

A young girl with a bright smile is the central figure. She wears a vibrant green headscarf and a matching green dress with intricate gold and silver embroidery. A red sash is tied around her waist. She holds a red fabric bag with a colorful patch featuring a sailboat and stars. Above her, a piece of yellow and green lace fabric hangs down. The background is a bright, sandy outdoor setting.

**Islamic Relief**

**“WHAT IS OUR FUTURE?”**

**Afghanistan on a knife-edge**



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Cover Image: Seven-year-old Zainab was a baby when her parents fled to Kabul to escape fighting in their home village. Over the past year her father has struggled to find work and provide food for the family. Six months ago Zainab's mother got sick and received treatment at an Islamic Relief clinic. Since then, Zainab stops to help out at the clinic every day on her way home from school. "When you help us we must also help you," she says. "I like to help the staff by filling water jugs and sweeping the floor. I want to be a doctor like them and help other people in our neighbourhood."

Photo: Alun McDonald / Islamic Relief

# 1. INTRODUCTION

***"My parents have no money, our neighbours have no money, I can't go to school, there are no jobs. What is our future?"***

## **Reyhana\*, a 15-year-old girl in Balkh**

One year ago, in August 2021, after nearly 20 years of Western military presence, Afghanistan underwent a rapid political transition as the Taliban swept into power. The takeover was not unexpected - it followed a withdrawal agreement signed the previous year by the United States and the Taliban, and coincided with the last international troops leaving Kabul along with the exodus of the former President and his senior staff. The international community immediately reinforced sanctions on the new Taliban regime.

Today, Afghanistan is the scene of one of the world's worst humanitarian crises. An economic collapse – brought on by the cumulative impact of years of conflict, poor governance, drought and now international sanctions – is hurting the Afghan people most of all, and especially women and girls. More than half of the population, at least 24 million people, now need humanitarian aid. 19.7 million people are regularly going to bed hungry - one of the highest numbers in the world in a single country.<sup>1</sup>

Behind these shocking statistics are real people. Every day, Islamic Relief teams on the ground meet mothers taking on crippling levels of debt so their children can eat one small meal a day, and fathers desperately searching for jobs that have disappeared. We meet boys dropping out of school to try to earn a few pennies to support their families, and young girls being married off as their parents can't afford to feed them. We see rising numbers of malnourished children, while health centres run out of medicine and banks run out of cash.

We also see markets full of food that people don't have money to buy. As unemployment rockets, small businesses have been forced to shut down and teachers and nurses are

working for months without receiving pay. We speak to a generation of youth who are increasingly fearful about what the future holds for them.

This report sets out in stark terms, in statistics and human stories, how the current crisis is profoundly affecting tens of millions of vulnerable people. It concludes with ten key steps that can and must be taken to save lives and alleviate the economic collapse and acute hunger that have become a practically inescapable reality for so many.

The scale of suffering is enormous, but Afghanistan and its people are so much more than the pitiful stories of struggle that have dominated narratives for decades. Afghans are incredibly resilient and the country has enormous potential. Despite the extreme hardships, the Afghan people remain among the most generous and hospitable in the world, proud of their beautiful, diverse country and rich ancient culture. They share small aid packs with their poorest neighbours and welcome strangers with a cup of green tea, even if that is all they have left.

Afghan women and men want a better future for their children and are doing everything they can to make that happen in incredibly difficult circumstances. But they need the world's support.

The international community has an obligation to prevent more suffering in Afghanistan, yet its response over the past year has been mixed at best. Hundreds of millions of dollars of vital emergency aid have been injected, saving lives and averting – or at least postponing – a likely mass famine. However, international action and sanctions continue to fuel the economic collapse and rising poverty. Humanitarian aid cannot be a substitute for a functioning economy.

A new international approach to Afghanistan is urgently needed – one that builds on the positive impact of humanitarian aid, gets the economy back on its feet and ensures that people can access cash, educate their children, find jobs and feed their families. The Afghan people don't want to have to rely on aid, they want to build a future.

*This report aims to highlight the voices of Afghans. It is based on assessments, interviews and focus group discussions with communities in provinces where Islamic Relief works across Afghanistan, including Balkh, Bamyan, Herat, Kabul, Kandahar and Nangarhar, as well as discussions with civil society, farmers, business-owners, academics, professionals and humanitarian workers. An asterisk denotes that names have been changed to protect identities.*

### **Islamic Relief in Afghanistan**

Islamic Relief has worked in Afghanistan continuously since 1999. We currently work in 11 provinces (Balkh, Bamyan, Faryab, Baghlan, Herat, Kabul, Kandahar, Kapisa, Kunar, Kunduz and Nangarhar), as well as responding to emergencies in other parts of the country as needed, such as the June 2022 earthquake in Paktika.

Our team of more than 250 staff provides people with life-saving humanitarian aid, supports long-term sustainable livelihoods, provides essential basic healthcare and nutrition services, and improves access to education for girls and boys.

