

# UNHCR CBI POST DISTRIBUTION MONITORING (PDM) REPORT

Eastern Region, Sub-Office Jalalabad  
December 2020 – March 2021



Image 1 Cash for Protection Recipient collecting his cash assistance at a distribution site

## 1. Background information about the CBI

Cash-based Interventions (CBIs) are a dignified form of assistance, giving recipients the ability to immediately prioritise and address their needs for food, shelter/accommodation, and other necessities. CBIs also directly complement community protection measures and support the local economy and can contribute to peaceful coexistence within and across communities. UNHCR Afghanistan has used cash-based interventions for several years for a wide range of purposes, including voluntary repatriation, basic needs, community-based protection, and livelihoods among others.

UNHCR seeks to improve cash programming by regularly and systematically collecting information on several aspects related to UNHCR's CBIs including efficiency of cash delivery, access to markets, use of cash, unmet needs and coping strategies. Findings are expected to help UNHCR to improve the way the CBIs are designed and delivered.

More specifically, the PDM aims at responding to the following research questions:

- How is UNHCR's CBI delivered and what are the experiences of recipients regarding different aspects of the program?
- To what extent is the cash assistance provided to targeted people of concerns able to meet their most pressing needs and (if any) what are their unmet needs and coping strategies resorted to respond to any shortfalls?
- Does UNHCR CBIs contribute to specific outcomes such as: increased ability to meet immediate consumption needs; access to secure accommodation/shelter; improved well-being; improved psychosocial well-being; and reduced resort to harmful coping strategies?
- What measures can be taken to achieve required outcomes?

This PDM reports covers two CBI programmes delivered by UNHCR in Afghanistan in 2020 namely, cash for protection and cash for shelter. The former was delivered to a total of 13,792 households countrywide and was aimed to support households with specific protection profiles to cope with the socio-economic consequences of COVID-19 and avoid resort to harmful coping strategies while the latter is designed to support vulnerable households with conditional cash grants to construct safe and dignified shelter. Cash for Shelter was distributed to 506 households countrywide.

This PDM report focuses on UNHCR activities in the Eastern Region. This region supported the largest number of CBI recipients for Cash for Protection (24%) and Cash for Shelter (41%) in 2020 and was prioritized for data collection. Cash assistance in the Eastern Region was primarily directed to households residing in Kunar, Laghman, Nangarhar, and Nuristan provinces. Overall, in monetary terms, out of a total of USD 4,204,714.74 dedicated countrywide for both programmes one-third (USD 1,314,483.88) was distributed in the Eastern Region.

## 2. PDM Survey Methodology

Data collection for this PDM exercise was conducted in two different phases. Data collection for the Cash for Protection programme commenced from 25 January 2021 to 29 January 2021 whereas data collection for Cash for Shelter lasted 5 days starting on 28 March 2021. Data collection was conducted from remote by UNHCR staff via phone by a total of 9 data collectors, 6 men and 3 women.

UNHCR global guidelines for post-distribution monitoring informed the sampling methodology. Using a sample calculator with a confidence level of 95% and confidence interval of 7<sup>1</sup>, a total of 284 households were interviewed comprising 185 households from CfP and 99 households for Cash for Shelter. The same was selected only from households that had received cash assistance in the previous four weeks to avoid the risk of recall bias.

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<sup>1</sup> [Sample Size Calculator - Confidence Level, Confidence Interval, Sample Size, Population Size, Relevant Population - Creative Research Systems \(surveysystem.com\)](https://www.surveysystem.com/sample-size-calculator)

### Study Limitations

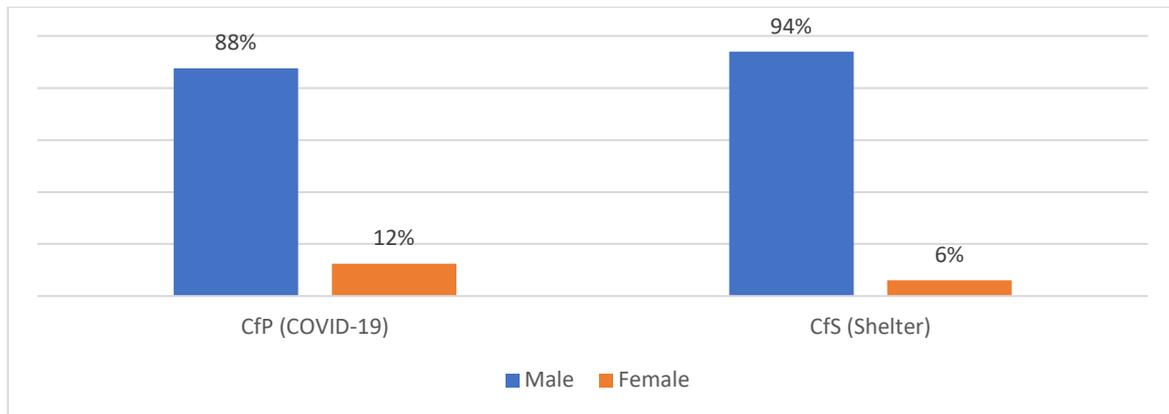
As noted above, the study has a limited geographical focus, and the findings may not be representative of other populations receiving similar support through UNHCR countrywide. Also, focus group discussions were not conducted with recipients due to the COVID-19 pandemic. As a result, some of the findings were not further explored with respondents to obtain additional insights. Finally, this study was conducted by UNHCR staff who contributed to programme design and implementation. However, given the distribution of responses across different areas of enquiry there is no indication that this impacted the level of disclosure among recipients.

## 3. Key Findings

### Demographics

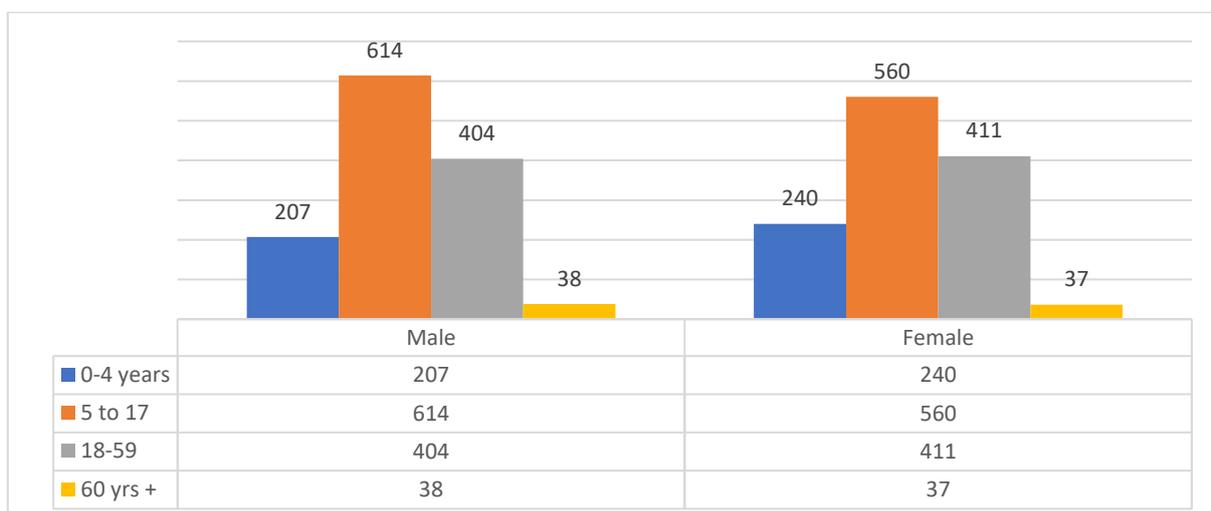
As noted above, a total of 284 households were contacted for this exercise. 99 households were selected from the cash for Shelter programme and 185 households from the Cash for Protection Programme. The survey respondents as reflected in the below chart were primarily male.

