

IMPROVING CASH-BASED INTERVENTIONS
MULTIPURPOSE CASH GRANTS AND PROTECTION
Enhanced Response Capacity Project 2014–2015

The Impact of Cash Transfer Programmes on Protection Outcomes in Afghanistan



NORWEGIAN
REFUGEE COUNCIL

The Impact of Cash Transfer Programmes on Protection Outcomes in Afghanistan

December 2015

This document was prepared for the Norwegian Refugee Council by the consulting firm Samuel Hall.

It was commissioned as part of a project led by the Office of the United Nations High Commissioner for Refugees (UNHCR) and funded by the European Union Humanitarian Aid and Civil Protection Department. The views expressed herein should not be taken to reflect the official opinion of UNHCR.

This document covers humanitarian aid activities implemented with the financial assistance of the European Union. The views expressed herein should not be taken, in any way, to reflect the official opinion of the European Union, and the European Commission is not responsible for any use that may be made of the information it contains.

Contents

Executive summary	4
1 Introduction	12
2 Methodology	13
2.1 Targeting strategy	13
2.2 Fieldwork locations	14
3 The impacts of CBI on protection	16
3.1 Gender-based violence	19
3.2 Physical security and community integration	22
3.3 Access to basic services	24
4 Targeting of vulnerable groups	28
5 Mitigating risks and maximising benefits of CBIs	32
6 Conclusions and recommendations	39
Definitions	53
Bibliography	56
Annex	58

Executive summary

The need for cash-based interventions for social protection in Afghanistan

Continued conflicts and natural disasters in Afghanistan have seen Internally Displaced Persons (IDPs) increase from around 400,000 in 2012, to over one million IDPs in Afghanistan at the time of this report¹, with many migrating to urban centres. This fact, coupled with high unemployment in urban areas has created significant social vulnerability. One initiative, the Afghanistan Pension Administration and Safety Net Project, created by the World Bank and the Afghan Ministry of Labour and Social Affairs (MoLSAMD), was setup in 2009 with the aim of providing a national system of social protection. The project has faced significant delays² and it has largely been left to Non-Governmental Organisations (NGOs) and multilateral organisations to provide social protection mechanism to the country's most vulnerable peoples.

Motivation

Although cash-based interventions (CBIs) are increasingly used to deliver humanitarian assistance in support of more traditional in-kind emergency distributions, there is now a growing, global acceptance among stakeholders of the need to pay closer attention to the positive and negative impact of CBIs on key protection components. Although there have been several key contributions on this issues in recent years, including studies conducted by Samuel Hall^{3,4}, more research needs to be carried out in Afghanistan on the secondary effects of CBIs on protection issues for IDPs, which are often not systematically considered during the inception phase of project designs, nor as part of wider assistance program strategies.

Samuel Hall has been commissioned by the Norwegian Refugee Council (NRC) to identify the effects and impact of cash-based programming on protection outcomes in Afghanistan, particularly in relation to 'Do No Harm' and minimising risks in terms of protection. This builds on *Protection Outcomes In Cash Based Interventions: A Literature Review* produced by DRC in January 2015⁵ and which draws a number of conclusions on the impacts of CBIs on protection issues and recommends areas of further research.

A practical guide and recommendations for CBI practitioners

Above all, this report is designed to shed light on how cash-based interventions can be used to best effect in Afghanistan by following principles of humanitarian action, such as Do No Harm. With this in mind Chapter 6 of this report provides a dedicated guide with recommendations for practitioners designing cash-based interventions for displaced communities in the unique context of Afghanistan. The guide also identifies six evaluation criteria for determining the suitability of different cash and voucher modalities for a given intervention.

¹ 1,040,000 by the end of September 2015 according to UNHCR (2015), Afghanistan Conflict-induced internal displacement monthly Update September 2015, p. 1

² The World Bank (2015), Afghanistan Pension Administration and Safety Net Project. Implementation Status & Results Report

³ Samuel Hall (2014), Cash-Based Assistance Programmes for Internally Displaced Persons in the Kabul Informal Settlements

⁴ Samuel Hall (2013), Humanitarian Assistance through Mobile Cash Transfer in Northern Afghanistan

⁵ DRC (2015), Protection Outcomes In Cash Based Interventions: A Literature Review

Key considerations for cash in Afghanistan

After surveying 839 IDPs and host community members across seven CBIs in the city of Kabul, in addition to questioning 58 respondents during focus groups and field interviews, as well as conducting 22 key informant interviews with humanitarian stakeholders, this study has identified seven points of consideration when designing cash-based interventions for displaced communities in Afghanistan:

- 1 Is there a functioning market? In many cases markets are extremely resilient and can be functioning within days or weeks of a natural disaster or regional conflict
- 2 Can local traders/shopkeepers handle the supply of goods more effectively than NGOs?
- 3 Is conditionality a necessary part of the projects design? For example ensuring girls within targeted households receive schooling.
- 4 What other interventions are happening in the region and how will these affect local markets when combined?
- 5 Is the planned intervention feasible within the cultural setting?
- 6 Is there sufficient capacity and resource to support an intervention?
- 7 What preference do beneficiaries have for cash, voucher or in-kind assistance and why?

Key findings

The findings presented here reflect some of the most significant protection needs as seen by IDPs and displaced communities in Afghanistan – specifically the city of Kabul – and demonstrates how cash-based interventions are used to address key vulnerabilities, as well as the impact that CBIs can have on IDPs within the unique socioeconomic context of the country.

On vulnerabilities

Access to food, household heating and shelter were cited as the most pressing needs amongst IDPs surveyed in this study. This closely matches the focus of interventions in Kabul.

Vouchers were the preferred modality chosen by stakeholders to address protection issues, however, cash modalities received a much greater proportion of donor funds. Furthermore, although shelter was listed as the biggest protection need amongst IDPs, the amount of cash received seems insufficient to address the problem as the vast majority of beneficiaries choose to spend their assistance on food or other items. This highlights the importance of dedicated cash for shelter interventions.

More needs to be done to protect the most vulnerable

Although vulnerability indicators for the most pressing protection issues such as food insecurity have been developed and are now in use by OCHA⁶, the humanitarian community in Afghanistan presently lacks a documented consensus on vulnerability markers for assessment criteria. In this regard, the number of cash-based interventions targeting displaced communities with extremely vulnerable

⁶ Samuel Hall (2014), A Study of Poverty, Food Insecurity and Resilience in Afghan Cities

household members was found to be limited in Kabul, and organisations involved in emergency responses now recognise that more needs to be done to meet the specific protection needs of the most vulnerable IDPs. A multidimensional approach to beneficiary selection that relies on a holistic set of targeting indicators may enable stakeholders to better tailor assistance packages to the specific protection needs of vulnerable outliers that exist within the larger target group. These supplementary packages of assistance can then be provided to specific IDPs after initial blanket distributions have taken place.

On beneficiary preferences for CBIs

Vulnerable groups prefer a mix of cash and in-kind assistance

When asked which type of assistance a respondent favoured, 53% expressed a preference for cash, whilst 33% favoured in-kind. However, over 10% of respondents felt that a mix of in-kind assistance and direct cash would help them best meet their needs. The mix of modalities selected, and the clear rationale behind the selection, shows that many IDPs are keenly aware of local market dynamics and are able to distinguish which interventions are most suited to their specific needs at different times of the year.

Money doesn't buy happiness, but...

As part of the quantitative field survey respondents were asked how they perceived their general situation in the community changing over the next 12-months. Almost equal numbers of respondents' felt that their situation would either improve a little (39%), or become a little worse (31%). However, respondents who received an average assistance of \$300 felt that their situation would improve a lot.

Beneficiaries are loyal to their cash modalities

Focus group discussions and individual surveys revealed that IDPs who received one type of cash or voucher modality preferred to receive the same modality again even if the recipient experienced problems with the previous intervention. This 'preference' is likely due to an established familiarity with the existing modality rather than an objective appraisal of its suitability for the IDP community.

On gender-based violence

CBIs do have an impact on gender-based violence

Although none of the organisations interviewed as part of this study actively designed interventions to address issues of GBV, 46% of displaced persons who admitted to experiencing some form of violence stated that the CBI they received was responsible for a reduction in the frequency of violence they had experienced. Anecdotal evidence from interviews suggests that cash or voucher assistance helps displaced families affected by GBV to meet their basic needs, thereby reducing tensions that can lead to violence. It is unclear however, if abuse remains lower for any significant period of time after the intervention is received. More research therefore needs to be done on CBIs influence on GBV frequency before definitive conclusions can be drawn.

Recommendations

The following seven top-level recommendations are based around practical themes for maximising the impact and effectiveness of cash-based interventions in the context of Afghanistan. They were developed in response to limitations in current CBI design practices and the unique challenges faced by humanitarian stakeholders in delivering assistance to IDPs within displaced communities in Afghanistan.

Develop a community-based monitoring framework

In the challenging context of Afghanistan where NGOs cannot always be present, using members of the displaced community to target and deliver aid is typically unavoidable. Reliable tools must then be developed that reflect this operating environment and ensure CBIs effectively address protection issues within communities without the need for continuous supervision. This report therefore recommends the development of a community-based monitoring framework that more closely relies on community involvement to deliver humanitarian assistance to its vulnerable members. The framework should be built on three principles.

Broaden the power dynamic away from community leaders during beneficiary selection towards a fairer, more participatory community-based process that includes a more equal representation from the community.

Develop a stronger relationship with the displaced community as agents to deliver aid, and develop checks and balances to maximise efficiency and minimise corruption.

Rely on other members of the community to achieve this by working with them to provide additional monitoring from within communities. This can then be used to cross-reference information gathered by humanitarian stakeholders on the ground.

Unify and focus assessment criteria around key protection issues

To support the community-based monitoring framework, agencies working in Afghanistan should unify their vulnerability assessment criteria, especially during time-sensitive emergency interventions, in order to ensure protection responses are consistent and that donor resources are used to best effect. Specifically, assessment criteria should focus on the indicators analysed in this report by assessing more robustly the impact of CBIs on gender-based violence in displaced communities, as well as CBIs influence on the physical security of the most vulnerable and the provision of access to basic services. These indicators should be supported by assessments on livelihoods and Age, Gender and Diversity Mainstreaming (AGDM) as outlined by UNHCR⁷.

Provide more targeted assistance where it's needed

Standardised packages of cash or voucher support provided to IDPs during emergencies responses are often not suited to the most vulnerable households. By working more closely with vulnerable groups, as part of a community-led beneficiary selection process, tailored packages of support can be developed that are better able to target specific protection needs. This report further recommends working more closely with local shopkeepers and suppliers during initial market assessments to better understand supply needs and get deeper insights into key vulnerabilities within displaced communities.

⁷ UNHCR (2011), Age, Gender and Diversity Mainstreaming Forward Plan 2011–2016

Share information on suppliers

Suppliers are a critical link in distributing assistance, particularly for voucher modalities. However, when problems with suppliers are uncovered information on blacklisted firms is often not shared, so unsuitable suppliers can be reused. To prevent this, an online, national database should be implemented to rank the performance of selected suppliers. The database should be updated by organisations after each intervention to ensure unsuitable suppliers do not continue to be used.

Invest more into training and awareness around mobile-based assistance

Afghanistan lags behind many other countries in delivering effective cash and voucher assistance through mobile. Humanitarian stakeholders must do more to link beneficiaries with training programmes and awareness campaigns that reduce barriers to its more widespread adoption. In order to build confidence and knowledge on the use of mobile phones ahead of any future intervention, this report recommends the piloting of training and awareness programmes in IDP communities likely to require further humanitarian assistance. The impact of these training programmes can then be assessed post-intervention to evaluate their effectiveness and refine training material where appropriate.

Create distribution points that protect the most vulnerable

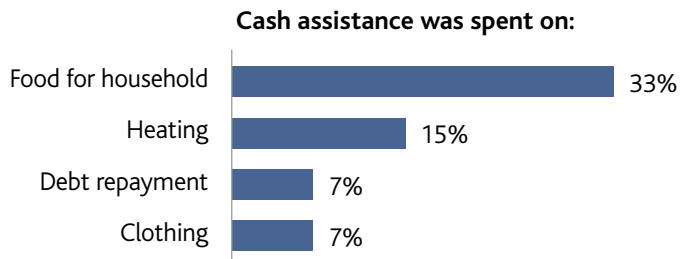
To avoid malicious targeting of displaced women – especially female head of households – and to make it easier for women to access assistance, this report recommends the creation of dedicated, screened-off collection points for women to help maintain beneficiary anonymity.

Where appropriate, mix modalities

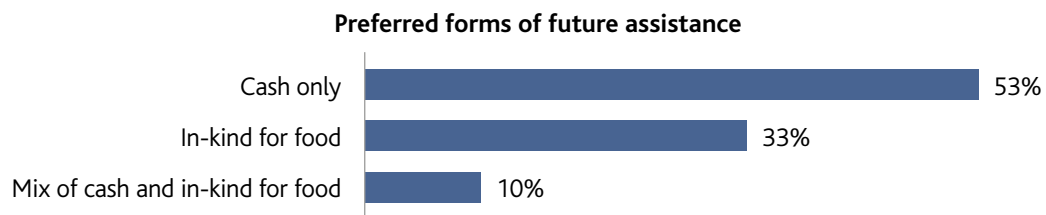
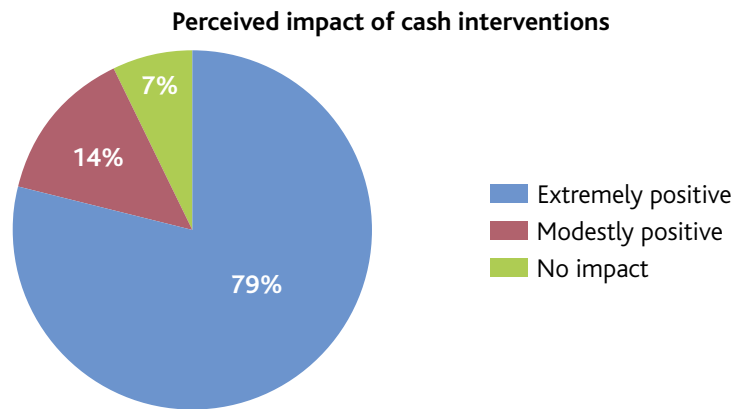
The use of in-kind assistance to support CBIs should be routinely considered wherever local markets are recovering, but not yet viable, or there is a reasonable doubt that cash will not make its way to intended beneficiaries. This reports further recommends mixing ratios of in-kind with cash assistance when targeting extremely vulnerable displaced households, such as those with drug-addicts, where the risk of cash misappropriation is high.

Uses and impacts of cash-based interventions on vulnerable populations in Kabul city

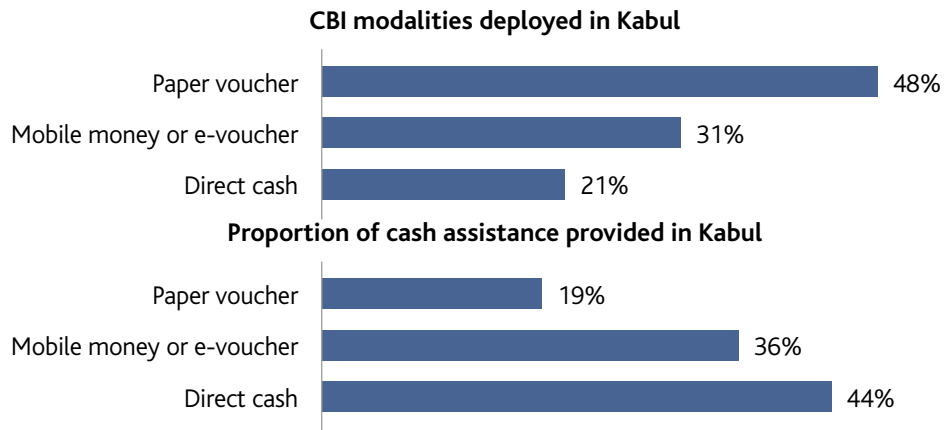
Food remains a priority for the most vulnerable surveyed



Cash has a positive impact, but other assistance modalities are welcomed



Paper vouchers were used most, but more donor aid is directed on cash



Cash assistance can have an impact on gender-based violence

46% Stated violence was less frequent after receiving assistance

Main catalysts for violence include:

- Insufficient food in the household
- Head of household unemployed
- Family members addicted to drugs

Acronyms

APC	Afghanistan Protection Cluster
CBI	Cash-based Intervention
CT	Cash transfer
CVWG	Cash Voucher Working Group
DACAAR	Danish Committee for Aid to Afghan Refugees
DRC	Danish Refugee Council
ECHO	European Commission's Humanitarian Aid and Civil Protection department
ERM	Emergency Response Mechanism
ES & NFI	Emergency Shelter & Non-food Items
FGD	Focus Group Discussion
FSAC	Food Security and Agriculture
ICRC	International Committee of the Red Cross
IDP	Internally Displaced Person
IOM	International Organisation for Migration
KII	Key Informant Interview
MoLSAMD	Afghan Ministry of Labour and Social Affairs
NGO	Non-governmental Organisation
NRC	Norwegian Refugee Council
OCHA	United Nations Office for the Coordination of Humanitarian Affairs
OPHI	Oxford Poverty and Human Development Initiative
RI	Relief International
SGBV	Sexual and gender-based violence
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations Children's Fund
UNWFP	World Food Programme
WASH	Water Sanitation and Hygiene
WHO	World Health Organisation

1 Introduction

Afghanistan in 2015 faces a critical situation that combines increased conflict, a political transition and rapidly growing internal displacement, which has seen conflict-induced Internally Displaced Persons (IDPs) increase from around 400,000 in 2012, to over 1 million IDPs in 2015⁸. The lack of marketable skills of many refugees and IDPs, the strong reliance on the head of household and hence high dependency ratios, unstable and low income sources and an over-reliance on debts, define the economic profile of IDP households. Within that disenfranchised population segment, women and youth tend to be the most vulnerable of the vulnerable.

