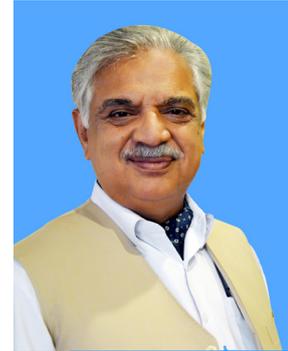


IMPACT ASSESSMENT OF FDMA'S CASH ASSISTANCE on IDPs and Returnees in the FATA



FOREWORD**Message from the Respected Governor Khyber Pakhtunkhwa**

Since 2009, the Government of Pakistan and the humanitarian community have supported the displaced people of FATA. The DPs were provided with essential lifesaving support including food, shelter, health, education and other necessary services during displacement to reduce their suffering. After the improvement of the law and order situation in FATA, a phase-wise return was initiated at the start of 2015, and process is expected to complete in the coming months. To date, some 240,000 IDP families have been returned successfully to their areas of origin.



The use of cash as part of the Government's response strategy empowers people through a transparent process and provides the dignity of choice for returnees. I am pleased to see the result of the assessment, especially the impact of cash assistance on household dynamics. Cash assistance alleviated stress from displaced households, enabled them to access basic needs including food, health, education, and livelihoods, and had a positive impact on gender dynamics and family cohesion.

Recommendations of the study will be helpful for the government to further improve cash-based interventions in humanitarian crises. We have already taken this cash project to the next phase by providing cash-based livelihood support and cash-based health programs. I hope people and organizations will learn from this experience and bring further improvements to the system.

The Government has decided to follow the bottom up approach in order to facilitate and strengthen the people. I am assured that Government will further enhance activities in form of cash subsistence so that people can utilize the cash according to their own will and necessities.

I congratulate the FATA Disaster Management Authority for their tremendous work in this regard, and also wish to thank the United Nations Office for the Coordination of Humanitarian Affairs for the commission of this significant study.

Eng. Iqbal Zafar Jhagra
Governor,
Khyber Pakhtunkhwa

FOREWORD

Message from the Respected Director General FDMA

I humbly present to you the findings of the report "Assessment of FDMA's Cash Assistance on TDPs and Returnees". This report covers the impact of cash assistance program for the Temporary Displaced Persons (TDPs) and returnees of FATA. The Cash assistance from Government of Pakistan was a step toward empowering the affected population. This also ensured that affected population have access to the needed cash as they lost most of their livelihood and assets. FDMA took utmost care in ensuring that the cash distribution system, transfer of cash to TDPs is safe, transparent and dignified. This has considerably minimized the risk of fraud, deceptions mishandling of funds.



It is worth mentioning here that FDMA with the support of Govt. of Pakistan, Law Enforcing Agencies, UN Agencies, INGOs and NGOs successfully handled 447,924 families in displacement. The TDPs are finally returning home after years of protracted displacement. In order to ensure that the return is dignified and sustainable, TDPs are provided with Return Cash Grant, Transportation Cash Grant, food package, Livelihood Support Grant, Child Wellness Grant. The TDPs are also provided support for their rebuilding of their houses through Citizen Losses and Compensation Program.

Evidence shows that well designed cash assistance program is cost effective, easy to implement, empowering and dignified for the affected population. This ensures that affected population take care of their most pressing needs without resorting to negative coping mechanisms including sale of assets, borrowing, reduced expenditure on food, medicines and education.

The assessment of the cash assistance will reveal the expense priorities of recipient of the cash assistance, evaluate its impact on their socio-economic status, prices of commodities in the markets and changes if any in their spending habits. This assessment will help in evaluating the usefulness of the program in terms of its effectiveness to the affected population in meeting their needs, mitigating vulnerabilities. It will also ensure that the recommendations of the report are incorporated in any other such initiatives in future and documenting lesson learned.

I would like to appreciate the role, efforts, commitment and hard work of FDMA staff for successful running of the project and support of UNOCHA Pakistan team.

Muhammad Khalid
Director General
FDMA

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ACRONYMS

CDCP	CITIZEN DAMAGE COMPENSATION PROGRAMME
CNIC	COMPUTERIZED NATIONAL IDENTITY CARD
CTP	CASH TRANSFER PROGRAMME
FATA	FEDERALLY ADMINISTERED TRIBAL AREAS
FDMA	FATA DESASTER MANAGEMENT AUTHORITY
FGD	FOCUS GROUP DISCUSSION
GOP	GOVERNMENT OF PAKISTAN
HH	HOUSE HOLD
IDP	INTERNALLY DISPLACED PERSON
IVAP	IDP VULNERABILITY ASSESSMENT AND PROFILING
KP	KHYBER PAKHTUNKHWA
MIRA	MULTI-CLUSTER/SECTOR INITIAL RAPID ASSESSMENT
NADRA	NATIONAL DATABASE AND REGISTRATION AUTHORITY
NFI	NON-FOOD ITEM
NWA	NORTH WAZIRISTAN AGENCY
PCO	PUBLIC CALL OFFICE
RAHA	REFUGEE AFFECTED HOSTING AREAS
VRF	UNHCR'S VOLUNTARY REPATRIATION FORM
WASH	WATER, SANITATION AND HYGIEN

EXECUTIVE SUMMARY



1.0

EXECUTIVE SUMMARY

The crisis

More than 5 million FATA inhabitants have been displaced from their homes and areas of origin by the complex emergency that broke out in 2008 in the Northwestern part of Pakistan (including in the KP and FATA), following military operations against the insurgency. Although the Government of Pakistan (GoP) has organized a phased and orderly de-notification and return of the majority of IDPs, an estimated 0.43 million Pakistanis remain displaced. In 2014, substantial displacement from the NWA to the neighboring districts of Bannu, Karak, DI Khan and Peshawar put additional burden on already suffering host communities.

Government cash assistance

To IDPs: In view of the situation, the GoP initiated an unconditional cash support programme for the registered IDPs of NWA residing in camps and hosting areas. Each family was initially provided PKR 17,000 (US\$170), with PKR 12,000 (\$120) of which intended for monthly living subsistence allowance; and PKR 5,000 (\$50), for a one-time purchase of immediate NFI needs. Approximately 600,000 displaced Pakistanis received cash transferred electronically each month.

To Returnees: Since 2009, the GoP has been facilitating the return of millions of IDPs through a phased de-notification of the conflict-affected areas. The GoP provided a package of assistance that included monthly food rations for six months, and goods and services to meet their immediate shelter, health, education and livelihood restoration needs. Every returnee household also received a return grant of PKR 25,000 (US\$250), plus 10,000 (\$100) transportation allowance, and up to PKR 400,000 (\$4,000) for house reconstruction based on the level of damage to housing. By the end of 2016, an estimated PKR 10.5 billion (\$105 million) will have been disbursed to more than 300,000 returnee families.

Assessment objectives

This study is primarily intended to enhance FDMA's understanding of the impact of its cash transfer programmes on FATA IDPs and returnees. The assessment's specific objectives are as follows:

- Analyse the expenditure pattern of IDPs/returnees, who received cash assistance;
- Evaluate the overall impact of the cash transfer programme on the socio-economic status of affected households; and
- Provide recommendations towards the design, scale-up, and delivery of humanitarian cash programmes

Key findings

- Overall, FDMA's cash transfer programme for IDPs and returnees alleviated stress and was used for multiple purposes: it allowed households to eat the food they preferred, address medical concerns, send children to school, pay debt to shopkeepers to regain their trust, cover rent, transportation, and other needs. In addition, some families reported using the cash assistance to access basic assets that improved their living conditions; for example, solar plates, batteries, and fans.
- A vast majority of the assisted IDP and returnee groups were reliant on the government's unconditional cash grant, as they reported receiving far less assistance (cash, in-kind, or services) from other sources for needs in the areas of shelter, health, education, WASH, livelihoods.
- Beneficiaries had relatively easy access to cash-out points and markets to purchase their immediate needs, with 71 percent of total respondents going to rural markets and 29 percent to urban markets. Preference for rural markets was due to shorter travel time and lower transportation costs. All groups reported varying degrees and types of physical barrier to accessing markets, foremost of which was the unavailability of transportation. Other constraints reported were destroyed roads and curfew.
- The FDMA's cash assistance to IDPs did not appear to have any adverse impact on the market prices of basic commodities in host communities. Majority of assisted IDPs said they were able to use the cash grant to purchase goods at the same price charged to locals.

- Overall expenditure patterns demonstrated that the cash assistance was utilized to address immediate needs and was not enough for durable investments. Few households were able to save money for the future.

- Despite the majority benefiting from general food distributions by WFP, food remained top priority for assessed households' expenditure; medical costs came second, followed by clothing and footwear related to children's school attendance.
- The cash grant served as a bit of a cushion to inconsistent income, but it did not stop people from seeking income-generating activities. Some actively sought wage labour, while others participated in cash-for-work programmes.
- Returnees reported higher frequencies of negative coping strategies than IDPs. For example, around 16 percent of assisted returnees reported that they had to stop sending their children to school; 20 percent of non-beneficiary returnees had to do the same.
- Overall, the government's cash programme had a positive impact on gender dynamics and familial and social cohesion, resulting in more family consultations/discussions on how to spend the cash. In some cases, particularly amongst assisted IDP HHs which received cash monthly, women were tasked to collect and spend the cash.
- One of the more interesting outcomes of the surveys was that both men and women identified "lack of female-friendly facilities," as a major issue in the cash collection process—perhaps an early indication that there may be some degree of acceptability of this function as one that women could perform moving forward.
- Overall, cash was the preferred assistance modality over in-kind to support households in crisis; respondents recognized that the cash gave them purchasing power, choice and dignity to prioritize their individual household needs.
- IDP respondents were the most satisfied with the mode of delivery used for the cash transfer: mobile money. Returnees, who collected their one-time cash package from ATM machines, expressed preference for cash-in-hand delivery, same as women heads of households.
- An overwhelming majority of respondents in all groups reported receiving full information about the assistance, prior to receiving the cash. Respondents were able to explain why they were targeted to receive the assistance (and who were excluded), as well as the

process of cash delivery and collection.

Key Recommendations

Taking into consideration some of the specific challenges highlighted in the assessment, following are some actionable recommendations:

1. Keeping in view the positive impacts of cash transfer program on IDPs, a transitional cash transfer programme for returnees should be designed specifically to provide them better opportunities for income generation and livelihood options. Consider collaborating with development partners.
2. Link cash transfer program with markets rehabilitation inside FATA.
3. Improve cash transfer programs and delivery mechanism through:
 - i. women-friendly services and facilities that will be in keeping with cultural norms and practices, but will facilitate their support role to the household in the collection of cash, or in some of the cases reported, in purchasing needed items in the marketplace
 - ii. basic learning/training module appropriate to the specific context of FATA women on how the cash transfer programme works, the cash delivery and collection process, including basic ATM and mobile phone operation; and separate hotline/help line for men and women. This will encourage recipients to report issues and contribute to improving programme design and delivery.



INTRODUCTION AND BACKGROUND



2.1

HUMANITARIAN CRISIS AND DISPLACEMENT

Millions internally displaced

Following Pakistan military operations against the insurgency in 2008, a fragile complex emergency emerged in the northwestern part of Pakistan, including in Khyber Pakhtunkhwa (KP) and the Federally Administered Tribal Areas (FATA). In 2009, when the Government's battle against militants intensified, one of the largest internal displacements occurred in the region: 3.3 million Pakistanis were forced to leave their homes in the Malakand Division to take refuge in temporary shelters in KP. A succession of displacements took place around different parts of the FATA.

When the Government launched a full-scale military operation (Operation Zarb-e-Azab) in the North Waziristan Agency (NWA), the number of displaced rose, with 0.7 million additional IDPs moving to the neighboring districts of KP.

To date, more than 5 million FATA inhabitants have been displaced from their homes and areas of origin by the conflict (see Figure 1). Although the Government has organized a phased and orderly de-notification and return of the majority of IDPs, an estimated 0.43 million Pakistanis remain displaced.

Meeting most basic needs through cash and in-kind assistance

In the early phase of the humanitarian crisis, several assessments were conducted to identify the pressing needs of the displaced households, including the multi-sector and sector-specific assessments led by clusters. The findings of the MIRA, conducted in July 2014, indicated that IDPs were living in overcrowded areas with restricted access to basic facilities. Around 95 percent of IDPs had lost their livelihoods, completely relying on external assistance and opting for negative coping strategies including the distress selling of productive assets to fulfill their basic needs. Two-thirds of the IDPs reported abridged economic access to basic needs including food due to reduced purchasing power. Immediate cash and in-kind support were recommended to support the IDPs in meeting their most basic needs.¹

The Government of Pakistan (GoP) and the humanitarian community jointly worked to ensure provision of timely assistance to the displaced households. Campsites were established for the IDPs including in Jalozei, New Durrani, Togh Sarai and Baka Khel. IDPs were provided with essential lifesaving support including monthly food ration, health, education, nutrition, NFIs and livelihood support. It should be noted, however, that more than 80 percent of the IDPs preferred to live in off-camp areas with hosting communities².

