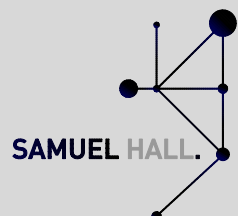




Social Protection System: An Afghan Case Study

Analysing the Potential of a Child-Focused Social
Protection Cash Transfer Programme in Balkh



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Acronyms

ACTED – Agency for Technical Cooperation and Development
AKF – Aga Khan Foundation
ANDMA – Afghanistan National Disaster Management Authority
ARTF – Afghanistan Reconstruction Trust Fund
CDC – Community Development Council
CSO – Central Statistics Organization
DoWA – Department of Women Affairs
DoLSA – Department of Labour and Social Affairs
EVAW – Elimination of Violence Against Women
EU – European Union
FGD – Focus Group Discussion
FRU – Family Response Unit
GIZ – Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH
GoA – Government of Afghanistan
KII – Key Informant Interview
MoE – Ministry of Education
MoLSAMD – Ministry of Labour Social Affairs, Martyrs, and Disabled
MoPH – Ministry of Public Health
MoWA – Ministry of Women Affairs
MRRD – Ministry of Rural Rehabilitation and Development
NGO – Non-Governmental Organisation
NRC – Norwegian Refugee Council
NSP – National Solidarity Programme
PSU – Primary Sampling Unit
SH – *Samuel Hall*
UNHCR – United Nations High Commissioner for Refugees
UNICEF – United Nations Children’s Fund
USAID – United States Agency for International Development
WB – The World Bank
WFP – United Nations World Food Programme



I. Introduction

1. Background of the Study

Despite Afghans' strong will to develop state-centric programmes and policies, Afghanistan has always had a feeble state and a strong society. This situation and the 30 years long and on-going war relegated the importance of social protection spending to a position of second importance. The main budget spending was concentrated on security and military expenses. Moreover, the heterogeneity and complexity of the different provinces made a comprehensive social protection difficult to put in place. Despite these obstacles, it is necessary for the Afghan government to develop a social protection system as the Afghan population is mainly counting on solidarity to be able to fulfil its basic social and health needs. For now, in spite of the existence of a National Social Protection Strategy (2008-13), social protection remains very limited in Afghanistan, with children and women-sensitive social protection almost non-existent. These two groups are the most vulnerable as their needs are many and core challenges still persist – lack of security, lack of economic development, limited access to health systems, lack of education, child labour and female unemployment.

The election of a new government in 2014 provides an opportunity for substantial changes in government policies and priorities. One of the main changes expected is an increase in the focus on social protection measures. Afghan President Ashraf Ghani highlighted in his acceptance speech the need to delve into new solidarity mechanisms, such as the zakat.

Thus far, one of the most significant attempts at establishing a larger system of social protection is the *Afghanistan Pension Administration and Safety Net Project*, implemented by the World Bank and the Ministry of Labour and Social Affairs (MoLSAMD) aiming to improve the administration of the public pension schemes and develop an administrative system for safety net interventions.¹ Started in 2009, this programme has predominantly focused on piloting cash transfer projects in order to test different beneficiaries' selection criteria and methodologies. A second pilot is due to start in the fall of 2014 and will cover 4 provinces of Afghanistan (excluding Balkh province).

In this context, UNICEF is considering the development of a social protection programme with a specific focus on children, within the already existing framework developed by the World Bank and MoLSAMD. With the end goal of articulating children-sensitive programming with the World Bank's own safety net programme in mind, the first step in this direction is for the organisation to launch a pilot programme in Balkh to test the best modalities of programming to cover children's needs for social protection in the country. In the longer run, both organisations aim at increasing the scale of interventions, with the government eventually taking ownership of the system.

In order to support the design of this pilot, UNICEF commissioned Samuel Hall Consulting to conduct formative research in five districts to be targeted by UNICEF. **The overall objective of this research project is for Samuel Hall's research team to advise UNICEF on the design of a child-focused social protection cash transfer programme in Balkh province.** Specifically, the research aims to:

¹ The World Bank, Implementation Status & Results, Afghanistan Pension Administration and Safety Net Project, Feb 2014

1. **Build knowledge on child poverty and vulnerability**
 - Identifying determinants of child poverty and shocks impacting vulnerable children;
2. **Map existing social protection mechanisms**
 - Including private, public, NGO-based initiatives, local, district and provincial levels;
3. **Assess the state and vitality of zakat and awqaf institutions**
 - Assessing whether these could be used as a basis for social protection interventions;
4. **Develop a set of recommendations on the most appropriate modalities of interventions**
 - For UNICEF’s pilot, an analysis of the indicators to monitor and evaluate the pilot. UNICEF will conduct a baseline survey separately to measure the impact of the pilot.

PART A. BUILD KNOWLEDGE ON CHILD POVERTY AND MAP EXISTING MECHANISMS FOR SOCIAL PROTECTION

The first section provides an understanding of the nature of poverty and vulnerability experienced by children in Balkh, including their exposure to shocks and associated coping mechanisms. Do current service provides contribute to reducing poverty?

PART B. ASSESS THE STATE OF ZAKAT AND AWQAF IN BALKH AND DEVELOP RECOMMENDATIONS

The second section will examine the role of Zakat and Awqaf, two traditional tools for poverty alleviation, as social protection mechanism and explore opportunities and modalities for scaling-up these practices in Balkh. This research will analyse the potential of mainstreaming both as instruments in a systems approach to social protection.

2. Key Concepts & Definitions

SOCIAL PROTECTION: 'All public and private initiatives that provide income or consumption transfers to the poor, protect the vulnerable against livelihood risks, and enhance the social status and rights of the marginalised; with the overall objective of reducing the economic and social vulnerability of poor, vulnerable and marginalised groups.'² This wide definition, which encompasses different aspects of social protection, has led to some confusion around what should be included in practice. For the purpose of this study we will concentrate on the **protective measures** of social protection which are defined as 'mechanisms for smoothing consumption in response to declining or fluctuating income.' The promotive (developing economic opportunities), preventive (insurance and diversification mechanisms: social security) and transformative (extending social protection to arenas such as equity, empowerment, and economic, social and cultural rights) measures of social protection will not be delved into.

ZAKAT: One of the five pillars of Islam, it is 'that which purifies', an annual mandatory payment for those with the financial means to do so, under Islamic law, and used for charitable and religious purposes. It is a mechanism through which inequalities are meant to be redressed, with a personal responsibility by each Muslim to ease the economic hardship for other Muslims.

AWQAF: A charitable deed and religious endowment consisting of donations of property, good or cash for charitable purposes under Islamic law. This endowment is free from tax. It is a contract that requires from its founder to fulfil the following criteria: be an adult, be sound of mind, be capable of handling financial affairs. The person is not required to be a Muslim, contrary to the zakat. The beneficiary can be a private person or a public beneficiary such as a mosque, a school, or infrastructure like roads and bridges. There can be multiple beneficiaries to an awqaf that can be divided between the family and the public, charitable cause, awqaf. If there are a range of beneficiaries, the awqaf will require an administrator.

KHAIRAT: a form of charity that can be in the form of cash, food (raw and cooked), fruits, second hand clothes, cooked dishes, shared to those less fortunate ones. This form of charity is particularly visible in the villages.³

3. Methodology

The geographic focus of the research centred on Balkh province's most deprived districts (Zari, Kishindi, Shortepa, Charkent and Charbolak districts). This selection was the result of UNICEF's assessment, as well as the need to develop a programme in the Northern region. Mapping vulnerabilities in Afghanistan requires robust household data as well as general contextual analysis. Given the gap in the understanding of the social protection structures in place, an assessment of perceptions and potential of these systems required a mixed-methods approach, combining qualitative and quantitative research tools. The desk review, extensive discussions with active actors in the field of social protection in Afghanistan, and the pilot phase (2 days) ensured that the final tools were both tailored and relevant to the field environment in which they were used.

² Devereux, S. and Sabates-Wheeler, R., *Transformative social protection*, IDS Working Paper 232, 2004

³ Vasquez, Z., *Social Protection Mechanisms in Heart, Afghanistan: A Mapping Report*, for MoLSAMD and War Child UK, p.12

Table 1 – Objectives and tools

Objectives	Research Objectives	Quantitative Tools	Qualitative Tools
Mapping the social protection landscape	Identify traditional mechanisms	Socio-economic household survey	FGDs, interviews with community leaders/ government officials/NGOs/mullahs
	Identify government services		
	Identify NGOs services		
Understanding Children's poverty and UNICEF programming	Understand children's vulnerabilities and needs in the province	Socio-economic household survey	Desk review, FGDs, KIIs
	Assess the relevance of different type of interventions for UNICEF's pilot		
	Delineate the most relevant implementation modalities for a pilot		
Identify the state of the zakat and awqaf in the country	Understand the current situation	Socio-economic household survey	Desk review and interviews with professional working in these fields
	Look into other settings with zakat in place		
	Define how zakat could be efficient as a social protection mechanism		

A. QUANTITATIVE TOOLS: A HOUSEHOLD SURVEY AND A MARKET SURVEY

The quantitative research included both a **household survey** and a **market survey** in the five target districts. The survey was conducted on 801 respondents across four districts in Balkh province. Error margins reported are based on a 90% confidence interval. Questions included a variety of topics, to create an accurate socio-economic profile and to get information on household income, consumption, health and assets; as well as on children's education, labour, nutrition and health. In order to capture children's needs and perceptions, the questionnaire included a short section specifically for children.

Nutrition was highlighted as one of the main concerns in Balkh province) and one of the preferred areas of intervention for UNICEF to address children vulnerability in Balkh.

In order to provide information on local product availability and price, and considering UNICEF's wish to determine a potential conditionality around nutrition, the research team also conducted a **market survey**. This survey was led in the major bazaars in the 5 target districts and surrounding area. In each bazaar, 5 shopkeepers and/or tradesmen were targeted per food/non-food item category, and prices collected of various items. The survey was dated to make sure the reported price and availability was for the month of September. With the community profiles (qualitative tool described below), the team collected data on the availability of food products throughout the year.

Table 2 – Quantitative survey samples

Type of quantitative tools	Number
Household Surveys	800 household respondents (200 per district)
Market Survey	10 market actor respondents (2 per district)

B. QUALITATIVE TOOLS

In addition to the quantitative tools, Samuel Hall conducted **Focus Group Discussions (FGDs)**, **community profiles**, **interviews with mullahs** and **key informant interviews**. The first three qualitative tools allowed us (1) to triangulate information and (2) to move beyond individual perspective and obtain wider community-level perspectives on specific issues.

The **Focus Group Discussions** were conducted with **women** and **children** in the communities in order to get an insight into their perceptions, as they do not feature as heavily in the household survey. Their responses helped to map the social protection mechanisms and household welfare. They also served to define the most important points of vulnerability facing children.

Not only it is important to capture the voices of those rarely heard, but for a topic such as social protection it is essential to understand the general social protection mechanisms at a community level as well as the characteristics of the village. Therefore **community profiles** defined the socio-economic composition of the village through a specific tool: a welfare/wellbeing ranking and scoring index. This was used to delimitate village's socio-economic categories, indicating the relevant criteria to differentiate levels of wealth as well as the proportion of families belonging to each category. Finally, **Mullahs** have an important part to play at the village level, and in social protection mechanisms, as they are the voice of families in need. The research team spoke to the mullahs to assess the state of traditional communal relief mechanisms.

In addition to these community tools, interviews were conducted at the district, provincial and national level with government and non-governmental workers. These helped gauge the extent to which they are engaged with social protection issues, and their perception of what should be done on the specific topic of child social protection. In addition specific individuals were targeted to understand the extent to which the zakat is embedded in the Afghan social protection mechanism.

C. LIMITATIONS AND CONSTRAINTS

The targets set for the qualitative and quantitative tools were met, however the research team faced one major issue that led UNICEF to slightly adjust the scope of the research. According to corroborated information sources, the district of Shortepa was not safe at the time of the interview (September – October 2014) and credible threats of targeted violence against female workers had been issued. Therefore, we only undertook qualitative data gathering, i.e. youth female focus groups, community profiles, and mullahs’ interviews. Shortepa is said to be very different in terms of vulnerability faced by children, such as child labour – however the data collected is not sufficient to make a strong case for this.



Image 1 – Face-to-face interview (electronic data collection) in Kishindi



II. Household Risk and Vulnerability Assessment

1. Assessing Household Vulnerability

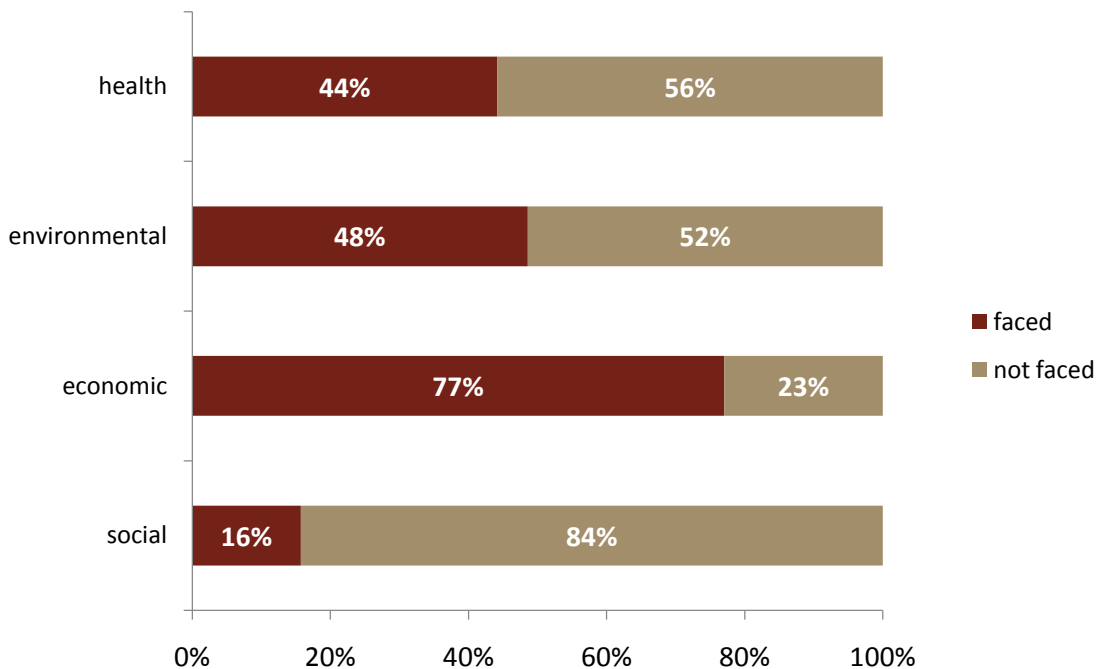
The resilience and resourcefulness of the Afghan families along with strong community networks are recognized by UNICEF and have been documented in numerous studies looking at the impact of shocks and Afghans' coping strategies to shocks. This chapter will review risks and vulnerabilities negatively impacting households in Balkh, and their associated coping mechanisms. In order to obtain a better understanding of the path to resilience for these households, risks, vulnerabilities and coping mechanisms will be understood from a child's wellbeing perspective. This understanding will frame discussions in subsequent chapters on the strategies to engage actors in strengthen social protection for the most vulnerable in Balkh province.

Vulnerability: A multi-dimensional concept

The Afghanistan Social Protection Sector Strategy has identified seven risk areas: economic, health/nutrition, security, life cycle, social and environmental. These are often correlated. For the purpose of this research, the report will focus on three main vulnerability areas: economic, health, social risks and vulnerabilities reported by households surveyed.

THE DETERMINANTS OF HOUSEHOLD VULNERABILITY

Figure 1 - Hardship prevalence



A. ECONOMIC DIMENSION

Over three quarters of families surveyed showed vulnerabilities on the economic dimension.

Economic Risk & Vulnerability 1 – High levels of unemployment and low median income

Afghanistan is defined by its high level of under- and unemployment, as well as by a large category of working poor (low salaries and precarious work)⁴. This significantly impacts households, and more particularly children who are as a consequence often sent to work to bring an additional source of income to the family. Unsurprisingly economic issues are considerably more prevalent in our sample, with less than one person in four not having experienced any.

The main income earners are almost exclusively day labourers or self-employed, working on the land. Only 7% of the sample reported having a regular income – most of whom were in the public sector (48 out of 55 of those who reported having a regular income source).

As a result, the median household stagnates at Afs 8,000 – in other words Afs 1,200 per household member. The principal earner is usually also the only earner – with a high dependency ratio – as slightly less than one quarter of families reported earnings of another adult family member.

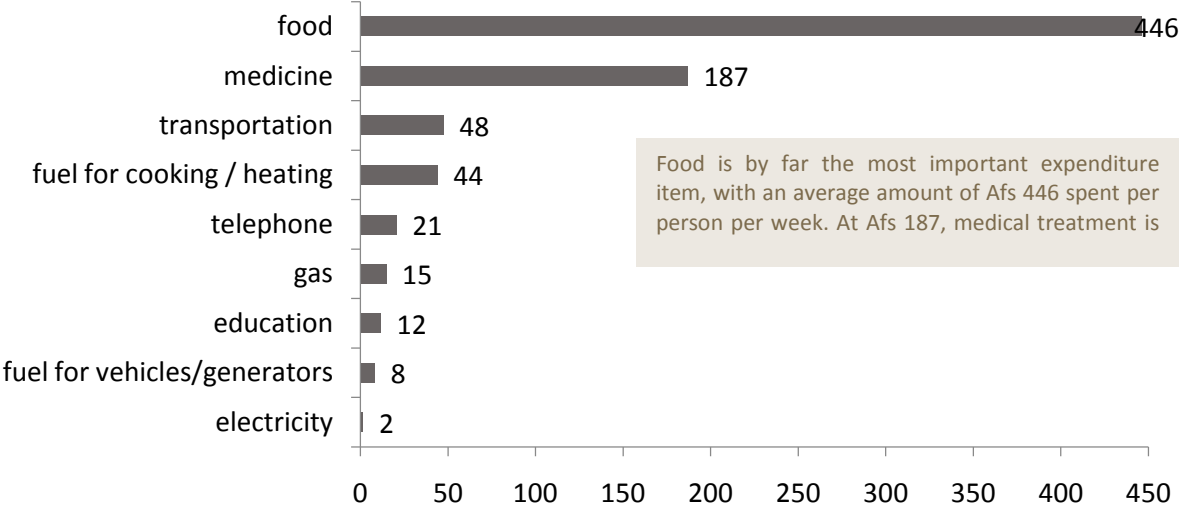


Figure 2 - Mean expenditure per person per week by category

Economic Risk & Vulnerability 2 – Food input and output

A direct consequence is on the food intake of households: three out of four respondents complain of high food prices in the North, and the high input requirements for farming to be a source of self-reliance and self-consumption, as well as an income generating potential. The pressures to cope with high food prices on the one end, and the input-intensive requirements of farming in the rural and agriculture-dependent districts surveyed, were seen as negatively impacting food intake and nutrition for the household, and most particularly for children. Although food is typically first reduced for adults (in terms of both quantity and quality), children also suffer from the difficulties in acquiring adequate food for the household.

⁴ Samuel Hall (2012), *Time to Move to Sustainable Jobs : A Study of the State of Employment in Afghanistan*, for ILO and NRVA, p. 29

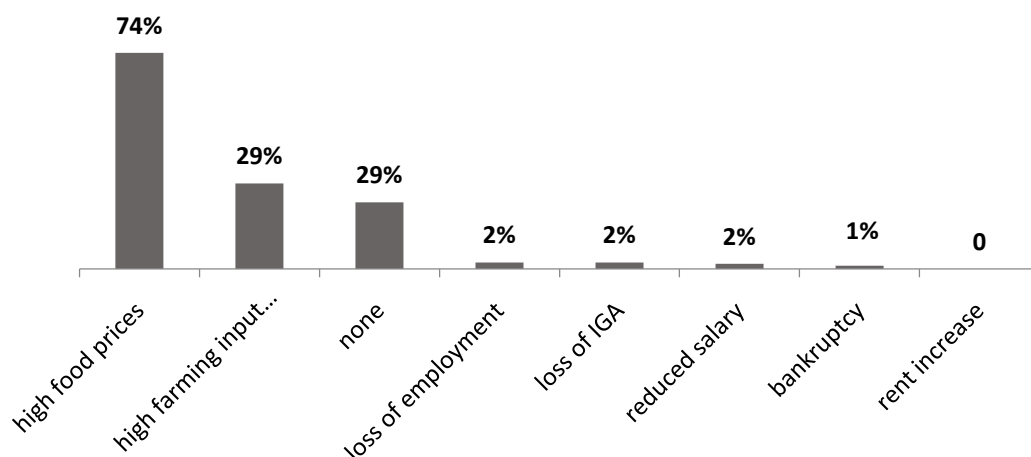


Figure 3 - Economic issues faced over the last two years

Economic Risk & Vulnerability 3 – Asset ownership

Money-metric measures of poverty (socio-economic status, and wealth) suffer from many biases. An asset-based indicator is arguably more useful in capturing economic well being of households than revenues and expenses for two reasons: frequently unreliable reporting of financials and the fact that tangible items are easier to report.

The *durable asset ownership* index is created by assigning weights to various non-perishable commodities (e.g. car, iron, tractor, etc.) owned by the interviewed households. Using the data available in the survey, it can be shown that the great majority of households in Balkh province have low or very low asset ownership. However, it is worth noting that biases still persist as we can see we the reporting on mobile ownership. Indeed, mobile phone ownership is higher than reflected in the global asset scale, with two thirds of respondents reporting that they do have access to one. Access to mobile phones appears to be underreported as 31±4% reported no access to a mobile phone (qu. 67) while 79±3% of households claim to own at least one mobile phone (qu. 10). Keeping this caveat in mind, the asset index was nevertheless built into the family vulnerability index as it still gives relevant information.⁵

⁵ Annex 2 will explain how the index was created

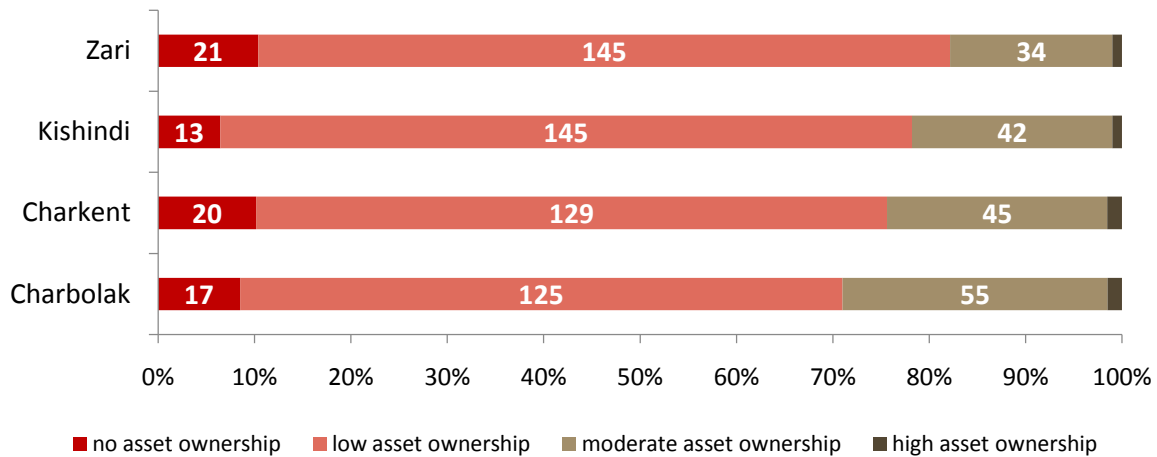


Figure 4 - Asset ownership

B. HEALTH DIMENSION: HOUSEHOLD HUNGER SCORE

Under half of respondents reported health risks their families are exposed to on a routine basis. These capture chronic, serious illnesses and deaths. The research team identified nutrition as the most important health impediment in the households surveyed, leading the analysis towards the identification of a household hunger score.⁶

This section reviews household health risks through the capacity of families to access basic standards of water, hygiene and sanitation, as well as nutrition. The data reveals three health risks and vulnerabilities and a concerning household hunger score:

Health Risk & Vulnerability 1 – Serious health concerns

Close to three quarters of those interviewed stated that their households had not faced health issues which made someone unable to work or go to school for one week or more over the year. One respondent in five faced debilitating illness or injury. In the event of serious illness or injury, a third seek help at a healthcare facility, a tenth visit a doctor, while the same proportion relies on self-medication. The family members concerned by sickness were just as likely to be male as female adults, with children constituting one in five of those concerned.

