



UNHCR CBI POST DISTRIBUTION MONITORING (PDM) REPORT (May 2022)

Emergency Cash Assistance in Dec 2021 – Jan 2022, Pakistan.

Overview of results – executive summary

Main findings

- Enumerators faced significant challenges tracing the recipients. In the AOR of CO Islamabad, it was especially so for the new caseloads.
- Male-dominant decision-making process on spending money is observed in households with both male and female adult where in about 50% of the cases male household head takes a unilateral decision on the expenditure.
- Recipients do have a variety of sources of support/income. The most common one is informal income-generating activities, reported by majority of the respondents.
- 40% in SOQ reported feeling of insecurity in going to spend the money, while 23% in the AOR of COI reported feeling of insecurity of keeping money at home.
- Perception of the availability and quality of items and services available in the market seems good albeit difference between areas with KP being least satisfied. Price increase was observed by more than 95% of the respondents.
- Food, rent, and health expenditure with clear lead of Food, came up as the three main items and services on which the recipients spent money.
- Over 90% of the recipients reported that cash assistance improved their living conditions and reduced feelings of stress. However, only 16% in COI and 44% in SOQ reported being able to meet more than half of the basic needs.
- None of the recipients had a bank account or a mobile money account. Nearly 90% of the recipients in SOP and SOQ do not possess livelihood assets to earn a living with exception of COI with above 30% of recipients having livelihood assets.
- Between 32% (SOP) to 56% (SOQ) of the recipient knew how to report complaints and feedbacks.
- The vast majority (89-98%) of the recipients indicated cash as preferred modality.

Main recommendations

- Put in place a system to monitor market price consider adjusting the transfer value so that the intended transfer of purchasing power can be attained (see 3.3)
- (For SOQ) Consider add transport cost to the transfer value unless payment can be made safely in the vicinity of the recipients' location (see 3.2).
- Strengthen and systematize the way in which key programme information (transfer value, date, eligibility) and CFMs are communicated to the recipients (see 3.7)
- Conduct spot checks on time (within one month after the assistance) given the high level of vulnerability (see 3.5).

Summary table key indicators

Key Question: How many persons of concern have been assisted with CBI?	COI	SOP	SOQ
Indicator 1.1: # of persons of concern assisted with CBI*	94	72	56
Indicator 1.2: # cash transfers made*	94	72	56
Indicator 1.3: Total monetary value of cash transferred/ distributed* (in PKR)	2,820,000	2,160,000	1,680,000
Indicator 1.4: % of persons of concern in country who have received cash assistance	Less than 0.1%	Less than 0.1%	Less than 0.1%
Key question: How efficient was the distribution process?	COI	SOP	SOQ
Indicator 2.1: % of households who received correct transfer value	98%	100%	100%
Key question: Accountability: Is the CBI intervention accountable to persons of concern? (What preferences do people have over how assistance is delivered?)	COI	SOP	SOQ
Indicator 3.1: % of households who are able to correctly identify at least one of the locally available channels for raising complaints or feedback with UNHCR about the cash assistance*	48%	32%	56%
Indicator 3.2: # of complaints received about CBI ¹	138	0	7
Indicator 3.3: % of households who rate CBI as their preferred modality for assistance*	89%	98%	89%
Key question: Risks and problems: Did persons of concern face any problems with the CBI? Did the CBI put persons of concern at additional risk?	COI	SOP	SOQ
Indicator 4.1: % of households who report feeling at risk (unsafe) receiving, keeping or spending the cash assistance* ²	29%	7%	40%
Indicator 4.2: % of households who report facing one or more problem receiving, keeping or spending the cash assistance*	13%	16%	16%
Key question: Markets and prices: Can persons of concern find what they need in the markets, at a price they can afford?	COI	SOP	SOQ
Indicator 5.1: % of households who report being able to find key items / services when needed ^{3*}	81%	71%	89%
Indicator 5.2: % of households who report being able to find key items / services of sufficient quality in shops/markets	92%	73%	98%
Indicator 5.3: % of households who report no increases in prices of key items/services over the last 4 weeks	6%	2%	7%
Key question: Expenditure: What did people spend the cash on?	COI	SOP	SOQ
Indicator 6.1: Top 5 expenditures done with the cash grant*; OR Expenditures done, ranked per % of household doing the purchase*	Food:87% Rent:68% Health:61% Utilities and bills:29% Clothes and shoes:26%	Food:75% Health:54% Rent:32% Utilities and bills:29% Household items:16%	Food:98% Rent:64% Health:56% Transport:29% Clothes and shoes:29%
Indicator 6.2: Insert sector specific indicators as required	N/A	N/A	N/A
Key question: Outcomes: What changes is the cash assistance contributing to in persons of concern households?	COI	SOP	SOQ
Indicator 7.1: % of households who report improved living conditions	92%	100%	98%

¹ Between 01/12/2021 – 06/04/2022, 107 calls through Help Line, 3 emails, and 28 letters of complaints were received with regard to CBI.

² If several households report feeling at risk, break down the indicator to receiving, keeping and spending the cash assistance. See indicator framework.

³ Only those who answered “yes” are counted and not “mostly”.



Tool 3: UNHCR CBI PDM Report Template

Indicator 7.2: % of households who report reduced feelings of stress	90%	100%	100%
Indicator 7.3: % of households who report being able to meet all of the basic needs*; AND % of households who report being able to meet more than half of their basic needs*; AND % of households who report being able to meet half of their basic needs*; AND % of households who report being able to meet less than half of their basic needs*; AND % of households who report being able to meet none of their basic needs*	All:3% More than half:13% Half:39% Less than half:35% Not at all:7%	All:0% More than half:0% Half:38% Less than half:43% Not at all:20%	All:11% More than half:33% Half:20% Less than half:36% Not at all:0%
Indicator 7.4: % households reporting using one or more negative coping strategy in the last 4 weeks*; AND Coping strategies used ranked per % of household using them* (Breakdowns are presented in a graph in the main body of the report.)	90%	79%	56%
Indicator 7.5: Insert sector specific indicators as required	N/A	N/A	N/A
Key question: Has the cash assistance helped put persons of concern on the pathway to sustainable solutions?	COI	SOP	SOQ
Indicator 8.1 % of households who have a bank account or mobile money account or other official account	0%	0%	0%
Indicator 8.2: % of households who are on a pathway to sustainable solutions	N/A	N/A	N/A

