

*First Report  
January 17, 2017*

**Report of External Review**

**Supporting Food Needs of  
Communities  
Using  
Cash Transfer Programming (CTP)**



**Baluchistan**

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## List of Abbreviations

|                |   |
|----------------|---|
| <b>BenCom</b>  | <b>Beneficiary Communication</b>            |
| <b>CFW</b>     | Cash for Work                               |
| <b>CNIC</b>    | Computerized National Identity Card         |
| <b>CTP</b>     | Cash Transfer Programme                     |
| <b>DKK</b>     | Danish Krona                                |
| <b>DRC</b>     | Danish Red Cross                            |
| <b>HQ</b>      | Headquarter                                 |
| <b>HR</b>      | Human Resources                             |
| <b>INGO</b>    | International Non-Governmental Organization |
| <b>M&amp;E</b> | Monitoring & Evaluation                     |
| <b>PKR</b>     | Pak Rupee                                   |
| <b>PRC</b>     | Pakistan Red Crescent                       |
| <b>SOP</b>     | Standard Operating Procedures               |
| <b>USD</b>     | United States Dollar                        |
| <b>WFP</b>     | World Food Program                          |

## Chapter 1: Introduction and Background<sup>1</sup>

Climatic changes are leading to change in pace and frequency of rains in Pakistan. It stands 8<sup>th</sup> most vulnerable country on climate vulnerability index. In 2016, for example, severe rains hit northern areas and Baluchistan in the month of March-April and later in August, 2016 triggering flash floods destroying livelihood sources and leading to damages to housing structures. Apart from other regions being hit by the rains, three regions in particular were impacted including Manoor Valley in District Mansehra, different parts of Gilgit Baltistan and Lehri District of Baluchistan.

Baluchistan is already in a vulnerable situation due to continuous drought situation and relatively low development processes. In addition, past flash floods have also led to damages to housing structures in 2007 and 2010 rains. Due to the previous and now recent floods, the population of the valley has become acutely vulnerable in terms of their basic survival needs.

A *Rapid Assessment* was launched by the PRC *Baluchistan* team to understand and assess the extent of losses. Focus group discussions with affected families were held by PRC team, which revealed that they were facing challenges in repairing shelters and at the same time were consuming their stored commodities, while cash was limited or not available at all. A brief report was submitted to PRC HQ and also other national committees. British Red Cross (BRC) supported by technical and financial assistance in designing the cash transfer programme. The design included a cash package of PKR 15,000 as an unconditional cash grant aimed at supporting the household income for purchasing food items or other necessary needs.

The objective was to enable them to acquire required food items to reduce the impact of the rains and subsequent disaster situation. It was decided to adopt the community led-beneficiaries' identification and selection system.

The cash grants were transferred through easy paisa – an approach, which was successfully piloted and tested to transfer cash during the October 2015 earthquake and later in 2016 in *Manoor* and *GB*. The proposed grant size was 15,000 PKR (approx. 144 USD), which includes one-month food basket (WFP food-basket value), and the amount was topped up based on local market prices and transport costs. The proposed amount was transferred in one go through easy paisa using beneficiaries' Computerized National Identity Card (CNIC) number.

The project details are as follows;

### 1.1 Project Objective and Outputs

**Overall objective:** To contribute towards meeting the immediate needs of the most vulnerable families affected by flash floods

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<sup>1</sup> Adapted from TORs

**Immediate objective:** Purchasing power of the targeted vulnerable families in selected area is increased by provision of unconditional cash transfers

**Indicators:**

1. Breakdown of usage of cash grant/vouchers by expenditure category
2. Percent of families who have increased income to meet their immediate needs
3. Percent of families who have increased food availability at household level

**Expected output:**

**Output 1:** 1000 vulnerable families receive unconditional cash grants of appropriate (PKR 15,000) amount under secure conditions

**Output 2:** Branch staff and volunteers were able to administer the release of cash grants to 1000 HH

## 1.2 Objectives of the Evaluation<sup>2</sup>

This review aimed to systematize, document best practices/tools, SoPs and processes based on what went well, needs improvements, of Cash-based Program implemented by PRC and to convert these lessons into recommendations for future next steps to scaling-up cash transfer in combination with PRC traditional relief operations in Pakistan. The scope of work required the following outputs:

| Expected Outputs |   |
|------------------|---|
| 1.               | Process Review of the PRC CTP response in Lehri District, Balochistan;  |
| 2.               | Come-up with a set of recommendations and compare with the findings of CTP response in Mahnoor Valley, Mansehra, KP and Gilgit-Balistan evaluations, informing the overall cash preparedness and mechanisms of cash in emergency delivery by Pakistan Red Crescent <sup>3</sup> . |

Specific to required output 1, the final external review aims at:

- **To document best practices and lessons related to CTP Assessment, Response analysis, set-up & implementation and monitoring for an envisaged to scaling-up CTP in PRC humanitarian response in Pakistan**
- Provide recommendations based on findings of the review and suggest /propose changes to the existing PRC CTP SoPs, processes and tools to the institutional learning in PRC about CTP in emergency operations; Outline competencies gaps and recommend options to address these. Outline a timeline of the operation indicating the key decisions process and timeframe for delivery including bottlenecks and actions taken.

<sup>2</sup> From TORs

<sup>3</sup> It is important to note that the emphasis is being placed on the process and not outcomes or impact at this stage.

### 1.3 Methodology

An initial meeting was held with PRC in order to understand the essence of the review and also to understand the expectations and discuss the operational details. This also helped in obtaining relevant literature regarding the project. The desk review also provided useful information about trends and issues that have emerged during the course of the CTP implementation.

The evaluation tools were nearly similar to those used in Manoor valley and GB due to similarity of the project design and TORs, assignment's objectives and deliverables. Tools included the questionnaire, key informant interviews and focus group discussions. The tools were pretested as well as shared with PRC/DRC for their input and improvement.

Around 10% beneficiaries were planned, and a total number of 103 respondents were covered against a total of 1059 beneficiaries.

In addition to questionnaires, 3 FGDs (with around 8-10 participants per FGD) were conducted in 3 different villages in different parts of the valley.

This strategy enabled questionnaires and FGDs to cumulatively cover around 35% of the beneficiaries.



The collected data was compiled after conducting necessary fieldwork and was entered in to a package designed in CS-Pro. The quantitative data was analyzed using SPSS, which helped to analyze accurate trends against each indicator. This was complemented through triangulation with the qualitative data while generating this report.

### 1.4 Challenges

Overall the evaluation process went smoothly. There were however minor challenges that the team faced, which are as under;

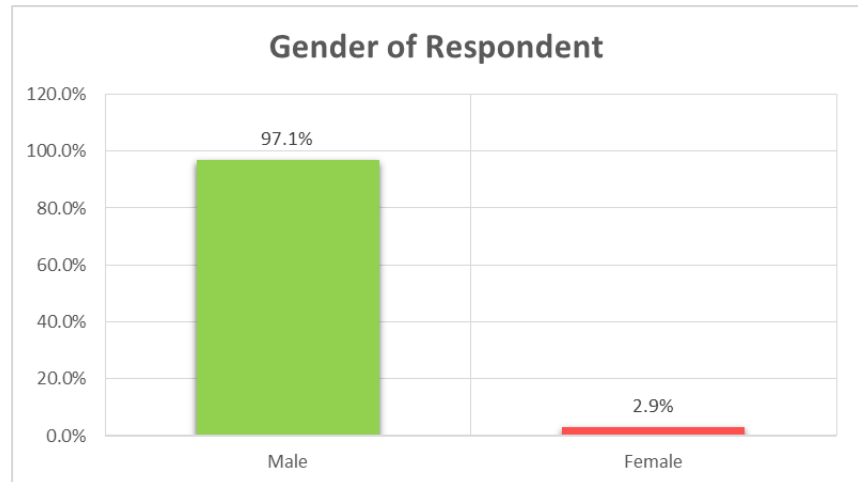
- Security situation is not good in *Lehri*, due which, additional data collectors from within local vicinity (e.g. *Sibi* and *Lehri*) were deployed to reach out to the pockets within the districts.
- Few days were lost in planning for field visit and the access. PRC Baluchistan was particularly of support in organizing the field visit.
- Many of the beneficiaries were not available in the village despite having been previously informed, which led to some loss of time while trying to gather them. Reason of non-availability was their seasonal migration to

pastures and also to the towns for labour, which is a traditional practice during that season.

