



Post Distribution Monitoring Report

Project Title: Cash support for vulnerable families affected by the Mosul crisis



West Mosul

December 2018

A conclusion of PDM trends



I. Executive summary:

I.1 Introduction and context:

Mosul located in Northern Iraq is the country's second-largest city. Prior to recent conflicts, the city was home to about 2.5 million people. West Mosul (Al-Tamuz, Al-Iqtshadein and Al-Shifaa Neighborhoods) is one of the most conflict afflicted areas of Iraq, having suffered massive destruction during the military offensive that ousted IS. Al-Tamuz neighborhood is one of the biggest neighborhoods with a population density of about 3500 families (21000 individuals) according to the local Mukhtar's database. Until 9th May 2017 the neighborhood was under Terrorist Groups (ISIS) and isolated by Iraqi forces (ISF).

Neighborhoods in West Mosul were isolated for a period of 5 months to allow the Iraqi Forces gain full control of the area, which was realized in September 2017. Residents suffered from severe shortage of food, medicine, potable water, electricity and medical services during the period of seclusion. Whilst up to 43,000 people fled the area by the end of August 2014, it is believed that many more had left undocumented prior to start of operations. Fleeing populations reported dire conditions within the city with critical shortages of food and water. Many walked for 20 hours under intense heat and harsh conditions arriving dehydrated at assembly points. Prior to and during the conflict, neighborhoods in West Mosul encountered major damage to buildings, houses and other social infrastructure such as drinking water and sewer reticulation systems, schools, hospitals, etc. before liberation in late October 2017 when IS fighters were driven out of Mosul by the coalition forces. The operation that liberated Mosul city and its surrounding areas lasted two weeks.

I.2 Project summary:

Recent crises and armed conflict resulted in destruction of productive assets, poverty, diminished livelihoods and incomes and dysfunctional infrastructure, particularly in West Mosul that was the epicenter of the IS conflict. With an overall objective to reduce vulnerability and strengthen the resilience of conflict affected households in Iraq, unconditional cash assistance was applied by the German Foreign Funding Office (GFFO) supported project to meet the beneficiary's needs running from 15th January through 31st December 2018. The project reached a total of 1,075 families (6,403 individuals) through 6 rounds of un-conditional, multi-purpose cash transfers delivered to residents of Al-Shifaa, Al-Iqtshadein and 17 Al-Tammuz Neighborhoods in West Mosul.

In coordination with the local government in West Mosul, the Cash Working Group (CWG) and development actors in Mosul, CARE conducted a Rapid Needs Assessment (RNA) in Al-Iqtshadein and Al-Shifaa neighborhood on 12th March 2018. Following the project extension and budget top-up later in August 2018, the project expanded to now cover vulnerable families in 17 Al-Tamuz neighborhood in West Mosul. The neighborhood had unmet needs with no other humanitarian agency implementing cash projects. Using the socio-economic vulnerability criteria developed by the CWG (see Annex 1), CARE conducted a vulnerability assessment from 12-18th March 2018, interviewing 666 households. From this figure 294 eligible households in 17 Al-Tamuz neighborhood were supported with multipurpose cash.

To avoid socio-economic tensions between the returnees, IDPs and host communities, CARE in coordination with CWG assessed returnees, host communities and IDPs in the neighborhoods. Of the identified 294 needy families, 118 were drawn from the host community which represent about 40% of the beneficiaries that received unconditional cash assistance.



Besides the RNA, CARE also conducted a Rapid Gender Analysis (RGA) at the beginning of the project in March 2018. Its objective was to increase the understanding of roles and responsibilities between men and women in their local community and to involve all beneficiary groups (by age and gender) from beginning of the project cycle to the end. Findings allowed the identification of protection risks among targeted groups, provided new knowledge of demographic changes and shifts in roles and responsibilities between men and women. CARE incorporated these findings in its planning, contextualizing the design to ensure the distribution process and methodology go in line with beneficiary’s socio-cultural behaviors and needs.

All vulnerable households identified between March and July 2018 were entitled to receive 400 USD as an emergency cash transfer in line with Cash Working Group Iraq’s Survival Minimum Expenditure Basket (MEB). The project reached 772 families with the once off cash transfer during the first phase and 303 families later in the second phase. From the 772 families, 213 families with higher level of vulnerability received two additional rounds of cash transfer during the first phase. During the extension period, 98 highly vulnerable families, drawn from the 303 families mentioned above benefited from the second and 3rd rounds of cash transfers. CARE realized some savings and was able to increase the reach on during the final round by 9 additional households who received a once off cash transfer of US\$ 400/household as prescribed by the national MPCA guidelines that align with the humanitarian response plan 2018¹. See cash transfer summary below:

Details of cash distribution rounds under MoFA Germany Funding

Distributions	Date	HHs	individuals			Neighborhoods	comment
			Male	Female	Total		
One-off distribution - Round 1	9 th to 12 th of April 2018	168	433	575	1008	Al-Shifaa	
One-off distribution - Round 1		604	1776	1776	3552	Al-Iqtsadein	
Multi-months - Round 2	27 th of May 2018	213	626	652	1278	Al-Shifaa and Al-Iqtsadein	Segment of highly vulnerable beneficiaries from round 1 register
Multi-months - Round 3	28 th of June 2018	213	626	652	1278	Al-Shifaa and Al-Iqtsadein	Segment of highly vulnerable beneficiaries from round 1 register
After extension							

¹ https://reliefweb.int/sites/reliefweb.int/files/resources/English_2018_HRP_ExecutiveSummary_IRQ_Final.pdf

One-off distribution - Round 1	10 th to 11 th of October 2018	294	829	960	1789	17 Al-Tamuz	
Multi-months - Round 2	11 th of November 2018	98	288	300	588	17 Al-Tamuz	Segment of highly beneficiaries from round 1 register for 17 Al-Tammuz
Multi-months - Round 3	5 th of December 2018	98	288	300	588	17 Al-Tamuz	Segment of highly beneficiaries from round 1 register for 17 Al-Tammuz
Additional one-off distribution - Round 1 in 17 Al-Tamuz		9	27	27	54	17 Al-Tamuz	Additional once off beneficiaries
Total		1075	3065	3338	6403	Al-Shifaa, Al-Iqtasein and 17 Al-Tamuz neighborhoods	

CARE’s Safety and Security Unit conducted a security assessment in the targeted area and distribution sites, identified risks, analyzed severity of threats, determined and deployed mitigation measures including designated entry and emergency exits at the distribution site.

