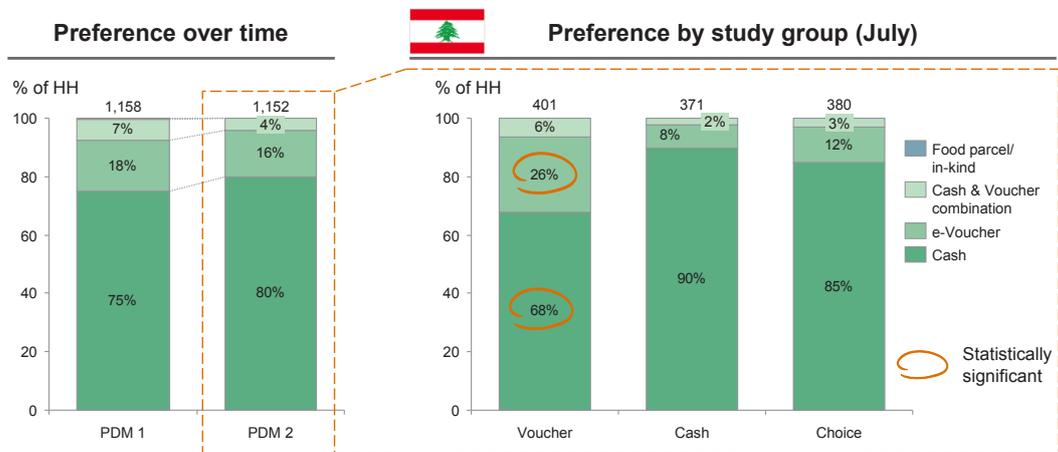


Figure 24: Preference of beneficiaries in Lebanon for WFP assistance modality over time and per study group



5. COST-EFFECTIVENESS FOR WFP

Though not the primary decision criteria, it was important to compare the cost-effectiveness for WFP of the modalities tested. The objective was to address two key questions:

- How do full costs (operational, overhead, etc.) compare between cash and e-voucher?
- Is one of the modalities more cost-effective than the other one?

5.1 Methodology

Full costs comparison: a 3-step approach

The full cost comparison is a key component of the cost-effectiveness analysis. Three steps are needed to complete it: (i) estimating the e-voucher cost baseline, (ii) identifying operational changes implicated by a modality change (iii) sizing the cost of each change and implications on budget.

The 2016 budgets were used as input for the e-voucher baseline. However, a few edits were necessary. Both Jordan and Lebanon had budgeted for a partial move to cash, which was discounted for in this analysis. In addition, Jordan had budgeted for a pilot and partial rollout of the iris-scan technology at point of sale⁶, which was also discounted. The baseline reflects therefore the cost of the e-voucher operations in both countries based on the One Card "system".

⁶ IWFP Jordan had started a pilot to test an iris-scan technology that would enable beneficiaries to pay for food items in contracted shops by scanning their iris at the point of sale.

* In Jordan, the baseline includes some food costs as in-kind assistance is provided to new beneficiaries in camps

In order to identify the operational implications of a modality change, the team formalized the cash-based transfer intervention value chain and held work sessions with WFP staff to verify and complete the assumptions made on potential changes at each step. This approach enabled agreement on what WFP activities would realistically be undertaken in a cash/choice scenario. These elements served as the basis for cost simulations, translating the operational changes into the adequate WFP cost elements (DSC, C&V related costs, etc.).

Cost-efficiency/effectiveness: an adaptation of the Omega+ methodology

WFP developed the Omega+ methodology to compare the cost-effectiveness of in-kind assistance vs. cash-based transfers. Historically, the Omega value has been calculated as follows:

$$\Omega = \frac{\frac{\text{Nutrient value score (in-kind)}}{\text{Full cost (in-kind)}}}{\frac{\text{Nutrient value score (CBT)}}{\text{Full cost (CBT)}}}$$

The Nutrient Value Score (NVS) represents the program benefit, and is calculated based on a food basket reflecting the local diet. As the in-kind basket is determined by WFP in the context of the program objectives, the NVS is easily calculated. Estimates for the consumed CBT basket are based on monitoring results and knowledge of the local diet. In many WFP operations in developing countries, dietary diversity is relatively low, which enables easy estimation. In the context of the Syria crisis however, with beneficiaries from a middle-income country used to more dietary diversity, determining detailed nutritional value of food baskets for cash vs. e-voucher modalities is not feasible without a detailed assessment at the food item level. Instead, the program benefit is defined as the Food Consumption Score (FCS) and data from the post-distribution measurements (PDMs) were leveraged as a proxy. As a result, the Omega value is calculated as follows:

$$\Omega = \frac{\frac{\text{Food Consumption Score (voucher)}}{\text{Full cost (voucher)}}}{\frac{\text{Food Consumption Score (cash)}}{\text{Full cost (cash)}}}$$

Results are to be read as follows:

Ω > 1: E-voucher transfer potentially more cost-effective

Ω < 1: Cash/Choice potentially more cost-effective

Other programmatic benefits (e.g., fulfillment of other basic needs, protection, satisfaction, etc.) are addressed from the other perspectives (refer to chapter 4 “Benefits for beneficiaries”, chapter 6 “Effect on the local economy”).

5.2 Results

Full cost comparison: Cash / Choice with higher costs due to a change in “business model”

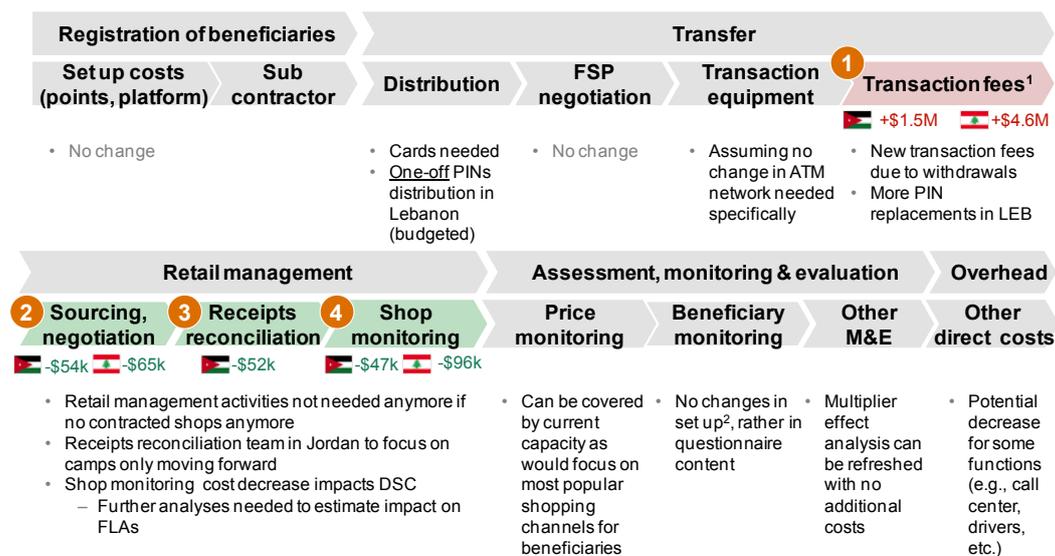
If WFP was to move its current e-voucher program targeting beneficiaries living in host communities to a 100% unrestricted cash program, only selected steps of the cash based intervention would be impacted (Figure 25):

- Registration of beneficiaries would continue as-is, with no changes expected
- Cost of transfer is expected to increase significantly due to bank transaction fees, as a result of a change of “business model” (cf. details below and Figure 2)
- Retail management activities would no longer be required, however, overall impact is limited as teams are already quite lean with mainly local staff costs
- Assessment, monitoring & evaluation are assumed not to be significantly impacted as WFP wishes to continue conducting monthly price monitoring and quarterly household surveys / PDMs. The survey questionnaire itself would change, but not the frequency of data collection, sample size, etc.

Furthermore, it is important to note that:

- More savings on WFP staff costs (DSC) and implementing partners’ costs (C&V related costs) would be possible if WFP decides to stop/reduce the frequency and/or scope of price monitoring. However, WFP would still need to rely on implementing partners for distribution related activities (eCards, PINs). However, it is worth considering the possibility of having the bank provide this service, reducing distribution load on implementing partners and the total number of layers, potentially resulting in a lower fraud risk.
- Savings in Jordan are also limited by the expected persistence of in-kind and food-restricted e-voucher assistance in camps, even if an unrestricted cash program was implemented for refugees living in host communities

Figure 25: Expected changes to the cash-based transfer (CBT) value chain if move to cash^{7,8},



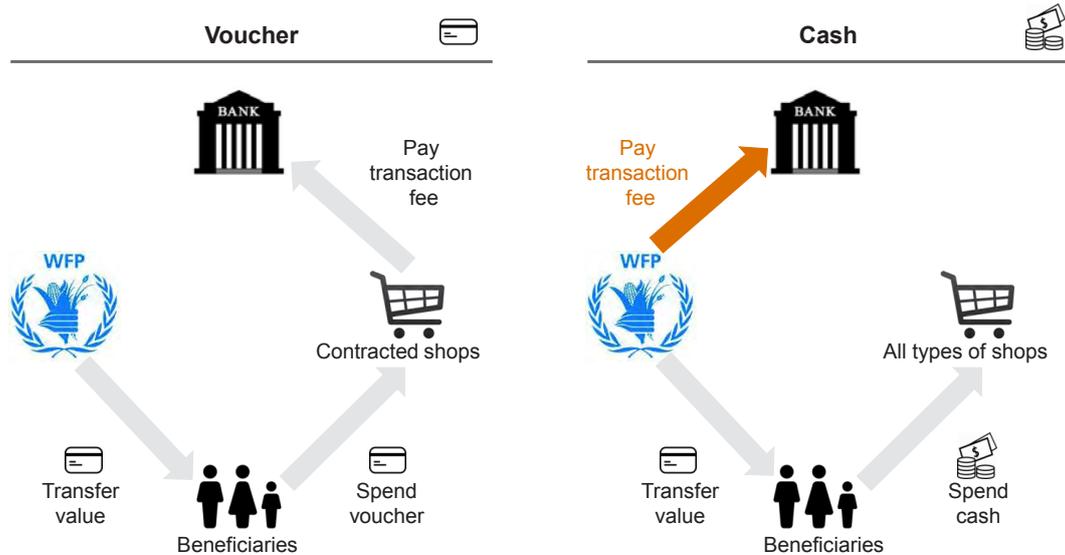
The decisive change are transaction fees to be absorbed by WFP. Indeed, a move to cash assistance would imply a change of “business model” (Figure 26). Under the e-voucher program, the partner bank(s) generate revenues from the contracted retailers paying a transaction fee to the bank whenever a WFP beneficiary uses the e-card. WFP has negotiated preferred fees with the bank(s) on behalf of the contracted shops, yet we estimate that the banks are expected to generate \$1.7M revenue from WFP contracted shops in Jordan and \$1.13M in Lebanon in 2016⁹. In principle, WFP shops could indirectly pass these costs onto beneficiaries through higher prices, ultimately reaching WFP budget indirectly. But under cash, WFP would have to pay ATM fees directly to the bank.

⁷ Includes Account, transaction and SMS fees

⁸ As foreseen: 3 FSOM, 1 CFSME / year, vulnerability analyses

⁹ Analysis done in May 2016

Figure 26: Voucher vs. Cash “business models”



If a cash program were implemented under the current agreements with the banks, WFP would be expected to pay a \$0.99 withdrawal fee in Jordan, for each withdrawal leading to an additional cost of up to \$1.5M for WFP Jordan (1.6% of annual 2016 transfer value). In Lebanon, due to a higher number of active cards and a different fee structure, WFP would have to pay a \$2.55 loading fee per card per month allowing beneficiaries an unlimited number of withdrawals per month. Under the Lebanese fee structure, additional cost of up to \$4.6M would have to be absorbed by WFP Lebanon (1.9% of 2016 transfer value¹⁰).

Savings expected from removal or reduction of retail related activities are expected to be small and amount to about \$150k – \$160k savings in direct support costs (DSC) mainly related to WFP national staff positions.

Hence, running an unrestricted cash program would increase WFP total costs by 0.8% in Jordan, and 1.6% in Lebanon. However, this increase is driven by bank fees that were negotiated in the context of low volume, as only a few partners (e.g., MercyCorp, LCC) were using the WFP One Card platform for unrestricted cash assistance. If WFP were to implement an unrestricted cash program, it would be a pre-requisite to re-negotiate the fee structure with the partner banks, taking into account the large scale of WFP operations in both countries. WFP should therefore be able to lower these additional costs.

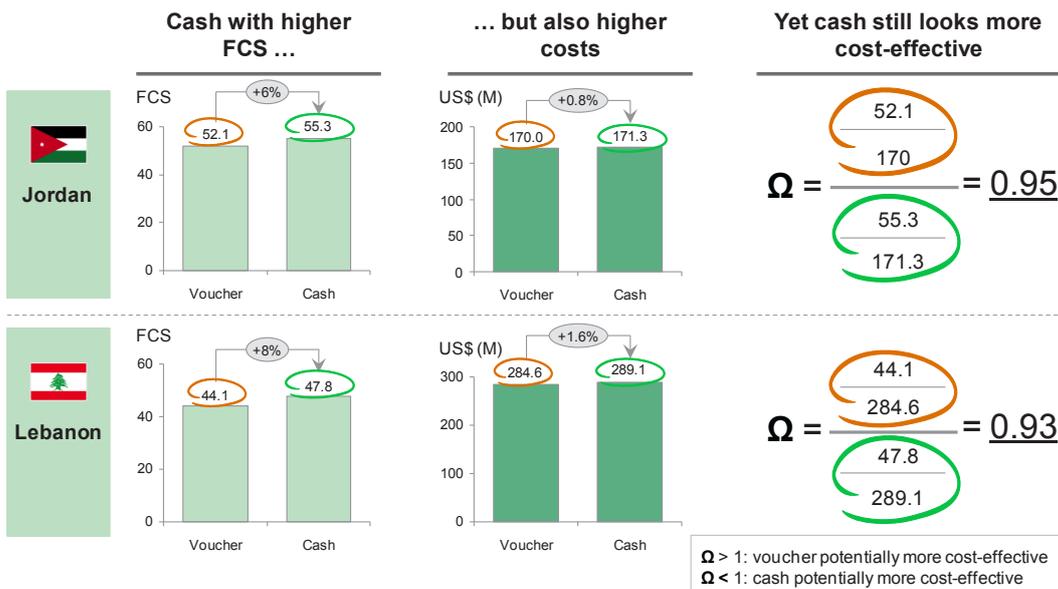
Cost-effectiveness: Cash most cost-effective option

Looking at cost-effectiveness requires incorporating the key program benefit into the analysis. We used the food consumption score (FCS), a direct output of the PDMs, to this end.

Based on PDM 1 results, the cash option is potentially more cost-effective (Omega value of 0.95 in Jordan, 0.93 in Lebanon), as despite higher costs for WFP (+0.8% in Jordan, +1.6% in Lebanon), the FCS was significantly higher in the cash group (+6% in Jordan, +8% in Lebanon) (Figure 27).

¹⁰ Analysis done in May 2016

Figure 27: Cost- effectiveness analyses (cash vs. e-voucher)



Considering the choice scenario where beneficiaries can access their assistance via voucher and cash, WFP would have to perform activities to cater for both modalities. As outlined above the retail related activities amount to costs of about \$150-160k. Taking into account the higher FCS scores in this set-up compared to the voucher group, the solution would still be more cost-effective than pure food restricted e-vouchers, but less than unrestricted cash: an Omega value of 0.96 is estimated for both Jordan and Lebanon.

We consider the full cost comparison and the cost-effectiveness analysis an important element of the evaluation. The results presented show that while cash seems slightly more cost-effective, this dimension by itself is not fully tipping the scale toward one modality or the other. However, from an operational cost perspective, there are no red flags to argue against cash.

6. EFFECT ON THE LOCAL ECONOMY

The comparative impact of cash vs. voucher assistance on the economy is one of the factors that were considered during the course of the study to determine the effectiveness of the cash modality. The WFP method for calculating economic impact is based on calculating the direct and indirect impact of a program derived from countries' input-output-models (WFP, 2014).

The first step in identifying the differential economic impact is to identify the difference in spending patterns of voucher vs. cash. The results of the study show that while there are some shifts in type of food products purchased, the WFP assistance is spent entirely on food both under cash and under voucher. This means spending patterns are relatively similar with no significant shifts in assistance or more broadly income allocation when beneficiaries switch from voucher to cash.

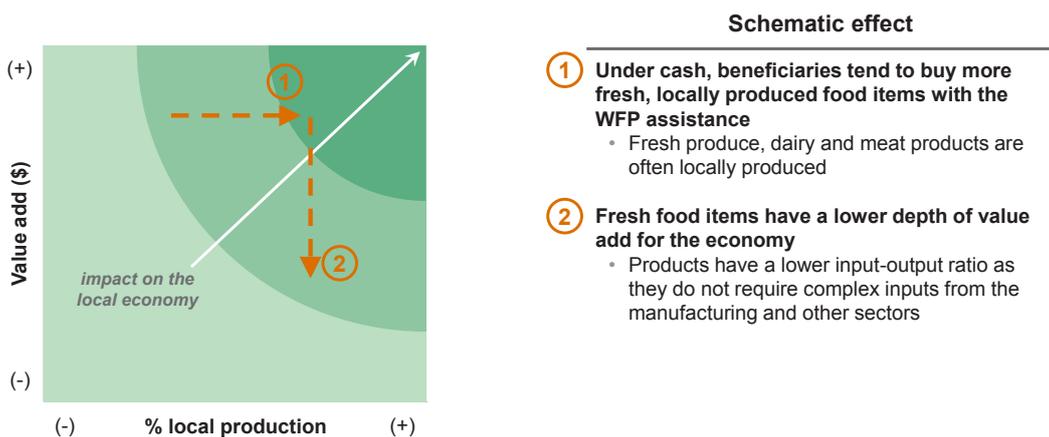
While WFP contracted shops are part of the formal economy, most other shops that are also part of the formal economy are not contracted by WFP. A switch to cash would redistribute some spending away from WFP shops but still within the formal economy, while some spending could end up in less formal settings (e.g. large established vegetable markets) or informal ones (e.g., mobile street vendor). In principle, a switch away from the formal economy could reduce tax collections, but could also benefit the local economy through increased spending on locally

produced, perishable food commodities – resulting in better distribution of revenues and provision of livelihood to lower-income people in the host community. The net result is unknown, but given that the total WFP assistance still represents a fraction of the full economies of Jordan and Lebanon, and that only a part of this fraction would be redistributed, the net effect is not expected to be important.

By extension, this means if WFP shifts to a full-scale cash program, the impact on the local economy is not expected to change significantly. Any change would be driven by a shift in the product mix of food items purchased. Thus, in order to calculate accurately the differential economic impact of cash versus voucher, we need to first determine the estimated change in food basket items driven by modality, then estimate the value created of each food item.

Processed food items such as rice and pasta often create more value in the economy than fresh products such as tomatoes and oranges because complex food processing activates other industries including packaging and distribution. At the same time, locally produced products generate more value in the local economy than imported products. For example, pasta produced in Italy and imported into Jordan and Lebanon has a lower impact on the economy than pasta locally produced and packaged in Jordan or Lebanon.

Figure 28: Schematic effect on the local economy



Impact of voucher vs. cash on the local economy is likely comparable.

Up-to-date input-output tables for Lebanon and Jordan as well as detailed breakdown of import ratios of national accounts are required to estimate the value ratios of each food item in the basket of cash vs. voucher beneficiaries. The most recent input-output tables published for Jordan and Lebanon are from 1997 and 2011, respectively (Central Administration of Statistics, 2013). While input-output tables show the economic impact of food expenditure, it does not specifically determine the impact on the local economy because it does not delineate between imported and locally produced goods. Comprehensive sources reporting import ratios for the two countries were not available to complete the required analysis.

7. LESSONS LEARNT AND AREAS FOR FURTHER RESEARCH

In this section, we present a numbers of “learnings” during the set up and implementation of the study as well as the topics that could be further explored to build and expand on the findings of this study. The lessons are organized in two parts. The first part consists of lessons on the design and implementation of the study itself. The second part consists of lessons for running a cash program. Finally, topics for further research are listed in the last section of this chapter.

7.1 Learnings from implementing the study

Sample size for longitudinal study to account for the erosion of number of respondents over time

Over the period of the study, some of the households in the original sample group have dropped out because they left the country, or they were simply not reachable for interviews. This led to gradual erosion in the original sample size.

At the beginning of this study, it was estimated that the dropout rate between the launch of the pilot and the completion of the study over the course of six months would not be more than 10% of the sample. On that basis, a 10% ‘sample buffer’ was added to the original sample size to make sure a confidence level of 90% is maintained until the end of the study.

The 10% buffer was sufficient for the period of the study, which was 6 months. However, for a study period of more than 6 months, we recommend that the buffer sample size be increased.

Post-distribution monitoring rounds to be 3-4 months apart

The first two post-distribution monitoring rounds were conducted 2 months apart in both countries. With data quantitative data collection among 1,200 – 1,800 households taking about 3 weeks and as some behavioral aspects might take a longer time to evolve and change, we recommend conducting multiple rounds of data collection at least 3-4 months apart. It is for this reason the third post-distribution monitoring round was conducted 3-5 months after completing the second post-distribution monitoring round.

Proactively seek female interviewees

Women are usually in charge of food management in Syrian household and are usually better positioned to provide accurate results about food intake. Additionally, when it comes to sensitive questions about negative household dynamics, which women more than men are often the victims of, women are less likely to hide or conceal negative household tensions, if they exist. Thus, we recommend that women be prioritized for interviewing during post-distribution monitoring.

7.2 Lessons for implementing as well as monitoring and evaluating cash programs

Shop price monitoring to be inclusive of relevant shop types while maintaining a consistent approach in product selection

To ensure price fairness, many food assistance programs run price-monitoring exercises. The scope of this exercise is inevitably expanded if cash assistance is provided due to the unlimited choices of channels that cash beneficiaries can access. We recommend that any existing shop monitoring efforts be expanded to include a comprehensive representation of the channels that are accessible to beneficiaries under cash. During the period of the study, we included informal markets such as street vendors and souks as well as a variety of non-WFP shops and supermarkets and shops contracted by WFP.

Moreover, the products monitored need to be consistent across channels to ensure comparability. The products monitored are typically items in the predefined food basket, which is tailored to needs, local preferences, demographic profile, activity levels, climatic conditions, local coping capacity and existing levels of malnutrition and disease. It is designed to meet the nutritional requirements of a population. In both Lebanon and Jordan in addition to the food basket items, a number of popular items among Syrian refugees such as potatoes, and tomatoes were also monitored. Predefined unit weights for each product are followed during monitoring. As a rule, the cheapest variety of each product is selected for monitoring. This is in line with beneficiaries purchasing habits. However, exceptions to the rule have been made for products that are brand sensitive such as cheese and powdered milk. To maintain a certain minimum threshold of quality and consistency in monitoring, quality guidelines were defined for each product. This consisted of guidelines on the acceptable color, texture and condition products monitored.

Post-distribution monitoring to assume a basic needs approach

While WFP's mandate is to ensure food security, beneficiaries are trying to fulfill various potentially competing basic needs. The scope of outcomes measured needs to be inevitably expanded to capture basic needs beyond food security as cash transfers provide beneficiaries the flexibility to prioritize expenditures. Consequentially beneficiaries combine cash resources and think in terms total wallet, where assistance can be spent on non-food needs, yet their total food expenditure can still be higher than assistance value received. We recommend that a holistic assessment both at outcome and output level be taken into consideration, even if the focus is food (see appendix 1.3 and 2.3). Recently, some work has aimed to address this in WFP's Syria +5 effort.

Have frequent and visual beneficiary communication

Introducing interventions – however small – on the assistance modality could have a large impact on beneficiaries' experience. Any changes to the method of how assistance is delivered need to be preceded with a thorough sensitization of affected beneficiaries. It is recommended that the communication with beneficiaries is face-to-face, visual, interactive and repetitive. The design of the communication messages should account for the diversity of the beneficiary population and the different levels of comprehension. The beneficiary population may include illiterates and visually impaired individuals, and more generally inexperienced bank machine users (see appendix 2.2 for an example).

Have a central hotline and a two-way communication mechanism

It is imperative for a large scale CBT program to have an effective feedback mechanism. We recommend that the launch of a cash program be supported by a central hotline facilitating two-way communication and combining inbound and outbound functionality. The primary objective would be to answer beneficiaries' questions and flag their complaints, specifically with regards to delivery and usage of assistance.

In order to directly validate beneficiaries' information and shorten the time required to close recurring inquiries, it is recommended that hotline staff is enabled to:

- Have direct access to beneficiary and transaction information
- Resolve basic issues such as PIN resets independently without having to escalate to the bank or any other third party

The responsibility of resolving issues reported by beneficiaries should be shared with beneficiaries by allowing them to follow up if issues were not resolved.

7.3 Areas for further research

While advancing a strong evidence base comparing effectiveness of value vouchers and unrestricted cash assistance, interesting complementary research areas have emerged from this study. Certain factors are beyond the scope of the pilot study and can only be assessed conclusively once a full-scale cash program is implemented:

- Participating beneficiaries had the chance to report any form of mistreatment related to their assistance. Given geographically representative sampling, the study does not assess the impact on social cohesion within the host communities. A full-scale cash program in a geographically distinct area should allow observing changes in the reaction of host communities, e.g. a potential increase in hostilities against the refugee population.
- Similarly, a large-scale cash program might elicit tensions and unfair treatment by bank staff and customers. These aspects should be monitored with broader program implementation.
- Given the already high and increasing debt level among Syrian refugees, a detailed understanding of creditor-refugee relationships as well as conditions for credits granted and repayment cycles can provide additional insights on cash flow management of refugee households. Building on the Lebanon Cash Consortium's study (Foster, 2015) on the hidden debt network and a longitudinal understanding of debt dynamics and any implication on rent prices could be explored.
- Humanitarian and development organizations put a strong emphasis on gender sensitive programming. Investigating intra-household decision patterns at the micro level would therefore require more in-depth qualitative methods such as ethnographic research or behavioral diaries and could lead to informative insights at the intra-household level.

ACRONYMS

ATM	Automated teller machine
BCG	The Boston Consulting Group
C&V	Cash and voucher
CARE	Cooperative for Assistance and Relief Everywhere
CBT	Cash-based transfers
CFSME	Comprehensive Food Security Monitoring & Evaluation
CO	Country Office
DfID	Department for International Development
DSC	Direct support costs
EMOP	Emergency operation
FAO	Food and Agriculture Organization
FCS	Food Consumption Score
FCS-N	Food consumption score nutritional quality analysis
FLA	Field Level Agreement
FSI	Food Security Index
FSOM	Food Security Outcome Monitoring
FTE	Full-Time Equivalent
HQ	Headquarters
JOD	Jordanian Dinar
LBP	Lebanese Pound
LCC	Lebanon Cash Consortium
NVS	Nutrient value score
PDM	Post-distribution monitoring
PIN	Personal identification number
PRRO	Protracted Relief and Recovery Operation
RFP	Request For Proposal
SMS	Short message service
UN	United Nations
UNDP	United Nations Development Programme
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations Children's Fund
\$	United States Dollar (\$)
VAM	Vulnerability Analysis and Mapping
WFP	World Food Programme

BIBLIOGRAPHY

Ahmed, A. U., Hoddinott, J. F., Roy, S., Sraboni, E., Quabili, W. R., & Margolies, A. (2016). Which kinds of social safety net transfers work best for the ultra poor in Bangladesh. International Food Policy Research Institute and World Food Programme, Bangladesh.

Battistin, F. (2016). Impact Evaluation of the Multipurpose Cash Assistance Programme. Lebanon Cash Consortium (LCC).

Central Administration of Statistics. (2013). Lebanon National Accounts 2011. Central Administration of Statistics, Lebanon.

Fives, A., Eaton, P., & Canavan, J. (2013). The Role of Random Allocation in Randomized Control Trials: Distinguishing selection bias from baseline imbalance. *Journal of Multidisciplinary evaluation*, 34-42.

Foster, J. J. (2015). Where's the Debt?: Analysis of the Hidden Debt Network Sustaining Syrian Refugee Households in Lebanon. Lebanon Cash Consortium.

Hidrobo, M., Hoddinott, J., Peterman, A., Margolies, A., & Moreira, V. (2014). Cash, food, or vouchers? Evidence from a randomized experiment in northern Ecuador. *Journal of Development Economics*, 107, 144-156. doi:<http://dx.doi.org/10.1016/j.jdeveco.2013.11.009>.

Hidrobo, M., Peterman, A., & Heise, L. (2016). The Effect of Cash, Vouchers, and Food Transfers on Intimate Partner Violence: Evidence from a Randomized Experiment in Northern Ecuador. *American Economic Journal: Applied Economics*, 8(3), 284-303.

UNHCR. Post-distribution monitoring report: Cash-based intervention in Lebanon. January - June 2016.

UNICEF. (2015). A Window of Hope. Post-Distribution Monitoring Report. February - June 2015.

Verme, P., Gigaliarano, C., Wieser, C., Hedlund, K., Petzoldt, M., & Santacroce, M. (2016). The Welfare of Syrian Refugees: Evidence from Jordan and Lebanon. Washington, DC: World Bank.