‘There is need for money to get treated and buy any medicines in the village, what should a person do when he/she doesn’t have money?’ (Kishindi, Balkh)

⁶ See annex 2 to explain this index

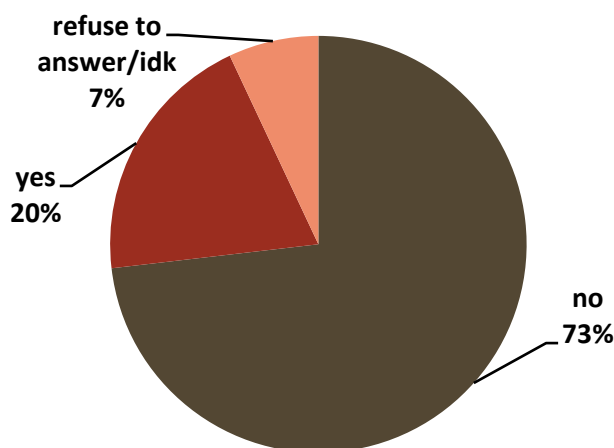


Figure 5 - Serious health issues in the household over the past 12 months

Health Risk & Vulnerability 2 – Access to water, sanitation, hygiene

Access to **improved water sources** and **proper sanitation facilities**, despite noticeable improvement, is low especially in rural areas and is a crucial impediment for Afghans development.⁷ Two out of five respondents obtain their drinking water from a protected spring, while 18% collect open water and rainwater. Piped water is a luxury very few respondents enjoy. On the whole, 73±3% of respondent households obtain water from improved sources such as pipes, boreholes, protected wells or springs, rainwater and bottles water. The rest resorts to meeting their water needs at unprotected wells or springs, tanker trucks or, most commonly, open water. 72±3% of residents take half an hour or less to collect water, but one family in five faces a walk of an hour or more to fetch water.

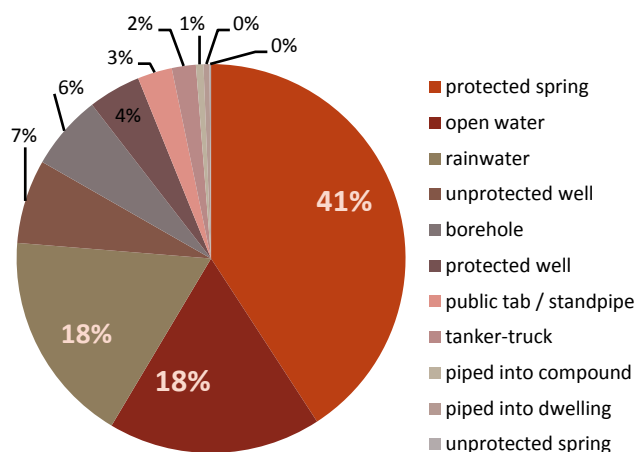


Figure 6 - Main source of drinking water

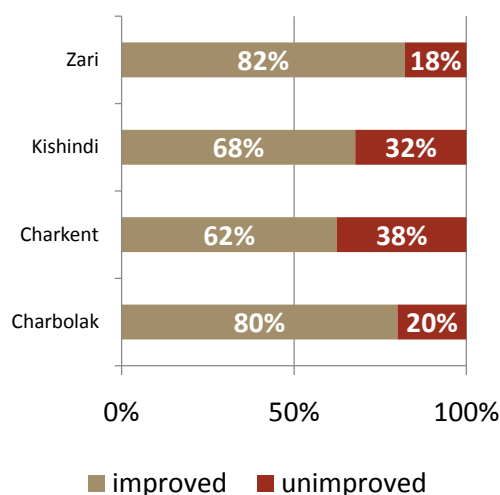


Figure 7 - Use of improved vs. unimproved water sources by districts

⁷ MICS 2012, pp.74-78

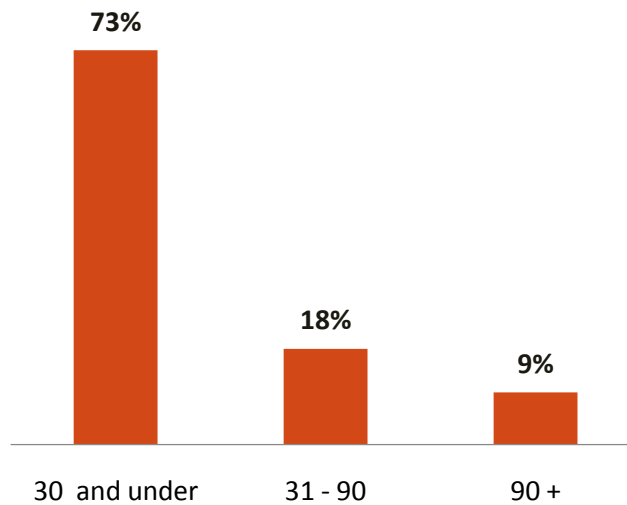


Figure 8 - Minutes to reach a clean water source

The most commonly used latrines are the traditional covered latrines (63%) followed by the open field. These as well as open defecation (16.3%) are considered as unimproved latrines. The open pit latrines percentage as well as the use of deraan bring the total percentage of unimproved latrines to 98%. According to the NRVA, the percentage of improved latrines is around 8.3%, which underlines the level of poor hygiene infrastructure in the studied districts.⁸

In terms of maternal health, the low antenatal care as well as poor practices are directly linked to child illnesses; for instance, 46% of small children with diarrhoea are not rehydrated properly.⁹ Finally, recommended hygiene practices are still low despite an increasing number of trainings and workshops.¹⁰ The washing of hands with soap is most commonly judged necessary after handling garbage and after defecating. Only one respondent in eight states that one should wash one's hands before feeding children. Almost one resident in four never washes her/his hands with soap. Kishindi is the district where people wash their hands the most (18%), Zari is the district where hand-washing occurs the least (27%). Several reasons can be put forward to explain this difference: (1) lack of water¹¹ and (2) lack of disposable income.

Indeed, the use of soap is usually seen as an indicator of wealth. Most children interviewed mention the fact that they only wash with soap when they are taking a bath, 'I use soap when I get bath otherwise people don't have that much money to use every day.' (Female Youth Focus Group, Charkent) It is interesting to note that there is a big gender bias for this health practice, 9% of the women do not wash their hands, versus 37% for men. This is positive in terms of child health and general household hygiene practices.

⁸ NRVA, p.87

⁹ MICS 2012, p.54

¹⁰ NRVA, p.86

¹¹ On average, residents who claim never to wash their hands face a 60 minute longer walk to a source of water.

Health Risk & Vulnerability 3 – Nutrition: Household Hunger Score

Malnutrition affects especially children between 0 and 59 months – 40.9% are stunted and 25% are underweight, according to the 2013 UNICEF nutrition report. Other indicators such as micronutrient deficiencies highlight the necessity to improve the Afghans’ nutrient intake: respectively, 50.4% of children 6-59 months of age and 11.3% women of reproductive age are deficient in Vitamin A. In general, 29% of rural households are facing calories deficiencies.¹²In terms of infant breastfeeding practices, it is improving as 69.4% of the children are breastfed within one hour of birth but a lot remains to be done.¹³

The global caloric intake and dietary quality of a household can be measured using the food consumption score, a composite rating based on dietary diversity, the frequency of consumption of certain foods and the relative nutritional importance of different food groups.¹⁴The results show that the inhabitants of Balkh province face poor nutritional levels overall, with more than half of district residents’ consumption borderline or worse, and Kishindi residents being particularly vulnerable at 63±5% at borderline or worse.

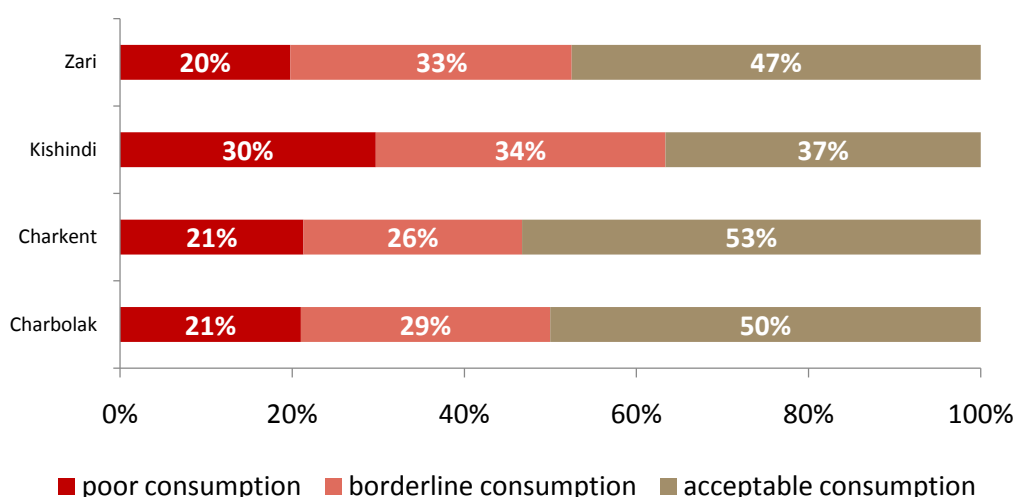


Figure 9 - Food Consumption Score

When asked about their diets, it seems that households in Balkh mainly consume rice, bread and vegetables. What is mainly lacking is protein intake, i.e. meat and eggs. This can be explained through the price of meat in the bazaar as well as the availability of these items throughout the year. Moreover, the food quality is not the priority given that price is the central selection criterion. However there is an increasing interest in knowing about healthy food: *“I know there are things we should do and never do here. It is a pity. The NGO came to visit our village and they trained women in health and hygiene. It has changed mentalities here and people have talked about it in the bazaar also”* (Zari, Balkh).

“If he’s had enough money, he would buy high quality food, if not; he buys the cheap food in order to manage life.”
(Kishindi, Balkh)

¹² National Nutrition Survey, p.5

¹³ Ibid, p.38

¹⁴ Define in annex 2

Household Hunger Score

While nutrition may be poor, only 4% of interviewed households are subject to severe hunger on the household hunger scale, with no marked differences between districts.

The household hunger score enters directly into the family vulnerability index, but deserves a closer look as a standalone indicator. Unlike the global household vulnerability score, it is clearly influenced by the gender of the head of household, with female heads of household displaying a considerably higher mean score. Those with no formal education and those having attended a madrassa as their terminal education also score considerably lower on that scale.

“My family usually faces lack of money and food during winter because labouring is unavailable in this moment.” (Charkent, Balkh)

Different reasons are put forward to explain the lack of food, with the main one being poor winter food storage. This is mainly the case for households without any land, that have difficulties to store food, and live in a logic of daily labour and food consumption. Therefore it is more generally a seasonal problem.

■ Little to none ■ Moderate ■ Severe

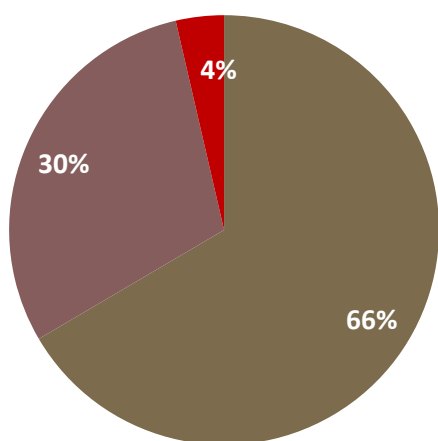


Figure 10 - Household Hunger Score

	Female	Male
Mean	1.9	1.3
Standard deviation	1.4	1
Margin of error	0.4	0.1
N	41	760

Table 3 – Mean, SD, and MoE of the HHS

An exercise of recording food availability at the community level gives further insight into food consumption and seasonal availability.

- **Cereals** – All villages have a yearly access to wheat, which is not surprising as all districts rely heavily on agriculture as a main source of income and personal consumption. Other types of cereals (rice, maize and barley) depend on the village but no generalisation can be made at a district level.
- **Tubers** – Potatoes are available for all districts and throughout the year, whereas turnips are mainly available from July to December.
- **Pulses/Legumes** – Beans and peas are the most consumed and available legumes – those are generally not available in villages from January to May.
- **Vegetables**– As per expected fresh food products such as vegetables and fruits are found to be available mostly through spring and summer.
- **Fruits**–The main fruits available in those five districts are melons and watermelons.

- **Animal protein** – Throughout the year, the main meat available is mutton (except for a couple of villages in Kishindi). Goat meat and chicken are available in random villages scattered in the districts.
- **Dairy** – For dairy products (milk and yoghurt) the winter months, from January to March, are the ones with limited availability.
- **Sugar** – Sugar is available throughout the districts and in nearly all villages.
- **Oil/fat** – Vegetable oil is more available than butter in all districts.
- **Condiments** – After salt and pepper, tomato sauce is the most available condiment in all districts.

Looking more specifically at district level, some differences can be made – Kishindi seems to have the lowest food product availability and diversity and Shortepa the highest. The three other districts are more or less comparable and vary at a village level.

Kishindi: Food availability in Kishindi district can partly explain the poor consumption rate on the food consumption score. In terms of vegetables, Kishindi is the most deprived district – leek, spinach, onion and tomatoes – which are the most quoted vegetables, can be found in some limited villages of this district compared to the availability in the other four districts. Mutton is not available from January to March in four out of six villages.

Shortepa: In terms of fruits, Shortepa has access to the main ones (melon and watermelon) as well as grapes – which is unique in the five surveyed districts. Moreover in terms of animal protein, Shortepa has access to beef in addition to other animal protein such as chicken, mutton and goat meat.

C. SOCIAL DIMENSION and PROTECTION RISKS

Three key protection risks are highlighted by respondents as being their core areas of concern – these include the poor access to services, fears of insecurity and instability and the impact of environmental risks.

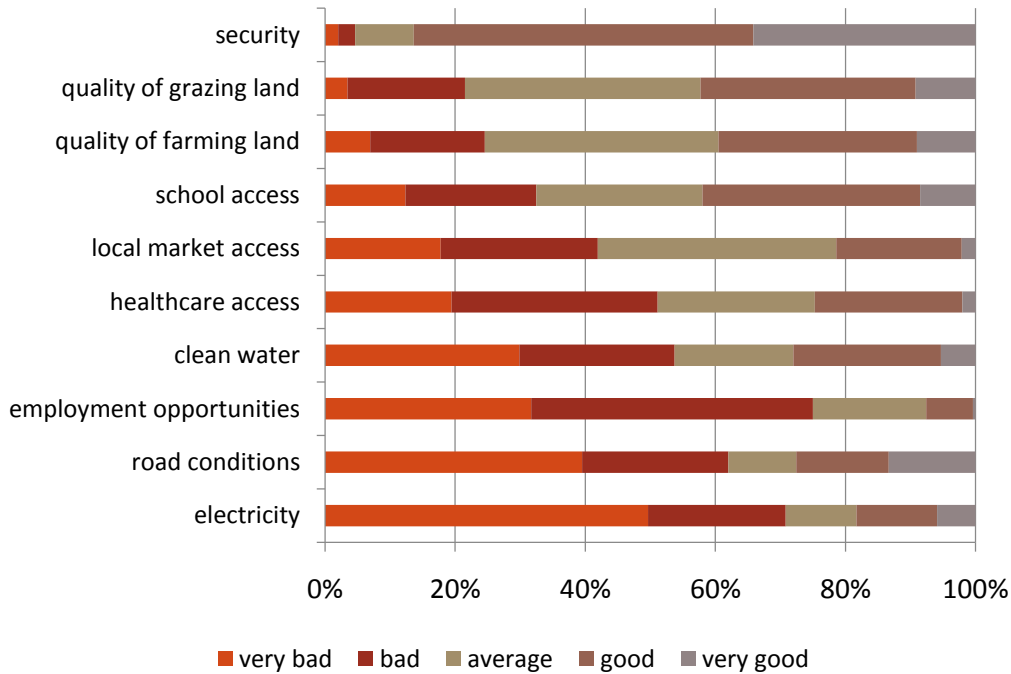


Figure 11 – Perception of local conditions

Social Risk & Vulnerability 1 – Poor Access to Services

Access to services is very limited in the surveyed districts. Electricity coverage and employment are considered dismal across all districts. Road conditions are judged bad or very bad in Zari (93% of respondents) and Charkent (78%) districts in particular. School access is perceived better in Zari and Charbolak than in Kishindi and Charkent (see chapter on children for more details). In Zari and Kishindi district, transportation is never mentioned as an obstacle.¹⁵ An additional point that makes access to service facilities difficult is the lack of birth registration. The birth registration for children under five is of 37.4% in Afghanistan, which is low to allow for full coverage and to securing children’s rights.¹⁶ The latter point will be addressed later in the report.

Linked to social ties is individual and child development. This is mainly concentrated around education. The low attendance in school – 54.8% of school-aged children in primary school and 26.3% in secondary school and low literacy level in rural area (25% for adults and 39.1% for youth) – is a result of the low access according to households surveyed, not a result of their unwillingness to pursue educational opportunities for their children.

¹⁵ Assessing income generating activities in Zari and Kishindi, Survey commissioned by PIN (People in Need), 2010

¹⁶ MICS, p.124

Social Risk & Vulnerability 2 – Fear of Insecurity and Instability

The figure below concentrates on these, and it seems that 84±2% of families have not experienced most of these social shocks over the past 24months. This can be explained by the taboo around showing their weaknesses or fear to a third person. The great majority of respondents judges the security situation satisfactory. This is not the case for many other important aspects of local life.

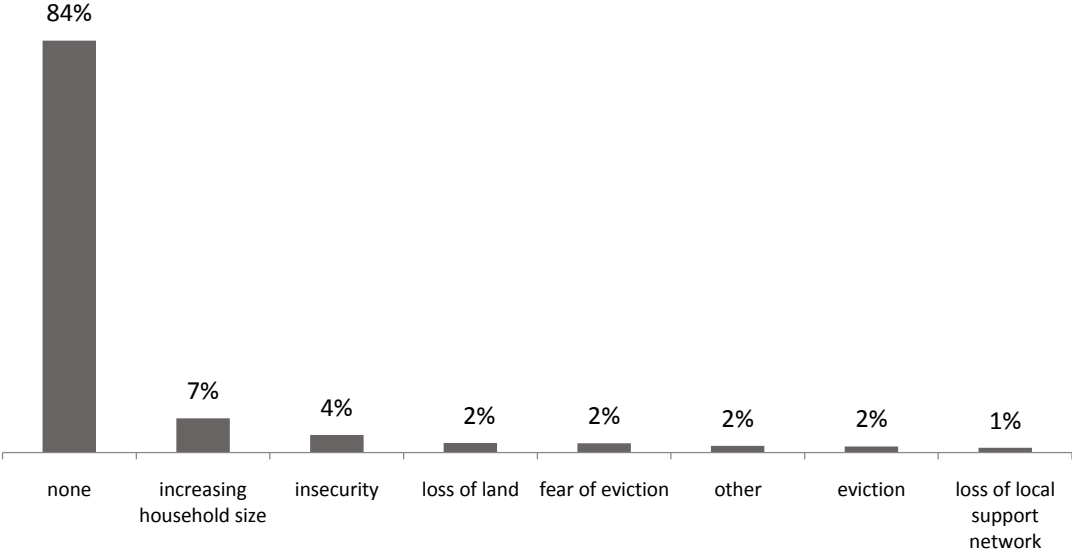


Figure 12 - Social issues faced over the last two years

Physical, verbal and psychological violence within the household, especially towards women, and early marriage are still in practice in these areas of Northern Afghanistan.¹⁷ The Inception Workshop on the National Health Strategy for young people in Afghanistan pointed to gender-based violence as a major public health concern in Afghanistan. 87.2% of women have experienced at least one form of physical, psychological, sexual violence, or forced marriage, and 60% experienced multiple forms of violence.¹⁸

Social Risk & Vulnerability 3 – Environmental risks

Both the environmental risks and the security risk (within the social component), are the most dynamic ones, as they are key determinants of the overall level of vulnerability of households. For instance, a drought will reduce the level of agriculture activities. About half of the respondents encountered environmental challenges - those were mostly related to pests affecting their yield and extreme weather (19±2%). Through focus groups it has been noticed that droughts have been the reality in some districts such as in Charkent and led people to send their children to Iran, or reduce their consumption of food (Female Youth Focus Group, Charkent).

¹⁷ NRVA, pp.63-65

¹⁸ Concept Note: Inception Workshop, 3rd of September 2014, p.2

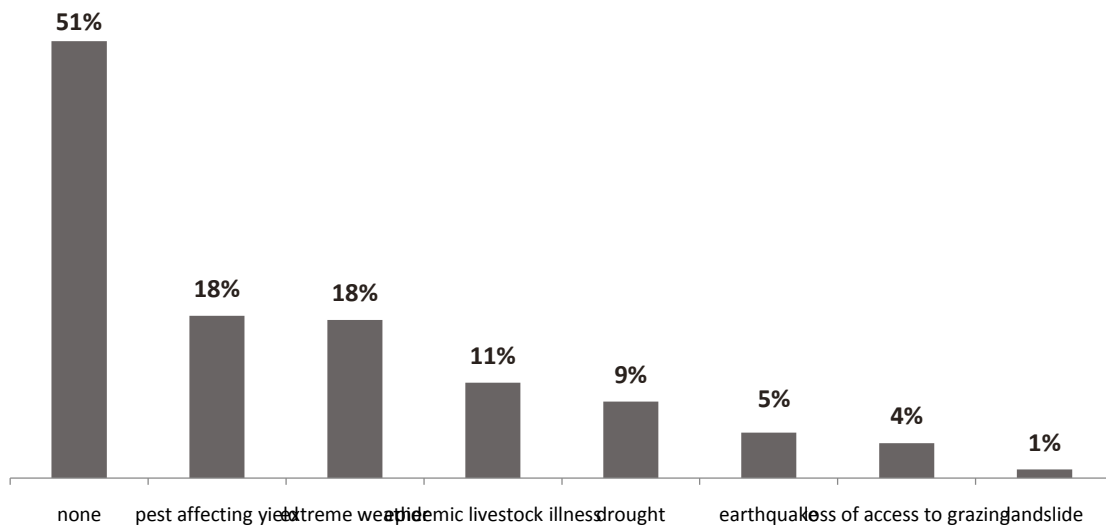


Figure 13 - Environmental issues faced over the last two years

In addition to direct consequences of natural disasters or pests affecting yield, the indirect effects are on the household energy needs. The studied household mainly use animal dung (62.4%) and bushes (25.2%), followed by firewood (3.7%) for both their cooking and heating devices. Therefore if there is a decrease in those sources (that could be linked to a severe drought or a pest epidemic), the households will have an increasing difficulty to meet their thermal needs. In the studied districts, it is a clear issue, with 60±3% of families reporting difficulties meeting their energy requirements “every year” and an additional 9±2% stating that this was the case “several times per year”.

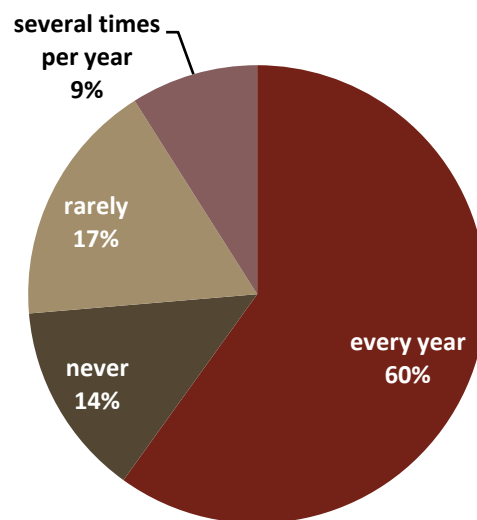


Figure 14 - Difficulties meeting energy needs

D. HOUSEHOLD VULNERABILITY INDEX (HVI)

Using these determinants of vulnerability and in order to assess the degree of vulnerability of the households in Balkh province, a multidimensional vulnerability index was computed for each respondent. It was compiled by considering the answers of each individual to questions related to five dimensions (education, economic, food security, health and social integration - see annex for details), assigning a penalty of one or several points depending on the degree to which the answer indicated deprivation in the relevant category.