Figure 1 Distribution of Survey Respondents by Sex and CBI Programme



The sampled households had a total of 2,511 members, majority of whom were boys aged 5-17 years. This was followed closely by girls within the same age group. On the other hand, older persons represented less than 3% of all household members. See below chart for a detailed representation of the household distribution by sex and age group.

Figure 2 Age and Sex Distribution of Respondent Households by Programme Type



**3.1. Receiving and spending cash assistance (basic facts)**

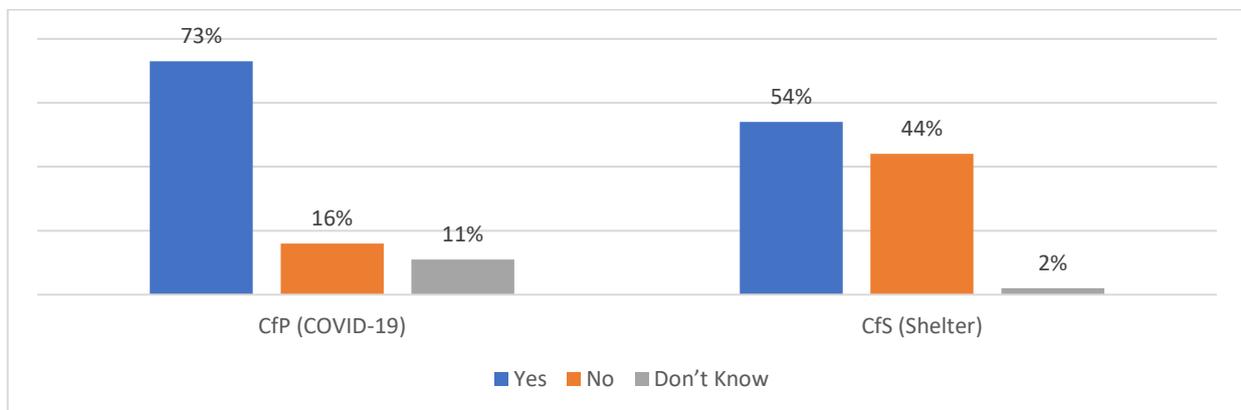


Image 2 Household being verified before receiving cash assistance at a distribution exercise

**Accuracy of Cash Transfer**

The two programmes, shelter, and cash for protection envisaged distribution of AFN 264,000 and AFN 15,500 respectively to eligible recipients. The PDM sought from recipients whether the amounts they received from UNHCR’s FSP was what they expected to receive. A total of 73% of CfP recipients affirmed that this is what they expected to receive compared to 54% of Cash for Shelter recipients<sup>2</sup>.

Figure 3 Percentage of Households Receiving Correct Cash Transfer Amount

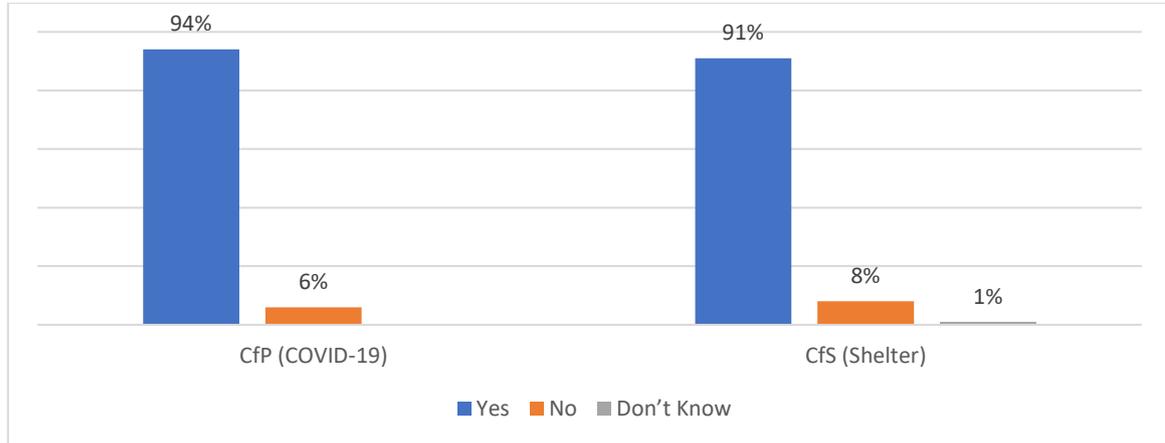


<sup>2</sup> It is important to note that this result does not place into question the accuracy of the grant ultimately transferred to recipients but focuses on expectations of recipients and corresponding duty of humanitarian staff to communicate and publicise expected cash amounts throughout the programme cycle.

**Timeliness of Cash Delivery**

In terms of timely delivery of cash assistance, the majority of households also indicated that they received the cash assistance on the date they were expecting it with 94% and 91% for the CfP and CfS programmes respectively. At the same time, 6% from CfP and 8% from CfS indicated that they did not receive the assistance on the expected date.

Figure 4 Percentage of Households Indicating Timeliness of Cash Delivery

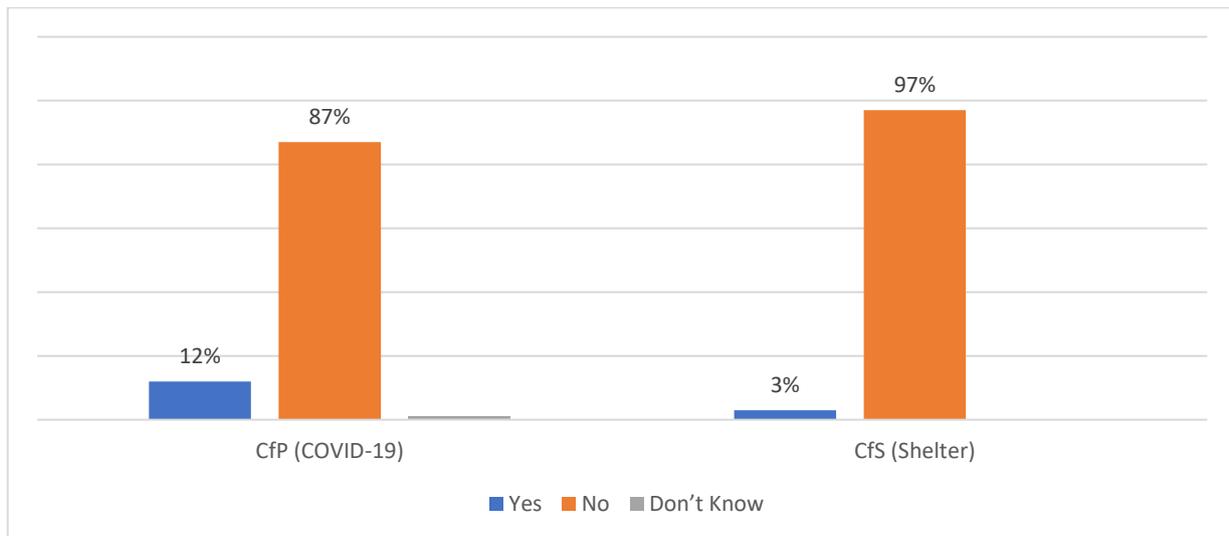


**Familiarity with Delivery Mechanism and Ease of Use**

UNHCR delivers cash assistance to recipients in the form of direct cash through Money Service Providers. The PDM sought feedback on the efficiency of this delivery mechanism and ease of usage.

