Cash Programme Review for IDPs in the Kabul Informal Settlements
Commissioned by the Danish Refugee Council
May 2013
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<thead>
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<th>Acronym</th>
<th>Description</th>
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<tbody>
<tr>
<td>ACF</td>
<td>Action contre la Faim</td>
</tr>
<tr>
<td>CEDO</td>
<td>Community Empowerment and Development Organization</td>
</tr>
<tr>
<td>DoRR</td>
<td>Directorate of Refugees and Repatriation</td>
</tr>
<tr>
<td>DRRD</td>
<td>Directorate of Rural Rehabilitation and Development</td>
</tr>
<tr>
<td>DRC</td>
<td>Danish Refugee Council</td>
</tr>
<tr>
<td>ECHO</td>
<td>European Commission Humanitarian Office</td>
</tr>
<tr>
<td>EVI</td>
<td>Extremely Vulnerable Individual</td>
</tr>
<tr>
<td>FGD</td>
<td>Focus Group Discussion</td>
</tr>
<tr>
<td>GoA</td>
<td>Government of Afghanistan</td>
</tr>
<tr>
<td>HLP</td>
<td>Housing, Land, Property</td>
</tr>
<tr>
<td>IDP</td>
<td>Internally Displaced Persons</td>
</tr>
<tr>
<td>INGO</td>
<td>International Non Governmental Organisation</td>
</tr>
<tr>
<td>IOM</td>
<td>International Organization for Migration</td>
</tr>
<tr>
<td>IP</td>
<td>Implementing Partner</td>
</tr>
<tr>
<td>KII</td>
<td>Key Informant Interview</td>
</tr>
<tr>
<td>KIS</td>
<td>Kabul Informal Settlement</td>
</tr>
<tr>
<td>M&amp;E</td>
<td>Monitoring and Evaluation</td>
</tr>
<tr>
<td>MoE</td>
<td>Ministry of Economy</td>
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<td>MoPH</td>
<td>Ministry of Public Health</td>
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<tr>
<td>MoRR</td>
<td>Ministry of Refugees and Repatriation</td>
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<tr>
<td>MSF</td>
<td>Médecins Sans Frontières</td>
</tr>
<tr>
<td>MRRD</td>
<td>Ministry of Rural Rehabilitation and Development</td>
</tr>
<tr>
<td>MUDH</td>
<td>Ministry of Urban Development and Housing</td>
</tr>
<tr>
<td>NFI</td>
<td>Non-Food Items</td>
</tr>
<tr>
<td>NNGO</td>
<td>National Non Governmental Organisation</td>
</tr>
<tr>
<td>NRC</td>
<td>Norwegian Refugee Council</td>
</tr>
<tr>
<td>SHRDO</td>
<td>Service Health Relief Development Afghanistan</td>
</tr>
<tr>
<td>TDH</td>
<td>Terre Des Hommes</td>
</tr>
<tr>
<td>UNDP</td>
<td>United Nations Development Programme</td>
</tr>
<tr>
<td>UN-OCHA</td>
<td>United Nations Office for the Coordination of Humanitarian Affairs</td>
</tr>
<tr>
<td>UNHCR</td>
<td>United Nations High Commissioner for Refugees</td>
</tr>
<tr>
<td>UNICEF</td>
<td>United Nations International Children’ Emergency Fund</td>
</tr>
<tr>
<td>WFP</td>
<td>World Food Programme</td>
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<tr>
<td>WASH</td>
<td>Water, Sanitation and Hygiene</td>
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<tr>
<td>WB</td>
<td>World Bank</td>
</tr>
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<td>WHH</td>
<td>WeltHungerHilfe</td>
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EXECUTIVE SUMMARY

Although much has been done to better understand the profiles and needs of internally displaced persons (IDPs) in Afghanistan, in 2013, at a time of growing forced internal displacement and of upcoming political and military transition, key questions remain. With internal displacement being one of the key humanitarian priorities in Afghanistan, and with numbers exceeding half a million individuals displaced from their homes, the question is whether stakeholders have envisaged all available options of assistance. This is particularly true of the case of urban settings, home to growing numbers of IDPs living in informal settlements. Donors express scepticism on continued humanitarian interventions in these urban settings, and the overall political stance on internal displacement and informal settlements prevents structural interventions to alleviate protection needs with IDPs living, often illegally and informally, on government or private-owned land. However, with the development of the first National IDP Policy, it may well be the time for stakeholders to think constructively about breaking the cycle of poverty and indebtedness of IDPs living in the Kabul Informal Settlements (KIS) and to ask:

What types of interventions are the most appropriate, relevant and effective, in an urban context where displaced households live in informal settlements, without deeds to their land or shelter, often squatting private or government land? What opportunities exist, if any, for cash-based assistance to respond to the needs of internally displaced populations (IDPs) living in the Kabul Informal Settlements?

With these questions in mind and with an expanding livelihoods programme, the Danish Refugee Council (DRC) commissioned Samuel Hall Consulting to undertake a research study and review of the relevance and applicability of cash-based programming options in the KIS. As media reports from the winter 2012 have illustrated, illness and death among the elderly and children were common occurrences in the harsh winter conditions. As a result, the humanitarian community – along with the Government of Afghanistan – have stepped up coordination efforts to ensure increased emergency assistance capacity to cope in the winter. DRC and Samuel Hall researchers have focused this research on identifying the risks and protection issues for a cash approach, and assessing the viability of a cash approach for IDPs living in the KIS.

A total of 310 respondents were interviewed in 8 KIS sites relevant to DRC’s programming. The intention was not to have a representative sample of IDPs in all KIS, but to collect such information that is relevant to DRC’s work. The sampling was limited to 8 sites where DRC is currently active and comparison between camps is made there where data was available. In each site, an average of 40 households was surveyed randomly (except for 30 households covered in the last location), comprising a total of 72 female respondents (23% of respondents) and 238 male respondents (77%).

The study was conducted during the winter months of 2012, a time of the year when IDPs in the KIS are exposed to higher protection risks. One of the salient features of this research is the structural importance of seasonality, highlighting the importance of having specific frameworks of assistance during the winter period, as developed in the recommendations section of this report.

Assessing vulnerabilities

This study confirmed the existence of displacement-induced vulnerabilities. The lack of marketable skills adapted to urban settings, the strong reliance on the head of household and hence high dependency rations, unstable and low income sources and an over-reliance on debts, define the
economic profile of IDP households in the surveyed KIS. While 50% express that they would never return to their place of origin, 97% specifically mentioned wanting to stay in the same location for at least another year. Having been in displacement for at least 3 years, the vast majority of households surveyed had no intention of moving – making them well-suited for assistance outside of emergency activities, to be included in livelihoods programming. These trends are relevant to the scope of DRC’s planning for cash-based assistance to promote livelihoods in the KIS.

**Burden of health problems**

A key finding of this research is the central position of health in surveyed populations’ concerns. They spend on average 9% of their monthly resources on medical treatment, and generally have to incur debts to pay for these. High levels of debt were identified both as a consequence of necessary expenses for health care, and an aggravating factor further impeding improvement of health conditions. In other words, people enter into debt to pay for medical care, and those that are the most indebted are also the more likely to have health problems. Insalubrious living conditions causing recurrent health complications, limited access to quality health services, and high levels of indebtedness, were found to be vulnerabilities specific to the KIS visited. Of particular concern is the fact that IDPs did not often go to public health care facilities, not only because of the perceived low quality of health care, but because governmental health facilities reportedly rejected them, either due to lack of identification or other considerations. As a result, IDP households would mainly rely on private doctors or private clinics.

**Spending as a response to shocks**

The current practices of spending are dominated by shock-response, excluding planning for longer-term investment. The present food needs of respondents are not met by their current level of income; they therefore consider upgrading food as a higher priority than investing in longer-term activities benefitting their overall wellbeing. Hence, one of the core areas of analysis regarding IDP households in the KIS is to identify the main factors preventing them from escaping the cycle of shock-distress coping mechanism and from eventually stepping out of the cycle of poverty.

**Indebtedness: IDPs’ main coping strategy**

80% of the households surveyed relied on credits and loans. 18% declared their debt to be up to 10 times their income, and 15% over tenfold. As such, participants in focus group discussions mentioned not only borrowing money in emergency situations, but resorting to loans from relatives and neighbours throughout the year in order to meet their basic needs. Engaging in a cycle of indebtedness keeps households form transitioning out of extreme poverty: unplanned expenses are met with further debts. As a result, if given cash assistance, 72% would use it to repay debts. Overall, interviewees expressed their preference for a combination of food aid and cash assistance, highlighting the fact that cash flow and food are structural problems in the KIS, especially in the winter.

In this context, under which conditions can cash assistance work in the Kabul informal settlements? Is cash assistance a feasible assistance mechanism for IDPs in the KIS?

Two factors are key – assessing whether market and security conditions are conducive to cash-based programming.

I. **Assessing the feasibility of cash-based programming in the KIS**

This research finds that 2 central conditions are met for the implementation of cash assistance:

- Inflationary risks due to injection of cash appear minimal in the KIS
- Security does not appear to be an obstacle to cash provision in the KIS.
Access to functional markets
Favourable access to markets in urban locations, the size of the markets in Kabul, with a population of 5 million inhabitants, and the comparatively small population of KIS inhabitants, with an estimation of approximately 35,000 individuals over 55 sites, all mitigate the fear of inflationary risks due to cash distribution. Moreover, in the case of DRC, its programme is aimed at eleven of these camps. It is therefore unlikely that cash assistance as such will put pressure on market demand for these items and will have minimum adverse impact on prices. The only caveat is one of seasonality. Though traders and wholesalers in Kabul have the financial capacity to meet the local demand, they cannot guarantee provision of these items to the local market consumers at regular prices throughout the year. Difficulty in supply and risks of inflation in the winter, however, put in question the effectiveness of cash grants as an alternative to in-kind during this season. Considering needs and demands are high, complementary in-kind assistance in form of fuel and food seem adequate – even crucial – during the cold season.

Security of the environment
Security conditions are essential for planning the distribution of money and ensuring monitoring throughout the project. In the KIS, a pre-condition to the development of cash programmes is the preliminary assessment of security conditions inside each community to mitigate risks of misappropriation and misuse. Security was not reported as a major concern by respondents in the survey and security did not appear to be an obstacle to the provision of cash assistance. The caveat in this case is the requirement for specific Monitoring & Evaluation (M&E) mechanisms that involve communities through a public process to mitigate tensions and misappropriations, and to avoid making a secure setting more insecure by injecting cash in an overall poor and vulnerable community.

Cash-based assistance: Perceptions of IDP Households in the KIS
In our sample, 90% of respondents mentioned having received assistance since their settlement in the camp, mainly in the form of fuel (88%), food (81%) and clothing (70%). Preferences for food and cash remain constant regardless of seasons, underlining the fact that food remains a constant need incomes are unable to meet, and that cash is perceived as an appropriate way to satisfy other urgent needs. The top three preferences for assistance during the winter are food (30% of male respondents, 33% of female respondents), cash (28% of males and 32% of females) and fuel (26% and 28% respectively). Only 10% of males and 4% of females mentioned preferences for assistance in the form of shelter and housing. Lastly, preferences for training and job placement increase outside of the winter – when respondents are less in an emergency situation.

Households recognize that cash assistance can have an impact on their behaviour towards seeking health treatment: if they were to receive cash, 33% of households stated intending to spend the cash directly on health care. Similarly, levels of indebtedness cannot be addressed through emergency interventions or training, with households highlighting the role of cash assistance in lightening their burden of debt.

II. How to use cash assistance for IDPs in the KIS? Recommendations for DRC
Having assessed the potential of cash-based assistance to positively impact IDP households in the KIS, and allow them to step out of a cycle of poverty and indebtedness, the report provides actionable recommendations for DRC and other stakeholders working in the KIS.

Specifically, the report recommends:

1. Two cycles of – seasonal – interventions

Short-term relief intervention in the winter and longer-term intervention centred on recovery of livelihoods and development of income opportunities.
2. Targeting of beneficiaries

Cash-based assistance can be most sustainable when identifying:

- Individuals with spending power,
- Productive individuals inside a household,
- In the winter, targeting those with the highest level of debts,

Instead of targeting the most vulnerable who will be unable to sustain themselves, hence creating dependency on cash rather than cash as a means to an end. Similarly, the research finds that women keep the money in the household, but they have little purchasing power. As such, targeting women to increase household consumption might not be efficient, all the more as income is redistributed inside the household. However, as women and children have been identified as particularly exposed to health problems, providing vouchers or grants conditioned to visiting health facilities cash reach the double objective of allowing women to step out of their compounds and settlements, and positively impact the health situation of households. Furthermore, targeting extremely vulnerable individuals unable to sustain themselves – elderly, disabled, widows, children heads of households, for instance – outside immediate relief situations, creates further dependency on assistance, and disturbs traditional mechanisms of redistribution. In all cases, involving the community in the elaboration of criteria by having community representatives and members check and validate each of them, explaining what the objectives are and the rationale behind the criteria, making them public in the camp, is essential to mitigate potential tensions and misappropriation of assistance.

3. Determining the size of the grant

Given the high degree of assistance provided in the KIS, specific attention will have to be provided to the type of assistance offered and received by households, to assess the preferred objective of the grant and tailor its size accordingly. Cash grants can be calculated to be smaller and complementary to existing assistance, or come as a helping hand after other forms of assistance to cover other needs – such as small-scale investments as working capital, repayment of debts, access to health care and education, improving the consumption basket, to name a few.

There is no one-size-fits-all approach, as grants can vary according to the size of the household. Typically, grants should be calculated on the basis of actual needs – either based on average monthly incomes or on the average food consumption, in close cooperation with NGOs in a nearby area to avoid conflict and competition between programs.

4. Securing cash distribution

There are four main mechanisms for delivering cash assistance in Afghanistan: Hawala, vouchers, mobile cash transfers and direct distribution. Given the accessibility of the KIS, handing out money directly through NGO staff or implementing partner might be considered as a viable option. Along with the use of the Hawala system, direct cash transfer is the current preferred way of transferring money by NGOs implementing cash transfers in Afghanistan. Vouchers are theoretically more difficult to divert – and require the elaboration of adequate identification papers to further mitigate this risk – and can be redeemed by the beneficiary at his or her convenience.

As such, it is recommended that:

- On a short-term basis, direct distribution and vouchers remain the preferable solution, as KIS sites are accessible by the field staff and do not present serious security concerns.
- On a longer-term basis, developing identification mechanisms to access Hawala and M-PAISA services might prove a useful initiative.
III. Conclusions

Can cash-based approaches work in the KIS? The answer is, undoubtedly, yes. Thanks to their urban location, access to functional markets, and good security conditions, cash assistance does not present higher risks than other forms of assistance in the KIS.

However, to be efficient, it will require a dual strategy:

- Short-term relief during the winter with cash as a complement to in-kind assistance
- Long-term grants as a way out of poverty and to ensure sustainability of training programmes.

Such an ambitious dual strategy implies taking into account specific camp situations, engaging with communities and making sure that NGO staff and the communities themselves monitor all steps of implementation. Today and tomorrow, the volatile nature of security and the uncertainties of the economic environment combined with high political and media sensitivity surrounding interventions in the KIS call for additional caution: objectives should be clear and transparent to limit possible tensions.

More than coordination

This will require – more than coordination – integrated M&E systems. Given the multidimensional poverty in the KIS, in other words the interrelatedness of different poverty indicators, cash programming will require building partnerships and a coordinated approach. Given the strong presence of aid agencies in the KIS, a clear repartition of roles will be needed between partners. It is certainly the time to test cash assistance in the gap and will this specific assistance ‘gap’ despite the high levels of aid (mainly food and NFIs) in the KIS. This role can be filled by DRC or by other stakeholders already involved in small-scale cash programmes. This will have to be the result of dialogue and consultations among stakeholders to map out an effective way to share responsibilities and assign leadership roles. Stakeholders can build on the existing CaLP initiative and create operational links across sectors – to use cash assistance as a means to help IDP households step out of cycles of poverty and indebtedness, to increase their access not only to food, but health and education services, and providing a stronger sustainability to vocational and other training programmes currently being implemented.
INTRODUCTION

Background

In 2009, the growing recognition of the internal displacement trends in Afghanistan – due to conflict, natural disasters and man-made disasters – and the tendency for displaced populations to settle, often permanently, in urban or peri-urban settings led the aid community to focus its attention on the living conditions of IDPs and returning refugees living in the Kabul Informal Settlements (KIS). If much has been done to better understand the profiles and conditions of KIS inhabitants, a key question remains: what types of interventions are the most appropriate, and effective, in an urban context where displaced households live in informal settlements, without deeds to their land or shelter, often squatting private or government land? What opportunities exist, if any, for cash-based assistance to respond to the needs of internally displaced populations (IDPs) living in the Kabul Informal Settlements?

