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Addressing Vulnerability? Cash Transfer Programming and Protection Outcomes for Out-of-Camp Syrian Refugees

An analysis of the Danish Refugee Council's e-card programming in southern Turkey

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Cover Photo: A DRC beneficiary makes a purchase using an e-card at a supermarket in southern Turkey. Credit: DRC Turkey

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Map source: Nations Online Project

EXECUTIVE SUMMARY

Introduction

This report explores key issues concerning vulnerability, targeting, and protection in cash transfer programming (CTP) by analyzing a Danish Refuge Council (DRC) project in southern Turkey. It is based on an ongoing "action research" collaboration between DRC and the Feinstein International Center (FIC) at Tufts University, in which an academic research team is embedded with a humanitarian agency and works closely with the agency staff to develop their methods and analysis. The goal of this collaboration is to better understand factors that impede the use of CTP in emergency contexts and/or hamper CTP's effectiveness in addressing protection concerns. Specifically, the Tufts research team was tasked with analyzing the assessment DRC conducted prior to starting its CTP (including the data itself as well as the assessment methodology/questionnaire) and the vulnerability scoring index used to target households for assistance. The team also carried out field research with Syrian refugees to explore the protection- and gender-related impacts of the CTP on beneficiaries. The report briefly reviews how vulnerability is defined and operationalized, particularly in the Syrian refugee context, and then analyses the methodology and approach used by DRC for the CTP program, and provides recommendations for improved practice.

Analysis of assessment methodology and questionnaire

DRC did a commendable job assessing over 9,000 households across two provinces with limited time and resources, but its approach also had several shortcomings. These centered on a lack of enumerator training, difficulty identifying enumerators, inappropriate question formats, questions that should have been cut or addressed qualitatively, inadequately calibrated questions, and a problematic token of appreciation. To address these limitations, DRC and other humanitarian organizations should:

1. Provide enumerators with adequate training, at minimum covering the purpose of the assessment, a question-by-question run through of the survey tool to ensure a common understanding of all terminology and mechanics, guidance on how to ask sensitive questions, standard operating procedures for making referrals, GBV-sensitivity, and personal security
2. Ensure that all staff whose programs utilize assessment data have access to a codebook that matches enumerators' codes to their names, thereby making it easier to follow up on enumerators' comments, identify patterns of inaccurate data entry, and test data for reliability
3. Be careful to avoid problematic question formats and phrasing (i.e. ensuring that response categories are collectively exhaustive and mutually exclusive, using drop-down menus where appropriate to minimize blank responses, narrowing overly-broad questions by specifying the time period, household members affected, etc., and treating income-related question with particular caution)
4. Use qualitative rather than quantitative methods to collect data on complex, sensitive issues such as negative coping strategies, post-traumatic stress, and protection-related risks. Qualitative methods can complement survey methods to explore sensitive issues, and information on sensitive issues should be kept out of scoring systems and targeting – such issues are best addressed through complementary qualitative protection interventions
5. Hold regular meetings with enumerators to discuss and troubleshoot concerns arising in the field
6. Use a context-appropriate modality that will mitigate expectations of continued assistance as a token of appreciation for an individual's participation in an assessment

Data set analysis – some unexpected findings

Although the assessment data were not generalizable to the Syrian refugee population in Turkey as a whole and suffered from measurement error, they revealed some unexpected findings that fly in the face of received wisdom in the Syria crisis. Several "traditional" indicators of vulnerability, including lack of documentation and belonging to a female-headed household, did not reflect increased or decreased household vulnerability. The assessment data showed that 'documented households' (i.e. households with at least one Syrian passport holder) did not have better housing, a greater likelihood of having income from labor, or a reduced likelihood of reporting insufficient food. Despite the widely held assumption that access to documents increases resilience, these findings suggest that the regulatory framework is more important than access to documents. Similarly, female-headed households (FHH) did not differ significantly from male-headed households (MHH) on most measures of socioeconomic and protection vulnerability, with the exception that FHH tended to be more dependent on assistance from other households and less likely to have incurred debt. While this may make FHH more vulnerable to shocks and disruptions in such assistance, it could also indicate that they have stronger social networks than MHH. Both of these findings underscore the argument that traditional, category-based indicators do not fully capture refugee vulnerability.

Analysis of vulnerability scoring index

The primary strengths of DRC's vulnerability scoring index lay in its field-based, participatory design, simple weighting system, nuanced conception of vulnerability, and capacity to adjust inclusion/exclusion of households based on verification assessment scores. However, its effectiveness was hampered by problematic variables, failure to distinguish between child and adult labor in the scoring system, inadequate communication between expat and local staff regarding index design, and lack of transparency vis-a-vis refugee households.

Based on this analysis, we recommend that humanitarian organizations seeking to optimize CTP targeting systems should:

1. Follow DRC's example of using a participatory approach to develop targeting tools and criteria by collecting qualitative data through discussions with refugees, host community members, and internal and external humanitarian staff, resulting in a more locally-grounded targeting system
2. Continue this participatory approach throughout the project by regularly consulting with field staff on which indicators are accurate and which are problematic, and making adjustments accordingly
3. Ensure that scoring sufficiently differentiates between child and adult labor on criteria related to households' income-generating capacity, and that the overall system includes a "red flag" for child labor
4. Explain the rationale and methodology behind the targeting system to staff and enumerators. Doing so will increase their understanding (and buy-in) and will help them explain the system clearly and convincingly to refugee households, who deserve to understand why they did or did not receive assistance. To mitigate the potential for fraud or manipulation of eligibility, organizations can segregate staff duties, conduct spot checks in addition to post-distribution monitoring, and place more emphasis on objectively verifiable indicators rather than subjective ones (e.g. income)
5. Tailor the targeting approach to the specific modality of assistance being provided. The scoring index should not include variables representing dimensions of vulnerability that cannot be addressed through the planned type of assistance unless complementary programming and impact monitoring on the specific dimensions are ensured. For example, a scoring indicator that captures a protection concern (e g. discrimination) might reflect protection vulnerability, but if the planned type of assistance does not do anything to address discrimination, there is no point in including discrimination in the scoring index.

Analysis of beneficiary focus group discussions

After assessing the profiling assessment data and vulnerability scoring index, the research team conducted ten focus group discussions (FGDs) with a total of 85 beneficiaries to collect qualitative data on their experiences of the CTP, with a particular focus on protection- and gender-related concerns. Despite their limited scope, these discussions provided evidence that:

1. E-cards provided important material and psychological support to beneficiaries
2. There were some protection concerns related to unpleasant or hostile shopping experiences and beneficiaries' lack of privacy
3. There were minimal differences between men and women in beneficiaries' experiences of the CTP
4. Beneficiaries' perceptions of vulnerability were livelihood-focused (rather than protection-focused), centering on the capacity to generate enough income to support one's household.

Conclusion

These findings support three main takeaways. First, DRC's notion of vulnerability and who should be targeted for assistance was more expansive and protection-focused than that of beneficiaries themselves. In contrast to DRC's 91-variable scoring index, beneficiaries noted that vulnerable households are essentially those in which many people (particularly young children and the sick) depend on few or no income-earners. In other words, households with a high dependency ratio of non-income earners to earners are most likely to be vulnerable, and *the dependency ratio is a strong indicator of household vulnerability.* This reflects a direct correspondence between the modality of assistance – supermarket e-cards to help alleviate food insecurity – and the criterion for targeting beneficiaries, a diminished ability to put food on one's table. Adopting a dependency ratio-based targeting approach is not necessarily superior to an index or category-based approach. However, humanitarian organizations should be wary of basing cash assistance on protection-related or other proxy indicators of vulnerability that the assistance itself will only indirectly (or not at all) address. Cash assistance alone – particularly restricted cash assistance – does not lead to protection-related outcomes. Instead, complementary programming is needed to realize such outcomes.

