

# SUNGI'S CASH FOR CHOICE PROJECT

Process Monitoring and Evaluation Study

September 2009



Sungi

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**August 2009**

**Yasin Janjua**  
**CREST**  
**Islamabad, Pakistan**  
[yasin.janjua@gmail.com](mailto:yasin.janjua@gmail.com)

**For**

**Sungi Development Foundation**  
**Abbottabad, Pakistan**



Process Monitoring and Evaluation Team<sup>1</sup>

Yasin Janjua (Team Leader)  
CREST, Islamabad, Pakistan  
<http://crestpak.wordpress.com>  
Roma Bhatti (Research Assistant)

Sungi Facilitator  
Rizwan Iqbal Mughal

Sungi Development Foundation  
Head Office  
House # 1692/C  
Civil Lines, Circular Road  
Abbottabad, Pakistan  
Tel: +92-992-334750, 333414, 337311-16  
Fax: +92-992-331726

**Pictures Courtesy:** Rizwan Mughal and Yasin Janjua  
**Cover Page:** An IDP being assessed by Sungi Assessment Team

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<sup>1</sup> The author is the founder of Centre for Research on Economic and Social Transformation (CREST) and can be reached at [yasin.janjua@gmail.com](mailto:yasin.janjua@gmail.com). We are thankful to all those who spared their precious time to help the team in completing our monitoring and evaluation work. Errors and Omission's are ours.

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## Acronyms and List of Abbreviations

CfC	Cash for Choice
CNIC	Computerized National Identity Card
ECHO	European Commission Humanitarian Office
ERU	Emergency Response Unit
IDPs	Internally Displaced Persons aka Internally Displaced Pakistanis
HEIMS	Health Emergency Information Management System
HQMC	Humanitarian Quality Management Committee
NGO	Non Government Organization
PME	Process Monitoring and Evaluation
SDF	Sungi Development Foundation
WFP	World Food Program
WHO	World Health Organization

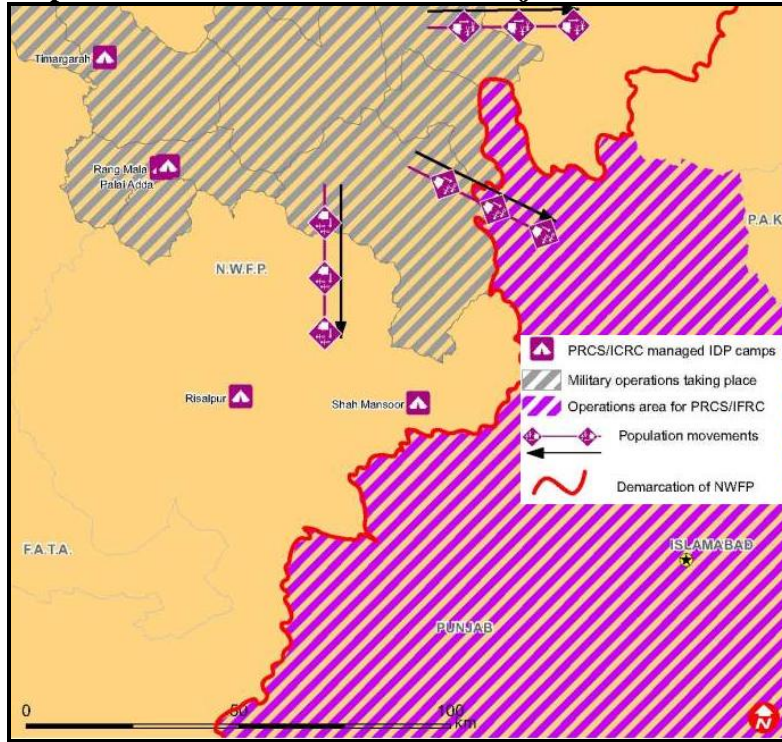
## Terminology<sup>2</sup>

The key terminology used in this report is as follows:

Assessment	Assessment refers to the procedure through which beneficiary households are selected.
Cash for Choice	The provision of cash without any condition to a household in need of goods or services in order to enable beneficiaries to purchase these goods or services in the market place on their own.
Conditional cash transfer	The provision of a cash grant to beneficiaries on fulfilling a specific obligation or activity.
Food or Commodity aid /assistance	In this report the term has been interpreted as food and commodities distributed among IDPs by the government and humanitarian agencies as well as philanthropies.
<i>Hujra</i>	In Pashtun culture, it is a guest room or part of the house where guests stay.
Humanitarian Agencies	Agencies implementing relief programs and projects for IDPs.
Humanitarian aid	Assistance to beneficiaries which has an intention to provide relief to or prevent human suffering.
Non Beneficiaries	Non Beneficiaries were those IDPs who did not meet the criterion and hence were ineligible. It also includes those who approached Sungi for help after the CfC assessment and disbursement events were closed in a district.
<i>Pashtun Wali</i>	The <i>Pathan</i> culture of providing protection and hospitality to those who are in need.
Target Area	The districts in which Sungi CfC program has been implemented.
Unconditional cash transfer	Grants paid to beneficiaries without any strings attached such as having the beneficiary to do anything specific in return.
Voucher	The provision of a voucher to a person or household which can be exchanged for Cash grant made by Sungi.

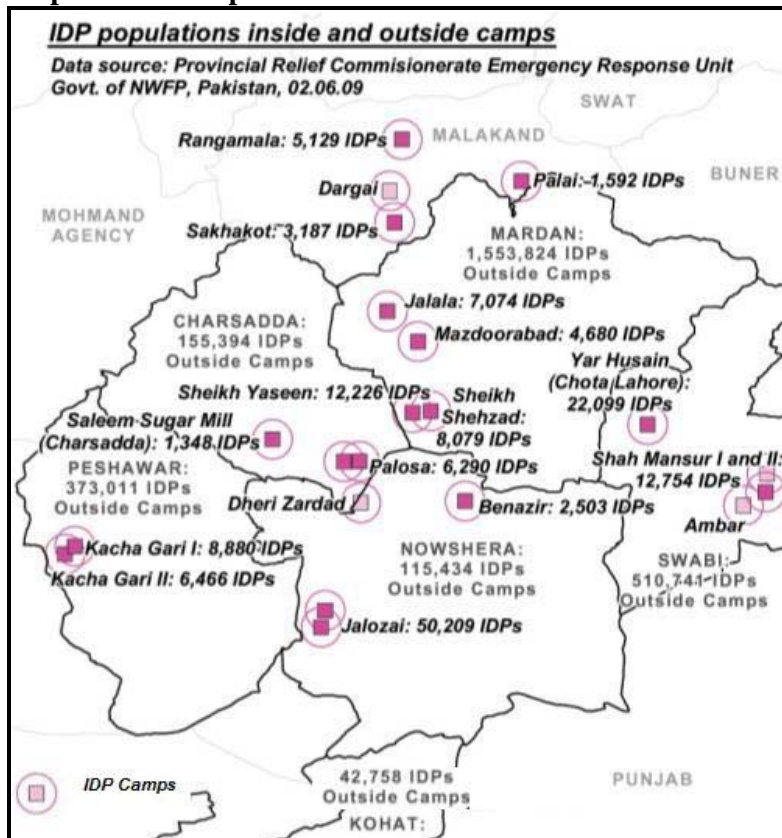
<sup>2</sup> The Author benefited from a similar report “Evaluation and Review of the Use of Cash and Vouchers in Humanitarian Crises” by Waheed Lor-Mehdiabadi and Lesley Adams of PROLOG Consult for European Commission for Humanitarian Aid.

**Map 1: IDP movement from Swat to Adjacent Areas**



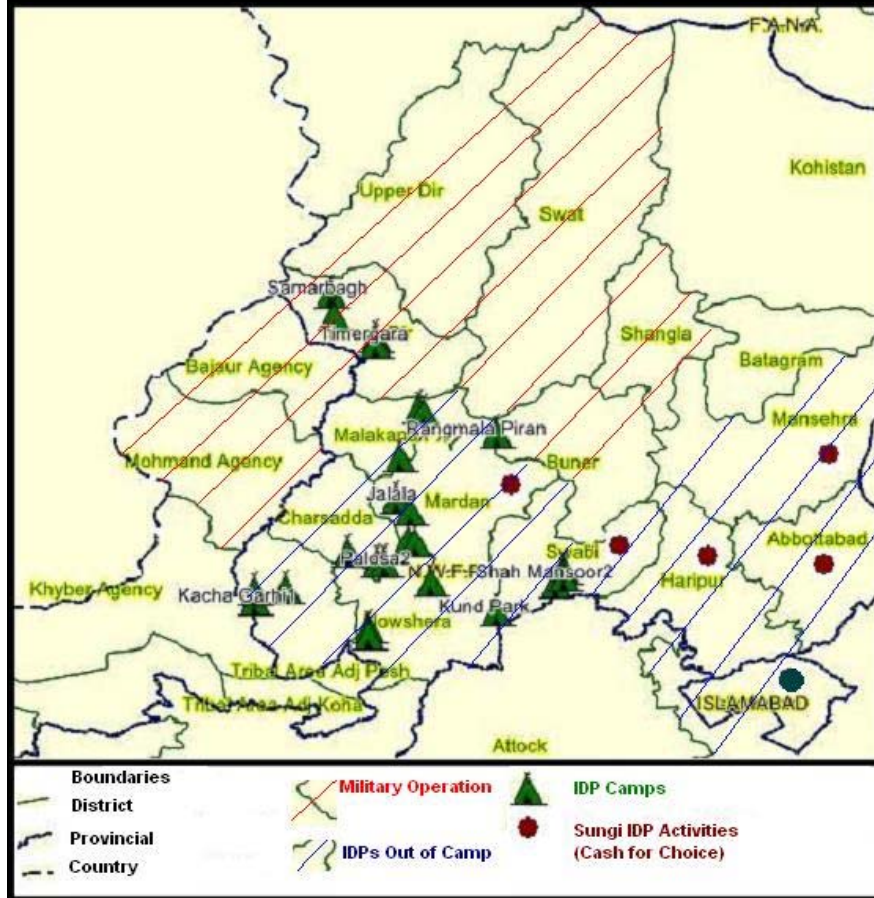
Source: [Relief Web Int.](#)

**Map 2: IDP Camp locations**



Source: WFP website

**Map 3: Sungi Cash for Choice Activity Map**



Source: [WHO HEIMS Map](#) is enhanced by the Author to show Sungi's IDP related activities.

## **Acknowledgments**

The research team led by Yasin Janjua and assisted in research by Roma Bhatti and Sidra Masood gratefully acknowledges the guidance and support received from Rizwan Iqbal Mughal and Sungi Cash for Choice (CfC) project staff. Dr. Manzoor Awan and Ms. Abida Swati of Sungi Development Foundation (SDF) provided invaluable feedback and help for finalization of the report. The Sungi field staff in Abbottabad, Swabi and Mardan is commended for their efforts in helping to locate IDPs for interviews. They accompanied the team during field visit. Nevertheless, thanks are due to Mr. Rizwan who also accompanied the team during all field visits and the driver who drove through dirt roads and terrain which were not easily accessible. Nevertheless, financial support from Oxfam Novib is greatly acknowledged which enabled our field visits and completion of this report.

The report acknowledges support of all those who provided quantitative and qualitative information; this includes men, women, children and elderly who met the team during rapid assessments, spot checks, and field visits. Report also draws on IDP assessment and project progress reports prepared by Sungi, other Humanitarian Relief organizations, Donors, and Emergency Response Unit (ERU) of Government of NWFP website. However, up to date information on IDP provided by government and humanitarian agencies is not accurate and readily available but they are continuously striving to provide updates. Ostensibly, data sources have gaps, duplications, and inconsistencies due to the nature of emergency; therefore, some shortcomings are expected.