The following variables stand out as key determinants of vulnerability:

- **District:** there are clear differences between the four surveyed areas, which suggests that their respective social and cultural profiles do differ – *“There are villages in Kishindi where you can only grow potatoes and onions. There is no water and the soil is poor. How do you want us to make a living here?” (Elder, Tunj, Kishindi, Balkh).*
- **Education and Literacy:** education is a second key determinant of the synthetic HVI, as confirmed in our focus group discussions – *“We live in a remote and isolated village. It is difficult to find teachers willing to come here and the government and NGOs do not care about places that are not visible from the paved road” (Head of Household, Charkent, Balkh).*

Table 4 – Probability of being in the most vulnerable quartile

	Charbolak	Charkent	Kishindi	Zari
Probability of being in the most vulnerable quartile	16%	35%	37%	24%
Margin of error	5%	7%	7%	6%

District

The residents of Charbolak score 3-4 points lower on the HVI than the other districts, between which the means are not statistically distinguishable. Residents of Charkent and Kishindi are more than twice as likely to be in the most vulnerable quartile of the population as the residents of Charbolak, while residents of Zari are as likely to be most vulnerable as the population at large. The rating of districts along the HVI corresponds to the reality of the field.

Charbolak, being closer to Mazar than the other districts (45/1 hour away) has access to employment opportunities as well as products from Mazar bazar. This facilitated by a gravelled road that has just been completed. In term of village, their size is larger than in the other districts, with around 300/400 families and between two to five shops. Therefore not only market products are available on a larger scale, but there are an increasing number of people to ask for help. One female during the FGD states that: *“the good thing in this village is that the poor people are able to manage their lives here, and if we move to other places, we should provide money for housing rent, electricity cost excluding some other extra expenses.” (Female FGD, Charbolak - Arab Arzankar).* Moreover, in terms of agriculture, the water and land seems to be of good quality.

On the opposite side of the spectrum, **Kishindi** – a district lacking water infrastructure, and numerous droughts that accentuate water deficiency, for both irrigation and drinking. Moreover,

more generally, the population shows a general displeasure with the life lead in the villages (Mullah Case Study, both Kishindi villages). **Charkent**, which comes close to Kishindi in the HVI, has access to more water sources and the roads to Mazar are better.

Table 5 shows how the four district rank, with Charkent and Kishindi having 0.3 points of difference in terms of household vulnerability. Charbolak is the district ranking the lowest in all four dimensions, followed by Zari. However, Zari is ranking similarly in respect to education risks than Charkent. Kishindi shows higher education vulnerability.

Table 5 - HVI by district

	Charbolak	Charkent	Kishindi	Zari
Mean	24.4	28.5	28.8	27.0
Standard deviation	7.6	9.2	9.1	7.4
Margin of error	1.1	1.3	1.3	1.0

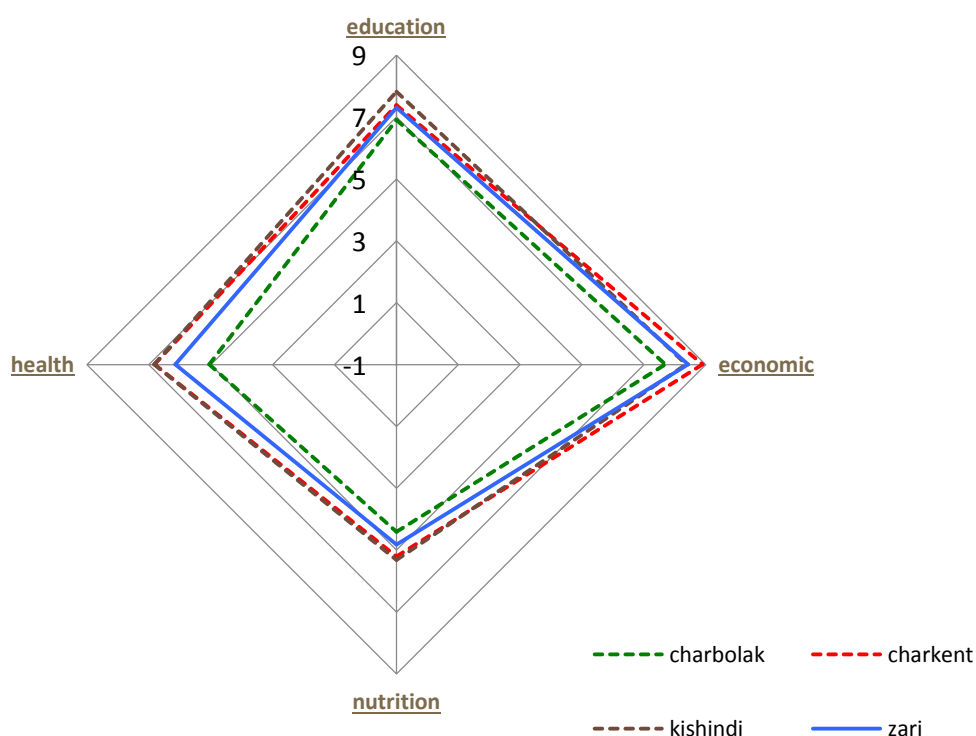


Figure 15 - Average scores in the individual dimensions by district

Education

Education appears to be a strong determinant of the HVI, with high school graduates scoring markedly lower in vulnerability. Respondents with high school degrees scored nearly two standard deviations better than those with no education or education at a madrassa. A household in Balkh is up to 10 times as likely to be among the most vulnerable quartile if the head of household has little or no education, than if she or he has completed high school. Those who score among the lowest ten percent on the family vulnerability index (the "extremely vulnerable") have at most a primary school education. Conversely, all families whose head of household was educated beyond primary school escaped this "extremely vulnerable" category.

	Probability	Margin of error	N
No formal education	34%	4%	565
Madrassa	22%	9%	81
Primary school	9%	7%	74
Secondary school	9%	9%	35
High school	4%	7%	26
Other	0	0	1
Teachers college	0	0	16
University or higher	0	0	3

Table 6- Level of education and probability to be amongst the most vulnerable households

2. Assessing Children's Vulnerability and Risks

The first section has highlighted household social, health, education, and economic vulnerabilities – while shedding light on clear differences between the four surveyed districts. This section focuses on children's vulnerabilities and associated risks, to help UNICEF and its partners identify existing and potential mitigating factors.

A. CHILD VULNERABILITY INDEX (CVI)

The child vulnerability index was compiled from responses to questions relating mainly or exclusively to the vulnerability of children in households (see Annex). Child vulnerability as one might expect is significantly correlated to the HVI, though there is a considerable degree of independence between the two. Families with higher HVI scores are somewhat more likely to have child labourers. Families with higher HVI scores (which consider the vulnerability of the family as a whole) tend also to have children with higher CVI scores (which consider the vulnerability of an individual child), though this relationship is not absolute. As a result, many of the determinants are similar. We note less of a difference in terms of district, but again the education of the head of household has a strong influence on CVI scores, with those with no or only madrasa education scoring significantly higher.

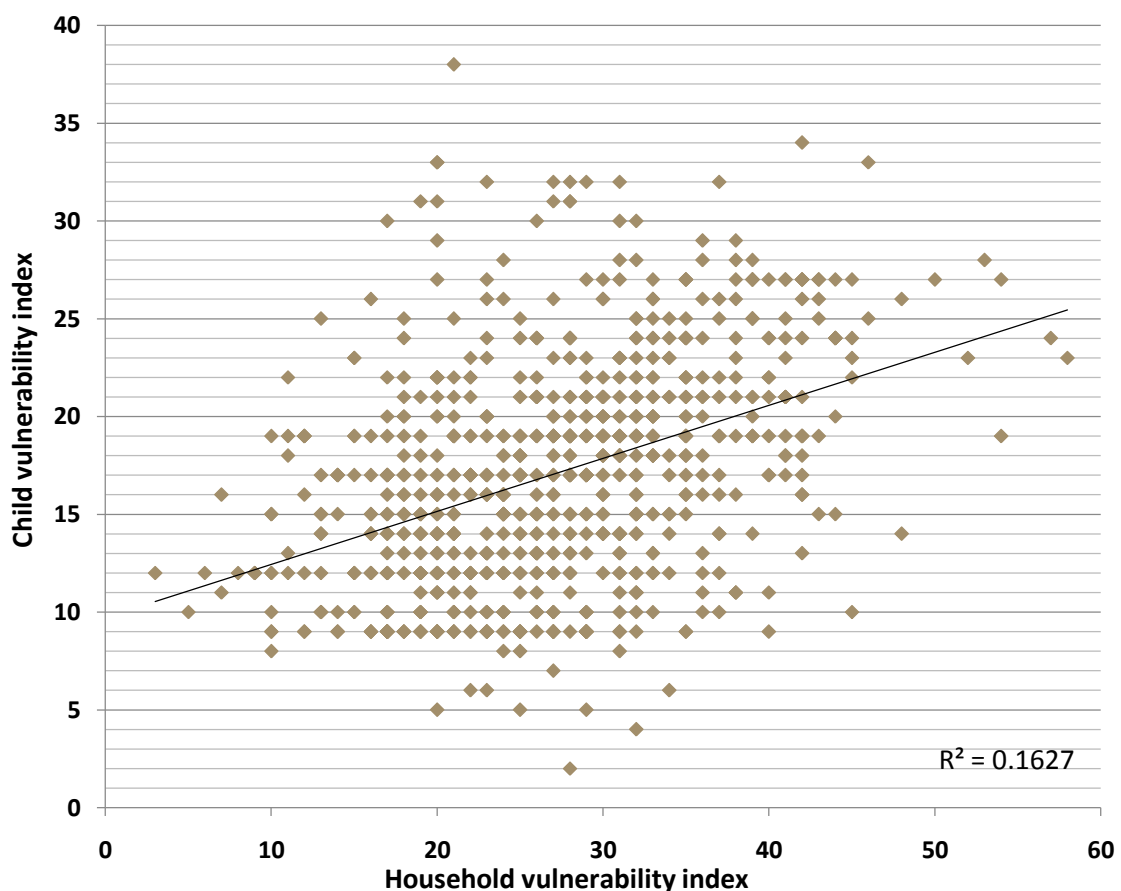


Figure 16– Household vulnerability vs. Child vulnerability

Unlike the HVI, the CVI is significantly influenced by the gender of the head of household. As a result, children in female-headed households were twice as likely to be in the most vulnerable quartile, and four out of five of them are in the most vulnerable 10 percent.

	Female	Male		Probability	Margin of error	N
Mean	20.24	16.92	Female	51%	15%	41
Standard deviation	4.58	5.73	Male	25%	3%	760
Margin of error	1.4	0.41				
N	41	760				

Tables 7 and 8– Mean, SD, and MoE (with a breakdown by gender)

B. CHILD LABOUR

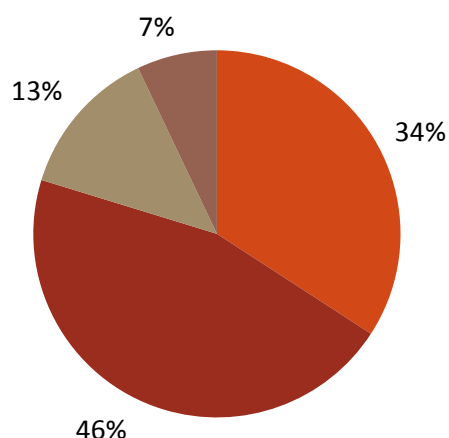
According to the International Labour Organization (ILO), a child is considered to be involved in child labour activities at the time of the survey if during the week preceding the survey:

- A child aged 5-11 engaged in at least one hour of economic activity or 28 or more hours of domestic work per week.
- A child aged 12-14 engaged in at least 14 hours of economic activity or 28 hours or more of domestic work per week.

The sample households had 1408 children between the age of 6 and 14 altogether, with 156 out of 801 households reporting having no children in this age bracket.

For the purpose of this analysis, the ILO definition was used to measure the percentage of child labourer within our sample, as it is the one used by the NRVA so numbers can be compared to the national statistics.

■ up to 14 ■ up to 28 ■ up to 40 ■ more



60±2% of young children in Balkh are asked to undertake household chores such as shopping, cleaning, cooking and fetching water, with female children being asked to perform these tasks slightly more often than male children (63±3% vs 58±3%). One child in three spends 14 hours or less per week on household chores, but 46±3% spend between 14 and 28 hours on them and one in five spends more.

Figure 17 - Number of hours worked on household chores

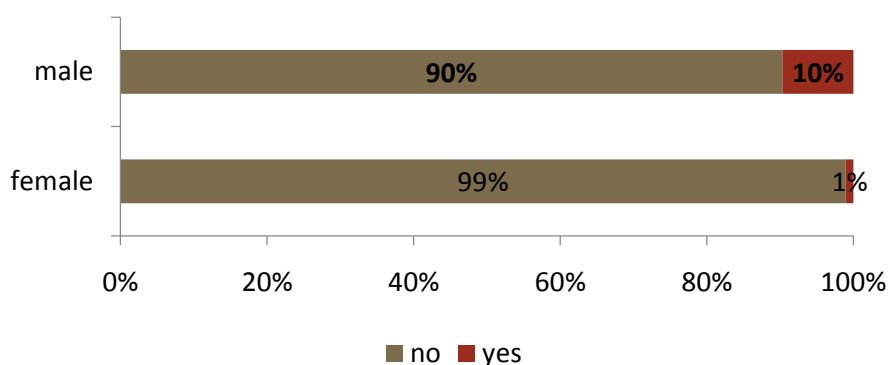


Figure 18 - % of children doing paid or unpaid work

Of the children aged 6 to 14 reported in the survey, 279 were determined to be child labourers according to the definition of the ILO. Child labour is significantly more prevalent in Zari than in Charkent, with Charbolak and Kishindi somewhere in between. When looking at the qualitative data (female and youth FGDs), all of the children undertake house chores or agricultural activities in addition to going to school. However it is important to note that in Zari district agriculture activities are mentioned throughout the FGDs whereas in Charkent the main activities for children mention are house chores. This can explain the difference in terms of likelihood to be a child labourer in the quantitative data.

Districts	Charbolak	Charkent	Kishindi	Zari
Probability n	18%	13%	18%	22%
Margin of error	4%	4%	4%	4%
N	426	346	420	372

Table 9 – Likelihood to be child labourers (breakdown by district)

Despite the lack of quantitative information for Shortepa district, the qualitative data that Samuel Hall collected point into the direction of a high level of child labour. Aside from working in agriculture, their main activity is **carpet weaving**.

This has **three** consequences:

- As it is a hazardous type of labour, children experience **weariness and pain**. As the head of the provincial Department of Education states, ‘weaving children seems tired and sick and usually have head ache, back ache and other sickness because weaving is a tiring work.’¹⁹
- **Usage of drugs** for both the children weaving and the children of weaving women. When the women are weaving, they feed their small children with opium to keep them calm, and give some to their weaving children to ease the pain.²⁰
- **Low school attendance**, or weak results when attending school because of their physical state.

¹⁹ Department of Education, Jamil Khan – head of the department, 27th of October

²⁰ KII with Healthprom

9% of the respondents count on the earnings of children. Of those families whose income includes children’s earnings, the mean reported children’s contribution is **22±3%** of total household income.

	Female	Male
Probability	42%	17%
Margin of error	11%	2%
N	81	1483

Table 10 – Probability and MoE for children’s earnings by gender

Female heads of household are more than twice as likely to put their children to work. In terms of education, we see that the probability of a child being put to work decreases significantly when the head of household has attended a madrassa or primary school (as opposed to no education, with the sample sizes rendering the data inconclusive for all higher levels of education).

What is child labour? The ILO definition

“Not all work done by children should be classified as child labour that is to be targeted for elimination. Children’s or adolescents’ participation in work that does not affect their health and personal development or interfere with their schooling is generally regarded as being something positive. This includes activities such as helping their parents around the home, assisting in a family business or earning pocket money outside school hours and during school holidays. These kinds of activities contribute to children’s development and to the welfare of their families; they provide them with skills and experience, and help to prepare them to be productive members of society during their adult life. The term “child labour” is often defined as work that deprives children of their childhood, their potential and their dignity, and that is harmful to physical and mental development. It refers to work that:

- is mentally, physically, socially or morally dangerous and harmful to children; and
- interferes with their schooling by:
 - depriving them of the opportunity to attend school;
 - obliging them to leave school prematurely; or
 - requiring them to attempt to combine school attendance with excessively long and heavy work.

In its most extreme forms, child labour involves children being enslaved, separated from their families, exposed to serious hazards and illnesses and/or left to fend for themselves on the streets of large cities – often at a very early age. Whether or not particular forms of “work” can be called “child labour” depends on the child’s age, the type and hours of work performed, the conditions under which it is performed and the objectives pursued by individual countries. The answer varies from country to country, as well as among sectors within countries.”

Source: <http://www.ilo.org/ipec/facts/lang--en/index.htm>

C. CHILDREN UNDER FIVE YEARS OLD

Of the 286 women in the sample who had given birth over the past five years, 69% gave birth at home and 23% did so at a government health facility with the help of a skilled birth attendant. These numbers are more or less similar across districts, and can be explained by the difficult access to healthcare facilities and the high transportation cost.²¹

Another topic crucial to address for children smaller than five years old are the feeding practices. WHO and UNICEF have the following feeding recommendations:

- Exclusive breastfeeding for the first six months;
- Continued breastfeeding for two years or more;
- Safe, appropriate and adequate complementary foods beginning at six months;
- Frequency of complementary feeding: twice per day for 6 to 8-month-olds; and three times per day for 9 to 11-month-olds.

It is also recommended that breastfeeding be initiated within one hour of birth.²²

Breastfeeding has been a topic of large controversies; however all seem to agree that to stop breastfeeding at an early age will impact the child level of micronutrient intake and increase the risk of drinking unsafe water. Looking at our sample, two women in three did not breastfeed their babies within the first hour after birth, and one in four would give it other liquids besides breast milk during the first days after birth. When asked about breastfeeding rhythm, all of the women interviewed during focus groups mentioned that whenever the child cries they feel the need to breastfeed.

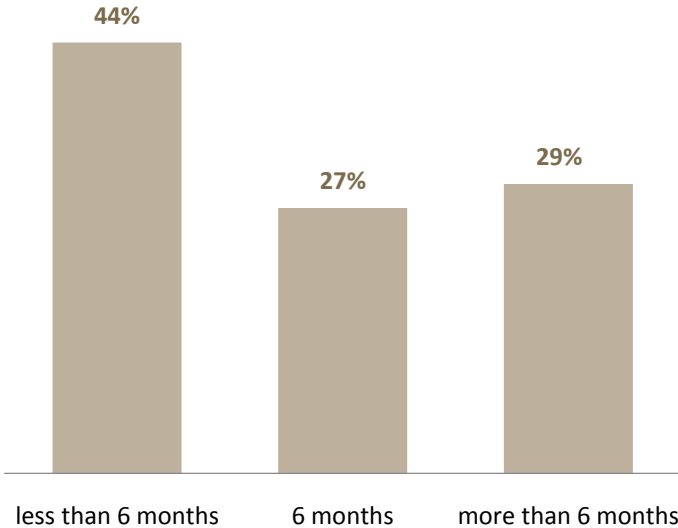
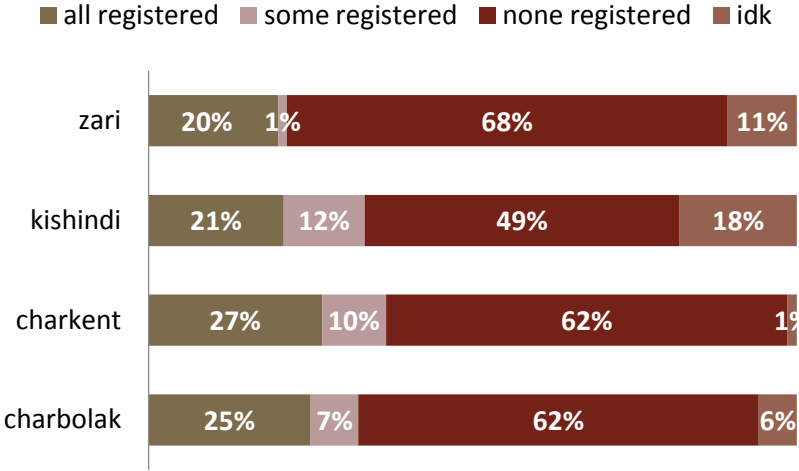


Figure 19 - % of women exclusively breastfeeding

The last risk that children face is the lack of legal access, and this issue needs to be addressed at birth. Indeed, one of the main children’s rights according to the International Convention on the Rights of the Child (CRC) is to be in possession of an identity. Birth certificates are thus essential to secure this identity and be able to access legal and administrative services. UNICEF and other

²¹ NRVA, p. 73
²² MICS, p. 28

organisations have been trying to increase the number of birth certificate throughout Afghanistan, and according to the most recent NRVA (2011-2012) the birth certification rate for children under five stands at 37%. Out of the women who gave birth in the last five years, 172 women stated that none of their children had a birth certificate. Zari is the district with the lowest birth certificate registration rate, whereas the other three districts percentages revolve around the national mean.



Where children had not been registered, the main reason provided was the distance to the place of registration, which appears to have been more of an issue in Zari and Kishindi than in the other districts. Zari was also the district where the most women declared themselves unaware of the legal obligation.

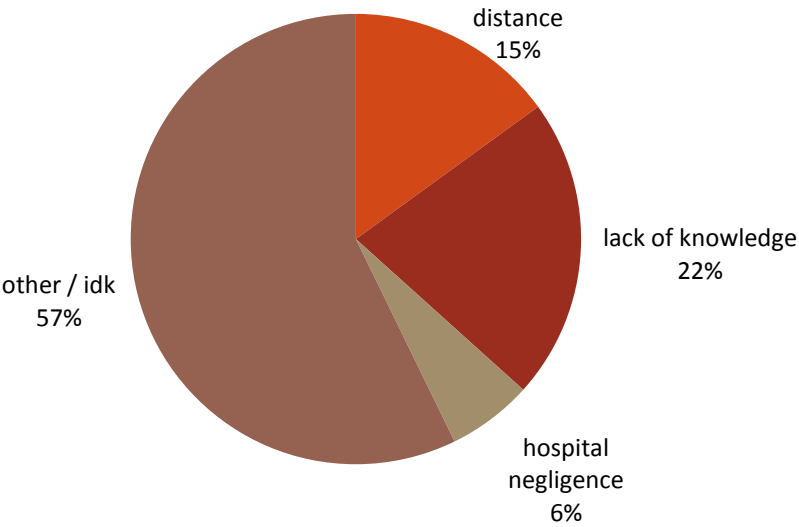


Figure 20 – Reasons that children were not registered

3. Coping Mechanisms

To address the aforementioned shocks and vulnerabilities, Afghans resort to different coping strategies, such as income diversification, early marriage and withdrawal from formal schooling, short-term loans, migration and remittances. Moreover to address specific shocks or vulnerabilities, the households use different strategies, such as reducing the amount of food or fuel. It is difficult to look at those as simply coping mechanisms as in some cases they are also strong vulnerability determinants. This is the case for early marriage and withdrawal from schools as they are one of the strongest vulnerability that children face. This section sheds more light on the harmful strategies and mechanisms – temporary or chronic – identified by surveyed households as necessary instruments to mitigate the impact of a socio-economic, security-induced, or climatic shock on their livelihood.

A. Identifying household capacities to cope

For our sample, reducing food consumption is the most common coping mechanism in times of needs, and following a shock impacting their livelihood: *“It should be noted that reducing food consumption can be twofold: either by decreasing the quantity of food or by reducing food diversity at household level” (WFP Officer, Balkh)*. Both approaches naturally have a detrimental impact on health (especially on children’s diet, physical growth, and mental development), even if adults are twice as inclined to go hungry before reducing their childrens’ portions.

On a more positive note, it is notable that 640 respondents (80% of the sample) state that none of the suggested coping strategies had been adopted. There is naturally a bias here, as heads of households are not spontaneously willing to confess that their family adopts harmful coping strategies. However, it also shows that they are aware of the negative impact of harmful coping strategies. There is therefore some room for opportunity for other types of coping strategies.

