



Hasanat
2025

POST DISTRIBUTION MONITORING REPORT

Multi-Purpose Cash Distribution
Ramadan 2025



HASANAT
BE A LIGHT IN DARKNESS

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ABOUT US

Hasanat is a grassroots organisation of Palestinian humanitarian volunteers in Gaza, supported by a global network of professional humanitarians. We use our expertise to respond to the needs of the most vulnerable community members surviving the genocide. We fundraise internationally to meet requests straight from Gaza, and regularly provide cash assistance to newly displaced and extremely vulnerable families - such as female-headed households or families experiencing additional hardships of illness and injury.

Introduction

A Post-Distribution Monitoring (PDM) survey was carried out to assess the impact of our Multi-Purpose Cash Assistance (MPCA) in Gaza. The aim of the Ramadan 2025 campaign was to support and empower vulnerable families impacted by the genocide to address their most important needs with the freedom of choice and dignity during their most holy month in the year.

Team Hasanat's Monitoring and Evaluation team of three conducted a comprehensive vetting of all 300 families in our current database. Through this process, we identified 126 families as being in the most critical need. Prioritisation was based on key vulnerability criteria, including female-headed households, elderly members, pregnant or lactating women (PLW), individuals injured by the war, persons with disabilities, and children under five years old.

The PDM survey was conducted over a period of three days. Families were contacted via phone calls and WhatsApp messages to complete the survey. Out of 104 targeted families, 83 responded, with a response rate of 80%. The survey was created and distributed using electronic forms, enabling efficient and structured digital data collection. The data was analyzed to identify key trends and areas for improvement.

This report presents the main findings of the PDM survey to support evidence-based decision making, as well as to ensure the MCPA support reached the most vulnerable households as intended.



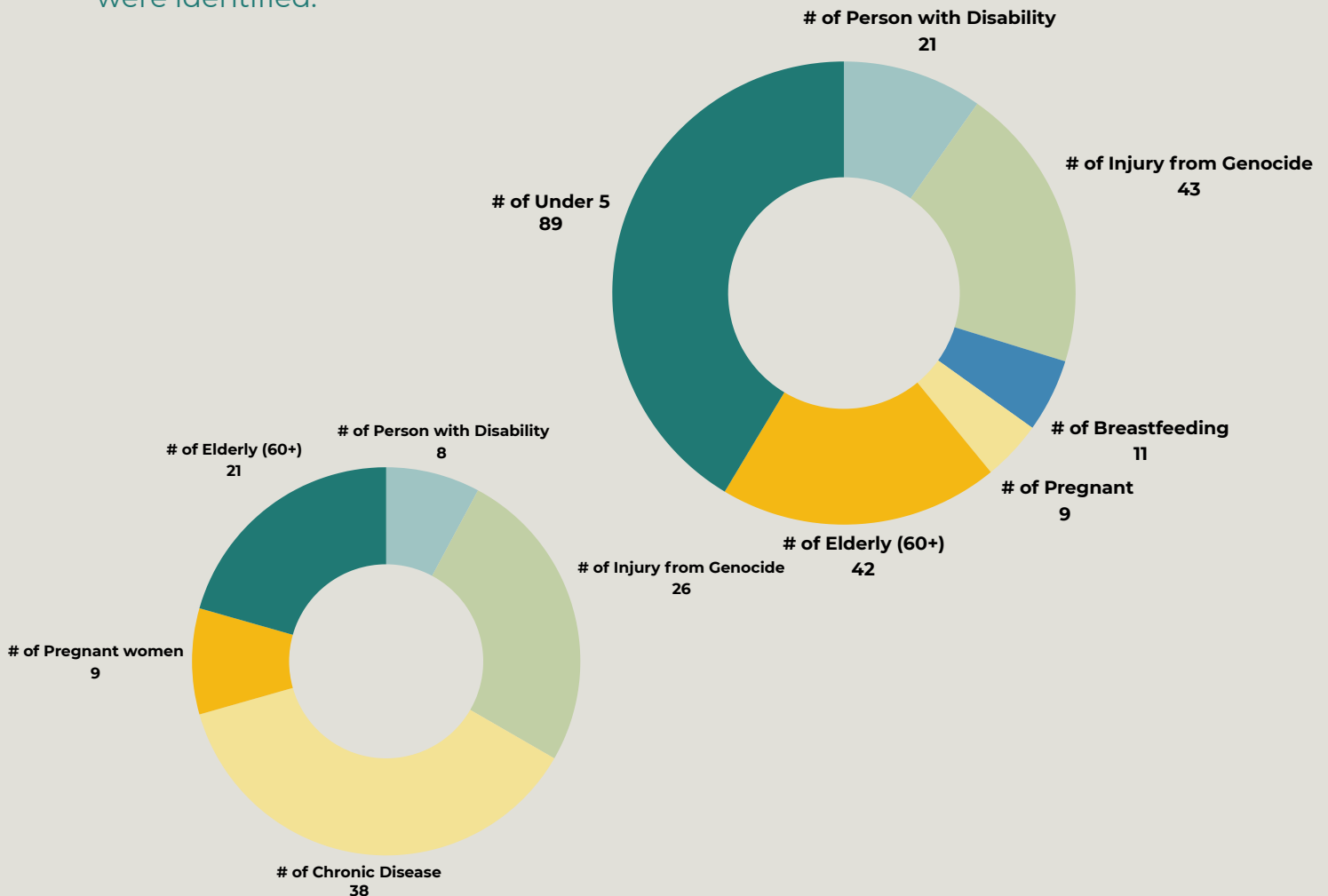
Picture 1. A beneficiary returning to North Gaza after ceasefire



