



Evaluation of UNRWA Social Assistance Interventions 2019-2023

Department of Internal Oversight Services
Evaluation Division



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About UNRWA

UNRWA is a United Nations agency established by the General Assembly in 1949 and mandated to provide assistance and protection to a population of over 5.7 million registered Palestine refugees. Its mission is to help Palestine refugees in Jordan, Lebanon, Syria, West Bank and the Gaza Strip achieve their full human development potential, pending a just and lasting solution to their plight. UNRWA services encompass education, health care, relief and social services, camp infrastructure and improvement, and microfinance. UNRWA is financed almost entirely by voluntary contributions.

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Acronyms

EA	Emergency Appeal
FO	Field Office
JFO	Jordan Field Office
LFO	Lebanon Field Office
MEB	Minimum Expenditure Basket
PDM	Post Distribution Monitoring
PMTF	Proxy Means Testing Formula
PR	Palestine Refugee
PRS	Palestine Refugees from Syria
RRIS	Refugee Registration and Information System
RSSD	Relief and Social Services Department
SFO	Syria Field Office
SSN	Social Safety Net
SSNP	Social Safety Net Programme
TOC	Theory of Change
TVET	Technical and Vocational Education and Training
UNRWA	United Nations Relief and Works Agency for Palestine Refugees in the Near East
WBFO	West Bank Field Office
WFP	World Food Programme

Executive Summary

Background and context

This evaluation was undertaken to generate deeper insights into the responsiveness and effectiveness of UNRWA's food and cash assistance in meeting the diverse needs of Palestine refugees (PRs), including men, women, and persons with disabilities¹. Overall, the evaluation aims to inform improvements in programme design and delivery by offering evidence-based insights into both short-term emergency responses and longer-term support systems.

UNRWA provides vital social assistance to Palestinian refugees through two main programmes: the Social Safety Net Programme (SSNP) and the Emergency Appeals (EAs) program. In 2024, the SSNP served 334,114 of the most vulnerable Palestine refugees with unconditional cash and food assistance to address long-term poverty and food insecurity, operating with an annual budget of about USD 31 million². In contrast, the EAs programme responds to immediate humanitarian needs driven by socio-economic crises, reaching approximately 1.7 million refugees across Gaza, Syria, Jordan, Lebanon, and the West Bank, with a significantly larger budget of around USD 200 million. Together, these programmes support close to two million registered refugees (over a third of the total registered with the Agency) and are linked to other services such as healthcare and vocational training through a referral system.

Evaluation purpose, scope, and methodology

The evaluation serves **two primary purposes: accountability and learning**. It will be used by senior management within UNRWA's Relief and Social Services Department (RSSD) and field offices to inform decision-making regarding programme design, service delivery, staffing, and structural improvements to enhance the quality of the Agency's social assistance interventions. The evaluation scope covers UNRWA's relief and social services work executed by the SSN and EA programmes from 2019 – 2023 across all fields.

The evaluation applies the six Organisation for Economic Cooperation and Development (OECD) / Development Assistance Committee (DAC) evaluation criteria of relevance, coherence, efficiency, effectiveness, impact, and sustainability to assess the overall performance of UNRWA's food and cash assistance interventions.

¹ The evaluation does not cover other forms of social assistance provided by the Agency such as case management support, MHPSS for persons with disabilities, and referrals. It also covers UNRWA's food assistance in a limited way as the bulk of UNRWA's food assistance has been in Gaza and the evaluation team had limited access to the Gaza Field Office.

² 2024 UNRWA Annual Operational Report

The evaluation used a mixed methods and case study approach with case studies in Jordan and Lebanon. In-person interviews were conducted by the evaluation team in Jordan and the West Bank where travel was permitted. Due to ongoing conflict, virtual and telephone interviews were used to reach UNRWA staff and beneficiaries in Lebanon. Changing political circumstances in Syria meant that it was not possible to reach beneficiaries in this field and that only key UNRWA staff in Syria could be virtually interviewed.

Data was collected through a **desk and literature review**; individual and focus group **discussions** with 67 UNRWA staff (36 women and 31 men); 113 beneficiaries (53 women and 60 men) of which 11 are persons with disabilities; and 17 representatives from other UN agencies and humanitarian sector working groups (6 women and 11 men); and an **online survey** that reached 34 out of 50 targeted UNRWA relief and emergency workers in Jordan (with a survey response rate of 68 per cent). **Purposeful sampling** of interviewees was used to gather qualitative insights that reflect the geographic representation across camps where possible as well as consideration for gender and disability inclusion.

Triangulation was used to cross-validate findings from multiple data sources and methods along with a **comparator analysis** to explore how similar organisations in the region have addressed cash transfer programming.

The evaluation faced **four major limitations** that affected the quality of the evaluation findings and recommendations as follows:

1. **Limited and poorly consolidated institutional data** on UNRWA's Relief and Social Services (RSS) interventions and their impact on registered PRs limited the evaluation's ability to draw on quantitative data and compare data across locations and time periods.
2. Political instability, ongoing conflict, and security concerns resulted in **limited access to field office staff and beneficiaries in Gaza, Syria, and Lebanon**. While mitigation efforts were successful at reaching UNRWA staff and beneficiaries virtually in Lebanon, the evaluation findings do not directly incorporate the experiences and perspectives of UNRWA field office staff and beneficiaries from Gaza and beneficiaries from Syria.
3. The limited evaluation budget resulted in a **small beneficiary sample size** as the evaluation was required to focus on a small number of purposefully sampled beneficiaries for in-depth interviews as opposed to a statistical sampling of beneficiaries.
4. The current ToCs for the SSN and EA programmes do not present clearly articulated results and lack logical change pathways. It was not possible to engage programme stakeholders in reconstructing a ToC to guide the evaluation. This meant that **the evaluation was not able to use a reconstructed ToC to guide its analysis of programme effectiveness**. As a result, the evaluation analysis does not fully reflect the causal pathways of change or provide a comprehensive assessment of results at the outcome level.

Summary of key findings

Relevance

UNRWA cash interventions under the SSN and EA programmes are relevant to the needs of PRs as they help PRs from slipping further into abject poverty and contribute to meeting their basic needs by providing increased access to food, utilities, and medicine. At the same time, the relevance of these interventions is undermined by the insufficient transfer value which has not kept pace with inflation and has, in some cases, decreased due to UNRWA's financial constraints. The Agency's current targeting and prioritization methods for cash transfers are unable to effectively target and sufficiently meet the needs of the most vulnerable PRs.

Coherence

UNRWA's cash transfers and food assistance align with UNRWA's mandate to provide assistance and protection to PRs and contribute towards the Agency's strategic objective of poverty alleviation among the most vulnerable PRs. While UNRWA engages in regional coordination and collaboration with government institutions and other UN agencies, there are opportunities for increased synergy-building. These include working with partners to support integrated data collection and dissemination, conducting coordinated vulnerability analyses, implementing harmonized transfer values, and making more efficient use of existing resources.

Efficiency

The RSS programme has efficiently adapted its cash distribution mechanisms to the specific context of each field office resulting in high levels of satisfaction among beneficiaries across most fields with respect to the cash distribution models. While at the broader strategic level, the 2019 RSS reform was designed to improve quality and professionalism of social services by introducing a new social worker role, it has raised concerns regarding staff misalignment with current needs and a perceived lack of consultation.

Despite efforts to strengthen accountability mechanisms, further formalization of feedback, complaints, and dispute-resolution mechanisms are needed to ensure the transparency of UNRWA's cash transfer work. Addressing resource constraints and strengthening operational planning are critical to ensure consistency and effectiveness of these mechanisms.

Effectiveness

The SSN and EA programmes are largely achieving the planned short-term outcomes of increased freedom of choice and increased dignity. However, less progress is seen regarding improving access to healthy foods and increasing human capital. Cash transfers have provided critical short-term relief, enabling recipients to cover their most essential expenses and largely preventing further financial decline. At the same time, the SSN programme is far from achieving its planned target of providing assistance of at least 50 per cent of the abject poverty line to beneficiaries across fields. This is hindering the SSN programme from achieving its long-term outcomes of poverty alleviation and increased human development as the transfer values are insufficient to

lift beneficiaries out of poverty. This has in many cases led to negative coping mechanisms such as economizing on meals, borrowing from family members, and relying on child labour. The SSN and EA programmes require results frameworks and updated theories of change (ToCs) to ensure effective programming that achieves results at the outcome and impact levels. Currently, both programmes focus on results at the activity and output levels and are not sufficiently planning for or capturing outcome and impact-level changes. A strengthened monitoring and reporting system that facilitates comparability of data across fields is also necessary to better inform strategic decision-making.

Impact

UNRWA lacks a framework to assess the long-term impact of its cash and food interventions. There is currently limited data from post distribution monitoring reports and no evidence on how cash assistance interacts with other services and the impact this might have on beneficiaries. This therefore reduces the Agency's ability to measure the cumulative impact of its cash transfer work.

Sustainability

UNRWA's SSN programme lacks a coherent sustainability strategy. While the Agency has made efforts to enhance the effectiveness and impact of cash transfers through referral systems and selective integration with other services, these interventions remain fragmented and insufficiently coordinated. The absence of a comprehensive livelihoods' framework, limited data integration, and institutional capacity gaps undermine the sustainability of the SSN programme. Due to the lack of a long-term solution to the plight of Palestinian Refugees, cash transfers, which were initially designed as a temporary measure, have become a continued requirement. However, continuing to provide cash transfers to PRs who are below the poverty line indefinitely without improving opportunities to generate complementary income is not sustainable given UNRWA's current financial capacity.

Recommendations

Recommendation 1 (derived from findings 1, 2, 3, 9, 10, and 12) **Reformulate the EA and SSNP theories of change (TOC)** to identify realistic outcomes and outputs for the programmes that reflect the Agency's financial reality in terms of the cash assistance that it can provide. RSSD should engage in strategic discussions with staff in all field offices to shape the future direction of its cash assistance interventions, prioritizing greater impact through improved targeting and enhanced integration of complementary services.

This would require **revisiting the Agency's current targeting approaches**, phasing out the Proxy Means Testing Formula (PMTF)), and moving towards an evidence-based categorical approach that prioritizes the most vulnerable that are highly dependent on UNRWA's assistance. Categorical approaches should address intersectionality by integrating gender and disability considerations. Universal cash approaches may need to be considered during acute shocks in specific scenarios, such as war escalations or a currency collapse.

As part of efforts to strengthen the Agency's current targeting approaches, RSSD should further invest in **building the capacity of relief staff and social workers to apply the Washington Group questions** to identify individuals with functional difficulties related to physical, mental, or sensory disabilities. This approach would ensure a more accurate and equitable assessment of beneficiary needs and improve the targeting and overall effectiveness of cash interventions. In parallel, measures should be put in place to safeguard the independence of relief workers in their roles assessing eligibility and addressing beneficiary concerns.

By strengthening the Agency's cash transfer targeting and prioritization mechanisms, RSSD will be able to **increase transfer values** under the SSNP and EA programmes to those beneficiaries most in need. Evidence-based vulnerability assessments that compare poverty amongst different population groups and across different field offices in the region should be used to better reflect actual needs. The Agency should also ensure a more equitable distribution of resources among field offices, addressing disparities that PRs face such as access to government support.

Based on the TOC discussions and programme objectives, RSSD, in consultation with field offices, should **develop a unified vulnerability framework** to inform both SSN and livelihoods programming. This framework should incorporate common multidimensional indicators, including legal status (and therefore potential access to services and employment opportunities), gender, disability, income, and household size. By taking these steps, UNRWA can promote both short-term relief and long-term empowerment for the communities it serves.

Recommendation 2 (derived from findings 2, 3, 6, 7, 10, 11, and 12): RSSD, in close collaboration with Field Offices and RSS frontline staff — and with the strategic leadership and support of the Executive Office — should **lead the development of a detailed reform roadmap** to ensure the timely and accountable implementation of reforms to the cash programme. This roadmap should clearly articulate how RSSD plans to operationalize changes related to targeting approaches, data integration, and linkages with livelihoods and complementary services. As part of this process, RSSD should further define roles and responsibilities for relief and emergency staff particularly in light of the potential reduction in cash transfer beneficiaries driven by digital verification and targeting reforms, set clear milestones, and assess whether the current governance framework is fit for purpose to drive the reform forward.

Recommendation 3 (derived from finding 7): The Protection Division should **strengthen the AAP framework** by: 1) developing a standardized methodology for recording and categorizing feedback and complaints across field offices. Eligibility decisions and complaint mechanisms should be separated or subject to independent oversight to reduce conflict of interest; 2) building staff capacities on UNRWA's Framework for Accountability to Affected Populations; and 3) ensuring accessibility of specific vulnerable groups to these mechanisms.

Recommendation 4 (derived from findings 10 and 11): RSSD should **address the persistent lack of documentation and monitoring** by establishing clear, regular reporting requirements, ensuring comprehensive documentation of programme cycle implementation and changes, and implementing disaggregated budgeting with specific allocations of its staffing model in each field office. RSSD with the support of the Department of Planning needs to identify and capture clear output, outcome, and impact level results that can provide insights into the results

achieved through social transfers. This should be complemented by efforts to standardize indicators across field offices, in line with global best practices.

Recommendation 5 (derived from findings 11 and 12): To achieve lasting impact, UNRWA should prioritize balancing immediate cash assistance with sustainable livelihood interventions, all while reinforcing its institutional frameworks. This involves creating joint task forces across key programmes such as Health, Education, Microfinance, and Protection to foster intersectoral collaboration. Facilitating the exchange of lessons learned and best practices between field offices and headquarters will strengthen programme coherence and enhance the overall effectiveness and sustainability of the Agency's interventions.

To gain a comprehensive understanding of the assistance provided to refugee families, the RSSD needs to fully adapt the RRIS system to enable data connectivity between UNRWA services. This should include robust data documentation to promote synergies across databases, linked by the unique Refugee ID and Family ID. Furthermore, standard processes should be established for acquiring database access across UNRWA programmes while safeguarding sensitive beneficiary information.

Recommendation 6 (derived from finding 4): Field offices should strengthen cooperation and alignment with host governments in the region to influence and advocate for the inclusion of PRs in national social protection strategies and enhance access to job opportunities to reduce cash transfer dependency. They should also explore further synergies with UN partners at the national level to address gaps in services and to ensure that PRs are recognized as part of the broader refugee cohort. This could include, where contextually appropriate and operationally feasible, joint vulnerability analyses co-led with host governments and UN partners to serve as a foundation for coordinated programming and to advocate for the inclusion of PRs in national systems.



UNRWA in Gaza: the backbone of the humanitarian response.© 2024 UNRWA

1. Introduction

1.1 Context

This section summarizes political and economic developments in Lebanon, Jordan, and the broader region during the evaluation period, highlighting the context within UNRWA's operations and the challenges faced by Palestinian refugees.

The situation in Gaza has deteriorated due to Israel's ongoing occupation, violence, and the 15-year blockade. The conflict, particularly the escalation following the October 7th attack, has devastated Gaza's economy, worsening unemployment and food insecurity. Destruction of infrastructure, including hospitals and schools, has severely hindered UNRWA's ability to provide essential services for millions of Palestinian refugees.

In Syria, the refugee crisis has compounded UNRWA's challenges. Widespread destruction, displacement, and severe food insecurity persist, with over 95% of Palestinian refugees from Syria (PRS) requiring aid. The situation worsened due to the 2023 earthquakes, inflation, currency depreciation, and economic sanctions, leading to a humanitarian emergency. Reduced funding for humanitarian initiatives has further strained relief efforts.

Lebanon's significant escalation of conflict beginning in October 2023 and ongoing socio-economic crisis, marked by political paralysis, inflation, and fuel shortages, has severely impacted Palestinian Refugees from Syria (PRS) and Palestine Refugees in Lebanon (PRL). According to the latest socioeconomic survey of PRL, the vast majority of households (82%) are identified as poor and cannot meet the minimum level of expenditure required to ensure a reasonable level of basic livelihood³. UNRWA's cash assistance was reported as one of the main income sources by 70% of camp inhabitants and 58% of refugees living outside the camps⁴. Legal barriers restrict their access to employment, property, and essential services, exacerbating their vulnerabilities. Lebanon's weak social protection system further marginalizes refugees, limiting access to public services and social benefits.

Jordan also faces significant challenges, as the country continues to host large numbers of refugees, including Palestinian refugees and those from Syria. Jordan's economy has been heavily impacted by regional instability, and refugees in the country often face difficulties in accessing education, healthcare, and employment. Like in Lebanon, Palestinian refugees in Jordan rely heavily on UNRWA support. Legal restrictions and limited economic opportunities continue to hamper their ability to integrate into the broader society, leaving them dependent on humanitarian aid.⁵

The combined effects of conflict, economic instability, and legal barriers across the region have created a humanitarian emergency, with widespread displacement, food insecurity, and a collapse of essential services. UNRWA's ability to provide education, healthcare, and relief

³ They are below the absolute national poverty line, determined according to a methodology established by the World Bank in 2011/2012 and updated considering changes in the Consumer Price Index (CPI) and the exchange rate fluctuation.