Finally, the consultants acknowledge all those who are not mentioned by their names in Sungi and its partners for managing the logistics for this work and also for providing valuable information, support, and guidance towards the preparation of this report.

## **Foreword**

The security crisis and military operation in Malakand division and FATA caused a large-scale displacement, and forced millions of men, women and children to become homeless. Sungi initiated its emergency assistance program for IDPs in September 2008, and supported households living with host families to address their needs of health and hygiene, shelter and food. Sungi initiated Cash for Choice (CfC) program, in the districts of Abbottabad, Haripur, Mansehra, Mardan, and Swabi, where majority of the IDPs were hosted, with the support of Oxfam Novib. Individual philanthropists and other donors also supported Sungi for providing Cash for Choice to the IDPs.

This report includes the findings of an independent process monitoring and evaluation study carried out to observe the process and immediate effects of the CfC program. I am thankful to Yasin Janjua, of CREST, Islamabad and his team for carrying out the study and providing valuable suggestions for program improvement. Sungi is a HAP member, and special care was taken to follow HAP principles in design and implementation of this program, and the study also evaluated this aspect.

I am thankful to Abida Swati, Rizwan Iqbal and Omar Javed for facilitating the study in the field. Mahmood Akhtar deserve appreciation for timely publication of this document, which enabled us to share our experiences with other humanitarian community, involved in similar initiatives.

Special thanks go to Oxfam Novib, for providing financial and technical assistance for this initiative.

The findings, recommendations and opinions expressed in the report are that of the researchers and not necessarily express Sungi's opinion.

The report would serve as a useful reference for improvement of its future cash for choice programs and it would also be a useful reading material for humanitarian community.

Dr. Manzoor Ahmed Awan  
Director Program Operations  
Sungi Development Foundation

September, 2009

## **Executive Summary**

**Background:** The security crisis which started in 2007, followed by the military operation in 2008-09 in the Malakand Agency, the Swat Valley and its adjacent areas in Pakistan finally resulted into a massive displacement of almost 2.0 million people who become homeless in their own homeland. It was one of the largest displacements in any part of the world after World War II. Almost 80-90 percent of IDPs preferred to stay outside camps<sup>3</sup>. Sungi implemented Cash for Choice program, in two phases, in the districts of Abbottabad, Haripur, Mansehra, Mardan, and Swabi where most of the IDPs were located. In the first phase a total of 3,043 households benefited from cash grants of Rs.8,000 and Rs.1,200, respectively, for a family of 1-5 and 6 or more persons. In the second phase a total of 9,300 families would benefit with financial assistance of Oxfam Novib. Moreover, individual philanthropists and other donors also came forward to support Sungi for providing Cash for Choice to the IDPs.

The CfC program mechanism was designed to support a coherent and strategic humanitarian relief effort which addressed the problems and hardships faced by IDPs living outside camps. Instead of doing the shopping on behalf of IDPs without realizing their actual needs, the CfC enabled Sungi to direct funding to IDPs so that they might choose to spend on their priority needs.

**Scope of Work:** The purpose of the Process Monitoring Evaluation (PME) was to determine the overall effectiveness and outcome of the CfC program activities<sup>4</sup>. After brief meetings and review of documents in Islamabad, the consultants carried out fieldwork in the Sungi CfC districts from August 10 to 13, 2009.

The methodology employed review of secondary data; spot checks; process monitoring through observations; rapid assessments; interviews and focus groups discussions with beneficiaries, which included men, women, and children; Sungi staff; local government stakeholders; host community activists; and Humanitarian Quality Management Committee (HQMC) members. Site visits were made to Sungi head office and field offices, ongoing assessments in local and host communities, government offices, banks, disbursement points and events in three CfC districts (Abbottabad, Swabi, and Mardan). Samples of beneficiaries, HQMC members, Sungi staff, and stakeholders were interviewed in each of the three districts.

**Findings:** The report analyzes the findings of the Process Monitoring and Evaluation (PME) mission of the Cash for Choice (CfC) program, thereafter Cash, administered by Sungi Development Foundation (SDF) and presents the general lessons learnt. The monitoring team made field visits, conducted spot checks, interviewed the Internally Displaced Pakistanis (IDPs) who are the beneficiaries, met Humanitarian Quality Management Committee (HQMC) members, local actors and stakeholders, and Sungi field staff involved in assessment, monitoring and disbursement. It is based on the

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<sup>3</sup> This estimate is based on IDP data statistics.

<sup>4</sup> It can be best described as Real-time evaluation (RTE) report (See Cosgrave, et. al. 2009).

interviews of thirty eight informants including 27 men (71%), and 11 women (29%) in Sungi's CfC program districts. The monitoring team not only interviewed IDP head of households aged between 21 to 70 years but also had informal discussion with elderly, disabled, and children.

Overall the study concludes that the CfC mechanism was implemented in a fair, organized and transparent manner. The assessment procedures and database of beneficiaries will be of help to Sungi in case the program is extended to the IDPs hometowns in Swat for the purposes of rehabilitation and development. The process M&E study nevertheless concludes that the CfC activity had its own merits and this type of support should have come earlier as soon as the crisis emerged to alleviate the sufferings of the IDPs. The study's main findings, conclusions and related recommendations are summarized below.

It transpires from the analysis that Sungi has done a meritorious job by quickly deploying its experienced field staff and reaching out to IDPs in host communities compared to other programs which were based in focal points (such as IDP camps) and the federal government's cash grant program run by NADRA as they did not go out to verify the living conditions and the status of the beneficiary. In contrast, the assessments by Sungi were done with the involvement of local host communities and IDPs to control for fake beneficiaries. The female team members of Sungi's assessment teams played an important role in filling the information gaps. They visited inside Hujras and Homes and met women and children to verify the information on each household member. The process ensured communication and outreach to all family members; exercising transparency and accountability; raising awareness among other family members especially females and female head of household. The quick and small cash amounts have helped IDPs to meet their critical needs. A major portion of Cash is spent on health related services - particularly of women and children -, hiring of transport by IDPs to go back to their hometowns, for provision of shelter and food to vulnerable family members, while in some instances it helped investment in livelihood.

**Recommendations:** The report has recommendations for the Sungi to implement as a broad policy in case they replicate this program in future. There is a need to regularly train Sungi staff in Disaster Risk Management (DRM) and Humanitarian Accountability Partnership (HAP) principles. The involvement of local females is imperative in planning and decision making process; which proved to be very effective wherever possible. Apparently, Sungi needs concerted effort from community mobilizers to involve females in HQMCs.

Sungi has tried its best to follow the best practices and HAP protocol however some deficiencies remain; for instance training of new hires and volunteers in HAP principles. The need for strengthening DRM activities through ongoing trainings needs to be addressed and should be undertaken in the long run.

## **1. Introduction**

The report is based on field visits conducted by the research team to monitor and evaluate the process of Cash for Choice project implemented by Sungi Development Foundation (SDF), Pakistan for Internally Displaced Pakistanis (IDPs)<sup>5</sup>, known hereafter IDPs, with financial assistance from Oxfam Novib.

The information in this report is collected from various sources. This report is divided into six sections. Section one provides introduction, while section two gives background information on the security crisis, problem faced by IDPs and Sungi's resolve to extend help to displaced persons; Section three describes the Cash for Choice (CfC) program started by Sungi; Section four covers the process monitoring and evaluation methodology; and Sections five and six discuss outcome of CfC program and the conclusions and recommendations, respectively.

## **2. Background, Issues and Goals**

The government brokered a controversial peace deal in late 2008 with the terrorists and militants in Swat, Dir, and Buner. Rather than surrendering to the rule of law miscreants in the troubled areas used the controversial peace deal to reorganize and regroup and further expanded their influence to Districts of Buner, Shangla, Dir Upper and Dir Lower. The outlaws openly challenged the writ of the government and started imposing their own version of Islam as well as stepped up terrorists activities in these areas. Instead of abiding by the peace deal and covenants of Islam as a religion of peace they started usurping the houses and property of the general public and occupied public institutions by force. The Army came to the rescue of the residents of Swat but started the operation half heartedly<sup>6</sup>. Frustrations and disappointments compelled the population of the area to move to safer places of North Western Frontier Province (NWFP)<sup>7</sup>.

Finally the peace deal collapsed in 2009 as the miscreants did not abide by the agreement. The security crisis in Pakistan has resulted into a massive military operation against extremists in the NWFP territories comprising the Swat, the Buner, and the Malakand. The operation in Swat which started in late 2008 picked up its pace in April-May 2009. In order to take militants by surprise, as soon as the snow melted, the operation was started without any warnings. Home to home search operations were conducted and military jets and artillery bombarded towns and villages. Ordinary people ran on foot, in most cases only with their clothes on, leaving everything behind with one or two elders who stayed to take care of the land and cattle. Those who perished on their way to safety were left on roads and fields as the fleeing masses did not have time to bury their dead. All sorts of communications and help were cutoff between IDPs and their relatives left behind. Even those who were left behind to take care of assets were unable to conduct any business and earn livelihood as the entire Swat along with adjacent areas was cordoned off and

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<sup>5</sup> Internally Displaced Pakistanis instead of Internally Displaced Persons is a term coined by Sungi.

<sup>6</sup> For further details refer to Sungi (2009).

<sup>7</sup> ICG (2009), Sungi (2009), and ERU website (<http://www.helpidp.org/abouteru.php>)

subjected to curfew during military operation. In the beginning, the IDPs descended in camps and later moved on to settle in other vicinities.

**Table 1: Internally Displaced Pakistanis (As of June 07, 2009)<sup>8</sup>**

	Families		Individuals	
<b>Grand Total</b>	511028	100%	3679394	100%
<b>Outside Camps</b>	471034	92.17%	3444147	93.61%
<b>Inside Camps</b>	39994	8.49%	235247	6.83%

Source: Social Welfare Department and Data Management Unit ERU-PRC. (Figures are updated continuously) [http://www.helpidp.org/population\\_outside\\_camps.php](http://www.helpidp.org/population_outside_camps.php)

Ostensibly, the operation resulted in a massive displacement of more than 2.5 million people becoming homeless in their own homeland. It turned out as one of the largest displacements in any part of the world after World War II. According to estimates by humanitarian organizations almost eighty percent of IDPs preferred to live outside camps. Majority of the people shifted to the district of Mardan, Nowshera, Peshawar, Charsadda and Swabi. It had resulted in insurmountable hardships for the IDP as they were not used to the hot weather in the aforementioned districts; therefore, soon they started migrating to cooler climate in Hazara region as well (Abbottabad, Haripur, Mansehra and Battagram). Approximately, 80-90 percent IDPs have stayed outside camps (see Table 1 above). It created problems for host communities as well; however, under the ‘*Pashtun Wali*’ culture they opened up their houses and ‘*Hujras*’ to host IDPs<sup>9</sup>. The majority of families preferred to stay either with their relatives, in government schools or rented houses in villages around Abbottabad, Haripur, and Mansehra. Those who did not have any contact or relative in the Hazara region had stayed back in schools or rented houses in Mardan, Swabi, Peshawar, and Charsadda instead of IDP camps set up by the government. With military operation prolonged the IDPs living outside camps ran out of their resources. There was little hope for all IDPs to return to their homes soon due to ongoing military operation in the Swat valley.