### **August 2021 – a new chapter in a long story**

The humanitarian crisis in Afghanistan has significantly worsened since August 2021, but it did not begin then. Millions of Afghans were already in poverty after decades of war, political instability and poor governance. Women and girls have suffered the most from long-standing discrimination and inequality. International aid has made positive contributions – such as improving school enrolment, reducing infant mortality and some progress on women's rights – but Afghanistan was still the poorest country in the region in August 2021.

Since the significant political and social shifts of last year there have been some fragile improvements in security and humanitarian access, but women's rights have been further eroded, civil society space has constricted and many professionals and academics have left the country. Afghanistan is hit by a worsening drought that has wiped out crops and cattle that provide sustenance and livelihoods for millions of people. In June 2022 a deadly earthquake killed entire generations of families and turned thousands of homes into rubble.

Most critically of all, the economy has collapsed, plunging millions more people into poverty and pushing the poorest towards the precipice of starvation.





Mina lives with her husband and four children, including her 7-year-old daughter Madina (pictured), in Bamyan province.

"There are many people suffering in our village and there is not enough aid for everyone. We received a food pack from Islamic Relief but we shared it with three of our neighbouring families because they are hungry too. If the prices keep going up many people will die.

"Most days we just eat plain rice with a little bit of oil and salt. But there have been days when we haven't eaten anything at all. We can't afford fruit and vegetables. The last time the children had fruit was a taste of a watermelon last year.

"My husband has a motor-cart, but it's so hard for him to find work these days. Sometimes he gets work delivering bags at the market. But the past three days he had no fuel and couldn't afford to buy any, so he couldn't even go out in the cart. All we want is to find work and be able to eat enough."

Photo: Alun McDonald / Islamic Relief



## 2. A CRIPPLED ECONOMY

***"There's no work, we have no money, but the price of everything is going up. We can't afford to live."***

**Hassan\*, a father in Bamyan**

The rapid change in government last year and the international response to it – occurring in a context of enduring poverty and worsening drought – have precipitated an economic catastrophe.

Billions of dollars in international development assistance – which previously made up almost half of Afghanistan's GDP and funded 70-80 per cent of public services – was immediately suspended once the Taliban took power. The freezing of critical funds such as the Afghanistan Reconstruction Trust Fund (ARTF), administered by the World Bank, cut off more than \$1.5 billion that previously maintained essential services such as health centres and schools.

Another \$9.2 billion in assets belonging to Afghanistan's Central Bank (Da Afghanistan Bank – DAB) were frozen in overseas accounts, where they remain, mostly in the USA but also in the UK and Germany.

The Central Bank quickly ran short of cash, in both US dollars (USD) and local Afghanis (AFN), fueling a massive liquidity shortage. An international contract with a Polish company to print and deliver new bank notes has still not been fulfilled due to banking restrictions. Salaries for hundreds of thousands of public sector workers – including teachers, doctors and civil servants – are suspended for months at a time, and public sector pension payments are frozen.

***"My husband was a police officer but he died five years ago. I was receiving a pension after he died, but since last August I haven't received anything at all. I've had to let my daughter get married at 13 because I couldn't afford to keep her at home. She is a child but now she herself is carrying a child. She should be in school."***

**Samgeega, a widow in Balkh**

Banks imposed strict limits on cash withdrawals, with some smaller banks shutting down completely. Inflation is rampant and the price of essential food such as wheat flour and cooking oil has risen by around 60 per cent since August 2021,<sup>2</sup> while unemployment has risen dramatically and people's income has drastically fallen. Hampered by a shortage of liquidity and technical capacity – especially as many staff have left the country or resigned due to lack of salaries – the Central Bank has been unable to perform its core regulatory functions or keep inflation in check.

International sanctions and bank 'de-risking' have made it extremely difficult to transfer money in and out of Afghanistan, restricting crucial financial flows. The biggest challenge facing many humanitarian organisations right now is getting money into the country to pay local suppliers and their own staff, which delays and disrupts aid projects. Many banks are still declining transfers despite the humanitarian exemptions written into sanctions regimes.

These banking challenges also mean that the private sector is struggling to pay for imports and facilitate exports, and people have far less money to spend – more than one third of small businesses have shut down in a year.<sup>3</sup> Afghans abroad are also finding it harder to send remittances, which for years have been a lifeline for many poor families. Afghanistan's GDP is expected to contract by 20-30 per cent in 2022.<sup>4</sup>

**The ongoing economic isolation of Afghanistan is hurting vulnerable civilians most of all. It feels like, and amounts to, collective punishment of millions of Afghan women, men and children.**

- Afghanistan now has one of the highest numbers of food insecure people in the world. 70 per cent of people are unable to cover their basic food and non-food needs – double the number from a year ago<sup>5</sup> – and an astonishing 97 per cent of Afghans are expected to be in poverty this year.<sup>6</sup>
- Public services are on the brink of collapse. Thousands of health facilities have had to close or reduce operating hours due to lack of funds, jeopardising significant improvements in infant mortality and life expectancy in recent years. More than one third of patients report that essential medicines are unavailable.<sup>7</sup>
- Huge numbers of people are now trapped in debt, forced to sell off everything they own and resort to increasingly negative coping mechanisms such as taking on risky or dangerous work, or exposing their children to harm through early marriage or child labour.