WFP. (2014). Economic Impact Study: Direct and Indirect Impact of the WFP Voucher Programme in Lebanon. World Food Programme.

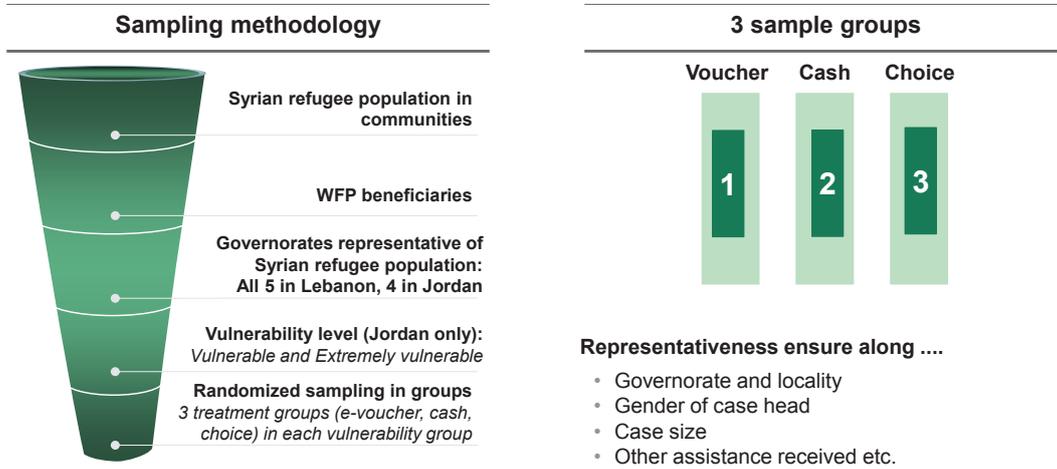
WFP. (2016). Regional Syria Refugee Quarterly Monitoring Report. World Food Programme. Quarter 1: January - March 2016.

APPENDIX

1. Jordan

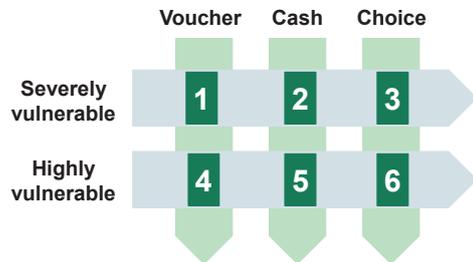
1.1 Sample and representative criteria

Randomized sample groups have been selected for each treatment group



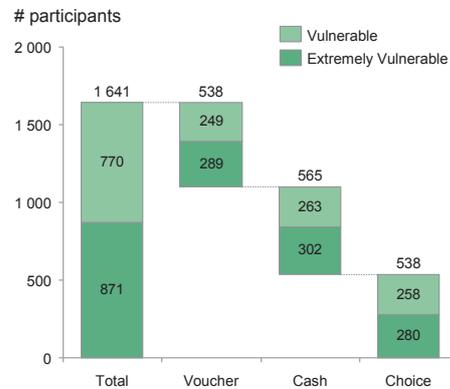
Vulnerability classification was considered and study design ensured that treatment groups have similar distributin of vulberabitliy levels, such that results are statistically representative and not impacted by vulnerability level differences

Study design ensured that vulnerability is accounted for within each modality, and results generalizable to study population

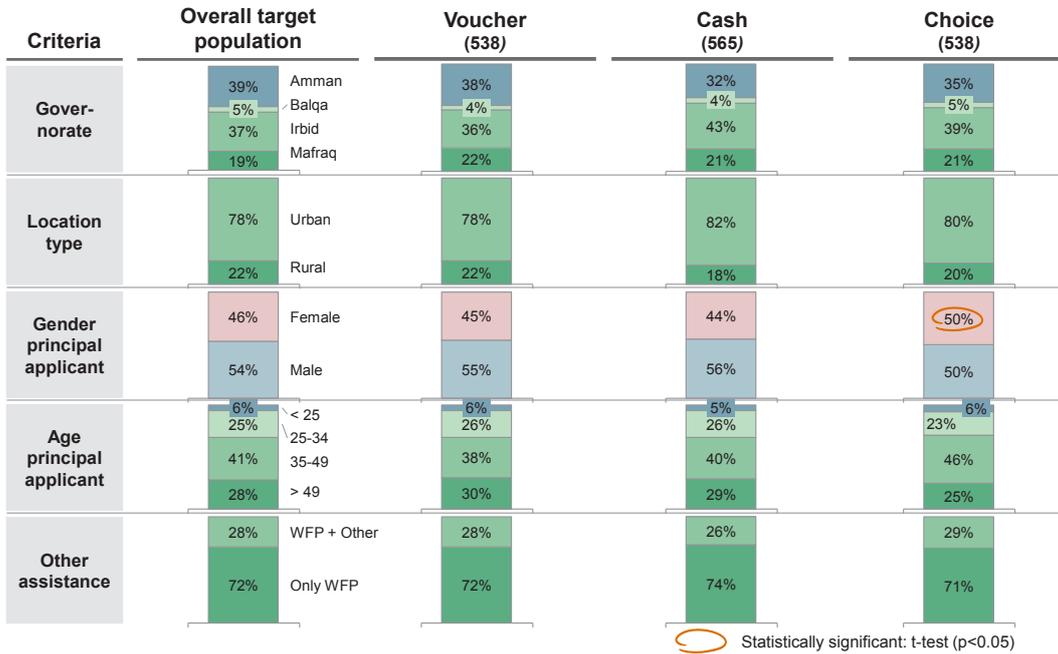


- 6 groups—each targeting ~300 primary participants
- Drop-out was limited and similar across groups
- Sample results generalizable to the whole study population at 90% confidence level including vulnerability consideration

PDM 3 results confirmed continuity of similar vulnerability level distribution across 3 modality groups



Treatment groups continued to be representative and comparable along key criteria including across all 3 PDMs (PDM3 data shown).



1.2 Beneficiary sensitization communication

FEBRUARY UPLOAD – sent to cash & choice participants, prior to upload

CASH

Starting March 6th, you can withdraw their WFP food assistance in cash from any Ahli Bank ATMs. You will no longer be able to use the card in WFP contracted retailers. For any questions, please contact WFP hotline. CASE XXXXX

بدءاً من ٨ شباط، ستتمكن من سحب قيمة مساعدات برنامج الأغذية العالمي من أجهزة الصراف الآلي التابعة للبنك الأهلي الأردني. لن يكون بإمكانك استخدام البطاقة في الأسواق التجارية المعتمدة من قبل البرنامج. في حال وجود أية أسئلة، يرجى الاتصال بخط المساعدة. (صاحب المفوضية رقم)

CHOICE

Starting March 6th, you can withdraw their WFP food assistance in cash from any Ahli Bank ATMs and you will also be able to continue using it at WFP contracted retailers. For any questions, please contact WFP hotline. CASE XXXXX

بدءاً من ٨ شباط، ستتمكن من سحب قيمة مساعدات برنامج الأغذية العالمي من أجهزة الصراف الآلي التابعة للبنك الأهلي الأردني وسوف يكون أيضاً لديك الخيار باستخدام البطاقة في الأسواق التجارية المعتمدة من قبل البرنامج كما كنت تفعل من قبل. في حال وجود أية أسئلة، يرجى الاتصال بخط المساعدة. (صاحب المفوضية رقم)

MARCH UPLOAD –to be sent to new participants on March 1st

CASH

Starting March 6th, you can withdraw their WFP food assistance in cash from any Ahli Bank ATMs. You will no longer be able to use the card in WFP contracted retailers. In case the remaining balance on your card is less than 5 JOD, please use it before March 6th as the minimum withdrawal from the ATM is 5JOD. For any questions, please contact WFP hotline. CASE XXXXX

بدأ من ٦ آذار ، ستتمكن من سحب قيمة مساعدات برنامج الأغذية العالمي من أجهزة الصراف الآلي التابعة للبنك الأهلي الأردني. لن يكون بإمكانك استخدام البطاقة في الأسواق التجارية المعتمدة من قبل البرنامج. في حال وجود أي رصيد متوفر في بطاقتك أقل من خمسة دنانير يرجى صرفه قبل ٦ آذار حيث أن الحد الأدنى للسحب من أجهزة الصراف الآلي هو خمسة دنانير. في حال وجود أية أسئلة، يرجى الاتصال بخط المساعدة. (صاحب المفوضية رقم)

CHOICE

Starting March 6th, you can withdraw their WFP food assistance in cash from any Ahli Bank ATMs and you will also be able to continue using it at WFP contracted retailers. For any questions, please contact WFP hotline. CASE XXXXX

بدءاً من ٦ آذار ، ستتمكن من سحب قيمة مساعدات برنامج الأغذية العالمي من أجهزة الصراف الآلي التابعة للبنك الأهلي الأردني وسوف يكون أيضاً لديك الخيار باستخدام البطاقة في الأسواق التجارية المعتمدة من قبل البرنامج كما كنت تفعل من قبل. في حال وجود أية أسئلة، يرجى الاتصال بخط المساعدة. (صاحب المفوضية رقم)

APRIL –to be sent to all PDM participants

If you have been visited by one of our partners to participate in a survey on behalf of the world food programme, kindly fill in the food purchase diary distributed and call our hotline to inform us of any change of phone number or address. CASE XXXXXX

إذا كان قد قام بزيارتك أحد شركائنا لتعبئة استبيان لصالح برنامج الأغذية العالمي، نود تذكيرك بتدوين المشتريات الغذائية على دفتر الذي وزع عليك و الاتصال بالخط الساخن لتبليغنا بأي تغيير لرقم هاتفك أو عنوان سكنك. (صاحب المفوضية رقم)

2. Household Information									
2.1	What is the gender of the interviewee?					1= Male 2= Female	<input type="checkbox"/>		
2.2	What is the total number of registered cases residing in your household?								
2.3	How many of the cases residing within the household are WFP beneficiaries? (How many active cards within the household)?								
2.4	What is the age of the interviewee? (<i>in years</i>)						<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
2.5	Provide details of all cases within the household and the WFP assistance received (<i>1st case is the one being interviewed</i>):								
	Case	a. # of members in the case	b. Amount of assistance received per person this month? 1- 0 JOD 2- 10 JOD 3- 20 JOD	c. Total of WFP assistance received this month"; as a calculation (c = a x b) => enumerator confirms the calculated number	d. What is the type of assistance received? 1- E-voucher 2- Cash 3- Choice 4- Not a beneficiary	e. Does this case share the pot and eat with you? 0 = No 1 = Yes			
	1	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>			
	2	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>		
	3	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>		
4	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>			
2.6	<i>(Interviewer to read to the respondent)</i> “When referring to your household throughout the interview, we will be referring to the cases that "share the pot" with you: ___ cases in total, [see “Yes” answers from 2.5e]. Please answer all the remaining questions for this household.”								
2.7	Are you the head of the household? <i>(if yes, skip to question 2.10)</i>				0 = No 1 = Yes	<input type="checkbox"/>			
2.8	What is the gender of the household head?				1 = Male 2 = Female	<input type="checkbox"/>			
2.9	What is the age of the household head? (<i>in years</i>)					<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>			
2.10	What is the marital status of the head of the household?				1 = Single 2 = Married 3 = Divorced/Separated 4 = Widowed 5 = Engaged	<input type="checkbox"/>			
2.11	What is the highest level of education completed by the head of the household?				1 = None 2 = Primary school 3 = Secondary school 4 = Post-graduate or equivalent certificate (e.g., 2 year degree) 5 = University education (e.g., Bachelor’s degree or higher)	<input type="checkbox"/>			
2.12	Type of shelter of HH in Jordan				1 = Host 2 = Rent 3 = Collective shelter 4 = Tents 5 = Owned 6 = Caravan 7 = Other, please specify	<input type="checkbox"/>			
2.13	What is the total number of household members (including non-registered refugees) ?					<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>			
2.14	How many male and female household members (including non-registered refugees) in the following age brackets live in your household?								
	Age (in years)	a. Children under 5	b. 5-18	c. 19-59	d. 60+	e. Total			
2.14.1	Male	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
2.14.2	Female	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
2.15	How many of the 19 to 59 year olds in the households are dependents (people with disabilities, chronically ill etc.)?					<input type="checkbox"/> <input type="checkbox"/>			
2.16	How many school age (6-18 years old) children are in the HH?	2.16.1	Primary school	<input type="checkbox"/>	2.17	How many of these school age children are regularly (e.g. at least 3 times a week) going to school?	2.17.1	Primary school	<input type="checkbox"/>
		2.16.2	Secondary school	<input type="checkbox"/>			2.17.2	Secondary school	<input type="checkbox"/>
2.18	How many members of your household have been working and earning money regularly during the last 30 days – at least on two days a week?					<input type="checkbox"/>			

3. Food Consumption

Over the last 7 days did members of your household eat the following food items, prepared and/or consumed at home, and what was their source? (write 0 if not consumed in last 7 days)		CONSUMPTION PATTERN (a) Number of days eaten in past 7 days	FOOD SOURCES (b) Main source of the food in the past 7 days
<p><i>DO NOT count food consumed in very small amounts or items consumed by only one member of the household.</i></p> <p><i>Definitions (to be read to the respondent before section b):</i></p> <ul style="list-style-type: none"> • <i>WFP supermarket: Retailer contracted by WFP</i> • <i>Other supermarket: supermarket not contracted by WFP; Comparable to WFP supermarket in size and product variety</i> • <i>Wholesale market: Discount shop which sells in bulk quantities and with low prices</i> • <i>Convenience store: Small, one-room store in residential area, mostly with basic food items</i> • <i>Souk: Big open or covered marketplace with many vendors</i> • <i>Street vendor: Stall, table, carriage, truck/car or similar small place where one seller is selling some products, usually fruits and vegetables</i> 		0 = Not eaten 1 = 1 day 2 = 2 days 3 = 3 days 4 = 4 days 5 = 5 days 6 = 6 days 7 = Everyday	0 = Not consumed (inserted if (a) is 0) 1 = WFP supermarket 2 = Other supermarket 3 = Wholesale market 4 = Convenience store 5 = Souk 6 = Street vendor 7 = Exchange 8 = Borrowed 9 = Received as gift 10 = Own production 11 = Other
3.1	Cereals, grains, roots & tubers: rice, pasta, bread, bulgur, potato, white sweet potato	<input type="checkbox"/>	<input type="checkbox"/>
3.2	Vegetables & leaves: spinach, cucumber, eggplant, tomato	<input type="checkbox"/>	<input type="checkbox"/>
3.3	Fruits: citrus, apple, banana, dates	<input type="checkbox"/>	<input type="checkbox"/>
3.4	Meat, fish and eggs: Beef, lamb chicken, liver, kidney, fish including canned tuna, eggs	<input type="checkbox"/>	<input type="checkbox"/>
3.5	Pulses, nuts & seeds : beans, chickpeas, lentils	<input type="checkbox"/>	<input type="checkbox"/>
3.6	Milk and dairy products: yoghurt, cheese	<input type="checkbox"/>	<input type="checkbox"/>
3.7	Oil / fat: vegetable oil, palm oil, butter, ghee	<input type="checkbox"/>	<input type="checkbox"/>
3.8	Sugar / sweets: honey, cakes, sugary drinks	<input type="checkbox"/>	<input type="checkbox"/>
3.9	Condiments / spices: tea, garlic, tomato sauce	<input type="checkbox"/>	<input type="checkbox"/>

4. Consumption-based Coping Strategies

In the past 7 days, if there have been times when you did not have enough food or money to buy food, how often has your household had to:		0 = Not applied	4 = 4 days
		1 = 1 day	5 = 5 days
		2 = 2 days	6 = 6 days
		3 = 3 days	7 = Everyday
4.1	Rely on less preferred, less expensive food?	<input type="checkbox"/>	<input type="checkbox"/>
4.2	Borrow food or rely on help from friends or relatives?	<input type="checkbox"/>	<input type="checkbox"/>
4.3	Reduce number of meals eaten per day?	<input type="checkbox"/>	<input type="checkbox"/>
4.4	Reduce portion size of meals?	<input type="checkbox"/>	<input type="checkbox"/>
4.5	Reduce quantities consumed by adults so children can eat?	<input type="checkbox"/>	<input type="checkbox"/>

5. Livelihood-based Coping Strategies

During the past 30 days, did anyone in your household have to engage in any of the following activities because there was not enough food or money to buy food?		0 = No 1 = Yes	If no, why? 0 = No need to use this coping strategy 1 = Already depleted this strategy 99 = I don't have / not applicable
5.1	Sold household assets/goods (jewelry, refrigerator, television)	<input type="checkbox"/>	<input type="checkbox"/>
5.2	Spent savings	<input type="checkbox"/>	<input type="checkbox"/>
5.3	Bought food on credit or borrowed money to purchase food	<input type="checkbox"/>	<input type="checkbox"/>
5.4	Sold productive assets or means of transport (tools, bicycle, car)	<input type="checkbox"/>	<input type="checkbox"/>
5.5	Withdrew children from school	<input type="checkbox"/>	<input type="checkbox"/>
5.6	Reduce essential non-food expenditure such as health (including medicine) and education expenditures	<input type="checkbox"/>	<input type="checkbox"/>
5.7	Changed accommodation location or type in order to reduce rental expenditure	<input type="checkbox"/>	<input type="checkbox"/>
5.8	Male adult members of the household accepted degrading or socially unsuitable, exploitative, high risk or illegal temporary jobs	<input type="checkbox"/>	<input type="checkbox"/>
5.9	Female adult members of the household accepted degrading or socially unsuitable, exploitative, high risk or illegal temporary jobs	<input type="checkbox"/>	<input type="checkbox"/>
5.10	Sent children (under the age of 18) to work in order to provide resources	<input type="checkbox"/>	<input type="checkbox"/>
5.11	Sent adult members to beg	<input type="checkbox"/>	<input type="checkbox"/>
5.12	Sent children members to beg	<input type="checkbox"/>	<input type="checkbox"/>
5.13	Members of the case returned to Syria to provide resources for the case or reduce case expenditure	<input type="checkbox"/>	<input type="checkbox"/>

6. Household Expenditure						
6.1	Thinking about all the expenses you have to pay for (including food, rent, utilities, etc.), do you have an idea of your total monthly expenses for your household?			0 = No 1 = Yes	<input type="checkbox"/>	
6.1	How much did your household spend during the last 30 days on the following needs (in JOD)?					
6.1.1	Food products (including WFP cash and vouchers)	<input type="text"/>	6.1.2 Rent	<input type="text"/>	6.1.3 Utilities (electricity, gas)	<input type="text"/>
6.1.4	Health (pharmaceuticals, medical treatment)	<input type="text"/>	6.1.5 Education (school fees, books, etc.)	<input type="text"/>	6.1.6 Hygiene (soap, diapers etc.)	<input type="text"/>
6.1.7	Water (network, tanker, bottled, dislodging water, etc)	<input type="text"/>	6.1.8 Phone expenses	<input type="text"/>	6.1.9 Transport (including to medical facilities, school etc.)	<input type="text"/>
6.1.10	Debt repayment	<input type="text"/>	6.1.11 Permits (residency, work, etc.)	<input type="text"/>	6.1.12 Tobacco, shisha, etc.	<input type="text"/>
6.1.13	Religious and other ceremonies (marriage, baptism etc.)	<input type="text"/>	6.1.14 Investment into small businesses/livelihoods	<input type="text"/>	6.1.15 All other expenditures (clothing, furniture, etc.)	<input type="text"/>
You are currently at : XXXXX						
6.2	How much did you spend in the past 30 days (in JOD)? <i>Please confirm total is equal to sum of question 6.1 ; otherwise correct items in 6.1</i>			<input type="text"/>		
6.3	Has your household saved money during the last 30 days?		0 = No 1 = Yes		<input type="checkbox"/>	
6.3.1	If yes, how much have you been able to save in the past 30 days (in JOD)?				<input type="text"/>	
6.3.2	What is the main reason you are saving for?		1 = Buying household assets (e.g., refrigerator, television, furniture) 2 = Mobile phone 3 = Healthcare (e.g., medical treatment or medicine) 4 = Education (fees, books, other supplies) 5 = For general household expenditure due to changes in assistance levels over time 6 = Religious and other ceremonies (marriage, baptism etc.) 7 = Investment into small businesses/livelihoods 8 = Moving back to Syria 9 = Migrating to Europe 10 = Other, please specify _____		<input type="text"/>	
6.4	Does your household have debts?		0 = No 1 = Yes		<input type="checkbox"/>	
6.4.1	If yes, what is your household's total amount of debt (in JOD)? This can include missed rental payments etc.		<input type="text"/>			
6.4.2	<i>If debt repayments mentioned in 6.1.10</i> You mentioned you have repaid debts in the last 30 days. Have you been asked to accelerate your debt repayment vs. before?		0 = No 1 = Yes		<input type="checkbox"/>	
6.4.3	<i>If debt repayments mentioned in 6.1.10</i> Have you been asked to increase your debt repayment vs. before?		0 = No 1 = Yes		<input type="checkbox"/>	

6.4.3.1	If yes, how much more debt did you repay in the past 30 days vs. the 30 days before that (in JOD)?		_ _ _			
<i>For shop types with "Yes" as an answer for (a)</i>						
6.5	<p>You have mentioned that you have spent XXX on food (mentioned under Q6.1.2.1).</p> <p>We are interested in understanding where you and others from your household buy the food for the household.</p>		<p>(a) In the last 30 days did you or other household members buy food at the following stores?</p> <p>0 = No 1 = Yes</p> <p><i>Read each of the outlets, obtain an answer and then move to the one after</i></p>	<p>(b) How many times did you or other household members go to buy food in the past 30 days?</p> <p>Number of visits in the last 30 days</p>	<p>(c) How much did you or other household members spend on food in the past 30 days, including the WFP assistance? Only consider food products and do not consider any non-food items possibly bought in these shops.</p> <p>Food expenditure in the last 30 days (In JOD and to include both assistance and non-assistance purchases)</p>	
6.5.1	WFP supermarket		_	_ _	_ _	
6.5.2	Other supermarket <i>(comparable to WFP supermarket in size and product variety)</i>		_	_ _	_ _	
6.5.3	Wholesale market <i>(discount shop which sells in bulk quantities and with low prices)</i>		_	_ _	_ _	
6.5.4	Convenience store <i>(small, one-room store in residential area, mostly with basic food items)</i>		_	_ _	_ _	
6.5.5	Souk <i>(big open or covered marketplace with many vendors)</i>		_	_ _	_ _	
6.5.6	Street vendor <i>(stall, table, carriage, truck/car or similar small place where one seller is selling some products, usually fruits and vegetables)</i>		_	_ _	_ _	
6.5.7	Other, please specify		_	_ _	_ _	
6.6	Considering that you spent _____ JOD on food in the past 30 days, has this amount changed from January this year?		<p>0 = No, spending on food has remained the same 1 = Spending on food has increased 2 = Spending on food has decreased</p>		_	
6.6.1	If it has decreased, by how much (in JOD)?		_ _ _			
6.6.2	For what did you use this difference in this money, instead of food (in JOD)? <i>check that all categories sum up to 6.6.1</i>					
6.6.2.1	Rent	_ _ _	6.6.2.2 Utilities (electricity, gas, heating)	_ _ _ _	6.6.2.3 Health (pharmaceuticals, medical treatment)	_ _ _
6.6.2.4	Education (school fees, books, etc.)	_ _ _	6.6.2.5 Hygiene (soap, diapers etc.)	_ _ _ _	6.6.2.6 Water (network, tanker, bottled, dislodging water, etc)	_ _ _
6.6.2.7	Phone expenses	_ _ _	6.6.2.8 Transport (including to medical facilities, school etc.)	_ _ _ _	6.6.2.9 Debt repayment	_ _ _
6.6.2.10	Permits (residency, work, etc.)	_ _ _	6.6.2.11 Savings	_ _ _ _	6.6.2.12 Tobacco, shisha, etc.	_ _ _
6.6.2.13	Religious and other ceremonies (marriage, baptism, funeral etc.)	_ _ _	6.6.2.14 Investment into small businesses/livelihoods	_ _ _ _	6.6.2.15 All other expenditures (clothing, furniture, etc.)	_ _ _

6.6.2.16	No increase in other spending due to drop in income	0 = No 1 = Yes	<input type="checkbox"/>		
Total should be _____ [6.6.1] . You are currently at _____ [sum] If the sum doesn't match with 6.6.1, interviewer should note the difference to the interviewee and go back to 6.6.2					

FOR CASH AND CHOICE GROUPS ONLY

6.7	How many times did you or other household members go to the ATM to withdraw cash assistance in the last 30 days? (If 0, skip to 6.7.5)		<input type="checkbox"/> <input type="checkbox"/>
6.7.1	Did you visit the ATM on the same trip when buying food? (if No, go to 6.7.2; if Yes, go to 6.7.3)	0 = No 1 = Yes	<input type="checkbox"/>
6.7.2	By what means of transportation do you go to the closest Jordan Ahli bank ATM?	1 = Walking 2 = Public transportation (bus etc.) 3 = Taxi 4 = Private transportation	<input type="checkbox"/>
6.7.3	By what means of transportation do you come back from closest Jordan Ahli bank ATM?	1 = Walking 2 = Public transportation (bus etc.) 3 = Taxi 4 = Private transportation	<input type="checkbox"/>
6.7.4	How much does it cost you to go and return from the ATM (in JOD)? (If no cost, answer "0")		<input type="checkbox"/> <input type="checkbox"/>
6.7.5	How long does it take you to reach the Jordan Ahli bank ATM from your home (in minutes)?		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
<i>FOR ALL GROUPS (CHOICE, CASH, VOUCHER)</i>			
6.8	When shopping for food in the last 30 days, for how many roundtrips did your household have to pay for transportation? (If 0, skip to 6.8.4)		<input type="checkbox"/>
6.8.1	By what means of transportation do you reach the closest WFP shop?	1 = Walking 2 = Public transportation (bus etc.) 3 = Taxi 4 = Private transportation	<input type="checkbox"/>
6.8.2	By what means of transportation do you come back from the closest WFP shop?	1 = Walking 2 = Public transportation (bus etc.) 3 = Taxi 4 = Private transportation	<input type="checkbox"/>
6.8.3	How much did you pay for transportation for each of these _____ [see 6.7 for number of trips] food shopping trips (in JOD)? Please consider total transportation cost of each strip starting from home and returning to home.	Cost for each trip (JOD) 1: <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> 2: <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> 3: <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> 4: <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> 5: <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> 6: <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
6.8.4	How long does it take you to reach the closest WFP shop from your home (in minutes)?		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

7. Shopping patterns			
Next we would like to understand how you decide on and do the shopping in your household.			
7.1	In your household who decides on which food items to buy?	1=Mostly the female head of household / wife 2=Mostly the male head of household / husband 3=Mostly both female and male heading the household together 4=Other female household member 5=Other male household member	<input type="checkbox"/>
7.2	In your household who goes shopping for food?	1=Mostly the female head of household / wife 2=Mostly the male head of household / husband 3=Mostly both female and male heading the household together 4=Other female household member 5=Other male household member	<input type="checkbox"/>
7.3	In your household who decides on how money on other needs than food is spent?	1=Mostly the female head of household / wife 2=Mostly the male head of household / husband 3=Mostly both female and male heading the household together 4=Other female household member 5=Other male household member	<input type="checkbox"/>
7.4	Who holds and keeps the WFP e-card in your household?	1=Mostly the female head of household / wife 2=Mostly the male head of household / husband 3=Mostly both female and male heading the household together 4=Other female household member 5=Other male household member	<input type="checkbox"/>
7.5	Did you ever face any issues when using your WFP e-card in a shop since February?	0 = No 1 = Yes	<input type="checkbox"/>
7.6	If yes, what were the issues? (Please select all that apply)		
7.6.1	Shop system not working		<input type="checkbox"/>
7.6.2	Food products I tried to buy were not sold to me		<input type="checkbox"/>
7.6.3	Price increase at the shop during the upload period		<input type="checkbox"/>

7.6.4	Other, please specify		<input type="checkbox"/>
For cash and choice groups only:			
7.7	Who in your household normally goes to the ATM to withdraw cash with your WFP e-card?	0= We did not withdraw cash from ATM 1=Mostly the female head of household 2=Mostly the male head of household 3=Mostly both female and male heading the household together 4=Other female household member 5=Other male household member	<input type="checkbox"/>
7.8	Did you ever face any issues when withdrawing cash with your WFP e-card?	0 = No 1 = Yes	<input type="checkbox"/>
7.9	If yes, what were the issues? (Please select all that apply)		
7.9.1	ATM out of cash		<input type="checkbox"/>
7.9.2	E-card lacks sufficient value to pull from ATM		<input type="checkbox"/>
7.9.3	E-card swallowed by ATM		<input type="checkbox"/>
7.9.4	Didn't know how to obtain cash		<input type="checkbox"/>
7.9.5	Forced to wait at ATM		<input type="checkbox"/>
7.9.6	Other, please specify		<input type="checkbox"/>