Second, the findings underscore the importance of strong communication with local staff and beneficiaries. A major deficiency of DRC's assessment was that enumerators were not adequately trained to carry it out, and the index was not clearly explained to staff, who were then unable to explain it to refugee households. DRC adopted a field-based, participatory approach to designing the index, but did not carry it over into other areas of the CTP. At the same time, increasing transparency of a vulnerability index raises the problem of potential fraud or manipulation by beneficiaries seeking to meet the targeting criteria (this concern about fraud is one of WFP's main arguments for not disclosing their targeting methodology).

Finally, a vulnerability targeting index must be flexible and adjustable based on feedback from enumerators or suggestions from local staff. While the initial design of DRC's index was laudably consultative, the problem was that the consultation process stopped after the initial phase. The index must be designed so that adjustments can be made based on field realities. Practical measures such as field piloting surveys and holding regular feedback meetings with local staff are essential to improving the efficacy of these tools, and of programs overall.

INTRODUCTION

Cash transfer programming (CTP) is a rapidly expanding component of emergency relief efforts and constitutes a major part of the humanitarian response to the Syrian refugee crisis.[1] Yet gaps remain in the evidence base on CTP's efficacy and overall impact, particularly with regard to protection- and gender-related outcomes.[2] This report analyzes the successes and shortcomings of a Danish Refugee Council (DRC) implemented e-card program for out-of-camp Syrian refugees in southern Turkey, with a focus on the front end processes of beneficiary assessment and targeting, as well as on beneficiaries' subjective program experiences. It aims to contribute to the evidence base on CTP, in an effort to guide future best practices for cash programs.

This report is part of an ongoing "action research" collaboration between DRC and Tufts University's Feinstein International Center (FIC), in which an academic research team works closely with practitioners to assess or develop methods and analysis. From June to September 2015, the Tufts team (three graduate student researchers from The Fletcher School of Law and Diplomacy, supported by an FIC research director) worked with DRC in southern Turkey. Prior to arriving in Turkey, the researchers were trained in field methods at Tufts and reviewed assessment data gathered by DRC. The field team was based with DRC Turkey in Sanliurfa and Antakya for 11 weeks (June to August 2015), backstopped by FIC. During this time, they conducted qualitative research to complement the quantitative data already collected by DRC, and observed and participated in DRC activities such as staff meetings, field distributions, and market monitoring sessions.

The Tufts team was tasked with analyzing DRC's profiling questionnaire and assessment methodology, the vulnerability scoring index used to target households for assistance, and the protection- and gender-related impacts of the CTP on beneficiaries, with the goal of helping DRC refine its tools and methods for future programs as well as providing field-based evidence for global debates on cash and protection. DRC gave the team access to assessment- and targeting-related tools and documents, DRC staff and volunteers' time and knowledge, and logistical support to organize field visits and focus group discussions. Key informant interviews with DRC staff played a particularly important role in informing the research. Overall, the action research approach provided the Tufts team with a contextualized understanding of the CTP and DRC Turkey operations as a whole, including – crucially – the on-the-ground constraints that DRC and other humanitarian organizations face. We commend DRC for its openness and transparency, its desire to have the CTP evaluated and to learn, and its willingness to share lessons publicly.

1 See UNHCR, "An Introduction to Cash-Based Interventions in UNHCR Operations," March 2012, available from: **http://www.unhcr.org/515a959e9.pdf**; Leah Campbell, "Cross-Sector Cash Assistance for Syrian Refugees and Host Communities in Lebanon: An IRC Program," CaLP Case Study, January 2014, available from: **http://www.cashlearning.org/resources/library/410-cross-sector-cash-assistance-for-syrian-refugees-and-host-communities-in-lebanon-an-irc-programme**.

2 Michelle Berg and Louisa Seferis, "Protection Outcomes in Cash-Based Intervention: A Literature Review," 8 April 2015, available from: **http://www.cashlearning.org/resources/library/590-protection-outcomes-in-cash-based-interventions-a-literature-review**.

SYRIAN REFUGEES IN TURKEY AND DRC'S CASH TRANSFER PROGRAM

As of August 2015, Turkey hosted over 1.9 million Syrian refugees, more than any other country in the world. Of these, about 260,000 reside in 25 camps, while the rest – nearly 90 percent – live outside camps, most in urban or peri-urban areas in Turkey's southern border provinces of Hatay, Kilis, Gaziantep, Sanliurfa, and Mardin.[3] All Syrians in Turkey are granted "temporary protection" status under the 2014 Law on Foreigners and International Protection, which guarantees *non-refoulement* and, on paper, provides access to schooling and free health care. In reality, out-of-camp Syrians' access to these services is hampered by inconsistent implementation and insufficient resources at the local level.[4] Moreover, Syrians with temporary protection status are not fully recognized refugees, meaning they do not enjoy rights guaranteed under the 1951 Refugee Convention and its 1967 Protocol (e.g. the right to work), and that UNHCR does not have a full mandate from the Turkish government to register and assist them.

DRC has been registered in Turkey since 2013 and has offices in Antakya, Sanliurfa, and Kilis. It is currently implementing a two-year, GBP 5 million DFID-funded livelihoods project. The first phase of the project, carried out in 2014 and early 2015, focused on cash-based assistance to Syrian refugee households in Sanliurfa and Hatay provinces. The project began with an assessment to see which households should qualify for the cash assistance program. The assessment took the form of a profiling survey of 9,166 households (48,942 individuals). For each household that completed the questionnaire, a supermarket e-card was given as a token of appreciation. The e-cards could only be used at specific partner supermarkets in Sanliurfa and Antakya (capital of Hatay Province). Based on the assessment data and using the vulnerability index (discussed below), the DRC then selected households to receive monthly cash assistance.

The CTP was initially designed to provide unconditional, unrestricted cash via the Turkish post office (PTT). However, this was the first program of its kind in Turkey, and administrative and contractual issues prevented the possibility of partnering with PTT until 2015. Instead, DRC continued to provide supermarket e-cards to vulnerable families and topped them up monthly. From June 2014, 4,674 households (32,030 individuals) received this assistance for six months. In 2015, the program continued for 2,000 households for six months. The CTP portion of the project was run by 15 national staff and two internationals (direct project staff).

Defining and operationalizing vulnerability

Determining what constitutes "vulnerability" and what criteria an individual or household must meet in order to be considered "vulnerable" is an ongoing discussion among international humanitarian actors.[5] While different agencies have different definitions, most center on 1) risk of exposure to a natural or manmade harm, and 2) ability to cope with the

3 UNHCR, Syria Regional Refugee Response: Turkey, accessed 23 September 2015, available from: **http://data.unhcr.org/syrianrefugees/country.php?id=224**. Republic of Turkey Ministry of Interior Directorate General of Migration Management, "The Numbers of Syrians Were Announced to the Public," 20 August 2015, available from: **http://www.goc.gov.tr/icerik6/the-numbers-of-syrians-were-announced-to-the-public_914_1015_8849_icerik**. Turkey also hosts more than 100,000 Afghans, Iraqis and Iranian; see UNHCR's figures, available from: **http://www.unhcr.org/pages/49e48e0fa7f.html**.

4 Amnesty International, "Struggling to Survive: Refugees from Syria in Turkey," November 2014, available from: **https://www.amnesty.org/en/documents/EUR44/017/2014/en**. Also supported by focus group discussions with Syrian beneficiaries and interviews with DRC staff conducted in June and July 2015.