At the start of 2022, the United Nations launched a \$4.4 billion emergency appeal for Afghanistan, its biggest ever for a single country.<sup>8</sup> Yet with only a few months until winter, when humanitarian operations are greatly restricted, the appeal is only 39 per cent funded and more than \$2.5 billion remains unmet.<sup>9</sup> In comparison the UN's emergency appeal for Ukraine, launched three months later, is now 93 per cent funded.

The humanitarian aid provided so far – with significant contributions from the USA (\$459m), the Asian Development Bank (\$380m), the UK (\$358m), the European Commission (\$152m) and Canada (\$91m)<sup>10</sup> – has provided food, water and shelter that has undoubtedly saved many lives. But humanitarian aid alone cannot substitute for a functioning economy, public services and longer-term development.

Some announcements made by the new de-facto authorities, particularly the decree preventing girls in Grades 7 to 12 (aged approximately 12-17) from attending secondary school, have slowed down or deterred further funding. Donors including the US, UK and EU have indicated that further increases or resuming development assistance and economic engagement is conditional on such announcements being reversed. In May 2022, for example, the EU announced it is halting funding to a UN school feeding programme until girls are allowed to return to school.<sup>11</sup>

Islamic Relief believes that girls have a fundamental right to education. The Taliban's ongoing policy of denying this right to Afghan girls must be reversed. But the reality is that women and girls are also bearing some of the worst impacts of the current economic collapse and humanitarian crisis. Failing to address this by conditioning funding on a reversal of the ban only means that women and girls are being doubly punished, as many more will inevitably be pushed into extreme poverty, hunger and increasingly desperate and dangerous ways to survive.



Afghanistan's harsh winter makes it difficult for humanitarian agencies to reach many rural and mountainous areas. It is vital that funding is in place before the winter sets in.

Photo: Sayed Ramin Sadat / Islamic Relief

### 3. "WE CAN'T AFFORD TO EAT"



*"I can see my children getting thinner every day. They're losing weight and I can't afford to feed them properly and I don't know what to do."*

**Sharifa\*, a mother in Bamyan**

In towns and villages across Afghanistan, many families are trying to survive on one small meal a day – often just some bread and yoghurt, as that's all they can afford and the rising prices of fuel and cooking oil make it too expensive to cook anything. Others boil plain rice with just a pinch of salt, or make a watery potato soup in which they dip stale bread that they would previously have given to animals. Many mothers sacrifice even this meagre meal so their children can eat a few more mouthfuls.

There is food available in the local markets – where Afghan farmers sell delicious fresh vegetables and fruit such as watermelons, apricots and cherries – but most people cannot afford to buy it.

Since August 2021, the price of wheat – the main staple of the Afghan diet – has risen by 54 per cent; wheat flour and cooking oil by almost 60 per cent; and diesel by more than 100 per cent.<sup>12</sup> The cost of rice, pulses and other staple food has also risen sharply. Afghanistan relies on imports of wheat and oil from neighbouring countries such as Pakistan and Kazakhstan, and as the Afghan currency (AFN) has rapidly depreciated against the dollar, these imports have become more expensive. In early 2022 the AFN and commodity prices stabilised slightly as the Taliban auctioned off some of its US dollar reserves, but they have risen again since the crisis in Ukraine erupted.

With prices spiralling, 73 per cent of people's entire income is now spent on food.<sup>13</sup>

More than half of Afghan children under five years old are now at risk of malnutrition, and this year 1.1 million children will suffer from severe wasting – the most extreme form of malnutrition where children literally waste away to skin and bones.<sup>14</sup> Even for those who survive, the effects of malnutrition will affect their cognitive development and physical growth for the rest of their lives. In some areas girls make up 60 per cent of severely malnourished children.<sup>15</sup>

#### **Rising malnutrition**

Every day a long queue of worried mothers bring their sick young children to an Islamic Relief clinic on the edge of Kabul, where Mahboba (pictured) is in charge of screening them for malnutrition. Islamic Relief runs the clinic as part of an integrated community health programme providing poor communities with free GP consultations, nutrition support and care for pregnant and lactating women.

Mahboba talks to the mothers, measures each child's mid-upper arm circumference, then measures their height and weight. "We also give cooking demonstrations on how to make more nutritious soups using local ingredients that they can afford," she says. "For the most seriously malnourished cases we run a 15-day intensive nutrition camp where we give them high-calorie, high-protein food."

Thousands of clinics have closed or reduced hours since last August, and facilities regularly run out of medicine. The nearest other clinic for this impoverished community is several kilometres away and most people cannot even afford the transport costs to get there, let alone the costs of treatment.