1. Background information about the CBI

The project of “Emergency And Protection Cash Assistance For Vulnerable Afghans In Pakistan” aims to address or mitigate a protection incident/situation of persons of concern requiring support due to the combination of their specific vulnerability and socio-economic situation throughout Pakistan. The one-off assistance worth 30,000PKR called Emergency Cash Assistance (ECA), which concerns this PDM, is linked with subsequent assistance of Subsistence Assistance (SA) done in a three-month cycle, which is intended to address a wide range of protection incidents. The provision of cash assistance is not a stand-alone remedy, but a complementary form of assistance provided by UNHCR through implementing partners as part of case management services.

After deliberation of SOPs including the project design, the ECA was provided between December 2021 to January 2022 through PPA with INSPIRE (COI), SHARP (SOP) and WESS (SOQ) respectively. Below summarizes the key output of this assistance.

Key Question: How many persons of concern have been assisted with CBI?	COI	SOP	SOQ
Indicator 1.1: # of persons of concern assisted with CBI*	94	72	56
Indicator 1.2: # cash transfers made*	94	72	56
Indicator 1.3: Total monetary value of cash transferred/ distributed*	2,820,000	2,160,000	1,680,000
Indicator 1.4: % of persons of concern in country who have received cash assistance	Less than 0.1%	Less than 0.1%	Less than 0.1%
Key question: How efficient was the distribution process?	COI	SOP	SOQ
Indicator 2.1: % of households who received correct transfer value	98%	100%	100%

Complaints and Feedback Mechanism (CFM) data indicated no complaint on the error in the amount distributed. The distribution was done manually but carefully for a limited number of beneficiaries at a time, reducing the risk of erroneous payment.

2. PDM survey methodology

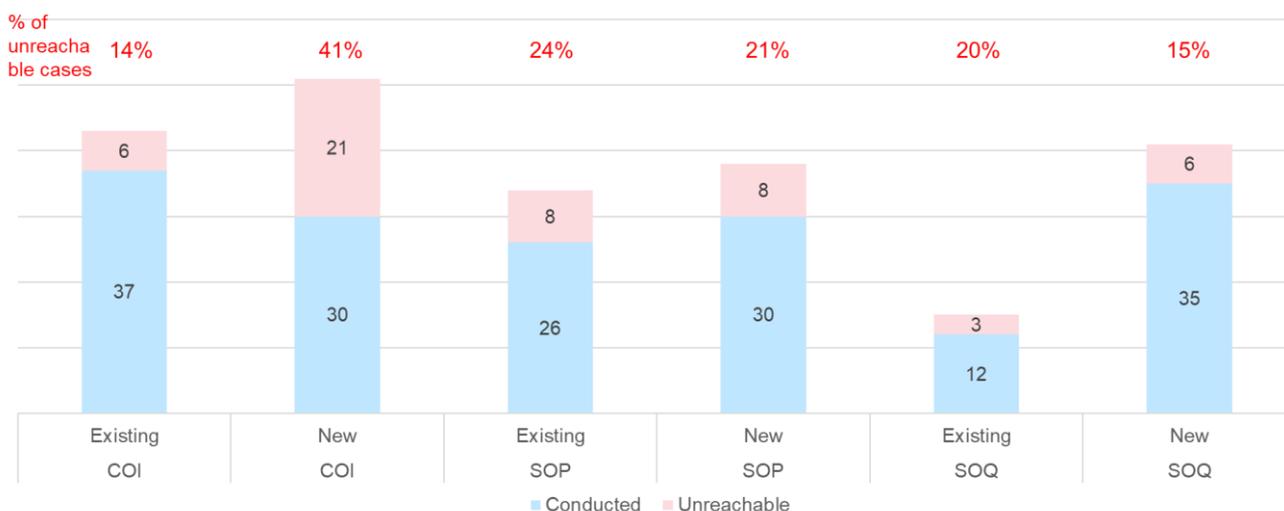
The PDM survey was conducted in March-April 2022 simultaneously across offices. TOR of the PDM and the questionnaire was prepared in February 2022, and enumerator training was conducted on March 9th. Kobo form was finalized on March 18th. Both UNHCR and partners provided enumerators as summarized in the table below. All interviews were done by telephone interview.



Tool 3: UNHCR CBI PDM Report Template

Office AOR	Organization	# of enumerators by gender	Target sample size	Data collection period
COI	UNHCR + INSPIRE	UNHCR: 1 male, 1 female INSPIRE: 4 male, 0 female	94	17 - 29 March
SOP	UNHCR	UNHCR: 2 male, 2 female	72	18 Mar – 06 Apr
SOQ	UNHCR + WESS + DANESH	UNHCR: 1 male, 2 female WESS: 0 male, 2 female DANESH: 1 male, 1 female	56	15 - 22 Mar

Given the limited number of the total recipients of ECA, it was decided that the enumerators would reach out to all the recipients. However, the enumerators faced with high prevalence of recipients not reachable. It is particularly notable that 41% of the newly arrived cases⁴ could not be contacted despite enumerators’ effort to call them on multiple occasions.



As a result, the valid responses were collected in a reduced number, which barely satisfied the guidelines on the sample size (95% confidence level and 7pt confidence interval). Furthermore, it should be noted that the statistical power calculation presupposes a random sampling, whereas it is not unlikely that there is some underlying difference between those who became unreachable in a matter of 3months after assistance and the rest of the group in terms of their vulnerability and/or resources and coping mechanisms available. Therefore, all the data below should be interpreted with a caveat that it may not represent the tendency of the entire recipients.