Among the assumptions circulating around that time were that i) most of the KIS inhabitants could not be defined as vulnerable IDPs, but more generally as rural-urban migrants, and that ii) those in rural areas should receive priority assistance given the access to local markets, services and employment in urban settings. These assumptions have since evolved with clear evidence to the contrary. A joint World Bank / UNHCR study released in May 2011 showed that IDPs living in urban settings were more vulnerable, according to a range of socio-economic indicators, than the rest of the urban poor. Similar studies on the situation of IDPs in Afghanistan have further highlighted existing vulnerabilities in access to shelter, employment, food, water and other services for displaced populations. Those living in the country’s main capital are not an exception.

As media reports from the winter 2012 have illustrated, illness and death among the elderly and children were common occurrences in the harsh winter conditions. As a result, the humanitarian community – along with the Government of Afghanistan – have stepped up coordination efforts to ensure increased emergency assistance capacity to cope this winter. Several NGOs – Solidarités, Action contre la Faim, Welthungerhilfe, Johanniter, to name a few – have developed specific programs tailored to the Kabul Informal Settlements – covering a range of interventions; while UN agencies such as UNHCR and WFP have continued to integrate over 50 KIS sites in their winterization assistance, in coordination with the Ministry of Refugees and Repatriation (MoRR). Joint needs assessments, distribution of fuel (firewood and coal), food, winter clothing, tarpaulin and blankets began in early December 2012, with coordination efforts on-going throughout the winter with the leadership of the Government of Afghanistan’s Ministry of Refugees and Repatriation (through its emergency unit) and the UN Office for the Coordination of Humanitarian Affairs (OCHA) with the support of the Kabul Informal Settlement (KIS) Task Force members.

In this context, the Danish Refugee Council (DRC) is a more recent stakeholder. DRC has been present in Afghanistan for two years bringing expertise in the fields of protection and livelihoods from other emergency and conflict settings throughout the world – including a thorough experience in cash based programming in the Horn of Africa (Somalia, Ethiopia, Kenya, Yemen) and Middle-East (Iraq, Syria, Lebanon, Jordan, Turkey, Tunisia and Libya).

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4 SAMUEL HALL CONSULTING (2012), Sustaining the Working Poor in the Kabul Informal Settlements, Solidarités International.
The goal of DRC’s work in Afghanistan is to promote durable solutions to refugee and displacement problems, on the basis of humanitarian principles and human rights. In Afghanistan, DRC focuses mainly on livelihood and infrastructure support to the increasing number of returnees and IDPs squatting in the slum areas of Kabul. Through a participatory and community based approach, DRC also aims at enhancing the protection capacities of urban communities hosting IDPs and returnees. The organization is expanding its livelihoods programs regionally, strengthening its cross-border initiatives to not only solve the problems of IDPs and returnees in Afghanistan, but to provide a longer-term view of protection and livelihoods response prior to displacement and upon return. In this effort, DRC is looking into ways to improve its programming – notably by commissioning Samuel Hall to undertake this research on the potential use of cash programming in the Kabul Informal Settlements.

This is the fourth research study conducted by Samuel Hall on internal displacement in Afghanistan. This series of field-based research studies provide strong evidence to cover the needs of IDPs in Afghanistan – whether from a poverty perspective, from a protection angle, or more recently with our specific programming and operational recommendations for organisations like Solidarités, NRC and DRC. Samuel Hall is taking on this study for two reasons – first as it touches upon one of the key populations of concern for humanitarian actors in Afghanistan: IDPs; second, as it adds knowledge, and will provide answers, to some of the bigger humanitarian debates currently existing in Afghanistan, namely whether cash assistance, in-kind assistance or a combination of both is the most adequate method of providing aid to vulnerable populations.

To deepen these key aspects of today and tomorrow’s debates on assistance in Afghanistan, this research study will fulfil the following objectives:

i. **Assessment of the needs of IDPs**, including vulnerability, seasonality, with a specific Age, Gender and Diversity approach, a market study and a review of cash programs

ii. **Identification of the risks and protection issues for a cash approach**, and their mitigation including when and when not to use a cash approach

iii. **Assessment of the viability of a cash approach for winter-related risk mitigation.**

**Methodology**

To reach these objectives, the research team designed a methodology based on secondary research and desk review, quantitative survey of IDP households in the KIS, and qualitative fieldwork.

1. **Secondary research and Desk review**

A review of theoretical and empirical research on cash-based programs across countries was conducted, summarizing the results of recent research, best practices in other countries, and sources of disagreement/consensus on cash assistance among development researchers, in order to identify the important aspects of cash programming and existing practices in Afghanistan. A desk-based review of all the existing reports and documents on internal displacement and on cash transfer programmes (CTP) in Afghanistan was conducted to narrow down the scope of work, including the review and assessment of official reports, available sources and the history and trends of CTP indicators used in programming efforts by DRC and different stakeholders in Afghanistan – whether governmental or non-governmental, international or national stakeholders, practitioners or donors.

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2. Quantitative survey

In order to (i) assess the viability and relevance of cash programming in the KIS, and (ii) provide basic information for the design and operational aspects of DRC’s cash assistance programme, a quantitative survey was conducted through an individual questionnaire of 60 closed questions. A total of 310 individuals were surveyed in 8 of the KIS sites where DRC is currently active. The questionnaire is available in Annex 1.

The intention was not to have a representative sample of IDPs in all KIS, but to collect such information that is relevant to DRC’s work. The sampling was limited to 8 sites where DRC is currently active and comparison between camps is made there where data was available. In each site, an average of 40 households was surveyed randomly (except for 30 households covered in the last location), comprising a total of 72 female respondents (23% of respondents) and 238 male respondents (77%). Proportional targeting was not relevant for this study, as the aim was not to estimate an indicator for each of the selected sites, but to provide DRC with information for the implementation of cash-based assistance on equal terms in each of the camps. A proportional sampling would have given more weight to larger campsites, and would have introduced a bias. The sample size was therefore fixed for all KIS surveyed.

Table 1. Quantitative survey breakdown

<table>
<thead>
<tr>
<th>Name &amp; location</th>
<th>No. Of households</th>
<th>No. Of individuals</th>
<th>Survey numbers</th>
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<tbody>
<tr>
<td>1. Parwan-e Do, District 4</td>
<td>34</td>
<td>204</td>
<td>40</td>
</tr>
<tr>
<td>2. Shahrake Police, District 4</td>
<td>455</td>
<td>2730</td>
<td>40</td>
</tr>
<tr>
<td>3. Chaharai Qambar, District 5</td>
<td>900</td>
<td>5400</td>
<td>40</td>
</tr>
<tr>
<td>4. Nasaji Bagrami, District 8</td>
<td>110</td>
<td>660</td>
<td>40</td>
</tr>
<tr>
<td>5. Kabul Nindarai, District 8</td>
<td>120</td>
<td>720</td>
<td>40</td>
</tr>
<tr>
<td>6. Hewadwal Blocks, District 8</td>
<td>350</td>
<td>2100</td>
<td>40</td>
</tr>
<tr>
<td>7. Qasaba</td>
<td>73</td>
<td>438</td>
<td>40</td>
</tr>
<tr>
<td>8. Bagh-e Daud</td>
<td>145</td>
<td>870</td>
<td>30</td>
</tr>
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</table>

3. Qualitative research

In addition to the quantitative survey, qualitative data was collected from IDP households, community leaders, and stakeholders mandated to protect them, as well as local traders in markets of each location.

*Focus Groups Discussions.* A total of 10 focus Groups discussions (FGDs) were conducted with an equal number of female and male KIS residents. These focus groups were based on a semi-directive list of questions designed to gather information and foster discussions on seasonal variation in living conditions, sources of income and coping strategies, preferences in terms of assistance, and the predictable impact of cash-based initiatives. Focus groups discussions collected most of the context-specific qualitative information on the conditions for the implementation of cash-based programmes, and gathered details and explanations on the quantitative data gathered through the household survey.

*Individual interviews with local traders.* Individual Interviews were held with a total of 14 local traders, so as to assess the necessary market conditions for a cash-based assistance programme, the supply capacity of local markets, the possible inflationary consequences that cash assistance may have on them, and the willingness of local traders to participate in cash-based initiatives. Interviews were based on a pre-established list of open questions.

*Key Informant interviews.* The research conducted a total of 23 key informant interviews with relevant stakeholders, including DRC staff involved in the design and implementation of livelihood programmes in KIS; staff from (I) NGO and agencies active in the KIS and/or who have previously or are currently involved in cash for work programmes in Afghanistan and abroad (Somalia); government
representatives: MoRR, DoRR, and representatives from the Kabul Urban Reconstruction Programme. A full list of key informants is available in Annex 2.

Picture 1: Hawala shop in Kabul (Photography: Lally Snow, 2012)
SECTION I: Assessing Socio-Economic Vulnerabilities

Data collected for this research confirmed findings observed in previous studies and identified trends relevant to the scope of DRC’s planning for cash-based assistance to promote livelihood in the KIS. Among these, specific vulnerabilities induced by displacement – lack of marketable skills adapted to urban settings; strong reliance on the head of households, high dependency ratios, unstable and low incomes calling for a diversification of sources of income; over-reliance on debts emphasizing the need for targeted interventions.

One of the main findings of this research is the central burden of health problems, raised by insalubrious living conditions and limited access to affordable medical care, on household income and expenses. There is an inverse correlation between levels of indebtedness of households and their attendance of health facilities, despite the expression of high intentions to spend more on medical care. This is the indication of an urgent need that cannot be addressed given KIS inhabitants remain stuck in distress mechanisms and fail to transition towards recovery behaviours.

One of the common defining traits of the surveyed sample – and of the populations living in the KIS – is their experience of displacement, and especially displacement from rural areas. As will be reviewed in this section, an overwhelmingly rural population previously occupied in the agricultural sector or with livestock must now adapt to an urban environment where these sectors are quasi-inexistent, replaced instead by unskilled construction work and poorly remunerated activities in the informal sector. Displacement prevents households from earning at the capacity, which they used to – it also increases dependency ratios, with fewer individuals in the household working after displacement than in their areas of habitual residence. Three factors, namely the forced displacement of these households, their rural origin and their non-urban skills sets, will inform our recommendations on the types of cash assistance that are viable given the profile drawn below of this population.

Last but not least, respondents considered cash assistance – whether alone or combined with in-kind - as more suitable to address their needs, and men indicated intentions of investing in productive activities – a positive sign for planning development programmes.

Against this background, and taking into account seasonal and gender differences, the present chapter analyses the socio-economic profile and vulnerabilities of the surveyed sample by focusing on the following elements:

1. Vulnerabilities and needs
2. Household profile, including socio-economic characteristics and patterns of income
3. Specific protection concerns
4. Preferences for assistance and expenditure patterns.

“Where is the overall assessment to identify the needs and the gaps in the KIS? If people receive items and begin to sell them, it means the assessment has not been done. There should be a big assessment with components specific for cash based, assessments specifically for food, for WASH, and so on. Then we have a better data to address those things. Unless we have that, we can’t do anything than piece-meal intervention.”
– INGO Programme Manager.

1. Migration & Displacement-related vulnerabilities

Southern and eastern geographic origin: Most surveyed households were displaced from the Southern and Eastern provinces of Helmand (20%), Nangarhar (17%) and Laghman (15%) provinces. Respondents were overwhelming of rural origin (91%). Prior to displacement, they mentioned being primarily engaged in agriculture/livestock (57%), “other services” – mostly relating to the informal sector (22%), and construction activities (10%). This corroborates data from previous studies on internal displacement in

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5 Others were displaced from: Kapisa (12.3%), Kabul (8.7%), Baghlan (5.5%), Parwan (4.8%), Kunduz (3.5%), Herat (3.2%), Kandahar (2.6%), Ghazni (1.9%), Balkh (1.3%), Logar, Takhar, Farah, Ghor, Paktika, and Khost (0.3% each).
Afghanistan\(^6\) and underlines the difficult process of adaptation they must have experienced with displacement to an urban setting.

**Homogenous ethnic background:** If we now focus on respondents’ respective ethnicities, 68% were Pashtuns, followed by Tajiks – including Aimaq and Qizilbash, (31%), Hazaras (0.6%), and Baluch (0.6%). The concentration of surveyed Pashtun population is close to 100% in Charahi Qambar and Nasaji Bagrami (97.5% each). Other camps like Block hai Qasaba (85%), Bagh Dawood (87%), and Parwane Do (62.5%) present high proportion of Pashtuns, the lowest proportion being in Shahrake Police (32.5%). Tajiks are concentrated in Kabul Nandare, where they make up 62.5% of the population, and underrepresented in Bagh Dawood (5%) and Nasaji Bagrami (2.5%). Surveyed Baluch were in Shahrake Police and Hazaras in Bagh Dawood.

**Increased urban gender seclusion:** A direct impact of displacement of IDPs’ occupations has been underlined in previous research concerning women\(^7\). Whereas in rural areas, women often contribute to their household's income by participating in agricultural activities, livestock keeping, and manufacturing activities, they often find themselves confined in the private space in urban areas, with little opportunities for occupation or to practice their skills. The 72 surveyed women almost unanimously mentioned having been engaged in income-generating activities prior to displacement, with only one of the female respondents stating she was unemployed. 57% of female respondents mentioned being engaged in agriculture/livestock, 29% in the informal sector, 8% in construction, while the remainder mentioned manufacturing, transportation, and begging as their main occupation (1.4% each).

**Insecurity as the main push factors:** The multiplicity and interconnection of factors triggering displacement and the choice of a location to settle has been underlined in former studies\(^8\). Information gathered through this survey about the main causes of displacement supports previous findings, with the great majority of respondents mentioning conflict and insecurity as their primary reason for displacement (77%), followed by natural disasters (7%), food shortages (7%) and fear of persecution/hostility (3%). Motivations for choosing Kabul as a place of migration mirror findings from a Samuel Hall *Research Study on IDPs in Urban Settings*\(^9\), with economic incentives (45%), and a better security situation (41%) reported as the main reasons for choosing Kabul. Just a little above 11% mentioned assistance as their main motivation to come to their current place of settlement.

**Collective decision-making process:** However, discussions in the field further emphasized the role of community networks in the choice to settle together in a specific camp, explaining that, informed prior to displacement of the presence of a community member in a given camp, members of the same community would prioritize the decision to join him in his place of displacement. Though this was not mentioned in the survey as a primary reason for settling, with only 1.6% of respondents mentioning the presence of relatives or persuasion of their communities as the main reason for their choice, the recurrence of the statement in the field could indicate that networks established prior to displacement can play a role and might be linked to both economic incentives and assistance. Conditionalities to prevent artificial in-migration of households to benefit from cash-transfers\(^10\) will be discussed as part of implementation modalities.

**(Un)willingness to return:** Half (50%) of the respondents in our sampling stated they **would not return to their place of origin under any circumstances.** The remaining reported they would only return on the condition of restoration of security (20%), and if they were given shelter or land in their village (19%). Approximately 60% of the respondents mentioned having lived in their camp at least for the

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\(^7\) SAMUEL HALL CONSULTING (2012), Sustaining the Working Poor in the Kabul Informal Settlements, Solidarités International. 
\(^9\) World Bank/ UNHCR (2011), Samuel Hall, *Research Study on IDPs in Urban Setting* 
last 36 months, and almost all (97%) of the surveyed individuals further reported they intended to stay in the same place for at least another year. Only 3% explained that they were unsure about their intention to stay over the following year. Although acknowledging the changing reality and potential seasonal migration of KIS inhabitants might present a challenge in the planning of long-term assistance, this survey confirmed findings from previous research about the unwillingness of IDPs to return to their place of origin. What these numbers confirm is that these displaced populations do not have an immediate intention to return, and even if they are willing to, they simply cannot return due to structural (security) and economic factors (lack of land or shelter). On the other hand, they have for the most part been in displacement for three or more years, and plan to stay on for at least one more year. From a programming standpoint, this means that they can be targeted through assistance outside of the emergency portfolio, to include them in livelihoods programming.