Cash-based interventions (CBIs) are a way of conveying direct financial aid (either through cash or redeemable vouchers) to vulnerable populations and can be contrasted with in-kind assistance such as food, shelter or medicine. The advantage of cash programmes is that they enable households to establish their own priorities, thus adding efficiency to the system. This approach works if the markets are functioning - the existence of cash will cause resources (such as food) to flow from areas of surplus to areas of deficit in an organic manner. However, geographic isolation, recurring conflict and socioeconomic realities must be taken in account when considering CBIs in the Afghan context where recent studies by Samuel Hall have shown that distributing cash transfers can in fact be less cost-efficient than distributing in-kind food assistance.⁹

Despite these constraints, there is considerable consensus among stakeholders that CBI programs are affordable and sustainable so long as they are expanded gradually and take into account the capacity of the national economy to support the programs at various levels in Afghanistan.^{10,11}

Against this backdrop the Norwegian Refugee Council (NRC) in coordination with the Afghanistan Protection cluster and Cash and Voucher Work Group (CVWG) has decided to commission a study on the use of Cash-based interventions and protection considerations in Afghanistan.

The central question of this study is:

Taking Kabul as a primary case study, what are the impacts and subsequent effects of CBIs on the displaced in Afghanistan?

Although cash-based interventions (CBIs) are increasingly used to deliver humanitarian assistance in support of more traditional in-kind emergency distributions, there is now a growing, global acceptance among stakeholders of the need to pay closer attention to the positive and negative impact of CBIs on key protection components. Although there have been several key contributions on this issues in recent years, including studies conducted by Samuel Hall^{12,13}, more research needs to be carried out in Afghanistan on the secondary effects of CBIs on protection issues, which are often not systematically considered during the inception phase of project designs, nor as part of wider assistance program strategies.

⁸ UNHCR (2015), Afghanistan Conflict-induced internal displacement monthly Update September 2015, op. ct. p. 1

⁹ Samuel Hall (2013), Humanitarian Assistance through Mobile Cash Transfer in Northern Afghanistan, op. ct

¹⁰ DFID (2011), Cash Transfers Literature Review – Policy Division 2011

¹¹ ODI (2015), Doing cash differently - How cash transfers can transform humanitarian aid

¹² Samuel Hall (2014), Cash-Based Assistance Programmes for Internally Displaced Persons in the Kabul Informal Settlements

¹³ Samuel Hall (2013), Humanitarian Assistance through Mobile Cash Transfer in Northern Afghanistan

The study has two objectives:

Objective 1:

To provide analysis and recommendations on how to mitigate the risks associated with CBIs and maximize benefits – with particular emphasis on targeting practices, vulnerabilities and gender-based violence (GBV).

Objective 2:

To better understand the effects and impacts of cash-based interventions on key protection issues in Afghanistan in collaboration with stakeholders and other key partners.

2 Methodology

2.1 Targeting strategy

In order to assess the most significant effects of CBIs on key protection issues in Afghanistan a representative survey based on a purposive-then-random sampling was carried out on vulnerable populations in the city of Kabul across three groups – including IDPs and non-IDPs as a basis for comparison:

- **Target group:** households of IDPs who have received CBIs
- **Control group 1:** IDP households in or near the same communities who have not received CBI support, but may have received in-kind assistance
- **Control group 2:** Host community members who have not received CBI, or in-kind support.

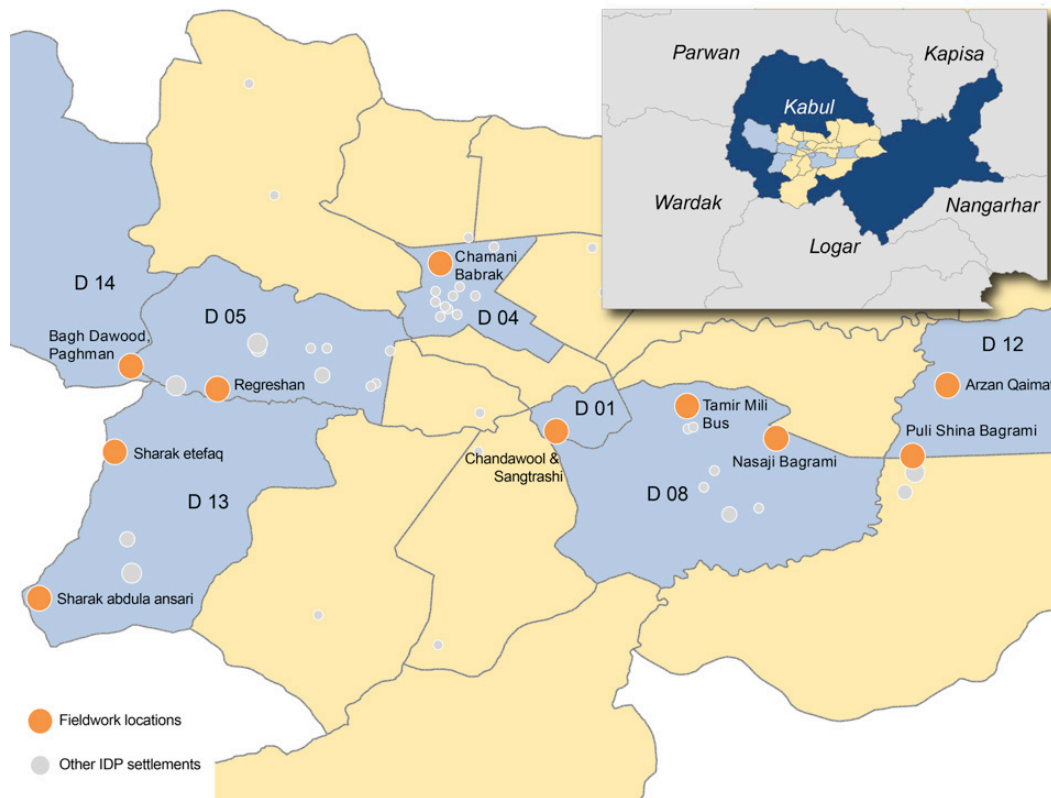
2.2 Fieldwork locations

The following locations were visited based on recent interventions highlighted through key informant interviews with members of the Cash Voucher Working Group (CVWG).

Table 1: Research locations including CBI modality and number of households surveyed

District / neighbourhood		CBI modality	Organisation (and year deployed)	No Surveys
13	Sharak abdula ansari and Sharak etefaq	Conditional cash for shelter targeting female head of households	NRC (2015)	109
12	Arzan Qaimat	Cash for food and cash for non-food items	DRC (2015)	48
1	Chandawool and Sangtrashi	Mobile money for food	UNWFP (2015)	160
14	Bagh Dawood Paghmagham	Unconditional cash	DRC (2013)	80
5	Regreshan	Voucher for wheat, cooking oil & firewood	UNHCR (2014)	89
8	Nasaji Bagrami	Voucher for wheat, cooking oil & firewood	UNHCR (2014)	56
8	Sarak naw, Tamir Mili Bus	Multipurpose cash using mobile money	DRC (2013)	113
4	Chamani Babrak	IDP – not received UNHCR voucher	UNHCR (2014)	88
12	Puli Shina Bagrami	IDP - not received UNHCR voucher	UNHCR (2014)	96
Total number of surveys				839

In total, 11 locations were chosen in seven districts of Kabul city as shown on the map in Figure 1. The circles in orange indicate the informal settlements visited during the survey. Circles in grey indicate other informal settlements in order to provide context of IDP locations throughout the city.

Figure 1: Map of informal settlements surveyed in Kabul City

2.3 Tools deployed

Quantitative survey: 839 respondents

A total of 839 households were interviewed for the quantitative survey using mobile phones carried by field enumerators for data collection – which was uploaded at the end of each day so that data could be reviewed for quality. On average, each team completed 80 quantitative surveys per day, with the respondent breakdown was as follows:

- 426 surveys in target group 1
- 205 surveys in control group 2
- 208 surveys in control group 3.

Focus group discussions (8) and field key informant interviews (KIIs) (5): 48 respondents

In addition to the survey, eight focus group discussions (FGDs) were conducted to provide anecdotal evidence, which was used to underline trends observed in the quantitative data collected. Each of the following FGDs had five participants:

- 3 FGDs involving men (1 for each target group)
- 3 FGDs involving women (1 for each target group)
- 2 FGD involving community leaders from Kabul's Informal Settlements (KIS).

CONTENTS

Seven field-based key informant interviews (KIIs) were conducted for both shopkeepers and community elders in host communities as Samuel Hall's field coordinators felt that these respondents would not have the time to devote to longer focus group discussions. This approach also afforded interviewers the opportunity to delve more deeply into questions without respondents potentially modifying their answers in front of fellow participants.

- 3 KIIs with community leaders in the host community
- 2 KIIs shopkeepers in the KIS and 2 situated in host communities.

Key informant interviews: 21 respondents

In addition to the field-based KIIs, 21 KIIs with key stakeholders and partners of the CVWG were conducted. These interviews were used to understand some of the key issues around targeting vulnerable groups, delivering CBIs and mitigating any negative effects of these interventions. The interviews were also used to determine the location and modality of recent CBIs in the city of Kabul. Table 3 in the Annex provides a list of respondents interviewed to date.

Case studies (10): 10 respondents

10 in-depth interviews with women subjected to Gender-based Violence (GBV) were conducted by a female enumerator with significant experience in discussing sensitive issues such as intimate partner violence. The interviews were conducted in partnership with NRC staff, who provided access to women supported through the organisations female shelter programme. The interviews form the basis of case studies that draw on experiences of the displaced women interviewed and the impact, if any, that cash-based interventions have had on their personal, social and economic situation.

Example KII questions:

- "How do you usually mitigate risks when delivering CBIs and is special attention given to vulnerable groups?"
- "Do you have evidence that CBIs help IDPs integrate better with host communities, or create further tensions?"
- "Is GBV as a protection issue targeted specifically by CBIs in your organization?"

3 The impacts of CBI on protection

Defining protection in the context of Afghanistan

"Protection of all persons affected and at risk must inform humanitarian decision-making and response, including engagement with States and non-State parties to conflict. It must be central to our preparedness efforts, as part of immediate and life-saving activities, and throughout the duration of humanitarian response and beyond"¹⁴ – Inter Agency Standing Committee (ISAC) Principals Statement on Protection.

When defining protection, The Guiding Principles on Extreme Poverty and Human Rights restate international human rights and humanitarian law and spell out what protection means are appropriate in various phases of displacement. The rights protected include: Rights related to physical security and integrity rights related to the basic necessities of life (including food, water, health, and shelter)

¹⁴ IASC Principles (2013), The Centrality of Protection in Humanitarian Action, p.1

other civil and political rights (including political participation and personal documentation) other economic, social and cultural rights (including access to property, livelihoods and education)¹⁵.

With this in mind, the Global Protection Cluster has driven the process of 'protection mainstreaming', incorporating protection principles aid across all interventions including CBIs.¹⁶

However, to be operational, the concept of protection must be context specific. At present in Afghanistan there is neither a consensus among stakeholders on the definition of protection nor an adequate context specific policy that addresses the protection concerns of IDPs in a comprehensive manner¹⁷. This study focuses on three key protection dimensions:

Gender-based violence: Displacement induces significant emotional and physical stress on communities and can act as a catalyst for violence¹⁸. In Afghanistan, the Gender-Based Violence Sub-Cluster (AGBV SC) of the Afghanistan Protection Cluster defines GBV as any form of violence directed against women, girls, boys and men on the basis of socially attributed differences between males and females. It includes acts that inflict physical, mental, sexual harm or suffering, as well as coercion and other deprivations of liberty.¹⁹

Physical security and community integration: Most IDPs are fleeing situations of intense physical insecurity where the central government has limited reach in rural areas, the rule of law is weak, and government institutions are ineffective²⁰. IDPs arriving in new communities are dependent on family, friends and the host community to meet their basic needs. Against this backdrop, stakeholders interviewed regard the physical security of IDPs, within informal settlements and host communities, as a key indicator of wellbeing and stability.

Access to basic services: Access to food and clean drinking water, adequate nutrition, shelter and healthcare are defined as protection priorities in the 2015 Afghanistan Humanitarian Response plan, and the basis of the humanitarian response clusters.²¹

Whilst these three indicators do not cover all aspects of protection issues in Afghanistan, they provide a representative spectrum of the most significant issues faced by IDPs today. This chapter will present findings on these indicators as seen and reported by vulnerable groups. It will detail how these groups choose to use the support received, and reveal which modalities are seen as being most effective. The impact CBIs can have on community dynamics will also be presented, both inside and surrounding informal settlements.

¹⁵ WB-UNHCR, 2011, Research Study on IDPs in Urban Settings, p.11

¹⁶ Global Protection Cluster (2014), Brief On Protection Mainstreaming

¹⁷ Samuel hall (2012), Challenges of IDP Protection, op. ct. p. 19

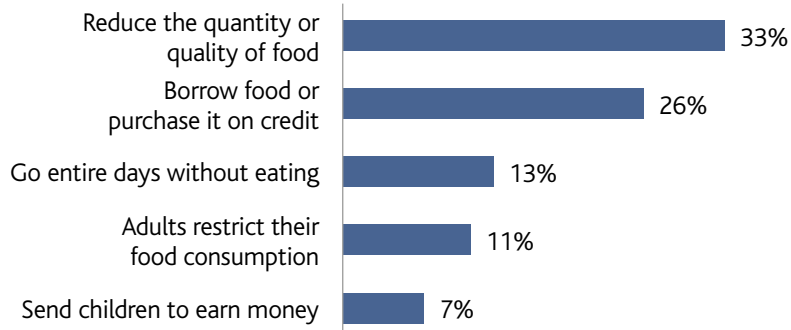
¹⁸ Samuel hall (2012), Challenges of IDP Protection, op. ct. p. 19

¹⁹ Terms of Reference Afghanistan Protection Cluster – Gender-Based Violence Sub-Cluster (AGBV SC)

²⁰ Brookings (2010), Beyond the Blanket: Towards More effective Protection for Internally Displaced Persons

²¹ OCHA (2015), 2015 Afghanistan Humanitarian Response plan

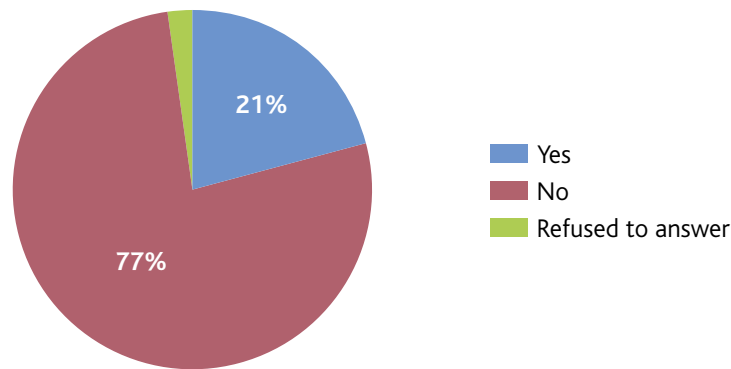
Household coping strategies used by respondents surveyed in Kabul City



Gender-based violence

Experiences of violence (From quantitative survey)

Acknowledgment of GBV in the community



21% Personally experienced some form of violence:



46% Stated violence was less frequent after CBI

Reasons for violence include:

- Insufficient food in the household
- Head of household unemployed
- Family members addicted to drugs

Data Source: Targeted questions from the quantitative survey, along with Key informant interviews and 10 case studies with women affected by GBV

3.1 Gender-based violence

In order to understand to what extent cash-based interventions impact gender-based violence, Samuel Hall used targeted questions from its quantitative survey, along with key informant interviews from CVWG stakeholders and in-depth interviews with women directly affected by GBV. Whilst GBV is not just related to male-on-female violence, given the cultural taboos surrounding domestic violence and sexuality, this report has focused its research into GBV on heterosexual couples. To provide further context to the definition of gender-based violence in Afghanistan, the AGBV SC defines GBV to comprise, but not be limited to:

- Physical, sexual and psychological violence occurring in the family, including battering, sexual exploitation, sexual abuse of children in the household, dowry-related violence, marital rape, traditional practices harmful to women, non-spousal violence and violence related to exploitation.
- Physical, sexual and psychological violence occurring within the general community, including rape, sexual abuse, sexual harassment and intimidation at work, in educational institutions and elsewhere, as well as trafficking in women, girls, boys and men, and forced prostitution.
- Physical, sexual and psychological violence perpetrated or condoned by the State and institutions, wherever it occurs.