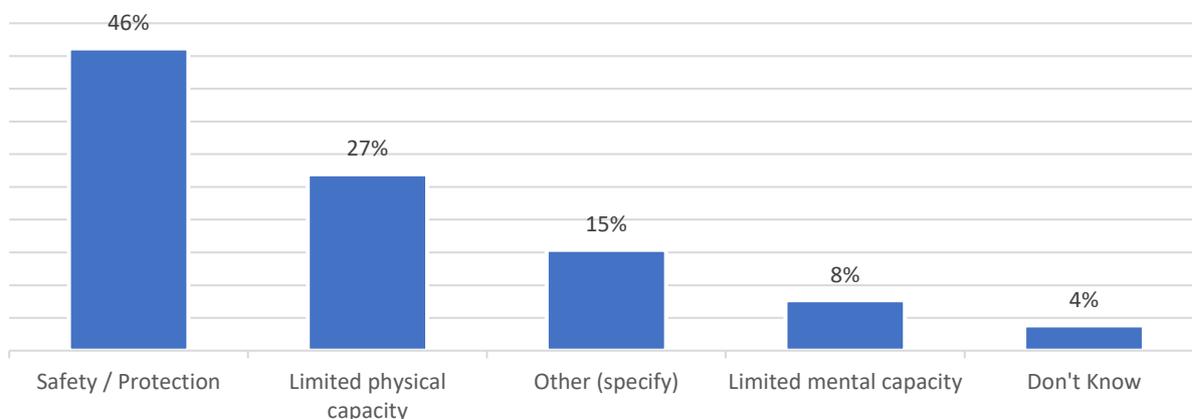
90% of respondents in both programmes did not require assistance to collect their cash assistance from the Money Service Provider reflecting a high degree of familiarity with the delivery mechanism. Distribution of familiarity by programme varies, as reflected below, perhaps reflecting increased familiarity among CfS participants due to multiple instalments (3) compared to CfP which was a one-time grant.

Figure 5 Percentage of Households Requiring Help to Spend or Withdraw Cash Assistance



However, 26 respondents stated that they needed support to collect the cash assistance for reasons related to safety (46%), physical (27%) or intellectual (8%) impairment among others.

Figure 6 Reasons household needed support to withdraw/spend cash assistance

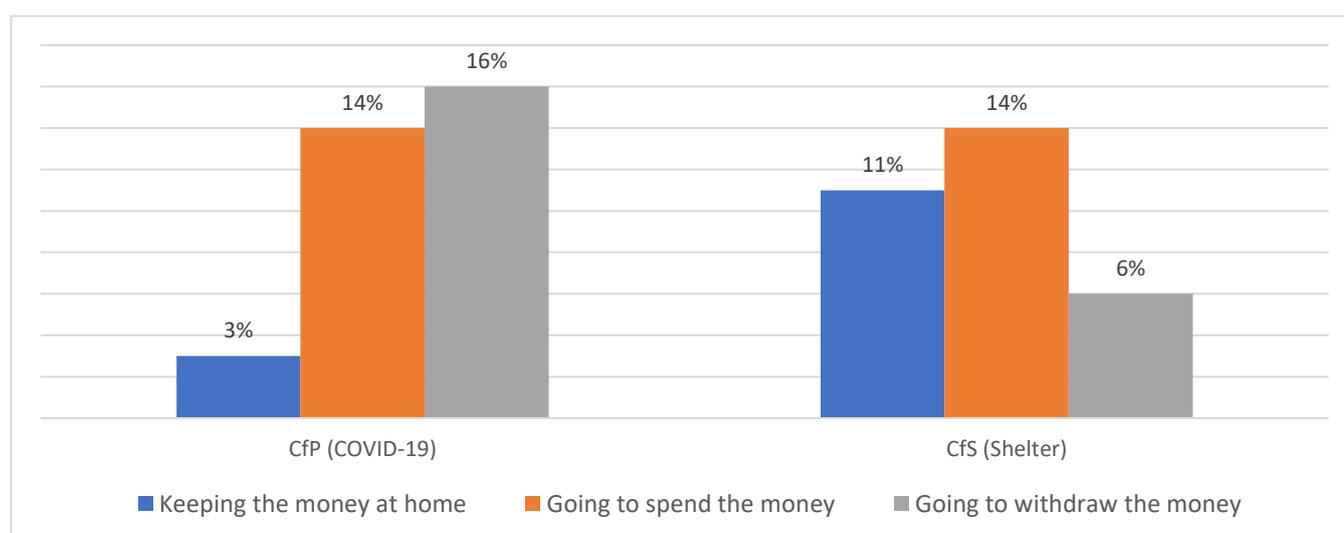


### 3.2. Risks and Problems

Most recipients did not experience any significant risks or problems when receiving the cash assistance for protection or shelter. In terms of segregation by programme, 99% of CfP recipients did not experience any challenges and similarly 97% of CfS recipients. However, 1% of respondents under CFP and 3% of CfS respondents reported feeling at risk/unsafe receiving, keeping, or spending the cash assistance.

Of those reporting facing risks and problems, in both programmes, 13% (36 households) reported problems going to collect the assistance, 14% of the respondents (39 households) reported facing problems spending the assistance, and 6% of the respondents (17 households) reported facing problems keeping the money at home. The chart below shows results for each programme.

Figure 7 Risks Faced by PoCs During Cash Collection Process



The subsequent table below provide a gender and location breakdown of those reporting facing risks and problems.

Table 1 Households reporting facing risks and problems

Risk/Problem	Total Percentage	Gender	Location
Going to withdraw or get the money	13%	Out of 36 respondents, 29 males and 7 females	Primarily from Nangahar
Going to spend the money	14%	Out of 39 respondents, 36 males and 3 females	Primarily from Laghman
Keeping money at home	6%	Out of 17 respondents, 12 males and 5 females	All from Nangahar

### **Type of Problems Faced with Cash Assistance & Impact of COVID-19 on Cash Recipients**

As the distribution was conducted during the COVID-19 pandemic, the number of households reporting COVID-19 related difficulties was the largest from those indicating they faced challenges before, during or after the cash distribution exercise.

33 households indicated that public health related restrictions impacted their ability to spend the cash assistance, these restrictions also impacted 27 households' ability to spend the money. Only 1 household was dissatisfied with services of the Financial Service Provider. The findings below reflect a need to follow-up with 19 households who indicated that they paid money or carried out favours to withdraw or spend the cash assistance. There is a further need to sensitize recipients on their ability to designate alternative cash collectors where the original/designated collector faces difficulties receiving cash assistance.