“Last winter I lost one grandchild. It was a very difficult winter for us. We had no wood. It was very cold. My grand child died because of the cold weather. Our men and children didn’t have enough work. My husband works as a cleaner for the municipality and earns a little bit of money, but what can you buy with that money? We didn’t have enough income because there was no work for the men. And the assistance we got was not enough. I was sometimes even obligated to go and beg on the streets. I am ashamed of it but I had to do it. We didn’t have enough money to buy wood”.

2. Economic vulnerability: unemployment, instability, and indebtedness

One of the core areas of analysis regarding poor and vulnerable populations is to identify the main factors preventing them from escaping the cycle of shock-distress coping mechanism and from eventually reaching higher living standards. The importance of reviewing the economic profile of this population is relevant to a cash-based assistance review as we need to better understand the objectives of the programme according to the needs identified and vulnerabilities (the potential of households of falling into poverty); the type of assistance – whether cash, in-kind or a combination of both – better suited to address specific needs.

High rates of socio-economic vulnerability: The population in the 8 surveyed KIS presented high rates of socio-economic vulnerability, as seen with multiple indicators – household economic profile, income sources and activities, dependency ratio, income stability and seasonality, spending patterns, and levels of indebtedness. Most (57%) mentioned being employed in the agricultural sector prior to displacement, and are currently mainly relying on low skilled, under-paid and seasonally bound jobs (89.5% combining daily work and “self-employed” activities – including street vending, for instance). Correlatively, half of the respondents reported being illiterate and about 44% acquired education up to primary and/or secondary school, with only 6% reaching high school. This seriously impedes their ability to participate in skilled labour and market economy, with repercussions on levels of indebtedness, where assistance, in the form of cash or in-kind, might prove helpful. As such reviewing the spending patterns of the target beneficiary population, in this section, will inform practical recommendations of this report.

“In the winter our children cannot sell fruit and vegetables in the markets”.
- Female FGD, Parwan-e 2, 45 years old.

“My husband and my small children are the breadwinners, so they sell fruits in the market, last winter they couldn’t do so because of the cold, we didn’t even have access to bread”
- Female FGD Sharak-e Police, 32 years old.

Household demographics: On average, surveyed households had 8 family members, with an approximate equal proportion of males and females, and an average number of 5 children per household. 4% of children (under 15 years old) were reported to contribute to the family’s income.

However, observations on the field and reports from the FGDs in the camps indicate the proportion of working children is probably higher. Children were reportedly involved in informal income-generating activities such as begging or street vending in case of disruption of the main income in the household, and sometimes on a regular basis.

Table 2. Household description

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Number of Individuals in KIS</th>
<th>Percentage of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;15 years old</td>
<td>1630</td>
<td>63.8</td>
</tr>
<tr>
<td>15 – 24 years old</td>
<td>297</td>
<td>11.6</td>
</tr>
<tr>
<td>25 – 65 years old</td>
<td>588</td>
<td>23.0</td>
</tr>
<tr>
<td>&gt; 65 years old</td>
<td>39</td>
<td>1.53</td>
</tr>
<tr>
<td>TOTAL</td>
<td>2554</td>
<td>100.00</td>
</tr>
<tr>
<td>Average size of household at each KIS</td>
<td></td>
<td>8.24</td>
</tr>
<tr>
<td>Number of Working age adults</td>
<td></td>
<td>885</td>
</tr>
<tr>
<td>Average number of children per household</td>
<td></td>
<td>5.26</td>
</tr>
</tbody>
</table>

The high proportion of children reported in households increases the dependency on the breadwinner of the family, all the more as the total of the population of working age (15-65 years old) represents just under 35% of the total surveyed population. It further emphasizes the need for interventions supporting families to invest in the human capital of their children, through education and health programmes – with longer-term impacts on the general welfare of households. As underlined later in this chapter, child protection is a source of concern in surveyed KIS where programmes sustaining livelihoods through cash interventions, by increasing the general welfare of households and their purchasing power, and/or by tying cash transfers to child-support conditionalities—thereby impeding involvement of children in labour.

Household income and resources: Diversity and stability of sources of income, along with sectors of activity in which household members are engaged are important indicators to measure the resilience of households to external shocks. As explained in this sub-section, surveyed households allegedly have low, unstable and uniform sources of income deriving from low-paid and unsustainable occupations highly dependent on seasonality.

- **Sources of income:** The main source of income of surveyed households was reportedly the **earnings of the head of household (57%)**, mainly males. 22% respondents mentioned contribution from other members of the household. Assistance and personal loans were respectively reported to constitute 10% of the income of households in the sample. Respondents, however, do not take into account unplanned sources of income in their answer: contraction of debts or reception of assistance in times of shock is therefore not included in their calculation of income. Qualitative findings however underlined the importance of the contribution of assistance and loans to household’s income in periods of crisis. Still, on a general basis, households **heavily rely on the head of household** for income generation around the year.

- **Sectors of activity:** Males reported being mainly engaged in self-employed activities (50.5%) and daily labour (39%). These results mirror the findings of a recent research in KIS, underlining the low level of skills adapted to an urban environment, especially for age-working male in the KIS. **Primarily coming form an agricultural background, age-working men**

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12 SAMUEL HALL CONSULTING (2012), Sustaining the Working Poor in the Kabul Informal Settlements, Solidarités International.
do not possess the skills that are most demanded on the Kabul labour market: carpet weaving, repairing of electronic and electric equipment, metalwork, carpentry and auto-mechanics\textsuperscript{13}. This is important in assessing the relevance of cash-for-training programmes, calling for consideration of the actual state of the labour market demand to ensure skills are responsive to it and do not require high levels of literacy or numeracy to ensure employability of participants.

- Female bread earners: Not surprisingly, there is a clear difference between men and women: 93% of the surveyed male respondents reported contributing to the income of their household – but only 31% of the female interviewees. However, if we only consider the female heads of household (43% of the female respondents, 31 out of 72), this percentage goes up to 55% with 17 of the 31 female heads of households who reported contributing to the income of their household. Surveyed working women mentioned domestic work (45%), daily labour (27%) and begging (14%) as their main activities. In Sustaining the Working Poor in the Kabul Informal Settlements\textsuperscript{14}, research highlights women in KIS have skills that can be used in income-generating activities. Observations on the field and discussions with DRC field team however underlined specificities according to camps: females in Bagh-e Dawood for instance, had more freedom of movement and community support to participate in livelihood interventions, whereas social and cultural barriers were higher in other communities, such as logis. Taking these specificities into account in the design of the programme and understanding community structures will be crucial in identifying the most adequate forms of intervention in a given camp, and underline the importance of the involvement of the community through clear explanation of the expected outcomes and benefits of the intervention.

- Dependency Ratio: Combined to the high degree on reliance on debts and instability due to seasonal disruption of income, little diversity in the sources of income can raise the vulnerability of households to external shocks\textsuperscript{15}. One of the main findings from the quantitative survey was a heavy dependency on the earnings of the breadwinner of the family. The dependency ratio was found to be particularly high, with an average of 1.9, as opposed to 1.3 for urban poor according to NRVA\textsuperscript{16}. This can be explained both by the high children population in the sites surveyed (31% of households were “large families”, with over 5 household members, a category within Extremely Vulnerable households according to UNHCR guidelines) and a reduced diversity in income sources.

- Income stability and seasonality: The stability of households’ income is deeply impacted by seasonal variations with winter-related shocks and additional winter-related assistance needed. The quantitative survey looked specifically at the seasonal variations in the access to food by IDP households in the KIS, given that their highest expenditures are food-based. The quantitative data showed variations in the ability of respondents to satisfy their food needs according to the season but also according to the camp they live in. During the warm seasons, respondents mentioned not having borrowed money to pay for food purchases more than 10 times. During spring and summer, the majority of the households surveyed (93% for each season) indicated having borrowed money for food up to 4 times. Only 0.5% of households stated having have borrowed money 10 times for purchasing food in the spring, and 2.7% in the summer. In autumn, 89% of the households reported borrowing up to 4 times for purchasing food, and 1.3% 10 times to the same purpose. Winter very distinctly appeared as the season with the greater difficulties for meeting their food expenses; one household mentioning having borrowed up to 60 times for purchasing food items. The majority of respondents (67.5%) reported borrowing up to 5 times, and 5% up to 10 times. In Kabul Nandari, 50% of respondents mentioned facing problems to address food needs more than several times per month. This was the case for 47.5% of respondents in Block-hai Hewadwal and Nasaji Bagrami. In Block-hai Qasaba and Charah-i Qambar, the

\textsuperscript{13}Ibid.
\textsuperscript{14}SAMUEL HALL CONSULTING (2012), Sustaining the Working Poor in the Kabul Informal Settlements, Solidarités International.
\textsuperscript{15}C. ARNOLD, T. CONWAY, M. GREENSLADE, “Cash Transfer Literature Review”, DFID, UKAID, Policy Division, April 2011.
\textsuperscript{16}NRVA, 2007-08: A profile of Afghanistan.
percentage was lower, with respectively 32.5 and 27.5% of respondents mentioning similar problems. This calls for camp-specific approaches in the design of programmes and the assessment of needs of communities targeted by cash assistance. Considering different cash approaches or combinations with in-kind, for instance, might be a way to address efficiently the specific needs of communities.

“We don't have any problems of foods and fuel in other season, because our men are working in the warm seasons.” - Female FGD – Nasaji Karte

“In the summer we don’t have many problems. Our men cannot find work in the winter. Do you think people will wash their cars in the winter? No, of course they don’t. My husband and my son wash cars, but in the winter people don’t wash their cars because it gets dirty very soon”
- Female FGD, Parwan 2, 38 years old

“We didn’t have fuel and we were also jobless, we are all daily labourers and in the winter there is no enough construction work”
- Male FGD, Charahi Qambar, 47 years old

Graph 1: Household strategies to meet their food needs.

- Spending patterns: The surveyed households' cash incomes are mostly spent on satisfying their immediate needs, with an overwhelming mention of food (61%), followed by energy (14%), clothing and medical treatment (9% respectively). Expenditure on these items constitutes their top priority, collectively absorbing approximately 93% of their total resources. The livelihoods of surveyed households are therefore at high risk of being disturbed, highlighting the appropriateness of livelihood interventions supporting alternative generation of income. With only 3% of resources in hand after meeting demands for basic needs, respondents are unable to repay their debts, maintain or improve their abodes, look after their children’s education or start small-scale businesses. The average monthly expenditure of households in our sample is 9,203 Afghani, which is almost 30% lower than
the average household NRVA expenditure of urban poor (13,057 Afghani per month)\textsuperscript{17}. This is an indication of the specific vulnerability of IDP households in KIS\textsuperscript{18}. The current study found that, despite the importance of food assistance, food still remained the top priority of both male and female respondents\textsuperscript{19}, if they were to be provided with cash assistance. There are two non-exclusive interpretations to this finding:

(i) The present food needs of respondents are not met by their current level of income, who therefore consider upgrading food as a higher priority than investing in longer-term activities benefitting their overall well-being;

(ii) Current practices of spending are dominated by shock-response, excluding planning for longer-term investment, calling for better awareness on management of household expenses.

Graph 2: Expenditure on different needs

Household (over)-reliance on debts: Reliance on debt is one of the main coping strategies of IDPs\textsuperscript{20}. Approximately 80\% of respondents in this study reported relying on credits/loans on a regular basis. Participants in FGDs mentioned not only borrowing money in emergency situations such as last year’s winter, but resorting to loans from relatives and neighbours throughout the year in order to meet their basic needs. The survey results found that the level of household debt in our sample is significantly high compared to their monthly income. 18\% of respondents declared their debt to be up to 10 times their monthly income, and over ten folds for almost 15\% of households. Though these figures need to be taken with caution due to potential inflation of proportions during the survey and difficulties to estimate the ratio of debt to income on an average basis by respondents, only 3\% of the surveyed households mentioned never resorting to loans. Both qualitative and quantitative findings further showed debt repayment was a priority: if given cash assistance, 72\% of indebted respondents mentioned they would use it to repay debts. Along with satisfying food needs, debt repayment is the only priority both male and female respondents in the survey have in common. FGDs with both men and women further showed that, among those who preferred to receive cash assistance rather than in-kind, debt repayment was the reason for their preference for cash. Engaging in a cycle of indebtedness keeps households from transitioning out of extreme poverty:

\textsuperscript{17} The figure is adjusted to 2010 prices.
\textsuperscript{18} This has already been underlined in previous research: World Bank/ UNHCR (2011), Research Study on IDPs in Urban Settings, Samuel Hall.
\textsuperscript{19} Food and quality of food have been identified as a top priority in the NRC/IDMC/JIPS/SAMUEL HALL CONSULTING (2012), Challenges of IDP protection in Afghanistan: Research study on the protection of internally displaced persons in Afghanistan. The UNHCR/ WB Research Study on IDPs in Urban Settings had also raised this issue as an area of serious concern.
\textsuperscript{20} NRC/IDMC/JIPS/SAMUEL HALL CONSULTING (2012), Challenges of IDP protection in Afghanistan: Research study on the protection of internally displaced persons in Afghanistan.
unplanned expenses are met with further debts, lowering in turn the ability to obtain credit on a favourable basis, entertaining a vicious circle leading to coping mechanisms damaging health, welfare, and children well-being.

“We didn’t receive that much assistance last year. We just received some blankets from UNHCR, some wood and oil. But that was not enough. I therefore had to borrow money to buy wood. I am indebted for 20,000 AFS” (FGD male respondent, 40 years old).

“I prefer cash-assistance because I already get food, but I need money to pay off my debts and to get my children to the hospital. I am sick myself and my daughter is also sick. I need money for our medical treatment” (Female participant FGD Parwan 2, 40 years old).

“Our children collect old papers from the garbage and we use that for our “bukhari”, and when we do not have enough food we borrow food from the shopkeepers and other members of the camp until the weather gets warm and we can pay off our debts (Male FGD Charahi Qambar, 47 years old)

Graph 3: Household’s level of debt in proportion to monthly income (%)

<table>
<thead>
<tr>
<th>Debt Level</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>More than ten folds</td>
<td>17.2</td>
</tr>
<tr>
<td>Up to ten folds</td>
<td>22.4</td>
</tr>
<tr>
<td>Five times as much</td>
<td>18.4</td>
</tr>
<tr>
<td>Four times as much</td>
<td>8</td>
</tr>
<tr>
<td>Three times as much</td>
<td>10</td>
</tr>
<tr>
<td>Twice as much</td>
<td>12.8</td>
</tr>
<tr>
<td>Almost equal</td>
<td>5.6</td>
</tr>
<tr>
<td>Half</td>
<td>3.6</td>
</tr>
<tr>
<td>Less than half</td>
<td>2</td>
</tr>
</tbody>
</table>

3. Social vulnerability: health, housing, child protection, and security

A recent study on Challenges of IDP Protection identified health, child protection and security of IDPs’ environment as major protection concerns for IDP populations. In the context of the KIS, the present study shows that these protection concerns cannot be taken independently from other factors of vulnerability – instability of income, high dependency rates, levels of indebtedness are deeply interrelated with protection concerns specific to inhabitants of the selected KIS. One of the main findings of this research was the central position of health in surveyed population’s concerns. Access to quality health services was mentioned to significantly mobilize their resources, with high levels of debts contracted in order to access private clinics. This will therefore be the first focus of this sub-section.

Housing, Land and Property is one of the top three protection priorities identified by the above-mentioned study. As it cannot be directly addressed by DRC’s livelihood programmes, but cannot be

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overlooked in the KIS context, it will be considered in the light of its effects on health and security. On the other hand, several studies have underlined the potential impact of cash programming on children’s wellbeing through conditional programmes for education and health. On the other hand, several studies have underlined the potential impact of cash programming on children’s wellbeing through conditional programmes for education and health. On the other hand, several studies have underlined the potential impact of cash programming on children’s wellbeing through conditional programmes for education and health. On the other hand, several studies have underlined the potential impact of cash programming on children’s wellbeing through conditional programmes for education and health. On the other hand, several studies have underlined the potential impact of cash programming on children’s wellbeing through conditional programmes for education and health. On the other hand, several studies have underlined the potential impact of cash programming on children’s wellbeing through conditional programmes for education and health. On the other hand, several studies have underlined the potential impact of cash programming on children’s wellbeing through conditional programmes for education and health. On the other hand, several studies have underlined the potential impact of cash programming on children’s wellbeing through conditional programmes for education and health. On the other hand, several studies have underlined the potential impact of cash programming on children’s wellbeing through conditional programmes for education and health. On the other hand, several studies have underlined the potential impact of cash programming on children’s wellbeing through conditional programmes for education and health. On the other hand, several studies have underlined the potential impact of cash programming on children’s wellbeing through conditional programmes for education and health. On the other hand, several studies have underlined the potential impact of cash programming on children’s wellbeing through conditional programmes for education and health.

