



ISLAMIC RELIEF WORLDWIDE

A LEARNING REVIEW OF MULTI-PURPOSE CASH ASSISTANCE IN AFGHANISTAN

Examining reach, inclusion, partnership, and participation



Photo credit: Leo Nalugon, Afghanistan, 2022

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SUMMARY

In 2022, Islamic Relief Worldwide implemented a multi-million emergency humanitarian project in Afghanistan supported by the United Nations Development Programme (UNDP) funded Area-based Approach for Development Emergency Initiative (ABADEI) programme.

The 13-month-long project had three main components: the rehabilitation of irrigation facilities, multi-purpose cash assistance, and women's entrepreneurship. This report focuses on the unconditional and multi-purpose cash assistance component of the ABADEI project to draw lessons that can be used for future projects.

The study found the unconditional and multi-purpose cash assistance programme to be largely successful, with widespread reach allowing rightsholders to spend it on what they need most.

The coverage and scope of the unconditional and multi-purpose cash assistance programme was broad, benefitting a total of 6,636 individuals across Balkh, Kandahar, and Paktika provinces. This exceeds the initial target of 5,500 beneficiaries by 20 per cent. The average cash aid provided per household amounted to \$373 (approx. £294). In total, nearly \$2.5 million (approx. £2 million) was disbursed overall.

Rightsholders overwhelmingly favoured cash transfers as an aid modality, citing their efficacy in meeting basic needs and improving slightly the quality of life. Cash grants were primarily used for food (by 65 per cent of beneficiaries), followed by basic household expenses (20 per cent) and medical expenses (6 per cent).

Partnerships with hawalas (an informal method of transferring money, including across borders, through a network of money brokers referred to as 'hawaladers') were instrumental in reaching remote areas, underscoring the importance of collaborating with local partners and communities for successful aid delivery.

However, there are areas for improvement. While the targeting process was diverse and effective, the majority of respondents were male, married, and young adults, suggesting a potential gap in reaching other vulnerable groups such as unmarried individuals, widows, and the elderly.

Despite both men and women preferring cash assistance, the study reveals a gender disparity in control over spending. Women reported less control compared to men and prioritised essential needs.

Additionally, while recipients felt safe during distribution, there was a lack of recipient involvement in programme design and distribution. Finally, while a complaints system existed, few utilised it, suggesting either barriers to using it or a lack of awareness about its effectiveness.

The study provides valuable insights for future cash programming initiatives which have resulted in some key recommendations:

- **Strengthen community-based selection:** The study highlights the importance of a diverse, community-based, and transparent approach to ensure that the programme effectively reaches those who need it most.
- **Expand reach:** Strategies are needed to ensure the programme reaches beyond the current demographic of mostly male, married, and young adults, and also benefits other vulnerable groups such as unmarried individuals, widows, and the elderly.
- **Monitor cash usage:** Regularly monitoring how the cash is used is crucial to assess the programme's effectiveness and identify areas for further improvement.
- **Strengthen hawala partnerships:** While crucial for reaching remote areas, further research, due diligence and alternative solutions are needed to ensure responsible partnerships with informal financial service providers.
- **Empower women:** It is crucial to empower women in managing the cash assistance, potentially through financial literacy training or addressing underlying cultural norms that limit their control.
- **Strengthen the complaints system:** Increase awareness and accessibility of the complaints system, including simplifying the process, providing better communication about its existence and effectiveness, and ensuring it is culturally appropriate and accessible to all rightsholders.

By implementing these recommendations, future cash assistance programmes can become more inclusive, empowering, and effective in achieving their goals of helping vulnerable populations.



INTRODUCTION

In 2021, the Taliban's return to power resulted in a major economic collapse in Afghanistan, leading to a liquidity crisis and the halt of international aid that previously funded up to 80 per cent of essential services. This left nearly 23 million Afghans, roughly half the population, in urgent need of humanitarian assistance.

Responding to the humanitarian crisis, the United Nations Development Programme (UNDP) initiated the Area-Based Approach for Development Emergency Initiative (ABADEI) in 2022. Islamic Relief is one of just six partners helping UNDP to implement the ABADEI programme around the world. Islamic Relief received the largest funding allocation of \$26.7 million (£21 million), marking a significant expansion of its efforts in Afghanistan.

The project that Islamic Relief implemented aimed to address the basic needs, improve livelihoods, and enhance resilience among vulnerable populations. It was implemented in 12 crisis-affected provinces, including Balkh, Bamyan, Herat, Kandahar, Kunar, Kunduz, and Nangarhar. The project began in March 2022 and ended in March 2023, which included a three-month no-cost extension period.

The Islamic Relief project consisted of three main components:

- **The rehabilitation of 200 irrigation systems through cash-for-work programmes**
- **The provision of multi-purpose cash assistance to 5,500 of the most vulnerable families**
- **Provide support to 1,200 women entrepreneurs.**

ABOUT THIS REPORT

Aim

This report aims to provide a review of the implementation of the unconditional and multi-purpose cash assistance (MPCA) component of the UNDP-funded ABADI Phase 1 Project in Afghanistan, launched in 2022. It aims to capture insights into project implementation processes, outcomes, challenges, and lessons learned and provide some recommendations. While the context is specific to Afghanistan, the goal is to find insights and principles that can be applied more broadly and that will inform future MPCA programmes in Afghanistan and other countries.

Methodology

This review's main emphasis is on monitoring the MPCA process. The methodology combines quantitative and qualitative approaches, and is based on a variety of sources, including the following:

- Household surveys with a sample of 367 respondents in Kandahar, Balkh, and Paktika conducted between March and April 2023 by the Islamic Relief Afghanistan MEAL (Monitoring, Evaluation, Accountability and Learning) team
- Two post-distribution monitoring (PDM) reports including a sample of 174 respondents in Kandahar and Balkh conducted in June 2022 and a sample of 100 respondents in Paktika conducted in August 2022 both by the Islamic Relief Afghanistan MEAL team
- Two on the spot distribution monitoring surveys conducted in Kandahar on July 2022 and then on August 2022 by IRA MEAL team, respectively
- Focus group discussions with key project stakeholders.
- Lessons learned workshop reports
- Project documents including assessment, monitoring and evaluations reports.

