



Project Completion Report (PCR)

Strengthening Community Resilience and Recovery in Flood-Affected Areas at District Buner

September to October 2025



Project Completion Report (PCR)- October 2025

Project Title: Cash for Work (CFW) and Food for Flood Affected Households and Shopkeepers at District Buner

Reporting Period: September 1, 2025 to October 31, 2025

Date of Report: 31/10/2025

Implementing Organization: Rural Development Organization (RDO)

Donor/Partner Organization: Catholic Relief Services (CRS)

Target District(s): Buner, Khyber Pakhtunkhwa

Target Union Councils: Dagger, Gokan, Gadiazi, Malak Pur and Pacha Kaly

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1) Executive Summary

Between 14–15 August 2025, unprecedented cloudbursts and intense monsoon rains triggered severe flash floods across multiple districts of Khyber Pakhtunkhwa (KP). Buner was the worst-affected district, with catastrophic loss of life and large-scale displacement. Water overflowed, sweeping away villages, homes, bridges, agricultural land, and livelihoods. According to the Rural Development Organization (RDO) update of 20 August 2025, Buner alone recorded 228 deaths, 120 injured, and 3,868 cattle perished. Damage included 162 fully destroyed houses and 575 partially damaged houses, alongside 29 schools and 14 health facilities. The overall toll in KP stands at 337 deaths across Buner. Within 48 hours RDO conducted a Rapid Needs Assessment (RNA) in District Buner, covering Qadar Nagar, Malik Pur, and Beshunai (Tehsil Gadaizai), and Pacha Kalay, Pir Baba, Ghazikhanai, Mohalla Kanra, Dokada, Mora, Koza Hujra, Sultan Das, Bara Hujra, and Kanra Baba (Tehsil Dagar). Immediate food support was also extended to the most vulnerable families.

This project was implemented in response to the devastating floods that affected multiple union councils of District Buner in Khyber Pakhtunkhwa province. The flood caused severe damage to houses, community infrastructure, agricultural land, and small businesses. The affected population faced loss of life, livelihood, food insecurity, and damage to basic services. To support affected population to meet their immediate needs, the project provided Cash for Work (CFW) opportunities by providing cash through mobile money i.e. Jazz Cash to the households and small shopkeepers. The project aimed to support the socio-economic recovery of flood-affected communities by enabling them to meet their immediate needs while restoring critical community infrastructure and local market systems.



This report details the successful completion of the Cash for Work (CFW) project implemented by RDO Rural Development Organization in District Buner from September 1, 2025 to October 31, 2025. The project was funded by Catholic Relief Services (CRS) to address the urgent needs of households and small-scale entrepreneurs (shopkeepers) whose livelihoods were severely impacted by the devastating floods of August 2025.

The primary objective was to provide timely, dignified, and flexible financial assistance to enable beneficiaries to meet their basic needs, recover assets, and restart their economic activities. Through a transparent and community-inclusive process, the project successfully identified and assisted a total of 763 households and individuals, including 549 vulnerable households and 214 small business owners.

2) Project Background and Rationale



In mid-August 2025, intense monsoon rains and sudden cloudbursts caused devastating flash floods across several districts of Khyber Pakhtunkhwa (KP). Among them, Buner District suffered the heaviest impact, experiencing extensive destruction and displacement. Water overflowed, sweeping away villages, homes, bridges, agricultural land, and livelihoods. According to the Rural Development Organization (RDO) update of 20 August 2025, Buner alone recorded 228 deaths, 120 injured, and 3,868 cattle perished. Damage included 162 fully destroyed houses and 575 partially damaged houses, alongside 29 schools and 14 health facilities RDO Rural Development Organization.

The overall toll in KP stands at 337 deaths across Buner. Within 48 hours RDO conducted a Rapid Needs Assessment (RNA) in district Buner, covering Qadar Nagar, Malik Pur, and Beshunai (Tehsil Gadezai), and Pacha Kalay, Pir Baba, Ghazikhanai, Mohalla Kanra, Dokada, Mora, Koza Hujra, Sultan Das, Bara Hujra, and Kanra Baba (Tehsil Dagar). Immediate food support was also extended to the most vulnerable families.