I.3 Purpose of the regular post distributions monitoring:

The Post Distribution Monitoring (PDM) was conducted two weeks after each round of un-conditional cash distribution for the purpose of completing a structured survey to inform CARE’s unconditional Cash Assistance (CA) programme along the following purposes:

- To evaluate the appropriateness, effectiveness and targeting of the distribution of un-conditional, un-restricted cash to IDPs, and returnees of targeted neighborhoods;
- To assess the strengths and weakness in implementation procedures and
- To provide recommendations to improve ongoing and future cash distribution programming

I.4 Methodology of post distribution monitoring summary:

The questionnaires employed for the post distribution monitoring are based on the tools developed by the Cash Working Group (CWG) in Iraq. The tools used for both quantitative and qualitative methodologies were translated into Arabic to facilitate easy application. Surveys were carried out using digital data capturing equipment and software such as KoBo that CARE MEAL team is familiar with. The survey team of trained enumerators (50% women) collected quantitative data from beneficiaries in three neighborhoods about two weeks after cash distributions. Qualitative data was collected through key

informant interviews (such as Mukhtars, religious leaders, community leaders, women leaders, and other NGOs operating in the area but working in different sectors, etc.), and focus group discussions (FGD) with women, men, girls and boys of diverse ages, backgrounds including men and women with disabilities.

A simple representative random sampling methodology was employed, drawing respondents from the beneficiary registers. Women headed households, child headed households and households with people with disabilities, elderly people and households representing minority and/or marginalized groups were prioritized for the household visits and FGDs.

I.5 Summary of main key findings:

Almost all of the respondents from the three different locations (Al-Shifaa, Al-Iqtshadein and 17 Al-Tamuz neighbourhoods) with 100% (52% women & girls and 48% men & boys) of the respondents agreed that the un-conditional, unrestricted cash transfers helped them to meet the critical basic needs. It helped respondents in the post conflict recovery process to cover their family's basic costs in a context where livelihoods and income generating opportunities remain rare.

According to PDM findings, no cases of gender-based violence (GBV) or relationship abuse were reported as a result of the cash transfer program. The respondents indicated that the project positively affected their families. They cited the following examples: paid rent debts and provided medication for the children; purchased livestock; they bought food for the household; made some savings which they intended to use in the future; bought clothing and other household items. Some of the cash assisted households managed to reconstruct shelters for their family. Finally, beneficiaries stressed that the community relationship was strengthened throughout the project implementation processes.

During the key informant interviews with local authorities, such as Mukhtars and the Mayor in the targeted neighborhoods, it was reported that distributions were well organized. Beneficiaries were satisfied with the entire process that involved register verification and follow-ups with households for validation and correction of household records. However, the communities appealed for CARE to consider enrolling additional families in the neighborhoods should more resources become available in the future.

Community leaders interviewed reported that the cash assistance to some degree addressed the urgent needs of people in the post crisis era. They however expressed higher demand for cash assistance interventions.

Most 87% (M 60%, F 27%) of the interviewed beneficiaries were “very satisfied” with the cash assistance value and the un-conditional nature of the intervention. They appreciated the freedom of choice on how to spend the cash on their felt priority basic needs that resonated well with their dignity.

All beneficiaries (100% - 67% M, 33% F) replied that cash enabled them to purchase assets, essential goods and assisted their post conflict recovery process by enabling them to cover their family's basic costs in a context where livelihoods and income generating opportunities are acutely diminished, compounding the vulnerability of the population in West Mosul.

I.6 Conclusion and recommendation

The recommendations were developed by the PDM and cash team, according to the findings of the evaluation. The PDM team focused on the challenges facing the cash project and explored possible

solutions for improvement, to enhance achievement of project objectives of meeting basic needs and strengthening the resilience of the most vulnerable population in the targeted areas through MPCA.

The recommendations were discussed and clarified during an internal lessons learned workshop that had input from external stakeholders.

The CWG and its partners recommend the cash value of US\$ 400 as the assessed Survival Minimum Expenditure Basket. However, feedback from PDM survey respondents indicates that the impact of the cash value is limited, partially meeting their basic needs. Majority indicated that they expected to receive a higher amount than recommended US\$ 400 cash value. A referral mechanism that facilitates enrolment of cash transfer beneficiaries to livelihoods programmes would be ideal to bridge the current gap.

None of beneficiaries nor the key informants attributed any household conflicts to decisions on how to spend the cash provided by the project. Further, no discord was registered between those that received cash assistance and their counterparts that didn't. MPCA projects should strive to promote consultative decision making on spending to maintain harmony at household level.

Survey participants indicated that they were successfully notified of being selected for CA. They traveled short distances to receive assistance, were not subjected to long ques and waiting to receive their cash entitlements as the implementation design limited number of beneficiaries receiving cash each day for security reasons. Beneficiaries did not encounter obstacles in receiving payments at the money transfer agent sites where security was also stable, and they did not have to pay intermediaries. They all (100%) received CA through money transfer agent. Based on these attributes it can be said that the implementation of the vulnerability assessment and all rounds of distribution was conducted well.

Community members were well aware of the CRM during the distribution rounds. However, to enhance the level of awareness and interaction with communities, it is strongly recommended that during the vulnerability assessment there should be a mechanism to allow people to feedback/complain about the registration process. Having a free hotline, establishing a mechanism that capture all community feedback, holding regular meetings with community representatives and other community members on regular basis, displaying IEC materials such as banners, fliers, posters, etc. carrying CRM information at highly visible locations, explaining the CRM at each round of distribution while enumerators and M&E staff repeat the messaging during interface with communities and local leaders are some of the effective ways recommended to reinforce socializing the CRM.

Analyzed information from quantitative and qualitative data collected provided evidence that the vulnerable groups are benefiting from un-conditional, multi-purpose cash assistance. During the distribution many vulnerable persons came to the cash distribution points. The distribution staff patiently assisted them, prioritizing them for registration during the vulnerability assessment and in receiving cash entitlements at the distribution sites. Distribution systems should purposely make provisions to cater for the most vulnerable segment of the population to lighten their navigation at the distribution sites and generally to enable them access assistance with ease.

Findings of the PDM survey provide evidence that supports the implementation of multi-purpose cash assistance (MPCA) in the area affected by conflict that diminished livelihoods and pronounced high level of poverty in several neighborhoods in west Mosul. The market surveys depict potential functional markets in West Mosul that could be enhanced through cash injections. The Cash Consortium for Iraq



(CCI) and CWG partners already conducted several rounds of cash distributions within the area. It is recommended to continue cash interventions as a catalyst for supporting market revival through injection of cash.

Key informants lobby for neighborhoods that have not yet received cash interventions to be considered to create a form of equity in supporting relief and recovery whilst mitigating grievances.

It is recommended to strengthen the voice of women and girls to enable them to effectively participate in and influence decisions that affect their lives whether in public or private life by scaling-up livelihood projects that build on their skills creating opportunities that will enable them earn an income and have control over resources in view of the post conflict context where women are now responsible for care providers and bread winners for their families.