⁴ UNRWA (2025) 2023 Socioeconomic Survey Report of Palestine Refugees in Lebanon.

⁵ The evaluation team conducted in-depth case studies in Lebanon and Jordan but did not gather statistical data from all UNRWA field offices. Additionally, statistical evidence is not consistently available across all field offices for the same categories, limiting comprehensive comparisons and analysis.

services has been severely constrained, leaving millions of Palestinian refugees across Lebanon, Jordan, Gaza, and the West Bank in urgent need of assistance.

1.2 UNRWA food and cash assistance programmes

Social assistance systems are critical for helping the most vulnerable individuals and families meet basic needs, manage risks and cope with shocks and crises. They also allow families to support and invest in the health, wellbeing and education of themselves and their children.

UNRWA has provided food and cash assistance to almost two million Palestine refugees, or over one in three of those registered with the Agency. The Agency provides support under two main interventions, the Social Safety Net Programme (SSNP) and the Emergency Appeals programme (EAs).

In 2024, the SSNP served 334,114 registered Palestine Refugees⁶ and, according to its theory of change (ToC), aims to help Palestine refugees meet essential needs such as food, shelter, and environmental health. Through regular support, the programme seeks to mitigate poverty and food insecurity among vulnerable groups—including men, women, girls, boys, and persons with disabilities—across the five fields, with a priority focus on the abject poor. In the short term, the programme is expected to increase beneficiaries' freedom of choice, improve access to healthy food, enhance dignity, and build human capital. The ToC also establishes that direct assistance to the abject poor should cover at least 50 percent of the abject poverty line. The programme's annual budget allocation has been approximately USD 31 million. A theory of change for the SSNP programme is included in Appendix 4.

The SSNP has been increasingly supplemented by emergency assistance interventions for victims of humanitarian crisis, through which around 1.7 million Palestine refugees are being assisted. As Emergency Appeals (EAs) operate on an annual funding cycle, including a formal impact-level statement in their theory of change is typically not considered appropriate. However, in practice, EAs have been issued repeatedly over many years to address the ongoing protracted refugee situation in the occupied Palestinian territory (oPt) and the Syria regional crisis. Reflecting this reality, a recent evaluation proposed a higher-level goal for the mechanism: *"The humanitarian and protection needs of Palestine refugees—men, women, boys, and girls, including the most vulnerable populations—supported by UNRWA's Emergency Appeals for the oPt and the Syria Regional Crisis, are met to mitigate their suffering and prevent further deterioration of their humanitarian situation."* This overarching goal is operationalized through activities under Strategic Priority 1, which focuses on providing emergency food and cash assistance, as well as humanitarian support for basic needs. UNRWA delivers this support to enhance resilience and ensure immediate economic access to food for Palestine refugees in Syria, and Palestine refugees from Syria (PRS) in Lebanon and Jordan, as well as for crisis-affected refugee households in the oPt. The annual budget for Emergency Appeals is approximately USD 200 million. While most emergency assistance beneficiaries are located in Gaza and Syria, support is also extended to

⁶ 2024 UNRWA Annual Operational Report

vulnerable refugees in Jordan, Lebanon, and the West Bank.⁷ A theory of change for the EA programme is included in Appendix 5.

The goal of the interventions under the EAs programme is to meet the humanitarian needs of Palestine refugees, men, women, boys and girls, including the most vulnerable populations to mitigate their suffering and prevent further deterioration of their humanitarian situation.⁸ Over the years, EAs have an annual budget of approximately USD 200 million. Most beneficiaries of emergency assistance are in Gaza and Syria, but assistance is also provided to the Palestine refugees in Jordan, Lebanon and the West Bank.⁹

Figure 1. Number of refugees receiving cash and food assistance across UNRWA fields for 2023¹⁰

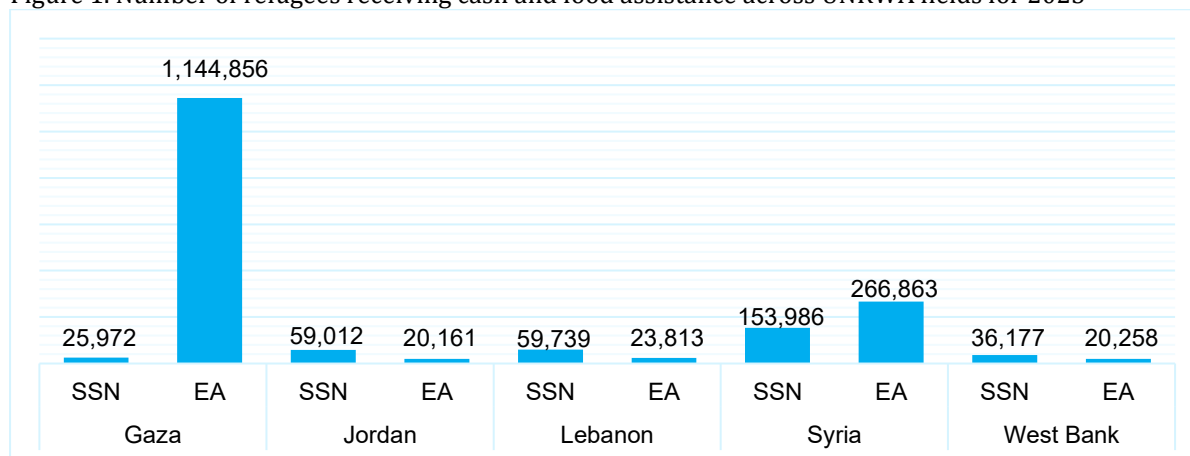
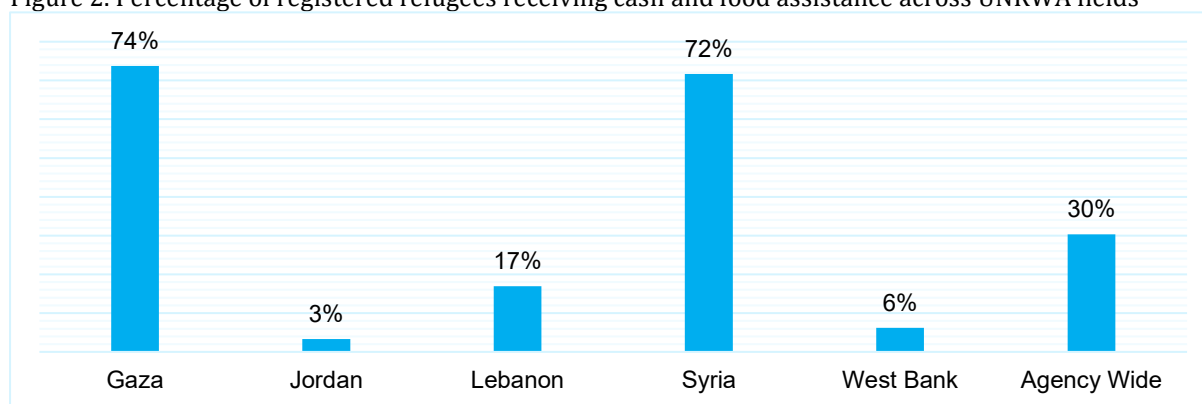


Figure 2. Percentage of registered refugees receiving cash and food assistance across UNRWA fields¹¹



⁷ Adapted from the Evaluation of the UNRWA Emergency Appeals for the oPt and Syria Regional Crisis 2016-21.

⁸ Ibid.

⁹ Concept Note: Review of Relief Work (internal), Relief and Social Services Department (undated)

¹⁰ Source: UNRWA RISS. This is the most recent data available. Year by year data is currently unavailable as the RISS is undergoing a review to enhance its functionality.

¹¹ Source: UNRWA RISS. This is the most recent data available. Year by year data is currently unavailable as the RISS is undergoing a review to enhance its functionality.

While UNRWA's SSNP programme provides for the most vulnerable that are highly dependent on UNRWA because of their Palestine refugee status, emergency assistance caseloads are determined as populations are impacted by socio-economic crises.

Figure 3. UNRWA types of social transfers¹²

Regular **unconditional cash transfers** to vulnerable families facing chronic hardship and being characterized by a high dependency ratio and long-term support needs.

The Emergency Programme (EP) provides **emergency cash and/or food transfers** in response to immediate needs triggered by a humanitarian crisis and supported through Emergency Appeal funding.

Programmes addressing the needs of **specific vulnerable groups**, which are established in response to a particular donor interest or funding opportunity.

Selective Cash Assistance (SCA) to families facing extreme acute hardship in the form of a one-time cash payment.

Social transfers are enhanced through a referral system, which includes the social services, registration and protection divisions, and other departments, and by ensuring interoperability with other UNRWA programmes (hospitalization, shelter rehabilitation, vocational training etc.) through the alignment of targeting approaches.

1.3 Purpose and scope

The evaluation serves two primary purposes: accountability and learning. It will be used by UNRWA's Relief and Social Services Department and field offices to inform decision-making to strengthen the administration of UNRWA's food and cash assistance interventions, considering current financial constraints, global best practices, and parallel social assistance systems in the Agency's areas of operation. Specifically, the evaluation will inform decision-making on programme design, service delivery, staffing, and structural improvements aimed at enhancing the quality of the Agency's social assistance interventions.

Building on findings from previous evaluations, including the 2018 SSNP Evaluation and the 2023 EA Evaluation, the evaluation examines how past implementation challenges and lessons learned have been addressed within UNRWA's social assistance programmes. It also assesses the extent to which these interventions have met the needs of PRs, including men, women, and persons with disabilities. Furthermore, the evaluation explores the integration of livelihoods programming, mechanisms to reduce aid dependence, and the adequacy of staffing.

To assess the overall performance of these interventions, the evaluation applies the six OECD/DAC evaluation criteria of relevance, coherence, efficiency, effectiveness, impact, and sustainability. The evaluation is structured around the six key evaluation questions, each linked

¹² Relief Social Instructions, 10 February 2023.

to specific areas of inquiry, as detailed in the evaluation matrix in Appendix 3. The evaluation questions are outlined below in Figure 4.

Figure 4. Evaluation Questions

Evaluation Questions

1. **Is the intervention doing the right things?** This assesses the relevance and appropriateness of social/cash transfers in meeting the needs of PRs, including men, women, and persons with disabilities.
2. **How well are UNRWA's RSS services aligning with Agency and national priorities, and complementing the programmes of other humanitarian actors?** This focuses on the alignment of interventions with UNRWA's strategic priorities, cross-cutting issues like gender and disability, and the complementarity with social protection programmes from host governments, UN agencies, and other external actors.
3. **How well are the resources being used?** This looks at the efficiency of the systems and processes used for prioritizing, targeting, managing, monitoring, and delivering the programme interventions.
4. **Is the intervention achieving its objectives?** This assesses the extent to which the interventions have contributed to mitigating poverty for various groups, including men, women, persons with disabilities, and doubly displaced refugees.
5. **Are the interventions contributing to more sustainable solutions?** This evaluates the contribution of UNRWA's interventions in reducing long-term aid dependency, in complement with its other services and social protection systems offered by host governments and UN agencies.
6. **What difference does the intervention make?** This assesses the cumulative impact of the Agency's social assistance interventions through different sources of funding and partnerships.

1.4 Methodology

The evaluation was conducted in accordance with the [United Nations Evaluation Group \(UNEG\) norms and standards](#). The evaluation team used the existing theories of change for both the Social Safety Net Programme (SSNP) and the Emergency Appeals (EAs) programme to identify and prioritize key outcomes for analysis. A comprehensive and multi-faceted data collection approach was employed, incorporating diverse evidence sources and engaging a broad spectrum of internal and external stakeholders, including cash and food recipients, in a **participatory** and **transparent** manner.

A **mixed-methods approach** was central to the evaluation, combining both quantitative and qualitative methodologies to ensure a comprehensive and balanced assessment. Data collection methods included a desk and literature review; individual interviews and focus group discussions with UNRWA staff, PR beneficiaries, and representatives from other UN agencies and humanitarian sector working groups; and an online survey with UNRWA relief and emergency workers in Jordan.

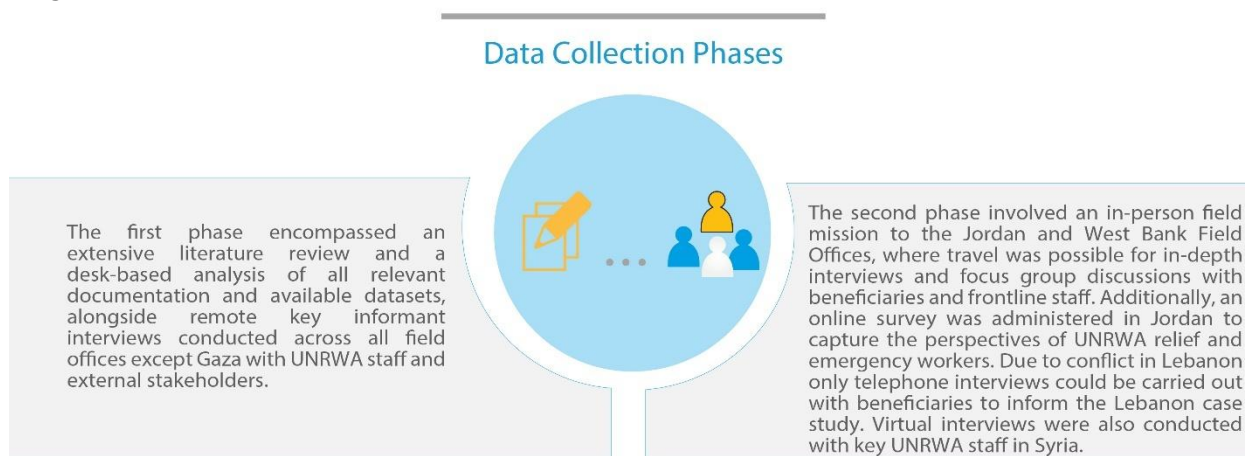
The evaluation also used a case study approach to provide in-depth insights on UNRWA's cash transfer work and the ongoing RSS reform process in the Jordan and Lebanon fields. A

developmental approach was used to provide timely and adaptive support to the ongoing RSS reform process by creating preliminary reports outlining key findings and recommendations from these case studies to support real-time decision-making. The Jordan Case Study report was produced in September 2024 while the Lebanon Case Study report was produced in February 2025.

Triangulation, which included cross-validating findings from multiple data sources and methods, was used to analyse data. In addition, the evaluation drew on a comparator analysis to explore how similar organizations in the region have addressed cash transfer programming. The evaluation also identified lessons on what worked, what did not, and why, thereby generating actionable insights to inform future programming.

To strengthen the analytical depth of the evaluation, a cash expert was engaged to assess Decision Notes on the proposed reforms in Lebanon and Jordan and to strengthen the technical soundness of the evaluation findings. Additionally, a data analyst systematically examined data from Post-Distribution Monitoring (PDM) reports across field offices, socio-economic surveys conducted in Jordan and Lebanon, and statistical trends derived from the UNRWA Refugee Registration Information System (RRIS). This analytical approach facilitated a data-driven understanding of programme effectiveness and beneficiary needs. Data collection was conducted in two distinct phases as outlined below in Figure 5.

Figure 5. Data Collection Phases



The total number of stakeholders, presented by stakeholders and gender, are presented below in Figure 6.

Figure 6. Interviewed Stakeholders

Stakeholder Group	Total	Women	Men
Beneficiaries	113 (11 of whom are persons with disabilities)	53	60
UNRWA Staff	67	36	31
Representatives from other UN agencies and humanitarian sector working groups	17	6	11
Grand Total	197	95	102

The survey received a 68 per cent response rate, (34 out of 50 UNRWA emergency and relief workers, including area relief and social services officers from the Jordan Field Office).

The inclusion of diverse respondents supported a comprehensive understanding of programmatic impacts and challenges across different operational contexts. The purposeful sampling strategy of UNRWA staff aimed to ensure representation from both headquarters and field offices, including frontline staff working directly with affected populations. Beneficiary sampling focused on reflecting the diversity of PRs served by the Agency, with efforts to include geographic representation across camps where possible, as well as consideration for gender, age, and disability inclusion.

While the sample size of beneficiaries was small relative to the overall population served, the evaluation was still able to gain in-depth insights from beneficiaries about UNRWA's cash transfers by prioritizing a purposeful sample of in-depth conversations over a statistically representative sample. Interviews with beneficiaries were conducted individually rather than through focus group discussions which allowed for more detailed personal conversations by providing a private space for beneficiaries who might not feel comfortable discussing sensitive financial issues in a group setting. These provided rich insights and allowed the evaluation team to cross-check information on the relevance and efficiency of the assistance provided. The perspectives shared by beneficiaries were particularly valuable in constructing a narrative around the effectiveness and impact of the Agency's cash assistance interventions.

Ethical considerations in line with [United Nations Evaluation Groups \(UNEG\) Ethical Standards](#) were embedded throughout the evaluation process to ensure respect for the beliefs, customs, and rights of affected communities. The evaluation adhered strictly to human rights and gender equality principles, applying the 'do no harm' and 'leave no one behind' principles. Moreover, in line with the disability rights movement's 'nothing without us' slogan, particular attention was given to persons with disabilities as a diverse and integral stakeholder group. This commitment to inclusivity reinforced the credibility and ethical integrity of the evaluation, ensuring that its findings and recommendations contribute meaningfully to enhancing programme effectiveness and social equity.