8. Income and other assistance			
To fully understand how Syrian refugees in Jordan are being supported, we are interested in all sources of income that may exist for your household. Please note that your responses have no impact on your assistance, but are used only for research purposes			
8.1	Over the last 30 days has your household received any other assistance from NGOs, humanitarian organizations or government/communal institutions other than WFP and whatever the form (cash, in-kind, ...)? (if No, skip to 8.2)	0 = No 1 = Yes	<input type="checkbox"/>
	a. If Yes, what was the purpose of the assistance? (ie. what where you asked to use it on)? 0 = No, 1 = Yes	b. How did you receive this assistance? 1 = cash, 2 = voucher, 3 = in-kind, 4 = mix (combination)	c. If received Cash or Voucher or mix (combination), what was the total value of this assistance? (JOD)
8.1.1	Food	<input type="checkbox"/>	<input type="checkbox"/>
8.1.2	Health care/drugs	<input type="checkbox"/>	<input type="checkbox"/>
8.1.3	Shelter & Utilities (incl. gas, heating)	<input type="checkbox"/>	<input type="checkbox"/>
8.1.4	Hygiene products (e.g., soap, cleaning products, diapers etc.)	<input type="checkbox"/>	<input type="checkbox"/>
8.1.5	Education	<input type="checkbox"/>	<input type="checkbox"/>
8.1.6	Unspecific purpose (eg. Multi-purpose cash)	<input type="checkbox"/>	<input type="checkbox"/>
8.1.7	Other	<input type="checkbox"/>	<input type="checkbox"/>
8.1.8	If other, please specify		
8.2	<i>Interviewer to categorize type of labor mentioned by respondent</i>	a. Besides assistance, what have been other sources of income (in cash) for your household over the past 30 days? (Please read the choices from the list below and select all that apply) 0 = No, 1 = Yes	b. If yes, how much income/cash did you generate over the past 30 days from each of these sources (in JOD)?
8.2.1	Skilled labor (requires a skill which might be acquired through education or vocational training, e.g. plumber)	<input type="checkbox"/>	<input type="checkbox"/>
8.2.2	Unskilled labor (does not require specific training, e.g. selling products, cleaning,)	<input type="checkbox"/>	<input type="checkbox"/>
8.2.3	Informal / small commerce	<input type="checkbox"/>	<input type="checkbox"/>
8.2.4	Remittances	<input type="checkbox"/>	<input type="checkbox"/>
8.2.5	Credits / borrowing money	<input type="checkbox"/>	<input type="checkbox"/>
8.2.6	Savings	<input type="checkbox"/>	<input type="checkbox"/>
8.2.7	Sale of assets	<input type="checkbox"/>	<input type="checkbox"/>
8.2.8	Gifts from families / relatives	<input type="checkbox"/>	<input type="checkbox"/>
8.2.9	Begging	<input type="checkbox"/>	<input type="checkbox"/>
8.2.10	Other	<input type="checkbox"/>	<input type="checkbox"/>
8.2.11	If other, please specify		

9. Protection and HH dynamics			
	Next I would like to understand your household's situation and quality of life in general, covering topics like healthcare, accommodation, etc.		
9.1	If there was a medical need in your household, were you or any of your household members able to access hospitals/clinics in the past two months?	0 = No 1 = Yes 99 = Didn't have a health problem	<input type="checkbox"/>
9.2	If there was a medical need, were you or any of your household members able to access the required medicine in the past two months?	0 = No 1 = Yes 99 = Didn't have a health problem	<input type="checkbox"/>
9.3	Is your household currently behind in paying rent?	0 = No 1 = Yes 99 = Not paying rent	<input type="checkbox"/>
9.3.1	If yes, how many weeks behind are you today?		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
9.4	Have any of your household members been unfairly treated in any store when buying food because you are a Syrian refugee?	0 = No 1 = Yes	<input type="checkbox"/>
9.5	Has any assistance been stolen from any of your household members during the last 30 days?	0 = No 1 = Yes	<input type="checkbox"/>
9.5.1	If yes, could you let me know when this occurred?	1 = Going to the partner shop 2 = At the partner shop 3 = Going back from the partner shop 4 = Going to the ATM (only for cash and choice groups) 5 = At the ATM (only for cash and choice groups) 6 = Going back from the ATM (only for cash and choice groups) 7 = At home	<input type="checkbox"/>
9.6	Has the WFP assistance caused any disagreements or arguments in your household?	0 = No 1 = Yes	<input type="checkbox"/>
9.6.1	If yes, please indicate on which issues (Can select all that apply)		
9.6.1.2	How assistance is used		<input type="checkbox"/>
9.6.1.3	Who withdraws cash from ATM (only for cash and choice groups)		<input type="checkbox"/>
9.6.1.4	Who buys food for household		<input type="checkbox"/>
9.6.1.5	Family members requesting their share of the assistance		<input type="checkbox"/>
9.6.1.6	Other, please specify		<input type="checkbox"/>
9.7	Has anyone in your household considered migrating to Europe during the last 2 months?	0 = No 1 = Yes, but not migrated 2 = Yes, and already migrated	<input type="checkbox"/>
9.8	Has anyone in your household considered returning to Syria during the last 2 months?	0 = No 1 = Yes, but not returned 2 = Yes, and already returned	<input type="checkbox"/>
9.9	Has anyone in your household considered moving to a refugee camp during the last 2 months?	0 = No 1 = Yes, but not moved 2 = Yes, and already moved	<input type="checkbox"/>

10. WFP assistance			
	Let's next talk about WFP assistance your household receives and how it is provided.		
10.1	If you were asked to choose how you want to receive WFP assistance, which of the following option would you prefer to receive?	1 = e-Voucher 2 = Cash 3 = Food parcel/in-kind 4 = Cash & Voucher (mix/combination)	<input type="checkbox"/>
10.1.1	What do you prefer to be the % of cash vs. voucher? (must total 100%)	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> % Cash <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> % Voucher	
10.2	How satisfied are you with how WFP assistance is being provided?	4- Very satisfied 3- Somewhat satisfied 2- Somewhat dissatisfied 1- Very unsatisfied	<input type="checkbox"/>
10.3	How satisfied are you with the quantity of WFP assistance provided?	4- Very satisfied 3- Somewhat satisfied 2- Somewhat dissatisfied 1- Very unsatisfied	<input type="checkbox"/>

<i>For cash and choice groups only</i>		
10.4	We are almost done, and I only have one final question. I will read some statements to you that others have made about how assistance from WFP can be received. For each statement, please indicate your level of agreement on a 5-point scale, with 1 meaning you fully disagree and 5 you fully agree. You can use the numbers in-between to scale your level of agreement.	5= Fully agree 4= Somewhat agree 3= Indifferent 2= Somewhat disagree 1= Fully disagree
10.4.1	Receiving assistance in cash gives you more freedom to use money for other things	<input type="checkbox"/>
10.4.2	It is better to receive assistance in cash as you can feel more like any other person when paying in stores	<input type="checkbox"/>
10.4.3	It is better to receive assistance in cash as you can shop in any store you want to	<input type="checkbox"/>
10.4.4	When receiving assistance in cash instead of e-vouchers, you can reduce cost of transportation to access your assistance	<input type="checkbox"/>
10.4.5	Cash assistance enables families to both secure their food needs and other basic needs at the same time	<input type="checkbox"/>
10.4.6	Things are simpler with the e-vouchers as assistance is used only to buy food	<input type="checkbox"/>
10.4.7	When receiving assistance in cash instead of e-vouchers, landlord starts increasing rent value	<input type="checkbox"/>
10.4.8	When a family has debts and receives assistance in cash, creditors become more aggressive in collecting debts	<input type="checkbox"/>
10.4.9	In many families, cash assistance causes arguments and fights	<input type="checkbox"/>
10.4.10	In many families, receiving assistance in cash risks that a lot of the money is diverted to unnecessary things	<input type="checkbox"/>

11. Phone Contacts		
11.1	To continue participating with us in the study, it is mandatory to let us know if you change your location or your phone number. You can call the WFP helpline (079 777 8841 or 079 777 8851 – you have the numbers on the back of your card, and on the flyers we just distributed to you)	
11.2	Please confirm to us your phone number	<input type="text"/>
Thank you very much.		

2. Household Information									
2.1	What is the gender of the interviewee?					1= Male 2= Female	<input type="checkbox"/>		
2.2	What is the total number of registered cases residing in your household?								
2.3	How many of the cases residing within the household are WFP beneficiaries? (How many active cards within the household)?								
2.4	What is the age of the interviewee? (<i>in years</i>)						<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
2.5	Provide details of all cases within the household and the WFP assistance received (<i>1st case is the one being interviewed</i>):								
	Case	a. # of members in the case	b. Amount of assistance received per person this month? 1- 0 JOD 2- 10 JOD 3- 20 JOD	c. Total of WFP assistance received this month"; as a calculation (c = a x b)	d. What is the type of assistance received? 1- E-voucher 2- Cash 3- Choice 4- Not a beneficiary	e. Does this case share the pot and eat with you? 0 = No 1 = Yes			
	1	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>				
	2	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>		
	3	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>		
4	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>			
<p><i>Note: Please add a feature where the system/software calculates the HH size in the background: sum up case members if the case shares the pot- this will be used as a check to verify certain answers and should be presented to the interviewer to remind them and help them verify if answers seem reasonable; e.g. household expenditure, food spending</i></p>									
2.6	<p>(Interviewer to read to the respondent)</p> <p>"When referring to your household throughout the interview, we will be referring to the cases that "share the pot" with you: ___ cases in total, [see "Yes" answers from 2.5e]. Please answer all the remaining questions for this household."</p>								
2.7	Are you the head of the household? (if yes, skip to question 2.10)				0 = No 1 = Yes		<input type="checkbox"/>		
2.8	What is the gender of the household head?				1 = Male 2 = Female		<input type="checkbox"/>		
2.9	What is the age of the household head? (<i>in years</i>)						<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
2.10	What is the marital status of the head of the household?				1 = Single 2 = Married 3 = Divorced/Separated 4 = Widowed 5 = Engaged		<input type="checkbox"/>		
2.11	What is the highest level of education completed by the head of the household?				1 = None 2 = Primary school 3 = Secondary school 4 = Post-graduate or equivalent certificate (e.g., 2 year degree) 5 = University education (e.g., Bachelor's degree or higher)		<input type="checkbox"/>		
2.12	Type of shelter of HH in Jordan				1 = Host 2 = Rent 3 = Collective shelter 4 = Tents 5 = Owned 6 = Caravan 7 = Other, please specify		<input type="checkbox"/>		
2.13	What is the total number of household members (including non-registered refugees) ?						<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
2.14	How many male and female household members (including non-registered refugees) in the following age brackets live in your household?								
	Age (in years)	a. Children under 5	b. 5-18	c. 19-59	d. 60+	e. Total			
2.14.1	Male	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
2.14.2	Female	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
2.15	How many of the 19 to 59 year olds in the households are dependents (people with disabilities, chronically ill etc.) ?						<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
2.16	How many school age (6-18 years old) children are in the HH?	2.16.1	Primary school	<input type="checkbox"/>	2.17	How many of these school age children are regularly (e.g. at least 3 times a week) going to school?	2.17.1	Primary school	<input type="checkbox"/>
		2.16.2	Secondary school	<input type="checkbox"/>			2.17.2	Secondary school	<input type="checkbox"/>
2.18	How many members of your household have been working and earning money regularly during the last 30 days – at least on two days a week?						<input type="checkbox"/>		

3. Food Consumption			
Over the last 7 days did members of your household eat the following food items, prepared and/or consumed at home, and what was their source? (write 0 if not consumed in last 7 days)		CONSUMPTION PATTERN (a) Number of days eaten in past 7 days	FOOD SOURCES (b) Main source of the food in the past 7 days
<p><i>DO NOT</i> count food consumed in very small amounts or items consumed by only one member of the household.</p> <p><i>Definitions (to be read to the respondent before section b):</i></p> <ul style="list-style-type: none"> WFP supermarket: Retailer contracted by WFP Civil cooperative Other supermarket: supermarket not contracted by WFP; Comparable to WFP supermarket in size and product variety Wholesale market: Discount shop which sells in bulk quantities and with low prices Convenience store: Small, one-room store in residential area, mostly with basic food items Souk: Big open or covered marketplace with many vendors Street vendor: Stall, table, carriage, truck/car or similar small place where one seller is selling some products, usually fruits and vegetables 		0 = Not eaten 1 = 1 day 2 = 2 days 3 = 3 days 4 = 4 days 5 = 5 days 6 = 6 days 7 = Everyday	0 = Not consumed (inserted if (a) is 0) 1 = WFP contracted supermarket 2 = WFP contracted Civil cooperative 3 = Other supermarket 4 = Wholesale market 5 = Convenience store 6 = Souk 7 = Street vendor 8 = Exchange 9 = Borrowed 10 = Received as gift 11 = Own production 12 = Other
3.1	Cereals, grains, roots & tubers: rice, pasta, bread, bulgur, potato, white sweet potato	<input type="text"/>	<input type="text"/>
3.2	Vegetables & leaves: spinach, cucumber, eggplant, tomato	<input type="text"/>	<input type="text"/>
If the answer is 0, please skip to 3.3			
3.2.1	Orange vegetables: red peppers, carrots, pumpkin, sweet potato	<input type="text"/>	<input type="text"/>
3.2.2	Dark green leafy vegetables: spinach, broccoli, etc.	<input type="text"/>	<input type="text"/>
3.3	Fruits: citrus, apple, banana, dates	<input type="text"/>	<input type="text"/>
If the answer is 0 please skip to 3.4			
3.3.1	Orange fruit: peaches, mango (Oranges not included)	<input type="text"/>	<input type="text"/>
3.4	Meat, fish and eggs: Beef, lamb chicken, liver, kidney, fish including canned tuna, eggs	<input type="text"/>	<input type="text"/>
If the answer is 0 please skip to 3.5			
3.4.1	Meat: veal, lamb, beef, chicken (and canned meats)	<input type="text"/>	<input type="text"/>
3.4.2	Offals: liver, kidney, heart etc.	<input type="text"/>	<input type="text"/>
3.4.3	Fish: fresh, frozen, canned (sardines)	<input type="text"/>	<input type="text"/>
3.4.4	Eggs	<input type="text"/>	<input type="text"/>
3.5	Pulses, nuts & seeds : beans, chickpeas, lentils	<input type="text"/>	<input type="text"/>
3.6	Milk and dairy products: yoghurt, cheese	<input type="text"/>	<input type="text"/>
3.7	Oil / fat: vegetable oil, palm oil, butter, ghee	<input type="text"/>	<input type="text"/>
3.8	Sugar / sweets: honey, cakes, sugary drinks	<input type="text"/>	<input type="text"/>
3.9	Condiments / spices: tea, garlic, tomato sauce	<input type="text"/>	<input type="text"/>

x. Perceived quality of food								
How would you describe the food your household has purchased in the last 7 days? Please use the scale of 1 to 5 to rate your answer								
		Low	1	2	3	4	5	High
x.1	Very low quality	<input type="text"/>	Very high quality					
x.2	Not tasty at all	<input type="text"/>	Very tasty					
x.3	Rotten	<input type="text"/>	Very fresh					
x.4	Very unhealthy	<input type="text"/>	Very healthy					
x.5	Cheapest variety available	<input type="text"/>	Most expensive variety available					
x.6	Low end brands	<input type="text"/>	Premium brands					
x.7	Always frozen meat	<input type="text"/>	Always fresh meat					
x.8	Has the quality of food that your household purchases changed over the course of the past 6 months?						1 = No, stayed the same 2 = Yes, decreased 3 = Yes, improved	<input type="text"/>

y. Perceived quality of the retailer							
How would you describe the food retailers your household has purchased from in the last 7 days? Please use the scale of 1 to 5 to rate your answer							
Low		1	2	3	4	5	High
y.1	Very low quality retailers	<input type="checkbox"/>	Very high quality retailers				
y.2	Very dirty	<input type="checkbox"/>	Very clean				
y.3	Very cheap	<input type="checkbox"/>	Very expensive				
y.4	Food poorly stored and displayed	<input type="checkbox"/>	Food professionally stored and displayed				

4. Consumption-based Coping Strategies		
In the past 7 days, if there have been times when you did not have enough food or money to buy food, how often has your household had to:		0 = Not applied 1 = 1 day 2 = 2 days 3 = 3 days 4 = 4 days 5 = 5 days 6 = 6 days 7 = Everyday
4.1	Rely on less preferred, less expensive food?	<input type="checkbox"/>
4.2	Borrow food or rely on help from friends or relatives?	<input type="checkbox"/>
4.3	Reduce number of meals eaten per day?	<input type="checkbox"/>
4.4	Reduce portion size of meals?	<input type="checkbox"/>
4.5	Reduce quantities consumed by adults so children can eat?	<input type="checkbox"/>
4.6	Rely on food past the expiry date	<input type="checkbox"/>
In the past 30 days, if there have been times when you did not have enough food or money to buy food, how often has your		0=No 1=Yes
z.1	Compromise the quality of meat purchased (purchased meat with different color, smell, texture, or taste)	<input type="checkbox"/>
z.2	Compromise the quality of dairy products purchased (purchased dairy products with different color, smell, texture, or taste)	<input type="checkbox"/>
z.3	Compromise the quality of vegetables or fruits purchased (purchased vegetables or fruits with different color, smell, texture, or taste)	<input type="checkbox"/>

5. Livelihood-based Coping Strategies			
During the past 30 days, did anyone in your household have to engage in any of the following activities because there was not enough food or money to buy food?		0 = No 1 = Yes	If no, why? 0 = No need to use this coping strategy 1 = Already depleted this strategy 99 = I don't have / not applicable
5.1	Sold household assets/goods (jewelry, refrigerator, television)	<input type="checkbox"/>	<input type="checkbox"/>
5.2	Spent savings	<input type="checkbox"/>	<input type="checkbox"/>
5.3	Bought food on credit or borrowed money to purchase food	<input type="checkbox"/>	<input type="checkbox"/>
5.4	Sold productive assets or means of transport (tools, bicycle, car)	<input type="checkbox"/>	<input type="checkbox"/>
5.5	Withdrew children from school	<input type="checkbox"/>	<input type="checkbox"/>
5.6	Reduce essential non-food expenditure such as health (including medicine) and education expenditures	<input type="checkbox"/>	<input type="checkbox"/>
5.7	Changed accommodation location or type in order to reduce rental expenditure	<input type="checkbox"/>	<input type="checkbox"/>
5.8	Male adult members of the household accepted degrading or socially unsuitable, exploitative, high risk or illegal temporary jobs	<input type="checkbox"/>	<input type="checkbox"/>
5.9	Female adult members of the household accepted degrading or socially unsuitable, exploitative, high risk or illegal temporary jobs	<input type="checkbox"/>	<input type="checkbox"/>
5.10	Sent children (under the age of 18) to work in order to provide resources	<input type="checkbox"/>	<input type="checkbox"/>
5.11	Sent adult members to beg	<input type="checkbox"/>	<input type="checkbox"/>
5.12	Sent children members to beg	<input type="checkbox"/>	<input type="checkbox"/>
5.13	Members of the case returned to Syria to provide resources for the case or reduce case expenditure	<input type="checkbox"/>	<input type="checkbox"/>

6. Household Expenditure					
In this section I will ask you to think about your total monthly expenses, i.e. <u>all the expenses</u> you have to pay for (including food, rent, utilities, etc.)					
6.1	How much did your household spend during the last 30 days on the following needs (in JOD)?				
6.1.1 Food products (including WFP cash and vouchers)	_ _ _	6.1.2 Rent	_ _ _	6.1.3 Utilities (electricity, gas)	_ _ _
6.1.4 Health (pharmaceuticals, medical treatment)	_ _ _	6.1.5 Education (school fees, books, etc.)	_ _ _	6.1.6 Hygiene (soap, diapers etc.)	_ _ _
6.1.7 Water (network, tanker, bottled, dislodging water, etc)	_ _ _	6.1.8 Phone expenses	_ _ _	6.1.9 Transport (including to medical facilities, school etc.)	_ _ _
6.1.10 Debt repayment	_ _ _	6.1.11 Permits (residency, work, etc.)	_ _ _	6.1.12 Tobacco, shisha, etc.	_ _ _
6.1.13 Religious and other ceremonies (marriage, baptism etc.)	_ _ _	6.1.14 Investment into small businesses/livelihoods	_ _ _	6.1.15 All other expenditures (clothing, furniture, etc.)	_ _ _
You are currently at : XXXXX					
6.2	How much did you spend in the past 30 days (in JOD)? <i>Please confirm total is equal to sum of question 6.1 ; otherwise correct items in 6.1</i>				_ _ _ _
6.4	Does your household have debts?		0 = No 1 = Yes	_	
6.4.1	If yes, what is your household's total amount of debt (in JOD)? This can include missed rental payments etc.		_ _ _ _		
6.4.2	<i>If debt repayments are mentioned in 6.1.10</i> You mentioned you have repaid debts in the last 30 days. Have you been asked to accelerate your debt repayment vs. before?		0 = No 1 = Yes	_	
6.4.3	<i>If debt repayments are mentioned in 6.1.10</i> Have you been asked to increase your debt repayment vs. before?		0 = No 1 = Yes	_	
6.4.3.1	If yes, how much more debt did you repay in the past 30 days vs. the 30 days before that (in JOD)?		_ _ _		

6.5	<p>You have mentioned that you have spent XXX on food (mentioned under Q6.1.2.1).</p> <p>We are interested in understanding where you and others from your household buy the food for the household.</p> <p><i>(Please show pop up of HH size to enumerator to review with beneficiary whether food expenditure value makes sense given HH size)</i></p>	<p>(a) In the last 30 days did you or other household members buy food at the following stores?</p> <p>0 = No 1 = Yes</p> <p><i>Read each of the outlets, obtain an answer and then move to the one after</i></p>	For shop types with "Yes" as an answer for (a)		
			<p>(b) How many times did you or other household members go to _____ [shop type] to buy food in the past 30 days?</p> <p>Number of visits in the last 30 days</p>	<p>(c) How much did you or other household members spend on food in _____ [shop type] in the past 30 days, including the WFP assistance? Only consider food products and do not consider any non-food items possibly bought in these shops.</p> <p>Food expenditure in the last 30 days (In JOD and to include both subsidy and non-subsidy purchases)</p>	
6.5.1	WFP contracted supermarket				
6.5.2	WFP contracted Civil cooperative				
6.5.3	Other WFP supermarket <i>(comparable to WFP supermarket in size and product variety)</i>				
6.5.4	Wholesale market <i>(discount shop which sells in bulk quantities and with low prices)</i>				
6.5.5	Convenience store <i>(small, one-room store in residential area, mostly with basic food items)</i>				
6.5.6	Souk <i>(big open or covered marketplace with many vendors)</i>				
6.5.7	Street vendor <i>(stall, table, carriage, truck/car or similar small place where one seller is selling some products, usually fruits and vegetables)</i>				
6.5.8	Other, please specify				
6.6	Considering that you spent _____ JOD on food in the past 30 days, has this amount changed from October this year?	0 = No, spending on food has remained the same 1 = Spending on food has increased 2 = Spending on food has decreased			
6.6.1	If it has decreased, by how much (in JOD)?				
6.6.2	For what did you use this difference in this money, instead of food (in JOD)? <i>check that all categories sum up to 6.6.1</i>				
	6.6.2.1 Rent		6.6.2.2 Utilities (electricity, gas, heating)		6.6.2.3 Health (pharmaceuticals, medical treatment)
	6.6.2.4 Education (school fees, books, etc.)		6.6.2.5 Hygiene (soap, diapers etc.)		6.6.2.6 Water (network, tanker, bottled, dislodging water, etc)
	6.6.2.7 Phone expenses		6.6.2.8 Transport (including to medical facilities, school etc.)		6.6.2.9 Debt repayment
	6.6.2.10 Permits (residency, work, etc.)		6.6.2.11 Savings		6.6.2.12 Tobacco, shisha, etc.
	6.6.2.13 Religious and other ceremonies (marriage, baptism, funeral etc.)		6.6.2.14 Investment into small businesses/livelihoods		6.6.2.15 All other expenditures (clothing, furniture, etc.)
	6.6.2.16 No increase in other spending due to drop in income	0 = No 1 = Yes			

Total should be _____ [6.6.1] . You are currently at _____ [sum]
If the sum doesn't match with 6.6.1, interviewer should note the difference to the interviewee and go back to 6.6.2

FOR CASH AND CHOICE GROUPS ONLY

6.7	How many times did you or other household members go to the ATM to withdraw cash subsidy in the last 30 days? (If 0, skip to 6.7.5)		<input type="text"/>
6.7.1	Did you visit the ATM on the same trip when buying food? (if No, go to 6.7.2; if Yes, go to 6.7.5)	0 = No 1 = Yes	<input type="text"/>
6.7.2	By what means of transportation do you go to the closest Jordan Ahli bank ATM?	1 = Walking 2 = Public transportation (bus etc.) 3 = Taxi 4 = Private transportation	<input type="text"/>
6.7.3	By what means of transportation do you come back from closest Jordan Ahli bank ATM?	1 = Walking 2 = Public transportation (bus etc.) 3 = Taxi 4 = Private transportation	<input type="text"/>
6.7.4	How much does it cost you to go and return from the ATM (in JOD)? (If no cost, answer "0")		<input type="text"/>
6.7.5	How long does/would it take you to reach the Jordan Ahli bank ATM from your home (in minutes)?		<input type="text"/>
<i>FOR ALL GROUPS (CHOICE, CASH, VOUCHER)</i>			
6.8	When shopping for food in the last 30 days, for how many roundtrips did your household have to pay for transportation? (If 0, skip to 6.8.2)		<input type="text"/>
6.8.1	How much did you pay for transportation for each of these _____ [see 6.7 for number of trips] food shopping trips (in JOD)? Please consider total transportation cost of each strip starting from home and returning to home.	Cost for each trip (JOD) 1 : <input type="text"/> 2 : <input type="text"/> 3 : <input type="text"/> 4 : <input type="text"/> 5 : <input type="text"/> 6 : <input type="text"/>	
6.8.2	By what means of transportation do you reach the main shop?	1 = Walking 2 = Public transportation (bus etc.) 3 = Taxi 4 = Private transportation	<input type="text"/>
6.8.3	By what means of transportation do you come back from the main shop?	1 = Walking 2 = Public transportation (bus etc.) 3 = Taxi 4 = Private transportation	<input type="text"/>
6.8.4	How long does it take you to reach the main shop from your home (in minutes)?		<input type="text"/>

7. Shopping patterns			
Next we would like to understand how you decide on and do the shopping in your household.			
7.1	In your household who decides on which food items to buy?	1=Mostly the female head of household / wife 2=Mostly the male head of household / husband 3=Mostly both female and male heading the household together 4=Other female household member 5=Other male household member	<input type="text"/>
7.2	In your household who goes shopping for food?	1=Mostly the female head of household / wife 2=Mostly the male head of household / husband 3=Mostly both female and male heading the household together 4=Other female household member 5=Other male household member	<input type="text"/>
7.3	In your household who decides on how money on other needs than food is spent?	1=Mostly the female head of household / wife 2=Mostly the male head of household / husband 3=Mostly both female and male heading the household together 4=Other female household member 5=Other male household member	<input type="text"/>
7.4	Who holds and keeps the WFP e-card in your household?	1=Mostly the female head of household / wife 2=Mostly the male head of household / husband 3=Mostly both female and male heading the household together 4=Other female household member 5=Other male household member	<input type="text"/>
7.5	Have you ever faced any issues when using your WFP e-card in a shop since February?	0 = No 1 = Yes	<input type="text"/>
7.6	If yes, what were the issues? (Please select all that apply)		
7.6.1	Shop system not working		<input type="text"/>
7.6.2	Food products I tried to buy were not sold to me		<input type="text"/>
7.6.3	Price increase at the shop during the upload period		<input type="text"/>
7.6.4	Other, please specify		<input type="text"/>

For cash and choice groups only:			
7.7	Who in your household normally goes to the ATM to withdraw cash with your WFP e-card?	1=Mostly the female head of household 2=Mostly the male head of household 3=Mostly both female and male heading the household together 4=Other female household member 5=Other male household member	<input type="checkbox"/>
7.8	Have you ever faced any issues when withdrawing cash with your WFP e-card?	0 = No 1 = Yes	<input type="checkbox"/>
7.9	If yes, what were the issues? (Please select all that apply)		
7.9.1	ATM out of cash		<input type="checkbox"/>
7.9.2	E-card lacks sufficient value to withdraw from ATM		<input type="checkbox"/>
7.9.3	E-card swallowed by ATM		<input type="checkbox"/>
7.9.4	Didn't know how to withdraw cash		<input type="checkbox"/>
7.9.5	Forced to wait at ATM		<input type="checkbox"/>
7.9.6	Other, please specify		<input type="checkbox"/>

