



UNHCR CBI POST DISTRIBUTION MONITORING (PDM) REPORT

Sub-Office Kakuma, Kalobeyei Settlement, targeted population of 36,440

April 2020, Ustina Kupreychik, CBI Officer

Overview of results – executive summary

The present PDM was conducted under time and resource constraints related to COVID-19 emergency. Due to the restrictions on public gathering and partial restrictions on movements, the survey findings could not have been triangulated with the FGDs or market assessment, which will be an integral part of all subsequent PDMs.

The main findings of the current PDM are:²

- Some 71% of the respondents prefer cash assistance to other modalities
- Some 2/3 of the cash assistance recipients claim to be unable to meet all or most of their basic food and non-food needs, including hygiene
- The majority of the recipients (85%) cash out their assistance in one go and spend it immediately in the camp
- Some 37% of recipients experience a range of problems accessing their assistance, mainly due to poor service at the points of withdrawal
- Recipients report no (68-69%) or positive effect (28%) of cash assistance on relationships inside their households, with other households and with the host community
- Although most of the recipients (80%) report spending at least a portion of their cash assistance on hygiene items, some 40% could not demonstrate the availability of the soap, when asked
- The vast majority of respondents state that they are able to purchase the goods they need in sufficient quantities and of adequate quality (83 and 85%, respectively) but the majority (74%) also report increase of prices in the market in the four weeks preceding the distribution, including the price of soaps and hygiene items
- About half of the respondents are familiar with available channels for reporting complaints and providing feedback

Recommendations on how these shortcomings need to be addressed are found in Chapter 4 of this Report.

Summary table key indicators

Key Question: How many persons of concern have been assisted with CBI for Basic Needs/CRI?	Baseline 2019 (Jan – Dec)	Actual 2020 (Jan/Feb)
Indicator 1.1: # of persons of concern assisted with CBI *	32,854 ¹	36,440 ²
Indicator 1.2: # cash transfers made*	77,031 ³	6,940 ⁴
Indicator 1.3: Total monetary value of cash transferred/ distributed*	KES 115,563,950	KES 17,887,900

¹ Monthly average in 2019

² Monthly average in 2019

³ Monthly average in 2019. A total of 77,031 transfers made in January-December 2019

⁴ Monthly average in 2020. A total of 13,800 transfers made in January-February 2020

Indicator 1.4: % of persons of concern in Kalobeyei who have received cash assistance	n/a	98% ⁵
Key question: How efficient was the distribution process?	Baseline 2019	Actual 2020
Indicator 2.1: % of households who received correct transfer value	n/a	100%
Key question: Accountability: Is the CBI intervention accountable to persons of concern? (What preferences do people have over how assistance is delivered?)	Baseline 2019	
Indicator 3.1: % of households who are able to correctly identify at least one of the locally available channels for raising complaints or feedback with UNHCR about the cash assistance*	n/a	51.0%
Indicator 3.2: # of complaints received about CBI	n/a	5 ⁶
Indicator 3.3: % of households who rate CBI as their preferred modality for assistance*	n/a	71.4%
Key question: Risks and problems: Did persons of concern face any problems with the CBI? Did the CBI put persons of concern at additional risk?	n/a	Actual
Indicator 4.1: % of households who report feeling at risk (unsafe) receiving, keeping or spending the cash assistance* ⁷	n/a	13.9%
Indicator 4.2: % of households who report facing one or more problem receiving, keeping or spending the cash assistance*	n/a	36.6%
Key question: Markets and prices: Can persons of concern find what they need in the markets, at a price they can afford?	n/a	Actual
Indicator 5.1: % of households who report being able to find key items / services when needed*	n/a	82.7%
Indicator 5.2: % of households who report being able to find key items / services of sufficient quality in shops/markets	n/a	84.8%
Indicator 5.3: % of households who report no increases in prices of key items/services over the last 4 weeks	n/a	26.5%
Key question: Expenditure: What did people spend the cash on?	n/a	Actual
Indicator 6.1: Top 5 expenditures done with the cash grant*; OR Expenditures done, ranked per % of household doing the purchase*	n/a	Food, hygiene, energy, clothes/shoes, household items
Key question: Outcomes: What changes is the cash assistance contributing to in persons of concern households?	n/a	Actual
Indicator 7.1: % of households who report improved living conditions	n/a	19%
Indicator 7.2: % of households who report reduced feelings of stress	n/a	19%
Indicator 7.3: % of households who report being able to meet all of the basic needs*; AND % of households who report being able to meet more than half of their basic needs*; AND % of households who report being able to meet half of their basic needs*; AND % of households who report being able to meet less than half of their basic needs*; AND % of households who report being able to meet none of their basic needs*	n/a	9.79%, 22.68%, 34.79%, 21.13%, 11.08%
Indicator 7.4: % households reporting using one or more negative coping strategy in the last 4 weeks*; AND Coping strategies used ranked per % of household using them*	n/a	27.3%
Key question: Has the cash assistance helped put persons of concern on the pathway to sustainable solutions?	n/a	Actual

⁵ The percentage of the population covered by the CBI for Basic Needs/CRI of the total number of Kalobeyei residents as of March 2020. The remaining 2% represent persons who recently relocated to Kalobeyei and/or have not undergone the Proof of Life verification preceding the disbursement

⁶ Total number of complaints registered in FreshDesk related Cash for Basic Needs/CRI programme. This number does not include complaints related to other CBI programmes (Cash for Shelter, Cash for Latrines). The nature of the complaint is on how the CBI for CRI amount is arrived at, which is explained to the complainant or why CBI for CRI assistance has not been received. Further inquiries inform that the individual did not attend the verification/Proof of Life.

⁷ If several households report feeling at risk, break down the indicator to receiving, keeping and spending the cash assistance. See indicator framework.



Indicator 8.1 % of households who have a bank account or mobile money account or other official account	n/a	35.6% ⁸
Indicator 8.2: % of households who are on a pathway to sustainable solutions	n/a	49.2%

1. Background information about the CBI

UNHCR Sub-Office Kakuma has two areas of operation: Kakuma Refugee Camp and Kalobeyei Integrated Settlement. Established in 1992, Kakuma camp is located on the outskirts of Kakuma town, Turkana County. As of March 2020, Kakuma camp and Kalobeyei Integrated Settlement have a population of 196,050 registered refugees and asylum-seekers.

Kalobeyei Integrated Settlement was established in 2014, when Kakuma camp surpassed its capacity. Kalobeyei Settlement comprises 3 villages (Village 1, 2 and 3) and has a population of 37,461 (March 2020) comprising 7,085 registration groups (hereinafter, households).

UNHCR Kakuma began to implement the CBI in 2018, with Cash for Permanent Shelter Project in Kalobeyei. In December 2018, UNHCR commenced the implementation of the Cash for Basic Needs/Core Relief Items (CRI) in Kalobeyei targeting all of its population. UNHCR plans to expand its CBI for Basic Needs project to Kakuma in 2020.

CBI is delivered through unrestricted multipurpose cash grants to meet refugees’ basic needs and enable them to purchase core relief items, such as sanitary materials, soap, and other essential items (unrestricted but so-called “labeled” cash assistance). CBI is delivered through individual Bank Accounts (with ATM cards) opened by Equity Bank for each registration group’s “focal point”, i.e. a head of household. The value of cash grants is calculated using a formula whereby each woman of reproductive age is entitled to KES.500 (to cover the costs of menstrual hygiene products and soap) and every other household member is entitled to KES.150 (to cover the costs of soap). Cash assistance for sanitary materials allows refugee women of reproductive age to make purchasing choices independently and select the products they prefer, while supporting the local vendors with their purchases. The intervention thus not only aims to give a sense of dignity to refugee women during displacement but also contribute to strengthening local economies.

Cash is disbursed through monthly transfers. A total of 12 transfers were made from the beginning of the implementation targeting 34,000-37,000 individuals. The below table summarizes transfers made in 2020 only (covering the months of January and February).