## Loss of income

***"There are no jobs. I'll do almost anything, but it's hard to find more than a few days' work each month."***

**Ahmed, a father in Mazar-e-Sharif**

As the cost of living has skyrocketed, people's wages have gone down or disappeared completely. Up to 900,000 people have lost their jobs between August 2021 and mid-2022,<sup>16</sup> and the average monthly income has reduced by 15 per cent.<sup>17</sup>

***"The price of everything is going up and most people here are unemployed. It's difficult to afford food for my children. My youngest daughter, Aisha, is five years old. She used to weigh 17kgs, now she weighs about 12 kgs. She has lost so much weight in the past few months."***

**Gul Mohammed, a father in Kabul.**

Most poor families rely on casual labour but that too is drying up as the agricultural and construction sectors shrink. Men who rely on daily wages for working on farms or building sites, or pulling carts to transport goods, are struggling to find work. Even when they do, it is very poorly paid.

Women are often most affected and since August women have lost their jobs at almost three times the rate of men.<sup>18</sup> 42 per cent of women-owned businesses have closed, compared to 26 per cent of male-owned businesses, and a World Bank survey of private sector companies found that three quarters of female employees have recently lost their jobs.<sup>19</sup>

Some of the sectors where women are most likely to be employed – such as agriculture, public services and textile production – have been hard-hit by the economic crisis and the drought. However, growing restrictions on women's movement are also limiting employment opportunities. In some areas women are not allowed to travel without a mahram – a related male companion – and are under pressure to be fully covered. Many women told us they are now afraid to access the markets or offices where they used to earn a living.

***Safia\*, a 37-year-old widow in the central highlands, used to work a daily 12-hour shift as a cook and cleaner at a local clinic. The \$75-80 she earned each month just about enabled her to feed, clothe and shelter her family, including her 16-year-old son who is hearing and speech impaired. One recent morning on her way to work, armed men stopped her and beat her for going out without a mahram. She is now too afraid to go to work and is struggling to feed her children.***

In recent years Islamic Relief has supported thousands of women to earn a regular income by running shops, sewing clothes or selling homemade jam, pickles and handicrafts in local markets. But now even if they can get to market there are few customers with money to spend.

***"We used to sell 30 bottles of pickles a day, now we can't even sell 30 bottles a week. Most of our customers were teachers but they are no longer receiving salaries."***

**Halima\*, a mother in Herat**

Boosting the economy and supporting livelihoods is a key part of women's empowerment. Islamic Relief's RAISED project supports women's self-help groups around the country, helping groups of 10-20 women to earn an income by providing assets such as sewing machines and goats, access to credit, savings schemes, marketing assistance and cash payments which help keep small businesses going even in these difficult times.

As the chair of one women's group in Balkh explains, "We want to set up a cooperative to sell baklava in the market. It may be difficult at this time, but pooling together can make it possible. If we pool 10 women together we can buy a machine that one woman cannot afford on her own. We can then work on a contract basis with a local factory."

## **A worsening drought - in a harsh, changing climate**

***"Climate change is having a huge impact here. We're not producing as much as even five years ago. This year especially is not good."*** Ashraf, a farmer in Balkh

The impact of the political and economic crisis is being exacerbated by the worst drought in almost 30 years. Some of the lowest levels of rainfall ever recorded<sup>20</sup> – particularly in the north, northeast, central highlands and southwest – have ruined harvests and killed livestock, which are a vital source of income and provide milk for children.

For a country where 80 per cent of people earn their living as farmers and herders, and where hunger and malnutrition are now at record levels, the impact is enormous. Hunger has been rising in Afghanistan due to several years of exponentially rising drought, and this lack of rain in 2021 was being predicted by UN agencies months before the change in government in August.<sup>21</sup>

The 2022 harvests are again expected to be well below average for wheat, rice, maize and other cash crops, with wheat production alone predicted to be 31 per cent lower than in 2020. In some areas farmers told us they now only produce for their own household consumption. The cost of production is increasing, with the cost of hiring agricultural machinery to prepare land doubling since last year. There is an urgent need to support farmers and herders with seeds and animal feed, and improve irrigation systems to make more efficient use of the limited water sources.



*Masoma, mother of three daughters: "I've tried to find work but there's nothing. There used to be lots of jobs. We need some cash so my children can eat. At night I boil some rice or a few potatoes, sometimes a leek if I can find one for a low price. The children like bolani (a cheap local flatbread with vegetables) but I can't even afford to cook that. It takes too much gas to cook."*



## 4. "DOING WHATEVER WE CAN TO SURVIVE"

***"I gave my 13-year-old daughter for marriage because I couldn't afford to feed her. What other choice do I have?"***

**Shazia\*, a mother in Mazar-e-Sharif**

With few opportunities to earn an income and the cost of living spiralling, people are forced to find increasingly desperate ways to try to feed their families. Their coping mechanisms also put themselves and their families at risk.

At first people might migrate to find work, borrow money or food from the community, or sell any household furniture, rugs or other goods of any value that they own. They cut expenditure to cover only the bare essentials, and buy cheaper but less nutritious food. As things get worse families resort to selling tools or livestock that they need to earn a living, sacrificing their prospects for long-term income to cover immediate needs. Some are postponing important but costly medical treatment.

At least half of all rural households and more than a quarter of urban households<sup>22</sup> have now exhausted these means and are resorting to ever more distressing and risky strategies such as begging on the streets, selling their homes, selling their own organs, taking on increasingly dangerous work or marrying off their young daughters to get a dowry. They are doing whatever they can to survive.