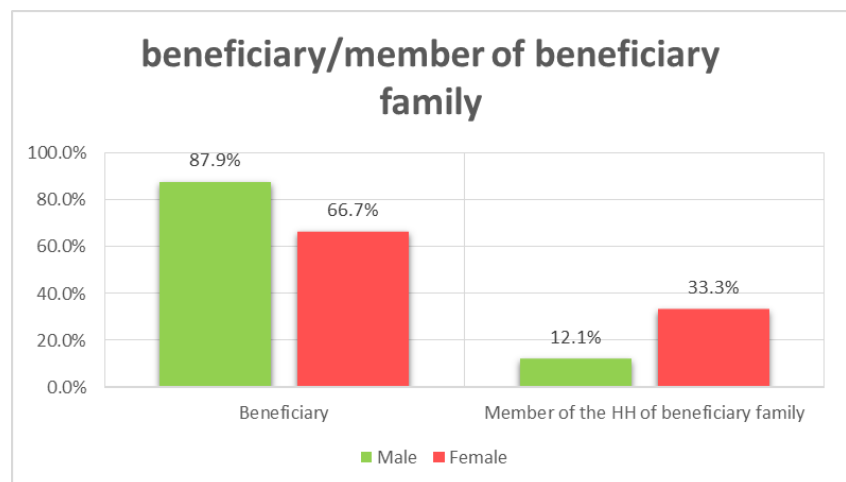
## Chapter 2: General Demography of Evaluation

This chapter provides an overview of the overall trends in demography of respondents.

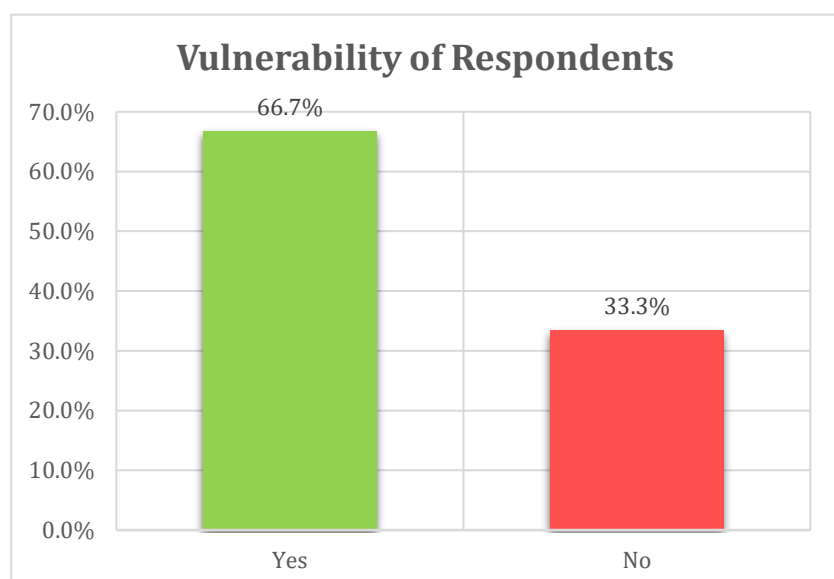
Of the total respondents, 97.1% were male while 2.9% were female. The low distribution of women, which is substantially low was due to cultural reasons and also due to lack of availability of female volunteer within the data collection team.



Around 88% were the male beneficiaries who received the benefit themselves. While of them women respondents, around 67% were those who received it themselves. Within male segment, 12% were those who were indirect beneficiaries in the sense that they did not receive the grant themselves but was received by a member of their household.



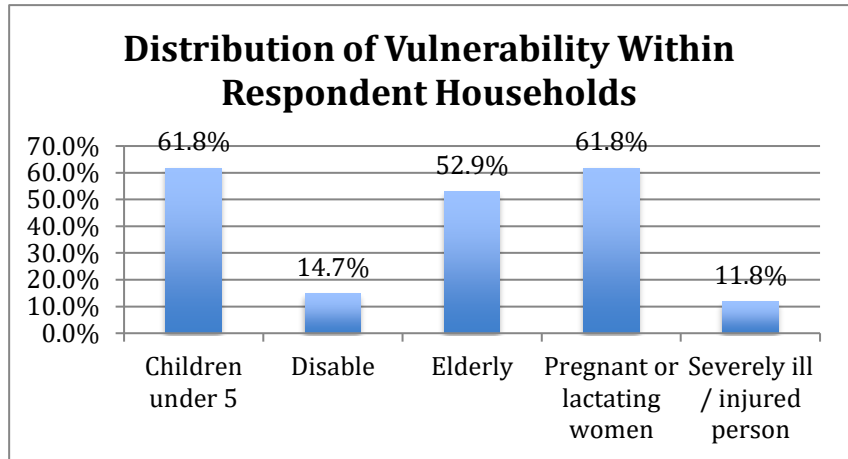
One of the criteria of selecting beneficiaries was to reach out to the vulnerable people. The review found that around 68 % of the respondents were vulnerable. PRC explained vulnerability as any household having Damaged/destroyed livelihoods source,





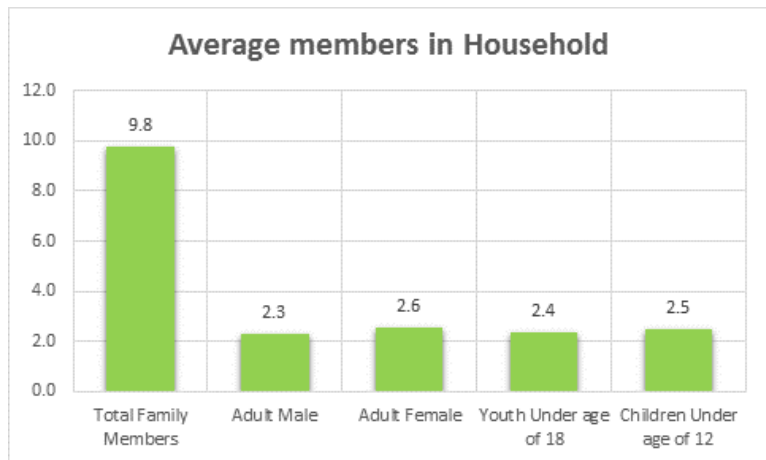
Female-headed Families/households, Families/Households having disable members or a household with elderly headed families. On otherside 33.3 % people were found as fulfilling the basic criteria of having damaged houses / shelters however the vulnerability criteria mentioned above was not observed. .

Of the total number of respondents, around 62% households had children under the age of 5, around 53% households had an elderly person in the family, around 15% had a disabled person in their household and around 12 % households had a severely ill or injured person. The results showed that around 62% HHs had a pregnant or lactating woman in the household.



