External Evaluation Report

Buner Flood Recovery Project

Cash for Work and Food Assistance for Flood-Affected Households and Shopkeepers

Rural Development Organization | Catholic Relief Services | District Buner, Khyber Pakhtunkhwa

Implementation period 1 September to 31 October 2025

Written by Ali Asghar

Executive summary

This evaluation assesses RDO's two-month flood recovery intervention in Buner against the six OECD-DAC criteria and the requirements in the Terms of Reference. The project combined cash-for-work and flexible cash assistance for affected households and shopkeepers with support to local humanitarian coordination. The reported design responded to urgent post-flood needs and used community verification, digital registration and mobile transfers to reach people quickly.

The available project information reports support to 549 households and 214 small business owners, each receiving PKR 20,000. It also reports high satisfaction, use of assistance for priority needs, reopening of targeted shops, and operation of a complaints mechanism. These are encouraging indications of early recovery. However, the beneficiary summary contains conflicting totals, sex-disaggregated figures do not reconcile, and supporting datasets and transaction records were not available for this assessment. The reported output totals and outcome percentages therefore remain unverified.

The evaluation finds the project highly relevant, reasonably coherent with the local response, and plausibly effective in delivering short-term assistance. Efficiency cannot be fully judged without expenditure, transfer-timing and transaction-cost data. The evidence suggests a contribution to immediate recovery, but it does not establish the scale or durability of impact. Sustainability is uncertain, particularly for household recovery and the district coordination arrangements.

Priority actions are to reconcile the final beneficiary and payment universe; strengthen routine evidence and disaggregation; make digital cash delivery accessible and safe; maintain accessible complaints and feedback channels; and connect emergency cash to follow-up recovery support where resources allow. The evaluation does not claim causal attribution or independent verification of results that could not be confirmed from the records available.

Overall assessment

Criterion	Assessment	Confidence
Relevance	High	Moderate
Coherence	Moderately strong	Low to moderate
Effectiveness	Promising, with output verification gaps	Low to moderate
Efficiency	Delivery mechanisms appear practical; value for money not established	Low
Impact	Positive early-recovery contribution is plausible; longer-term change not established	Low
Sustainability	Uncertain; continuation arrangements not evidenced	Low

1 Project and evaluation context

Severe monsoon rainfall and flash floods in August 2025 caused deaths, displacement and extensive damage to homes, infrastructure, agricultural land and small businesses in Buner District. RDO, with support from CRS, implemented a short emergency recovery project from 1 September to 31 October 2025. The intervention covered the reported union councils of Daggar, Gokand, Gadaizai, Malak Pur and Pacha Kalay, with place-name spellings varying across project materials.

The household package was reported as PKR 20,000 per household, comprising PKR 12,000 for cleaning and debris removal, PKR 4,000 for essential food items and PKR 4,000 for essential non-food items. Small business owners were reported to receive PKR 20,000 each for cleaning, replacement of essential assets or business continuity. The project also supported a District Coordination Mechanism in Daggar and initial collaboration with district authorities on information sharing and recovery priorities.

Purpose and scope

The evaluation purpose is to provide RDO and CRS with an independent assessment of what the intervention achieved, for whom, how it was delivered and what can be improved in future humanitarian cash and early-recovery programming. The scope specified in the TOR includes targeting, registration, cash delivery, household and business recovery, accountability, monitoring, coordination, inclusion, protection and climate resilience.

The population of interest includes household recipients, shopkeepers and women entrepreneurs, eligible non-recipients where safely identifiable, community verification committee members, district authorities, line departments and humanitarian actors. The TOR also calls for verification of beneficiary counts, transfer values and receipt, coverage, timeliness, use of assistance, shop reopening, PDM percentages and complaint resolution.

Evaluation approach and evidence limits

This report follows the TOR's OECD-DAC framework and uses a theory-based assessment of the intervention logic: timely and accessible cash was expected to help affected households meet immediate needs, support cleaning and debris removal, and enable small businesses to resume operations, while coordination would improve information sharing and recovery planning.