8. Income and other subsidy			
To fully understand how Syrian refugees in Jordan are being supported, we are interested in all sources of income that may exist for your household. Please note that your responses have no impact on your subsidy, but are used only for research purposes			
8.1	Over the last 30 days has your household received any other subsidy from NGOs, humanitarian organizations or government/communal institutions other than WFP and whatever the form (cash, in-kind, ...)? (if No, skip to 8.2)	0 = No 1 = Yes	<input type="checkbox"/>
	a. If Yes, what was the purpose of the subsidy? (ie. what where you asked to use it on)? 0 = No, 1 = Yes	b. How did you receive this subsidy? 1 = cash, 2 = voucher, 3 = in-kind, 4 = mix (combination)	c. If received Cash or Voucher or mix (combination), what was the total value of this subsidy? (JOD)
8.1.1	Food	<input type="checkbox"/>	<input type="checkbox"/>
8.1.2	Health care/drugs	<input type="checkbox"/>	<input type="checkbox"/>
8.1.3	Shelter & Utilities (incl. gas, heating)	<input type="checkbox"/>	<input type="checkbox"/>
8.1.4	Hygiene products (e.g., soap, cleaning products, diapers etc.)	<input type="checkbox"/>	<input type="checkbox"/>
8.1.5	Education	<input type="checkbox"/>	<input type="checkbox"/>
8.1.6	Unspecific purpose (eg. Multi-purpose cash)	<input type="checkbox"/>	<input type="checkbox"/>
8.1.7	Other	<input type="checkbox"/>	<input type="checkbox"/>
8.1.8	If other, please specify		
8.2	<i>Interviewer to categorize type of labor mentioned by respondent</i>	a. Besides subsidy, what have been other sources of income (in cash) for your household over the past 30 days? (Please read the choices from the list below and select all that apply) 0 = No, 1 = Yes	b. If yes, how much income/cash did you generate over the past 30 days from each of these sources (in JOD)?
8.2.1	Skilled labor (requires a skill which might be acquired through education or vocational training, e.g. plumber)	<input type="checkbox"/>	<input type="checkbox"/>
8.2.2	Unskilled labor (does not require specific training, e.g. selling products, cleaning, ...)	<input type="checkbox"/>	<input type="checkbox"/>
8.2.3	Informal / small commerce	<input type="checkbox"/>	<input type="checkbox"/>
8.2.4	Remittances	<input type="checkbox"/>	<input type="checkbox"/>
8.2.5	Credits / borrowing money	<input type="checkbox"/>	<input type="checkbox"/>
8.2.6	Savings	<input type="checkbox"/>	<input type="checkbox"/>
8.2.7	Sale of assets	<input type="checkbox"/>	<input type="checkbox"/>
8.2.8	Gifts from families / relatives	<input type="checkbox"/>	<input type="checkbox"/>
8.2.9	Begging	<input type="checkbox"/>	<input type="checkbox"/>
8.2.10	Other	<input type="checkbox"/>	<input type="checkbox"/>
8.2.11	If other, please specify		

9. Protection and HH dynamics			
	Next I would like to understand your household's situation and quality of life in general, covering topics like healthcare, accommodation, etc.		
9.1	If there was a medical need in your household, were you or any of your household members able to access hospitals/clinics in the past two months?	0 = No 1 = Yes 99 = Didn't have a health problem	<input type="checkbox"/>
9.2	If there was a medical need, were you or any of your household members able to access the required medicine in the past two months?	0 = No 1 = Yes 99 = Didn't have a health problem	<input type="checkbox"/>
9.3	Is your household currently behind in paying rent?	0 = No 1 = Yes 99 = Not paying rent	<input type="checkbox"/>
9.3.1	If yes, how many weeks behind are you today?		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
9.4	Have any of your household members been unfairly treated in any store when buying food because you are a Syrian refugee?	0 = No 1 = Yes	<input type="checkbox"/>
9.5	Has any subsidy been stolen from any of your household members during the last 30 days?	0 = No 1 = Yes	<input type="checkbox"/>
9.5.1	If yes, could you let me know when this occurred?	1 = Going to the partner shop 2 = At the partner shop 3 = Going back from the partner shop 4 = Going to the ATM (only for cash and choice groups) 5 = At the ATM (only for cash and choice groups) 6 = Going back from the ATM (only for cash and choice groups) 7 = At home	<input type="checkbox"/>
9.6	Has the WFP subsidy caused any disagreements or arguments in your household?	0 = No 1 = Yes	<input type="checkbox"/>
9.6.1	If yes, please indicate on which issues (Can select all that apply)		
9.6.1.2	How subsidy is used		<input type="checkbox"/>
9.6.1.3	Who withdraws cash from ATM (only for cash and choice groups)		<input type="checkbox"/>
9.6.1.4	Who buys food for household		<input type="checkbox"/>
9.6.1.5	Family members requesting their share of the subsidy		<input type="checkbox"/>
9.6.1.6	Other, please specify		<input type="checkbox"/>
9.7	Has anyone in your household considered migrating to Europe during the last 2 months?	0 = No 1 = Yes, but not migrated 2 = Yes, and already migrated	<input type="checkbox"/>
9.8	Has anyone in your household considered returning to Syria during the last 2 months?	0 = No 1 = Yes, but not returned 2 = Yes, and already returned	<input type="checkbox"/>
9.9	Has anyone in your household considered moving to a refugee camp during the last 2 months?	0 = No 1 = Yes, but not moved 2 = Yes, and already moved	<input type="checkbox"/>

10. WFP subsidy			
Let's next talk about WFP subsidy your household receives and how it is provided.			
10.1	If you were asked to choose how you want to receive WFP subsidy, which of the following option would you prefer to receive?	1 = e-Voucher 3 = Food parcel/in-kind	2 = Cash 4 = Cash & Voucher (mix/combination) <input type="checkbox"/>
10.1.1	What do you prefer to be the % of cash vs. voucher? (must total 100%)	<input type="text"/> % Cash <input type="text"/> % Voucher	
10.2	How satisfied are you with <u>how</u> WFP subsidy is being provided?	4- Very satisfied 3- Somewhat satisfied 2- Somewhat dissatisfied 1- Very unsatisfied	<input type="checkbox"/>
10.3	How satisfied are you with the <u>quantity</u> of WFP subsidy provided?	4- Very satisfied 3- Somewhat satisfied 2- Somewhat dissatisfied 1- Very unsatisfied	<input type="checkbox"/>

14. Post interview comments (to be filled by enumerator)			
Please record the below after completing the interview			
14.1	Who provided input during the interview?	1= Male(s) only 2= Female(s) only 3=Mainly male, with some input from female(s) 4= Mainly female(s) with some input from male(s) 5= Both male(s) and female(s) equally	<input type="checkbox"/>
14.3	Have you observed any behavior that suggests that the interviewee may not be providing consistent answers with the views of spouse or other adults in the HH? (Example 1: a family member explicitly told you that the interviewee is not giving accurate answer. Example 2: Noticed that the interviewee had explicitly silenced another family member from answering questions)	0= No 1= Yes	<input type="checkbox"/>

11. Phone Contacts	
11.1	To continue participating with us in the study, it is mandatory to let us know if you change your location or your phone number. You can call the WFP helpline (079 777 8841 or 079 777 8851 – you have the numbers on the back of your card, and on the flyers we just distributed to you)
11.2	Please confirm to us your phone number <input type="text"/>
Thank you very much.	

Please remind interviewees that WFP can be contacted through the hotline numbers printed on the back of e-cards for any issues related to this study or to WFP subsidy (cash and/or voucher), including ATMs and/or contracted shops.

1.4 Composition of Focus Groups

1.4.1 Baseline

	Sex	Vulnerability	Other assistance ¹	Region
1	Female	Vulnerable	Other assistance	Urban (Irbid)
2	Female	Vulnerable	No other assistance	Rural (Zarqa)
3	Female	Extremely vulnerable	Other assistance	Rural (Mafrq)
4	Female	Extremely vulnerable	Other assistance	Urban (Amman)
5	Male	Vulnerable	Other assistance	Rural (Irbid)
6	Male	Vulnerable	No other assistance	Urban (Mafrq)
7	Male	Extremely vulnerable	Other assistance	Urban (Zarqa)
8	Male	Extremely vulnerable	Other assistance	Rural (Amman)

1.4.2 PDM 1

	Gender	Treatment group	Region	Additional topic?
1	Female	Cash	Rural (Mafrq)	ATM accessibility, family dynamics
2	Female	Choice	Urban (Balqa)	Choice options usage, family dynamics
3	Female (Head of HH)	Cash	Urban (Amman)	Family dynamics
4	Female (Head of HH)	Choice	Urban Irbid	Choice options usage, family dynamics
5	Female	Cash	Urban (Amman)	
6	Male	Cash	Urban (Irbid)	
7	Male	Choice	Urban (Amman)	Choice options usage
8	Male	Cash	Rural (Mafrq)	ATM accessibility

1.4.3 PDM 2

	Gender	Treatment group	Region	Other criteria	Deep dive
1	Female	Cash	Mafrq	≥ 60 min. to ATM	• ATM & shop accessibility
2	Male	Cash	Irbid	≥ 60 min. to ATM	• ATM & shop accessibility
3	Female	Cash	Amman	Head of case in male-headed HH	• Family dynamics
4	Female	Cash	Balqa	in male-headed cases	• Family dynamics
5	Male	Cash	Irbid	no other assistance received	• Relevance of cash w/o other assist.
6	Male	Cash	Balqa	recipients of UNHCR and/or UNICEF cash	• Relevance of cash w/o other assist.
7	Male	Choice	Mafrq	Voucher only users	• Drivers of voucher usage
8	Female	Choice	Amman	Voucher only users	• Drivers of voucher usage

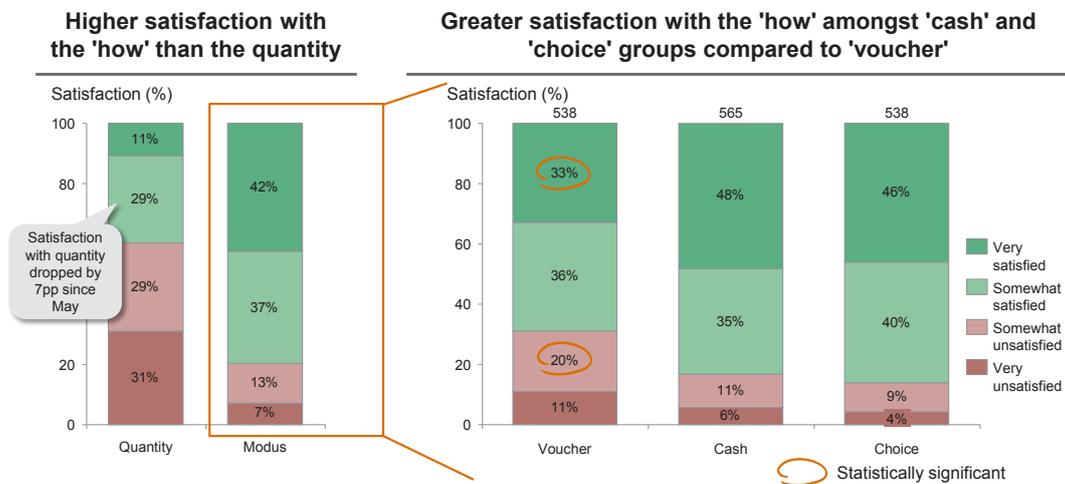
1.4.4 PDM 3

	Gender	Treatment group	Region	Other criteria	Deep dive
1	Female	Choice group (Voucher/mix use)	Amman	Transactions show access as voucher	• Drivers of voucher usage given choice
2	Male	Choice group (Voucher/mix use)	Irbid	Transactions show access as voucher	• Drivers of voucher usage given choice
3	Female	Cash	Amman	In male headed households	• Household dynamics
4	Female	Cash	Mafraq	In male headed households	• Household dynamics
5	Male	Voucher	Amman	Change in food quality over past month	• Food quality versus quantity preference
6	Female	Voucher	Irbid	Change in food quality over past month	• Food quality versus quantity preference
7	Male	Cash	Mafraq	Change in food quality over past month	• Food quality versus quantity preference
8	Female	Cash	Amman	Change in food quality over past month	• Food quality versus quantity preference

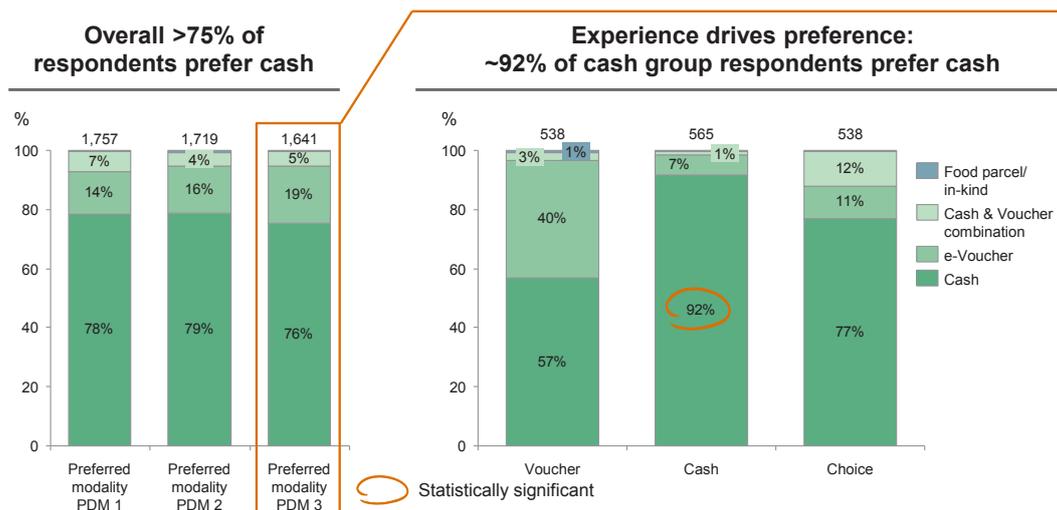
1.5 Results

1.5.1 Satisfaction breakdown by treatment group

Beneficiaries in Jordan more less satisfied with quantity of allowance and satisfaction levels are decreasing, with a drop of 7 percentange points between PDM2 in May and PDM3 in October (left-hand bar). However, there generally high satisfaction with 'how' assistance is received. Satisfaction with voucher is lower than with cash, and this clearly emerged in PDM3 (October).



1.5.2 Preference breakdown by treatment group

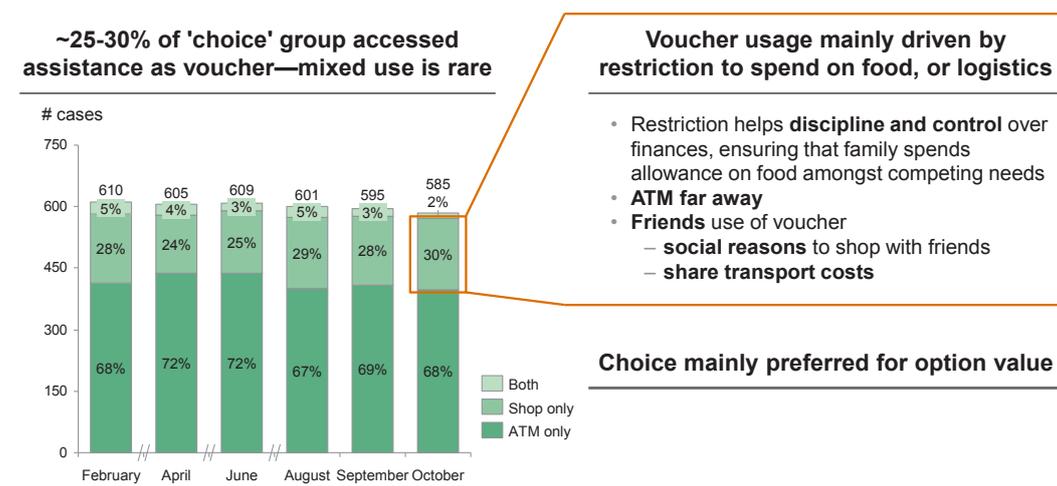


Drivers for preferring 'cash' were many—but dignity, flexibility and cash-flow management featured strongly (PDM3 focus group results).

Flexibility

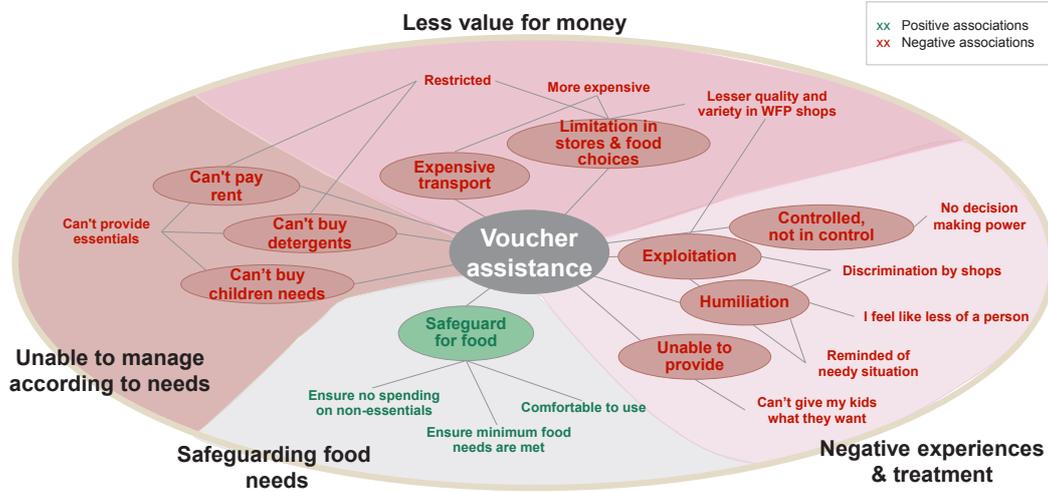
1 Dignity	2 Shop location	3 Item choice	4 Purchase timing	5 Cash-flow
<ul style="list-style-type: none"> No separate queue at cashier Paying with cash "feels less like a refugee" Cash in hand offers feeling of safety Smaller shopping loads reduce extortion by taxis <p><i>"I have to take a taxi to return from WFP shops with shopping load—taxi drivers charge us extra for that"</i> - Male, voucher, Amman</p>	<ul style="list-style-type: none"> Cheaper prices outside WFP shops Lower transport costs by buying near home Shopping locally helps strengthen relationship with host community 	<ul style="list-style-type: none"> Preferred food not always available in WFP shops Flexibility to optimize on seasonal availability of fresh produce (change item not quality) <p><i>"With cash, we can shop around. When something is in season we buy it in bulk, then store it for the bad months"</i> - Male, cash, Mafrqa</p>	<ul style="list-style-type: none"> Benefiting from shop promotions Fresher food bought in small quantities more frequently Better quality by adapting to daily market offering and competition 	<ul style="list-style-type: none"> Smoother month-to-month finances given volatility of income Seasonal food storage—better security of supply Managing cash-flow—less need to get credit <p><i>"I prefer cash since I know I will have an option if someone gets ill and I need money at short notice"</i> - Female, Choice, Amman</p>

Bank report shows that ~70% of choice group opting for pure cash. Voucher use is driven by logistical reasons or perceived better self-discipline with voucher. Access patterns overtime consistently show limited mixed usage of 'cash' and 'voucher', but having the option is liked by participants although rarely acted on.

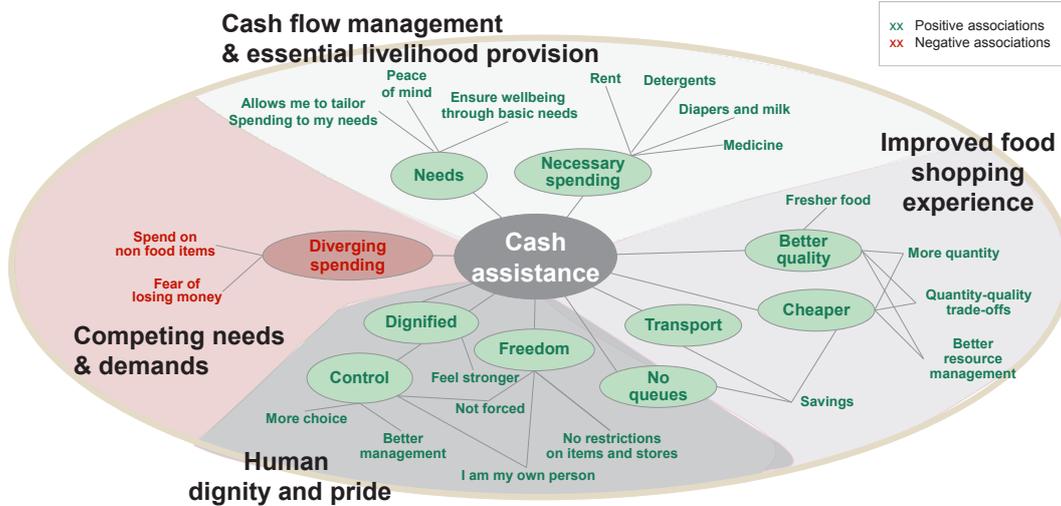


1.5.3 Mind maps of voucher and cash associations

The WFP voucher is a lifeline for beneficiaries, but reminds them of being refugees. Beneficiaries miss the flexibility to best attend to family needs.

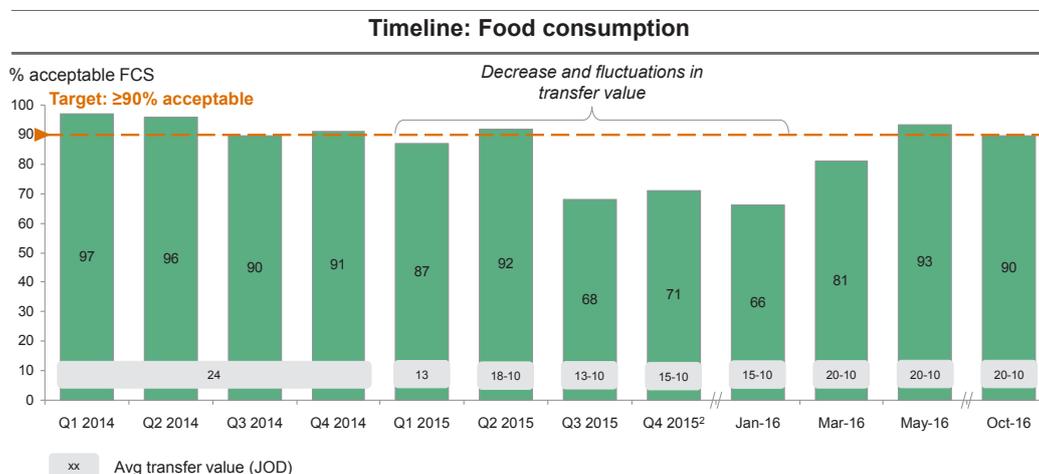


Beneficiaries feel more dignified and set up for better cash flow management under cash. Decision making power is perceived to return to the beneficiary who is capable to make the right decisions for his/her family.

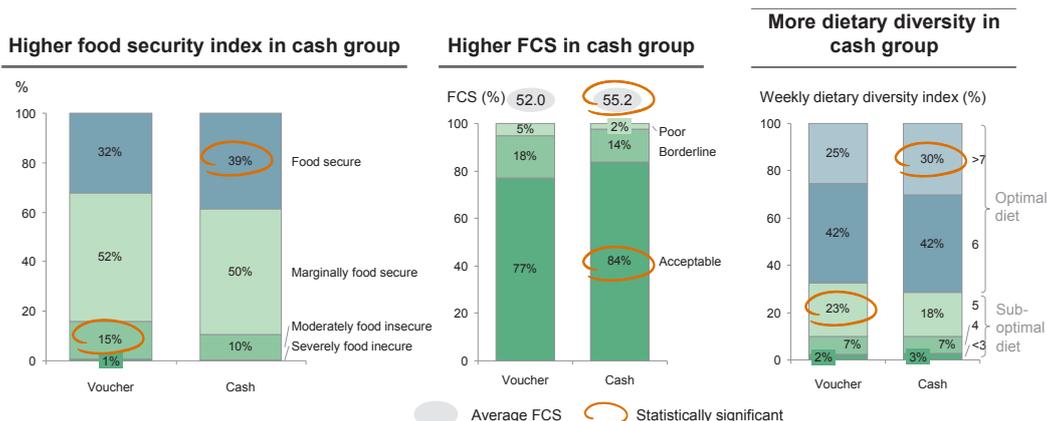


1.5.4 Food security

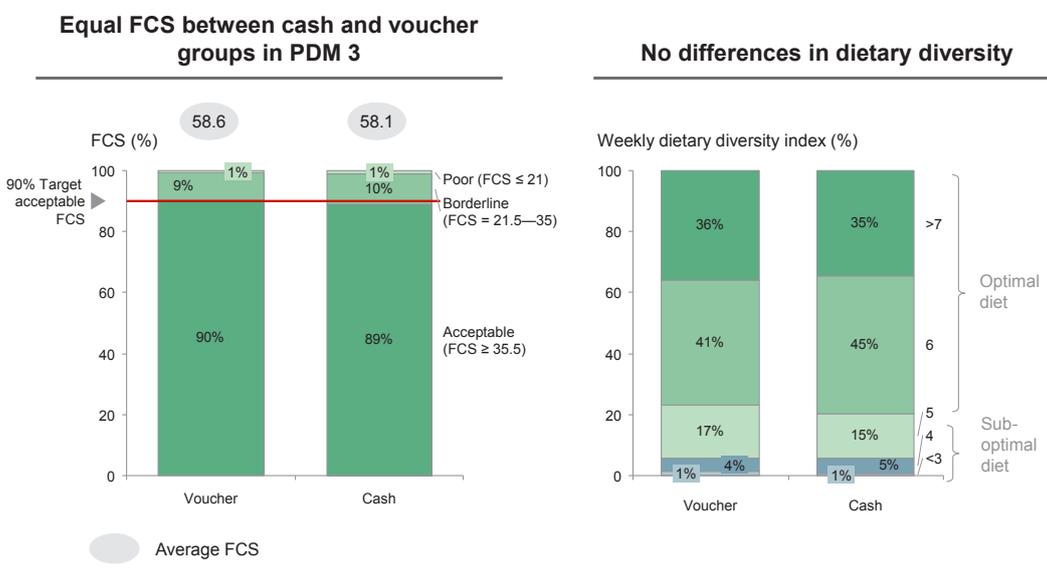
FCS has recovered after 2015 transfer value decrease, and is reaching program target again. Fluctuations and decreases in transfer value throughout 2015 produced considerable reduction in FCS. In PDM3, results are similar to PDM 2 but still higher than PDM1.



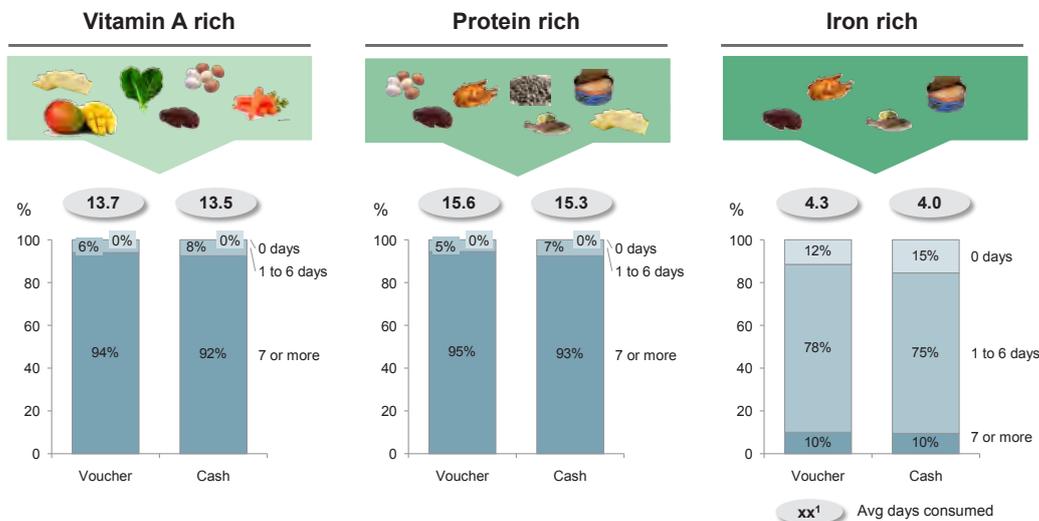
In March (PDM1), cash group had greater food security than voucher, with a significantly higher FCS and more dietary diversity.



In PDM3 (October), voucher and cash groups achieved comparable food consumption scores and dietary diversity. Both groups achieve very high levels with ~90% having acceptable FCS.



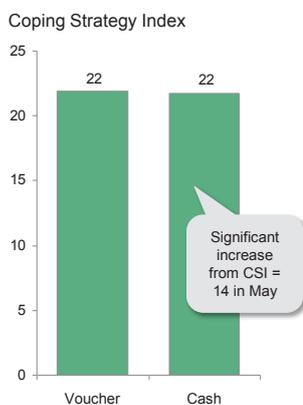
In PDM3, Diets in both modality groups were still rich in vitamin A and protein. There's room for further improvement in iron content of food, but this is equally applicable to the voucher and cash groups.



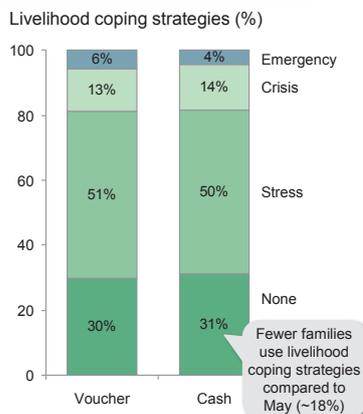
1.5.5 Consumption-based and livelihood coping strategies

Consumption-based and livelihood coping strategies are not impacted by modality. But both voucher and cash groups utilized consumption-based coping strategies more frequently in October (PDM3) compared to May (PDM2).