**Health:** One of the main findings of this study was the high exposure to health problems of inhabitants in the surveyed KIS, and increased vulnerability due to economic barriers to access to quality health care. High levels of debts were identified both as a consequence of necessary expenses for health care, and an aggravating factor further impeding improvement of health conditions. Insalubrious living conditions causing recurrent health complications, limited access to quality health services, and high levels of indebtedness aggravating both factors, were found to be vulnerabilities specific to the KIS sites visited. Out of the surveyed sampling for this study, 81% respondents correspond to the extremely vulnerable individuals (EVI) standards developed by UNHCR. The higher degree of vulnerability of IDPs in Afghanistan, and in urban settings in particular, has already been underlined in previous research, and IDPs households in Kabul identified as more likely to fall in the EVI category. This is notably the case for chronic illness, physical disabilities and mental illness (respectively 18%, 14% and 5% of the members of the households in the sample for this study).

- **Affordability:** The study found that the issue is less one of access to health services than that of the quality and affordability of services. Most respondents to the survey and participants in FGDs in the KIS sites visited had access to either public health facilities, or free medical healthcare and medicines provided by the WeltHungerHilfe. However qualitative data found that most families interviewed are more likely to seek medical care in private clinics, with subsequent indebtedness and distress sales to provide for medical expenses. Consequences are household’s resort to health care only as a last option, with potential negative impacts on validity, morbidity, and capacity of household members to actively contribute to the family’s income.

> “If it’s a serious matter, then I go to the hospital. I borrow the money from relatives. But if the sickness is not that serious I treat it myself. I use traditional medicines. The clinic used to give us good medicines, but nowadays they only give really bad quality medicines. I borrow the money, sell my blankets or even sometimes sell some food items. I am obligated to do that because I don’t have enough money”
> - (Female participant FGD Parwan 2, 50 years old)

- **Health and Debts:** One of the main running themes of this study is the relationship between levels of indebtedness and seeking health care. A recurrent statement in focus group discussions was that households primarily resort to loans from relatives or neighbours for health purposes, mainly due to their incapacity to put aside money for health needs or to plan for external shocks such as sudden illness. Participants in FGDs also reported that selling in-kind assistance provided by aid agencies was a common way to pay for their medical bills. Likewise, in the quantitative survey, 33% of the surveyed respondents mentioned systematically seeking health facilities when faced with a problem, 17% reported doing so often, and 39% seeking medical care only if they had enough money. Overall approximately 89% of our respondents therefore indicated a strong interest in medical care. However, quantitative data collected showed an inverse correlation between the level of indebtedness of households and their attendance of health facilities in case of unexpected illness: 47% of the indebted respondents surveyed mentioned seeking health care facilities

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only if they have enough money for medical expenses, and 28% whenever they are faced with unexpected illness. For households who stated not being indebted, the proportions are respectively 8% and 55%.

Graph 4: Seeking medical care for health issues (%)

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>We never go to hospitals or clinics for medical care.</td>
<td>1%</td>
</tr>
<tr>
<td>We rarely go to hospitals or clinics for treatment.</td>
<td>10%</td>
</tr>
<tr>
<td>Sometimes: Only when we have enough money for medical expenses</td>
<td>39%</td>
</tr>
<tr>
<td>Usually: Most of the time when we fall ill.</td>
<td>17%</td>
</tr>
<tr>
<td>Always: Every time when we fall ill.</td>
<td>33%</td>
</tr>
</tbody>
</table>

Our findings therefore suggest **levels of indebtedness have an impact on household’s behaviour towards seeking health facilities**. Furthermore, when asked about their spending preferences if they were to be provided with cash assistance, 33% of indebted respondents stated they intended to spend cash assistance directly on health care, underlining the potential role of cash-approach in helping indebted households to overcome economical barriers to access health facilities. Among many other cases, a female respondent in Rahman-Mina Qala-e Barqi underlined the potential impact of cash to overcome economic barriers to access to health services: “**If I received cash-assistance, it would be better. I could purchase everything I wanted with that money, and I could also pay off my debts for the money I borrowed for my medical treatment**”.

**Health and Hygiene**: Lack of proper housing in the KIS induce poor health conditions. FGD participants reported repeated child illnesses due to cold weather in the winter and exposure to high temperatures in the summer. High mortality of children and women during the harsh winter of 2011-2012 was also repeatedly brought up in FGDs, and directly related to poor housing conditions.

“I had food in the last winter, but I didn’t have fuel, so the winter was very cold, and my children were crying all the night because of the cold rooms, and my children were sick the entire winter”
- Female FGD Sharak-e Police, 30 years old

**Housing**: Given the informal and irregular nature of the settlements, the issue of access to land and the right to settle is particularly sensitive in KIS. According to both quantitative and qualitative data gathered for this study, temporary land/space acquisition was mentioned as a serious year-round need and inadequate housing as a source of difficulties, with repercussions on access to drinking water, sanitation, and overcrowding of cramped housing space. More than 70% of respondents mentioned additional space, proper infrastructure and land as their preferred form of assistance to improve their shelter, aside from cash. As shown by a recent NRC/IDMC/JIPS/Samuel Hall study on the challenges of IDP Protection in Afghanistan23, which identified housing land and property (HLP) as one of the three top protection priorities for IDPs, HLP issues are related to broader durable

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solutions linked to the plight of IDPs in Afghanistan. Given the political context in KIS, the problem of access to land and shelter is therefore not directly related to this study, which looks at means to efficiently address the current needs of IDPs in KIS. Only 9% of respondents stated they would use unconditional cash assistance to build shelters if provided with cash grants, and none mentioning renting of a new dwelling: though upgrading of existing housing conditions was mentioned as a dire need, respondents prefer focusing on what they perceive as acute immediate needs, such as food, energy, and unexpected illness.

This is however an indication of high vulnerability in resilience to shocks, with subsequent inability to consider measures that would only bear fruit to improve their conditions in the longer-term.

“Our children suffer from various diseases in the hot season because we live in tents, if we received assistance for shelter, it would be good. So we have shelter problems.”
- Female FGD Nasaji Karte Now, 25 years old

Child protection: Child protection has been highlighted as one of the main concerns for IDPs. Health issues mentioned above have a direct impact on child protection issues. This section will therefore focus on two other aspects of child protection of serious concern in the KIS: education and child labour.

“My children don’t go to the public school because the school didn’t accept because they told us that our clothes are dirty and old”
- Male FGD Hewadwal apartments, 50 years old

“I don’t feel comfortable in this area, because the main community threatens us, and tell us, you call us dirty people, and act violently to our children “
- Female FGD Sharake Police, 40 years old

- Education: 43% of the surveyed individuals reported children in their household were attending school. Most of the children in the households surveyed were mentioned not to be able to attend school for various reasons. One of the crucial reasons mentioned by respondents is the lack of capacity of their households to purchase school material. In a few cases, respondents mentioned children in their household could not attend school because they had to work to contribute to their family’s income. Past research has shown IDP children tend to be discriminated in access to school, and stigmatization was also mentioned as an obstacle to school attendance in FGDs in the visited sites. Physical access to education facilities or enrolment therefore does not constitute in themselves a sign that children are effectively attending school. Variations according to camps in reports of school attendance were noticed in the results of the survey: the highest percentages of households who send their school to children are located in Charahi Qambar (77.5%), Nasaji Bagrami (77.5%), Bagh-e Daud (73%) and Kabul Nandari (68%). In Shahrake Police 40% of the surveyed households reported sending their children to school and the percentage drops to 22.5% in Block hai Qasaba. However, 47% of the respondents who stated not sending their children to school reported being willing to send them if they were assisted in the form of cash, while additional focus groups in Block hai Qasaba and Shahrake Police confirmed that: 1) absence of or difficult access to schools; 2) financial constraints; and 3) socio-cultural barriers were the main reasons for poor school attendance.

- Child Labour: The percentage of working children in the households surveyed in our sample was mentioned to be approximately 4%. However, both past research and observation from the field showed children in the KIS are involved in contribution to their household’s income. The low percentage of child labour reported could therefore be attributed to underreporting of child-protection issues, including child labour. Working children in the

25 Ibid.
26 Ibid.
surveyed households were reported to be mainly engaged in car washing and shoe polishing (67%) street vending (14%), and “informal enterprises” such as auto mechanics, carpentry, or carpet weaving (11%). Begging reportedly represented 2% of working children’s activities, though sending one’s child to beg it was mentioned on several occasions throughout the qualitative fieldwork as a coping mechanism for generating income, or gathering food and fuel when households are face with difficulties in meeting their basic needs. Specific community characteristics might further need to be taken into account in the design of programmes, including awareness about child labour and education for instance. Communities like Jogis\textsuperscript{27} in Charahi Qamar, for instance, might practice sending their children to school, while some Kuchi communities rely on women and children for keeping livestock.

Graph 5: Types of child labour (%)

Picture 2: Cycle of life in Kabul (Photo: Samuel Hall, 2012)

\textsuperscript{27} UNICEF, Samuel Hall (2011), Jogi and Chori Frosh Communities.
4. Assistance needs

Reliance on assistance: In our sample, 90% of respondents mentioned having received assistance since their settlement in the camp. As shown in the table below, out of the 280 respondents who reported having received some assistance, 98% mentioned fuel, 89% food, 78% clothes, and 58% health assistance. The focus groups that were conducted with local households validated some assumptions also highlighted in preliminary discussions with NGOs working in the KIS: 1) most people have already benefitted from basic relief assistance programmes; 2) people are heavily dependent on assistance programmes; 3) for most households, the type of support provided by the relief actors operating in the KIS is "only a band aid with no sustainable impact" (NGO Field Officer, Kabul).

Table 3. Beneficiaries’ preference for assistance schemes

<table>
<thead>
<tr>
<th>Assistance received</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>I have already received assistance</td>
<td>90%</td>
</tr>
<tr>
<td>• Fuel</td>
<td>98%</td>
</tr>
<tr>
<td>• Food</td>
<td>89%</td>
</tr>
<tr>
<td>• Clothing</td>
<td>78%</td>
</tr>
<tr>
<td>• Medical</td>
<td>58%</td>
</tr>
<tr>
<td>• Training</td>
<td>51%</td>
</tr>
<tr>
<td>• Cash</td>
<td>33%</td>
</tr>
<tr>
<td>• Shelter</td>
<td>27%</td>
</tr>
</tbody>
</table>

Relevance of received assistance: Qualitative data further shows external assistance was decisive in helping them sustain their food needs, with distribution of food items being their primary source of food, before purchasing through income from daily labour, or borrowing. The majority of respondents surveyed mentioned food as a recurrent need throughout the year. Assistance was reported crucial in times of shock, notably during the winter, when sources of income are scarcer due to the seasonal nature of employment opportunities in the KIS. Assistance provided at the time of the survey appeared relevant to the effective needs of beneficiaries: the large majority of respondents mentioned neither selling nor exchanging in-kind items received. Those who mentioned doing so to buy another commodity, get cash for personal needs and/or repayment of debts. In FGDs, however, participants mentioned on several occasions selling NFI to repay for debts, pay for medical treatment, and in some cases to buy firewood. Food was mentioned to have been sold only once.

Graph 6: Relevance of received assistance (%)

Moreover, there are preferences for certain interventions, it seems we are saying that the percentage of respondents who preferred cash increased if they had already benefitted from
assistance, while the same relationship did not exist for shelter for example. This is an important point. This section could benefit the report more from more clarity to ensure that the beneficiary feedback is given more prominence and clarity.

Table 3. Beneficiaries’ preference for assistance schemes

<table>
<thead>
<tr>
<th></th>
<th>236</th>
<th>84%</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Received assistance</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fuel</td>
<td>230</td>
<td>84%</td>
</tr>
<tr>
<td>Food</td>
<td>212</td>
<td>85%</td>
</tr>
<tr>
<td>Clothing</td>
<td>183</td>
<td>84%</td>
</tr>
<tr>
<td>Medical</td>
<td>137</td>
<td>85%</td>
</tr>
<tr>
<td>Training</td>
<td>122</td>
<td>85%</td>
</tr>
<tr>
<td>Cash</td>
<td>76</td>
<td>84%</td>
</tr>
<tr>
<td>Shelter</td>
<td>76</td>
<td>100%</td>
</tr>
</tbody>
</table>

Last, field observations noted that a small number of beneficiaries from winter assistance exchanged or sold items received. This was notably the case for children’s clothes. More importantly, in Qasaba, where a number of IDPs lived in the basement of apartment blocks; assistance in the form of firewood proved ill-adapted as they were not allowed to own a “bokhari”, and mentioned having to sell the wood to pay for electricity. Though in-kind winter assistance appears crucial in helping households address their needs, miscommunication and/or under-assessment of the actual needs of beneficiaries can therefore lead to unsuitable interventions. The flexibility introduced by cash grants could be perceived as a means to mitigate these problems: for instance, IDPs living in the basement of Qasaba blocks, could decide spending their grant over electricity for heating, or rent. Given both the importance respondents to the survey gave to in-kind assistance to address their household’s basic needs, and their high indebtedness to meet other basic needs, such as health, complementary approaches including both in-kind and cash assistance could be an adequate way to break the cycle of debts, and eventual selling of assets.

“As last year we survived the winter because we received a lot of assistance from different organizations. We received food, clothing, beans, wheat and wood. One lady came and gave us each 2000 AFS, and another time another person came and gave us 500 AFS. On some Friday’s we also received meat as alms (khairati). Otherwise we wouldn’t be able to buy meat ourselves”
- Female participant FGD Parwan 2, 38 years old

“We borrow the money. I got sick when I was pregnant and my husband tried to borrow money but nobody could give us money. So my husband sold some of our blankets and took me to the hospital the next day”
- Female FGD Parwan 2, 25 years old

“Last year we received fuel, food, clothes, blankets and tarpaulins and I sold some blankets and clothes because I needed money for the treatment of my children”
- Male FGD Sharak-e Police, 30 years old

Seasonal variations: As a significant part of DRC’s interventions in the KIS focus on winterization and as high levels of vulnerability were noticed during the cold season, respondents were inquired about their preferences for assistance in the winter and in other seasons. As livelihood situations are impacted by seasonal variations, there were differences expressed in preferences between seasons. 

Preferences for food and cash remain constant regardless of seasons, underlining the facts that food remains a constant need incomes are unable to meet, and that cash is perceived as an appropriate way to satisfy other urgent needs. The data shows that male and female respondents in our sample had similar preferences for the type of the assistance during winter and other seasons of the year. Their top three top preferences for assistance during the winter are food (30% of male respondents, and 33% of female respondents), cash (28% for males, and 32% for females) and fuel (26% / 28%). Only 10% of male and 4% of female respondents showed preferences for assistance in the form of
shelter/housing, in winter. In other seasons, food and cash assistance remain top preferences, with preference for shelter/housing assistance increasing for both males (18%) and females (29%) as compared to their winter preferences. Preferences for training and job placement increase outside of winter – probably as respondents are less in an emergency situation, which allows them to invest further in building skills and longer-term prospects. Lower preference for shelter/housing assistance in winter indicates the prioritization of other basic needs, such as food and fuel in the winter season. Due to a drop in livelihood opportunities, the focus priorities of households is placed acute needs, such as food and fuel – fuel being season-specific.