Furthermore, the government and humanitarian agencies often failed to extend relief services to IDPs living outside camps. However, these agencies set up registration and distribution points in different districts where non-camp IDPs could collect staple food rations. Unfortunately, IDPs short of cash started selling these rations in the local market as they had no seed money to meet their daily needs. The Sungi Development Foundation (Sungi) started a ‘Cash for Choice’ (CfC) project with the help of Oxfam and Novib to provide provisional relief in the form of seed money to non-camp IDPs.

The government had established an Emergency Response Unit (ERU) in the office of the Provincial Relief Commissioner (PRC) as a temporary arrangement to facilitate relief operations. Further, it established the Provincial Relief, rehabilitation and Settlement Authority (PaRRSA) to provide “One Window” facilitation point to Federal/Provincial Governments, donors, NGOs and other partners Organization to coordinate the relief efforts. However, the process was slow and had been taking

<sup>8</sup> As of September 17, 2009 ERU reports total 382950 IDP families based on NADRA verifications which claims to have removed duplications and non IDPs; however, many IDPs have issues with NADRA based registrations.

<sup>9</sup> ‘*Pashtun Wali*’ refers to protection and hospitality by *Pathans*. The *Hujra* is equivalent to a guest room or house in NWFP communities.

months to process requests by NGOs. Therefore, Sungi initiated the program by bringing local government and other partner NGOs on board as well as by taking local communities in the area into confidence, which had reportedly worked well.

## **2.1 Major Issues**

As of now, the IDPs are facing a predicament in and outside camps; combined with fear, trauma, loss of lives, loss of assets and social dignity their life is in disarray. The bread earners of the family who had migrated to other cities in search of livelihood have also returned to take care of their affected families and are unable to support them in the time of distress. They have spent their thrift and are almost running out of financial resources to meet their daily needs.

There are many government and non-governmental humanitarian aid agencies operating in the affected districts. Their major thrust has been to provide relief goods to people living in camps while the majority which lived under squalid and cramped conditions outside camps has been largely uncovered by aid efforts due to logistical issues on one hand and based on the premise on the other that they have stayed outside camps because they can afford to do so; therefore, may not need a quick emergency response intervention. With no end to prolonged military operation in sight in areas around Swat valley, the hope for several IDPs to return home in near future and resume a normal life has plunged into despair. These IDPs have been running out of their savings while their host communities have tested enough of their patience to put up with them as it has exerted an enormous strain on local resources. Now issues regarding livelihood, health, hygiene, education, water and sanitation, and shelter are emerging and are breeding ground for communal crisis. In many districts the government closed the camps and sent IDPs back home; however, the majority which was scattered around in different places did not get the message to avail free transport and supplies for returning home. While in some instances, many IDPs returned home only to find out that either the security situation in their homeland has not improved or their homes and farms are completely destroyed. Finding it difficult to stay in far flung villages of Swat where the communication and transportation network is in shambles due to unabated curfews while it may take years to rebuild networks and get supplies in time. Therefore, in search of livelihood they migrated back into afore mentioned districts, which had hosted them once<sup>10</sup>. As the camps were closed therefore they were forced to return to schools in different parts of NWFP for shelter. As of now the summer vacations are almost over and the provincial government want to retain the control of schools to start the academic year; therefore, IDPs have no place to go. Many families need assistance for either going back or moving to a rental house.

The government is providing transportation assistance to only camp based IDPs. The 'Naway Sahar' official transport program is only meant for IDPs living in official camps only, while those who are living outside and leaving on private transport can

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<sup>10</sup> Due to regular curfew hours and security challenges the transport and supply operations of goods and services to different parts of Swat valley are not smooth. The IDPs are experiencing difficulty in re-settling back in their hometowns. Some families are displaced again as the fighting erupted after their return.

enter Swat on a specific date and time only<sup>11</sup>. The government does not provide any other relief to these families. While these IDPs have run out of hope and cash there is a dire need to assist families with seed money. Similarly, non camp IDPs in schools have to get a letter from social welfare or other local government authorities in order to avail this facility, which is not easy due to logistical issues. As of September 17, 2009 the ERU has reported return of almost 0.2 million IDP families to their places of origin while remaining IDPs, have no arrangements or help to go back.

Non-availability of CNIC with IDPs, especially women has been a major concern and impediment to aid delivery for many organizations which Sungi has tried to overcome by effective community involvement. In government programs women were not registered because the government did not consider women as head of the household rather preferred to register the eldest male member of the family under cultural influence. In contrast, Sungi has tried its best to reach out to female head of households through community mobilizers and verified their status through HQMCs.

Sungi and other humanitarian organizations in the area have rarely dealt with an IDP crisis of this magnitude. However, they have used their experience from the disaster risk management of the Earthquake of October 2005 to deal with this humanitarian crisis. The meritorious work by the Sungi humanitarian response team needs an appraisal.

## **2.2 Goals and Objectives of the study**

The main purpose of the process monitoring and evaluation is to determine the fairness, accountability and outcomes of the humanitarian relief efforts by Sungi in terms of providing cash for choice to the displaced families. The study collects, analyzes, and presents the perception of the IDPs on the CfC program activities, use of Cash with a specific focus on relevance, gender inclusion, and humanitarian accountability practices to make recommendations to be considered for future.

The study has the following specific objectives:

1. To assess how well the process of assessment & cash disbursement is completed through involvement of IDPs, host communities and volunteers and what are the IDPs perceptions.
2. To assess that how the money (Cash for Choice) is utilized and remained beneficial for the IDPs families.
3. To assess how the HAP principles are followed during the project.
4. Identify best practices and problems and give practical recommendations for future interventions.
5. To analyze and disseminate lessons learnt during cash for choice project.

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<sup>11</sup> See advertisement on ERU website (<http://www.helpidp.org/images/data/off-camp-return.jpg>)

### 3. Description of the Cash for Choice Program

The Unconditional Cash transfers are cost effective, have an element of flexibility, and can be rapidly implemented<sup>12</sup>. As compared to response in kind, CfC empowered beneficiaries to identify, prioritize, and meet their own needs in a more dignified manner. The unconditional cash approach enables beneficiaries to address a wide variety of needs whereas in-kind relief restrains the beneficiaries to meeting one specific need<sup>13</sup>. Lor-Mehdiabadi and Lesley (2008) has well documented and summarized the merits and demerits of the conditional and unconditional cash grants to beneficiaries under a relief program.

**Figure 1: Why and When Unconditional Cash Transfer is Needed and Beneficial**

Deciding if cash is the most appropriate response depends on the impact of the emergency on people's needs, livelihoods and the market. Some situations where cash-based interventions may be appropriate include:

- People are not able to meet their basic needs as a result of the emergency, and/or they adopt coping strategies damaging to their health, livelihood or dignity;
- Loss of income opportunities as a result of the emergency;
- Food shortage is an issue of access to food rather than availability of food (e.g. people are not able to access food due to lack of resources. If given the resources they should be able to buy what they need through the market);
- The emergency led to a collapse of traditional coping mechanisms, such as credit systems.
- The impact of the emergency on the economy could be addressed through supporting local markets. If the emergency lead to low purchasing power and to the closure of shops, a strong indicator that not enough cash is circulating in the local economy, cash transfers can revitalize the market.

Although cash-based response may seem appropriate, it has to be considered whether it is feasible. This requires context-specific information about markets, about whether people can buy what they need and about whether cash benefits can be delivered and spent safely.

Source: Horn Relief (2007)

The unconditional cash offer program implemented by Sungi has its merits based on the cost-effectiveness to address the assessed needs and the acceptability by the target population. This criterion underpins Sungi's project planning exercise and implementation methodology. The first phase of this project was conducted from May 20 to June 30, 2009 during which 3,060 households were supported while in the second phase (Phase-II) a total of 9,250 households would be supported in two categories, namely: **Category A**- Small family with a size of 1-5 members; receiving Rs.8,000. **Category B**- Large family with a size of 6 or more members; receiving Rs.12,000 (See Table 2 below).

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<sup>12</sup> Horn Relief (2007)

<sup>13</sup> Many IDPs were witnessed selling their relief in kind so as to get Cash to meet their critical needs.

**Table 2: Sungi Cash for Choice Program**

Title of Project	Location (Districts)	Duration	No. of families (Benefited)	Amount Disbursed	Financial Assistance
Cash for Choice Phase-I (Completed)	Abbottabad, Haripur, Mardan, Swabi	May 20 – June 30, 2009	3,060	Rs.31,904,000	Oxfam Novib
Cash for Choice Phase-II (Completed)	Abbottabad, Haripur, Mardan, Swabi, and Mansehra	July – Sep , 2009	9,257	Rs.92,708,000	Oxfam Novib
Cash for Choice through other sources (individual donors.)	Abbottabad, Rawalpindi, Islamabad	June 01 – August 31, 2009	127	Rs.1,276,000	Donations from Individuals

Source: Sungi Development Foundation

### 3.1. Description of Sungi- Oxfam Novib Partnership for CfC

Sungi was established in 1989 by late political economist and social activist Mr. Omar Asghar Khan with an objective of creating a peaceful and prosperous society based on social justice, equity and equality. Sungi aims to bring about policy and institutional changes by mobilizing marginalized communities to transform their lives through equitable and sustainable use of resources without any discrimination against social origin, sex, caste and religion. Sungi adopts a holistic, integrated and multi-sector methodology in its programming by feeding field learning into the policy level and vice versa; working at several levels including local, provincial, national and international in partnership with local communities, civil society, government, and international organizations; and instituting the principle of change management and improvement by implementing regular critical review of Sungi program and organizational structure.

Sungi's main program focus areas are: a) poverty alleviation; b) good governance and democratization; c) gender equity; d) sustainable livelihoods; e) social sector development; f) human, institutional, and organizational development; g) disaster management program (DMP); and h) policy advocacy. Sungi's DMP, which is of focus here, has efficient and effective people-centered disaster management systems and processes in place for better recovery and revitalization of life. Three key thematic areas form the core of DMP: a) humanitarian emergency response; b) policy advocacy; and c) disaster preparedness<sup>14</sup>.

Sungi's prior experience in disaster response includes working for floods in Hazara in 1992; Dadar and Satbani disaster in 2001; Afghan Refugees Settlement in 2001; Earthquake in NWFP in 2004; Rains and Snowfall in Jan 2005; Earthquake in October 2005; Floods in Sindh and Balochistan 2007; Balochistan Earthquake 2008; and IDPs response 2008-09. Sungi emergency response to earthquake survivors was one of the major earthquake relief operations, which was initiated during the early days of the disaster. Sungi provided emergency response through rescue and relief activities, capacity building, awareness raising, skills enhancement, livelihood restoration, lobbying, networking & advocacy on the EQ survivors issues, environmental rehabilitation, disaster resistant building designs in earthquake areas,

<sup>14</sup> See Awan, Manzoor Ahmad 2007

providing conditional cash for housing reconstruction and influencing rehabilitation and reconstruction (R&R) related policies.

According to an evaluation carried out by Lor Mehdiabad and Adams (2007) Oxfam is a member of an informal network (the European Food Aid/Food Security working group) which monitors emergencies and advocates for cash and voucher responses to food emergencies, where their own assessments judge this intervention as an appropriate action. Prior to Tsunami in 2004 Oxfam did not have a policy for unconditional cash; however, since 2005 it has started considering cash-based assistance to address food insecurity. The agency has a large resource of emergency response staff which is capable of both emergency food security analysis and setting up of cash projects. Oxfam has the advantage of mobilizing private funding which has enabled it to fund cash and voucher projects where no donor funds are available for Cash transfers. Oxfam has been using cash or voucher transfer to address food but also non-food consumption needs.