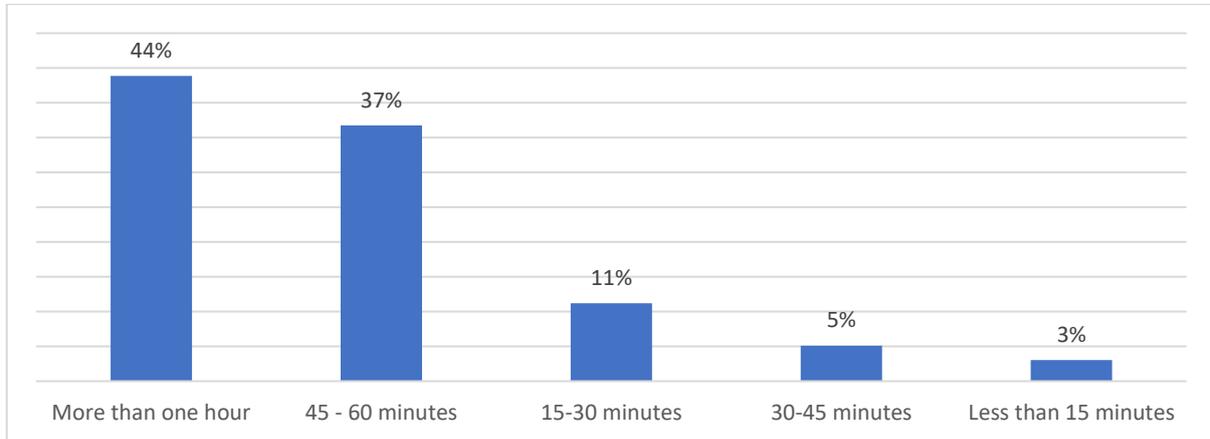
Table 2 Problems faced receiving or spending the cash assistance

Types of Challenges faced, including COVID-19	# of Households
COVID related movement restrictions affecting spending of money?	33
COVID related movement restrictions affecting withdrawal of money?	27
Market / shop / trader / wholesalers refused to serve you?	24
Designated collector not available to withdraw/access money?	20
Needed to pay money or do favours to withdraw or spend cash?	19
Difficulty because household contracted COVID?	10
Poor service at financial service provider	1

**Transportation to Marketplaces and Cost**

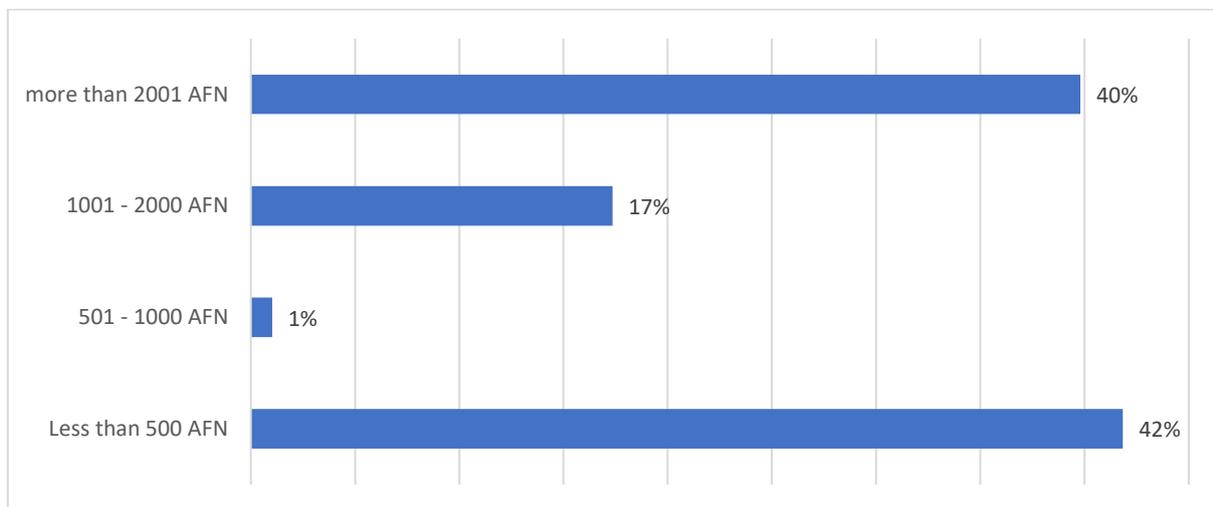
The PDM also sought from recipients of cash for shelter the time and cost for them to approach local traders to purchase construction materials. Most recipients (81%) needed from 45 minutes to more than an hour to buy the construction materials.

Figure 8 Time taken to reach the marketplace



In terms of transportation costs, just under half (42%) of respondents spent less than AFN 500 to travel to the marketplace and return to the construction site while another significant number (57%) spent over AFN 1000 to access the market.

Figure 9 Total amount spent to travel to the market and back

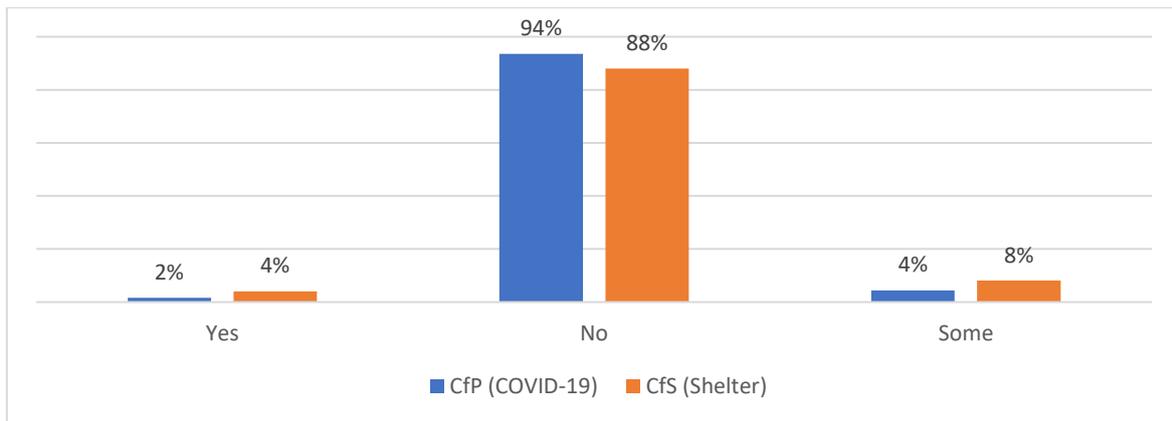


As the cash for protection is a multipurpose grant, meaning it can be spent in several locations at different points in time, this question was not posed to respondents as the results would be misleading. Cash for shelter, on the hand, anticipates purchase of specific construction materials, often available in a central location. The materials also must be purchased within a specific timeline to trigger a specific phase of the construction.

**Decision-making on use of Cash Assistance**

In terms of intra-household dynamics in determining the use of the cash transfer within the household, most respondents, who were male, indicated that there were no disagreements deciding on the use of the cash for protection grant (94%) and 88% for the shelter programme. Despite the latter being dedicated to specified shelter components, there seemed to be some disagreements (12%) within households on how to use the assistance. It is possible to conclude that disagreements would be less with the Cash for Protection as it is a multipurpose grant and can therefore be directed to meet a variety of household needs while the CfS grant is intended for construction/shelter repair.