Between 2008 and 2010, the complex emergency displaced families from their homes and places of origin in Bajaur, Mohmand, Khyber, Kurram, Orakzai, North and South Waziristan agencies in the Federally Administered Tribal Areas (FATA), and districts in the Malakand Division and other areas of Khyber Pakhtunkhwa (KPK) in Pakistan. More than 5 million FATA inhabitants were reportedly affected by the conflict. And while a majority have since returned to their places of origin as they were denotified, many families have lost everything and will struggle for years to rebuild the lives they lost.³

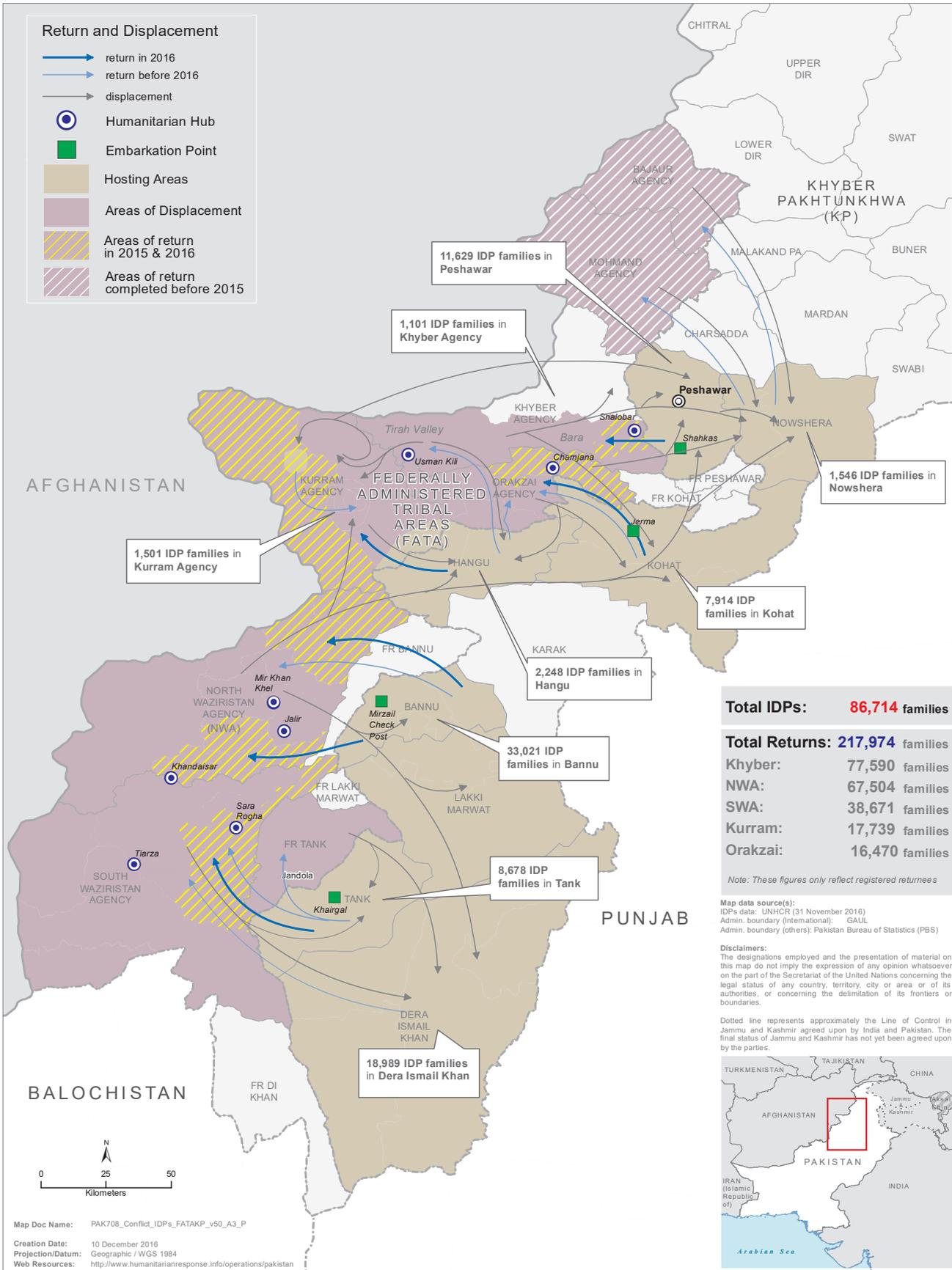


1. Multi-Cluster Initial Rapid Assessment (MIRA) | Bannu Report, July 2014

2. Ibid

3. Source: IVAP-I (IDP Vulnerability Assessment & Profiling), June 2010-July 2012.

PAKISTAN: KP and FATA - Areas of Displacement, Hosting and Returns
as of 31 November 2016



2.2

GOVERNMENT EXPERIENCE IN CASH TRANSFER PROGRAMMING

The Government of Pakistan has a strong infrastructure and solid experience in implementing cash transfer programmes both for development and humanitarian objectives. Below are two of its flagship cash programmes.

Development: The Benazir Income Support Programme (BISP)⁴

BISP is Pakistan's largest single social safety net programme designed to eradicate extreme and chronic poverty, to empower women, and to achieve universal primary education. Since its launch in 2008, the number of BISP beneficiaries has increased to approximately 4.7 million as of 2014, with each eligible family receiving cash transfers of PKR 1,500 per month.

The Nationwide Poverty Scorecard Survey, the first of its kind in South Asia, enables BISP to identify eligible households through the application of a Proxy Means Test (PMT) that determines welfare status of the household on a scale between 0-100. The survey was started in October 2010 and has been completed across Pakistan except in two agencies of FATA. The survey has achieved the following:

- A comprehensive and reliable national registry of the socio-economic status of almost 27 million households across Pakistan
- Identification of 7.7 million families living below the cut-off score of 16.17; and
- GPS coordinates of all households visited facilitating country-wide data mapping

Other cash-based BISP milestones include the following:

- Benazir smart card and mobile phone banking: around 94 percent of BISP beneficiary households across Pakistan are receiving payments through technology-enabled payment mechanisms.
- Waseela-e-Taleem initiative, a conditional cash transfer programme that aims to invest in human capital by requiring primary school enrollment for the children of eligible families.

Humanitarian: The WATAN Card

The WATAN Card, also known as the Citizen's Damage Compensation Programme (CDCP), is the Government of Pakistan's emergency cash assistance programme, instituted through its National Registration and Database Authority (NADRA) to help people devastated by the 2010 floods rebuild their homes and livelihoods. More than PKR 80 billion (US\$800 million) was disbursed to approximately 1.1 million affected families.⁵

This scheme was split into two phases. The first phase comprised of an emergency relief grant of around PKR 20,000, delivered through a cash card, which could be used at ATMs and point-of-sale systems. The second phase consisted of a rehabilitation grant of around PKR 80,000 to help people rebuild their homes and livelihoods.⁶

4. BISP official website, accessed 27 Oct. 2016: <http://www.bisp.gov.pk/>

5. NDMA and OCHA joint workshop report, "Cash Transfer Programming in Emergencies in Pakistan", Nov. 2015, accessed 27 Oct. 2016: www.humanitarianresponse.info/en/system/files/documents/files/20151230_ctp_workshop_report.pdf

6. Pakistan Floods 2010, Learning from Experience", National Disaster Management Authority, NDMA website, accessed 27 Oct. 2016: www.ndma.gov.pk

2.3

OVERVIEW OF CASH TRANSFER PROGRAMME FOR FATA IDPS AND RETURNEES

Cash transfer for the Displaced (from NWA)

In 2014, substantial displacement from the NWA to the neighboring districts of Bannu, Karak, DI Khan and Peshawar put additional burden on already suffering host communities. In view of the situation, the Government of Pakistan (GoP) initiated an unconditional cash support programme for the registered IDPs of NWA residing in camps and hosting areas.

Each family was initially provided PKR 17,000, with PKR 12,000 of which intended for monthly living subsistence allowance; and PKR 5,000, for a one-time purchase of immediate NFI needs. Along with this, each family also received other forms of assistance, including monthly food ration, shelter, health, education, nutrition and NFIs support from the humanitarians as well as from the GoP. Families who returned to their areas of origin were excluded from the programme, which was intended to support only IDPs from North Waziristan during displacement.

The Government provided assistance to approximately 600,000 displaced Pakistanis with cash transferred electronically each month. By the end of 2015, more than PKR 18.6 billion (US\$186 million) had been disbursed by the Government to IDPs from NWA.

Cash transfer for Returnees

Since 2009, the GoP has been facilitating the return of millions of IDPs through a phased de-notification of the conflict-affected areas. Around 4.2 million IDPs have now returned to their areas of origin, according to Government figures.

The GoP, with support from donors and the humanitarian community in-country, provided a package of assistance to help returnees with their basic needs as they begin the process of rebuilding their lives. The package of support included monthly food rations for six months, and goods and services to meet their immediate shelter, health, education and livelihood restoration needs.

Every returnee household was provided with PKR 25,000 (US\$250) as a return grant, 10,000 (\$100) for transportation allowance and up to PKR 400,000 (\$4,000) for house reconstruction based on the level of damage to the houses. The total cash grants and transportation allowance distributed to around 86,000 returnee families by the end of 2015 was valued at around PKR 3 billion (\$30 million).

By the end of 2016, an estimated PKR 10.5 billion (\$105 million) will have been disbursed to more than 300,000 returnee families.⁷

7. NDMA and OCHA joint workshop report, "Cash Transfer Programming in Emergencies in Pakistan", Nov. 2015, accessed 27 Oct. 2016: www.humanitarianresponse.info/en/system/files/documents/files/20151230_ctp_workshop_report.pdf

2.4

RATIONALE AND OBJECTIVES

Rationale for the Assessment

Cash transfer programme in emergencies has been emerging programming approach in the humanitarian sector. Experiences in other countries have shown that cash transfer programme, when integrated into response preparedness planning, tend to be less costly, more efficient, with higher impact, and more importantly, more empowering and meaningful to crisis-affected communities.

After the FDMA's implementation of its cash programme at scale for the millions of IDPs and returnees in the FATA, an assessment of the impact and usefulness of the cash transfer from the perspective of the recipients would be helpful in understanding whether such a programme effectively meets the needs and mitigates vulnerabilities for this distinct population.

Assessment Objectives

This study is primarily intended to enhance FDMA's understanding of the impact of its cash transfer programmes on FATA IDPs and returnees. It is not intended to monitor and evaluate the programme design and implementation per se, however, the findings may feed into future preparedness, design, scale-up, and delivery of humanitarian cash programmes that are more responsive to meeting the needs and choices of affected households, and that would enable transition to early recovery.

Specifically, this report aims to illustrate how beneficiary households have coped since receiving the cash assistance and what has been the impact of FDMA's cash transfer programme has been on their lives, particularly in their ability to meet their basic needs and decrease their reliance on negative coping strategies.

This assessment focused on household level decision-making on the use of cash received from the government and its impact on the socio-economic conditions of IDP and returnee households. It is intended to shed light on their preferences and priority needs, their expenditure patterns, and coping strategies. It will also look into any effects the cash injection may have had on family dynamics, social cohesion, as well as on local markets. The assessment's specific objectives are as follows:

- Analyse the expenditure pattern of IDPs/returnees, who received cash assistance;
- Evaluate the overall impact of the cash transfer programme on the socio-economic status of affected households; and
- Provide recommendations for design, scale-up, and delivery of humanitarian and early recovery cash programmes.

METHODOLOGY



4.0

METHODOLOGY

This assessment aimed to gather more accurately information from a small sample that would be representative of a large portion of the government's cash beneficiary population. While it was not intended to be a rigorous assessment in the scientific and statistical sense, the intent is to gather enough qualitative and quantitative data that could offer a deeper understanding of the complex situation that IDPs and returnees in the FATA region are facing, what effects if any, have they experienced as a direct result of the cash transfer.

In view of the scope of the study, a mixed-method approach using qualitative and quantitative tools was adopted. A household survey using representative sample was conducted to get in-depth information of household economy, expenditure pattern, income sources and preferences of the households. Focus Group Discussions (FGD) were also conducted to get subjective insight of the issue.

To estimate the socio-economic impact of the cash transfer programme, the assessment utilized a case-control approach. All registered IDPs from NWA, who were receiving monthly cash assistance from the government, were considered as the treatment group. This group is identified as the "assisted group" throughout the report. IDPs from other agencies, who were not entitled to cash support, were considered as the control group. These are selected households within the same vicinities as assisted IDPs, sharing similar economic opportunities and socio-economic challenges. The difference-in-difference approach was adopted in comparing and analyzing any changes on the socio-economic conditions of IDP cash recipients over a 12-month period compared to the non-recipient control group.

To evaluate the impact of cash assistance on markets, a market survey was also conducted in the areas of return.



4.1 Household Surveys

Geographic locations

Household surveys of both IDPs and returnee households were conducted. The treatment (assisted) group was selected amongst IDPs from NWA residing in the districts of Bannu and DI Khan. Households for the control group were also selected from these districts. For returnees, the survey was conducted in Khyber and Kurrum Agencies, as a significant number of families were returned in these two agencies, thus far, at the time of the assessment.

Sample selection and size

A two-stage random sampling technique was used for the selection of households. In the first stage, villages were selected using a simple random sampling technique. Households within all selected villages were then identified through a systematic sampling technique, with random start from registered beneficiaries.⁸ Beneficiary households surveyed had received at least 12 months of cash assistance as of May 2016. Households displaced before 2012 were omitted from the sampling frame.