Around 90% of the respondents were the recipients of the cash themselves while around 10 % were family members of the recipients of the cash.

The average household size was 9.8 members per household, which is quite large size in comparison to the average in other research areas. The number of adult males in the families was 2.03 members, adult females around 2.6, youth under 18 were 2.4 per family while children under 12 were 2.5 persons per family.



### Chapter 3: Analysis of Findings

The data collected has been analyzed and empirical reasons are provided for understanding and reflection on the key areas provided by TORs.

#### 2.1 Adequacy and Relevance

The needs of communities were the basis for analysis of the relevance and adequacy. It was assessed that majority of the respondents identified shelter as the most pressing need after the disaster, however they also identified the food as another most pressing need. This puts the project and its design aligned to at least one of the two main needs of the communities in *Lehri*.

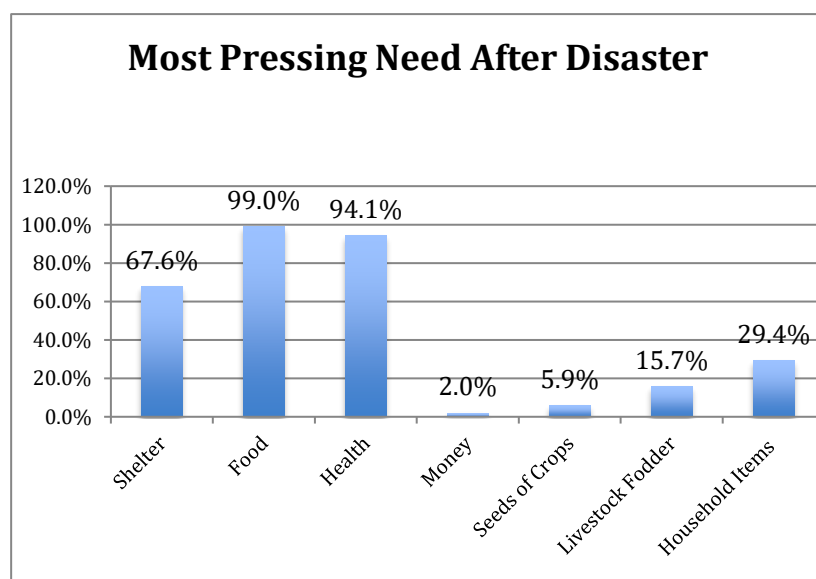
For the selection criteria, the project was almost in same line as those with *Manoor Valley* and GB CTP projects. The criteria for inclusion in the project was to be a household with one of the following conditions;

- ✓ Families with completely destroyed house and are living in tents/temporary shelters;
- ✓ Families living in severely damaged houses with not-liveable conditions due to recent rain/floods

There are two different categories of beneficiaries in view of their eligibility and vulnerability. One, those who comply with the above mentioned criteria and then those vulnerable groups within these, who have one of the 5 conditions i.e. a household with a elderly person, ill or injured, pregnant or lactating women, child under age of 5 years etc. This categorization means that not all household will be vulnerable within the definition of vulnerability provided by the project as it is expected that certain percentage of households may not have any of the 5 situations, and still have a damaged household.

However, this external review understands that there is ample justification that the selected households were already vulnerable based on the fact that all households has damaged households and required essential assistance. The field data collection revealed that 100% beneficiaries (from the sample) had at least one of this situation, where either their houses were either completely destroyed or severely damaged to the extent that they were not livable.

Around 99% respondents mentioned that food was their primary need after the rains and flood, 68% respondents mentioned shelter and around 94% mentioned health as a primary area where they



needed assistance.

This indicates a unique trend where health also appeared quite high, indicating either an outbreak of disease or injuries due to disaster, which is quite different compared to *Manoor Valley* and *GB* situation, where only shelter and food needs were given such level of priority by respondents.

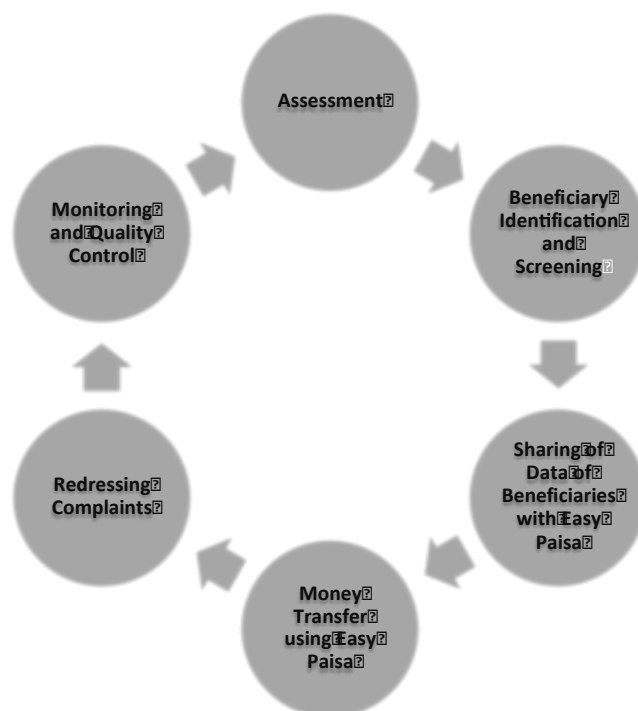
During the critical time of the initial weeks after the disaster, the total quantum of assistance may not have been sufficient to address the shelter need, however it served adequately towards the food needs of the affected families reflecting relevance. It was noted during discussions that while communities tried to rebuild their shelter with their available cash, their food needs were compromised. This was adequately compensated by the CTP assistance.

To cater to this food need, apart from CTP, alternative to the CTP was direct provision of food items, however communities thought that provision of food was less of a preference as CTP gave the beneficiaries a flexibility to decide as per their own need and situation. Management wise, food items would have cost additional time, effort and resources for purchase, packaging and transport in hard to access areas like. Lateral discussion will reveal that many beneficiaries used the cash for uses other than food. If CTP had adopted the direct food strategy this flexibility of utilizing cash on a need basis would have been lost.

## 2.2 Appropriateness

The CTP Baluchistan was designed based on the fact finding and assessment, PRC extended assistance to the effected households through provision of cash grants using the WFP's food basket approach. After initial rapid assessment, identification of effected households was done through household visits and screening process. This was cross-verified by monitoring teams to ensure that there is no errors or fake beneficiaries.

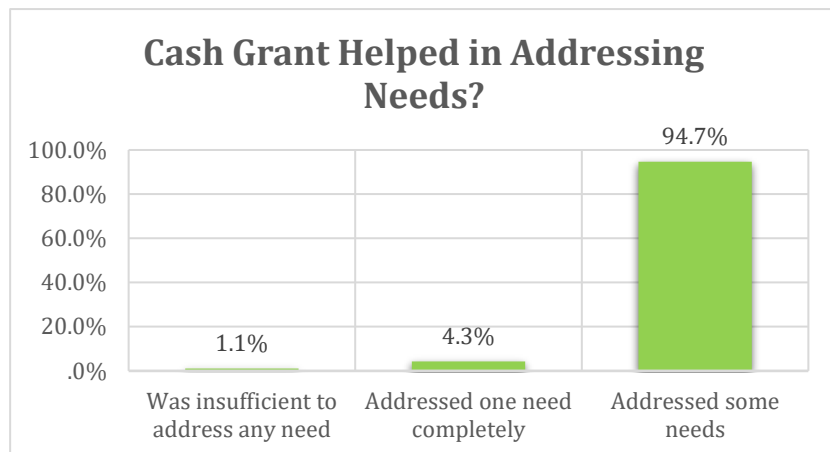
Later, the data was submitted to PRC HQ who after necessary screening and approvals, shared with Telenor Easy Paisa to disburse cash through *Easy Paisa*, who used the mobile technology for cash transfer. During this time, a hotline was established to redress the complaints of beneficiaries as well as those who could not qualify. The disbursement process was closely monitored and beneficiaries were provided support so that they could easily access the cash at Easy



Paisa points.