Figure 10 Use of Cash Assistance and Disagreement within households

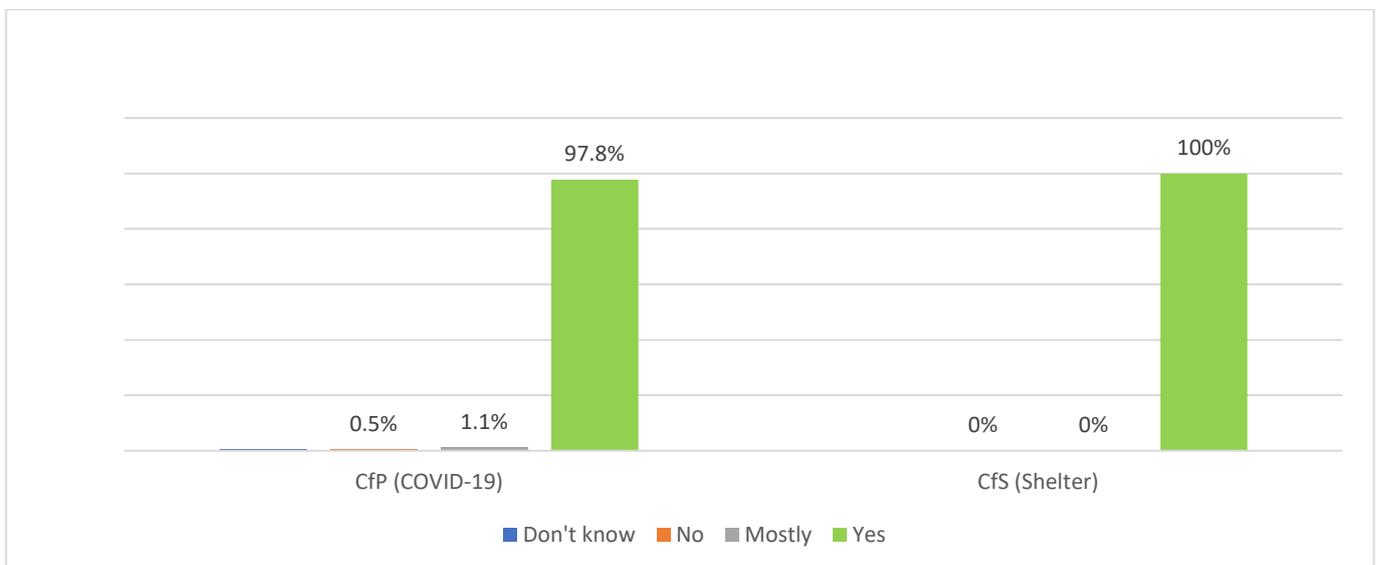


**3.3. Markets and Prices:**

**Availability of Goods and Services in the Marketplace**

99% of households reported they were able to find the goods and services needed in the marketplace. The percentage by programme was higher for CfS (100%) compared to CfP (97.8%).

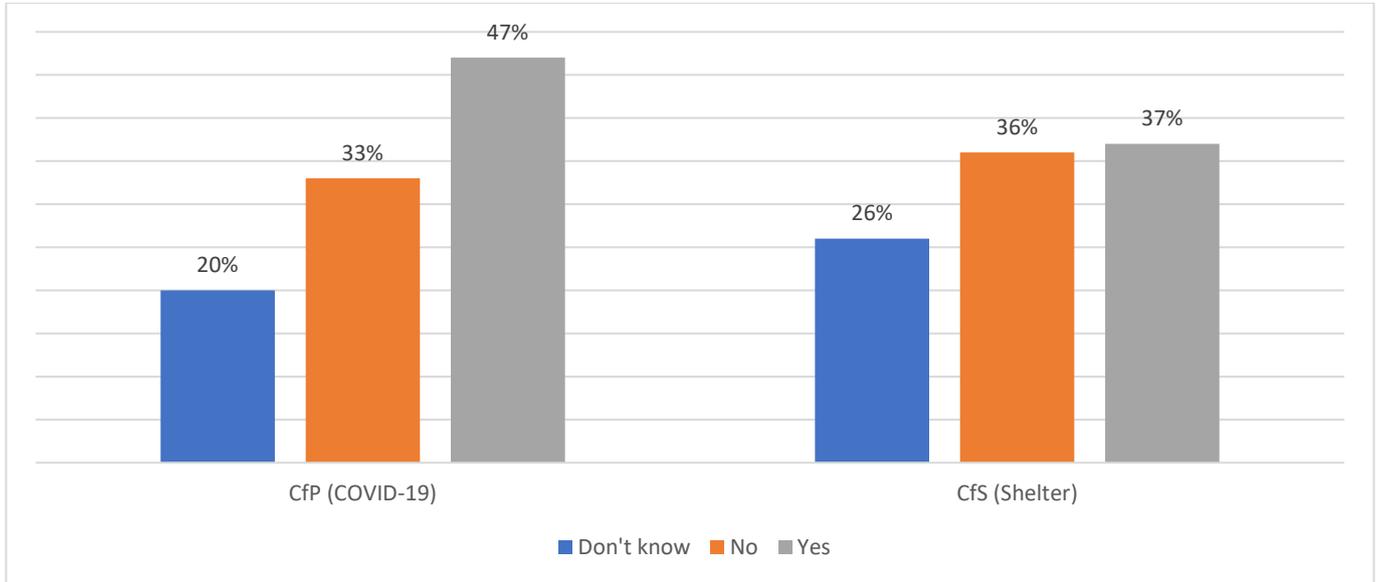
Figure 11 Availability of Goods and Services in the Marketplace



**Cost of Goods and Services in the Marketplace**

The PDM also sought to understand if there were increases in the cost of goods and services intended to be purchased with the cash assistance. Overall, 44% of respondents indicated there were increases, followed by 34 who indicated there was no increase. 22% of respondents were unaware whether there had been changes in pricing. The chart below reflects responses by programme type.

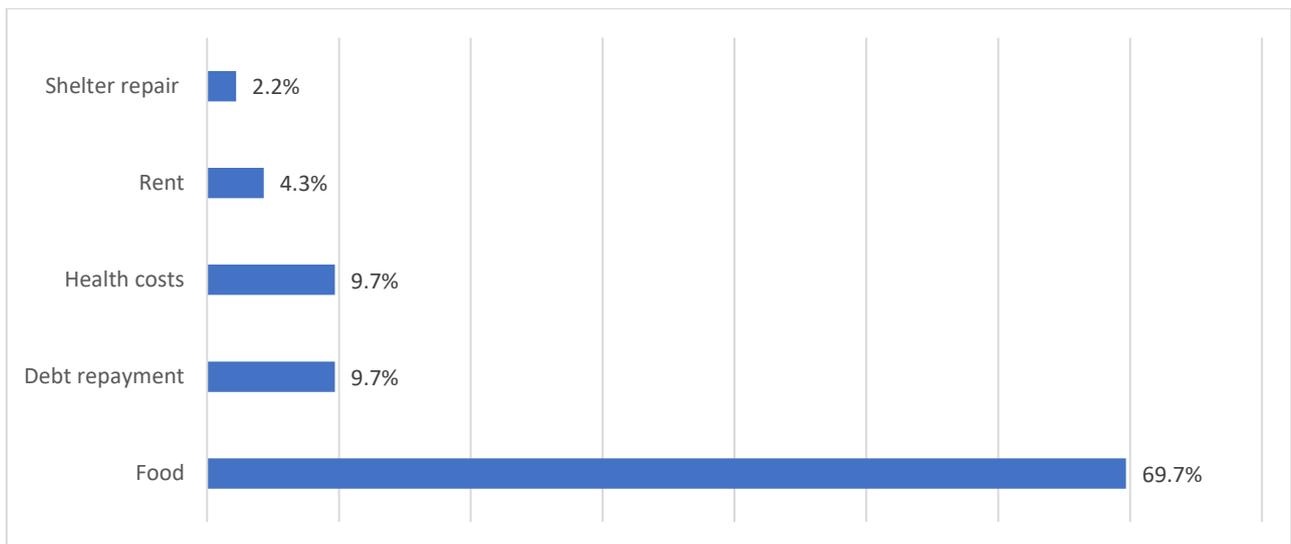
Figure 12 Percentage of households reporting increase in prices of any goods and services?