The learning review is primarily guided by the Cash and Voucher Assistance (CVA) monitoring framework outlined in CaLP's CVA Outcome Monitoring Guidance and references the DG ECHO cash policy (DG ECHO, 2022).

Limitations

The learning review on the MPCA programme in Afghanistan has certain limitations. Firstly, it encountered challenges related to data availability, with variations in data quality and quantity affecting the review's ability to draw definitive conclusions about MPCA implementation and impact.

Secondly, the review primarily concentrated on operational aspects of MPCA, such as targeting and distribution, and gave less attention to strategic aspects, such as its role in social protection and poverty reduction.

Thirdly, the household survey data relied on self-reporting, which can introduce bias as beneficiaries may overemphasise positive impacts or downplay negative ones.

Additionally, the review's short-term perspective may not capture the long-term effects of MPCA on Afghan households. Lastly, the absence of a comparison group, i.e., households that did not receive MPCA, makes it challenging to distinguish the unique impact of MPCA from other influencing factors.



OVERVIEW OF THE PROJECT'S MPCA COMPONENT

MPCA is a form of humanitarian assistance that provides households with a cash transfer to meet their basic needs, such as food, shelter, and healthcare.

MPCA is increasingly being used in humanitarian responses, such as in Afghanistan, where the humanitarian crisis is deepening, as it is a flexible and efficient way to deliver assistance to vulnerable populations.

The MPCA, a major component of the UNDP ABADEI project in Afghanistan, targeted 5,500 highly vulnerable people in Balkh and Kandahar initially and then later on, in Paktita provinces with the provision of unconditional and multi-purpose cash transfers amounting to nearly \$2.5 million (approx. £2.5 million). For Islamic Relief, this was a huge scale up both in terms of financial and operational terms, making it as one of the largest of its kind ever implemented in a project by an Islamic Relief country office in 2022, if not in the whole history of Islamic Relief.



KEY FINDINGS, LESSONS LEARNED AND RECOMMENDATIONS

Key outputs of MPCA

Finding: The cash assistance programme was widespread and effective overall.

The coverage and scope of the unconditional and multi-purpose cash assistance was broad. The MPCA programme provided support to a total of 6,636 highly vulnerable individuals in Balkh, Kandahar and Paktika provinces. The total number of rightsholders surpasses the initial target of 5,500 rightsholders by 20 per cent. This increase was due to the project expanding its coverage area in Paktika in direct response to the 5.9-magnitude earthquake that devastated the southeastern region of Afghanistan in June 2022. In Paktika, the project distributed emergency MPCA to 1,490 households to help them address their basic needs, which was not part of the project’s original plan.



Provinces	Amount (USD)	No of rightsholders	Total (USD)
Balkh	400	2,359	943,600
Kandahar	400	2,787	1,114,800
Paktika	280	1,490	417,200
Total		6,636	2,475,600

The unconditional and multi-purpose cash assistance was successful in delivering its goals. In terms of unconditional and multi-purpose cash assistance distributed, this amounted to nearly \$2.5 million (approx. £2 million) in total. This figure encompassed \$400 (approx. £315) for households in both Balkh and Kandahar, and \$280 (approx. £220) for households in Paktika. In the cases of Balkh and Kandahar, 5,146 households received the cash assistance in a two-part payment while for Paktika, the 1,490 households received a single payment of \$280 (approx. £220).

Overall, MPCA was effective. It has a high delivery rate and a low cost per beneficiary. The average cost per beneficiary is \$373 (approx. £293), while the delivery rate is 120 per cent, indicating a highly efficient intervention reaching the intended beneficiaries plus 20 per cent more.



Percentage of rightsholders by province

36% Balkh 42% Kandahar 22% Paktika

Respondents' profile

Finding: Most respondents are male, married, and young adults.

The three graphs in this section show that the majority of respondents to the household survey are male (93 per cent), followed by a smaller percentage of females (7 per cent). Most respondents (83 per cent) are married. The majority of respondents are young adults (53 per cent), with smaller percentages of widows (7 per cent), unmarried (10 per cent) and elderly (11 per cent).

Lessons learned

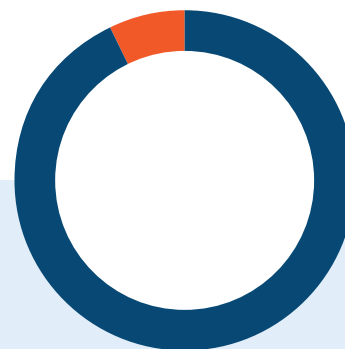
The significant gender imbalance among respondents and the lower participation rate of widows and unmarried and/or elderly people suggests that these vulnerable groups might be inadvertently excluded and might not be receiving the assistance they need. It highlights the need to address cultural and societal factors that limit their participation in future humanitarian cash assistance programmes.

Recommendations

To ensure cash assistance programmes reach all intended rightsholders, it is crucial to identify and address barriers that hinder participation from vulnerable groups. Research is essential to understand the specific challenges faced by these groups, such as cultural barriers, limited mobility, ingrained gender roles, safety concerns, and lack of information or resources.

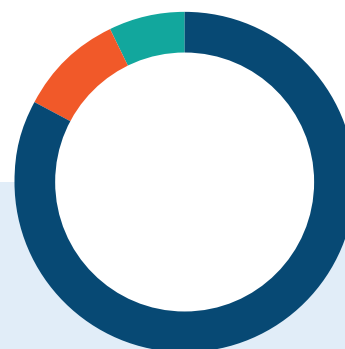
Once these barriers are identified, targeted interventions can be developed to address them directly and increase participation. This could involve raising programme awareness through targeted campaigns, addressing gender roles through programme design, improving accessibility and security for registration and distribution, and ensuring all relevant information is readily available in accessible formats.