All respondents mentioned that they received the cash grant of PKR 15000 in one lump sum.

As far as the question of sufficiency of cash is concerned, around 95% respondents mentioned that the cash was able to



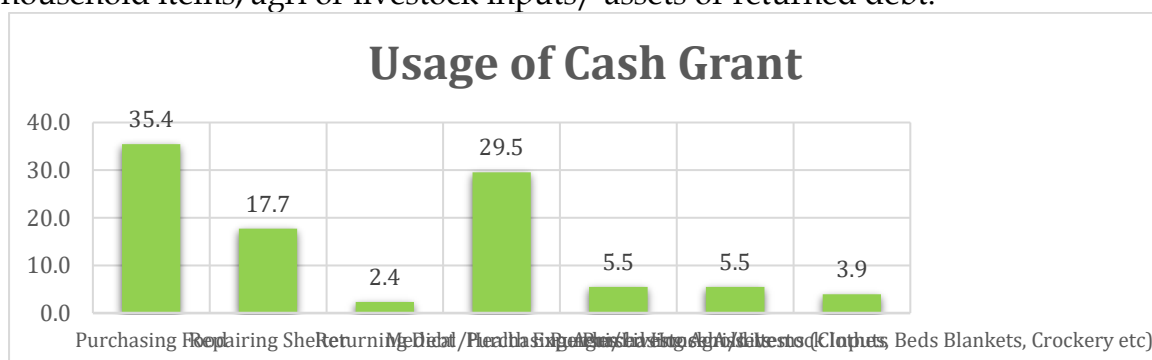
address some of their needs. Discussions revealed that beneficiaries used the amount for at least one basic and additional one or two areas. Around 4% respondents mentioned that it addressed at least one need completely and 1% mentioned that it was insufficient to address any need. It was noted that the beneficiaries generally used a portion of the grant for different needs.

**- Appropriateness of Disbursement of payment Process**

Regarding the question of the adequacy of the mechanism of cash disbursement, around 92% respondents mentioned that the cash disbursement was appropriate. Around 8.8% said they don't know if this was appropriate or not. The respondents were of the opinion that Easy Paisa is easy to access and does not entail long procedures. The easy Paisa shop was generally available in the nearby markets and the beneficiaries did not have to travel long distances to access grant. The process was easy to understand where low literate people were also able to obtain the grant without any hassle.

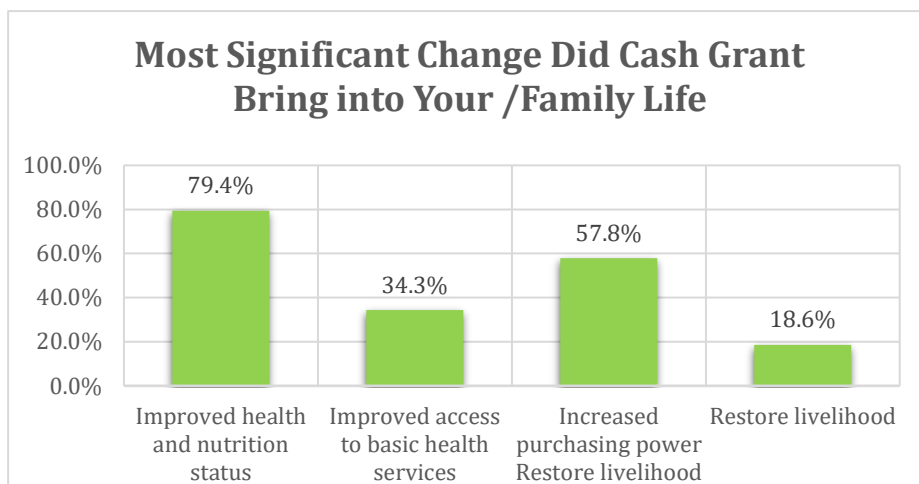
**2.3 Effectiveness**

In terms of usage of the cash grant, around 35% of the respondents mentioned they used the cash grant for purchasing food while around 17% mentioned they used for repairing shelter. Around 29% mentioned they used it for medical and health related expenses. The remaining mentioned miscellaneous uses including purchase of household items, agri or livestock inputs/ assets or returned debt.



Around 98% respondents mentioned that they used all the amount while 2% respondents mentioned that they still have some left over. The usage pattern shows that the majority of the beneficiaries used it for the intended purpose i.e. food, partially or completely.

For the most significant change, around 79% respondents mentioned that their health and nutrition have improved, indicating improved food expenditure and usage. Around 58% stated that they



had restored livelihoods. Around 34% stated they had improved access to health facilities for their health needs. This can be understood in terms of the high number of respondents mentioning they used the cash grant for health related issues. The travel cost to the nearest city with better health facilities i.e. Quetta is around PKR 2,000-3,000.

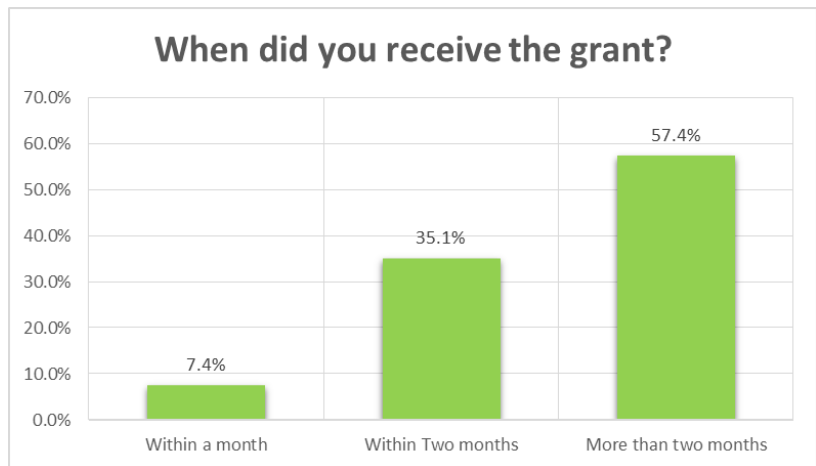
### Achievement Against Performance Indicators

The project consisted of the following set of indicators against development objective and immediate objective. The findings against these indicators will reflect the overall quantitative performance of the project. These indicators are;

