

A practical guide for practitioners of cash-based interventions in Afghanistan

December 2015

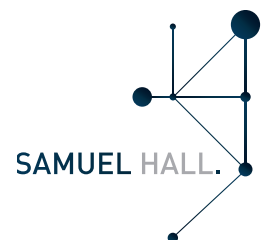


Table of Contents

1. A BRIEF INTRODUCTION FOR PRACTITIONERS	4
2. RECOMMENDATIONS FOR PRACTITIONERS	4
3. KEY CONSIDERATION AND CRITERIA WHEN DESIGNING CBIS	7
5. FURTHER CONSIDERATIONS	14

About Samuel Hall

Samuel Hall is a research and consulting company with headquarters in Kabul, Afghanistan. We specialise in socio-economic surveys, private and public sector studies, monitoring and evaluation and impact assessments for governmental, non-governmental and international organisations. Our teams of field practitioners, academic experts and local interviewers have years of experience leading research in Afghanistan. We use our expertise to balance the needs of beneficiaries with the requirements of development actors. This technique has enabled us to acquire a firm grasp of the political and socio-cultural context of the country along with designing solid data collection methods. Our analyses are used for monitoring, evaluating and planning sustainable programmes as well as to apply cross-disciplinary knowledge and integrated solutions for efficient and effective interventions.

Visit us at www.samuelhall.org.

Definitions

<p>Cash based interventions (CBI)</p>	<p>Types of cash-based interventions include:¹</p> <p>Unconditional cash transfers (UCT): A direct grant with no conditions or work requirements. No requirement to repay any money, and people are entitled to use the money however they wish.</p> <p>Conditional cash transfers (CCT): A condition is attached as to how the money is spent, e.g. for reconstruction of a shelter or waiver of payment for school fees; or money is received after a condition is fulfilled, e.g. children enrolled at school (rare in humanitarian settings). Cash for Work, where payment (cash or vouchers) is provided as a wage for work, usually in public or community programmes, is a form of conditional cash transfer.</p> <p>Voucher (cash or commodity): A voucher is a paper, token or electronic card that can be exchanged for a set quantity or value of goods, set either in cash (e.g. 13 United States Dollars (USD) or commodity or services (e.g. 5 kilograms (kg) of cereals or milling of 10 kg of food aid grain). Redeemable with selected vendors or in fairs.</p> <p>Microfinance: Microcredit. A loan where the reimbursement of the total sum, including interest, is required over a given period of time. Not considered as a cash-based intervention <i>per se</i>.</p>
<p>Delivery modality</p>	<p>The types of modality for delivering cash-based interventions include:²</p> <p>“Cash in envelope” or direct cash payment: Cash handed out directly to beneficiaries by the implementing agency.</p> <p>Paper voucher: Paper token that is handed out directly to the beneficiary and is cashed out in designated outlets.</p> <p>Delivery through micro finance institutions and trader networks: Cash delivered to final beneficiary through a formal or informal institution that acts as a “middle man.”</p> <p>Bank account: Personal bank accounts or sub-bank accounts that are used to deposit cash grants. Requires formal ID and often, formal residence.</p> <p>Pre-paid card: Plastic card usable in ATMs, used for cash grants and vouchers. Requires network connection.</p> <p>Smart Card: Plastic card with a chip, valid in point of sale devices, used for cash grants and store purchases. Does not require network connection.</p> <p>Mobile Money: Short message service (SMS) code that can be cashed out in outlets, used for cash grants and vouchers. Requires network connection.</p> <p>Mobile Voucher: SMS voucher code used at shops. Requires network connection.</p>

¹ UNHCR (2012) An Introduction to Cash-Based Interventions in UNHCR Operations

² Ibid

1. A brief introduction for practitioners

Although cash-based interventions (CBIs) are increasingly used to deliver humanitarian assistance in support of more traditional in-kind emergency distributions, little systematic research has been carried out on the secondary effects of CBIs, which are often not fully considered during the projects inception phase. Samuel Hall was commissioned by the Norwegian Refugee Council (NRC) to identify the effects and impact of cash-based programming on protection outcomes in Afghanistan, particularly in relation to 'Do No Harm' and minimising risks in terms of protection. The resulting report, '*Cash and Protection Action Research (2015)*', forms the basis of the information provided in this document.