Prevalence of GBV in the community²²

Whilst the propensity for displaced men to use violence remains anecdotal, 21% of female respondents admitted to experiencing some form of GBV. However, previous studies have shown that, due to cultural taboos around the discussion of domestic violence in Afghanistan, the real figure is likely to be much higher²³. This assessment is further supported by a common response of women interviewed in this study, which suggests that when women who went to their family members for support they were told to return to their husbands to avoid bringing shame on the family.

Case Study 1: Aaina's story. Receiving cash for shelter support

Aaina was married at 25 and soon after her husband started to beat her regularly. He was unemployed and had become addicted to drugs. Aaina was often forced to visit neighbours and ask for bread, as there was almost no food available at home.

Her father was reluctant to take Aaina back, but she persisted as her situation worsened. Eventually Aaina convinced her family to let her return and she divorced her husband shortly after.

With support from a cash for shelter program a new shelter was made for Aaina and her family, saving her household money that they used to pay for rent. The money saved is now used to buy food, which is of great help during the winter.

Aaina now decides what is best for her daughter, such as schooling, but her father makes all purchasing decisions in the household. She feels secure in her community and in her home.

²² Due to cultural sensitivities and the reluctance of men and women to report issues of GBV, only four questions were presented at the end of the quantitative survey in order to quantify the prevalence of GBV in the community and assess what impact, if any, CBIs have on patterns of violence. Due to the sensitivity of the questions being asked, only female interviewers conducted this part of the survey with female respondents.

²³ Ward, J. (2002). If not now, when? Addressing gender-based violence in refugee, internally displaced, and post-conflict settings

“It is shame on us if we are talking to others about our problems ... I have never gone to any place to talk about my problems, even when my tooth and my hand were broken” – Husnia, 30, female IDP

Domestic violence

Verbal and physical abuse was cited as the most common form of violence experienced by women at 41% and 33% respectively. When asked about the frequency of domestic abuse 55% of respondents report that violence occurred often, very often or every day. Only low levels of sexual violence were reported, with 2% of respondents admitting suffering any form of sexual harassment, abuse or exploitation. The robustness of these findings is reinforced by a 2012 study conducted by Samuel Hall on IDP protection issues in Afghanistan, *which produced proportionally similar results* among individual respondents²⁴.

However, when analysing findings on domestic violence it is important to consider the cultural context of male/female relationships in Afghanistan. For example, 78% of female respondents who experienced some form of GBV in this study nonetheless stated that they felt either very much or often part of their community. Furthermore, a study published in 2010 on gender-based violence among Afghan refugees in Pakistan showed that 91% of female respondents agreed that a husband is justified in beating his wife. Whilst this figure dropped to 50% after a GBV awareness intervention, it indicates the cultural acceptability of violence towards women and how it can effect reporting of domestic abuse.²⁵

“When I got married, people used to say that when the bride comes to home she has to be beaten by everyone like her father in law, mother in law, sister in law and the husband. If she is not beaten she won't be a good daughter in law” – Lailuma, 50, IDP

Forced and early marriage

Forced or early marriage represented a significant proportion of GBV and was cited by over 25% of respondents and exclusively among IDPs, as no cases of forced or early marriage were reported by women surveyed in the host community. Again, the prevalence of this form of abuse matches closely with observations recorded during the 2012 study and is largely driven by the need to generate income to meet the household's basic needs.

Several of the women interviewed over GBV stated that their daughters had been married early because dowry money was needed to cover living costs that the household could no longer meet. A number of respondents had themselves been married early for money by their family, at ages ranging from 13 to 17 years old.

Motivations behind GBV as perceived by respondents

The burdens of gender-based violence are most strongly felt among informal settlements, with only 2 of the 110 female host respondents interviewed reporting experiencing verbal or physical abuse. The results show a clear relationship between displacement and domestic violence and highlights the increased economic and psychological pressure vulnerable households are under. Specifically, respondents identified several phenomena likely to trigger underlying patterns of abuse.

²⁴ Samuel Hall (2012), Challenges of IDP Protection, op. cit. p 35.

²⁵ International Medical Corps (2010), Gender-Based Violence among Afghan Refugees, op. cit.

Unemployment was considered as one of the main drivers of household violence, with many female respondents citing the spouse's lack of work as a source of constant tension in the household. In turn, men felt frustrated at not being able to find a stable income and coming home empty-handed despite searching for work. The **restricted interaction** of many Afghan displaced women within IDP and host communities limits their access to jobs, which further increases pressure on men as sole income earners²⁶. The isolation reported by several women interviewed limits resiliency due to a lack of social networks beyond their immediate homes.

Lack of money in turn leads to **food shortages**, and many of the women abused stated that their husbands would punish them for what they saw as mismanaging the households limited food resources. Often, this abuse – both physical and verbal – would spill over onto children in the family, establishing the 'normalcy' of violence early in life. Conflicts are further heightened during **winter** when jobs and heating resources are scarce and shelter and clothing are inadequate to deal with the cold.

Drug addiction also played a significant role in cycles of household violence, as it further reduced the husband's employment prospects, which in turn worsens the family's food security. In fact, five of the 10 women involved in the study's in-depth interviews had controlling husbands who were drug-addicted. This also makes the distribution of any cash modality extremely challenging, as assistance intended for these women is likely to be diverted to the husband. Some respondents suggested that the cash should be left with relatives, who could then purchase goods on their behalf, whilst others suggested receiving cash assistance when their husbands were not at home. The discretion of any intervention is therefore of utmost importance.

Case Study 2: Rahela's story. Living without cash assistance

Rahela, 35, moved to Kabul two years ago from Maidan Wardak province in order to find work. Her family rents two rooms in the basement of a flat. She married at 20 and has nine children

Rahela's husband does not have a fulltime job and although she works as a wool spinner, there is rarely enough money to cover the monthly rent. For this Rahela is beaten by her husband, who also blames her for using too much food when the family faces shortages.

Although Rahela's husband forbids her from making purchases without his authority, he rarely comes home, forcing her to buy food for their children without his knowledge.

Rahela has never received cash assistance, but feels she and her family would greatly benefit from the support. This she would use to buy food, warm clothing for her children and to send her daughters to school.

Rahela remains hopeful that if she earns more money her husband will no longer beat her.

How cash-based interventions can influence GBV

This study was charged with exploring the impact of CBIs on gender-based violence. During the series of KIIs conducted with stakeholders and partners of the CVWG a number of questions were asked that explored the tools and practices used to target GBV issues as part of cash-based interventions. Specifically, respondents were asked to provide any example of CBIs that targeted GBV protection issues. The interviews revealed that **GBV is generally not an issue that organisations consider when designing CBIs**. In this regard, any impact cash or voucher assistance may have on GBV is secondary, or coincidental to the interventions main focus.

²⁶ Majidi, M, Hennion, C (2014), Resilience In Displacement? Building The Potential Of Afghan Displaced Women

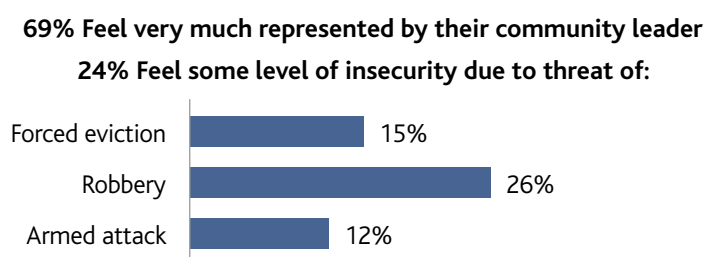
Despite the lack of focus on GBV,

- 46% of women who experienced one or more forms of abuse stated that the CBI their household received had helped reduce the frequency of violence directed towards them. Anecdotal evidence from interviews suggested that cash or voucher assistance helps families affected to meet their basic needs, thereby reducing tensions that can lead to violence. It is unclear however, if abuse remains lower for any significant period of time after the intervention is received. More research therefore needs to be done on CBIs influence on GBV frequency before definitive conclusions can be drawn
- CBIs can also influence GBV in more direct terms, as Case Study 1 demonstrates. The cash for shelter programs initiated by NRC enabled many of the women interviewed to escape the cycle of violence and lead more independent lives. This is especially true of abused women who through the program have become the head of their household and are able to make their own decisions on how to utilise household resources. It is important to note however, that whilst all of the women interviewed were much happier to be away from their abusive partner, female-headed households remain one of the most vulnerable groups of IDP.
- Finally, it is clear from Case Study 2, along with several other interviews conducted, that women affected by GBV who do not receive assistance are in much greater danger of repeated cycles of violence than those who do. Furthermore, based on the potential difficulties of delivering cash-based interventions to GBV affected households, the choice of cash or voucher modality might greatly influence how effective CBIs can be in addressing GBV protection issues.

3.2 Physical security and community integration

85 percent of IDPs interviewed for this study were displaced due to conflict, persecution or violence. These IDPs invariably have limited resources and are forced to rely upon the generosity of host families, sporadic humanitarian assistance, low-income daily labour and loans that further impoverish them but are necessary for access to food, fuel, clothing and other essential items. The physical security of vulnerable persons, including those affected by GBV, is therefore cited a major protection issue by the Afghanistan Protection Cluster (APC)²⁷ and during key informant interviews conducted as part of this study. As a result, a number of questions were developed in order to understand how CBIs can impact security and how those receiving CBIs regard their own security situation. Sampling limitations should be noted. Field teams conducting the study did not visit insecure areas nor explore protection of civilians from armed conflict or forced recruitment of minors.

Feelings of security



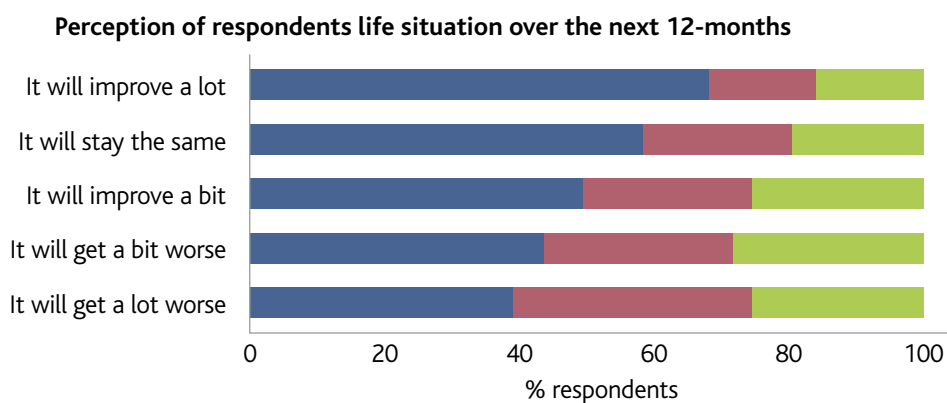
²⁷ Afghanistan Protection Cluster (2012), Gender-Based Violence Sub-Cluster Work Plan 2012

Social representation and sources of physical insecurity

This study indicates that IDPs generally enjoy a positive relationship with their community leaders, with 87% of those interviewed across all three target groups feeling 'often', or 'very much' represented. This positive relationship is also reflected in feelings of community integration, with 83% of IDPs feeling often or very much part of their community. These findings are not unsurprising, as IDPs will aim to locate in settlements where they know friends or relatives, or where there is already a community from the same province or ethnic background on which they can draw initial support. IDPs also rely on support networks amongst themselves and will often move as a group.²⁸

In this study's sample - mainly secure areas - 76% of respondents felt completely secure within their community. Those who felt some level of insecurity cited robbery, attacks from armed groups and the threat of forced eviction as their main concerns.

Although sentiments of physical security in communities are good, with almost no incidents reported during interviews, respondents described an increasing 'feeling' of insecurity and unease resulting from mass unemployment and competition amongst households for food and other resources. In fact, unemployment was seen by many as a significant driver of conflict and insecurity within the communities surveyed. Many of those interviewed directly linked crime in their community to unemployment, with some going so far as saying they might resort to crime to meet their basic needs. These findings, although anecdotal, are supported by the quantitative survey. When asked how they perceived their general situation in the community changing over the next 12-months, almost equal numbers of respondents' felt that their situation would either improve a little (39%), or become a little worse (31%), reflecting growing feelings of hopelessness among IDPs and their hosts.



Members of the host community have, on average, a poorer outlook than IDPs who have received some form of cash assistance. As a result, many of those interviewed in the host community felt neglected by aid organisations and in some cases were resentful towards IDPs who had received cash, voucher or in-kind assistance. These feelings were echoed by IDPs who had received cash or vouchers assistance and remarked on the tensions this created with IDPs and members of the host community who had not received support.

²⁸ Samuel Hall (2015), AGENCY AND CHOICE AMONG THE DISPLACED. Returnees' and IDPs' choice of destination in Afghanistan Behind the decision making process

CONTENTS

8th District – Nasaji Bagrami:

“Yes, there are problems between people who received assistance those who didn’t. Those who didn’t receive fight in the community and say that they are poor too, so why are they are not assisted” –Abas, 45, Male IDP

5th District – Regreshan:

“Security was good in this area, but it’s getting worse because of unemployment. Unemployment is causing people to become addicted to drugs, which they need money to buy. They will then steal money from other people. These are all the factors for insecurity in this area” – Gulnar 31, Female IDP

3.3 Access to basic services

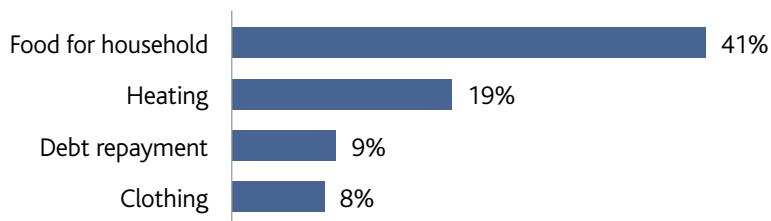
All of the cash-based interventions researched as part of this study focused on enabling beneficiaries to meet at least some of their basic needs. It is therefore important to understand what vulnerable groups see as their most pressing protection issues so that CBIs can be better tailored to meet these needs. With this in mind, the quantitative survey asked respondents to assess their households’ ability to access food, clean drinking water and healthcare, as well as their feelings of personal security in the community and ability to access adequate shelter. Access to food healthcare and shelter were cited most as being bad or very bad, with access to clean drinking water and physical security rated considerably higher as either good or very good.

Perceptions of access to basic services

Respondents across all three target groups used a range of coping strategies to deal with food shortages, the most prevalent of which (33%) was to reduce the quantity or quality of food the household consumes. Over 25% resorted to borrowing food or purchasing it on credit to cover shortfalls, with 7% resorting to using their children to earn additional money.

Basic services accessed through cash-based interventions

Analysis of the data collected from 11 informal settlements in Kabul city clearly demonstrates that donors prioritise food over other essential items. Of the six interventions surveyed in this study, three focused on food assistance and a further two facilitated the purchase of food through the distribution of unconditional cash. Paper vouchers were the most common modality used to deliver food assistance as many organisations feel that they have better control over how beneficiaries are targeted and the quality of materials sourced. Whilst this reflects IDPs need for basic nutrition, the choice of modality biases how beneficiaries are able to spend the assistance they receive. This is because vouchers are intended for specific items that may not always match the requirements of beneficiaries, but cannot be traded for more needed goods or services.