Key Question: How many persons of concern have been assisted with CBI?	Actual (2020)
Indicator 1.1: # of persons of concern assisted with CBI*	36,440 ⁹
Indicator 1.2: # cash transfers made*	6,900 ¹⁰
Indicator 1.3: Total monetary value of cash transferred/ distributed*	KES 17,887,900
Indicator 1.4: % of persons of concern in country who have received cash assistance	98% ¹¹
Key question: How efficient was the distribution process?	
Indicator 2.1: % of households who received correct transfer value	100% ¹²

⁸ Claimed by recipients. Not supported by FSP and UNHCR data

⁹ This is the average for January and February 2020 distributions: 35,996 persons and 36, 884, respectively

¹⁰ Average monthly transfers (January-February 2020)

¹¹ The percentage of the population covered by the CBI for Basic Needs/CRI of the total number of Kalobeyei residents as of March 2020. The remaining 2% represent persons who recently relocated to Kalobeyei and/or have not undergone the Proof of Life verification preceding the disbursement

¹² Estimated based on the FSP reports; household survey data cannot be used for this indicator, as described below

2. PDM survey methodology

This is the first PDM exercise carried out for this CBI project from the beginning of its implementation. The above table, however, only captures the data for 2020 in light of the impracticality of challenging the respondents with a longer recall period.

The delay in the PDM exercise was due to human resource constraints as the Kakuma CBI Officer left the Operation in early 2019 and was not replaced. The Operation had also anticipated to recruit Field Monitors to be tasked with regular PDM surveys but was not successful. Realizing that further delaying this essential activity could not be justified, the Operation recruited external enumerators for the survey. It needs to be noted that the survey was carried out in a situation of developing COVID-19 pandemic and after the “zero” case was reported in Kenya. By the time the exercise was conducted, the Government of Kenya had introduced the disease control protocols including restrictions on public gathering. Although no case had been reported in Kakuma as at the date the activity was scheduled for, the Government’s regulations rendered FGMs impossible. To minimize the risks of transmission, the team followed the medical advice including conducting interviews outside of respondent’s houses and frequent handwashing.

The PDM household survey data collection took place over three days on 25 – 27 March 2020. 21 enumerators were recruited for the exercise, including two females. While the Operation would have preferred to engage more female enumerators, it had to draw from the existing pool of trained individuals who participated in previous data collection exercises. Due to movement restrictions, UNHCR Nairobi CBI and Information Management Officers were unable to travel to Kakuma to facilitate the training of the enumerators and the training was conducted remotely via WebEx. Unfortunately, as described below, it might have resulted in a diminished accuracy in data collection and lower data quality.

UNHCR Nairobi CBI and Information Management Officers developed and coded the data collection tools and facilitated, together with Data Management Kakuma, the sampling. ProGres V4 data of Kalobeyei persons of concern was used as a sampling frame, with a sample drawn using random numbers generation. Unfortunately, because Assistance Record has not been updated in the V4, some of the respondents that appeared on the lists turned out to be non-recipients (newly relocated refugees, recently split households, etc.). As a result of this sampling frame error and a high non-response rate (including recipients not present at their places of residence), despite the sample size having been initially adjusted for the non-response rate, the teams opted to replace them with available respondents found on the ground (convenience sampling). The decision was taken as replacing the respondents with the ones from the original sample was logistically unfeasible as enumerators were allocated to particular locations and would have risked exhausting the sample without reaching saturation, while further delay was unacceptable in the face of evolving COVID-19 pandemic and the risks that the disease might reach the camp thus halting the exercise.

The original sample included over 400 households (adjusted for a non-response rate) aiming at a confidence level of 95% with a confidence interval of 5. However, the enumerators managed to conduct 457 interviews with respondents added through convenience sampling. Due to poor quality of some of the records, however, only 388 data entries were validated. This nevertheless allows us to remain within the same degree of precision in the inference, although affected by a bias linked to a non-probability sampling.

3. Key Findings

The majority of survey respondents were females, with a demographic breakdown of the respondents as follows:

Table 3.1.

	Respondents count	% of respondents
Female	285	73.45%
18-35 years	191	49.23%
36-50 years	80	20.62%
51-59 years	9	2.32%
60 years and above	5	1.29%
Male	103	26.55%
18-35 years	72	18.56%
36-50 years	27	6.96%
51-59 years	2	0.52%
60 years and above	2	0.52%
Grand Total	388	100.00%

3.1. Receiving and spending cash assistance (basic facts)

The vast majority of the respondents (95%) reported to be the persons who are registered to receive UNHCR assistance within their households. This, however, was not verified by the enumerators.

Table 3.1.1.

	Respondents who report being the persons registered to receive assistance in the HHs	Number of respondents
No	4.90%	19
Yes	95.10%	369
Grand Total	100.00%	388

An average transfer value received is reported at KES 3,259. However, it is apparent from the transfer values reported that, despite a clear instruction for the enumerators to prompt the respondents to only report the value of the latest cash transfer from UNHCR and only for Basic Need/CRI, many seem to have misinterpreted the instruction and in many cases the respondents reported the value of a transfer received from WFP, or the sum of UNHCR's and WFP's transfers. This affects the robustness of average transfer value calculation, expenditure reports, and possibly explains the relatively large proportion of respondents who stated they have not received the amount expected or were not sure. This is noted and will be corrected in subsequent PDM surveys.

Table 3.1.2.

Respondents who report to have received the amount they expected	
Do not know	9.28%
No	17.78%
Yes	72.94%
Grand Total	100.00%

Despite the high proportion of respondents reporting to be the registered recipients of cash transfers, only 66% of the recipients were able to produce their ATM cards for the enumerators spot check observation.

Table 3.1.3.

ATM card seen by the enumerator	
No	30.15%
Yes	66.24%
No answer	3.61%
Grand Total	100.00%

As detailed in the table below, while the share of the recipients who report that their card is in possession of a family member outside of the camp is insignificant, it is noted with concern that some 10% of the recipients report that their ATM cards are kept by the traders or bank agents. This is consistent with the anecdotal evidence available to UNHCR, supported by the forthcoming University of Oxford report on the effects of WFP's cash assistance, that ATM cards are often used as a collateral in the credit relations between the traders and refugees¹³. Of concern here that there has been anecdotal evidence that the traders and bank agents usually know the PIN code number on the cards (as recipients often selected the same digits as their ATM card numbers) and are able to withdraw the cash themselves. In this regard, when the situation with the pandemics permits, UNHCR is planning to discuss with the FSP the possibility of disabling the PINs on the cards and using only the biometrics as a mode of authentication. This will be discussed with the recipients in the course of FGDs once the situation gets back to normal.

Table 3.1.4.

Who is in possession of your ATM card	
Trader or bank agent	10.31%
Another family member outside the camp	0.77%
Another household member	1.80%
Husband or wife	23.45%
Myself	63.66%
Grand Total	100.00%

The vast majority of the recipients reported that they did not need help to receive cash assistance from UNHCR and this is true for all demographics. Those who needed help mentioned lack of accessibility of cash withdrawal points and costs associated with travelling to cash out points. Some 4% of all the respondents did not know how to use their cards and this is something UNHCR needs to address in future awareness raising and financial literacy interventions, particularly in light of forthcoming extension of the CBI to Kakuma. Issues related to accessibility and

¹³ <https://www.rsc.ox.ac.uk/covid-19-resources/covid-19-blog/cash-based-food-assistance-for-refugees-lessons-for-the-covid-19-response>

limited mobility of the recipients need to be discussed in the FDGs to identify special arrangements, with active participation of field/protection staff.

Table 3.1.5.