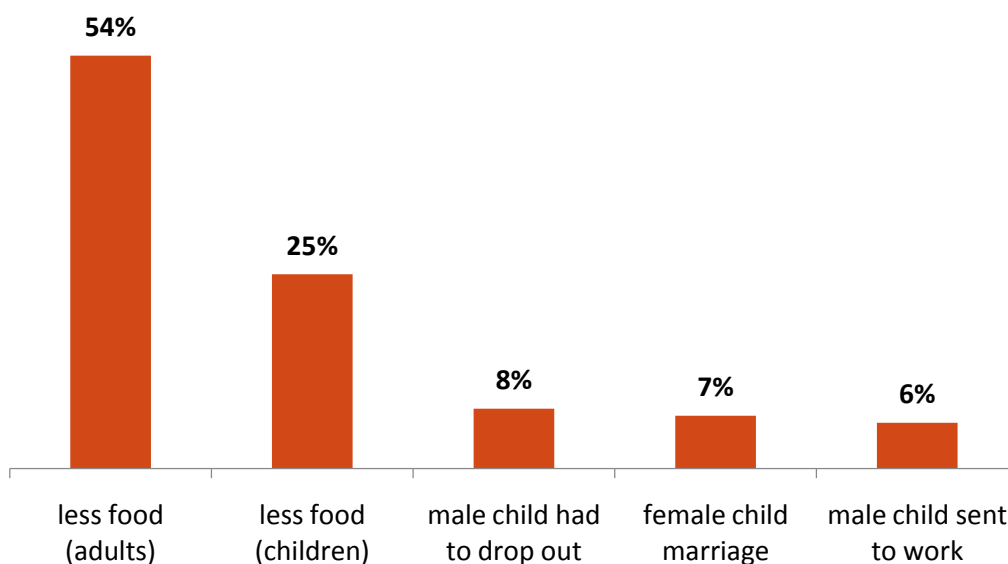


Figure 21 – Responses to Shocks

B. Income diversification, loans and cost cutting

In 2003, around 63% of the Afghan population was involved in agriculture.²³ However the fact that their proportion in this sector has reduced show that other activities contribute to their livelihood and they are not as vulnerable to environmental hazards as they could have been before. In most rural areas, though, income diversification is still limited to the rural elite or those in accessible villages near roads and cities. In other words, for most households, income is still synonymous of: seasonal unskilled agriculture related jobs and unskilled casual jobs in the construction sector.

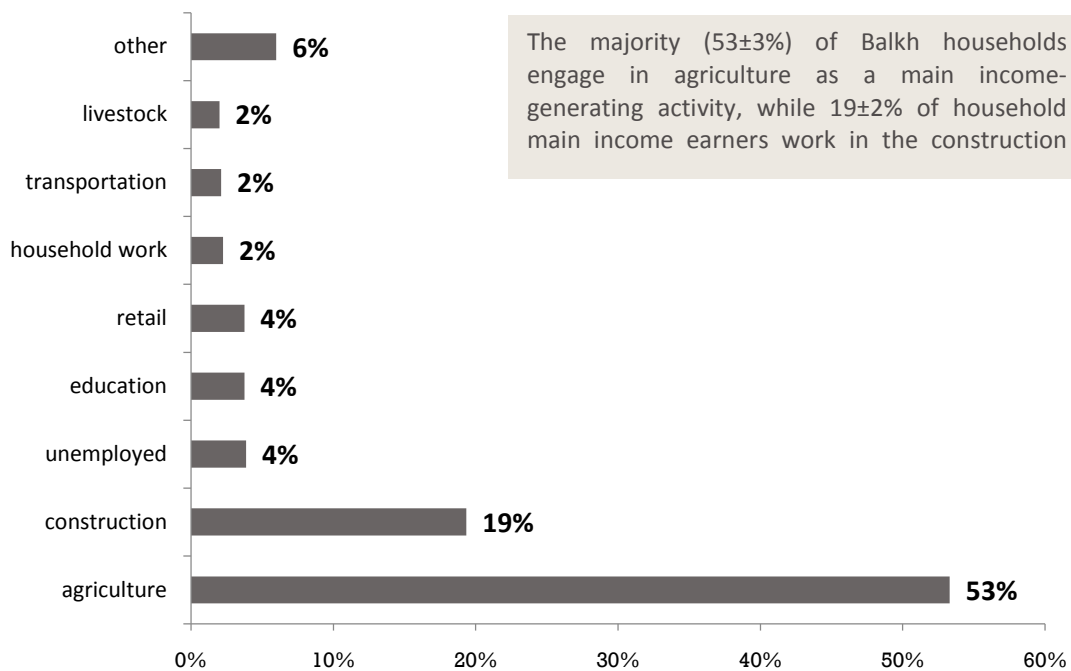


Figure 22 - Household main income generating activity

INCOME SHORTAGE AND USE OF LOAN

More prevalent than income diversification, the use of loans is one of the main coping mechanisms: *“All the families in this village have been affected by droughts and floods. NGOs consider natural disasters as exceptions in this district, but this is the rule here. So, we have to get some loans from other communities, from the rich families. And this is the only solution we have, even if we are poorer every year.”* (Woman, Zari, Balkh). This debt cycle is a well-known phenomenon in Afghanistan, especially for families with limited income generating activities. Finally, three out of four families carry debt, whether long term or revolving credit.

“When the family faces a specific problem such as the father getting sick, or the drought, they sell items from the house and took up loans.”
(Female Youth Focus Group, Charkent)

²³ War Child UK, p.13

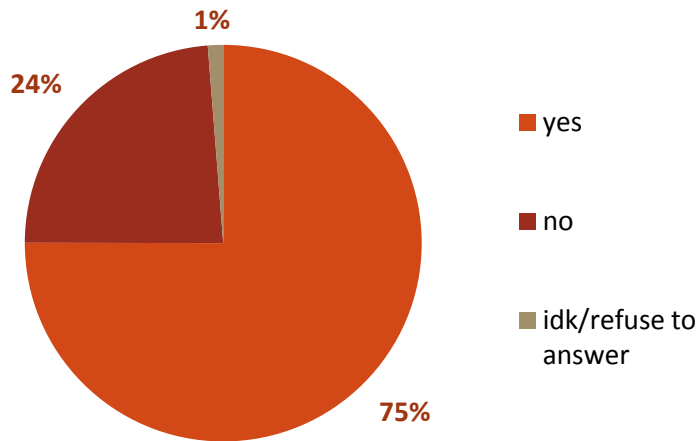
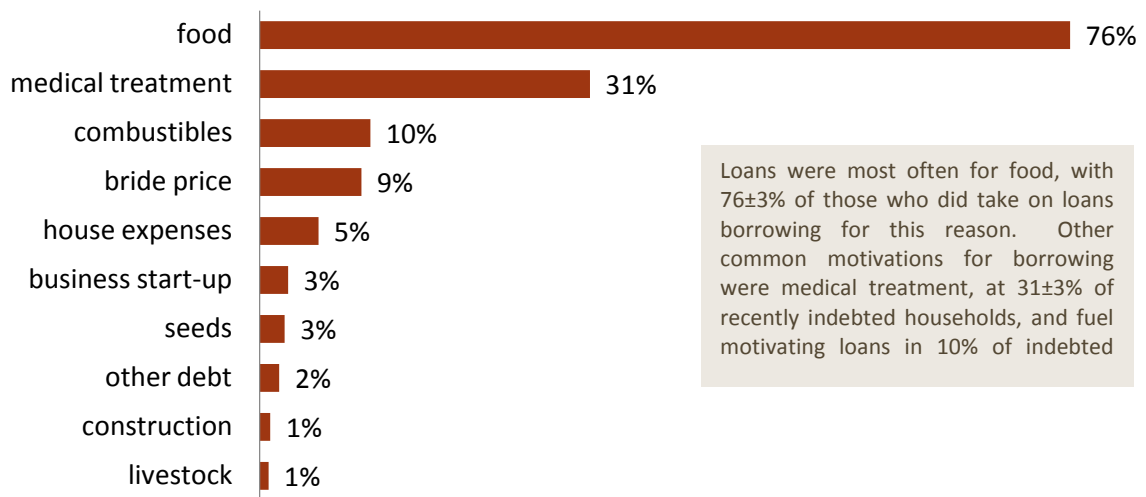
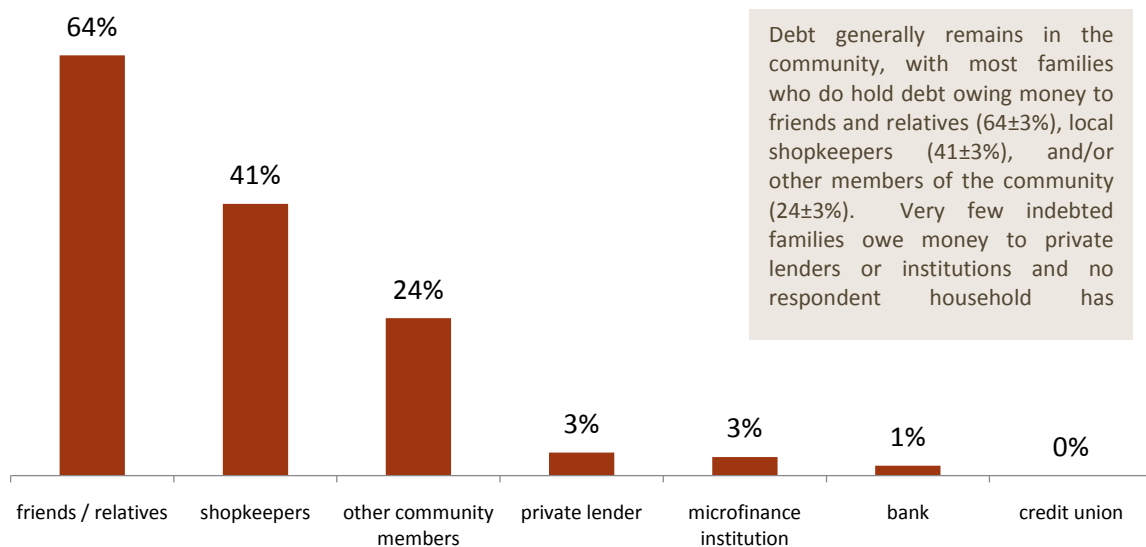


Figure 23 - Use of loans



Loans were most often for food, with 76±3% of those who did take on loans borrowing for this reason. Other common motivations for borrowing were medical treatment, at 31±3% of recently indebted households, and fuel motivating loans in 10% of indebted

Figure 24 - Purpose of the loan



Debt generally remains in the community, with most families who do hold debt owing money to friends and relatives (64±3%), local shopkeepers (41±3%), and/or other members of the community (24±3%). Very few indebted families owe money to private lenders or institutions and no respondent household has

Figure 25 - Type of lenders

These figures are in line with other studies on the same topic. Informal systems of credit are suited to Afghanistan because of cultural sensitivity (interest are seen as haram) and livelihoods’ needs. In an analysis done for FMFB in Bamyan and Kunduz, around the same level of respondents mentioned family and friends as their main source of loan (59%). However the same survey, pointed to microfinance institution as the second type of lender – which is far from the case in the Balkh districts.²⁴ Several reasons are put forward to justify the reliance on these informal sources of funding:

1. Interest is haram
2. Lack of faith in banking system
3. The possibility to be provided by friends and family a *qarzolhasana* loan, i.e. a loan with no interest and fee, flexible in terms of repayment period and without demanding collaterals.

The proportion of debt to income remains high, with nearly half of all families owing more than three months’ worth of estimated monthly income, one in three owing more than six months’ worth, and one family in five owing more than a year of estimated income. Although these income estimates are notoriously soft, the debt-levels remain a cause for concern.

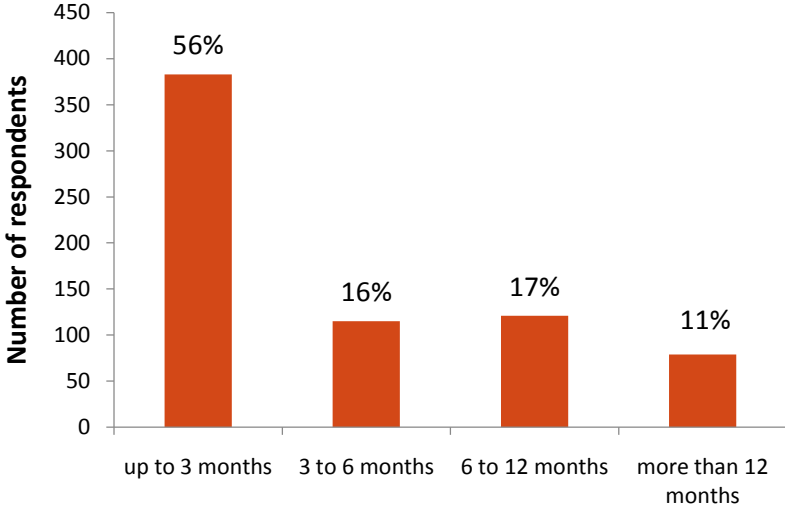


Figure 26 - Debt to monthly income ratio

²⁴ Samuel Hall (2014), Assessing the potential of microfinance in rural livelihood, commissioned by the First Micro Finance bank in Afghanistan, p.29

CUTTING COSTS: ENERGY CONSERVATION

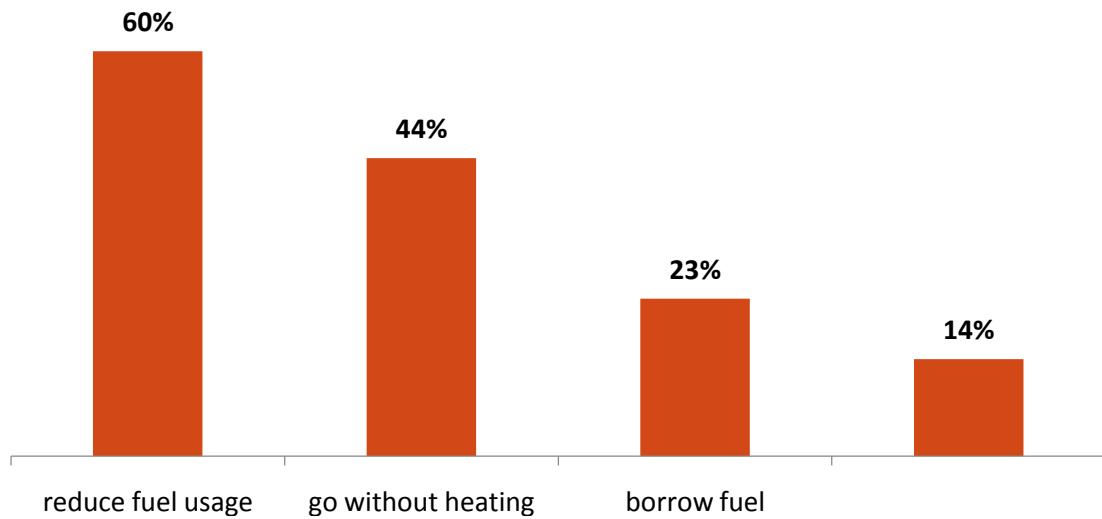


Figure 27 - Coping with energy needs

As previously seen, the families are usually concerned by a shortage of heating materials. To address this issue, they will often find themselves having to reduce fuel usage or even go without heating. In practice, most households buy and stock wood during summer, as prices are generally cheaper. For poorer households who do not have the resources to do so, the impact of harsh winters, high prices of wood and seasonal income generating activities (that generally leave them jobless during the cold months) result in chronically poor households having to choose harmful coping strategies. Only 60 households out of a sample of 801 use none of the strategies mentioned below.

C. Food Security Coping Mechanism & RCSI

The RCSI (reduced coping strategy index), first developed by the World Food Programme, is used to quantify the severity of food-based coping strategies. It is based on a number of coping strategies (such as relying on less expensive food, borrowing food, limiting portion sizes and number of meals, etc.) and applies a standard weight to them according to severity.²⁵ The higher the score, the more food-insecure the household is. The following graph shows the distribution of the households interviewed on the RCSI scale:

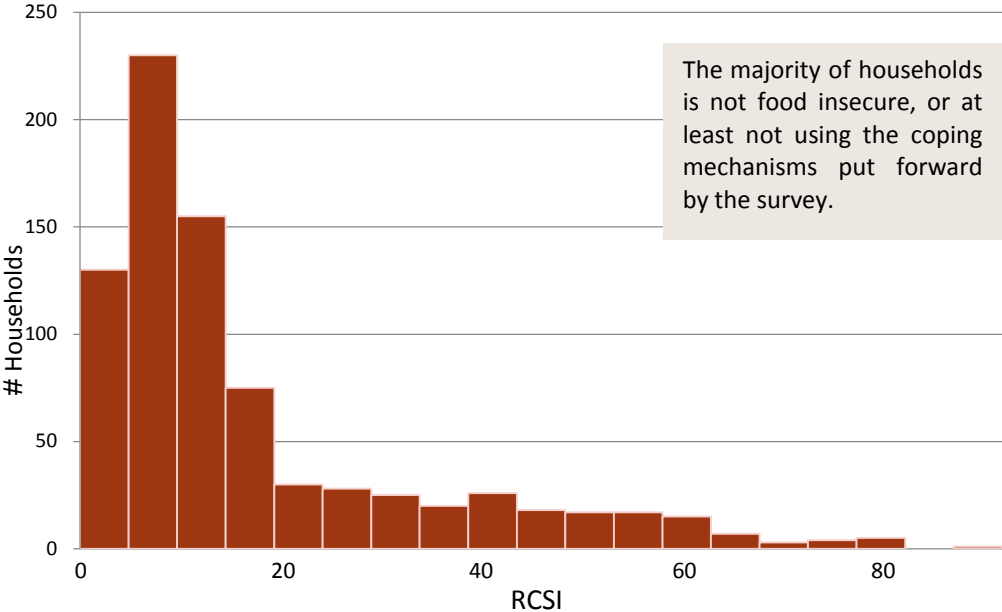


Figure 28 – Reduced Coping Strategy Index

While mean RCSI scores do not vary significantly across districts, households headed by women score, on average, seven points worse than male-headed households. Having been displaced had no significant impact on the RCSI.

	Female	Male	No educat.	Madrasa	Primary school	School	High school	Teachers college
Mean	24.5	17.4	18.7	19.9	13.1	15.6	12.1	11.4
Standard deviation	17.3	16.7	16.6	21.6	14.1	14.7	14.2	11.5
Margin of error	5.3	1.2	1.4	4.7	3.2	4.9	5.5	5.7
N	41	760	565	81	74	35	26	16

Table 11 - RCSI by gender and education

There is a marked downward trend in the RCSI as the level of education of the head of household increases, with high school graduates’ families scoring seven points better than those with no formal education. Therefore as education increases we can say that resorting to coping strategies decreases, illustrating a higher food resilience.

²⁵ See annex 2

D. Displacement and Remittances

76±2% of Balkh families have not suffered internal displacement, but most of those that have were displaced due to conflict (57±2%), 22% to natural disasters, 4% to manmade disasters, and 17% to a combination of the above. Considering that IDPs are generally among the most socio-economically deprived and vulnerable category in both urban and rural areas²⁶, it is important to lay more emphasis on this subgroup – forced to move within Afghanistan in order to avoid the effects of armed conflict, generalized violence, human rights violations, or natural or man-made disasters. Paradoxically, the IDP households surveyed in Balkh were largely indistinguishable from non-IDPs on most indicators²⁷; based on our qualitative assessment, possible explanations include: i) the targeted distribution of aid; ii) the fact that target population was already so vulnerable (Zari) that the marginal disadvantage of displacement is not observable at this level; iii) in some cases, a ‘better’ integration within host communities.

“My husband and brother-in-law are involved in labouring in Iran. They generate income for us.” (Zari 1)

If we specifically focus on the reasons that led to internal displacement, it is interesting to disaggregate the quantitative results of the study by district, as it draws a more contrasted picture of internal displacement in the surveyed districts:

- 1) If all districts have a significant number of IDPs, almost 30% of Zari respondents reported being IDPs;
- 2) If 55% (Kishindi), 70% (Charbolak), and 75% (Charkent) of surveyed respondents mentioned conflict and security as the main reason for their displacement, it is worth noting than Zari respondents equally reported conflict (32%) and natural disasters (36% - mostly drought) as determinant factors for internal displacement;
- 3) Some surveyed areas can be considered as ‘IDP villages’, a large majority of the randomly surveyed households having experienced internal displacement (e.g. the Hazara community of Naw Abad, in Charbolak; the Uzbek community of NadQaiche, in Zari; moved from their provinces or districts of origin to flee a worsening security context).

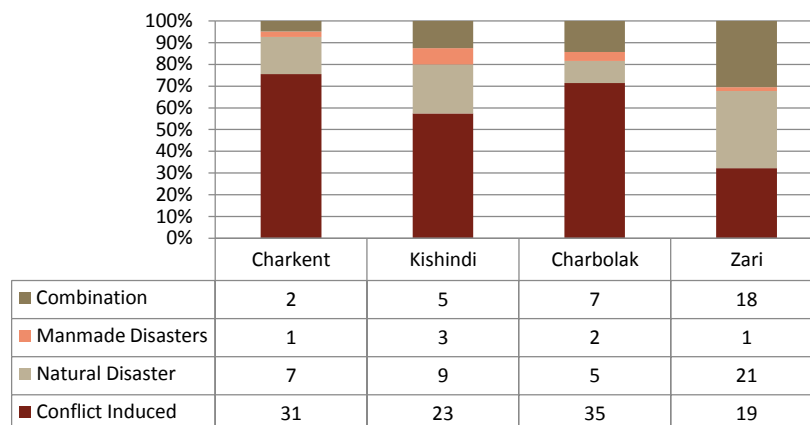


Figure 29 – Reasons for Internal Displacement

²⁶ Samuel Hall, 2011, *Research Study on IDPs in urban settings – Afghanistan*, for the World Bank and UNHCR and Samuel Hall, 2012, *Challenges of IDP Protection in Afghanistan*, for NRC.

²⁷ In our sample, IDPS were, for instance, slightly less likely to exhibit poor food consumption or moderate hunger, though these differences were close to the margin of error.

Having one of the household members working in other countries or even in another province and sending money home is a common characteristic for 6% of our sample. Among this small sample of respondents, remittances constitute around 50% of the household total income. On average, the domestic remittances amount to 10,625 AFS and the foreign ones average to 8,895 AFS. It is interesting to note that there are fewer families counting on domestic remittances than foreign ones (1% for domestic and 5% for foreign). However, it is worth noting that there is a significant bias in answers, as most households are reluctant to provide any detailed information on external/foreign sources of income: *“People could not live without the money sent by relatives from other countries or provinces, but they never disclose information on it directly. It is something that families keep private and for themselves” (FMFB, Branch Manager, Mazar-e-Sharif).*



To conclude, for the inhabitants of Kishindi, Zari, Charkent and Charbolak, the below present the most important coping mechanisms (in order of importance):

- Execution of a loan;
- Reduction in food consumption (quantity and quality); and
- Sending away household members either to work (in Afghanistan or in foreign countries) or to get married at a young age.

It is important to note that throughout the qualitative research, the lack of information on the relevant actors that could provide help was mentioned many times. This lack of information does not reflect lack of organisation but simply a lack of a comprehensive social protection structure. The report will look in turn to government, NGOs and community systems to understand the services provided by the different actors, if service there is. Understanding the structures and community-level social protection mechanisms will be discussed in the next section.



III. Opening up the Social Protection Landscape

As the previous section shows, the impact that extreme poverty has on families is amplified on children given their age and gender specific vulnerabilities. Supporting the most vulnerable is the aim of a systemic and comprehensive national social protection plan. This system has to gather private, public and non-state actors towards a common goal to help children, their communities and their country to attain a higher level of human and social development.

The principles of a child- and gender-sensitive social protection system has five core components:

1. Addresses social and economic vulnerabilities, as well as age and gender specific risks
2. Provides a comprehensive set of interventions based on needs and context
3. Goes beyond safety nets to integrate response to structural and shock-related vulnerabilities
4. Facilitates a multi-sector approach and coordination
5. Frames social protection strategies within a broader set of social and economic policies

As a result, this chapter will build on the previous assessment of vulnerabilities to look into opening up the social protection landscape (*“who is doing what?”*) for a holistic approach fulfilling these requirements (*“what can be done to ensure a cohesive and timely response to the needs of children, households and communities?”*).