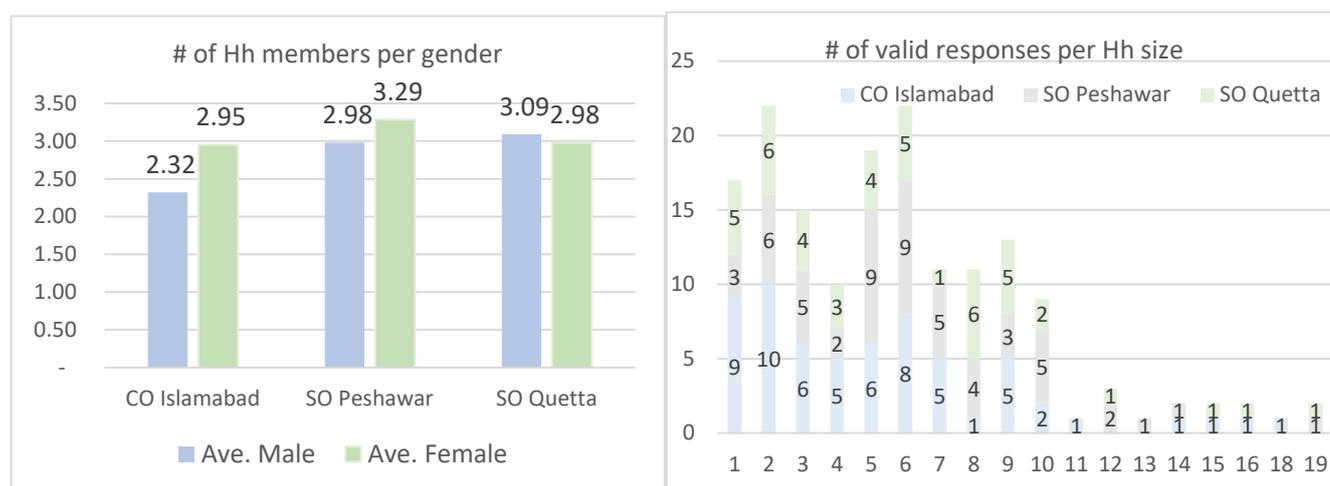
Office	Population	Required sample size*	Valid responses	Confidence interval at 50%
COI	94	64	62	7.3
SOP	72	53	56	6.2
SOQ	56	44	45	6.5

Other data sources in this PDM report includes the data on the ECA recipients and feedbacks received through CFM at each office. Data cleaning process took about two weeks in April before the primary results were presented to Protection colleagues and partners across offices on 27 April to collect further inputs.

⁴ Newly arrived cases constitute between 54% (COI), 53% (SOP) and 73% (SOQ) of the recipients.

3. Key Findings

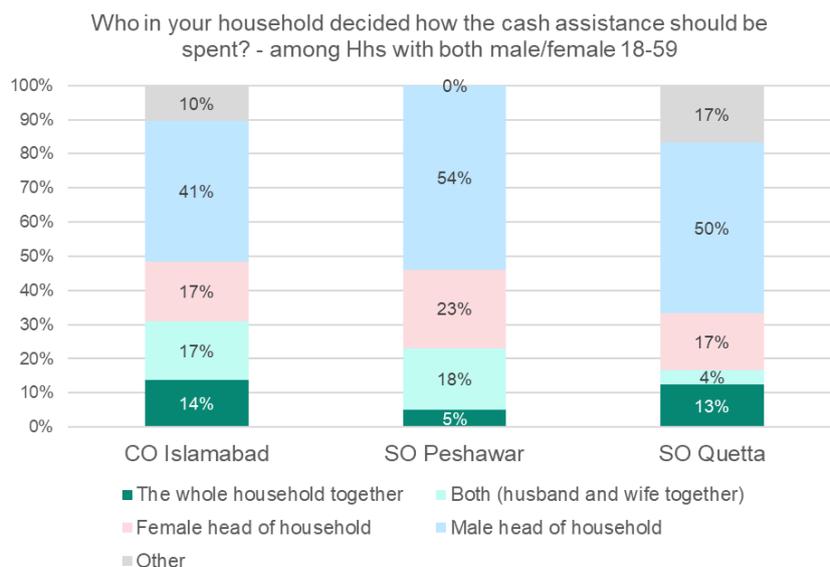
- In terms of the Interviewee details and household demographics, households in COI's AOR including 8 recipients in Karachi and 54 in Islamabad and Punjab, represents a smaller household size with more female (due to a higher ratio of female headed households) compared to other areas.
- Also to note is that 20 out of 56 respondents in SOP are in RVs where as only 4 out of 45 respondents in SOQ and none in COI reside in a RV.



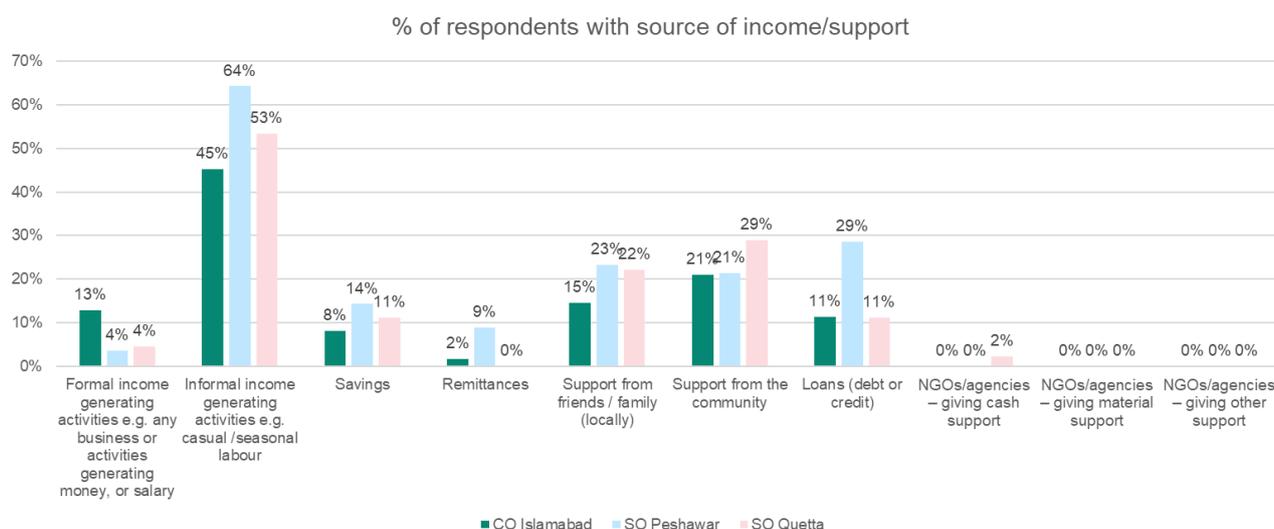
3.1. Receiving and spending cash assistance (basic facts)