The sample size used for this assessment consisted of 411 treatment subjects amongst IDP beneficiaries of FDMA's cash assistance within the North Waziristan Agency, and 177 non-beneficiaries as control subjects. For returnees, the sample was composed of 258 treatment subjects amongst cash transfer beneficiaries resettling in Khyber and Kurrum Agencies, and 55 non-beneficiaries, who returned to the same areas as control.

Table 1. Sample Size

	IDPs (in NWA)	Returnees
Treatment	411	258
Control	177	55
Sub- total	588	313
TOTAL	901	

Gender breakdown

Two different assessment tools were used for data collection in household assessment. The primary tool was used to interview heads of households. In this category, 90 percent of the respondents were male, the remaining 10 percent were female heads of households. In male-headed households,

another interview was conducted with the spouse of the male head to gain more insight into women's perspectives with regards to the cash assistance. A specific survey tool was created for this group. Female enumerators were recruited and trained to use such tool in households where they were allowed to conduct interviews with female respondents, simultaneously with the interview of the male-heads of households by male enumerators.

4.2 Focused Group Discussions (FGDs)

To get more qualitative, in-depth insights on the effects of the cash transfer programme, and to validate the findings of the quantitative household surveys, a total of 29 FGDs with IDPs and returnees were conducted.

4.3 Challenges and Limitations

While there was a planned approach to be ambitious in terms of increasing the number of female respondents, as well as female enumerators, the recruitment of survey staff yielded lower numbers than planned.

Overall, families seemed to be quite open and forthcoming with the survey team. However, while some respondents seemed to have quite precise knowledge of their finances, others did not. In order to paint a complete financial picture of the respondents, it was necessary to estimate certain figures based on the information provided. The income and expenditure figures presented in this report are not precise and this is taken into account during analysis; nevertheless, they depict accurate trends in IDPs' and returnees' finances.



8. Sampling frame: list of registered IDPs and returnees provided by PDMA/FDMA/UNHCR



KEY FINDINGS



5.1

HOUSEHOLD PROFILE

Households surveyed for this study were mostly assisted IDPs and returnees listed in the joint humanitarian-government registration system. Non-registered IDPs and returnees were also included in the sample following consultations and verification with communities. As unregistered households, they were not eligible to receive government assistance (cash grant and monthly food ration), however they received some assistance from humanitarian agencies. This group formed the control group.

Overall HH size

The overall average size of a household consisted of nine (9) members, with more than half—five (5) members—identified as dependent children. IDP cash beneficiaries from the NWA registered the highest average size of 10.2.

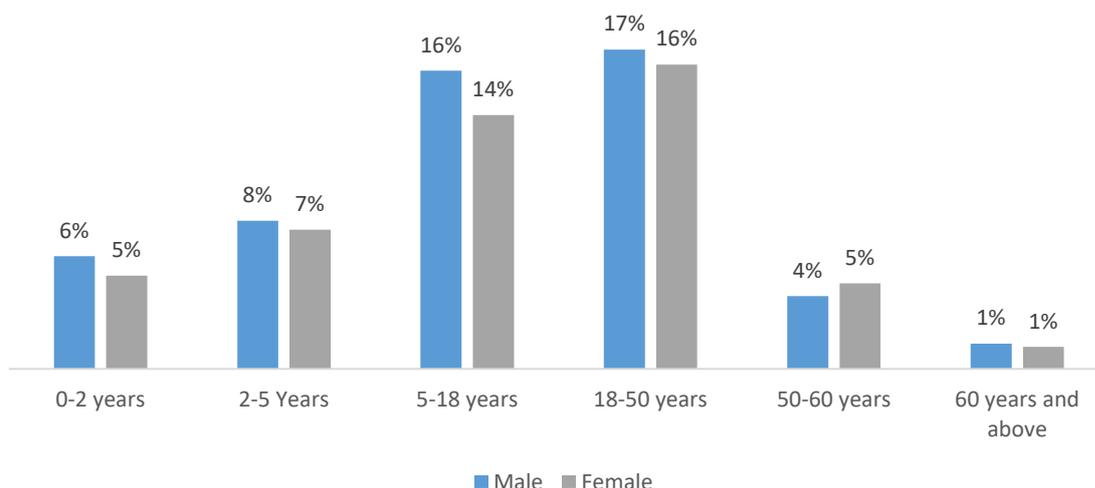
HH composition by age and gender

A significantly high percentage of HH members, around 56 percent, were 18 years old and under, consistent with the average number of dependent children. Overall, females comprised 48 percent of household members, and males 52 percent.

Heads of HHs characteristics

- 92% of the heads of households surveyed were male 8% were female.
- Nearly 9% of heads of HHs (78 respondents) were aged 60 years and above. Out of these elderly heads of households, around 1% (12 respondents) did not have an adult male member in the HH.

Figure 2. Household composition by age and gender



Vulnerabilities

- Disability > At least one disabled person was reported in 22% of surveyed HHs.
- Chronic illness > At least one chronically ill person was reported in 24% of surveyed HHs.
- Low levels of education > Around 56% of HH heads interviewed were illiterate; 16% reached primary level; and only 13% went to middle school.

Most respondents received life-saving assistance in various forms and quantities. They were distributed through a combination of cash and in-kind support to help affected communities meet their basic household needs.

Majority of the respondent groups benefited from general food and NFI distributions, with the exception of the returnees control group; only seven percent (7%) reported receiving NFIs.

5.2

HUMANITARIAN ASSISTANCE

Most respondents received life-saving assistance in various forms and quantities. They were distributed through a combination of cash and in-kind support to help affected communities meet their basic household needs.

Majority of the respondent groups benefited from general food and NFI distributions, with the exception of the returnees control group; only seven percent (7%) reported receiving NFIs.

Ninety-three percent (93%) of assisted returnees and 77 percent of assisted IDPs confirmed receiving unconditional cash assistance from the government. Nearly a quarter of respondents from both these assisted groups also reported receiving unconditional cash from other sources.

Assisted IDPs reported receiving on average, PKR 14,458 (\$144.58) of unconditional cash from the government on a monthly basis. Assisted returnees, on the other hand, were the recipients of a one-off cash grant from the government averaging PKR 36,729 (\$367.29).

It was evident that a vast majority of the assisted groups were reliant on the government’s unconditional cash grant, as they reported receiving far less assistance (cash, in-kind, or services) for humanitarian needs in the areas of shelter, health, education, WASH, livelihoods.

Notably, interventions for health and education appear to be far less across all groups: only 13 percent and 14 percent of total respondents reported receiving education and health related assistance, respectively. This is particularly significant for the assisted IDPs and returnees, who reported spending a significant portion of their cash assistance on medical expenses, second to food, followed by clothing and shoes associated with children’s school attendance. This is further discussed in Section 5.4.1 on Expenditure.

Figure 3. Respondents benefiting from unconditional and conditional cash assistance amongst assisted IDPs and returnees

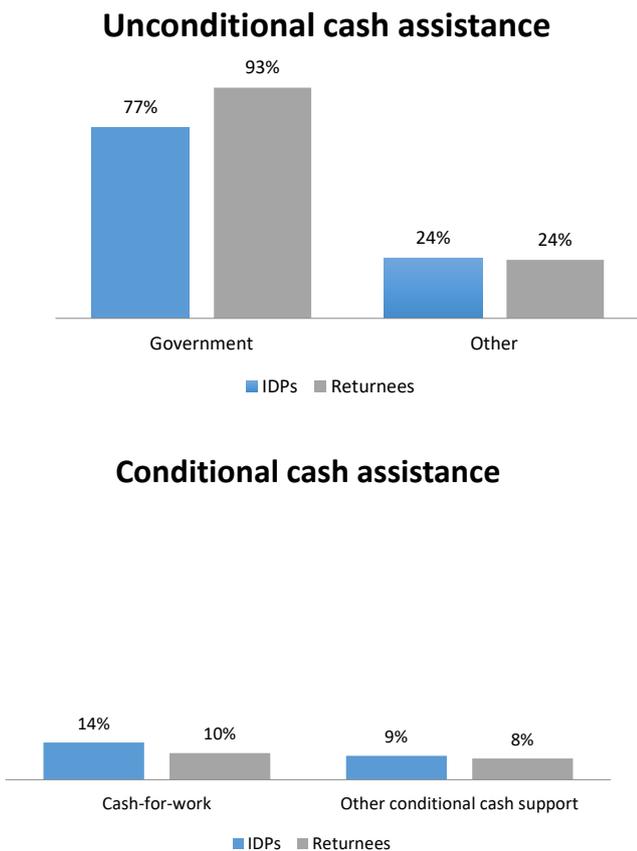
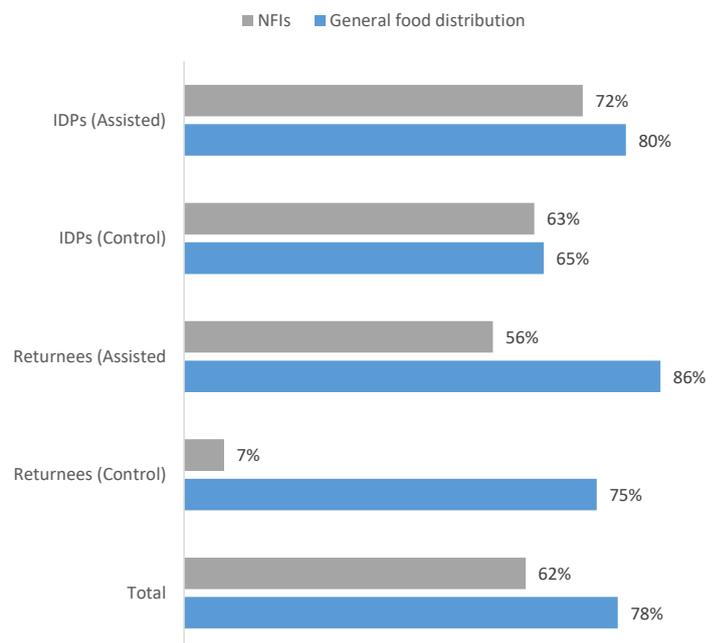


Figure 4. Respondent groups receiving food and NFI



5.3

FDMA'S CASH TRANSFER PROGRAMME: PERCEPTIONS AND EXPERIENCES

This section presents the overall perceptions and experiences of the beneficiaries regarding FDMA's cash assistance. It also distinguishes the ways in which respondent groups (IDPs, returnees, male- and female-heads of households, and female respondents in male-headed households) perceived and experienced some key aspects of the programme. Specifically, this section looks at the following:

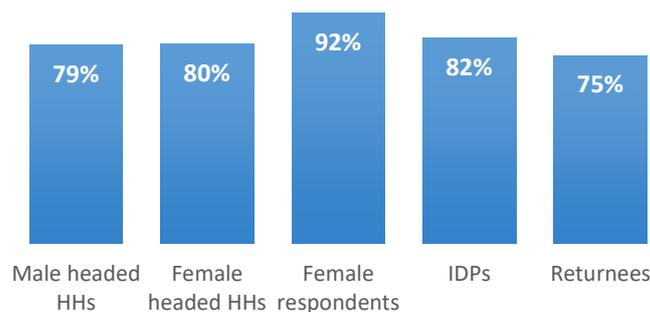
- Did assisted groups receive full information about the cash transfer programme?
- Transfer value: Was the amount sufficient to cover basic needs?
- How was the cash delivered and collected?
- How did beneficiaries access cash-out points?
- How did beneficiaries access markets?
- Cash as preferred modality of assistance
- Preferred delivery mechanism

Dissemination of information

An overwhelming majority of respondents in all groups reported receiving full information about the assistance, prior to receiving the cash. Around 80 percent of male and female heads of households reported that they received all required information. A high proportion of female respondents within male-headed households—92 percent—said they received information from their household head.

Both quantitative and qualitative data showed that FDMA's cash transfer programme were well explained to recipients: from the transfer value, to the delivery mechanism and cash collection process. Respondents were also able to explain why they were targeted to receive the assistance (and who were excluded), as well as the process of cash delivery and collection.

Figure 5. Respondent groups receiving full information on cash programme pre-implementation



Transfer value vis-a-vis basic needs

Overall, a significant number of assisted respondents reported that the cash was sufficient to meet basic needs based on household surveys as illustrated in the charts below. It's important to emphasize that the package of cash assistance received by returnees was a one-off intended to cover resettlement and transportation costs. Thus, their experience with the cash is not comparable to those of assisted IDPs, who received the assistance on a monthly basis.

It is also noteworthy that a higher number of female-heads of households found the cash transfer sufficient, suggesting that they may have managed to cover basic needs with the cash assistance more successfully than their male counterparts. The sections below on expenditures and impact on household economy take a closer look at how the recipients spent the cash assistance towards household needs.

Feedback from FGDs offered a somewhat contrasting view with many respondents finding the cash value to be insufficient to meet their household needs. This is supported by data that showed some beneficiaries had sought additional income by participating in cash-for-work, cash-for-training, and other conditional cash programmes.

“This grant enabled us to restart our normal way of life but the amount is not sufficient.”
— FGD participant

Cash delivery/collection process

Overall, the cash delivery/collection process was simple, according to beneficiaries. They received message alerts via mobile phones and were able to access the cash in a relatively timely fashion, although there were some reported delays and constraints.

Cash delivery process

To IDPs

The monthly cash assistance to IDPs was delivered through mobile banking. Beneficiaries received a SIM card for their mobile phones. Every month within the intervention period, recipients received a text message from the official help line number (2525) provided by the government, alerting them that the assistance was available for redemption. Beneficiaries retrieved the cash by presenting the text message, along with their CNIC cards, at designated mobile money transfer agents, which could be several different merchants, shops, or PCOs (Public Call Offices) in the marketplace.