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

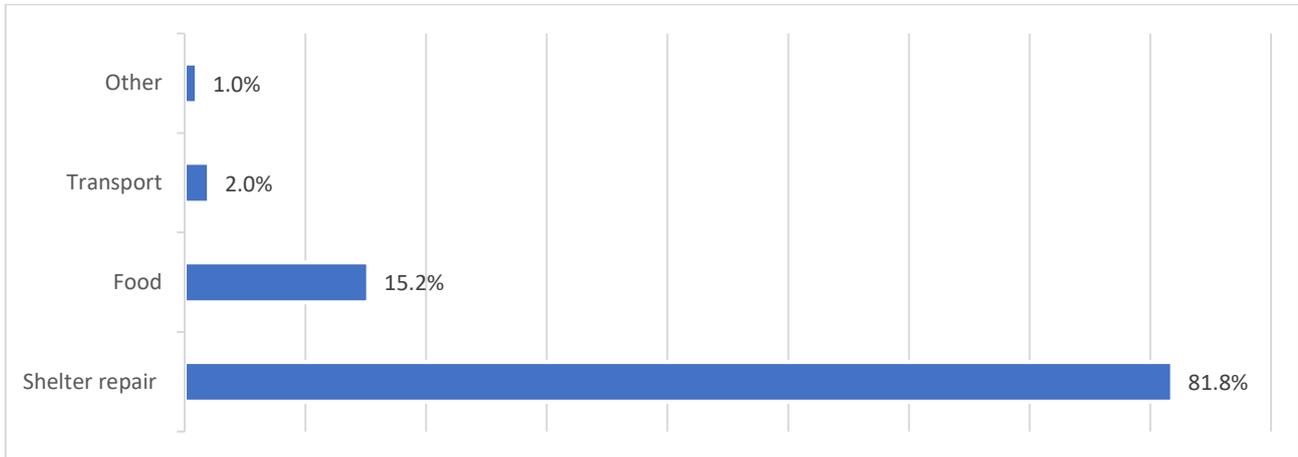
Under CfP, 70% of the households reported food as a top expenditure, followed by debt repayment, 10% health (including medicines), 4% of households reported rent payment and 2% of households reported shelter repair as top expenditure items.

Figure 13 Top Expenditures - Cash for Protection



As for Cash for Shelter, 82% of households reported shelter repair (including rehabilitation or construction) as the top expenditure followed by food (15%), transport (2%). The expenditure pattern for both programmes is generally in line with the objectives of the programmes.

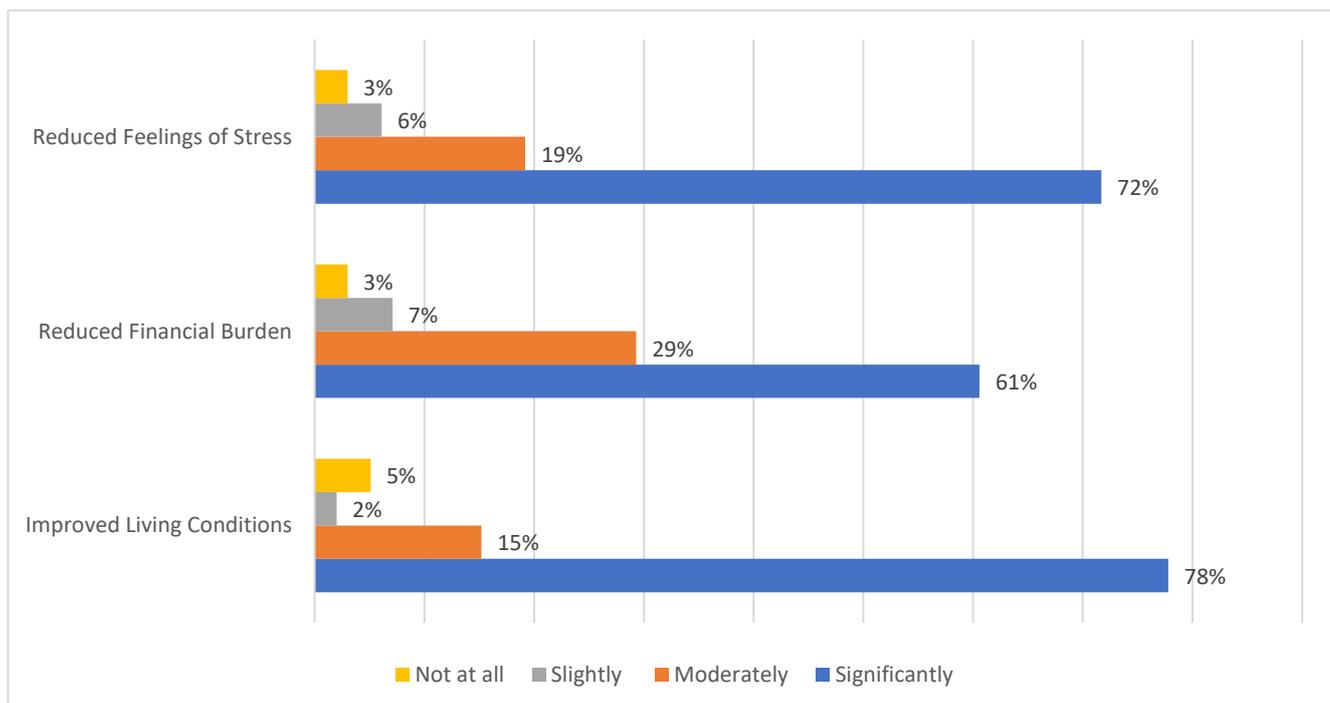
Figure 14 Top Expenditures - Cash for Shelter



### 3.5. Outcomes:

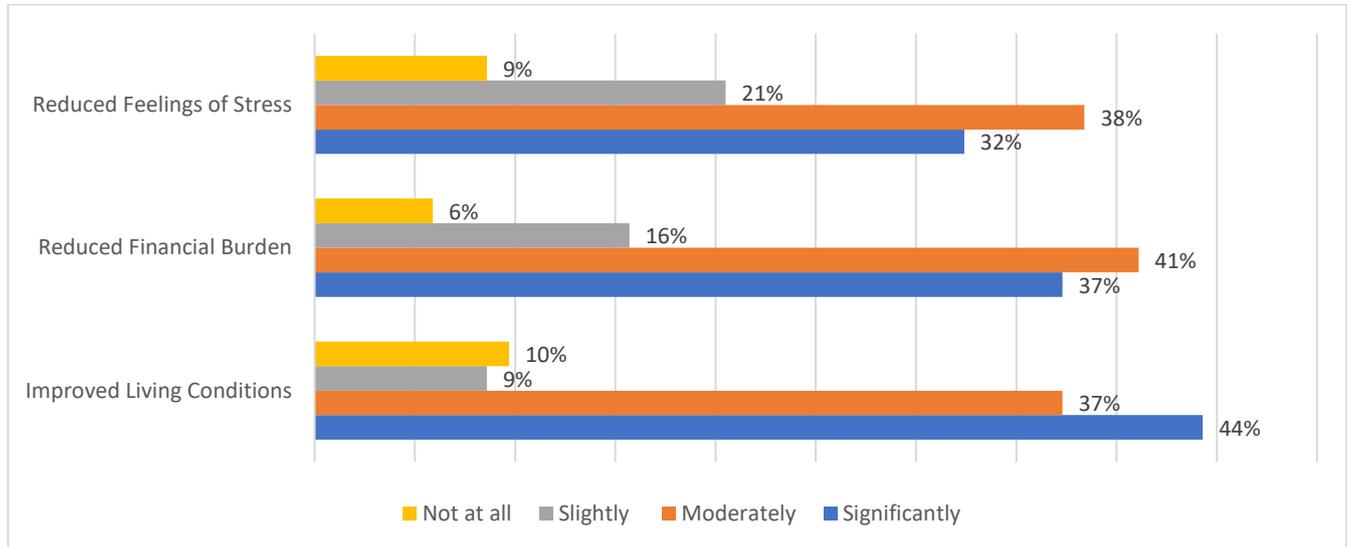
The PDM sought to identify if the cash assistance contributed to any changes in the recipient households in terms of living conditions, feelings of stress and financial burden. 95% of households under CfS programme reported improved living conditions, while 97% of sampled households reported reduced feelings of stress in various degrees. Moreover, 97% of households under CfS reported reduced financial burden of households. For all three elements, most respondents indicated that the programme had a significant effect on their living conditions, feelings of stress and contribution to reduced financial burden.