5 For more on definitions of vulnerability in the Syrian refugee context, see pp. 9-18 in Sarah Bailey and Veronique Barbalet, "Towards a Resilience-Based Response to the Syrian Refugee Crisis: A Critical Review of Vulnerability Criteria and Frameworks," ODI and UNDP, May 2014, available from: **http://www.refworld.org/pdfid/53d0b8634.pdf**.

impact of this harm once exposed.[6] Vulnerability can be analyzed at the individual, household, community, or national level and is both a relative and dynamic concept. It can be defined as status-based (i.e. based on displacement status or protection-related characteristics), socioeconomic (i.e. based on livelihood-related factors), or a combination of the two. In the Syrian refugee context, humanitarian agencies generally use a "category" approach both to identify vulnerability (as defined by that organization) and to target assistance. Certain groups (e.g. female-headed households, unaccompanied children, persons with disabilities) are assumed to be "more vulnerable" and are therefore targeted to receive assistance. Although such category-based targeting is pragmatic from an operational perspective, the most commonly used categories often miss households that are highly vulnerable to food insecurity or lack access to health resources.

For the DFID project, DRC Turkey conceptualized household vulnerability as a continuous rather than discrete variable (i.e. there is no absolute distinction between "vulnerable" and "not vulnerable" households) and as encompassing both socioeconomic and protection-related concerns. Although no precise definition of vulnerability was developed, the January 2014 project proposal states that:

> Priority for assistance will go to households which are characterized by a one (if extremely vulnerable) or combination of the following criteria: single-headed households, women and female youth at risk (domestic violence/SGBV/female-headed HH); large families (over six persons) or those with several young children (five years and under); separated children or unaccompanied minors; elderly (60+) with limited family support; families with children/adolescents out of school and in the workforce due to economic difficulties; families with persons with disabilities, chronic illnesses or with medical condition; families with legal issues – at risk of eviction, no legal documents, etc., and families with members unemployed or engaged in limited employment (ad hoc, daily labor).[7]

These characteristics evolved into the vulnerability scoring index, found in Annex 1 of this report.

[6] "What is vulnerability?" International Federation of Red Cross and Red Crescent Societies, available from: **https://www.ifrc.org/en/what-we-do/disaster-management/about-disasters/what-is-a-disaster/what-is-vulnerability**.

[7] "Provision of Immediate Support and Strengthening Coping Mechanisms for Vulnerable, Non-Camp Syrian Refugees in Turkey," DRC Turkey, January 2014.

ANALYSIS OF ASSESSMENT METHODOLOGY AND QUESTIONNAIRE

This section examines the strengths and weaknesses of the DRC assessment methodology and questionnaire and makes recommendations for improvement. In doing so, we highlight common problems facing household surveys in humanitarian settings.

Assessment methodology

Between 18 May 2014 and 31 January 2015, DRC field teams conducted an assessment of 9,166 Syrian households: 4,810 across 38 neighborhoods in Antakya and 4,356 across 44 neighborhoods in Sanliurfa.[8] The purpose of the assessment, as stated in the January 2014 project proposal, was threefold:

1) To identify 3,150 [this number was later adjusted] of the most vulnerable non-camp refugee families for regular, monthly conditional cash assistance through an e-card system;
2) To identify cases for referral so as to increase refugee access to services provided by DRC and other agencies including government entities; and
3) To identify and map out gaps and trends, particularly protection and livelihoods challenges faced by non-camp refugees, which could be advocated for with the authorities and other aid agencies.[9]

The DRC assessment used a profiling questionnaire, so it is useful to distinguish between a profiling study and an assessment. In refugee or IDP settings, a profiling study is used to gather representative information (a profile) about a particular population of refugee or IDP households. This information includes population data disaggregated by sex, age, location and diversity, as well as sector-specific information such as protection issues, livelihoods, future migration intentions, etc.[10] The purpose of a profiling study is to better understand the needs and capacities of the target population and the ways in which the target population differs from their non-displaced neighbors. To ensure that the profile is representative of the target population, the sampling approach used in the household survey is important – the information gathered must not be biased. A profiling survey is not, however, intended to identify specific households for assistance or other programming purposes, so it never records names or identifying information. Nor is a profiling intended to provide a count of the target population (although if sampling is properly done and there is adequate census data available, the data can allow an estimate to be made).

An assessment, on the other hand, while similar in that it seeks to understand the needs (and sometimes capacities) of the target population, is not generally concerned with sampling, but rather is concerned with locating all the relevant members of the target population, and ensuring that they can be reached after the assessment for the purposes of assistance, programming, etc. While an assessment often uses a profiling questionnaire, the goals of the exercise and end use of the information are different. Assessments will record identifying information from each household, with the intention of returning to the household. In the DRC program discussed here, households that scored in the appropriate range of the vulnerability index were selected for the CTP.

[8] As noted, the purpose of the assessment was to identify Syrian refugee households and their needs in areas where DRC was to provide assistance, not to obtain a representative sample of Syrian refugees. The household identification approach therefore yielded a sample that reflected a particular population and results are not generalizable to the wider Syrian refugee population.

[9] "Provision of Immediate Support and Strengthening Coping Mechanisms for Vulnerable, Non-Camp Syrian Refugees in Turkey," DRC Turkey, January 2014.

[10] The Joint IDP Profiling Service (JIPS) uses a profiling approach in which data collection exercises are underpinned by a collaborative process that actively promotes the buy-in of partner organizations and the government. For more, see: **http://www.jips.org/en/profiling/about-profiling/what-is-profiling**.

For the DRC assessment, Syrian households were identified as follows. First, neighborhoods and streets were chosen based on consultation with mukhtars (heads of local government), who identified areas with high concentrations of Syrian households. Next, pairs of male and female enumerators visited the selected streets and neighborhoods, identified Syrian households and collected data using a tablet-embedded questionnaire. The enumerators attempted to locate and assess all the Syrian households in the neighborhoods by asking interviewees to identify additional Syrian households living nearby. In Sanliurfa, DRC only assessed neighborhoods in the southern half of the city because Syrians in northern neighborhoods were going to be assisted by another NGO. Similarly, in Antakya, DRC only assessed neighborhoods not already being assisted by other humanitarian agencies.[11]

Assessment questionnaire

The questionnaire was based on other tools that had been used to assess refugees in Turkey, including a DRC Kilis assessment tool,[12] a UNHCR profiling tool, the Turkish NGO Support to Life data collection tools, and a Turkish government social assistance assessment tool. The questionnaire was reviewed by DRC staff in all three DRC Turkey offices and revised based on their feedback. It was translated by DRC Lebanon staff and tested with beneficiaries in DRC's community center in Altinozu, Antakya. The profiling questionnaire consisted of 105 questions, grouped into a general information section followed by seven modules:

A. Biodata
B. Shelter/housing information
C. Livelihoods: income, assets, needs
D. Assistance
E. Health/Post-traumatic stress (PSS)
F. Well-being
G. Observations

According to Sanliurfa enumerators, it took about 30 to 40 minutes to complete the assessment in each household. Households were then given an e-card loaded with a one-time payment of 120 TL (approximately 45 USD) as a token of appreciation for their time.

Given limited time and resources, DRC Turkey staff did a commendable job conducting such a large-scale, comprehensive assessment of a highly mobile refugee population. At the time of its collection, the assessment dataset was the largest of its kind with regard to out-of-camp Syrian refugees in Turkey. Moreover, DRC's use of pre-existing questionnaires and question formats reflects good practice because it allows staff to cross-check and compare collected data with pre-existing data.

The weaknesses of the profiling questionnaire and assessment methodology can be grouped into six major categories:

1. Lack of enumerator training
2. Difficulty identifying enumerators
3. Questions that should be reconsidered
4. Poorly designed or redundant questions
5. Inadequately calibrated questions
6. Problematic token of appreciation

Lack of enumerator training

The primary shortcoming of the assessment methodology was the lack of training provided to enumerators. Key informant interviews revealed that enumerators in Sanliurfa received just 30 minutes to one hour of training on how to use the tablet devices, while enumerators in Antakya received two half hour trainings on general protection issues and participated in the questionnaire pilot in Altinozu community center. There was little or no discussion of the purpose of the assessment, personal security, how to ask respondents about sensitive issues, how not to ask leading questions, or how to define and explain key concepts like "average monthly income," "temporary work," or the symptoms of post-traumatic stress (and what to do if enumerators encountered this). Enumerators stated that they "learned from experience" and gradually adjusted their interviewing methods

11 According to DRC, "enumerators made significant efforts to ensure that all families in the respective neighborhoods were visited, thus ensuring as much as possible a total coverage of Syrian families residing in the different areas." See "Situation of Syrian Refugees in Antakya, Hatay: Assessment Report, 2nd Update," DRC Turkey, January 2015.