1.5 Limitations

The evaluation faced four major limitations. Figure 7 outlines the limitations, the strategies used by the evaluation team to mitigate them, and the impact of the limitations on the quality of the evaluation findings and recommendations.

Figure 7. Evaluation limitations, mitigation strategies, and impact on the evaluation

Limitation	Mitigation Strategy	Impact on the Evaluation
<p>Limited and poorly consolidated institutional data on UNRWA's RSS interventions and their impact on registered PRs.</p> <p>This includes:</p> <ul style="list-style-type: none"> Insufficient documentation and the absence of integrated data management and monitoring systems Lack of robust vulnerability assessments to compare poverty across different population groups Lack of data harmonization across field offices Absence of documentation and analysis on the uptake and long-term impact of combined UNRWA services 	<p>The evaluation team invested additional time engaging with programme staff to collect relevant documentation and gain insights into key initiatives implemented by the RSS programme during the evaluation period. The team also analysed raw data from the RRIS database to complement the findings. However, this was not always possible, as the database lacks a fully documented codebook, leading to inconsistencies in the results generated by the evaluation team compared to those produced by RSS teams. The evaluation team understands that RSSD is currently working on improving the RRIS, which is a positive and necessary step toward enhancing data quality and usability for future evaluations.</p>	<p>The lack of available and consolidated data limited the evaluation's ability to draw on quantitative data and compare data across locations and time periods.</p>
<p>Limited access to field office staff and beneficiaries in Gaza, Syria, and Lebanon.</p> <p>Political instability, ongoing conflict, and security concerns prevented the evaluation team from conducting planned in-person data collection in Lebanon and Syria. While some beneficiaries were reached by telephone in Lebanon, changing political circumstances in Syria meant that the evaluation ran out of time to reach beneficiaries in Syria either in-person or virtually. In addition, no stakeholder engagement was feasible in Gaza due to the ongoing humanitarian crisis.</p>	<p>The evaluation team hired a national consultant to conduct telephone interviews with beneficiaries in Lebanese camps that were not directly impacted by the conflict.</p>	<p>The evaluation findings do not directly incorporate the experiences and perspectives of field office staff and beneficiaries from the Gaza and beneficiaries from Syria.</p>
<p>No statistical sampling of beneficiaries</p>	<p>While statistical sampling of all beneficiaries could have led to a more robust approach, this would have been more resource intensive. Instead, the evaluation relied on in-depth qualitative interviews and triangulation using multiple data sources.</p>	<p>The focus on in-depth qualitative data provides useful insights into programme relevance and effectiveness.</p>
<p>Limited ability to assess change at the outcome level due to poorly defined programme outcomes and existing ToCs.</p> <p>Both the SSN and EA programmes use ToCs with unclear causal pathways between output, outcome and impact level results. An updated or reconstructed ToC for each programme would have been desirable to guide the evaluation analysis.</p>	<p>The evaluation structured its analysis on the programmes' existing ToCs to the greatest extent possible and provided an assessment regarding the extent to which the programmes' overall goals were achieved.</p>	<p>The evaluation analysis does not fully reflect the causal pathway of change or provide a comprehensive assessment of results at the outcome level.</p>

2. Findings

2.1 Relevance

Is the intervention doing the right things?

UNRWA cash interventions under the SSN and EA programmes are relevant to the needs of PRs as they help PRs from slipping further into abject poverty and contribute to meeting their basic needs by providing increased access to food, utilities, and medicine. At the same time, the relevance of these interventions is undermined by the insufficient financial value of the transfers which have not kept pace with inflation and have, in some cases, decreased due to UNRWA's financial constraints. The Agency's current targeting and prioritization methods for cash transfers are unable to effectively target and sufficiently meet the needs of the most vulnerable PRs.

Finding # 1: UNRWA cash interventions under the SSN and the EA programmes are relevant to the needs of Palestine refugees (PRs). Beneficiaries and UN staff widely agree¹³ that cash transfers contribute towards helping PRs from slipping further into abject poverty and contribute to meeting their basic needs by providing increased access to food, utilities, and medicine. The relevance of cash interventions is, however, undermined by the insufficient financial value of the transfer as transfer values have not kept pace with inflation and have, in some cases, decreased due to UNRWA's financial constraints.¹⁴

Interviews with cash recipients across UNRWA fields of operation, post distribution monitoring reports (PDMs)¹⁵, and prior evaluations¹⁶ suggest that UNRWA's SSN and EA programmes largely respond to the immediate and most pressing needs of PRs by increasing their access to food, utilities, and medicine. As PRs are typically not served by other UN agencies, UNRWA's dedicated assistance through cash transfers is particularly relevant. For instance, in Syria, more than 80 per cent of PRs rely on UNRWA assistance¹⁷. Across fields, interviewed beneficiaries agreed that UNRWA cash transfers remain a critical and highly valued source of income that helps PRs to meet their basic needs and improve their living conditions. Cash transfers are particularly needed

¹³ Throughout the report, qualitative terms such as “most” or “many” are used to reflect recurring themes or trends identified across interviews and focus group discussions, rather than statistically representative findings. While the evaluation provides percentages and statistics when available, the primary aim of the interviews and focus group discussions was to generate in-depth, narrative-driven insights—not numerical data.

¹⁴ This analysis draws on Post-Distribution Monitoring (PDM) data, as well as interviews conducted with beneficiaries and staff from partner UN agencies.

¹⁵ As part of the evaluation, PDMs from all field offices with the exception of Gaza from 2019 – 2023 were reviewed.

¹⁶ Past evaluations include the 2018 Evaluation of UNRWA's Transition to E-Card Mobility in the Jordan, Lebanon, and West Bank Fields, the 2023 Final Evaluation of the Phase III EU MADAD Fund Support to Strengthen the Resilience of Palestinian Refugees from Syria in Jordan and Lebanon, the 2023 Evaluation of the UNRWA Emergency Appeals for the Occupied Palestine Territories and the Syria Regional Crisis 2016 – 2021.

¹⁷ 2022 Socioeconomic survey of Palestine Refugees in Syria.

by PRs in Lebanon where transfers serve as the only reliable social safety net due to PRs' continued lack of legal status. Interviewed and surveyed beneficiaries in Lebanon explained that the country's severe political and economic instability has also increased the relevance of cash transfers to PRs in Lebanon who face considerable economic uncertainty and rampant inflation¹⁸. Cash transfers are also particularly relevant in Gaza and Syria where PRs have been subjected to extreme conflict, thus requiring both emergency aid and long-term support. Even in Jordan and the West Bank that experience somewhat more stability compared to UNRWA's other fields of operation, interviewed beneficiaries explained that cash transfers have served as a lifeline to help them meet their basic needs.

While there is consensus across interviewed UNRWA staff and cash transfer recipients that UNRWA's cash transfers are relevant and highly needed, there is also consensus that the financial amount provided within each transfer is insufficient to meet all the PRs' basic needs and to help lift them out of poverty¹⁹. As further explained in Finding #9, this is largely due to the fact that the cash transfer amounts have not kept pace with inflation and have in some cases been reduced due to limited UNRWA resources.

Finding #2: UNRWA's cash transfer interventions require strengthened prioritization and targeting methods to ensure that the most vulnerable Palestinian Refugees obtain sufficient assistance. Targeting has not been rooted in solid vulnerability data and eligibility re-evaluations are not documented in a systematic way. However, the recent use of digital identity verification is helping to strengthen targeting.

UNRWA uses a combination of targeting methodologies and approaches to identify the socio-economic needs of PRs, including the **Proxy Means Testing Formula (PMTF)** and categorical and universal approaches to determine eligibility to social assistance interventions in its fields of operation.

The current **PMTF** used to determine eligibility among the SSN is inaccurate and outdated which has resulted in high inclusion and exclusion errors. For instance, in Jordan, acceptable error values have not been set for the SSN, and there is a low level of accuracy at only 53 per cent.²⁰ In practice, this means that there is only a one in two chance of a sufficiently vulnerable/poor person being included in the programme.²¹

The PMTF is so inaccurate that a 2018 evaluation recommended it be abandoned until the PMTF and understanding of vulnerability was updated.²² This has not yet happened. Instead, in Jordan, the PMTF has been conducted every two years, requiring significant time and resources to

¹⁸ UNRWA (2025) 2023 Socioeconomic Survey Report of Palestine Refugees in Lebanon.

¹⁹ This analysis draws on Post-Distribution Monitoring (PDM) data, as well as interviews conducted with beneficiaries and staff from partner UN agencies.

²⁰ UNRWA (2024) JFO Decision Note, April 2024.

²¹ The proxies are outdated markers of poverty today, inhibiting the targeting accuracy. They were last updated in 2015, shifting away from a minimum calorie survival level (a legacy of the programme's origins to reduce food insecurity) rather than a multi-sector MEB and shifted towards a categorical approach more sensitive to dependency ratios, age and disability. But these have not been updated with current poverty dynamics in Jordan.

²² Evaluation of UNRWA's transition to the e-card modality in the Jordan, Lebanon and West Bank Fields, September 2018, DIOS.

administer²³. Moreover, 68 per cent of the relief workers that participated in the survey conducted for this evaluation believe that UNRWA's targeting mechanism does not work well or only works in some cases. The main challenges perceived by relief workers were unfair weight given to people inside the camps or with larger families, targeting failed to reflect current economic conditions, inability of the targeting to reflect diverse family needs, and the exclusion of certain families without clear reasons. Similarly, in Lebanon, staff confirmed in interviews a perception of high inclusion and exclusion errors and stressed that the PMTF used for the SSN has generally had low accuracy. Currently, the RSSD is exploring shifting to other targeting approaches.²⁴

UNRWA also provides blanket coverage for all Palestine Refugees from Syria (PRS) in Jordan, Lebanon, and Syria through **universal targeting**. Blanket coverage to PRS is based on an assumption of their heightened vulnerability due to restrictions linked to their legal status. However, the evidence reviewed in Lebanon suggests that vulnerabilities are very similar now for both PRS and other PRs (poverty prevalence is 87.4 per cent among PRS households and 82.2 per cent among PRL households).²⁵ Since 2020, Lebanon has experienced multiple interconnected shocks including socio-economic and security instability, hyperinflation, and chronic fuel and energy crises. These combined shocks have led to a decrease in the living standards of a significant proportion of the overall population, including both PRS and PRL. This convergence in vulnerability levels suggests that emergency cash assistance should prioritize need rather than status to avoid exclusion and ensure the principle of "leaving no one behind."

In Jordan, the Agency also provides blanket coverage to PRS, including a higher cash transfer to those PRS not holding a Jordanian identification document. Similarly, the SFO provides multi-purpose cash assistance to all PRS registered with UNRWA. An analysis assessing the correlation between the restrictions linked to their legal status and the socio-economic vulnerability level is critically needed in both field offices to review the current targeting approach.

UNRWA also uses **categorical targeting** to identify groups facing heightened risks. In Lebanon, highly vulnerable groups include children under the age of 18; elderly (over 60 years of age); persons with disability; and those with chronic diseases. Similarly, the SFO provides a higher cash value to the most vulnerable categories of PRs consisting of female headed households, households with members living with a disability, older persons headed households, and orphans/unaccompanied minors.

This **criteria for assistance, however, needs to be re-assessed** as this approach may exclude vulnerable households that do not fit the specific criteria but are still in dire need of assistance, such as cancer patients and those with other diseases that require expensive medications. Also, not everyone above 60 is necessarily vulnerable even though they fall into the category. Staff also noted that those who are displaced should be included among the most vulnerable as they have lost all their assets and have to pay rent.

²³ The evaluation team, however, did not have access to the administration costs

²⁴ The evaluation team conducted two in-depth case studies analyzing targeting approaches in Lebanon and Jordan. The findings in this section are drawn from these analyses.

²⁵ UNRWA (2025) 2023 Socioeconomic Survey Report of Palestine Refugees in Lebanon.

Revising these criteria would not only ensure that the most vulnerable groups are adequately supported but could also influence the allocation of resources among different field offices. Areas with a higher concentration of such vulnerable populations would need to receive more resources to address their unique needs. The Agency should also ensure a more equitable and effective distribution of resources among field offices. For example, while a high percentage of PRs in Jordan can access assistance from the National Aid Fund (NAF), PRs in Lebanon do not have access to government support.

Use of vulnerability data

There was broad recognition among interviewees of the need for change, agreeing that the current SSN lists, or categorical approaches do not identify the most vulnerable, nor the scale of vulnerability, a problem exacerbated during prolonged financial crises and the current security situation.

Categorical approaches must be firmly rooted in comprehensive vulnerability assessments to ensure that assistance is more precisely targeted. This has not been the case to date, limiting the effectiveness of interventions²⁶. For example, the Jordanian vulnerability assessment (2020) has not been finalized and the socio-economic study to inform Lebanese cash assistance (2022) was just recently published. In both cases, the reliability of the data collection may be limited, as the information gathered could have lost its relevance in the evolving contexts of both countries. The lack of a robust vulnerability assessment to compare poverty amongst different population groups risk excluding those with chronic needs and lacking livelihoods and income. Furthermore, staff's current knowledge of the PMTF variables may allow them significant discretion in eligibility decisions. While this can be used to address context-specific needs, it also introduces potential risks of inconsistency or bias in targeting.

Eligibility re-evaluation

The decisions for eligibility re-evaluation are not documented in a clear and systematic way in the Refugee Registration and Information System (RRIS) database, making it difficult to review how decisions were made²⁷. As such, the length of time that beneficiaries remain as SSN recipients is quite high across all fields. In Jordan, around 40 per cent of current SSN households have continuously received transfers for more than eight years²⁸. However, this might not be an issue in and of itself if these households have chronic needs and if there is accurate targeting. Additionally, staff face challenges and resistance when they are required to remove people from the programmes, particularly if they have received SSN support for decades. Several interviewed staff members even mentioned the risk of social unrest if there were large scale changes to programme recipients.

Digital identity verification

Recent use of the digital identity verification (DIV) process has demonstrated strong potential as a useful tool to support greater data usage and targeting for UNRWA's cash transfer work. For

²⁶ For example, the Jordanian vulnerability assessment (2020) has not been finalized and the socio-economic study to inform Lebanese cash assistance (2022) was just recently published.

²⁷ Evaluation team analysis based on RISS data system and interviews with staff.

²⁸ Evaluation team analysis based on RISS data.

instance, recent use of DIV on PRS in Jordan led to a significant change in targeting. Between November 2024 and January 2025, RSSD conducted a DIV process to confirm the presence of PRS in Jordan and assess their eligibility for continued assistance based on legal status. To make efficient use of available limited resources, the Agency decided that it will only provide emergency cash assistance to Palestine refugees from Syria with precarious or no legal status in Jordan. The DIV process revealed that, out of the 20,239 emergency cash assistance recipients, 18,953 are PRs in Jordan. However, only 2,597 of the 18,953 are PRs from Syria with precarious or no legal status in Jordan.²⁹ In light of these findings, UNRWA decided to reduce its emergency cash assistance caseload to PRs from Syria living in Jordan.

In Lebanon, DIV was introduced on 31 July 2023. The first population to be targeted by DIV was PRs from Syria who have fled to Lebanon and have been receiving emergency cash assistance. Their number prior to digital identity verification was 30,140. The DIV process has resulted in a 24 per cent reduction in cash assistance recipients. A total of 7,112 have been removed from the cash distribution list either because they have been identified as Syrians (not PRs from Syria) or because they are no longer in Lebanon³⁰. However, due to a lack of funding, PRs from Syria in Lebanon are currently receiving in-kind food assistance instead of the cash.

The results of the DIV will improve the identification of vulnerable refugees and enhance the targeting approach by enabling a more data-driven allocation of resources. Additionally, this process will allow the Agency to streamline the selection of eligible PRs and potentially contribute to the optimization of transfer values for beneficiaries.

Finding #3: Cash transfers and food assistance interventions have not sufficiently prioritized vulnerable groups, including women and persons with disability.

UNRWA's Gender Equality Strategy (2016–2023) and Disability Inclusion Guidelines (2017) have supported efforts in addressing intersectionality and integrating gender and disability into the Agency targeting approaches and programming. However, while UNRWA's efforts demonstrate overall progress in integrating gender and disability considerations, current assessments largely rely on binary approaches to gender which reflect heteronormative and binary societal norms. Also, a lack of nuanced data and staff skilled in conducting such analyses undermines full integration³¹.

Recent evaluations have raised concerns about minimal provision and inclusion for persons with disabilities and female-headed households in cash assistance interventions.³² For instance, in

²⁹ Among the remaining verified recipients, 12,361 hold Jordanian citizenship, 3,941 hold Syrian citizenship, and 54 hold other citizenships. Digital Identity Verification of Palestine Refugees from Syria in Jordan. Note for the record.

³⁰ UNRWA (2023) Project final report – Introduction of Digital Identity Verification of UNRWA Registered Populations for Service Delivery.