Cash assistance was spent on:**CBI modality received by beneficiaries**

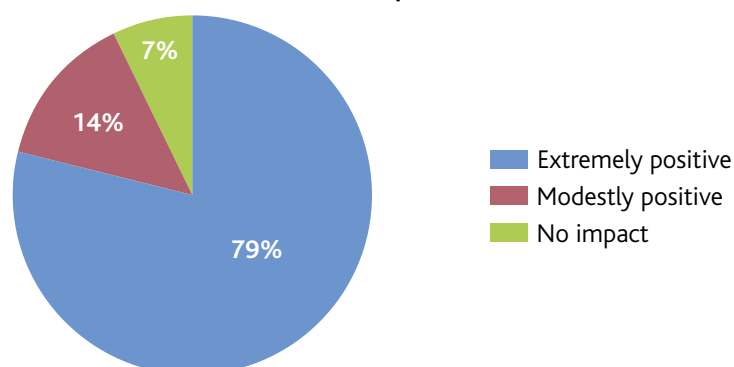
Even when receiving direct cash, 41% of beneficiaries still used the assistance to purchase food for the household, with 19% choosing to buy fuel for heating, 8% to buy clothing and 7% to purchase medicines. The use of assistance in this way illustrates the practical limits of cash interventions to assist with improving shelter, with only 6% of respondents stating that they used money in this way.

9% of respondents chose to use cash assistance to repay existing debts. Levels of debt among IDPs surveyed stand at 93%, with debt levels amongst the host community only marginally less at almost 80%. The majority of those with debt have turned to relatives (55%) and shopkeepers (33%) for loans to pay for basic needs such as food and access to medical care. However, as levels of debt rise only the most essential items are prioritised and health services in particular become neglected. During KIIs and FGDs, pressure to re-pay debt was cited as a drawback of direct cash assistance when compared to in-kind, with anecdotal evidence suggesting that beneficiaries prefer to payback debt on their own terms – often in the summer months when paid work and basic services are easier to access. Furthermore, interest rates on loans received from shopkeepers can put additional pressure on those receiving cash to pay off debt in preference to purchasing food, fuel or other basic needs.

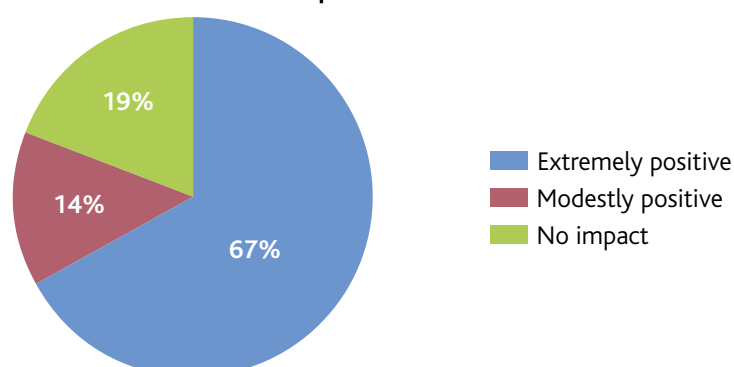
IDPs perceptions of assistance and preferences for future interventions

Irrespective of the cash or voucher modality received, the majority of those interviewed (79%) stated that the intervention had an extremely positive impact on their households living situation at the time. This indicates that CBIs are broadly addressing the correct needs of vulnerable households.

Perceived impact of CBIs



Perceived impact of in-kind assistance



When asked which assistance a respondent would like to receive today (all assistances being of equal dollar value), 53% expressed a preference for cash as they felt it would provide them with the maximum flexibility to meet their households basic needs. These findings corroborate similar results obtained from cash and voucher studies conducted by Samuel Hall²⁹. 33% of respondents expressed a preference for in-kind assistance, as they felt that cash would buy less of an in-demand good should market prices rise, particularly in the winter when resources are generally more scarce. Finally, 10% of respondents felt that a mix of in-kind assistance and direct cash would help them best meet their needs, by providing fixed quantities of essential food items along with cash to cover additional expenses such as medical care.

The mix of modalities selected, and the clear rationale behind the selection, shows that *many respondents are keenly aware of local market dynamics and are able to distinguish which interventions are most suited to their specific needs at different times of the year.*

Despite the strong preference of in-kind assistance, there is a key difference in how respondents viewed the impact of in-kind assistance received compared to cash and voucher-based interventions. Almost 20% of respondents stated that in-kind assistance made no impact in addressing their basic

²⁹ Samuel Hall (2014), Cash-Based Assistance Programmes for Internally Displaced Persons in the Kabul Informal Settlements. op. cit.

needs compared to only 7% of those that received cash or voucher. This indicates that the assistance received by beneficiaries was either insufficient or inappropriate for their needs.

As might be expected, the amount of assistance received seems to have an impact on beneficiaries' perceptions of future wellbeing. As described in the subsection on physical security, almost equal numbers of respondents' felt that their personal situation would either improve a little, or become a little worse over the next 12-months. However, when these responses are cross-reference with the average amount of cash assistance received, the majority of respondents who received total assistances of \$300 or more felt that their situation would improve a lot. There is insufficient data to ascribe a specific reason as to why an average assistance of \$300 USD improves the perception of an individuals' future situation, however, the sum may go some way to helping respondents more adequately source their basic needs. It is also unclear for how long after an intervention is received that beneficiaries continue to remain positive about their situation – a question that is worthy of further research.

3.4 Conclusion

Gender-based violence

Despite a significant proportion of women – 21% – reporting some form of violence, the majority of those suffering abuse still feel a strong connection to their community. The proportion of verbal and physical abuse along with forced or early marriages suffered by women matches closely with similar findings on protection issues in Afghanistan conducted by Samuel Hall in 2012³⁰. This indicates that a pattern of abuse may exist within households and suggest that these three forms of violence should be addressed most urgently in further interventions and research. It is related to the growing understanding of the 'invisible' trauma and markers of displacement on the displaced in Afghanistan – notably women and youth.³¹

Unemployment, food shortages – particularly in the winter – and dug abuse are the main catalysts for verbal conflict and physical violence and also underpin the economic shortages that motivate parents to marry off their girls for dowry payments. Furthermore, the cases of GBV recorded in this study almost exclusively affect displaced populations.

Gender-based violence is generally not an issue that humanitarian organisations consider when designing CBIs and any impact cash or voucher assistance may have on GBV is secondary, or coincidental to the interventions main focus. Despite this CBIs can have a significant impact in reducing the frequency of abuse. With cash for shelter interventions the impact is long term, with cash or voucher interventions however, the period of relief is much more uncertain.

Physical security and community integration

IDPs in Kabul city generally enjoy a positive relationship with their community leaders and feel well integrated into their community. However, this study notes a trend towards growing feelings of physical insecurity driven by rising unemployment, drug abuse and subsequent levels of neighborhood crime. These feelings are not limited to IDP communities and host members generally have a lower assessment of their personal life situation than IDPs who have received some form of cash or voucher assistance.

Ethnic prejudices can also limited the opportunities IDPs have to find employment within host communities and are made worse by high levels of existing unemployment.

³⁰ Samuel Hall (2012), Challenges of IDP Protection, op. cit.

³¹ Samuel Hall (forthcoming), Urban Displaced Youth in Kabul

Access to basic services

Access to food, household heating and shelter were cited as the most pressing needs amongst IDPs surveyed in this study. This closely matches the focus of interventions in Kabul.

Vouchers were the preferred modality chosen by stakeholders to address protection issues, however, cash modalities received a much greater proportion of donor funds. Furthermore, although shelter was listed as the biggest protection need amongst IDPs, the amount of cash received seems insufficient to address the problem as the vast majority of beneficiaries choose to spend their assistance on food or other items. This highlights the importance of dedicated cash for shelter interventions.

Although the majority of IDPs express a preference for direct cash assistance, a significant proportion favour in-kind support, or a mix of cash and in-kind, as many are concerned with price inflation of basic goods and pressures they will face to repay debt. The most vulnerable – those who do not have control over the assistance they receive – also favour in-kind assistance. The mix of modalities selected, and the clear rationale behind the selection, shows that many respondents are keenly aware of local market dynamics and are able to distinguish which interventions are most suited to their specific needs at different times of the year.

4 Targeting of vulnerable groups

One of the key challenges in any cash-based intervention is ensuring assistance is targeted towards and then reaches those that need it most, and at the right time. Targeting does not just occur during beneficiary selection, it is an activity that takes place across all phases of an intervention. The way in which strategic and operational targeting issues are considered can play a significant role the efficiency and effectiveness of a CBI and its subsequent impact on intended beneficiaries. This chapter breaks down the targeting practices employed by humanitarian agencies in Afghanistan across three phases of a cash-based intervention and provides analysis of their suitability and effectiveness.

- 8 Inception:** When the project is under design and vulnerability criteria are assessed.
- 9 Strategy:** When target groups are identified and partners are selected and stakeholders coordinate to address their needs.
- 10 Implementation:** When resources are mobilised and assistance distributed to beneficiary communities.

Before analysing the targeting practices used to address protection issues among IDPs in Afghanistan, it is first worth exploring the preference of recent cash and voucher modalities used by donors to provide humanitarian assistance in the city of Kabul. Across the six interventions examined 21% of beneficiaries received direct cash assistance, 31% received assistance through mobile money or e-voucher and 48% benefited from paper vouchers. Whilst direct cash was the least commonly received assistance modality among the population surveyed; it represents the largest intervention in terms of assistance provided, with respondents receiving on average \$442 USD. In contrast, paper vouchers represented an average assistance of just \$80 USD – despite covering the majority of beneficiaries interviewed. \$210 USD was received on average via mobile.

Inception: defining vulnerability

Interviews with stakeholders conducted alongside literature review for this study confirm that, in the context of Afghanistan, organisations working on humanitarian responses targeting IDPs largely adopt the same definition of household vulnerability when selecting beneficiaries at the household

level. However, whilst there is broad agreement on the general definition of vulnerable households, vulnerability markers are not homogeneous. Differing approaches to assess vulnerabilities can have an impact on the number of households targeted during a specific intervention.

Generally agreed definitions of household vulnerability within displaced populations in Afghanistan

- Female-headed household
- Elderly-headed household
- Child-headed household
- A member who has been orphaned
- A member who is chronically ill or disabled
- More than 5 children under 3 years old

Although several studies now provided more robust sets of vulnerability indicators for the most pressing protection issues such as food insecurity³², there are currently no set of standardised indicators to assess all vulnerability criteria that may be relevant to a complex array of interventions deployed in Afghanistan. Furthermore, the humanitarian community in Afghanistan presently lacks a documented consensus on specific vulnerability markers on which to base broader assessment criteria.

Strategy: beneficiary targeting and stakeholder coordination

Clearly defined targeting strategies that adequately profile the core vulnerabilities of groups most in need of protection are critical in ensuring the effectiveness of interventions and the efficiency of coordination between stakeholders.

Whilst more coarse-grained targeting strategies may initially seem more operationally efficient to implement in the field, the results can cause complications later in an intervention and reduce impact. For example, assessments based on family status, such as the number of family members, can result in more families being selected than those targeted using vulnerability assessment tools deployed by ECHO partners, such as NRC. As a result, a number of stakeholders interviewed during KIIs cited difficulties that can arise when agreeing on beneficiary numbers between aid agencies, government representatives and community members who can all receive conflicting information on the number of households that are eligible to receive support.

*“In an Emergency everyone gets aid. Vulnerability is just not that high on the to do list” –
NGO in Afghanistan*

Additionally, although the use of targeting tools for beneficiary selection is mandated in emergency responses, the pressures of delivering support under challenging circumstances often means only minimal targeting of vulnerable groups is conducted in practise – especially in the first two to three weeks of a humanitarian intervention where ‘blanket distributions’ of an assistance modality are not uncommon. Instead, organisations make much better use of targeting tools during protracted interventions lasting several months. This means that some of the most vulnerable households can remain under-supported and in a state of critical insecurity. Organisations and donors involved in emergency responses are becoming increasingly aware of these limitations and the need to better target and support the most vulnerable households during an emergency response.

³² DRC (2014), Urban Poverty Report

With this in mind, the Global Multidimensional Poverty index (MPI) developed by the Oxford Poverty and Human Development Initiative (OPHI) offers a multidimensional approach to vulnerability assessment by providing 10 key indicators across three dimensions of poverty: health, education and standard of living. *The MPI reflects both the incidence of multidimensional poverty (the proportion of people in a population who are multi-dimensionally poor), and its intensity (the average number of deprivations each poor person experiences at the same time)*³³. Whilst Afghanistan currently positions 147th in the global index, at the micro level, MPI can be used to provide a detailed assessment of people living in poverty by displacement group, or location, as well as to evaluate other key household and community characteristics – making it a valuable tool around which stakeholders can coordinate humanitarian interventions. This is the method that was used by Samuel Hall and UNHCR in determining the impact of shelter programmes on well-being, and has proven a more scientific means to undertaking impact assessments to evaluate and adjust programming.

Implementation: the challenges of assistance distribution

The process of setting clear vulnerability indicators followed with targeted beneficiary selection provides the foundation on which cash-based interventions can be delivered to communities in need. One of the main advantages of this approach is that it enables humanitarian organisations to more easily identify individuals or households in vulnerable populations that seek to take advantage of weaknesses in beneficiary selection process. During this study, as with many others, fraudulent claims from “professional beneficiaries” were cited as a concern for misappropriating already stretched cash resources. Cases of fraud reported during KIIs with humanitarian stakeholders included families temporarily splitting to double their access to grants that were awarded based on household size. More troubling for NGOs however were reported incidences of cash redistribution – with community leaders reallocating cash originally intended for the most vulnerable households to the wider community, despite initial assurances cash assistance would be distributed as intended. According to stakeholders, community leaders cited cultural practices as the reason for sharing cash assistance with the wider community.

In this regard, the vulnerability assessment tools currently used by stakeholders in Afghanistan have proven effective in reducing the number of fraudulent claims by using

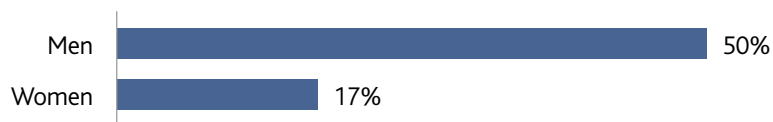
- More clearly defined eligibility criteria and using follow up mechanisms such as household visitations to spot fraudulent activity.
- Post distribution analysis as an essential tool. While it does little to change the effectiveness of an intervention once the cash is spent, it is of critical importance to consider who has authority over deciding how assistance is used once distributed by understanding the decision-making dynamics within both the community and the household.

In order to better understand decision-making dynamics between family members in Kabul, opinions and experiences were taken from respondents both within the household and outside of it, including local shopkeepers and community leaders. Female and male participants agree on the traditional concept of their respective roles inside the household. The majority of participants (50%) stated it was the husband’s duty to take care of shopping for food and decide on commodities for the household. Even when 17% of those surveyed declared that the female partner was involved in the decision making process, focus groups discussions revealed that bargaining dynamic are much more in favour of men. The only exception to this is female-headed households who, by their nature, take most decisions alone. In the absence of a male head of household, other relatives were left with the responsibility of deciding how to spend family resources.

³³ OPHI (2015), Global Multidimensional Poverty Index 2015

Decision making profile

Who decides how to spend money in the household?



A significant challenge in assistance distribution is the suitability of the package to address the specific protection needs of the beneficiary populations that have been targeted. Results from the quantitative survey shed light on the landscape of protection issues and critical vulnerabilities for households in Kabul city. Of those interviewed:

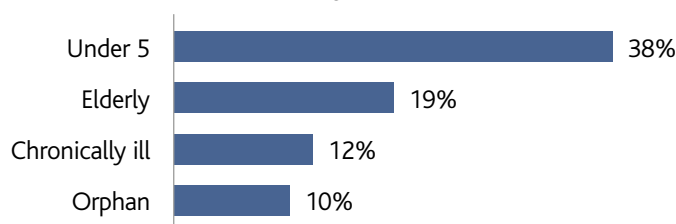
- **Infants:** Almost 40% have at least one dependant in the household that is under five years of age.
- **Elderly:** A significant proportion of households (19%) live with elderly dependents (over 60 years of age)
- **Chronically ill:** A relatively high numbers of vulnerable households have members who are chronically ill (12%).

