POST DISTRIBUTION MONITORING REPORT

Quarter 4 2025

RESPONDENTS

34% female

66% male

KEY FINDINGS

77% received assistance through a secure digital prepaid card platform.

99.9% respondents felt safe during the cash assistance process.

99% used cash to purchase food, followed by rent (**76%**) and health (**71%**).

65% reported that the assistance covered all or more than half of their priority needs.

84% experienced improved psychosocial well-being.

BACKGROUND

Introduction

UNHCR employs Post Distribution Monitoring (PDM) to gather feedback from cash recipients regarding the quality, sufficiency, utilization, and effectiveness of the assistance they receive. This post-distribution exercise is distinct from the cash distribution process and focuses on specific distributions.

PDM aims to collect information related to the objectives of Cash-Based Interventions (CBIs), including access to basic needs, reintegration and services, or shelter construction. It assesses coping strategies, spending habits, and the overall quality of the distribution process. Additionally, PDM findings serve the dual purpose of verifying compliance with agreed procedures and detecting irregularities.

These insights obtained through PDM play a crucial role in refining the program cycle, enhancing the design, delivery, and monitoring of CBIs. The results contribute to ongoing improvements by addressing identified challenges and ensuring the effectiveness of the assistance provided by UNHCR.

To maintain objectivity, data collection and analysis during PDM are carried out independently by a third-party research consultancy, Vision Supply. This external perspective adds credibility to the process, ensuring transparency and providing valuable insights for UNHCR's continuous efforts to enhance the quality and impact of its assistance programs.

Methodology

The survey's sample size is established through a stratified sampling technique, ensuring a **confidence level of 95% and a confidence interval of 7**. Data collection staff undergo comprehensive training covering various aspects, including data collection techniques, research ethics, data cleaning, quality control measures, and the management of interview biases. This robust training ensures the reliability and accuracy of the collected data.

Utilizing a combination of in-person and remote modalities, **the survey was conducted between 4th January to 4th Feb. 2026**. This diverse approach to data collection enhances accessibility and allows for a more comprehensive representation of the surveyed population.

Multipurpose Cash Distribution through mobile money in Kunduz Province .©Kefayatullah Nabeel 2026

Respondents' Profile

A total of **1,590 participants** engaged in this survey, with **33.6% being female and 66.4% male**. The respondents were drawn from diverse geographical regions, including East, Central, CHL, South, Southeast, Northeast, North, West, and Southeast.

In the monitoring exercise recipients of thirteen cash programmes have participated, namely:

- Cash for basic needs (MPCA),
- Legal Aid,
- Cash for work,
- Cash for Livelihood (teacher training, Code4Fun, SMEs, Teacher

- Training and Midwifery Training)
- Forcibly Afghan Refugee Returnees (FARE),
- Cash for protection (PCM),
- Cash for shelter (permanent & repair)
- Voluntary Repatriation (VolRep).

The PDM was conducted in **21 provinces** with 30.2% of the respondents from east, south region (27.2%) and west (13.6%), followed by north & northeast (15.6%), western (13.6%) and central region (9.1%). Nangarhar province accounting for 19.4% of the total samples, followed by Kandahar with 18.5% and Herat with 11.6%.

KEY FINDINGS AND ANALYSIS

Distribution Efficiency

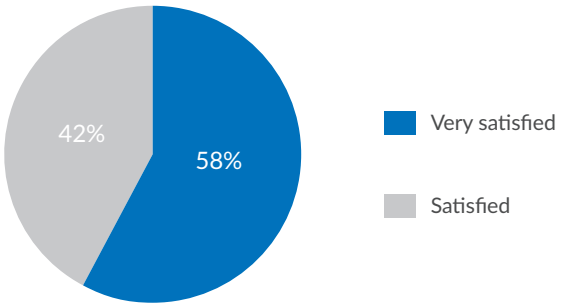
In terms of distribution efficiency, an overwhelming **77.4% of respondents collected their cash assistance through digital flatform** using prepaid cards modality which is blockchain enabled flatform. This approach ensures accountable, secure, fast and efficient delivery of assistance. This was followed by bank transfer 8.3% and 15.21% receiving through cash over the counter.