LIST OF ACRONYMS:

ISIS	Islamic State of Iraq and Syria
ISF	Iraqi Security Forces
IDP	Internally Displaced People
NGO	Non-governmental Organization

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1. Project introduction:

Consultations with local government, cash working group (CWG) and partners operating working in West Mosul identified the neighborhoods of Al-Iqtsadein and Al-Shifaa as those ranking highest among areas with unmet needs at the time of inception of the project. A needs assessment conducted by CARE in March 12, 2018 through collaborative processes with aforementioned stakeholders validated the vulnerability, owing to the effects of the conflict that caused massive destruction to infrastructure and impoverished the residents. A cost extension granted by GFFO (the donor) in August 2018 provided additional resources that enabled CARE to expand its MPCA operations into 17 Al-Tamuz neighborhood in West Mosul later in September 2018, an area characterized by high unmet needs with no other agency operating there. CARE used the Cash Working Group Iraq’s socio-economic vulnerability criteria during its household needs assessment. From 12-18th March 2018, CARE conducted the vulnerability assessment involving 666 households. The CWG vulnerability criteria (see annex 1) was used to identify 772 most vulnerable households in Al-Iqtsadein and Al-Shifaa neighborhoods to receive cash assistance. For the expansion phase, CARE conducted door to door assessments in No. 17 Al-Tammuz in West Mosul from 24 - 27 September 2018 using 16 trained enumerators who administered the CCI and CWG criteria. The exercise registered 666 HHs while noting high level of unmet needs in the neighborhood.

Across three neighborhoods, the project was able to distribute cash to a total of 1,075 vulnerable families (6,403 individuals) ranking highest from the 1,911 families registered based on the CWG approved eligibility criteria. Host communities accounted for 40% of the beneficiary caseload whilst the rest were IDPs. The decision to include the host community was motivated by the need to maintain harmony among the resident populations.

In line with Cash Working Group Iraq’s (CCI) Survival Minimum Expenditure Basket (SMEB), 1,075 households received US\$ 400 each. From the 1075 families, 311 families benefitted from two additional tranches as the second line of response owing to their higher vulnerability threshold. The two rounds of cash transfers occurred in the subsequent two months from the first month of the initial cash transfer. The 311 families, defined as the most highly vulnerable received a sum of US\$ 1200 cumulatively distributed in three successive tranches over a three-month period @ US\$ 400 monthly. The objective of

the multi-purpose unconditional cash transfer project was to enable the highly vulnerable population meet their critical basic needs with dignity and flexibility whilst strengthening their resilience.

2. Actual Data Collection Methodology

Geographical targeting involved a consultative process with local government, community structures, development partners operating in West Mosul and the cash working group (CWG). Humanitarian needs were assessed to be high in the 2 neighborhoods of Al-Iqtshadein and Al-Shifaa and no humanitarian agencies had plans to address unmet needs the area. On 12th of March 2018 CARE's technical staff delivered a training on vulnerability assessment tools and processes to a team of 16 external enumerators and CARE field MEAL staff. The training centered on assessment instruments vetted by the CASH Working Group and adapted to the local context including translation into Arabic language. The team of enumerators was further trained on 6th March 2018 on gender mainstreaming into the MPCA project and other sectors, SGBV referral pathways and CI PSEA & CP policy to adequately equip them for the assessment tasks ahead. The trainings culminated in the development of a Gender Action Plan.

CARE deployed the trained teams of MEAL staff and enumerators to undertake vulnerability assessments involving door to door interviews and data collection from 13th – 27th of April 2018 in Al-Shifaa and Al-Iqtshadein neighborhoods. The assessment was replicated later on from September 24th- 27th 2018 in No. 17 Tammuz after CARE received approval for a cost extension with additional funding. A total of 1,911 conflict affected households were assessed across the three neighborhoods of Al-Iqtshadein and Al-Shifaa and No. 17 Tammuz using the MPCA vulnerability criteria, refer to annex 1. The exercise produced a list of 1,075 most vulnerable households that received cash assistance during the life period of the intervention.

CARE conducted a rapid gender analysis (RGA) through FGDs with men, women, boys, and girls as well as with key informants, such as Mukhtars, community leaders from 7th- 9th May in Al-Iqtshadein and Al-Shifaa neighbourhoods and from 28 to 29 May 2018 in 17- Al-Tamuz neighborhood before conducting vulnerability assessment in order to better understand the specific needs and concerns of men, women, girls, and boys, and how their roles/responsibilities in the household and the community may have changed after the conflict. Notably, the IS occupation had entrenched discrimination of women, confining them to care for the family and household chores. The assessment further exposed increased responsibilities for women in households without the men or where the men suffered chronic illnesses. There were also increased households headed by women and children below the age of 18. Women and girls also highlighted protection concerns around restricted movement, lack of civil documents and the implications with respect to accessing state services. The RGA enabled CARE to better understand the gender dimensions of the crisis and the differentiated needs and vulnerabilities of women, men, boys and girls either returnees, IDPs or from the host communities. The findings were fed into the design of the vulnerability assessments and design of implementation activities across all spheres ensuring a more gender responsive humanitarian intervention, not only identification of gender gaps and barriers but also identification of opportunities for empowering women and girls during the response.

3. Unconditional, Unrestricted Multi-months Cash Distributions:

CARE applied a systematic data validation process; beneficiary data generated through the vulnerability assessments was consolidated in the CARE central/master database in KOBO, structured in accordance with the CA criteria. By end of the verification and validation, 1,075 households (168 from Al-Shifaa, 604

from Al-Iqtadein and 301 from 17 Al-Tamuz) neighborhoods were identified as those eligible for assistance. Second step involved analysis and cross checking the beneficiary names and identification with Cash consortium Iraq (CCI) database to root out duplications. Once the beneficially records were clean, a Hawalla system was set up by CARE using un-conditional cash voucher modality.

All (1,075 HHs) beneficiaries were notified by CARE enumerators on the amount, date, time and location of the cash distribution.

During the implementation phase, CARE established help desk recorded complains and appeals particularly from unregistered members of the community. Such complaints were logged in and followed-up through verification by the CARE Team and feedback provided to complainants. In some instances, adjustments were made to the beneficiary registers to correct errors of omission and commission, for instance correction of identification details, cases deemed to meet the eligibility criterion were incorporated into the programme.

The distribution plan took into consideration gender and vulnerable groups by having separate entrances, exits and ques for men and women. Special desks were placed in front of the ques for the vulnerable groups such as pregnant women, FHH, child HH, disabled people, etc. to serve them with expediency.