The materials available for this report included the TOR and project-level descriptions of activities, results, monitoring and complaints. They did not include a reconciled beneficiary database, payment reconciliations, raw PDM dataset and questionnaire, budget and expenditure summaries, interview or focus group notes, site observation records, or coordination minutes. No participant survey, key informant interviews, focus groups or site visits could therefore be represented as completed. The TOR's initial survey benchmark of approximately 250 interviews and its qualitative methods remain requirements for a full field evaluation, not completed activities in this assessment.

Accordingly, this report distinguishes project-reported results from independently verified findings. The ratings are provisional evidence-weighted judgments, not numerical scores. No causal attribution is made. The short implementation period, retrospective nature of the inquiry and absence of a comparison design limit conclusions about longer-term or project-attributable change. Any completion process should update this report after verification and direct consultation, where feasible.

2 Reported results and data quality

The project information presents a plausible delivery model and several positive outcome claims. The most important immediate evaluation issue is the difference between the narrative caseload and the tabulated caseload. Until the final unique beneficiary universe is reconciled against registration and payment records, output totals, coverage rates and related percentages should be treated as provisional.

Result area	Reported information	Evaluation status
Household recipients	549 households; PKR 20,000 each	Reported; database and payment receipt not checked
Business recipients	214 shopkeepers; PKR 20,000 each; narrative notes 212 men and 2 women	Reported; conflicting table figures require reconciliation
Total recipients	763 in narrative (549 households plus 214 businesses); summary table shows 771	Not verified; difference of 8 recipients

Result area	Reported information	Evaluation status
Household sex disaggregation	Table subtotal: 457 male and 41 female against 549 households	Does not reconcile; 51 recipients are unaccounted for in the displayed sex totals
Business sex disaggregation	Narrative says 212 men and 2 women; summary table displays 7 male and 214 female, with subtotal 220	Material conflict; confirm against source records
Cash value	Reported package implies PKR 15.26 million for 763 recipients	Arithmetic estimate only; no payment ledger or reconciliation provided
PDM and satisfaction	PDM reportedly covered 105 beneficiaries; satisfaction stated as 99.9%	Sampling frame, questionnaire, denominator and raw results not available
Complaints	105 grievances reportedly received; 103 addressed within target timeframe	98.1% within timeframe by calculation; status of remaining 2 not stated
Shop reopening	Targeted shops reportedly largely reopened	No site verification or dated business follow-up available

The implied PKR 15.26 million is calculated by multiplying the stated 763 recipients by PKR 20,000. It is not a verified expenditure figure. The beneficiary table also includes differing UC spellings and row alignments. Before results are used for final accountability or future planning, RDO should reconcile unique people and businesses, locations, eligibility, sex and vulnerability disaggregation, and actual transfer amounts against original records.

3 Findings by OECD-DAC criterion

3.1 Relevance

Assessment: High relevance, with moderate confidence. The intervention addressed immediate needs caused by widespread flood damage and loss of livelihoods. Cash gave recipients flexibility to prioritize food, basic household items, health costs, shelter repairs, debt repayment or restarting a business. The household package also linked cash-for-work tasks to cleaning and debris removal, while separate support recognized that shopkeepers faced loss of inventory and damage to business premises.

The stated targeting priorities—women-headed households, persons with disabilities, households excluded from other assistance and severely affected small businesses—were relevant to unequal access to recovery. Community consultation and verification are reported. However, the available materials do not establish how consistently criteria were applied, whether excluded people understood appeal options, or whether cash amounts matched differing household sizes, market prices and damage levels.

The two-month response was appropriate for immediate assistance but was short relative to livelihood and housing recovery. Food and non-food allocations were described as portions of the cash package, which preserved choice. Further evidence on transfer value adequacy, market functioning and unmet needs would be needed to determine whether the amount was sufficient across the five reported UCs.