By taking the time to understand the reasons behind uneven participation and implementing these targeted interventions, future cash assistance programmes can become more inclusive and effective in reaching all vulnerable populations they aim to support.



By gender

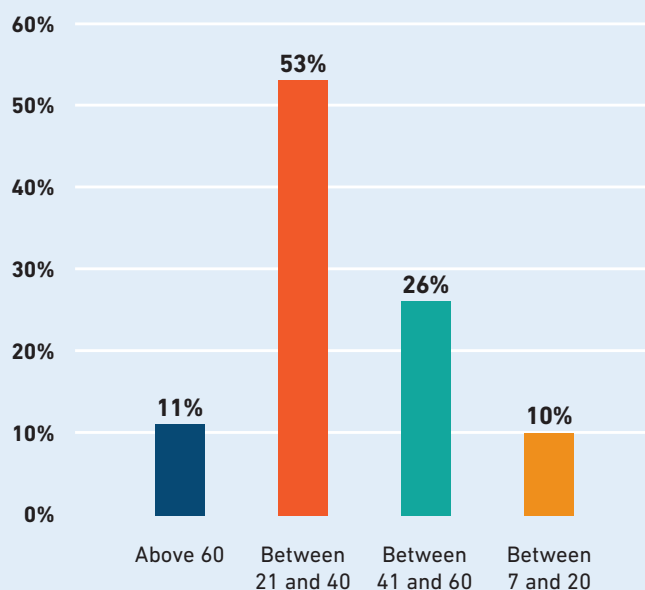
93% Male 7% Female



By marital status

83% Married 10% Single 7% Widow

Age of rightsholders



Targeting and selection of rightsholders

The project employed a vulnerability assessment tool and specific criteria to select highly vulnerable rightsholders, including households led by widows, mothers with infants aged from zero to three years old, the elderly, and households with chronically ill individuals or people with disabilities. Community elders were also consulted to identify vulnerable members of their communities.

Finding: The targeting process was diverse, community-oriented and found to be effective.

Several targeting-related challenges were identified including government favouritism, identification discrepancies and reaching remote areas. It was alleged that a government agency included relatives and government employees in beneficiary list, suggesting favouritism and exclusion of neediest households. Differences in names on national identity documents made it difficult to differentiate recipients with the same names who qualified for the cash transfers. Delivering aid to remote and insecure areas was difficult and expensive due to delays in hiring and the lack of local community mobilisers.

Despite the challenges, most respondents felt the selection process was thorough and effective.

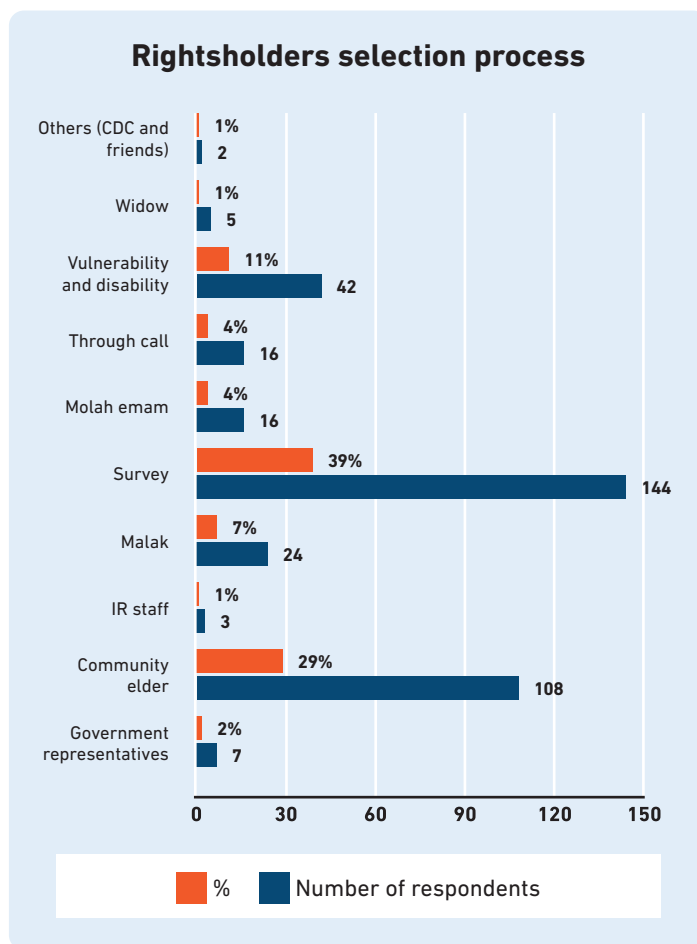
There were several factors that contributed to the effective rightsholders selection process. First was the use of diverse selection methods. Rightsholders reported being identified through various methods, including surveys (39 per cent), identified by community elders (29 per cent), and recognition of their specific needs (11 per cent). This ensured a broad and inclusive approach that reached diverse vulnerable groups.

Rightsholders appreciated the professional and respectful behaviour of the project team throughout the process. They recognised that the project followed clear beneficiary selection criteria, were satisfied with the door-to-door surveying approach, and received information about how to lodge complaints or provide feedback. All these efforts fostered trust and cooperation.

Most importantly, the project involved local government and community leaders in identifying the most vulnerable households. This collaboration included joint teams for checking beneficiary lists and verification through community elders' letters, which addressed challenges such as lost forms of identification.

Lessons learned

This finding highlights the importance of a diverse, community-based, and transparent approach to select vulnerable rightsholders effectively. While challenges exist, using various identification methods, collaborating with local stakeholders, acting with professionalism and transparency through effective communication can lead to a successful selection process recognised by the rightsholders themselves.