The first round of unconditional cash distribution was delivered on 9th to 12th of April 2018 to 772 families (168 from Al-Shifaa, 604 and from Al-Iqtadein neighborhoods). The second round followed on 27th May 2018 reaching 213 of the most vulnerable families according to the CWG criteria. The third round commenced on 28th June 2018 and was staggered 2 days and hosted at Alkhawat hall in Mosul Al-Jadida neighborhood for beneficiaries in 17 Al-Iqtadein and Al-Shifaa neighborhoods for safety considerations.

Regarding 17 Al-Tamuz neighbourhood, the first round of unconditional cash distribution took place on 10th and 11th October 2018 reaching 294 families. The second round followed on 11th of November 2018 reaching 98 of the most vulnerable families according to the CWG criteria. The third and final round was delivered from 5th and 6th December 2018 in West Mosul, at Alkhawat hall in Mosul Al-Jadida neighborhood reaching 107 beneficiaries from 17 Al-Tamuz neighborhood.

4. PDM Methodology:

CARE designed a comprehensive MEAL plan and applied instruments to collect data across range of indicators in the project log frame. To promote efficiency, multiple instruments collected data against individual indicators, engaging in a process of ‘triangulation’ of findings.

The selected instruments comprised:

1. Documents Review
2. Key Informant and stakeholder Survey Questionnaires
3. Household Survey Questionnaires
4. Community Groups FGD

4.1 Quantitative Method:

The questionnaires employed for the PDM surveys were based on the tools developed by cash working group (CWG) in Iraq. The tools combined **quantitative** and **qualitative** methodologies and were translated into Arabic language to facilitate the implementation. Digital equipment was employed to capture data using such systems such as KoBo collect. CARE teams have been using and are familiar with the handsets.

The survey staff comprised of trained gender balanced enumerator teams (50% women) to collect the quantitative data from beneficiaries in the targeted neighbourhoods in West Mosul, and qualitative data collected through key informant interviews (such as; Mukhtars, religious leaders, community leaders, women leaders, and others NGOs operating in the area but working in different sectors, etc.), and focus group discussions (FGD) with women, men, girls and boys of diverse ages, backgrounds and types of disability. Survey households were sampled from beneficiary registers whilst participants in the FGDs were selected in consultation with the Mukhtars, protection agencies working in the area that have an understanding of HHs that are particularly vulnerable (i.e. FHH, child HH, elderly people and people with disabilities). Women headed households, child headed households and households with people with disabilities, elderly people and households representing minority and/or marginalized groups were prioritized for the household visits as well as FGDs.

346 participants (200 Al-Iqtadein, 66 Al-Shifaa and 80 Al-Tamuz) representing 1,075 individuals (family members) were interviewed regarding the first round of unconditional cash distribution two weeks following distribution. The sample size comprised of 25% of the total number of beneficiaries receiving cash at the time of the survey. To derive samples, neighborhoods were identified then divided into 4 sections. From each section a random selection of the same number of beneficiaries was carried out. In selecting the beneficiaries regard was also paid to the availability of contact mobile phone numbers. The survey teams made prior contacts with selected respondents and ensured they understood the nature of the survey, were available and consented to participating in the survey.

4.2 Qualitative Method:

Communities were consulted using a **qualitative methodology**. Trained MEAL teams conducted FGDs separately with men, women, girls and boys and KIIs with community representative structures, Mukhtars, representatives of minority groups, disabled persons and women in positions of authority such as teachers were consulted (since there was no women leaders).

Additional data to contextualize, complement and help explain different trends of PDM data was gathered through key informant interviews (KIIs), focus group discussions (FGDs), and observations. Results of the Rapid Gender Analysis (RGA) were incorporated accordingly. Further consultations were conducted with the cash project staff and the Gender and Protection team and their feedback triangulated with the survey's findings to create harmony and coherence in the data and generate communication material about the project.

4.3 Timeframe:

Each round of PDM field survey took 4 days. The first two days were allocated to collecting the quantitative data while the other two days were dedicated towards qualitative data collection in the community. Teams of two enumerators (one man and one woman that spoke the local language) were assigned a specific location to conduct four FGDs (1 with women, 1 with girls, 1 with men and 1 with boys) with residents for two days. The woman enumerator conducted the FGD with women and girls whilst the man interviewed men and boys. A total of 6 PDMs were carried out i.e. one for each cash distribution.

4.4 Roles/Responsibility:

The CARE MEAL coordinator in collaboration with MEAL assistant and gender team introduced the enumerators to the project and PDM objectives and trained them on the PDM methodology (questionnaire and how to conduct focus group discussion and key informant interviews in a safe and

confidential manner). The consolidation and analysis of the data was done by the MEAL team (MEAL Assistant and Accountability Assistant) and supervised by the MEAL coordinator.

5. Data management and analysis:

The quantitative data was analysed using Kobo toolbox and Microsoft Excel. Based on the raw data, available for download from KoBo Toolbox, a master database was developed, and the data cleaned. A quantitative data framework was set up in Excel for all validated data. A series of frequencies count, and other statistical methods were employed in the analysis of the data. Qualitative data was collected and cleaned by the MEAL team, transferred to a standardized excel sheet for comparison between neighbourhoods and assess all data collected before consolidation.

6. Complaints Response Mechanism (CRM):

A complaints/feedback response mechanism (CRFM) is designed for the whole CARE Iraq humanitarian response and is adapted to the different geographical areas and specific interventions in those areas. Given the differences from one operation to the next, a broad standard CFRM has been established among CARE operation areas and adjusted depending on the local context.

A complaint response mechanism to receive and respond to feedback and complaints was established in the targeted neighbourhoods: a complaint box as well as a comments/feedback box, a free hotline number (**80010170**), a help desk during the distributions and an accountability mobile team were established. The comments box was designed to capture general feedback on each distribution from host communities and returnees and document information easily from the affected population taking into consideration their preferred channel of communication, language and the level of literacy. Community members are also able to submit complaints in ways that suit them and that takes power dynamics, cultural, geographical, and protection and safety issues into account. Women, men, boys, girls, the elderly, the non-literate, people living with chronic illness, people with disabilities, communities located in West Mosul, are all considered to be able to submit complaints with relative ease and confidence.

Once completed, the individual simply deposits the form into the box. CARE logs in the complains, analyses and categorizes the issues before they are investigated. The results are collated by MEAL staff and after the investigation on specific issues feedback is provided to the complainants. CARE's Hotline is administered by the CARE Accountability Assistant who receives and logs in calls. She is responsible for providing the feedback to the callers as well as feedback to written messages from the collected in the complaints box. FGDs are also used as a tool to consult with the affected population more broadly. In addition, CARE established a help desk to receive and help neighbourhoods residents during unconditional, unrestricted cash distributions. This process is anonymous, the type of complaints received, the response time to the complaint, and the type of actions taken to address the complaints are all recorded to monitor CARE staff's capacity to close the feedback loop and also track any emerging trends allowing modification of the programme to enhance its impact.