97% did not require external support while only 3% required external support to collect their cash assistance, with the primary reasons being the necessity for a male guardian (Muharram), limited mobility due to physical frailty, and lack of knowledge on the use of digital platform. Further analysis of data reveals that family members were the primary source of assistance for those seeking external support in obtaining their entitlements. Findings indicate that 100% of the respondents perceived cash assistance as having a positive impact on household relations.

When evaluating the cash-out process, aprox. **100% of respondents indicated either being very satisfied (52%) or satisfied (48%).**

Distribution satisfaction was observed at 78% at UNHCR partners' offices, with the remaining expressing satisfaction at UNHCR partners' offices and other distribution sites. These insights underscore the effectiveness of the distribution process

Cash Distribution Efficiency



Safety & Risks

Despite the volatile operating environment, **99.87% of respondents indicated that they felt safe throughout the cash assistance process, including receipt, storage, and expenditure of the assistance**. Only 0.13% of respondents (two individuals) reported concerns related to safety and security, mainly associated with receiving cash, keeping it at home, and carrying or spending it in markets.

Technical problem faced/Aid diversion

The survey also investigated whether recipients experienced any technical or other problems associated with receiving cash assistance from UNHCR. The findings underscore a positive trend, with no technical issues encountered by the cash recipients.

Expenditure Destination

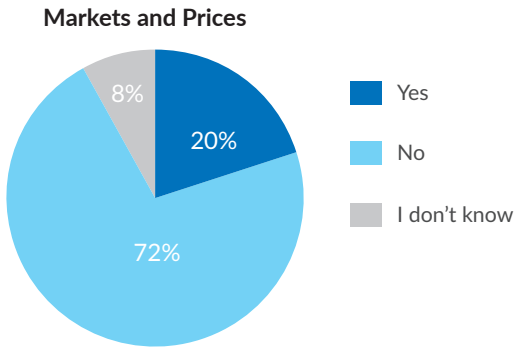
Market & Prices

Cash assistance has not only provided direct benefits to individuals but has also had a positive impact on local markets and communities. **Majority (84%) spent their assistance at the permanent marketplaces. A substantial proportion also used the assistance in small shops (69%) and local markets (42%)**, indicating strong engagement with both local vendors and larger retail outlets. Furthermore, respondents reported that markets remained functional and accessible, with adequate availability of essential goods and services. This suggests that local markets were able to meet increased demand generated by cash assistance without significant supply constraints.

A noteworthy 97% of recipients reported always finding the needed goods and services. Similarly, **99% reported the quality of items**

found in the markets was of high standard while the rest rated it as acceptable.

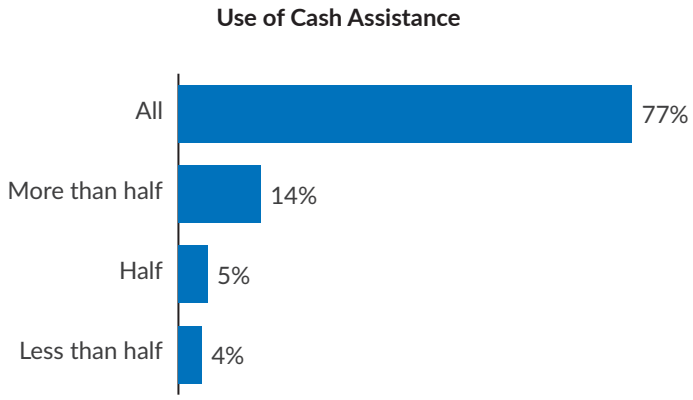
PDM results revealed relative market stability, as **72% of respondents reported no increase in the cost of gods and services**. However, **20% observed price increase, while 8% were uncertain about prevailing market conditions and prices**.



Use of Cash Assistance

PDM is conducted four weeks after households receive cash assistance. During the survey, **76.73% of respondents reported full utilizing of the cash assistance**, while 13.71% indicated they had used more than half of it. Recipients predominantly allocated the funds to meet various needs, with the majority spending on food (99%), rent (76%), health (71%), hygiene items accounted for 68% and firewood/fuel for 53%.