Recommendations

To further enhance the targeting and selection process, several key recommendations can be implemented. Firstly, the project should actively maintain and strengthen its diverse and inclusive approach, ensuring all vulnerable groups are recognised and included.

Secondly, independent monitoring and verification mechanisms should be established at the community level to address government favouritism and guarantee transparency in the rightsholders selection process.

Additionally, strategies and community-based mechanisms for accurately checking identification discrepancies should be developed, such as data cross-checking and verification procedures involving the community to prevent ineligible individuals from receiving cash assistance.

Furthermore, investing in resources and strategies for reaching remote areas is crucial. This could involve mobilisation and training of local communities to facilitate efficient and secure delivery of the cash assistance.

Finally, continuous monitoring of the selection process is essential to identify and promptly address any emerging challenges, ensuring the project remains effective in reaching the most vulnerable rightsholders in a fair and transparent manner.

Distribution modality and processes

Finding: The preferred modality of the rightsholders both men and women is cash grants.

As the figure shows, rightsholders overwhelmingly prefer receiving humanitarian assistance in the form of cash transfers. This is true for both men and women, with 83 per cent and 80 per cent respectively favouring cash over vouchers or in-kind assistance.

While most rightsholders (87 per cent) were satisfied with the cash distribution process, some areas for improvement were identified, including a lack of tokens for identification, longer travel distances in Paktika and longer waiting times in Kandahar and Balkh. Sometimes rightsholders had to wait over an hour due to cash shortages. Poor telecommunication in remote areas also posed challenges in informing beneficiaries about distributions.

Lessons learned

The study found several key lessons related to distribution modality and processes. Firstly, cash empowers choice as evidenced by the strong preference for cash over vouchers or in-kind aid, suggesting that recipients value the ability to choose how to use the cash assistance to meet their specific needs.

Secondly, effective communication is crucial. Successful cash transfer programmes rely on clear and accessible communication to ensure smooth execution and beneficiary satisfaction.

Thirdly, logistics need improvement. While the majority of rightsholders were satisfied, the programme faced challenges such as a lack of identification tokens, long travel distances in certain areas, and waiting times due to cash shortages.

Recommendations

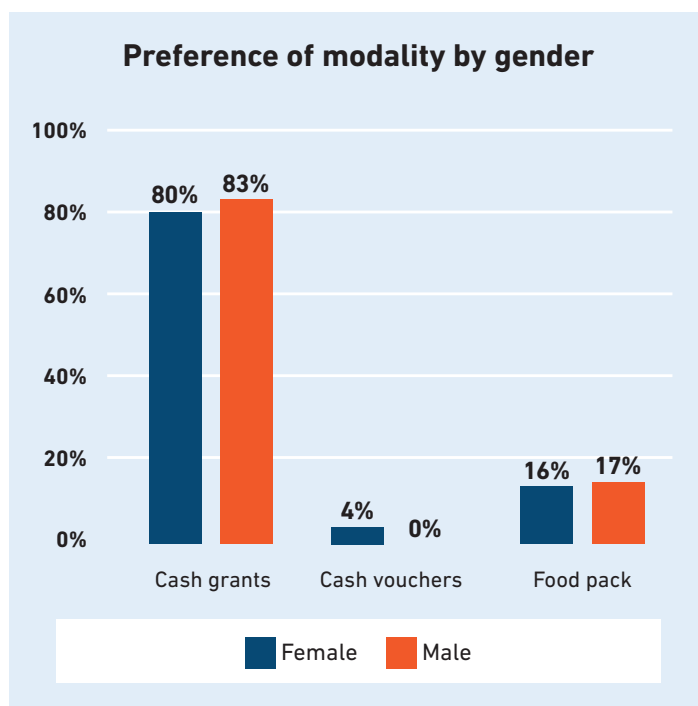
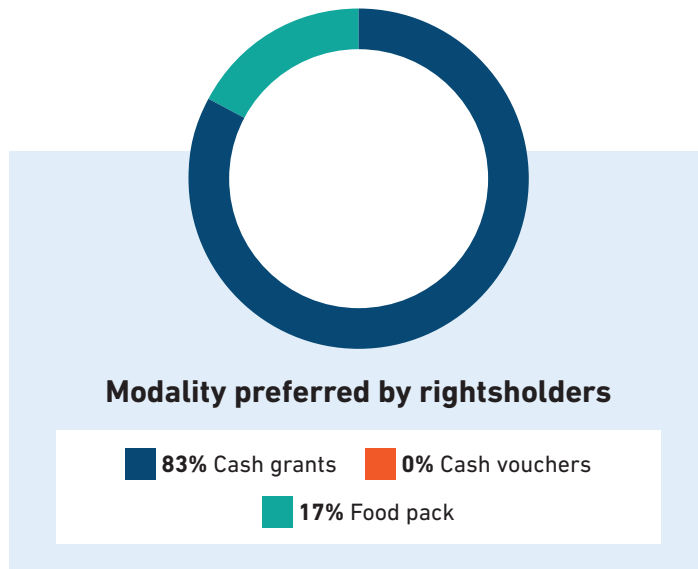
To ensure a user-centered and efficient programme, this review recommends the following:

Firstly, prioritise cash transfers. When feasible, continue using cash as the primary assistance method due to its high preference among rightsholders and the potential for choice and control.

Secondly, enhance communication. Improve information dissemination, including utilising alternative communication channels, especially in remote areas with poor telecommunication. This could involve using alternative methods to ensure beneficiaries are well-informed about the programme and distribution process.

Thirdly, refine distribution logistics by addressing identified challenges such as lack of identification, long travel distances, and waiting times. This could involve implementing token systems, establishing closer distribution centres, and improving cash management to avoid shortages.

Finally, continuously monitor and adapt the cash assistance programme. Regularly monitor its performance, identify areas for improvement, and adapt accordingly to ensure cash assistance best meets the rightsholders needs.