Picture 2. Female head of household forced to beg, Khan Younis

DEMOGRAPHICS

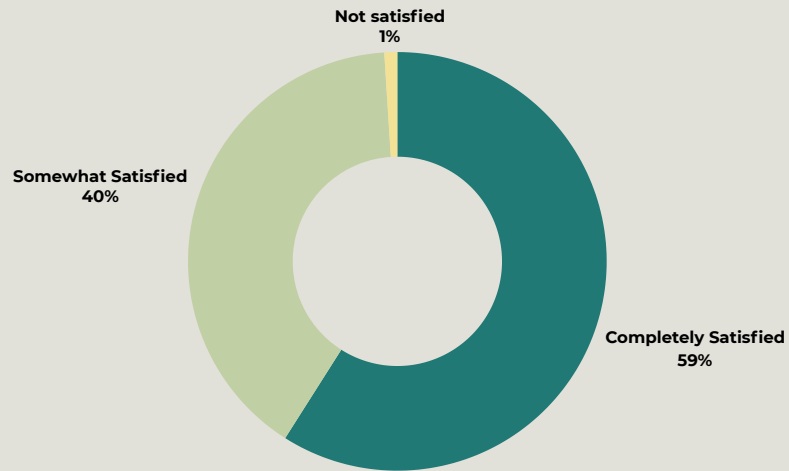
The majority of survey participants were female-headed households (53%), with 47% were from male-headed households. The following vulnerability criteria were identified:





Picture 3. Purchasing drinking water with cash assistance

Satisfaction with the transfer cash amount

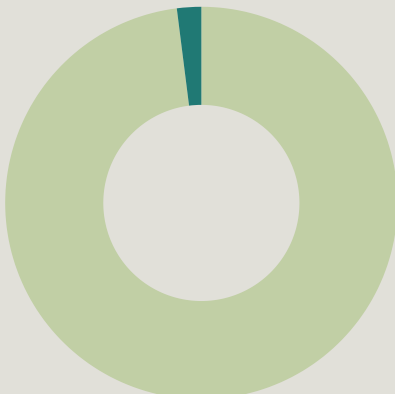


Over half of recipients expressed full satisfaction with the support received, though around 40% were only partially satisfied, highlighting that the assistance amount fell short of meeting basic needs. The Minimum Expenditure Basket (MEB) —the estimated monthly cost for a household to afford essential items was £750 in Gaza. For some families, most INGOs covered 30% of this (£233). Due to limited resources and a high number of families in need, Hasanat distributed £150 per household and £210 for larger families. Since the blockade began on 2 March (the second day of Ramadan), prices have surged and food has become increasingly scarce, making even the basics unaffordable for many.

KEY FINDINGS

Satisfaction with assistance method

Somewhat Satisfied
2%



Very Satisfied
98%

Overall satisfaction with the cash assistance process was remarkably strong, with 98% of participants reporting they were satisfied with the procedures for receiving MPCA. This overwhelming satisfaction underscores the efficiency and positive impact of the distribution process.

“We hope your support continues because I am a mother of four orphans. Even if the amount is small, it’s a glimmer of hope that helps me bear the harsh and tragic life I live in during the war without a breadwinner — it’s a very difficult situation that exceeds my capacity.” ~ Zainab, a widow from Bait Lahia