Figure 15 Cash for Shelter Outcomes on Stress, Financial Burden, and Living Conditions



Similarly, 90% of households under CfP programme reported improved living conditions. 90% of households reported reduced feelings of stress; and 94% reported reduced financial burden on households.

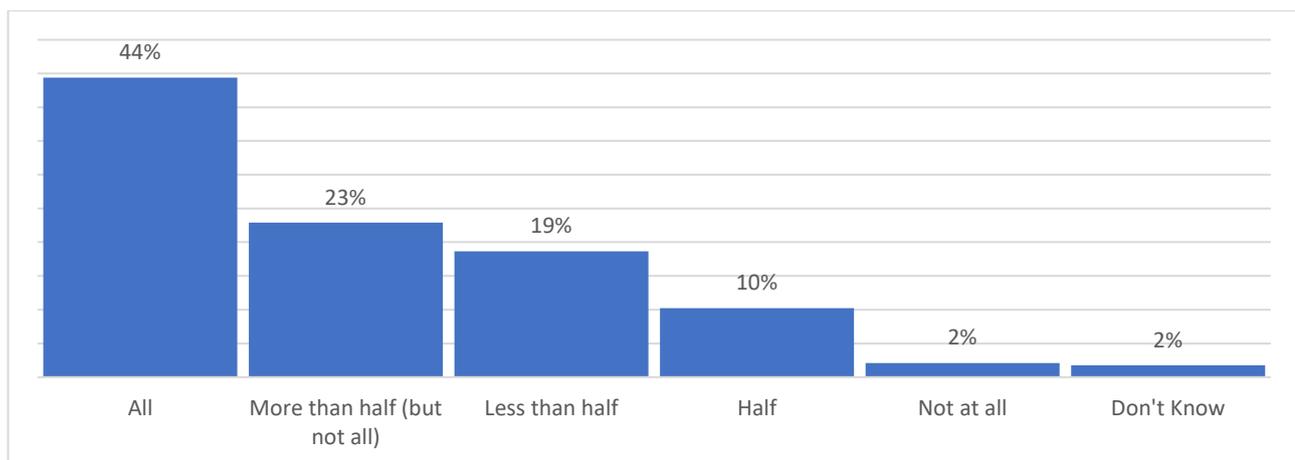
Figure 16 Cash for Protection - Outcomes on Stress, Financial Burden, and Living Conditions



### Ability to Meet Basic Needs

Overall, 77% of respondents reported that they are able meet half and more of their basic needs while 21% indicated they were not able to meet their needs at all or only less than half. These findings indicate that households rely on additional coping strategies to meet their needs. See the preceding section on this.

Figure 17 Household's ability to meet most pressing needs



## Coping Strategies

Despite receiving cash assistance, households continue to resort to harmful coping strategies to meet their needs. For recipients of Cash for Protection, 48% of households reported reducing expenditure on other priority needs such as hygiene, water, health, or education to meet households food needs followed by borrowing or taking loans (38%) then skipping paying rent and/or debts to meet other needs (34%). Table below reflects the range of coping strategies utilized by respondents across this programme.

Coping Strategies Utilized by households in last 4 weeks	CfP (COVID-19)
a. Stop a child from attending school?	9%
b. Sell livelihood/productive assets to buy food or basic goods? (e.g., sold items such as a car, motorbike, plough, sewing machine, tools, seed stock, livestock, productive land)	10%
c. Ask for money from strangers (begging)?	8%
d. Move to a poorer quality shelter?	16%
e. Send household members under the age of 16 to work?	16%
f. Send a member of the household to work far away?	4%
g. Engage in activities for money or items that you feel puts you or other members of your household at risk of harm? (e.g., illegal activities, survival sex, drug dealing, early marriage, joining armed groups etc.)	3%
h. Skip paying rent /debt repayments to meet other needs?	34%
i. Take out new loans or borrowed money?	38%
j. Reduce expenditure on hygiene items, water, baby items, health, or education to meet household food needs?	48%

39 per cent of CfS recipients took out new loans or borrowed money this coping strategy was followed by skipping rent payment or debt repayments to meet other needs (26%) then sending a member of the household to work far away (23%). See table below for full range of strategies utilized.

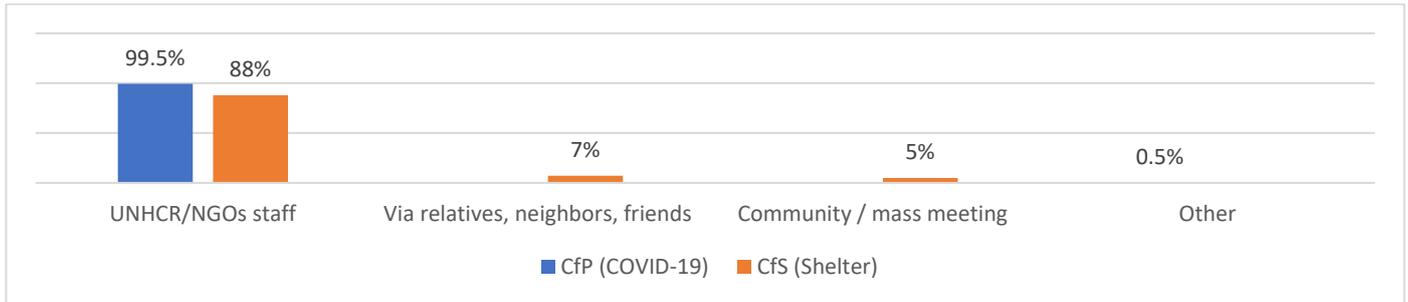
Coping Strategies Utilized by households in last 4 weeks	CfS (Shelter)
a. Stop a child from attending school?	4%
b. Sell livelihood/productive assets to buy food or basic goods? (e.g., sold items such as a car, motorbike, plough, sewing machine, tools, seed stock, livestock, productive land)	19%
c. Ask for money from strangers (begging)?	4%
d. Move to a poorer quality shelter?	19%
e. Send household members under the age of 16 to work?	8%
f. Send a member of the household to work far away?	23%
g. Engage in activities for money or items that you feel puts you or other members of your household at risk of harm? (e.g., illegal activities, survival sex, drug dealing, early marriage, joining armed groups etc.)	0%
h. Skip paying rent /debt repayments to meet other needs?	26%
i. Take out new loans or borrowed money?	39%
j. Reduce expenditure on hygiene items, water, baby items, health, or education to meet household food needs?	22%

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

**Knowledge of UNHCR Cash Assistance Programmes**

95% of all respondents heard about the cash assistance programme through UNHCR/NGO staff with 99.5% for CfP and 88% for CfS. A small number of respondents, primarily from the shelter programme indicated receiving information from family, friends, and neighbours with others through community meetings.