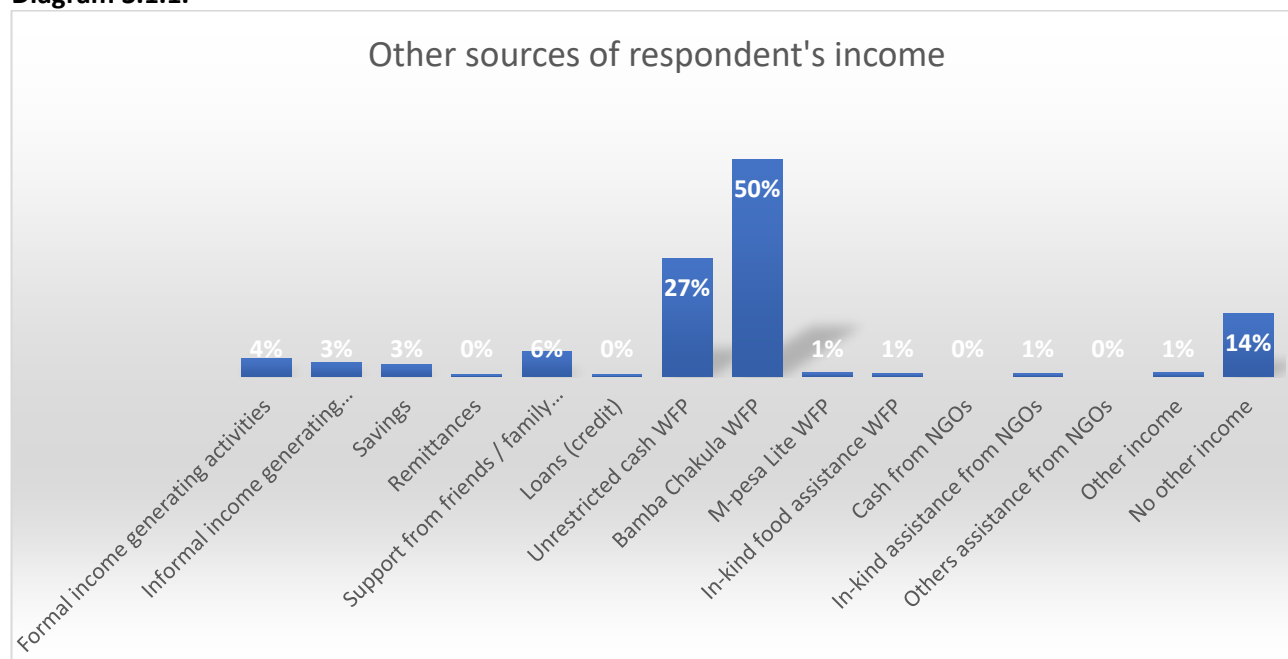
	Respondents needed help to access cash assistance	Count
Cannot read instructions to withdraw money	1.03%	4
Did not know how to use the card	3.87%	15
Limited mobility	5.15%	20
No money to pay transport to withdraw/spend the cash	9.54%	37
No time	0.52%	2
Other	1.03%	4
Place of withdrawal of cash not accessible	3.09%	12
Did not need help/no answer	75.77%	294
Grand Total	100.00%	388

Table 3.1.6.

	Needed help to Access Cash Assistance			Grand Total
	Do not know	No	Yes	
Female	0.00%	76.84%	23.16%	100.00%
18-35 years	0.00%	78.53%	21.47%	100.00%
36-50 years	0.00%	73.75%	26.25%	100.00%
51-59 years	0.00%	66.67%	33.33%	100.00%
60 years and above	0.00%	80.00%	20.00%	100.00%
Male	1.94%	70.87%	27.18%	100.00%
18-35 years	2.78%	69.44%	27.78%	100.00%
36-50 years	0.00%	74.07%	25.93%	100.00%
51-59 years	0.00%	#####	0.00%	100.00%
60 years and above	0.00%	50.00%	50.00%	100.00%
Grand Total	0.52%	75.26%	24.23%	100.00%

As detailed in the diagram below, the majority of the recipients report no sources of income other than UNHCR's and WFP's assistance. This is consistent with the findings of several surveys conducted in the camp. As will be discussed in more detail below, in the absence of other sources of income and due to the fact that food entitlements provided by WFP are insufficient to meet the basic food needs, it is not surprising that UNHCR cash transfers are often used to bridge the food gap.

Diagram 3.1.1.



In July 2019, WFP rolled out unrestricted cash delivered via recipients' bank accounts opened with UNHCR's facilitation in one of the Kalobeyei villages. Equity bank opened sub-accounts on recipients' main accounts for the purpose of storing WFP's cash assistance. WFP insisted on issuing its own ATM cards since the cards issued for UNHCR carried the logo of the latter. It has since been reported that recipients are able to access UNHCR's cash using WFP card but it is unclear whether they are able to do so vice versa. FSP had been contacted for clarification but the meeting scheduled for mid-March 2020 did not take place due to the pandemic. UNHCR is following up on the issue and will meet with the FSP and WFP as soon as the circumstances allow. The convenience for the recipients of having two ATM cards will also be discussed in subsequent FGDs. The table below illustrates the share of recipients who use WFP card to access UNHCR cash assistance.

Table 3.1.7.

	% of respondents who use WFP-issued ATM card to access UNHCR Cash Assistance	Count of households
Do not know	0.77%	3
No	9.02%	35
Yes	9.79%	38
Do not have WFP ATM Card	80.41%	312
Grand Total	100.00%	388

The vast majority of the recipients report to have spent their cash assistance in the camp, in the local market or at the local shops, as detailed below.

Diagram 3.1.2.

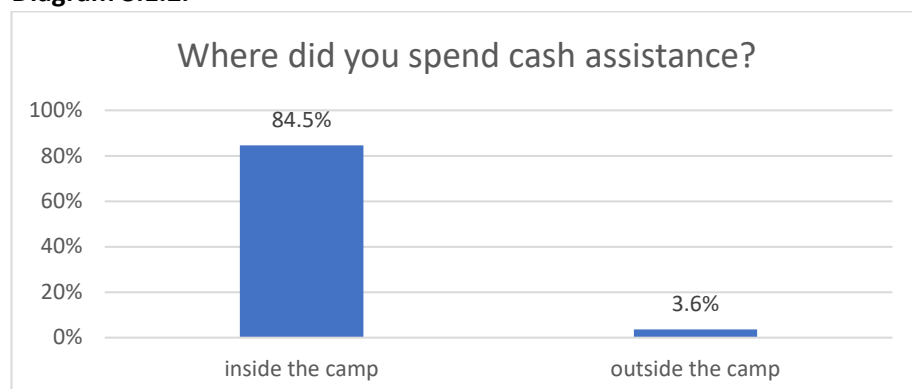


Table 3.1.8.

Where did you spend the cash assistance?	Inside the camp	Outside the camp	I do not know	Local market	Local mason or supplier	Local shop	Supermarket	Wholesalers	Other
# HHs reporting "Yes"	328	14	2	166	1	154	2	7	0
# HHs surveyed (answered this question)	388	388	388	388	388	388	388	388	388
% of households	84.5%	3.6%	0.5%	42.8%	0.3%	39.7%	0.5%	1.8%	0.0%

The majority of the respondents report female heads of households to be the ones making decisions as to how the cash is to be spent. This is supported by some surveys¹⁴ and is consistent with a gender breakdown of Kalobeyei households, where 66% of the households are female-headed, and a high response rate among female recipients in this PDM survey. As discussed below, the majority of respondents do not report disagreements in decision-making.

Table 3.1.9.

	Female Head of Household Decides	Male Head of Household Decides	Both Husband and Wife Decide	The Whole Household Together Decides	Mother or In-Laws Decides
# HHs reporting	249	77	40	10	1
# HHs surveyed	377	377	377	377	377
% of households	66.0%	20.4%	10.6%	2.7%	0.3%

¹⁴ WFP's recent evaluation of the unconditional cash transfers (UCT) in Kalobeyei indicates that 'vouchers and food transfers are mainly collected by women, but there are reports of men increasing their control of UCTs

Diagram 3.1.3.

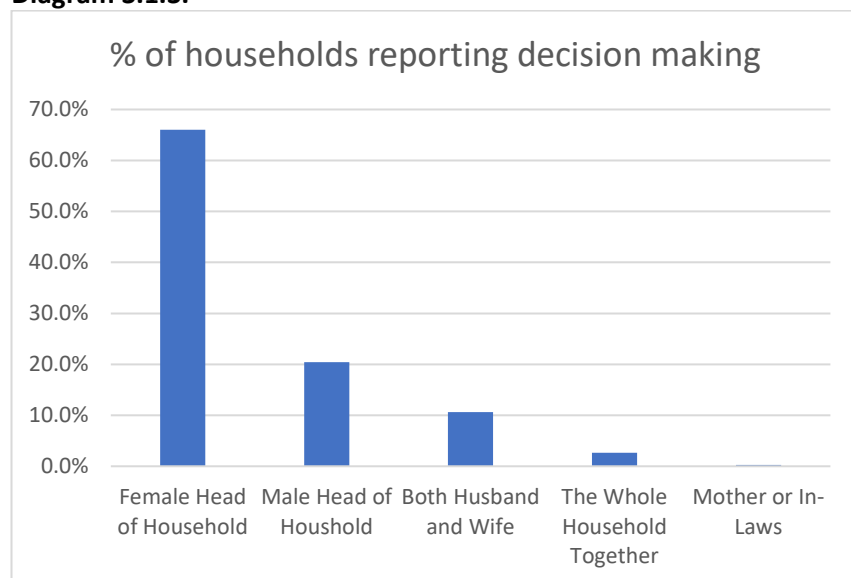


Table 3.1.10.