Despite the presence of these acute vulnerabilities, all six of the interventions surveyed provided only standardised packages of support for vulnerable populations affected by human-induced or natural disasters and, with the exception of female-headed households in the Sharak etefaq neighbourhood of district 13, none of the modalities investigated in Kabul city targeted the extremely vulnerable.

More needs to be done to meet the specific protection needs of the most vulnerable within these populations, such as the elderly, disabled or households headed by women and children.

Programming specifically tailored to infants, elderly and chronically ill, is needed. This is an approach adopted by HelpAge International in Africa with a new programming strategy focusing on the elderly. It allows for specialisation among organizations on specific demographic groups.

Households with extremely vulnerable member who is:



The definition of vulnerability between humanitarian stakeholders in Afghanistan is generally agreed and well practiced in the inception phase of cash-based interventions. However, different approaches are taken on the assessment of protection needs which limit coordination. The humanitarian community in Afghanistan presently lacks a documented consensus on vulnerability markers for assessment criteria. The number of cash-based interventions targeting extremely vulnerable household members was found to be limited in Kabul and organisations involved in emergency responses now recognise that more needs to be done to meet the specific protection needs of the most vulnerable. A multidimensional approach to beneficiary selection that relies on a holistic set of targeting indicators may enable stakeholders to better tailor assistance packages to the specific protection needs of vulnerable outliers that exist within the larger target group. These supplementary packages of assistance can then be provided after initial blanket distributions have taken place.

5 Mitigating risks and maximising benefits of CBIs

The design and delivery of cash and voucher interventions can not only effect the lives of beneficiaries who receive assistance, but also the communities within which they live and where the wider impact of cash and voucher dispersions can be felt. Stakeholders in Afghanistan face unique cultural and logistical challenges in delivering assistance – from corruption, to timely delivery of aid under extremely difficult conditions. Equally, beneficiaries most in need of protection face challenges in receiving assistance, both within their own households and from the wider community. The growing use of mobile technology to deliver assistance has, in part, been in response to these challenges – 36 percent of beneficiaries who received assistance from interventions surveyed in this study received support in via mobile.

This chapter presents findings on the key risks of delivering CBIs to targeted beneficiaries and how these risks can be mitigated through the use of awareness raising, tailored distribution mechanisms and new technologies – all to ensure that the benefits of CBIs to recipients and the wider community are maximised.

Delivering and receiving assistance: the role of the community

Whilst there is a growing trend among the NGOs interviewed to distribute CBIs directly in the hands of beneficiaries, it is still common for cash and voucher modalities to be distributed en masse at designated distribution sites, especially by UN organisations. Large-scale distribution comes with three risks: 1) losing focus on vulnerable individuals, 2) losing gender-based focus and 3) attracting criminal attention.

“We have no choice but to use Hawala networks for cash distribution. The risk is simply too high for us to travel directly with cash for over 800 households” – NGO working in rural Afghanistan

Communicating further in advance:

Various strategies are deployed to reduce the risk of distributions being intercepted by third parties. The most common is to inform the target community 24 to 48 hours before the intervention’s deployment. In some cases text messages are used to inform beneficiaries discretely. However, the short time frame of these notifications can mean they are not received by some beneficiaries, who then miss out on the intervention entirely.

Identifying intermediaries in lieu of – or in support of – NGO staff members:

Despite these challenges many organisations directly involved in the distribution of CBIs have developed strategies to ensure interventions reach their intended communities. As such they do not perceive distribution of CBIs as inherently risky. For direct cash interventions this typically involves using Hawala networks to distribute cash to specific locations and then deploying field staff to deliver the cash directly to households. Where field staff members are unable to deliver cash directly, community leader or beneficiary selection committees are used. These intermediaries however present another category of risk.

Due to their key position within the donor-beneficiary chain, intermediaries such as shopkeepers, suppliers and community leaders are often the critical link between donor funds assigned to specific protection needs and beneficiaries that receive the intervention. This means that community-based programmes are evolving in Afghanistan. Beyond defining the inclusion of the community as beneficiaries, 'community-based' now includes reliance on the community for *delivery of aid* and to be fully impactful will require *community-based monitoring and systems of quality control*.

Redefining community-based CBI programming

Beneficiaries: Community-based beneficiary selection involving NGO's and the local community.

Delivering assistance: Delivery of cash and voucher assistance by intermediaries within the community.

Monitoring and quality control: Relying on locals to provide monitoring from within communities, to cross-reference information with NGOs

Beyond community leaders:

Although organisations have developed effective strategies to ensure interventions reach their intended communities, direct distribution is not always possible. It is left to beneficiary selection committees, or simply community leaders to complete distribution, giving them significant power to decide who ultimately receives assistance and to potentially misappropriate funds. Many of the experts and stakeholders interviewed as part of this study have had direct experience of community leaders unfairly favouring family members during distributions.

Although cases are anecdotal and require further investigation, several stakeholders described how community leaders would collect cash allocated to vulnerable households and redistribute it to the wider community, despite assurances to fieldworkers that assistance would go to the intended beneficiaries. In these cases vouchers and in-kind assistance proved more resistant to redistribution than cash as they were seen as more difficult to redistribute.

To be effective, such CBIs need to go beyond community leaders when targeting and delivering support. Otherwise they risk replicating the current aid system without NGO supervision, putting greater resources and power in the hands of community leaders as conditions to deliver aid directly become more challenging. It is the role of CBI practitioners to refocus the concept of community-based interventions beyond a simple leader vs. beneficiary structure, to a less hierarchical, more inclusive and participatory meaning of community based programming. To address some of these issues, post distribution analysis and telephone hotlines are now frequently used so that beneficiaries can raise complaints when redistribution occurs. However, whilst such mechanisms are becoming essential CBI tools, they do little to change the effectiveness of an intervention once the cash is spent.

Working with suppliers and shopkeepers with checks and balances:

Some CBI modalities are more dependent on suppliers than others. For example, vouchers rely heavily on selected suppliers for distribution of assistance. Even though these suppliers are vetted before selection the process is not risk-free, as Case Study 3 on Regreshan later in this section demonstrates. Furthermore, when problems with suppliers are uncovered and the firm blacklisted, information is often not shared with other organisations and unsuitable suppliers continue to be used.

Because vouchers bestow a fixed quantity of a commodity on the recipient, it is common for suppliers to negotiate a price above the current market rate to insulate against future supply costs due to shortages that may, for example, occur during winter months, or protected conflicts. This can make goods purchased through vouchers less cost efficient than cash in the short term, something that beneficiaries of voucher assistance have also remarked upon during focus group discussions.

Humanitarian stakeholders therefore have a clear need to develop a common framework to assess the suitability of commercial partners that also involves feedback from community members who have experience of trading with them. Reliability, community standing and depth of commercial resources must all be considered as part of this process. Once confidence with commercial partners is established, shopkeepers and suppliers can become a valuable tool in delivering cash-based assistance.

Through their insight into customer spending and loans, local shopkeepers and suppliers can play a role in the beneficiary selection process and in helping donors and NGOs better understand supply needs and key vulnerabilities with communities. This in turn will improve the design and targeting of assistance packages provided to beneficiaries. Involvement of the private sector will make CBIs more participatory and broaden the power dynamic to include businesses alongside community leaders and beneficiaries. It will also help with monitoring as shopkeepers can help NGOs verify that assistance is reaching beneficiaries and being used as intended.

Limiting government involvement in cash distributions:

Because local government officials must be present at cash distribution sites it is often suggested by local leaders that officials join beneficiary selection committees as they have knowledge of the socioeconomic landscape. Many humanitarian stakeholders are weary of government involvement on such committees, as they feel it can lead to conflicts of interest and cronyism within local communities. Instead, stakeholders now advocate for selection committees to comprise local members of the community who are socially separate from community leaders or local officials.

Summary:

When delivering cash-based in challenging environments assistance targeting and distribution must go beyond community leaders to include a more diverse and equal set of actors that includes local suppliers and shopkeepers that have been vetted through a common set of check and balances that involve feedback from beneficiaries. Government involvements beyond its existing supervisory roles should be discouraged to ensure actors involved in beneficiary selection priorities the most vulnerable within displaced communities.

Case study 3: Regreshan 5th District of Kabul city 700 Households targeted UNHCR: Voucher for food and NFI

Excerpt from interview with community elder

“Last year we knew the supplier, they were local and we had no problems. This year the supplier was from Paghman. The firewood was wet and they tried to cheat us”.

Voucher for wheat, cooking oil and firewood

Over a period of three months in the winter of 2014/2015 beneficiaries received three separate voucher interventions.

Highlights:

- The IDP community saw the intervention as timely and in many cases life-saving.
- Distribution of vouchers was efficient and targeting of beneficiaries was seen as fair amongst IDPs.

Lowlights:

- In focus groups, respondents complained that the wheat received was of such poor quality they were unable to make bread and that the firewood supplied was wet.
- Many beneficiaries remarked they received ~70kg less firewood than intended, leading to confrontation between the supplier and community leaders and the early termination of the firewood distribution.
- As a result around 100 households did not receive their assistance, forcing the community to share their firewood supplies with the families affected.

Case study 3 analysis:

The case study in Regreshan underlines the importance of suppliers in the distribution chain and the impact poor management can have on vulnerable communities. Firewood distribution took place over three days. Day one was supervised by representatives from the donor organisation. Community leaders were asked to supervise distribution for the remaining two days. It was on the third day that beneficiaries started to complain to community leaders that they were receiving less wood than anticipated. The ensuing confrontation between local leaders and the supplier highlights the risks of relying on intermediaries to manage distribution and the lack of a credible community-based monitoring framework. Such confrontations also highlight security concerns for both suppliers and community members and raises questions of donor liability if those involved get hurt. Furthermore, Samuel Hall collected numerous reports from IDPs who were confronted by members of the host community unhappy not to be receiving the same assistance. Finally, many of the beneficiaries interviewed were frustrated that complaints made by community leaders to the donor organisation had not resulted in any concrete action and that their complaints had fallen on deaf ears. Once again, this highlights weaknesses in existing monitoring systems at the community level.

“When we were receiving our assistance the locals were passing by and destroying our trolleys, or tipping them on the ground. They were saying they should receive assistance also because they too are living in this area” –Male respondent from Regreshan neighbourhood in Kabul city

Despite the issues described, most beneficiaries interviewed in Regreshan still preferred to receive vouchers for food and NFI over direct cash as they felt cash would be spent too quickly and on

items other than heating and food. In fact, the research team observed the same trend across a number of the interventions surveyed in Kabul, indicating that beneficiaries can become attached to the assistance modality they have received and, when given the option, will often ask for the same modality regardless of issues faced.

The case study of Regreshan further highlights the critical role intermediaries play in the delivery of CBIs and the need to more effectively manage interventions that involve these stakeholders through community-based monitoring and systems of quality control.

Monitoring unintended uses of assistance within vulnerable households

There are essentially two ways cash can be used for unintended purposes. The first involves using cash on household expenses for which the intervention was not designed. This often includes using cash intended for food purchases to repay debt. Many stakeholders interviewed felt that this behaviour is in fact positive, as households are adapting cash assistance to meet their specific needs. The second form of diversion is more destructive and involves the misappropriation of cash in ways that can damage already vulnerable families. This includes using cash to buy illicit drugs, alcohol, or on other anti-social activities such as gambling. Whilst these issues are well documented they further reflect the need for a formal community-based monitoring framework to better assess how cash is being used and to develop better strategies to minimise its misuse. For example, the choice of cash modality can be instrumental in ensuring assistance received by such families is used positively. Many of those interviewed who have drug-addicted family members indicated a preference for voucher, or in-kind assistance and those that have received cash have developed strategies to hide the assistance from drug-addicted family members.

“If they help with cash my husband will take the money and will use it to buy drugs ... If they want to help me my husband shouldn't be informed ... If I am given the money I can reason that my family bought food or clothes for me” – Female respondent from Abdullah Ansari neighbourhood in Kabul city

The role of mobile technology in delivering cash-based interventions

Within Afghanistan and beyond, once mobile phone technologies are understood by beneficiaries they become effective tools for delivery of cash and voucher assistance and can greatly assist with monitoring post distribution^{34,35}. Mobile phones are also the only delivery modality to offer close to real-time analysis of beneficiary spending behaviour, *making it an ideal tool for community-based monitoring*.

Some cash and voucher interventions, particularly those with several instalments over a period of months, are well suited to delivery via mobile phone. One of the modalities main advantages is to improve the cost effectiveness and efficiency of direct cash distribution, as thousands of beneficiaries can easily be reached in a single disbursement³⁶. This approach is particularly effective in urban centres where signal coverage is good and mobile phone access is high. However, the cultural and political context in Afghanistan makes the registration of vulnerable groups especially challenging, particularly for women who typically have no formal identification³⁷. As a result, a number of approaches have

³⁴ Samuel Hall (2013), Humanitarian Assistance through Mobile Cash Transfer in Northern Afghanistan

³⁵ UNHCR (2012), An Introduction to Cash-Based Interventions in UNHCR Operations

³⁶ Ibid

³⁷ Samuel Hall (2015), Research on Humanitarian Response to Civil Documentation Needs of Displacement-Affected Persons in Afghanistan

been developed to enable registration for those without formal identification. For women, this typically involves registration under the identity card (tazkira) of the husband or male relative and then taking a photograph for visual identification at collection points where mobile phones are used to receive payment. Where the taking of female photographs is deemed culturally unacceptable, fingerprint records can be made for identification.

Low levels of beneficiary literacy have also been cited as barriers to widespread adoption of mobile assistance delivery, even when training is provided – with large numbers of beneficiaries unable to benefit from training due to illiteracy³⁸. Perhaps the final barrier to the delivery of cash and voucher assistance over mobile phone is the low level of awareness cited by respondents during focus groups within vulnerable communities. However, despite these challenges and uncertainties within NGOs on how to deploy the technology, distribution of cash and voucher assistance over mobile phone is increasingly seen as a high-potential, cost effective and secure delivery mechanism by the majority of humanitarian organisations interviewed.

“As Pashtuns we have never heard of transferring money through mobile phones, and we don’t know how it works, because we are always at home and busy with children and housework and unaware of what happens outside” – Female respondents from a focus group in Regreshan neighbourhood, Kabul city

Delivering assistance quickly and bypassing corruption:

Some cash and voucher modalities require more logistical organisation than others. For example, setting up voucher interventions takes time if suppliers have not already been identified and vetted. Beneficiaries must often queue to receive assistance, imposing time and physical constraints on more vulnerable recipients such as women, the elderly and disabled. Once again, technology is able to play a role in speeding up the delivery of cash or voucher assistance through e-voucher and mobile money, but, as mentioned above, challenges in registering beneficiaries can limit outreach.

Mobile phones were also cited as a promising technology to delivering assistance as they can provide real-time monitoring to make sure cash gets to the correct beneficiary and to bypass corruption. Caution should be noted however, as surveys have shown that it is especially difficult for elderly or disabled persons to access cash assistance on mobile phones, so rely on others do it³⁹. This reliance is open to abuse, although trust between family members is typically high and no instances of cash diversion were cited during the interviews conducted.

Strategies used to maximise the impact of cash-based interventions

Combining assistance modalities:

There appears to be little continuity between humanitarian cash-based interventions and CBIs with longer-term developmental goals, as these are typically carried out by different organisations with different priorities. However, reductions in donor funds have stimulated a re-think in humanitarian response strategies amongst several NGOs. For example, cash for work (CfW) is being used alongside other cash assistance modalities to help minimise the impacts of natural disasters, such as flash floods, by working with communities to build flood defences. It is hoped that such development-based initiatives will reduce the cycle of emergency responses within disaster-prone regions of Afghanistan and ease the pressure on donor funds. Some donors interviewed have questioned the effectiveness

³⁸ Samuel Hall (2013), Humanitarian Assistance through Mobile Cash Transfer in Northern Afghanistan, op. cit.

³⁹ Samuel Hall (2014), Cash-Based Assistance Programmes for Internally Displaced Persons in the Kabul Informal Settlements

of such models given the limited expertise of NGOs and the lack of resources needed for such interventions to have the desired impact. Since donor support is a fundamental requirement for most NGO activity, it is clear that organisations wishing to mix humanitarian support with developmental activities will need to convince donors that the advantages outweigh the risks.