³¹ Final evaluation of phase three EU Madad fund support to strengthen the resilience of Palestinian refugees from Syria in Jordan and Lebanon, April 2023 and interviews with staff.

³² 2023 Final evaluation of the phase III EU MADAD fund support to strengthen the resilience of Palestinian refugees from Syria in Jordan and Lebanon, 2023 Evaluation of the UNRWA emergency appeals for the occupied Palestine territories and Syria regional crisis 2016-2021.

Jordan, it is estimated that 15 per cent of PRs overall live with disability.³³ In contrast, the most recent EA post distribution monitoring report (PDM) (Q2, 2023) finds that just 3 per cent of EA recipients have a disability. This suggests substantial under-representation in the EA programme of a group likely least able to sustain an independent livelihood and most likely in need of assistance.

While disability has been incorporated into the SSN and the EA targeting processes across field offices, the capacity of UNRWA staff to apply the Washington Group questions to identify individuals with functional difficulties related to physical, mental, or sensory disabilities requires strengthening and broader implementation³⁴. Building the capacities of health staff and relief workers would add accountability to the eligibility process rather than relying exclusively on certificates issued by governments in the respective field offices.

In terms of accessibility, a 2022 baseline study conducted by the JFO notes that vulnerable groups face heightened barriers in accessing information. This is particularly the case among older people, persons with disabilities, people with lower literacy, and people in rural areas. The study also notes that feedback and complaints mechanisms risk excluding vulnerable groups. Similarly, PDMs and interviews with beneficiaries in the West Bank report recipients experiencing issues at the point of withdrawal, including queues, difficulties for women/elderly/persons with disability, and safety issues (i.e. passing through checkpoints). PDM sampling criteria for Syria and Jordan did not include disability status of household members.

2.2 Coherence

How well are UNRWA's RSS services aligned to the Agency and national priorities and are complementing the programmes of other humanitarian actors?

UNRWA's cash transfers and food assistance align with UNRWA's mandate to provide assistance and protection to PRs and contribute towards the Agency's strategic objective of poverty alleviation among the most vulnerable PRs. While UNRWA engages in regional coordination and collaboration with government institutions and other UN agencies, there are opportunities for increased synergy-building. These include working with partners to support integrated data collection and dissemination, conduct coordinated vulnerability analyses, implement harmonized transfer values, and make more efficient use of existing resources.

³³ UNRWA (2017) Disability inclusion guidelines.

³⁴ Final evaluation of phase three EU Madad fund support to strengthen the resilience of Palestinian refugees from Syria in Jordan and Lebanon, April 2023 and interviews with staff.

Finding #4: UNRWA's cash transfers and food assistance align with UNRWA's mandate to provide assistance and protection to Palestinian Refugees. While UNRWA engages in regional coordination and collaboration with government institutions and other UN agencies, there are opportunities for increased synergy-building.

Cash transfers and food assistance interventions are well aligned with UNRWA's mandate "to provide assistance and protection for PRs, pending a just and lasting solution to their plight"³⁵. More specifically, cash interventions under the SSN and the EA programmes contribute towards the Agency's strategic objective of poverty alleviation among the most vulnerable PRs³⁶.

UNRWA plays a critical role in regional coordination mechanisms, such as the Humanitarian Response Plan for Syria and the Regional Refugee and Resilience Plan (3RP). At the same time, external stakeholders perceive room for improvement in the Agency's collaboration during the design and implementation of Emergency Appeals (EAs). According to a recent evaluation³⁷, stakeholders noted that UNRWA's Emergency Appeals (EAs) are not always shared with relevant clusters during the design phase and that progress reports and vulnerability assessments are not consistently communicated during implementation.

At the national level, UNRWA's level of engagement with UN partners and host governments varies across different offices. Some field offices have built strong coordination and communication with UN partners, which has enabled the Agency to address gaps in services while leveraging external expertise and resources. For instance, in Lebanon and the West Bank, UNRWA has built strong partnerships with agencies such as WFP and UNICEF, which have supported UNRWA's cash transfers and food distribution. These collaborations offer a solid foundation to better integrate refugee needs.

The Lebanon Field Office (LFO) also engages with the host government through periodic dialogues with the Lebanese Palestinian Dialogue Committee to advocate for changes in the legal framework. However, more efforts are needed to engage with other actors such as the Chamber of Commerce and employers in the country in order to expand opportunities for PRs in Lebanon. There is also room for the LFO to strengthen its engagement efforts with the Cash Working Group to ensure that PRs are consistently recognized as part of the humanitarian cohort in the country.

In Syria, UNRWA staff has constructively engaged in coordination mechanisms including the Cash Working Group and the Food Security Sector where it has raised concerns about funding and support for PRs. At the same time, there is room for the Agency to adopt a more strategic approach and strengthen its engagement with the UN resident coordinator structure to further advocate for the stronger positioning of PRs.

In Jordan, weak collaboration with national and regional actors has led to the near complete invisibility of PRs from literature referencing refugees. Facts and figures on refugees in Jordan often do not include PRs. There has been very little reference in the literature to PRs in Jordan

³⁵ UNRWA (2025) What is the mandate of UNRWA? <https://www.unrwa.org/what-mandate-unrwa-0>.

³⁶ UNRWA (2023) Strategic Plan 2023-2028. Strategic Objective 5: the most vulnerable Palestine refugees have access to effective social assistance – Outcome 1: Poverty amongst Palestine refugees is alleviated. UNRWA (2016) Medium Term Strategy 2016-2021. Strategic Outcome 5: Refugees are able to meet their basic human needs of food, shelter, and environmental health.

³⁷ Final evaluation of phase three EU Madad fund support to strengthen the resilience of Palestinian refugees from Syria in Jordan and Lebanon.

since the onset of the Syria crisis. This invisibility of PRs risks undermining UNRWA's work to advocate for their rights. Indeed, PRs were entirely excluded from the 2016 Jordan Compact, which focused on negotiating education and employment access for Syrian refugees in the country³⁸. Similarly, PRs are not included within the national survey sampling frames, preventing comprehensive data on the refugee situation in Jordan.

2.3 Efficiency

How well are the resources being used?

The RSS programme has efficiently adapted its cash distribution mechanisms to the specific context of each field office resulting in high levels of satisfaction among beneficiaries across most fields with respect to the cash distribution models. While at the broader strategic level, the 2019 RSS reform was designed to improve quality and professionalism of social services by introducing a new social worker role, it has raised concerns regarding staff misalignment with current needs and a perceived lack of consultation.

Despite efforts to strengthen accountability mechanisms, further formalization of feedback, complaints, and dispute-resolution mechanisms are needed to ensure the transparency of UNRWA's cash transfer work. Addressing resource constraints and strengthening operational planning are critical to ensure consistency and effectiveness of these mechanisms.

Finding #5: The RSS programme has efficiently adapted its cash distribution mechanisms to the specific context of each field office. Post distribution monitoring data from the review period shows a high level of satisfaction among beneficiaries in Jordan, Lebanon, and Syria with the cash distribution mechanisms.

In Jordan, the social assistance program has been modernized. This includes shifting from food-security measured transfers to recognizing multi-sectoral basic needs; shifting from a mix of cash and vouchers to 100 per cent cash transfer; and shifting from the WFP-administered ATM cards to preferred mobile wallets recently under the Common Cash Facility. According to Jordan Emergency Appeals cash Post Distribution Monitoring surveys, more than 95 per cent of respondents were satisfied with the mechanism of cash access and the communication of payment schedules.³⁹ This was also corroborated by beneficiaries interviewed for this evaluation across different camps with the exception of those living in the Garden Camp who expressed concerns about delays in accessing cash transfers. Given the closed nature of the camp, a mobile ATM comes periodically to enable refugees to withdraw cash. Several residents, however, noted that delays are recurrent and that they often need to pay for transport to withdraw from an ATM nearby outside the camp. They also noted the limited food supply in the camp's shop.

³⁸ Barbelet, V., J. Hagen-Zanker and D. Mansour-Ille (2018) The Jordan Compact: Lessons learnt and implications for future refugee compacts. Policy Brief. February. (London: ODI).

³⁹ UNRWA (2019-2022) PDMs Jordan Emergency Appeal.

Similarly, since 2022, Lebanon delivers cash assistance through a third-party provider (OMT) which was described by most staff and implementation partners as being widely accessible.⁴⁰ Overall, the satisfaction rate with the current cash distribution modality has been high among beneficiaries in Lebanon (recorded at 89 percent in the first quarter of 2022).⁴¹ Interviews with beneficiaries also confirm a high level of satisfaction with the current cash withdrawal modality.⁴² This satisfaction is attributed to several factors, including the large number of OMT offices across the country which makes it easy to access an office and withdraw money with minimal transportation costs. The widespread availability of these offices also reduces waiting times, allowing beneficiaries to withdraw cash quickly. Most Beneficiaries in Lebanon⁴³ preferred the current system over previous banks withdrawals which were criticized for long queues, frequent cash shortages, and technical problems and difficulties using the machines. This was particularly reported by elderly users. At the same time, the new model relies on text messages to inform beneficiaries of when to collect cash and not all camps have mobile services. In addition, 20 out of 30 beneficiaries interviewed in the context of this evaluation reported experiencing delays in receiving assistance, which is likely due to changing conditions resulting from the recent conflict.

Comparatively, data from Syria shows that 97 per cent of households were able to receive their cash entitlements on their first visit to a cash outlet, thus reflecting relative ease at accessing cash entitlements.⁴⁴ The Syria field office (SFO) has established a network of outlets comprising of banks, private institutions, and UNRWA facilities, allowing the Agency to distribute cash grants to all eligible PRs with low transaction costs and minimized financial risks. These financial partners were selected together with UNRWA's Legal Department to ensure compliance with UN financial rules and regulations related to money-laundering and terrorism financing. Efforts to digitize cash assistance (such as giving beneficiaries an ATM card instead of requiring them to come in person to a distribution center), faced resistance from the former Syrian government's request to access beneficiary confidential information. However, recent changes in the government may provide an opportunity to review and further digitize this current model.

In terms of food distribution, the SFO has 14 distribution centers located in areas where beneficiaries live, as well as 13 mobile distribution teams to serve camps damaged during the conflict and Palestine refugee gatherings outside of official camps. Although around 77 percent of the respondents received their commodities within one hour of arriving at the distribution centre and 18 percent spent between one and two hours, respondents to PDM surveys suggested that

⁴⁰ Throughout the report, qualitative terms such as “most” or “many” are used to reflect recurring themes or trends identified across interviews and focus group discussions, rather than statistically representative findings. While the evaluation provides percentages and statistics when available, the primary aim of the interviews and focus group discussions was to generate in-depth, narrative-driven insights—not numerical data.

⁴¹ UNRWA (2022) PDM Lebanon Q1.

⁴² Due to the ongoing conflict, in-depth telephone interviews with beneficiaries in Lebanon were conducted by a national consultant, ensuring that their perspectives were systematically captured despite logistical barriers.

⁴³ Throughout the report, qualitative terms such as “most” or “many” are used to reflect recurring themes or trends identified across interviews and focus group discussions, rather than statistically representative findings. While the evaluation provides percentages and statistics when available, the primary aim of the interviews and focus group discussions was to generate in-depth, narrative-driven insights—not numerical data.

⁴⁴ UNRWA (2023) PDM Syria Emergency Appeal Q3.

UNRWA should consider increasing the number of distribution centers to further reduce wait times.⁴⁵

In the West Bank, UNRWA had to switch from ATMs to PalPay⁴⁶ due to an Israeli regulation that prevents the use of banks to provide cash assistance. Currently, cash is distributed through specific grocery stores instead of ATMs. Beneficiaries have noted several issues with withdrawing cash at grocery stores through PalPay. Some were forced to buy lower-quality food instead of receiving cash, while others faced long waits in the heat or were told the system was not working. The service was only available at specific times and some reported feeling intimidated or bullied by supermarket owners.

Concerning the efficient allocation of resources, the evaluation team had limited access to documentation to assess the cost efficiency of the different distribution modalities (with and without staffing), whether this has changed over the reporting period, and how to compare it to other agencies' cash distribution costs. Nevertheless, in Lebanon, the evidence reviewed indicates that UNICEF's distribution process may have historically been more cost-effective with a transaction fee of 1.55 per cent compared to UNRWA's fee of 1.85 per cent per transaction. However, the evaluation team was informed that UNRWA worked to address this discrepancy and now both organisations have the same transaction cost.

The evaluation team did not have access to similar data from other field offices, but interviewed UNRWA staff and staff from other UN agencies highlighted the importance of identifying opportunities to optimize transaction costs, which could include partnerships between UNRWA and other UN agencies to deliver cash transfers or to use joint contracts with other UN agencies or "piggyback" on existing contracts in other UN agencies to obtain the lowest transaction costs possible. While UNRWA's results-based management (RBM) system includes an indicator that tracks delivery costs as a percentage of overall social transfer amounts, the data is not yet systematically collected or analyzed which reduces the evaluation's ability to provide a comprehensive assessment regarding the efficiency of transfer modalities.

Finding #6: While the 2019 RSS reform was designed to improve the quality and professionalism of social services by improving access to social workers, it has faced some resistance from some UNRWA staff who report feeling overworked and insufficiently consulted on the reform process.

In terms of workforce efficiency, UNRWA delivers cash transfers and food assistance through a cadre of relief and emergency workers under the RSS and EA programmes. UNRWA's 2019 RSS reform created an additional social worker role which led to one third of relief workers remaining in their previous post and two thirds becoming social workers. While this has increased PR's access to social workers, some interviewed UNRWA staff in Lebanon and Jordan raised concerns that the distribution of relief and social workers may not be sufficiently aligned with the current needs and workloads in the field. According to FGDs with relief workers in Jordan, while their caseload and geographic responsibilities have increased and their contact time with households and technical responsibilities have decreased, community dependence on relief workers due to

⁴⁵ UNRWA (2022) Syria PDM survey report Q4.

⁴⁶ PalPay is an electronic payment solutions company in Palestine, established by [Bank of Palestine](#) and [PCNC Solutions](#) in 2010.

the historic relations they have built with households remains high. Relief workers also reported feeling unsupported, under-resourced, and unsafe in carrying out their work.

Similarly, in Lebanon, interviewed UNRWA staff noted that more than 80 per cent of the work in RSS is relief work due to recurring crises that have resulted in an increase in refugee needs and additional cases. Additionally, staff noted that a substantial amount of time is spent on managing the ongoing digital identity verification (DIV) process. The number of relief workers, however, was halved after the reform. There are now 28 relief workers (SSN) and 16 temporary staff in Lebanon to serve beneficiaries compared to 37-45 social workers.⁴⁷

While staff's perspectives reflect significant concerns at the field level, it is important to also recognize that RSSD holds a broader strategic vision for the reform. They view the transition to social work as a necessary step to improve the quality and professionalism of social services across the Agency. In addition, the use of modern technologies in cash distributions, the use of e-UNRWA and other digital technologies such as DIV, and changes to targeting from PMTF to categorical targeting are expected to reduce the workload for relief workers. RSSD management considers the staffing ratios to be aligned with the reform's objectives to balance the evolving roles of social and relief workers. The evaluation team did not have access to documentation analyzing changes in the workload of relief workers or explaining the rationale for staffing ratios.

Interviewed and surveyed RSS staff also highlighted concerns regarding the level of consultation around proposed programme reforms. In Jordan, 92 per cent of relief workers who responded to the evaluation survey reported that they had either not been consulted or were only consulted to a limited extent in relation to the social work reform. Similarly, staff in the LFO highlighted perceived gaps in communication regarding programmatic changes.

Finding #7: While UNRWA has made efforts to create feedback systems and improve accountability to affected populations (AAP), significant work is needed to systematize and enhance these mechanisms. Addressing resource constraints, strengthening operational planning, increasing staff capacity, and integrating community input more consistently into programme design and delivery are critical to ensuring accountability.

The Agency's accountability to PRs is outlined in its 2016 Framework for Accountability to Affected Populations (AAP) and is further guided by UNRWA's 2016 – 2021 Medium Term Strategy and the 2023-2028 Strategic Plan. These documents establish the Agency's commitment to affected populations as a cornerstone of quality service provision and to ensure the meaningful participation of PRs throughout the programme cycle. Additionally, the Relief Services Instructions establish that field offices need to set up an effective grievance and appeal system to address beneficiary grievances regarding the assessment and determination of eligibility, as well as challenges accessing assistance among others.

UNRWA has established various feedback and complaint mechanisms to ensure beneficiaries have the opportunity to provide input on its services. These mechanisms include hotlines, staff

⁴⁷ Information from interviews carried out during the data collection for this case study.

visits, complaint boxes, and email and online platforms. Field offices have also established an appeal system to review changes in eligibility for cash assistance. However, the evidence reviewed reveals significant gaps in their effectiveness and implementation. Interviewed beneficiaries expressed dissatisfaction with the quality of these mechanisms, citing limited follow-up, lack of impact on programming, and inadequate confidentiality and anonymity assurances. Additionally, while feedback has occasionally informed programme adjustments, such as changes to cash assistance in Jordan or food baskets in the West Bank and Syria, interviews with beneficiaries and UNRWA staff reveal that these practices are not systematic across all fields.