Sungi became an Oxfam International Contingency Plan (OICP) partner in 1994, which played a key role in past for the preparation and implementation of the earthquake recovery plan in 2005. The partnership between Sungi and Oxfam Novib has helped Sungi to successfully initiate the CfC program for IDP families through their support and guidance. A strategy was developed to ensure accountability and security of the Sungi staff and field teams. Oxfam GB experience and ECHO guidelines for cash were used to develop CfC strategy with technical assistance from Oxfam Novib Pakistan. Sungi involved local host communities, partners and existing Disaster Management Committee (DMC) members of the target area in assessment and disbursement.

### **3.2. CFC Program Objectives**

- To provide immediate relief to IDPs through seed money (CfC)
- To allow IDPs to spend small cash grants with their own free will on their immediate needs regarding food, health care, shelter, or returning home etc.
- To improve livelihood & psycho-social condition of IDPs.
- To restore social dignity and reduce the economic hardship of the IDPs; particularly of the women

### **3.3. CFC Criterion**

- The IDPs migrated since May 1<sup>st</sup> 2009. The registration date of May 2009 helped to screen out many IDPs and to address the needs of only those IDP families who had recently migrated and were considered more vulnerable. They were unable to receive help from most government sponsored programs which were setup prior to May 2009<sup>15</sup>.

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<sup>15</sup> In some instances this criterion was relaxed and some IDP families registered prior to May 2009 were helped. This was done only on the recommendations of HQMC and Social Welfare Department of NWFP who verified that the IDP family is vulnerable and most deserving such as female headed household; disabled, injured, sick or elderly head of household.

- The women, disabled, injured and old head of household were given priority. The presence of orphans in a household also increased their likelihood of aid<sup>16</sup>.
- IDPs living in schools, rented houses and with host families were given preference.
- CNIC was required for the IDPs too verify place of origin address; as most of the IDPs had been registered with National Database Authority (NADRA).
- Category A: A small family of 1-5 members is eligible to receiving Rs.8,000.
- Category B: A large family of 6 or more members qualifies for receiving Rs.12,000.
- The IDPs are located close to markets where they can purchase items of daily needs.

### **3.4 The CfC implementation Process**

The process flow chart of major CfC activities is given below in Figure 3.

- As discussed earlier Sungi capitalized on the knowledge base that exists with Oxfam Novib to design the project.
- As a first step Sungi held meeting with District Coordination Officers (DCOs), local Nazims, Muslim Commercial Bank (MCB) officials, Social Welfare Department of the Government of NWFP, NGO and donor partners to appraise the stakeholders about the project and seek information on IDP settlements. List of schools where IDPs were residing collected from social welfare department and host communities as large number of IDPs were accommodated in schools after April 2009.
- In the second step Sungi visited host communities and schools where IDPs were residing and conducted rapid appraisal of the areas to select villages, towns, and IDP settlements based on their criterion. This was followed by a need assessment exercise and a market survey.
- Areas which were remote and had high concentration of IDP families but not covered by any other humanitarian organizations were selected.
- While selecting the target areas Sungi ensured through mapping that they are close to markets as per HAP principle (other criterion followed are given in section 3.3 above).
- The IDPs and local host communities also approached Sungi for assessment either by visiting the Sungi Office or through network of community based organizations (CBOs).
- Sungi social mobilization staff composed of male and female officials and volunteers visited the area and helped in establishing HQMCs. It is pertinent to mention that 3 out of 6 (50%) HQMC members interviewed confirmed that Sungi explained the purpose of HQMC formation and helped to form one while the remaining reported formation of HQMC by local Nazims. This was reconfirmed when the CfC process was probed with beneficiaries. Each HQMC was composed of 4 and in some cases 2 members. With the involvement of minimum one IDP and one host community member and maximum two IDPs and two host or local

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<sup>16</sup> The assessments were based on nuclear families instead of extended ones. However, some IDP families were found sponsoring orphans (who had lost their mother and father) from their extended families (acting as guardians). The presence of such orphans increased the likelihood of aid. The verification of such cases were done with the participation of other IDPs and local host communities as well as HQMCs.

community members. Women were also elected members of HQMC wherever possible (confirmed in Abbottabad)<sup>17</sup>.

**Figure 2: IDP Assessments and HAP Communication**



Left: Sungi field worker assessing IDP

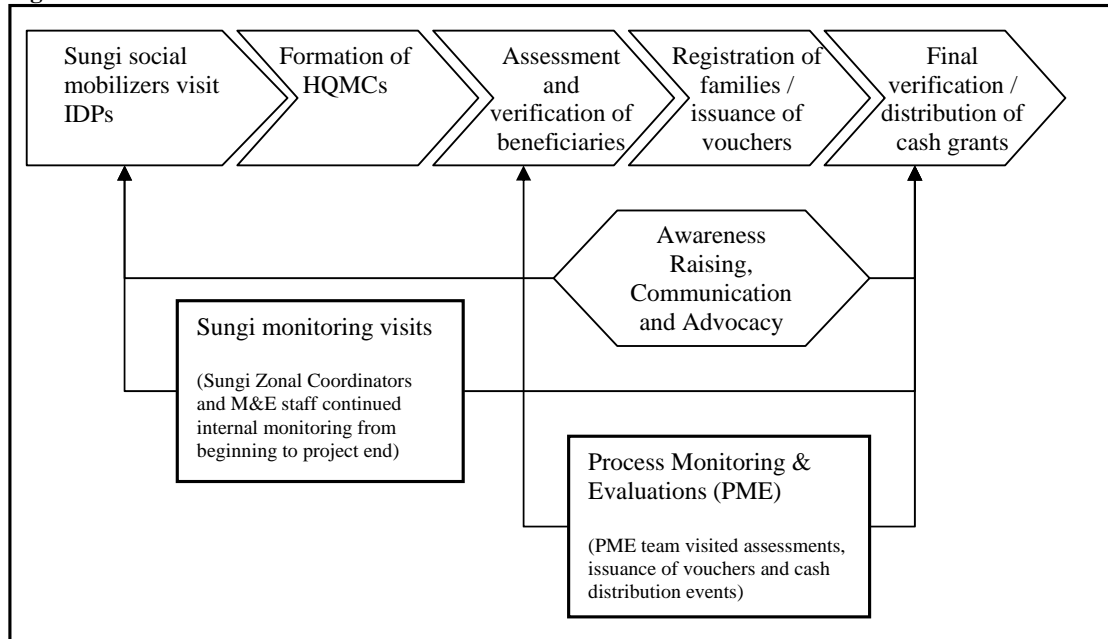
Right: After assessment the IDP is told about HAP

- The HQMC members signed a statement of objectives and filed it with Sungi field offices.
- The HQMC members played an important role in facilitating the assessment and verification of beneficiaries. They ensured that non-IDPs or host families may not get their assessments processed. They also made certain that IDPs and assessment are legit and do not try to do multiple registrations.
- The women Sungi staff and volunteers, and where possible women HQMC members, would go inside the houses, *Hujras*, and IDP settlements and places of abode to verify the spouses and family members.
- The beneficiaries were assessed using the form shown in Annex A-5. Once they were found eligible to receive CfC transfer they were issued payment voucher shown in Annex A-6 meant to be exchanged for cheque at the Sungi disbursement counter at the local bank (See figure 1).
- In order to reach out to the IDPs Sungi staff went door to door to meet IDPs. It also helped to control for disturbances which normally occurred in large community meetings where ineligible non beneficiaries created problems.
- Once the families were verified the IDPs were issued coupons / vouchers, with date of encashment in the bank.
- Once the beneficiaries were assessed the assessment teams would bring the assessment forms to field office and enter into MIS system. The duplications were triangulated (cross checked) and detected (See figure 2).
- Sungi monitoring and evaluation teams followed up the assessment events and carried out monitoring of the process using the Performa given in Annex A-6.

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<sup>17</sup> In Swabi and Mardan the *Hujra* culture does not allow participation of women in the presence of outside men. Hence Sungi female team members helped were more instrumental and coordinated between HQMCs and IDP families especially in reaching out and verifying the female headed households.

**Figure 3: Process Flow Chart of CfC activities**



Source: Sungi Development Foundation

- The finance staff double checked the registration and CNIC numbers before writing cheques. Once the cheques were written the IDPs were issued cheques at Sungi counters at the bank premises or local Hujras near banks. The HQMC members and Sungi mobilizers and volunteers rechecked and verified IDPs before cheques were issued. In case other family members showed up to collect cheques they were turned back until the assessed head of household showed up him or herself.
- During cheque disbursement women, disabled, injured, sick elderly, and senior citizens were given priority and their cheques were issued and cashed first.

**Figure 4: CfC Activities in Progress**



Left: Sungi MIS staff entering and analyzing IDP assessment data

Right: A banner identifies the venue of cheque distribution in Swabi close to a Bank building<sup>18</sup>

- The bank Cash Officers verified IDs before finally cashing in Sungi Cheques.
- The whole process of assessment, verification, cheque issuance, and Cash disbursement took two to three days on average. This has received applause by IDPs as compared to government procedures for similar programs

<sup>18</sup> The HAP guidelines require that the affected people are treated with respect and

- Sungi has signed agreement with the MC Bank of Pakistan at headquarters. Sungi staff visited the local banks and selected a branch which was centrally located, easily accessible and has a place to setup Sungi cheque disbursement desk as per HAP guideline. MCB also waived off some of the funds transfer fee during this operation.

## **4. Monitoring and Evaluation Methodology**

The purpose of the process monitoring evaluation was to determine the overall effectiveness and outcome of the CfC program activities. After brief meetings and review of documents in Islamabad, the consultants carried out fieldwork in the Sungi CfC functioning districts from August 10 – 13, 2009. The methodology employed was review of secondary data, spot checks, process monitoring through observations and qualitative interviews, rapid assessments, interviews and focus groups discussions (FGD) with men and women beneficiaries (including children and elderly), Sungi staff, local government stakeholders, host community activists, and HQMC members. Similar questions were asked especially about CfC criterion, activities, process, IDP beneficiary selection method and HAP principles for triangulation of the PME findings. Site visits were made to Sungi head office and field offices, ongoing assessments in local and host communities, government offices, banks, disbursement points, in CfC districts. Samples in each region of beneficiaries, HQMC members, Sungi staff, and stakeholders were interviewed.

The monitoring visits and interviews were conducted in the towns and villages of CfC functioning districts of Abbottabad, Swabi and Mardan. No interviews or visits were conducted in Haripur, Mansehra, Rawalpindi, and Islamabad as IDPs had returned home from these districts. It is pertinent to mention that field visits and qualitative interview were the most important part of the PME exercise. In order to complete this exercise the monitoring and evaluation team employed the following methods:

**Consultation with Sungi Staff** – The consultants brainstormed the objectives and modalities of PME exercise at Sungi’s Islamabad and Abbottabad offices which helped in streamlining the interview modules (given in Annex A1-3).

**Desk Review of Secondary Data** – The data on IDPs is was collected from variety of sources which includes but is not limited to Sungi data, ERU data, and other humanitarian and relief agency reports and maps. A review of the documents has been done at the beginning of the M&E exercise implementation.

**Field Visits** – Two members of the team Mr. Yasin Janjua (team leader) and Roma Bhatti (research assistant) conducted field visits facilitated by Mr. Rizwan Iqbal Mughal of Sungi from August 10 - 13, 2009. In each district, Sungi district coordinators and mobilizers also joined the team and helped in tracing beneficiary IDPs settlements. During the field visit the team conducted interviews Stakeholders’ interviews based on a structure and semi-structured questionnaire that helped to gather both quantitative and qualitative information.