Incentivising the right beneficiaries:

Beneficiary targeting is not fool proof, especially where different assessment criteria are used by multiple organisations operating in the same area. In such cases, the carefully targeted design of an intervention can help maximise impact by ensuring only those who need assistance are incentivised to take it. For example, when supporting vulnerable groups through cash for work, some interventions intentionally pay slightly below the local labour price. This helps ensure those with better job prospects do not take opportunities away from those that have limited alternatives, whilst also ensuring that local labour markets remain competitive.

Training, awareness and advocacy:

Several organisations that deploy interventions cited the use of training and awareness programs to help beneficiaries and other community members get the most from the assistance provided. Examples include:

- Explaining why goods purchased with voucher may be higher than cash bought equivalents
- Ensuring beneficiaries use the assistance gained from short-term emergency responses to organise longer-term solutions
- Underlining how cash for work programs targeting women benefit the entire household
- Providing training on the use of mobile phones to access cash assistance
- Explaining to host community members that shelter programs help IDPs integrate more fully into the community.

On the need for community based monitoring frameworks:

Whilst some cash and voucher modalities are more logistically complex than others, stakeholders have developed a number of strategies to improve the delivery of assistance to extremely vulnerable beneficiaries. This includes minimising the risk of cash interventions being intercepted through activities such as discrete community distributions and the use of Hawala networks in inaccessible and unsafe regions. Wherever possible, many stakeholders – particularly ECHO partners – aim to deliver cash assistance directly to beneficiaries. However, in some cases the use of intermediaries to deliver cash or voucher assistance is unavoidable and they become the critical link between donor funds assigned to specific protection needs and beneficiaries that receive the intervention. This means that community-based programmes are evolving in Afghanistan. Beyond defining the inclusion of the community as beneficiaries, 'community-based' now includes reliance on the community for delivery of aid and to be fully impactful will require community-based monitoring and systems of quality control. It is the role of CBI practitioners to refocus the concept of community-based interventions beyond a simple leader vs. beneficiary structure, to a less hierarchical, more inclusive and participatory form of assistance.

The use of mobile phone technology to improve assistance delivery:

A considerable body of work now supports the positive impact that mobile technology can have on the delivery of cash and voucher assistance. Within Afghanistan mobile technology is increasingly seen as a high-potential, cost effective and secure delivery mechanism in delivering cash and voucher assistance despite challenges in the deployment of initial interventions and the registration of beneficiaries. User literacy of mobile services is also a limiting factor, although this appears to be less the case for e-voucher delivery modalities.

The vast majority of mobile's success however is outside of Afghanistan, where technical literacy is typically no longer a barrier to adoption for many beneficiaries⁴⁰. Adequate community awareness on the use of mobile phones, supported by well-tailored training has proven to be the critical factor in achieving widespread adoption of this delivery modality. Afghanistan lags behind many other countries in this regard and humanitarian stakeholders must do more to link beneficiaries with training programmes and awareness campaigns that reduce barriers to more innovative and less well understood assistance mechanisms such as mobile.

6 Conclusions and recommendations

The research conducted in this report aims to provide a better understanding of the impacts and effects cash-based interventions (CBIs) can have on key protection issues in Afghanistan. This includes operational entry points to better support CBI programming in the case of aid to IDPs and their communities in our case study of Kabul city. CBIs are an important source of support, and our data shows that they have a positive impact in cases of GBV reported; they diffuse power dynamics and integrate local economic actors that can support sustainable programming. Yet, the lack of systemic monitoring frameworks is a key gap to be addressed – the recommendations of this research will aim to show how a three-fold community-based CBI can unlock the key to more effective CBI programming for the displaced in urban settings.

In order to do this, three cash and voucher modalities and two delivery modalities have been reviewed through the findings and analysis presented in Chapter 3 to 5:

- Unconditional cash
- Conditional cash
- Vouchers for food and non-food items (NFI).
- Direct distribution via cash and paper voucher
- Electronic distribution via mobile money and e-vouchers.

These modalities were chosen as they represent the most commonly deployed and discussed interventions in Afghanistan. The fact that the interventions surveyed in Kabul city as part of this study also cover these modalities is indicative of their more widespread adoption throughout the country.

This section provides recommendations that address key questions affecting how CBIs target the most vulnerable in Afghan society, as well as how risks can be minimised and benefits maximised. It also challenges current thinking on how key protection issues can be dealt with through cash and voucher assistance. The final part of this section provides a dedicated guide with practical recommendations for practitioners designing cash-based interventions in the unique context of Afghanistan.

⁴⁰ CALP (2011), New technologies in cash transfer Programming and humanitarian assistance

On the impact of CBIs on gender based violence

Despite a significant proportion of women – 21% – reporting some form of violence, the majority of those suffering abuse still feel a strong connection to their community.

Unemployment, food shortages – particularly in the winter – and drug abuse are the main catalysts for verbal conflict and physical violence and also underpin the economic shortages that motivate parents to marry off their girls for dowry payments. Furthermore, the cases of GBV recorded in this study almost exclusively affect displaced populations.

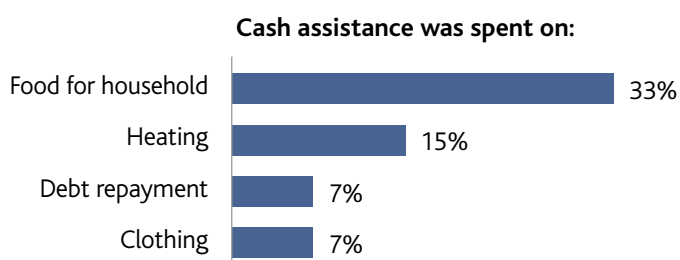
Gender-based violence is generally not an issue that humanitarian organisations consider when designing CBIs and any impact cash or voucher assistance may have on GBV is secondary, or coincidental to the interventions main focus. Despite this CBIs can have a significant impact in reducing the frequency of abuse.

On the physical security of IDPs and the impact of CBIs on community integration

IDPs interviewed in Kabul city generally enjoy a positive relationship with their community leaders and feel well integrated into their community. However, growing feelings of physical insecurity are driven by rising unemployment, drug abuse and subsequent levels of neighborhood crime. These feelings are not limited to IDP communities and host members generally have a lower assessment of their personal life situation than IDPs who have received some form of cash or voucher assistance. As a result, the provision of cash and voucher assistance to vulnerable IDPs increasingly causes tension within and between communities, which can result in physical conflict, particularly during the distribution of assistance. If IDPs are to integrate better with host communities, more needs to be done to raise awareness of why interventions are necessary and the reasons behind beneficiary selection.

On IDPs access to basic services and the use of humanitarian assistance

Access to food, household heating and shelter were cited as the most pressing needs amongst IDPs surveyed in this study. This closely matches the focus of interventions deployed by humanitarian organisations in Kabul city, which indicates a strong awareness by stakeholders as to key vulnerability issues faced by IDPs. Although the majority of IDPs express a preference for direct cash assistance, a significant proportion favour in-kind support, or a mix of cash and in-kind, as many are concerned with price inflation of basic goods and pressures they will face to repay debt. The most vulnerable – those who do not have control over the assistance they receive – also favour in-kind assistance. The mix of modalities selected, and the clear rationale behind the selection, shows that many respondents are keenly aware of local market dynamics and are able to distinguish which interventions are most suited to their specific needs at different times of the year.



On practices used to target vulnerable groups

The definition of vulnerability between humanitarian stakeholders in Afghanistan is generally agreed and well practiced in the inception phase of cash-based interventions. However, different approaches are taken on the assessment of specific protection needs which can frustrate coordination efforts between stakeholders. Furthermore, the humanitarian community in Afghanistan presently lacks a documented consensus on specific vulnerability markers on which to base broader assessment criteria. Stakeholders increasingly recognise that more needs to be done to meet the specific protection needs of the most vulnerable. A multidimensional approach to beneficiary selection that relies and a holistic set of targeting indicators may enable stakeholders to better tailor assistance packages to the specific protection needs of vulnerable outliers that exist within the larger target group.

On the need to monitor the impact of cash-based interventions

The use of intermediaries such as community leaders, suppliers and shopkeepers to deliver cash or voucher assistance is often unavoidable, particularly when providing support in inaccessible and unsafe regions. Intermediaries in these community-based interventions then become the critical link between donor funds assigned to specific protection needs and beneficiaries that receive the assistance – a dynamic that is open to misappropriation of cash and other abuse. Community-based monitoring and systems of quality control are therefore needed to ensure the fairness and efficiency of CBIs that rely on community members for the delivery of aid. It is the role of CBI practitioners to refocus the concept of community-based interventions beyond a simple leader/supplier vs. beneficiary structure, to a less hierarchical, more inclusive, fairer and participatory form of community-based humanitarian assistance.

Mobile phones can be used to support the delivery of cash and voucher assistance and can provide close to real-time analysis of beneficiary spending behaviour, making it an ideal monitoring tool for community-based interventions. Despite challenges in the deployment of initial interventions, mobile technology in Afghanistan is increasingly seen as a high-potential, cost effective and secure delivery mechanism in delivering cash and voucher assistance. However, Afghanistan lags behind many other countries in delivering effective cash and voucher assistance through mobile, and humanitarian stakeholders must do more to link beneficiaries with training programmes and awareness campaigns that reduce barriers to its more widespread adoption.

Although cash interventions are typically used to provide specific forms of assistance such as food and NFI, many stakeholders feel that the reallocation of small amounts of cash for unintended uses is largely positive, as the majority of households are adapting cash assistance to meet their specific needs, thus maximising the interventions impact. Any acceptance by donors on the limited flexibility of cash for unintended uses must however be supported by a community-based monitoring framework that can assess how cash is being used and to develop strategies to minimise its misuse.

Above all designers of cash-based interventions should consider, the three strategic priorities of the 2105 Afghanistan Humanitarian Response Plan as their north star, namely: to reduce excess morbidity, mortality and conflict related deaths and to provide timely responses to affected populations⁴¹. It is this last priority on which most CBIs in Afghanistan should be designed and where mobile phone technology can be of great assistance.

Recommendations

Recommendations are based around three practical themes for maximising the impact and effectiveness of cash-based interventions in the context of Afghanistan.

Monitoring framework: A three-pronged reliance on the community

Develop a community-based monitoring framework

In the challenging context of Afghanistan where NGOs cannot always be present, using members of the community to target and deliver aid is typically unavoidable. Reliable tools must then be developed that reflect this operating environment and ensure CBIs effectively address protection issues within communities without the need for continuous supervision. This report therefore recommends the development of a community-based monitoring framework that more closely relies on community involvement to deliver humanitarian assistance to its vulnerable members. The framework should be built on three principles.

- 1 Broaden the power dynamic away from community leaders during beneficiary selection towards a fairer, more participatory community-based process that includes a more equal representation from the community.
- 2 Develop a stronger relationship with the displaced community as agents to deliver aid, and develop checks and balances to maximise efficiency and minimise corruption
- 3 Rely on other members of the community to achieve this by working with them to provide additional monitoring from within communities. This can then be used to cross-reference information gathered by humanitarian stakeholders on the ground.

Unify and focus assessment criteria around key protection issues

To support the community-based monitoring framework, agencies working in Afghanistan should unify their vulnerability assessment criteria, especially during time-sensitive emergency interventions, in order to ensure protection responses are consistent and that donor resources are used to best effect. Specifically, assessment criteria should focus on the indicators analysed in this report by assessing more robustly the impact of CBIs on gender-based violence, as well as CBIs influence on the physical security of the most vulnerable and the provision of access to basic services. These indicators should be supported by assessments on livelihoods and Age, Gender and Diversity Mainstreaming (AGDM) as outlined by UNHCR⁴².

⁴¹ OCHA (2014), Afghanistan 2015 Humanitarian Response Plan, Executive Summary, p. 4

⁴² UNHCR (2011), Age, Gender and Diversity Mainstreaming Forward Plan 2011–2016

Unconditional cash must be also be monitored

Whilst unconditional cash places the responsibility of how to use it in the hands of beneficiaries, donors have a moral and fiscal reasonability to ensure that such interventions are the most appropriate for addressing protection issues. The vulnerability criteria recommended in this reports should be tailored, to evaluate the impact of unconditional cash including, where possible, the use of randomised control trials to ascertain the effectiveness of unconditional cash in relation to 'do no harm'.

Provide more targeted assistance where it's needed

Standardised packages of cash or voucher support provided during emergencies responses are often not suited to the most vulnerable households. By working more closely with vulnerable groups, as part of a community-led beneficiary selection process, tailored packages of support can be developed that are better able to target specific protection needs. This report further recommends working more closely with local shopkeepers and suppliers during initial market assessments to better understand supply needs and get deeper insights into key vulnerabilities within displaced communities.

Share information on suppliers

Suppliers are a critical link in distributing assistance, particularly for voucher modalities. However, when problems with suppliers are uncovered information on blacklisted firms is often not shared, so unsuitable suppliers can be reused. To prevent this, an online, national database should be implemented to rank the performance of selected suppliers. The database should be updated by organisations after each intervention to ensure unsuitable suppliers do not continue to be used.

Accept some degree of cash for unintended purposes

The use of cash on household expenses for which the intervention was not designed is simply a reality for most CBIs and reflects the more community-based approach to cash assistance advocated in this report. This report recommends codifying this reality into the design of cash-based interventions, with the allowance of a small diversion buffer. This will better reflect the realities of how vulnerable groups chose to spend the resources available to them and respect their rights as individuals.

Improving delivery mechanisms**Invest more into training and awareness around mobile-based assistance**

Afghanistan lags behind many other countries in delivering effective cash and voucher assistance through mobile. Humanitarian stakeholders must do more to link beneficiaries with training programmes and awareness campaigns that reduce barriers to its more widespread adoption. In order to build confidence and knowledge on the use of mobile phones ahead of any future intervention, this report recommends the piloting of training and awareness programmes in IDP communities likely to require further humanitarian assistance. The impact of these training programmes can then be assessed post-intervention to evaluate their effectiveness and refine training material where appropriate.

Create distribution points that protects the most vulnerable

To avoid malicious targeting of women – especially female head of households – and to make it easier for women to access assistance, this report recommends the creation of dedicated, screened-off collection points for women to help maintain beneficiary anonymity.

Where appropriate, mix modalities

The use of in-kind assistance to support CBIs should be routinely considered wherever local markets are recovering, but not yet viable, or there is a reasonable doubt that cash will not make its way to intended beneficiaries. This reports further recommends mixing ratios of in-kind with cash assistance when targeting extremely vulnerable households, such as those with drug-addicts, where the risk of cash misappropriation is high.

Innovate with new modalities

Organisations familiar with using certain cash modalities are often reticent to try new approaches and tend to stick with 'tried and tested' interventions. This can limit innovation and potentially produce sub-optimal interventions. Organisations are therefore encouraged to use the cash and voucher working group (CVWG) to discuss interventions between partners and build capacity where needed. Above all, a difficult intervention does not mean a failed modality and organisations are encouraged to learn from past mistakes rather than abandon new innovations after the first hurdle.

A scoring matrix for evaluating cash and voucher modalities

The following section presents key considerations for practitioners designing interventions in the socioeconomic context of Afghanistan. It also provides a set of practical evaluation tools that enable practitioners to appraise the strengths and weaknesses of cash and voucher modalities in the context of a given intervention.

Key considerations for using cash and voucher interventions in Afghanistan

- 1 Is there a functioning market? In many cases markets are extremely resilient and can be functioning within days or weeks of a natural disaster or regional conflict
- 2 Can local traders/shopkeepers handle the supply of good more effectively than NGOs?
- 3 Is conditionality a necessary part of the projects design? For example ensuring girls within targeted households receive schooling.
- 4 What other interventions are happening in the region and how will these affect local markets when combined?
- 5 Is the planned interventional feasible within the cultural setting?
- 6 Is there sufficient capacity and resource to support an intervention?
- 7 What preference do beneficiaries have for cash, voucher or in-kind assistance and why?

Criteria for evaluating the design of CBIs in Afghanistan

From analysing the key findings described in Chapters 3 to 5, Samuel Hall has identified six evaluation criteria for determining the suitability of different cash and voucher modalities for a given intervention. These criteria were developed by incorporating feedback on cash-based interventions from both key stakeholders and the beneficiaries of CBIs themselves.

Access: The ease with which targeted beneficiaries are able to collect or receive the assistance provided by donors, including challenges, such as security, in delivering the cash modality to target communities.

Control: The extent to which beneficiaries have control over using the cash modality intended for their use.

Discretion: The degree of anonymity a particular cash modality offers to its beneficiaries, in terms of how individuals are selected and how the modality is distributed and later used.