Disagreement on how to spend the money	
No disagreement	89.69%
Some disagreement	5.67%
Disagreement	1.03%
No answer	3.61%
Grand Total	100.00%

As detailed in the table below, the vast majority of respondents cash out at bank agents and spend the money immediately. It needs to be noted that many traders in the settlement have PoS machines and paying for commodities using an ATM card does not attract any commission, unlike withdrawals. An awareness campaign is necessary to explain/reiterate this to recipients. At the same time, recent studies indicate that prices at retailers who are licenced WFP Bamba Chakula (electronic voucher) agents and are usually the ones who own the PoS are considerably higher compared to cash purchases elsewhere, which could explain the purchasing behaviour of the recipients. These purchasing behaviours need to be explored in the FGDs.

Table 3.1.11.

Cash withdrawals and spending	
Do not know	0.52%
Paid at vendors	1.80%
Withdrew all, spent some and kept the rest as cash	3.09%
Withdrew all and spent all in one go	85.31%
Withdrew and spent some as cash	3.35%
Withdrew some and kept it in cash	0.52%
Withdrew some and some remains on the account	5.41%
Grand Total	100.00%

While cash for CRI is conceived as a cash for basic needs programme and the concept note reads that given all the unmet needs refugees have, they have a liberty to spend their cash assistance as they see fit, it is important for the Operation to ensure that some, if not all, of the cash assistance goes into meeting the hygiene needs as the public

health consequences of refugees' not following the necessary protocols might be grave in a camp environment. It is also important to ensure that female refugees have access, via cash assistance, to menstrual hygiene products of their choice and that assistance is not used by male households' members to meet other competing needs at the expense of women. The below tables illustrate the findings of the PDM in relation to these "sectorial" outcomes.

Table 3.1.12.

	Soap presented to enumerator	No soap presented	Do you use this soap for handwashing?	Do you use this soap for bathing?	Do you use this soap for washing clothes?
# HHs	231	157	219	221	230
# HHs surveyed	388	388	231	231	231
% of households	59.5%	40.5%	94.8%	95.7%	99.6%

Despite the majority of the respondents claiming to use at least part of the cash assistance to purchase hygiene items, less than 60% were able to produce the soap they use in their households. This was partially one of the reasons, along with anticipated supply chain breakages, behind the Operation's decision to temporarily replace the portion of the cash assistance "labeled" for soap, with in-kind assistance as a preventative and response measure to Covid-19 outbreak. It is recommended to schedule the subsequent PDMs closer in time to latest CBI disbursement to get an indication of whether the recipients might have purchased the soap but used it up by the time of PDM. It is also important to triangulate this funding with the data provided by traders in the camp in the course of market assessment/monitoring.

The respondents overwhelmingly claim to be using the same type of soap (brown multi-purpose bricks, as observed by the enumerators) for the purposes of handwashing, bathing and laundry. This is consistent with the reports on a preferred type of soap used by Kenyan nationals, especially in less economically advanced rural areas. At a glance, however, the soap used by the respondents is the type that UNHCR distributes in-kind in Kakuma. It is therefore possible that recipients in Kalobeyei buy the resold soap directly from Kakuma refugees, or through traders. This needs to be further explored in the FGDs and market assessments to ensure that existing supply chains are responsive enough be able to meet the new demand once the in-kind soap is replaced with CBI in Kakuma. This also indicates that the Operation might have to use a phased approach when introducing CBI in Kakuma to give the market time to respond to a newly created demand.

Since the majority of enumerators in this PDM were men, some 13% of women respondents understandably refused to answer the question on the use of menstrual hygiene products. Nevertheless, of those responded, the vast majority use disposable pads and consider it as a preferred product, as shown in the table below. Nevertheless, it cannot also be ruled out that some might not have felt comfortable admitting to male interviewers that they use inferior products. The Operation will aim at engaging as many female enumerators as possible in subsequent PDM surveys to explore this finding. Market assessment/monitoring and FGDs with women of reproductive age will also be used for triangulation.

Table 3.1.13.

	Disposable Pads	Is it your preferred material	Are you satisfied with its quality	Reusable Pads	Is it your preferred material	Are you satisfied with its quality	Reusable Cloth	Is it your preferred material	Are you satisfied with its quality	Nothing/Bled into clothes	Do not want to answer
# Women of reproductive age reporting menstrual hygiene product	225	174	158	7	5	0	2	0	0	1	35
# HHs surveyed (answered this question)	270	225	225	270	7	7	270	2	2	270	270
% of households	83.3%	77.3%	70.2%	2.6%	71.4%	0.0%	0.7%	0.0%	0.0%	0.4%	13.0%

3.2. Risks and Problems: Did persons of concern face any problems with the CBI? Did the CBI put persons of concern at additional risk?

As discussed in previous sections of this report, the situation with COVID-19 pandemic did not allow the team to conduct FDGs to triangulate the findings of the household survey. All efforts will be made to discuss the risks and perceived insecurity in the FDGs with different demographic groups when the situation returns to normal, and address these.

The Operation is alarmed with the high percentage of recipients reporting problems accessing their cash assistance, many of them involving the FSP agents, and will triangulate and address these when the situation allows. Out of the 32 recipients, 17 reported having to pay money or do favours to bank agents, and 10 to shopkeepers, while the remaining mentioned family members and friends. It needs to be noted that although all efforts were made to instruct the enumerators that “payment of fees and favours” to bank agents does not include the withdrawal fees and explain the same to the respondents, some degree of misinterpretation cannot be ruled out. Triangulation of this finding will be a particular focus of subsequent PDMs.

Key question: Risks and problems: Did persons of concern face any problems with the CBI? Did the CBI put persons of concern at additional risk?	Actual
Indicator 4.1: % of households who report feeling at risk (unsafe) receiving, keeping or spending the cash assistance*, broken down to receiving, keeping and spending	13.9%
Indicator 4.2: % of households who report facing one or more problem receiving, keeping or spending the cash assistance*	36.6%

Table 3.2.1.

	D1a. Going to withdraw the money?	D1b. Deciding how to spend the money?	D1c. Keeping the money at home?	D1d. Going to spend the money?	D1d. Did anything else make you feel unsafe or at risk of harm related to the cash assistance?	% of POCs who report feeling at risk (unsafe) receiving, keeping or spending the cash assistance
# HHs reporting	29	22	18	17	13	54
# HHs total	388	388	388	388	388	388
% of HHs	7.5%	5.7%	4.6%	4.4%	3.4%	13.9%

Diagram 3.2.1.