### Deep in debt

***"I can't sleep at night because I'm so worried about the debt. The creditor calls and chases me every day or two. I'm losing weight because of the stress."***

**Farzana, a mother in Bamyan**

Increasing numbers of people are now going into debt so they can buy food, usually borrowing from neighbours or local businessmen who charge interest on the loans but at slightly lower rates than the banks. Charging any interest is completely forbidden in Islam.

Nationwide, some 82 per cent of families – both urban and rural – are now in debt, with the average debt at around \$600-700.<sup>23</sup> With per capita income expected to fall to \$350 this year,<sup>24</sup> this means that many families are now the equivalent of two years' income in debt, and many fear they will never be able to pay it off. Households where there is a member of the family with a disability report having the highest debts of all.

***"The interest is so high. If we borrow AFN 50,000 we have to pay back 70,000"***

**Sharif, a father in Mazar-e-Sharif**

In some areas, seeking loans is no longer an option. The liquidity crisis means there is simply less cash available to borrow, and some families are now so heavily in debt that nobody will take the risk to lend them more. One women's focus group in Herat explained to us that they could not find anyone willing or able to loan them any further funds.



Najiba and her children live in a cave in a mountain in the central highlands. Her husband died two years ago after a lengthy illness and the family is now deep in debt. "We took a loan for my husband's treatment. Now the man always comes and demands his money, but I can't find work to pay it back. Sometimes I go around the village begging for food. Yesterday we ate some bread and a boiled potato that we got from one of the neighbours. Previously people had jobs so they could help more, but now everyone is poor." Photo: Sayed Ramin Sadat / Islamic Relief

## Child marriage and child labour

***"My son dropped out of school, but for what? He earns 40 Afghanis (less than \$0.5) a day pulling a cart."***

### **Fatima, a mother in Bamyan**

Young boys are increasingly dropping out of school to try to find work. Ten-year-old boys earn the equivalent of a few cents collecting firewood or garbage on the streets, pulling carts or planting potatoes in the fields. Some get jobs with mechanics or in restaurants, serving or washing pots.

Others go further afield, slipping across the borders with Iran and Pakistan to find work and send remittances home. "The lucky ones with some money go to Europe, the rest go to Iran or Pakistan," many parents told us.

As many women face restrictions on their movement and employment, sons from female-headed households are now twice as likely to have to go out and find work. One recent assessment found 17 per cent of female-headed households had at least one child working outside, compared to eight per cent of male-headed households.<sup>25</sup>

Early marriage has been prevalent in Afghanistan for generations, but rising poverty is now pushing more parents to marry off their young daughters – either to provide the girls with a wealthier home that can afford to feed them, or to receive cash dowries with which parents can feed their other children. In some recent cases, baby girls just a few months old have been promised for future marriage in return for an immediate dowry.

The impact on a generation of young girls is likely to be devastating, as early marriage makes it more likely that girls will be uneducated, trapped in a lifetime of poverty, and exposed to serious health risks when they become pregnant.<sup>26</sup>

***"Some families in the village are so desperate they are giving their youngest daughters away for marriage. My husband has promised me that we won't have to do that, but I worry."*** Sameera\*, a mother of girls aged 11 and 12 in Bamyan



## Risky work

**"I clean wealthy people's homes to try to earn some money. Often I get hit and abused. It makes me sad and angry when I get home to my own children."**

**Fawzia\*, a mother in Mazar-e-Sharif**

With jobs so scarce, people take on work even if it exposes them to abuse and potential harm. Many women who find jobs cleaning or cooking in wealthier homes say they are beaten and verbally abused, but have no choice but to carry on even though they fear for their safety. Children scavenge the land for scrap metal, picking up unexploded ordinances (UXOs) that could go off at any time.

Makboota lost her husband several years ago. With the family struggling to afford food and shelter, her 11-year-old son, Arif\*, started working part time to bring in some extra income. Every evening he did a few hours' work at a local garage, helping the mechanics as they fixed cars, until one day there was an accident and three of his fingers were sliced off. The family now receives cash support from Islamic Relief and Makboota is determined that Arif will still have a better future – he no longer needs to work and is back in school, but his disability will last the rest of his life.

## The psychological impact

**"When I'm alone I feel like I want to cry and never stop."**

**Munira\*, a 60-year-old grandmother in Kabul**

The stress of the situation is taking a great toll on people's mental health. Worries pile up about paying off debts, having to send children out to work or marriage and the increasing restrictions on women. Many parents feel guilty at not being able to provide for their children, and weighed down by the overwhelming sense of responsibility despite so many factors being outside their control.

Many women and men Islamic Relief has spoken to reported losing sleep or losing weight because of the stress. Some turn to drugs for escape, and there are streets in cities such as Kabul lined with drug addicts unconscious at the side of the road.

Many women also report a rise in domestic violence, with unemployed husbands stuck at home and taking out their frustrations on wives and children. One woman told us: "There is always fighting inside the home with the men who lost their jobs."