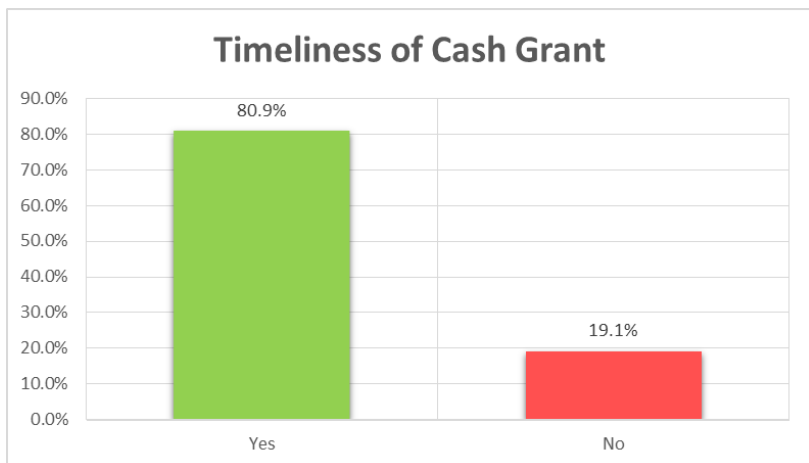
| Indicator Against Development Objective                                      | Performance  |
|--|--|
| <b>Breakdown of usage of cash grant/vouchers by expenditure category</b>     | <ul style="list-style-type: none"> <li>• 35.4% on Food</li> <li>• 17.7% on repairing shelters</li> <li>• 2.4% on returning debt</li> <li>• 29.5% on Medical expenses</li> <li>• 11% on purchasing agri assets / inputs</li> <li>• 3.9% on purchasing HH items</li> </ul> |
| <b>% families who have increased income to meet their immediate needs</b>    | <ul style="list-style-type: none"> <li>• 92% Households thinking their incomes increased to meet basic needs</li> <li>• 8% think their income did not increase</li> </ul>  |
| <b>% of families who have increased food availability at household level</b> | <ul style="list-style-type: none"> <li>• 81% respondents thought the grant helped in increasing food availability at household level, directly or indirectly.</li> </ul>   |

### Timeliness

All those respondents, who had received the grant, mentioned that they received in one go. Of them, around 7.4 % received the cash grant within one month of the emergency, while around 35.3 % received it within two months. Around 57.4 % mentioned that they received the cash after more than two months of the emergency situation. While the graph shows that the majority (of the respondents received the cash after two months.



Of the total respondents, around 81% said that the cash grant was timely while around 19 % thought that this was not timely. Around 26.5 % has stated that the cash amount was according to their needs.



### Difference Made by PRC

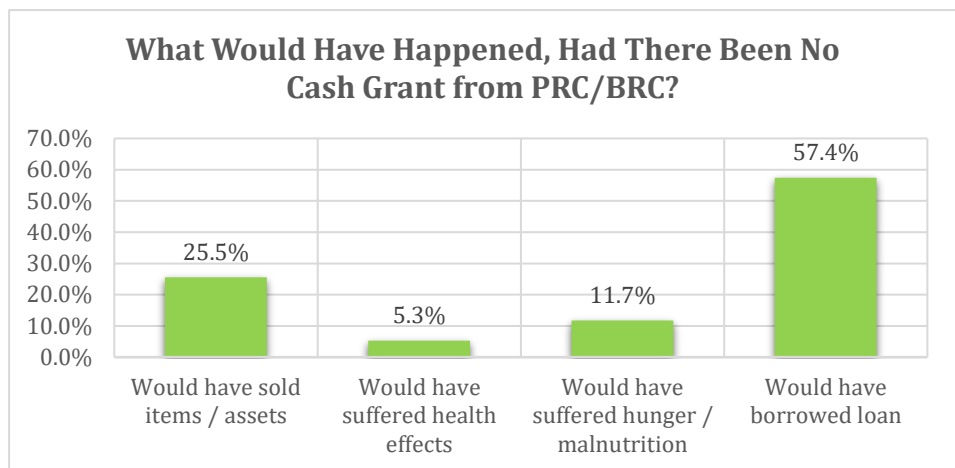
PRC and the national committees' role in experimenting and learning within the CTP domain helped the volunteers and management of PRC Balochistan as well as the PRC HQ to lead and implement the cash transfer initiatives. The orientation of volunteers and team regarding the CTP process and strategies helped basic level knowledge and skills among the team regarding cash programming. While basic level knowledge and skills in some aspects (assessment, disbursement planning etc.) are inculcated, the team at mid and lower level teams have yet to understand the broader mosaic of cash programming.

At Balochistan level, the provincial branch is more strengthened due to availability of technical knowledge after support from HQ and DRC as well as now the availability of trained human resource, who can be used for future similar endeavours.

The team has been trained through field engagement and guidance however the staff has not been trained systematically. There is a need to properly train the senior and mid management staff on Cash programming which must not be limited to unconditional but should also include other forms of programming.

**Scenario without PRC / DRC Interventions?**

In response to a question about what would have happened, had there been no cash grant from PRC, majority of



respondents mentioned they would have borrowed a loan and resultantly would have been under debt. A significant number (around 25%) mentioned that they would have sold assets and 12% would have suffered some hunger or malnutrition. This reflects that the community was short of liquid cash for their daily needs and the only way out available was loan or selling assets. Those, who did not have assets, would have would have suffered hunger or health impacts.

**2.4 Efficiency**

Time wise, the project reflects a slight delay in reaching out to the beneficiaries. The delay, as mentioned earlier, where beneficiaries mostly received the amount 2 months after the disaster. The initial months are quite critical for the effected community and it was observed that time taken was more than it was needed. This was due to relatively new intervention for provincial staff, who took additional time to complete the data collection and enter data in Excel sheets in an orderly manner. However, it also includes additional time taken at HQ level, where approval process took slightly more time. The Review team observes this that the time at both nodes can be reduced, which can significantly reduce the time taken to deliver cash.

The total budget was around 17.4 million meaning that per beneficiary, there was a cost of PKR 16,430. This implies that the per beneficiary administrative cost is around PKR 1230, which is low in comparison to other similar projects for the following reasons;

- The number of beneficiaries is significantly high compared to *Manoor* and *GB* and hence conceptually the administrative cost was divided within the number of beneficiaries
- The beneficiaries were not as scattered as in *GB* where distances, type of access to the villages and terrain was too challenging
- The cost could have been further low, however *Lehri* is still a challenging area in terms of access and security and hence the operating cost tended to increase despite that the number of beneficiaries is high compared to other softer regions.

- **Costs and benefits in comparison to other cash transfer programs**

To assess the costs and benefits in a qualitative manner, it was observed that any other alternative would have consisted of the available options within Cash programmes such as, conditional cash grants, commodity vouchers, cash for work and social assistance transfers.

Conditional cash grants are an important option within cash programming and provide sufficient leverage to support the communities and particularly affected families by providing them with cash by rendering conditionality, which has to be met before cash is transferred. This conditionality is either in terms of participation in training or rendering a particular task e.g. shelter repair etc. However, it lacks an essential ingredient i.e. flexibility of the user to spend as per his / her need and engages him / her in to a condition, which may require him to spend his time, that he/ she may wish to spend on other needs. In addition, within this, those with illnesses, older people or women headed household may not be able to fulfill the conditionality. Similarly, cash and commodity vouchers also provide the community with the cash assistance, however it also lacks the flexibility that is needed in such early and immediate phases of an emergency situation.

Another possibility would have been cash for work which could have engaged the respondents in any infrastructure related work in the community to provide them with cash assistance, however it would have deprived the community to engage in the activity of their own shelter repair or attending to other immediate issues. In addition, households with vulnerabilities or without a male member (women headed households) would have faced issues, where such families are unable to participate in CFW and would have needed a different modality and hence would have complicated the project covering a small outreach.

Furthermore, food for work would have been a possible second option, where food packages can be made available to effected families within short period of time in return for some work e.g. repair of their shelter. This would have helped those families with able men/ women to work on repairing related work however households without such a person in working age, female headed households or households with elderly or ill people would have faced challenges in complying.

Based on this discussion, it can be concluded that unconditional cash grant as used under CTP was the feasible option under the given circumstances.