Process checks were done on the spot by the team by visiting ongoing assessments and disbursement activities in the Mardan and the Swabi district. Visits were also made to Sungi headquarter and field offices, the local MC bank branch and the

department of Social Welfare department of the government of NWFP in Swabi, a partner NGO and IDP assessment events.

**Interviews** –Three interview modules were designed to collect both qualitative and quantitative information during the field visits (See Annexure A1-3 for interview checklists for: IDP Beneficiaries; HQMC members; and other Stakeholders). These modules were used to collect information from the following actors: a) beneficiaries included IDPs (men and women) who had received Cash and those who were assessed to receive Cash in near future; b) stakeholders included Sungi staff, host community members, local government officer, and bank official; and c) HQMC members.

#### **4.1 The Sample Size and Selection**

Originally, the Terms of Reference (ToR) required selecting 1-2 sample villages from the 5 working districts, and hence interviewing around 10 households from each selected village. Due to constraints discussed in Section 4.2 team traced and met the IDPs who were available. Sungi staff and other stakeholders, such as HQMC members, bank staff, and district social security officer were also selected randomly for interview. Altogether thirty seven interviews were conducted in three districts agreed with Sungi, namely Abbottabad, Swabi and Mardan. The interviewees include 19 IDPs (14 male and 5 female), 13 stakeholders (9 males and 5 females – Sungi staff, local administration, partner NGOs, and Bank Official), and 5 HQMC members (4 males and 1 female). Female HQMC member was interviewed in Abbottabad only as Swabi and Mardan did not report female HQMC formation or female participation in HQMC as members.

#### **4.1 Difficulties and Constraints**

At the time of review the CfC program had been operational for only four months. Assessment and distribution in Mardan and Swabi districts were still going on during the PME field visits. In Abbottabad, Haripur, and Mansehra area, where Sungi has completed its disbursements, IDPs have returned to their native hometowns and very few could be traced and interviewed. On the other hand in Mardan and Swabi when PME team visited schools where IDPs were staying they were informed by the locals that IDPs have moved after receiving Cash. The Cash grant enabled them to hire transport as the government had already issued instructions to vacate school premises so that they could be renovated for next school year before the end of summer vacations<sup>19</sup>.

In Abbottabad and Swabi team successfully met IDPs who had received Cash grants. The statistical evidence on usage of cash grant by IDPs is reported in Section 5. Nevertheless, the assessments and distributions were ongoing in Mardan and Sungi staff was involved in the assessment process. The staff extended all possible help; however, the PME team faced a tradeoff between interviewing IDPs and monitoring on going assessments and distributions as the Sungi staff would have to leave the event and help in tracing beneficiaries. Therefore M&E team decided to visit the

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<sup>19</sup> Though considered a difficulty in reaching them; however, is an indicator of the success of the program as the cash grant enabled them to go back home.

events and monitor the process instead of interviewing IDPs who had received Cash in past. Those who were being assessed were available for interview<sup>20</sup>; hence process checks were made. A few IDPs were interviewed during the assessment process and at the Bank where they came to receive their Cash grants. The team also met some women who had arrived at the Bank for collection of their Cash grants.

## 5. Findings and Analysis

At the time of M&E exercise the program has been operational for only three months. The Cash for Choice was made available to finance extremely small scale; but critical needs of IDPs. Such an operation was needed on urgently. Among 19 households interviewed 9 were Category A (small family) beneficiaries while 10 were in Category B (large family).

### 5.1. Program Administration

The program is administered under HAP guidelines, with support from Oxfam Novib who helped in program planning and design phase.

#### 5.1.1. Efficiency

Majority of Sungi Staff or other stakeholders have some experience with dealing with humanitarian aid or disaster risk management. Ranging from a minimum of 3 months to 15 years, the average experience is 5.5 years. Day to Day IDP verification and Disbursement data was collected, computerized and cross checked. Verification exercise was conducted at several levels (see section 3.4 process above). Daily disbursement records were available and checked by the monitoring team. At the end of day the local bank sent the name of beneficiaries and amount of disbursement to Sungi field office through fax (see a sample report in Annex A-8).

Sungi formed HQMC committees, which performed very well and increased the transparency and efficiency of the CfC program (See Table 3). Sungi formulated Humanitarian Quality Management Committees to ensure the maximum level of participation of beneficiaries in the process of assessment, distribution, capacity building and monitoring. The committees helped Sungi in identifying most deserving families and also facilitated the process of distribution of cheques at the local banks.

**Table 3: Responses of HQMC Members**

HQMC	Yes	No
Satisfaction with the assessment and distribution	100%	0
Threat to HQMC members from militants	0	100%
Are there disgruntled non-beneficiaries	33	67
Problems faced during assessment	17	83
Awareness about HAP	33	67

Source: Process M&E Survey data

<sup>20</sup> As noted earlier, it takes two to three days on average from assessment to actual disbursement.

Sungi's also involved its trained DMC volunteers in project activities to increase CfC effectiveness. When asked about disgruntled non beneficiaries (IDPs who did not met criteria but wanted to be assessed) 33% reported that was a problem. However, they asserted that the HQMC members and host communities managed to educate them about the Sungi criterion. Besides, Sungi used nuclear meetings with individual households instead of large gatherings to avoid disturbances by large crowds.

### 5.1.2 Communication

Sungi effectively communicated the program objectives with the help of social mobilizers, assessment team members, volunteers, IDPs, and local government representatives. Most IDPs were informed about the program by Sungi (53%) social mobilizers who were conducting rapid appraisal of IDP outside camps while others found out either from local Nazim or from host community members (20%) or other IDPs (27%) – See Table 4.

**Table 4: Source of Information about CfC (in percentage)**

How did you hear about CfC	IDPs	HQMC
From Sungi	53	17
Through local Nazim and host communities	20	33
From Other IDPs	27	50

Source: Process M&E Survey data

When the HQMC members were probed about the program information and their involvement 17% reported that Sungi staff and volunteers communicated about CfC program while 50% were approached by IDPs who requested them to become HQMC member and 33% were informed by a local government representatives who motivated them to become members of HQMC.

### 5.1.3. Outreach

The Sungi CfC project has an outreach of 12,317 IDP families which have received a total of Rs.124,612,000 (US\$ 1.5Million)<sup>21</sup> in Cash grants. This includes 2,129 (17%) female headed households. A total number of 50,908 individuals, which includes 12,297 men, 12,445 women, 25,453 children, and 713 elderly, persons (see Tables 5 below) benefited from CfC grants.

**Table 5: Profile of CfC Assessed IDPs**

	Abbottabad	Haripur	Mansehra	Mardan	Swabi	Total
Men (16 to 65)	1389	607	1128	5172	4001	12297
Women (16 to 65)	1443	677	1168	5277	3880	12445
Children (up to 15 year)	2483	1331	2334	11574	7731	25453
Elderly (above 65)	96	26	84	243	264	713
<b>Grand Total</b>	5411	2641	4714	22266	15876	50908

Source: Sungi IDP assessment Database

The majority of IDPs (71%) were living with host families followed by 19% living in rented shelters, while 10% were found to be living in schools (See Table 6).

<sup>21</sup> One US\$ equivalent to Pak Rs.80

**Table 6: Shelter Status of Beneficiary IDPs**

	Abbottabad		Haripur		Mansehra		Mardan		Swabi		Total	
	N	%	N	%	N	%	N	%	N	%	N	%
<b>With Host Family</b>	55	5.5	431	87	234	25	3322	85	2552	88	6594	71
<b>Rented</b>	884	87	43	9	665	73	131	3	54	2	1777	19
<b>Schools</b>	75	7.5	22	4	11	2	474	12	304	10	886	10
<b>Total</b>	1014	100	496	100	910	100	3927	100	2910	100	9257	100

Source: Sungi IDP assessment Database

#### 5.1.4. Transparency

The program was transparent and there were no complaints about Sungi or the program procedure. Though there were reports that people asked for bribe or commission from IDPs and Sungi's mobilizers. However, Sungi staff educated IDP families and females in the household about the CfC transfers and requested them to alert the staff of any wrongdoings and in case someone seeks bribe as this Cash was only meant for meeting IDPs critical needs. A complaint mechanism was also shared with the IDPs and information was provided through leaflets.

#### 5.2. Cash for Choice Activities in Two Phases

The CfC activities spanned over two phases for which data is reported in tables 7 and 8 below. A total of 163 HQMCs were formed in five target districts. A total of 12,317 IDP families benefited from CfC grants; this includes 5,798 families in Category A and 6,519 families in Category B.

The first phase of CfC was completed in June 2009 and the outcome is reported in Table 7.

**Table 7: Data on Phase-I of CFC**

Districts*	Number of HQMC Formed	Total No of Families Served	Total no of Families in Category A	Total no of Families in Category B	Total Amount of Cash Disbursed
<b>With CfC</b>					
<b>Abbottabad</b>	12	573	337	236	Rs.5,528,000
<b>Haripur</b>	16	500	146	354	Rs.5,416,000
<b>Mardan</b>	11	996	344	652	Rs.10,576,000
<b>Swabi</b>	13	991	377	614	Rs.10,384,000
<b>Total</b>	52	3060	1204	1856	Rs.31,904,000

\*Mansehra was not included in Phase-I

Source: Sungi Development Foundation

The second phase which was in process at the time of evaluation is now complete. The final beneficiary summary statistics is presented in Table 8.

**Table 8: Data for Phase-II of CFC**

	Number of HQMC Formed	Total No of Families Served	Total no of Families in Category A	Total no of Families in Category B	Total Amount of Cash Disbursed
<b>With CfC</b>					
<b>Abbottabad</b>	24	1014	560	454	Rs.9,928,000
<b>Mansehra</b>	27	910	504	406	Rs.8,904,000
<b>Haripur</b>	19	496	229	267	Rs.5,036,000
<b>Mardan</b>	75	3927	1838	2089	Rs.39,772,000
<b>Swabi</b>	51	2910	1463	1447	Rs.29,068,000
<b>Total</b>	196	9257	4594	4663	Rs.92,708,000

Source: Sungi Development Foundation

Sungi has developed material on HAP Principles, ran media campaign to highlight advocacy issues of IDPs, coordinated with district administration and local government agencies. It also translated UN Guideline on IDPs and HAP principles, in Urdu and Pashto languages for dissemination to stakeholders and IDPS. These guidelines are widely distributed among IDPs at the time of assessments. Figure 2 above shows distribution of HAP guidelines to IDPs along with Cash voucher. Sungi has also conducted a need assessment of social welfare department and planning to provide them with MIS system.

Sungi has reported to continue work on capacity building of stakeholders, media campaign on IDP rights, capacity building of social welfare department, provision of office equipment to social welfare department, and awareness raising on HAP principles, UN guidelines on internal displacement and constitutional rights.

### 5.3. Stakeholders and their Role

The Sungi field staff along with team of volunteers and partner organizations has a well established and strengthened humanitarian response network, which was mobilized for the CFC activities. It held regular coordination meetings. Sungi field staff, HQMC members, partner NGOs and bank officials were found to be very cooperative and helpful during the CfC assessment and disbursement activities. The PEM exercise revealed that at least 31% staff and volunteers involved in CfC have had prior DRM experience – See Table 9. The project gave Sungi an opportunity to induct and train a new team of volunteers.