Islamic Relief has introduced counsellors as part of its integrated health centres, providing basic psychosocial support and giving referrals when more intensive treatment is needed. Traditionally many communities have been wary of counselling and mental health support, but gradually this is changing, although many men in particular remain hesitant to open up and talk.

## 5. A CASH LIFELINE

***"We don't want to be a burden. We are not begging, we are just asking for tools and opportunities to work"***

**Mirwais\*, a father in Herat**

At the end of 2021, Bibi Naz, a single mother living in a poor suburb on the edge of Kabul, could no longer afford to feed her four daughters. "My children didn't eat for three or four days. I had no choice but to send two of them away to live with relatives in the north."

Since then, Bibi Naz has been enrolled on an Islamic Relief project providing quarterly cash payments to widowed or single mothers. The households receive the equivalent of \$84 every three months, which they can spend on what they need most.

The cash payments mean that she has been able to bring her two daughters, aged 8 and 10, back home (pictured). "Life is still difficult but now I can at least feed them properly and get them back in school," she says. "I'm uneducated, I never went to school. I want my children to have a different life."

In a context where the biggest challenge for many people and businesses is a lack of liquidity, finding ways to get cash to people can transform lives.

Having access to cash can mean that parents can provide food and buy medicine without having to marry their children off or send them out to work. It means they can send their children to school, or pay for classes for their teenage daughters. It can support families' long term resilience by providing capital to invest in small business ventures.



Aid can play an important role in injecting liquidity into the local economy. In April 2022 Islamic Relief and the UN Development Programme (UNDP) announced a new \$23m partnership aiming to create jobs, boost food production and support women-run businesses across Afghanistan.

The programme, funded through UNDP's ABADI initiative, is employing local communities to help clear and repair almost 200 agricultural irrigation

systems in nine provinces – providing more than 158,000 families with an income so they can buy food and other essentials, while also stimulating local markets and improving long-term farming productivity. It is employing both skilled and unskilled workers. The programme will also provide \$1000 cash grants to 1,200 women-led enterprises and train them on business skills such as marketing, bookkeeping and value chain integration.



# Getting humanitarian funds into Afghanistan: An ongoing challenge



Islamic Relief distributions during Ramadan in 2022.

Photo: Sayed Ramin Sadat / Islamic Relief

In December 2021, the UN Security Council unanimously approved Resolution 2615, which “decides that humanitarian assistance and other activities that support basic human needs in Afghanistan are not a violation of paragraph 1 (a) of resolution 2255”<sup>27</sup> – referring to the UNSC resolution imposing sanctions against the Taliban. Some – though by no means all – governments have echoed this in national law. The US Department of Treasury issued General Licences to allow transactions necessary to provide humanitarian assistance, and the UK government used Resolution 2615 to amend its own Afghanistan Sanctions Regulations and create an exception for humanitarian assistance. However, others currently still have barriers in place – laws in Canada, for example, still prevent NGOs from spending Canadian donations in Afghanistan on critical expenses such as taxes and staff salaries.

Despite some positive and important steps overall, 80 per cent of humanitarian organisations – including Islamic Relief – still face difficulties and delays in bringing vital funds into Afghanistan.<sup>28</sup>

Many bank transfers from abroad are blocked and returned without explanation by international intermediary banks, some of whom are still avoiding the perceived risks of legal consequences for transferring money into Afghanistan. Given the vast penalties that banks have incurred in the past for violating international sanctions, many decide to err on the side of caution. The extensive checks and paperwork needed for processing payments to high-risk countries can be extremely time and labour intensive, and many banks do not see the business case for investing in resources to manage these complex transfers. As a result payments often get declined, which means humanitarian agencies cannot pay local suppliers and vital aid programmes sometimes face delays and disruption.

Many NGOs have turned to informal money service providers (MSPs) and the hawala system, but these also face frequent disruption, especially with large amounts, and can be more expensive with commission rates of 2-5 per cent or sometimes even higher.

At times there is also uncertainty about what is “humanitarian

assistance” and therefore what is exempt from sanctions. While funding for food distributions may be clearly perceived as humanitarian, funding for essential livelihoods and education work – as well as for projects that promote peacebuilding or human rights – is sometimes considered ineligible.

UNSC Resolution 2615 will expire in December 2022 and there is currently uncertainty over what will happen then, making it hard for humanitarian agencies to plan a long-term approach to the crisis.

In the meantime, various temporary measures have been set up, such as the UN Humanitarian Exchange Facility (HEF) that aims to help humanitarian agencies get funds into Afghanistan and help Afghan private sector companies make international payments for imports. Such steps need more support but they are not designed to be a permanent solution and cannot replace a functioning Central Bank. They are also largely inaccessible to smaller Afghan NGOs. International sanctions continue to have a significant negative impact on the ability of humanitarian agencies to meet the growing needs.

## 6. "I WANT TO BE A JUDGE"

***"I want to be a judge, so that I can get rid of the corruption and nepotism and the other bad things I see in our country. I want to help change our lives for the better."***

**Khuraysh\*, a 14-year-old girl in Mazar-e-Sharif**

***"My eldest daughter studied two years of her course to become a midwife. But we can no longer afford to keep sending her so she's now left university, can't finish the course and is staying at home."***

**Malika, a mother in Bamyan**

Most people are spending the little cash they have on food and essential healthcare. However, for many families the next priority is education for their children.