12 This was a household tool to assess whether newly arrived refugees were to be prioritized for in-kind NFI assistance.

over the course of the assessment. In Antakya, enumerators said that although they received some protection training, they would have liked to additional guidance on what to do when they encountered gender-based violence (GBV), as several said they saw evidence of it but did not know how to respond.

The lack of training raises serious concerns about the accuracy of data collected. Because enumerators lacked a common understanding of terminology and concepts, they are likely to have calculated income and expenditures differently, or taken different approaches to asking questions (e.g. providing/not providing all response options to respondents after they answered affirmatively to one).

Difficulty identifying enumerators

Although the questionnaire called for each enumerator's unique code to be recorded, in practice DRC staff had difficulty identifying which enumerators assessed which households because they did not have ready access to a list matching codes to names. This led to problems following up on enumerators' comments, as well as identifying enumerators who entered data inconsistently or inaccurately (e.g. entering interview dates instead of birth dates, leaving certain questions blank).

Questions that should be reconsidered

Some assessment questions need to be reconsidered for survey purposes. First, asking households about their average monthly income was highly problematic. Most people (anywhere) cannot calculate this figure, and because different enumerators handled this question differently (i.e. some asked respondents directly, while other calculated it themselves based on monthly expenditures) responses were even less reliable. According to Sanliurfa staff, the income data collected "could not be taken seriously."

Second, questions on households' inability to meet needs and coping mechanisms were found to be sensitive and required careful training of enumerators. It might be that such questions are more suited to a focus group discussion where people could talk more generally about such issues in their communities, and not specifically about themselves. Enumerators in both Sanliurfa and Antakya reported that respondents often became emotional when asked about not having enough to eat, particularly when mislabeled instructions led to enumerators prompt respondents about specific coping mechanisms (e.g. borrowing food, restricting adult consumption, skipping meals). Questions related to post-traumatic stress would likewise have been better addressed using a different approach. Some questions – such as "Who would you turn to if you had a problem?" and "What other difficulties do you face?" – were simply too broad, and need to either be narrowed (e.g. by specifying the time period, household members affected, and/or type of difficulty or problem) or asked in different ways, such as in focus group discussions or counseling sessions.

Poorly designed or redundant questions

First, some questions were missing response categories or included categories that were not mutually exclusive (although only one could be selected). For example, "divorced/separated" was not a response option for marital status, causing some divorced individuals to be incorrectly identified as widowed. Moreover, the response categories for classifying injured household members had potential for overlap, as someone could, for instance, be both "injured and unable to work" and "missing a limb (arm)." This made it more difficult for DRC staff to compare and refer cases without reading enumerators' notes (which were only available in Arabic).

Second, certain questions – such as those on how many times households had moved within and between cities since arriving in Turkey – received hundreds of blank responses because enumerators had to enter numbers (and therefore had the option of entering nothing), rather than selecting them from a drop-down menu.

Third, households were asked to select a single answer for complex questions such as "Why did you come to live in your current house/ location?" and "If you are not able to go back to Syria, why?" The questionnaire was consequently unable to capture the experiences of households whose decisions were based on more than one reason.

A number of questions were unnecessary or inappropriate given the aims and format of the assessment. For example, the questionnaire included three questions on households' heating capabilities and methods, where a single question, "Are you able to heat your house?" would have sufficed. Asking respondents redundant questions is disrespectful of their time and can increase measurement error due to response fatigue.[13]

Inadequately calibrated questions

Some questions received a large number of "other" responses – up to 64 and even 80%. For these questions, not having an open-ended write-in option for respondents who answered "other" significantly hampered the usefulness of the data collected. A more thorough pilot of the questionnaire would have caught this problem, and allowed "other" responses to be coded.[14]

In addition, enumerators were asked to observe the presence of household assets (kitchen appliances, washing machine, dish washer, vehicle/car, and motorcycle), but these were not equivalent indicators of wealth, despite being interpreted as such. While 71% of households were observed to have a TV, 54% kitchen appliances, and 32% a washing machine, only 1% had a car, and less than 0.5% each a motorcycle or dishwasher. Moreover, according to Sanliurfa enumerators, the way that "kitchen appliances" was translated into Arabic implied plates and cutlery, rather than more expensive assets. While household assets are potentially a good indicator of socioeconomic status, questions on assets need to be carefully calibrated, translated, and interpreted in order to provide valid insights.

Problematic token of appreciation

Finally, giving e-cards to all households who completed the questionnaire led to problems for DRC because it created expectations of continued assistance. Households who were not selected for monthly assistance were angry and confused about why their cards were not reloaded while some of their neighbors' cards were. Enumerators who conducted verification assessments reported being threatened by frustrated one-off beneficiaries.

Recommendations for improvement

The problems listed above prompt the following recommendations for DRC and other organizations conducting household assessments.

First, it is critical to provide enumerators with adequate training, ideally spread over two – four days, followed by a field pilot.[15] The training should cover:

- The purpose of the assessment
- A question-by-question run through of the questionnaire, in both the original and translated language, to ensure that enumerators have a common understanding of all terminology and mechanics (i.e. when to prompt responses and when not to)
- How to ask sensitive questions and how to react if a respondent becomes upset during the assessment
- Standard operating procedures for making referrals
- How to be sensitive to gender-related concerns, including GBV
- How to maintain personal security
- Who to contact in case of difficulties and how to voice concerns

This training should be designed to be as lively and participatory as possible, and include frequent "refresh" sessions to sustain trainees' and trainers' attention spans. As part of the training, enumerators should be encouraged to practice the interview repeatedly, role play, and

13 Bernard CK Choi and Anita WP Pak, "A Catalog of Biases in Questionnaires," *Preventing Chronic Disease*, January 2005, available from: **http://www.cdc.gov/pcd/issues/2005/jan/04_0050.htm**.

14 For questions related to legal concerns, the high proportion of "other" responses was due to DRC's auto-censorship in anticipation of Turkish authorities.

15 One problem faced by DRC was staff and volunteer enumerator turnover and attrition. In some cases, enumerators who received training left, leaving gaps in the team (and wasted DRC time and resources). One way of dealing with this problem suggested by DRC was a "buddy system" in which newly hired enumerators are paired with experienced team members.

discuss ways to address problems *including translation of terms and questions*. This is also an opportunity to calibrate questions, for example by identifying a short list of household assets that reflect socioeconomic status. The questionnaire should be revised before a full field test (pilot) of the methodology is conducted.

At the end of the training, one full day at least should be allocated to field testing the survey questionnaire, and additional time reserved for corrections and final revisions of the questionnaire after this field test. It is crucial that a full enumerator training and field pilot is conducted prior to a household survey/assessment. No reliable survey will ever be designed that can go from office to field implementation without significant testing and revision. All project budgets should ideally include a week of training and testing before data collection begins. If this is not feasible, the first 1-2 weeks of data collection should include daily structured debriefs with field teams, and the tool should be revised at the end of this review period.

Second, organizations should ensure that all staff whose programs utilize assessment data have access to a codebook or other document that matches enumerators' codes to their names. This makes it easier to follow up on enumerators' comments, identify patterns of inaccurate data entry, and test data for reliability.