This guide has therefore been developed for practitioners designing cash-based interventions in the unique humanitarian and development context of Afghanistan. It largely draws on the survey of 839 beneficiaries of CBIs across seven districts of Kabul city, in addition to discussions held with 58 respondents during focus groups and field interviews, as well as 22 key informant interviews with humanitarian stakeholders, during October 2015.

Based on the surveys conducted, three types (modalities) of cash-based interventions were identified as being widely used in the city of Kabul, along with two delivery modalities. These modalities also represent the most commonly deployed and discussed CBIs used in Afghanistan:

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

2. Recommendations for practitioners

The following recommendations were selected from the *Cash and Protection Action Research* and as such are highly relevant to CBIs in the context Afghanistan.

DEVELOP A COMMUNITY-BASED MONITORING FRAMEWORK

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

1. Broaden the power dynamic away from community leaders during beneficiary selection towards a fairer, more participatory community-based process that includes a more equal representation from the community.
2. Develop a stronger relationship with the displaced community as agents to deliver aid, and develop checks and balances to maximise efficiency and minimise corruption.

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

UNIFY AND FOCUS ASSESSMENT CRITERIA AROUND KEY PROTECTION ISSUES

To support the community-based monitoring framework, agencies working in Afghanistan should unify their vulnerability assessment criteria, especially during time-sensitive emergency interventions, in order to ensure protection responses are consistent and that donor resources are used to best effect. Specifically, assessment criteria should focus on the indicators analysed in this report by assessing more robustly the impact of CBIs on gender-based violence in displaced communities, as well as CBIs influence on the physical security of the most vulnerable and the provision of access to basic services. These indicators should be supported by assessments on livelihoods and Age, Gender and Diversity Mainstreaming (AGDM) as outlined by UNHCR³.

PROVIDE MORE TARGETED ASSISTANCE WHERE IT'S NEEDED

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

SHARE INFORMATION ON SUPPLIERS

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

INVEST MORE INTO TRAINING & AWARENESS AROUND MOBILE-BASED ASSISTANCE

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

CREATE DISTRIBUTION POINTS THAT PROTECTS THE MOST VULNERABLE

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

³ UNHCR (2011), Age, Gender and Diversity Mainstreaming Forward Plan 2011-2016

WHERE APPROPRIATE, MIX MODALITIES

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

Food for thought: What CBI practitioners think about cash interventions in Afghanistan

"Resources are getting tighter in Afghanistan so we need to move away from blanket distributions to more targeted responses"...

"CBIs empower recipients to decide their own needs. You can't use in-kind food for transport!" ...

"The idea that Afghanistan is in a stabilisation phase is simply wrong" ...



A field coordinator from Samuel Hall discusses a recent voucher intervention with IDPs in the Nasaji Bagrami district of Kabul city

3. Key consideration and criteria when designing CBIs

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

KEY CONSIDERATION FOR USING CASH AND VOUCHER INTERVENTIONS IN AFGHANISTAN

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

CRITERIA FOR EVALUATING THE DESIGN OF CBIs IN AFGHANISTAN

From analysing the key findings presented in the *Cash and Protection Action Research*, six evaluation criteria have been developed for determining the suitability of cash and voucher modalities for a given intervention. These criteria were developed by incorporating feedback on cash-based interventions from both key stakeholders **and** the beneficiaries of CBIs themselves.



ACCESS:

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



CONTROL:

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



DISCRETION:

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



FLEXIBILITY:

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



SIMPLICITY:

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









MONITORING:

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

Unconditional cash



STRENGTHS	WEAKNESSES
<p> Flexibility</p> <p>Direct cash provides maximum flexibility for beneficiaries to decide how to support their household and empowers recipients to take a more active social and economic role in their community.</p>	<p> Control</p> <p>Control of cash in the household will depend on who has the decision making power. This makes unconditional cash potentially unsuitable when targeting specific vulnerable groups, as cash can be misappropriated on activities that are damaging to a household such as drug use.</p>
<p> Simplicity</p> <p>Cash is perhaps the simplest intervention in terms of setup, design and use by beneficiaries. Despite this, cash has the potential to cause inflation on in-demand goods – raising prices for vulnerable groups that many not have received support⁴.</p>	<p> Discretion</p> <p>In close communities news of cash interventions can travel fast. Households visited by field staff, or selected via local distribution committees can lose their anonymity, making recipients of cash targets for others in the community – such as local shopkeepers looking for debt repayment.</p>
<p> Monitoring</p> <p>Strict monitoring of cash usage is typically unnecessary as beneficiaries are free to choose how they wish to use the cash received. Post distribution assessments should however be conducted to determine the interventions impact on households and local markets.</p>	<p> Access</p> <p>Cash is the modality most easily diverted from its intended recipient or purpose. For this reason most ERM partners deliver cash assistance directly to beneficiaries. However, even in these cases, the use of field agents to deliver cash can pose security concerns and may simply not be feasible in areas recently affect by conflict and where cash can be easily intercepted.</p>

- RECOMMENDATIONS ON USE OF UNCONDITIONAL CASH INTERVENTIONS:
1. Perform a rapid market assessment to understand markets ability to supply goods and any inflationary impacts that may result from the cash intervention
 2. Where markets are able to deliver goods more efficiently than aid organisations, consider using cash as rapid response assistance – particularly in humanitarian interventions
 3. Post distribution assessments should be conducted soon after the project finishes to see how beneficiaries chose to spend the assistance and to assess the interventions impact.

⁴ DFID (2012), Evaluation Report: Humanitarian Assistance through Mobile Cash Transfer in Northern Afghanistan

Conditional cash



STRENGTHS

Flexibility

Although conditional cash has caveats on its use, the modality typically provides beneficiaries with the flexibility to choose how they access the assistance provided. This enables recipients to choose services that best fit their needs and budget.

Simplicity

Conditional cash is relatively simple to setup and easy to use by beneficiaries. Because of the largely developmental nature of this modality, in areas such as education and health, its impact on local market dynamics is generally low. The exception to this is cash for rent, which can have an inflationary impact on rental prices and is therefore avoided by many NGOs operating in Afghanistan.

Control

Control over conditional cash is given to the person responsible for its use and further instalments are often contingent on the intended recipient using the cash as planned. This is perhaps the biggest contrast to the unpredictability of how unconditional cash can be used.

WEAKNESSES

Monitoring

Conditional cash interventions require rigorous monitoring to ensure that assistance is being used for its intended purpose. Whilst this requires significant resource and is thus considered a weakness, the monitoring process is also the modality's key strength, as conditional assistance can positively influence entrenched or damaging practices that in turn improve the lives of the most vulnerable.

Discretion

In close communities news of cash interventions can travel fast. Households visited by field staff, or selected via local distribution committees can lose their anonymity, making recipients of cash targets for others in the community.

Access







As with unconditional cash, this modality can be diverted from its intended location through criminal intervention, or misappropriated from its intended purpose. Whilst regular monitoring can ensure further cash is not distributed if it is not being used as required, this does little to improve the situation of the beneficiary for which the support was intended.

RECOMMENDATIONS ON USE OF CONDITIONAL CASH INTERVENTIONS:

1. Ensure the intervention is feasible within the cultural, economic and political constraints of the selected province. Conditional CBIs that push too strongly against social norms are unlikely to succeed and may alienate communities from future interventions
2. Ensure that sufficient external resources are available to facilitate the intervention. For example, if designing a CBI to increase the attendance of girls in school, ensure sufficient female teachers are available to deal with the increased demand
3. Ensure beneficiaries receive training where necessary and that community awareness programs are in place to explain why the intervention has been established.