No differences in consumption-based coping strategies...



... nor in livelihood coping strategies

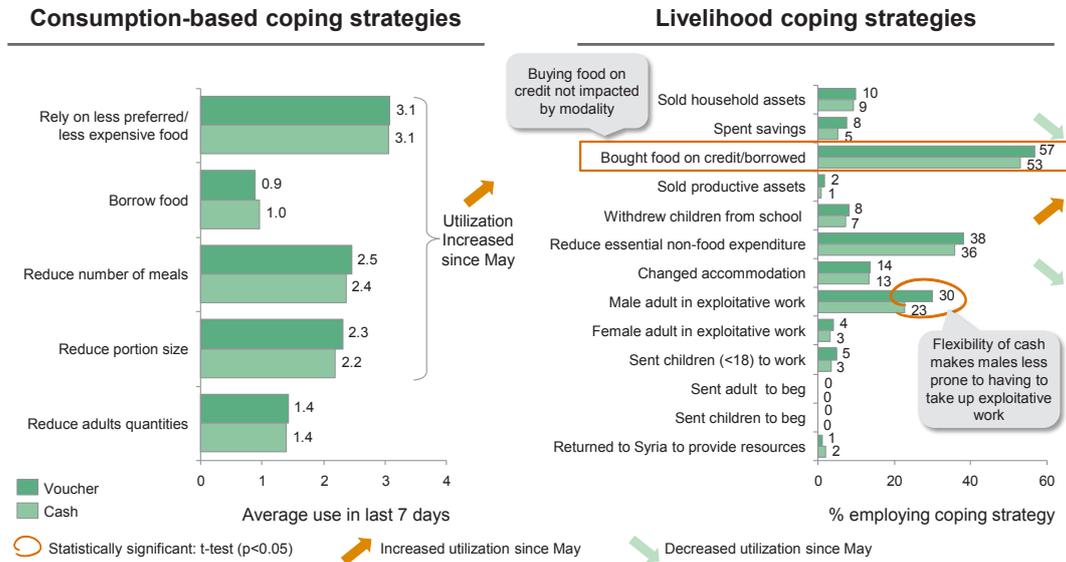


But beneficiaries utilized both types to manage

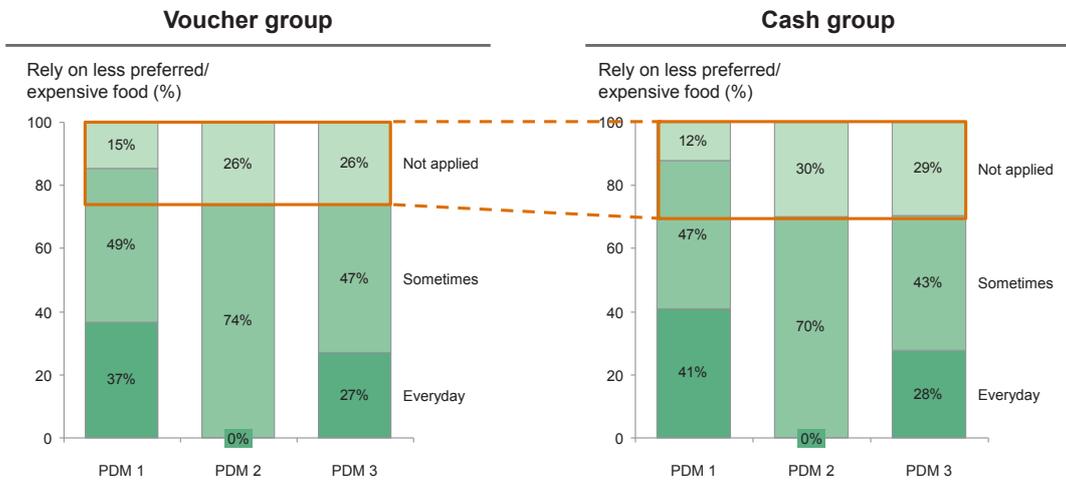
What we get [JOD per person] is not enough. We buy less meat and divide it into smaller pieces to cope. We also skip eating supper.
- Male, Voucher, Amman

"Last month, my child got sick and medicines cost us half of our assistance. We had to buy food on credit to finish the month"
- Female, Cash, Amman

Most coping strategies are employed at similar levels by both modality groups, but males in voucher group resorted to exploitative work, more than those in cash group did (PDM3).

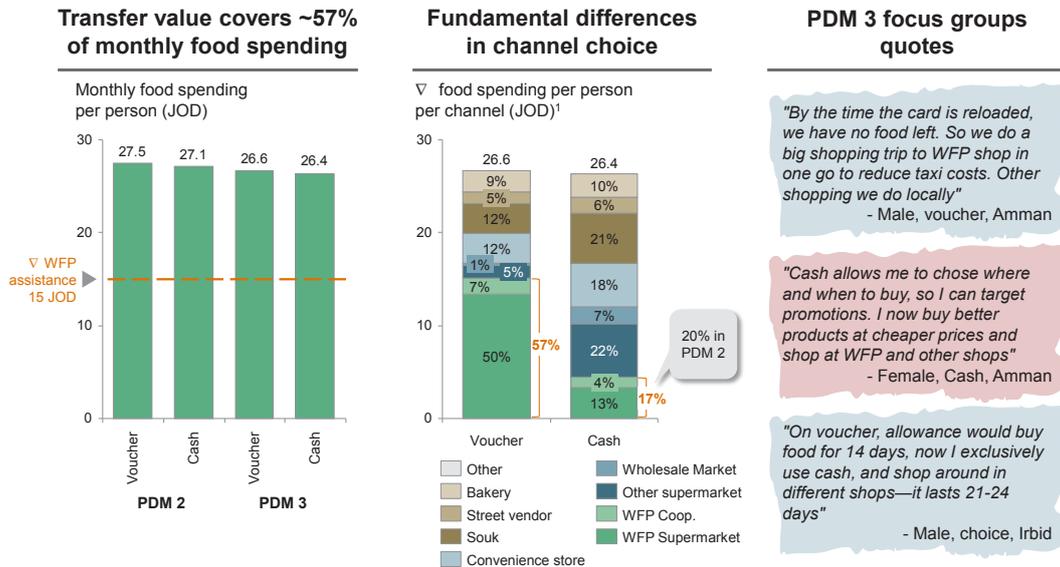


Utilization of coping mechanisms varied greatly over time. Households rely on less preferred or less expensive food more often than they did in May—but households in the cash group do it somewhat less.



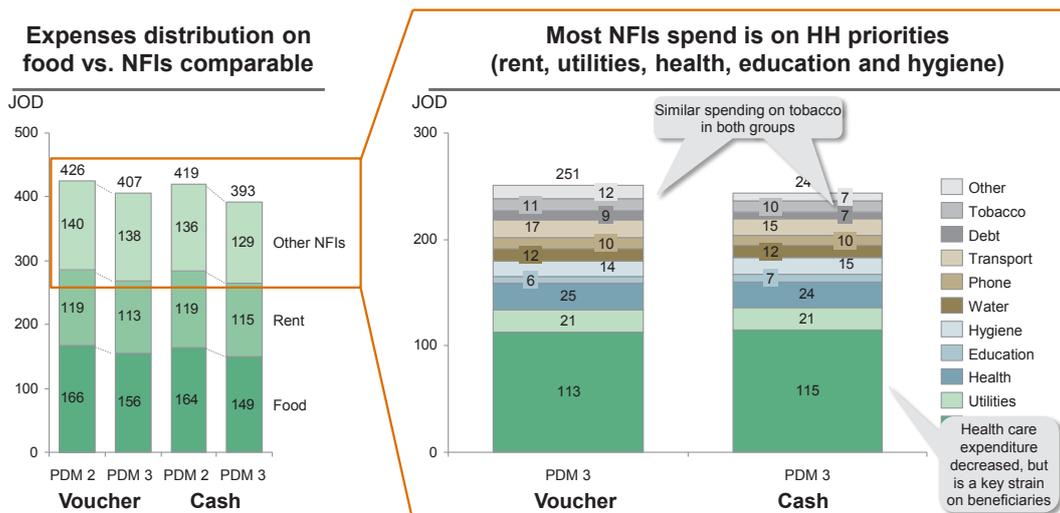
1.5.6 Food expenditure, and shopping channel choice

Spending on food is not impacted by modality, and food expenditure remained around 27 JOD per person per month. Both cash and voucher groups continue to spend close to double the WFP assistance value per person per month on food (left-hand figure). However, cash beneficiaries buy food predominately outside of the WFP network. The voucher group spend the transfer value in WFP shops, but additional food spending is mostly made in non-WFP shops (figure in middle).

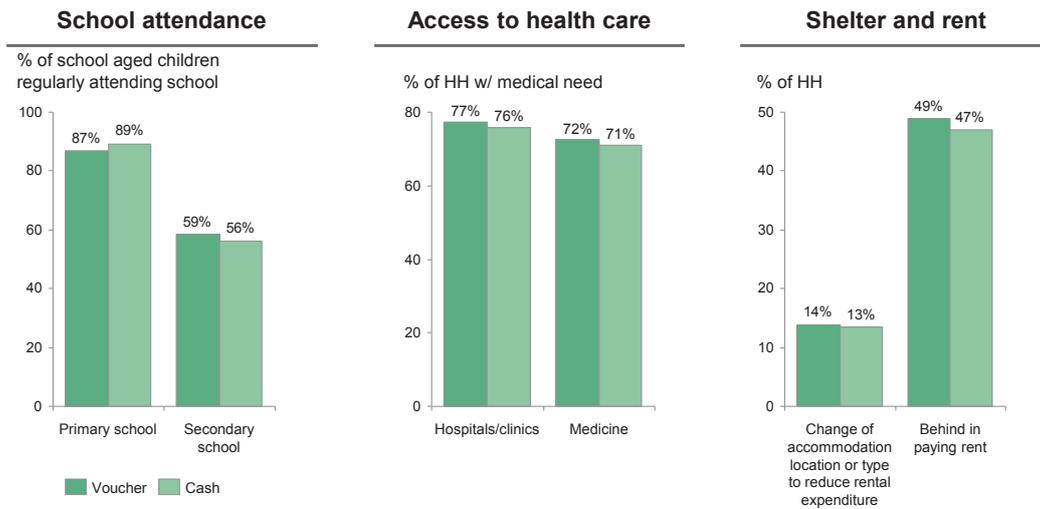


1.5.7 Non-food basic needs

Spending on non-food items was similar between cash and voucher groups (left-hand figure). Spending on temptation goods (e.g. tobacco) did not change as a result of modality switch. Overall trend of decreasing expenditures from May (PDM2) to October (PDM3) was observed.



Consequently after 8 months, WFP modality did not impact non-food basic needs.



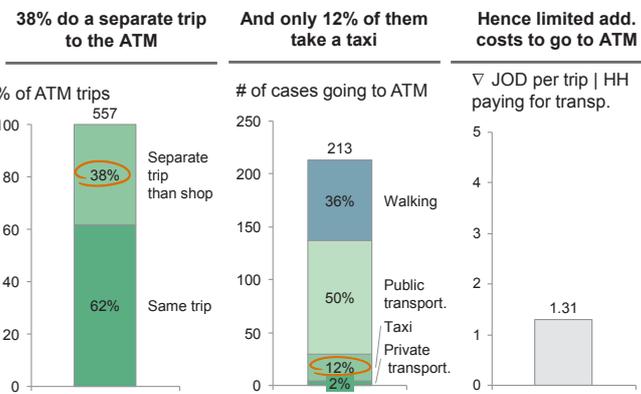
1.5.8 Transportation costs

Overall, cash beneficiaries spend less on transport than their voucher counterparts do as most of them do not do a separate trip to the ATM but go while on their way to the shop. Even those who do go on a separate trip tend to walk or use cheap public transport. The additional cost of an ATM trip thus is minimal. PDM3 data collected in October shows the consistent continuation of this trend which has persisted over the study period of 8 months.

Overall, lower transportation cost for cash group



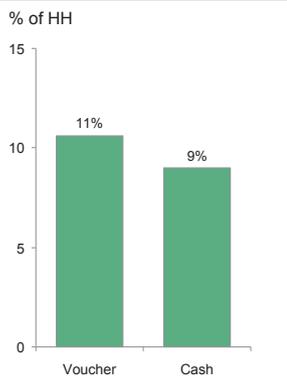
Cash group incur limited additional costs due to ATM



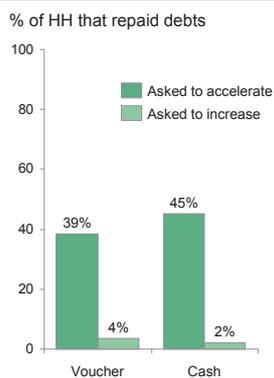
1.5.9 Debt and saving

Cash does not change behavior of households towards saving or debt repayment. Until PDM3 in October, the modality switch has not caused requests for accelerated or increased repayments.

Only ~10% have repaid debts in October



'Voucher' and 'cash' face similar payment demands



PDM 3 focus groups quotes

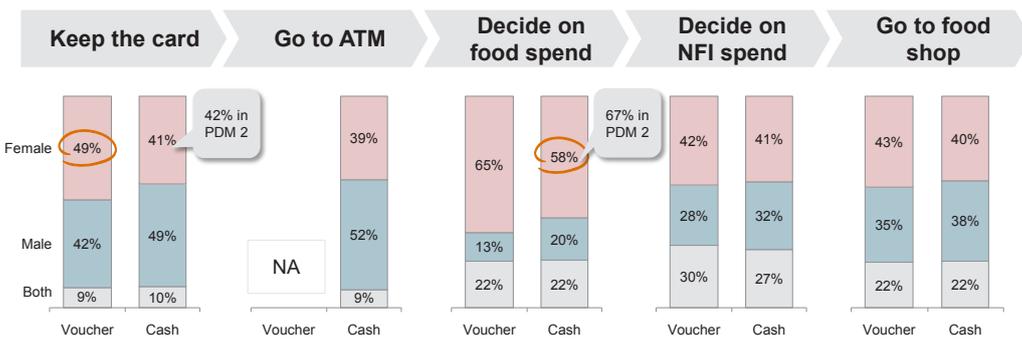
"I need to borrow money—so does everyone I know! what we get is not enough. Nothing changed since I started using cash"
- Male, cash, Irbid

"My landlord hasn't asked me to increase my rent since switching to cash—he knows that we know and pay market prices by neighborhood"
- Male, cash, Mafraq

"I have a tab at the local shop and I buy food on credit. The shopkeeper knows I get cash now, but nothing changed. I always pay on time and he's ok as long as I don't exceed my limit [JOD20]"
- Female, cash, Amman

1.5.10 Household responsibilities by gender

Household responsibility was not diverted away from the women with cash. Female share of decision-making was consistently similar between voucher and cash groups in PDM1 (March) and PDM2 (May). In PDM3 (October) female share was slightly lower in 'cash' than 'voucher', but women continue to be highly involved in all steps (PDM3 results shown). Despite probing in focus groups, female participants who live in male-headed households did not report any changes in household responsibilities



"There's one ATM in Mafraq, so I usually go get the cash and give it to my wife. She does the shopping since she knows what she needs in the kitchen"
- Male, cash, Mafraq

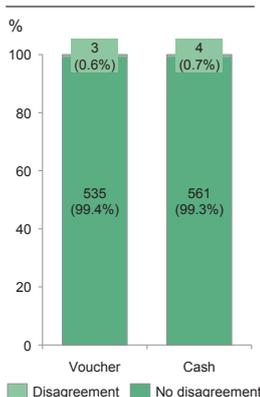
"I and my husband discuss what our needs are then decide what to spend the cash on. Sometimes we need cash for medicines—we decide together"
- Female, cash, Amman

"My husband can bargain better than me. Since we switched to cash he does most of the shopping, but I usually tell him what we need and he buys it"
- Female, cash, Amman

Statistically significant: t-test (p<0.05)

No additional disagreements linked to WFP assistance modality were detected

Only 7 cases reported disagreements due to WFP assistance



Reported disagreements were evenly split between the voucher and cash groups

Normal HH discussions on how assistance is used
My son is ill, so we end up spending money on medicines. We used to sometimes sell food we get on voucher, now we use cash allowance
- Female, cash, Amman

Teenagers requesting their share
"My teenage daughter asks for money to buy makeup. I sometimes give her. Mostly I explain that we don't have the money and she understands"
- Female, Cash, Amman

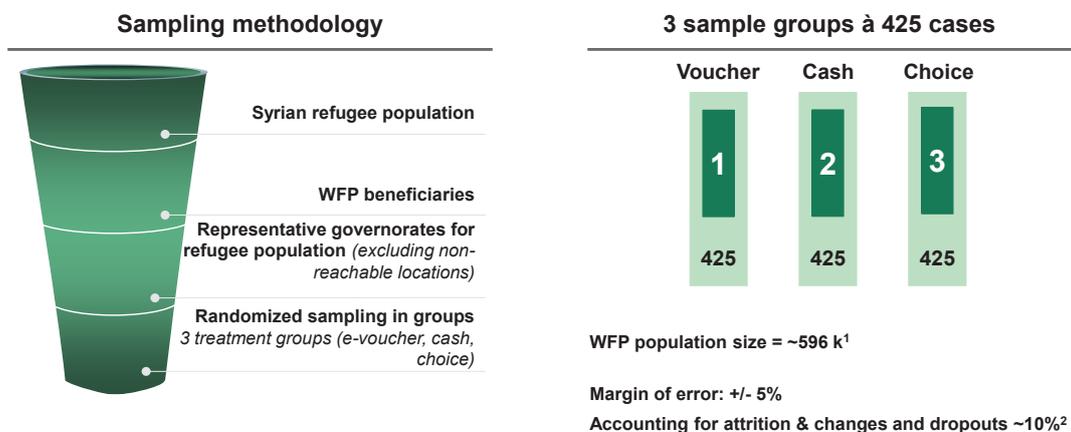
Children nagging in the supermarket a common phenomenon independent of modality

No domestic conflicts due to modality reported

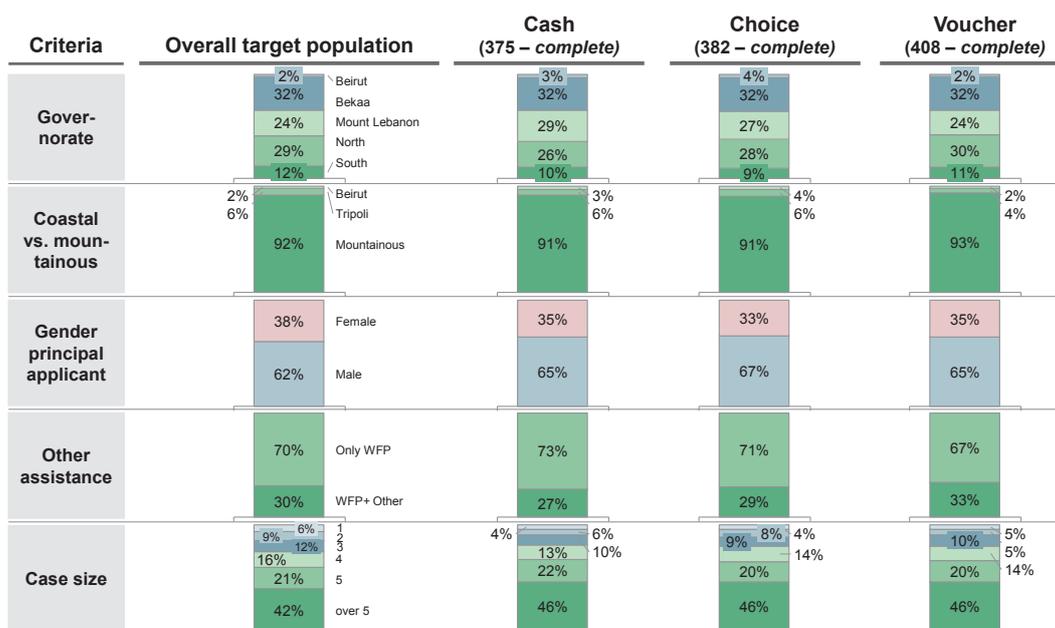
✓ Applicable to many ✓ Applicable to some ✗ Not applicable

2. Lebanon
2.1 Sample and representative criteria

Randomized sample groups have been selected for each treatment group

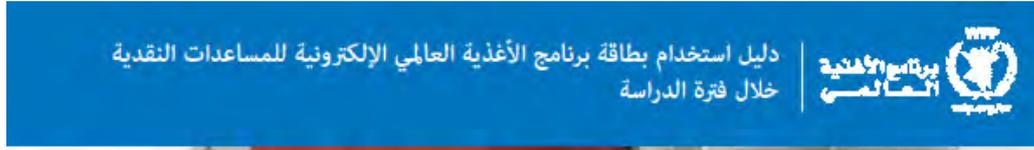


Treatment groups continued to be representative and comparable along key criteria including PDM2



2.2 Beneficiary sensitization leaflet

2.2.1 Cash group



ما الذي سوف يتغير خلال فترة الدراسة؟

يبدأ من آذار/مارس، ستتمكن من سحب النقود من أجهزة الصراف الآلي وستمتع بالحرية في إنفاق النقود في أي متجر تختاره. لن يكون بإمكانك استخدام البطاقة في المحلات المتعاقدة مع برنامج الأغذية العالمي. بدلاً من ذلك، ومن أجل شراء أي منتجات غذائية، سيتعين عليك الدفع نقداً. وتكمن الفائدة الرئيسية في أنك ستمتع بالحرية المطلقة لشراء المواد الغذائية من أي مكان تريد.

* هل سوف أستمر باستخدام نفس البطاقة الإلكترونية والرقم السري الخاص بالبطاقة خلال فترة الدراسة؟

نعم، سوف تستمر باستخدام نفس البطاقة الإلكترونية والرقم السري الخاص بالبطاقة، ولكن يمكن فقط استخدام البطاقة لسحب النقود من أجهزة الصراف الآلي. ومن المهم التأكد من إبقاء بطاقتك الإلكترونية في حالة جيدة وإلا فلن تتمكن من سحب النقود من أجهزة الصراف الآلي.

* إذا رغبت بتحصيل نقودي، كيف يمكن أن أقوم بذلك وإلى أين أذهب؟

عندما تلقى الرسالة النصية من البنك لإعلامك بشحن البطاقة، يمكنك التوجه إلى أقرب جهاز صراف وسحب المبلغ. وبإمكانك سحب المبلغ المتوفر على مراحل عدة خلال الشهر.

* هل سيظل بإمكانني استخدام البطاقة في المحلات التجارية المتعاقدة مع برنامج الأغذية العالمي؟

كلا، خلال فترة الدراسة لن تتمكن من استخدام بطاقتك لإتمام عمليات شراء مباشرة لدى المحلات التجارية المتعاقدة مع البرنامج. بدلاً من ذلك، سيتعين عليك سحب المبلغ المتوفر من أجهزة الصراف الآلي ومن ثم يكون بإمكانك التسوق لدى المحلات التجارية المتعاقدة مع البرنامج أو في أي نقاط بيع أخرى.

* هل ستفرض عليّ أي رسوم على السحوبات البنكية؟

كلا، لن يتم فرض أي رسوم عليك عند استخدام أجهزة الصراف الآلي.

* ما هو الحد الأدنى للمبلغ الذي يمكنني سحبه؟

الحد الأدنى هو ٢٠,٠٠٠ ل.ل.، والحد الأقصى هو جميع المبلغ المتوفر في بطاقتك.

2.2.2 Choice group



ما الذي سوف يتغير خلال فترة الدراسة؟

بدءاً من آذار/مارس، ستتمكن من سحب النقود من أجهزة الصراف الآلي وستمتع بالحرية في إنفاق النقود في أي متجر تختاره. وسوف يكون أيضاً لديك الخيار باستخدام البطاقة للشراء في المحلات المتعاقدة مع برنامج الأغذية العالمي من خلال بطاقتك الإلكترونية كما كنت تفعل قبل بدء الدراسة.

هل سوف أستمّر باستخدام نفس البطاقة الإلكترونية والرقم السري الخاص بالبطاقة خلال فترة الدراسة؟

نعم، سوف تستمر باستخدام نفس البطاقة الإلكترونية والرقم السري الخاص بالبطاقة، ولكن من المهم التأكد من إبقاء بطاقتك الإلكترونية في حالة جيدة وإلا فلن تتمكن من سحب النقود من أجهزة الصراف الآلي.

كيف سيكون بإمكانني صرف المبلغ المتوفر في البطاقة الإلكترونية؟

عندما تتلقى الرسالة النصية من البنك لإعلامك بشحن البطاقة، سيكون لديك حرية الاختيار بصرف المبلغ على عدة مراحل وبشكل يومي من خلال استخدام بطاقتك في المحلات التجارية المتعاقدة مع برنامج الأغذية العالمي كما تفعل في العادة، أو لسحب نقود من أجهزة الصراف الآلي.

هل سيظل بإمكانني استخدام البطاقة في المحلات التجارية المتعاقدة مع برنامج الأغذية العالمي؟

نعم، يمكنك استخدام بطاقتك لإتمام عمليات شراء مباشرة لدى المحلات التجارية المتعاقدة مع البرنامج كما كنت تفعل في السابق، ولكن ستتمكن من شراء المواد الغذائية فقط إذا أردت صرف المبلغ في المحلات التجارية المتعاقدة مع البرنامج.

إذا رغبت استخدام البطاقة لسحب النقود، كيف يمكن أن أقوم بذلك وإلى أين أذهب؟

يمكنك التوجه إلى أقرب جهاز صراف وسحب المبلغ. ويمكنك سحب المبلغ المتوفر على مراحل عدة خلال الشهر. يمكنك سحب فئة ٢٠,٠٠٠ ل.ل. ومضاعفاتها فقط.

هل ستُفرض عليّ أي رسوم على السحوبات البنكية؟

كلا، لن يتم فرض أي رسوم عليك عند استخدام أجهزة الصراف الآلي.