If the complaint is not sensitive, then, as the general rule is to solve such complains locally onsite to the extent possible, by bringing the issue to the attention of the relevant sector leader at the field level, such as the Field Office cash officer, or the cash Project Manager. Challenges that cannot be resolved at this level are escalated to head of Programs (HOP) and then to Country Director if unresolvable at the level of the HOP. The complainant receives a response that comprises a clear answer and explanation (even if no



action needs to be taken) as well as an indication that the complaint has gone through an established process. People need to know they have been heard and provided with a response. Experience has shown that in most cases in Iraq, even when no action is taken, receiving a clear explanation satisfies the complainants. In other instances, people remain unhappy with the result, and the mechanism has an appeal system that users can access and follow up higher-up on the hierarchy.

The data collected through the complaints and feedback mechanism is consolidated and analysed monthly to identify trends and is used to inform the decision making by senior management. The complaints/feedback form used as a tool to capture complaints from beneficiaries. Meetings, direct one on one interface, the help desk, flyers and banners are all used in the neighbourhoods to raise awareness.

Key findings from CRM:

17 Al-Tamuz, Al-Iqtadein and Al-Shifaa neighbourhood citizens who have raised complaints were keen to understand why their names are registered by CARE cash team but not invited for cash assistance distribution. The response was provided to all of them either by help desk team during the distribution if the result was known or after investigations on their cases by hotline team. The CWG vulnerability criteria was explained to them. However, of these 301 cases, 249 of them were satisfied with the result and 52 of them were not fully satisfied with the result claiming that they also should be considered as vulnerable people in the area as conflict affected everyone in the neighbourhood.

Of the 301 cases raised complaints, 193 of them were identified by help desk during the distribution and 108 of them by hotline administrator as non-beneficiaries since they are citizens from neighborhoods not covered by CARE. Clear explanations were provided to them in respect of the geographic area covered by the project.

Question	Type of complaint	Gender	Help desk	Hotline
Complaints/feedback received during MPCA GFFO funded project by help desk and hotline channels	Complaint	Male	99	21
		Female	105	76
	Request for Information	Male	30	46
		Female	55	60
	feedback	Male	63	25
		Female	19	27
	Suggestion	Male	10	22
		Female	13	36
			394	313



Above help desk displayed at distribution site in Al-Alkhwat hall with beneficiaries registering their complains

7. POST DISTRIBUTION MONITORING MAIN FINDINGS:

This section of the document seeks to provide more detailed analyses than that offered within the logframe. This is with the intent of both measuring the logframe indicators, as well as providing the broader analyses and data requested by the cash team, seeking to provide contextualized recommendations for future cash projects. These have been broken down by project outputs and activities, to ensure relevance and promote understanding:

The key outcomes and indicators relating to the Multi-Purpose Cash Assistance in the MoFA Germany cash project is outlined in Table 1 below. The findings from the PDM relate to the indicators and outcome and show how well the activities contribute to achievement of the outcome.

Outcome	Indicator	Result achieved
<p>Outcome: To help meet the basic needs of the most conflict-affected population by the crisis in Mosul</p>	<p>1. 1,101 families (6,432 individuals) reached by cash interventions</p>	<p>1. A socio-economic vulnerability assessment was undertaken using CWG criteria to identify 1,075 of the most vulnerable households for MPCA. The 1,075 vulnerable returnee/stayee households received a once-off USD 400 MPCA payment. And 311 of the most vulnerable returnee/stayee households received two additional payments of \$400 MPCA each.</p>
	<p>2. 100% of the targeted most vulnerable people report having source of income</p>	<p>2. 98% of the beneficiary respondents reported that cash assistance helped them meet the basic needs.</p>

Rapid Gender Analysis findings on Gender Roles and Responsibilities:

FGDs that were conducted with men, women, boys, and girls separately showed that life in Mosul is structured within a **strict patriarchal understanding of the roles and responsibilities of women, boys, girls and men** across whole communities in Iraq. Both men and women strongly observe adherence to, and **sustaining unequal gender norms, gender inequality and rigid traditional gender roles**. This understanding has specific impact on the ways in which women, men, boys, and girls live their lives, the opportunities they are afforded, and the violence and risks to which they are exposed throughout their lifetime.

The cornerstone institution of society is the family, with men and boys responsible for taking care of, protecting and providing for the family. Ideas of masculinity in Mosul are a rigid interpretation of traditional ideas of a man i.e. most productive, financially independent, breadwinner and the protector of the family. Women and girls are responsible for domestic chores. Families in Mosul have on average 6 members.

Information on the gendered dynamics for women, men, boys and girls, prior to the offensive indicate women's and girls' participation in the community was minimal and further entrenched under the ISIL rule. Most women stayed at home for fear of leaving the house and had very restricted movement.

Women, men, boys and girls from minority ethnic and religious groups were forced to convert to ISIL's interpretation of Islam and many have been bought and sold amongst fighters as sex slaves during ISIL occupation. Consequently, families withdrew their children from schools and got rid of their daughters by marrying them off at an early age sometime to very old men from fear of ISIL kidnap or sexual harassment in order to protect their honor from being stained.

RGA findings show that there are high numbers of widows, FHH and CHH and this means for many individuals, their roles and responsibilities have changed as a result of the crisis. Roles and responsibilities of widows, FHH or CHH have doubled; presently they are responsible for taking care of children, doing household chores like cleaning, cooking, laundry and breadwinners for their families. This places women and children in new positions of decision-making and providing for their families in the absence of a mature male figure. Lack of economic resources and livelihood opportunities places them in a more vulnerable position in terms of exploitation and lack of access to humanitarian support, particularly for those without valid registration documents and vulnerable groups. Meanwhile, almost all men and boys are jobless and simply idling at home.

Group discussions highlighted that lack of access to education is a contributing factor or cause for not being able to access job opportunities because educational degree paves a way for women and girls to access job opportunities and financial independence. In Iraq, across all communities especially in rural areas many women and girls are deprived of access to schools which is a fundamental basic human right for all children. Also, access to education is vital to the fight against poverty and social injustice.

A. Distribution Details:

When asked about their overall satisfaction with the unconditional distribution modality, on average for all rounds of cash transfers, majority of the beneficiaries 95% (47% men & boys, 48% women & girls) reported being very satisfied with the un-conditional, un-restricted voucher distribution process and indicated that the process was fair for everyone. 5% (3% men & boys, 3% women & girls) stated that the distribution process was somewhat satisfactory but could be improved upon. The reason was that some

of beneficiaries didn't follow the distribution instructions, causing delays in the process and overall longer waiting for beneficiaries.