Hawalas as a delivery mechanism

As a policy, Islamic Relief prioritises traditional banking for aid delivery, using alternatives only when necessary. Islamic Relief aims to ensure responsible use of resources by primarily utilising regulated banking systems for delivering humanitarian assistance. Non-traditional financial services, such as hawalas, are only considered when there is a humanitarian imperative due to war, disaster, or other such disruptions that render official banking unusable.

In the ABADEI project, Islamic Relief employed both systems. For 363 verified widows in Balkh, already receiving orphan sponsorship funds through banks, traditional bank transfers were used for their unconditional cash assistance. However, for the remaining rightsholders (6,273), hawalas were employed due to limited banking access.

Partnering with hawalas for the first time in Afghanistan proved challenging for Islamic Relief. Finding legitimate and trustworthy partners was difficult and required a steep learning curve. Due to the project's short timeline, Islamic Relief's head office had to provide urgent approval, further pressuring the Afghanistan team to make quick selections.

To ensure responsible choices, Islamic Relief conducted extensive consultations and reference checks, basing their hawala selection on strict criteria including reach, financial stability, risk management, and commission rates. Ultimately, they partnered with two hawalas whose fees varied (from 2.8-7 per cent) depending on the remoteness of the project area.

Finding: Partnership with hawalas was crucial for reaching remote and insecure areas.

Partnering with hawalas proved crucial for reaching vulnerable populations in remote and insecure areas due to their extensive network, flexibility, speed, and trusted reputation within communities.

Hawalas provided access to geographically dispersed rightsholders, particularly those living in remote, politically unstable, poorly-banked and most marginalised areas. Compared to traditional banking systems, which can be bureaucratic and slow, hawalas can easily travel to rural areas to deliver large sums of cash assistance. They have lower transaction costs than formal systems and can get paid after distribution.

Hawalas also enjoyed trust and familiarity within local communities. By relying on their established systems to move cash, the project minimised the risk for project staff by minimising cash transportation and potentially reducing diversion points.

Partnering with hawalas is not without challenges, however. Security was a major concern. To minimise risks during cash transport, the project team worked with local community leaders (maleks) to coordinate safe delivery of cash to distribution points.

In addition to security issues, there were also distribution challenges with hawalas such as theft, loss, and cash quality or shortage. Some rightsholders, for instance, reported receiving damaged bills, fake notes, or less money than expected. In Kandahar, an Islamic Relief staff member found a recipient missing 2,000 Afghani (approx. £22.16) from their expected payout. While the issue was resolved quickly, it highlighted the need for stricter monitoring throughout the distribution process.

Cash distribution faced disruptions due to delayed arrival or shortages of funds. This caused long waiting times for rightsholders, creating frustration, inconvenience and even protection issues. Women or elders were sometimes treated more rudely by hawalas agents or community gatekeepers, who became increasingly impatient with longer queues.

Payment issues for hawalas were also reported. IR faced difficulties in paying the hawalas due to excessive paperwork and lengthy approval processes. Sometimes, hawalas had to travel to Kabul from remote locations to submit documents due to a lack of dedicated finance staff in field offices. These bureaucratic hurdles hampered the smooth operation of the hawalas.

Then there were data protection concerns. Handing over all rightsholders data, including original lists and copies of national identification, to the hawalas raised concerns about data protection, particularly for female beneficiaries.

Lessons learned

While partnering with hawalas offers benefits for reaching remote areas, challenges remain. Selecting reliable partners requires extensive due diligence on factors like their reach, financial stability, and risk management practices.

Additionally, security concerns persist, such as theft, lost funds, and counterfeit notes. Community involvement and stricter monitoring can help mitigate these risks.

Finally, bureaucratic hurdles in payment processes and data protection concerns surrounding beneficiary information need to be addressed to ensure smooth and responsible programme implementation.

Recommendations

Delivering cash assistance through non-traditional financial services requires improvements to ensure responsible and effective aid. Here are some key points for improving cash assistance involving non-traditional financial services.

Firstly, utilise multiple financial service providers (FSPs) to encourage competition and improve service quality in different regions or for specific needs.

Secondly, strengthen complaint mechanisms and actively monitor rightsholders' feedback after cash distribution to ensure FSPs are providing quality service. Ensure that questions related to cash recipients' perceptions of their interactions with FSPs are captured in the post-distribution monitoring (PDM) questionnaires, and share this feedback with the FSPs.

Thirdly, it is crucial to strengthen data protection and communication. Contracts with FSPs should explicitly reflect data protection policies and codes of conduct. This ensures all stakeholders, including those in remote areas, are bound by these principles. Moreover, develop clear and practical guidelines and easy-to-understand training materials for FSPs to help their understanding of these principles.

Fourthly, minimise risks by implementing secure cash distribution methods. For example, the usage of cash counting machines for cash-in-envelope distributions can mitigate risks of counterfeit money and support vulnerable persons who have difficulty counting notes.

Finally, working with hawalas is also an opportunity to promote financial inclusion. Offering practical coaching and tools can help counteract recipients' mistrust in formal banking and help them to transition to bank accounts or mobile money. We should consider combining cash transfers with other forms of assistance, including livelihoods support programme.

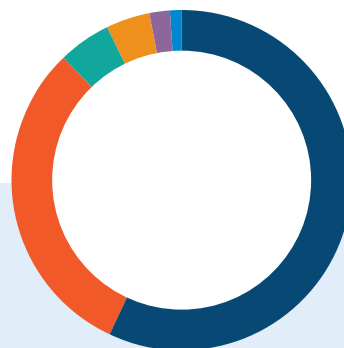


Uses and outcomes of MPCA

Finding: Cash assistance helps most households meet basic needs and slightly improve their quality of life.

As the figures show, cash grants are primarily used for food (65 per cent), followed by basic household expenses (20 per cent) and medical expenses (6 per cent). The high percentage of cash grant allocated to food expenses can be attributed to the severe food insecurity issues facing a significant portion of the Afghan population.