12. Household Information									
2.1	What is the gender of the interviewee?					1= Male 2= Female	<input type="checkbox"/>		
2.2	What is the total number of registered cases residing in your household?								
2.3	How many of the cases residing within the household are WFP beneficiaries? (How many active cards within the household)?								
2.4	What is the age of the interviewee? (<i>in years</i>)						<input type="text"/>		
2.5	Provide details of all cases within the household and the WFP assistance received (<i>1st case is the one being interviewed</i>):								
	Cas e	a. # of members in the case	b. Amount of assistance received per person this month? 1- 0 LBP 2- 40,000 LBP	c. Total of WFP assistance received this month"; as a calculation (c = a x b) => enumerator confirms the calculated number	d. What is the type of assistance received? 1- E-voucher 2- Cash 3- Choice 4- Not a beneficiary	e. Does this case share the pot and eat with you? 0 = No 1 = Yes			
	1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
	2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
	3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
4	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>				
2.6	<i>(Interviewer to read to the respondent)</i> "When referring to your household throughout the interview, we will be referring to the cases that "share the pot" with you: ___ cases in total, [see "Yes" answers from 2.5e]. Please answer all the remaining questions for this household."								
2.7	Are you the head of the household? (if yes, skip to question 2.10)				0 = No 1 = Yes	<input type="checkbox"/>			
2.8	What is the gender of the household head?				1 = Male 2 = Female	<input type="checkbox"/>			
2.9	What is the age of the household head? (<i>in years</i>)					<input type="text"/>			
2.10	What is the marital status of the head of the household?				1 = Single 2 = Married 3 = Divorced/Separated 4 = Widowed 5 = Engaged	<input type="checkbox"/>			
2.11	What is the highest level of education completed by the head of the household?				1 = None 2 = Primary school 3 = Secondary school 4 = Post-graduate or equivalent certificate (e.g., 2 year degree) 5 = University education (e.g., Bachelor's degree or higher)	<input type="checkbox"/>			
2.12	Type of shelter of HH in Lebanon				1 = Host 2 = Rent 3 = Collective shelter 4 = Tents 5 = Owned 6 = Caravan 7 = Garage 8 = Other, please specify	<input type="checkbox"/>			
2.13	What is the total number of household members (including non-registered refugees) ?					<input type="text"/>			
2.14	How many male and female household members (including non-registered refugees) in the following age brackets live in your household?								
	Age (in years)	a. Children under 5	b. 5-18	c. 19-59	d. 60+	e. Total			
2.14.1	Female	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
2.14.2	Male	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
2.15	How many of the 19 to 59 year olds in the households are dependents (people with disabilities, chronically ill etc.)?					<input type="text"/>			
2.16	How many school age (6-18 years old) children are in the HH?	2.16.1	Primary school	<input type="text"/>	2.17	How many of these school age children are regularly (e.g. at least 3 times a week) going to school?	2.17.1	Primary school	<input type="text"/>
		2.16.2	Secondary school	<input type="text"/>			2.17.2	Secondary school	<input type="text"/>
2.18	How many members of your household have been working and earning money regularly during the last 30 days – at least on two days a week?					<input type="text"/>			

13. Food Consumption			
Over the last 7 days did members of your household eat the following food items, prepared and/or consumed at home, and what was their source? (write 0 if not consumed in last 7 days)		CONSUMPTION PATTERN (a) Number of days eaten in past 7 days	FOOD SOURCES (b) Main source of the food in the past 7 days
<p><i>DO NOT count food consumed in very small amounts or items consumed by only one member of the household.</i></p> <p><i>Definitions (to be read to the respondent before section b; please use visual aid when reading definitions):</i></p> <ul style="list-style-type: none"> • Small WFP store (dikkan): Contracted WFP one-room store in residential area, mostly with basic food items • Other Small store (dikkan): Small, one-room store not contracted by WFP in residential area, mostly with basic food items • Medium WFP store: More than one room contracted WFP store which has a wider variety of products than a small store • Other Medium store: store with more than one room, not contracted by WFP, has a wider variety of products than a small store • WFP supermarket: Large retailer contracted by WFP • Other supermarket: large retailer not contracted by WFP; Comparable to WFP supermarket in size and product variety • Souk: Big open or covered marketplace with many vendors • Street vendor: Stall, table, carriage, truck/car or similar small place where one seller is selling some products, usually fruits and vegetables 		0 = Not eaten 1 = 1 day 2 = 2 days 3 = 3 days 4 = 4 days 5 = 5 days 6 = 6 days 7 = Everyday	0 = Not consumed (inserted if (a) is 0) 1 = WFP small store 2 = Other small store 3 = WFP medium store 4 = Other medium store 5 = WFP supermarket 6 = Other WFP supermarket 7 = Souk 8 = Street vendor 9 = Exchange 10 = Borrowed 11 = Received as gift 12 = Own production 13 = Other
3.1	Cereals, grains, roots & tubers: rice, pasta, bread, bulgur, potato, white sweet potato	<input type="checkbox"/>	<input type="checkbox"/>
3.2	Vegetables & leaves: spinach, cucumber, eggplant, tomato	<input type="checkbox"/>	<input type="checkbox"/>
3.3	Fruits: citrus, apple, banana, dates	<input type="checkbox"/>	<input type="checkbox"/>
3.4	Meat, fish and eggs: Beef, lamb chicken, liver, kidney, fish including canned tuna, eggs	<input type="checkbox"/>	<input type="checkbox"/>
3.5	Pulses, nuts & seeds : beans, chickpeas, lentils	<input type="checkbox"/>	<input type="checkbox"/>
3.6	Milk and dairy products: yoghurt, cheese	<input type="checkbox"/>	<input type="checkbox"/>
3.7	Oil / fat: vegetable oil, palm oil, butter, ghee	<input type="checkbox"/>	<input type="checkbox"/>
3.8	Sugar / sweets: honey, cakes, sugary drinks	<input type="checkbox"/>	<input type="checkbox"/>
3.9	Condiments / spices: tea, garlic, tomato sauce	<input type="checkbox"/>	<input type="checkbox"/>

14. Consumption-based Coping Strategies			
In the past 7 days, if there have been times when you did not have enough food or money to buy food, how often has your household had to:		0 = Not applied	4 = 4 days
		1 = 1 day	5 = 5 days
		2 = 2 days	6 = 6 days
		3 = 3 days	7 = Everyday
4.1	Rely on less preferred, less expensive food?	<input type="checkbox"/>	<input type="checkbox"/>
4.2	Borrow food or rely on help from friends or relatives?	<input type="checkbox"/>	<input type="checkbox"/>
4.3	Reduce number of meals eaten per day?	<input type="checkbox"/>	<input type="checkbox"/>
4.4	Reduce portion size of meals?	<input type="checkbox"/>	<input type="checkbox"/>
4.5	Reduce quantities consumed by adults so children can eat?	<input type="checkbox"/>	<input type="checkbox"/>

15. Livelihood-based Coping Strategies			
During the past 30 days, did anyone in your household have to engage in any of the following activities because there was not enough food or money to buy food?		0 = No 1 = Yes	If no, why? 0 = No need to use this coping strategy 1 = Already depleted this strategy 99 = I don't have / not applicable
5.1	Sold household assets/goods (jewelry, refrigerator, television)	<input type="checkbox"/>	<input type="checkbox"/>
5.2	Spent savings	<input type="checkbox"/>	<input type="checkbox"/>
5.3	Bought food on credit or borrowed money to purchase food	<input type="checkbox"/>	<input type="checkbox"/>
5.4	Sold productive assets or means of transport (tools, bicycle, car)	<input type="checkbox"/>	<input type="checkbox"/>
5.5.1	Withdrew male children from school	<input type="checkbox"/>	<input type="checkbox"/>
5.5.2	Withdrew female children from school	<input type="checkbox"/>	<input type="checkbox"/>
5.6	Reduce essential non-food expenditure such as health (including medicine) and education expenditures	<input type="checkbox"/>	<input type="checkbox"/>
5.7	Changed accommodation location or type in order to reduce rental expenditure	<input type="checkbox"/>	<input type="checkbox"/>
5.8	Male adult members of the household accepted degrading or socially unsuitable, exploitative, high risk or illegal temporary jobs	<input type="checkbox"/>	<input type="checkbox"/>
5.9	Female adult members of the household accepted degrading or socially unsuitable, exploitative, high risk or illegal temporary jobs	<input type="checkbox"/>	<input type="checkbox"/>
5.10	Sent children (under the age of 18) to work in order to provide resources	<input type="checkbox"/>	<input type="checkbox"/>
5.11	Sent adult members to beg	<input type="checkbox"/>	<input type="checkbox"/>
5.12	Sent children members to beg	<input type="checkbox"/>	<input type="checkbox"/>
5.13	Members of the case returned to Syria to provide resources for the case or reduce case expenditure	<input type="checkbox"/>	<input type="checkbox"/>

16. Household Expenditure						
6.1	Thinking about all the expenses you have to pay for (including food, rent, utilities, etc.), do you have an idea of your total monthly expenses for your household?				0 = No 1 = Yes	<input type="checkbox"/>
6.1	How much did your household spend during the last 30 days on the following needs (in LBP)?					
6.1.1 Food products (including WFP cash and vouchers)	<input type="text"/>	6.1.2 Rent	<input type="text"/>	6.1.3 Utilities (electricity, gas)	<input type="text"/>	
6.1.4 Health (pharmaceuticals, medical treatment)	<input type="text"/>	6.1.5 Education (school fees, books, etc.)	<input type="text"/>	6.1.6 Hygiene (soap, diapers etc.)	<input type="text"/>	
6.1.7 Water (network, tanker, bottled, dislodging water, etc)	<input type="text"/>	6.1.8 Phone expenses	<input type="text"/>	6.1.9 Transport (including to medical facilities, school etc.)	<input type="text"/>	
6.1.10 Debt repayment	<input type="text"/>	6.1.11 Permits (residency, work, etc.)	<input type="text"/>	6.1.12 Tobacco, shisha, etc.	<input type="text"/>	
6.1.13 Religious and other ceremonies (marriage, baptism etc.)	<input type="text"/>	6.1.14 Investment into small businesses/livelihoods	<input type="text"/>	6.1.15 All other expenditures (clothing, furniture, etc.)	<input type="text"/>	
The sum is currently at : XXXXX						

6.2	How much did you spend in the past 30 days (in LBP)? <i>Please confirm total is equal to sum of question 6.1 ; otherwise correct items in 6.1</i>		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
6.3	Has your household saved money during the last 30 days?	0 = No 1 = Yes	<input type="text"/>
6.3.1	If yes, how much have you been able to save in the past 30 days (in LBP)?		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
6.3.2	What is the main reason you are saving for?	1 = Buying household assets (e.g., refrigerator, television, furniture) 2 = Mobile phone 3 = Healthcare (e.g., medical treatment or medicine) 4 = Education (fees, books, other supplies) 5 = For general household expenditure due to changes in assistance levels over time 6 = Religious and other ceremonies (marriage, baptism etc.) 7 = Investment into small businesses/livelihoods 8 = Moving back to Syria 9 = Migrating to Europe 10 = Other, please specify	<input type="text"/>
6.4	Does your household have debts?	0 = No 1 = Yes	<input type="text"/>
6.4.1	If yes, what is your household's total amount of debt (in LBP)? <i>This can include missed rental payments etc.</i>		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
6.4.2	<i>If debt repayments mentioned in 6.1.10</i> You mentioned you have repaid debts in the last 30 days. Have you been asked to accelerate your debt repayment vs. before?	0 = No 1 = Yes	<input type="text"/>
6.4.3	<i>If debt repayments mentioned in 6.1.10</i> Have you been asked to increase your debt repayment vs. before?	0 = No 1 = Yes	<input type="text"/>
6.4.3.1	If yes, how much more debt did you repay in the past 30 days vs. the 30 days before that (in LBP)?		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
6.5	<p>You have mentioned that you have spent XXX on food (mentioned under Q6.1.2.1).</p> <p>We are interested in understanding where you and others from your household buy the food for the household.</p>	<p>(a) In the last 30 days did you or other household members buy food at the following stores?</p> <p>0 = No 1 = Yes</p> <p><i>Read each of the outlets, obtain an answer and then move to the one after</i></p>	<p><i>For shop types with "Yes" as an answer for (a)</i></p> <p>(b) How many times did you or other household members go to _____ [shop type] to buy food in the past 30 days?</p> <p>Number of visits in the last 30 days</p> <p>(c) How much did you or other household members spend on food in _____ [shop type] in the past 30 days, including the WFP assistance? Only consider food products and do not consider any non-food items possibly bought in these shops.</p> <p>Food expenditure in the last 30 days (In LBP and to include both assistance and non-assistance purchases)</p>

6.5.1	Small WFP store (dikkan): <i>Contracted WFP one-room store in residential area, mostly with basic food items</i>	<input type="text"/>	<input type="text"/>	<input type="text"/>
6.5.2	Other Small store (dikkan): <i>Small, one-room store not contracted by WFP in residential area, mostly with basic food items</i>	<input type="text"/>	<input type="text"/>	<input type="text"/>
6.5.3	Medium WFP store: <i>More than one room contracted WFP store which has a wider variety of products than a small store</i>	<input type="text"/>	<input type="text"/>	<input type="text"/>
6.5.4	Other Medium store: <i>Store with more than one room, not contracted by WFP, has a wider variety of products than a small store</i>	<input type="text"/>	<input type="text"/>	<input type="text"/>
6.5.5	WFP supermarket: <i>Large retailer contracted by WFP</i>	<input type="text"/>	<input type="text"/>	<input type="text"/>
6.5.6	Other supermarket: <i>Large retailer not contracted by WFP ; Comparable to WFP supermarket in size and product variety</i>	<input type="text"/>	<input type="text"/>	<input type="text"/>
6.5.7	Souk: <i>Big open or covered marketplace with many vendors</i>	<input type="text"/>	<input type="text"/>	<input type="text"/>
6.5.8	Street vendor: <i>Stall, table, carriage, truck/car or similar small place where one seller is selling some products, usually fruits and vegetables</i>	<input type="text"/>	<input type="text"/>	<input type="text"/>
6.5.9	Other, please specify	<input type="text"/>	<input type="text"/>	<input type="text"/>
6.6	Considering that you spent _____ LBP on food in the past 30 days, has this amount changed from March this year?	0 = No, spending on food has remained the same 1 = Spending on food has increased 2 = Spending on food has decreased		<input type="text"/>
6.6.1	If it has decreased, by how much (in LBP)?			<input type="text"/>
6.6.2	For what did you use this difference in this money, instead of food (in LBP)? <i>check that all categories sum up to 6.6.1</i>			
	6.6.2.1 Rent	<input type="text"/>	6.6.2.2 Utilities (electricity, gas, heating)	<input type="text"/>
	6.6.2.4 Education (school fees, books, etc.)	<input type="text"/>	6.6.2.5 Hygiene (soap, diapers etc.)	<input type="text"/>
	6.6.2.7 Phone expenses	<input type="text"/>	6.6.2.8 Transport (including to medical facilities, school etc.)	<input type="text"/>
	6.6.2.10 Permits (residency, work, etc.)	<input type="text"/>	6.6.2.11 Savings	<input type="text"/>
	6.6.2.13 Religious and other ceremonies (marriage, baptism, funeral etc.)	<input type="text"/>	6.6.2.14 Investment into small businesses/livelihoods	<input type="text"/>
	6.6.2.16 No increase in other spending due to drop in income	0 = No 1 = Yes	<input type="text"/>	
Total should be _____ [6.6.1] . You are currently at _____ [sum] If the sum doesn't match with 6.6.1, interviewer should note the difference to the interviewee and go back to 6.6.2				

FOR CASH AND CHOICE GROUPS ONLY

6.7	How many times did you or other household members go to the ATM to withdraw cash assistance in the last 30 days? (If 0, skip to 6.7.5)		<input type="text"/>
6.7.1	Did you visit the ATM on the same trip when buying food? (if No, go to 6.7.2; if Yes, go to 6.7.3)	0 = No 1 = Yes	<input type="text"/>
6.7.2	By what means of transportation do you go to the closest ATM?	1 = Walking 2 = Public transportation (bus etc.) 3 = Taxi 4 = Private transportation	<input type="text"/>
6.7.3	By what means of transportation do you come back from closest ATM?	1 = Walking 2 = Public transportation (bus etc.) 3 = Taxi 4 = Private transportation	<input type="text"/>
6.7.4	How much does it cost you to go and return from the ATM (in LBP)? (If no cost, answer "0")		<input type="text"/>

6.7.5	How long does it take you to reach the ATM from your home (in minutes)?		<input type="text"/>
<i>FOR ALL GROUPS (CHOICE, CASH, VOUCHER)</i>			
6.8	When shopping for food in the last 30 days, for how many roundtrips did your household have to pay for transportation? (If 0, skip to 6.8.4)		<input type="text"/>
6.8.1	By what means of transportation do you reach the closest WFP shop?	1 = Walking 2 = Public transportation (bus etc.) 3 = Taxi 4 = Private transportation	<input type="text"/>
6.8.2	By what means of transportation do you come back from the closest WFP shop?	1 = Walking 2 = Public transportation (bus etc.) 3 = Taxi 4 = Private transportation	<input type="text"/>
6.8.3	How much did you pay for transportation for each of these _____ [see 6.7 for number of trips] food shopping trips (in LBP)? Please consider total transportation cost of each strip starting from home and returning to home.		Cost for each trip (LBP) 1: <input type="text"/> 2: <input type="text"/> 3: <input type="text"/> 4: <input type="text"/> 5: <input type="text"/> 6: <input type="text"/>
6.8.4	How long does it take you to reach the closest WFP shop from your home (in minutes)?		<input type="text"/>

17. Shopping patterns			
Next we would like to understand how you decide on and do the shopping in your household.			
7.1	In your household who decides on which food items to buy?	1=Mostly the female head of household / wife 2=Mostly the male head of household / husband 3=Mostly both female and male heading the household together 4=Other female household member 5=Other male household member	<input type="text"/>
7.2	In your household who goes shopping for food?	1=Mostly the female head of household / wife 2=Mostly the male head of household / husband 3=Mostly both female and male heading the household together 4=Other female household member 5=Other male household member	<input type="text"/>
7.3	In your household who decides on how money on other needs than food is spent?	1=Mostly the female head of household / wife 2=Mostly the male head of household / husband 3=Mostly both female and male heading the household together 4=Other female household member 5=Other male household member	<input type="text"/>
7.4	Who holds and keeps the WFP e-card in your household?	1=Mostly the female head of household / wife 2=Mostly the male head of household / husband 3=Mostly both female and male heading the household together 4=Other female household member 5=Other male household member	<input type="text"/>
7.5	Did you ever face any issues when using your WFP e-card in a shop since April?	0 = No 1 = Yes	<input type="text"/>
7.6	If yes, what were the issues? (Please select all that apply)		
7.6.1	Shop system not working		<input type="text"/>
7.6.2	Food products I tried to buy were not sold to me		<input type="text"/>
7.6.3	Price increase at the shop during the upload period		<input type="text"/>
7.6.4	Other, please specify		<input type="text"/>
<i>For cash and choice groups only:</i>			
7.7	Who in your household normally goes to the ATM to withdraw cash with your WFP e-card?	0= We did not withdraw cash from ATM 1=Mostly the female head of household 2=Mostly the male head of household 3=Mostly both female and male heading the household together 4=Other female household member 5=Other male household member	<input type="text"/>
7.8	Did you ever face any issues when withdrawing cash with your WFP e-card?	0 = No 1 = Yes	<input type="text"/>
7.9	If yes, what were the issues? (Please select all that apply)		
7.9.1	ATM out of cash		<input type="text"/>
7.9.2	E-card lacks sufficient value to pull from ATM		<input type="text"/>
7.9.3	E-card swallowed by ATM		<input type="text"/>
7.9.4	Didn't know how to obtain cash		<input type="text"/>

7.9.5	Forced to wait at ATM		<input type="checkbox"/>
7.9.6	Incorrect pin /ATM did not recognize pin		<input type="checkbox"/>
7.9.7	Other, please specify		<input type="checkbox"/>
For voucher group only:			
7.10	Were any products received from WFP assistance during the last distribution sold or exchanged?	0 = No 1 = Yes	<input type="checkbox"/>
7.10.1	If yes, what percentage of this food/voucher was sold or exchanged? (If respondent is not comfortable with % use proportional piling)		<input type="text"/> %
7.10.2	If you exchanged/sold the products received, which needs did you cover? (list 2 main needs in order of importance)	1 = More food 2 = Better food 3 = Pay rent 4 = Cooking fuel, gas, electricity 5 = Medicine/health 6 = Education/books 7 = Clothes/shoes 8 = Cooking utensils 9 = Transport 10 = Entertainment 11 = Hygiene/cleaning materials 12 = Other specify: _____	1st <input type="checkbox"/>
			2nd <input type="checkbox"/>

18. Income and other assistance			
To fully understand how Syrian refugees in Lebanon are being supported, we are interested in all sources of income that may exist for your household. Please note that your responses have no impact on your assistance, but are used only for research purposes			
8.1	Over the last 30 days has your household received any other assistance from NGOs, humanitarian organizations or government/communal institutions other than WFP and whatever the form (cash, in-kind, ...)? (if No, skip to 8.2)	0 = No 1 = Yes	<input type="checkbox"/>
	a. If Yes, what was the purpose of the assistance? (ie. what where you asked to use it on)? 0 = No, 1 = Yes	b. How did you receive this assistance? 1 = cash, 2 = voucher, 3 = in-kind, 4 = mix (combination)	c. If received Cash or Voucher or mix (combination), what was the total value of this assistance? (LBP)
8.1.1	Food	<input type="checkbox"/>	<input type="text"/>
8.1.2	Health care/drugs	<input type="checkbox"/>	<input type="text"/>
8.1.3	Shelter & Utilities (incl. gas, heating)	<input type="checkbox"/>	<input type="text"/>
8.1.4	Hygiene products (e.g., soap, cleaning products, diapers etc.)	<input type="checkbox"/>	<input type="text"/>
8.1.5	Education	<input type="checkbox"/>	<input type="text"/>
8.1.6	Unspecific purpose (eg. Multi-purpose cash)	<input type="checkbox"/>	<input type="text"/>
8.1.7	Other	<input type="checkbox"/>	<input type="text"/>
8.1.8	If other, please specify		
8.2	Interviewer to categorize type of labor mentioned by respondent	a. Besides assistance, what have been other sources of income (in cash) for your household over the past 30 days? (Please read the choices from the list below and select all that apply) 0 = No, 1 = Yes	b. If yes, how much income/cash did you generate over the past 30 days from each of these sources (in LBP)?
8.2.1	Skilled labor (requires a skill which might be acquired through education or vocational training, e.g. plumber)	<input type="checkbox"/>	<input type="text"/>
8.2.2	Unskilled labor (does not require specific training, e.g. selling products, cleaning,)	<input type="checkbox"/>	<input type="text"/>
8.2.3	Informal / small commerce	<input type="checkbox"/>	<input type="text"/>
8.2.4	Remittances	<input type="checkbox"/>	<input type="text"/>
8.2.5	Credits / borrowing money	<input type="checkbox"/>	<input type="text"/>
8.2.6	Savings	<input type="checkbox"/>	<input type="text"/>
8.2.7	Sale of assets	<input type="checkbox"/>	<input type="text"/>
8.2.8	Gifts from families / relatives	<input type="checkbox"/>	<input type="text"/>
8.2.9	Begging	<input type="checkbox"/>	<input type="text"/>
8.2.10	Other	<input type="checkbox"/>	<input type="text"/>
8.2.11	If other, please specify		

19. Protection and HH dynamics			
	Next I would like to understand your household's situation and quality of life in general, covering topics like healthcare, accommodation, etc.		
9.1	If there was a medical need in your household, were you or any of your household members able to access hospitals/clinics in the past two months?	0 = No 1 = Yes 99 = Didn't have a health problem	<input type="checkbox"/>
9.2	If there was a medical need, were you or any of your household members able to access the required medicine in the past two months?	0 = No 1 = Yes 99 = Didn't have a health problem	<input type="checkbox"/>
9.3	Is your household currently behind in paying rent?	0 = No 1 = Yes 99 = Not paying rent	<input type="checkbox"/>
9.3.1	If yes, how many weeks behind are you today?		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
9.4	Have any of your household members been unfairly treated in any store when buying food because you are a Syrian refugee?	0 = No 1 = Yes	<input type="checkbox"/>
9.5	Has any assistance been stolen from any of your household members during the last 30 days?	0 = No 1 = Yes	<input type="checkbox"/>
9.5.1	If yes, could you let me know when this occurred?	1 = Going to the partner shop 2 = At the partner shop 3 = Going back from the partner shop 4 = Going to the ATM (<i>only for cash and choice groups</i>) 5 = At the ATM (<i>only for cash and choice groups</i>) 6 = Going back from the ATM (<i>only for cash and choice groups</i>) 7 = At home	<input type="checkbox"/>
9.6	Has the WFP assistance caused any disagreements or arguments in your household?	0 = No 1 = Yes	<input type="checkbox"/>
9.6.1	If yes, please indicate on which issues (<i>Can select all that apply</i>)		
9.6.1.2	How assistance is used		<input type="checkbox"/>
9.6.1.3	Who withdraws cash from ATM (<i>only for cash and choice groups</i>)		<input type="checkbox"/>
9.6.1.4	Who buys food for household		<input type="checkbox"/>
9.6.1.5	Family members requesting their share of the assistance		<input type="checkbox"/>
9.6.1.6	Other, please specify		<input type="checkbox"/>
9.7	Has anyone in your household considered migrating to Europe during the last 2 months?	0 = No 1 = Yes, but not migrated 2 = Yes, and already migrated	<input type="checkbox"/>
9.8	Has anyone in your household considered returning to Syria during the last 2 months?	0 = No 1 = Yes, but not returned 2 = Yes, and already returned	<input type="checkbox"/>
9.9	Has anyone in your household considered moving to another type of shelter?	0=No 1 = Yes, considering to move, but have not moved yet 2 = Yes, I already moved	<input type="checkbox"/>
9.9.1	<i>If 1 in 9.9</i>	1 = Host 2 = Rent	<input type="checkbox"/>
	If you are considering moving, but have not moved yet, what type of shelter are you considering?	3 = Collective shelter 4 = Tents 5 = Owned 6 = Caravan 7= Garage 8 = Other, please specify	
9.9.2	<i>If 2 in 9.9</i> If you have already moved, in which type of shelter have you lived before?	1 = Host 2 = Rent 3 = Collective shelter 4 = Tents 5 = Owned 6 = Caravan 7= Garage 8 = Other, please specify	<input type="checkbox"/>

2. Household Information									
2.1	What is the gender of the interviewee?					1= Male 2= Female	<input type="checkbox"/>		
2.2	What is the total number of registered cases residing in your household?								
2.3	How many of the cases residing within the household are WFP beneficiaries? (How many active cards within the household)?								
2.4	What is the age of the interviewee? (<i>in years</i>)						<input type="text"/>		
2.5	Provide details of all cases within the household and the WFP assistance received (<i>1st case is the one being interviewed</i>):								
	Case	a. # of members in the case	b. Amount of subsidies received per person this month? 1- 0 LBP 2- 40,000 LBP	c. Total of WFP assistance received this month"; as a calculation (c = a x b)	d. What is the type of assistance received? 1- E-voucher 2- Cash 3- Choice 4- Not a beneficiary	e. Does this case share the pot and eat with you? 0 = No 1 = Yes			
	1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>				
	2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>				
	3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>				
4	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>					
<i>(Interviewer to read to the respondent)</i>									
2.6	“When referring to your household throughout the interview, we will be referring to the cases that "share the pot" with you: ___ cases in total, i.e. cases No. ___, ___, and ___ [see “Yes” answers from 2.5 E]. Please answer all the remaining questions for this household.”								
2.7	Are you the head of the household? (if yes, skip to question 2.10)				0 = No 1 = Yes	<input type="checkbox"/>			
2.8	What is the gender of the household head?				1 = Male 2 = Female	<input type="checkbox"/>			
2.9	What is the age of the household head? (<i>in years</i>)						<input type="text"/>		
2.10	What is the marital status of the head of the household?				1 = Single 2 = Married 3 = Divorced/Separated 4 = Widowed 5 = Engaged	<input type="checkbox"/>			
2.11	What is the highest level of education completed by the head of the household?				1 = None 2 = Primary school 3 = Secondary school 4 = Post-graduate or equivalent certificate (e.g., 2 year degree) 5 = University education (e.g., Bachelor’s degree or higher)	<input type="checkbox"/>			
2.12	Type of shelter of HH in Lebanon				1 = Host 2 = Rent 3 = Group shelter (free) 4 = Tents 5 = Owned 6 = Caravan 7 = Garage/storage room 8 = Other, please specify	<input type="checkbox"/>			
2.13	What is the total number of household members (including non-registered refugees) ?						<input type="text"/>		
2.14	How many male and female household members (including non-registered refugees) in the following age brackets live in your household?								
	Age (in years)	a. Children under 5	b. 5-18	c. 19-59	d. 60+	e. Total			
2.14.1	Female	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
2.14.2	Male	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
2.15	How many of the 19 to 59 year olds in the households are dependents (people with disabilities, chronically ill) that are unable to work?						<input type="text"/>		
2.16	How many school age (6-18 years old) children are in the HH?	2.16.1	Primary school	<input type="text"/>	2.17	How many of these school age children are regularly (e.g. at least 3 times a week) going to school?	2.17.1	Primary school	<input type="text"/>
		2.16.2	Secondary school	<input type="text"/>			2.17.2	Secondary school	<input type="text"/>
2.18	How many members of your household have been working and earning money regularly during the last 30 days – at least two days a week?						<input type="text"/>		

3. Food Consumption			
	Over the last 7 days did members of your household eat the following food items, prepared and/or consumed at home, and what was their source? (write 0 if not consumed in last 7 days) <i>DO NOT count food consumed in very small amounts or items consumed by only one member of the household.</i> <i>Definitions (to be read to the respondent before section b; please use visual aid when reading definitions):</i> <ul style="list-style-type: none"> • <i>Small WFP store (dikkan): Contracted WFP one-room store in residential area, mostly with basic food items</i> • <i>Other Small store (dikkan): Small, one-room store not contracted by WFP in residential area, mostly with basic food items</i> • <i>Medium WFP store: More than one room contracted WFP store which has a wider variety of products than a small store</i> • <i>Other Medium store: store with more than one room, not contracted by WFP, has a wider variety of products than a small store</i> • <i>WFP supermarket: Large retailer contracted by WFP</i> • <i>Other supermarket: large retailer not contracted by WFP; Comparable to WFP supermarket in size and product variety</i> • <i>Souk: Big open or covered marketplace with many vendors</i> • <i>Street vendor: Stall, table, carriage, truck/car or similar small place where one seller is selling some products, usually fruits and vegetables</i> 	CONSUMPTION PATTERN	FOOD SOURCES
		(a) Number of days eaten in past 7 days 0 = Not eaten 1 = 1 day 2 = 2 days 3 = 3 days 4 = 4 days 5 = 5 days 6 = 6 days 7 = Everyday	(b) Main source of the food in the past 7 days 0 = Not consumed (inserted if (a) is 0) 1 = WFP small store 2 = Other small store 3 = WFP medium store 4 = Other medium store 5 = WFP supermarket 6 = Other WFP supermarket 7 = Souk 8 = Street vendor 9 = Exchange 10 = Borrowed 11 = Received as gift 12 = Own production 13 = Other
3.1	Cereals, grains, roots & tubers: rice, pasta, bread, bulgur, potato, white sweet potato	<input type="checkbox"/>	<input type="checkbox"/>
3.2	Vegetables & leaves: spinach, cucumber, eggplant, tomato	<input type="checkbox"/>	<input type="checkbox"/>
If the answer is 0, please skip to 3.3			
	Orange vegetables: red peppers, carrots, pumpkin, sweet potato	<input type="checkbox"/>	<input type="checkbox"/>
	Dark green leafy vegetables: spinach, broccoli, etc.	<input type="checkbox"/>	<input type="checkbox"/>
3.3	Fruits: citrus, apple, banana, dates	<input type="checkbox"/>	<input type="checkbox"/>
If the answers is 0 please skip to 3.4			
3.3.1	Orange fruit: peaches, mango (Oranges not included)	<input type="checkbox"/>	<input type="checkbox"/>
3.4	Meat, fish and eggs: Beef, lamb chicken, liver, kidney, fish including canned tuna, eggs	<input type="checkbox"/>	<input type="checkbox"/>
If the answers is 0 please skip to 3.5			
3.4.1	Meat: veal, lamb, beef, chicken (and canned meats)	<input type="checkbox"/>	<input type="checkbox"/>
3.4.2	Offals: liver, kidney, heart etc.	<input type="checkbox"/>	<input type="checkbox"/>
3.4.3	Fish: fresh, frozen, canned (sardines)	<input type="checkbox"/>	<input type="checkbox"/>
3.4.4	Eggs	<input type="checkbox"/>	<input type="checkbox"/>
3.5	Pulses, nuts & seeds : beans, chickpeas, lentils	<input type="checkbox"/>	<input type="checkbox"/>
3.6	Milk and dairy products: yoghurt, cheese	<input type="checkbox"/>	<input type="checkbox"/>
3.7	Oil / fat: vegetable oil, palm oil, butter, ghee	<input type="checkbox"/>	<input type="checkbox"/>
3.8	Sugar / sweets: honey, cakes, sugary drinks	<input type="checkbox"/>	<input type="checkbox"/>
3.9	Condiments / spices: tea, garlic, tomato sauce	<input type="checkbox"/>	<input type="checkbox"/>