**Table 9: Stakeholder Response (percentages)**

	Yes	No
<b>Did you have prior experience in DRM</b>	31%	69%
<b>Was timeframe to launch the project adequate</b>	62%	38%
<b>Do you keep records</b>	77%	*
<b>Do you know of women losing control over Cash</b>	-	100%
<b>Have you noticed any indicator of change regarding female empowerment*</b>	31%	*
<b>Are there disgruntled non beneficiaries</b>	38%	*
<b>Have you been harassed or threatened</b>	-	100%
<b>Do you think this experience will be helpful*</b>	31%	*
<b>Are you aware of HAP guidelines and procedures*</b>	38%	62%

\* The remaining did not say no but they were unsure

Source: Process M&E Survey data

The Sungi volunteers and HQMC members were highly instrumental in assessment and verification of IDPs. They kept records of assessment (77% reported). However, a few exceptions were noticed by the team during rapid appraisal and spot checks. Some IDPs from Sept 2008 had moved back only to find out that their home were destroyed and fighting was still going on; therefore, they were displaced again. Some re-registered with Social Welfare but some did not. Those who re-migrated but failed to register were honored by Sungi only if they were verified by Social Welfare, Local Nazim, and HQMC. These relaxations were made based on other eligibility criterion as well; e.g. female head of household, senior citizen, and poverty. These cases are few in number; nevertheless, Sungi did its best to get them verified by the host community and local administration to keep the procedure transparent and accountable.

#### 5.4. Outcome of Cash for Choice (CfC)

The outcome of CfC is measured from beneficiary perception and the usage of cash grants reported by IDPs.

##### 5.4.1. Beneficiary Perception

The beneficiaries were legit and able to produce a copy of the social welfare form and Sungi assessment forms and vouchers. Questions were asked regarding the fairness of the program, participation of females, problems and threats during assessment and disbursement, and HAP procedures. The results are reported in Table 10.

Among beneficiaries no one has any complaints regarding the assessment procedure; however, only 11 percent of the surveyed IDPs were aware of the HAP guidelines and complaint procedures (see table – 10). Almost 95% believed the selection criteria was fair and the Cash grant went to most deserving households while 5% (1/19) wanted Category B disbursement for all households (Rs. 12,000) as he opined the rents and transport costs are same for everyone and unexpected health services eat up most of their cash grant.

**Table 10: Beneficiary Responses**

	Yes	NO
Do you have copy of assessment documents	100%	-
Was the selection criteria fair	95%	5%
Was the Cash grant given to most deserving	95%	5%
Did you face any problem during CfC assessment or disbursement	-	100%
Is market close to your place of abode	63%	37%
Was Cash grant helpful	100%	-
Were you member of HQMC	16%	84%
Do you know HQMC members	100%	-
Awareness about HAP guidelines	11%	-
Do you have any complaints	-	100%
Do you know about complaint procedure	11%	89%

Source: Process M&E Survey data

The beneficiaries were found to be very happy in general and praised Sungi as the process was transparent and conducted in a dignified manner; 95% asserted that Cash grants were given to the most deserving and the selection criteria was fair. IDPs did not face any problems (100% reported) as they had not waited and stood in long lines. Sungi staff, volunteers, and HQMC members went door to door in order to extend as much as help possible. Many regarded it as much needed step which should have been done earlier. Majority has used it for their much needed health care which was not available in Camps. A major portion of funds is used for hiring transport for returning to their homes as the government is not helping much in case of outside camps IDPs to help them return to their homes.

### 5.4.2. Usage of Funds

It has been reported by NGOs that a large no of families did not avail medical facilities at the camps form male doctors and paramedics<sup>22</sup>. Subsequently, these cash for choice grants enabled IDPs to spend money on proper health care, especially for female members.

According to UK based Save the Children NGO approximately 79.2% of IDP households surveyed by them were facing medical problems<sup>23</sup>. Sungi’s rapid assessment prior to distribution of Cash for Choice cheques also entails women and children health needs as one of the primary areas of concern. The result indicate that it CfC enabled many IDP families to spend Cash on receiving better health care.

The Usage of CfC transfers as reported by IDPs is given in Table 5 and figure 6 below. It is more or less consistent with Sungi Need Assessment conducted prior to launching the program.

**Table 11: Usage of Cash for Choice Transfers**

Usage	Percentage*
Food	31.4
Health Care and Medicines	55.4
Clothing	6.2
House Rent	25.8
Transport hire	27.3
Personal Debt Retirement	5.9
Invested in Business /Capital	4.7
Savings	18.1

\* Based on responses of 11 families. Other families have either just received cheques or have been assessed by Sungi at the time of our Probe

Source: Survey data

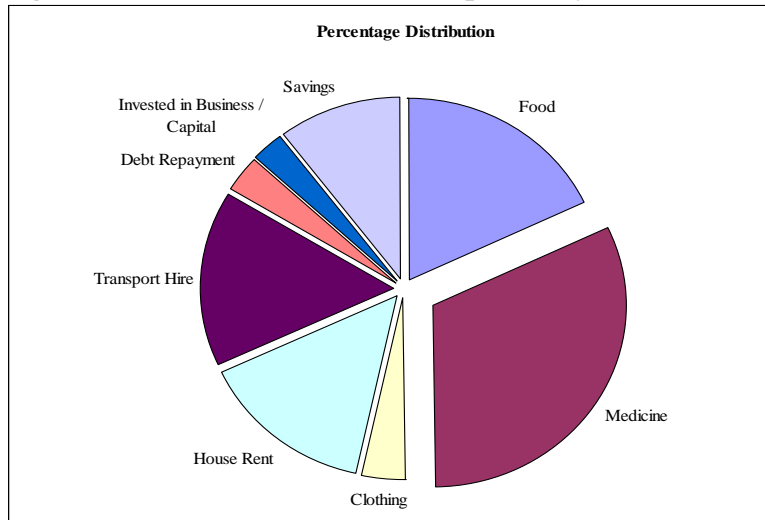
Major Spending Heads were found to be Health (55.4%), food (31.4), transport hire (27.3) for Return (4000-5000), paying house rent (25.8%) for those who could not return and needed shelter, clothing (6.2%), retiring debt (5.9%), and investment in cattle or village shops to earn livelihood (4.7%) and remaining in savings (18.1%).

<sup>22</sup> Pakistan: IDPs fear returning back to their homes, Situation Report, Updated: July 10, 2009

<http://act-intl.org/news.php?uid=707>

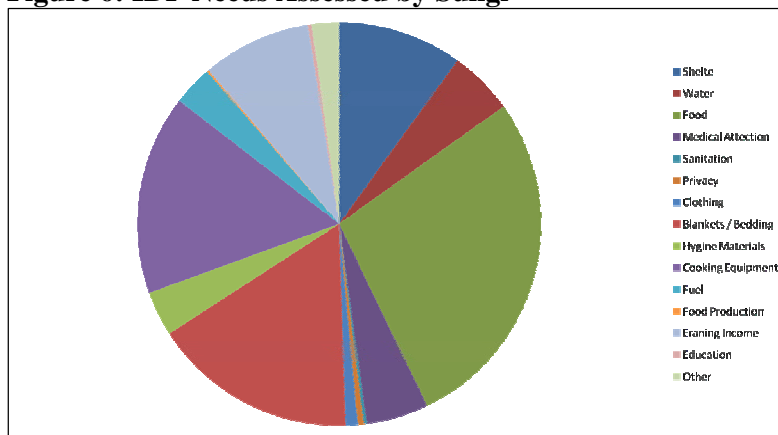
<sup>23</sup> <http://www.globalsecurity.org/wmd/library/news/pakistan/2009/pakistan-090610-irin01.htm>

**Figure 5: Use of Cash for Choice Reported by IDPs**



Source: PME data

**Figure 6: IDP Needs Assessed by Sungi**



Source: Sungi IDP Need Assessment

### 5.5 Gender Awareness and CfC Impact

Sungi is rights based organization and has focuses on gender equality in its programs. In CfC implementation Sungi ensured that it reaches out to women IDPs and increase their awareness about the Cash grants. Sungi’s female staff and volunteers played an important role in this regard, especially in reaching out to female head of households. A total of five female headed households and one female HQMC member were interviewed by the PME team. The HQMC members and IDPs confirmed that the Sungi female staff was very helpful during assessments and disbursements. They went inside hamlets, houses, and schools where female IDPs were staying to confirm family size, status of IDPs, and the living condition of IDPs. The female staff educated women IDPs about the Cash grants. A total of **2,129** female headed households were provided Cash grants in two phases. The impact of female involvement was visible and is a precursor to a change in attitudes and roles. For the

first time, females were considered head of households<sup>24</sup>. Their concerns were heard and needs were addressed through Cash grants. Women were given priority at disbursement events. The access of females to Banks is considered as indicator of Change as all the female Cash recipients went to Bank and made decision on their own about the use of Cash grants (See Table 10 and 9). In nutshell, the CfC grants empowered female head of households to take charge of their own lives.

## 5.6 Humanitarian Accountability Partnership

Sungi is a full member of HAP <http://www.hapinternational.org>. Sungi staff did it best to follow HAP guidelines and ensured the process was run smoothly in a trouble free manner. The response of Stakeholders and IDP beneficiaries regarding HAP understanding are reported in Tables 9 and 10 above.

**Figure 7: Monitoring and Evaluation Visits**



Top left: HAP principal displayed at a cheque distribution hub in Swabi

Top Right: Monitoring and Evaluation team member interviewing an IDP beneficiary

IDPs were told about the guidelines by Sungi staff. The PME team members noticed establishment of complaint mechanism in the form of complaint boxes and banners with HAP principles clearly written out at Cash disbursement focal points (See figure 7 above). When IDPs and HQMC members were specifically enquired about HAP guidelines they did not seem to know much though the guidelines were displayed on banners at disbursement points. When the team pointed out to the banners some IDPs and HQMC members admitted that the main cause of non awareness was illiteracy (cant read), or they were overjoyed with relief and did not pay much attention to anything else (See HAP Guidelines in Annex A-4).

**Table 12: Responses about HAP Awareness by interviewees (in percentage)**

	HQMC	Sungi Staff	Others	IDPs	
<b>Aware</b>		33	50	33	11
<b>Not Aware</b>		50	50	67	89
<b>Does Not Remember</b>		17			

Source: Survey data collected by consultants

Implementation of HAP guidelines requires enormous effort and resources on part of the implementing organization. The entire process ensured that IDPs receive aid in an

<sup>24</sup> The government aid programs on the other hand did not consider females as head of household rather registered a male member son, father of the widow, or brother as head of household under cultural influence. In contrast Sungi recognized females as head of households and provided them assistance.

honorable manner in compliance with HAP guidelines. The IDPs did not have to wait in long lines as Sungi staff went door to door and reached their settlements for the purpose of assessments. The women, young sick, disabled and elderly were given priority at cheque disbursement and encashment points. Ostensibly, Sungi took a number of steps in line with HAP standards to ensure that HAP guidelines are followed.