To Returnees

The one-time cash grant to returnees was delivered primarily through ATM machines. At the time of repatriation, beneficiaries received their Voluntary Repatriation Form or VRF, a bank card, plus a SIM card to receive a text alert advising that the cash is available for withdrawal. Recipients received transportation allowance through mobile banking and return allowance through ATM.

Who collected the cash?

Heads of households typically collected the cash, according to 93 percent of all assisted respondents. In his absence, another male member of the household was assigned this task. Women, in keeping with cultural norms, were not usually asked to collect the cash. However, nine percent (9%) of female respondents in male-headed households reported collecting the cash for the household on occasion, more likely when male members of the households were away or at work. This will be discussed further in the following sections.

Figure 6. Perceptions of cash transfer value: IDPs, returnees

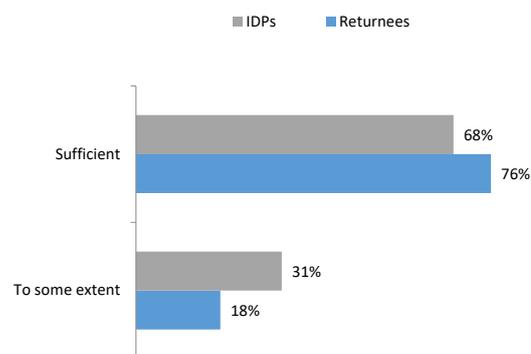
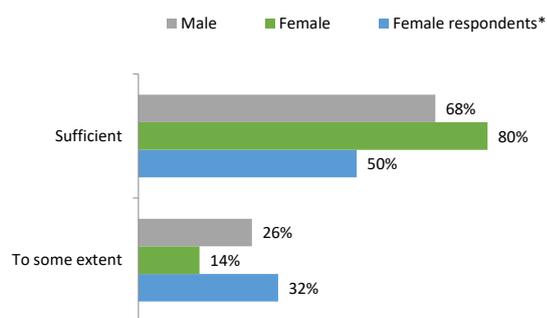


Figure 7. Perceptions of cash transfer value per head of household



Access to cash-out points

Overall, the cash-out points were relatively accessible with 64 percent of total respondents answering “No” to the question: “Did you encounter any problem while processing/accessing the cash?” and 24 percent saying “Yes”.

Of the respondent groups, assisted returnees reported encountering access problems the most. Fifty-nine percent (59%) of those assisted spent one to two hours or more in travel time to access the cash. During focus group discussions, some returnees mentioned delays of two months or more in receiving the cash assistance.

Other issues around accessing the cash were operational: insufficient number of cash delivery facilities, delayed cash transfer, and unfamiliarity with transfer process.

Below were the top three (3) issues identified by each group in descending order with no. 1 being the issue reported by most respondents. Most women heads of households had trouble with falling in line alongside men at crowded ATM machines, and also with their unfamiliarity with the transfer process.

A majority of respondent groups were able to report the operational issues/complaints, with the exception of female heads of households. Around 47 percent of these women answered “No”, and 33 percent said “Yes” when asked if they were able to report the issue with the cash transfer. Even though respondents had the means to report the problems, it was beyond the scope of the assessment to determine whether such reporting led to further improvements of the programme.

Figure 8. Travel time to cash-out points: Returnees and IDPs

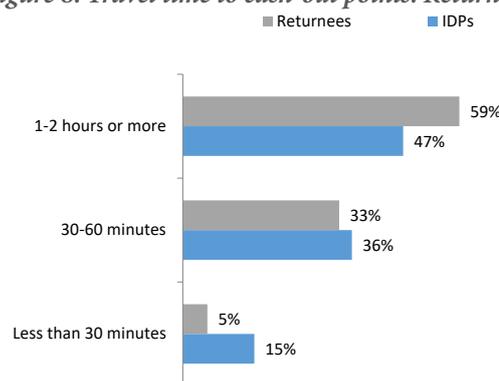
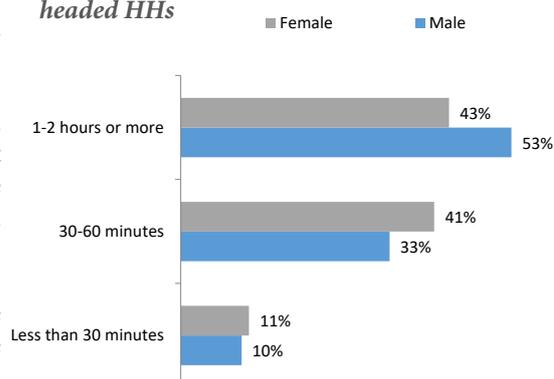


Figure 9. Travel time to cash-out points: Male- and female-headed HHs



“We got paid by the Government and an NGO. Both gave us cash through mobile banking. For the government cash we went to Bannu City. The NGO payment, we got the money in the local market The Government paid us 12,000 PKR per month, and the NGO paid us 7,200 PKR per month for the last 3 months.”

— FGD participant

Table 2. Top 3 operational issues with access, per respondent group

Hierarchy (descending)	IDPS (%)	Returnees (%)	Male HH heads (%)	Female HH heads (%)
1	delayed transfer (47%)	insufficient no. of facilities—ATM/mobile banking (42%)	delayed transfer (37%)	insufficient no. of facilities—ATM/mobile banking (53%)
2	insufficient no. of facilities—ATM/mobile banking (15%)	delayed transfer (38%)		unfamiliarity w/ transfer process (53%)
3	unfamiliarity w/ transfer process (4%)	unfamiliarity w/ transfer process (25%)	unfamiliarity w/ transfer process (7%)	delayed transfer (20%)

Access to markets

Overall, beneficiaries had access to markets to purchase their immediate needs, with 71 percent of total respondents going to rural markets and 29 percent to urban markets. Household surveys indicated overall preference for rural markets due to shorter travel time and lower transportation costs. All groups reported varying degrees and types of physical barrier to their accessing the markets, foremost of which was the unavailability of transportation. Other constraints reported were destroyed roads and curfew.

Both IDPs and returnees shopped mostly in rural markets. Household surveys revealed that more IDPs, 65 percent, went to rural markets than the urban markets in KP to purchase their immediate needs. The same trend was seen amongst returnee recipient households, with 77 percent using the cash in rural markets. Interestingly, some 40 percent of returnees reported purchasing immediate needs in rural markets in KP.

It is unclear whether they were reporting accessing the KP rural markets before returning to their villages in the FATA, or accessing them post return. More than half of the returning households (57%) were purchasing from the markets inside FATA. As such, it is reasonable to assume that the cash assistance also supported the revival of local markets. However, a significant amount was spent outside of FATA. Steps should be taken to ensure market functionality and its easy access. This way, cash based interventions could contribute to economic activities and accelerating market recovery.

One explanation for the preference for rural markets is the travel time. More than 80 percent of returnees reported that travel time to urban markets took between one (1) to two (2) hours or more. Thirty-three percent (33%) of IDPs in KP reported spending as much time to reach urban markets.

Another reason why many IDPs and returnee households preferred to buy their immediate needs from rural markets is the cost of transportation. While many cash recipients paid between PKR100-300 in transportation fees to both rural and urban markets, there was a significant number of those who reported paying PKR100 or less to access rural markets. Particularly for returnees in FATA, who may have already spent a good portion of their one-off transportation cash grant on return expenses, it seemed more preferable to spend less of their money on transportation by going to more accessible rural markets.

Around 49 percent of total beneficiaries reported that they experienced a physical barrier to markets. Amongst them, returnees and female-headed households appeared to be the most affected, with 60 percent of returnees reporting physical barrier to markets, compared to 45 percent of IDPs; and 53 percent of female-headed households experiencing constraints, compared to 48 percent of male-headed households.

Unavailability of transportation was cited as the main constraint to physically accessing markets; others were

destroyed roads, and imposed curfew.

The FDMA's cash assistance to IDPs did not appear to have any adverse impact on the market prices of basic commodities in host communities. Majority of assisted IDPs said they were able to use the cash grant to purchase goods at the same price charged to locals. Interestingly, some FGD participants reported that before they were targeted to receive cash from the government, they were procuring basic goods on loan at a slightly higher price than what locals would pay. The price differential was essentially a provision made by shopkeepers in case they were unable to pay their loan. However, upon learning that the IDPs were to receive a monthly cash assistance from FDMA, the shopkeepers waived the provision such that assisted IDPs were shopping on loan at regular prices. (More on this in Section 5.4.3, Debt repayment and coping strategies.)

At the time of the assessment, the enumeration team discovered in the field that in some of the de-notified areas, markets for returnees remained few and far in between. This may be one explanation as to why some returnees reported still accessing markets in the KP.

Figure 10. Markets where cash was spent to purchase immediate needs

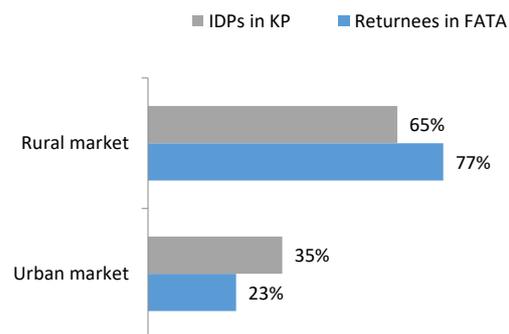
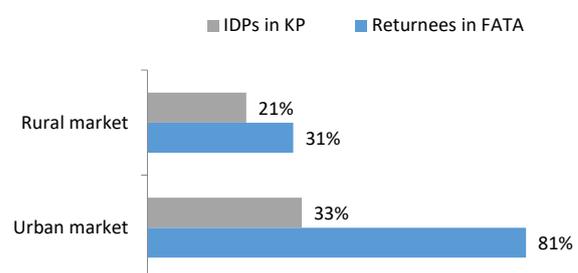


Figure 11. Travel time of 1-2 hours or more to reach market



“We got paid by the Government and an NGO. Both gave us cash through mobile banking. For the government cash we went to Bannu City. The NGO payment, we got the money in the local market. The Government paid us 12,000 PKR per month, and the NGO paid us 7,200 PKR per month for the last 3 months.”

— FGD participant

Figure 12. Round-trip transportation cost to market: PKR 100 or less

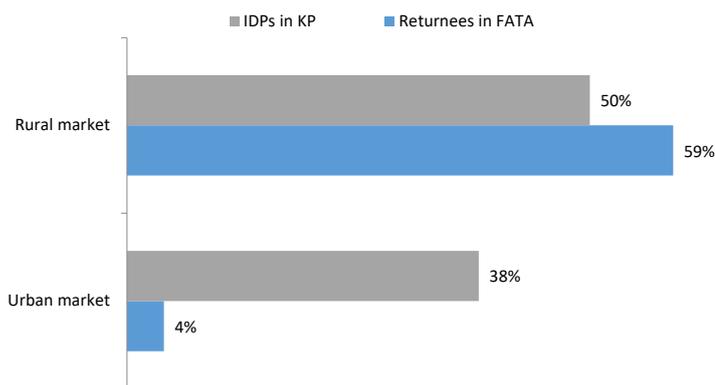
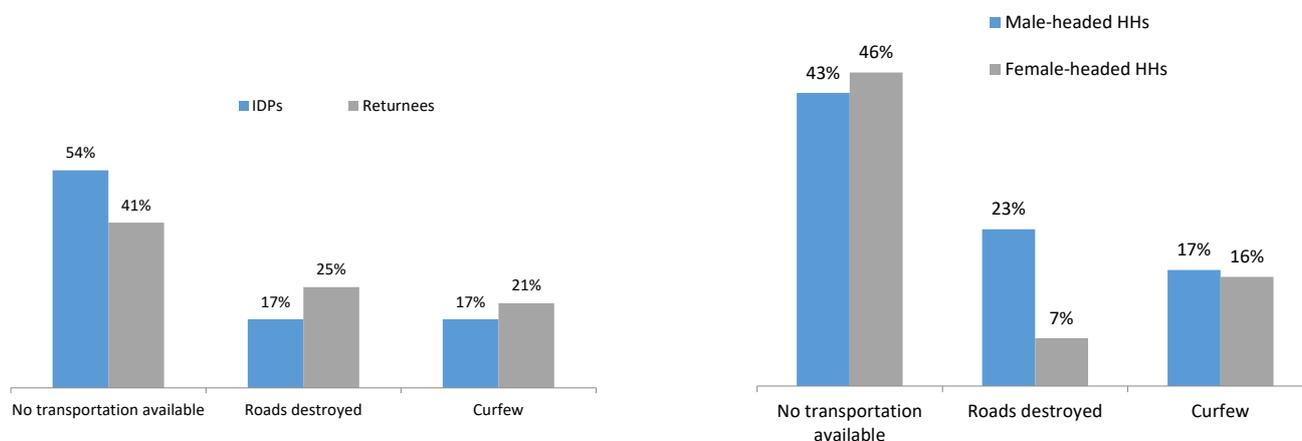


Figure 13. Main barriers to accessing markets, per respondent group



Cash impact on markets in KP and FATA: From the perspective of shopkeepers

Bara market, located in Khyber Agency, was once one of the most frequented shopping places in the area. It had around 11,000 shops and was famous for its wide range of duty free items, particularly in clothing, electronics, and crockery. Following military operations in the area, the market was closed down in 2009. Market activities were shut down, shopkeepers were forced to leave without the opportunity to recover their stock, and a curfew was imposed on the area. It wasn't until more than six years later in early 2016 that the Bara market would be re-opened.