Progress on organizational commitments to strengthen AAP across the Agency has been hindered by several factors:

i. The **processes for handling, tracking, or evaluating referrals are inadequate**. For the most part, interviewed UNRWA staff and cash transfer beneficiaries across fields explained that complaints channels in the LFO, JFO and WBFO rely on informal relationships. For instance, in WBFO, UNRWA has tried to promote uptake of its hotline to assist recipients requiring assistance with receiving their transfers. However, the take-up has been slow, with respondents preferring to call an UNRWA relief worker, visit the UNRWA office, or call another UNRWA staff member.⁴⁸

Conversely, the SFO has established a specialized AAP team that records all feedback in an electronic system and ensures that cases are resolved. For simple queries, the AAP staff provides immediate responses and closes the case. If follow-up is required, the request is forwarded to the relevant department's AAP focal point, who coordinates with the AAP team to address the issue. All requests and complaints are answered within 3-4 weeks of submission.⁴⁹

ii. The current feedback and complaint processes present **potential conflict of interest** as the staff implementing the programme are often the ones that the community provides feedback or complaints to, exposing the beneficiaries to risks.⁵⁰ In contrast, organizations like UNICEF and WFP have clear, transparent grievance and complaints systems, with dedicated hotlines, grievance trackers, and referral mechanisms. The staff managing complaints is also different from the staff managing cash transfers.⁵¹ Adopting similar practices could improve UNRWA's accountability, enhance its grievance mechanisms, and reduce risks for both staff and beneficiaries.

iii. **Knowledge of accountability mechanisms is uneven across different field offices**. For instance, a 2022 survey conducted by the JFO established that 56 per cent of staff were unfamiliar with UNRWA's Framework for Accountability to Affected Populations and 68 per cent had not received training on AAP. The same survey reports that about 78 per cent of Palestine refugee respondents in Jordan do not know how to provide feedback to UNRWA and

⁴⁸ Evaluation team analysis based on interviews with staff and UNRWA (2023) PDM from the West Bank.

⁴⁹ Evaluation team analysis based on interviews with staff.

⁵⁰ Evaluation team analysis based on interviews with staff.

⁵¹ Evaluation team analysis based on interviews with staff from UN partner agencies.

typically resort to contacting their relief worker as their first port of call.⁵² This was also corroborated by the evaluation team during interviews with beneficiaries of SSN and emergency assistance in Jordan. Similarly, in the West Bank, knowledge about the UNRWA hotline is limited. In 2023, 40 per cent of beneficiaries surveyed through the PDM did not have any knowledge of UNRWA's hotline.⁵³

iv. Community engagement efforts and the ability to act on feedback are not systematic across field offices. For example, in the West Bank, in 2023, 84 per cent of beneficiaries surveyed through the PDMs did not know of anyone in their community who had been consulted by UNRWA on their needs.⁵⁴ On a positive note, UNRWA has seen improved success in engaging with the community for their feedback in Syria. While in earlier PDM rounds, more than 90 per cent of surveyed households in Syria were not aware of anyone consulted by UNRWA on their needs, in 2023 99 per cent of surveyed households knew of someone consulted by UNRWA on their needs. This is attributed to active UNRWA efforts to do monthly consultation meetings at camps across Syria.⁵⁵

2.4 Effectiveness

Is the intervention achieving its objectives?

The SSN programme is largely achieving the planned short-term outcomes of increased freedom of choice and increased dignity. However, there is limited progress on achieving greater access to healthy foods and increased human capital. Cash transfers, including emergency cash transfers, have provided critical short-term relief, enabling recipients to cover their most essential expenses and largely preventing further financial decline. At the same time, the SSN programme is far from achieving its planned target of providing assistance of at least 50 per cent of the abject poverty line to beneficiaries across fields. This is hindering the SSN programme from achieving its long-term outcomes of poverty alleviation and increased human development as the transfer values are insufficient to lift beneficiaries out of poverty. The financial value of the transfers has not kept pace with inflation and many beneficiaries continue to struggle to obtain other sources of complementary income. This has led to negative coping mechanisms such as economizing on meals, borrowing from family members, and relying on child labour. The SSN and EA programmes require results frameworks and updated theories of change (ToCs) to ensure effective programming that achieves results at the outcome and impact levels. Currently, both programmes focus on results at the activity and output levels and are not capturing outcome and impact-level change. A strengthened monitoring and reporting system that facilitates comparability of data across fields is also necessary to better inform strategic decision-making.

⁵² UNRWA Jordan (2022). Communicating with communities - survey report.

⁵³ Evaluation team analysis of UNRWA (2023) PDM from the West Bank.

⁵⁴ Evaluation team analysis of UNRWA (2023) PDM from the West Bank.

⁵⁵ Evaluation team analysis of UNRWA (2023) PDM from Syria.

Finding #8: The SSN is largely achieving the planned short-term outcomes of increased freedom of choice and increased dignity. However, there is limited evidence for achieving outcomes for greater access to healthy foods and increased human capital. Cash transfers, including emergency cash assistance, have provided critical short-term relief, enabling recipients to cover their most essential expenses and largely preventing further financial decline.

As explained in Finding #1, cash transfers provided through the SSN programme have been crucial in addressing the immediate needs of PRs across all fields of UNRWA operations. They have made vital contributions in helping refugees meet basic needs such as access to food, utilities, and medical expenses. Interviewed beneficiaries and UNRWA staff both emphasized that UNRWA's cash transfers have played a critical role in preventing many of the cash transfer recipients from further falling into abject poverty.

The use of cash assistance by the SSN and EA programmes is widely acknowledged by interviewed UNRWA staff and beneficiaries as an appropriate delivery mode that gives recipients choice and flexibility to address their basic needs. Recent changes in cash distribution modalities moving from vouchers to pure cash transfers, as described in Finding #5, have supported the achievement of the planned **short-term outcome of increasing freedom of choice among beneficiaries. This is consistent with the latest literature on cash transfers that demonstrates how cash transfers result in increased freedom of choice**⁵⁶. Interviewed beneficiaries explained how cash transfers have given them the agency to decide how best to meet their most pressing needs.⁵⁷ However, these choices and the agency to make decisions have been limited due to the low cash transfer values.

Furthermore, interviewed beneficiaries in Lebanon, Syria, and Jordan considered the cash transfer to be a dignified way of receiving assistance.⁵⁸ Mobile money in Jordan or third-party providers in Lebanon were considered easy to access and preserve privacy. However, beneficiaries in the West Bank reported important issues in accessing cash where they had to queue for long periods of time or were intimidated by supermarket owners while accessing assistance (discussed further in Finding 5).

PDM data and interviews with beneficiaries indicate that the main use of the cash transfers was to meet very basic food and healthcare expenses. Only in some cases were cash transfers used to support learning by paying for school fees or related costs. In these cases, the transfers would

⁵⁶ Compiled academic articles regarding cash transfers can be found here:

https://developmentevidence.3ieimpact.org/search-results?search_text=Y2FzaCB0cmFuc2ZlcnM=&page=1&per_page=50&sort_by=relevance&filters=

⁵⁷ This is aligned with research by David Evans and Anna Popova that found that unrestricted cash transfers do not promote the misuse of funds or have any negative effect on food consumption, thus aligning with the established thesis that unrestricted cash transfers are the most effective humanitarian delivery mechanism as recipients can choose how best to meet their most basic needs. ("Popova, Anna; Evans, David K.. 2014. Cash Transfers and Temptation Goods: A Review of Global Evidence. Policy Research Working Paper; No. 6886. © <http://hdl.handle.net/10986/18802> License: [CC BY 3.0 IGO](https://creativecommons.org/licenses/by/3.0/).")

⁵⁸ This is aligned with Jeremy Shapiro's research (2019) that suggests that cash transfers increase feelings of autonomy and respect compared to non-cash transfers. (Shapiro, Jeremy. 2018. "Evaluating the impact of recipient choice in aid provision." AEA RCT Registry. April 12. <https://doi.org/10.1257/rct.2015>)

contribute to increasing **human capital**. However, the low transfer values limit such contribution (see finding 9 for more details).

On access to healthy foods, cash transfers achieved limited results. Interviewed beneficiaries mostly spent the cash transfers on basic staples like refined flour and sugar. Furthermore, UNRWA does not provide any supplementary information on accessing healthy foods to complement the cash transfers. It should be noted further that, as explained in Finding #9, the insufficient transfer values of the cash transfers have, in some cases, led to negative coping strategies that include reducing food consumption, thus hindering progress towards the achievement of this outcome.

Finding #9: The SSN programme is far from achieving its planned target of providing assistance of at least 50 per cent of the abject poverty line to beneficiaries across fields, thus hindering its ability to achieve its long-term outcomes of poverty alleviation and increased human development. Insufficient transfer amounts have also led to negative coping mechanisms among beneficiaries.

The evaluation finds that cash transfers under the SSN programme provide immediate assistance but are not sufficient “to alleviate poverty and food insecurity of the most vulnerable Palestine

Post-Distribution Monitoring (PDM) data and interviews with beneficiaries and staff from partner UN agencies highlight the inadequacy of transfer values as a central challenge undermining the effectiveness of UNRWA's social interventions. The value of these transfers has not kept pace with rising prices and increased poverty levels across the different fields.

Refugee families” as set out in UNRWA Relief Services instructions due to insufficient transfer values. Instead, results under the SSN programme are better aligned with the aims of emergency assistance to cover “immediate needs”⁵⁹.

As can be seen in Figure 8 below that outlines SSN results indicators as captured through UNRWA's online monitoring system, cash transfers amounted to 25 per cent of the abject poverty line across fields in 2019 and 29 per cent in 2023. This is significantly below the SSN programme's target of 50 per cent. Due to UNRWA's limited financial resources and increasing needs of PRs, as outlined in Finding #12, this target may not be realistic considering the sheer volume of PRs requiring assistance across UNRWA fields.

⁵⁹ UNRWA (2023) Relief Services Instructions, RSSD/01/2023.

Figure 8. SSN related indicators tracked through the UNRWA RBM system

Indicator type	Indicator	2019	2020	2021	2022	2023
Outcome	Percentage of abject poverty line bridged through UNRWA social transfers	25%	22%	23%	32%	29%
Output	Percentage of poor receiving social transfers through the SSNP	14%	16%	16%	13%	13%
Output	Percentage of SSNP-eligible patients accessing hospitalization services	25%	25%	28%	31%	22%
Output	Percentage of SSNP students enrolled in a VTC	31%	34%	34%	34%	24%
Output	Percentage of SSNP students enrolled in ESF/FESA	37%	33%	34%	35%	32%

In the West Bank, PDMs show that fewer and fewer beneficiaries agree that cash helps them keep away from debt, improves their living standards, and reduces negative coping mechanisms. During interviews with beneficiaries, while there was general satisfaction with the cash transfers' ability to help families purchase necessities, it was only sufficient for 3-2 days each month.

In the West Bank, most beneficiaries⁶⁰ noted the inadequacy of the transfer value, which has remained unchanged for the past ten years. Individuals receive 125 shekels/36 USD per quarter per person under the SSNP, amounting to 41.5 shekels/12 USD per month per person. For reference, the minimum expenditure basket (MEB) for West Bank is set at 412 shekels/118 USD per month per person and the transfer value set by the cash working group in the West Bank is 248 shekels/71 USD per person per month⁶¹. This means that the **transfer value is only 10 per cent (12 out of 118 USD per month) of the MEB in the West Bank**.

In Jordan, transfer values had remained largely unchanged between 2010 and 2021, with the SSNP transfer at JD7.5/US\$10.3 per month and the Emergency Assistance (EA) transfer for vulnerable households at JD10/US\$14.11 per month. In 2023, the EA transfer for vulnerable households was substantially increased to JD25/US\$35 per month, while the highly vulnerable PRs retained the JD40/US\$56 per month transfer. Even so, interviewed beneficiaries explained that **this is insufficient to bring their income above the poverty line** due to requirements to repay debt, high cost of rent, and a lack of opportunities to generate complementary income. PDMs state that from 2019 – 2023, only 51.1 per cent and 69.6 per cent⁶² of the PR beneficiaries agreed that the cash reduced their financial burden while vulnerable households (child/elderly headed), those with debt, and those without other income were significantly less satisfied. Nearly

⁶⁰ Throughout the report, qualitative terms such as “most” or “many” are used to reflect recurring themes or trends identified across interviews and focus group discussions, rather than statistically representative findings. While the evaluation provides percentages and statistics when available, the primary aim of the interviews and focus group discussions was to generate in-depth, narrative-driven insights—not numerical data.

⁶¹ West Bank Cash Working Group (2023) West Bank Minimum Expenditure Basket report.

⁶² The higher percentage corresponds to the higher transfer value set for the PRS in Jordan.

all SSN beneficiaries interviewed in Jordan reported using cash transfers for immediate food expenses while the majority of interviewed PR recipients used cash assistance to pay rent.

In Lebanon, the PDMs report that on average 83 per cent of cash transfer recipients sampled between 2021-2023 agreed that cash transfers enabled them to buy the most needed household items. However, **only 44 per cent agreed that their living standards have improved as a result of the cash transfers**. Families increasingly report that they economize on meals, borrow from family members, and rely on child labour⁶³. Indeed, PDMs state that from 2019-2023, 75 per cent of all PR households surveyed in Lebanon borrowed money to meet their needs, particularly food, suggesting that affordability remains a significant concern. The food security situation has also deteriorated, with a high proportion of households being food insecure. The reliance on cash transfers has intensified due to shrinking alternative income sources driven by factors like the COVID-19 pandemic, a decline in residency permits, and Lebanon's economic collapse⁶⁴.

In Syria, more than 80 per cent of PRs rely on UNRWA cash transfer assistance. Funding constraints and a large caseload have forced reductions in transfer values and distribution frequency. The **transfer values have decreased significantly since 2019**, with the most vulnerable families receiving in 2023-2024 only \$15/person/month and other families \$11/person/month, which is less than 50% of the required amount to cover the MEB which was 191 USD per month for a family of five⁶⁵. Indeed, **transfers to the most vulnerable covered only 39 per cent of the MEB** (75 USD for five people out of 191 USD for a family of five). The SFO also had to reduce the number of distribution rounds, further exacerbating the gap between the assistance provided and the actual needs. This has resulted in a significant increase in the number of families falling into the "poor" category, with 47 per cent of assessed families spending more than 75 per cent of their total expenditures on food in 2024, up from 18 per cent in 2022⁶⁶. Successive PDMs from Syria report that the percentage of food-insecure families has also risen from 46 per cent in 2022 to 62 per cent in 2024. Families residing in Damascus were more likely to report poorer food security measures due to a greater difficulty of accessing commodities in an urban area. To address these challenges, in-kind food aid has been provided as a complementary package. However, in 2024, only one round was provided to the most vulnerable and in 2025, UNRWA decided to stop food assistance and provide multi-purpose cash assistance. This decision was partly based on the limited availability of food commodities in Syria and the lengthy procurement and logistics process⁶⁷.

Worsening economic conditions and insufficient cash transfer values have led to the widespread use of negative coping mechanisms among PRs across fields which include borrowing from family

⁶³ UNRWA (2023) Q2 2023 Protection Sector - Protection Overview – Lebanon.

⁶⁴ OCHA (2023) Emergency Response Plan Lebanon.

⁶⁵ MEB for Syria in December 2023 was USD 191 per month for a family of five (WFP (2023) VAM Food Security Analysis - Syria Country Office. Issue 108).

⁶⁶ UNRWA (2023) PDM Syria Emergency Appeal.

⁶⁷ The Food Security Sector supports the trend towards cash or voucher-based food assistance, but also recognizes current challenges in Syria such as the availability of key commodities in the markets, the critical liquidity crisis, and the limited access to financial service providers in rural regions. In this context, interviewed partners in the Food Security Sector stressed that at this point in time, in-kind food distribution may still be necessary to ensure timely aid for those who rely on cash or voucher assistance.

members, friends and shops; prioritizing some needs over others; and reducing expenditures including food consumption. For instance, in Syria, the use of emergency livelihood coping strategies among PRs has risen by 11 percentage points, from 29 per cent in September 2022 to 40 per cent in 2023, indicating a worsening situation for many households⁶⁸. Indeed, the food assistance provided to PR beneficiaries in Syria in 2024 could only cover 29.5 per cent of nutritional requirements for four months⁶⁹.

External factors have further hindered the effectiveness of food and cash assistance programmes. In Lebanon, persistent food price inflation continues to threaten long-term stability. In Jordan, the economic fallout from COVID-19, including widespread job losses and movement restrictions has exacerbated vulnerabilities and increased dependence on financial support, especially for the PRs. Other humanitarian agencies operating in the region have faced similar challenges. The 2024 Caritas report⁷⁰ on Syria found that while cash assistance helped reduce reliance on negative coping mechanisms, particularly food-related strategies, inflation and currency depreciation significantly undermined effectiveness of cash interventions. Moreover, despite being a critical and often lifesaving intervention for refugees, cash assistance programmes across the region have consistently struggled to meet annual funding targets. As a result, recipients have faced lower cash amounts, irregular distributions, and substantial unmet needs.⁷¹

Finding #10: The SSN and EA programmes require results frameworks and updated theories of change (ToCs) to ensure effective programming that achieves results at the outcome and impact levels. A strengthened monitoring and reporting system that facilitates comparability of data across fields is also necessary to better inform strategic decision-making.