1. **Commitment to humanitarian standards and rights:** Sungi spelled out its commitment clearly in its vision statements and project documents.
2. **Setting Standards and Capacity Building:** Sungi has trained its staff in HAP guidelines. The CfC key project staff has recently completed HAP self assessment survey which shows a good understanding of HAP standards.
3. **Communication:** Sungi's involved local government representatives host communities, and local media outlets to communicate about the program (see section 5.1.2 above for details)
4. **Participation in Program:** The IDP involvement in the formation of HQMCs clearly depicts that HAP guidelines are followed in letter and spirit.
5. **Monitoring and Reporting on Compliance:** Sungi's zonal coordinators regularly visited IDP assessment and disbursement events to monitor and report CfC activities. Wherever possible the program in charge and coordinator from head office also made surprise field visits. For instance, in Swabi it was difficult to hire female staff due to cultural limitations. Therefore, females from head office traveled regularly to fill the human resource gap.
6. **Addressing Complaints:** It has been recorded elsewhere that Sungi distributed HAP guidelines printed in Urdu and Pashto languages to IDPs, displayed HAP guidelines on posters and also placed complaint boxes at Cash disbursement points.
7. **Implementing Partners:** Over the years Sungi has built partnerships with donors and local DMC. Sungi is committed to their capacity building and has been providing information to them about HAP guidelines.

## **6. Conclusions and Recommendations**

Our findings confirm and reinforce the findings of an earlier study conducted by Bokhari (2009). The program is very well targeted to deserving IDPs and it has achieved the desired objectives while following the HAP principles. Sungi has built a good rapport with different stakeholders which includes local government representatives, social welfare department, host families, IDPs, Bank officials, field volunteers, and local community based NGOs and their disaster management committees. The coordination mechanism between all stakeholders helped to make this project achieve its objectives by reaching out to deserving IDPs.

The support is timely and effective in meeting the needs of IDPs due to several reasons. The IDPs needed immediate cash assistance to buy food items, health and hygiene kits, medicines, and shelter. Moreover, the monsoon season as well as Ramadan was approaching and IDPs wanted to get back to their homes. In monsoon health risks would increase and IDPs might need to spend more money on related health services.

## **6.1 Key Indicators of Success**

- The cash for choice was meant to address the critical needs as well as to alleviate grief and suffering of the IDPs particularly of the women. **Such a measure should be adopted much earlier with conviction** so that IDPs are not forced to sell off their belongings to meet their critical needs.
- The criteria for the selection of IDPs were met as prescribed and almost all the stakeholders were found to be aware of the criterion. **Awareness among stakeholders helped to minimize disturbance by disgruntled non-beneficiaries** (those who did not meet the criteria) and the project ran smoothly. Local Nazims, host communities and IDPs raised awareness among others about the program and why others are not qualified.
- **Women and especially children also turned out to be key informants as they provided more accurate information on IDPs and locals.**
- The result indicate that it **CfC enabled many IDP families to spend Cash on receiving better health care.**
- **IDPs used the CfC grant on much needed items and services** which were duly **identified by Sungi in IDP need assessment** before launching the project. Spending on food and health services together comprise a major share of expenditure. Basically, **the grant helped to address basic needs of the IDPs.**
- **A key indicator of success of the CfC grant is that it helped large number of IDPs to return home as they spent money on hiring transport.** Those living outside camps were not eligible for free transport service offered by the government and military.
- Another key indicator of success is that the CfC project helped to raise awareness among women; especially female head of households. **For the first time many women realized that their concerns are heard and addressed. Moreover, they can make decisions regarding their daily life and participate as a normal being such as going to banks.**
- **The entire procedure of assessment and disbursement is held in a manner which restored honor of IDPs as per HAP guidelines.**

## **6.2 Key Recommendations**

- **A policy to deal with local host communities is also required to alleviate their sufferings** so that a strain on their resources is eased. In this respect, cash grants to host families as well by Mercy Corps is a good example.
- **CfC is found to be powerful tool in providing immediate relief** and should be considered by the government and other humanitarian agencies along with traditional approaches of humanitarian assistance.

- **There is an environment of mistrust among NGOs, government bodies, and communities** which needs to be addressed through information sharing and effective implementation of communications strategy.
- Once the IDPs return to their native homes the use of **the CfC intervention in Swat valley should be explored and tested to rebuild household assets**, which needs to be co-coordinated with the reconstruction and rehabilitation efforts.
- Organizations like **Sungi should prepare detailed disaster management program for future** and at least do a planning exercise every year to assess risks in their program areas. There may be an emergency reserve fund for use in emergencies. Donors shall allow its use as soon as a disaster hits and need to help affectees based on certain parameters and principles. The fund may be replenished subsequently based on some predetermined indicators.
- **Hire more experienced staff for disaster risk management operations and impart trainings** to their existing staff in DRM and HAP principles; and conduct short refresher courses every year.
- **Sungi needs to find ways for higher female involvement in HQMCs.**
- **HAP guidelines were duly followed**; however, raising awareness about HAP among Sungi Staff, beneficiaries, and other stakeholders should be done intensively as early as possible when DRM projects are launched.
- Sungi may also **develop capacity to offer grief counseling** to disaster victims from the outset.
- **It is necessary to assess whether the return or relocation of IDPs is technically feasible under current security arrangements.** No doubt displaced people are living under risky conditions; however, moving back under uncertain and unfavorable circumstances will expose them to other risks, which must be assessed. **Sungi may be bale to help in this regard by working with other humanitarian organizations and public agencies.**
- **Another important area which may be looked into in future DRM exercises is Cash for physical work**, which helps as much as grief counseling.
- It is recommended that **Sungi staff and disaster relief partners fill out HAP self assessment forms** to measure their understanding of HAP guidelines.

Finally, on the basis of this experience, it is learned from interviews and participatory discussions that Sungi intends to continue to provide “Cash-for-Choice” to other deserving IDPs through extension in program. Sungi’s knowledge of the area and commitment will be very helpful for future activities in this regard.

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## Annex

### A-1: Interview Checklist for the Beneficiaries

Name of the Beneficiary: \_\_\_\_\_ Gender: Male\_\_\_\_\_, Female\_\_\_\_\_  
Age: \_\_\_\_\_ Place of Origin: \_\_\_\_\_  
Number of family members: \_\_\_\_\_ Date of displacement: \_\_\_\_\_  
Amount received as cash grant: \_\_\_\_\_ Date of interview: \_\_\_\_\_  
Name of Sungi Program District/Town\_\_\_\_\_

1. How did you hear about the CFC Scheme? And how did you apply for the scheme?
2. Do you have a copy of the assessment form and the token/voucher? Y/N
3. Why do you think your household has been selected for the cash grant?
4. How were you selected (Probe for the process of selection)?
5. How other households were selected for the cash grant?
6. Was the criteria fair 8000 for family of 5 / 12000 for family of 12?
7. How many households in your camp/locality received the cash grant?
8. Do you think that the cash grant is given to the most deserving households?
9. Did you face any problem while receiving the cheque from the bank?

#### HQMC

1. Was anyone from your HH member of HQMC; If there was did it help in anyway?
2. How many HQMC are operating in your area?
3. Were you involved in HQMC selection and planning process
4. What is the role of HQMC? / Do you know the members / Who are the members of HQMC?
5. Do you have any complaints about them or the process (probe if there was a complaint / did they register the complaint and how it was addressed)?

#### Use of Cash Grant

1. Is there any market close to the place you lived as IDP and was everything you needed available in the market?
2. How did you utilize the cash grant (give rough percentage breakdown. food/medicine/clothing/other? (do not ask directly but need to find out if the women needs are addressed or not)
3. Was this cash grant helpful? How?
4. Who has taken decision regarding the use of the cash? (Probe males for the involvement of women in decision making in the use of the cash grant)
5. (Ask women: prior to this did you make decisions how to use Cash)
6. Were you harassed by anyone or threatened?

#### Awareness

7. Were you involved in monitoring process (how)?
8. Are you aware of the UN guidelines for IDPs and HAP?
9. Do you know about the complain handling process (probe)
10. Who told you about these guidelines?

## **A-2: Interview Checklist for HQMC Members**

Name of the Member: \_\_\_\_\_  
Him/herself and IDP/ Member of Host Community / Local Govt Rep / Other \_\_\_\_\_  
Gender: Male \_\_\_\_\_ Female \_\_\_\_\_ Age \_\_\_\_\_  
Name of Sungi Program District/Town \_\_\_\_\_ Date of interview: \_\_\_\_\_

1. How did you hear about “Cash for Choice”?
2. How did you become member of the HQMC?
3. Who are the other members of the HQMC? (Probe for the involvement of women, host communities, IDPs and local government representatives)
4. What was your role in the assessment process?
5. Did you have consent from the community to form and work on HQMC?
6. How did you communicate about HQMC and CFC in your community?
7. How many women were member of the HQMC (If no women were members, ask why)?
8. What problems were faced by women to become HQMC member?
9. How actively women participated as a member in the assessment and distribution process?
10. How did you reach out to Women head of Household?
11. What process was followed for assessing the HH?
12. Which HH/families were selected?
13. In how many assessments you participated?
14. How many HH received CFC under your HQMC
15. How the beneficiaries were selected?
16. How did you ensure transparency?
17. Did you held any HQMC meeting and have you kept any records/where are they/ask for a copy if available
18. Were you satisfied with the assessment and distribution process?
19. What problems did you face during assessment and distribution?
20. Did you receive any threats or complaints? Or have you been harassed by anyone? How did you deal with it?
21. Are there any disgruntled non-beneficiaries, if so how did you deal with them?
22. How do you describe your participation as effective?
23. Do you see any benefits or disadvantages of CFC as compared to NADRA cash grants?
24. Are you aware of the UN guidelines for IDPs and HAP?
25. Who told you about these guidelines?

### **A-3: Interview Checklist for Stakeholders**

Name: \_\_\_\_\_ Name of interviewer: \_\_\_\_\_  
Organization: Sungi/Bank/Local Govt/Other\_\_\_\_ Gender: \_\_\_\_\_ Male / Female  
Designation: \_\_\_\_\_ Job: \_\_\_\_\_  
Name of Sungi Program District/Town\_\_\_\_\_ Date of interview: \_\_\_\_\_

1. How long you are working on Disaster Risk Mgmt (DRM) projects?
2. Did you receive any formal training in DRM? If so what kind of training, how it was conducted?
3. Do you have prior experience about Cash for Choice (CFC) or similar projects before working on this IDP relief project?
4. Did you or your organization sign any MoU and with whom?
5. Were you involved in community mobilization, if so what steps did you take?
6. Was the timeframe and scope of work reasonable to launch CFC project? explain
7. How do you verify the recipient? And Are there any measures for cross validation of recipient identification?
8. Do you keep any records and details of the beneficiaries?
9. How do you deal with **women** head of households?
10. Do you know of any **women** losing control or harassed over the cash they received? Why ?
11. How do you ensure **gender awareness** related to CFC?
12. How do you promote **gender empowerment** in CFC?
13. Have you noticed any indicators of change in cultural dynamics regarding **women involvement** during this project? If so what are they?
14. Are there any disgruntled non-beneficiaries; if there are how do you deal with them?
15. Have you experienced any delays in Cash disbursement? How do you handle that?
16. (For Banks) What security measures do you take for cash handling?
17. If you or your staff has ever been harassed or attacked by militants? If so what happened and what did you do to counter this threat?
18. Do you know of any misuse of Cash by IDPs (such as gambling, pot smoking, or other illegal or immoral activities), Please explain!
19. What do you know about the IDP assessment procedures?
20. What do you know about the accountability procedures (HAP)? And How do you ensure accountability?
21. How do you ensure Monitoring and Evaluation of the CFC project in your organization?
22. Do you see any positive or negative impact of this project on target communities, explain

#### **Specific Questions for Sungi Assessment Staff**

1. How do you form HQMC?
2. Describe the process followed while selecting the households?
3. How the households were finally selected to receive cash grants?
4. What problems were faced while accessing and reaching out to women headed households?