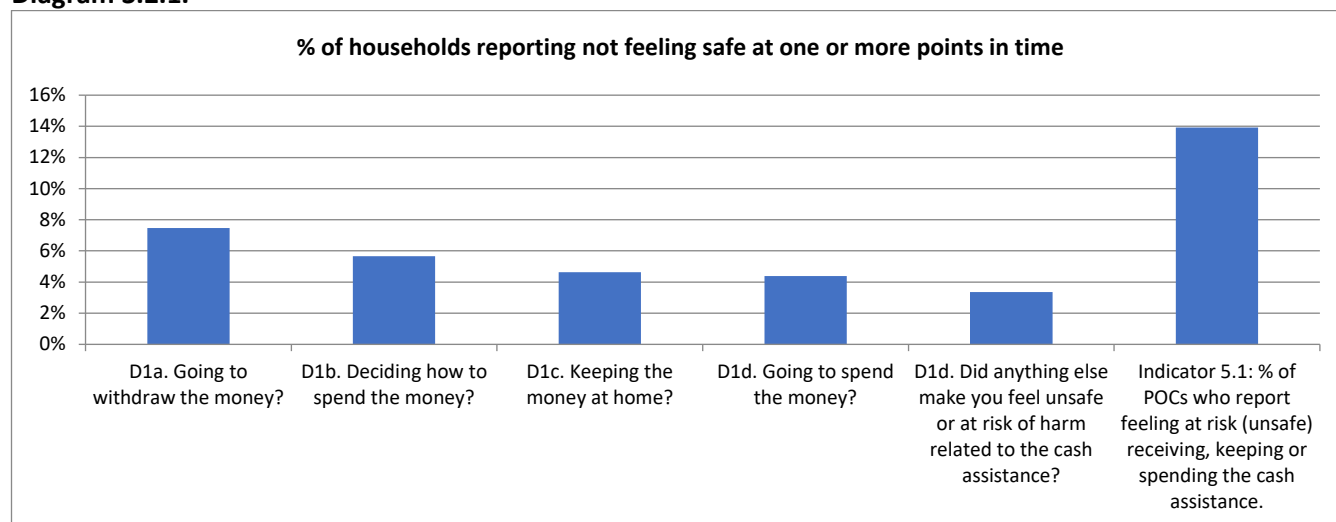
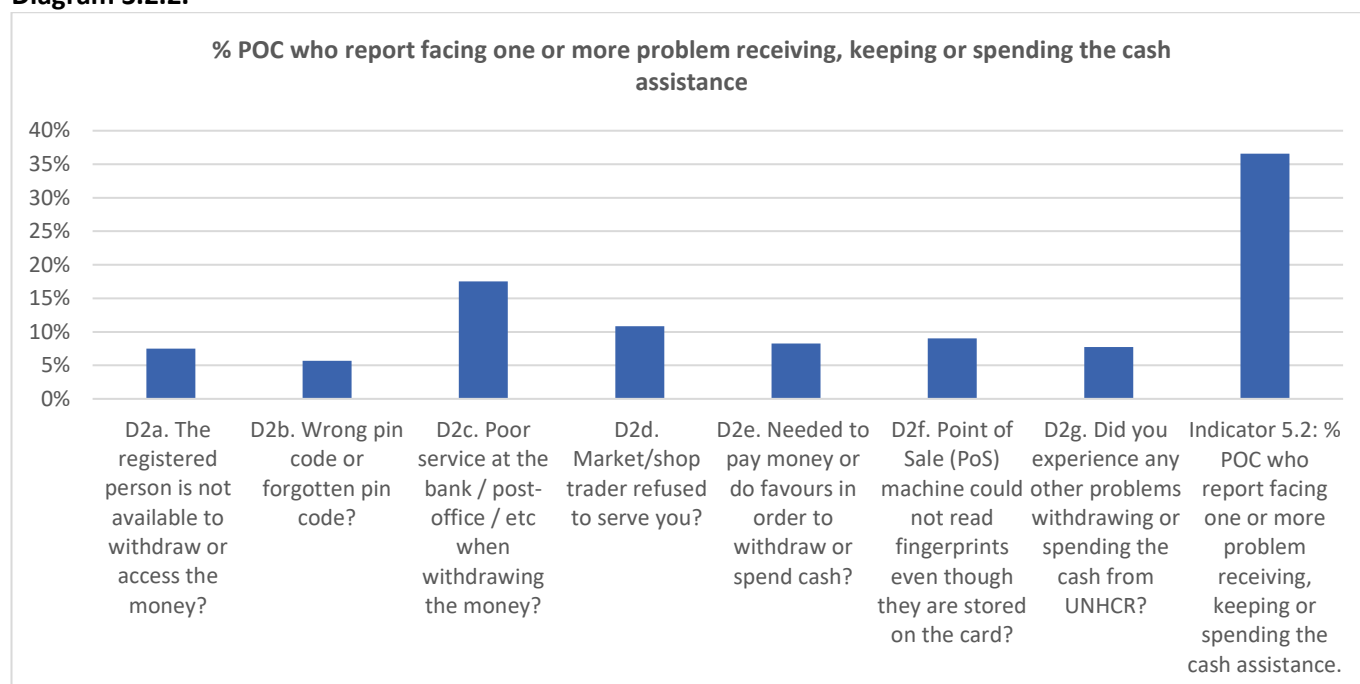


Table 3.2.2.

	D2a. The registered person is not available to withdraw or access the money?	D2b. Wrong pin code or forgotten pin code?	D2c. Poor service at the bank / post-office / etc when withdrawing the money?	D2d. Market/shop trader refused to serve you?	D2e. Needed to pay money or do favours in order to withdraw or spend cash?	D2f. Point of Sale (PoS) machine could not read fingerprints even though they are stored on the card?	D2g. Did you experience any other problems withdrawing or spending the cash from UNHCR?	% POC who report facing one or more problem receiving, keeping or spending the cash assistance
# HHs reporting "Yes"	29	22	68	42	32	35	30	142
# HHs surveyed	388	388	388	388	388	388	388	388
% of households	7.5%	5.7%	17.5%	10.8%	8.2%	9.0%	7.7%	36.6%

Diagram 3.2.2.



3.3. Markets and Prices: Can persons of concern find what they need in the markets, at a price they can afford?

As discussed previously, the situation with COVID-19 pandemic prevented the team from conducting FGDs or market monitoring at the time of household survey. The market assessment/monitoring is now scheduled for May 2020, provided the situation does not deteriorate.

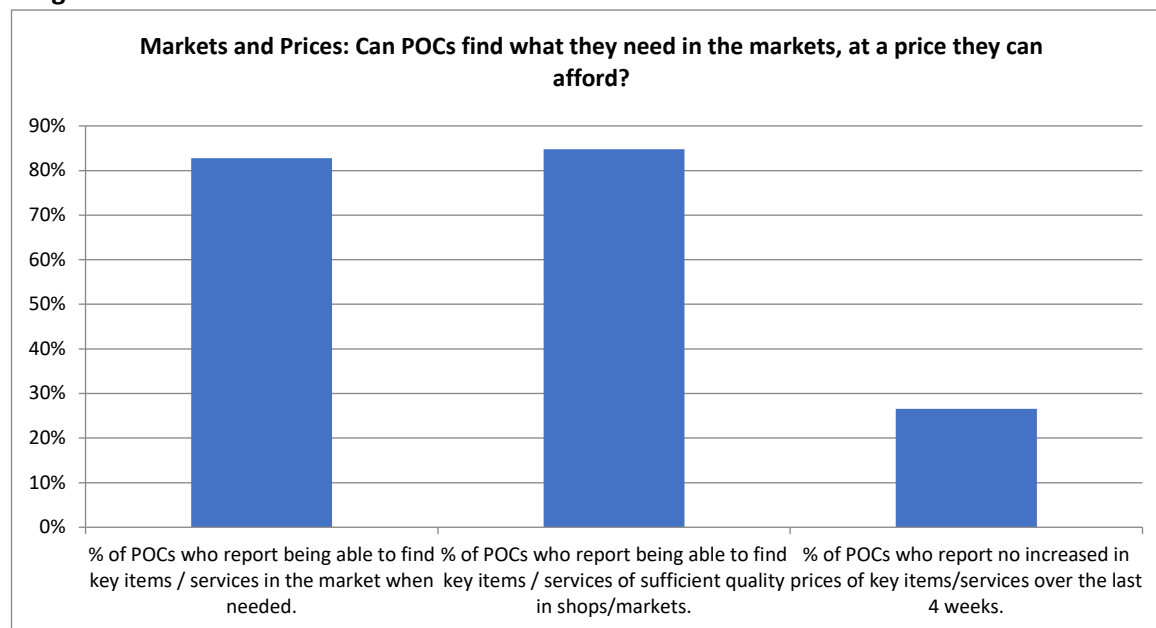
The Operation is alarmed with the high rate of respondents reporting market inflation in many commodities. While the main commodities where either market deficit or the price increase were reported are food items, respondents also report an increase of in the price of soap, detergents and hygiene items (one respondent indicated a 50% increase). Thus, 17% of respondents indicate a price increase in all items, 32% in the price of beans, 20% maize, and 19% mentioned the inflation in price of soap and hygiene items. This was triangulated by a brief spot check market visit by a UNHCR staff member on the day of the PDM. The decision to temporarily replace cash assistance with in-kind is also supported by these findings. WFP has set up an Emergency Remote Price Monitoring system and UNHCR is in the process of setting up a similar one for non-food items, if not joining the WFP's one. WFP Market Report on Supply Chains and Markets will be closely monitored to adjust the interventions, as required. Availability of soap in sufficient quantities and at affordable prices in refugee camps during the COVID-19 pandemics remains a concern, and CBI will be reintroduced only after this is ascertained.

Key question: Markets and prices: Can persons of concern find what they need in the markets, at a price they can afford?	Actual
Indicator 5.1: % of households who report being able to find key items / services when needed*	82.7%
Indicator 5.2: % of households who report being able to find key items / services of sufficient quality in shops/markets	84.8%
Indicator 5.3: % of households who report no increases in prices of key items/services over the last 4 weeks	26.5%

Table 3.3.1.

	% of POCs who report being able to find key items / services in the market when needed.	% of POCs who report being able to find key items / services of sufficient quality in shops/markets.	% of POCs who report no increased in prices of key items/services over the last 4 weeks.
# HHs	321	329	103
# HHs surveyed	388	388	388
% of households	82.7%	84.8%	26.5%

Diagram 3.3.1.