- **Comparison with other mechanisms of cash transfer**

*Lehri* is a distant area of Baluchistan and relatively secluded. The area is generally not much developed and nearest online bank is generally at least 1-2-hour drive from the villages. Often, roads are blocked when there is a flood or heavy rain. Within this situation it was observed that other modes like transfers through banks, vouchers, cards and liquid cash transfer have numerous challenges. Transfers through banks often require the beneficiaries to go to the nearest bank, which often



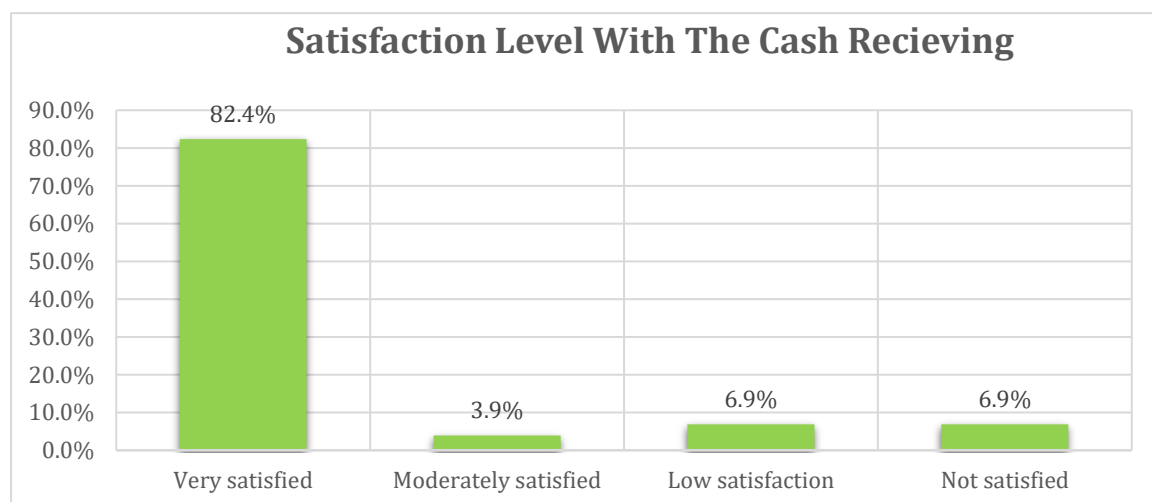
is not near (in case of *Lehri*, the nearest online bank was farther away compared to an easy paisa shop).

Banks particularly those in far flung small towns, often take longer time to release cash compared to the easy paisa method, which has proven efficient, reliable and easy to access.

Handling liquid cash in large sums can also be challenging for the implementing agency like PRC and hence would be a risky business. Similarly, vouchers also have issues that would entail cost in terms of time and processing efforts, which is outsourced to mobile cash transfer technology companies. With the usage of such mobile banking facilities, the processing time is reduced, outreach is improved and access is made easy.

## 2.5 Impact: At Beneficiaries Household Level

The impact at the beneficiary household level can be understood at the availability of liquid cash for household needs including food and other items and the satisfaction of beneficiaries with the process. In addition, it also can be ascertained in the change that has happened in the lives of the effected households. The most important impact claimed by the communities was that particularly vulnerable groups and individuals now had improved purchasing power for food for at a critical time after the disaster hit. This has also been validated through the earlier discussion in effectiveness, chapter where majority of respondents have improved purchasing power for food and other needs including shelter repair and health / medical related needs.

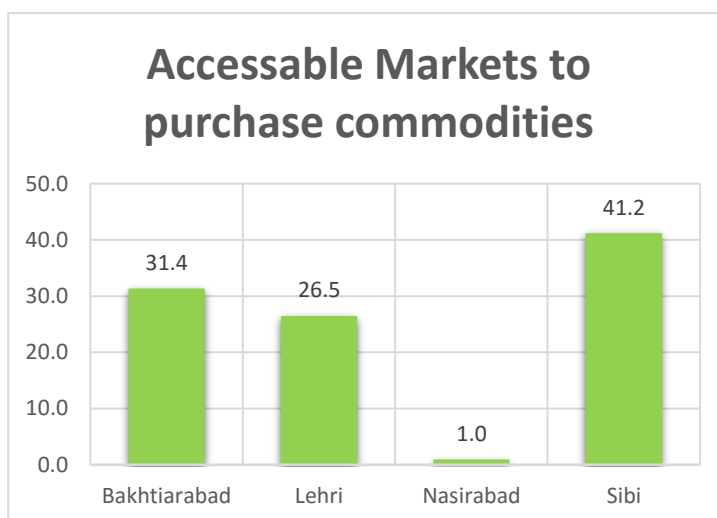


Similarly, this is also validated by the satisfaction level of the beneficiaries, where around 82.4 % mentioned to be very satisfied and around 3.9 % moderately satisfied. Around 6.9 % showed low satisfaction and similar percentage showed dissatisfaction with the process, due to delays in processing payments.

Overall, around 1059 households i.e. around 10,000 individuals have benefited in terms of improved access to food and purchasing power for different needs.

## 2.6 Impact: Local Market and Economy

Market is an important part of the Cash transfer programming process as it cannot move without having a functional market. There were 3 levels of markets observed in case of Lehri. The local village markets were often small, however were generally functional and had items that were generally required. The second level was the central market of the district Lehri, where slightly better level of services and commodities were available. However, for health and other specialized services, beneficiaries generally opted Sibbi or Quetta markets.

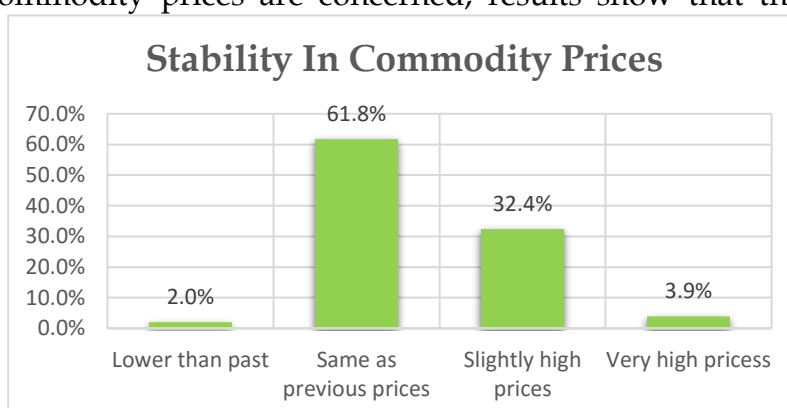


Almost 80 % respondents mentioned that the needed commodities were available in local markets while around 13.7 % mentioned the needed commodities and services were only partially available. This reflects a functional market with the ability to sustain a cash injection of up to around PKR 25-30 million or slightly more.



Regarding purchase points (target markets), majority of the respondents bought commodities within Sibbi. A good size of population also purchased from Bakhtiarabad while the remaining purchased such items in the smaller markets like *Lehri* and others.

As far as the stability in commodity prices are concerned, results show that the fluctuation in the prices of the commodities were low, as 61.8 % beneficiaries opined that the market remained stable. Whereas 32.4 % mentioned slightly higher prices after the cash



injection, due to the road blockage after the flood and rains. Around 3.9 % had stated very high increase in prices while around 2% beneficiaries also mentioned slightly lower prices after the cash injection.

Discussions with vendors in *Bakhtiarabad* and *Sibi* informed that they did not notice and particular surge in consumption, however they did notice that people who previously used to purchase a certain level of food items, had increased the quantity and diversity in food items purchased.