Graph 7: Seasonal preferences for assistance (%)

Preferences for shelter differed significantly between households having previously received assistance and those who had not (in Block-hai Qasaba and Nasaji Bagrami). The preference for cash assistance, in winter, was slightly higher for those surveyed households in KIS who had received some or the other kind of assistance since they had settled in the camp, as compared to those who had not received any form of assistance since they have settled in the camp. Out of the 280 households that mentioned having received assistance, 30% reported preferring cash assistance, versus 22% for those who have not received assistance so far. The proportion for preferences for food assistance are respectively 31%, and 29%, and 27 % of both categories stated preferring receiving assistance in the form of fuel. Preference for shelter in the winter varied significantly between households mentioning having received assistance, and those who didn’t. Whereas only 7% of respondents who had previously received assistance mentioned preferences for shelter/housing in winter, 20% of those who hadn’t prioritised shelter. During other seasons, the preferences for food, fuel, and cash remains high for both categories of the households. However, in other seasons of the year, 29% of those who have received assistance since they have settled in the camp prefer assistance in the form of shelter/housing. For households who have not received assistance, the proportion remains high (24%).

Cash vs in-kind: High preferences for full cash assistance or a combination of cash and in-kind, as well strong motivations to participate in cash-for-work and cash-for-training activities are some of the main findings of this study. Given a choice between cash, in-kind, or a combination of both types of assistance, 54% of the total respondents preferred full cash assistance, 43% a combination of both, while only 3% preferred full in-kind assistance. Preferences differ according to the gender of
respondents. The majority of surveyed females (57%) preferred a combination of both cash and in-kind assistance, followed by full cash assistance (42%) and full in-kind assistance (1.4%). The figure is different for male respondents, with the majority (58%) expressing a preference for full cash assistance, followed by a combination of both cash and in-kind (38%), with a little less than 4% preferring full in-kind assistance.

Graph 8: Cash and/or in-kind assistance (%)?

Aside from satisfying their food needs, male and female respondents expressed different priorities. If provided with cash assistance, 25% male respondents expressed their preference to use it for repayment of debts and using them as working capital for small income generating activities (retail trade/sales, street vending, establishing small retail shops etc.). Repaying debts and building/upgrading shelter was mentioned by respectively 18% and 12% of the male population surveyed. Women however, preferred spending cash assistance on fuel (17.5%), repaying debts (15%) and clothing (7.5%).

Willingness to participate in work and training programmes: The majority of male respondents (approximately 90%) responded positively to the question “are you willing to participate in a work programme for which you will be given money in return?”. Another around 5% mentioned being willing to participate cash-for-work, provided the work was not physically intensive, while only 3% refused to work because they were either ill, disabled of physically weak. Cash-for-work initiatives however need to take into account the labour market in Kabul and the ability of recipients to integrate in an urban labour environment. The fact that the majority of male respondents reported being employed in agricultural and livestock activities prior to displacement, and lacking the basic skills necessary to participate in income generating activities in Kabul emphasizes the need for a longer-term approach including (i) upgrading of skills, and (ii), ensuring those skills are adapted to the demand on the labour market. Willingness to participate in work and training programmes corroborates male respondent’s intentions to invest into income-generating activities if assistance in the form of cash was to be provided, indicating a willingness to invest in longer –term strategies to stabilize their income. However, these high figures might need to be mitigated in the light of findings from previous research conducted in KIS, showing low preferences for cash assistance and little interest in cash-for-training28. When asked about training programmes with compensation in the form of cash, in-kind, or a combination of both, the majority were willing to participate. Most of the

respondents (58.5%) said that they would only enrol if they were given cash as compensation; 19% preferred to receive compensation in both cash and in-kind, while around 16% want to be given in-kind compensation.

Women’s role: Differences were observed in terms of preference for modalities of assistance according to the gender of respondents, there are slight variations in females’ preferences for a combination of cash with in-kind, with 57% of surveyed females preferring a combination of cash and in-kind, whereas 58% of males expressing a preference for full cash assistance. Gendered differences in the degree of control of the use of household resources can provide a partial explanation for these differences with a higher capacity of women to control in-kind items over cash.

- Control over resources: The majority of respondents reported their resources are controlled by the head of household (male and female), who also takes the spending decisions: in most cases, the primary breadwinner of the family, decides what to spend on and how much. The resources within households are also collectively controlled and decision on spending of resources, in many cases, is taken collectively by family members. This is important for cash-programming purposes, as it indicates the risk of appropriation of resources by influential members of the community is considered to be low by respondents. Potential risks of misappropriation linked to security concerns will further be discussed when considering the conditions for planning cash interventions. Respondents mentioned the primary earner of the family hardly spends earned or expected money on him/herself with 98% reporting resources are spent for household members highlighting the potential positive impact of cash transfers on households, as opposed to individuals, and mitigating the risks of misuse.

Graph 9: Spending decision in the household (%):

“Last winter was very difficult because we didn’t have enough food, and I had to beg on the streets with my daughters to find food. I remember one day I was going to beg to find fuel but I broke my leg so I was in bed for about three to four months and I didn’t have any income”
- Female FGD Rahman Mina Qala-e Barq, 40 years old

29 This issue has been raised in previous research: ODI (2007), Cash Transfers in Development and Relief Contexts: Review of the Recent Literature, Overseas Development Institute.
• Decision-making power: Identifying the amount of decision-making power of women in the household is an important component in planning for cash-based approaches targeted at households. Both quantitative survey and qualitative fieldwork found **women were responsible for keeping the income of the household**. 59% of respondents to the survey stated wives and mothers are responsible for keeping money, against 20% of husbands and fathers. 6.5% mentioned both kept the money collectively. However, whereas all female heads of household respondents in the survey sample had complete authority over household expenditure, just above 13% of female spouses reported having independent decision-making power for spending the income. Focus group discussions in different camps underlined the variations according to communities in women decision-making power, calling for specific approaches in cash-based mechanisms depending on the context in communities. Discussions with field staff of organizations active in the KIS highlighted women in the camps generally don’t keep the money, underlining male household members are usually responsible for purchasing goods their households needs.

“"I keep the money and I spend the money. I give my son the money to buy groceries. Women know better what’s needed in the house"”
- Female FGD, Parwan-e 2, 37 years old

“"I keep the money. My husband doesn’t ask about the money and how much is left. Because he knows I don’t spend the money on unnecessary things. I know how to spend it correctly"”
- Female FGD, Parwan-e 2, 19 years old

• Spending preferences: Whether actual resources in hand or assistance in the form of cash, results in our survey showed men and women respondents have similar priorities for spending. Expenditure on food remains their top priority, energy comes second, and clothing third. If given cash assistance, male and female respondents’ priorities for spending are slightly different regarding some items. Food stands at the top of their priority in any case, along with repayment of debts. However, given cash assistance, male respondents mentioned preferring to work on it by investing in toolkits or material for instance, and to build a house/shelter. On the other hand, after buying food, fuel and repayment of debts, female respondents’ preferences go for spending on clothing.

• Participation in work components: Given the sensitivity surrounding women’s access to outdoor spaces and their capacity to engage in income-generating activities, focusing on their willingness to participate in work or training components of programmes sheds a light on their potential involvement in cash-based livelihood programmes. The proportion of women willing to participate in cash-for-work programmes is even higher than that of men, with 94.5% of female respondents agreeing to participate, and 3% for physically not-intensive activities, such as carpet weaving, embroidery, and tailoring. However, these figures need to be considered with caution, and in the light of factors including community characteristics and structure of the household. Considering that a previous study on *Sustaining the Working Poor in Kabul Informal Settlements* found nearly half of the women in the sample surveyed knew manufacturing and could be engaged in domestic activities, the responses in the current survey indicating personal motivation of women to participate in income-generating activities is a positive sign of their potential involvement in work or training-related programmes. Female preferences for compensations given against participation in training programmes mirror those for direct assistance. Out of the 72 female respondents, most (58%) expressed a preference for a combination of cash and in-kind as a compensation to participate in vocational programmes, 22% preferred cash, and 14% in-kind. Majority (69%) of male respondents (238) preferred to be given cash as compensation, 16% preferred in-kind compensation while only 7% preferred to be given a combination of both cash and in-kind for enrolling to vocational trainings programs.

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“We have the shelter, drinking water and working opportunities problems in other seasons, because we buy drinking water, and our men don’t know anything except daily working, if learning of the vocational work facilities are provide for them it will be good, and our family income will be increased”
- Female FGD – Nesaji Karte

Camp specificities: Location-specific differences were noted in preferences for types of assistance. Preference for full cash assistance was high in Nasaji Bagrami (75%), Kabul Nandari (67.5%), Parwane Do (62.5%), and Block hai Qasaba (57.5%). In Bagh-e Daud however, only 13% preferred full cash assistance, whereas 83% preferred a combination of cash and in-kind. Preferences for combination were also high in Block-hai Hewadwal (52.5%) and Shahrake Police (42.5%). Designing and programming of assistance programmes can require context-specific approaches and consultation with communities about the form of assistance better adapted to their needs.

As far as the management or distribution of resources within the community in KIS sites surveyed are concerned, most respondents believe that cash or in-kind assistance would equally benefit all members of the community. Community resources are mentioned to be equally shared between all members. 11% mentioned the possibility of people living close to camps or community leaders to benefit from distribution of cash assistance – a relatively small, yet significant percentage that calls taking into account the specific conditions in a given camp, and for development of conditionalities for cash-assistance combined with strong monitoring mechanisms. Specific measures to mitigate risks of misuse of cash distribution will be developed when discussing implementation of cash-based interventions.

Graph 10: Who benefits the most from distributed cash?

- Everyone will equally benefit: 71
- People who know and are close to the camp/community leaders: 11
- Poorer Families: 06
- People who use power and violence: 06
- I don’t Know: 03
- Others: 03
- Elder in the camp/Community leader: 01
5. Conclusion

“The type and stage of an emergency is clearly important in making judgements about the possible appropriateness of cash. In the early stages of an emergency, particularly a quick-onset crisis, markets may be particularly disrupted and in-kind assistance may more appropriate. Yet even during quick-onset emergencies markets may still be functioning, and it may be possible to deliver cash more quickly than in-kind alternatives because it is logistically less demanding. In long-running crises, where the distinction between chronic poverty and acute emergency needs is often difficult to locate, such as northern Kenya and Ethiopia, there is increasing interest in the potential of longer-term cash-based safety nets to reduce people’s reliance on regular humanitarian relief, largely in the form of food aid.”

Data collected for this research underlined KIS inhabitants are immobilized in a catch-22 situation of high vulnerability across several indicators—lack of skills, inability to access quality health or education services, low and unstable sources of income, high levels of debts and over-reliance on assistance, all of which contribute to the chronic situation of poverty of households living in the KIS. The majority of our respondents reported directing the majority of their resources towards food and energy, despite a high reliance on existing assistance.

One of the results of this chronic situation of poverty highlighted by this research is indebtedness - with close to 89% of respondents mentioning levels of indebtedness two to ten-folds their monthly income - further pushing migrants in the KIS into a downward spiral of stress response and impeding their resilience to external shocks. Cash flow is a structural problem in the KIS, especially in the winter season. Indebtedness cannot be addressed through temporary emergency interventions and needs long-term and predictable investments in livelihoods – which findings showed to be affected by low levels of skills, high instability of employment opportunities, and over-reliance on a single and unstable source of income.

Lack of cash and dependency on external assistance can be an explanation for preferences mentioned for cash assistance, or its combination with in-kind, by the great majority of our respondents. Provided security and market conditions are favourable to its distribution in the KIS, cash can therefore prove to be an efficient form of assistance by directly addressing both immediate and longer-term needs. In regard to livelihoods, data further showed that:

(i) Despite low skills and inability to access the labour market, male respondents are willing to invest in longer-term strategies and income generating activities;

(ii) The majority of female respondents do not contribute to the household’s income though most did in their rural place of origin. Some possess marketable skills and our survey showed their willingness to work, underlining the possibility for a diversification of sources of income;

(iii) Differences in needs across seasons call for distinct approaches in the cold and warm seasons. In a situation of acute emergency in the winter, relief response appears as the most adequate way to alleviate pressure on households, while longer-term interventions to sustain livelihoods during the rest of the year can increase resilience to predictable shocks: winter does not come as a surprise and can be planned for if the cycle of distress coping mechanisms is broken.

(iv) 97% of respondents indicated they were planning to stay in their camp. This serves as a good basis for planning long-term forms of assistance. However, avoiding artificial immigration due to provision of cash assistance is crucial in sustaining the political acceptability of cash assistance in the KIS. In terms of implementation, this means targeting will imply focusing on the camp residents, monitoring should ensure assistance

is not diverted, and planning should avoid creating higher levels of dependency on assistance, ensuring transition of recipients out of assistance programmes.

Against the background of these findings, the following section will provide a general framework analyzing the conditions for a successful implementation of cash-based assistance in the KIS in general, and drawing possible lines for cash-interventions based on the results of the present research and previous studies in the KIS.

Picture 3: DFID-Action Aid Mobile Cash Transfer beneficiary (Photography: Samuel Hall, 2012)
SECTION II: Assessing the feasibility of cash-based programmes in the KIS

One of the aims of this study is to identify the risks and protection issues for a cash-based approach. The present section develops a typology of existing cash-based mechanisms, looks at the comparative advantages of cash modalities and exposes lessons learnt from current methods of implementation in Afghanistan. This will serve as a basis for assessing their potential effectiveness in the KIS. This requires taking into account:

(i) The situation of KIS as urban illegal settlements, including specific vulnerabilities outlined in the previous chapter, potential obstacles against and incentives for the development of cash-based programmes.

(ii) The relevance of the distinction made between emergency/recovery initiatives, with a focus on the potential impact of various cash initiatives both in the short-term to address acute needs, and the longer-term perspective of supporting livelihoods.

Typology of Cash-based interventions: Cash based initiatives include a wide variety of mechanisms of implementation, ranging from direct cash grants to conditional cash grants, to vouchers, and combination of cash and in-kind initiatives, listed in the table below:

Table 4: Types of cash interventions

<table>
<thead>
<tr>
<th>Type of intervention</th>
<th>Labels commonly used</th>
</tr>
</thead>
<tbody>
<tr>
<td>Giving people money as a direct grant with no conditions or work requirements</td>
<td>Cash grants (Cash relief)</td>
</tr>
<tr>
<td>Paying people in cash for taking part in a public works programme</td>
<td>Cash for work (Employment, public works)</td>
</tr>
<tr>
<td>Giving people money on condition that they do something (attend school, plant seeds, demobilise)</td>
<td>Conditional cash transfers (Demobilisation programmes)</td>
</tr>
<tr>
<td>Giving people vouchers for a particular type of good (e.g. seeds) or a bundle of goods</td>
<td>Voucher programmes</td>
</tr>
</tbody>
</table>

Source: Harvey (2007)

Though in Afghanistan, cash-based initiatives have primarily been used as an alternative to food aid and to support basic needs (food and other essential items) through cash for work and grants for vulnerable individuals or households, their use can be much broader, including:

- Enabling the recovery of livelihoods.
- Promoting investments in human capital through conditional cash transfers.
- Supporting temporary and/or permanent shelter needs

Access to basic food and energy needs, recovery of livelihoods due to acute vulnerabilities in accessing employment and generating income, health and child protection concern, and HLP have been identified in the previous chapter as crucial challenges communities in the KIS are faced with.

Cash Initiatives in the Afghan Context: The on-going CaLP initiative, driven by NRC and Oxfam, is a sign that cash is becoming increasingly considered as a response both in short- and longer-term initiatives. As indicated by the table below, cash initiatives in Afghanistan have remained mainly rural and implemented through cash-for-work, complemented by direct cash transfers for vulnerable households.