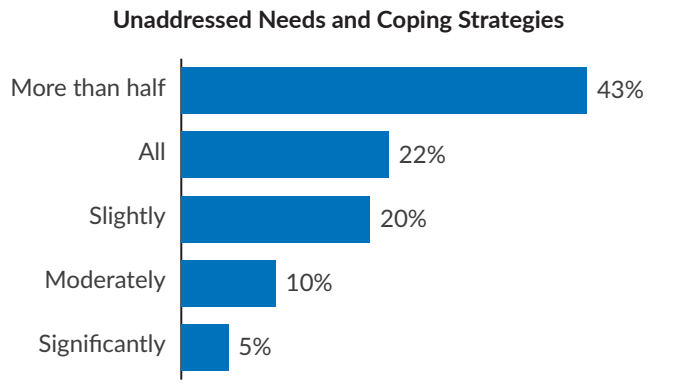
The data highlights a diverse range of allocations, emphasizing recipients' priorities in addressing essential needs such as food and healthcare. This alignment underscores the effectiveness of the cash assistance program in fulfilling its original objectives. The report illustrates a purposeful and targeted distribution of funds, reinforcing the program's impact on meeting the immediate and critical needs of the beneficiaries.



Unaddressed Needs & Coping Strategies

Overall, **65% of respondents reported that the cash assistance received from UNHCR helped address all or more of their pressing needs**. Among them, 22% stated that all of their pressing needs had been met through the assistance. In addition, 43% reported that more than half of their needs were met, while the remaining respondents indicated that the assistance covered half or less than half of their pressing needs.

Subsequently, respondents elucidated their strategies for managing unmet needs. Households articulated a diverse array of coping mechanisms, encompassing the reduction of expenses (23%), spending saving allocated (22%), taking new loan (15%), moving to poorer shelter and skipping to pay rent (10%), selling livelihood (8%), and sending household members far away (5%), among other stratagems.



Accountability to Affected Persons

Assistance Modality Preferences

Cash emerged as the overwhelmingly preferred assistance modality among respondents, with **99% expressing a preference for cash assistance**. In contrast, a minimal 0.82% opted for in-kind assistance, while 0.25% favoured a combination of both cash and in-kind aid.

Communication Sources

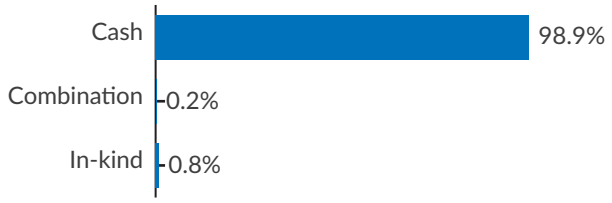
The most frequently cited sources were local leaders and community representatives (55%), relatives, neighbours, and friends (55%), and mass or community meetings (52%), highlighting the central role of trusted community structures and social networks in information dissemination.

Direct engagement with UNHCR and partners was also significant, with **44% of beneficiaries receiving information from UNHCR staff and 30% through NGO staff or outreach volunteers**, underscoring the importance of face to face communication and outreach directly by UNHCR and its implementing partners.

Programmatic Improvements

In response of programme improvement **74% of respondents recommended an increase in the cash assistance** as the primary programmatic improvement sought from UNHCR. Additionally, **10% of recipients recommended increased opportunities for educational and vocational trainings and a further 8% suggested expanding cash programmes to reach more people.**

Assistance Modality Preferences

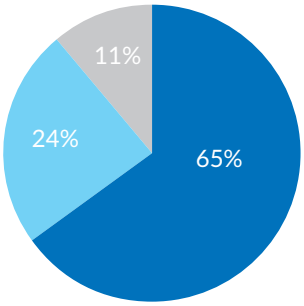


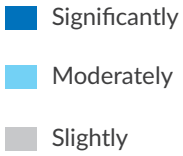
Outcomes

The survey comprehensively elicited feedback from respondents concerning the impact of receiving cash assistance on various facets of their lives, including living conditions and psychosocial wellbeing status. An overwhelming **100% of respondents reported significant to slight improvement in their living conditions as a direct result of cash assistance**.