An average of around PKR 613 was spent on the transportation to access easy paisa shop while on average 635 were spent for purchase of commodities. However, it must be noted that most of the beneficiaries purchased commodities on the same trip and that added PKR 20 in labour to their total cost. The cost of transportation on purchases from local village markets was for the purchase. However, the sellers made the transportation cost implicitly within the price of commodity i.e. the price of commodity was generally same in Sibbi and local village level market, where local shop owners added the cost of transport in to the price of commodities.

Perception regarding the overall design of the project depicted that 91.2% respondents thought that “identification of cash grant recipients” went well, while around 8% thought that the identification process was not appropriate. They thought, there were additional people, who deserved the grant and were missed. Similarly, 91% respondents thought that the process of cash grant i.e. delivery also went well and 9% thought that the delivery did not go well due to late processing.

Similarly, almost none of the respondents who received cash, faced any challenge in receiving cash from easy paisa shop. This reflects smooth process of receiving cash.

Around 80% respondents mentioned that purchasing of commodities went well, while 20% mentioned of facing challenges.

## 2.7 Targeting

Targeting includes the identification of the effected households and their inclusion in the project for cash transfer purposes. This is an important part of any cash transfer program. It is important to ensure that no deserving candidate is missed based on any grounds e.g. mistake, error, lack of coverage, social exclusion or any other similar loopholes.

CTP in *Balochistan* valley undertook an initial visit to Lehri district and its different villages to understand the scale of disaster before undertaking a mission to identify beneficiaries on simple selection criteria i.e.

- ✓ Families with completely destroyed house and are living in tents/temporary shelters;
- ✓ Families living in severely damaged houses with not-liveable conditions due to recent rain/floods

The selection criteria were shared with community and finalized with their consent. A simple identification form was used that basically verified if the household complied with the above mentioned criteria. Team of volunteers visited each village to list down, visit, verify and identify households that met the criteria.

The identification process was followed by screening and verification processes, which used field verification as well as screening of the data from the field. During the screening and verification phase, numerous cases were identified where CNICs or other information were wrong and were rectified.

Lehri was not an area, where PRC had a permanent setup. PRC had to interact with the Government to seek permission and then seek their support for intervening in the area; The steps included;

- Coordination with Government to Intervene
- Identification of community activists and volunteers if possible
- Understanding geography and developing field plan in a more detailed manner.
- Understand community dynamics in terms of representation and also learn about blind pockets (vulnerable, minorities, geographically isolated areas, low caste communities or individuals in severe need of assistance etc.)
- Level of damages
- List of effected communities/ hamlets
- Listing of damaged households or effected families
- Scale of damage

## 2.8 Monitoring

### - **Monitoring system and its effectiveness and efficiency?**

The PRC Baluchistan developed an elaborate Monitoring and Evaluation framework and plan where indicators and standards were set for outcomes, outputs and activities. These operational indicators and standards helped in understanding the quality of proceedings. The monitoring was done by field staff by reviewing the data and also by PRC Baluchistan through constituting specific human resource to review the process and support the implementation team.

The monitoring system worked on two aspects i.e. quality assurance of the process and the data generated in the course of processes. The formats developed helped in ensuring if the collected data was accurate by field visit for verification of data.

### - **Did the Monitoring System Produce the Desired Information?**

Monitoring system is generally put in place to make sure that it helps in bringing desired information. In *Lehri*, the monitoring system was able to provide information regarding operational details of the project, quality control at the field level and data management. Regarding operational details of the project, information was generated regularly and shared in informal way, while daily updates were also

provided to the senior management. This helped the senior management to guide the field staff on smooth implementation.

The data generation and its management needed more structure and systems in the sense that CTP requires data to be in a smooth and structured form. PRC Baluchistan used Excel data and the data verification was done at field however the software used for data management was not as reliable and there was no quality control for data management. Data was not live and format used needed improvement in terms of the diversity and utility of data.

There is no software to manage data and hence data had to be edited, emailed and secured before use. Under the SOPs of CTP, an M&E system with data management process needs to be established and implemented (with slight adjustment and alignment as per need). Simple online software is available that can be used for data management e.g. Survey ODK etc. A simple registration with a minimal fee can help in providing live data and M&E staff in different parts (Quetta, Islamabad etc) can review the data at the same time and provide feedback for improvement.

#### - **Ensuring Criteria of Selection?**

Selection criteria is the basis for identification of beneficiaries in any given project. This is also a key to the success of project and is fundamental to the monitoring system. Within Balochistan CTP initiative, the selection criteria were clearly set and was made clear through an orientation to the staff as well as to the community using panaflexes and messages by the staff.

Verification processes were put in place to ensure that only deserving households are selected using the selection criteria. This was done with the involvement of the community and within different tiers of PRC. The result showed that all the respondents met the selection criteria and almost 75% respondents knew about the selection criteria, which is a healthy ratio in terms that 3 out of 4 people knew about this and were agreed to the selection process.

This was ensured through monitoring in the field and correlating data to ensure that undeserving candidates are filtered out. The verification at the field level and screening of data ensured that errors relating to selection criteria were identified and omitted before culminating into a major problem.

## **2.9 Accountability**

Accountability defines the integrity of the project and its team towards complying with the standards defined and general rule of law. Within the CTP Balochistan, the roles were well defined and the monitoring system in place to ensure that roles are adhered to and rules are also followed.

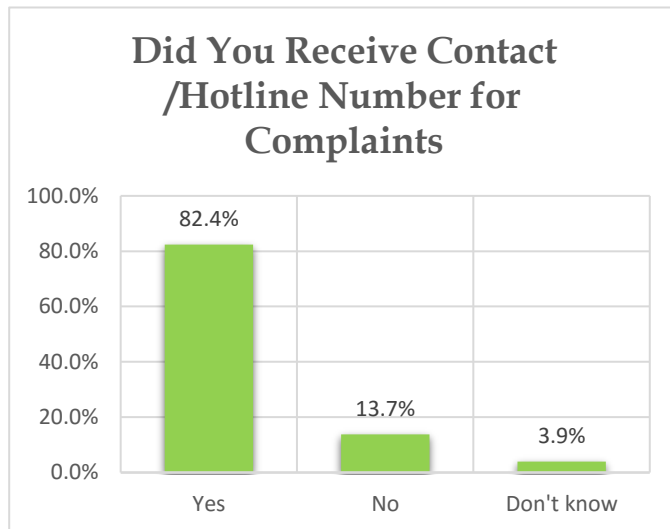
There was ample level of collaboration in identification, assessment and screening of the beneficiaries' list, which helped in building trust and confidence over the

process. This helped in ensuring that all stakeholders were aware of the progress on each step.

To ensure a further level of accountability, a hotline was established to provide a link to the community at large in order to contact the CTP team and communicate complaints, suggestions and comments.

Importantly, complaint management was not done as a particularly separate and important segment and the person responsible was not trained on BenCom, general communication skills, understanding on complaint flow process and how to document and close a complaint. This was reflected in the complaint register, which did not reflect how a complaint flowed and the process was often verbally closed over the phone.