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### Table 4: Organisations implementing Cash-based initiatives in Afghanistan

<table>
<thead>
<tr>
<th>Organisation</th>
<th>Cash chosen</th>
<th>Modality</th>
<th>Beneficiary selection</th>
<th>Type of beneficiaries</th>
<th>Cash distribution modality</th>
<th>Areas of work</th>
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<td>ACF</td>
<td>CFW</td>
<td>and</td>
<td>CDCs</td>
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<td>Rural</td>
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<td>for those</td>
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<td>cannot work</td>
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<td>study</td>
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<tr>
<td>DFID</td>
<td>Mobile</td>
<td>cash</td>
<td>CDCs</td>
<td>Farmers and disaster</td>
<td>M PAISA</td>
<td>Rural/urban</td>
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<td>NRC</td>
<td>Cash for Shelter</td>
<td>Survey, field assessment</td>
<td>Returnees and IDPs and vulnerable households</td>
<td>Direct cash transfer</td>
<td>Rural/urban</td>
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<tr>
<td>WFP</td>
<td>Voucher</td>
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<td>Widows and disabled</td>
<td>Voucher through Kabul Bank</td>
<td>Urban</td>
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<td>USAID</td>
<td>Mobile</td>
<td>Cash</td>
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Examples of cash-based approaches in Afghanistan underline this type of approach remains possible in the Afghan context. Focus of assistance, however, remains mainly rural – a paradoxical situation given the higher potential access to functioning markets and services optimizing the use of cash grants in urban areas. WHH’s experience in the KIS, however, highlighted specific challenges in Kabul Informal Settlements. This emphasizes the importance of an accurate assessment of conditions for the implementation of cash-based approaches in the KIS. The following sections shed a specific light on: 2 variables (access to market and security) as well as 3 challenges (political acceptability, access to basic services, and artificial in-migration) that should be cautiously weighted and considered while designing a cash-based initiative in the Kabul informal settlements.
1. Conditions for the implementation of cash-based programming in the KIS

The effectiveness of cash approach is determined by access of recipients of cash transfers to functional markets and the security of the environment, crucial in mitigating risks of tensions due to injections of cash in a community, and for the protection of agency staff. This section seeks to answer a simple feasibility question: under which conditions can cash assistance work in the Kabul informal settlements?

This study includes a first assessment of the market and general conditions in the 8 surveyed camps that will need to be corroborated by an exhaustive assessment of conditions for each camp, including multiple indicators. Pre-conditions for the implementation of cash-based assistance in a determined area include:

(i) **Conducive market conditions** to ensure cash distribution will not have adverse effects on the local economy and beneficiaries can purchase items from markets without engaging into higher costs,

(ii) **Conducive security conditions** ensuring cash will not be misappropriated by power-brokers in the community, that beneficiaries will not be put in danger due to cash distribution, and that the cash distribution can be done in safe conditions.

As is developed in this section, KIS benefit from a favourable access to markets due to their urban location. Risks of inflation and supply are mainly concentrated during the winter season, calling for a seasonal adaptation of forms of assistance.

**Market conditions:** In order to assess the market conditions in the selected camps, site visits and interviews with local traders in five market places in Bagh Qazi, Bagrami and Qalacha were conducted by the research team. Indicators included:

- **Market access:** Of the eight sites, Bagh-e Dawood is the camp with the least favourable location, fifteen minutes away by car of Pol-e Company in West Kabul. In other camps, the issue is less one of access than of availability of products based on trader’s ability to supply. **Seasonality** appears central in looking at potential inflationary effects of cash-based programs. The problem of supply for food and fuel on the Kabul market remains a concern in the winter. This is significant as they were reported to be top priorities by respondents to the survey, with food representing 64% of their overall spending and fuel 14%, and are also the items reported as the most needed.

- **Traders’ supply capacity:** **Capacity of local traders to supply markets** in Kabul impact prices, with inflation when they are unable to meet the demand. Afghanistan is import dependent and relies mainly on neighbouring countries to satisfy its food and fuel needs, Pakistan being its major import partner, with an estimated 877.75 million USD value of imports in 2011-12. Traders’ capacity to supply markets in Kabul is influenced by seasonal factors:

  - **Summer:** During the warm season, they face little limitations in supply due to affluence of food items (wheat, wheat flour, rice, sugarcane, etc) in supplying countries. Unless unpredictable external shocks affect importations, such as international tensions, adverse impacts of drought on the agriculture, or a sudden

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34 These include:
1. Rahim Khosti Market, Bagh Qazi, Kabul (Traders & wholesalers: Food)
2. 30 meter road, Bagh Qazi, Kabul (Traders : Food)
3. Mandawi ard (flour) Bagrami, Bagrami market, Kabul (Trader, Wholesalers & Retailers: Food and Fuel)
4. Sarai Haji Gulbuddin, Qalacha, Kabul. (Traders & Wholesalers: Firewood)
5. Sarai Mahsel Jan, Qalacha, Kabul (Wholesalers: Firewood)
35 (Statistical yearbook, 2011 – 12, CSO).
increase in demand from other buyers, traders and wholesalers therefore face little problems in supplying food items to meet the local market’s demand.

- **Winter:** In the winter, however, Afghan traders and wholesalers face additional problems due to: 1) an off-season for essential food items (wheat, wheat flour, rice, sugar, tea) in Pakistan; 2) lack of sizeable storage houses which would allow them to store food items and meet demand when faced with shortages in winter; 3) heavy snowfalls in and around Kabul, causing blockage of transit roads: Salang passes to the North and Mahipur to the East. Harsh weather also impedes internal supply of firewood from the South of the country (Jaji, Mangal, Gardiz, Paktia & Khost), and importations of petroleum (petrol, diesel, gas) from Central Asian countries, Russia and Iran.

- **Potential risks of inflation?** Concern about inflation is based on the potential generation of a considerable increase in demand of food and fuel – especially during the winter in time of possible shortage - if the amount of cash assistance is substantial and reaches a high number of beneficiaries. However, the size of the market in Kabul, with a population of 6 million inhabitants, mitigates this fear, as the current population of KIS inhabitants is comparatively small, with an estimation of approximately 35,000 people over 55 sites. Moreover, DRC’s programme is aimed at eleven of these camps. It is therefore unlikely cash assistance as such will put pressure on market demand for these items and will have minimum adverse impact on prices. Based on our assessment of market conditions in the KIS, access to markets does not appear as the main issue, hence inflationary risks due to injection of cash appear minimal in the KIS. Notwithstanding external shocks – international tensions, increase of exchange rates, adverse effects of climatic catastrophes, there is little evidence of the inflationary impact of cash assistance as such on local markets. Two caveats, however, should be taken into account while designing a cash-based programme:

- **Variable supply and needs, tailored assistance:** Though traders and wholesalers in Kabul have the financial capacity to meet the local demand, they cannot guarantee provision of these items to the local market consumers at regular prices throughout the year. Difficulty in supply and risks of inflation in the winter, however, put in question the effectiveness of cash grants as an alternative to in-kind during this season. Considering needs and demands are high, complementary in-kind assistance in form of fuel and food seems adequate – even crucial – during the cold season.

- **Seasonal supply and prices, tailored assistance:** One of the trends in the survey conducted for this research was the importance of seasonality for KIS inhabitants. The assessment of market conditions conducted by our research team highlights seasonality remains a structural factor for supply and impact on prices. Given seasonality was also noticed as essential in the variation of livelihood opportunities of KIS residents, as well as higher levels of vulnerability in the cold season, our observations call for specific implementation modalities during the winter.
“For some reason, cash is very emotional. One of the risks frequently cited is inflation. This one I have never seen. As far as I am concerned, the risks for inflation are overblown. Some of the threats are obviously corruption and theft and those kinds of things. As far as I know those are not higher than for in-kind. For some reason we have some much higher tolerance for losses in supplies of in-kind than for cash. If you lose $1000 in cash, it’s a big hullaballoo, but if you lose a $1000 in supplies, well, it’s part of the business. So there are irrational fears around the use of cash”. – UNICEF Field Officer

Security Conditions: Security conditions are essential for planning the distribution of money and ensuring monitoring throughout the project. In the KIS, a pre-condition to the development of cash programmes is the preliminary assessment of security conditions inside each community to mitigate risks of misappropriation and misuse. Security was not reported as a major concern by respondents in the survey, though a thorough assessment of the security conditions in each of the camps will be required prior to the development of a cash-based programme, and members of the community will need to be closely involved at all stages to mitigates risks of social tension. Some of the findings of the fieldwork conducted for this research are relevant to the security situation on the KIS and are mentioned in the table below.

Table 5. Security concerns in the Kabul Informal Settlements

<table>
<thead>
<tr>
<th>Conductive security conditions</th>
<th>Security concerns</th>
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<tbody>
<tr>
<td>Respondents consider that power brokers will not divert cash transfers</td>
<td>Potential harassment by police and landowners</td>
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<tr>
<td>Control over resources by the head of household and collective decision making about expenses Inside the household</td>
<td>Mistreatment by surrounding communities</td>
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<td>Feeling of safety: scarce mention of threats by female participants in FGDs</td>
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</table>

Quantitative data showed differences among camps in the consideration of who would profit from assistance if cash was to be distributed. Highest rates of people believing relatives of community leaders and power brokers would benefit most from assistance were found in Kabul Nandare and Shahrake Police. Qualitative discussions with community members in each of the camps further showed that in Bagh-e Dawood respondents emphasized their willingness to have cash distributed directly, without interference of community leaders. Given the limited scope of our study, conclusions cannot be drawn from these observations. However, they do emphasize the need for contextual approaches taking into account the security situation in each of the camps, identifying power brokers, and taking into account the preferences of the communities in terms of assistance.

Findings from our survey, however, indicate that a low proportion of respondents believe distribution of cash will benefit community leaders (1.1%), people using power and violence (5.7), or those close to community/camp leaders (10.6%). As mentioned above, there were overall few mentions of theft in discussions with community members, though intrusion by the police, landowners and neighbouring communities were reported on some occasions. Against this background, security does not appear to be an obstacle to the provision of cash-assistance, though the specific conditions in each camp cannot be overlooked, as cases of diversion of in-kind distribution are a common occurrence mentioned by agencies active in the KIS, and can foster considerable tension which can put at stake the benefits of assistance in the form of cash and cause more harm than good.
2. Challenges for the implementation of cash-based programming in the KIS

Aside from market and security conditions, which are two variables that should be thoroughly considered before implementing in the KIS,

- **Political acceptability:** Reluctance of authorities to accept and engage with transfer programmes in KIS is a direct consequence of the fact settlement is not considered as an option by the governmental, municipality and landowners. Whereas pure food and health programmes have not been opposed by authorities, and sometimes supported, working components of programmes are therefore limited to rehabilitation of existing infrastructure, community work such as cleaning roads or canals, and collecting garbage. In the perspective of livelihood programmes, short-term unskilled labour has very little impact on the long-term and does not allow the linkage between relief and recovery relevant in DRC’s scope of intervention, presenting the risk of creating dependency for recipients. In order to have a longer-term development perspective, assistance programmes in the KIS, including cash, require coordination with the relevant line ministries, including MRRD and MoLSAMD for cash-for-work programmes, and municipality. This could notably be done through involvement of camp residents in businesses in neighbouring communities.

“Our IDP projects were all emergency projects with a multi level approach. In Phase I we offered emergency health, in kind distributions, and in phase II we started to conceptualize and introduce cash-for-work (CFW) opportunities on a small-scale, rather pilot, level. At that point we realized that CFW was needed because the lack of cash flow was one of the biggest problems of the vivid circle of IDP’s. In addition CFW was a “trick” to combine WASH, education and Health activities (construction of mobile latrines, health services, emergency education) while involving the IDP communities in those components and inject cash. Nevertheless we had to learn, that CFW was not easy to be realized in an IDP environment, since our CFW was only limited to the camps. Substantial constraints exist for actors attempting to improve camp conditions through construction activities as a result of intransigence on the part of landowners and municipal authorities in approving any activity that is or that could be perceived as ‘permanent’. As a result, we faced significant resistance to the construction of for example emergency latrines, despite their ‘temporary’ or ‘transitional’ nature. So, the CFW remained small and problematic – which led to our decision to drop it completely in phase III”.

– Reporting Officer and Programme Coordinator 2010-2012 - WHH

- **Lack of access to services:** Accessibility and capacity of education or health services have been underlined as problematic in the KIS\(^{36}\). Cash transfers conditioned to medical visits or school attendance for instance, can help to access health and education, but cannot resolve the problem of service delivery, emphasizing the need for **complementarity with ongoing sectoral strategies** to improve service quality. Findings from the survey showed that access to quality health services was one of the main concerns of respondents, and one of the causes of engaging into higher levels of debt: 1) people do not have access to quality health services; 2) but they are willing to get into debts for the services of poor quality medical practitioners or physicians – which does not provide them with any conclusive health solution, while worsening the financial situation of their household. In this regard, if health and education are not in the scope of DRC’s framework of intervention, they both have a direct impact on livelihoods and situations of chronic poverty as they imply: 1) high levels of indebtedness due to seeking quality health services and; 2) lack of income preventing children from attending school to engage in income generating activities. Ensuring that KIS inhabitants have access to quality and affordable health services is therefore relevant and can be addressed through coordination with NGOs engaged in health and education sectors – eventually maximizing the potential impact of cash assistance.

- **Artificial In-migration:** Creating artificial in-migration because of provision of assistance is a risk of cash transfers – qualitative discussions in the field emphasized the role of community

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\(^{36}\) World Bank/ UNHCR (2011), Research Study on IDPs in Urban Settings, Samuel Hall.
networks in the decision of specific households to move to a specific camp according to the assistance provided. In a context of high sensitivity surrounding the settlement of IDPs in the KIS, assistance programmes need to take this parameter into account, keeping in mind the aim is the development of a given community. Another issue mentioned on several occasions by aid workers in the KIS is the enrolment of members of neighbouring communities ineligible for the programme in order to benefit from assistance. A problem further enhanced by the lack of documentation. However, the nature and structure of KIS are inherently tied to the issue of displacement, with continuous flows of in-coming IDPs. Migration is a reality that cannot be overlooked and regular updating and revision of scopes of programmes might be needed to adapt to a changing reality. Clear identification of beneficiaries through distribution of informal identification documents, exhaustive explanation of the programme and its objectives to the community, and strong monitoring mechanisms are a pre-requisite that can help limiting the potential for fraud and artificial migration to the area of implementation.

3. Conclusion

A preliminary analysis of the situation in the KIS show there are no significant market and security barriers to the implementation of cash-based assistance in the KIS. Their urban location ensures their integration in Kabul’s local market, implying cash recipients will be able to purchase needed items and local traders have the capacity to provide them throughout the year. From a security point of view, criminality or violent intrusion of power-brokers to appropriate camp inhabitants sources of income was not reported as a distressing issue by respondents. However, two challenges need to be kept in mind:

- **Market access and seasonality:** The lower capacity for supply of fuel and food items in Kabul during the winter. Combined with the fact that this season has been identified as the period of the year where IDPs in the KIS are in a dire situation of need of basic items such as food, fuel and NFI, cash distribution may have adverse effects, as recipients will not be able to access items at an affordable price. Provision of in-kind can therefore work as an appropriate response to address these needs in a relief framework. On the other hand, the combination of in-kind with cash will allow beneficiaries to address other essential needs in this season, such as health care.

- **Security situation:** In terms of security and mitigating risks of diversion and tension, distribution of assistance can foster tensions and create conditions for degradation of security. The problem is less that of cash than of the strong political and emotional implications surrounding the provision of assistance in KIS, calling for robust programming and strong M&E mechanisms, which are considered in the following chapters.
SECTION III: Implementing cash-based programmes in the KIS?

The choice of a form of implementation depends on the objectives of the programme. This is common to all types of programme – whether cash or in-kind – and ensures the intervention is an incentive compatible with the intended outcomes of the programme.

As underlined by previous studies and confirmed by findings from the present research, with 81% of respondents corresponding to EVI criteria, the situation of IDPs living in KIS is one of general poverty and high vulnerability. Realistic objectives will therefore need to be framed accordingly: high levels of vulnerability, multiple discrimination and lack of recognition of their right to settle prevent KIS inhabitants from escaping spirals of poverty and indebtedness. All these factors of vulnerability are interrelated and impact on the general livelihood situation of poor households living in the KIS. Hence the need for simple and clear objectives, tailored to the needs identified.

Given objectives are clear and the programme is planned accordingly, the potential advantage of cash-based approaches is they potentially allow linking relief and recovery by alleviating short-term poverty through allowing people to address their direct needs, while incentivizing families to invest in longer-term activities and human capital impacting on their livelihoods. As outlined in the table above, this can be considered through a combination of forms of assistance, with in-kind providing for immediate basic needs (food and fuel), and cash grants allowing households to address other urgent needs (repayment of debts, health) or invest their resources in a longer-term perspective (human capital).

In DRC’s perspective of promoting livelihoods in KIS, a range of objectives can be considered to permit households to break the cycle of indebtedness, and eventually attain higher living standards and secure livelihoods:

Table 6: Cash transfer, a relief and recovery instrument?