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

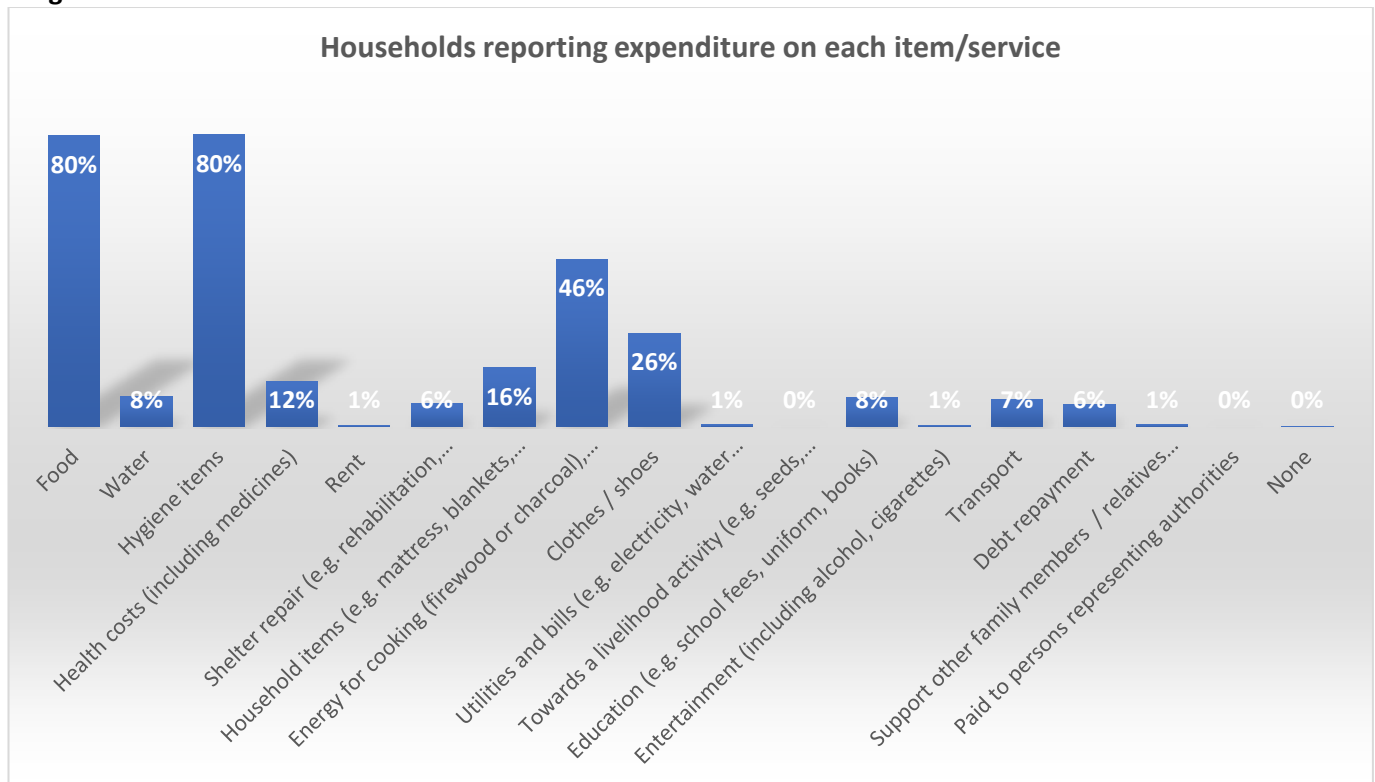
The majority of household expenditure is shared between the food and hygiene items, with food reported as the main priority. Such spending patterns are understandable and predictable in the situation of unmet food needs, and UNHCR will continue to support WFP’s fundraising efforts to bridge the gap. The reported 80% expenditure on the commodities which CBI is “labeled” to be used for is acceptable.

Key question: Expenditure: What did people spend the cash on?	Baseline	Actual
Indicator 6.1: Top 5 expenditures done with the cash grant*; OR Expenditures done, ranked per % of household doing the purchase*		80% food, 80% hygiene items, 46% cooking energy, 26% clothes/shoes, 16% household items
Indicator 6.2: Insert sector specific indicators as required <i>Suggested indicator for sectoral cash:</i> % or # of Top 5 cash expenditures reported as spent on items / services in-line with intended CBI objective; OR % or # of cash expenditures reported as spent on items / services in-line with intended CBI objective		80%

Table 3.4.1.

	Cash reported as received from UNHCR	Food	Water	Hygiene items	Health costs (including medicines)	Rent	Shelter repair (e.g. rehabilitation, extension, materials)	Household items (e.g. mattress, blanket, jerry can)	Energy for cooking (firewood or charcoal), cooking device or lighting products	Clothes / shoes	Utilities and bills (e.g. electricity, water bills, phone calling credit)	Towards a livelihood activity (e.g. seeds, tools, farming, fishing, petty trade etc.)	Education (e.g. school fees, uniform, books)	Entertainment (including alcohol, cigarettes)	Transport	Debt repayment	Support other family members / relatives / friends	Paid to persons representing authorities	None
Count	1264682	311	32	312	48	2	25	63	179	100	3	0	31	2	29	24	3	0	1
# HHs	388	388	388	388	388	388	388	388	388	388	388	388	388	388	388	388	388	388	388
Average	3259.489691	80%	8%	80%	12%	1%	6%	16%	46%	26%	1%	0%	8%	1%	7%	6%	1%	0%	0%

Diagram 3.4.1.



3.5. Outcomes: What changes is the cash assistance contributing to in persons of concern households?

Due to an unintentional omission, the enumerators were unable to collect the required data on all possible coping strategies recipients revert to and data on only four coping strategies is available. This will be corrected in the consecutive PDMs. Recipients report having to stop children from attending school as the main coping strategy (reported by 28% of the recipients). This is consistent with NET school enrolment rates of 75% for primary and 6% for secondary education in Kakuma, and there exist some underlying conditions and contributing factors other than the economic vulnerability (quality of education, teacher to student ratio, etc.). UNHCR Kakuma and its implementing and operational partners are working relentlessly to address these.

The main needs that remain unmet reported by the respondents are food (51%), hygiene (36%), energy (35%), household items (24%) and health costs (22%). Whether the hygiene needs are unmet because recipients chose to spend their cash assistance on other competing needs, or because the value of cash transfer is insufficient as a result of inflation, or both, needs to be further explored.

The value of cash transfer needs to be adjusted upwards for the recipients to be able to meet their needs but the funding situation has not been favourable and the Operation's resources are stretched. It is widely acknowledged that cash interventions are unlikely to be effective when transfer values are insufficient, and the Operation continues its fundraising efforts to enable the recipients close the gap in their basic needs through cash assistance. The operation anticipates to replace the sectorial assistance and services provided in-kind with cash, wherever possible (energy sector, potentially health, etc..) to increase purchasing power of refugees and stimulate local economy.

Key question: Outcomes: What changes is the cash assistance contributing to in persons of concern households?	Actual
Indicator 7.1: % of households who report improved living conditions	19%
Indicator 7.2: % of households who report reduced feelings of stress	19%
Indicator 7.3: % of households who report being able to meet all of the basic needs*; AND % of households who report being able to meet more than half of their basic needs*; AND % of households who report being able to meet half of their basic needs*; AND % of households who report being able to meet less than half of their basic needs*; AND % of households who report being able to meet none of their basic needs*	9.79%, 22.68%, 34.79%, 21.13%, 11.08%
Indicator 7.4: % households reporting using one or more negative coping strategy in the last 4 weeks*; AND Coping strategies used ranked per % of household using them*	27.3%
Indicator 7.5: % households reporting cash assistance positively contributing to intra-household relations	28%
Indicator 7.6: % households reporting cash assistance positively contributing to inter-household relations	28%
Indicator 7.7: % households reporting cash assistance positively contributing to improved relations with local community	28%

The below tables illustrate the respondents' reports on how cash have contributed to their well-being.

Table 3.5.1.

Degree	Improved Living Conditions
Moderately	46.65%
Not at all	10.82%
Significantly	18.81%
Slightly	23.71%
Grand Total	100.00%

Table 3.5.2.

Degree	Reduced Financial Burden
Moderately	35.57%
Not at all	16.24%
Significantly	18.81%
Slightly	29.38%
Grand Total	100.00%

Table 3.5.3.

Degree	Reduced Feeling of Stress
Moderately	34.79%
Not at all	16.49%
Significantly	19.07%
Slightly	29.64%
Grand Total	100.00%

Table 3.5.4.