96% (50% men & boys, 46% women & girls) of the beneficiaries understood why they were not selected. All of them knew someone who was not selected to receive the CA. People have said that the selection criteria was explained to them.

While 67% of the beneficiaries interviewed were male headed household and the rest were female headed household 33%, and respondents 100% (67%M, 33% F) have emphasized that CA distribution did not make any divisions in the village or between the neighborhoods.

Male and female respondent were asked about the suitability of the distribution sites for different rounds. Across the three neighborhoods on average 92% (45% men & boys, 47% women & girls) seem not to have major issues with location of the distribution point for all the last three rounds. Some of them however expressed wish for the distribution sites to be provided closer to their homes arguing that men had to leave their work for more than two hours and specially women headed household who had to return to their homes earlier for protection purposes.

Question	Options	Gender	Al-Shifaa		Al-Iqtsadein		17 Al-Tamuz	
			%	Responses	%	Responses	%	Responses
Was the distribution point accessible to you?	Yes	Men	80%	56	66%	33	67%	20
		Women	20%	14	34%	17	33%	10
	No	Men	0%	0	0%	0	0%	0
		Women	0%	0	0%	0	0%	0

Almost all of the respondents 99% (54% M, 45% F) agreed that they had the chance to complain about the service received as well as those who didn't receive assistance from outside the target area. However, 1% (among the elderly male) agreed that they need other feedback channels like a hotline to be able to complain from their respective homes and according to this finding, CARE's MEAL team had delivered a series of accountability sessions to introduce CARE's free hotline number to elderly people.

Question	Options	Gender	Al-Shifaa		Al-Iqtsadein		17 Al-Tamuz	
			%	Responses	%	Responses	%	Responses
Were you informed about any complaints or feedback mechanism?	Yes	Men	80%	56	66%	33	67%	20
		Women	20%	14	34%	17	33%	10
	No	Men	0%	0	0%	0	0%	0
		Women	0%	0	0%	0	0%	0

In the three neighbourhoods (Al-Shifaa, Al-Iqtsadein and Al-Tamuz) on average the majority of the beneficiaries - 97% (53% men & boys, 44% women & girls) reported being satisfied with the unconditional, un-restricted voucher distribution modality and indicated that the process was fair for everyone. It could have been better but the fact that some of beneficiaries didn't follow the distribution instructions caused longer waiting than the time allocated to process each beneficiary.

Most of participants - 67% (41% M, 26% F) in the survey stated that they knew households who were not selected to receive cash assistance. While; 61% (37% M, 24% F) stated they understood why they were not selected. However; 7% (4% M, 3% F) didn't understand why they were not selected, and the reason

was that they were either in doors and didn't participate in any of CARE's FGDs or needed more detailed information on the criteria.

What is apparent from the below figure is that 93% (65% M, 28% F) reported the one-off payment cash assistance provided didn't create any division among families or even neighborhoods. 7% (4% M, 3% F) stated families who didn't receive assistance complained about the process but didn't make any big division among them. Notwithstanding this, based on the responses of the survey participants, below the figures show that some families who didn't understand the criteria complained about the selection criteria. It is mentioned that overall all went well with some minor complains.

88% (57% M, 29% F) were aged 18 – 59 of the respondents reported that they used taxis to get to the distribution sites. Of these 50% (35% M, 15% F) said it took them 15-29 minutes, while 38% (20% M, 18% F) said it took less than 15 minutes to travel to the distribution site. Both men and women who used taxis said they paid 3,000 IQD to get the distribution site.

On average, beneficiaries had to wait 5 - 10 minutes to exchange their un-conditional Cash vouchers. In some cases, people took 10 – 15 minutes when they had issues with their IDs and/or PDS cards, because according to the distribution methodology identification had to be verified/checked and recorded by the staff before the beneficiary was vetted to exchange their vouchers at the Hawalla desk.

Of those who were asked about the distribution date, time and location of the cash payment, 99.9% (67% M, 32% F) indicated that distribution took place on the days and at the time that they were pre-informed. It is worth mentioning that all beneficiaries were notified about the distribution date and place through voice calls made on mobile phones by CARE staff 24 hours prior to the distribution event. 98% (67% M, 31% F) reported none of these ("crowd control Issues, problem with Hawalla agent, problem with NGO staff, delays, people requested to pay a Fee") were true during the distribution. The 3% remaining mentioned "security" as a concern for some people who felt unsafe to come receive cash and return home.

Question	Options	Gender	Al-Shifaa		Al-Iqtsadein		17 Al-Tamuz	
			%	Responses	%	Responses	%	Responses
Did the distribution/payment take place on the days and at the time you were told?	Yes	Men	74%	52	62%	31	67%	20
		Women	20%	14	34%	17	33%	10
	No	Men	6%	4	4%	2	0%	0
		Women	0%	0	0%	0	0%	0
How did you travel to the distribution point?	Taxi	Men	0%	0	0%	0	0%	0
		Women	0%	0	0%	0	0%	0
	Bus	Men	13%	9	22%	11	3%	1
		Women	3%	2	2%	1	0%	0
	Private vehicle	Men	10%	7	6%	3	7%	2
		Women	0%	0	65	3	0%	0
	Walking	Men	57%	40	38%	19	57%	17
		Women	17%	12	26%	13	33%	10

Question	Options	Gender	Al-Shifaa		Al-Iqtsadein		17 Al-Tamuz	
			%	Responses	%	Responses	%	Responses



Were you explained what the selection criteria is?	Yes	Men	80%	56	66%	33	67%	20
		Women	20%	14	34%	17	33%	10
	No	Men	0%	0	0%	0	0%	0
		Women	0%	0	0%	0	0%	0
How did you feel while collecting the cash?	Safe	Men	80%	56	66%	33	67%	20
		Women	20%	14	34%	17	33%	10
	Unsafe	Men	0%	0	0%	0	0%	0
		Women	0%	0	0%	0	0%	0
To what extent are you satisfied with the selection process?	Very satisfied	Men	71%	50	66%	33	63%	19
		Women	20%	14	32%	16	30%	9
	Satisfied	Men	9%	6	0%	0	3%	1
		Women	0%	0	2%	1	0%	0
	Not satisfied	Men	0%	0	0%	0	0%	0
		Women	0%	0	0%	0	3%	1

B. Cash assistance received

All 100% of beneficiaries indicated that they received one-off payment of 480,000 IQD for each family. This cash value equates to US\$ 400, the amount of money identified by the CWG and agreed upon by all members. Moreover, Kurdistan and Iraqi MoLSA² also agreed on the amount.

The majority of the beneficiaries - 91% (63% M, 28% F) reported that they spent all cash received and indicated the cash assistance project was their only source of income for their family and they lacked lots of basic needs in the area (refer to the figure below); 95% (64% M, 31% F) reported the cash enabled them to purchase assets, essential goods and services that they otherwise would not have been able to purchase, such as; food, shelter, NFI items, medications, debt, refer to the below figure 2.