- The majority of the recipients spent less than 30 minutes to reach the place where they spent money, ranging between 80% in COI to 57% in SOP.
- One concerning aspect was the transport fees recipients spent in reaching Quetta suboffice where 33% mentioned having spent more than 500 PKR. The SOPs should be updated in a way that allows flexibility to top up transport cost to the transfer value to cover the cost for PoCs to come collect the payment at UNHCR Quetta Sub Office unless protection and operational risks are reduced and can be mitigated so that payment can be done in a vicinity of their locations. Furthermore, clarification should be made to all offices that draft Annex 12 to the SOPs regarding the procedures for creating assistance records were not put into use, and as such assistance records can be created without presence of the recipient PoCs.
- Male-dominant decision-making process on spending money is observed in households with both male and female adult⁵ as seen in the graph below. A cross-analysis between the gender of the respondents and the answer on this question did not indicate statistically significant difference.

⁵ Readily available data are limited in terms of age and gender, and not the marital status of the household head.



- Recipients have a variety of sources of income and support, of which informal income generating activities (IGA) were mentioned by majority of the respondents. A small number of recipients mentioned remittances, presumably through a Pakistani intermediary due to the exigency of CNIC number. On average, 1.1 (COI), 1.6 (SOP) and 1.3 (SOQ) source of income/support was mentioned.



3.2. Risks and Problems: Did persons of concern face any problems with the CBI? Did the CBI put persons of concern at additional risk?

- Asked about the perceived risks of a) Going to withdraw or get the money, b) keeping the money at home, or c) going to spend money, 18% in COI and 40% in SOQ reported feeling of insecurity in going to spend the money. Worryingly high number in SOQ could be explained to some extent by the distance from home that the recipients had to move in order to visit UNHCR Quetta office, partially due to the limited access of UNHCR and partner staff to the recipients' location. Another major factor could be that recipients went to Hazarganji (32KMs away from Quetta urban) to buy fresh fruits and vegetables from the wholesale market there.
- In COI, keeping money at home was a bigger issue where 23% reported feeling of insecurity. Part of the reasons could be that the recipients often share a rented accommodation with another family, without adequate privacy and means to safely store the money at home.
- Less than 5% of the recipients in SOP responded feeling of insecurity at any of the relevant questions.

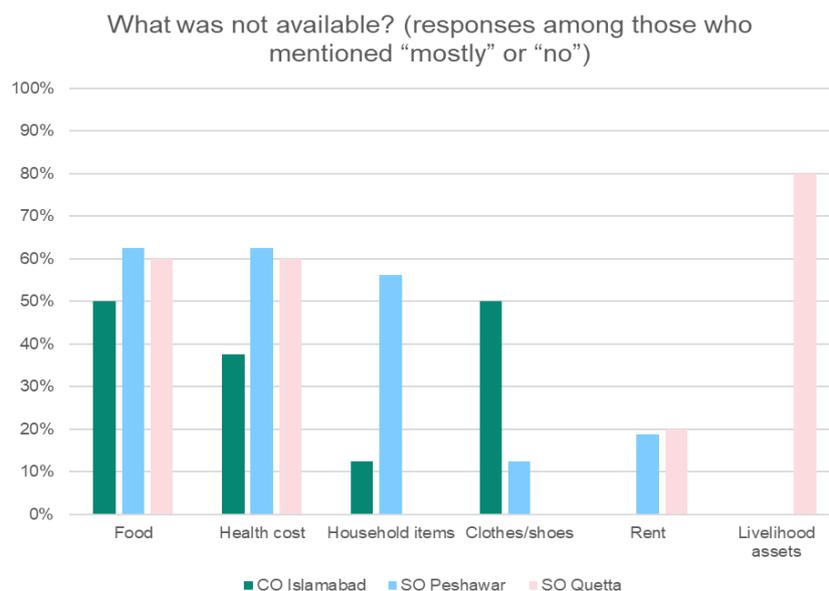
- The vast majority of the recipients faced no substantial challenges in receiving, keeping, or spending the cash. Challenges reported were mostly about unavailability of the household head to receive the money (3% in COI, 14% in SOP, 16% in SOQ), whereas none reported any extortion (having to pay money in order to receive assistance). No particular account was given to elaborate on the challenges that 8% of recipients faced at a market or with traders.

Key question: Risks and problems: Did persons of concern face any problems with the CBI? Did the CBI put persons of concern at additional risk?	COI	SOP	SOQ
Indicator 4.1: % of households who report feeling at risk (unsafe) receiving, keeping or spending the cash assistance*, broken down to receiving, keeping and spending	29%	7%	40%
Indicator 4.2: % of households who report facing one or more problem receiving, keeping or spending the cash assistance*	13%	16%	16%

3.3. Markets and Prices: Can persons of concern find what they need in the markets, at a price they can afford?

Triangulate findings with: market monitoring

- Recipients' perception of the market in terms of availability and quality of goods/services were overall positive, although it is considerably less so in KP Province. Notable regional difference exists in the goods/services that did not seem available or in adequate quality. Clothes in COI, household items in SOP and livelihood assets in SOQ were almost exclusively mentioned. New arrivals in SOQ areas suffered from loss of productive assets during displacement, which is why there was high interest in livelihood assets among the recipients in SOQ. High inflation rate was mentioned by recipients as to why they could not afford adequate garment products and they had to buy used clothes.
- Overwhelming majority of the respondents observed increase in prices of key items/services. This should not be surprising given the macroeconomic situation in Pakistan with over 10% of annual inflation. It is unlikely that inflation was caused due to UNHCR's intervention given the small amount of cash injected. It is recommended that **the market price should be monitored and consider adjusting the transfer value** so that the intended transfer of purchasing power can be attained.