As a coping strategy, Bara market shopkeepers moved their businesses to temporary markets located along the banks of the Bara River in the Batatal area of Peshawar district. Batatal market, which consists of dozens of makeshift, thatched-roof shops, has been a source of livelihood opportunities for the traders' community of Bara.

Assessment teams also visited markets inside the FATA and conducted interviews with shopkeepers to assess the impact of the cash assistance on market recovery. Findings revealed that, in most cases, the rural markets prior to the closure remained destroyed and non-functional at the time of the assessment. However, shopkeepers interviewed confirmed what the survey showed that returnees preferred to shop in small rural markets inside the FATA, wherever available. The second option for cash recipients was to shop in rural markets in KP, including Batatal market.

Traders' survey revealed that the cash assistance left a positive impact on markets as they witnessed an increase in the number of customers, as well as in the demand for food and non-food items. More than half of the shopkeepers, 52 percent, were also beneficiaries of the government cash assistance, with some reporting using some of the cash to restore their business activities. After the implementation of the government cash assistance programme, shopkeepers reported an increase in the average number of customers by 15 percent. Similarly, shopkeepers observed more women customers coming to shop, which was not a practice before the crisis occurred. Although, the average sale volume of shops visited by the assessment teams went down by around 50 percent compared to pre-crisis volume, a slight increase was reported after the implementation of the cash assistance programme. Most shopkeepers reported that the cash injection had little or no impact on prices of essential food and non-food items. Markets also reportedly provided livelihood opportunities to skilled and unskilled labour workers, although average wage rates appeared slightly less than in most areas of the country. This was attributed to an abundance of daily wage laborers available in the area.

5.4

USE OF CASH AND IMPACT ON HOUSEHOLD ECONOMY

Overall, the cash grant alleviated daily stress and was used for multiple purposes: it allowed households to eat the food they preferred, address medical concerns, send children to school, pay debt to shopkeepers to regain their trust, cover rent, transportation, and other needs. In addition, some families reported using the cash assistance to access basic assets that improved their living conditions; for example, solar plates, batteries, and fans.

In general, households surveyed indicated that cash was sufficient. It was clear that the assisted households relied on FDMA's cash grant as a major source of income to cover basic needs. The cash grant served as a bit of a cushion to inconsistent income, while they sought to augment earnings from other sources, for example, wage labour.

Expenditure

Overall expenditure patterns showed that the cash assistance covered immediate needs and was not utilized towards durable investments in any significant way.

Assisted households had significantly higher levels of spending than other households. However, cash assistance enabled IDPs to spend more on durables. A significant difference in food spending was observed between assisted (28%) and control (41%) groups. As assisted groups spent less proportion of their total income on food, they were able to spend more on health, clothing and shoes, transportation and debt repayment. Few households were able to save money for the future.

Despite the majority benefiting from general food distributions, food remained top priority for assessed households. This may be explained by some of the FGD respondents' statements indicating that the cash gave them purchasing power, and that it enabled them to buy food directly and food they preferred.

Medical costs was the second top priority of expenditure, which reveals that a majority of the beneficiaries may not have had access to free or low-cost health services and/or medicine. Receiving cash has also given beneficiaries purchasing power that may have encouraged them to seek the medical care they had needed but had had no cash to pay for.

Expenditure on clothing and footwear was the third highest expenditure. FGDs revealed that this expense was likely related to children's clothing to attend school, which was corroborated by data showing some of the cash went to school fees.

Figure 14. Estimated value of monthly spending per HH (average in PKR)

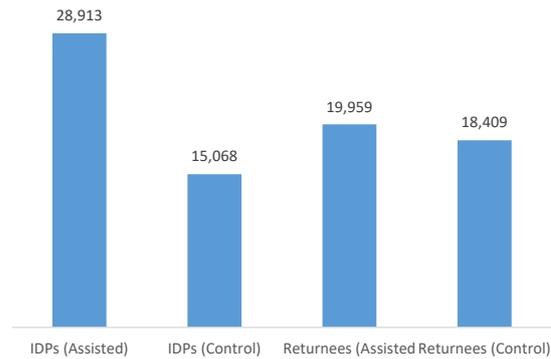


Figure 15. Monthly HH spending comparison: cash recipients vs. non-recipients

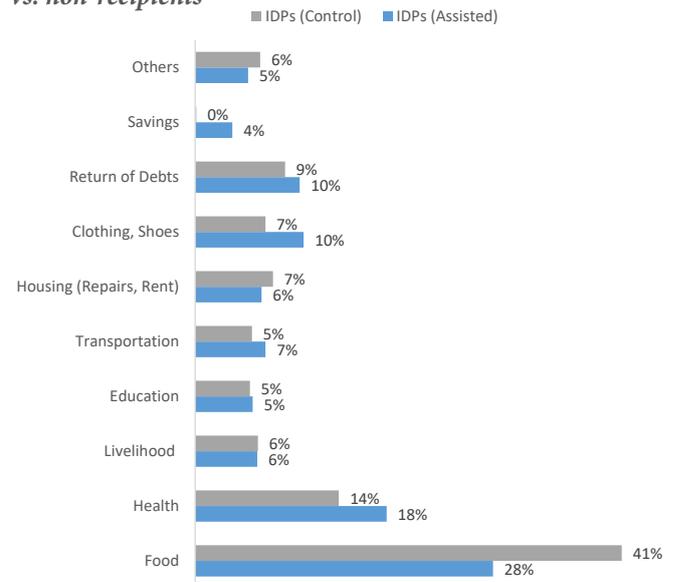
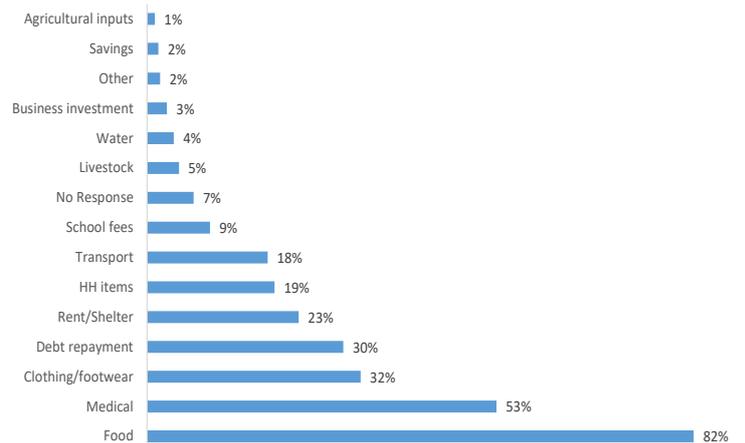


Figure 16. Household top three priorities: How recipients spent cash assistance



Asset and Income

Most families fled their homes with very minimal possessions with them and have reported losing whatever asset they left behind. The cash distributions helped some households access assets that had improved their standard of living; among them that were frequently mentioned in FGD discussions were solar plates, batteries, and fans.

While the cash from FDMA was a major source of income for all of the households surveyed, heads of households also sought other sources of income. Aside from cash from humanitarian organizations, including the government's, some households managed to earn income from wages from casual labour, some from remittances, or through sale of livestock, others from loans from shopkeepers, relatives, and neighbors.

The cash assistance did not seem to be having a significant impact on both IDPs' and returnees' engagement in the workforce. The cash alone was not enough to meet their basic needs and wants, so there was pressure for those who lack savings or other resources to seek outside income. While families clearly wanted income, they were struggling to engage in income-generating activities. For these families, the cash served as a bit of a cushion to inconsistent income, but it did not stop them from seeking income-generating activities.

Debt repayment and coping strategies

The cash assistance provided households with an opportunity to begin to rebalance their finances. Some families used the cash to pay for rent; others used the cash to clear a debt.

Overall, survey respondents had not succumbed to extremely negative coping strategies when they

“Now people trust us because they know we receive cash grant. So, in case of a problem, we can get credit. Similarly, shopkeepers also allow us to take food items and other HH goods from market on credit sometimes.”

— FGD respondent

did not have enough food items or money to buy sufficient food. The cash seemed to have helped them rely less on each of the following coping strategies: eating less preferred or less

expensive foods, restricting consumption by adults so that children could eat, reducing portion sizes and reducing the number of meals eaten per day, borrowing food or relying on help from friends.

As mentioned above, the cash had indeed helped some families access more preferred food, and this had reportedly improved the assisted beneficiaries' general disposition, if not their nutritional consumption.⁹

Some women also stated in FGDs that the cash enabled them to participate in wedding-related events, suggesting that the expenditure on clothing and footwear may have also contributed to their re-integration into social functions.

Returnees reported higher frequencies of negative coping strategies than IDPs. For example, around 16 percent of assisted returnees reported that they had to stop sending their children to school; 20 percent of non-beneficiary returnees had to do the same.



9. It is beyond the scope of this assessment to determine if the cash intervention had any impact on the nutritional intake of beneficiaries. Cash recipients reported having access to food hubs organized by WFP and some “nutritional biscuits” distributed, although it was clear based on the expenditure on food that they deemed it important to eat food they preferred.

5.5

IMPACT ON GENDER/ HOUSEHOLD DYNAMICS AND SOCIAL COHESION

Overall, the government's cash programme had a positive impact on gender dynamics and familial and social cohesion, resulting in more family consultations and in some cases, an expansion of the role of female household members.

Separate interviews were conducted simultaneously of both the male head of household and a female member to gain some insight into any potential impact of the cash on family dynamics, or if female members may prioritize expenditures differently than the male head of the household, if given the chance to decide. Some of the more revealing findings of this report came from engaging this female respondents' group (See Box 3 for more analysis):

- The monthly cash transfer increased intra-household consultations/discussions about how to spend the money;
- Female household members reported making expenditure proposals to the male heads of households and in some cases, their proposals were accepted;
- A number of women in the assisted households were tasked to collect and spend the cash on behalf of the male head of household; and
- Some women will have spent more of the cash assistance on clothing and footwear (related to children's school attendance), savings, and business development, if they had to decide.

Family consultations

The monthly cash transfer increased intra-household discussions about how to spend the money. This is a deviation of sorts from the traditional male dominated decision-making in the FATA. Except in female-headed households, many other women in this group said they discussed the use of the money with the male head of the household.

A high percentage of male heads of households amongst the IDP beneficiaries stated that they consulted with other family members regarding the use of cash. This was further corroborated by the high percentage of female household members who said, "Yes" when asked in a separate interview: "Was there any family discussion on how the cash could be used? More family consultations occurred in IDP households compared to returnees". This may be explained by the more frequent monthly cash transfer to IDPs, compared to the one-off transfer to returnees.

Women in FGD discussions also reported that male heads of households were open to them making suggestions on how to spend the cash, and that some of their proposals were accepted. Some 42 percent of female members in IDP households reported that they made expenditure proposals to the male heads of households and in 33 percent of cases, their proposal was accepted.

Figure 17. Consultations with HH members regarding use of cash

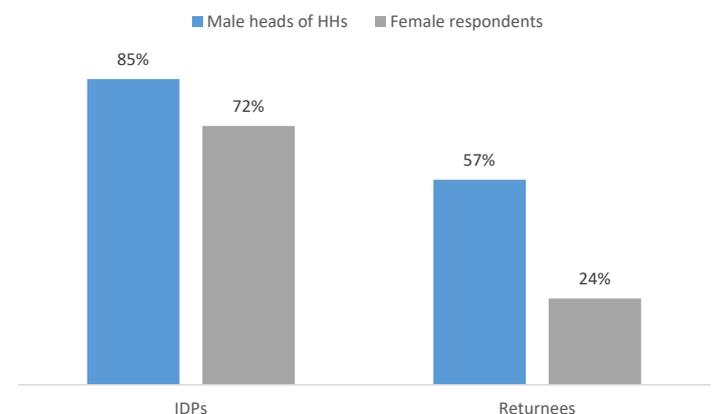
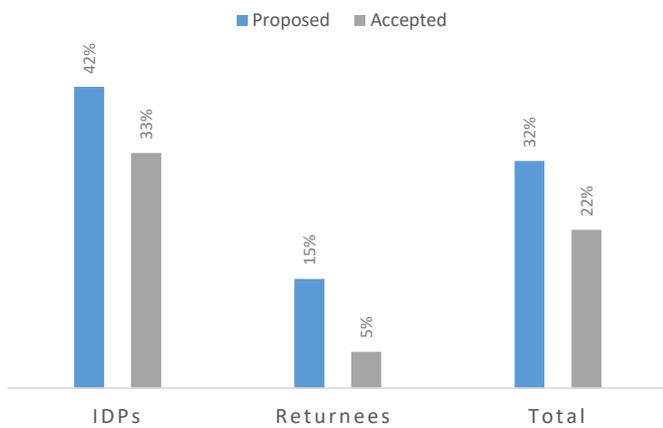


Figure 18. Share of women who proposed expenditure and those whose proposals were accepted by male HH head



Moreover, a number of women in both IDP and returnee households were tasked to collect and spend the cash on behalf of the male head of household. Although the number is small, this is still a notable development as it is a new role for women.

This allowed women to demonstrate that they were capable of performing a traditionally male function for the welfare of the family when necessary, and this could contribute to familial and social cohesion. In addition, the experience of collecting and spending the cash would have been an important social and individual boost for these women, engaging with technology they were likely to have not had to operate before, such as ATM machines and mobile phones.