4. Quality of food							
How would you describe the food your household has purchased in the last 7 days? Please use the scale of 1 to 5 to rate your answer							
Low		1	2	3	4	5	High
4.1	Very low quality	<input type="checkbox"/>	Very High quality				
4.2	Not tasty at all	<input type="checkbox"/>	Very tasty				
4.3	rotten	<input type="checkbox"/>	Very fresh				
4.4	Very unhealthy	<input type="checkbox"/>	Very healthy				
4.5	Cheapest variety available	<input type="checkbox"/>	Most expensive variety available				
4.6	Low end brands	<input type="checkbox"/>	Premium brands				
4.7	Always frozen meat	<input type="checkbox"/>	Always fresh meat				

5. Quality of the retailer							
How would you describe the food retailers your household has purchased from in the last 7 days? Please use the scale of 1 to 5 to rate your answer							
Low		1	2	3	4	5	High
5.1	Very low quality retailers	<input type="checkbox"/>	Very high quality retailers				
5.2	Very dirty	<input type="checkbox"/>	Very clean				
5.3	Very cheap	<input type="checkbox"/>	Very expensive				
5.4	Food poorly stored and displayed	<input type="checkbox"/>	Food professionally stored and displayed				

6. Consumption-based Coping Strategies			
In the past 7 days, if there have been times when you did not have enough food or money to buy food, how often has your household had to:		0 = Not applied 1 = 1 day 2 = 2 days 3 = 3 days	4 = 4 days 5 = 5 days 6 = 6 days 7 = Everyday
6.1	Rely on less preferred, less expensive food?	<input type="checkbox"/>	<input type="checkbox"/>
6.2	Borrow food or rely on help from friends or relatives?	<input type="checkbox"/>	<input type="checkbox"/>
6.3	Reduce number of meals eaten per day?	<input type="checkbox"/>	<input type="checkbox"/>
6.4	Reduce portion size of meals?	<input type="checkbox"/>	<input type="checkbox"/>
6.5	Reduce quantities consumed by adults so children can eat?	<input type="checkbox"/>	<input type="checkbox"/>
6.6	Rely on food past the expiry date	<input type="checkbox"/>	<input type="checkbox"/>
		0=No 1=Yes	
6.7	Compromised the quality of meat purchased (purchased meat with different color, smell, texture, shape or taste)	<input type="checkbox"/>	<input type="checkbox"/>
6.8	Compromised the quality of dairy products purchased (purchased dairy products with different color, smell, texture, shape or taste)	<input type="checkbox"/>	<input type="checkbox"/>
6.9	Compromised the quality of vegetables or fruits purchased (purchased vegetables or fruits with different color, smell, texture, shape or taste)	<input type="checkbox"/>	<input type="checkbox"/>

7. Livelihood-based Coping Strategies			
During the past 30 days, did anyone in your household have to engage in any of the following activities because there was not enough food or money to buy food?		0 = No 1 = Yes	If no, why? 0 = No need to use this coping strategy 1 = Already depleted this strategy 99 = I don't have / not applicable
7.1	Sold household assets/goods (jewelry, refrigerator, television)	<input type="checkbox"/>	<input type="checkbox"/>
7.2	Spent savings	<input type="checkbox"/>	<input type="checkbox"/>
7.3	Bought food on credit or borrowed money to purchase food	<input type="checkbox"/>	<input type="checkbox"/>
7.4	Sold productive assets or means of transport (tools, bicycle, car)	<input type="checkbox"/>	<input type="checkbox"/>
7.5.1	Withdrew male children from school	<input type="checkbox"/>	<input type="checkbox"/>
7.5.2	Withdrew female children from school	<input type="checkbox"/>	<input type="checkbox"/>
7.6	Reduce essential non-food expenditure such as health (including medicine) and education expenditures	<input type="checkbox"/>	<input type="checkbox"/>
7.7	Changed accommodation location or type in order to reduce rental expenditure	<input type="checkbox"/>	<input type="checkbox"/>
7.8	Male adult members of the household accepted degrading or socially unsuitable, exploitative, high risk or illegal temporary jobs	<input type="checkbox"/>	<input type="checkbox"/>
7.9	Female adult members of the household accepted degrading or socially unsuitable, exploitative, high risk or illegal temporary jobs	<input type="checkbox"/>	<input type="checkbox"/>
7.10	Sent children (under the age of 18) to work in order to provide resources	<input type="checkbox"/>	<input type="checkbox"/>
7.11	Sent adult members to beg	<input type="checkbox"/>	<input type="checkbox"/>
7.12	Sent children members to beg	<input type="checkbox"/>	<input type="checkbox"/>
7.13	Members of the case returned to Syria to provide resources for the case or reduce case expenditure	<input type="checkbox"/>	<input type="checkbox"/>

8. Household Expenditure								
8.1	Thinking about all the expenses you have to pay for (including food, rent, utilities, etc.), do you have an idea of your total monthly expenses for your household?				0 = No 1 = Yes	<input type="checkbox"/>		
8.1.2	How much did your household spend during the last 30 days on the following needs (in LBP)?							
8.1.2.1	Food products (including WFP cash and vouchers)	<input type="checkbox"/>	8.1.2.2	Rent	<input type="checkbox"/>	8.1.2.3	Utilities (electricity, gas)	<input type="checkbox"/>
8.1.2.4	Health (pharmaceuticals, medical treatment)	<input type="checkbox"/>	8.1.2.5	Education (School fees, books, etc.)	<input type="checkbox"/>	8.1.2.6	Hygiene (soap, diapers etc.)	<input type="checkbox"/>
8.1.2.7	Water (network, tanker, bottled, dislodging water, etc)	<input type="checkbox"/>	8.1.2.8	Phone expenses	<input type="checkbox"/>	8.1.2.9	Transport (including to medical facilities, school etc.)	<input type="checkbox"/>
8.1.2.10	Debt repayment	<input type="checkbox"/>	8.1.2.11	Permits (Residency, work, etc.)	<input type="checkbox"/>	8.1.2.12	Tobacco, shisha, etc.	<input type="checkbox"/>
8.1.2.13	Religious and other ceremonies (marriage, baptism etc.)	<input type="checkbox"/>	8.1.2.14	Investment into small businesses/livelihoods	<input type="checkbox"/>	8.1.2.15	All other expenditures (clothing, furniture, etc.)	<input type="checkbox"/>
8.1.3	If Yes, how much did you spend in the past 30 days (in LBP)?				<input type="checkbox"/>			

8.2	Has your household saved money during the last 30 days?	0 = No 1 = Yes	<input type="checkbox"/>
8.2.1	If yes, how much have you been able to save in the past 30 days (in LBP)?		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
8.2.2	What is the main reason you are saving for?	1 = Buying household assets (e.g., refrigerator, television, furniture) 2 = Mobile phone 3 = Healthcare (e.g., medical treatment or medicine) 4 = Education (fees, books, other supplies) 5 = For general household expenditure due to changes in assistance levels over time 6 = Religious and other ceremonies (marriage, baptism etc.) 7 = Investment into small businesses/livelihoods 8 = Moving back to Syria 9 = Migrating to Europe 10 = Other, please specify	<input type="checkbox"/>
8.3	Does your household have debts?	0 = No 1 = Yes	<input type="checkbox"/>
8.3.1	If yes, what is your household's total amount of debt (in LBP)? This can include missed rental payments etc.		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
8.3.2	<i>If debt repayments mentioned in 8.1.2.10</i> You mentioned you have repaid debts in the last 30 days. Have you been asked to accelerate your debt repayment vs. before?	0 = No 1 = Yes	<input type="checkbox"/>
8.3.3	<i>If debt repayments mentioned in 8.1.2.10</i> Have you been asked to increase your debt repayment vs. before?	0 = No 1 = Yes	<input type="checkbox"/>
8.3.3.1	If yes, how much more debt did you repay in the past 30 days vs. the 30 days before that (in LBP)?		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
8.4	You have mentioned that you have spent XXX on food (mentioned under Q8.1.2.1). We are interested in understanding where you and others from your household buy the food for the household.	(a) In the last 30 days did you or other household members buy food at the following stores? 0 = No 1 = Yes <i>Read each of the outlets, obtain an answer and then move to the one after</i>	<i>For shop types with "Yes" as an answer for (a)</i> (b) How many times did you or other household members go to _____ [shop type] to buy food in the past 30 days? Number of visits in the last 30 days (c) How much did you or other household members spend on food in _____ [shop type] in the past 30 days, including the WFP assistance? Only consider food products and do not consider any non-food items possibly bought in these shops. Food expenditure in the last 30 days (In LBP and to include both assistance and non-assistance purchases)
8.4.1	Small WFP store (dikkan): Contracted WFP one-room store in residential area, mostly with basic food items	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

8.4.2	Other Small store (dikkaan): <i>Small, one-room store not contracted by WFP in residential area, mostly with basic food items</i>	<input type="text"/>	<input type="text"/>	<input type="text"/>
8.4.3	Medium WFP store: <i>More than one room contracted WFP store which has a wider variety of products than a small store</i>	<input type="text"/>	<input type="text"/>	<input type="text"/>
8.4.4	Other Medium store: <i>Store with more than one room, not contracted by WFP, has a wider variety of products than a small store</i>	<input type="text"/>	<input type="text"/>	<input type="text"/>
8.4.5	WFP supermarket: <i>Large retailer contracted by WFP</i>	<input type="text"/>	<input type="text"/>	<input type="text"/>
8.4.6	Other supermarket: <i>Large retailer not contracted by WFP ; Comparable to WFP supermarket in size and product variety</i>	<input type="text"/>	<input type="text"/>	<input type="text"/>
8.4.7	Souk: <i>Big open or covered marketplace with many vendors</i>	<input type="text"/>	<input type="text"/>	<input type="text"/>
8.4.8	Street vendor: <i>Stall, table, carriage, truck/car or similar small place where one seller is selling some products, usually fruits and vegetables</i>	<input type="text"/>	<input type="text"/>	<input type="text"/>
8.4.9	Other, please specify	<input type="text"/>	<input type="text"/>	<input type="text"/>
8.5	Considering that you spent _____ LBP on food in the past 30 days, has this amount changed from March this year?	0 = No, spending on food has remained the same 1 = Spending on food has increased 2 = Spending on food has decreased		<input type="text"/>
8.5.1	If it has decreased, by how much (in LBP)?	<input type="text"/>		
8.5.2	For what did you use this difference in money, instead of food (in LBP)? <i>check that all categories sum up to 8.5.1</i>			
	8.5.2.1 Rent	<input type="text"/>	8.5.2.2 Utilities (electricity, gas, heating)	<input type="text"/>
	8.5.2.4 Education (school fees, books, etc.)	<input type="text"/>	8.5.2.5 Hygiene (soap, diapers etc.)	<input type="text"/>
	8.5.2.7 Phone expenses	<input type="text"/>	8.5.2.8 Transport (including to medical facilities, school etc.)	<input type="text"/>
	8.5.2.10 Permits (residency, work, etc.)	<input type="text"/>	8.5.2.11 Savings	<input type="text"/>
	8.5.2.13 Religious and other ceremonies (marriage, baptism, funeral etc.)	<input type="text"/>	8.5.2.14 Investment into small businesses/livelihoods	<input type="text"/>
	8.5.2.16.1 No increase in other spending due to drop in income	0 = No 1 = Yes	<input type="text"/>	8.5.2.16.2 Enter the amount
Total should be _____ [8.5.1] . You are currently at _____ [sum] If the sum doesn't match with 8.5.1, interviewer should note the difference to the interviewee and go back to 8.5.2				

FOR CASH AND CHOICE GROUPS ONLY

8.6	How many times did you or other household members go to the ATM to withdraw cash assistance in the last 30 days? (If 0, skip to 8.8)	<input type="text"/>
8.6.1	Did you visit the ATM on the same trip when buying food? (if No, go to 8.6.2; if Yes, go to 8.6.5)	0 = No 1 = Yes
8.6.2	By what means of transportation do you go to the closest ATM?	1 = Walking 2 = Public transportation (bus etc.) 3 = Taxi 4 = Private transportation
8.6.3	By what means of transportation do you come back from closest ATM?	1 = Walking 2 = Public transportation (bus etc.)

		3 = Taxi 4 = Private transportation	
8.6.4	How much does it cost you to go and return from the ATM (in LBP)? (If no cost, answer "0")		<input type="text"/> <input type="text"/> <input type="text"/>
8.6.5	How long does it take you to reach the ATM from your home (in minutes)?		<input type="text"/> <input type="text"/> <input type="text"/>
<i>FOR ALL GROUPS (CHOICE, CASH, VOUCHER)</i>			
8.7	When shopping for food in the last 30 days, for whom did your household have to pay for roundtrips (if 0, please skip to 8.7.4)		<input type="text"/>
8.7.1	How much did you pay for transportation for each of these _____ food-shopping trips (in LBP)? Please consider total transportation cost of each trip starting from home and returning to home.		Cost for each trip (LBP) 1: <input type="text"/> <input type="text"/> <input type="text"/> 2: <input type="text"/> <input type="text"/> <input type="text"/> 3: <input type="text"/> <input type="text"/> <input type="text"/> 4: <input type="text"/> <input type="text"/> <input type="text"/> 5: <input type="text"/> <input type="text"/> <input type="text"/> 6: <input type="text"/> <input type="text"/> <input type="text"/>
8.7.2	By what means of transportation do you reach your main shop (main source of food)?	1 = Walking 2 = Public transportation (bus etc.) 3 = Taxi 4 = Private transportation	<input type="text"/>
8.7.3	By what means of transportation do you come back from main shop (main source of food)?	1 = Walking 2 = Public transportation (bus etc.) 3 = Taxi 4 = Private transportation	<input type="text"/>
8.7.4	How long does it take you to reach the closest WFP shop from your home (in minutes)?		<input type="text"/> <input type="text"/> <input type="text"/>

9. Shopping patterns			
Next we would like to understand how you decide on and do the shopping in your household.			
9.1	In your household who decides on which food items to buy?	1=Mostly the female head of household / wife 2=Mostly the male head of household / husband 3=Mostly both female and male heading the household together 4=Other female household member 5=Other male household member	<input type="text"/>
9.2	In your household who goes shopping for food?	1=Mostly the female head of household / wife 2=Mostly the male head of household / husband 3=Mostly both female and male heading the household together 4=Other female household member 5=Other male household member	<input type="text"/>
9.3	In your household who decides on how money on other needs than food is spent?	1=Mostly the female head of household / wife 2=Mostly the male head of household / husband 3=Mostly both female and male heading the household together 4=Other female household member 5=Other male household member	<input type="text"/>
9.4	Who holds and keeps the WFP e-card in your household?	1=Mostly the female head of household / wife 2=Mostly the male head of household / husband 3=Mostly both female and male heading the household together 4=Other female household member 5=Other male household member	<input type="text"/>
9.5	Have you ever faced any issues when using your WFP e-card in a shop since April?	0 = No 1 = Yes	<input type="text"/>
9.6	If yes, what were the issues? (Please select all that apply)		
9.6.1	Shop system not working		<input type="text"/>
9.6.2	Food products I tried to buy were not sold to me		<input type="text"/>
9.6.3	Price increase at the shop during the upload period		<input type="text"/>
9.6.4	Other, please specify		<input type="text"/>
<i>For cash and choice groups only:</i>			
9.7	Who in your household normally goes to the ATM to withdraw cash with your WFP e-card?	1=Mostly the female head of household 2=Mostly the male head of household 3=Mostly both female and male heading the household together 4=Other female household member 5=Other male household member	<input type="text"/>
9.8	have you ever faced any issues when withdrawing cash with your WFP e-card?	0 = No 1 = Yes	<input type="text"/>
9.9	If yes, what were the issues? (Please select all that apply)		
9.9.1	ATM out of cash		<input type="text"/>
9.9.2	E-card lacks sufficient value to pull from ATM		<input type="text"/>
9.9.3	E-card swallowed by ATM		<input type="text"/>

9.9.4	Didn't know how to withdraw cash	<input type="checkbox"/>
9.9.5	Forced to wait at ATM	<input type="checkbox"/>
9.9.6	Incorrect pin /ATM did not recognize pin	<input type="checkbox"/>
9.9.7	Other, please specify	<input type="checkbox"/>
<i>For voucher group only:</i>		
9.10	Were any products received from WFP assistance during the last distribution sold or exchanged?	0 = No 1 = Yes <input type="checkbox"/>
9.10.1	If yes, what percentage of this food/voucher was sold or exchanged?	<input type="text"/> %
<i>(If respondent is not comfortable with % use proportional piling)</i>		
9.10.2	If you exchanged/sold the products received, what other needs did you cover? (list 2 main needs by order upon importance)	1 = More food 2 = Better food 3 = Pay rent 4 = Cooking fuel, gas, electricity 5 = Medicine/health 6 = Education/books 7 = Clothes/shoes 8 = Cooking utensils 9 = Transport 10 = Entertainment 11 = Hygiene/cleaning materials 12 = Other specify: _____
		1st <input type="checkbox"/> 2nd <input type="checkbox"/>

10. Income and other assistance			
To fully understand how Syrian refugees in Lebanon are being supported, we are interested in all sources of income that may exist for your household. Please note that your responses have no impact on your subsidies, but are used only for research purposes			
10.1	Over the last 30 days has your household received any other assistance from NGOs, humanitarian organizations or government/communal institutions other than WFP and whatever the form (cash, in-kind, ...)? (if No, skip to 10.2)	0 = No 1 = Yes	<input type="checkbox"/>
	a. If Yes, what was the purpose of the subsidy? (ie. what where you asked to use it on)? 0 = No, 1 = Yes	b. How did you receive this subsidy? 1 = cash, 2 = voucher, 3 = in-kind, 4 = mix (combination)	c. If received Cash or Voucher or mix (combination), what was the total value of this subsidy? (LBP)
10.1.1	Food	<input type="checkbox"/>	<input type="checkbox"/>
10.1.2	Health care/drugs	<input type="checkbox"/>	<input type="checkbox"/>
10.1.3	Shelter & Utilities (incl. gas, heating)	<input type="checkbox"/>	<input type="checkbox"/>
10.1.4	Hygiene products (e.g., soap, cleaning products, diapers etc.)	<input type="checkbox"/>	<input type="checkbox"/>
10.1.5	Education	<input type="checkbox"/>	<input type="checkbox"/>
10.1.6	Unspecified purposes (eg. Multi-purpose cash)	<input type="checkbox"/>	<input type="checkbox"/>
10.1.7	Other	<input type="checkbox"/>	<input type="checkbox"/>
10.1.8	If other, please specify		
10.2	Interviewer to categorize type of labor mentioned by respondent	a. Besides subsidy, what have been other sources of income (in cash) for your household over the past 30 days? (Please read the option from the list below and select all that apply) 0 = No, 1 = Yes	b. If yes, how much income/cash have you generated over the past 30 days from each of these sources (in LBP)?
10.2.1	Skilled labor (requires a skill which might be acquired through education or vocational training, e.g. plumber)	<input type="checkbox"/>	<input type="checkbox"/>
10.2.2	Unskilled labor (does not require specific training, e.g. selling products, cleaning,)	<input type="checkbox"/>	<input type="checkbox"/>
10.2.3	Informal / small commerce	<input type="checkbox"/>	<input type="checkbox"/>
10.2.4	Remittances	<input type="checkbox"/>	<input type="checkbox"/>
10.2.5	Credits / borrowing money	<input type="checkbox"/>	<input type="checkbox"/>
10.2.6	Savings	<input type="checkbox"/>	<input type="checkbox"/>
10.2.7	Sale of assets	<input type="checkbox"/>	<input type="checkbox"/>
10.2.8	Gifts from families / relatives	<input type="checkbox"/>	<input type="checkbox"/>
10.2.9	Begging	<input type="checkbox"/>	<input type="checkbox"/>
10.2.10	Other	<input type="checkbox"/>	<input type="checkbox"/>
10.2.11	If other, please specify		

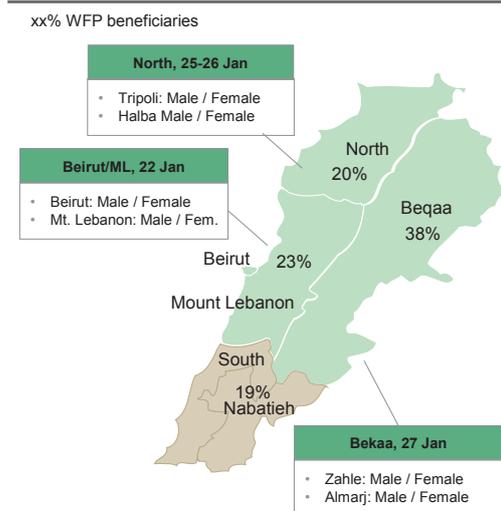
11. Protection and HH dynamics			
Next I would like to understand your household's situation and quality of life in general, covering topics like healthcare, accommodation, etc.			
11.1	If there was a medical need in your household, were you or any of your household members able to access hospitals/clinics in the past two months?	0 = No 1 = Yes 99 = Didn't have a health problem	<input type="checkbox"/>
11.2	If there was a medical need, were you or any of your household members able to access the required medicine in the past two months?	0 = No 1 = Yes 99 = Didn't have a health problem	<input type="checkbox"/>
11.3	Is your household currently behind in paying rent?	0 = No 1 = Yes 99 = Not paying rent	<input type="checkbox"/>
11.3.1	If yes, how many weeks behind are you today?		<input type="text"/>
11.4	Have any of your household members been unfairly treated in any store when buying food because you are a Syrian refugee?	0 = No 1 = Yes	<input type="checkbox"/>
11.5	Has any subsidies been stolen from any of your household members during the last 30 days?	0 = No 1 = Yes	<input type="checkbox"/>
11.5.1	If yes, could you let me know when this occurred?	1 = Going to the partner shop 2 = At the partner shop 3 = Going back from the partner shop 4 = Going to the ATM (only for cash and choice groups) 5 = At the ATM (only for cash and choice groups) 6 = Going back from the ATM (only for cash and choice groups) 7 = At home	<input type="checkbox"/>
11.6	Has the WFP subsidies caused any disagreements or arguments in your household?	0 = No 1 = Yes	<input type="checkbox"/>
11.6.1	If yes, please indicate on which issues (Can select all that apply)		
11.6.1.2	How subsidies are used		<input type="checkbox"/>
11.6.1.3	Who withdraws cash from ATM (only for cash and choice groups)		<input type="checkbox"/>
11.6.1.4	Who buys food for household		<input type="checkbox"/>
11.6.1.5	Family members requesting their share of subsidies		<input type="checkbox"/>
11.6.1.6	Other, please specify	<input type="text"/>	<input type="checkbox"/>
11.7	Has anyone in your household considered migrating to Europe during the last 2 months?	0 = No 1 = Yes, but not migrated 2 = Yes, and already migrated	<input type="checkbox"/>
11.8	Has anyone in your household considered returning to Syria during the last 2 months?	0 = No 1 = Yes, but not returned 2 = Yes, and already returned	<input type="checkbox"/>
12. WFP assistance			
Let's next talk about WFP assistance your household receives and how it is provided.			
12.1	If you were asked to choose how you want to receive WFP assistance, which of the following option would you prefer to receive?	1 = e-Voucher 2 = Cash 3 = Food parcel/in-kind 4 = Cash & Voucher (mix/combination)	<input type="checkbox"/>
12.1.1	What do you prefer to be the % of cash vs. voucher? (must total 100%)	<input type="text"/> % Cash <input type="text"/> % Voucher	
12.2	How satisfied are you with how WFP assistance is being provided?	4- Very satisfied 3- Somewhat satisfied 2- Somewhat dissatisfied 1- Very unsatisfied	<input type="checkbox"/>
12.3	How satisfied are you with the quantity of WFP assistance provided?	4- Very satisfied 3- Somewhat satisfied 2- Somewhat dissatisfied 1- Very unsatisfied	<input type="checkbox"/>
13. Phone Contacts			
13.1	To continue participating with us in the study, it is mandatory to let us know if you change your location or your phone number. You can call the WFP helpline (079 777 8841 or 079 777 8851 – you have the numbers on the back of your card, and on the flyers we just distributed to you)		
13.2	Please confirm to us your phone number	<input type="text"/>	

14. Post interview comments (to be filled by enumerator)			
Please record the below after completing the interview			
14.1	Who provided input during the interview?	1= Male(s) only 2= Female(s) only 3=Mainly male, with some input from female(s) 4= Mainly female(s) with some input from male(s) 5= Both male(s) and female(s) equally	<input type="checkbox"/>
14.2	Did they rely on the food spending notebook?	0= No 1= Yes	<input type="checkbox"/>
14.3	Have you observed any behavior that suggests that the interviewee may not be providing consistent answers with the views of spouse or other adults in the HH? (Example 1: a family member explicitly told you that the interviewee is not giving accurate answer. Example 2: Noticed that the interviewee had explicitly silenced another family member from answering questions)	0= No 1= Yes	<input type="checkbox"/>
Thank you very much.			

2.4 Composition of Focus Groups

2.4.1 Baseline

Rural and urban locations in 3 most populace regions



2 facilitators from BCG and WFP in each FGD



Facilitation team consisting of BCG consultants and FMAs from each visited region

- 2 Experienced FGD facilitators from each region
- 2 Arabic speaking BCG consultants
- 1 M&E representative

Implementation partners organized logistics and attended sessions

- Ensured attendance of participants and registration of details

2.4.2 PDM 1

1	Female (Head of HH)	Cash	Tripoli, North	
2	Male	Choice	Akkar, North	Choice options usage, family dynamics
3	Female (Head of HH)	Choice	GazzeH/EIMarj/ Houch EIHarime, Bekaa	ATM accessibility
4	Female	Cash	GazzeH/EIMarj/ Houch EIHarime, Bekaa	Family dynamics, ATM accessibility
5	Female	Cash	Bint Jbiel/Nabatiyah/ Marjeyoun, South	
6	Female	Choice	Baabda. Mount Lebanon	Choice options usage, family dynamics
7	Male	Choice	Bint Jbiel/Nabatiyah/ Marjeyoun, South	Choice options usage; ATM accessibility
8	Male	Cash	Baabda. Mount Lebanon	

2.4.3 PDM 2

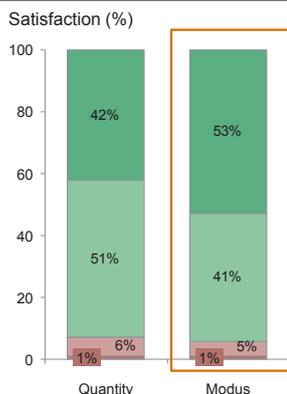
	Gender	Treatment group	Region	Other criteria	Deep dive
1	Male	Cash & choice using as cash	Saida, south	≥ 30 min. to ATM	• ATM & shop accessibility
2	Male	Cash & choice using as cash	Other, south	≥ 30 min. to ATM	• ATM & shop accessibility
3	Female	Cash	Bekaa	In male headed households	• Family dynamics
4	Female	Cash	BML	In male headed households	• Family dynamics
5	Male	Cash	BML	Responsible for food shopping & Shop at small non-WFP shops	• Drivers of non-WFP small& qual.
6	Female	Cash	North	Responsible for food shopping & Shop at small non-WFP shops	• Drivers of non-WFP small& qual.
7	Female	Choice	South Leb	Voucher or mix users	• Drivers of voucher or mix usage
8	Female	Choice	North Leb	Voucher or mix users	• Drivers of voucher or mix usage

2.5 Results

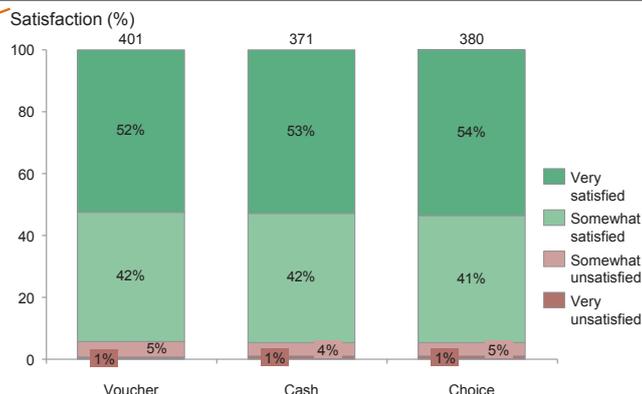
2.5.1 Satisfaction breakdown by treatment group

Satisfaction among beneficiaries with WFP assistance is very high in Lebanon and is not impacted by the treatment group.