On 16 August 2025, District Buner experienced unprecedented rainfall, leading to severe flash floods and landslides. The disaster resulted in the loss of life, widespread damage to housing, infrastructure, agricultural land, and local markets.

A post-disaster needs assessment (PDNA) conducted by Rural Development Organization (RDO) revealed that thousands of families had lost their homes, assets, and primary sources of income. Small shopkeepers, who form the backbone of the local economy, were particularly hard hit, with their inventory and infrastructure completely destroyed.

Traditional in-kind aid was deemed insufficient to address the diverse and immediate needs of the affected population.

A cash-based approach was identified as the most effective, dignified, and efficient modality to empower beneficiaries to prioritize their own needs—whether for food, shelter repairs, healthcare, or restarting their businesses. This project was therefore designed to provide CFW to the most vulnerable households and entrepreneurs to bridge the gap between immediate relief and long term recovery.



3) Project Goal and Objectives

The project goal was “To restore flood-affected communities in Buner through inclusive, accountable, and climate-resilient recovery interventions”. The project was structured around two Strategic Objectives (SOs):

Objective 1: Address immediate recovery needs of vulnerable households through Cash for Work (CFW) and Food assistance.

IR1.1: Vulnerable households receive CFW and food to meet urgent recovery needs.

RDO has provided Cash for Work (CFW) to 549 flood-affected households to meet urgent recovery needs, using transparent targeting and digital registration via CommCare. During beneficiary selection priority was given to women-headed households, persons with disabilities, and those with limited access to formal recovery mechanisms. The targeting also included those households who were excluded from other assistance and were not covered by any other actor working in Buner.

Disbursed CFW payment of PKR 20,000 to each selected household via financial service providers (e.g., JazzCash), for the following purpose:

- Cash for Work (CFW) – PKR 12,000 per household (2 members × 5 days × PKR 1,200/day), for home-based cleaning and debris removal.
- Essential Non-Food Items – PKR 4,000
- Essential Food Items – PKR 4,000

IR1.2: Informal business owners receive CFW to restore income-generating activities

RDO also provided Cash for Work (CFW) to 214 small business owners (212 men and 02 Women) for debris clearing and cleaning to restart their small businesses. During selection

priority was given to small scale shop owners and those who were severely affected by floods and their shop was sole source of income for them. Small scale women entrepreneurs were also given priority to restart their small business.

The 214 informal business holders received PKR 20,000 in context-specific conditional cash support aimed at facilitating recovery and stabilizing livelihoods. This included inputs for business continuity, replacement of essential assets, or cleaning/debris removal from their shops.

Objective 2: Strengthen local coordination platforms and systems for sustained recovery and resilience, through district government.

IR2.1: A district-level humanitarian coordination platform is established and operational in Daggar.

IR2.2: CRS and RDO provides technical support to district authorities for recovery planning, information management, and climate-resilient system strengthening.

Before the intervention of CRS and RDO, there was no district-level coordination mechanism in place for either local or international organizations. With support from UNOCHA and the district administration, CRS and RDO helped establish the first District Coordination Mechanism in Buner. Through this platform, various humanitarian organizations regularly shared their progress. Weekly and monthly facilitation was provided to ensure effective coordination, and the mechanism enabled NGOs and local authorities to access updated facilitation and progress data.

RDO teams conducted a Rapid Needs Assessment (RNA) to identify district recovery needs and review existing information systems. Collaboration with district line departments has begun to integrate climate-resilient practices into recovery priorities, including agriculture, water systems, and infrastructure development. District authorities have agreed to set up an information-sharing system, and initial data collection is underway. Progress toward Objective 2 includes the successful establishment of a district-level humanitarian coordination platform in Daggar, where different coordination meetings have already been conducted.

4) Project Planning, Implementation and Coordination

4.1. Planning

- Conducted detailed assessments in target Union Councils.
- Established coordination mechanisms with District Administration Buner, PDMA, and other humanitarian actors.
- Developed project implementation tools, including beneficiary selection criteria and registration forms.