Women’s priorities

In most instances, the hypothetical priorities of female respondents were aligned with actual spending as prioritized by the male head of the household. This is consistent with the paternalistic culture in the tribal areas. It is worth noting, however, that female respondents will have spent more of the cash assistance on clothing and footwear (related to children’s school attendance), savings, and business development

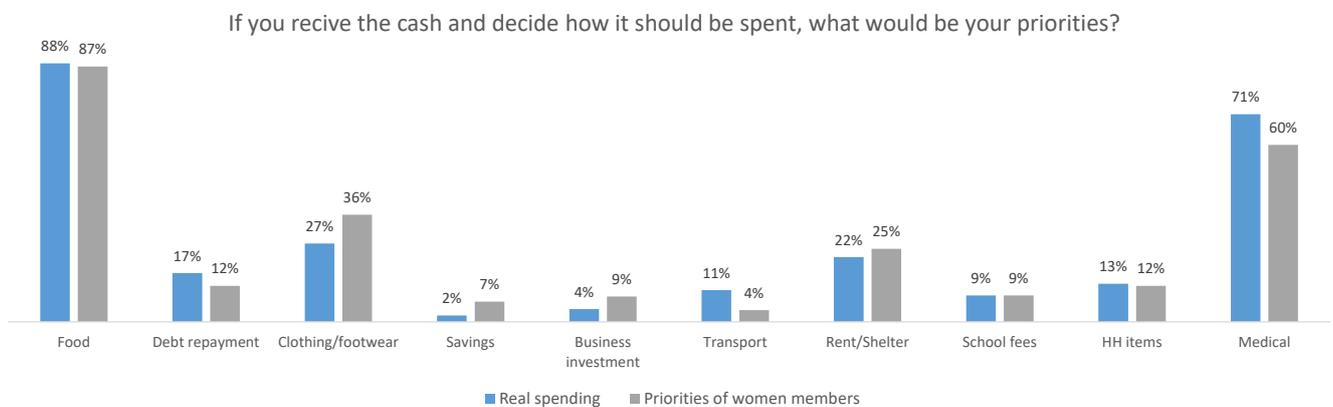
Gender-specific challenge and opportunity

Understandably, there were reported issues. Some women returnees, who were tasked to collect the cash on behalf of the male-head of the household, had to wait in long lines at ATM machines alongside men. Similarly, women collecting for their IDP households, would have had to deal with male shopkeepers and customers in mobile cash-out points.

One of the more interesting outcomes of the surveys was that both men and women identified “lack of female-friendly facilities,” as a major issue in the cash collection process—perhaps an early indication that there may be some degree of acceptability of this function as one that women could perform moving forward.

This development may signal an opportunity for humanitarian actors to incorporate this gender consideration in the design of future cash transfer programmes. As the displacement persists and male heads of households and male family members look for livelihood opportunities in far away places, more households may rely on women members to handle cash-related duties and such participation would be more socially acceptable over time.

Figure 19. Female respondent group’s hypothetical priorities



Women's access to cash-out points: Enabling factors:

Female heads of households and women designated to collect the cash by the male heads of households encountered some difficulties during the cash collection process. The two most common issues identified were the lack of female-friendly facilities and not having enough knowledge of the process to withdraw or redeem the cash.

Around nine percent (9%) of female respondents in male-headed households reported that they were asked to collect the cash on occasion. Although this is a small figure by any measure, it is noteworthy when viewed in the context of the surveyed population and is one of the key findings of this study.

The tasking of women to collect the cash would generally be against cultural norms and practices in the tribal areas. The fact that they occurred may have been made due to a combination of factors: proximity to cash-out points; the high number of 18 years and under as well as dependent children amongst household members; and increased consultations amongst family members around the use/prioritization of cash.

Proximity to cash-out points. Out of the total number of these women, who collected the cash on behalf of the male-head of household, 42 percent reported 30 to 60 minutes travel time to get the cash from the nearest cash-out point.

More women in returnee households, 63 percent, managed to pick up the cash from the nearest cash-out point within an hour. This suggests the presence of ATM machines within a reasonable distance from the household's location. The cost of transportation supports this: 63 percent spent within an acceptable transportation cost of between PKR 50-100 roundtrip.

On the other hand, the areas of residence of women IDPs, who collected the cash for their households, seemed farther away from cash-out points. A smaller number of women (40%) spent between 30 minutes to an hour to perform this task, but another 25 percent reported traveling longer: between one to two hours. This suggests that the location of designated mobile cash transfer agents are farther away. The cost of transportation supports this: around 35 percent paid between PKR100-300 on total transportation, but more women IDPs, 45 percent, paid higher fares: PKR300-500.

Household composition. There are other findings in this assessment that may have contributed to this new role for some women in the FATA. The composition of the households, which participated in the study, showed that women comprised nearly half, 48 percent, of household members; men made up 52 percent. Combined with this, around 58 percent of household members were 18 years old and under, and that on average, households had at least five dependent children, more than half the average household size of nine members. As such, it is more likely than not that wives or other adult female members were tasked to collect the cash when the male household head was unable to because they were the only ones who could.

Family consultations over the use of cash. Household surveys showed that the humanitarian cash assistance has led to more consultations within the family regarding the use of the money. Amongst IDP households, 85 percent said they had discussions, compared to only 42 percent amongst returnees. The consultations may have been more prevalent in IDP households given that they were receiving cash on a monthly basis, compared to the one-off cash package delivered to returnees. Taking into consideration the young demographics within a majority of all respondent households, it is highly likely that wives and other adult women family members, the traditional care takers of children's overall welfare, were consulted and as such had some access to decision making when it comes to the use of cash.

5.6

OPPORTUNITIES FOR FUTURE CASH PROGRAMMING

Overall, it was clear that the cash assistance was well-received by the affected households and had helped them meet their basic needs. This section looks at a combination of indicators that suggest follow-up programming, specifically:

- the respondent groups' "primary needs at the moment"
- the preferred modality of assistance to address such needs
- overall ranking of the cash transfer programme
- preferred method of collecting cash
- feedback on how to improve cash transfer process.

Primary needs at the moment

Respondents were asked to identify their "primary needs at the moment" to gauge whether there were any changes particularly in the assisted groups' priorities after benefiting from the government's cash transfer programme.

Below were the top five (5) primary needs identified by each group in descending order with no. 1 being the top priority.

While the cash transfer values and frequency differed between IDPs (who received monthly transfers for at least six months) and returnees (who received a one-off return package), both groups identified food, health, and education as their top three primary needs at the moment.

Taking into consideration that these top priorities were aligned with the sectors the assisted groups spent most of their cash assistance on, this indicates that there were basic needs that remained unmet.

Shelter ranked second in the top three primary needs of the IDPs control group and third in the returnees control group. For IDPs not receiving the cash assistance, this may be indicative of their lack of capacity to afford rent. For non-assisted returnees, it was no surprise that amongst their primary needs at the moment besides shelter (third) were livestock, education, and NFIs—durable solutions requisite to rebuilding and rehabilitation.

Cash as preferred modality of assistance

The cash transfers were greatly appreciated by all respondent households: IDPs, returnees, male- and female-headed households, as well as the separate group of female respondents in male-headed households included in the survey.

Overall, cash was the preferred aid modality over in-kind to support households in crisis; respondents recognized that the cash gave them purchasing power, choice and dignity to prioritize their individual household needs.

"We prefer direct cash, not in kind... because each individual (family) has different needs in their daily routine."

— IDP participant in FGD

Table 3. Primary needs at the moment, per group

Hierarchy (descending)	IDPs assisted	IDPs control	Returnees assisted	Returnees control
1	Food	Food	Food	Food
2	Health	Shelter	Health	Health
3	Education	Health	Education	Shelter
4	Shelter	NFIs	Water	Livestock/Education
5	NFIs	Jobs	Shelter	NFIs

In focused group discussions with both IDPs and returnees, cash was overwhelmingly preferred. It should be noted, however, that respondents were well aware that the cash assistance was not intended to address longer-term needs.

Overall performance and impact of cash programme

Assisted IDPs were the most appreciative of the cash assistance, with an aggregate of more than 70 percent rating it “Positive” and “Very Positive”, compared to the aggregate of 41 percent returnees rating it with the same favorability.

Assisted returnees and female-headed households seemed to be less positive about the cash assistance, with a significant 28 percent of returnees assisted, and 25 percent of female-headed households rating the assistance only “Average”.

Some FGD respondents said they would have preferred to receive support in obtaining jobs or livestock, suggesting preference for assistance with longer term opportunities for income generation.

“Yes, because cash is not the solution to our problems,” said a returnee in one FGD. “We need better education, jobs opportunities, better facilities for electricity, water, food, hospitals...”

Preferred method of collecting cash

Overall, the IDP respondent group was the most satisfied with the mode of delivery used for the cash transfer. Around 84 percent of IDP respondents identified themselves as beneficiaries, who received their cash through mobile money. When asked which of three cash delivery mechanisms (cash-in-hand, ATM, mobile money) was their top preference, 74 percent of IDP respondents said they would still prefer mobile money.

When the same question was posed to other respondent groups, they did not appear to be as overwhelmingly satisfied as the IDPs with the mode of transfer they were assigned and indicated preference for another form of delivery. Out of the 71 percent of returnees, who collected their one-time cash package from ATM machines, only 28 percent preferred ATM cards, while 53 percent chose cash-in-hand.

More female heads of households were in favour of cash-in-hand (39%) than their male counterparts (25%). Another 38 percent of women household heads preferred mobile money, which is the modality preferred by 44 percent of male heads of households. The ATM is the least preferred by these two groups: with only 19 percent of female and 24 percent of male heads of households choosing the card.

Figure 20. Preference for cash as a modality of assistance

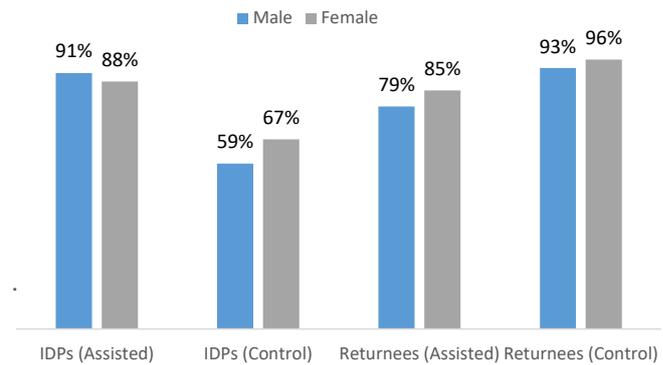
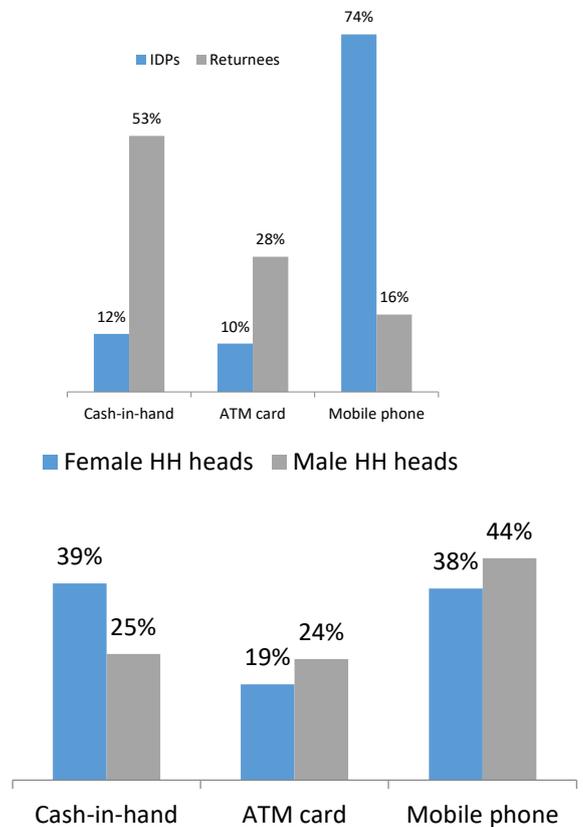


Figure 21. Overall performance and impact of cash programme, per group



Figure 22. Preferred method of collecting cash



Feedback on how to improve cash transfer programme

When asked what in their opinion could be done to improve the cash transfer programme, an overwhelming 75 percent of assisted returnees stated they would like “more support in the form of cash”. This was consistent with their desire to restart life and engage in livelihoods as soon as possible. More cash could help them invest in productive assets or could help them put up capital for a small business. As such, returnees have a distinctly different situation and needs from those of IDPs in that they require durable, sustainable solutions and receiving a one-off cash assistance that covered mainly transportation and resettlement costs, did not seem adequate in their perspective. This could explain in part why returnees were less enthusiastic about the cash assistance compared to the IDPs, who received cash grants on a monthly basis.

On the part of IDPs, only 25 percent thought more cash would be an improvement into the current programme. A higher number of assisted IDPs, 45 percent, wanted to see more women-only cash collection facilities. This is one of the revealing findings of the study as it indicated that some male-headed households may be open to assigning their wives or other female members of the household to collect the cash transfer from ATMs and cash payout points if there were women-only facilities. This feedback needs to be taken into consideration in future cash programming, alongside other reported outcomes, including: increased consultations/discussions within assisted households; female household members making expenditure proposals to the male heads of households, with some being accepted; traders/shopkeepers observing more women customers than usual. All these indicate that the cash assistance may have led to some shift in the status and engagement of women in the affected tribal

Improving cash programming through participatory feedback mechanism



Humanitarian cash transfer programming (CTP) has become a key modality of assistance in many crises over the past decade. Governments, non-government organizations, UN agencies have increasingly been integrating cash transfer programming into their operational tools, including in protracted contexts such as the Syrian refugee crisis.