	% of POCs who report being able to meet all of the basic needs of their households.	a. Stop a child from attending school?	b. Move to a poorer quality shelter?	c. Skip paying rent / debt repayments to meet other needs?	d. Take out new loans or borrowed money?	% POC households reporting using one or more negative coping strategy in the last 4 weeks.
# HHs	38	90	4	12	12	106
# HHs surveyed	388	388	388	388	388	388
% of households	9.8%	23.2%	1.0%	3.1%	3.1%	27.3%

Diagram 3.5.1.

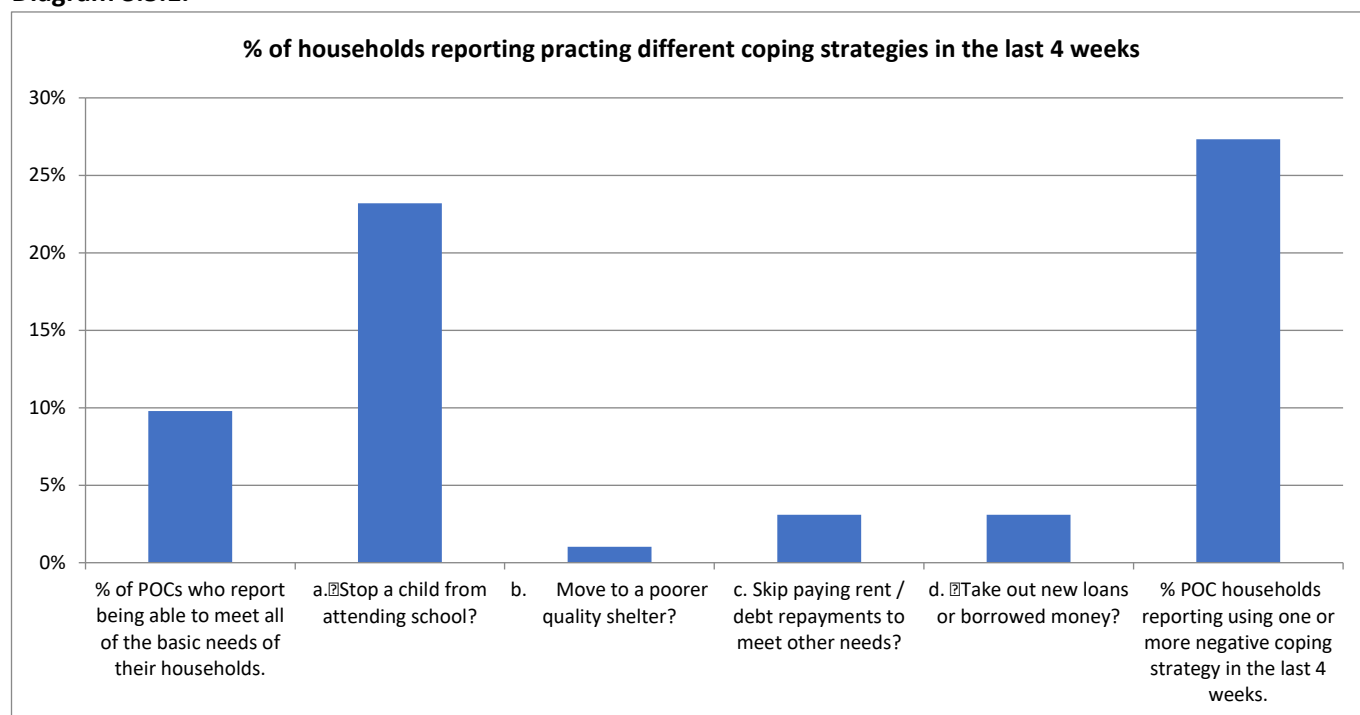


Table 3.5.5.

Degree	Households Able to Meet Basic Needs
All	9.79%
Do not Know	0.52%
Half	34.79%
Less than half	21.13%

More than half	22.68%
Not at all	11.08%
Grand Total	100.00%

Table 3.5.6.

	Unmet Household needs														
	Food	Water	Hygiene Items	Health Costs	Rent	Shelter Repair	Household Items	Energy	Clothes/shoes	Utilities and rent	Livelihood Assets	Education	Entertainment	Transport	Debt repayment
# HHS	177	31	125	76	23	68	84	121	109	24	15	41	17	21	7
# HHS surveyed	348	348	348	348	348	348	348	348	348	348	348	348	348	348	348
% of households	51%	9%	36%	22%	7%	20%	24%	35%	31%	7%	4%	12%	5%	6%	2%

Diagram 3.5.2.

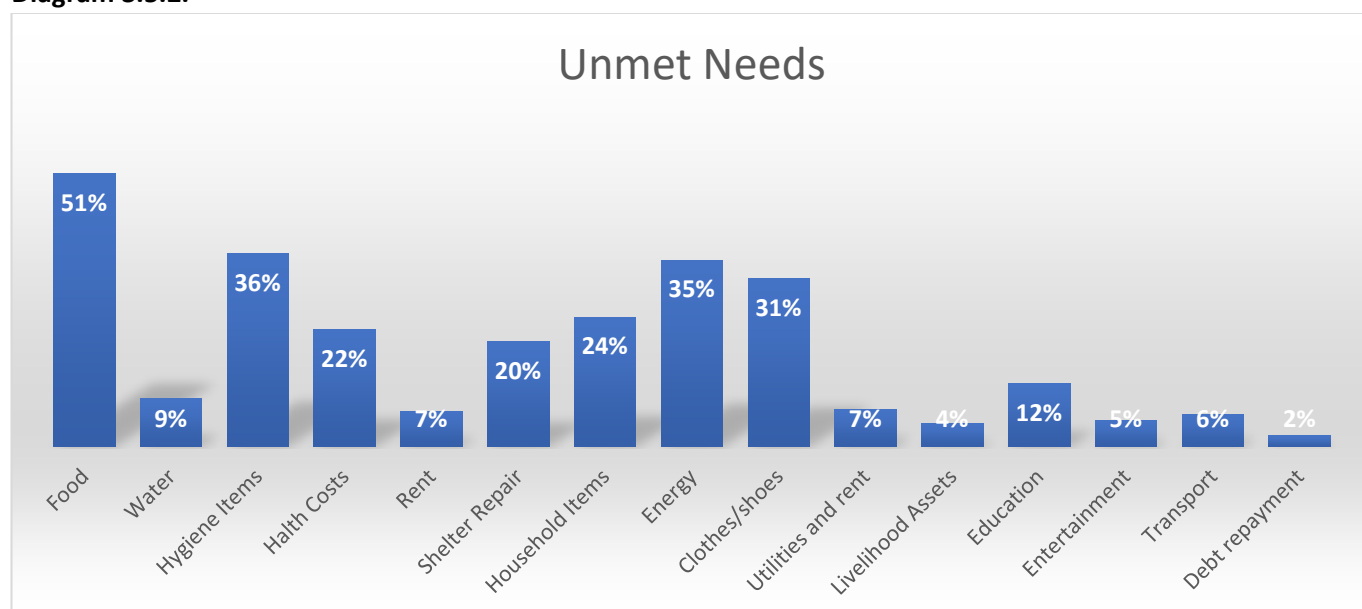


Table 3.5.7.

	Cash contribution to tension within household	Cash contribution to tension between refugee households	Tension contribution to tension between refugees and local communities
# HHS reporting less tension	109	110	108
% of households	28%	28%	28%
# HHS reporting more tension	13	14	18
% of households	3%	4%	5%
# HHS reporting no change	266	264	262
% of households	69%	68%	68%
# HHS surveyed	388	388	388

3.6. Longer-Term Outcomes: Has the cash assistance helped put persons of concern on the pathway to sustainable solutions?