Since August 2021, more than 1.1 million girls in Grades 7 to 12 have not been allowed to return to government-run secondary schools,<sup>29</sup> although they are still allowed to attend primary school and, for now, university – although banning girls from secondary school will gradually make it impossible for them to graduate to university. In March 2022, secondary schools were expected to reopen to girls, only for the ban to be reconfirmed at the very last minute – confusion which many analysts attribute to differences in approaches within the Taliban leadership. This is reflected at provincial level, where despite the national ban, secondary schools in more than a quarter of provinces (nine of 34) continue to allow girls to attend.

However, the picture is further complicated as even in those provinces many girls have not returned to school, mostly due to poverty but also because of security fears. Attacks on two schools in Kabul in April 2022 killed nine children and wounded more than 50,<sup>30</sup> and the following month an IED was planted at an Islamic Relief-supported school in Mazar-e-Sharif – but it fortunately failed to detonate. Many parents use any spare cash to find ways to keep their children learning, such as by sending their daughters to local community-based education initiatives. Teachers hold classes in local markets or the yards of people's homes, helping girls (and boys who want extra classes) not to fall too far behind. Some classes are held in secret, but many such classes are legal and are formally registered with the Ministry of Education. But they have to be paid for – which many families cannot afford.

***"Islam tells us we can have an education. The Prophet (PBUH) told us to get knowledge, even if you have to travel to China. Should good Muslims stop learning? The first words of the Qur'an are 'Iqra' (read)."***

**Rabiya\*, 23**



Despite the restrictions, recent analysis by the Afghanistan Education Cluster found that "The key factor pushing children out of education is poverty".<sup>31</sup> As well as girls, increasing numbers of boys are dropping out because they need to earn an income to support their family or because they cannot even afford the costs of pencils and books.

In the current economic crisis, many women told us that, in reality, even recent graduates can't find jobs. 23-year-old Suhaiyra loved going to school but is now unemployed: "I graduated from 12th grade and completed two years of higher education. All that education and now I am jobless and worried about my future, and the future of my family," she says.

The longer the economic crisis goes on and as families get poorer, the less likely it is that girls or boys will be able to maintain their education and have a future to look forward to.

An Islamic Relief education programme in eastern Afghanistan in January 2021.



16-year-old Rozita loved her school, but it was closed when the Taliban took over last year.

So now her mother, Uzma, pays \$20 a month for her to attend community-based classes so that she can still fulfil her dream of attending university.

Uzma herself was married very young. "I was in the seventh grade at school but I dropped out to get married." Uzma was still a teenager when her husband was killed and she has brought up Rozita on her own. The family receives quarterly cash payments from Islamic Relief designed to help widowed mothers.

"I spend most of that money on education. I'm so proud of Rozita. She's very clever and brilliant at school. I think education is so important. My life was destroyed but I pray she has a better future."

Rozita wants to pass her exams so she can get into university and become a doctor. "I don't know any female doctors here but I think I can be one. I love learning. I really like maths, chemistry, biology, physics, trigonometry... they're like a game or a puzzle that I have to solve."



## 7. TEN STEPS FORWARD

***"My son is 14 years old. He should be dreaming about what he wants to be when he's a man. But he's not even thinking about the future – he's only thinking about today and where we'll get the next meal from. What kind of future will he have?"***

**Asif, a father in Balkh**

**There are 10 steps that we urge the international community to prioritise in order to address the economic collapse, inject liquidity and contribute to building a better future for the women, men and children of Afghanistan:**

- 1. Immediately reinstate multi-year development assistance for essential services.** Suspended programmes that were the backbone of Afghanistan's healthcare and education system are critical for ensuring that vital public services can begin functioning effectively again, key public service workers can receive their salaries, and the economy can be reinvigorated. Humanitarian aid can save lives, but this crisis needs long-term economic solutions. In the face of such massive food insecurity, it is also critical to provide long-term investment in agriculture and other core livelihood sectors. It is important that national and international NGOs and the local communities they serve are fully involved and consulted in designing such programmes, which has often not been the case in the past.
- 2. Ensure the 2022 Afghanistan Humanitarian Response Plan is fully funded.** Humanitarian aid continues to save lives. For many people in Afghanistan, it is the only lifeline they have right now. Funding commitments should be delivered as soon as possible, in order to put things in place before the winter season (when needs increase further and humanitarian access is greatly restricted) and in time to minimise livestock deaths and lost harvests due to drought. Funding should be flexible and multi-year to enable agencies to plan and adapt to the changing context. Access to HRP funding should also be made directly available to local and national Afghan NGOs.
- 3. Provide urgent and significant technical support to the Central Bank (DAB).** Having a functioning Central Bank is critical for addressing the economic crisis and mitigating concerns about terror financing. The US government and the UN Security Council have issued guidance to clarify that DAB is an independent institution and is not subject to sanctions, so governments and international financial institutions can legitimately engage in building its technical capacity. This should reassure international systems about DAB's independence and competence as Afghanistan's key financial regulator – particularly in areas such as anti-money laundering, controlling inflation, accessing foreign exchange and ensuring consumer protection. International auditors could also be engaged to confirm DAB's independence and operations. Governments should also intensify efforts to urgently get the new Afghani banknotes printed in Poland and sent to Afghanistan as soon as possible, to help boost liquidity.
- 4. Ensure that humanitarian agencies can get money into the country.** UNSC Resolution 2615 is set to expire in December 2022 and Member States should ensure that it is renewed well before that, as any last minute uncertainty will cause severe disruption to humanitarian programming. Governments must ensure that all sanctions regimes include effective humanitarian exemptions. Exemptions on paper are not enough: concerted communication efforts are needed to formally reassure banks, including intermediary banks, that humanitarian funding is exempt from sanctions. Where applicable, governments should amend criminal legislation that restricts organisations sending money to the country.