<table>
<thead>
<tr>
<th>Objective</th>
<th>Cash modality</th>
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<tbody>
<tr>
<td><strong>Relief</strong></td>
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<tr>
<td>Increasing food consumption</td>
<td>Combination of cash grants and in-kind. Vouchers.</td>
</tr>
<tr>
<td>Improving access to heating commodities</td>
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<tr>
<td>Preventing distress coping mechanisms damaging health and livelihoods</td>
<td>Combination of cash grants and in-kind.</td>
</tr>
<tr>
<td><strong>Recovery</strong></td>
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<tr>
<td>Upgrading skills</td>
<td>Cash for training</td>
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<tr>
<td>Behavioural changes: higher investment in human capital.</td>
<td>Conditional cash transfers for preventive health visits or school attendance.</td>
</tr>
<tr>
<td>Facilitating investment in productive activities</td>
<td>Cash for training</td>
</tr>
<tr>
<td></td>
<td>Conditional cash transfers for commodities.</td>
</tr>
</tbody>
</table>

“Cash is a means for an end; we first have to know what the money is intended for. If the objectives are well defined, then cash can be very useful” – Cash Learning Coordinator – NRC

“There’s an element of impacting on traditional coping mechanisms. There are things they could do anyway as a community initiative. If organizations come and pay for this, they wait for organizations to come, and we need to avoid that” – ACF
1. Planning the project cycle

Determining the project cycle is directly linked to the objectives of the programme. In the perspective both of winterization activities and programmes promoting livelihoods and long-term development of communities in the KIS, considering **regular cash transfers** will allow beneficiaries to plan ahead and transition toward recovery. The data collected for this research emphasizing KIS inhabitants’ intention to stay (97% mentioning not having the intention to leave in the following year), the influence of seasonality, and their difficulty to plan ahead advocate for season-adjusted and predictable transfers.

Before getting enrolled in the programme, members of the targeted community need to know **what amount of money they can expect, over what period of time, for the entire duration of the programme.** Predictability is essential in allowing beneficiaries to plan ahead, break away from distress coping mechanisms, invest the cash in the most practical way by deciding how much amount they will spend on immediate consumption, repayment of debts, savings or investment in productive activities\(^\text{37}\). One of the key elements to optimize outcomes and prevent beneficiaries from perpetrating practices of emergency–response is to ensure the distribution of grants can be planned for.

To further foster practical investment and behavioural change impacted by distress-response habits, **awareness about planning and cash management** can be considered to complement cash approaches. Sensitization about the use of cash for households, for instance, is included in ACF’s implementation of cash approaches.

In DRC’s perspective of intervention, two distinct cycles can be considered:

- **A short-term relief intervention in the winter** season to address immediate and acute needs of camp inhabitants during the winter, considering complementary intervention to i-kind distribution to prevent distress coping mechanisms, and increase levels of consumption of food, fuel and health care;

- **A longer-term intervention focused on recovery of livelihoods** and development of income opportunities in other seasons to facilitate graduation out of poverty, allow for planning of resources and prevent entrapment in indebtedness, which will in turn have positive effects on beneficiary households’ resilience to harsh winter conditions.

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2. Targeting beneficiaries

Targeting is one of the crucial and most sensitive steps in the provision of assistance. For cash-based initiative, this is enhanced by the fact that cash is of an inherent value to everyone, and is not self-targeting on its own. If not complemented by effective communication around the objectives of the programme and the selection criteria through consultation with the community, inaccurate targeting can lead to tensions in the community and adverse impact of the programme.

Who should be targeted? In a situation where the poor are the majority rather than a distinctive minority, as in the KIS, accurate poverty targeting is particularly sensitive and might induce tensions as the border between sub-categories of “highly vulnerable” and “vulnerable” is thin and criteria need to be well understood and accepted by all. On the other hand, “geographical targeting” – i.e. targeting of people in a definite area based on the observation they have all been affected by a crisis – presents the risk of fostering dependency, in-migration of individuals not targeted in the first place, and failing to link immediate relief to longer-term development objectives. The table below summarises the key differences, strengths and weaknesses of both approaches, while suggesting DRC that the geographic targeting of one single community (or a cluster of communities, in partnership with other NGOs, for instance) is: 1) more likely to achieve longer-term goals; 2) more manageable in the post-2014 context (M&E + overall management).

Table 7: Income-based vs Geographic targeting?

<table>
<thead>
<tr>
<th></th>
<th>Community Based</th>
<th>Income Based</th>
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<tbody>
<tr>
<td>Strengths</td>
<td>• Larger visible impact for both the community and other actors (donors, G/ROA)</td>
<td>• More egalitarian</td>
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<td></td>
<td>• More manageable and centralized (transparency and accountability)</td>
<td>• Socially more acceptable</td>
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<td></td>
<td>• “Network” approach that can lead to partnership with other NGOs</td>
<td>• In theory, easier M&amp;E (as the locations and profiles of beneficiaries would be broader and as the weight of external factors would be decreased)</td>
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<tr>
<td></td>
<td>• Development approach</td>
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<tr>
<td>Weaknesses</td>
<td>• Potential tensions with other neighboring communities</td>
<td>• Absence of reliable socio-economic sources</td>
</tr>
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<td></td>
<td>• Questionable legitimacy (criteria)</td>
<td>• Problematic Selection criteria (threshold between beneficiaries and non-beneficiaries)</td>
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<td></td>
<td>• “All your eggs in one basket” syndrome</td>
<td>• “Band aid” syndrom</td>
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<td></td>
<td>• More complex M&amp;E (as the outcomes in the selected community can be impacted by many external factors)</td>
<td>• Absence of sustainability</td>
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<td></td>
<td>• Over-reliance on local communities in unsafe or remote areas</td>
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<tr>
<td></td>
<td></td>
<td>• In practice, issues of remote monitoring and management</td>
</tr>
<tr>
<td>Objective</td>
<td>• Longer-term approach looking for a socio-economic impact (approach that now prevails among many NGOs, UNHCR, AKDN and others)</td>
<td>• Immediate assistance with short-term objectives (approach followed by most actors until recently)</td>
</tr>
<tr>
<td>Context (post 2014)</td>
<td>• More tailored to the post-2014 conflict provided that the selected geographic area is accessible for the DRC staff</td>
<td>• Questionable approach, as the questions of remote management &amp; monitoring, and long-term impact have now become crucial</td>
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Likewise, if those targeted to benefit from cash transfers are the most vulnerable sub-category of poor, there is a great chance that the cash received will be used for immediate relief – investment in food and fuel in the winter for instance, instead of being used for longer-term investment or productive assets; if the intended objective of the programme is to reach development outputs, targeting beneficiaries more likely to invest in productive activities might prove more effective and support a successful transition towards development and out of the programme. Data showed this was notably the case for men – main bread earners in the household, with 25% of our sample

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intending to spend money from cash assistance in repayment of debts and investment in productive activities, whereas women privilege immediate needs in the household. The following questions therefore need to be answered:

- Who should be targeted in order to reach most efficiently the intended outcome?
- Should targeting be based on poverty, by distinguishing sub-categories of vulnerability, or on the potential of individuals to start/restore livelihoods?
- What are the most effective mechanisms to efficiently target beneficiaries and ensure selection does not create tensions?

What are the sharing patterns at both household and community levels? Identifying who has the spending power in the household and spending priorities according to gender can help in targeting beneficiaries. Respondents unanimously (98%) reported income or expected income is spent primarily for household members. Distinction between selecting individuals or households therefore appears less relevant than differentiating between gender preferences. It is of common belief that women are more likely to spend for their children’s health and education. This was not reflected in our survey and might need to be put into question given the acute level of needs of KIS inhabitants and relegation of investment in education and health in a hypothetical future. Our data further showed that though women were often responsible for keeping money in the household, their decision-making power on expenditure varied according to communities, and remained low. An additional challenge in the KIS is the ability of women to purchase goods and exit their compounds. “Gender empowerment” might therefore be tricky in the context of the camps, unless targeted women are heads of households, as the survey showed they had significantly more control over resources and expenditures than other women. Existing traditional coping mechanisms and informal support mechanisms such as community solidarity also need to be taken into account. With 70.6% of respondents to our survey mentioning cash distribution will benefit the entire community, results from our survey indicate likely redistribution of cash grants could have positive on the entire community.

“The disadvantage of direct cash grants (not encountered here) is people tend to lie about their documents: elderly and handicapped. A household that was not headed by an elderly suddenly becomes headed by an elderly. People would change their status to receive cash instead of working for it. It goes down to correct targeting. We also had specific issues in Afghanistan: one husband has five wives, how do we treat them? We treat them as a separate household per wife. Then there’s the issue of targeting a wife with no kids. Targeting itself is already an issue. So starting small is a requirement.” - ACF Programme manager

Lessons learned and obstacles from other NGOs and fieldwork in the KIS: Additional specific challenges have been identified in targeting KIS inhabitants:

- Lack of documentation renders identification of beneficiaries difficult, especially for women. Alternative methods for identifying individuals will need to be developed, including informal ID for instance, and close monitoring of cash distribution.

- Beneficiaries' actual status: As underlined by a humanitarian worker, households have a tendency to “increase” or change status (elders, female-headed households, disabled, etc.).

- Security conditions are not necessarily structural but can emerge if objectives and stages of the implementation of a programme are not clear to community members. Exclusion out of the programme can foster significant tensions in communities – an element that needs to be kept in mind during targeting and throughout implementation given the sensitivity of the context in KIS.

Finally, depending on the intended objectives, several forms of targeting can therefore be considered:
1. In the aim of improving livelihoods, targeting will be more effective if aimed at productive individuals inside a household. For instance, training activities sanctioned by the provision of a cash grant at the end of the programme for the development of a small business will ensure successful transition out of the training programme and reaching the objective of sustaining livelihoods only if the beneficiaries are productive members of the household who can engage in income generating activities. This includes men – once they are trained in skills required on the neighbouring markets; and women – based on the finding that many women were active prior to displacement, and therefore possess skills and willingness to participate in trainings and income-generating activities.

2. Targeting extremely vulnerable individuals unable to sustain themselves – elderly, disabled, widows, children head of households – outside immediate relief situations, create further dependency on assistance, and disturb traditional mechanisms of redistribution that compensate inabilities of certain members of the community to produce an income.

3. At the difference of longer-term recovery interventions, relief intervention will benefit the most vulnerable by alleviating root causes of chronic poverty. Winterization intervention can prove useful by targeting those affected with highest levels of indebtedness – one of the main problems of respondents in the surveyed camps. This will help alleviating the increased burden of households in the winter season by addressing a need which in-kind can not address directly.

4. From a gender’s perspective, findings showed women had little purchasing power. Targeting them to increase household consumption might not be efficient, all the more as income is reportedly redistributed inside the household, according to our survey. However, as women and children have been identified as particularly exposed to health problems, providing vouchers or grants conditioned to visiting health facilities can reach the double objective of allowing women to come out of compounds and positively impact the health situation of households.

5. In all cases, involving the community in the elaboration of criteria by having community representatives and member check and validate each of them, explaining what the objectives are and the rationale behind the criteria, making them public in the camp is essential to mitigate potential tension and misappropriation of assistance.
3. Determining the size of the grant

The amount of the grant varies according to intervention modalities and purposes. In the perspective of addressing (i) needs during the winter, and (ii) a recovery interventions, the following different determinants can be taken into account:

- **Previous or current assistance to the target households.** Given the high degree of assistance provided in the KIS, specific attention will need to be provided to the type of assistance offered and received by households in each of the targeted camps, to assess the preferred objective of the grant and tailor its size accordingly. If assisted in the form of food or non-food items, cash assistance can be directed towards other needs, such as small-scale investments as working capital, repayment of debts, improving the consumption basket, etc. Cash grants can be calculated to be smaller and complementary to existing assistance, or come as a helping hand after other forms of assistance.

- **Actual needs:** Given the unstable nature of incomes noticed through our survey, basing grants on a theoretical **average monthly** basket of basic necessities (food, fuel, clothing, water etc.) might be challenging, and needs to take into consideration seasonal variations and other forms of assistance. An alternative solution is to base the grant on the average **food consumption and the ability of targeted communities to meet their needs on their own.** The majority (40%) of surveyed households in our sample explained they often have problems satisfying their food needs, and 31% to encounter difficulties 3 to 6 times a month, mainly relying on debts. In such cases, grants adapted to the food basket to cover all the needs of beneficiaries might need to be considered, especially in times of acute shortage like winter. Cash grants or vouchers provided to households can help complement provision of in-kind distribution of staples, or be redirected towards other urgent needs- such as repayment of debts. The initial phase is to get exact information on daily food consumption through household surveys, complemented by a market micro-surveillance and pricing.

- **Size of households:** the amount of grants does not need to be “one-size-fits-all” and can vary according to the size of the households and an evaluation of their needs, requiring close monitoring to avoid artificial inflation of household numbers.

- **Inflation rate and market prices in the local market,** to adapt the size of grants accordingly and adjust the actual purchasing power of beneficiary households. A fixed amount of cash will not have the same purchasing power in pre and post inflation periods, the purchasing power of beneficiaries might be affected and the outcomes of the programme diverted.

Determining the amount of regular cash transfers should be **done in close coordination with NGOs in a nearby area.** Different cash grants or methods of implementation in a limited geographical space can create conflicts and competition between programmes.

Determining the fair value of the grant with ACF Afghanistan.

- **The amount of cash** distributed by ACF is based on the average one-month food consumption of a household of 7 members, calculated based on a micro-market surveillance and price assessment.

- The wages for CFW have to be 25% under the labour rate in order not to compete with the labour environment and create artificial disruption of the labour market. This practice is notably different from that of PIN, which fixes its wages at the same level as the labour rate, based on the observation that the labour market is not functional in post-disaster situations and that cash-for-work creates a temporary but necessary income generation activity for beneficiary households. A major point underlined by ACF was the need for coordination between agencies on the rate of wages in order to avoid tensions between communities and against NGOs due to differences in wages in neighbouring areas: “we had to conform to what the community was used to. We have future CFW programmes pipelined for 2013, and we budgeted 300 per day, as opposed to 250, which is the labour rate we had calculated.” – ACF Programme Manager.
4. Engaging the community

In order to avoid social tension, the selection of beneficiaries needs to be accountable and transparent. Horn Relief, in Somalia, underlined the importance of having the community verify themselves the criteria. This is also a common practice among NGOs involved in cash approaches in Afghanistan and implies involving the community leaders in selection and through distribution, and other community members in public awareness meetings in order to:

- Raise awareness about the project, its duration, objectives and intended benefits to avoid falling into the pitfalls of negative secondary effects of assistance. Side effects, as underlined by an aid worker, include degradation of community assets in the expectation of further assistance, highlighting the need for an understanding by communities of the potential benefits from the programme.

- Raise awareness about people's entitlement so they are aware of their rights and can exercise them.

- Maintain absolute transparency with both beneficiaries and non-beneficiaries throughout the whole project, from design to monitoring. In Afghanistan, People in Need involves the community at every step of the project, which allows the staff to eventually adjust instalments and grants.

- For cash-for-work: prevent the agency from implementing activities addressing needs which the community would have addressed on its initiative to avoid impacting coping mechanisms and creating further dependency into assistance.

- ACF's beneficiary selection process for Cash-for-Work: Selection of beneficiaries is done through community mobilization. The objective of the programme and criteria are carefully explained to the CDC who participate in the elaboration of the criteria, and proceeds to a first selection of beneficiaries, including those entitled to participate in cash-for-work and “highly vulnerable groups” as per ACF criteria. The advantage of working through CDCs according to ACF is CDC members are respected and foster motivation and participation inside the community. The risk of elite capture is mitigated through thorough explanation of criteria and objectives and agreements are formalized through a Memorandum of understanding with a copy submitted to the district governor. CDCs and community members are also responsible for identifying necessary tasks adapted to the skills of participants and implementing works not adapted to skills available. Community mobilization is also used throughout the selection and implementation process by PIN in its CFW activities.

This notably involves taking into account both community leaders, as traditional peacemakers and leaders, to assume their confidence and commitment, but also other members of the community. Our survey revealed respondents had a relatively high confidence in their community leaders, with only 1.1% believing they would benefit most from distributed cash, and 10.6% believing their relatives or people close to them would. If this is confirmed by observations on the field in specific communities, relying on traditional authorities as peacemakers will prove useful in ensuring objectives of the programme are tailored to the community’s needs.