The evaluation identified the need to revisit the SSN and EA theories of change (ToCs) to strengthen their results statements and pathways to change as well as better reflect the current realities of PRs across the different field offices and the Agency's financial constraints. Currently, the SSN ToC (found in Appendix 4) and EA ToC (Found in Appendix 5) do not present clearly articulated output, outcome, and impact-level results that correspond to their appropriate result level. In addition, the logical change pathway between results levels is not clearly articulated. While the SN ToC identifies key assumptions, these need to be revisited as Finding #9 reveals that several of the assumptions do not hold true and do not correspond to the current realities across fields. For instance, the assumption that inflation doesn't radically affect purchasing power does not hold true after the significant inflation that fields have faced post COVID-19 and due to political and economic insecurity across the region.

⁶⁸ UNRWA (2023) PDM Syria Emergency Appeal.

⁶⁹ UNRWA (2024) PDM Syria Emergency Appeal.

⁷⁰ Caritas (2024) Compiling evidence on the impact of multi-purpose cash assistance in Syria.

⁷¹ UNHCR (2023) Impact of funding cuts on operations in the MENA region.

The SSN and EA programmes also both lack results frameworks that clearly identify planned results at the output, outcome, and impact levels with associated targets and performance measurement indicators. While UNRWA monitors the results of its cash and food assistance programmes through a range of indicators, these indicators are primarily at the activity and output levels and do not fully capture outcome-level change. Finding #9 outlines the key indicators for the SSN programme that are captured in UNRWA's RBM system. For Emergency Appeals, each field office tracks outputs, such as the number of refugees receiving cash and food assistance. However, these indicators remain activity-focused rather than outcome-oriented. A prior evaluation of Emergency Appeals interventions also highlighted this gap⁷². Without clearly defined outcome and impact-level results, the Agency is unable to track the extent to which its cash transfer work is leading to medium and long-term change.

Despite systematic tracking of cash and food assistance delivery, the Agency's current monitoring framework remains output-focused and does not capture outcomes, limiting insights into the broader results achieved through social transfers.

While metrics for both SSN and EA provide a solid basis for tracking programme reach, they do not measure broader results. Potential indicators for deeper insight include improvements in dietary diversity, debt reduction, and decreased reliance on negative coping mechanisms. However, collecting data on these outcomes is challenging. While PDM data in some instances capture these aspects, they are not consistently and systematically tracked across UNRWA's fields of operation, limiting comprehensive analysis and comparability.

In addition, UNRWA's cash programme reporting framework lacks key accountability components including standardized reporting requirements and comprehensive documentation. For instance, the RSSD Technical Course of Action does not outline any specific, regular reporting requirements. In comparison, organizations like UNHCR and WFP have more structured monitoring processes and accountability strategies, which could potentially serve as a model for UNRWA. While Post Distribution Monitoring (PDMs) has been conducted across field offices, until recently, their coverage has been inconsistent, limiting their effectiveness for agency-wide analysis. The absence of standardized survey tools, indicators, and methodologies further hampers comparability and trend analysis. Additionally, some PDMs were overly detailed, leading to inefficiencies and likely some degree of respondent fatigue.

⁷² UNRWA (2023) Evaluation of the UNRWA emergency appeals for the occupied Palestine territories and Syria regional crisis 2016-2021.

While PDM reports were available across field offices, their coverage was inconsistent, resulting in fragmented datasets that limit the ability to assess intervention effectiveness and overall impact.

Over the evaluation period, UNRWA has conducted 53 PDMs for its SSNP and EA cash interventions along with some for its winterization support across the West Bank, Jordan, Lebanon, and Syria field offices. The EA PDMs were conducted more consistently than those for the SSNP. For example, in Jordan, 15 PDMs were conducted between 2019 and 2022 for PRS under Emergency Appeals. In contrast, only one PDM was conducted for the SSNP in 2020, highlighting an important gap in monitoring consistency.

Although PDM reports have, in some cases, positively influenced decision-making—such as leading to increased cash transfer values in Jordan and informing protection responses in Lebanon⁷³—their data is not systematically utilized at a centralized level to track trends over time or conduct agency-wide analyses. A major constraint has been the lack of standardization in key aspects of the PDM process, including survey tools across field offices, sampling methodologies, and survey frequencies. This inconsistency limits the ability to generate comparative insights and inform broader strategic decision-making.

There is a pressing need to standardize key indicators in the PDMs across field offices, including those related to food consumption, beneficiaries' use of cash, and coping mechanisms. For example, while Lebanon and Syria PDMs include a comprehensive set of livelihood and food consumption coping indicators, West Bank PDMs use an abridged version. Additionally, ensuring consistency in the collection of demographic data would enhance comparability and analysis. Indicators on targeting accuracy and accountability to affected populations were also inconsistently covered across PDMs. Strengthening coordination with other UN agencies could also facilitate the development of comparable databases across refugee populations, improving data integration and analyses across refugee populations.

In addition, some PDMs were found to be excessively lengthy and detailed, creating potential respondent fatigue and reducing data collection efficiency. There is an opportunity to refine process indicators related to cash access while eliminating redundancies and ensuring survey questions are sensitive and relevant. Additionally, incorporating tailored modules addressing field-specific challenges—such as long queues in Syria or safety and technical issues in the West Bank—would enhance the relevance and effectiveness of data collection, leading to more actionable insights.

Most recently, the Agency has invested in efforts to standardize PDM tools across field offices. A harmonized PDM tool has been developed and is now available through KOBO (a digital data

⁷³ 2023 Final evaluation of the phase III EU MADAD fund support to strengthen the resilience of Palestinian refugees from Syria in Jordan and Lebanon.

collection and analysis platform). Field offices are provided with a link to access the tool whenever they need to conduct a PDM related to cash assistance. Since the last quarter of 2024, all field offices conducting PDMs for cash distributions have had access to this Kobo-based tool. This is a major developmental improvement and now requires consistent action to effectively implement.

2.5 Impact

What difference did the intervention make?

UNRWA lacks a framework to assess the long-term impact of its cash and food interventions. There is currently limited data from post distribution monitoring reports and no evidence on how cash assistance interacts with other services and the impact this might have on beneficiaries. This therefore reduces the Agency's ability to measure the cumulative impact of its cash transfer work.

Finding #11: UNRWA lacks a framework to assess the long-term impact of its cash and food interventions. UNRWA's current monitoring system provides no evidence on how cash assistance interacts with other services, reducing the ability to measure cumulative impact.

The objective outlined in the SSN programme's ToC—addressing PRs' basic needs of food, shelter, and environmental health—is overly ambitious and lacks a monitoring framework to assess the long-term impact of interventions. In contrast, the goals of the EA programme, which focus on addressing immediate needs to alleviate suffering and prevent further deterioration, align more closely with the Agency's overall cash assistance efforts.

The lack of clarity regarding objectives is further reflected in the absence of an integrated data management system, as well as insufficient documentation and analysis on the uptake and long-term impact of combined UNRWA services. Aside from the data reported through the RBM system, there is no regular information sharing to understand how SSN beneficiaries benefit from services like hospitalization or shelter rehabilitation. While these issues may be addressed during Quarterly Programme Review meetings, which cover five fields in three days, there is little analysis of the synergies between programmes.

Additionally, the data collected through PDMs on the impact of cash transfers is limited, and no data exists to link the cumulative effect on households of cash transfers with other UNRWA services. As explained in Finding #12, while UNRWA's referral system is designed to increase the impact of cash transfers to help lift PRs out of poverty by providing other complementary services such as in education or health, poorly coordinated referrals and insufficient focus on strengthening livelihoods has limited the impact of cash transfers. Currently, it is difficult—if not impossible—to track the support received by a family or individual from UNRWA services, as data from different programmes is stored in separate databases rather than in the Refugee Registration Information System (RRIS). Nearly all beneficiaries interviewed for this evaluation accessed multiple UNRWA services, including health and education. It could only be assumed that

the combined impact of these services contributed to improve poverty rates, but no systematic data is available to analyse the combined impact of these services over time.

2.6 Sustainability

UNRWA's SSN programme lacks a coherent sustainability strategy. While the Agency has made efforts to enhance the effectiveness and impact of cash transfers through referral systems and selective integration with other services, these interventions remain fragmented and insufficiently coordinated. The absence of a comprehensive livelihoods framework, limited data integration, and institutional capacity gaps undermine the sustainability of the SSN programme. Due to the lack of a long-term solution to the plight of Palestinian Refugees, cash transfers, which were initially designed as a temporary measure, have become a continued requirement. However, continuing to provide cash transfers to PRs who are below the poverty line indefinitely without improving opportunities to generate complementary income is not sustainable given UNRWA's current financial capacity.

Finding #12: Continuing to provide PRs who are below the poverty line with cash transfers under the SSN programme indefinitely without improving opportunities to generate complementary income is not sustainable given UNRWA's current financial capacity. While the Agency has made efforts to enhance the effectiveness and impact of cash transfers through referral systems and selective integration with other services, these interventions remain fragmented and insufficiently coordinated. In particular, the absence of comprehensive sustainability and livelihoods frameworks, limited data integration, and institutional capacity gaps undermine the sustainability of the SSN programme.

The sustainability of UNRWA's cash transfer interventions under the SSN programme is constrained by both internal and external factors. Externally, the deteriorating socio-economic conditions in the region, currency devaluation, rising living costs, and ongoing conflicts exacerbate challenges for PRs, particularly their restricted access to formal employment due to legal and/or job market barriers, especially in Lebanon. This lack of access to the labour market leaves PRs heavily reliant on UNRWA's cash assistance, undermining efforts to promote self-reliance and resilience. UNRWA staff and UN partners agree that cash assistance alone is not a sustainable solution, as PRs cannot "graduate" from dependency without broader livelihood opportunities. There is therefore a strong need to strengthen livelihood opportunities to complement the efforts of cash transfers to lift PRs out of poverty. At the same time, it should also be recognized that some vulnerable groups who receive social assistance support are unable to "graduate" due to life-long vulnerabilities.

Internally, UNRWA attempts to enhance the effectiveness of cash transfers through a **referral system. However, more work is needed to strengthen the referral system.** The referral system links cash transfers to social services, registration, and protection, and promotes interoperability with other UNRWA programmes (such as hospitalization, shelter rehabilitation, vocational training etc.). For example, TVET, in line with the technical instructions issued by the Director of Education,⁵³ allocates a quota for vulnerable youth to provide vocational training to SSN applicants. Similarly, the health programme⁵⁴ also prioritizes hospitalization coverage and a higher rate of reimbursement for SSN beneficiaries. However, as mentioned in Finding #11, there

is limited data on the extent to which the referral system provides holistic support to PRs and achieves impact-level change.

The SSN programme has also often missed opportunities to build synergies through structured collaboration and joint planning with these other UNRWA services as well as with other humanitarian actors and host governments, as discussed in Finding #4. There is also little coordination between UNRWA and host government social assistance programmes in areas where caseloads overlap, such as Jordan and the West Bank. A more proactive approach to partnership could further support coordinated vulnerability analyses, harmonized transfer values, and more efficient use of existing services. In this way, UNRWA's programmes could better align with the goal of fostering sustainable development, where beneficiaries are equipped with the skills and resources to better support themselves and their communities in the long run.

Despite the potential of the referral system, its initiatives remain fragmented and lack strategic alignment. There is also a need to consolidate these efforts under a comprehensive livelihoods strategy, linked to its social assistance framework, to ensure they contribute meaningfully to resilience and self-reliance objectives. For the most part, the Agency has not fully leveraged strong connections between its various services and support systems. Shortcomings of the existing referral system include:

- i. A **lack of theory of change articulating UNRWA's livelihoods** approach. Prioritization of cash recipients to hospitalization and TVET as well as cash for work initiatives are taking place, but an overall livelihood framework to guide and connect these interventions is missing. For the most part, referrals rely on the initiative of beneficiaries with limited guidance from relief or social workers to identify and access different services⁷⁴.
- ii. There is a **lack of documentation and analysis** regarding the uptake and long-term impact of combined UNRWA services. While the RBM system reports some data, there is no regular information sharing to understand how SSN beneficiaries benefit from services like hospitalization, shelter rehabilitation, or cash-for-work and youth employment initiatives. This gap is compounded by the lack of data connectivity, making it difficult—if not impossible—to track the full support an individual or family receives. Data from various programmes is stored in separate databases, not in the central RRIS, preventing a comprehensive understanding of the overall impact of UNRWA's services. For example, specific data on how many cash transfer beneficiaries are accessing vocational training or data analyzing the outcome of these trainings is not readily available.
- iii. UNRWA has **not fully institutionalized best practices for cash programming**. Despite being an early adopter of cash assistance, besides the Relief Services Instructions (RSI), the organization lacks a comprehensive framework, including updated guidelines, a cash programming manual, or systematic training for staff. The absence of cash or social protection experts across field offices and outdated Standard Operating Procedures (SOPs) has hindered the professionalization of cash interventions. For UNRWA to sustain and improve its cash programming, significant investments in institutional capacity, such as appointing senior cash focal points, updating SOPs, and standardizing tools and procedures, are necessary.

⁷⁴ Based on interviews with beneficiaries and field staff.

Both the SSN and EA programmes suffer from a lack of sustainable funding, leading to chronic budget shortfalls.⁷⁵ Initially designed for short-term humanitarian aid, the EAs have been used to fill critical funding gaps in UNRWA's Programme Budget as the crisis has evolved from an emergency to a prolonged situation. For example, in Syria, only about 12 per cent of the SSN programme is funded through the Programme Budget while the rest of the cash transfer interventions are covered through the emergency appeal. Similarly, the SSN programme, which was intended as a social protection programme, is hindered by its dependence on short-term humanitarian funding which does not align with the long-term needs of the programme. Significant funding shortfalls, especially in response to the Syrian crisis, have strained UNRWA's ability to maintain its programmes. UNRWA faces a significant shortfall in its programme budget for 2025, underscoring the critical need to reconfigure the cash transfer system for long-term viability and impact. The unpredictability of funding and the lack of donor commitment to multi-year financing are challenges to sustainability.

Due to the lack of a long-term solution to the plight of PRs, cash transfers have become a continued requirement, especially under the SSN programme. However, continuing to provide cash transfers to PRs who are below the poverty line indefinitely without improving opportunities to generate complementary income is not sustainable given UNRWA's current financial capacity.

Interviews with representatives from other UN agencies and humanitarian aid organisations confirm that the budget constraints facing UNRWA are similar to the experiences of other humanitarian aid agencies in the region which is causing them to skip payments and reduce caseload and/or transfer values. In the current cash-strapped humanitarian context, the Agency's design of the cash transfer intervention under the SSN programme is not sustainable as it does not sufficiently take these constraints into account by not effectively targeting and prioritizing those most in need. As discussed in the relevance and effectiveness sections, the effect of cash transfers on beneficiaries has been limited by outdated and inadequate targeting methods and insufficient cash transfer values, which do not accurately reflect the actual vulnerabilities and financial realities of registered PRs.

⁷⁵ Evaluation of the UNRWA emergency appeals for the occupied Palestinian territory and Syria regional crisis 2016-21.



In-kind food distribution in Yarmouk camp, Syria. © 2022 UNRWA

3. Lessons Learned

Lessons learned are insights that contribute to institutional knowledge and that can be applied to similar initiatives in other contexts. The evaluation has identified the following lessons learned derived from the evaluation findings that can inform UNRWA's future cash transfer work.

- 1. When limited financial resources are spread thinly over a large beneficiary sample without sufficient targeting and prioritization mechanisms in place, the relevance, effectiveness, and impact of the cash transfers can be put at risk.** UNRWA's current cash transfers are not achieving optimal relevance, effectiveness, and impact as transfer values are too low and spread too thinly over a large beneficiary sample without sufficient targeting and prioritization of those most in need.
- 2. UNRWA is well placed to further advocate for the rights of PRs by increasing collaboration with other UN agencies and humanitarian organisations in the region.** Without increased collaboration, PRs risk alienation and invisibility within the humanitarian sector.
- 3. Cash transfer distribution mechanisms must be adapted to the specific contexts of each field in order to meet the needs of beneficiaries.** UNRWA's cash transfer work has been successful at adapting its cash distribution mechanisms to the specific context of each field office. This has resulted in high levels of satisfaction among beneficiaries regarding the cash distribution models used to serve them. It will be important to continue to adapt cash distribution models to local contexts throughout future RSS programming.
- 4. In order for systemic reforms to be accepted by staff members, staff needs to be consulted on the impending changes and how they will affect their work.** Reportedly insufficient consultation with staff has led to resistance especially among relief workers regarding the RSS Reform process. This resistance may prove to be an obstacle to much needed change.
- 5. While integrated services and referral systems are key to generating greater cash transfer impact among beneficiaries, monitoring and reporting systems need to be in place to track data on the impact achieved in order to understand the combined impact of UNRWA support to beneficiaries and to support strategic decision-making.** UNRWA currently lacks a well-functioning integrated monitoring and reporting system to track how the Agency's cash transfers are complementing other UNRWA services and the impact that this is having on the lives of registered PRs. Without these systems in place, the Agency is unable to measure the combined impact of UNRWA services on the lives of PRs and make decisions accordingly.
- 6. Without support to generate complementary income through strengthened livelihoods, cash transfers are unsustainable and insufficient to lift recipients out of poverty.** In order for cash transfers to have the desired effect of lifting PRs out of poverty, solutions that promote sustainable livelihoods must be pursued in tandem.