Of the total respondents, around 82.4 % of respondents believed they were properly informed regarding the hotline number for complaints redressal through



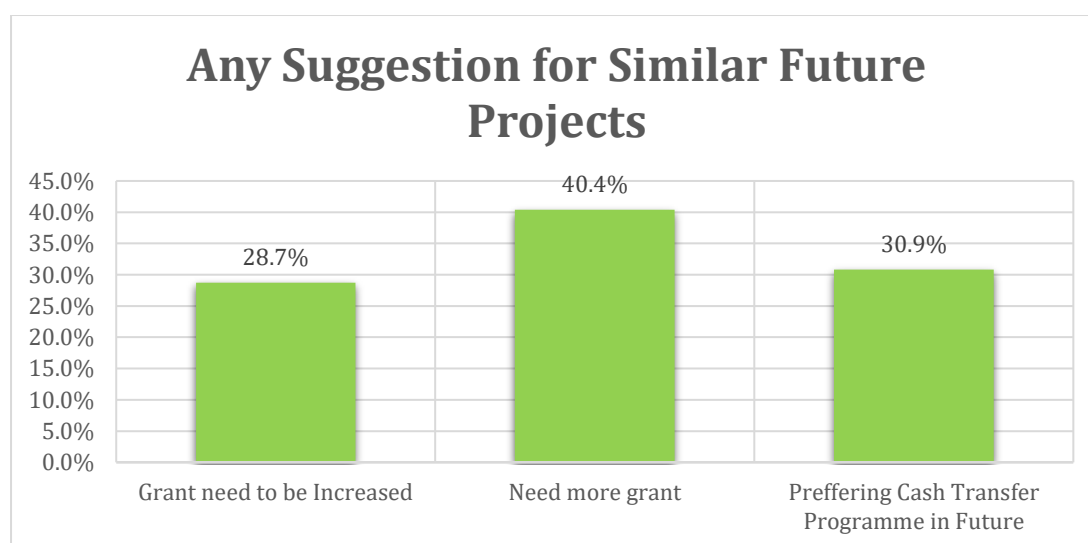
word of mouth or the banners that were posted in prominent places of the areas. Around 14 % thought that they had no information regarding the hotline number for complaints. A cross tab of gender perspective revealed that almost all the females were less informed about the complaint mechanism.

Accountability in terms of fund management was conducted through ensuring that the funds are not routed through an open risk method and all transactions were made through institutional transfers.

Around 30% respondents thought that the community is overall satisfied. Around 17% thought that the grant was insufficient to fulfill basic needs, and of them, around 8.7% thought the grant needs to be increased.

## Chapter 4: Recommendations

This section consists of suggestions from the research as well as the community, which have been quantified and added here. Majority of the beneficiaries responded that the cash grant was not enough to meet their needs hence they need more /additional grants/ tranche. While others preferred that these types of programs should have increased amounts in future. The perception was that an increased amount can also be used for the repair of shelter. It was also recommended that it should continue for future emergency situations and that assistance should be timely.



Apart from these, the evaluation team has clubbed its suggestions based on different stages of the life of CTP initiative. These are;

### Recommendations Regarding Phase-1: Identification and Initial Assessment

1. There is a need to have at least one trained professional focal person of CTP at each provincial office of PRC. This will help in ensuring quick response in case of an emergency and also support in developing adequate systems for such a response at the provincial level. The focal person can train the district office teams on Cash transfer programming as well.
2. The initial assessment must be led by thoroughly trained volunteers / team members so gaps and challenges within identification and assessment can be addressed on the spot.
3. The form used for data collection needs to be improved and must address all possible scenarios in case if the beneficiary is selected. This will help in reducing the time lost in later stages.
4. The telephone number / cell number must be of the beneficiary or his immediate family member. In case, they don't have a cell number, the transfer can be made through a pin number or any other model e.g. use of CNIC.

5. The initial assessment data should be digitized so that it can flow easily, is live and that the entries are blocked, once they are entered. This must also highlight on the spot if a mistake is made. Once such a system is made, it can be used for any small or large scale CTP intervention with limited chances of errors and improved pace of data travel. There are different online packages available for such data including ODK etc.

### **Verification and Monitoring of Data and Processes**

6. The verification process should be done side by side along with the identification and screening process, which may help in reducing time lost. Digitization of data will effectively support the verification and monitoring of data almost running alongside the assessment. This will reduce the time taken to disburse amount to the grantee. Two important aspects will have to be considered here;
  - a. That all the data must be live and should be checked by the Provincial and National focal persons before the verification team can verify it.
  - b. The online form should be strong enough (personal data, data of damages, household information, photograph and video of damage and picture of beneficiary etc.)
7. The verification process should be taken up by a specifically trained CTP expert and a team of volunteers. A large scale CTP project would need more professional screening of entries before the list is finalized.
8. It is recommended that there should be a specific monitoring focal person at the district level during the course of screening and identification. That monitoring officer must be trained in CTP's concept, approach and design related matters for taking up monitoring aspects.
9. As soon as a case is verified, the online system must update the PRC HQ about the finalized entry, where approval process must also run live. The number of beneficiaries must be defined before the identification and hence as soon as the number is reached, further identification and verification is barred. This will help in improving the pace of process.

### **Disbursement through Easy Paisa**

10. Time taken to disburse can be reduced by identifying, verifying and approving the beneficiaries online and subsequently sending the data to Telenor Easy Paisa which practically can reduce it to 1-2-week time at max.
11. The disbursement through easy paisa made a positive impact through the smooth and easy processing, i.e. easily accessible and without any major hassle at disbursement points. It is recommended that future CTP interventions be conducted through Easy Paisa and /or other similar mobile banking systems.

### **Team / Staff capacity at District, Province and National Level**

12. Based on the assessment and evaluation of the project, it was noted that there are no experts of CTP within PRC at the district level, however some basic orientations have been imparted at the provincial level. However broadly the skills need to be inculcated among key staff as well as a team of volunteers. A similar cadre needs to exist at the provincial and national level so that in case of



large scale intervention, necessary human resources exist and is in place at each level for processing and management of a Cash Transfer Programme. Focused training at Provincial and District level, highly recommended.

13. It is essential to train the volunteers as per their involvement in one or some particular areas, to improve the skills in a focussed way. The selection of volunteers for different functions should be allotted as per the requirements of the relevant tasks, within the CTP. For example, for BenCom and complaint management etc., the volunteer should be trained and able to attend to hotline number and should have good communication skills as well as understand the importance and process of official proceedings. For assessment and verification, a different group of volunteers can be trained.

### **Beneficiary Communication (BenCom) and Complaint Mechanism**

14. Beneficiary communication is key to inform and enhance awareness of broader community as well as the beneficiaries themselves about the design of project and that their concerns are addressed. BenCom should be strengthened through structured improvements in designing, communication and capacities at all levels. At this level, CTP benCom is limited only to a banner, installed at each village level, however communication through volunteers and other channels is rather limited.
15. Beneficiaries must be informed not only about the selection criteria, complaint number (hotline) but also about the objectivity thought banners in the area, so that beneficiaries understand and know why the cash amount was decided at that level.
16. The structure of the complaint register should be improved and preferably made into an online system so that any complaint can be tracked and processed instantly at all nodes.
17. The beneficiaries need to be informed about the status of payments and post distribution monitoring should reflect on issues arising out of payment process.

### **Scalability**

18. The results of the current CTP programme pave the way for any future interventions at a larger scale. However, there are important bottlenecks in three aspects;
  - a. Standard operating procedures should be strengthened and put in place after an orientation provided to key staff
  - b. A brochure of CTP programming developed to broadly define the key steps and needs to be distributed within staff
  - c. Capacities of Human Resource at the District, provincial and national level, which need to be improved by developing a cadre of experts at each level
  - d. Contextualize the SOP at provincial level as the difference in culture, geography, political and security situation entail slightly different processes, formats and methods for speedy processing as well as smooth delivery.

- e. Digitization of a system that will help in increasing pace, reducing errors and enhancing transparency. This can be done by using any online data management software like ODK and the android cell phones can be used for data collection at the field level.