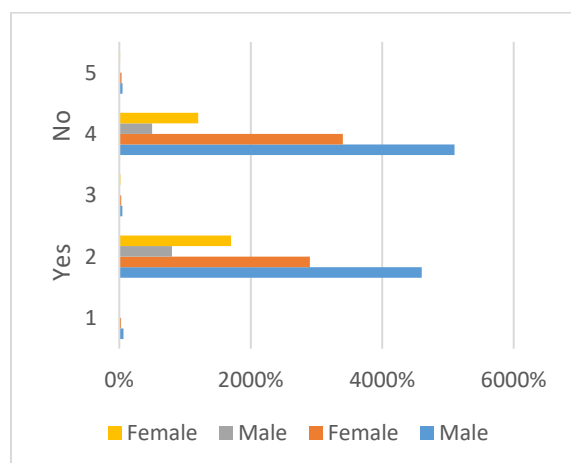


Figure 1 Have you spent all of the received cash?

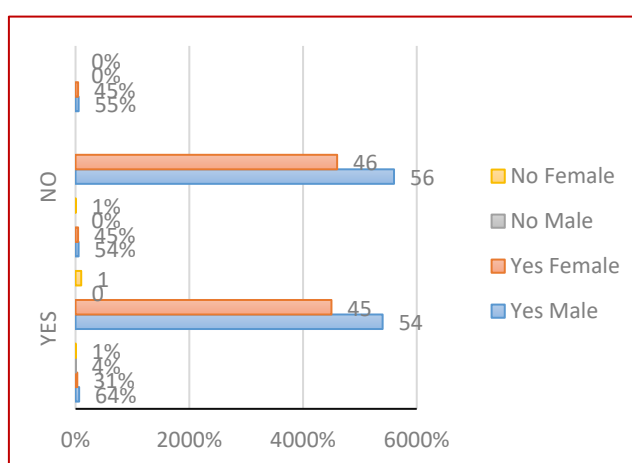


Figure 2 has the cash enabled you to purchase assets, essential goods?

According to the distribution process, all (100%) the beneficiaries reported that they felt safe while collecting cash payments.

² Iraqi and Kurdistan Ministry of labours and social affairs.

Most of the participants - 99% (54% M, 45% F) in the survey stated that knew how to report problems on the CA project or make a complaint in relation to the project during the distribution. Meanwhile, 1% of participants stated that they were not aware of the complaint mechanism.

The help desk seemed to function well, as most people were either aware of its existent or used it, or they did not face any barriers in using the helpdesk.

Question	Options	Gender	Percentage	Responses
Did you feel safe while collecting the cash?	Yes	Male	12%	6
		Female	88%	46
	No	Male	0%	0
		Female	0%	0
Were you informed about any complaints or feedback mechanism?	Yes	Male	54%	55
		Female	45%	46
	No	Male	1%	1
		Female	0%	0

Almost all - 100% (55% M, 45% F) reported being either very satisfied or satisfied with the amount of cash received.

All (100%) of the respondents reported that the family member “men/women/children” knew about the amount of the cash received and that was observed by enumerators as well. In family dynamics decision making has been critical especially when it comes to the use and control of resources. Cash transfer was collected by higher percentage of females 42% (27% M, 15% F) as compared to male household head 27% (26% M, 1% F).

30% (1% M, 29% F) of the cash was collected by the female spouses in cases where the male household head was registered as a beneficiary.

The greater proportion of the respondents 67% indicated that women made most of the decisions on how to spend the received cash. This can be attributed to the roles that women have on providing food for their families. This was followed by 21% for male head households making the decisions and 12% reported decisions on expenditure are made jointly by the husband and wife.

C. Payment process

All beneficiaries received their CA payments through a Hawalla agent (Hassan Company) and using the voucher modality. Some beneficiaries experienced problems with identification by distribution staff because during the registration some date was wrong and didn't match with the distribution list. Beneficiaries redeemed verified vouchers at the Hawalla agent desk and Hawalla staff would stamp the voucher and issue an envelope containing cash (480,000 IQD) while they retained the voucher. Each envelop had a unique number that matched the beneficiaries' unique number with a corresponding amount of cash for the family. Hawalla later remitted the vouchers with their invoice as supporting document for their service claim to CARE. When asked how they prefer to receive cash payments the majority (100%) said that they prefer to receive payments through a Hawalla agent. 100% of respondents were satisfied and appreciated with the payment process.

D. Income Generation

All, 100% (55% M, 45% F) household members over 18 have not worked in the past months, including head of HH. 66% (35% M, 31% F) of the working household members don't have regular, permanent job

(20 or more days per month) and of these 83% (47% M, 36% F) are expecting the level of employment with the regular jobs would be less than now as they don't expect that the new Iraqi government will be set to serve people. Also, the instability of the area for none neighborhood citizen was one of the reason to not expect the level of job opportunities to increase, with only 17% (8% M, 9% F) expecting the chance to get a regular job to improve.

People were asked about their primary source of income for the household. It came out that 45% (32% M, 13% F) are depending on temporary jobs, daily labor, while; 31% (15% M, 16% F) are depending on either humanitarian assistances or support from the community, families and/or friends. For more details see below figure.

55% (30% M, 25% F) of the respondents stated that they don't have secondary sources of income and support.

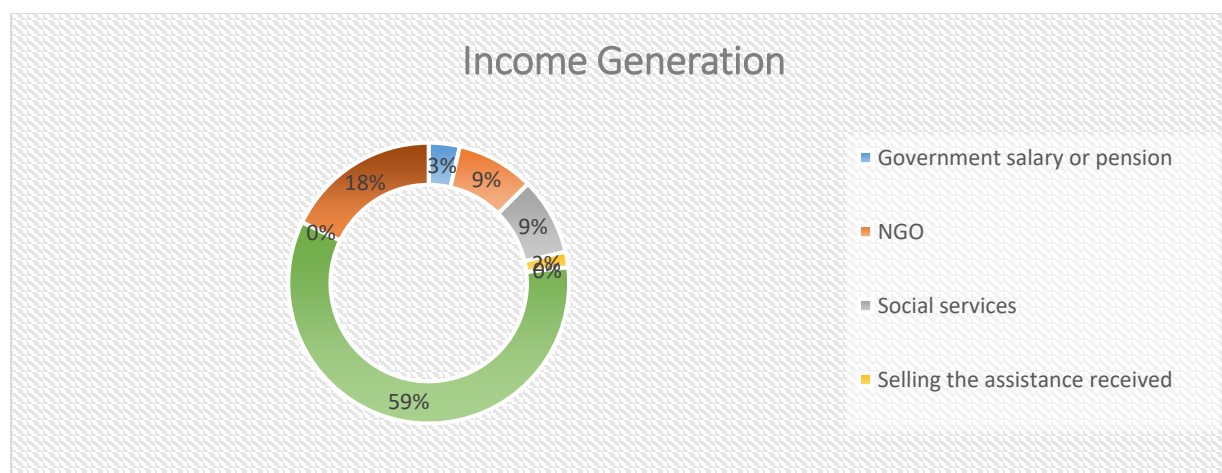


Figure 1 people been asking about their primary income generation

E. Expenditures

Generally, the average expenditure for the male in the past month stood at 410,520 IQD and 320,654 IQD for the female. It can be seen in the below table that most of their expenditure went towards food items needs 100% (44% M, 56% F) whilst 73% (32% M, 41% F) was spent on healthcare needs. More details can be found in the below table.