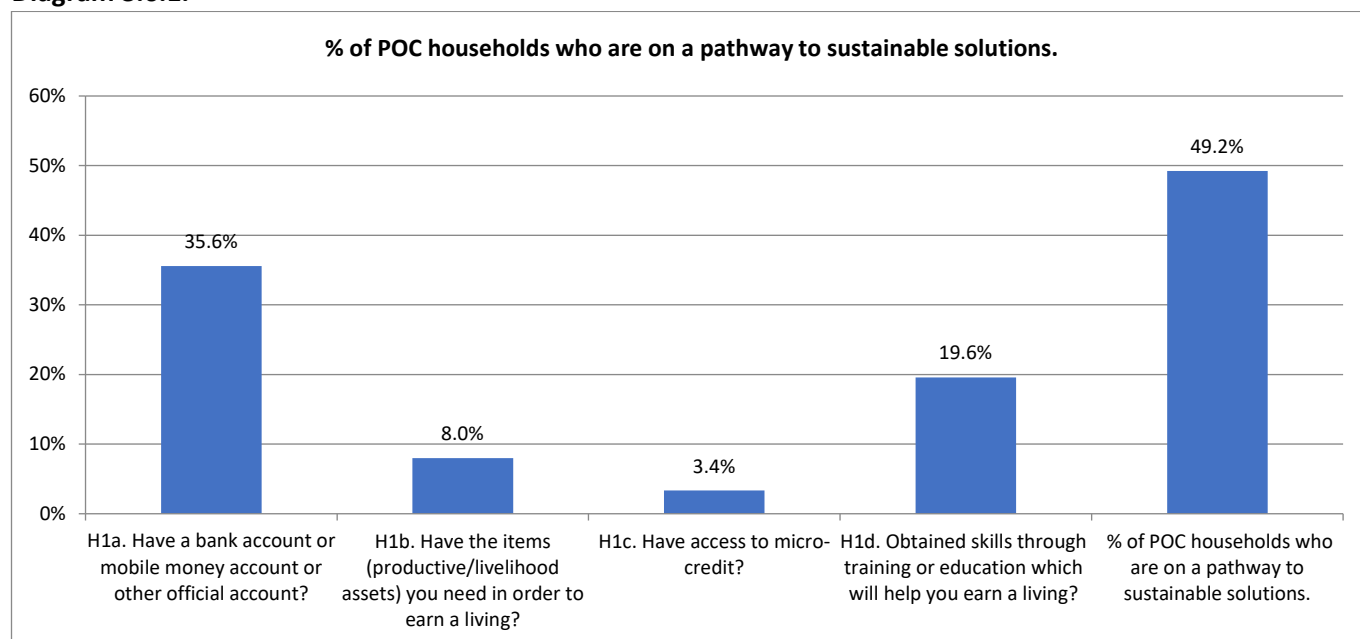
The percentage of persons reporting to have a bank account is inconsistent with the fact that each beneficiary household in Kalobeyei have at least one bank account, and the rate of respondents reporting that they are registered recipients (i.e. registration group focal points in whose name bank account is open). At the same time, UNHCR's own and FSP records indicate that since July 2018, UNHCR facilitated the opening of 8,358 bank accounts which account for more than one account per household/registration group. Kalobeyei is reported to have achieved a 100% level of financial inclusion, and new accounts are being opened for those reaching the age of 18 and newly arrived refugees. This inconsistency in reporting the bank account ownership will be addressed in subsequent PDMs. It might also indicate that recipients do not perceive their bank accounts as something they can use outside the scope of the CBI intervention. This finding needs to be discussed in the FGDs and be accompanied by financial literacy interventions. Separate livelihood-related CBI interventions need to be designed to facilitate recipients' acquisition of productive assets, possibly in the wake of COVID-19 recovery.

Key question: Has the cash assistance helped put persons of concern on the pathway to sustainable solutions?	Actual
Indicator 8.1 % of households who have a bank account or mobile money account or other official account	35.6%
Indicator 8.2: % of households who are on a pathway to sustainable solutions	49.2%

Table 3.6.1.

	H1a. Have a bank account or mobile money account or other official account?	H1b. Have the items (productive/livelihood assets) you need in order to earn a living?	H1c. Have access to micro-credit?	H1d. Obtained skills through training or education which will help you earn a living?	% of POC households who are on a pathway to sustainable solutions
# HHs reporting "Yes"	138	31	13	76	191
# HHs surveyed	388	388	388	388	388
% of households	35.6%	8.0%	3.4%	19.6%	49.2%

Diagram 3.6.1.



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

Slightly over a half of the recipients (51%) reported being aware of at least one of the complaint and feedback mechanisms. The number of CBI-related complaints for Cash for Basic Needs/CRI in 2020 according to complaints and feedback records (FreshDesk) stands at 5, of them 5, or 100%, were successfully resolved. Nevertheless, beneficiary awareness of available channels to report complaints and feedback needs to be raised and recipients should be encouraged to report complaints, particularly through specific CBI-related referrals via KASI and Filed Post systems resulting in Freshdesk referrals. Furthermore, a system whereby a secondary referral is made to the CBI staff by Protection or other colleagues assessing individual cases needs to be mainstreamed so that these referrals are recorded and trackable in the system (eg. an SGBV report necessitating for a survivor to have a bank account independent from the perpetrator in the case of intimate partner or other domestic violence). Monthly reports need to be provided on complaints received through these direct and secondary referrals, and their resolutions.

Key question: Accountability: Is the CBI intervention accountable to persons of concern? (What preferences do people have over how assistance is delivered?)	Actual
Indicator 3.1: % of households who are able to correctly identify at least one of the locally available channels for raising complaints or feedback with UNHCR about the cash assistance*	51.0%
Indicator 3.2: # of complaints received about CBI	5 ¹⁵
Indicator 3.3: % of households who rate CBI as their preferred modality for assistance*	71.4%

¹⁵ Related question was not formulated correctly which might have led to skewed response statistics, thus not used in this report. The survey tool will be corrected for the next PDM. The source of data is the FreshDesk referral system.

Table 3.7.1.

		% of POCs who identify the below as a channel for raising feedback and complaints											
	I3. Do you know how you can report complaints and feedback on the cash assistance from UNHCR ?	Via local/community leaders	Via community mobilisers	Via UNHCR helpline	Reporting to other organizations/ UNHCR partners	Counseling via KASI appointments	At UNHCR field post in the camp	Via email to UNHCR	Complaints and suggestion box	Via bank hotline	Don't know	% of POCs who are able to correctly identify at least one of the channels	% of POC who rate CBI as their preferred modality for assistance
# of HHs	200	127	95	18	21	41	130	2	7	4	1	198	277
# HHs total	388	388	388	388	388	388	388	388	388	388	388	388	388
% of HHs	51.5%	32.7%	24.5%	4.6%	5.4%	10.6%	33.5%	0.5%	1.8%	1.0%	0.3%	51.0%	71.4%

4. Recommendations

- PDM should be a routine periodic activity conducted every 2 to 4 months and its findings must be used to inform/adjust programming
- FGDs are essential in better understanding the concerns of the recipients and finding solutions to identified problems: need to be part of all subsequent PDMs
- Extensive training of the enumerators is essential to avoid low quality data; a team leader should be assigned to check and validate records on a daily basis to allow for timely correction; as many female enumerators as possible should be recruited; the use of refugee enumerators is to be avoided, where possible, as their neutrality or impartiality cannot be fully relied upon
- Monitoring tool needs to be refined in view of feedback: where either enumerators or recipients seemingly have difficulty understanding the questions, question need to be paraphrased, simplified or broken into several
- Market monitoring should be conducted on a monthly basis and inform the adjustment of the programme, as required, including during the current emergency situation
- Unless the prices of soap drop, assuming that inflation might have been caused by the news of COVID-19 outbreak, transfer value needs to be adjusted upwards
- Prior to the expansion of the CBI into Kakuma, rigorous market assessment needs to be conducted and phased in approach considered: due weak market linkages of the Kalobeyei market and interdependence between Kakuma and Kalobeyei markets and their geographic proximity. There is some evidence that Kakuma has been the main supplier of hygiene products to Kalobeyei, i.e. Kakuma refugees reselling “surpluses” of goods provided by UNHCR in-kind, with
- Expansion is not recommended until COVID-19 emergency is over due to the importance of ensuring that good hygiene practices are followed, anticipated scarcity due to panic buying and supply chain breakages and given that 40% of households did not possess soap

- V4 Assistance Record need to be updated to record CBI assistance so that correct sampling frames could be drawn and data on the transfer values crosschecked, including spot checks for a sample of respondents
- Recipients' complaints regarding poor service of bank agents, including payment of money and favours, need to be very carefully investigated and corrective measures taken in consultation with the FSP
- While the situation where agents and traders retain recipients' ATM cards as a collateral is inevitable, it is crucial that agents/traders do not have a knowledge of individual PIN codes and cannot access recipients' money in their absence: consultations are to be held with Equity bank with a view to initiate PIN deactivation or PIN change process when COVID-19 restrictions are lifted
- Financial literacy interventions are required
- Beneficiary knowledge of available complaint and feedback mechanisms is inadequate and needs to be raised, the use of formal reporting channels (KASI and Field Post) emphasized; complaints need to be properly recorded, tracked, acted and reported on, with feedback given to recipients
- Alternative assistance modalities, delivery mechanisms or special arrangements for recipients with limited mobility need to be explored