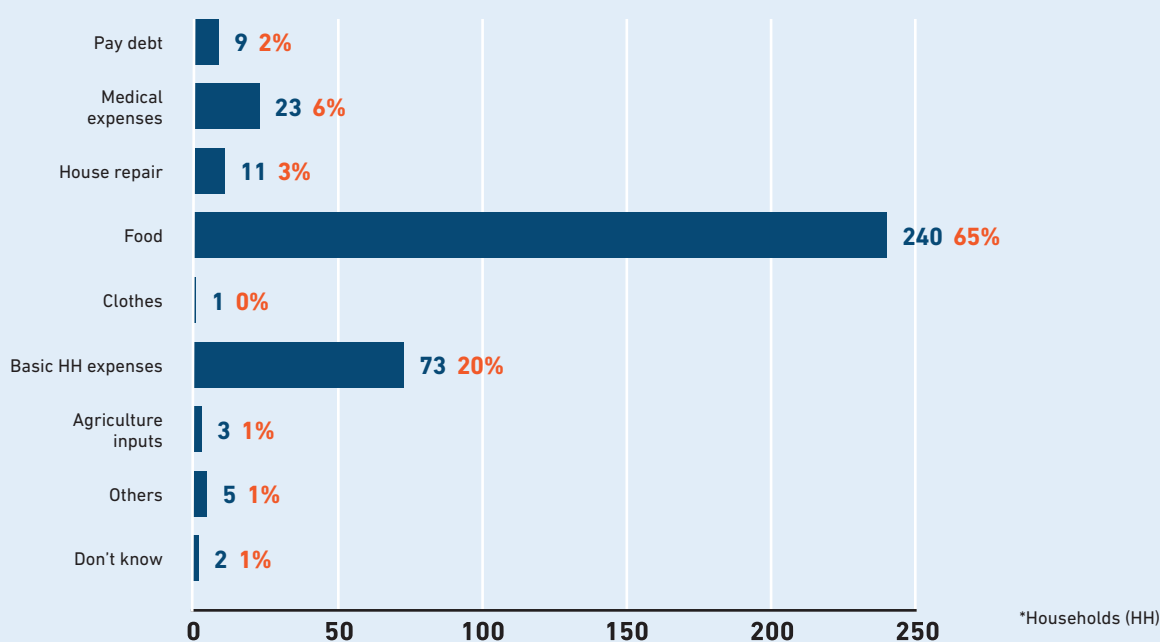
This is consistent with reports from the World Food Programme (WFP), which indicates that nearly half of the Afghan population are grappling with food shortages. This highlights their effectiveness in addressing critical needs during times of crisis.



Outcomes of cash assistance

- 57% Slight improvement of quality of life
- 31% Basic needs fulfilled
- 5% Reduced hunger
- 4% No change
- 2% Improved access to medicines
- 1% Repaid loan

Utilisation of cash by rightsholders



Cash assistance helped households (20 per cent) address their basic needs. Additionally, 57 per cent experienced a slight improvement in their quality of life while a small percentage said it reduced their hunger and debts.

This confirms the endline evaluation of ABADEI Phase One project that found cash assistance programmes successfully reduced vulnerability by 69 per cent and improved food security for a significant number of families.

Lessons learned

Unconditional cash grants offer recipients crucial flexibility. They can use the funds to address their most pressing needs, tailored to their specific circumstances. This empowers individuals and families to prioritise what they need most, whether it's immediate food security, essential household expenses, or healthcare.

Compared to traditional aid methods, cash transfers can be more efficient and effective. They streamline delivery, reach wider communities in need, and avoid potential biases in distribution. Notably, by specifically targeting cash assistance during food insecurity, these programmes ensure that resources reach those who are most vulnerable and struggling to put food on the table.

While the overall improvements may be modest, research shows that cash assistance plays a positive role in enhancing the wellbeing of recipients. This includes addressing immediate needs, improving quality of life, and fostering a sense of empowerment by giving individuals agency over how they utilise their resources.

Recommendations

To better address the specific needs of vulnerable populations in humanitarian emergencies with functioning markets, programmes should continue prioritising the use of unconditional or multi-purpose cash assistance as a tool for meeting essential needs during humanitarian emergencies.

In addition, it is important to conduct comprehensive needs assessments to inform the design of cash assistance programmes. These assessments should guide the amount and timing of cash transfers, ensuring they are optimised for maximum impact in the specific context.

Finally, it is crucial to regularly monitor and evaluate the effectiveness of cash assistance programmes. This ongoing evaluation allows for adjustments and improvements to ensure programmes are meeting their intended goals and delivering the greatest possible benefit to vulnerable populations.

Women’s decision-making on cash assistance

Finding: Women have less control over cash grants than men and prioritise essential needs when spending cash assistance.

Women have less control over cash grants than men. This is evidenced by the low percentage of female household heads surveyed and the fact that men make most spending decisions, focusing on diverse needs including investments.

Women prioritise essential needs when spending cash grants. They primarily use the money for food, basic household expenses, and medical bills, highlighting their limited role in decision-making and access to resources. Having less power over their finances can likely make it difficult for women to meet their needs and the needs of their families.

Gender disparities exist in market access. While both men and women have access, men have a higher access rate, suggesting they have greater mobility, can more easily engage in economic activities, and potentially influence cash grant usage towards such activities.

Lessons learned

The experience with unconditional and multi-purpose cash grants in the ABADEI project highlights the need for programmes to actively address existing gender inequalities. This means ensuring women have a say in how the money is spent and guaranteeing they receive a fair share of the resources.