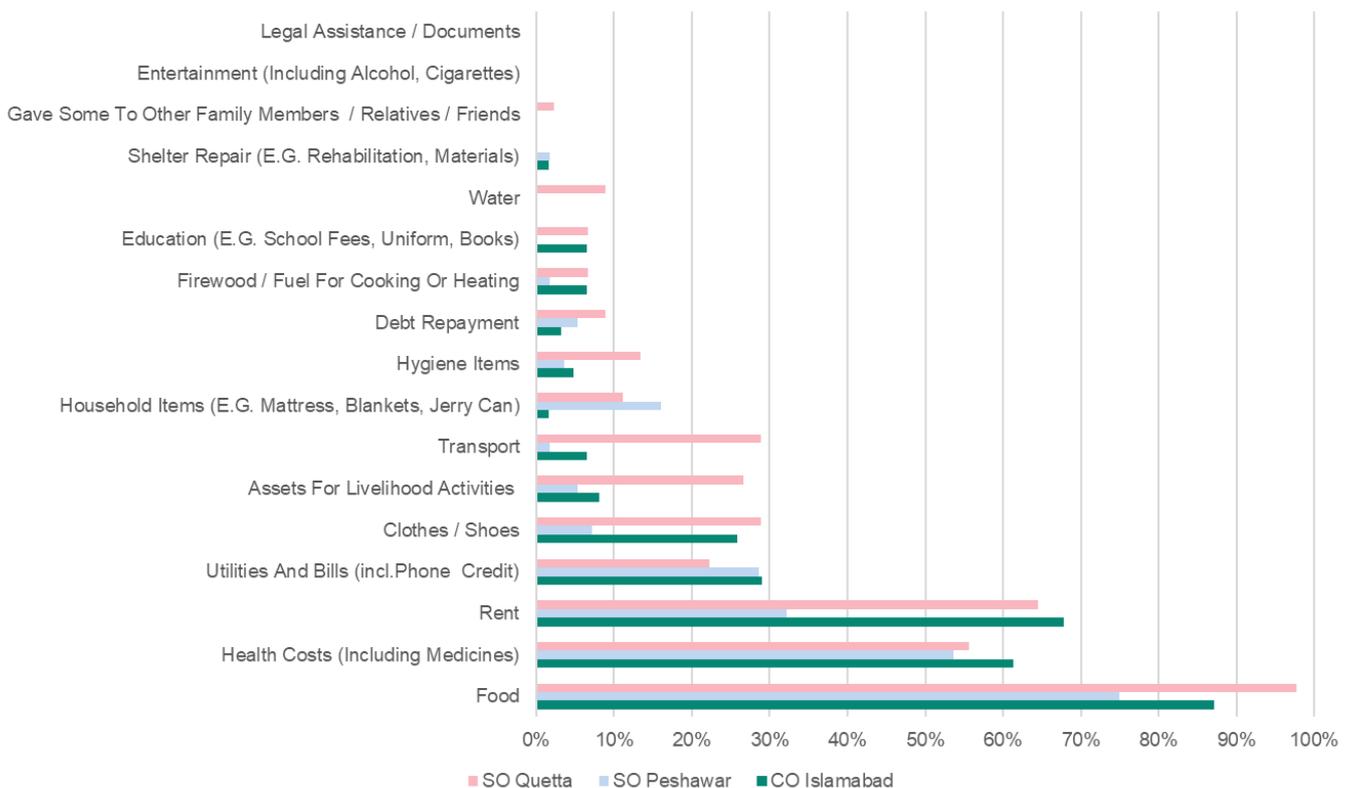


Key question: Markets and prices: Can persons of concern find what they need in the markets, at a price they can afford?	COI	SOP	SOQ
Indicator 5.1: % of households who report being able to find key items / services when needed*	81%	71%	89%

Indicator 5.2: % of households who report being able to find key items / services of sufficient quality in shops/markets	92%	73%	98%
Indicator 5.3: % of households who report no increases in prices of key items/services over the last 4 weeks	6%	2%	7%

3.4. Expenditure: What did people spend the cash on?

- At the time of the PDM, 3% of the recipients in COI, 10% in SOP and staggering 23% in SOQ had not spent half or more of the cash received. Higher figure in SOQ could be partially explained by the fact that some of the enumerator did not count debt repayment as expenditure.
- Food, rent, and health expenditure with clear lead of Food, came up as the three main items and services on which the recipients spent money. However, diversity of the needs is evident across offices and items. For example, 16% of recipients mentioned Livelihood assets as the top priority items whereas none in SOP mentioned the same. Rent was significantly less mentioned in KP presumably due to a relatively high portion of recipients residing in RVs.



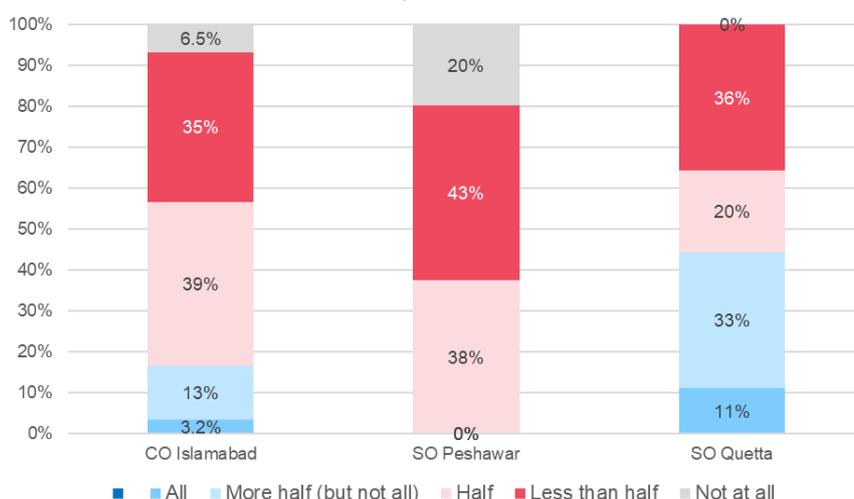
Key question: Expenditure: What did people spend the cash on?	COI	SOP	SOQ
Indicator 6.1: Top 5 expenditures done with the cash grant*; OR Expenditures done, ranked per % of household doing the purchase*	Food:87% Rent:68% Health: 61% Utilities and bills: 29% Clothes and shoes:26%	Food:75% Health:54% Rent:32% Utilities and bills: 29% Household items:16%	Food:98% Rent:64% Health: 56% Transport: 29% Clothes and shoes:29%