Third, organizations should be careful to avoid problematic or poorly translated question formats and phrasing. This can be caught during training and initial data collection (field testing). Based on DRC's experience, this includes:

- Ensuring that response categories are collectively exhaustive and mutually exclusive
- Using drop-down menus where appropriate to minimize blank responses
- For complex questions on motivations, following UNHCR's example and asking first about the most important reason, and in the next question giving respondents the option of providing a second reason
- For overly broad questions, either narrowing them (by specifying the time period, household members affected, etc.) or asking them in a focus group context

Income-related questions are a particular concern. Although consumption is generally viewed as a more accurate indicator of socioeconomic vulnerability, organizations may still want to assess households' income.[16] In this case, it is preferable to ask for average daily or weekly household income, rather than average monthly household income, because it is simply too difficult for most people to accurately calculate the latter.

Fourth, organizations should recognize that collecting data on complex, sensitive issues such as negative coping strategies, post-traumatic stress, and protection-related risks is a difficult and ethically challenging exercise. Some sensitive questions should never be asked in a survey and many other questions should utilize qualitative rather than quantitative methods (i.e. focus group discussions rather than a survey). The sensitivity of certain issues is highly localized and culturally specific, and can only be understood with the active help and involvement of local staff.

Fifth, during the assessment, it is helpful to hold regular meetings with enumerators and other staff to discuss and troubleshoot concerns arising in the field. Many of the problem areas outlined above were identified by DRC staff during the assessment, but were not addressed because there was no structured way of gathering and acting on feedback from the field.

Finally, organizations should be careful about how surveys and ensuing tokens of appreciation exacerbate expectations of continued assistance.

By learning from DRC's experience and following these recommendations, humanitarian organizations can augment the validity and reliability – and thus the usefulness – of the data they collect through household assessments.

[16] The World Bank, for example, argues that "Consumption is conventionally viewed as the preferred welfare indicator, for practical reasons of reliability and because consumption is thought to better capture long-run welfare levels than current income." See "World Development Report 2000/2001: Attacking Poverty," 2001, available from: **https://openknowledge.worldbank.org/handle/10986/11856**.

Vulnerability indicators – findings from data set analysis

The assessment data were not generalizable to the Syrian refugee population in Turkey as a whole (because of non-representative sampling) and undoubtedly suffered from measurement error; however, the assessment yielded valuable findings related to the socioeconomic and protection vulnerabilities of Syrian households in Sanliurfa and Antakya. A complete analysis of the dataset is beyond the scope of this report, and only the most notable results are highlighted here.

Perhaps surprisingly, given the widespread image of street- or tent-dwelling urban refugees, most of the households assessed (93%) lived in a flat/apartment (52% in a basement and 41% on an upper floor). Syrians in Antakya were more likely to live in an upper-floor flat than Syrians in Sanliurfa, but the overall flat-dwelling proportion was similar in both locations. This suggests that in these areas, not living in a flat – that is, living in a tent, garage, shop, unfinished building, or public place (mosque, park, etc.) – is a useful indicator of poorer, and probably more vulnerable, households. Similarly, the fact that 96% of households in both locations had access to tap water inside their home suggests that not having access to indoor plumbing indicates severe vulnerability.

In terms of livelihoods and income, the assessment uncovered ambiguities that warrant further investigation. Although only 13% of household members reported having worked in the past 30 days, 62% of households listed "income from labor" as their top source of income in the same time period. Household visits in Sanliurfa suggest that some families live off of the wages of relatives working in other parts of Turkey, and that these were counted as "income from labor" even though they were generated outside of the household. Other reported sources of income were savings (16% of households) and assistance or gifts (17%), both of which are not sustainable in the long-term. Livelihood strategies and income are crucial in determining the well-being of refugee households, but cannot be fully understood through a "snapshot" quantitative survey such as this one. Rather, qualitative research can more fully explore household income sources and thus give a better picture of refugees' livelihood assets and liabilities.

In terms of protection concerns, only 2.5% of households included an unaccompanied child, and less than one percent (18 in total), had an unaccompanied child not related to anyone in the household. These numbers are very low and suggest that unaccompanied children are an isolated rather than widespread protection concern among Syrians in southern Turkey.

Notably, female-headed households' (FHH) responses did not differ significantly from those of male-headed households (MHH) on most questions. However, FHH – who made up 13% of all interviewed households – were more likely than MHH to be hosted or financially supported by another household (9% vs. 2%) and reported lower average monthly incomes (372 TL vs. 508 TL). Moreover, 25% of FHH versus 11% of MHH listed "assistance or gifts" as their main source of income in the last 30 days. FHH were also less likely to owe any debt or installment loans than MHH (31% vs. 41%). Despite the problematic nature of income data collected in this assessment, these results suggest that although FHH do not differ significantly from MHH on most measures of socioeconomic and protection vulnerability, FHH tend to be more dependent on external assistance and therefore potentially more vulnerable to shocks and disruptions in this assistance. At the same time, if FHH have fewer debts and are more likely to be supported by other households, they have stronger social networks than MHH. This perspective strengthens our finding that indicators of refugee vulnerability should reflect household ability to generate income.

Overall, the assessment results demonstrated a high degree of socioeconomic vulnerability – and, to an extent, protection-related vulnerability – among Syrian refugee households in Sanliurfa and Antakya. However, it also showed that markers of severe vulnerability vary from location to location, and may be situational (e.g. not living in a flat) rather than "traditional" (e.g. having a female head of household).

ANALYSIS OF VULNERABILITY SCORING INDEX

In order to determine which assessed households would receive monthly assistance, DRC ranked the vulnerability of households based on scores from their responses and enumerators' observations. A weighted scoring index added and subtracted points using a base score of 0. Households' scores ranged from -5 (least vulnerable) to 80 points (most vulnerable), with a mean score of 34.7 in Antakya and 25.6 in Sanliurfa. Budget availability and targets reported to the donor meant that DRC could provide follow-up assistance to 45% of households, resulting in an initial cut-off score of 29. The full scoring index is found in Annex 1.

In developing the index, DRC used a participatory approach and sought to avoid becoming overly technical. In designing the index and scoring questions, DRC staff collected qualitative data on protection and socioeconomic/livelihood vulnerability from different sources including refugees, the host community, local authorities, DRC staff, other NGOs, and UNHCR. Questions focused on refugees' needs and coping strategies (including how these change over time), shelter conditions (e.g. what is considered an "unacceptable" number of people per dwelling), who is considered the most vulnerable and why, and widespread vs. acute protection concerns.

In developing the questionnaire, DRC staff identified questions that, based on the qualitative data collected, best captured vulnerability in the southern Turkey context. In total, 91 variables were scored and grouped into the following descriptive categories:

1. Indicators that offset/mitigate vulnerability (lower vulnerability score)
2. Indicators of higher protection risk
3. Indicators of precarious/vulnerable living conditions
4. Indicators of inability to generate sufficient income
5. Negative coping strategies
6. Indicators of "well-being"
7. Most urgent problem faced

Variables were weighted from -10 to +6, depending on the type of variable. For example, possessing two household assets (such as a dishwasher and a car) reduced the vulnerability score by 10, while living in a garage, shop, unfinished building, or public place increased the score by 4. DRC Turkey did not have the capacity to devise a vulnerability formula or apply statistical analysis, and the goal was to have scores that could be easily adjusted with input from non-technical staff. The scoring system was reviewed three times: by the DRC Turkey protection team in May 2014, by DRC's Global Technical Advisor on Cash-Based Programming in July 2014, and finally by DRC Turkey's Monitoring and Evaluation Officer, who ran a statistical analysis that found scoring to be "statistically representative across the entire dataset."

Although they had the option to do so, DRC staff did not adjust the scoring system over the course of the project, and it was again used to rank households in the verification exercise conducted from January to April 2015. This was due to both a lack of time and ability to sit with teams to come up with a more accurate revised scoring system, and a widespread – but mistaken – perception among staff that the system was "set in stone."

The following sections evaluate the strengths and weaknesses of the vulnerability scoring index and offer general recommendations for improvement.