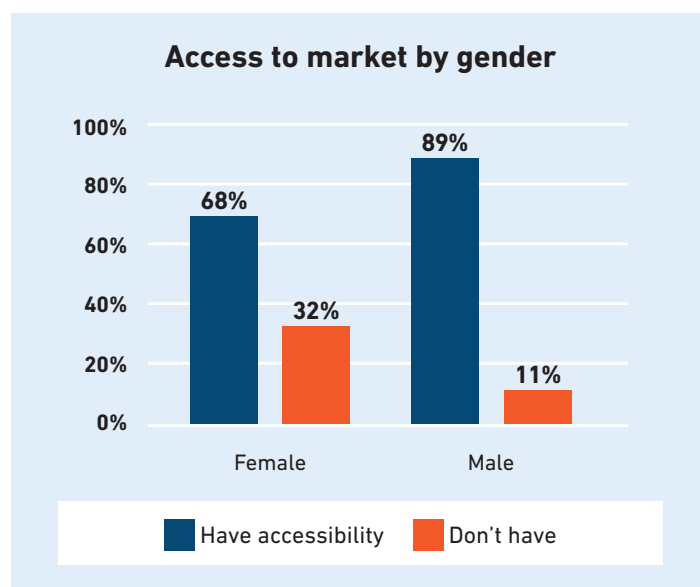
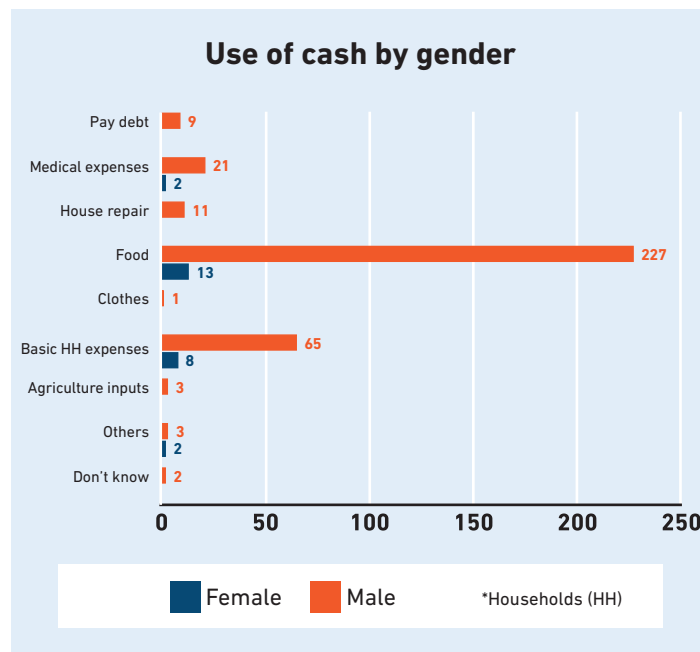
However, it is crucial to recognise that focusing solely on gender might not be enough. Additional factors such as age, disability, and household size likely play a role in how grants are utilised. Further research is necessary to gain a more complete understanding of these complex dynamics and develop solutions that ensure equitable access and impact for all.

Recommendations

To enhance the effectiveness of cash grant programmes, several recommendations are crucial. Firstly, programmes should be designed with women’s agency as a core principle. This involves strategies such as directly targeting grants towards women, actively involving them in decision-making processes regarding how the money is used, and addressing cultural norms that restrict their control over resources.

Secondly, efforts should be made to improve women’s access to markets and economic opportunities. This can empower them to participate in income-generating activities, which foster financial independence and enable women to contribute more actively to managing the cash grants within their households.

Finally, conducting further research that considers various demographic factors such as age, disability, and household size is crucial. This comprehensive understanding of the complex dynamics influencing cash grant utilisation will allow for the development of tailored solutions that ensure equitable access and positive impact for all beneficiaries.



Integration of cross-cutting themes

Finding: Rightsholders felt safe and protected during distribution.

The study found several key points regarding rightsholders' experiences in terms of safety, security, and respect as shown in the two figures.

First, while most recipients (92 per cent) felt safe and their dignity respected, a significant portion (50 per cent) experienced harassment or abuse. This suggests a need to improve the safety and respectfulness of the distribution environment, which may warrant further investigation and action to address.

Finding: Most of the rightsholders were not consulted or involved in the cash assistance distribution.

The study found a big difference in the extent to which rightsholders were consulted and involved in the distribution of aid. While 48 per cent were consulted, many rightsholders (44 per cent) were not, and only 13 per cent were involved in the distribution process.

This suggests that many rightsholders may have felt excluded from or uninformed about the process. It also highlights the need for greater community engagement and inclusivity in programme design and implementation.

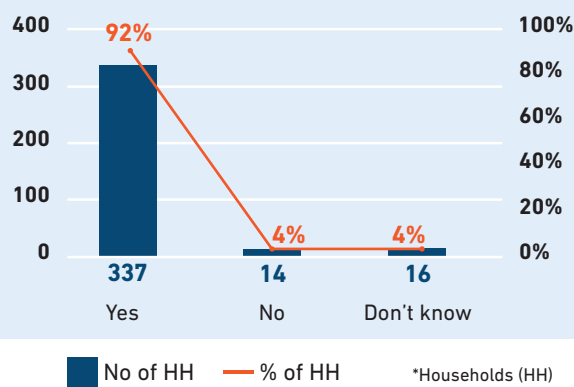
Lessons learned

Cash assistance programmes offer a valuable service by providing recipients with a sense of safety and security. However, there is clear room for improvement.

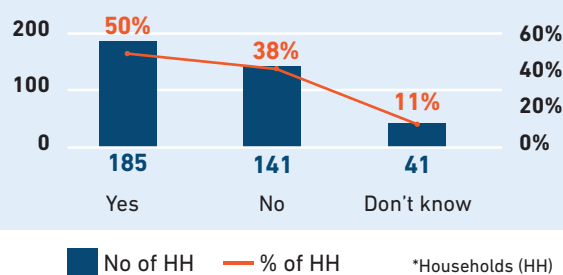
While the programmes themselves may not inherently cause harm, preventing harassment and abuse during distribution and increasing recipient involvement are crucial aspects that need strengthening. Implementing robust safeguards against harassment and abuse is essential to ensure the safety and dignity of recipients.