3.5. Outcomes: What changes is the cash assistance contributing to in persons of concern households?

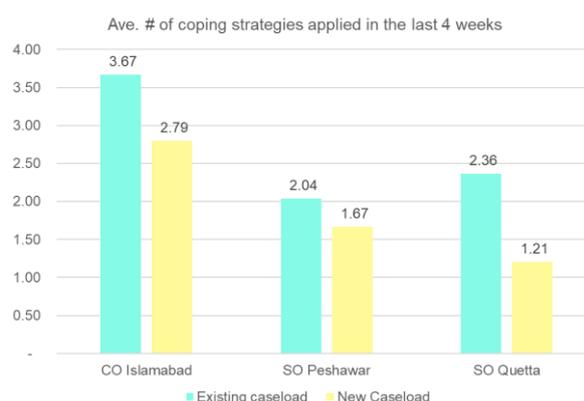
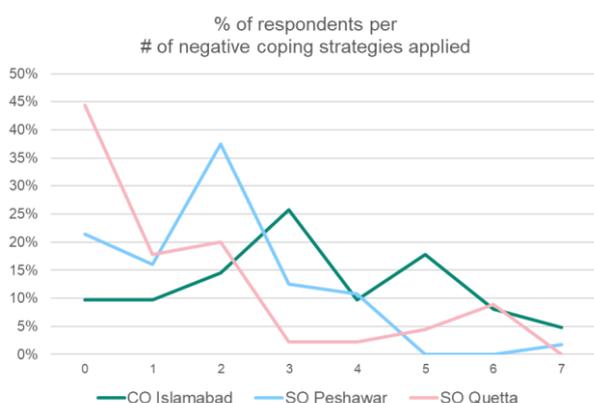
Triangulate findings with: Specific sectorial surveys; Assessments and other information from UNHCR plus other partners.

- Over 90% of the recipients reported that cash assistance improved their living conditions and reduced feelings of stress. However, about ¼ of the recipients in COI and nearly half the recipients in SOP and SOQ indicated that these impacts were “slightly” felt.
- The perception of moderate and nuanced effect of CBI is further emphasized when recipients were asked to what extent they were able to meet the basic needs of the household, at time of the survey. ECA being intended to provide relief to urgent protection concerns, it may not come as surprise that none in SOP, only 16% in COI and 44% in SOQ reported being able to meet more than half of the basic needs. It is thus reminded that intense case management activities including spot checks, referrals to other assistances as well as Subsistence Allowance (SA) are needed.

G2. Overall, to what extent are you currently able to meet the basic needs of your household?

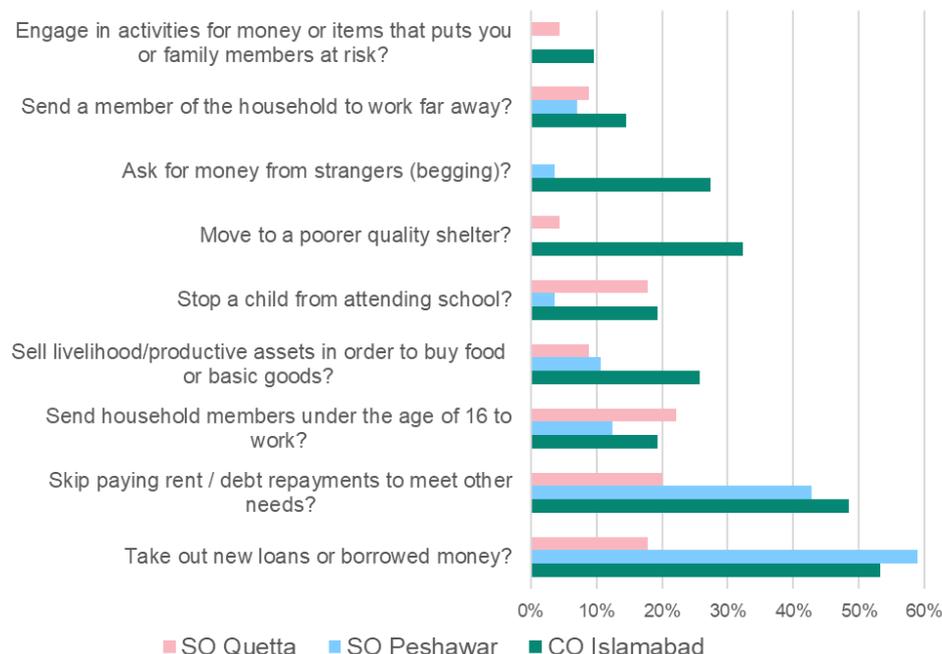


- Reflecting the great gap in needs, ECA recipients resorted to a number of negative coping strategies. Existing caseloads tend to employ more coping strategies across offices, and more coping strategies seem to be employed in the urban settings of the AOR of COI, in a stark contrast with Quetta where 44% did not report any negative coping strategy. It should be stressed here that smaller number of the negative coping strategies employed does not mean less vulnerability as it could mean relative lack of social capital and resources.



- The most common negative coping strategies reported are relatively less harmful ones such as borrowing money and skipping debt repayment. However, as the graph shows, around 20% in COI and SOQ reported stopping a child from going to school or sending household members under 16 to work.