One key component of cash programming is the feedback mechanism. Best practices have shown that effective CTPs have been those that had robust, consultative feedback/grievance mechanisms built into programme design; where cash beneficiaries actively reported which aspects of the programme worked and did not, thus providing agencies crucial information that allowed them to recalibrate and refine their programmes. This is exemplified by the above photo of displaced women in the Jalojai IDP camp. the photo above are UNHCR beneficiaries registering their complaints at a UNHCR “Grievance Desk” in © UNHCR/ D.A.Khan.

UNDP programme offers cash and new skills to women IDPs in traditional setting:

The following are excerpts from a personal essay written for UNDP by Ms. Naheed Afridi, a social organiser with the Refugee Affected and Hosting Areas (RAHA) Programme in Pakistan's Federally Administered Tribal Areas (FATA).

RAHA started a two-month vocational and skills development training programme at five different skill development centres in Jamrud, Mullagori and Landikotal districts. The training programmes were designed to improve local women's livelihoods and living conditions, embolden them in a traditional setting, and enable them to become valuable and self-sufficient citizens of Pakistan.

Initially 150 women were trained in block printing, tie-dye, weaving, embroidery and dressmaking. Thirty women took part in training programmes for individual skills. In addition to a stipend of PKR 2,500 per month, each trainee was provided with equipment or supplies to start a business (e.g. sewing machine, equipment for block printing or weaving, or material for embroidery or dressmaking). The programme introduced new skills, creating a great deal of interest among the women who took part.

One of the trainees, 28-year-old mother of four Ms. Zainab Bibi (in photo), was trained in block printing. Her husband went abroad to work, but has been missing for the last several years. Her husband's family does not support her and her children, even to cover their basic needs. Ms Bibi noted that after receiving the skills training she is able to earn enough money to meet her family's basic requirements. Now Ms. Bibi is paying for her children's education and other household expenses and is very happy to be more independent.



UNDP Pakistan/
Nahid Afridi



CONCLUSION AND RECOMMENDATIONS



6.0

CONCLUSION AND RECOMMENDATIONS

The Government of Pakistan has a rich history of humanitarian cash transfers that is regarded as among best practices internationally. Its cash-based response to the complex emergency in the FATA demonstrates its capacity to scale-up multi-purpose cash grants. More recently, through NDMA, it has expressed its willingness to continually engage with the humanitarian community in Pakistan to further collaborate on the integration of cash transfer programming in future emergencies. The recent establishment of an inclusive Cash Working Group that now meets monthly provides a platform for this.

FDMA's initiative to seek an independent assessment of the socio-economic impact of its cash transfer programme on IDPs and returnees in the FATA is indicative of its vision and aspiration to continue to improve the way it responds to meet the immediate needs of its citizens in crisis. The findings of this report provide a number of insights that can help the Government and the humanitarian community better plan for future emergencies through cash transfer programming. Findings revealed that cash transfer program had strong positive impact on socio-economic conditions of beneficiary households. Households benefiting from cash transfer program were able to spend more on health, clothing and shoes, transportation and debt repayment. Similarly, cash recipients opted less negative coping strategies as compared to non-beneficiary group. In addition to this, some positive impacts on household dynamics and social cohesion were also observed. Specifically, increase in intra-household consultation and involvement of women about how to spend cash were reportedly increased. Following are some actionable recommendations taking into consideration specific challenges highlighted by the assessment:

1. Enhance information sharing, referral, and coordination efforts to identify gaps, and to ease pressure on beneficiaries struggling to stretch the cash assistance to cover their household's basic needs.
2. A transitional cash transfer programme for returnees should be designed specifically to provide them better opportunities for income generation and livelihood options. Consider collaborating with development partners.

The Government of Pakistan has a strong capacity and long history of cash-based social protection and poverty-reduction strategies. Considering the increasing use of humanitarian cash, it is well-placed to advocate for transitional cash transfer program to link-up humanitarian cash with the development initiatives.

Through the Cash Working Group and other relevant platforms, advocate for discussions and partnerships among humanitarian and development actors who could jointly develop a cash programs designed to put returnee beneficiaries on the path to socio-economic recovery by expanding market-based livelihoods opportunities.

The need for cash assistance programs would decline dramatically if local economic development improved, creating positive change in the job market. While this is a complex issue requiring strong coordination across local, national and international approaches, the GoP's and INGOs' cash interventions are unsustainable and will be unable to adequately support IDPs and refugees unless there are more livelihoods options for them.

3. Link cash transfer program with markets rehabilitation inside FATA

The findings of the study revealed small rural markets were not yet rehabilitated inside FATA. Therefore, a significant number of returning population were relying on urban markets as well as markets outside FATA. Market revitalization will support the livelihood recovery initiatives. Special programs can be designed to directly support the reestablishment and revitalization of rural markets, by incorporating skills training and provision of assets.

4. Improve cash transfer programs and delivery mechanisms through:
 - a. Women-friendly services and facilities that are in keeping with cultural norms and practices, but which will facilitate their support role to the household in the collection of cash, or, in purchasing needed items in the marketplace;
 - b. Basic learning/training module appropriate to the specific context of FATA women on how the cash transfer programs work, the cash delivery and collection process, including basic ATM and mobile phone operation; and
 - c. Separate hotline/help line for men and women. This will encourage recipients to report issues and contribute to improving program design and delivery.



ANNEX



HOUSEHOLD QUESTIONNAIRE

Consent: Dear Mr./Mrs. _____. My name is _____ and we are conducting a survey of households affected from complex emergency. The survey is organized by FDMA and UNOCHA. We would like to ask you a few questions about your family. The survey will take around 40 minutes to complete.

Any information that you provide will be kept confidential and will be used only for research purposes. Findings will be presented in aggregate form and no individual information will be released. This is a voluntary assessment and you can choose not to respond to any or all questions if you want. However, we hope that you will participate as your responses are valuable in order for the government to improve the way it assists affected families in future emergencies. Please note that participation in this interview will not guarantee assistance in the future. If you have any question, please feel free to ask.

General Information

1.	Questionnaire no:		2.	Stratum: 1=IDPs (Assisted) 2=IDPs (Control), 3=Returnees (Assisted), 4=Returnees (Control)	
3.	Date (day/month)		4.	Team Number:	
5.	District/Agency:		6.	Tehsil:	
7.	UC:		8.	Village/location of interview:	
9.	Enumerator's name:		10.	Enumerator's gender: (1=Male, 2=Female)	

Respondent's Information

11.	Respondent name:		12.	Respondent gender: (1=Male, 2=Female)	
13.	Cell no:		14.	CNIC no (optional):	
15.	Relation of respondent with HH head	1=HH head, 2= spouse, 3= son/daughter, 4=brother/sister, 5=others			
16.	Gender of HH head: (1=Male, 2=Female)		17.	Age of HH head (In years)	
18.	Marital status of HH head	1 = Married , 2 = Divorced, 3 = Widowed, 4 = Separated, 5 = Unmarried, 6=Multiple wives			
19.	Highest education level of household head (Please write number of school years completed)				

Household Composition and Vulnerabilities (Please write numbers)

		Male	Female			Male	Female
20.	0-2 years			21.	Persons with disabilities		
22.	2-5 years			23.	Type of disability (1=Physical, 2=Hearing/speech, 3=Intellectual, 0=N/A)		
24.	5-18 years						
25.	18-50 years			26.	Persons with chronic illness		
27.	50-60 years			28.	No of married male living in HH		

29.	Above 60 years			30.	No of divorced, widowed or separated female in household		
						Boys	Girls
31.	Number of children (5-10 years) going to school?	Before displacement					
		After displacement/return					
32.	Number of children (10-18years) going to school?	Before displacement					
		After displacement/return					

Displacement and return context

33.	When your household was displaced? (Month/Year)	-----/-----
34.	Has your household been displaced more than once? (1=Yes, 2=No)	
35.	Duration of (last) displacement in months	
36.	<i>Only for returnees,</i> When you returned to your area? (Month/Year)	-----/-----
37.	Are there any household members still living in other areas? (write numbers)	Male
		Female

Housing and WASH

38.	What type of dwelling is your household currently living in? 1=Pakka house, 2=Semi Kacha, 3=Kacha, 4=Tent/make shift shelter	
39.	Is this dwelling owned by a member of the household, rented, or rent-free? 1=Self-owned, 2=Rented, 3=Rent-free (if rent free or self-owned NA in 39)	
40.	If rented, how much are you paying for rent (in PKR)?	
41.	What is most common source of water for your household? (1= Tap water, 2= Covered well / hand pump, 3= Uncovered well, 4= River/canal /stream 5=Open pond /surface water, 6=Other (specify)_____)	
42.	The quantity of water is available generally (1=Sufficient, 2=Minor shortage, 3=Major shortage)	
43.	The quality of water available is generally (1=Good, 2=Normal, 3=Poor)	
44.	What type of toilet facility is available for your household? (1=Pour flash with Septic Tank, 2=Pour flash with open drain, 3=Traditional pit latrine, 4=VIP Latrine, 5=Other _____)	

Livelihood, Income, Expenditure

Did anyone in your household earn some income from following sources before and after displacement?
(1=yes, 2=No)

		Before Displacement	After Displacement (After return for returnees)		Before Displacement	After Displacement (After return for returnees)
45.	Agriculture (Own form)	1	2	46.	Trade/business	1
						1

47.	Agriculture (Share-cropping)	2	2	48.	Job (Govt./private)	2	1
49.	Livestock	2	2	50.	Day labour unskilled	2	1
51.	Day labour in farming	2	1	52.	Day labour skilled	2	2
53.	Fisheries	2	2	54.	Remittances	1	1
55.	Forestry	1	2	56.	Home based	1	1
57.	Other (On farm)	2	2	58.	Other (Non- farm)	2	2
59.	From the Livelihood options mentioned above (45-58), please identify the option which acts as the most important contribution in the overall income of the household? (Use serial number above)					[_45_] Before	[_54_] After
60.	Which is second most important?	[_54_] Before	[_46_] After	61.	Which is third most important?	[_55_] Before	[_50_] After
62.	From the livelihood options stated above (45-58), please mention the option which has most women participation. (Use serial number)					[_56_] Before	[_56_] After
63.	From the livelihood options stated above (45-58), please mention the option which has most children (Aged 17 or below) participation. (Use serial number)					[_] Before	[_] After
64.	Please mention the household members contributing to income? (Numbers)					Before	After
					[_] Men	[_] Men	
					[_] Women	[_] Women	
					[_] Child	[_] Child	
65.	Estimate how much cash your household earned in total last month? (Amount in PKR)					[_] PKR	
Estimate how much did you spent LAST MONTH on food and other expenditures?							
66.	Food			67.	Health		
68.	Livelihood Restoration			69.	Education		
70.	Livestock			71.	Transportation		
72.	Housing (Repairs, Rent)			73.	Clothing, Shoes		
74.	Water			75.	Savings		
76.	Return of Debts			77.	Other (Non Food Expense Only)		

What type of assets and numbers did you own before the displacement and currently? (State the numbers you owned)

	Asset	Before Displacement	After Displacement		Asset	Before Displacement	After Displacement	
78.	Sewing machine			79.	Electricity			
80.	Fridge			81.	Cell phone			
82.	Tractor			83.	Heater			
84.	Motorbike			85.	Animal Shelter			
86.	Bicycle			87.	Television			
88.	Car			89.	Agriculture Tools			
90.	Radio			91.	Cooking Stove			
92.	Livestock			93.	Poultry			
94.	Do you have any debts to repay at the moment? (1=Yes, 2=No) (If no go to next section)							
95.	Source of the loan (Choose one option from below)	1=shopkeeper , 2=landowner , 3= bank , 4= NGO, 5=relative/friends, 6=community elders, 7=Formal money lender, 8=other; specify						
96.	How much debt do you currently have (including the value of the in kind debt)? (Write amount in PKR)							
97.	Did you have debt before receiving the cash assistance? If Yes, can you estimate how much? (Write amount in PKR)							
98.	What were the three main reasons for new debts? (Choose three options from below)						1: ____	
							2: ____	
							3: ____	
1=To buy food, 2=To cover health expenses, 3=To pay school/education costs, 4=To buy agricultural inputs/tools, 5=To buy livestock, 6=To buy or rent land, 7=To buy clothes/NFIs, 8=To pay for ceremonies (funerals, weddings), 9=To repair the house, 10=To cover travel expenses, 11=To hire labour, 12=To repair water/irrigation system, 14=Other reason (please Specify) _____								

Has any household member done any of the following in the last 7 days? (1=Yes, 2=No)

99.	Restrict consumption of food		100.	Relied on less preferred food	
101.	Limit portion size at mealtime		102.	Adult ate less in order to make food available to children	
103.	Skipped entire day meal		104.	Borrow food, or rely on help from friends	

Has any household member done any of the following in the last month? (1=Yes, 2=No)

105.	Sell livestock		106.	Stop sending children to schools	
107.	Send household member elsewhere to earn income		108.	Borrowing from money lenders	
109.	Sell domestic assets		110.	Sell productive assets	
111.	Sell jewelry		112.	Begging	

Assistance received

Did you receive assistance after displacement (for returnees, please ask after return)? **(0=No, 1=Yes)**. Which types of assistance? (Mark items below.)