Voucher



STRENGTHS	WEAKNESSES
<p> Access</p> <p>Vouchers typically have no real value on the open market, so the risk of interception during distribution is much lower than cash. This makes voucher modalities useful in conflict-affected areas where cash can be taken.</p>	<p> Discretion</p> <p>Vouchers are often distributed at specific sites over a fixed period of days. This can put vulnerable recipients at risk, as they must openly queue to get vouchers, as well as queue at supply points, or participating shops to get pre-vetted goods. This process also adds significant time constraints on vulnerable target groups such as women who must manage the household and look after children.</p>
<p> Control</p> <p>Vouchers are typically used for specific essential items such as food or NFI. Control over their use is therefore less important as items received via voucher are generally used for the whole household.</p>	<p> Simplicity</p> <p>Vouchers are perhaps the most complicated modality to setup and distribute assistance. Suppliers must be selected, prices pre-agreed, distribution points organised and monitored and vouchers printed. All add to the logistical complexity and cost of the intervention.</p>
<p> Monitoring</p> <p>The need for monitoring voucher interventions is typically lower than for conditional cash, as vouchers are generally used to provide basic household items. Post distribution monitoring is therefore largely done to ensure intended recipients used their vouchers and to see what impact the intervention has had on their protection needs.</p>	<p> Flexibility</p> <p>Vouchers are not designed to be flexible and recipients have little choice over the goods they can access with this modality. As a result, instances of reselling assistance such as winterisation kits (blankets, clothing etc.) to get cash are relatively common. And highlight the importance of beneficiary targeting.</p>

- RECOMMENDATIONS ON USE OF VOUCHERS:**
1. Perform a rapid market assessment to understand markets ability to supply goods and any inflationary impacts that may result from the cash intervention
 2. Whenever possible, during supplier selection validate the performance of candidates with other aid organisations who have operated in the area to avoid operational setbacks
 3. Voucher interventions can give chosen suppliers and shopkeepers limited monopolies over selected goods. It is therefore vital that pre-agreed pricing is within local market norms to avoid inflation and negative impacts on community members not selected for assistance.
 4. During distributions setup dedicated, screened-off collection points for women to help maintain beneficiary anonymity.

e-voucher



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

Mobile money



STRENGTHS

Flexibility

Mobile money leverages on the flexibility of cash to empower beneficiaries to decide how best support their households. Its main limitation in this regard is the reliance on the availability of mobile agents to withdraw cash assistance (similar to cash machines)

Monitoring

Mobile money provides the same monitoring benefits attributed to e-vouchers. This strength is especially valuable for both conditional and unconditional interventions, as it enables CBI practitioners to monitor electronically and in almost real time how and when mobile money is used.

Access

Mobile money bypasses the logistical challenges of distributing physical cash and can be transferred to thousands of beneficiaries in a matter of seconds.

Discretion

Provided the recipient has secure access to a mobile phone, assistance can be received with complete discretion. However, where phones are shared or access restricted, control issues can arise.

WEAKNESSES

Control

As is the case with physical cash, if mobile phones are shared resources, control of cash in the household will depend on who has the decision making power. Like cash, this makes the unconditional use of mobile money potentially unsuitable when targeting specific vulnerable groups, as cash can be misappropriated on activities that are damaging to a household such as drug use. Furthermore, poor literacy levels in vulnerable households can result in a reliance on others to help access mobile services. This reliance is open to abuse when cash is collected.

Simplicity

Mobile money is a complex intervention to design from scratch. Challenges in setup include registration of beneficiaries with no formal ID, poor signal coverage in rural areas and the need to train recipients, who often have no literacy. Mobile money also requires a degree of technical experience that some NGOs find daunting. However, once these challenges are overcome, future interventions are extremely easy to distribute.

RECOMMENDATIONS ON USE OF UNCONDITIONAL CASH INTERVENTIONS:

The recommendations specific to e-voucher should also be applied to mobile money. Additionally:

1. Strongly consider mobile money in urban and peri-urban areas where signal coverage is good, phone penetration is high and the intervention to be distributed in instalments over several weeks or months.
2. Ensure small-scale pilots are run in areas where mobile money has not been deployed to build capacity in the intervention.
3. Training in the use of mobile money is key and should focus on illiterate beneficiaries.

4. Scoring matrix for deciding the most appropriate CBI

Using the six evaluation criteria presented in section 5.4, a scoring matrix can be used to help guide CBI practitioners in selecting the most appropriate intervention for a particular assistance programme. So that CBI practitioners can tailor the importance of specific criteria at the design phase, the scoring matrix uses a weight that ranges from **1 = lowest priority to 5 = highest priority**. Each modality can then be given a 5-point score based on the same evaluation criteria:

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

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







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

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

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

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

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

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

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

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

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

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

5. Further considerations

This final section provides brief points of further consideration gathered during key informant interviewers with stakeholders of cash and voucher interventions in Afghanistan.