G3. In the past 4 weeks has your household needed to



Key question: Outcomes: What changes is the cash assistance contributing to in persons of concern households?	COI	SOP	SOQ
Indicator 7.1: % of households who report improved living conditions	92%	100%	98%
Indicator 7.2: % of households who report reduced feelings of stress	90%	100%	100%
Indicator 7.3: % of households who report being able to meet all of the basic needs*; AND % of households who report being able to meet more than half of their basic needs*; AND % of households who report being able to meet half of their basic needs*; AND % of households who report being able to meet less than half of their basic needs*; AND % of households who report being able to meet none of their basic needs*	All:3% More than half:13% Half:39% Less than half:35% Not at all:7%	All:0% More than half:0% Half:38% Less than half:43% Not at all:20%	All:11% More than half:33% Half:20% Less than half:36% Not at all:0%
Indicator 7.4: % households reporting using one or more negative coping strategy in the last 4 weeks*; AND Coping strategies used ranked per % of household using them*	90%	79%	56%
Indicator 7.5: Insert sector specific indicators as required	N/A	N/A	N/A

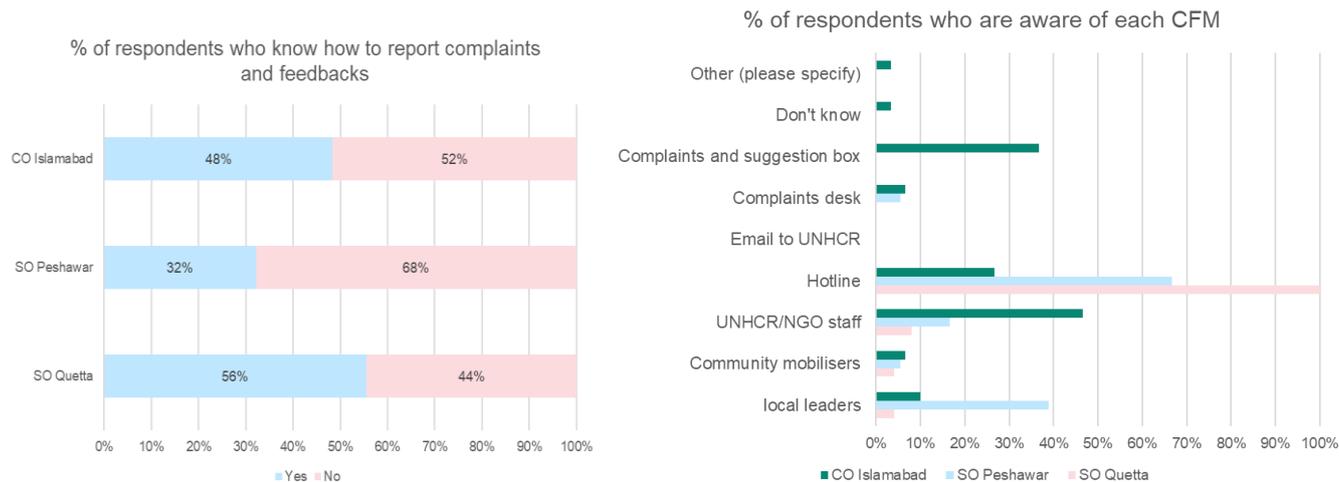
3.6. Longer-Term Outcomes: Has the cash assistance helped put persons of concern on the pathway to sustainable solutions?

- Not surprisingly, none of the recipients had a bank account or a mobile money account.
- Nearly 90% of the recipients in SOP and SOQ do not possess livelihood assets to earn a living with exception of COI with above 30% of recipients having livelihood assets.
- It should be noted that longer-term outcomes were not the objectives of this ECA, while case management follows up on each case to seek sustainable solutions such as livelihood referral.

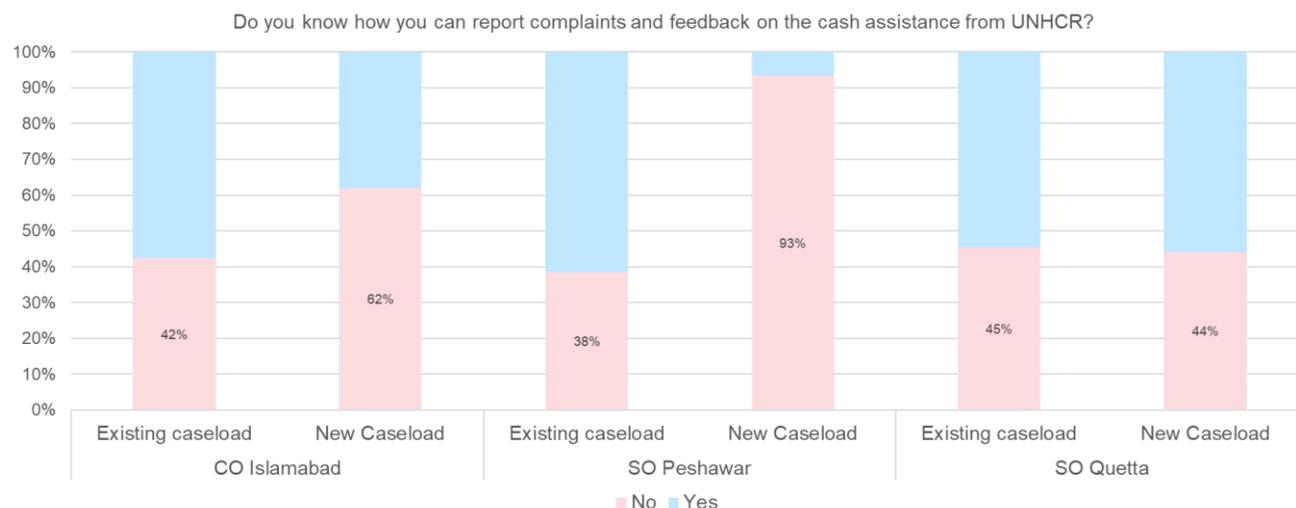
Key question: Has the cash assistance helped put persons of concern on the pathway to sustainable solutions?	COI	SOP	SOQ
Indicator 8.1 % of households who have a bank account or mobile money account or other official account	0%	0%	0%