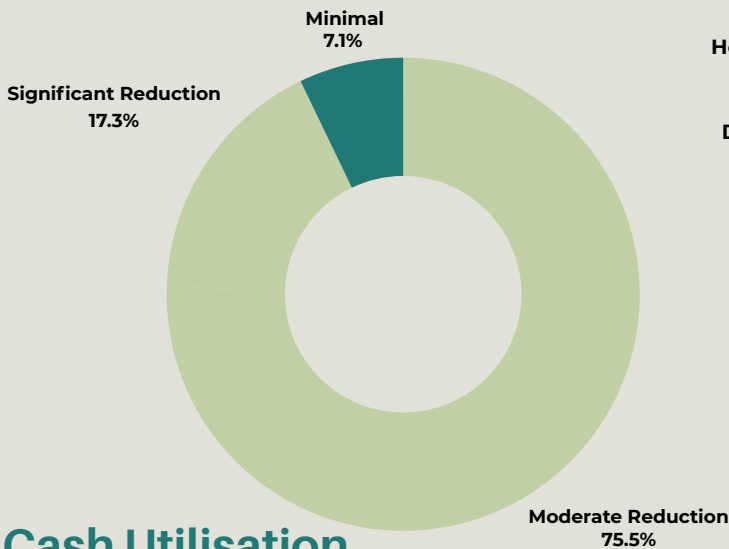
This was evident from the survey data, showing that:

- 47% met some needs
- 35% met about half of their needs
- 14% were able to meet all their needs
- 3% were not able meet their basic needs

*“Honestly, the money helped solve and fulfill some of the things I was unable to do. Alhamdulillah, the assistance had a positive impact on the psychological, social, and financial aspects. Thank you very much”~
Mohamed from Al-Shaati*

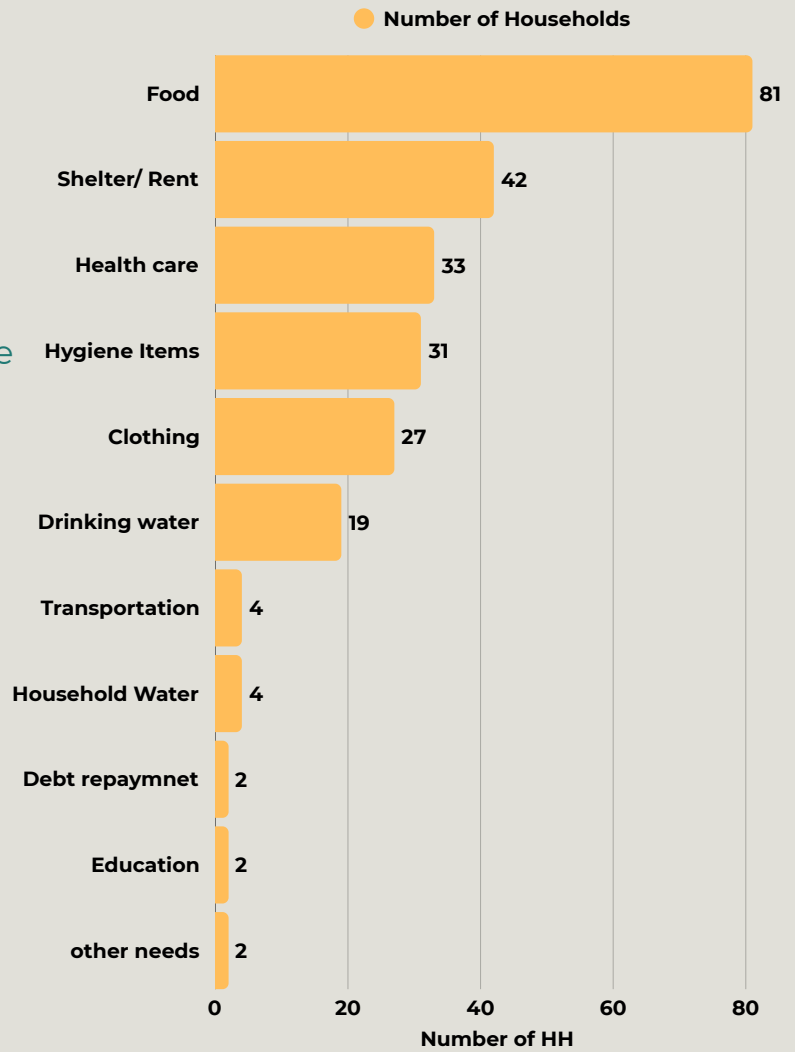
Psychological Impact

Although the assistance did not lead to a major reduction in psychological burdens for most beneficiaries, there is a clear moderate positive impact, highlighting the value of the support. However, it may still fall short of alleviating stress which increased due to the ceasefire ending by 18th March which led to massive displacement of people.



Cash Utilisation

Nearly one-third of respondents reported that the assistance helped cover essential needs. Food, shelter, healthcare, and hygiene collectively accounted for a significant portion of the total responses,



highlighting the urgency of basic survival. In contrast, needs such as education, internet, or utility bills were mentioned less frequently, suggesting that households are currently prioritising immediate and life-sustaining necessities over long-term or secondary concerns.