High satisfaction levels ...

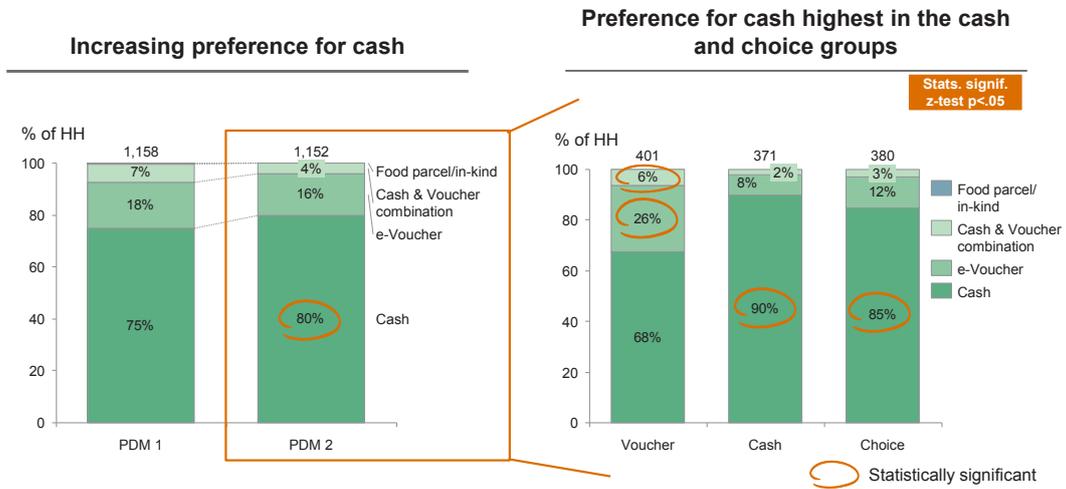


... consistent across treatment groups

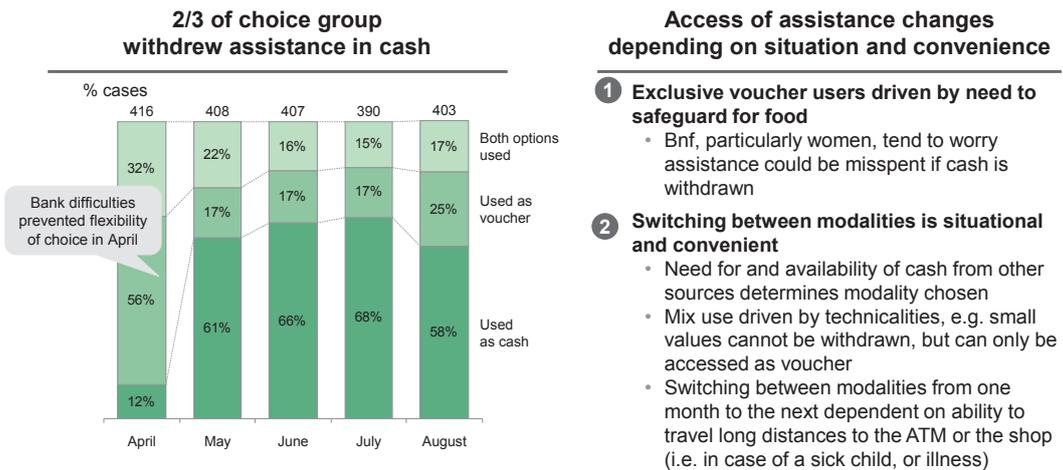


2.5.2 Preference breakdown by treatment group

Overall, beneficiaries prefer cash by a wide margin and the preference for cash is driven by experience. Preference for cash among women increased further since PDM 1 across groups.

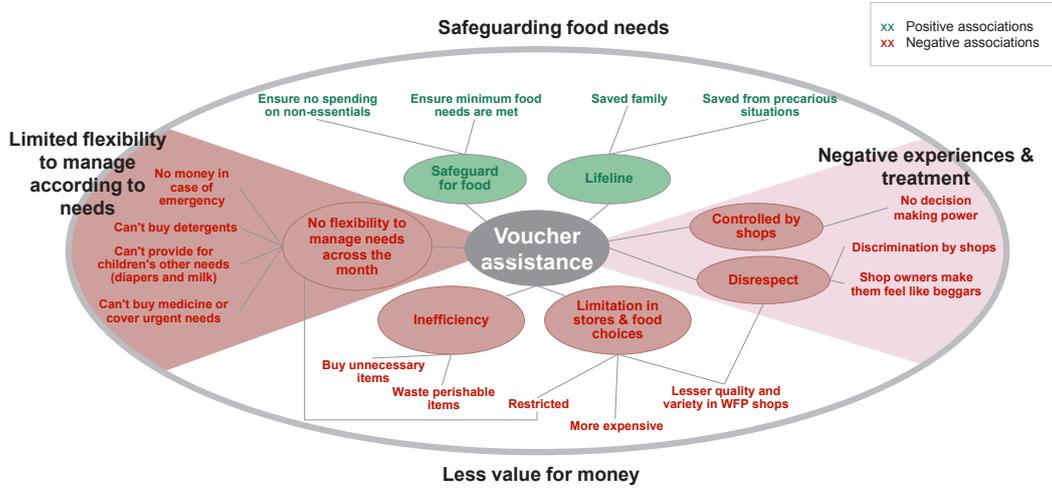


Bank report shows that ~60%–70% of choice group opting for pure cash. Voucher and choice use not driven by anti-cash sentiment.

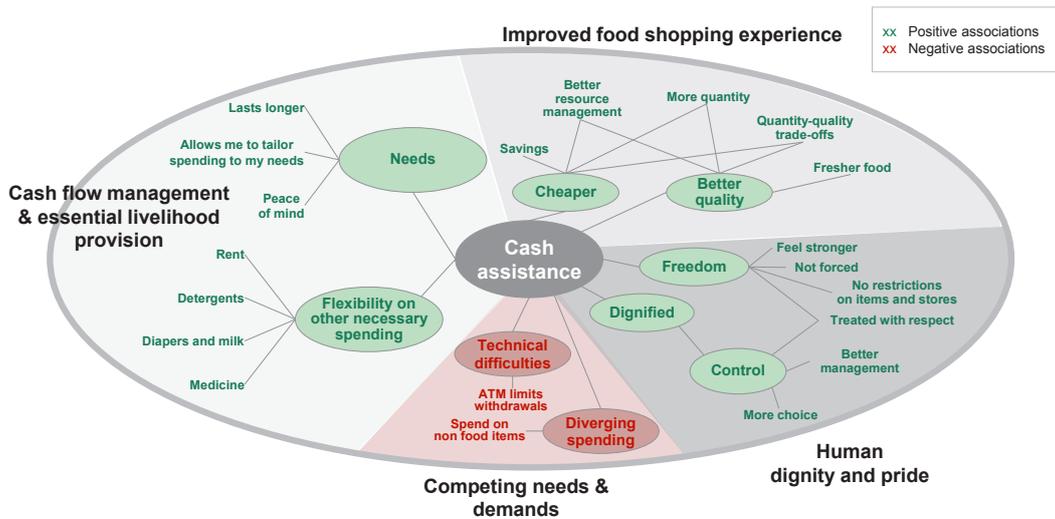


2.5.3 Mind maps of voucher and cash associations

The WFP voucher is a lifeline for beneficiaries, but reminds them of being refugees. Beneficiaries miss the flexibility to best attend to family needs

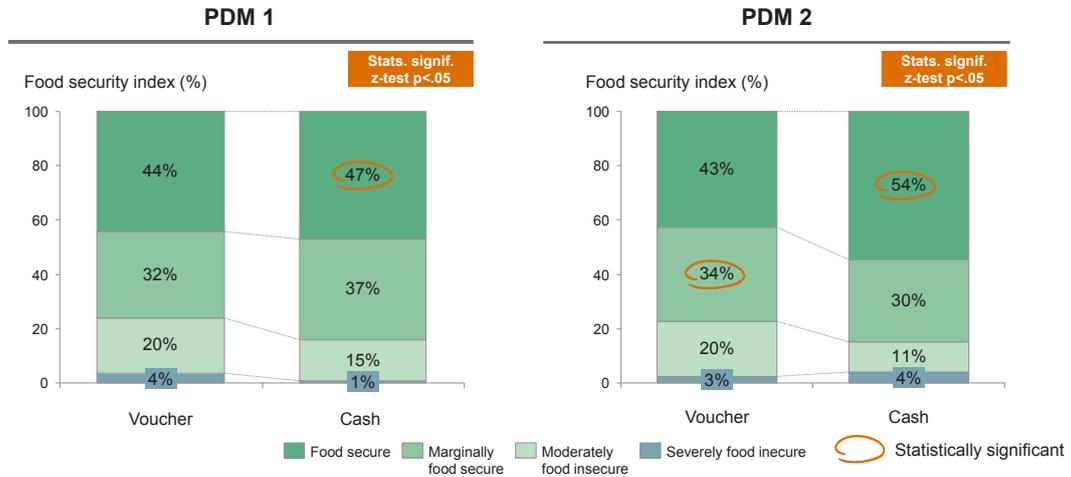


Beneficiaries feel more dignified and set up for better cash flow management under cash. Decision making power is perceived to return to the beneficiary who is capable to make the right decisions for his/her family

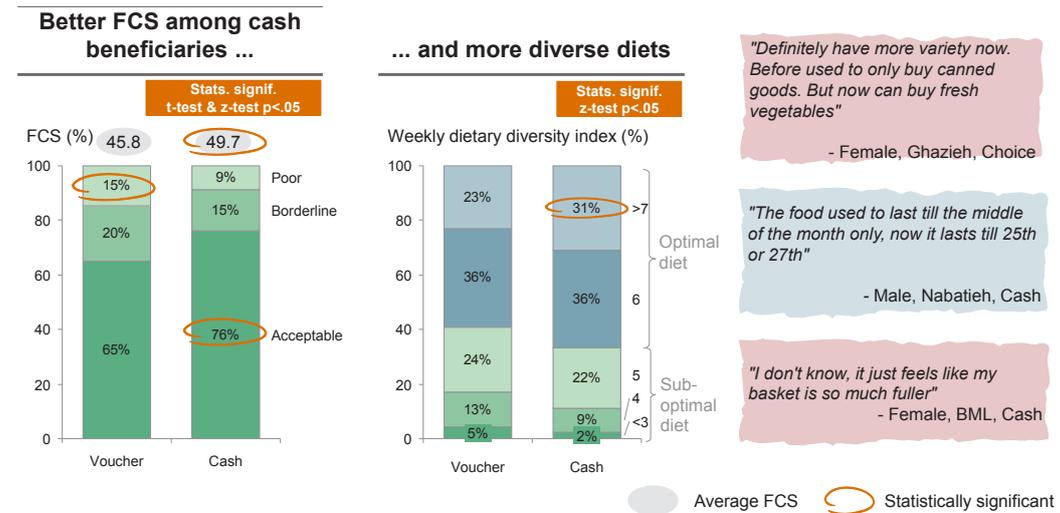


2.5.4 Food security

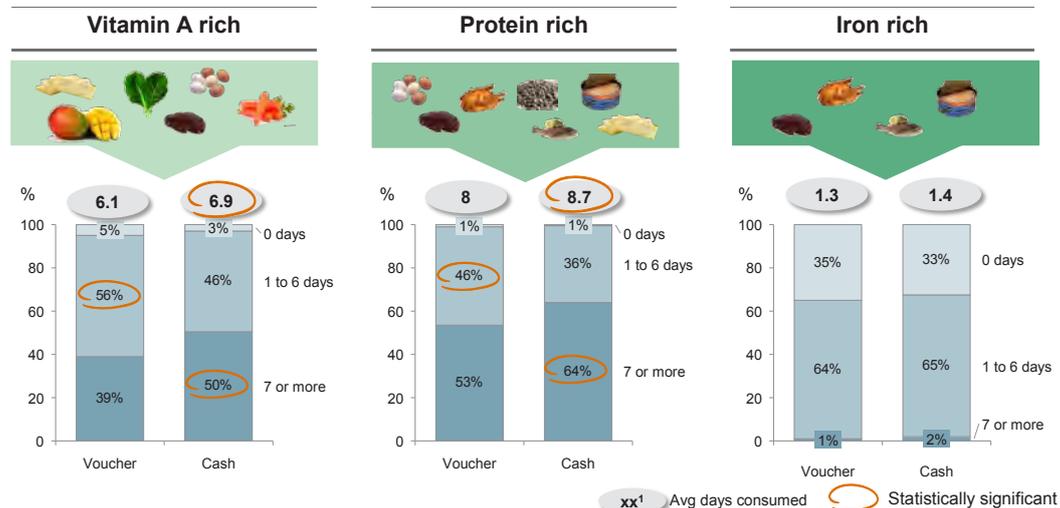
Both groups experienced an increase in FCS in PDM 2. However cash beneficiaries experienced a higher increase than their voucher counterpart, with 75-85% of HH at least marginally food secure.



Cash group exhibited higher food consumption scores and higher dietary diversity than voucher group in both PDM1 and 2, driven mainly by improved consumption of dairy and vegetables (PDM 2 figures shown)

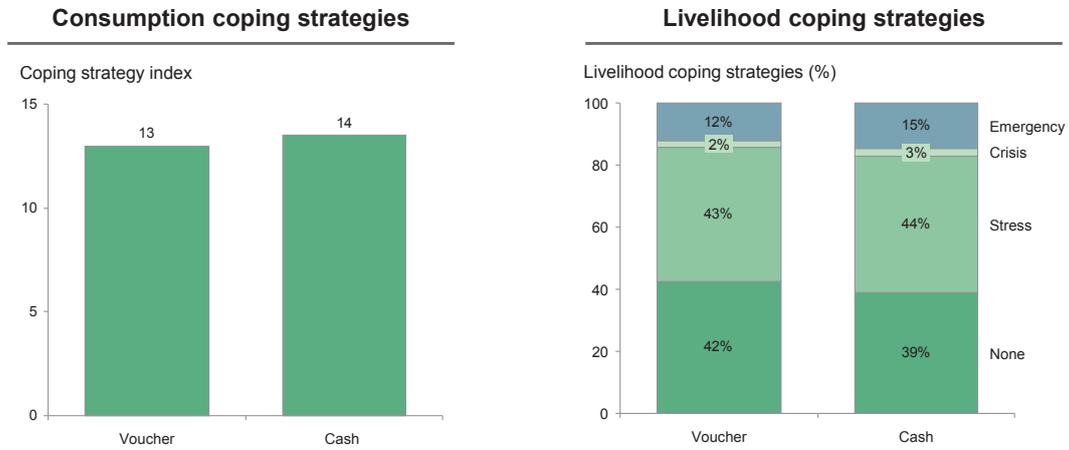


Cash produced positive nutritional impact with higher consumption of vitamin A and protein rich foods, compared to voucher (PDM2)

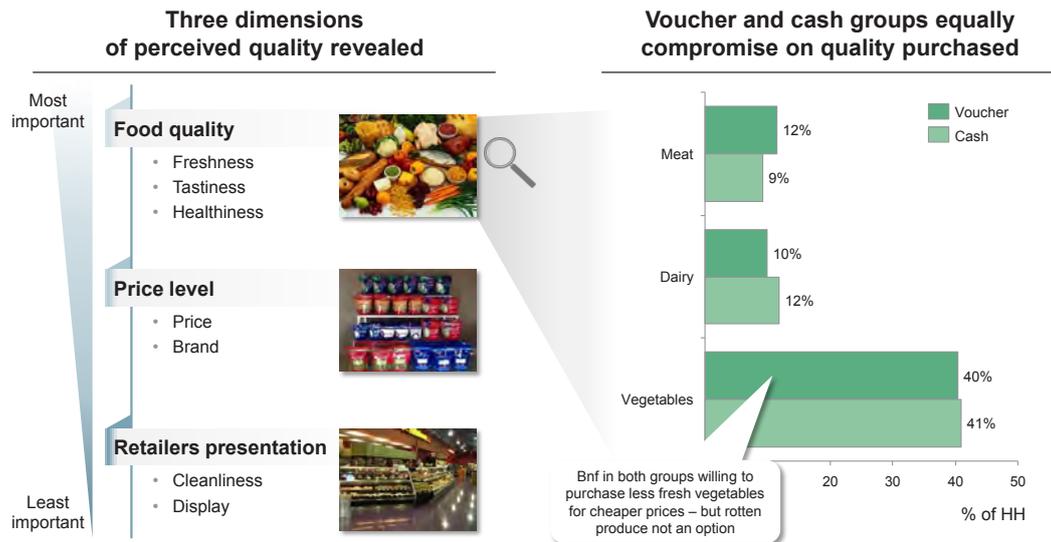


2.5.5 Consumption-based and livelihood coping strategies

No differences in consumption-based and livelihood coping strategies between voucher and cash groups

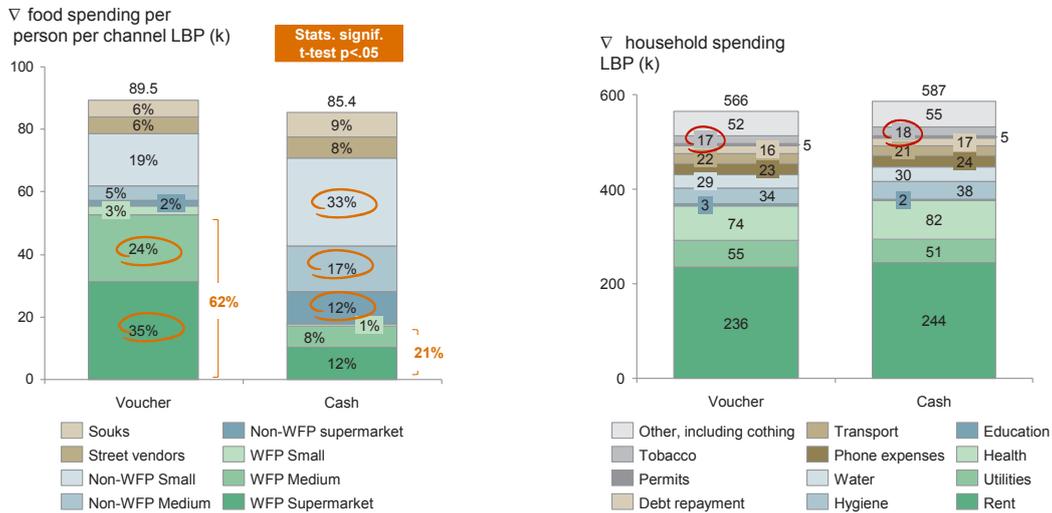


Increased food consumption and improved dietary diversity did not come at the expense of lower perceived quality of food or retailer (PDM2)



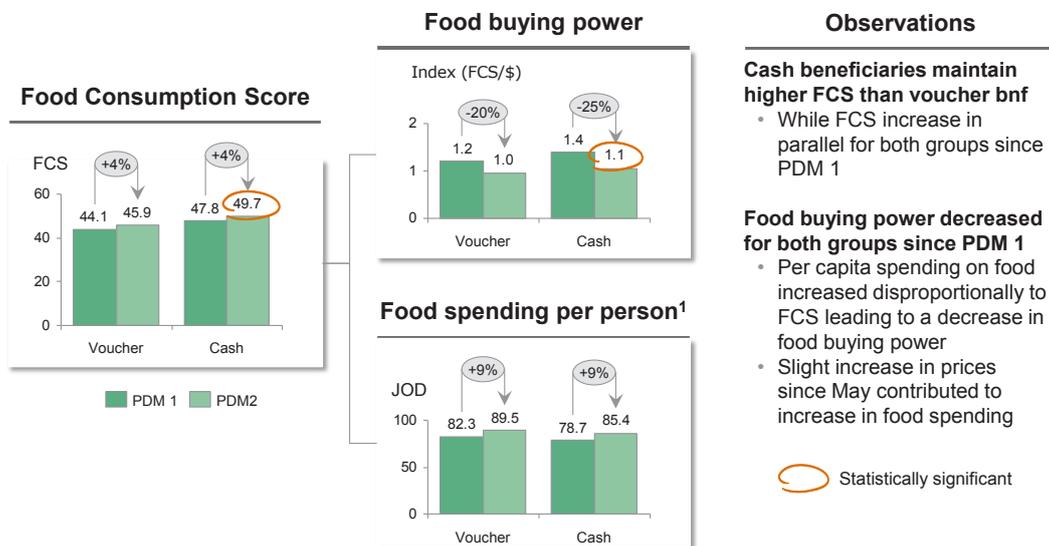
2.5.6 Household and food expenditures

Spending on food is not impacted by modality. Both cash and voucher groups continue to spend close to double the WFP assistance value per person per month on food (left-hand figure). However, cash beneficiaries buy food predominately outside of the WFP network. The voucher group spend the transfer value in WFP shops, but additional food spending is mostly made in non-WFP shops. Spending on non-food items was similar between cash and voucher groups (right-hand figure).



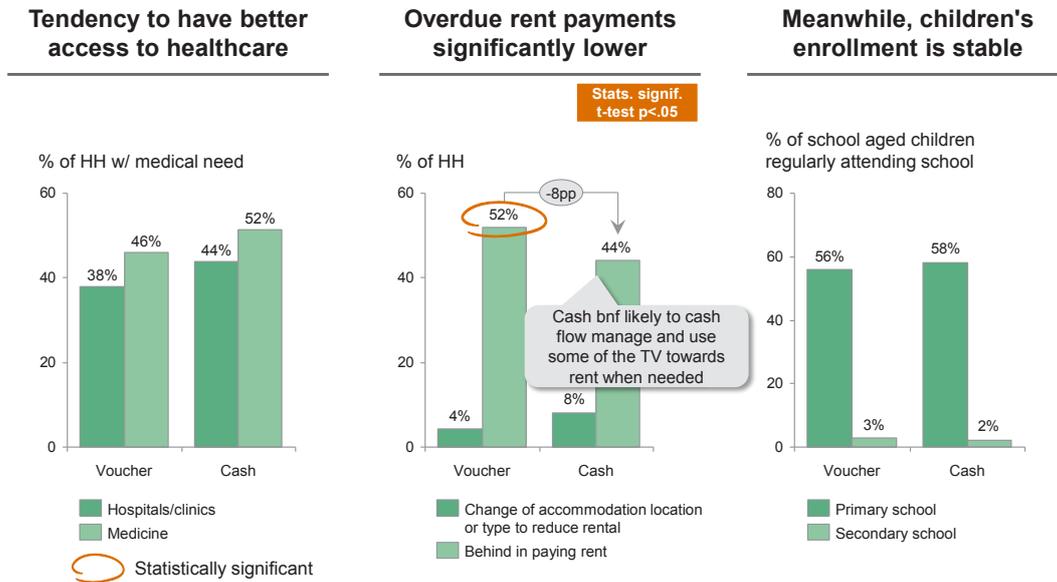
2.5.7 Food buying power

Cash maintains higher food buying power given higher FCS with similar per capita spending on food



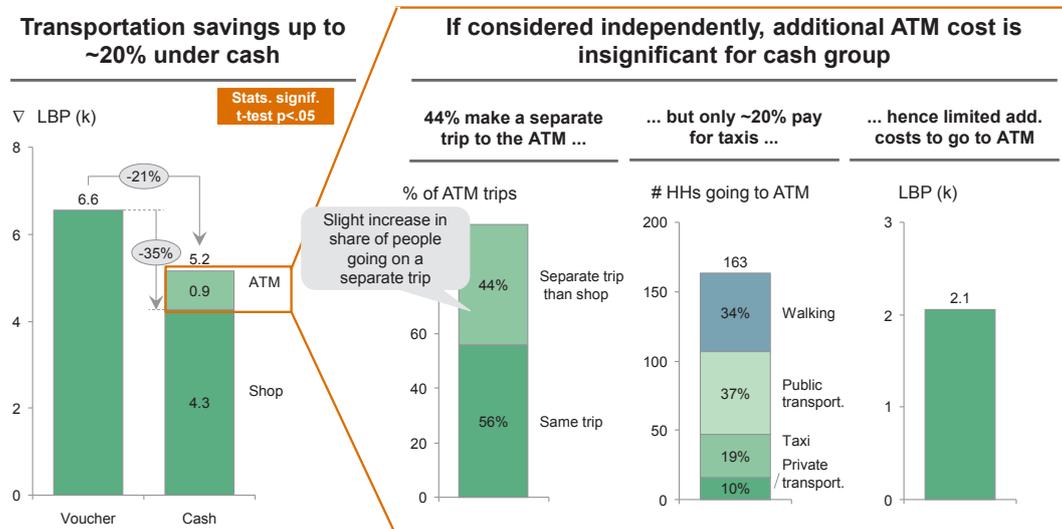
2.5.8 Non-food basic needs

Accommodation security somewhat improved under cash, while other basic needs not impacted by WFP modality

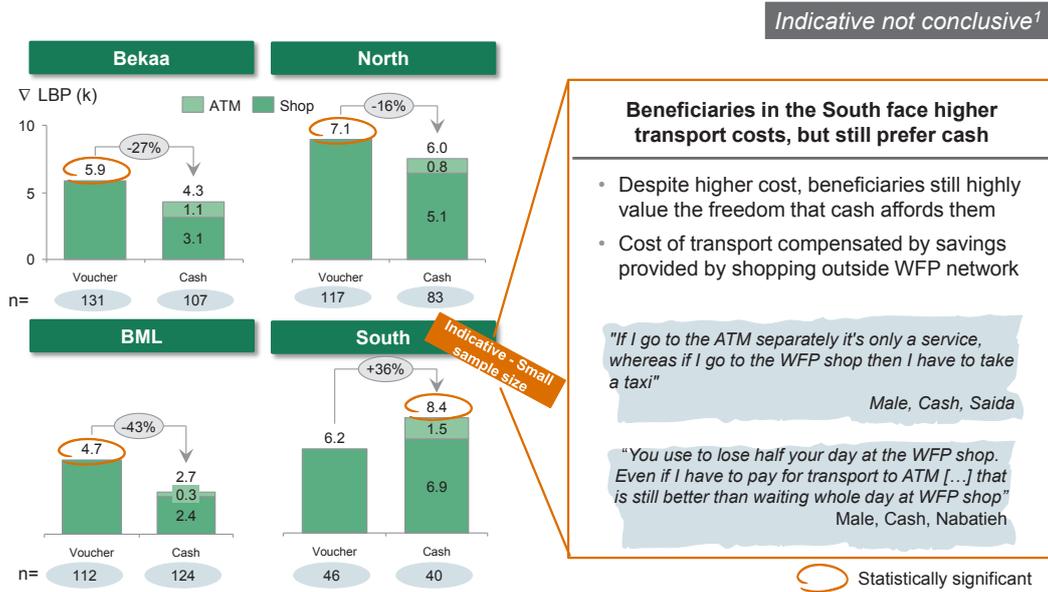


2.5.9 Transportation costs

Overall, cash beneficiaries spend less on transport than their voucher counterparts do as most of them do not do a separate trip to the ATM but go while on their way to the shop. Even those who do go on a separate trip tend to walk or use cheap public transport. The additional cost of an ATM trip thus is minimal.



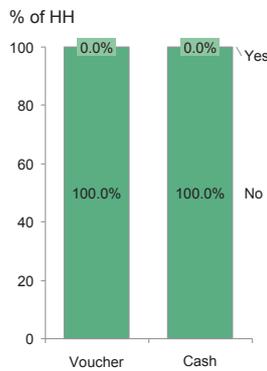
In Southern Lebanon, beneficiaries incur higher transportation costs than voucher, but still prefer the cash modality.



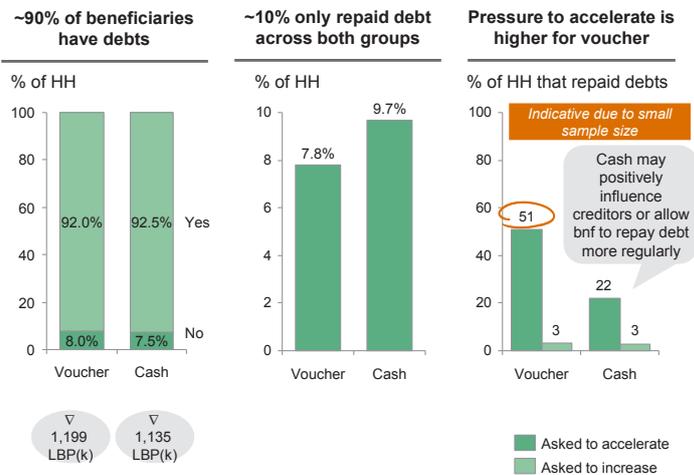
2.5.10 Debt and saving

Cash does not change behavior of households towards saving or debt repayment

Beneficiaries don't make savings



Debt repayment not influenced by modality



2.5.11 Household responsibilities by gender

Household responsibility was not diverted away from the women with cash. In fact, with habituation and time, even more women were holding on to the WFP card and going to the ATM than their male counterpart in PDM 2.