- 5. Scale up cash-based programming.** For most people, food is available but they can't afford to buy it. Cash transfers can provide people with the liquidity they need to feed, clothe and shelter their families, while also stimulating local markets and boosting the local economy. This can be an especially important source of support for female-headed households, and can also help girls keep learning. Schemes to create paid employment, such as cash-for-work projects, should also be scaled up and can perform a dual function of generating income for families while providing useful development for communities.
- 6. Advocate for women's rights and girls' education, but through principled dialogue rather than using the withholding of aid as leverage.** The Taliban's ban on girls attending secondary school is a violation of their basic rights and must be lifted immediately. There is also a moral imperative for the international community to continue to advocate for a reversal of the ban. However, making aid conditional on a reversal risks pushing women and girls further into poverty and hunger. Engagement with the Taliban should recognise the regional variations in how national decisions - such as access to education and restrictions on female humanitarian workers - are being implemented. While the ban remains in force, donors should also support the expansion of community-based education initiatives, to ensure that girls of secondary age can keep learning.
- 7. Listen to, and consult with, Afghans.** Decades of international intervention in Afghanistan have been marked by a lack of involvement of ordinary Afghans in decisions that affect their lives. More effort should be made by governments, policy makers, donors and NGOs to consult with Afghans of all genders, ages, locations and ethnicities, and listen to their needs and solutions in their own words. We encourage donors to make more frequent visits to Afghanistan (as some have notably done in recent months). Donors and NGOs should also ensure that humanitarian programmes are accountable to local populations, with particular focus on ensuring that women and girls are able to give feedback and raise concerns.
- 8. Increase support for Afghan NGOs.** Those national NGOs that are respected and trusted in their communities are playing a critical role in providing aid and promoting human rights. But many face even greater challenges than international NGOs in accessing funding and getting it into the country. In line with commitments made under the Grand Bargain, donors should promote localisation and allocate a greater proportion of funding directly to local and national actors - especially female-led NGOs. This should be accompanied by steps to ensure they can transfer that funding into the country.
- 9. Release the Central Bank's frozen assets.** These assets belong to the people of Afghanistan, and without them it will be impossible to effectively address the liquidity crisis and rising inflation. Once sufficient technical support has been given to the Central Bank (see recommendation 3), its financial reserves should be gradually unfrozen. This should be done through DAB and not by creating any alternative or parallel entity or system.
- 10. Convene expertise to develop solutions to the economic crisis.** Afghanistan's economic crisis is one of the most complex in the world, but finding solutions is urgent and critical. The international community should convene global and Afghan experts including economists, the banking sector, the humanitarian community, and international financial institutions such as The World Bank, Islamic Development Bank, Asian Development Bank and the IMF, to work towards sustainable and practical solutions.

**We also urge the Islamic Emirate of Afghanistan to take steps to improve the situation for Afghan civilians, particularly:**

- **Uphold the God-given rights of women, including by re-opening secondary schools to girls.** Islamic Relief believes that we are all created equal by Allah and that women have God-given rights. To create a thriving future for all of Afghanistan's citizens, girls and women should be able to access education at all levels, participate in public life and decision-making, and be able to safely work, access markets and socialise without fear of harassment.
- **Ensure that humanitarian agencies can operate impartially and in accordance with humanitarian principles.** Although humanitarian access has improved overall since a year ago, challenges remain and have been worsening again in some regions. Local authorities must not interfere in the recruitment of staff members, selection of communities, projects, needs assessments or suppliers.
- **Ensure that female humanitarian workers can work without obstruction.** In some areas female humanitarian workers are facing particular challenges. To ensure that the response is fully effective and reaches everyone in need, it is essential that female humanitarian staff have unfettered access to communities – following the prophetic example of Rufaida al Aslamiya (570-632AD) who worked alongside the Prophet (PBUH) and is one of the first examples of a female Muslim aid worker.
- **Ensure protection for all Afghan civilians.** In particular, authorities must ensure that religious and ethnic minorities feel safe, protected and able to participate in public life. All faiths must be able to worship in freedom and without fear of discrimination or persecution.



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