Additionally, fostering inclusivity and effectiveness requires active consultation and participation from the community throughout the programme design and implementation process. Without this involvement, feelings of exclusion and a lack of understanding of recipient needs can undermine the programmes overall effectiveness.

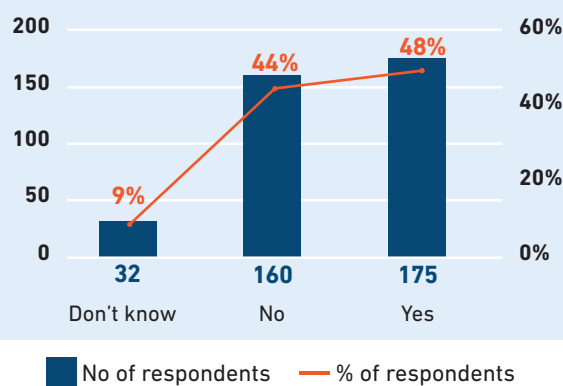
Did people feel safe, secure, and like their dignity and rights were respected?



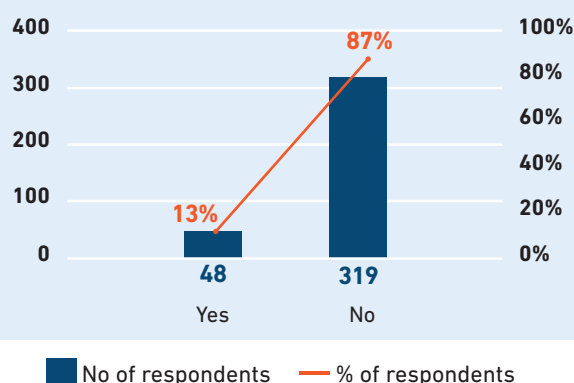
Experience of any form of harassment, abuse or exploitation by staff or volunteers



Rightsholders' consultation on distribution plan



Rightsholders' involvement in distribution



Recommendations

To build trust and create a truly respectful environment for everyone involved in cash assistance programmes, several key actions are needed. Firstly, further investigation and action are needed to address existing safety concerns. This includes implementing measures to prevent and address harassment and abuse during distribution.

Additionally, fostering trust and inclusivity requires increased transparency and active involvement of recipients throughout the entire process. This can be achieved by ensuring their voices are heard and concerns are addressed, and by actively involving them in the design and execution of the programmes to better meet their needs and empower them.



Monitoring and complaint mechanisms

The project employed dedicated MEAL officers in each province to conduct surveys, monitor progress, and collect data. The MEAL team made regular visits to project sites and reported findings. To ensure compliance, rightsholders were informed about the complaint and feedback system, and spot checks were carried out during cash distribution. Post-distribution monitoring confirmed accountability and proper cash distribution. A lessons learned workshop was organised to extract insights and recommendations for future programmes.

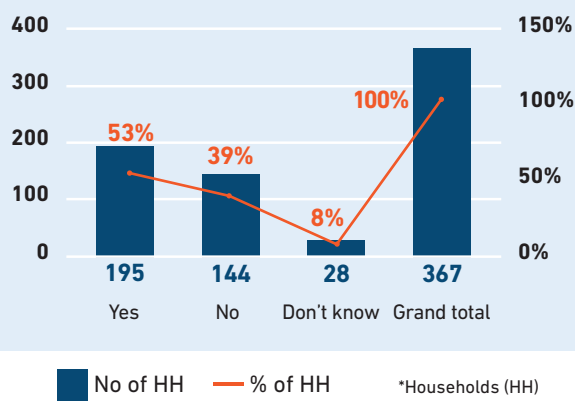
Finding: Most respondents were aware of the complaints systems but few utilised it.

Almost half of the households (53 per cent) were aware of the complaint system, but only a small fraction (4 per cent) used it. The majority (94 per cent) did not utilise the formal complaint system.

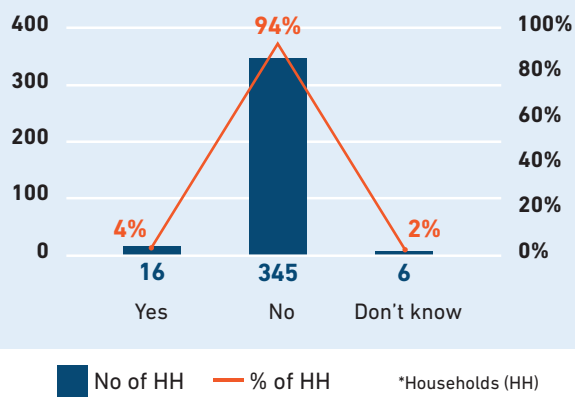
This could mean that beneficiaries did not encounter any problems or that there were obstacles in filing complaints. This could be due to a lack of confidence in the system or a belief that complaining would not make a difference.

Further investigation is needed to understand why the complaint system is not being used and to improve its effectiveness in addressing beneficiaries' concerns.

Awareness of the complaints system



Status of making complaints



CONCLUSION

This study found that the unconditional and multi-purpose cash assistance (MPCA) programme that Islamic Relief implemented in Afghanistan achieved its core objectives, but improvements are necessary. Reaching wider demographics, empowering women in financial decision-making, and enhancing the complaints system are crucial. While hawalas proved valuable in remote areas, continued evaluation and exploring alternative distribution methods are recommended. By prioritising inclusivity, gender sensitivity, and transparency, future programmes can maximise their impact and better serve vulnerable populations.

While cash assistance (MPCA) proves effective, it is not a long-term solution for any humanitarian crisis. Addressing root causes such as conflict and poverty is crucial.

The review focuses on MPCA's effectiveness, acknowledging its role as part of a broader response.





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