I. Government structures of social protection

At the moment, a government social protection system in Afghanistan is quasi-inexistent. A general vacuum of government-structured system of protective measures do not allow for a coordinated mechanism. The result of Samuel Hall research points in the same direction as previous studies: that the government does not have a systemic approach to social protection.

However, officials acknowledge that a solution needs to be identified, developed and implemented in order to tackle the government social protection vacuum. Progress has been made in this sense with President Ghani’s focus on Zakat as a component of social protection, especially given former President Karzai’s unwillingness to institutionalize a public zakat through the government in order not to impose financial constraints on the poor. With the opening of the political arena to public and private *zakat* schemes, there is a possibility of further consolidating an Afghan social protection system.

The Social Protection Strategy had planned for an Afghanistan Welfare Fund and other initiatives. It may be the right time for the government to re-initiate these discussions – and to ensure that sufficient donor interest is invested in making the government fully responsible for social protection at home. Although recent data are missing, estimates from a 2006 survey conducted by War Child UK show that 2.5 million people benefited from social protection arrangements, although half of the Afghan population would require such support.

Afghan population covered by public and market arrangements for social protection in 2006	
Martyrs’ families	224 850
Disabled	87 717
Orphans	10 500
Children enrolled in kindergartens	25 000
Pensioners	54 000
Public works and skill development	1 750 000
Microfinance	340 000

Table 12 – 2,500,000 Afghans covered by social protection (Source: MOLSAMD and ANDS)

Improvements have been made since, with small-scale government-led social protection initiatives. The section below reviews key highlights among government-led initiatives. There are, to summarize, four key government-led initiatives that are at the moment de-correlated and require an inclusive strategy and coordinated approach. Each of these ministries presents strengths and weaknesses, and very different profiles in terms of resources and capacity. These will be detailed in the SWOT analysis at the end of this section.

The initial Social Protection Strategy makes it the primary responsibility of MOLSAMD and the ANDMA to take the lead on social protection. In reality, these government counterparts lack the capacity to implement such a strategy. As a result, other ministries have been supporting disparate efforts to support and protection rural households.

The four key government-led initiatives under review are:

1. MOLSAMD's Social Protection Strategy
2. MRRD's National Solidarity Programme
3. MOPH's Basic Package of Health Services
4. Ministry of Hajj and Religious Affairs' use of Zakat and Awqaf

MOLSAMD's Social Protection Strategy (2008-2013)

Ministry of Labour Social Affairs Martyrs and Disabled (MoLSAMD) – Director General of Social Protection and Senior Strategic Advisor at the Ministry of Labour and Social Affairs confirmed that the Social Protection Strategy is ratified by the parliament but has not been enacted into a law. It is now also out-dated. The policy highlighted by the Social Protection Strategy (2008-2013) remains largely not implemented apart from:

- Pensions to families of martyrs
- Pensions to disabled and victims of mines

The government's largest national cash transfer program (about 0.2% of its GDP) is a program for martyrs and disabled persons. It provides support to those who are landmine and war victims, who were disabled as a consequence. Martyrs' families from previous wars and individuals with war and land mines related disabilities are entitled to monthly cash transfers ranging from US\$3 to US\$10, depending on the number of a martyr's family members and on the level of disability. In 2006 this benefit was paid to 224,850 martyrs' families and to 87,717 disabled. The annual amount spent on this was around US\$20 million.²⁸ In addition to these cash transfers, the MoLSAMD put in place a system of targeted land distribution, where land (and apartments) are distributed for the same category of individuals.²⁹

MoLSAMD at the central government agrees that there is no special budget allocated for children within the ministry. At the provincial level, the officials are critical of government grand plans. 'The government only talks about their plan and project for the future but do not have a practical way for them and is very difficult to implement them. If UNICEF and CPAN (Child Protection Association Network) office does not help for the children we cannot keep those 100 children which are now in orphanage because the government is not helping for the protection of children in Balkh province.'³⁰

The most relevant project addressing children in vulnerable situation is MoLSAMD's **Social Safety Nets (SNN)** pilots, put in place in cooperation with the World Bank. It is a cash transfer programme

²⁸ War Child UK, p.14

²⁹ In 2006 alone, a total of 6,665 residential land plots were distributed to the disabled and martyrs' families. To date, around 47,000 families and individuals have received this type of benefit'

³⁰ KII with Bi biRuqea, Head of DoLSAMD, Mazar

targeting the highest risk categories – the transfer size is determined by the food poverty line. As such, this safety net program concentrates on the economic aspect of poverty. According to the World Bank SSNs are “non-contributory transfers designed to provide regular and predictable support to targeted poor and vulnerable people.”³¹ SSNs can be of various forms, including conditional or unconditional cash transfers, conditional or unconditional in-kind transfers and public works. The WB pilots’ overall objective is to help the GoA develop robust, sustainable, and scalable systems for delivering social protection. To do so they aim at testing various modalities of targeting, payments, communication, grievance systems, monitoring, and governance before scaling up the program. So far, categorical community targeting and proxy-mean targeting have been tested. UNICEF in particular wants to test the effectiveness and implementation of specific Social Protection interventions piloted – namely, unconditional cash transfers for boosting food security during the lean season.

On rural social development – the National Solidarity Programme (NSP) – The largest national priority programme (NPP) and development programme in Afghanistan is the NSP: it has been heralded as the most successful government-led programme since it began in 2003. It is a community-level programme designed to support communities to make their own decisions and implement their own projects through Community Development Committees (CDCs) that receive block grants from the programme. It was framed to engage with communities and build trust between Afghan citizens and their government. Referred to as « the largest people’s project in the history of Afghanistan », the programme contributes to the country’s Poverty Reduction Strategy (Afghanistan National Development Strategy):

- ✓ NSP is coordinated by the Ministry of Rural Rehabilitation and Development and is facilitated by over 31 facilitating partners – including domestic and international, NGOs and private sector organizations, funded by the World Bank and other donors. It is a key example of the public-private linkage that an effective social protection system requires.
- ✓ The NSP seeks to empower communities to make decisions affecting their own lives and livelihoods. As of August 2014, the NSP had completed a total of 59,052 projects of which the largest numbers in the areas of 1) Transportation (16,143 projects), 2) Water supply and sanitation (13,734 projects), and 3) Irrigation (11,059 projects)³².
- ✓ NSP prioritizes the good of the collective – aiming at providing funds for development projects in the areas of education, irrigation, livelihood, power, transport, water supply and sanitation, and miscellaneous development activities that can improve the overall development of villages. The needs of the most vulnerable are hence not targeted on an individual but on a community basis. This is an area where NSP can be strengthened. A report on the ability of the NSP to mainstream returnees and IDPs as a particular vulnerable group highlighted the limitations of incorporating the most vulnerable in decision making processes and outcomes.
- ✓ The social protection directorate of the MRRD ‘s mission intends to tackle vulnerabilities stemming from natural risks. Its main strategy, the **Disaster Management Strategy** focuses on displacement, loss of human lives, loss of personal documents, loss of social and traditional networks induced by natural disasters. The units of the programme are as follow: emergency response, reintegration, food assistance and reporting. However this directorate does not target particularly children but works at the household and community level.

³¹World Bank (2014), *The State of Social Safety Nets 2014*.p.13

³²<http://www.nspafghanistan.org/default.aspx?sel=109>

On health insurance – Ministry of Public Health (MoPH)– The Basic Package of Health Service (BPHS) programmes is responsible for the delivery and homogeneity of health services throughout the country and represents a key programme for social protection, as it aims at targeting in priority the ‘groups in greatest needs, especially women, children, the disabled, and those living in poverty’. However it is a national program trying to reach out to all the districts.³³ Although BPHS exists, there is no form of health insurance covering the needs of Afghan households – health events are seen as shocks that are coped with through debt and informal credit to meet health expenditures. « The need for social insurance to meet the costs of health events remains a primary area of social protection that has yet to be addressed »³⁴.

On child protection – CPAN (Children Protection Action Network) – A child protection response mechanism network established in 2007 and now covering 28 out of 34 provinces. This network includes government and non-government organisations performing field interventions in the area of child protection. Its main role is to prevent and respond to violence, abuse and exploitation against children. The Provincial CPAN should be meeting on a monthly basis, however according to several KIIs this is not the case.³⁵ At a district level their main role is to provide awareness on child protection as well as mapping the services available for children.

On the use of Zakat and Awqaf – Ministry of Hajj and Religious Affairs– Within the Ministry, there are two programmes that can be defined as social protection programmes:

- ✓ The first one revolves around the awqaf and is a pool of 100,000 acres of land given by wealthy people. Currently there are 236 agreements to use these lands and the Ministry gets approximately 20 million AFS income from these. This money is used for children’s education as well as for mullahs. Despite a will to develop the program, for now it is a social protection system targeting very specific groups, which might not be the most vulnerable.
- ✓ A second program targets particularly the poor families with children, however this is done on an ad hoc basis. In 2014, for Eid, families have been paid 3,000 AFS each, which amounted to a budget of 1500,000 AFS for 500 families.

Despite the fact that the head of the Ministry mentioned poverty and vulnerability as a selection criterion, he did not define any specific selection process.³⁶ However at a provincial level within DoLSAMD, the lack of responsibility towards poor people is underlined, according to them the Ministry of Hajj is responsible ‘to make people aware about the pilgrimage and has no budget to spend for poor people.’

Finally, the SWOT analysis below clearly highlights the key weaknesses of the national and provincial governmental representatives. Considering that Balkh is known as one of the most stable, best-administered, and accessible provinces of the country, it does not necessarily lead to a great deal of optimism; more positively, one could argue that the lack of coordination and capacity among governmental actors advocates for more innovative solutions, involving: 1) governmental actors (leads); 2) donors and UN agencies (financial and technical assistance); 3) NGOs and IPs (operational partners); 4) private sector (microfinance institutions and companies); 5) civil society, communities, religious leaders, etc. As shown in sub-section IV, Zakat offers promising perspectives in this regard.

³³ Ministry of Public Health Strategic Plan, 2011-2015, p.31

³⁴ AREU (2012), *Livelihood and social protection*, by Adam Pain, 2012.

³⁵ KII with ActionAid

³⁶ KII with the Deputy Minister of Ministry of Hajj and Religious Affaires, 27th of October

Strengths	Weaknesses
<ul style="list-style-type: none"> ✓ Good institutional memory on the success and failures in Balkh province (collaboration with governmental, provincial, district-level actors); ✓ New administration’s interest in innovative social protection mechanisms (including Zakat); ✓ Presence of a robust and coordinated pool of donors (WB, EU). 	<ul style="list-style-type: none"> ✓ Lack of capacity and involvement of the lead governmental counterparts within MoLSAMD, ANDMA; ✓ Absence of coordination between the different governmental actors and initiatives; ✓ Poor capacity of potential partners at MoWA, Ministry of Hajj and MoPH; ✓ Uneven capacity at MRRD; ✓ Uneven interactions between Ministries and provincial Departments; ✓ Uneven linkages between Mazar-e-Sharif and district level authorities; ✓ Local communities’ distrust of formal authorities. ✓ Lack of accountability, transparency, monitoring.
Opportunities	Threats
<ul style="list-style-type: none"> ✓ MOLSAMD and ANDMA’s (verbal) understanding of the criticality of the situation; ✓ Other governmental actors’ (verbal) interest in a social protection system; ✓ Necessity for the international community to make social protection a success at an historical turning point. 	<ul style="list-style-type: none"> ✓ Volatile security situation and increasing influence of AOGs on rural areas in Balkh; ✓ Conflict between the Governor of Balkh (Atta Muhammad and the newly elected President (2014)); ✓ Worsening economic situation leading to: 1) increased risks of corruption (short-term); 2) State bankruptcy and endemic corruption (long-term) at the provincial level.

Table 12 – SWOT Analysis – Governmental Counterparts

II. Non-governmental organisations, strictly and broadly speaking

To fill in the gap of the government, NGOs have tried to put in place projects that would play as a relief buffer. The contested definition of social protection makes it hard to define what type of programmes fall into this category, however as mentioned in the introduction the research limited the analysis to protective measures of social protection, leaving aside the promotive, preventive and transformative measures.³⁷ Therefore in terms of social protection measures, strictly speaking, NGOs have only a few programmes in the surveyed districts – mostly focusing on cash transfer programmes and self-help groups.

However, the example of SCA (see the box below) clearly suggests that some actors do favour social protection both as a cross-cutting issue and end goal of other livelihood, education, or cash transfer programmes – even if they may not lay a specific emphasis on the concept itself (as defined by UNICEF). In this regard, the table below maps actors with a direct or indirect impact on social protection, broadly speaking; it is based on field observations, OCHA 3Ws mapping, and additional information from different clusters and working groups.

	Emergency Shelter & NFI	FSAC & Agriculture	Health	Nutrition	WASH	Cash Transfer
Charbolak	ARCS, CARE, ICRC, Johanniter	CARE, ARCS, DACAAR, ICRC	ARCS, BDN	BDN	DACAAR	ACTED (NFIs)
Charkent	CARE, IOM, Johanniter, NRC, SCI	CARE, NRC, MAAP, SCI, UNOPS, WFP	BDN, WHO	BDN, SCI	CARE	ACTED (NFIs)
Kishindi	PIN, ARCS, CARE, IOM, Johanniter, SCI	CARE, HIA, MAAO, PIN, WFP	BDN, WHO	BDN, SCI	PIN, ACF	DRC (Emergency)
Shortepa	IR, ActionAid, IOM, Johanniter, SCI	ActionAid, JDAI, PIN, NRC, WFP	BDN, IR, WHO	BDN, SCI	ACF, ActionAid	ACTED (NFIs)
Zari	PIN, IOM, Johanniter, SCI	PIN, NRC, WFP	BDN, WHO	BDN	PIN, DACAAR	PIN (shelter, work)

Table 14 – NGOs active in Social Protection (and related fields) in the 5 surveyed districts

³⁷ KII with JetteBjerreKjertum, PhD in Social Protection in Afghanistan, Danish Institute for International Studies, 14th of October,

Social Protection in Practice: Swedish Committee for Afghanistan (SCA)

The Swedish Committee for Afghanistan (SCA) has been operating in Afghanistan for more than thirty years. SCA operates four large programmes in the fields of health, education, rural development and rehabilitation of people with disabilities. The organisation is very active in Balkh province and in the districts of interest, and has two projects that fall directly under the protective measures side of social protection.

The first one is a saving committee program part of the 'Community Governance and Livelihood Project', which is a key project of SCA's Rural Development Program implemented in Balkh. Its objective is to help *'women, people with disabilities and vulnerable rural households make a secure means of living that provides resilience against shocks and emergencies'*. SCA's role is to coordinate and supervise the community mobilization process for the establishment of self-help groups, saving system, capacity building activities, establishment of village saving and loan associations in order to enable the communities to improve their economic situation.



Photo: courtesy of SCA Balkh

The second project is a loan and employment support program for disabled children and their families. Cash is distributed for this particular category (any kind of disability) to set up a business (shopkeepers, animal raising, carpet weaving). Depending on the activity, amounts between 12,000 and 40,000 AFS are disbursed for 18th month and need to be paid back monthly. Amongst the districts of interest for UNICEF, there have been approximately 25-30 families recipient of this loan in Charbolak. The selection process is based on the economic situation of the household and done systematically at a community and household levels.

III. Community structures of social protection

Community solidarity is the strongest social protection system in Afghanistan. What the survey yields is that family, friends and shopkeepers are the go-to structure when a family is in need of money or cash. Government and NGOs as it has been seen previously mentioned are not perceived as relief aid structures. Depending on the type of person, help can range from loans to charity.

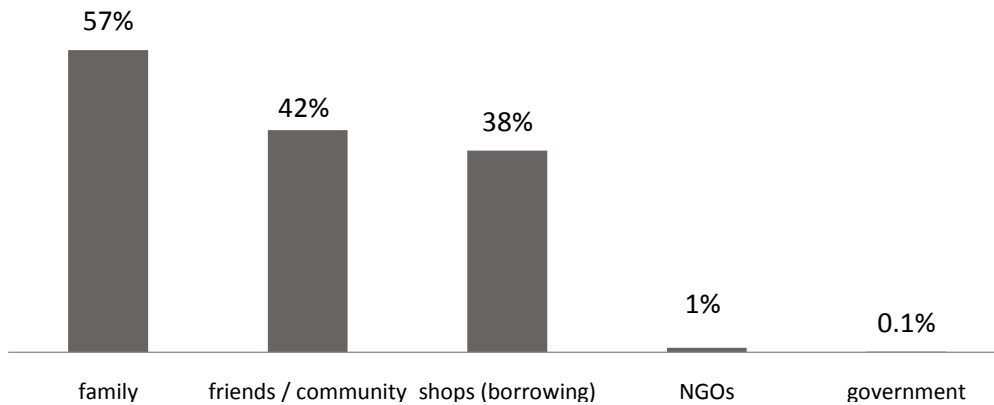


Figure 30 - If your household lacks food or money, where do you seek financial help?

There are only two differences looking at the geographic breakdown. The first one is in term of NGO and government help - Charkent being the only district where individuals would go to request help from these two entities. The second one being that in Zari, people prioritise shops over friends or community for help. More generally, it is worth noting that there are basically three circles:

1) The larger and private circle that includes family and friends, considered as the most natural economic safety net by the households surveyed in the four districts;

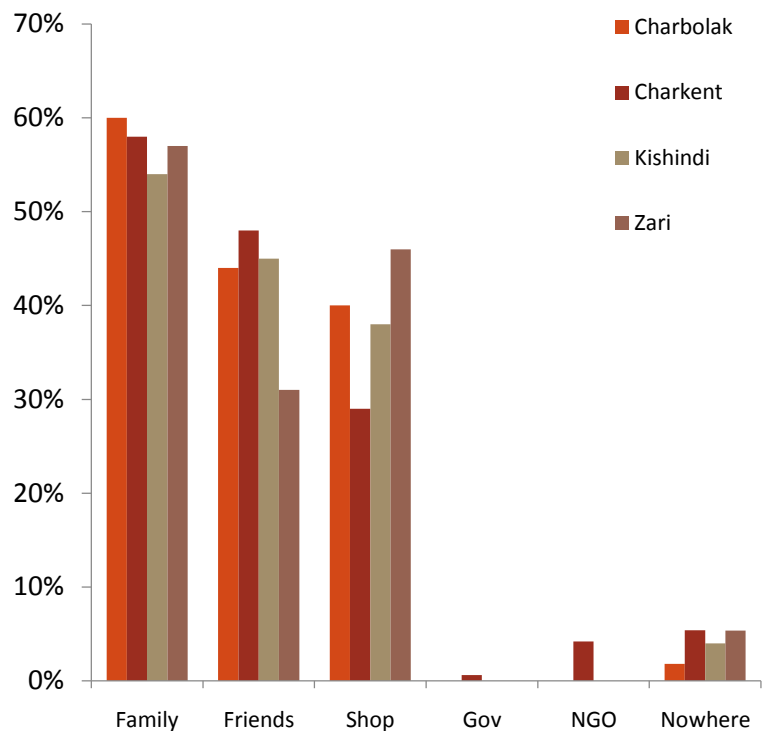


Figure 31 - Help by districts

2) The social and public circle that includes shops, hawala, and bazaar and implies a different relationship to the individual/organisation providing the loan and the risk of loan default (duration, interest rate, risk of debt cycle, etc.);

3) The much thinner circle of non-community actors, including NGOs, governmental actors, and potentially banks (microfinance). NGOs are not immediately and spontaneously perceived as assistance or social protection providers, which shows that communities have understood their specific role. Banks (microfinance) were remarkably absent from the surveyed districts and the

households we interviewed were apparently not inclined to request a loan from the Mazar branches: *“I did not know banks were doing this kind of loans for farmers. But they know we cannot reimburse them and they are not from here, so we don’t trust them” (Farmer, Tunj, Kishindi).*

If we now assess the social protection community structure, it is worth noting that the system seems to be addressing the main needs (such as food shortage), as well as targeting the most needy individuals (widows and orphans), as shown in the figures below. Food is mainly given on an ad-hoc basis when a family is in need, or during the harvest period (tithe), or even through the zakat. Despite these different forms of community solidarity, which is sustained in rural areas, modern living aspiration increasingly gets the upper hand on traditional way of living. Therefore, households divert their finances for their own benefits, and are increasingly contracting mortgages to get electronic items.³⁸

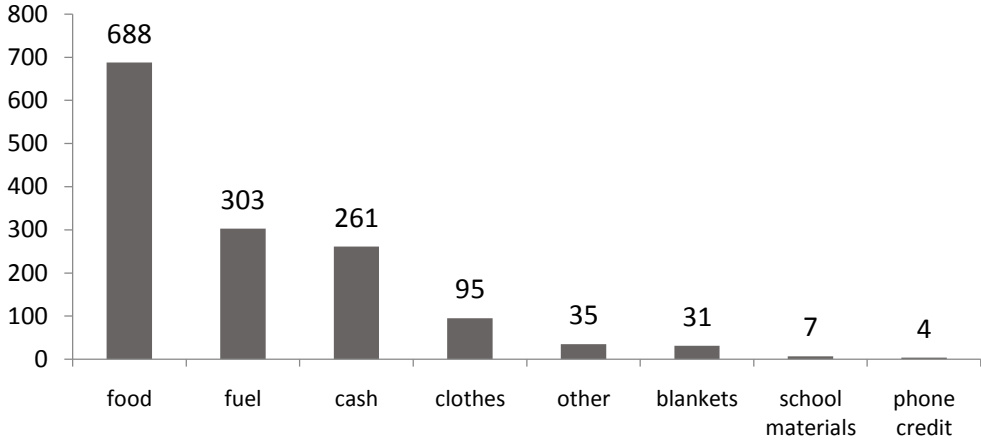


Figure 32 - Type of assistance provided by the community (self-reported)

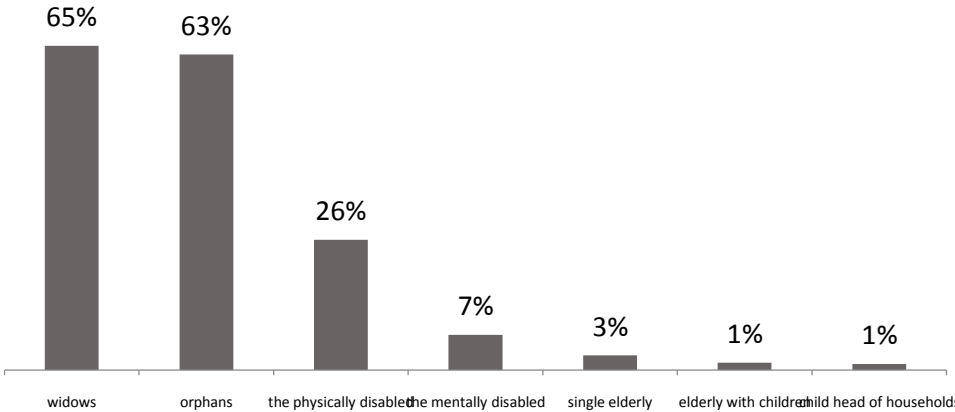


Figure 33 - Individuals supported in priority by the community (self-reported)

³⁸ War Child UK, Social Protection Mapping in Herat, p. 12

Other solidarity and social protection systems

Apart from Zakat, structured systems of solidarity are put in place at a community level, such as the **communal saving accounts**. Those are set up by private unions and exist in both rural and urban areas, but more predominately in villages. The unions constitute of households, usually from the same village or districts that autonomously collect monthly contributions from its members to build up a pool of funds. Five to twelve of its members are appointed to supervise the committee and keep track of the fund balance. The funds are then used as a safety net for the members to cover expenses ranging from funeral fees to medical expenses. The members set the rules, both for amount that should be given as well as the conditions for getting money out. Usually amounts range from 500 to 1,000 AFS per month for each member.