4.2. Beneficiary Selection and Verification

- Finalized and disseminated transparent beneficiary selection criteria in consultation with community elders and local authorities.
- Conducted a participatory selection process involving Community Verification Committees (CVCs).
- Registered and verified 763 potential beneficiaries using a multi-layered verification process, including cross-checking with NADRA data and physical verification by project staff.



4.3. Cash Disbursement

- Partnered with Jazz Cash for secure cash transfers.
- Disbursed CFW payment of PKR 20,000 to each selected household via financial service providers (e.g., JazzCash), for the following purpose:
- Cash for Work (CFW) – PKR 12,000 per household (2 members × 5 days × PKR 1,200/day), for home-based cleaning and debris removal.
- Essential Non-Food Items – PKR 4,000
- Essential Food Items – PKR 4,000
- The 214 informal business holders received PKR 20,000 in context-specific conditional cash support aimed at facilitating recovery and stabilizing livelihoods. This included inputs for business continuity, replacement of essential assets, or cleaning/debris removal from their shops.
- Provided beneficiaries with information on how and where to access the funds.

4.4. Monitoring, Accountability, and Grievance Redressal

- Established a functional Complainant Register Mechanism (CRM) with a dedicated helpline number 03459532737 and a physical complaints box at the field office.
- Conducted Post-Distribution Monitoring (PDM) visits to 105 of beneficiaries to assess the use of cash and gather feedback.
- Held community feedback sessions to ensure accountability and transparency.

4.5. Results and Achievements (Against Objectives)

- 549 households assisted with CFW, cleaning houses and meeting their immediate needs. Most of the households (98%) reported using cash for food, shelter repairs, and debt repayment. PDM data showed a significant reduction in negative coping strategies (e.g., skipping meals).
- Assisted 214 shopkeepers through CFW who successfully reopened their businesses. Local markets in Pacha Kaly showed a mostly 99% increase in operationalizing targeted shops post-disbursement.
- Project FCRM received 105 grievances, of which 103 were resolved within the target timeframe.

Table: Summary of Registered Households and Cash for Work Beneficiaries in Buner District (Flood Response 2025)

Tehsil	UC	All	Male	Female
Households reached				
Daggar	Daggar	32	29	3
Gadaizai	Gadaizai	70	59	11
Daggar	Gokand	22	18	4
Gadaizai	Malakpur	124	101	23
Gadaizai	Pacha Kalay	301	250	48
Subtotal Households		549	457	41
Small Business owners/ Shopkeepers				
Daggar	Daggar			
Gadaizai	Gadaizai			
Daggar	Gokand			
Gadaizai	Malakpur			
Gadaizai	Pacha Kalay			
Subtotal Households		220	7	214
Grant Total		771	12	763

- **Post Distribution Monitoring survey** was conducted and a consolidated report was developed. Beneficiary satisfaction rate, as per PDM, was almost hundred percent (99.9%).
 - The Post Distribution Monitoring exercise confirmed that the PKR 20,000 assistance provided households in Buner played an important role in early recovery after the August 2025 floods.
 - Most families used the support to meet essential needs such as food, house repair, health care, and clothing.
 - Food consumption patterns showed that over half of the households achieved acceptable dietary diversity, although some remained vulnerable and required further support.
 - The process was safe, dignified, and transparent. Households reported very high levels of satisfaction with registration, information sharing, and timeliness.
 - Community feedback showed that the intervention did not create tension or exclusion.
 - The results confirm that cash assistance was relevant and appropriate for immediate recovery, while also highlighting the need to strengthen accountability awareness and explore complementary livelihood support for households with lower food consumption scores.

5) Challenges, Mitigation, Lesson Learned

Some of the challenges faced during implementation included;

1. Loss or damage of many beneficiaries' mobile phones during the floods, which limited their ability to receive project assistant directly and were addressed through delegation/proxy registration.
2. Female households had difficulty in travelling a to nearest JazzCash office in Market. The project addressed it by deploying Jazz cash counters through their agents at a central place within the communities.
3. Some agents in local market were initially overcharging beneficiaries due to local practices, but they were identified and removed from the program.