3.2 Coherence

Assessment: Moderately strong coherence, with low to moderate confidence. The project reports coordination with the district administration, PDMA, UNOCHA and humanitarian organizations. Establishing a District Coordination Mechanism addressed a stated gap in local information sharing and offered a platform for actors to report activities and coordinate. The household, business and coordination components were potentially complementary: immediate cash supported recovery while coordination could improve coverage and planning.

The available evidence does not show meeting frequency, attendance, decisions, referral pathways, updates to response plans or instances where coordination changed geographic coverage or prevented duplication. The relationship between the mechanism and line-department recovery planning is described as initial. Continued value would depend on a designated government owner, regular information updates and clear responsibilities after project close.

3.3 Effectiveness

Assessment: Promising delivery and reported outcomes, but not verified. The project reports reaching 549 households and 214 shopkeepers. The support package and digital registration appear to have been implemented, while mobile money transfers were used to provide cash. PDM findings are reported as showing that 98% of surveyed households used assistance for food, shelter repair or debt repayment; targeted shops were said to have largely reopened; and

satisfaction was reported at 99.9%. These findings are consistent with the project's immediate recovery objectives, but the underlying sample, denominators, survey timing and raw data were not available.

The complaints mechanism reportedly received 105 grievances and resolved 103 within the target timeframe. This indicates a functioning channel, but information on complaint types, referral needs, closure confirmation, complainant satisfaction and the two complaints outside the timeframe was not available. The difference between reported and tabulated beneficiary totals is material to judging whether targets were reached and whether all recipients received the intended amount.

Implementation adjustments appear responsive to barriers. Community-based cash-out counters were reportedly arranged for women who faced travel constraints; proxy registration was used when phones were lost; and agents accused of overcharging were removed. The materials do not show how often these problems occurred, whether affected recipients incurred fees, or whether remedies fully resolved access barriers.

3.4 Efficiency

Assessment: Delivery mechanisms appear practical, but efficiency and value for money cannot be established. Digital registration, community verification, mobile transfers and coordination with local authorities can reduce manual distribution risks and support rapid delivery. The adjustments for lost phones, weak signals and travel barriers suggest staff adapted operations to local conditions.

The intervention's economic efficiency cannot be assessed without the approved budget, actual expenditure, transfer reconciliation, administrative costs, unit costs, delivery timelines and details of any fees or failed transactions. The report also does not provide a comparison of cash delivery costs with feasible alternatives. Efficiency should therefore be rated as not determined, rather than assumed from the use of digital transfers.

3.5 Impact

Assessment: A positive short-term contribution is plausible; impact is not established. Reported cash use, reduced negative coping, household repairs and shop reopening indicate potential benefits to recipients. Case examples illustrate how cash could support both basic needs and restarting income activity. These accounts are useful for understanding possible pathways but cannot establish prevalence or represent all recipients.

No baseline, comparison group, repeated measurement or independent follow-up was available. It is not possible to determine the scale or durability of changes in food security, shelter, debt, income or market activity, or to separate project contribution from assistance by other actors and broader recovery. No unintended effects were independently assessed. The strongest defensible conclusion is that the intervention plausibly contributed to immediate recovery for some recipients, subject to verification.

3.6 Sustainability

Assessment: Uncertain, with low confidence. Emergency cash can help protect assets and restore basic functioning, but continued household or business gains depend on market access, future income, repair needs and other recovery support. The project information recommends livelihood follow-up and business support, suggesting that the intervention itself was not designed to sustain these outcomes over the longer term.

The District Coordination Mechanism and government information-sharing arrangements could provide a lasting institutional benefit if local authorities assume ownership and maintain staff, meeting schedules and data flows. The materials do not confirm whether the mechanism continued after the project, whether recovery planning was adopted, or whether any resources were assigned. Sustainability should not be rated as achieved until continuation is confirmed.