Distribution Mechanism & Commission Rates

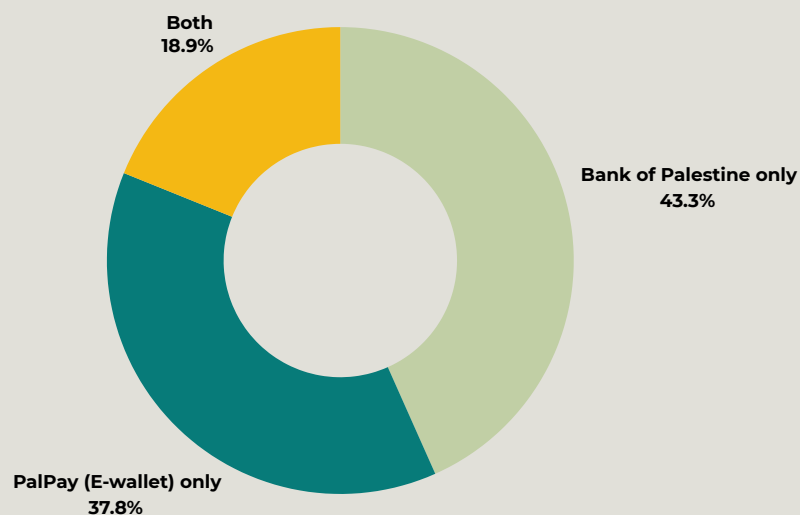
The most frequently preferred distribution mechanism among respondents was the Bank of Palestine, followed closely by Pal Pay. Notably, 17 respondents indicated a preference for using both platforms, underscoring the importance of flexibility in aid delivery. For this reason, Hasanat maintained two parallel distribution mechanisms: Bank of Palestine for those who prefer traditional banking, and Pal Pay for recipients who favor fast, digital transfers. This approach is further recommended as, during the ceasefire, many vendors accepted Pal Pay, eliminating the need for cash withdrawals and therefore avoiding commission charges. However, since the ceasefire has ended, a significant challenge has emerged, with most recipients reported receiving only \$130 to \$160, indicating they did not receive the full \$200 transferred.

This reduction can be attributed to the commission (or loss) rate, which ranges between **20% and 35%**, depending on the method used and factors such as location, withdrawal fees, or transfer platform margins.

The rising loss rates were further compounded by the collapse of the ceasefire, tighter aid blockades, limited banking infrastructure, and increased fees on platforms like Pal Pay.

Context: Commission Rates from Cash Suppliers in Gaza

The commission rates from cash suppliers in Gaza are the percentage of the total aid amount that is deducted when recipients withdraw funds. These fees are typically charged by local cash suppliers in absence of banking services and cash liquidity. The impact of these commission rates means that the actual amount received by beneficiaries is lower than the intended transfer. These commission rates are largely outside of Hasanat's control, as they are set by the cash suppliers and influenced by external factors such as the blockade and the ongoing conflict.



CONCLUSION

The Ramadan 2025 Multi-Purpose Cash Assistance (MPCA) distribution by Hasanat has provided vital support to Gaza's most vulnerable families during an exceptionally difficult time marked by intensified conflict, displacement, and economic collapse. While the assistance enabled many households to meet urgent needs such as food, shelter, and healthcare, it was clear that the amount distributed often fell short of covering even half of the Minimum Expenditure Basket due to rising costs, scarcity of goods, and significant commission losses of up to 35%.

Despite these challenges, the efficiency and transparency of Hasanat's distribution process were met with overwhelmingly positive feedback, with 98% of recipients satisfied with the method of delivery. The dual-platform approach using Bank of Palestine and PalPay ensured greater accessibility and flexibility, especially during temporary ceasefires when digital payments were more viable. However, the end of the ceasefire and increasing reliance on informal cash suppliers have led to substantial deductions in the actual amount received by beneficiaries.

This Post Distribution Monitoring (PDM) exercise highlights both the value and the limitations of MPCA in Gaza's volatile context. Going forward, Hasanat remains committed to refining its aid mechanisms, advocating for more equitable financial systems, and ensuring that every donation reaches its full intended impact. Continued global solidarity, flexible funding, and strategic adaptations will be essential to sustain and scale this life-saving work.



Picture 4. Elderly couple purchasing flour with cash assistance

AUTHORS

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AKCNOWLEDGMENT

This Post Distribution Monitoring exercise was made possible through the financial contributions from various donors. We want to extend our heartfelt gratitude to everyone involved in making this PDM exercise possible, as well as to the donors for providing the much-needed donations for our cash distribution program during Ramadan 2025.

A special acknowledgment is due to the respondents for their valuable time and effort in addressing the questions. Additionally, to team Hasanat in and out of Gaza to deliver the program with care.

PHOTO CREDITS

With heartfelt gratitude to the families who, despite their hardships, graciously shared these photos to help tell their story and honour the spirit of giving during Ramadan.



Picture 5. Ramadan prayers for Hasanat from recipient of cash assistance.