CASH FOR WORK:

When using conditional cash for employment interventions, CBI designers should ensure the modality pays slightly below the local labour price. This helps ensure those with better job prospects do not take opportunities away from those that have limited alternatives, whilst also ensuring the local labour markets remain competitive. Employee liabilities must also be taken into account and an adequate proportion of the interventions funds set aside for claims resulting from injury or death. In all cases adequate protective clothing and job training must be provided to mitigate the risks of injury as much as possible.

GOVERNMENT POLICIES ON CBI TAXATION

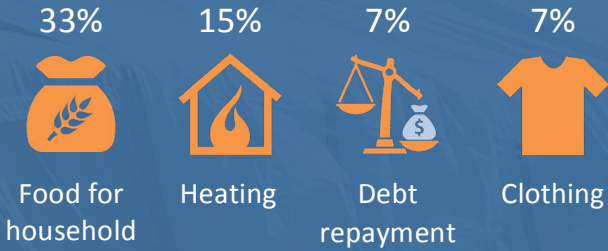
Practitioners should continue to monitor government policies that can affect CBIs. Although only under discussion, recent proposals on the taxation of vouchers must be taken into consideration, as shopkeepers who face new taxes on receiving vouchers as payment may start to refuse the modality, or pass prices onto customers.

The Afghan government has recently levied a 10 percent telecom service fee on texts and calls made by mobile phone. Despite concerns amongst CBI practitioners that this fee would affect the cost of mobile money interventions, the head of media and communications at the Ministry of Communication has confirmed that M-paisa and other mobile money services are not subject to the new charge.

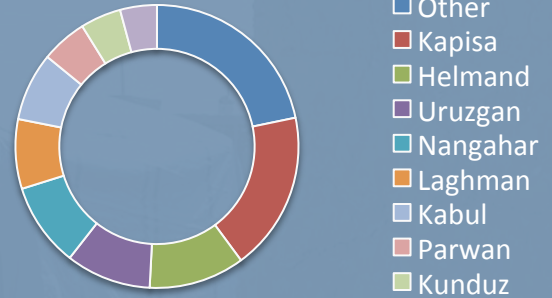
Uses and impacts of cash-based interventions on vulnerable populations in Kabul city

Food remains a priority for the most vulnerable surveyed

Cash assistance was spent on:

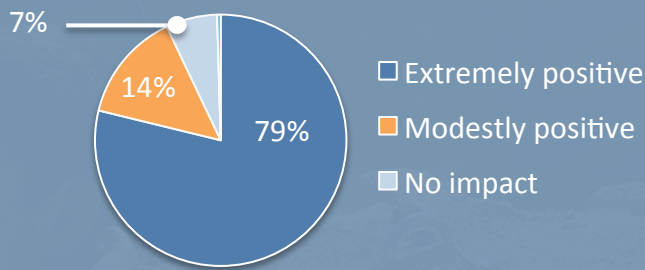


Origins of IDPs surveyed



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

Perceived impact of cash interventions

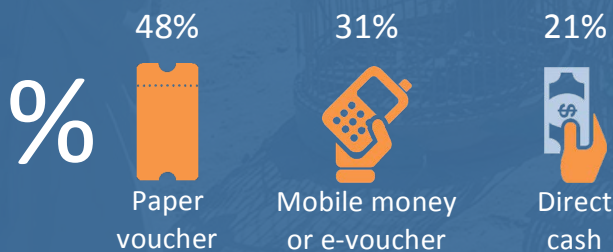


Preferred forms of future assistance

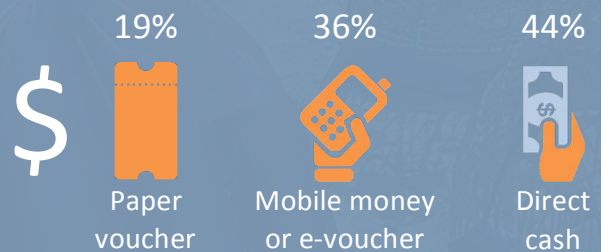


Paper vouchers were used most, but more donor aid is directed on cash

CBI modalities deployed in Kabul



Proportion of cash assistance provided in Kabul



Cash assistance can have an impact on gender-based violence

46%

Stated violence was less frequent after receiving assistance

Main catalysts for violence include:

Insufficient food in the household 

Head of household unemployed 

Family members addicted to drugs 