3.7. Accountability: Is the CBI accountable to persons of concern?

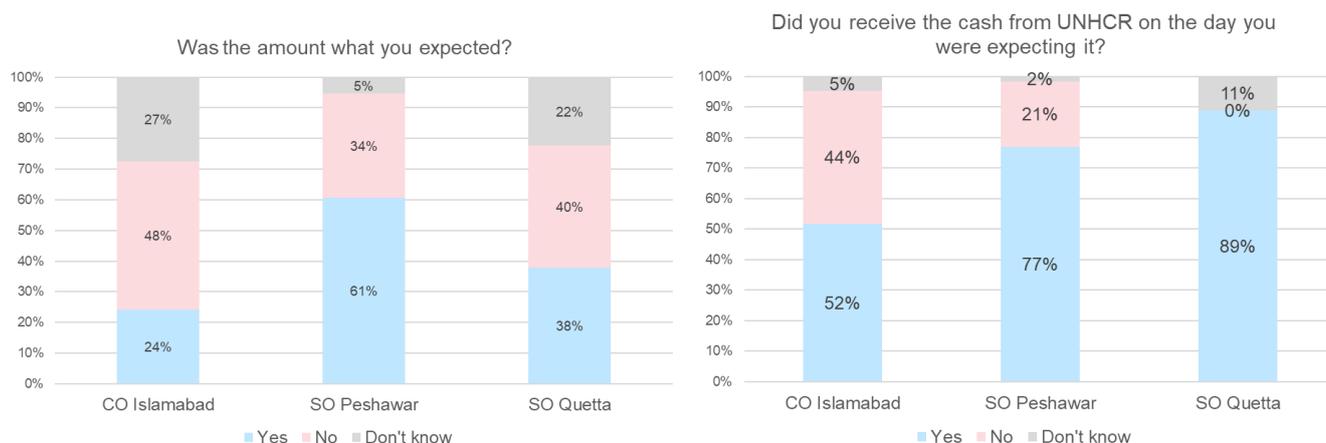
- As shown below, between 32% (SOP) to 56% (SOQ) of the recipient knew how to report complaints and feedbacks. Among the CFMs that they were aware of, hotline comes ast the most prominent one, followed by more face-to-face means such as local leaders (SOP) and UNHCR/NGO staff (COI). A recommendation was made during the PDM result review in April that complaint mechanisms are informed during ECA assessment as well as the actual payment.
- Complaint box was often mentioned in COI and indeed 28 letters were collected through this channel. Hotline, in Islamabad received 107 calls. In addition, 3 emails were received in relation to CBI.



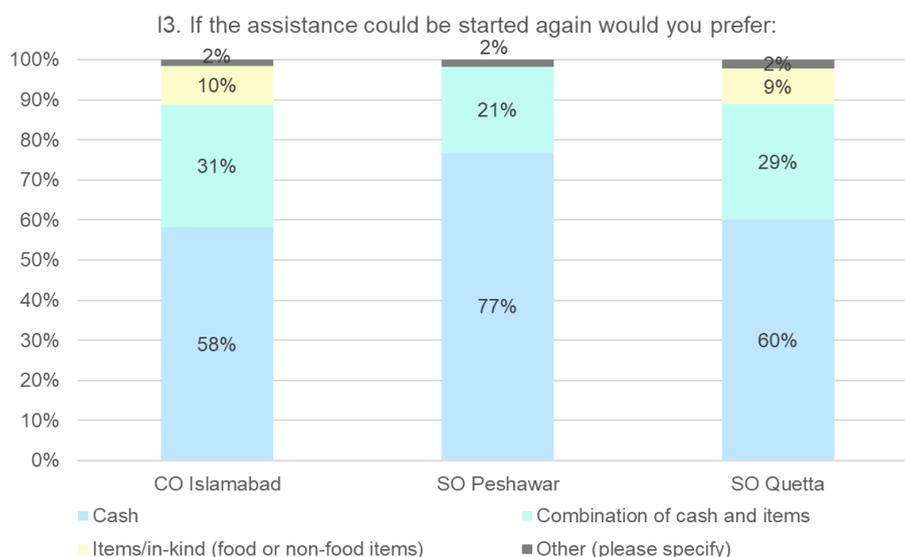
- Except SOQ, not surprisingly, newly arrived recipients tend to be more unaware of the CFMs.



- Something more basic, perhaps, is recipients' knowledge of the practical information on the programme such as the assistance amount and the date of payment. For example, only 24% of the recipients in COI responded that they received the expected amount. It is recommended that as soon as ECA is endorsed, the partner or the case managers take steps to inform the recipients.



- The vast majority (89-98%) of the recipients indicated cash as preferred modality. One said however that he wants to “get education rather than cash and food assistance from UNHCR”, and another mentioned the need of “medical treatment of a complicated medical condition”. Although few in numbers, these needs cannot be addressed through ECA and therefore it reinforces the validity of the holistic approach of case management wherein CBI is situated as one component of it.



Key question: Accountability: Is the CBI intervention accountable to persons of concern? (What preferences do people have over how assistance is delivered?)	COI	SOP	SOQ
Indicator 3.1: % of households who are able to correctly identify at least one of the locally available channels for raising complaints or feedback with UNHCR about the cash assistance*	48%	32%	56%
Indicator 3.2: # of complaints received about CBI	138	0	7
Indicator 3.3: % of households who rate CBI as their preferred modality for assistance*	89%	98%	89%

4. Recommendations

- Put in place a system to monitor market price consider adjusting the transfer value so that the intended transfer of purchasing power can be attained (see 3.3)
- Review the project implementation and consider avoiding to call recipients to SOQ, or else add transport cost to the transfer value (see 3.2).



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- Strengthen and systematize the way in which key programme information (transfer value, date, eligibility) and CFMs are communicated to the recipients (see 3.7)
- Conduct spot checks on time (within one month after the assistance) given the high level of vulnerability (see 3.5).
- Consider conducting PDM for SA beneficiaries to track the same set of the beneficiaries.