Index strengths and weaknesses

The primary strengths of the index lay in its participatory design, simple weighting system, nuanced conception of vulnerability, and capacity to adjust the inclusion/exclusion of households based on verification assessment scores. Rather than being "copy and pasted" from another program, the variables and their weights were based on discussions with refugees, the host community, local authorities, DRC staff, other NGOs' staff, and UNHCR. The resulting index was thus well grounded in the local context.

The integer-based scoring system was also easy for non-technical staff to understand and – in theory – adjust. This is important because vulnerability and targeting are subjective and contextual, and adjusting or fine-tuning an index is the sign of a good system. Adjustments do not mean that an index was "wrong" – simply that the index is sensitive to agreed-upon proxy indicators of vulnerability.

The index's nuanced conception of vulnerability meant that it captured both socioeconomic and protection-related factors reflecting a households' risk of exposure to and ability to cope with harm. The ranked scoring system captured households' relative vulnerability (versus simply including or excluding on the basis of certain criteria), which facilitated adjustments to the inclusion and exclusion of households based on follow-up assessments.

The weaknesses of the index and its implementation fall under the following categories:

1. Problematic variables that were not adjusted
2. No distinction between child and adult labor
3. Mismatch between targeting and assistance modality
4. Inadequate communication of methodology and rationale behind index design to DRC staff and enumerators
5. Lack of transparency vis-a-vis refugee households

Problematic variables that were not adjusted
A number of variables included in the index simply did not reflect increased or decreased household vulnerability. For example, households with at least one Syrian passport holder lost five points based on the justification that "passport holders have greater access to services and rights within Turkey." However, DRC staff stated that, in reality there are few practical benefits to having a passport, as all Syrians are (on paper) guaranteed equal access to education and public health care under the temporary protection regime, and virtually no Syrians are able to acquire work permits. Indeed, analysis of the assessment data showed that having or not having a passport did not affect a household's quality of housing, likelihood of having income from labor, or likelihood of reporting insufficient food. There is an assumption across the Syrian crisis that access to documents increases resilience. However, our findings suggest that the regulatory framework is more prohibitive than access to documents.

Moreover, the variable on observed assets (-5 points for one asset and -10 for two or more assets) was repeatedly flagged by enumerators and staff as the most problematic of the entire scoring index since, for example, a very poor household could lose 10 points merely for having an old television and some kitchenware.

The existence of inaccurate variables such as these is not a problem in and of itself; rather, the problem lies in their not being adjusted after being recognized by program staff. Despite the fact that the DRC scoring system was intentionally kept simple (i.e. based on integers rather than a formula or regression results) so that variables and their weights could be adjusted, no such adjustments were ever made. Consequently, problematic variables continued to distort households' scores throughout the entire project.

No distinction between child and adult labor
Variables related to households' income-generating capacity did not take into account whether "household members working" were children or adults. This lowered the vulnerability scores of households with children working, despite the fact that, from a child protection standpoint, these households should be seen as more vulnerable than those with no household members working.

Mismatch between targeting and assistance modality
Some protection-related variables – for example, +4 points for facing "risk of forced recruitment" or "lack of freedom of movement in area," and +2 points for being unable to move back to Syria – targeted risks that could not be addressed through e-card (or even cash) assistance. It does not make sense to include these variables in the index. Nor can the risk of forced recruitment be adequately captured in a survey such as this assessment.

Inadequate communication of index design

Although the index was developed in a thoughtful, participatory way, this process and the rationale behind it were not explained to many of the DRC staff and enumerators who implemented the CTP. This lack of communication led to the widespread impression that the scoring system was "arbitrary" and simply "copy-pasted" from another context.

In general, Turkish and Syrian staff did not feel that they were adequately consulted on the index. In practice, this was difficult as some were hired after the system had been decided upon; however, it would have still been possible – and indeed advisable – to hold intermittent "check-in" meetings with enumerators and staff to assess the accuracy of the index based on their experiences in the field.

Lack of transparency vis-a-vis refugee households

Because staff and enumerators were not aware of how the scoring index had been developed, they were not able to explain it to beneficiaries (beyond stating that scores were computer-generated) and beneficiaries may have picked up on enumerators' skepticism. As a result, many beneficiaries perceived DRC's household selection method for monthly e-card assistance as unfair and non-transparent. Beneficiaries visited DRC offices in Sanliurfa and Antakya, called a DFID project hotline to complain, and started a protest on a Facebook page for Syrian refugees in Sanliurfa. In some cases, dissatisfaction escalated into threats against DRC staff on the street and protests outside DRC offices.[17]

In Sanliurfa, DRC staff observed that after the verification assessment, households that were excluded based on decreases in their vulnerability scores were called individually and had the reasons for their exclusion explained to them. They overwhelmingly reacted in an understanding way. This strongly suggests that the fairness of the scoring system is perceived very differently depending on how much effort is made by program staff to explain the system to beneficiaries.

Recommendations for improvement

The following recommendations outline ways in which DRC and other humanitarian organizations can improve future beneficiary targeting.

First, organizations should follow DRC's example of using a participatory approach to develop targeting tools and criteria. This can be done by collecting qualitative data through discussions with refugees, host community members, and internal and external humanitarian staff and results in a more locally-grounded, relevant targeting system.

Second, it is crucial to *continue* this participatory approach throughout the project. Specifically, organizations should regularly consult with staff and volunteers in the field about which indicators are accurate and which are problematic, and make adjustments accordingly. Adjustments, so long as they are justified and validated, are not a sign of failure but rather of a strong, flexible targeting approach. Agencies should ensure that indicator adjustment and review are a distinct activity done at regular intervals and built into the project work plan.

Third, criteria related to households' income-generating capacity must differentiate between child and adult labor, or risk perpetuating harm to working children if their households are excluded from assistance on this basis. Child labor should be a "red flag" triggering immediate protection referral.

Fourth, organizations must explain the rationale and methodology behind the targeting system used to staff and enumerators. The inadequate explanation of the index coupled with the measurement error that arose from insufficient enumerator training, resulted in a widespread perception among staff and assessed households that the index did not accurately assess vulnerability. Better intra-office communication, training and beneficiary outreach could have significantly reduced this perception.

[17] The frustration was compounded by the fact that refugees' first point of contact with DRC (and with most humanitarian agencies) was through the enumerators, who then bore the brunt of the aggression. Limited to no humanitarian assistance to refugees outside of camps in Turkey further exacerbated refugees' frustration.

Maximizing the enumerators' buy-in to the system helps ensure that they are able to explain it clearly and convincingly to refugee households. To mitigate the resulting potential for fraud or manipulation of eligibility, organizations can segregate staff duties, conduct spot checks in addition to post-distribution monitoring, and place more emphasis on objectively verifiable indicators rather than subjective ones (e.g. income).

Related to this, it is important to ensure that enumerators and staff explain the inclusion and exclusion rationale to refugee households. Refugee households deserve to understand why they received or did not receive assistance. As the verification exercise demonstrated, excluded households were far more understanding of their exclusion when DRC staff took the time to explain the reasons behind it to them. Even if calling each excluded household is not feasible in a large-scale CTP, enumerators and hotline volunteers should be trained in how to explain the scoring system and the rationale behind it to refugee households 1) during the profiling assessment itself, and 2) once more if households call or visit to ask more information about the reasons for their exclusion. In addition, mass information dissemination tools – such as SMS (text messages), fliers, etc. – can be utilized depending on the level of information the implementing agency wants to provide in open forums.

Last, organizations should tailor their targeting approach to the specific modality of assistance being provided. That is, they should avoid assigning points to variables representing dimensions of vulnerability that cannot be addressed through the planned type of assistance. Although there may be a push for organizations to integrate protection and CTP programming, such integration must be thoughtfully done – simply "adding and stirring" does not suffice.