4. Conclusions

UNRWA's cash transfer interventions are relevant to the needs of PRs by providing crucial support to meet their most pressing basic needs and largely preventing further financial decline. They have also been successful at meeting the SSN Programme's short-term outcomes of increased freedom of choice and increased dignity. The Agency's cash distribution mechanisms have been successfully adapted to the specific context of each field and are widely appreciated by interviewed beneficiaries in Jordan, Lebanon, and Syria.

At the same time, there is limited evidence for achieving the SSN Programme's planned short-term outcomes of greater access to healthy foods and increased human capital. This is largely due to the low transfer values that have not kept pace with inflation and the increasing needs of PRs. Indeed, the SSN programme is far from achieving its planned target of providing assistance of at least 50 per cent of the abject poverty line to beneficiaries across fields. This is hindering its ability to achieve its desired long-term outcomes of poverty alleviation and increased human development. Insufficient transfer amounts have also in some cases led to negative coping mechanisms among beneficiaries that include reduced food consumption, increased financial borrowing, and child labour.

Due to UNRWA's limited financial resources, it is unlikely that the Agency can increase the transfer values to all PRs who require assistance. Within this context, UNRWA will need to make difficult decisions and further strengthen its targeting and prioritization mechanisms to ensure that those PRs who are most vulnerable, including women and persons with disabilities, receive prioritized assistance. This includes ensuring that cash transfer targeting is rooted in solid vulnerability data and that eligibility re-evaluations are documented in a systematic way. The use of digital identify verification is a promising practice that has the potential to further strengthen targeting.

Improving opportunities for PRs to strengthen livelihoods and generate complementary income beyond cash transfers is key to promoting long-term sustainability, especially given UNRWA's current financial capacity which does not allow for its cash transfer work to fully meet the economic needs of PRs and lift them out of poverty. While the Agency has made efforts to enhance the effectiveness and impact of cash transfers through referral systems and selective integration with other services, these interventions remain fragmented and insufficiently coordinated.

Within this context, both the SSN and EA Programmes require revised and strengthened ToCs with clearly defined results at the output, outcome, and impact levels along with realistic indicators to ensure effective programming. A strengthened monitoring and reporting system that facilitates comparability of data across fields is also necessary to better inform planning and strategic decision-making. This includes developing a framework to assess the long-term impact of the Agency's cash and food interventions, including how cash assistance interacts with other services.

To further improve the Agency's advocacy of PR needs and the delivery of its cash transfer work, UNRWA will need to better collaborate with other UN agencies to ensure that the needs and experiences of PRs are included in joint data and research. In addition, there are important opportunities to strengthen the 2019 RSS Reform by further promoting staff consultation regarding the reform process and ensuring that staff roles and responsibilities are realistic. There are also opportunities to further improve accountability to affected populations by systematizing feedback mechanisms as well as addressing resource constraints, strengthening operational planning, increasing staff capacity, and integrating community input more consistently into programme design and delivery.

5. Recommendations

Recommendation # 1: Strengthen the targeting and prioritization mechanisms of UNRWA's cash transfers to ensure that those PRs most in need receive sufficient support.

- **Derived from findings 1, 2, 3, 9, 10, and 12**
- **High urgency, medium difficulty, high impact**
- **Directed to RSSD Senior Management**

Rationale: Due to UNRWA's limited financial resources, strengthened targeting and prioritization mechanisms are needed to ensure that those PRs most in need receive sufficient support.

RSSD Senior Management should reformulate the EA and SSNP theories of change (TOC) to identify realistic outcomes and outputs for the programmes that reflect the Agency's financial reality in terms of the cash assistance that it can provide. RSSD should engage in strategic discussions with staff in all field offices to shape the future direction of its cash assistance interventions, prioritizing greater impact through improved targeting and enhanced integration of complementary services.

This would require **revisiting the Agency's current targeting approaches** phasing out the Proxy Means Testing Formula (PMTF)) and moving towards an evidence-based categorical approach that prioritizes the most vulnerable that are highly dependent on UNRWA's assistance. Categorical approaches should address intersectionality by integrating gender and disability considerations. Universal cash approaches may need to be considered during acute shocks in specific scenarios, such as war escalations or a currency collapse.

As part of efforts to strengthen the Agency's current targeting approaches, RSSD should further invest in **building the capacity of relief staff and social workers to apply the Washington Group questions** to identify individuals with functional difficulties related to physical, mental, or sensory disabilities. This approach would ensure a more accurate and equitable assessment of beneficiary needs and improve the targeting and overall effectiveness of cash interventions. In parallel, measures should be put in place to safeguard the independence of relief workers in their roles assessing eligibility and addressing beneficiary concerns.

By strengthening the Agency's cash transfer targeting and prioritization mechanisms, RSSD should **increase transfer values** under the SSNP and EA programmes to those beneficiaries most

in need. Evidence-based vulnerability assessments that compare poverty amongst different population groups and across different field offices in the region should be used to better reflect actual needs. The Agency should also ensure a more equitable distribution of resources among field offices, addressing disparities that PRs face such as access to government support.

Based on the TOC discussions and programme objectives, RSSD, in consultation with field offices, should **develop a unified vulnerability framework** to inform both SSN and livelihoods programming and to promote better targeting. This framework should incorporate common multidimensional indicators, including legal status (and therefore potential access to services and employment opportunities), gender, disability, income, and household size. By taking these steps, UNRWA can promote both short-term relief and long-term empowerment for the communities it serves.

Recommendation # 2: Develop a detailed RSS reform roadmap to ensure the timely and accountable implementation of reforms to UNRWA's cash transfer work.

- **Derived from findings 2, 3, 6, 7, 10, 11, and 12**
- **High urgency, low difficulty, high impact**
- **Directed to RSSD Senior Management with the support of UNRWA field offices and RSS frontline staff and with the strategic leadership and support of the Executive Office.**

Rationale: Effective implementation of the RSS reform is essential to ensure that cash transfers are provided efficiently and effectively to beneficiaries.

RSSD Senior Management, with the support of Field Offices and RSS frontline staff — and with the strategic leadership and support of the Executive Office — should **lead the development of a detailed reform roadmap** to ensure the timely and accountable implementation of reforms to the cash programme. This roadmap should clearly articulate how RSSD plans to operationalize changes related to targeting approaches, data integration, and linkages with livelihoods and complementary services. As part of this process, RSSD should further define roles and responsibilities for relief and emergency staff particularly in light of the potential reduction in cash transfer beneficiaries driven by digital verification and targeting reforms, set clear milestones, and assess whether the current governance framework is fit for purpose to drive the reform forward.

Recommendation # 3: Strengthen UNRWA's Accountability to Affected Populations (AAP) Framework

- **Derived from finding 7**
- **Medium urgency, low difficulty, high impact**
- **Directed to RSSD Senior Management**

Rationale: Improvements need to be made to UNRWA's AAP framework to ensure that cash transfers are carried out in a way that is accountable and transparent to PRs.

The Protection Division should **strengthen its AAP framework** by:

- 1) developing a standardized methodology for recording and categorizing feedback and complaints across field offices. Eligibility decisions and complaint mechanisms should be separated or subject to independent oversight to reduce conflict of interest;
- 2) building staff capacities on UNRWA's AAP framework; and
- 3) ensuring accessibility of specific vulnerable groups to these mechanisms.

Recommendation # 4: Strengthen RSS documentation and monitoring systems.

- **Derived from findings 10 and 11**
- **Medium urgency, medium difficulty, high impact**
- **Directed to RSSD Senior Management with the support of the Department of Planning**

Rationale: Current gaps in RSS documentation and results monitoring hinder planning, accountability, and strategic decision-making.

RSSD should **address the persistent lack of documentation and monitoring** by establishing clear, regular reporting requirements, ensuring comprehensive documentation of programme cycle implementation and changes, and implementing disaggregated budgeting with specific allocations of its staffing model in each field office. RSSD with the support of the department of planning needs to identify and capture output, outcome, and impact level results that can provide insights into the results achieved through social transfers. This should be complemented by efforts to standardize indicators across field offices, in line with global best practices.

Recommendation # 5: Strengthen synergies between the RSS and other programmes, and further promote sustainable livelihood interventions to complement cash transfers.

- **Derived from findings 11 and 12**
- **Medium urgency, high difficulty, high impact**
- **Directed to RSSD Senior Management with the support of other UNRWA programmes such as health, education, microfinance, and protection.**

Rationale: Increased collaboration and synergies between UNRWA's cash transfer work and its other programming, including sustainable livelihood interventions, is necessary to strengthen the Agency's overall impact on PRs and to further lift cash transfer beneficiaries out of poverty.

To achieve lasting impact, **UNRWA should prioritize balancing immediate cash assistance with sustainable livelihood interventions**, all while reinforcing its institutional frameworks. This involves creating joint task forces across key programmes such as Health, Education, Microfinance, and Protection to foster intersectoral collaboration. Facilitating the exchange of lessons learned and best practices between field offices and headquarters will strengthen

programme coherence and enhance the overall effectiveness and sustainability of the Agency's interventions.

To gain a comprehensive understanding of the assistance provided to refugee families, the RSSD needs to **fully adapt the RRIS system** to enable data connectivity between UNRWA services. This should include robust data documentation to promote synergies across databases, linked by the unique Refugee ID and Family ID. Furthermore, standard processes should be established for acquiring database access across UNRWA programmes while safeguarding sensitive beneficiary information.

Recommendation # 6: Strengthen cooperation with host governments and synergies with UN partners.

- **Derived from finding 4**
- **Medium urgency, low difficulty, medium impact**
- **Directed to RSSD Senior Management and Field Directors**

Rationale: There is significant room for UNRWA to further collaborate with host governments and other UN entities across the region to better advocate for and position PRs within the broader refugee context.

Field Directors should **strengthen cooperation and alignment with host governments in the region** to influence and advocate for the inclusion of PRs in national social protection strategies and enhance access to job opportunities to reduce cash transfer dependency. Field Directors should also **explore further synergies with UN partners** at the national level to address gaps in services and to ensure that PRs are recognized as part of the broader refugee cohort. This could include, where contextually appropriate and operationally feasible, joint vulnerability analyses co-led with host governments and UN partners to serve as a foundation for coordinated programming and to advocate for the inclusion of PRs in national systems.



Palestine refugee in Beddawi camp, Lebanon, receives emergency cash aid from UNRWA. © 2023 UNRWA

Appendix 1: Management Response

evaluation of UNRWA social assistance interventions 2019-2023

general response:

date of management response:	13 August 2025	reference number:	[INSERT]
Office and person coordinating the management response / recommendation follow up: <i>Chiyambi Mataya</i>			
<p>How has this evaluation influenced the <i>Relief</i> Programme:</p> <p>The recommendations will inform the on-going efforts by the RSSD to reform the UNRWA Relief programme to make it more efficient and effective in supporting the most vulnerable Palestine Refugees.</p>			

response to specific recommendations:

recommendation (more details on suggestions to operationalize the recommendation are included in the report)	management response (agree, partially agree, disagree):	action planned / taken / reason for partially agreeing or disagreeing	planned date for implementation
Owner: RSSD Senior Management Recommendation #1: Strengthen the targeting and prioritization mechanisms of UNRWA's cash transfers to ensure that those PRs most in need receive sufficient support. This should include a reformulation of the SSN and EA theories of change, revisiting the Agency's current targeting approaches,	Agreed	<p>RSSD will reform the SSNP by working through the Executive Office to secure far reaching changes to the programme. This includes signed decision notes by the CG and programme approach changes agreed by the DCG. This will include change in targeting and prioritization approach for SSNP.</p> <p>RSSD will develop a new vulnerability</p>	End of Q1 2026

<p>building the capacity of relief staff and social workers to apply the Washington Group questions, and to develop a unified vulnerability framework to inform both SSN and livelihoods programming.</p>		<p>framework to inform both Relief assistance and livelihoods programming targeting and prioritization. The vulnerability targeting approach will be used alongside DIV in all fields to target and prioritize relief assistance to only the most vulnerable Palestine refugees rising in the field of operation.</p> <p>As part of the Relief Services programme reforms, changes will be introduced on RSSP staffing in all fields coupled with, digitization of beneficiary management systems.</p>	
<p>Owner: RSSD Senior Management with the support of UNRWA field offices and RSS frontline staff and with the strategic leadership and support of the Executive Office</p> <p>Recommendation #2: Develop a detailed RSS reform roadmap to ensure the timely and accountable implementation of reforms to UNRWA's cash transfer work. This roadmap should clearly articulate how RSSD plans to operationalize changes related to targeting approaches, data integration, and linkages with livelihoods and complementary services. As part of this process, RSSD should further define roles and responsibilities for relief and emergency staff, set clear milestones, and</p>	<p>Agreed</p>	<p>RSSD will develop an implementation plan for the proposed Relief services reform initiatives. The implementation plan will be approved by RSSD Director, (in consultation with FOs) and will be implemented based on realities in each Field, once the Relief Reforms are approved by the Executive Office.</p>	<p>End Q1 2026</p>

assess whether the current governance framework is fit for purpose to drive the reform forward.			
<p>Owner: Protection Division</p> <p>Recommendation #3: Strengthen UNRWA's Accountability to Affected Populations (AAP) Framework by (1) developing a standardized methodology for recording and categorizing feedback and complaints across field offices. Eligibility decisions and complaint mechanisms should be separated or subject to independent oversight to reduce conflict of interest. (2) building staff capacities on UNRWA's AAP framework; and (3) ensuring accessibility of specific vulnerable groups to these mechanisms.</p>	<p>Agreed but with the caveat that ownership of and responsibility for developing/implementing different elements of the policy (e.g., standardized methodology for feedback and complaints) has not yet been determined and therefore not the responsibility of the Protection Division to implement.</p>	<p>The Protection Division has finalised development of a new standardized AAP policy that is pending presentation to an EAG followed by adoption via a CG bulletin. The new policy establishes a unified framework to ensure accountability practices are applied consistently across all UNRWA programmes and operations. It covers communication and transparency; participation and inclusion to ensure meaningful and equitable participation for all affected people, including women, children, older persons and persons with disabilities; feedback and response to ensure community feedback informs continuous improvements in program quality; and monitoring and learning. It also covers governance, management and coordination and includes a four-year, costed plan that encompasses 49 actions to be taken by UNRWA field offices and headquarter departments/divisions that will be overseen</p>	<p>Q4 2026</p> <p>Implementation of the AAP policy will commence following its adoption involving EAG approval and issuance of a CG Bulletin. Implementation will be sequenced given both the complexity of the policy as well as the need to secure funding to implement. Policy rollout should begin before end 2025 and continue through to 2026.</p>