Flexibility: The degree beneficiaries are able to use the cash intervention to suit their personal circumstances.

Simplicity: The simplicity with which the cash intervention can be delivered (start-up and logistical complexity, infrastructure needed etc.) in addition to the ease in which beneficiaries can use the modality to purchase items.

Monitoring: The ease in which the impact and effectiveness of the cash intervention can be assessed post disbursement.

UNCONDITIONAL CASH	
STRENGTHS	WEAKNESSES
<p>Flexibility Direct cash provides maximum flexibility for beneficiaries to decide how to support their household and empowers recipients to take a more active social and economic role in their community.</p> <p>Simplicity Cash is perhaps the simplest intervention in terms of setup, design and use by beneficiaries. Despite this, cash has the potential to cause inflation on in-demand goods – raising prices for vulnerable groups that many not have received support⁴⁸.</p> <p>Monitoring Strict monitoring of cash usage is typically unnecessary as beneficiaries are free to choose how they wish to use the cash received. Post distribution assessments should however be conducted to determine the interventions impact on households and local markets.</p>	<p>Control Control of cash in the household will depend on who has the decision making power. This makes unconditional cash potentially unsuitable when targeting specific vulnerable groups, as cash can be misappropriated on activities that are damaging to a household such as drug use.</p> <p>Discretion In close communities news of cash interventions can travel fast. Households visited by field staff, or selected via local distribution committees can lose their anonymity, making recipients of cash targets for others in the community – such as local shopkeepers looking for debt repayment.</p> <p>Access Cash is the modality most easily diverted from its intended recipient or purpose. For this reason most ERM partners deliver cash assistance directly to beneficiaries. However, even in these cases, the use of field agents to deliver cash can pose security concerns and may simply not be feasible in areas recently affect by conflict and where cash can be easily intercepted.</p>
<p>Recommendations on use of unconditional cash interventions:</p> <ol style="list-style-type: none"> 1 Perform a rapid market assessment to understand markets ability to supply goods and any inflationary impacts that may result from the cash intervention 2 Where markets are able to deliver goods more efficiently than aid organisations, consider using cash as rapid response assistance – particularly in humanitarian interventions 3 Post distribution assessments should be conducted soon after the project finishes to see how beneficiaries chose to spend the assistance and to assess the interventions impact. 	

⁴⁸ DFID (2012), Evaluation Report: Humanitarian Assistance through Mobile Cash Transfer in Northern Afghanistan

CONDITIONAL CASH	
STRENGTHS	WEAKNESSES
<p>Flexibility Although conditional cash has caveats on its use, the modality typically provides beneficiaries with the flexibility to choose how they access the assistance provided. This enables recipients to choose services that best fit their needs and budget.</p> <p>Simplicity Conditional cash is relatively simple to setup and easy to use by beneficiaries. Because of the largely developmental nature of this modality, in areas such as education and health, its impact on local market dynamics is generally low. The exception to this is cash for rent, which can have an inflationary impact on rental prices and is therefore avoided by many NGOs operating in Afghanistan.</p> <p>Control Control over conditional cash is given to the person responsible for its use and further instalments are often contingent on the intended recipient using the cash as planned. This is perhaps the biggest contrast to the unpredictability of how unconditional cash can be used.</p>	<p>Monitoring Conditional cash interventions require rigorous monitoring to ensure that assistance is being used for its intended purpose. Whilst this requires significant resource and is thus considered a weakness, the monitoring process is also the modality's key strength, as conditional assistance can positively influence entrenched or damaging practices that in turn improve the lives of the most vulnerable.</p> <p>Discretion In close communities news of cash interventions can travel fast. Households visited by field staff, or selected via local distribution committees can lose their anonymity, making recipients of cash targets for others in the community.</p> <p>Access As with unconditional cash, this modality can be diverted from its intended location through criminal intervention, or misappropriated from its intended purpose. Whilst regular monitoring can ensure further cash is not distributed if it is not being used as required, this does little to improve the situation of the beneficiary for which the support was intended.</p>
<p>Recommendations on use of conditional cash interventions:</p> <ol style="list-style-type: none"> 1 Ensure the intervention is feasible within the cultural, economic and political constraints of the selected province. Conditional CBIs that push too strongly against social norms are unlikely to succeed and may alienate communities from future interventions 2 Ensure that sufficient external resources are available to facilitate the intervention. For example, if designing a CBI to increase the attendance of girls in school, ensure sufficient female teachers are available to deal with the increased demand 3 Ensure beneficiaries receive training where necessary and that community awareness programs are in place to explain why the intervention has been established. 	

VOUCHER	
STRENGTHS	WEAKNESSES
<p>Access Vouchers typically have no real value on the open market, so the risk of interception during distribution is much lower than cash. This makes voucher modalities useful in conflict-affected areas where cash can be taken.</p> <p>Control Vouchers are typically used for specific essential items such as food or NFI. Control over their use is therefore less important as items received via voucher are generally used for the whole household.</p> <p>Monitoring The need for monitoring voucher interventions is typically lower than for conditional cash, as vouchers are generally used to provide basic household items. Post distribution monitoring is therefore largely done to ensure intended recipients used their vouchers and to see what impact the intervention has had on their protection needs.</p>	<p>Discretion Vouchers are often distributed at specific sites over a fixed period of days. This can put vulnerable recipients at risk, as they must openly queue to get vouchers, as well as queue at supply points, or participating shops to get pre-vetted goods. This process also adds significant time constraints on vulnerable target groups such as women who must manage the household and look after children.</p> <p>Simplicity Vouchers are perhaps the most complicated modality to setup and distribute assistance. Suppliers must be selected, prices pre-agreed, distribution points organised and monitored and vouchers printed. All add to the logistical complexity and cost of the intervention.</p> <p>Flexibility Vouchers are not designed to be flexible and recipients have little choice over the goods they can access with this modality. As a result, instances of reselling assistance such as winterisation kits (blankets, clothing etc.) to get cash are relatively common. And highlight the importance of beneficiary targeting.</p>
<p>Recommendations on use of vouchers:</p> <ol style="list-style-type: none"> 1 Perform a rapid market assessment to understand markets ability to supply goods and any inflationary impacts that may result from the cash intervention 2 Whenever possible, during supplier selection validate the performance of candidates with other aid organisations who have operated in the area to avoid operational setbacks 3 Voucher interventions can give chosen suppliers and shopkeepers limited monopolies over selected goods. It is therefore vital that pre-agreed pricing is within local market norms to avoid inflation and negative impacts on community members not selected for assistance. 4 During distributions setup dedicated, screened-off collection points for women to help maintain beneficiary anonymity. 	

E-VOUCHER	
STRENGTHS	WEAKNESSES
<p>Access Like paper vouchers, e-vouchers typically have no value on the open market, so the risk of interception during distribution is much lower than cash. Again, this makes e-vouchers useful in conflict-affected areas, where cash can be taken.</p> <p>Control e-vouchers have a restricted set of uses and are therefore subject to the same control dynamics as paper vouchers. However, in some households women and other members of the household are not allowed access to mobile devices, which eliminates any control over the assistance provided.</p> <p>Monitoring Whilst the reasons for monitoring e-voucher interventions are the same as for voucher, much better data is available on how and when vouchers are used as this is transmitted electronically and often in real-time.</p>	<p>Discretion e-vouchers alleviate some of the risks associated with openly queuing as the modality is received via text. However, beneficiaries must still queue at supply points, or participating shops to get pre-vetted goods. e-vouchers can therefore still add significant time constraints on vulnerable target groups.</p> <p>Simplicity Whilst e-vouchers simplify the initial distribution of the assistance modality to beneficiaries, it does little to improve logistical complexity. Suppliers must still be selected, prices pre-agree and distribution points organised and monitored.</p> <p>Flexibility Like paper vouchers, e-vouchers are not designed to be flexible and recipients have little choice over the goods they can access with this modality. Goods received are therefore subject to resale if beneficiaries are in need of other items.</p>
<p>Recommendations on use of e-vouchers:</p> <ol style="list-style-type: none"> 1 The recommendations provided for the design of vouchers also apply to e-voucher delivery modalities. In addition: 2 Many rural areas in Afghanistan have very limited signal coverage and beneficiaries may have to walk long distances to get a signal. Assess the impact of such technical limitations in detail during the design phase 3 If targeting extremely vulnerable individuals such as the elderly or disabled, ensure they have access to a mobile device and understand how to access the assistance through it 	

MOBILE MONEY	
STRENGTHS	WEAKNESSES
<p>Flexibility Mobile money leverages on the flexibility of cash to empower beneficiaries to decide how best support their households. Its main limitation in this regard is the reliance on the availability of mobile agents to withdraw cash assistance (similar to cash machines)</p> <p>Monitoring Mobile money provides the same monitoring benefits attributed to e-vouchers. This strength is especially valuable for both conditional and unconditional interventions, as it enables CBI practitioners to monitor electronically and in almost real time how and when mobile money is used.</p> <p>Access Mobile money bypasses the logistical challenges of distributing physical cash and can be transferred to thousands of beneficiaries in a matter of seconds.</p> <p>Discretion Provided the recipient has secure access to a mobile phone, assistance can be received with complete discretion. However, where phones are shared or access restricted, control issues can arise.</p>	<p>Control As is the case with physical cash, if mobile phones are shared resources, control of cash in the household will depend on who has the decision making power. Like cash, this makes the unconditional use of mobile money potentially unsuitable when targeting specific vulnerable groups, as cash can be misappropriated on activities that are damaging to a household such as drug use. Furthermore, poor literacy levels in vulnerable households can result in a reliance on others to help access mobile services. This reliance is open to abuse when cash is collected.</p> <p>Simplicity Mobile money is a complex intervention to design from scratch. Challenges in setup include registration of beneficiaries with no formal ID, poor signal coverage in rural areas and the need to train recipients, who often have no literacy. Mobile money also requires a degree of technical experience that some NGOs find daunting. However, once these challenges are overcome, future interventions are extremely easy to distribute.</p>
<p>Recommendations on use of unconditional cash interventions:</p> <ol style="list-style-type: none"> 1 The recommendations specific to e-voucher should also be applied to mobile money. Additionally: 2 Strongly consider mobile money in urban and peri-urban areas where signal coverage is good, phone penetration is high and the intervention to be distributed in instalments over several weeks or months. 3 Ensure small-scale pilots are run in areas where mobile money has not been deployed to build capacity in the intervention. 4 Training in the use of mobile money is key and should focus on illiterate beneficiaries. 	

Example of scoring matrix for deciding most appropriate CBI

Using the six evaluation criteria presented earlier, a scoring matrix can be used to help guide CBI practitioners in selecting the most appropriate intervention for a particular assistance programme. So that CBI practitioners can tailor the importance of specific criteria at the design phase, the scoring matrix uses a weight that ranges from **1 = lowest priority to 5 = highest priority**. Each modality can then be given a 5-point score based on the same evaluation criteria:

1 or 2 Least suitable **3 or 4** Suitable **5** Most suitable

The appropriateness of a cash modality can then be determined by multiplying the evaluation criteria weights by each modality score. The fictional scenario that follows demonstrates how the scoring matrix can be used in practice.

Delivering assistance to a flash flood-affected area of Baghlan province

300 households have been displaced due to flash flooding in a rural community of Baghlan province. Many have made their way to a nearby town, where the majority of homes are still standing.

Roads to the town are treacherous, but passable and an initial assessment has shown that local markets, whilst heavily disrupted, are still functioning and supplies are able to arrive from the provincial capital of Puli Khumri.

There is desperate need of food, shelter and warm clothing as winter is setting in. Relief agencies operating in the area are already low on supplies and estimate delays of up to 3 weeks before sufficient supplies can be sourced.

A decision must be taken if a cash-based intervention is the most appropriate cause of action.

Cash modality	Access	Control	Discretion	Flexibility	Simplicity	Monitoring	Total
WEIGHT	5	3	2	4	4	3	
Unconditional cash	5	3	3	5	5	2	86
Conditional cash	4	4	3	3	3	2	68
Voucher	3	5	3	3	3	4	72
e-voucher	3	5	4	3	1	5	69
Mobile money	3	5	5	4	1	4	70
Unconditional cash and in-kind	4	4	4	4	3	3	77

A scorecard can then be used to determine the suitability of a given modality to the intervention under design. In the case of the emergency response scenario detailed above the scorecard might look as follows.

Scorecard	
Points	Recommendation
6–40	Not suitable for intervention.
41–74	Provide a phased introduction of the modality to support a limited in-kind response.
75+	Modality is well suit for intervention

In the example above unconditional cash scores highest and should be considered the most appropriate modality in terms of flexibility of use, simplicity of setup and ease of distribution in an emergency setting. A mix of unconditional cash and in-kind assistance comes out second, but this modality of support is made more complicated by the logistics needed to transport and distribute in-kind aid.

This is of course one possible design outcome and CBI practitioners may, from personal experience, chose to prioritise evaluation criteria differently, potentially resulting in the choice of a different cash modality. Nonetheless, the scoring system is a useful tool to guide practitioner’s creativity.

6.1 Final Thoughts

Despite the sometimes-conflicting effects and impacts of cash-based interventions on vulnerable and displaced communities in Afghanistan, CBIs empower IDPs to take an active role in their communities and become recognised members of society rather than economic ‘burdens’. Whilst this is a designation that some welcome and other resent, it provides a tangible platform on which future social integration initiatives can build.

This report also makes clear that, although extremely vulnerable, many displaced households in Afghanistan are keenly aware of local market dynamics and are able to distinguish which interventions are most suited to their specific needs at different times of the year. As such beneficiaries should be considered active players and valuable resources in the design of cash-based interventions.

Because no single CBI modality or delivery mechanism is able to address the needs of all interventions, perhaps the best appraisal of any intervention is simply to understand how displaced persons perceive the impact of assistance once it is received and if it has truly provided the protection that vulnerable people needed most.

Definitions

Cash based interventions (CBI)	<p>Types of cash-based interventions include:⁴⁹</p> <p>Unconditional cash transfers (UCT): A direct grant with no conditions or work requirements. No requirement to repay any money, and people are entitled to use the money however they wish.</p> <p>Conditional cash transfers (CCT): A condition is attached as to how the money is spent, e.g. for reconstruction of a shelter or waiver of payment for school fees; or money is received after a condition is fulfilled, e.g. children enrolled at school (rare in humanitarian settings). Cash for Work, where payment (cash or vouchers) is provided as a wage for work, usually in public or community programmes, is a form of conditional cash transfer.</p> <p>Voucher (cash or commodity): A voucher is a paper, token or electronic card that can be exchanged for a set quantity or value of goods, set either in cash (e.g. 13 United States Dollars (USD) or commodity or services (e.g. 5 kilograms (kg) of cereals or milling of 10 kg of food aid grain). Redeemable with selected vendors or in fairs.</p> <p>Microfinance: Microcredit. A loan where the reimbursement of the total sum, including interest, is required over a given period of time. Not considered as a cash-based intervention <i>per se</i>.</p>
Delivery modality	<p>The types of modality for delivering cash-based interventions include:⁵⁰</p> <p>"Cash in envelope" or direct cash payment: Cash handed out directly to beneficiaries by the implementing agency.</p> <p>Paper voucher: Paper token that is handed out directly to the beneficiary and is cashed out in designated outlets.</p> <p>Delivery through micro finance institutions and trader networks: Cash delivered to final beneficiary through a formal or informal institution that acts as a "middle man."</p> <p>Bank account: Personal bank accounts or sub-bank accounts that are used to deposit cash grants. Requires formal ID and often, formal residence.</p> <p>Pre-paid card: Plastic card usable in ATMs, used for cash grants and vouchers. Requires network connection.</p> <p>Smart Card: Plastic card with a chip, valid in point of sale devices, used for cash grants and store purchases. Does not require network connection.</p> <p>Mobile Money: Short message service (SMS) code that can be cashed out in outlets, used for cash grants and vouchers. Requires network connection.</p> <p>Mobile Voucher: SMS voucher code used at shops. Requires network connection.</p>