ANALYSIS OF BENEFICIARY FOCUS GROUP DISCUSSIONS

After analyzing the assessment and scoring index, the Tufts team conducted ten focus group discussions (FGDs) to explore beneficiaries' experiences of the CTP, with a particular focus on protection- and gender-related concerns. In order to capture a diversity of opinions and experiences, researchers sought out heads of households with varying characteristics. These included: male- and female-headed households, new arrivals (who had been in Turkey less than eight months), established residents (who had been in Turkey for more than 18 months), households reporting no income in the initial assessment, and households with a member suffering from chronic illness or disability.

The team conducted six FGDs in Sanliurfa and four in Antakya with a total of 85 household heads. Each FGD had between six and fifteen participants and lasted from forty minutes to one hour. Two Syrian DRC staff members facilitated the discussions in Arabic and took notes, and two student researchers took notes and answered questions about the research if needed. DRC provided refreshments to participants, who were otherwise uncompensated. After the discussion, information on DRC's hotline was distributed to participants.

The scope of information obtained from the FGDs was limited. Over 20 FGDs were initially planned, but logistical and security constraints reduced this number to ten. This small sample size means that participants' opinions cannot be taken as representative of the whole CTP beneficiary population. Although every effort was made to create an open, welcoming environment, FGD participants may not have felt comfortable sharing experiences or opinions with the larger group, particularly if these diverged from those expressed by others. Despite these limitations, the FGDs provided useful insight into how beneficiaries experienced the CTP and conceptualize vulnerability.

Findings

The four main findings from the FGDs include:

1. E-cards provided important material *and* psychological support
2. Evidence of protection concerns: unpleasant or hostile shopping experiences, lack of privacy
3. Minor gender differences in beneficiaries' experiences of the CTP
4. Livelihood-focused perceptions of vulnerability, centering on the capacity to generate enough income to support one's household

E-cards provided important material* and *psychological support

Nearly all participants stated that the e-cards provided valuable material support to their households, allowing them to cover their food needs and direct money toward other priorities, particularly rent. Notably, several participants in both Sanliurfa and Antakya highlighted the psychological effect of receiving e-card assistance, saying that it reduced their worries and even "conferred dignity and respect." As expected, participants in all groups stated a preference for cash rather than e-cards, as cash allows more choice and allows them to avoid unpleasant and sometimes undignified conditions at partner supermarkets. This suggests that the psychological impact of CTPs (and withdrawing cash assistance) should not be underestimated.

Bad experiences in e-card supermarkets and lack of privacy

Participants in all groups mentioned unpleasant or hostile shopping experiences, including crowding in supermarkets on loading days (lines two hours long), price manipulation directed against Syrians (particularly in Sanliurfa), and supermarket staff who forced Syrians to spend their e-card value in certain ways. At a minimum, such experiences potentially stoke inter-community misunderstanding and resentment, and exploit Syrians' dependence on e-cards.

DRC staff conducted market monitoring activities – secret shopping, visible monitoring activities, and review of receipts for goods – in all partner supermarkets. No pricing irregularities and only minimal evidence of spending coercion were found. One DRC staff member thought that the belief that Syrians pay different prices is due to the fact that the Sanmar supermarkets DRC partnered with in Sanliurfa have two prices next to all of their items: one for regular shoppers and one for people who are enrolled as members of the market's card program (which Syrians were less likely to be aware of due to the Turkish-Arabic language barrier). Informing beneficiaries about these special price schemes could clear up misunderstandings, help them save money, and empower them to proactively challenge instances of actual price manipulation. Moreover, it is important for organizations to investigate claims of mistreatment, and to establish mechanisms for reporting them. DRC did not have a clear channel for communicating such concerns beyond the general program hotline, and claims were not widely known to program staff, and therefore were unaddressed.

With regard to privacy-related protection concerns, *all* participants stated that their neighbors knew who was and was not receiving DRC e-card assistance. In Sanliurfa, this was not seen as a problem. However, participants in Antakya mentioned several issues with this community-wide knowledge. First, some individuals felt guilt over their continued assistance, while their neighbors had been cut off from support or never received an e-card to begin with. The reverse was also true, with some participants reporting jealousy when their assistance ended while others continued to receive funds. Some individuals sought to minimize their guilt, as well as mitigate possible community tension, by sharing their purchases with neighbors and extended family members. Turkish neighbors were also aware of the CTP, and some participants thought their neighbors did not understand the nature of the program, believing it to be assistance from the Turkish government. Although no individuals reported intra-community harassment or violence as a result of this program, these responses suggest that CTP-implementing organizations should carefully think through the implications that a lack of privacy regarding assistance could have on beneficiaries. It also suggests that agencies' notions of confidentiality are unrealistic.

Minor gender differences in beneficiaries' experiences of CTP

There were surprisingly few differences in female and male FGD participants' responses to questions. A small number of women reported or were reported by their husbands as having stopped work after receiving e-card assistance. Both men and women reported being responsible for making e-card purchases, although one male participant in Antakya noted that he did not like sending his wife to the overcrowded supermarket on loading days. Female FGD participants in Antakya requested additional psychosocial support, with one suggesting that having opportunities for Syrians to share their experiences with Turkish host community members could diminish discrimination.

Women, particularly single female heads of households, were perceived by some male and female participants as "more vulnerable" (and therefore more deserving of targeted assistance) due to their limited access to the informal labor market in Turkey. FGD participants in Sanliurfa seemed unaccustomed to women working outside the home, and several said women in their households only started working after coming to Turkey. This could be because Syrians in Sanliurfa come from more rural, conservative parts of Syria than those in Antakya. Ideas about gender can vary across and within refugee communities, and humanitarian organizations should be aware of this when designing programs.

Livelihood vulnerability – the capacity to generate enough income to support one's household

One of the strongest findings in Sanliurfa and Antakya was that beneficiaries overwhelmingly conceptualized vulnerability in terms of lack of capacity to generate enough income to support the basic needs of all household members. When asked which households should be prioritized for e-card assistance, the most common response was households with a large number of members who cannot or should not work (children under

15,[18] the elderly, the sick or disabled) relative to members who can work. Female-headed households were also considered deserving of assistance because it is more difficult for these household heads to work. Participants also pointed out that households with young children who require formula and diapers, and disabled or chronically ill individuals who require medications and medical treatment, should be prioritized for assistance because they have higher expenses.

From the beneficiaries' perspective, a dependency ratio-based approach to targeting would be perceived as legitimate. However, respondents pointed out that most Syrians in Turkey do not have steady work and many are unable to find work even if they are physically capable of working. Both of these factors would have to be taken into account when designing a dependency ratio-based targeting system. Perhaps two scoring ratios for households could be used: *a dependents to workers ratio*, with dependents defined as children, disabled etc., and a *non-workers to workers ratio*, with non-workers defined as those looking for work.

Other factors that FGD participants noted should be taken into account when targeting households for e-card assistance included quality of housing, area of residence ("good" or "bad" neighborhood), and whether a family has a car (an indicator of wealth). A few participants noted that all Syrians in Turkey are needy and deserve assistance, even if this means providing less assistance per household.

Finally, it is worth noting that several heads of households who reported no income expressed an intention to return to Syria once DRC's e-card assistance ended because they would no longer be able to support their families in Turkey. This sentiment was also expressed to DRC before they began the cash program, and reflects a "last ditch" household coping strategy to deal with the lack of income generating opportunities in Turkey. These statements bolster the common-sense notion that CTP-implementing organizations must prevent dependence on cash assistance by providing complementary livelihood programming. However, the latter is difficult in the Turkish context due to restrictions on Syrians entering the formal labor market.

[18] 15 is the minimum age for work in Turkey, cited by beneficiaries as the cut-off between child and adult labor.

CONCLUSION

The DRC's CTP program was impressively broad and has helped provide food security for tens of thousands of Syrian refugees in southern Turkey. But the three components this report analyzed – the profiling questionnaire and assessment, the vulnerability scoring index, and the impact on beneficiaries – demonstrate several areas for improvement.