5. Were there any problems in assessing the target beneficiaries? If so how did you tackle the problem?
6. How would you describe the participation of the IDPs and the host families?
7. How would you describe the participation of HQMC members?
8. Any other important information you would like to share
9. Do you see any benefits or disadvantages of CFC as compared to NADRA cash grants? What are they?
10. Do you think that this experience will help you in being prepared for future emergencies? If Yes, in what manner?

**How do you ensure that the project adheres to best practices of Humanitarian Accountability Partnership?**

- Commitment
- Setting standard and capacity building
- Communication
- Participation in program
- Monitoring and reporting on compliance
- Addressing complaints

## **A-4 Human Accountability Partnership – HAP Principles<sup>25</sup>**

As described by HAP-International, the HAP 2007 Standard in Humanitarian Accountability and Quality Management is a quality assurance tool for humanitarian organizations. By comparing an organization's processes, policies and products to the Standard's six benchmarks, it is possible to measure how well the organization assures quality and accountability in its humanitarian work. Agencies that comply with the Standard:

- declare their commitment to HAP's Principles of Humanitarian Action and to their own Humanitarian Accountability Framework
- develop and implement a Humanitarian Quality Management System
- provide key information about quality management to key stakeholders
- enable beneficiaries and their representatives to participate in program decisions and give their informed consent
- determine the competencies and development needs of staff
- establish and implement complaints-handling procedure
- establish a process of continual improvement

1) **Commitment to humanitarian standards and rights** Members state their commitment to respect and foster humanitarian standards and the rights of beneficiaries

2) **Setting standards and building capacity** Members set a framework of accountability to their stakeholders. Members set and periodically review their standards and performance indicators, and revise them if necessary. Members provide appropriate training in the use and implementation of standards.

3) **Communication** Members inform, and consult with, stakeholders, particularly beneficiaries and staff, about the standards adopted, programmes to be undertaken and mechanisms available for addressing concerns.

4) **Participation in program** Members involve beneficiaries in the planning, implementation, monitoring and evaluation of programmes and report to them on progress, subject only to serious operational constraints.

5) **Monitoring and reporting on compliance** Members involve beneficiaries and staff when they monitor and revise standards. Members regularly monitor and evaluate compliance with standards, using robust processes. Members report at least annually to stakeholders, including beneficiaries, on compliance with standards. Reporting may take a variety of forms.

6) **Addressing complaints** Members enable beneficiaries and staff to report complaints and seek redress safely.


7) **Implementing partners** Members are committed to the implementation of these principles if and when working through implementation partners.

---

<sup>25</sup> Source: Wikipedia

### A-5: Sungi IDP Assessment Form

Registration Card#		Present Address		Date of Displacement (DD/MM/YYYY) _____		Exit Entry Point _____	
		Distt.	U/C				
Door Address				<b>IDP Assessment Form</b>		Assessment Form No. _____	

  
**Sungi**

Place Of Origin	District/Agency	Tehsil / Village-Town	Ethnic Origin/Tribe						
-----------------	-----------------	-----------------------	---------------------	--	--	--	--	--	--

S/No	Name	Father Name/Husband Name	NIC#	Sex	Age	Relation(HOH)	Vulb	Edu	Occup
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									

If Family Size is Bigger than 10 note second registration card#		Remarks (If Any) _____
Registration Date	BY: _____	
Entered In Database	BY: _____	

Do You have Leftover Family in place of origin/Conflicts? \_\_\_\_\_

Reason Of displacement Conflicts? Others ? Specify _____	<b>How long do you have food stocks available for? (Select one Option)</b> No Food Stock <input type="checkbox"/> 2 Weeks <input type="checkbox"/> 2-4 Weeks <input type="checkbox"/> 1 Month <input type="checkbox"/> Don't Know
<b>Are You Living:</b> With Host Family <input type="checkbox"/> Rented <input type="checkbox"/> If Host family, his name & Relationship	<b>What is the main source food for this household now?</b> Borrowing Credits <input type="checkbox"/> Food aid <input type="checkbox"/> Gift/Kinship(Host Family) <input type="checkbox"/> Own Production/Stocks <input type="checkbox"/> Purchase <input type="checkbox"/> Other Specify <input type="checkbox"/> Don't Know
<b>For How Long do you intend to stay With host family?</b> <input type="checkbox"/> 1 Month <input type="checkbox"/> 2 Months <input type="checkbox"/> 3 Months <input type="checkbox"/> 3-6 Months <input type="checkbox"/> I Don't Know	What are your three highest priorities now? Shelter <input type="checkbox"/> Water <input type="checkbox"/> Food <input type="checkbox"/> Medical Attention <input type="checkbox"/> Sanitation/Latrines <input type="checkbox"/> Privacy <input type="checkbox"/> Clothing <input type="checkbox"/> Blankets/Bedding <input type="checkbox"/> Hygiene materials Facilities <input type="checkbox"/> Cooking Equipment <input type="checkbox"/> Fuel <input type="checkbox"/> Resumption food production activities <input type="checkbox"/> Earning Income <input type="checkbox"/> Education <input type="checkbox"/> Other Specify <input type="checkbox"/>
<b>In case of return where do you attend To go?</b> Place Of Origin <input type="checkbox"/> Relatives/Friends Where <input type="checkbox"/> An IDP camp Where <input type="checkbox"/> New Destination <input type="checkbox"/> Specify _____	
<b>Are Your Children attending school Now?</b> Yes <input type="checkbox"/> NO <input type="checkbox"/> IF Yes Name & Address of School	

## A-6: Sungi Cash Voucher / Token Issued to IDP for Receiving Cheque

**Sungi Development Foundation**  
**Abbottabad**

ٹوکن برائے متاثرین سوات ایجنسی

سنگی ترقیاتی فاؤنڈیشن  
Sungi



معلومات گھرانہ

تاریخ \_\_\_\_\_

نام	والد اشوہر کا نام
شناختی کارڈ نمبر	سکونت
میزبان خاندان	موجودہ رہائش
گاؤں	پوین کونسل
جائزہ فارم نمبر	تاریخ جائزہ
جائزہ لینے والے کا نام	
گھرانے کا سائز	گروپ
	A
	B

تاریخ برائے وصولی	بمقام	بوقت
ٹوکن جاری کرنے والے کا نام	مقامی تصدیق کنندہ 1:	2:
دستخط وصول کنندہ	دستخط سنگی نمائندہ خانس	

## A-7: Sungi Monitoring Form



**Monitoring Report**  
**Project: Cash for Choice**

Personnel on Field Visit	
Date of Field Visit	
Village (s) Visited	
Total Number of Families Monitored	
Date Report Submitted	

IDP families provided with token moved since May 1st:  Yes  No

IDP families are living with host family or rented house:  Yes  No

The selected beneficiaries are in high demand  Yes  No

Information collected is in triplicate form  Yes  No

One leaf of assessment & token form remained with beneficiaries  Yes  No

Committee members signed the tokens  Yes  No

The beneficiaries have ID card, if not witnesses were ensured by HQMC.  Yes  No

Two witnesses were ensured during token distribution  Yes  No

Detailed assessment was carried out before issuance of tokens  Yes  No

Humanitarian Quality Management Committees (HQMCs) were formed to ensure accountability & transparency  Yes  No

Families having members 1-5 got token of Rs.8000 & member more than 5 got token of Rs.12000  Yes  No

<b>Any specific Issues or Observations during field visit:</b>

<b>Conclusions and Recommendations</b>

### A-8 Record of Disbursements at Bank

01-JAN-2005 05:53 FROM TO 0992337320 P.05/10

22  
14

Sungi Development Foundation  
List Of Entitled Families - Cash For Choice

①

Location: MCB Swabi  
Date: 31/7/09  
Time:

This List is Prepared On The Basis Of Assessment & Token Issued.

S.No.	Name	Token Number	Cheque Number	Category		Amount
				A	B	
1	Ashtarif	8801		✓		8000
2	Anwar gada	8802		✓		8000
3	Taj Begum	8803		✓		8000
4	Nawab zada	8804		✓		8000
5	Mam Khan	8805		✓		8000
6	Farman Ali	8806			✓	12000
7	Jamshid Ali	8807			✓	12000
8	Shah paristan	8808			✓	12000
9	Munad Ali	8809		✓		8000
10	Khaista Jara	8810			✓	12000
11	Malak Aman	8811			✓	12000
12	Rahmat Ali	8812		✓		8000
13	Sadun Hussain	8813			✓	12000
14	Hamida	8814			✓	12000
15	Shahi Begum	8815			✓	12000
16	Nasreen bibi	8816		✓		8000
17	Ashtar Khan	8817		✓		8000
18	Fazal Rahim	8818			✓	12000
19	Sabir Shah	8819			✓	12000
20	Ayaz Khan	8820		✓		8000
21	Aziz Gul	8821		✓		8000
22	Akhtar Ali	8822			✓	12000
23	Naseem Akhtar	8823			✓	12000
24	Meryam Barkhan	8824			✓	12000
25	Asif Ali	8825		✓		8000
Total				12	13	252000/-

Initiated By Team Member: Abdul Malik Usmani  
Name: Abdul Malik Usmani  
Signature: [Signature]

Verified By: Omar Samad  
Name: Omar Samad  
Signature: [Signature]

Approved By: [Signature]  
Name: [Signature]  
Signature: [Signature]

8000 x 12 = 96000  
12000 x 13 = 156000  
252000

Source: Sungi field office, Swabi

**A-9 Sample HQMC statement of objectives**

HQMC  
GHS. Boya. U/c. Thando,  
dt. 28/07/09

آج مورخہ 28-07-09 کو مقامی باڈا یا کی سٹول GGBS باڈا میں سٹی SDF  
تیس آؤ مینڈری۔ جس میں مقامی باڈا یا کی سٹول باڈا کی سٹول باڈا کی سٹول باڈا کی سٹول  
باڈا کی سٹول باڈا کی سٹول باڈا کی سٹول باڈا کی سٹول باڈا کی سٹول باڈا کی سٹول  
باڈا کی سٹول باڈا کی سٹول باڈا کی سٹول باڈا کی سٹول باڈا کی سٹول باڈا کی سٹول  
باڈا کی سٹول باڈا کی سٹول باڈا کی سٹول باڈا کی سٹول باڈا کی سٹول باڈا کی سٹول

IDP<sub>3</sub>

① کھجور آباڑ اولہ سٹول باڈا  
15602-9783826-9  
0344-9894863

کھجور آباڑ

② انٹال باڈا اولہ سٹول باڈا  
15602-0358845-1  
0346-9403005

کھجور آباڑ

FDP<sub>3</sub> کوکل بریس

① حسب زمان اولہ سٹول باڈا  
16202-0940900-9  
0300 5687669

# # # # #

② حضرت عمر اولہ سٹول باڈا  
16202-1012063-9

حضرت عمر

Source: Sungi field office, Swabi

## A-10 IDP Statistics

**Table 13: ERU and NADRA IDP Database Records**

<b>Total Verified IDP Families</b>	<b>329792</b>
<b>IDPs from Bajur &amp; Mohmand</b>	74803
<b>Out of which Residing outside NWFP</b>	24408
<b>IDPs of Malakand Division</b>	254,989
<b>Out of which Residing outside NWFP</b>	20973
<b>IDPs of Malakand Division residing inside NWFP</b>	234,016
<b>Returns</b>	
<b>Pre 13th July Returns</b>	97,448
<b>Return of 13th July – 11th August</b>	119,440
<b>Return of 12th August</b>	1,564
<b>Total</b>	218,452
<b>Remaining IDPs of Malakand Division in NWFP</b>	15,564

Source: ERU Website <http://www.helpidp.org>