More than 97% (55% M, 42% F) of the respondents stated that they were able to find the right quantities of items and services from the local market whereas 2% (1%M, 1% F) of the respondents reported that they were not able to find the right quantities of items and services in the market. 1% of the female respondents stated that they do not know. Another 1% stated that the fish, curry and clothing they desired were not available in sufficient quantities.

Approximately 88% (40%M, 48% F) of the respondents stated that they did not observe any increase in the price of goods/items and/or services in the past months preceding the survey. However, 8% (2% M, 6%F) of the respondents stated that they observed some increase in the prices of items and services whilst 4% of the male respondents reported that they did not know of any change. The majority of the respondents who reported an increase in the price of items and services made reference to the following items: food, health care (ex. Medicine, treatment), rent, vegetables and clothes

On average saving from the cash assistance provided stood at 50,000 IQD for the male respondents and 70,000 IQD for their female counterparts. The intended to spend on future urgent needs.

Expenditures	Split by	Mean	Percentage
Food	Male	IQD134,285	44%
	Female	IQD 128,478	56%
Healthcare (ex. medicines, treatment):	Male	IQD 99,107	32%
	Female	IQD 89,782	41%
Hygiene Items	Male	IQD 23,428	43%
	Female	IQD 15,000	55%
Paying off Debts	Male	IQD 83,482	44%
	Female	IQD 134,130	56%
Clothing	Male	IQD 47,767	4%
	Female	IQD 35,543	5%
Electricity	Jointly	IQD 82,984	7%
Water (water as utility or purchase of water for drinking):	Jointly	IQD 48,525	1%
Rent	Jointly	IQD 168,971	7%

F. Priorities

Shelter and household repairs can be considered as being as important as CASH, food and healthcare as 16% and 17% of beneficiaries spent their cash payment on it and still considered shelter a high need. The fourth priority was CASH, food, healthcare followed by WASH. CA was also utilized to purchase NFIs, debt repayment, purchase of clothes/shoes, water and other needs such as education, sanitary ware and reconstruction).

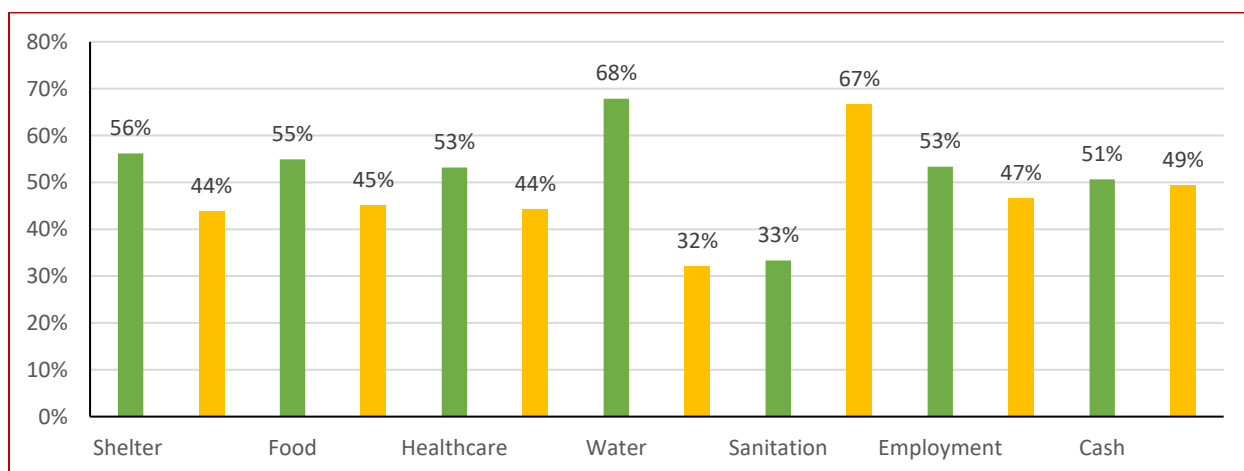


Figure 2 what are your family top (4) needs?

100% of beneficiaries reported that control over CA received had not caused any conflict within the household. It does seem to be the case that beneficiaries used their CA payment towards meeting these basic needs with food taking the lion's share of the cash received. Beneficiaries' healthcare also featured as a basic need and CA payments were used towards health care. Notwithstanding this, based on the responses of the survey participants it is clear that the three categories identified by CWG as the basis for

CA, ‘basic needs’, ‘health’ and ‘shelter’, have been validated through evidence of the actual spending of the CA.

G. Additional Sectors

Asked whether respondents had adequate access to essential hygiene items in the targeted neighborhood, 100% (55% M, 45% F) said they have adequate access to hygiene items. A small percentage of 2% (1% M, 1% F) indicated that either it is difficult to access them, or prices are higher were in high during the month of Ramadhan. The prices of most of the items goes slightly higher than normal, especially for selected basic household items and water. Below table gives more detailed information.

Question	Options	Sex	Percentage	Responses
Do you have adequate access to Essential Hygiene Items (Ex. Soap, Toothbrush, and Shampoo)?	Yes	Male	54%	55
		Female	44%	45
	No	Male	1%	1
		Female	1%	1
Do you have adequate access to Clothing, Fuel and Basic Household Items (Ex. Bedding, Cooking Items)?	Yes	Male	54%	55
		Female	44%	45
	No	Male	1%	1
		Female	1%	1
Do you have access to a sufficient quantity of Water for Drinking, Cooking, and Personal and Domestic Hygiene?	Yes	Male	54%	56
		Female	44%	45
	No	Male	0%	0
		Female	1%	1

8. Annexes:

Annex 1: Vulnerability criteria used.



CWG Vulnerability
Criteria Matrix.docx

Annex 2: all (six) rounds of data analysis of un-conditional cash distribution.



Cash
programming_PDM

Annex 3: an example of the feedback as well as complaints form used during the cash distribution.



Feedback form.docx



ComplaintFeedback
Form.docx