4 Cross-cutting findings

Accountability and humanitarian principles

Community verification, digital registration, information sharing, a helpline, a physical complaints box and feedback sessions are reported. These mechanisms align with accountable and dignified assistance. The available materials do not establish whether recipients received clear information on eligibility, transfer amounts, timing, cash-out charges and complaint escalation, or whether the channels were trusted and accessible to people with disabilities and low literacy.

Gender, disability and inclusion

The reported prioritization of women-headed households and people with disabilities, community-based cash-out arrangements, and support to women entrepreneurs indicate attention to inclusion. The reported count of two women shopkeepers is low and cannot be interpreted without the eligible applicant pool and selection data. Inconsistent sex-disaggregated totals prevent reliable analysis of reach. No evidence was available on disability accommodations, age-related barriers, participation in decisions or subgroup differences in outcomes.

Protection, safety and conflict sensitivity

The project reports that assistance was safe and dignified and did not create tension or exclusion. This is a positive reported finding, but there are no direct consultation records or disaggregated protection data available to test it. Cash-out travel, agent fees, proxy arrangements, shared phones and complaint confidentiality warrant routine safeguarding attention. Any future evaluation should use private interviews, informed consent and referral procedures, and should not collect unnecessary sensitive data.

Localization and participation

Community elders and Community Verification Committees reportedly contributed to selection and verification, and district authorities participated in coordination. This suggests local structures had a role in delivery. Evidence is limited on how affected people, women, people with disabilities and non-recipients influenced design decisions, criteria changes or monitoring. Future records should show who participated, what feedback changed and how selection appeals were handled.

Climate and resilience

The project operated in a flood-affected setting and reports initial collaboration with district authorities on climate-resilient agriculture, water and infrastructure priorities. The cash-for-work activities focused on household and shop cleaning and debris removal. No technical information was available on whether such work reduced future flood risk or whether recovery planning used hazard information. Claims of climate resilience should remain limited to the reported planning intent unless supported by risk-informed designs and follow-up evidence.

5 Conclusions

The project had a relevant and appropriate emergency recovery design. Flexible cash and cash-for-work addressed urgent household needs while support to small businesses recognized the importance of local livelihoods. Community verification, mobile transfers and adaptations to cash-out barriers offer useful operational lessons. The reported coordination platform also addressed a local information-sharing gap.

The available evidence supports a positive assessment of project intent and plausible short-term contribution, but not a complete verification of achievement. Beneficiary totals and sex-disaggregated figures conflict, key monitoring datasets were unavailable, and cost and timeliness evidence was insufficient to assess efficiency. Longer-term impact and sustainability remain unproven. These limits do not negate the reported activities; they define the confidence with which RDO and CRS can use the results.

6 Prioritized recommendations

Priority	Recommendation	Responsible actor	Timeframe
1 Immediate	Reconcile and certify the final beneficiary universe. RDO should deduplicate household and business records, match registrations to payment confirmations, confirm eligibility and location, correct sex and vulnerability disaggregation, and document any excluded or failed transfers. Resolve the 763 versus 771 discrepancy and retain a signed reconciliation record.	RDO MEAL and Finance	Before final donor reporting; within 30 days
1 Immediate	Strengthen evidence behind outcome claims. For every PDM or satisfaction percentage, retain the questionnaire, sampling frame, sample size, response rate, field dates, denominator, analysis file and disaggregation. Separate perception findings from independently verified results.	RDO MEAL	For the next report; within 60 days
1 Immediate	Close the complaint record. Confirm the status of all 105 cases, including the two not recorded as resolved within the target time; document closure confirmation, referral, confidentiality controls and learning by complaint type.	RDO Accountability Focal Point	Within 30 days