113.	General food distribution		114.	Special food for children/PLWs	
115.	Education		116.	NFIs	
117.	Cash support from Govt.		118.	Other unconditional cash support	
119.	Cash for work		120.	Other conditional cash support	
121.	Health		122.	Emergency shelter	
123.	Water		124.	Sanitation	
125.	Agriculture		126.	Livelihood	
127.	Legal support		128.	Training	

If household didn't received any type of cash support, please skip to **Q146**

129.	<i>If unconditional cash support from Govt. is reported:</i> How much amount did you receive? (write in PKR)	Monthly (for monthly grant)	
		Total (for one time grant)	
130.	<i>If monthly grant is reported,</i> From how many months you are receiving this support?		
131.	<i>If conditional cash support is reported,</i> How much amount in total have you received through conditional cash program?		
132.	How many months before you received this conditional cash support?		
133.	What was the mode of payment for cash support? (1=Cash in hand, 2=ATM card, 3=Mobile banking, 4=Voucher, 5=Cheque, 6=others; specify)		
134.	What is your preferred way/method to receive the cash? (1=Cash in hand, 2=ATM card, 3=Mobile banking, 4=Voucher, 5=Cheque, 6=others; specify)		
135.	Were you given full information about the cash assistance you were to receive? (1=Yes, 2=No)		
136.	How long ago did you receive your last cash transfer? (1=less than 1 week, 2=1-2 weeks, 3=2-3 weeks, 4= 3-4 weeks, 5=Over 5 weeks)		
137.	How much time does it take to access cash? (1=Less than 30 minutes, 2=30-60 minutes, 3=1-2 hours, 4=More than 2 hours)		

138.	How much is your total transportation cost from your house to cash out point and back? (1=up to 50 rupees, 2=50-100 rupees, 3=100-300 rupees, 4=300-500 rupees, 5=More than 500 rupees)		
139.	Was the amount received sufficient to cover your basic needs in the household? (1=Yes, sufficient, 2=To some extent, 3=Not at all)		
140.	Out of the received cash, what were the priorities of your households to spend that cash? (1=Food, 2=Debt repayment, 3=Clothing/shoes, 4=Savings, 5=Business investment, 6=Transport, 7=Rent/Shelter, 8=Water, 9=School fees, 10=Livestock, 11HH items, 12=Medical, 13=Agricultural inputs, 14=Other_____)	1 st	
		2 nd	
		3 rd	
141.	Have you encountered any problem while processing/accessing the cash? 1=Yes, 2=No, (If no please skip to Q144)		
142.	What was the nature of the problem? (1=Sim/card was not working, 2=ATM machine was not working, 3=Too late payments, 4=Least facilities to receive cash(ATM/mobile banking counters), 5=Don't know the process to receive cash, 6= others _____) <i>Report top 2 problems</i>		
143.	Are you able to report the problem/complaint about this cash transfer project? (1=Yes, 2=No)		
144.	How would you rate the overall performance and impacts of cash transfer program? (1=Very positive, 2=Positive, 3=Average, 4=Negative, 5=Very negative)		
145.	In your opinion, what should be done to improve the cash transfer process? (1=More cash receiving facilities, 2=More cash, 3=More frequent transfers, 4=Other: _____)		
146.	Is there any discussion/tension within your household due to less cash availability for household needs? (1=Yes, 2=No)		
147.	Do you consult your family members regarding use of cash? (1=Yes, 2=No)		
148.	Which market do you go to purchase your immediate needs (1=Rural markets in KP, 2=Urban markets in KP, 3=Rural market in FATA, 4=Urban market in FATA, 5=Other:_____)		
149.	How much time does it take to reach market? (1=30 minutes or less, 2=30-60 minutes, 3=1-2 hours, 4=more than 2 hours)		
150.	How much is your total transportation cost from your house to market and back? (1=up to 50 rupees, 2=50-100 rupees, 3=100-300 rupees, 4=300-500 rupees, 5=More than 500 rupees)		
151.	Do you face any physical barriers/constraints in accessing the market? (1=Yes, 2=No)		
152.	If yes, what type of constraints? (1=No transportation available, 2= Roads are destroyed, 3=Curfew, 4=Personal enmity 5=Others_____)		
153.	What are your three prime needs at the moment? (1=Food, 2=Health support, 3=Education for children, 4=Water, 5=Jobs, 6=Agriculture related, 7=Livestock, 8=NFI, 9=Shelter/housing, 10=Other_____)		
154.	For above mentioned needs, what mode of assistance you prefer? (1=In kind assistance, 2=Cash support, 3=Vouchers)		

HOUSEHOLD QUESTIONNAIRE FOR FEMALE MEMBER

Consent: Dear Mrs. _____. My name is _____ and we are conducting a survey of households affected from complex emergency. The survey is organized by FDMA and UNOCHA. We would like to ask you a few questions about the cash assistance received by your family. The survey will take around 20-25 minutes to complete.

Any information that you provide will be kept confidential and will not be shared with any member of your family and community. It will be used only for research purposes. Findings will be presented in aggregate form and no individual information will be released. This is a voluntary assessment and you can choose not to respond to any or all questions if you want. However, we hope that you will participate as your responses are valuable in order for the government to improve the way it assists affected families in future emergencies. Please note that participation in this interview will not guarantee assistance in the future. If you have any question, please feel free to ask.

General Information

155.	Questionnaire no:		156.	Stratum: 1=IDPs (Assisted) 2=IDPs (Control), 3=Returnees (Assisted), 4=Returnees (Control)	
157.	Date (day/month)		158.	Team Number:	
159.	District/Agency:		160.	Tehsil:	
161.	UC:		162.	Village/location of interview:	
163.	Enumerator's name:		164.	Enumerator's gender: (1=Male, 2=Female)	

Respondent's Information

165.	Respondent name:		166.	Age (no. of years)	
167.	Relation of respondent with HH head	1= Spouse 2= Mother 3=Sister 4=Daughter 5=Other			
168.	Marital status of HH head	1 = Married 2 = Divorced 3 = Widowed 4 = Separated, 5 = Unmarried, 6=Second wife			
169.	Highest education level (Please write number of school years completed)				

WASH

170.	What is most common source of water for your household? (1= Tap water, 2= Covered well / hand pump, 3= Uncovered well, 4= River/canal /stream, 5=Open pond /surface water, 6=Other (specify)_____)				
171.	Who usually collect the water? (1=Male, 2=Female, 3=Both)				
172.	The quantity of water is available generally? (1=Sufficient, 2=Minor shortage, 3=Major shortage)				

173.	The quality of water available is generally? (1=Good, 2=Normal, 3=Poor)	
174.	What type of toilet facility is available for your household? (1=Pour flash with Septic Tank, 2=Pour flash with open drain, 3=Traditional pit latrine, 4=VIP Latrine, 5=Other _____)	

Livelihood

175.	What is primary source of income of your household?	<input type="checkbox"/> Before	<input type="checkbox"/> After
176.	Do you or other female member of households participate in livelihood activity? (1=Yes, 2=No)	<input type="checkbox"/> Before	<input type="checkbox"/> After
177.	If yes, what is source of income for female members?	<input type="checkbox"/> Before	<input type="checkbox"/> After
178.	Is this source of income home-bases? (1=Yes, 2=No)		

Has any household member done any of the following in the last 7 days? (1=Yes, 2=No)

179.	Restrict consumption of food		180.	Relied on less preferred food	
181.	Limit portion size at mealtime		182.	Adult ate less in order to make food available to children	
183.	Skipped entire day meal		184.	Borrow food, or rely on help from friends	

Has any household member done any of the following in the last month? (1=Yes, 2=No)

185.	Sell livestock		186.	Stop sending children to schools	
187.	Send household member elsewhere to earn income		188.	Borrowing from money lenders	
189.	Sell domestic assets		190.	Sell productive assets	
191.	Sell jewelry		192.	Begging	

Assistance received

193.	Are you aware that your HH was selected to receive cash assistance? (1=Yes, 2=No) <i>If No, please skip to Question 60</i>	
194.	Were you given full information about the cash assistance you were to receive? (1=Yes, 2=No)	
195.	If Yes, who gave you the information? (1=Government staff, 2=Husband, 3=Child, 4=Relatives, 6=Neighbour, 7=Community elders, 8=Other_____)	
196.	How long ago did you receive your last cash transfer? (1=less than 1 week, 2=1-2 weeks, 3=2-3 weeks, 4= 3-4 weeks, 5=Over 5 weeks)	

197.	How much cash was received? [Write in PKR]	
198.	Who usually collect the cash for your household? (1=Head of household, 2=Any other male member, 3=Other relatives/friend, 4=Female members of the household, 5=Boys/children, 6=Others:_____)	
199.	Have you or any of the female member of household collect cash for your household? (1=Yes, 2=No) <i>If No, please skip to question 53</i>	
200.	If yes, how much time does it take to access cash? (1=Less than 30 minutes, 2=30-60 minutes, 3=1-2 hours, 4=More than 2 hours)	
201.	If yes, how much is your total transportation cost from your house to cash out point and back? (1=up to 50 rupees, 2=50-100 rupees, 3=100-300 rupees, 4=300-500 rupees, 5=More than 500 rupees)	
202.	Have you encountered any problem while processing/accessing the cash? 1=Yes, 2=No, (If no please skip to Q68)	
203.	What was the nature of the problem? (1=Sim/card was not working, 2=ATM machine was not working, 3=Too late payments, 4=Least facilities to receive cash(ATM/mobile banking counters), 5=Don't know the process to receive cash, 6= No separate queue/facility for women, 7=Not feel safe while receiving cash, 8=unfriendly environment for women at cash facility. 9=others_____) <i>Report top 2 problems</i>	
204.	Are you able to report the problem/complaint about this cash transfer project? (1=Yes, 2=No)	
205.	In your opinion, what should be done to improve the cash transfer process? (1=More cash receiving facilities, 2=More cash, 3=More frequent transfers, 4=Separate/friendly facilities for women, 5=Other: _____)	
206.	What is your preferred way/method to receive the cash? (1=Cash in hand, 2=ATM card, 3=Mobile banking, 4=Voucher, 5=Cheque, 6=others; specify	
207.	Was the amount received sufficient to cover your basic needs in the household? (1=Yes, sufficient, 2=To some extent, 3=Not at all)	
208.	Out of the received cash, what were the priorities of your households to spend that cash? (1=Food, 2=Debt repayment, 3=Clothing/shoes, 4=Savings, 5=Business investment, 6=Transport, 7=Rent/Shelter, 8=Water, 9=School fees, 10=Livestock, 11HH items, 12=Medical, 13=Agricultural inputs, 14=Other_____)	1 st
		2 nd
		3 rd
209.	Was there any family discussion on how the cash should be used (e.g. which HH needs should be prioritized)? (1=Yes, 2=No)	

210.	Were there any HH needs that you proposed should be purchased with the cash? (1=Yes, 2=No)		
211.	Were they purchased after you suggested them? (1=Yes, 2=Partially, 3=No)		
212.	If you were to receive the cash and decide how it should be spent, what would be your priorities to spend that cash? (1=Food, 2=Debt repayment, 3=Clothing/shoes, 4=Savings, 5=Business investment, 6=Transport, 7=Rent/Shelter, 8=Water, 9=School fees, 10=Livestock, 11HH items, 12=Medical, 13=Agricultural inputs, 14=Other_____)	1 st	
		2 nd	
		3 rd	
213.	How would you rate the overall performance and impacts of cash transfer program? (1=Very positive, 2=Positive, 3=Average, 4=Negative, 5=Very negative)		
214.	Do you or any other female member of household can access the cash transfer facility (like bank, ATM or mobile banking shop etc.) (1=Yes, 2=No)		
215.	Do you or any other female member of household generally go to the market for shopping? (1=Often, 2=Sometime, 3=Never) <i>If never, please skip to Question 67</i>		
216.	If yes, which market do you/female member go to purchase your immediate needs (1=Rural markets in KP, 2=Urban markets in KP, 3=Rural market in FATA, 4=Urban market in FATA, 5=Other:_____)		
217.	If yes, how much time does it take to reach market? (1=30 minutes or less, 2=3-60 minutes, 3=1-2 hours, 4=more than 2 hours)		
218.	If yes, how much is your total transportation cost from your house to market and back? (1=up to 50 rupees, 2=50-100 rupees, 3=100-300 rupees, 4=300-500 rupees, 5=More than 500 rupees)		
219.	Do you face any physical or social barriers/constraints in accessing the market? (1=Yes, 2=No)		
220.	If yes, what type of constraints? (1=No transportation available, 2= Roads are destroyed, 3=Curfew, 4=Personal enmity 5=Unavailability of friendly transportation for female, 6=Unfriendly environment in markets, 7=Others_____)		
221.	What are your three prime needs at the moment? (1=Food, 2=Health support, 3=Education for children, 4=Water, 5=Jobs, 6=Agriculture related, 7=Livestock, 8=NFIs, 9=Shelter/housing, 10=Other_____)		
222.	For above mentioned needs, what mode of assistance you prefer? (1=In kind assistance, 2=Cash support, 3=Vouchers)		