The analysis supports three overarching takeaways. First, DRC's conception of vulnerability and who should be targeted for assistance was more expansive and protection-focused than that of the beneficiaries themselves. In contrast to DRC's 91-variable scoring index, beneficiaries said vulnerable households are essentially those in which many people (particularly young children and the sick) depend on few or no income-earners. This household composition (or dependency ratio) based criterion for targeting beneficiaries reflects a diminished ability to put food on one's table, and this directly corresponds with the modality of assistance: supermarket e-cards to help alleviate food insecurity. Adopting a dependency ratio-based targeting approach is not necessarily superior to an index or category based approach. However, it suggests that humanitarian organizations should be wary of basing CTP assistance on protection-related or other proxy indicators of vulnerability that the assistance itself will only indirectly (or not at all) address.[19] Nor does cash assistance alone – particularly restricted cash assistance – lead to protection-related outcomes. Instead, it seems that complementary programming is necessary to realize such outcomes.

Second, the findings underscore the importance of strong communication with and training of local staff, as well as communication with beneficiaries. A major deficiency of DRC's assessment was that enumerators were not adequately trained to carry it out, and the index was not clearly explained to staff, who were then unable to explain it to refugee households. DRC adopted a field-based, participatory approach to designing the index, but did not carry it over into other areas of the CTP. At the same time, increasing transparency of a vulnerability index raises the problem of potential fraud or manipulation by beneficiaries seeking to meet the targeting criteria, and this concern about fraud is one of WFP's main arguments for not disclosing their targeting methodology.

Finally, a vulnerability targeting index must be flexible and adjustable based on feedback from enumerators or suggestions from local staff. While the initial design of DRC's index was laudably consultative, the problem was that the consultation process stopped after the initial phase. The index must be designed so that adjustments can be made based on field realities. Practical measures such as field piloting surveys and holding regular feedback meetings with local staff are essential to improving the efficacy of these tools, and of programs overall.

[19] In DRC's case, the caveat is that the planned modality was unrestricted cash, but that this had to be given up due to difficulties negotiating with the Turkish post office.

ANNEX 1 DRC SCORING INDEX

The assessment questions used for the Vulnerability Scoring Index were as follows:

Factor	Score	Question	Comments / Explanation
Offsets/mitigates vulnerability (LOWERS VULNERABILITY SCORE)	-5	A9	(Syrian) passport holders have greater access to services and rights within Turkey
	-5	A10f	More than 2 people working indicates at least minimum income generation capacity
	-5	A11b	Permanent employment = steady income
	-5	B3	Rental contract indicates shelter stability
	-5	G1	1 asset (through observation) indicate families are relatively better off than others
	-10	G1	2+ assets (through observation) indicate families are relatively better off than others
	-1	C1	Income from labor (however temporary or permanent) or remittances
	-2	D2b	Receiving some type of monthly material assistance
Indicator of higher protection risk/vulnerability	2	A6	Female headed household
	4	A7	Child-headed household
	2	A8	Widowed or spouse's whereabouts unknown
	2	A10	More than 7 people per HH
	4	A10	More than 10 people per HH
	2	A10	Per child under 5 years old
	2	A12a	Per each unaccompanied child under 12 years old
	2	A13	If unaccompanied children are NOT related to anyone in the household
	2	A17a	moving >5 times within the same city since first arriving in Turkey
	2	A17b	moving >5 times moved between cities since first arriving in Turkey
	2	A21	Unable to move back to Syria (indicator of protection concerns)
	1	E1	Facing problems accessing health services
	2	E3	Persons with chronic illnesses or disabilities
	4	E4	More than 2 people with chronic illnesses or disabilities
	2	E5	Injured persons
	4	E6	More than 2 injured people
	1	E7	1 or more pregnant or lactating women
Precarious/vulnerable living conditions	1	B1	Basement flat - contextual indicator of vulnerable/inadequate housing (low vulnerability)
	2	B1	Tent - contextual indicator of vulnerable/inadequate housing (medium vulnerability)
	4	B1	Extremely vulnerable dwelling: Garage, shop, unfinished building (unhealthy conditions, inhabitable) or public place (mosque, church, etc.)
	0	B2	Rent per household: no rent paid, hosted
	1	B2	Rent per household: 75 to 150 TL per month
	1	B2	Rent per household: 151 to 300 TL per month
	2	B2	Rent per household: 301 to 450 TL per month
	3	B2	Rent per household: 451 to 600 TL per month
	2	B4a	# of HHs sharing a dwelling: 3 HHs
	3	B4a	# of HHs sharing a dwelling: 4 HHs
	4	B4a	# of HHs sharing a dwelling: 5 HHs
	5	B4a	# of HHs sharing a dwelling: 6+ HHs
	2	B4b	# of people per dwelling: 10 people
	3	B4b	# of people per dwelling: 11-12 ppl
	4	B4b	# of people per dwelling: 12-15 ppl
	5	B4b	# of people per dwelling: 16+ ppl
	1	B7	No bathtub/shower in the house (indicator of poor hygiene)
	2	B8	Using a public toilet or toilets outside the house (indicator of poor hygiene and potential protection concerns for women accessing toilets)
	1	B9	No heating source available
	1	B10	No heating within the dwelling
	1	B11	No fuel for cooking
	2 to 5	B12	Interdependence of HHs sharing a dwelling - to determine support system (positive) or sharing limited resources (negative)

continued on next page

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Unable to generate sufficient income	5	A10f	0 (zero) household members can generate income
	2	A11a	<10 days worked
	2	A11c	<10 TL/day
	2	A11d	>10 hours/day
	5	C1	Income per household: no income at all
	5	C1	Income per household: below 50 TL
	4	C1	Income per household: 50- 100 TL
	3	C1	Income per household: 101 -200 TL
	2	C1	Income per household: 201 to 300TL
	1	C1	Income per household: 301 to 400 TL
	1	C1	Income per houshold: 401 to 500 TL
	-1	C1	Income per household: 501 to 600 TL
	-2	C1	Income per household: 600 to 1000 TL
	-5	C1	Income per household: above 1001 TL
	4	C2	Main income from assistance/gifts or savings/selling assets (medium vulnerability)
	6	C2	Main income from debts/loans (higher vulnerability) BUT MAY NOT BE APPROPRIATE FOR CASH ASSISTANCE
Negative coping strategies	4	C8	Lack of food in the last 7 days: 2 or more negative coping strategies
	4	C9	Lack of food in the last 30 days: 2 or more negative coping strategies
	4	C10	Meeting needs in next 30 days: 2 or more negative coping strategies
	4	C11	Meeting needs in next 3 months: 2 or more negative coping strategies
"Well-being"	2	F5	Legal concerns: 1-2 concerns cited
	4	F5	Legal concerns: 3-4 concerns cited
	5	F5	Legal concerns: 5+ concerns cited
	2	F7	Problems faced: 1-2 concerns cited
	4	F7	Problems faced: 3-4 concerns cited
	5	F7	Problems faced: 5+ concerns cited
		F8	MOST URGENT PROBLEM
	2	F8	Conflict or tension with the host community
	2	F8	Discrimination by host community
	4	F8	Risk of forced recruitment
	2	F8	Immediate family members are missing
	2	F8	Women or girls are insecure in the area
	4	F8	Absence or loss of official documents
	4	F8	Inadequate /over crowded housing
	4	F8	Inadequate drinking water supply
	3	F8	Insufficient food supply
	1	F8	Language barriers
	1	F8	Lack of information on services
	1	F8	Lack of information on legal status
	1	F8	Insufficient privacy for family members
	3	F8	Lack of job/self-employment opportunities
	3	F8	Unsafe work environment (abuse, physical assault, sexual harassment, etc.)
	4	F8	Lack of freedom of movement in the area
	1	F8	Difficult access to education
	1	F8	Difficult access to humanitarian assistance
	3	F8	Issues with medical care: lack of, insufficient

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