Figure 18 Source of Information on UNHCR CBI Programme



**Knowledge of UNHCR Complaint and Feedback Mechanisms**

Overall, 83 per cent of respondents indicated that they were familiar with complaint and reporting mechanisms for cash assistance.

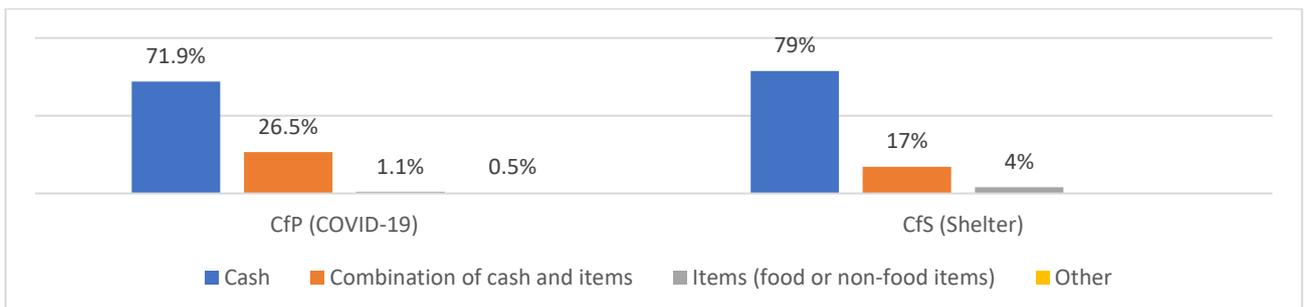
Figure 19 Knowledge of UNHCR CFM Mechanism by Programme Type



**Assistance Preferences (Cash v. In-Kind)**

In terms of preferences for future programmes, 74 per cent of recipients recommended to receive assistance in cash followed by 23% who recommended a combination of cash and in-kind materials. Only 2% recommended receiving in-kind assistance. The chart below shows respondents responses by programme type.

Figure 20 Assistance Preference for Future Cycles



## 4. Recommendations

Given the findings in the preceding section, the following recommendations are proposed:

- There is a need to conduct further consultations and/or orientation with target populations on the following:
  - Expectation of cash entitlements delivered to recipients by the money service provider
  - Assignment of alternative collectors where designated collectors face challenges receiving cash assistance
  - Reporting mechanisms where instances of fraud, exploitation or abuse of power occurs.
- As most households interviewed for CfS spent more than 45 minutes to access markets, there is need to understand the reasons for this period to access materials and if transportation costs should be covered by UNHCR, particularly for those that are deemed to be extremely vulnerable.
- A portion of CfS respondents indicated using the CfS grant to meet their food needs while the CfS grant is meant to be utilized only for shelter construction. There is a need to further review this reported expenditure to understand the reasons behind this diversion of assistance to meet other needs. Similarly, respondents for CfS, in need of basic needs support can be referred to other UNHCR funded programmes (such as CfP) to meet other pressing needs while they proceed with their shelter construction. This will further reduce the risk of utilizing the shelter grants for purposes outside the programme objective.
- Market monitoring, for CfS, will need to be integrated to the programme design to ensure that costs of construction material remain within the estimates provided in the BoQs. Furthermore, where prices increase by more than a set threshold (e.g., 15%) the cash transfer value will be revised upwards. Market monitoring for core basic goods and services envisaged under CfP is already covered by the CVWG through the Joint Market Monitoring Initiative. No further action is required by UNHCR on this as updates of MEB and corresponding cash transfer values requires an inter-agency approach.
- As noted in the limitation of this study, while there is no bar to PDMs being carried out by UNHCR staff, future cycles will be conducted by a third party. This could contribute to more disclosure by respondents as it is likely favourable responses may be provided to UNHCR staff.
- Further engagement is required with target populations to obtain further insights on CBI programmes and overall needs. Where FGDs cannot be carried out, in-depth or semi-structured interviews can be conducted out with a sample of recipients, focusing on key issues identified from the study. This recommendation may not be feasible at this point, for this study, given the passage of time and the risk of recall bias.
- Finally, for the Country Office, there is need to include or sequence sectoral outcome monitoring exercises with cash-related post-distribution monitoring. In this instance, shelter-specific sectoral outcomes were not measured through the PDM. As a result, outcomes reported in this PDM for CfS focused on generic aspects related reduced financial burden, reduced feelings of stress and improved living conditions. Actions have already been initiated toward this for 2021 programming.

Summary table key indicators

<b>Key Question: How many persons of concern have been assisted with CBI?</b>	Actual (CFP)	Actual (CFS)
Indicator 1.1: # of persons of concern assisted with CBI*	3295 HH	206HH
Indicator 1.2: # cash transfers made*	3295	1513
Indicator 1.3: Total monetary value of cash transferred/ distributed*	\$665,960	\$695,579.6
Indicator 1.4: % of persons of concern in region who have received cash assistance out of total country allocation	24%	41%
<b>Key question: How efficient was the distribution process?</b>	Actual (CFP)	Actual (CFS)
Indicator 2.1: % of households who received correct transfer value	100%	98%
<b>Key question: Accountability: Is the CBI intervention accountable to persons of concern? (What preferences do people have over how assistance is delivered?)</b>	Actual (CFP)	Actual (CFS)
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*	75%	98%
Indicator 3.2: # of complaints received about CBI	-	-
Indicator 3.3: % of households who rate CBI as their preferred modality for assistance*	72%	79%
<b>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?</b>	Actual (CFP)	Actual (CFS)
Indicator 4.1: % of households who report feeling at risk (unsafe) receiving, keeping or spending the cash assistance* <sup>3</sup>	1%	3%
Indicator 4.2: % of households who report facing one or more problem receiving, keeping or spending the cash assistance*	33%	31%
<b>Key question: Markets and prices: Can persons of concern find what they need in the markets, at a price they can afford?</b>	Actual (CFP)	Actual (CFS)
Indicator 5.1: % of households who report being able to find key items / services when needed*	98%	100%
Indicator 5.2: % of households who report being able to find key items / services of sufficient quality in shops/markets	90%	100%
Indicator 5.3: % of households who report no increases in prices of key items/services over the last 4 weeks	33%	36%
<b>Key question: Expenditure: What did people spend the cash on?</b>	Actual (CFP)	Actual (CFS)
Indicator 6.1: Top 5 expenditures done with the cash grant*; OR Expenditures done, ranked per % of household doing the purchase*	Food, Debt repayment, health, Rent and Shelter repair	Shelter repair, food, transport and other

<sup>3</sup> If several households report feeling at risk, break down the indicator to receiving, keeping and spending the cash assistance. See indicator framework.

<b>Key question: Outcomes: What changes is the cash assistance contributing to in persons of concern households?</b>	Actual (CFP)	Actual (CFS)
Indicator 7.1: % of households who report improved living conditions	90%	95%
Indicator 7.2: % of households who report reduced feelings of stress	90%	97%
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*	37%, 24%, 14%, 22%, and 2%	59%, 21%, 4%, 13% and 3%
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 reflected on table on page 13.	48%	39%
<b>Key question: Has the cash assistance helped put persons of concern on the pathway to sustainable solutions?</b>	Actual (CFP)	Actual (CFS)
Indicator 8.1 % of households who have a bank account or mobile money account or other official account	2%	2%