Funds are often used to cover funeral expenses and are not to be reimbursed by the family as the whole community is mourning for its member.³⁹ In a context like Afghanistan where getting loans from the bank is difficult and seen as haram because of the use of interest rates, these community funds allow for an easier access to safety funds. Such a promising community-led approach has been used by several NGOs like Mission East or the Aga Khan Foundation to establish a proper system of loans – particularly for women – through Self Help Group Programmes.⁴⁰ The impact of female SHGs is both social and economic, as it is: 1) an economic tool that helps a village-based committee accumulate enough capital to begin lending – even if individual contributions are still too limited and if there is no real link to financial institutions for the development of more ambitious micro-credit schemes ; 2) a social instrument that empowers women and gives them the opportunity to meet on a frequent basis and contribute to a collective decision-making process.

³⁹ KII with Navid Rahwiab, Deputy head of Microfinance, FMFB, 15th of October

⁴⁰ For the evaluation of Mission East's initiatives in the North-East, see: Samuel Hall, *Self-Help Group Programme Evaluation*, 2012; Samuel Hall, *Capacity Assessment of Self Help Groups in Takhar and Badakhshan*, studies commissioned by Mission East, 2014.

IV. The Zakat system and its potential for social protection

The zakat system can be considered as a coping mechanism at the village level, however as it has been used as a poverty alleviation tools in Muslim countries, it must be looked into more thoroughly. This part is to understand whether it would be interesting for UNICEF (as well as for the MoLSAMD) to look into the zakat as a sustainable mechanism for alleviating poverty at a local level – whether as maintaining/reinforcing it at a local level or by institutionalising it.

A. Definition of Zakat

Zakat is the third pillar of Islam and a fundamental duty that requires Muslims to distribute part of their wealth to the needy, in order to alleviate poverty. The literal meaning of Zakat is 'to cleanse' or 'purification'. In the Islamic faith, Zakat means purifying your wealth for the will of Allah SWT; to acknowledge that everything possession belongs to Allah SWT; and to work towards the improvement of the Muslim community (Ummah).

Qur'an (2:177)

"True piety is this: to believe in God, and the Last Day, the Angels, the Book, and the Prophets, to give of one's substance, however cherished, to kinsmen, and orphans, the needy, the travellers, beggars, and to ransom the slave, to perform the prayer, to pay the zakat."

Focusing more on the multiple meanings of the notion, it appears that Zakat is altogether:

- **A material purification**, as it teaches Muslims to free themselves from the fascination of material possessions and greed;
- **A moral purification**, as the Prophet Mohammad (PBUH) says that "whoever pays the zakat on his wealth will have its evil removed from him" (IbnKhuzaimah and at-Tabaraani);
- **A spiritual purification**, as it draws an individual and closer link to the Creator, Allah SWT.
- **A social 'connector'**, as it establishes an interpersonal *religious* link between the giver and the recipient.

It is compulsory for Muslims who meet certain economic conditions for one whole year (= *Nisaab*, minimal amount of individual wealth to pay zakat, revised every year) to pay Zakat on that wealth and the Qur'an and hadith detail the type of properties that are to be subjected to the zakat as well as the rate depending on the type of assets⁴¹. However, it should be noted that Zakat cannot be considered as an informal religious tax: "*Zakat is a spiritual act and an obligation for every Muslim while taxes are a requirement of secular law*"⁴².

Zakat is usually distributed at the time of Eid or Ramadan, and can take the form of a direct donation to destitute households, be channelled through mullahs or be given to a charity. A few Muslim countries – including Pakistan or Saudi Arabia – have developed programmes to institutionalise the zakat and use its potential for poverty alleviation.

The beneficiaries of Zakat are the poor and the needy, in the broad and inclusive sense of these words: 1) the destitute, who have no wealth, properties or funds; 2) the poor, who do not have enough funds to reach the *Nisaab*; 3) the converts, to welcome them in the Muslim community; 4)

⁴¹ Ahmed, H. (2004), 'Role of Zahah and Awqaf in poverty alleviation' in *Occasional Paper*, Islamic Development Bank Group. Islamic Research and Training institute

⁴² KII with professor Habib Ahmed, professor at Durham University, 16th of October

people in debt; 5) the travellers, temporarily settled in the community. By contrast, Zakat should not be used to build mosque, bury the deceased or pay his/her debt.

From a 'technical' point of view, it is worth noting that the use of Zakat is determined by clear and simple prerequisites, as any other financial modality, which makes it a strong poverty alleviation instrument:

- **Definition of the amount:** This varies from 2.5 to 10% of one year's total cumulative wealth – depending on the nature of the 'zakatable' items. In this regard, Muslims have to individually calculate the exact amount of Zakat they owe, so that the right amount can be given to the intended recipient;
- **Items subject to Zakat:** Jewellery, precious metal (silver and gold), cash, savings, loans given or funds received, are tabulated when calculating Zakat. Interestingly, for a rural context like Afghanistan, cattle and crops that are in excess of one's need should also be taken into account while doing the calculation;
- **Payment modalities:** There is a certain flexibility with regards to payment modalities, as Zakat can be paid in advance for future years (with an annual adjustment between the pre-paid amount and the actual zakat liability incurred in future years). Likewise, Zakat can be paid in cash or in-kind, providing that the value of the in-kind goods equates the calculated cash amount and that the recipients has agreed to it.

Today, millions of Muslims donate their annual Zakat to Islamic aid organisations, and Zakat has progressively become a pivotal way to fight poverty and enhance the resilience of isolated communities and families. A recent trend has been observed across many countries, with relief organisations spending Zakat on: **1) emergencies:** humanitarian situations or natural disasters; and **2) chronic poverty alleviation:** income generating activities, entrepreneurship, capacity building, etc. However, such an innovative way to use Zakat – while successful in many other countries – has never been developed in a country like Afghanistan.

B. Institutionalisation of Zakat in other contexts

Pakistan: The Zakat institutionalisation in Pakistan came along with several other Islam oriented policies. General Zia-ul-Haq, Chief Martial Law Administrator, put these in place in 1980.⁴³ The objective was to target only Islamic organisations, associations and institutions and directly deducted annually on the first day of Ramadan from the bank accounts at a rate of 2.5% above the balance of 3.000 Rupees. Zakat committees were set up at different levels: district, provincial and central, and had the responsibility to distribute it to the poor, orphans and widows. However, this programme has shrunk considerably for three reasons:

- The first of which is the **ease of avoidance**: exceptions to this rule started with the Shia community, and then continued on with the Supreme Court assessing the case of individuals who wanted to evade this tax; moreover banks immediately offered services to take money out from the savings account before it could be assessed.⁴⁴
- The second lies in the **establishment of another programme**, put in place by the PPP government in 2008, a large unconditional cash transfer programme with no religious grounds: the Benazir programme. The system is administrated through a poverty score-card that defines the indicators which would allow a household to be recipients of the cash.
- The third is the **lack of trust** in government officials and the controversies around the use of the Zakat by officials.⁴⁵

Indonesia & Malaysia: In Indonesia, the system is similar with government institutions collecting Zakat, however donors can give money to both the government and private organisations. Different collection forms are used, such as developing partnerships with business enterprises and deducting amounts from the salary every month. However, the amount collected is much lower than what could be expected. BAZNAS (Badan Amil Zakat Nasional), the largest Zakat institution collected \$2.6 million in 2010 compared to the theoretical \$61 trillions that could be collected given Indonesian household income.⁴⁶ Even in a country where the system was robust, the amount collected ended up being extremely limited compared to what should have been collected. In Malaysia, the government also collects Zakat. In practice, however, the law is generally not enforced against those who do not pay. Moreover, donors can deduct these amounts from their general taxes, which clearly outweigh the positive financial contribution of the initiative.

Saudi Arabia: In Saudi Arabia, the Ministry of Zakat and income tax is in charge of collecting the zakat. This is a system that works as there is no other system of taxation in place.⁴⁷

⁴³KII with Kate Vyborny, Postdoctoral Associate - Department of Economics, Duke University, 10th of September Need to find a source for this information – reliable.

⁴⁴Ibid

⁴⁵KII with professor Habib Ahmed, professor at Durham University, 16th of October, as well as 'A former religious affairs minister was imprisoned last year for allegedly cheating hundreds of thousands of Pakistani Muslims out of money' (Huffington Post, 17/08/2012)

⁴⁶Yumna, A., Clarke, M., Integrating zakat and Islamic charities with microfinance initiative in the purpose of poverty alleviation in Indonesia, 8th International Conference on Islamic Economics and Finance,

⁴⁷KII, Prof Habib Ahmed, University of Durham, 16th of October, p.5

C. Zakat: an Afghan reality?

Knowledge and Perception of Zakat in the surveyed districts of Balkh

Knowledge of the zakat amongst the sample is good and few have misconceptions about zakat (i.e. it being only a cash transfer). For 90% of the respondents zakat is a religious obligation and for most of the respondents it can be distributed in cash or in kind. This shows a robust knowledge of Zakat among respondents, considering that Zakat is too often misperceived as only a cash transfer modality.⁴⁸

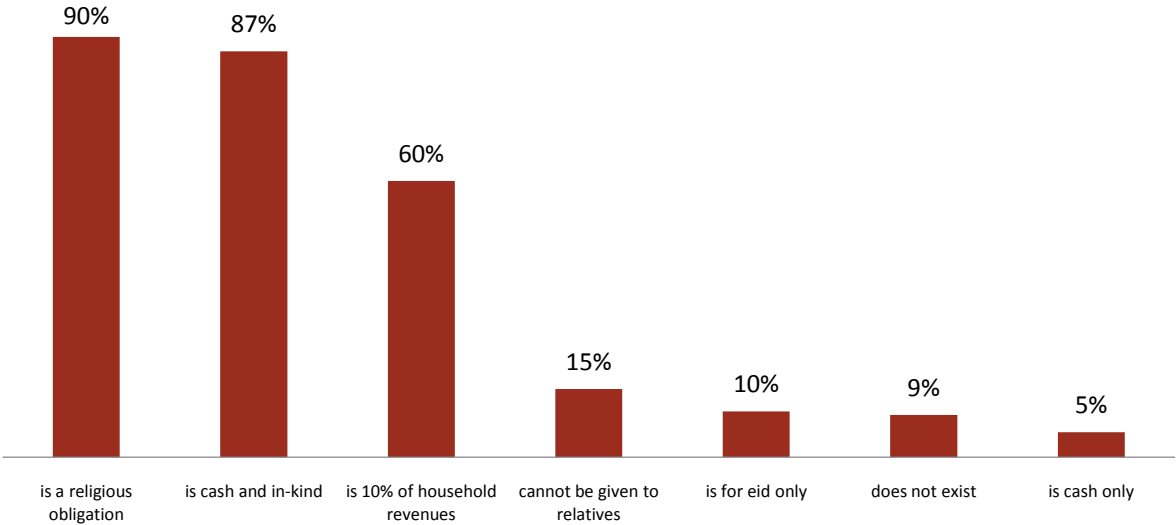


Figure 34 - Knowledge of the zakat

Finally, if most surveyed respondents are familiar with Zakat and do understand its religious nature, as well as its specific spiritual and social characteristics, there does not seem to be any *systematic* implementation of Zakat at the community: *“Zakat is a duty for every Muslim but in this village most families have strategies to survive and share with other households in need.”* (Focus Group Discussion with elders in Kishindi). In other words, there may be an informal and non-institutionalised system of self-assistance within the community, for the needy and poorest members of the village, but it is not described and perceived as *Zakat*. This is especially the case in the most deprived rural areas as illustrated in the five studied districts (1% of the respondents either gave zakat or received it). There are two explanatory factors to be considered here: 1) families lack the financial stability in order to donate; and 2) individual material consumption decreases the capital available to donate.⁴⁹ In this regard, through the different qualitative tools, it can be seen that zakat distribution is dropping compared to previous years, however there are still two key moments when it is given; *‘there is ZakatAl-Fitr in Ramadan Eid and the sacrifice of one sheep for needy families during Eid-Al-Adha’* (Focus Group Discussion with community members in Zari).

⁴⁸ KII with professor Habib Ahmed, professor at Durham University, 16th of October
⁴⁹ War Child UK report, p.12

When asked who was responsible for collecting Zakat or any other charity form (e.g. *Sadaqah*), two-thirds of survey respondents considered that this was either the role of the local Mullah or the community leader.

- The Mullah not only raises awareness on the religious and material aspects of Zakat (Friday prayer) but also alerts the community when a family is particularly in need so that everyone is aware of whom they should help. In a similar logic, Mullahs are closely followed by the community leaders, who are felt to fill this role by slightly over one-third of interviewees as well. The prioritization of Mullahs and community leaders likely reflect the fact that they are both well-trusted authorities in Balkh – with 67% placing good or great trust in their mullah and 48% having faith in their Malik. Shuras are also well respected, with half of the families rating them high on the trust scale. However in some villages, some resentment is felt towards community leaders, *'If any assistance is provided for the village, the community leader takes it along with his relatives only.'* (Female FGDs Charbolak 1).

'If the widows and orphans are in urgent need of money or help, I will convince the Muslim resident of this village to help them'

(Elder, Shortepa).

- Lastly, it is important to note that in some villages, Taliban groups also collect Zakat. If Zakat is not available, people are asked to give a male member to fight or give some weapons. This is similar to Pakistan, where Jamaat-ud-Dawa, believe to be a front organisation for the militant group Lashkar-e-Taiba.⁵⁰

To conclude on this rapid perception assessment of Zakat among the surveyed population, and given the high percentage of respondents (97%) for whom the Zakat is considered as useful or very useful in assisting households in difficult situations, it is interesting to see whether or not it can be looked at a more macroeconomic level, by institutionalising it. At a private level it plays the role of a temporary relief, however in its present form it cannot be used in a sustainable way. Solutions need to be found to be able to tap into this resource more effectively.

Towards a possible institutionalisation of Zakat?

Despite the role of local actors in charity and community solidarity programmes, it is interesting to look at a possible government institutionalisation of Zakat at the local/provincial/national levels. The potential of what could be collected through the zakat system is significant, as it varies from 2 to 4% of the GDP.⁵¹

When interviewed, 37% of the respondents would be likely/very likely to contribute to a state administered zakat collection system, 45% would be unlikely/very unlikely, and the remaining 17% do not have an opinion on the topic. This question naturally suffers from an acquiescence bias, as some respondents may want to provide a more positive image of their faith in front of another Muslim (= the interviewer); however, it should be noted that, in principle, community members would not be opposed to a state-administered approach.

⁵⁰ KII with Mohammad Sharif Ibrahim NRC Programme Coordinator, 29th of September

⁵¹ KII with Prof Habib Ahmed, Professor at Durham University, 16th of October

These nuanced answers are also reflected through qualitative data. According to the surveyed Mullahs, the intervention of the government would be seen as positive when villages trust the government, which was the case for half of the 22 interviewed villages. *‘It will be good that the government takes the responsibility of distributing the Zakat, but currently there is no trust between the government and the people. As this trust is built, it will work then’ (Focus Group in Charkent 1).*

However for now, the general impression is that *‘the government is not trustworthy, they are corrupt, and if they collect Zakat they will soon get it for themselves and not distribute it to the needy people’ (Zari 3).* More interestingly, focus group respondents did not mention any contradiction between the secular objectives of the government and the religious dimension of Zakat, while insisting on the key question of legitimacy. Should the government and its representatives be seen as a legitimate and trustworthy actor, they would be entitled to collect Zakat, regardless of the secular nature of their authority; in practice, however, interviewees and focus group participants were questioning the legitimacy of their government (and especially of the central government), as it is seen as deeply corrupt, indifferent to the life of rural populations, and often less efficient than Taleban shadow officials.⁵²

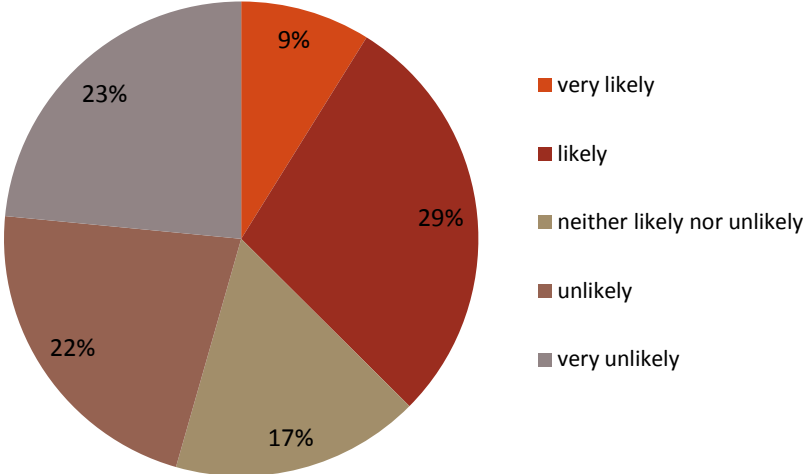


Figure 35 - Likelihood to contribute to a state administered zakat system

If the vision is slightly different and more pessimistic at the district level, the importance of the relationship between the government and the village is still mentioned. Government officials at the district level clearly doubt that the Zakat private system could be transformed into an institutionalised poverty alleviation tool. The main reason put forward is the lack of government power over villages at the district level, as they are already collecting the store taxation (Zari). The only district official that thinks the zakat system could be institutionalised, first mentioned the need to establish a nation-wide awareness campaign (Charkent), while insisting on existing socio-cultural obstacles.

On the opposite, government officials at both provincial and national levels were positive on Zakat being institutionalised *‘we can institutionalise Zakat in the society and we can use it in a better way to help vulnerable and entitled families.’ (MoWA, Kabul)* Other relevant actors like the Head of the Hajj Directorate in Mazar-e-Sharif, mentioned the existence of a specific department, Ushr-e-Zakat,

⁵² On Taliban courts, see Samuel Hall, *Gender and Justice Study, Obstacles to Justice*, The World Bank, 2013. P.94 sq.

in charge of collecting Zakat; however, the Karzai government asked provincial authorities not to collect Zakat, as people are often too poor to pay. Interviewed civil servants at the local Hajj Directorate would be willing to see the department *'collect Zakat and distribute it between orphans and widows, as there is no other specific resources that can be allocated for them'*. Furthermore, at the time of this study, the review team was informed by the MoLSAMD and the Ministry of Hajj that they were preparing a paper on Zakat and how both ministers could work together on this important social issue. Their common objective was to *'open a bank account for Zakat and categorise the poor families, orphans and widows. Share this idea with mullahs of other Islamic countries to see how to put it in a logical frame.'* (Ministry of Labour, Kabul)

Finally, in the specific context of the four rural districts of Balkh, there seems to be a clear contradiction between a clear governmental interest in the potential of Zakat for social protection *and* people's reluctance to see central or provincial governmental entities interfere with the way communities cope with individual or collective economic distress. Once again, it raises the crucial issue of the existing *distrust* between most rural communities and formal authorities – issue that any formal institutionalisation of Zakat should definitely integrate within its objectives and mobilisation efforts. In this regard, the review team has identified a set of potential auxiliary agents, who could directly or indirectly help promote the use and development of a sustainable community-based Zakat system. Among these agents, a special attention should be paid to:

- **Ulemas:** In Zari, the district governor suggested the idea of institutionalising the Zakat through scholars and religious orators. This would be done in collaboration with the State through the participation of the Ministry of Hajj in Religious Affairs and a respected scholar's council, which would launch a campaign on the topic. This was furthered agreed upon by the Department of Hajj in Mazar-e-Sharif.
- **Traders:** In Shortepa the idea was given that 'if traders and rich people create a commission to collect Zakat it would be possible otherwise, the district authority cannot collect Zakat from people.' (Faizullah, Shortepa)
- **Zakat based microfinance institutions:** In recent years, academic research has been focusing on combining the zakat with microfinance principles.⁵³ Zakat would be used as an additional source of funding for vulnerable but economically active population. However this approach raise several issues: Zakat in Afghanistan is rarely cash but usually food and the need to put in place interest rate is prohibited by Islam and contribute to a sense that part of the zakat is lost in this process.⁵⁴ At the infancy stage of a 'formalised Zakat', microfinance institutions may thus not be a priority.

⁵³ Ismail A.G., *Theoretical Model for Zakat-Based Islamic Microfinance Institutions in Reducing Poverty*, in International Research Journal of Finance and Economics, Issue 103, Jan, 2013; Rahman, R.A., Kamarudin, M.F., Siwar, C., Ismail, A.G., Bahrom, H., Khalid, M.M., *Zakat and Microfinance*, International Proceedings of Economics Development and Research (IPEDR), 2009 ;

⁵⁴ KII with Navid Rahwiab, Deputy head of Microfinance, FMFB, 15th of October



IV. Recommendations

This section presents two distinct – albeit correlated – sets of recommendations:

- 1) Strategic and Operational recommendations towards an institutionalisation of Zakat by UNICEF and its partners to promote a cost-efficient, fair and sustainable social protection system;
- 2) General guidelines on the most appropriate modalities of interventions for any future UNICEF’s cash transfer pilot in Balkh province.

In practice, though, both approaches are correlated and may be jointly used for programming purposes.

I. Recommendations for a ‘Zakat pilot project’ in Balkh

In the specific context of Balkh province, having a Zakat system institutionalised and supported by the government, and with the direct and visible assistance of an international actor such as UNICEF, seems to be raising multiple issues, especially in rural areas:

- 1) The success – if any – of the Zakat system is based on its spiritual, moral, social and religious status. By institutionalising it, governmental authorities would turn it into an additional tax, while running the risk of corrupting its ‘spiritual’ and religious end;
- 2) In a clearly worsening economic context⁵⁵, it has become increasingly challenging for the government to pay its civil servants – especially at the provincial level. Institutionalising the Zakat would probably worsen an already endemic level of corruption and diversion;
- 3) The lack of disposable income for most households in the surveyed rural areas of Balkh makes it practically unrealistic to generalise and institutionalise the Zakat;
- 4) Last, for an international actor like UNICEF, the evaluation team sees two additional reasons why Zakat should not be institutionalised and why UNICEF should not partner with governmental actors to do so:
 - a. First, UNICEF is a politically neutral actor and using the government to collect and distribute money in 2015 is clearly a political statement in most rural areas;
 - b. Secondly, the assumption that governmental representatives are the legitimate authority at the district and/or community levels is challenged in most rural areas where Taliban, armed militia, or local strongmen *de facto* play the role devolved to a normal State.

Finally, while there is no doubt that Zakat *could* be an efficient – albeit complementary – assistance tool to meet the needs of the most vulnerable, the acceptance of local communities for a UNICEF-led initiative is still uncertain. What is important to note is that people from both the government and the communities agree on the importance of Zakat and recognise the role religious leaders are playing or should play. In this regard, the evaluation team would insist on the necessity of keeping the Zakat as non-governmental and non-mandatory as possible, to preserve its religious and spiritual nature. Should UNICEF be interested in using Zakat as an assistance modality, it is therefore recommended to use a flexible and pragmatic approach based on the following guidelines:

⁵⁵ See: World Bank, “*Transition in Afghanistan: Looking Beyond 2014*”, November 2011 and The World Bank, ‘Economic Overview – April 2014’ (Kabul, 2014).

ASSESSMENT AND PILOT

- ✓ Design a 6- to 12- month pilot project in a safe, accessible, and peri-urban area, targeting randomly 3 different communities;
- ✓ Conduct a baseline assessment of this pilot project (with the three target communities + another 3 control communities where the project would not be implemented) to map the initial socio-economic context of each targeted community;

COORDINATION AND CONDITIONALITY

- ✓ Initiate a **multilateral coordination** with:
 - Governmental authorities (MoLSAMD and ANDMA, which are supposed to be involved in Social Protection Strategy, MRRD, MoPH, Ministry of Hajj and Religious Affairs, and potentially MoWA and MoE) and their relevant provincial Directorates and Departments, as the institutionalisation of Zakat, has to be a government endorsed and led initiative;
 - International organisations (WB and INGOs) as well as NNGOs and implementing partners to:
 - Document existing cash transfer and social protection initiatives;
 - Document any future cash transfer and social protection initiative;
 - Avoid duplication;
 - Seek expertise;
 - Develop collaboration (methods, objectives, monitoring)
 - Initiate early partnerships (World Bank) for a potentially more ambitious programming step (duplication at provincial/national levels).
 - Microfinance Institutions (MFIs) to assess their capacity and associate them (information and project design) at an early of the project – even if, as mentioned earlier, it is practically impossible to involve the banking system at this stage and in the surveyed districts; at a later stage, though, and should the pilot initiative be successful, partners such as OXUS, BRAC, FMFB, etc. may play a catalysing and accelerating role – especially in peri-urban/urban areas.
- ✓ In a deteriorating economic context, where corruption may soon become endemic (especially among civil servants), two key principles should be put forward with governmental counterparts
 - **Accountability and transparency:** the example of Pakistan, where Zakat had been poorly implemented – largely because of corruption and diversion – shows that greater emphasis should be laid on the accountability and transparency of Zakat collection, management, and allocation.
 - **Conditionality:** it should be clear from day 1 that any suspicion of structural / organised corruption (government or IPs) would immediately lead to the suspension of UNICEF's technical and financial support until further investigation can be conducted.