Priority	Recommendation	Responsible actor	Timeframe
2 Operational	Use an accessible cash-delivery plan. Before transfers, map phone, network, mobility and digital-literacy barriers; provide information in accessible formats; arrange safe community cash-out points where needed; monitor agent charges and failed or delayed transactions.	RDO Operations with financial service providers	Before the next cash response
2 Operational	Make targeting and appeals auditable. Publish clear selection criteria through trusted local channels, document community verification and conflict-of-interest controls, provide a safe appeal route, and record how women, people with disabilities and non-recipients can raise concerns.	RDO field teams and community committees	At design and registration stage
2 Strategic	Formalize local coordination ownership. Agree with district authorities on the platform's chair, secretariat, meeting schedule, data-sharing rules, minimum reporting fields and handover arrangements. Track whether coordination actions close coverage gaps or support recovery planning.	District Administration with RDO and CRS	Within 3 months
3 Recovery	Connect emergency cash to feasible livelihood follow-up. Where funding and market conditions permit, offer time-bound business recovery advice, financial literacy or referrals, then check business continuity and household recovery several months after assistance.	RDO and CRS programme teams	Design for future recovery grants
3 Resilience	Document flood risk in recovery planning. Link debris removal and infrastructure-related activities to local hazard information and line-department standards; do not label activities climate-resilient unless risk reduction is assessed and documented.	District authorities, relevant line departments and RDO	During recovery planning

7 Lessons for future programming

- Flexible cash is useful when affected households face different immediate needs, provided the transfer value is reviewed against market prices and household circumstances.
- Digital transfers can reduce physical cash handling, but only when network, phone access, safe cash-out and agent conduct are monitored alongside payment completion.
- Community verification can improve legitimacy, but it must be paired with clear criteria, accessible appeals and recordkeeping that can be audited after the emergency.
- Rapid delivery and strong accountability depend on preparing the beneficiary, payment and complaint systems before reporting deadlines.
- Coordination platforms need an identified institutional owner and routine information practices if they are to continue after a time-limited project.

Annex A Evaluation matrix

Criterion	Main evidence sought	Primary sources	Method / verification need
Relevance	Needs fit, transfer adequacy, targeting access	Needs assessment; selection criteria; market and recipient evidence	Document review; direct recipient inquiry required
Coherence	Alignment and coordination value	District plans; meeting records; actor interviews	Document review; KIIs required
Effectiveness	Reach, full receipt, timeliness, use, reopening, complaints	Deduplicated beneficiary frame; payment records; PDM; CRM	Reconciliation; representative survey; KIIs and observation
Efficiency	Costs, timeliness and transaction burden	Budget/expenditure; transfer dates; fees; failed payments	Cost analysis and recipient survey required
Impact	Changes in household recovery, coping and business continuity	Baseline or retrospective comparison; follow-up; case evidence	Survey and qualitative triangulation; attribution limited
Sustainability	Persistence of gains and coordination arrangements	Follow-up records; business status; government ownership	Follow-up inquiry and coordination records

Annex B Minimum records for a verification update

- Deduplicated household and business beneficiary register, with coded unique IDs, UC, recipient category, sex and relevant vulnerability fields.
- Eligibility and community verification records, including appeal and exclusion records where available.
- Payment order, service-provider reconciliation, failed or reversed transfers, cash-out dates and any recorded fees.

- PDM sampling design, questionnaire, dataset, response rate, field dates, analysis and disaggregated tabulations.
- Complaint register with receipt date, category, referral, resolution date, complainant confirmation and anonymized lessons.
- Budget and expenditure summaries, staff and operational costs, and a dated implementation timeline.
- District coordination meeting minutes, attendance, action points, information products and evidence of government handover.
- Consent-based follow-up evidence on household recovery and shop continuity, with privacy and safe referral procedures.

Annex C Reference documents

Terms of Reference for External Evaluation of the Buner Flood Recovery Project, RDO and CRS, provided for this assignment.

RDO project-level implementation and results information for the Cash for Work and Food Assistance project in District Buner, September–October 2025.