⁴⁴ UNHCR (2012) An Introduction to Cash-Based Interventions in UNHCR Operations

⁴⁵ Ibid

CONTENTS

Displacement affected persons	<p>In the Afghan context, displacement-affected persons include:</p> <p>IDPs. The <i>Guiding Principles on Internal Displacement</i> (UN) defines IDPs as follows: “Persons or group of persons who have been forced or obliged to flee or leave their homes or places of habitual residence, in particular as a result of or in order to avoid the effects of armed conflict, situations of generalized violence, violations of human rights or natural or human-made disasters, and who have not crossed an internationally recognized State border.”</p> <p>Returnees. UNHCR defines returnees as “refugees who have returned to their country or community of origin.” The use of the term “refugee”, however, with which returnee is often associated, is problematic. This can be broadened to include not just refugee returnees but also undocumented returnees.⁵¹</p>
Gender	<p>Gender refers to the social differences between males and females that are learned, and though deeply rooted in every culture, are changeable over time, and have wide variations both within and between cultures. “Gender” determines the roles, responsibilities, opportunities, privileges, expectations, and limitations for males and for females in any culture⁵².</p>
Protection	<p>The <i>Guiding Principles</i> restates international human rights and humanitarian law and spells out what protection means are appropriate in various phases of displacement. The rights protected include:</p> <p>Rights related to physical security and integrity rights related to the basic necessities of life (including food, water, health, and shelter) other civil and political rights (including political participation and personal documentation) other economic, social and cultural rights (including access to property, livelihoods and education)⁵³.</p>
Sexual and gender-based violence (SGBV)	<p>Gender-based violence (GBV) is an umbrella term for any harmful act that is perpetrated against a person’s will, and that is based on socially ascribed (gender) differences between males and females⁵⁴.</p> <p>The term “gender-based violence” is often used interchangeably with the term “violence against women.” The term “gender-based violence” highlights the gender dimension of these types of acts; in other words, the relationship between females’ subordinate status in society and their increased vulnerability to violence. It is important to note, however, that men and boys may also be victims of gender-based violence, especially sexual violence.</p> <p>In the Afghan context, the nature and extent of sexual and gender-based violence includes:</p> <ul style="list-style-type: none"> • Sexual violence including sexual exploitation/abuse & forced prostitution • Domestic violence • Trafficking • Forced/early marriage • Honour killings, widow inheritance and others⁵⁵

⁴⁶ UNHCR (2006), *Refugees: Master Glossary of Terms*, Rev. 1 (UNHCR: Geneva, Switzerland) p. 19

⁴⁷ Inter-Agency Standing Committee (2005), *Guidelines for Gender-based Violence Interventions in Humanitarian Settings*, pp. 7–8

⁴⁸ WB-UNHCR, 2011, *Research Study on IDPs in Urban Settings*, op. cit., p.11

⁴⁹ Ibid

⁵⁰ UNAMA (2010), “Harmful Traditional Practices and Implementation of the Law on Elimination of Violence against Women in Afghanistan

CONTENTS

Peri-urban areas	In the Afghan context peri-urban includes districts neighbouring the capital district of a province. Many locations on the periphery of cities continue to be referred to as villages but would now more accurately be described as part of a wider urban sprawl – what the study refers to as ‘peri-urban’ – and their local economies have become intricately linked to the urban economy.
US dollar to Afghani conversion	Based on conversion rates during the period research and for the purposes of this report 1 USD is equivalent to 66.3 AFN.

Bibliography

- ACF International (2012), "*Hawala Cash Transfers for Food Assistance and Livelihood Protection*", Available online at: https://dd0jh6c2fb2ci.cloudfront.net/sites/default/files/publications/ACF_Afganistan_Cash_Case_Study_Jan_2012.pdf
- Afghanistan Cash and Voucher Working Group (2013), "*M-Paisa: Mobile Money Transfers For Cash Based Interventions In Afghanistan*", Available at: [www.humanitarianresponse.info/system/files/documents/files/Annex-7M-Paisabooklet\(13\).pdf](http://www.humanitarianresponse.info/system/files/documents/files/Annex-7M-Paisabooklet(13).pdf)
- ANDS (2008), "*Afghanistan National Development Strategy (ANDS) – Social Protection Sector Strategy (2008–2013)*"
- DFID (2011), "*Cash Transfers Literature Review – Policy Division 2011*", Available online at: <http://r4d.dfid.gov.uk/PDF/Articles/cash-transfers-literature-review.pdf>
- DFID (2014), "*Evaluation Report, Humanitarian Assistance through Mobile Cash Transfer in Northern Afghanistan*", Available online at: www.gov.uk/government/uploads/system/uploads/attachment_data/file/347835/Man-resp-eval-Hum-Ass-Mobile-Case-Trans-Afghanistan.pdf
- ECHO (2013), "*POST DISTRIBUTION MONITORING: – Guidelines to Monitor processes, outputs and outcomes*", Available online at: www.humanitarianresponse.info/system/files/documents/files/POST%20DISTRIBUTION%20MONITORING%20GUIDELINES-%20Afghan%20CVWG%20CTP%20Tool%20Kit.pdf
- Humanitarian Response (2015), "*Afghanistan 2015 Humanitarian Response Plan – Mid-Year Review*", Available online at: www.humanitarianresponse.info/en/system/files/documents/files/afg_dashboard_quarter_two_00_final_release_1.pdf
- IDMC / NRC (2015), "*Afghanistan: New and Long Term IDPs Risk Becoming Marginalised as Conflict Intensifies*", Available online at: www.internal-displacement.org/assets/library/Asia/Afghanistan/pdf/201507-ap-afghanistan-overview-en.pdf
- Majidi, M, Hennion, C (2014), "*Resilience In Displacement? Building The Potential Of Afghan Displaced Women*", Journal of Internal Displacement Volume 4 Number 1, January 2014, Available online at: <http://samuelhall.org/REPORTS/Building%20the%20resilience%20of%20Afghan%20displaced%20women.pdf>
- Mercy Corps (2009), "*Guide to Cash-for-Work Programming*", Available online at: www.mercycorps.org/files/file1179375619.pdf
- NRC (2013), "*Case Studies Guidelines For Cash Transfer Programming In Afghanistan*", Available online at: www.humanitarianresponse.info/system/files/documents/files/CASESTUDYGUIDELINESFINAL.pdf
- NRC (version 1.2), "*Cash & Vouchers Guidance*"
- ODI (2015), "*Doing cash differently – How cash transfers can transform humanitarian aid*", Available online at: www.odi.org/sites/odi.org.uk/files/odi-assets/publications-opinion-files/9828.pdf
- Samuel Hall (2012), "*Challenges of IDP Protection. Research study on the protection of internally displaced persons in Afghanistan*", Available online at: www.humanitarianresponse.info/es/operations/afghanistan/document/humanitarian-assistance-through-mobile-cash-transfer-northern

CONTENTS

- Samuel Hall (2013), "*Cash Programme Review for IDPs in the Kabul Informal Settlements*", <http://reliefweb.int/sites/reliefweb.int/files/resources/Cash%20Programme%20Review%20for%20IDPs%20in%20the%20KIS.pdf>
- Samuel Hall (2013), "*World Food Programme Afghanistan Cost of Hunger Study Nutrition & productivity in Afghanistan*", Available online at: <http://samuelhall.org/wp-content/uploads/2013/02/Assessing-the-Cost-of-Hunger-in-Afghanistan.pdf>
- Samuel Hall (2014), "*Cash-Based Assistance Programmes for Internally Displaced Persons in the Kabul Informal Settlements*", Available online at: www.humanitarianresponse.info/es/operations/afghanistan/document/cash-based-assistance-programmes-internally-displaced-persons-kabul
- Samuel Hall (2014), "*Humanitarian Assistance through Mobile Cash Transfer in Northern Afghanistan*", Available online at: www.nrc.no/arch/_img/9154086.pdf
- Samuel Hall (2015), "*UNICEF – Social Protection System: An Afghan Case Study*", Available online at: <http://samuelhall.org/social-protection-system-an-afghan-case-study/>
- UNAMA (2010), "*Harmful Traditional Practices and Implementation of the Law on Elimination of Violence against Women in Afghanistan*", Available online at: http://unama.unmissions.org/Portals/UNAMA/Publication/HTP%20REPORT_ENG.pdf
- UNHCR (2009), "*Ensuring Access to Education. Operational Guidance on Refugee Protection and Solutions in Urban Areas*", Available online at: www.unhcr.org/4ea9552f9.pdf
- UNHCR (2012), "*An Introduction to Cash-Based Interventions in UNHCR Operations*", Available online at: www.unhcr.org/515a959e9.pdf
- UNHCR (2012), "*Education Strategy 2012–2016*", Available online at: www.unhcr.org/5149ba349.html
- UNHCR (2013), "*Examining Protection and Gender in Cash and Voucher Transfers*", Available at: <http://documents.wfp.org/stellent/groups/public/documents/communications/wfp260028.pdf>
- UNOCHA (2014), "*Afghanistan 2015 Humanitarian Response Plan*", Available online at: www.humanitarianresponse.info/en/system/files/documents/files/Afghanistan%20HRP%202015%20SRP%20Final%2024Dec2014.pdf
- CALP (2011), *New technologies in cash transfer Programming and humanitarian assistance*, Available online at: www.cashlearning.org/downloads/resources/calp/CaLP_New_Technologies.pdf

Annex

Methodology

Conducting fieldwork for cash and protection action research study

Two teams were used to conduct the fieldwork each comprising of 12 interviewers, 6 men and 6 women, from Samuel Hall's Kabul team. Two experienced field coordinators headed up each team and liaised with representatives from the NRC, DRC, WHH and UNWFP in order to gain access to the three target groups identified above. Table 2 below provides the timeline of when and where the two fieldworks teams conducted their research.

Table 2: Timeline of fieldwork by data and district

Fieldwork							
	18-Oct	19-Oct	20-Oct	21-Oct	22-Oct	26-Oct	27-Oct
	Sun	Mon	Tue	Wed	Thurs	Mon	Tue
District	N/A	8	5 & 14	8	4 & 12	1	12 & 13
Team 1	Training	Pilot	Kabul Fieldwork				
Team 2			Kabul Fieldwork				

Key informant interviews

Samuel Hall undertook series key informant interviews with stakeholders working on social protection in Afghanistan, particularly those involved in disaster mitigation strategies, as well as government-level and non-governmental stakeholders whose mandates cover cash-based interventions. One-on-one interviews were typically been held to encourage frank feedback on strengths, challenges and areas for improvement. Questions focused on a range of core issues including:

- **CBI modalities:** Respondents experiences of different CBI modalities and the locations in which their organisation has worked
- **Risk mitigation:** Understanding how stakeholders mitigate the risks of delivering CBIs to vulnerable groups along with any intended consequences of interventions
- **Impact and Sustainability:** Exploring the perceived benefits of different cash modalities for certain interventions and understanding to what extent longer-term development is considered during the design of cash-based humanitarian operations
- **Selection and Targeting:** Understanding the tools and targeting practices used to identify beneficiaries, particularly the most vulnerable populations
- **GBV protection standards:** What considerations, if any, are given to GBV protection issues in the design of CBIs
- **Other protection standards:** Exploring the socioeconomic impact of CBIs on both IDPs and their host communities on issues such as physical security and community integration.

Focus group discussions

Female focus group discussions

Female focus groups were designed to gain a deeper understanding of protection issues concerning women's roles and responsibilities within the household and the control that they have on key issues such as accessing household resources and determining how money is spent. The enumerators were instructed to ensure that female discussion participants were from different families and age categories. To gather the participants at one location, the enumerator did however select women living in the same community.

Male focus group discussions

These FGDs explored male perceptions of their role in the household, the needs of their families and where CBIs can be of greatest value. Men were also asked about the practicalities of targeting CBIs to female members of their household and their feelings on this issue. In order to provide a basis for comparison, many of the questions were similar to those asked in female focus groups. As with the female focus group, enumerators were instructed to ensure that male discussion participants were from different families and age categories. To gather the participants at one location, the enumerator selected men living in the same community.

Community elder focus group discussions

Community elders are able to offer unique perspectives on vulnerabilities in their communities, as they are often play a central role in targeting beneficiaries and the distribution of assistance modalities. Whilst asking similar questions to those posed too both the male and female focus groups, specific questions were introduced that explored how community elders selected beneficiaries. Additional questions also asked how cash-based initiatives impacted the community as a whole and if this affected behaviour between households and towards vulnerable members of the community.

Local shopkeeper focus group discussions

Most of the questions asked to shopkeepers were different from the other groups as they are able to provide unique socioeconomic insights into the impacts of cash-based interventions on the local market economy, as well as on household behaviour at the community level. As such, shopkeepers were asked such to describe their experiences of transacting through CBIs, as well as their perceptions of IDPs who come to them as a result of cash or voucher interventions. Shopkeepers were also asked wider economic questions, such as their observations on the impact cash or voucher programs have on local markets.

The following key informant interviews were conducted during the course of this study's research.

Table 3: List of KII conducted by organisation

Type of Actor	Organisations interviewed (number of interviews held)
NGO	ACF International (1) ACTED (1) CARE (1) Caritas (1) DRC (2) NRC (4) PIN (1) WHH (1)
UN	UNHRC (1) UNICEF (1) UNWFP (1)
Donor	ECHO (1) DFID (2)
IO	IOM (1)
Governmental	MoRR (1) Ministry of Communication (1)
Other	Roshan (1) Bashardost (Member of Afghan Parliament)

Quantitative survey

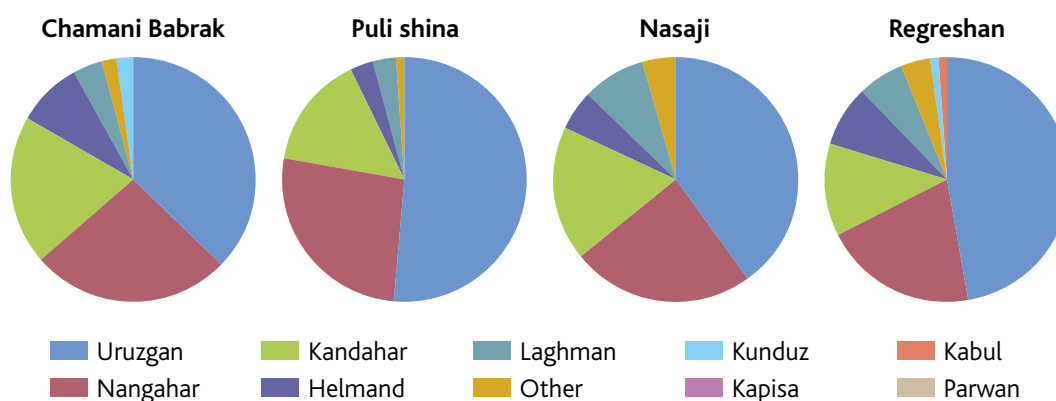
The quantitative survey designed by Samuel Hall was developed to assess the most significant effects of CBIs on key protection issues in Afghanistan, with a specific focus on Kabul City. The survey structured questions around five core profiles in order to develop a clearer picture of the factors influencing the vulnerability of households targeted.

- 4 An individual profile: Covering aspects of age, gender and perceptions of representation and security in their community.
- 5 A displacement profile: To understand the reason for displacement, and their perceived level of integration with the host community.
- 6 An assistance profile: Determining the types of CBI received, how they were spent and their perceived impact, including who has control over spending and the preferred CBI modality of any future intervention.
- 7 A protection profile: covering key protection issues such as access to food, shelter and clean drinking water, in addition to how respondents feel their situation might change over the next 12 months.
- 8 A health and vulnerability profile: Designed to understand household health status along with the type and number of vulnerable people in the household.

As only one survey is to be conducted there is no baseline with which to compare results. Nonetheless, the survey provides an insightful snapshot into how beneficiaries perceive the impact of CBIs, particularly on issues of household vulnerability and control over how CBIs are spent.

Targeting non-beneficiaries during the survey

Despite a beneficiary assessment alongside UNHCR, Samuel Hall's survey teams in Regreshan and Nasaji were unable to locate IDPs who had not benefited from the UNHCR voucher intervention as it covered the majority of households in the area. As a result, Puli Shina and Chamani Babrak were chosen the following day as fewer IDPs in these locations had received the same intervention and the field coordinators felt that respondents would also have similar socioeconomic backgrounds, as all four settlements had a large number of IDPs from the same provinces of Helmand, Kandahar and Uruzgan. The figure below displays the provincial origins of respondents in these four settlements.



This material was developed as part of the European Commission Humanitarian Aid and Civil Protection Department's Enhanced Response Capacity funding (2014–15).

This inter-agency project was led by the Office of the United Nations High Commissioner for Refugees on behalf of its partners: the Cash Learning Partnership, Danish Refugee Council, International Rescue Committee, Norwegian Refugee Council, Save the Children, Oxfam, United Nations Office for the Coordination of Humanitarian Affairs, Women's Refugee Commission, World Food Programme, and World Vision International.



Humanitarian Aid
and Civil Protection