4. Several beneficiaries faced problems receiving OTP codes because of weak mobile signals, which slowed down the cash-out process. Many households used basic phones and had low digital literacy, so they struggled with reading SMS messages and completing transactions on time.

Lessons Learned

- The CFW payment through mobile transfer modality proved highly effective. The flexibility of CFW allowed beneficiaries to address their most pressing priorities, which varied significantly between households and shopkeepers.
- Involving the community in the beneficiary selection process and door to door registration process significantly enhanced transparency, reduced social friction, and built trust in the project.
- Proactive coordination with the District Administration and other NGOs from the outset was crucial for avoiding duplication of efforts and ensuring a harmonized response.
- Mobile cash transfers reduce distribution risks
- Early coordination with local authorities improves efficiency

6) Conclusion and Recommendations for Future Interventions

The CFW assistance project successfully achieved its goal of providing critical support to flood-affected households and entrepreneurs in District Buner. The timely and dignified provision of CFW support empowered beneficiaries to make their own recovery choices, restored a degree of normalcy, and acted as a catalyst for local economic revitalization.

The project was implemented efficiently and transparently, demonstrating the capacity of Rural Development Organization (RDO) to deliver effective humanitarian aid. We express our sincere gratitude to CRS Catholic Relief Services for their generous support and to the District Administration Buner for their invaluable cooperation.

The project successfully contributed to early recovery efforts in District Buner by restoring lives and livelihoods of households. CFW - Cash-based interventions proved effective in empowering affected families and promoting local economic recovery.

Recommendations

- Given the success, recommend scaling up cash-based interventions i.e. CFW, MPCA etc. in future emergencies as a primary response modality.
- For entrepreneurs, future projects could combine cash for work with business management training or financial literacy sessions to enhance the sustainability of their recovery.

- Work with the government and financial service providers to develop a pre-agreed mechanism for rapid cash disbursement in future emergencies to reduce response time.
- Consider a phased cash assistance program (e.g., an initial grant followed by a smaller recovery grant) to support households over a longer recovery period.

7) Annex 1- Success Stories

7.1). Success Story: Hadia Bibi – Restoring Livelihoods through Cash Assistance

Hadia Bibi, a skilled yet struggling woman from District Buner, lived with her son and a disabled daughter. Before the floods, she operated a small shop to support her family. The disaster destroyed her home and shop, leaving her without any source of income.



Through the MPCA program, Hadia received PKR 20,000 in cash via Jazz Cash. She invested PKR 5,000 to restock her small shop with items like biscuits, chips, and snacks, and used the remaining

amount for debris removal and essential household needs, including her daughter's medicine.

Hadia described the assistance as life-changing, saying the amount felt like “one hundred thousand rupees” because it arrived at the most critical time. With the support, she successfully restarted her business from home, regained her livelihood, and restored her confidence.

7.2) Success Story: Khyal Munir – A Journey from Despair to Hope

In the small village of Pacha Kalay Pir Baba, lives 52-year-old Khyal Munir, a disabled man known for his resilience and determination. He supported his family of ten through daily wage labor, earning just enough to survive. When the devastating floods of August 2025 struck, his house was badly damaged, and his belongings were swept away. With nowhere to live, Khyal and his family sought temporary shelter, facing hunger and uncertainty.

During this crisis, the RDO/CRS team identified Khyal as one of the most vulnerable flood victims and provided him with PKR 20,000 in cash assistance through the MPCA intervention. With this support, he cleared debris from his damaged home, repaired basic structures, and purchased essential food and non-food items for his family.

The assistance helped restore dignity and stability to his household. Today, Khyal and his family have moved back into their repaired home, regaining a sense of normalcy and hope. He expressed deep gratitude, saying, *“The RDO/CRS gave me hope when I had nothing left. Their support helped me rebuild my home and my life.”*



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