		<p>by a steering committee comprised of senior Agency managers and affected people. Key performance indicators will also be incorporated into the Agency's Common Monitoring Matrix. Reflecting the commitments it espouses, the policy was shaped through a rigorous process that included the establishment of a technical reference group to guide the process, desk review of relevant internal policies, key informant interviews, online survey polls, focus group discussions, and workshops conducted over four months, from September to December 2024. In total, 449 affected people (47% women, 28% men, 13% girls and 12% boys; including 12% persons with disabilities) from Gaza, Jordan and Syria, 23 representative organizations, and more than 600 UNRWA staff were consulted. The AAP Policy was also informed by the findings of an agency-wide AAP Self-Assessment completed in April 2024, and further supplemented by additional assessments, reviews, and evaluations.</p>	
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		<p>The policy is tentatively scheduled to be presented to an EAG in September 2025.</p> <p>Once adopted, the new standardized policy will replace the 2016 UNRWA Framework for AAP. Rollout of the policy will include a) standardizing and enhancing community participation and engagement through the development of tailored AAP manuals, handbooks and toolkits; b) standardizing the management and operation of community feedback and complaints mechanisms, including ensuring timely responses and corrective action; and c) rollout of staff trainings on the new AAP standardized policy.</p>	
<p>Owner: RSSD Senior Management with the support of the Department of Planning</p> <p>Recommendation #4: Strengthen RSS documentation and monitoring systems. RSSD should address the persistent lack of documentation and monitoring by establishing clear, regular reporting requirements, ensuring comprehensive documentation of programme cycle implementation and changes.</p> <p>RSSD with the support of the department of planning needs to ensure that RSSD identifies</p>	Agreed	<p>RSSD has developed a Data Library where all data from all RSSD studies, including PDMs and other assessments will be stored for ease of access as well as further analysis to further inform programme design and implementation parameters</p> <p>The output, outcome and impact monitoring system, known as the Results Based Management (The RBM), is already in place, managed by Department of Planning. As part of reforms for the Relief Programme, RSSD will engage with Planning Department to</p>	Q4 2026

and captures output, outcome, and impact level results that can provide insights into the results achieved through social transfers. This should be complemented by efforts to standardize indicators across field offices, in line with global best practices.		<p>review the Social Assistance (SSNP) Programme indicators to reflect the new programme design and enhance the results monitoring framework for the Relief Programme</p> <p>To enhance programme monitoring across fields (based on the new programme design) RSSD will revise the unified PDM tool accordingly, to include all relevant indicators.</p>	
<p>Owner: RSSD Senior Management with the support of other UNRWA programmes such as health, education, microfinance, and protection</p> <p>Recommendation #5: Strengthen synergies between the RSS and other programmes and further promote sustainable livelihood interventions to complement cash transfers. This should include creating joint task forces across key programmes such as Health, Education, Microfinance, and Protection to foster intersectoral collaboration. Further, to gain a comprehensive understanding of the assistance provided to refugee families, the RSSD needs to fully adapt the RRIS system to enable data connectivity between UNRWA services. Standard processes should also be established for acquiring database access</p>	Agreed	<p>RSSD, in consultation with Field Offices, is in the process of developing a Sustainable Livelihoods Strategy that may inform broader inter-programmatic collaboration to complement cash assistance. The strategy framework currently under review includes thematic areas such as economic empowerment, climate-responsive livelihoods, anticipatory approaches, and potential linkages with social protection.</p> <p>RSSD is in the process of redesigning the focus of the department to ensure that RRIS becomes the central point for the synthesis and analysis of data from other departments.</p>	Q1 2026

across UNRWA programmes while safeguarding sensitive beneficiary information.			
Owner: Field Directors Recommendation #6: Strengthen cooperation with host governments and synergies with UN partners. Field Directors should also explore further synergies with UN partners at the national level while RSSD can do so at the regional and global levels to address gaps in services and to ensure that PRs are recognized as part of the broader refugee cohort. This could include, joint vulnerability analyses co-led with host governments and UN partners to serve as a foundation for coordinated programming and to advocate for the inclusion of PRs in national systems.	Agreed	Field Office teams engage in a variety of inter-agency coordination fora with host authorities and/or UN and non-governmental organizations to ensure the needs of Palestine refugees are prioritized in various UN, humanitarian and local response plans. At the same time, political sensitivities, differing host government positions, and the need to safeguard UNRWA's distinct mandate limit the extent to which Palestine refugees can be included under some national frameworks. In light of these diverse contexts, Field Directors support further exploration of joint Vulnerability Assessments with relevant UNCT partners where feasible and contextually appropriate.	1 August 2027

Appendix 2. List of people interviewed

Name	Title	Department / Organization
Headquarters		
Akihiro Seita	Director	Health
Chiyambi Mataya	Senior Social Transfer Specialist	RSS
Jane Saba Giacaman	Director	Microfinance
Kholoud Homs	Chief Relief & Social Services Division	RSS
Mohammad Rasheed	Refugee Registration Business Analyst	RSS
Rami Ibrahim	Snr Refugee Registration & Info Sys Off	RSS
Rana Salem	Social Transfer Specialist	RSS
Reem Jiebat	Chief TVET and Youth Division	Education
Roger Hearn	Director	RSS
Sascha Graumann	Deputy Director	RSS
Valeria Cetorelli	Deputy Director	RSS
Jordan Field Office		
Becky Achan	Protection Officer	Protection
Hana Uraidi	Chief Field Relief Social Services Programme	RSS
Kunal Dhar	Deputy Director of UNRWA Affairs (Progs)	Front Office
Marta Alberici	Protection Officer	Protection
Oroba Labadi	Chief	Education
Rabie Naga	Field Disease Control Officer	Health
Rahma Abdul-Rahman	Field Social Services Officer	RSS
Rasha Osta	Emergency Coordinator	RSS
Saed Atallah	Chief	Health
Victor Siriany	Chief Field Microfinance Programme	Microfinance
Wisam Ahmad	Field Relief Services Officer	RSS
Samira Allan	Relief Worker	RSS
Suhair Shamiyeh	Relief Worker	RSS
Alaa A Hameed	Relief Worker	RSS
Mohammad Abu Rawaa	Relief Worker	RSS
Rania A Raboo	Relief Worker	RSS
Klair Fangari	Relief Worker	RSS
Husam Al Sadeq	Area Relief and Social Services Officer	RSS
Amal Alsaqer	Relief Worker	RSS
Mageda Asad	Relief Worker	RSS
Buthina Abuhijleh	Relief Worker	RSS
Nimeh Ateeq	Relief Worker	RSS
Samah Jumaa	Area Relief and Social Services Officer	RSS
Lebanon Field Office		
Abdulhakim Channaa	Chief	Health

Name	Title	Department / Organization
Anas AlKhattib	Acting/Chief Field Relief & Social Services Programme	RSS
Dorothee Klaus	Director of UNRWA Affairs	Front Office
Emanuela Rizzo	Head FPSO	Front Office
Hanadi Najem	Field Relief Services Officer	RSS
Oliver Bridge	Deputy Director of UNRWA Affairs (Progs)	Front Office
Suha Ismail	Deputy Chief	Health
Tamara Abu Nafisah	Protection Officer	Protection
Valeria Moro	TVET - Project Manager	Education
Ziyad Lunat	Humanitarian Principles Officer	Protection
Atsushi Nashimoto	Cash for work project manager	Front Office
Syria Field Office		
Hussain Shehabi	Deputy Chief Field Health Programme	Health
John Whyte	FPSO	Front Office
Lina Awad	Dep Principal Tc & Ch Voc Trng Inst	Education
Mahmoud Abdulrazzaq	Chief Field Microfinance Programme	Microfinance
Mehdi Benammar	Senior Humanitarian Response Officer	Front Office
Mhammad Chrih	Chief Relief and Social Services Officer	RSS
Mohammad Abu-Shaban	Humanitarian Response Officer-Operations/ Food	Front Office
Prafulla Mishra	Deputy Director of UNRWA Affairs (Progs)	Front Office
Taungana Dzikati	Monitoring And Evaluation Officer	Front Office
West Bank Field Office		
Roland Friedrich	Director of UNRWA Affairs (Progs)	Front Office
Lubna Madyeh	Chief Fld Relief Social Services Prog	RSS
Hanan Jayyousi	Dep Chief Fld Relief Social Srvcs Prog	RSS
Tariq Hashhash	Field Relief Services Officer	RSS
Shaban Eideh	Field Reli.& Social Srvcs Info Sys Ad.	RSS
Wafa Ali	Field Social Services Officer	RSS
Volteire Kharoufeh	Chief Field Microfinance Programme	Microfinance
Deema Khalidi	Monitoring & Evaluation Team Leader	Front Office
Muaweyah Amar	Chief Education Programme	Education
Tareq Sarhan	Principal Training Center (RWTC) - TVET	Education
Susanne Leuenberger	Protection Mainstreaming Officer	Protection
Giulia Formichetti	Emergency Officer	Front Office
Raed Amro	Chief Health	Health
External		
Geoffrey Pinnock	Regional Head of Humanitarian and Transitions, Egypt	WFP
Stefano Santoro	Director of programming, Jordan	WFP
Mette Karlsen	Head of Cash Assistance Unit, Jordan	WFP
Yingci Sun	Head of Research, Assessment and Monitoring, Jordan	WFP

Name	Title	Department / Organization
Marco Principi	Head of Research, Assessment and Monitoring, Lebanon	WFP
Mohie Alwash	Global Emergency Roving Coordinator, Lebanon	WFP
Lucia Gobbi	Programme Policy Officer (Identity Management), Syria	WFP
Amal Chami	Whole of Syria Food Security Cluster Coordinator, Syria	WFP
Hadi Haddad	Basic Assistance Sector Coordinator, Lebanon	UNHCR
Louise Abellard	Programme Officer (cash), Lebanon	UNHCR
Christopher Daniels	Food Security and Basic Needs Working Group, Jordan	UNHCR
Luigi Peter Ragno	Chief Social Policy, Lebanon	UNICEF
Nazih Yacoub	Programme Manager, Chief Palestine Programme, Lebanon	UNICEF
Sonia Ben Salem	Basic Assistance Sector Co-coordinator, Lebanon	Action Against Hunger
Filip Cerny	Food Security and Livelihoods Sector Co-coordinator, Syria	MercyCorp
Jabran Taheri	Cash Working Group Chair	Oxfam
Sinan Aldemir	Humanitarian Access and Coordination Officer	OCHA

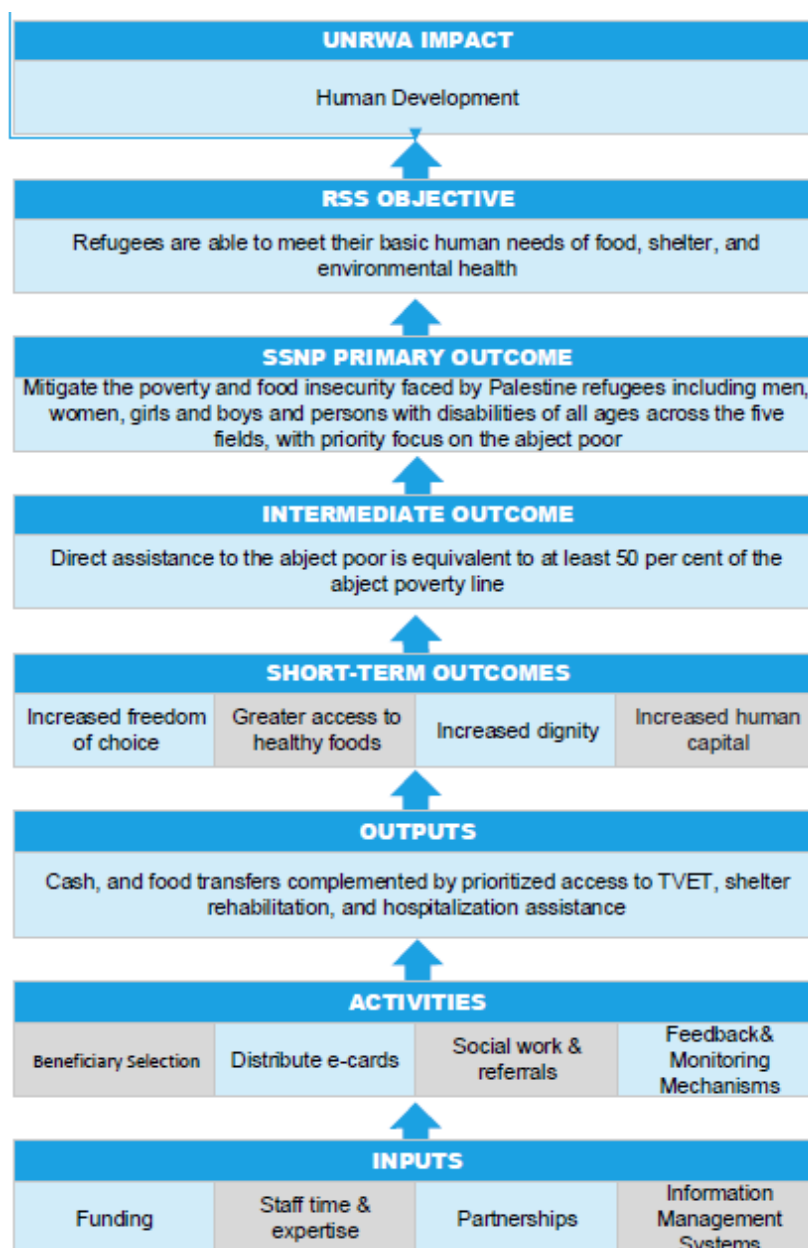
Appendix 3. Evaluation Matrix

OECD-DAC CRITERIA	EVALUATION QUESTIONS- AREAS OF INQUIRY	POSSIBLE MEASURES/ DATA COLLECTION METHODS
Relevance – Is the intervention doing the right things?	<p>1.- To what extent have UNRWA's social assistance interventions responded to the needs of Palestine refugees, including men, women, girls, boys, elderly and persons with disabilities?</p> <p>2.- How appropriate was the design of the assistance programmes, and how well have they adapted to changes in the fields of operation?</p>	<p>1. Key Informant Interviews (KII) with service recipients and staff (senior management as well as frontline)</p> <p>2. Focus groups discussions (FGDs) with service recipients</p> <p>3. Post Distribution Monitoring (PDM) Reports</p> <p>4. Analysis of data sets from internal systems for trends on assistance provision across fields: RRIS</p> <p>5. Analysis of available survey/ assessment data:</p> <ul style="list-style-type: none"> - UNRWA 2021 and 2022 UNRWA rapid surveys in Gaza, Syria and Lebanon - Socio-economic survey completed in 2023 in Lebanon, Jordan and West Bank - Last survey done in Palestine (2017?), Syria office hasn't been able to collect data <p>6. Accountability to Affected Populations (AAP) Mechanisms: appeals and grievance process across field offices</p> <p>7. Process documents on prioritization, allocation of funding to different fields (updated calculation for the Survival Minimum Expenditure Basket)</p>
Coherence - How well are UNRWA's RSS services aligning to Agency and national priorities and complementing the programmes of other	<p>3.- How well aligned are project interventions with UNRWA strategic priorities and strategies on cross-cutting issues (gender and disability)?</p> <p>4.- To what extent are UNRWA's social assistance interventions complementary with UNRWA's other services,</p>	<p>1. UNRWA strategic and action plans</p> <p>2. Annual Operational Reports (AOR) 2010 to 2023</p> <p>3. RSS Work Plan 2019-2023</p> <p>4. Interviews with Protection Staff, Service Recipients and UN Agencies</p> <p>5. Post Distribution Monitoring (including looking at PDMs from</p>

humanitarian actors?	parallel social protection offered by host governments, other UN agencies and external stakeholders?	other relevant stakeholders such as WFP, UNICEF, INGOs) 6. Key Informant Interviews with the UN Cash Group , the Food Cluster and relevant government stakeholders 7. Mapping of social protection offered by host governments to Palestine refugees?
Efficiency - How well are the resources being used?	5.- . Given persistent budgetary constraints and limited resources over the last decade, how has prioritisation and partnerships for relief services been managed? To what extent was beneficiary and stakeholder feedback and learning generated through planning and monitoring systems used for results-based management? 6.- How efficient and effective were the processes for managing and delivering project activities, including results monitoring activities? 7.-How efficient are funds disbursement processes and are transfers reaching intended recipients, particularly the most vulnerable?	1. Key informant interviews with, Directors, (RSSD, Planning, Budgets) 2. Complaint and Feedback Mechanisms (toll free lines), including accessible mechanisms for PWDs 3. PDMs, monitoring and evaluation reports. Evidence of adaptability – adjustments made. 4. Outcome level indicators (poverty rates from government or other development partners). Comparison with UNHCR's programme in Jordan. Statistics methodology and reports 5. AOR 6. Key informant interviews and FGDs 7. Staff surveys 8. Assessment of systems used for targeting and disbursing cash/food assistance, comparing it with selected UN agencies.
Effectiveness - Is the intervention achieving its objectives?	8.- To what extent has assistance contributed to mitigate poverty levels and to meet immediate needs for different groups of people (men, women and disabled people)? 9.- From a human-rights based perspective, what are the implications of using a near universal coverage approach	1. Key informant interviews and FGDs with service recipients 2. PDMs 3. Case Studies (typical beneficiary families) 4. Compare recipients with non-recipients (if data available) 5. Vulnerability Assessments 6. Key informants from UNRWA (Relief Team Leaders) and from UN Agencies (UNHCR, WFP)

	versus a categorical targeting approach?	7. Outcome level indicators (poverty rates from government or other development partners) 8. Secondary research on universal coverage approach vs categorical targeting
Impact - What difference does the intervention make?	10.- What has been the cumulative impact of the Agency's social assistance interventions through different sources of funding and partnerships?	1. Key informants from UNRWA (Relief Team Leaders) and from UN Agencies (UNHCR, WFP) 2. Key informant interviews and FGDs with service recipients 3. Summary of analysis from previous reports on impact of UNRWA assistance
Sustainability - Will the benefits last?	11.- Given the limited resources available, what is the way forward to maintain the SSNP? 12.- To what extent are UNRWA's interventions complementary and contribute to reduce long term aid dependency?	1. Using internal data management systems, compile and analyse information from across departments on a selected number of cases to assess the cumulative impact of interventions 2. KIIs with service recipients, RSS staff, staff in other departments 3. Examples of lessons learned and good practices 4. Financial analysis of trends in funding across fields and the needs of Palestine refugees.

Appendix 4. Social Safety Net Programme Theory of Change



Assumptions

- Minimum funding stability
- Stable refugee population
- Security and access
- Markets are functioning
- Food is available
- Adequate Targeting Approaches
- Inflation doesn't radically affect purchasing power
- Currency fluctuations don't undermine ability to deliver
- Chosen delivery mechanism appropriate
- Staff skills in place

Appendix 5. Emergency Appeals Theory of Change