TECHNICAL SUPPORT AND NEUTRALITY

- ✓ De-brand the pilot project (non-UNICEF, no visible logos, staff, etc.) to increase its acceptance at the community level and mitigate any misunderstanding (=non-politicisation) of UNICEF's mandate:
 - Provide *technical* assistance to relevant Ministries and Directorates (provincial and district levels);
 - Use governmental representatives, community mobilisers, implementing partners, etc. on the ground (communities) but *not UNICEF staff*;
 - Train implementing partners and community mobilisers, in close collaboration with relevant Ministries and Directorates;
 - Through governmental counterparts or IPs, empower both religious authorities and community leaders, through the creation of dedicated 'Zakat-committees', so that they get the ownership and full responsibility of the pilot project;
 - Insist on the religious nature of Zakat and its non-mandatory status with regards to the Civil Law.
- ✓ At a more **operational** scale, it will also be crucial to insist on key principles:
 - Through governmental counterparts or IPs, Help each of the 3 Zakat-committees raise the awareness of community households and develop accountable and transparent methods to assess, collect, stock, and distribute in-kind or cash contributions to the most vulnerable families.
 - At the collection level, new assets that are not traditionally taken into account by the jurisprudence need to be reassessed to increase the 'zakatable' products. Moreover, community members need to be educated on the importance of zakat, through awareness campaigns;
 - At the distribution level, the allocated funds should be used differently according to the profile of the individuals but always keeping in mind the goal of increasing income-generating activities for the poor. For instance, developing social services such as skill training or start-up funds.⁵⁶

MONITORING AND DUPLICATION

- ✓ Monitor the relevance, effectiveness, efficiency, impact and sustainability of the pilot project through mid-line and end-line evaluations. To do so, it is also recommended to rely on local communities through a triangulated and comparative approach:
 - A monitoring of the pilot project by Zakat-committees (effectiveness and impact);
 - A monitoring of the pilot project by UNICEF field teams to assess the relevance of the project and address any issue, complaint or misunderstanding.
 - A comparative evaluation (baseline, midline, end-line) conducted by UNICEF field teams and/or external evaluators to assess the actual socio-economic impact of the pilot project in the 3 test communities and the 3 control ones.
 - Last, it is important to carefully document the Theory of Change⁵⁷ of the initiative, at every step of the pilot project: What went wrong? What went right? What were the

⁵⁶ KII with Prof Habib Ahmed, Professor at Durham University, 16th of October

⁵⁷In order for an intervention to produce an impact on the beneficiaries, this implies a change in their behaviour (individuals, villages, etc.) over time. This change in behaviour, called theory of change, must be observed and estimated to

structural/contextual obstacles to the development of the project? Which stakeholders could increase its acceptance in the future? Etc.

- ✓ Based on the outcomes of this triangulated and comparative approach, UNICEF should decide if the initiative can be duplicated or not. Among other promising opportunities, innovative approaches mixing microfinance and Zakat are worth considering, as they both empower local communities and make them the real agent of any socio-economic change.

II. Recommendations for Cash-Transfer Programmes in Balkh

Drawing on the findings from the previous sections, this part of the report offers a set of recommendations on the most appropriate modalities of interventions for UNICEF's cash transfer pilot. From our sample, very few people received cash transfer so it is difficult to assess their knowledge of it and draw any actual lesson from the initiative. Over 97% of households state that they have never received any kind of direct cash assistance from NGOs or the government. Only 20 households received direct or indirect transfers cash from NGOs and 9 from the government. This has been confirmed by government representative, community profiles and NGOs interviews – cash transfers targeting the vulnerable population are very rare in Balkh Province. Not being able to assess how such a program could have worked in the province and specifically in the selected district, it is important to look at what kind of modalities and targeting system could be put in place for cash transfers. To succeed in a cash transfer program several steps needs to be undertaken.

TARGETING METHODOLOGIES

One of the steps in program designing is to define the targeting methodology. For it to be efficient, it is essential to better understand the context. The three main targeting modalities are as follow: a **categorical approach** relying on observed traits such as demographic/geographic, an individual or household assessment through either **means testing or proxy means tests**, or a **community based mechanism**, which delegate the responsibility for the identification of beneficiaries to community groups. The targeting methodology needs to be in line with the kind of households UNICEF wants to target – accordingly the indicators, used for the selection will differ. For instance, if UNICEF wants to target the households in chronic vulnerabilities they have to look into the most vulnerable quintile or decile. However if they want to set a development program they have to target families higher on the vulnerability index.

Categorical approach

The categorical approach would be used if UNICEF wants to start with one or two district for the pilot. If for instance, UNICEF wants to target the most vulnerable households, they should target Kishindi and Charkent districts as the households in both districts have respectively 37% and 35% probability of being in the most vulnerable quartile, compared to Charbolak whose households have 16% probability of being in the most vulnerable quartile. This approach is cheaper in terms of

have any understand of the result. The evaluation will also address this intermediate step and try to estimate the impact of the program on behaviour change.

administrative costs, however it has some drawbacks. Targeting an area would mean that there is a risk of high inclusion and exclusion error – as the households are not homogenous across socio-economic indicators or in terms of risks they are facing. Moreover a lot of effort should be put in showing the robust evidence of correlation with poverty and categorisation. A thorough baseline study would need to be established – which in the case of this pilot will be happening nonetheless.

Community based mechanism

Community based mechanism would mean a greater inside on household needs at the local level, and a larger local participation. This is confirmed by the research as both community leaders/mullahs and the villagers agree upon the fact that the community leaders are aware of the families in need.

‘The mullahs and community leaders better know them, but they are not able to provide them with any assistance because they are poor too.’ (Female Focus Group, Charbolak 2)

‘But the community leader with the local Shura have jointly taken most of the assistances to their relatives; the poor people received very few things as a result.’ (Female FGDs, Charbolak 2)

Despite this approach being positive in terms of community trust and local empowerment, there are two drawbacks. One revolves around the embedded interests that can skew the allocation of transfers and the other around the non-respect of targeting guidelines. For the former, despite the level of trust in the community leaders, one female focus group in Charbolak mentioned that ‘The community leader only provides his close relatives with any assistance provided for the whole village; the other people are deprived from it’ (Female FGDs Charbolak 1). For the latter caveat, it was difficult to assess as only one community (in Charkent) out of the 29 visited, have had their community leaders helping out NGOs in selecting beneficiaries.

A mixed approach between categorical and community based targeting was tested for the MoLSAMD/World Bank safety net first pilot in 2011-2012. An evaluation of that pilot was put in place to find out about the targeting accuracy and operational costs. The results proved to be disappointing, only 60% of the beneficiaries were poor, which illustrate a high level of inclusion and exclusion error. The main reason behind this was that the community lacked information on the selection criteria and had never participated in a selection process. There were a lot of issues around training and communication. The communities handed cash to more households than initially intended as they felt that the selected families were not the only that should be entitled to get the cash transfers.⁵⁸

Proxy means

The proxy means approach, which is the third approach used, reduces the amount of including/excluding errors. Despite the fact that it is an expensive methodology and subject to researchers’ opinion on indicators’ weight, it is the most rigorous approach. The second pilot of the World Bank/MoLSAMD is using this more sophisticated methodology, and targeting in priority households with children under five. To build up the indicators in the *Poverty Means Testing (PMT)*, they used a preliminary survey and NRVA indicators. The amount transferred will vary on the

⁵⁸ KII with ZahidHatam, Social Protection Specialist, World Bank, 26th of August

number of children within the household. They are hoping that once the system will be scaled up, the costs will come down.

Last, in March 2016, there will be a process, targeting and cost evaluation to understand which scheme is the most effective, after having experienced the three targeting methodologies.⁵⁹ UNICEF real added value will not be in the choice of targeting methodology, as the different options will have been tried by the Safety Net program, but in terms of modalities and of conditionality.

CASH TRANSFER MODALITIES

Irrespective of the chosen targeting methodology, the cash delivery modalities in use and possible in Afghanistan are numerous: direct cash distribution, use of mobile phones, hawala system, vouchers, pre-paid debit/smart card, use of banks and use of point of sale machines. All of these systems have pros and cons, and need to be chosen according to both the provincial context and the type of beneficiaries. Indeed, UNICEF needs to know who exactly they want to deliver cash to – families in chronic vulnerabilities, in a logic of humanitarian help to make sure they can survive or vulnerable families which are able to survive but would have their lives improved by this cash transfer and will invest in education and health services.

One issue key for all types of cash transfer: to be able to **identify** the beneficiaries. From our sample, most of the households’ male members have a *tazkira* (Afghan identity card), however only 17% of female adults have one. For the children, one in four male and one in six for the female, have access to one. This would mean that there should be other ways of identifying the households, especially if amongst the targeted categories there are female head of households.

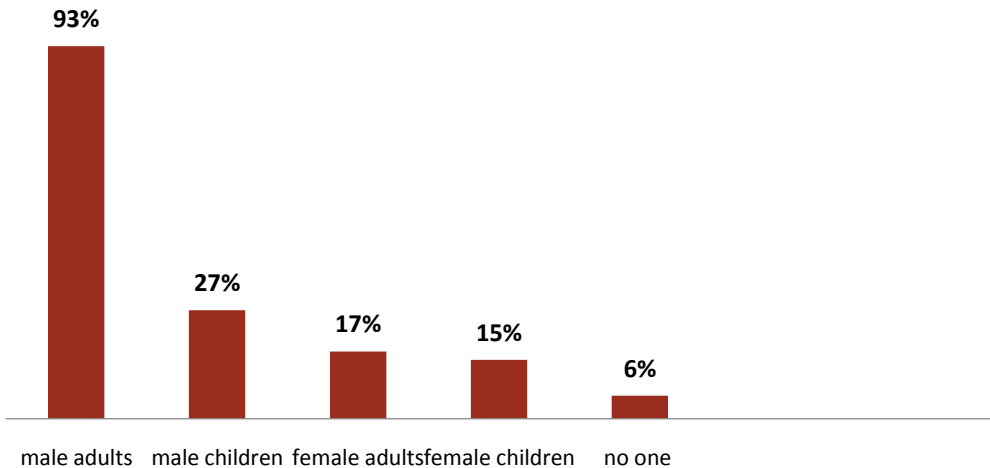


Figure 36 - Owners of a tazkira

NRC, which is working in Balkh province with emergency cash transfers uses the **hawala** system. This system is a network of local traders that go in the district for cash distribution. They receive in return

⁵⁹ KII with HarisHalimi, Safety Nets Project Team Leader, MoLSAMD, 8th of September

a stipend proportionate to the number of beneficiaries they have reached.⁶⁰ The problem with this modality is it increases the number of middlemen, which might not be efficient in terms both of direct cost as well as indirect bribing.

In terms of **banking** facilities, two out of four districts have a small banking structure. One of the community leaders has a bank account; in the other 28 communities none of the inhabitants have access to one (even the community leaders). In addition to the weak infrastructure, it is important to note that to opening a bank account requires a certain level of education and literacy. Therefore it cannot be an option used if the most vulnerable are being targeted.

Another option, which is on the rise in Afghanistan, is **mobile cash transfer**. Not only for emergency programmes but also for long-term service such as microfinance loans. The First MicroFinance Bank (FMFB), active in Mazar and Balkh districts and used in handling cash transfers, has different channels and network in place. They rely on their network of entrusted employee going around the districts as well as on M-PAISA (Roshan cash transfer service). Despite a general satisfaction, several issues arise when using mobile cash transfers: absence of household mobile phones, lack of coverage and the poor literacy level. In terms of **mobile phones**, 69% of our sample has access to mobile phones (would it be their own or the household mobile phone). In the bottom quartile of the FVI, the ownership decreases by 9 points.

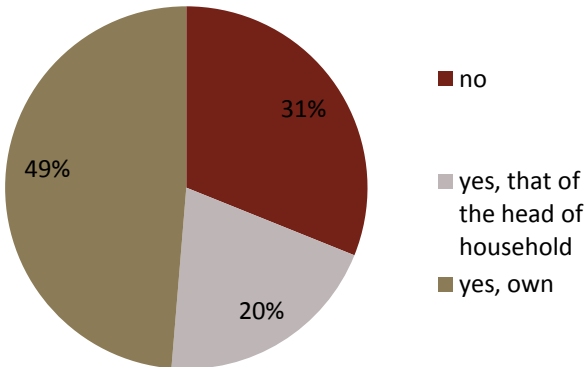


Figure 37 - Do you have access to a mobile phone?

The absence of mobiles in some households illustrates the fact that this cannot be the only solution taken into account. In terms of **lack of coverage**, it does not seem to be a problem for the surveyed districts. Out of 29 community profiles, the majority (22) have decent mobile coverage, considered as ‘good’ by the community leaders, three sometimes have coverage and four have no coverage.⁶¹ In Zari the district governor mentioned an increase in the number of operators: there are two active mobile operators (Roshan and MTN) and Afghan Telecom is under construction. Despite improvements in terms of coverage and access to mobile phones, a mobile cash transfer modality for the 2015 pilot cannot be seen as a standalone solution. The main reason is the low level of literacy – 77% of respondents are unable to read. Illiteracy is more pronounced among female interviewees

⁶⁰ KII with Mohammad Sharif Ibrahim NRC Programme Coordinator, 29th of September
⁶¹ Out of the four with no coverage, three are to be found in Kishindi district.

(88±3%) than male ones (67±4%). Samuel Hall in a previous evaluation, done for Welthungerhilfe (WHH) and the Danish Refugee Council (DRC), concluded that beneficiaries, especially the illiterate women, poorly understand the concept of mobile cash transfer. Indeed, 11% of the M-Paisa female beneficiaries said they knew how to withdraw money, whereas almost half of the male respondents reported to be able to do it.⁶² Moreover, 70% of the literate beneficiaries reported to have the capacity to withdraw cash, whereas it is the case for only 28% of the illiterate respondents.⁶³

An additional issue in using mobile transfers is the development of middlemen. Often younger people are used by the older generations to help them withdraw the cash, with a percentage of the cash transfer being pocketed.

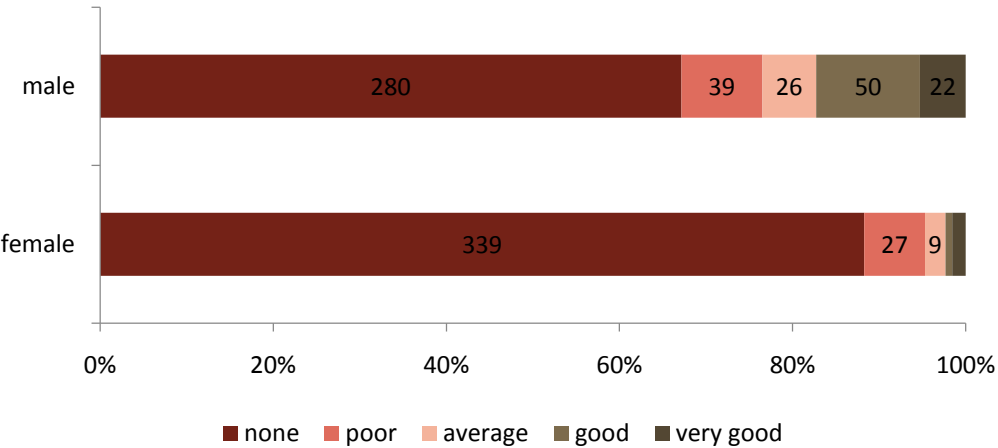


Figure 38 - Literacy level

To answer the issue of literacy several strategies have been put in place by different actors: vocal explanations of the procedures, or flashcards with easy diagrams. FMFB has tried the first solution, with a high level of success and is going to invest 4-5 million dollars to develop a more user-friendly system. Other companies like AWCC are looking into a coding system to recognise beneficiaries irrespective of their access to mobile phones or their literacy level; as well as in GPS points to track beneficiaries’ location. Two points should be kept in mind before the implementation:

- If a mobile cash transfer options is selected, stress should be put on developing a strong community awareness-raising campaign, and tailored training for the illiterate. There needs to be a time for community buy-in and adaptation to the system.
- It is necessary to keep in mind the necessity to have a mix approach, however some tools will be more efficient for certain type of beneficiaries, as previously seen. Moreover it is always essential to assess the success of the project to have a triangulation of evaluation methods (internal, community level and external).

⁶² Samuel Hall (2014), Cash-based assistance programmes for IDPs in the KIS, (WHH and DRC), p.34

⁶³ Ibid, p. 36

Awareness raising

As mentioned, for a programme to be successful an awareness campaign needs to be put in place. This campaign should tackle two issues in a ‘do no harm’ approach. The first one is defining the rationale behind the programme. The conditionality component of the cash transfer (or in this case the soft conditionality) will be part of this first campaign objective. The second element of the campaign is to define beneficiaries’ criteria to ensure transparency of the selection process. Both are necessary for the communities to accept such a program and to limit social stigma. For the campaign to be effective the right channels should be exploited. As we have seen at the village level, community actors are entrusted to a higher level than the modern communication means (television, radio, internet).

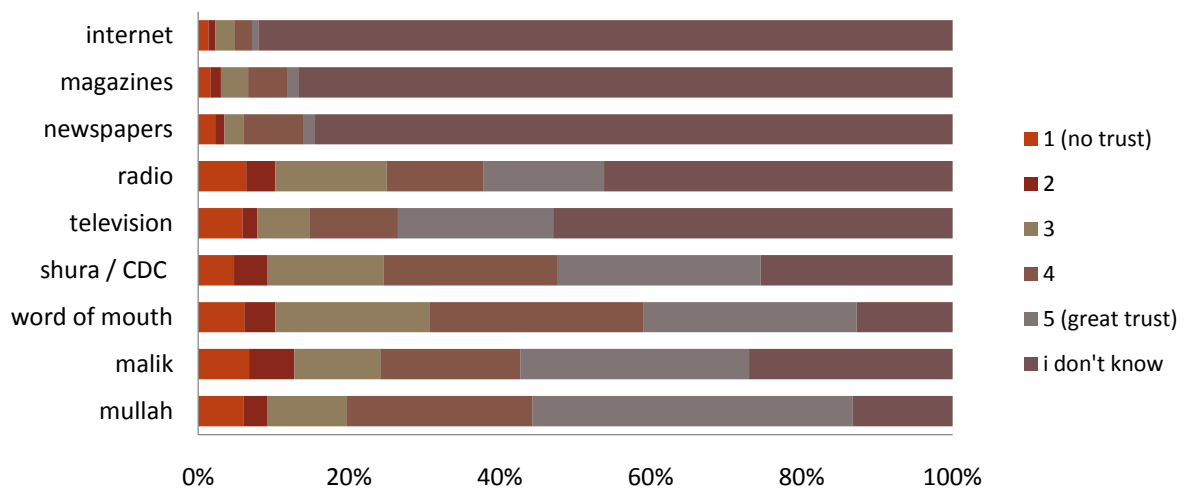


Figure 39 - Trust in sources of information

Therefore, the community leaders (mullahs, maliks, and CDCs) have to be aware of the programme and its processes. They will be the link between the village and UNICEF, and the campaign awareness format should be mainly oral or through simplified diagrams.

Soft conditionality

As UNICEF wants to collaborate with the MoLSAMD and the World Bank on their analysis of cash transfers’ impact, its pilot should add value. What has been discussed is that UNICEF pilot could have a soft conditionality as for now the cash transfers put in place are unconditional. Two types of soft conditionality were touched upon: immunisation and nutrition. The former being already developed and effectively put in place by the MoPH, UNICEF should be concentrating on **nutrition awareness**. The MoPH does not have enough nutrition capacity

‘Yes, I am keen to take part in such seminars in order to know what food items are further beneficial for my health to eat.’ (Female Focus Group, Kishindi 1)

on the ground, and there is a need for experts delivering nutrition session and assessing their impact. The World Bank has a health team, which could help on that front and collaborate with UNICEF.

Samuel Hall research delved into the feasibility and the usefulness of nutrition workshops. 79% of respondents would be interested in attending seminars about nutrition and health in the future. While only 7% of respondents attended training sessions around nutrition, health or hygiene—often more than once—four out of five participants considered those workshops “very useful.” However, women from Kishindi mention the fact that despite their will to attend those workshops, ‘there would be no benefit if we would not be able to buy those nutritious foods’ (Kishindi 2). Therefore the cash transfer linked to this soft conditionality of attending a workshop would make sense and would allow them to buy healthy food for their household. Most information about children’s health and nutrition issues are shared between individuals and through word of mouth, information will spread quickly and non-participants will still benefit from those workshops. It is interesting to note, that 21% of the respondents mention their lack of access to that kind of information, which shows the absence of platform for such discussions. This data reinforces the need for such a soft conditionality.

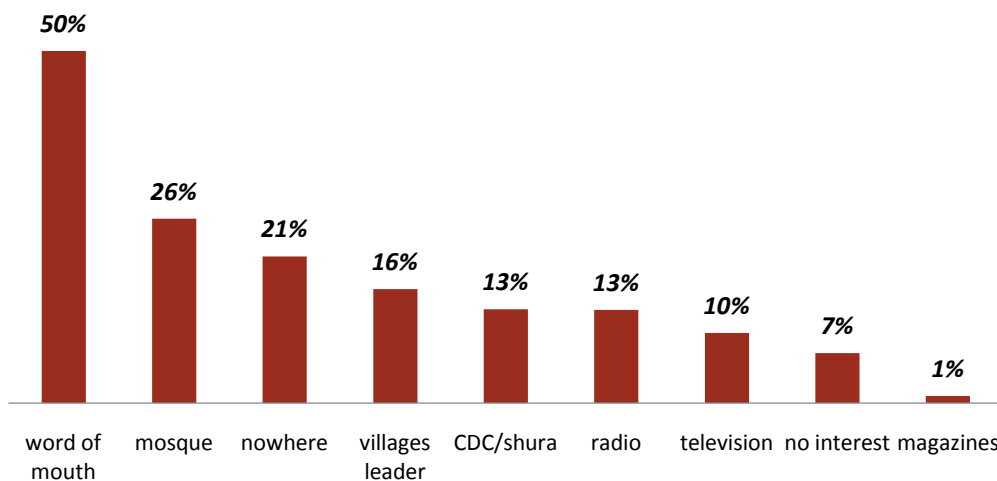


Figure 40 - Access to information and news about children's health and nutrition issues

Indicators

Campaigning and soft conditionality are two essential part of the pilot design, however there is also a need to develop two sets of indicators.

- ✓ The first set will be indicators reflecting households’ characteristics, and will be used in the case of community based or proxy means targeting. The indicators will be part of a scorecard and households will qualify for cash transfers under the eligibly cut-off score. This methodology is established in Pakistan Safety Net nationwide program, where the Poverty Score Card (PSC) has been utilised to survey near to 27 million households and defined 6 million families entitled for the cash transfer.⁶⁴ For this first set of indicator, female head of

⁶⁴ World Bank website, <http://web.worldbank.org/WBSITE/EXTERNAL/NEWS/0,,contentMDK:23237782~menuPK:141311~pagePK:34370~piPK:34424~theSitePK:4607,00.html>

households will weight high in the scorecard. As we have seen, this particular category stands in the lowest quintiles of the family vulnerability index. Moreover families with fewer assets are a much better judgement of people's wealth than expenses or income reporting, and thus the durable asset index should be used. The only problem with this is the relative easiness of cheating in the number and type of assets owned by a household. Moreover, to verify these, it would take a substantial amount of time and resources.