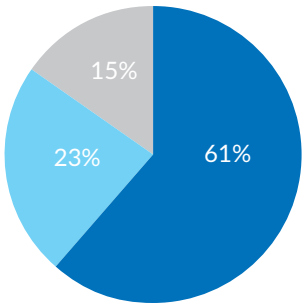
Furthermore, **84% acknowledged an enhanced psychosocial well-being significantly or moderately,** attesting to the alleviation of mental strain associated with the struggle to meet basic needs. As we consider the feedback from beneficiaries, it becomes evident that the provision of cash assistance not only addresses immediate needs but also contributes significantly to overall well-being, demonstrating the enduring impact of such support.

Improved Living Condition

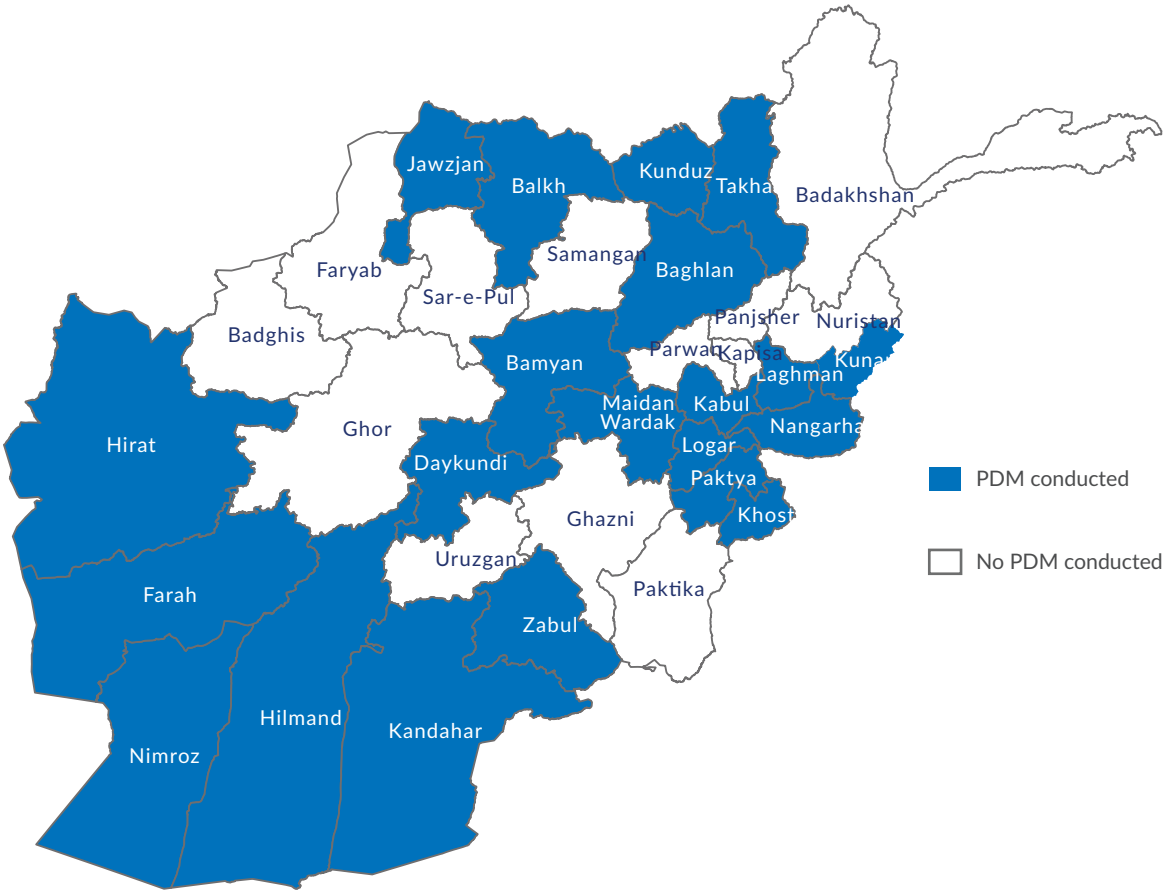




Reduced Stress Outcomes



Map showing the provinces where the PDM Q4 2025 was conducted



The boundaries and names shown and the designations used on this map do not imply official endorsement or acceptance by the United Nations.