- ✓ The second set will be used to assess the efficiency of the pilot in improving the beneficiaries' livelihood. These will be used in UNICEF 2015 baseline study and throughout their evaluation system. It is important noting that vulnerability is a relative concept – vulnerable households are seen as such if they differ from the rest of a sample, or subject to more risks. Each component of the FVI was assigned a score, ranging from 0 to 1; with zero representing zero variability and one representing an even division of responses. When there is no variability, it means that the sample is homogenous and thus the particular indicator cannot be used to differentiate one household from another. We used this logic to define what kind of indicators should be used for the two sets. It is interesting to note that the size of the household does not have an impact on the vulnerability status of the family therefore size should not be seen as a threshold criteria. For this second set of indicators, the following indicators seem to be crucial to include in the baseline and assess whether or not the pilot is efficient in terms of improving households' livelihood: the food consumption scale, the household hunger scale, the hand-washing practices, the breastfeeding practices. These indicators can show the effect of the cash transfer as well as the soft conditionality of nutrition/health workshops.

Last, it should be noted that the annex of this report provides more general key findings that form the common denominator of all the Cash-Transfer Programmes (vouchers, direct- and mobile-cash transfer) evaluated by Samuel Hall over the past six years.

V. Annex 1: Cash Transfer Programmes

*Cash Transfer Programmes in Afghanistan: Taking stock of recent and on-going research*⁶⁵

OCHA Monthly Bulletin – Afghanistan – Fall 2014

In a challenging Afghan environment, Cash Transfer Programmes (CTPs) have proven to be an efficient, safe, and flexible assistance tool that has delivered all or part of a response: i) in emergency or development situations; ii) across a large spectrum of activities (livelihoods, WASH, food security), and iii) in diverse geographic locations (urban and rural communities). To fuel the on-going debate, we listed key findings and lessons learned from *Samuel Hall's* most recent publications.⁶⁶

Positive trends, successful initiatives

- **Building the Momentum:** A wide range of donors (ECHO, DFID, SIDA, USAID) has been funding CTP, which is often considered as a more transparent, accountable, and cost-efficient assistance modality. Moreover, interviews with donors also confirm that they perceive CTP as a pragmatic way to empower communities and mitigate the risk factor (security and corruption), while having different and sometimes complementary opinions on the subject: *“DFID’s approach is to use mobile cash transfer to alleviate extreme poverty in rural areas; ours is different as we consider that mobile money is better used when it can generate some financial flows and connect poor people to the real economy – that is why we do not target specifically the poor among the poor”* (USAID-FAIDA, Kabul, 2012).
- **Capitalizing on a Technical Know-how:** Both development and humanitarian actors (WFP, ACF, ACTED, Oxfam Novib, SCI, Concern, PIN, Afghan Aid, Solidarités International, Action Aid, NRC, DRC, etc.) have progressively gained some solid operational knowledge and technical expertise on CTP, through pilot initiatives and information sharing with other actors. A common denominator among all the lessons learned from these different programmes is certainly that there is no panacea: *“It is not because fuel distribution is good for the New Parliament IDP community in Kabul that the same type of assistance should be duplicated in another district or city. Before developing mobile cash, in-kind, direct cash, etc. initiatives, you first need to assess the needs and context of the communities and people you want to work with”* (DRC, Kabul, 2014)
- **Efficient Coordination Platform:** The CVWG (Cash and Voucher Working Group) has proven efficient in sharing information, coordinating with all relevant stakeholders, collecting feedbacks and lessons learned, and promoting innovative solutions. It is the type of responsive and flexible working platform that is often missed between humanitarian and development agencies.
- **Evidence-based Research:** Impact evaluations have been commissioned to better understand the socio-economic output of each assistance modality, which is rather unique in

⁶⁵ Available at: <http://samuelhall.org/REPORTS/OCHA%20Humanitarian%20Bulletin.pdf>

⁶⁶ On the *Samuel Hall* website: *Cash-Based Assistance Programmes for Internally Displaced Persons* (WHH/DRC, May 2014), *Humanitarian Assistance through Mobile Cash Transfer in Northern Afghanistan* (DFID, May 2013), *Effectiveness Study* (WFP, March 2013), *Sustaining the Working Poor in Kabul Informal Settlements* (Solidarités International, December 2012).

the Afghan context – where development actors have not systematically conducted solid baseline surveys or impact assessments. On mobile cash transfer, *hawala* systems, vouchers, or direct cash assistance, there is now a large body of evidence and contextual lessons learned to fine-tune the strategy and programming of implementing organisations – even if multi-year longitudinal and comparative impact assessments should also be developed to capture longer-term development outputs.

- **Subjective Beneficiary Satisfaction:** The 2014 *Samuel Hall* study for WHH/DRC validates the assumption that beneficiaries are generally ‘very satisfied’ with direct cash (57%) or mobile cash (51%), whereas a relatively smaller proportion of household respondents reported being ‘very satisfied’ with in-kind assistance (21%). At both household and community levels, buy-in and acceptance for CTP are remarkably strong.
- **Objective Impact:** The same study shows that the proportions of households favouring the most extreme form of coping strategies – ‘not eating for entire days’ and ‘reducing the quantity of food’ – have decreased by respectively 30 and 15 percentage points between the baseline and end-line phases of the survey. CTPs have the potential to generate longer-term development impacts: if an average 44% of the DFID mobile cash transfer beneficiaries reported spending the cash on food, it is worth noting that 50% said that they would spend it on items for their house, 34% on loan repayment, 25% on health, and 14% on education.

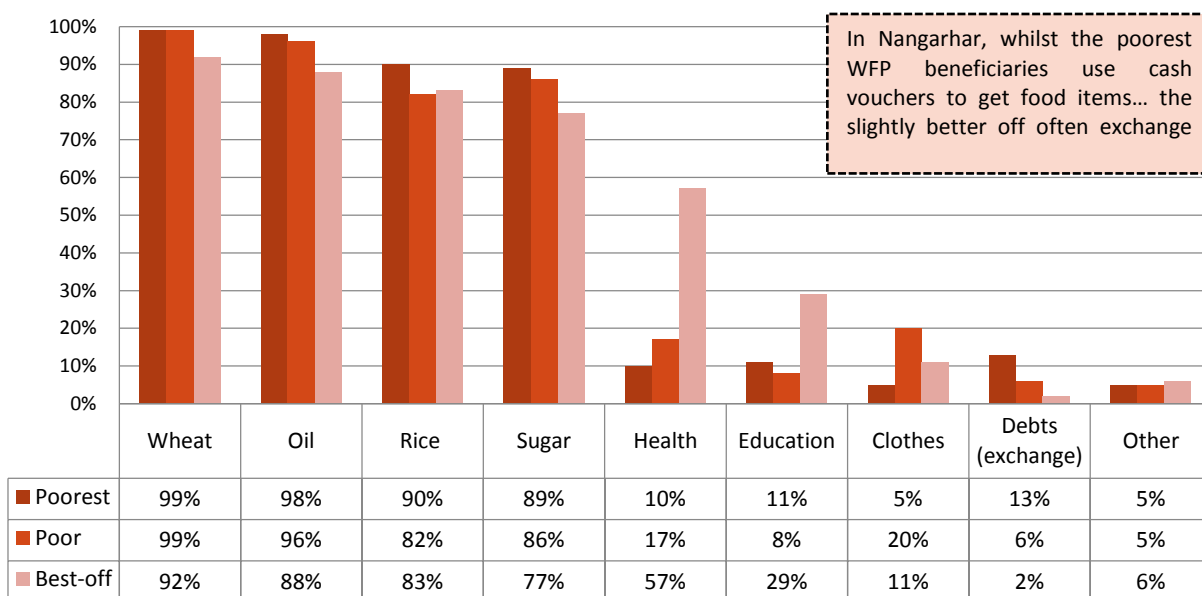


Table 1 – Spending patterns of WFP beneficiaries in Nangarhar (breakdown per income) – SH study for WFP, March 2013

Existing caveats, milestones to consider

- **Cost-effectiveness?** The assumption that delivering cash through vouchers, mobile, or direct transfers is less costly than delivering food (due to higher costs of staffing, shipping, storage and transport for food) might be challenged, as cash transfers have their own associated costs: in other words, importing food in bulk at wholesale prices often proves considerably cheaper than giving beneficiaries cash to buy the same food at retail prices on local markets. Last, costs also need to be expressed in relation to an economic and social range of impacts, as some outcomes are intangible, such as ‘dignity’ or ‘female empowerment’.
- **Choice of assistance modalities?** While there is significant evidence of the impact of in-kind and cash transfer programmes – both direct cash distribution and mobile cash transfer – on improving specific socio-economic outcomes, there is still limited evidence on how to prioritise one transfer modality over another. The 2014 *Samuel Hall* survey for WHH/DRC suggests that the key vulnerability variables that determine the theoretical and practical

understanding of the mobile cash transfer technology are: 1) gender; 2) literacy; and 3) income. In practice, it means that mobile cash transfer may be a counter-productive assistance tool for illiterate female beneficiaries with lower incomes, whereas it can have an immediate and longer-term positive impact on the life of literate beneficiaries; by contrast, a mix of in-kind and direct cash assistance remains the most adequate tools to help the most vulnerable households.

- **Proven inflationary impact?** A survey (6-8 months in duration) of the market prices in the surveyed districts suggests that isolated and unsafe areas are more likely to suffer from an inflationary impact. As highlighted in the graph below, a comparison of the wheat prices in 6 bazaars of the neighbouring districts of Almar and Qaysar shows a 30 to 45 point difference (index 100) between the two local markets after the two phases of cash disbursement – driven by Almar’s relative geographic and economic isolation. Such an economic backlash must be carefully assessed and controlled to avoid destabilizing an already fragile socio-economic and political context.

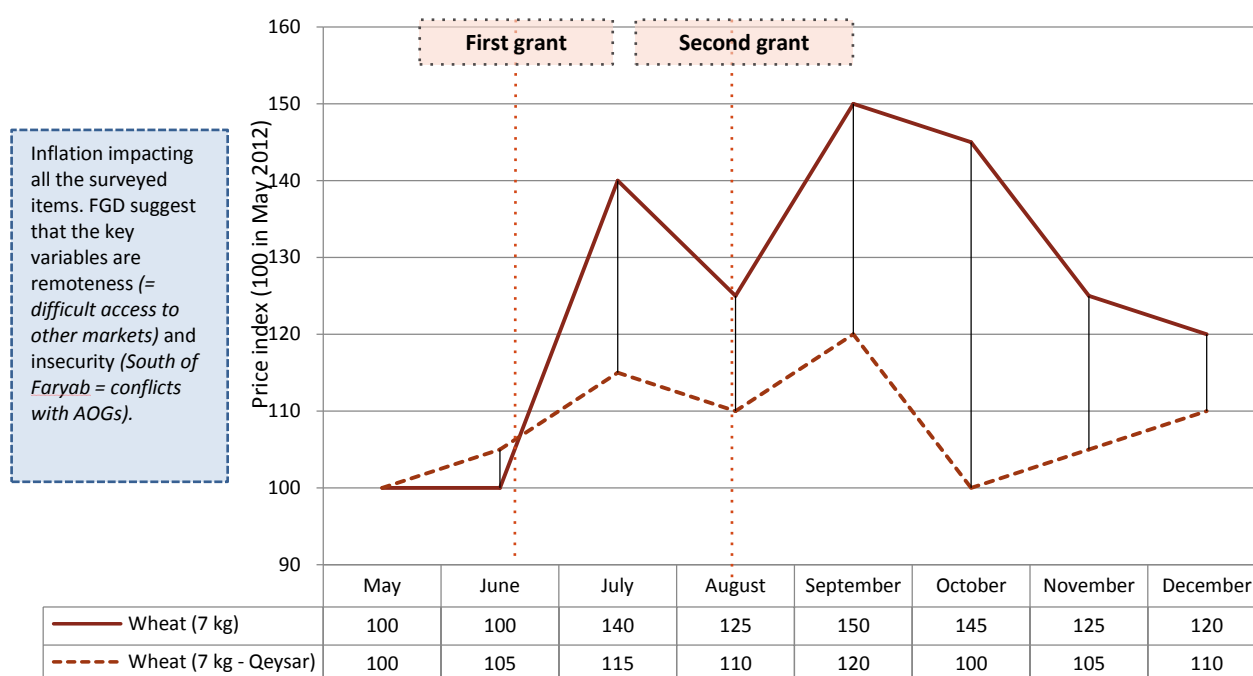


Table 2 – Inflationary impact of mobile cash transfer (index 100) – SH study for DFID, May 2013

Outweighing the cons, in fast-changing local contexts

Finally, while CTPs are probably the most promising assistance instrument in today’s humanitarian and development toolkit, both donors and implementing actors must bear a number of important – if not crucial – programmatic caveats in mind, to optimise their assistance strategies. In other words, local communities are fragile ecosystems that are extremely sensitive to external (in-kind or cash) assistance, as it necessarily redefines what “poor” or “vulnerable” means and affects the community as a whole, both positively *and* negatively. Through initiatives like the CVWG, humanitarian and development actors have the opportunity to share information, avoid one-size-fits-all approaches, and carefully tailor their strategies not only to the objective needs but also to the actual social and political complexity of the communities they interact with.

Annex II: Methodology

The survey was conducted on 801 respondents across four districts in Balkh province. Error margins reported are based on a 90% confidence interval. The sample households had 1408 children between the age of 6 and 14 altogether, with 156 out of 801 households reporting having no children in this age bracket.

Standard practice is to give an overall estimate of sampling error based on a two-way poll with half the population in each category. Thus if for a two-choice question, half the population answered A and the other half B, we could say with 90% confidence that the proportion of respondents who answered A in our survey is within 5% of the proportion of the population who answered (or would answer) A. However, polls among subsets of the sample will necessarily have higher margins of error, with, for example, such a poll in a district with only 200 respondents carrying a maximal margin of error just under 6%. The increase in margins due to smaller subsets is often offset by decreased margins when the proportion is lower or higher than 50%.

In order to assess the degree of vulnerability of the households in Balkh province, a **multidimensional vulnerability index** was computed for each respondent. It was compiled by considering the answers of each individual to questions related to five dimensions (education, economic, food security, health and social integration), assigning a penalty of one or several points depending on the degree to which the answer indicated deprivation in the relevant category.

To form an overall picture when comparing potentially vulnerable subgroups, the distribution of scores in each dimension and in total was examined. Means and variances were calculated and compared among the various migratory profiles. It should be noted that the scale of the index is arbitrary; generally no respondents scored the theoretical maximum or minimum in any dimension. Thus scores must be considered relative as opposed to absolute. The scoring for each question was determined qualitatively, though an a posteriori review of the distribution of the overall score and the various dimensions across several cross-sections of the respondents revealed the kind of variations and correlations you would expect for such indicators.

The “clustering” of the indicators was “arbitrary” as multidimensional indices often are. It is possible, through correspondence analysis, to cluster questions by degree of correlation. However, such an automatic clustering technique would likely have yielded categories (clusters) that serve little descriptive purpose. A more nuanced approach involves the careful pruning of statistically determined clusters to yield groups that fall into some intuitive set of categories. Such an approach would be appropriate for a larger set of discriminants (questions) or a smaller number of clusters, and was determined to be outside the scope of this study. The dimensions presented here are digests of questions specifically related to the topics named, and are intended to be indicative, not statistically exhaustive:

Composition of the Household Vulnerability Index (HVI)

DIMENSIONS	VARIABLE	QUESTION NUMBER	ANSWERS	SCORE
EDUCATION	Level of education HoH	QL (and O)	no formal education	5
			Madrassa	3
			Primary school	2
			Secondary school	1
			high school	0
			higher	0
	School-aged children attending school	Q2	none	5
			some	2
			all	0
	Access to schools	Q21	very bad	5
			bad	4
			average	2
RANGE : 0 - 15				
ECONOMIC	consumption expenditure per HH member per month	monthly expenses indicator	bottomdecile	5
			< AFA1710	3
	DAI	durable asset index	no asset ownership	5
			low asset ownership	3
			moderate asset ownership	1
	borrowing	Q22	yes	0
	debt / monthly exp	Q25	>6 months	3
			3 months	2
	IGA	Q6	unemployed	4
	Position	Q6	daylaborer	1
			self employed	1
	economic issues	Q18 B	high food prices	1
			high farming input prices	1
			loss of employment HH member	1
			decreased wages	1
			bankruptcy	2
			loss of IGA	2
			increase in rent	1
			lack of employment opportunity	Q21
			bad	2
RANGE: 0 - 24				
FOOD SECURITY AND NUTRITION	FCS	fcs	poor	5
			borderline	2
	HHS	hhs	severe	5
			moderate	3
	RCSI	rcsi	topdecile	5
			top quartile (excluding top decile)	2
	environmental / livestock issues	Q18 C	landslide	1
			earthquake	1
			flood #! not present	1
			drought	1
			loss of access to grazing areas	1
			epidemic livestock illness	1
			pests affecting yield	1
			extreme weather	1
	access to a local market	Q21	very bad	3
			bad	1
	quality area for farming	Q21	very bad	3
			bad	1
quality land of grazing	Q21	very bad	3	
		bad	1	
RANGE : 0 - 27				

HEALTH AND TRAUMA	were there health issues?	Q32	yes	2
	health issues	Q18 D	serious illness HoH	4
			serious illness child of other HH member	1
			death of HoH	5
			death of child or other HH member	3
	drug use	Q38	yes	3
	main source drinking water	Q12	open water	2
			unprotected well	1
			unprotected spring	1
	latrine	Q14	none	3
			open pit	1
			open field	3
	shared latrine?	Q15	yes	1
	handwashing	Q16	never	6-sum(1-6), max 3 or 4 for never
	security	Q21	very bad	3
			bad	1
	access healthcare facilities	Q21	very bad	3
			bad	1
	access to clean drinking water	Q21	very bad	3
			bad	1
displacement	Q3	yes	2	
physical insecurity / conflict	Q18	yes	2	
adult injured or killed by a mine	Q18	yes	3	
	RANGE: 0 - 32			
SOCIAL CAPITAL AND INCLUSION	tazkira?	Q4	no one	3
	loss of support network	Q18	yes	3
	increasing household size	Q18	yes	1
	eviction	Q18	yes	3
	fear of eviction	Q18	yes	1
	assistance given or received	Q61	no	1
	RANGE: 0 - 12			

Composition of the Child Vulnerability Index (CVI)

VARIABLE	QUESTION NUMBER	ANSWERS	SCORE
school attendance	Q2	none	5
		some	2
child chores	Q7	yes, more 28h a week	5
		yes, between 14 and 28h	3
		yes, less than 14h	1
child labour	Q7	more than 28	6
		less than 28	3
separated child	Q5.1		5
child head of household	Q5		5
widow or divorcee with children	Q5		4
nohandwashing before feeding children	Q16		3
serious illness of one of the children	Q18D		5
death of one of the children	Q18D		8
less food available for children	Q19		5
male child had to drop out of school	Q19		4
female child had to drop out of school	Q19		4
male child sent to work	Q19		5
female child sent to work	Q19		5
male child sent to beg	Q19		5
female child sent to beg	Q19		5
male child sent to relatives	Q19		1
female child sent to relatives	Q19		1
male child got married	Q19		3
female child got married	Q19		3
children get hit more often	Q20		4
children get yelled at more often	Q20		2
access to schools	Q21		3 very bad
			1 bad
young children			
where did you give birth?	Q41	home	5
		health facility with traditional birth att.	3
		health facility with skilled att.	0
how long after giving birth did you breastfeed?	Q42	not at all	5
		more than 1 hour	1
was it given any other fluids?	Q43	yes	3
		no	0
how long breast milk exclusively?	Q44	0 or 1 month	3
		2 - 5 months	1
		6 months or more	0
when did you start it on solid food?	Q45	less than four months old	3
		four to six months old	1
		more t	
birth certificate	Q47	no	2
		yes, some	1

Following are a list of broadly recognised indicators, or appropriate variations thereof, that contributed to the global household vulnerability index:

1. The **RCSI** (reduced coping strategy index), first developed by the World Food Programme⁶⁷, is used to quantify the severity of food-based coping strategies. It is based on a number of coping strategies (such as relying on less expensive food, borrowing food, limiting portion sizes and number of meals, etc.) and applies a standard weight to them according to severity. A 7 days recall period is used. The higher the score, the more food-insecure the household. The maximal CSI is when all strategies are applied every day.

There are no universal thresholds for RCSI. The weighted score is calculated by multiplying the frequency by the weight. But the higher the RCSI, the more severely the coping is applied by a household, hence the more food insecure the household is. The maximal CSI is when all strategies are applied every day. There are no universal thresholds for RCSI. But the higher the RCSI, the more severely the coping is applied by a household, hence the more food insecure the household is.

Strategy adopted	weight
less preferred food	1
borrow food	2
buy on credit	2
gather wild	4
consume seed stock	3
send family elsewhere	2
send family to beg	4
limit portion size	1
restrict adult consumption	3
reduce number of meals	1
skip entire days	4

2. The **HHS** (Household Hunger Score⁶⁸) was built using questions 27 – 30. As specified by standard practice all responses of “never” are coded 0; “rarely” are 1; and “often” are 2. The sum across scores of the four questions results in a HHS with a minimum score of 0 and maximum score of 8. The following categories are defined using individual household score:

- Category 1 (0-1) – Little or no hunger in the household
- Category 2 (2-3) – Moderate hunger in the household
- Category 3 (4-8) – Severe hunger in the household

3. The **DAI** (Durable Assets index) is calculated by determining the presence of at least one of each item in a standard list of “durable assets” in a household, assigning each a value and summing the values of the items present in the household. This sum is a score falling between zero and 100 and indicates the value of the various items and their ability to support the family in terms of livelihood or other comforts. The following values are used for each asset:

⁶⁷http://home.wfp.org/stellent/groups/public/documents/manual_guide_proced/wfp211058.pdf

⁶⁸<http://www.fantaproject.org/sites/default/files/resources/HHS-Indicator-Guide-Aug2011.pdf>

Asset	weight
Refrigerator	10
Stove	10
Sewing machine	5
Wheelbarrow	5
Car	10
Motorcycle	5
Iron	5
Radio	5
Television	10
Mobile	5
Bicycle	5
Tractor	15
Mosquito net	5

The score thus derived is further translated into the following categories:

- Category 1: High Assets Ownership: ≥ 50
- Category 2: Moderate Asset Ownership: 25-49
- Category 3: Low Asset ownership: 5-24
- Category 4: No Asset Ownership: 0-4

4. The **FCS** (Food Consumption Score⁶⁹) is a composite score based on dietary diversity, food frequency, and relative nutritional importance of different food groups:

Food Groups	Weight
Cereals and tubers	2
Pulses	3
Vegetables	1
Fruit	1
Meat, fish and eggs	4
Dairy	4
Sugar	0.5
Oil / fat	0.5
Condiments (salt)	0

FCS is calculated based on the past 7 days food consumption recall for the household and classified into 3 categories. In the Afghan context:

- Poor Consumption: ≤ 28
- Borderline: between 28.1 and 42
- Acceptable consumption: > 42.0 .

⁶⁹Food Items, Food Group and Weight of the EFSL (Afghanistan, July – August 2012)

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Zakat

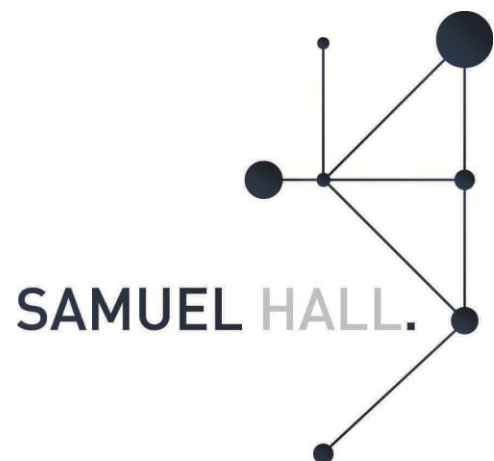
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Samuel Hall is a research and consulting company based in Central Asia (Kabul, Afghanistan) and East Africa (Nairobi, Kenya). We specialise in socio-economic surveys, private and public sector studies, and impact assessments for non-governmental and international organisations. Our teams of field practitioners, academic experts and local interviewers have years of experience leading research in Central Asia and East Africa. This has enabled us to acquire a firm grasp of the political and socio-cultural context in the country; design data collection methods and statistical analyses for monitoring, evaluating, and planning sustainable programmes; and to apply cross-disciplinary knowledge in providing integrated solutions for efficient and effective interventions. To find out more, visit us at: samuelhall.org.



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