DRC's cash-based intervention in the KIS should therefore:

1. Engage with community leaders and ensure their acceptance of the objectives of the programme, ensure they agree with and participate in the elaboration of the criteria discussed with them one by one, and ratification of a memorandum of understanding making them accountable for assistance received and potential diversion. ACF’s practice of handing a copy of the MoU to district authorities is an initiative that can prove useful in the KIS as well;

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40 FARRINGTON, J., HARVEY, P., and SLATER, R. (2005), Cash Transfers in the Context of Pro-Poor Growth, Discussion paper for OECD/DAC Povnet Risk and Vulnerability Task Group, Overseas Development Institute.
2. Include other community members in the validation of criteria; making sure the information is public in the camp and that both beneficiaries and non-beneficiaries understand why households are targeted and under which modalities;

3. Develop complaint mechanisms for community members, and ensuring regular monitoring of field teams to collect and react to those complaints.

5. Monitoring and Evaluating

Monitoring is a system which allows, throughout the process, to understand what the programme is achieving, verify assumptions, and is key to ensuring it is reaching its intended objectives. It is a tool to measure performance and give and indication on the progress and potential margins for improvement. To ensure programme performance, mitigate risks of diversion, make eventual readjustments and ensure longer-term effects, it is a requirement that robust M&E mechanisms:

- Include impact assessments across multiple indicators: nutrition, livelihoods, access to services, diversion, levels of indebtedness, ethical indicators, gender.

- Triangulate information from different sources, including internal monitoring by DRC staff, community monitoring, and an external evaluation of the project;

- Have cyclic revision of the strategic framework according to the results of the impact assessment to adjust modalities and the value of the grant.

Table 8: M&E objectives and indicators

<table>
<thead>
<tr>
<th>M&amp;E mechanisms</th>
<th>Objectives</th>
<th>Indicators</th>
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<tbody>
<tr>
<td>Pre-assessment</td>
<td>Provide baseline indicators for evaluation of the project</td>
<td>• Assets,</td>
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<td></td>
<td>Direct the strategy throughout the project cycle</td>
<td>• Food consumption,</td>
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<td></td>
<td>- Introduce flexibility</td>
<td>• Alternative income pathways,</td>
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<td></td>
<td>- Adjust the value of the grant to market prices</td>
<td>• Levels of indebtedness,</td>
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<td></td>
<td>- Monitor trader’s tendency to rise prices following assistance</td>
<td>• Health and hygiene indicators,</td>
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<td>Regular assessments</td>
<td>- Assess the comparative impact and performance of the project</td>
<td>• Education indicators,</td>
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<tr>
<td>throughout the project</td>
<td></td>
<td>• Context analysis of security,</td>
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<td></td>
<td></td>
<td>• Market surveys.</td>
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Table 8: M&E objectives and indicators

Having a strong M&E mechanisms is a pre-requisite to the development of cash-based approaches in the KIS, whether in short-term interventions during the winter, or in longer-term interventions throughout the year. In these regards, it is recommended that DRC:

1. Develops a database both prior to the implementation of programmes, and have a comparative impact assessment after;

2. Involves of staff for household checks of purchased items, focus group discussions and consultation of community leaders, and micro-surveillance market surveys;

3. Adopts a dual approach:

   - **Longitudinal** (across time) – in order to assess the progress of the project, including post cash distribution monitoring assessments, in order to assess the usage of cash, how long it lasted, eventual impacts on market prices, its conformity with the initial objectives. 41.
- Comparative, including comparative evaluations with non-beneficiaries in the same camp, and comparison with other informal settlements. This is crucial as external factors – social, economic political – may also impact on the situation and bias the evaluation. In this regard, adjusting the size of the grant to the effective market prices needs to take into account possible fluctuations of prices, and requires regular comparative market assessments. This can be done by checking the price of a food basket through market assessments in a range of sites around the location and adjustments to the fluctuation of prices throughout the year;

4. Systematise regular evaluations throughout the project are essential in ensuring the assistance is adequate, the size of the grant fits price evolutions (of basic needs, or in the case of business grants, of the price of material), or if beneficiaries have specific difficulties that need to be dealt with in managing resources. To ensure the independency and accuracy of the evaluation process, it is strongly recommended to triangulate: internal evaluations, external assessments, and community-based ones (direct reporting from beneficiaries and community leaders).

WHH in Kabul Informal Settlements:

To monitor participation in the WHH health clinics and cash for work components of a project in the KIS, WHH introduced ID cards that primarily distributed when beneficiaries first used clinic services. Disseminating cards allowed to track a person’s participation and permit the database to record the data through the impersonal ID numbers. The database was crucial in compiling information on achievement of the health and cash-for-work indicators. In the context of the KIS where documentation is low, providing beneficiaries with identification papers will be relevant both to prevent misappropriation of cash, and for tracking the effects of the programme. This can be particularly relevant in cash transfers conditioned to use of health and education services, as underlined in the example of WHH, but can also be used to trace vouchers beneficiaries and recipients of any form of cash transfer.
6. Securing cash distribution

Cash-based interventions in Afghanistan have mainly carried out distribution through four mechanisms. This sub-section will provide an overview of the possible distribution mechanisms in the KIS, weighing their comparative advantages and disadvantages.

- **Hawala:** Most of the current cash-transfer programmes in Afghanistan have been done through the *Hawala* system\(^{42}\), perceived as efficient and more secure for the staff. An important step is to evaluate the capacity of *Hawala* traders on the field to provide for the amount of money. Whereas this may represent an issue in remote rural areas, the urban environment of Kabul presents favourable conditions to the development of a *Hawala* system of distribution. In the light of evolution of security conditions, if staff security is considered a significant factor in transportation of money to the camps, *Hawala* transfers can therefore represent a practical option in the KIS. In safe contexts, however, its advantages are reduced and create unnecessary additional costs as opposed to direct distribution of cash. It must be underlined that transfer through *Hawala* does not dispense agency from ensuring the presence of their staff to oversee distribution.

**ACF’s method for distributing cash through hawala:**

The distribution is planned in advance, setting the venue, identifying the number of staff to be present to validate the money distribution. Prior to distribution, a cash distribution plan is elaborated, identifying the role of ACF, that of the hawala dealer, that of the government, the role of beneficiaries and CDCs. Neither the community nor the government representatives are informed of the distribution before the wake of the planned day for distribution. One day in advance, beneficiaries are given tickets mentioning their name, the amount of the transfer, the date and time of distribution. During distribution, the papers are checked for authenticity, in presence of a community leader, signed and divided in two parts: one stays with the beneficiary, and the other is given to the hawaladar, to be counted and identified after distribution by ACF. Staff is present at a distance and government representatives are not allowed inside a determined perimeter.

- **Vouchers:** A recent study by Samuel Hall for WFP underlined that “in several respects vouchers have proven to be a more transparent means of transaction than cash since they are used within a limited geographical population and only in designated retail outlets. However, as the voucher system expands it could present the same risks of susceptibility to diversions as cash, with counterfeiting becoming an additional threat”\(^{43}\). Setting up a voucher system requires pre-arrangements, to mitigate risks of misuse including the development of a black-market or, including printing to avoid replication, and contracts with local traders after an initial survey assessing the storage capacity of the shop, the capacity of the trader to respond to the demand, and the location of the shop. Regular monitoring of shopkeepers should further be considered to ensure beneficiaries are not cheated on the amount of the voucher-a danger enhanced by high rates of illiteracy. Agreements with banks further can be secured so that traders can redeem the vouchers received from beneficiaries, which is how WFP proceeded in Kabul. Alternatively, ACF’s staff distributed cash directly to the shopkeepers. In the case of the KIS, a food voucher system presents the direct advantage of allowing people to address their food needs and increase dietary diversity. Lack of documentation would however require the development of specific systems of identification.

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\(^{42}\) *Hawala* system is a traditional fund transferring system which widely used in Afghanistan, notably by Oxfam, PIN, UNICEF and ACF. (cf. Annex X)

\(^{43}\) SAMUEL HALL CONSULTING (2013 upcoming), *Cost of hunger study*, Commissioned by WFP Afghanistan.
WFP’s food-for-voucher programme in Kabul:

The use of vouchers has been implemented by WFP in 2012 through a programme covering 19,000 disabled and widows on all police departments of Kabul. Vouchers of 1250 afghanis were distributed on a monthly basis to beneficiaries in four distribution sites, over a period of six months, and could be redeemed in 66 shops identified and contracted in the neighbourhood of the areas of residence of beneficiaries. The choice of implementation of vouchers was perceived as more adequate in Kabul due to the accessibility and size of the market, and the availability of banking networks. An agreement was concluded with four branches of Kabul bank to open special encashment centres for traders to cash the amount of the voucher.

“Security, for instance is not an issue with vouchers. We may face more challenges in terms of security with in-kind. Our trucks were attacked and food looted. Vouchers: nobody can misuse them. Each beneficiary has a ration card. At the start of the project, we distribute ration cards. They take it with the voucher to the shop to make sure the person was the right one. The card is punched. But we need to make sure the shopkeepers are not cheating them, because they are illiterate, charge them more or do not give them the right amount of food for the value of their voucher. We had monitors on the sites. In Soudan, there was a lot of overcharging. Beneficiaries didn’t understand the entitlements: the shopkeepers would give less food or poor quality. We had established a committee with representatives of beneficiaries, traders and our partners. We met on a regular basis and discussed such issues. If beneficiaries complain, we do assessments and WFP had the right to terminate the contract. We had a specific contract for each trader” – WFP Area Manager, Kabul.

- Mobile cash transfers: Innovative practices such as mobile transfers could present an alternative option to Hawala. Findings from the quantitative survey further showed 61% of households have at least one mobile, 13% have two, and 2% 3 or more. However, 24% of respondents mentioned no member of their households owned a mobile phone, and 91% reported no women in the household possessed one. In the perspective of targeting women, distribution of mobile phones might need to be considered. The highest obstacle to the transfer of cash through M-PAISA in KIS would be the lack of documentation papers, a key requirement for receiving cash at M-PAISA centres. A first step would be to develop a customized system with Roshan, who has been the main provider of M-PAISA (Afghan version of M-PESA) since 2008, or alternatively with Etisalat (with M’HAWALA). Exploring community networks of solidarity and assessing the degree of trust between members of households and community members owning documentation papers could be an option.

- Direct Distribution: Given the accessibility of the KIS, handing out money directly through NGO staff or implementing partner might be considered as a viable option. Along with the use of Hawala system, direct cash transfer is the current preferred way of transferring money employed by NGOs implementing cash transfers in Afghanistan. However, in situation of increasing instability, cash transfers have been identified as a secure way of providing assistance. As underlined in the next section, mitigating risks of cash distribution can ensure higher levels of security for staff than in-kind transfers, due to the low visibility of cash as compared to in-kind.

The volatile security concern in Afghanistan raises high concern about the risks associated with distribution of cash. Though in many ways, in-kind distribution faces its own risks due to high visibility, cash remains highly sensitive. Considering both “internal” and “external” factors, as mentioned by the above quoted Cash Learning Coordinator, the existence of automatic and robust delivery mechanisms is crucial to preventing risks associated with distribution. Practical recommendations and current practices mentioned by agencies involved in cash-based approaches in Afghanistan include:

1. Not announcing distribution in advance, as lowering the visibility of cash distribution can prove useful in mitigating potential risks of misappropriation, diversion, or criminality.

2. Consulting with communities about the security situation prior to distribution;

3. Doing it in a public space (bazaars) or with controlled access (mosques in rural areas). 

If we now consider the cash voucher mechanism, DRC has to balance short- and long-term options. Both hawala and mobile transfers allow a greater flexibility – providing that households own a cell phone, which our survey tends to confirm, and that they have documentation papers, which is more problematic. Vouchers, though distributed in a specific area, are theoretically more difficult to divert – and require the elaboration of adequate identification papers to further mitigate this risk – and can be redeemed by the beneficiary at her/his convenience.

4. On a short-term basis, direct distribution and vouchers remain the preferable solution, as camps are accessible by the field staff and do not present serious security concerns.

5. On a longer-term basis, developing identification mechanisms to access hawala and M-PAISA services might prove a useful initiative.

45 Conditions identified for the healthy process of these distributions are similar: distribution in public spaces (mosques, bazaars) under the supervision of agency staff and involvement of community leaders, with minimum prior notification aside from checking the security with the community before coming. Distribution of cash in public spaces presents the advantage of allowing beneficiaries to directly purchase the desired items, preventing traders from raising prices by anticipating on a rise in demand.
CONCLUSION: What strategic role for DRC in the KIS?

Can cash-based approaches work in the Kabul Informal Settlements? The answer is, undoubtedly, yes. Thanks to their urban location, subsequent access to functional markets, and relatively good security conditions, cash-assistance does not present higher risks than other forms of assistance in the KIS. However, to be efficient and not engage recipients in further dependency towards assistance, findings from this research showed DRC can engage into two different types of framework, enhancing the outcomes of its existing activities:

- One directed at relief assistance during the winter, which is also the time when in-kind assistance is the most concentrated – with cash working as an alternative source of income for beneficiaries allowing them to address immediate needs – food, but also health) and address the crucial problem of indebtedness. Cash can then be considered as a complement to in-kind, as supply capacities of traders are lower at this period of the year, and needs are more acute.

- The second considering a longer-term approach, building on DRC’s exiting methods of intervention while going further by assisting transition out of training programmes through the provision of grants, and allowing household to plan for their expenses. Targeting women in households can prove as an efficient way to diversify household resources by building on their capacity to use their skill to generate income.

Such an ambitious dual strategy implies taking into account specific camp situations, engaging with communities and making sure that both the DRC staff and the targeted communities themselves closely monitor all steps of implementation. Today and tomorrow, the volatile nature of security and the uncertainties of the economic environment combined with high political and media sensitivity surrounding intervention in the KIS. It clearly calls for additional caution: assistance needs to be effective, objectives clear and transparent to limit possible tensions.

Our research further showed the close interconnection of vulnerability indicators of KIS inhabitants across several sectors, with the problem of health for instance, being highly correlated to that of indebtedness, housing and food consumption. Engaging in close cooperation between agencies involved in the KIS appears as the most efficient way to provide an adequate response to the problems faced by IDPs in the KIS. This implies going beyond simple coordination to put in place an integrated approach with a common monitoring and evaluation system.

This study was conducted during winter, a time of the year when IDPs in the KIS are exposed to the highest risks due to (i) lack of employment opportunities with serious repercussions on the general well-being of household members and aggravation of the cycle of debt; (ii) lack of access to basic needs – with a high focus on food and fuel; and (iii) higher protection concerns for children and women. One of the salient features of this research is the structural importance of seasonality, highlighting the importance of having specific frameworks of assistance during the winter period. As such, the present section will consider the potential effectiveness of cash-based assistance as:

- A complementary relief mechanism during the winter,
- A form of assistance that can effectively assist recipients in progressively escaping distress coping mechanisms through livelihood interventions.
- As findings from this survey underlined health and education problems directly impacting livelihoods in the KIS, ways of addressing those through provision of cash-based sensitization programmes will be considered I the third section of this chapter.
- Lastly, given the wide range of agencies involved in providing assistance in the KIS and the high levels of vulnerabilities of IDPs in the camps, an effective approach to development of Kabul informal settlements needs to take into account the possibility of inter-agency coordination in the KIS across different sectors.
1. Cash Approach for Winter Assistance for IDPs in the KIS

Data collected for the survey showed food and fuel needs were mentioned as the primary needs of respondents during the winter; but that food remains their main spending priority despite provision of in-kind assistance. Concern about health and affordability of health facilities was revealed to be particularly high, with serious repercussions on morbidity and mortality in the winter time, and higher indebtedness. Interviews with local traders further underlines these items are those which are most subject to inflation of prices and lack of availability during the winter.

Moreover, our survey and qualitative field work showed the stability of household’s income is deeply impacted by seasonal variations, with en unable to find sufficient employment opportunities and resorting to debt as a coping mechanism rising considerably in the winter period. In the winter, the situation of the KIS is one of emergency calling for short-term effective mechanisms relieving families from resorting to distress coping mechanisms. Several options can be considered:

- **Anticipatory strategies:** Winter is predictable and should not be addressed as a shock. The fact that it is indicates high levels of vulnerability throughout the year. Preventive measures including regular injection of cash over extended periods of time, activities promoting livelihood, and sensitization about the use of cash can therefore be included as part of routine interventions to allow better resilience to shocks.

- **Mix of food and non-food items:** Due to inflationary prices of food and fuel and their lack of availability, cash-based programmes would gain in effectiveness and reduce risks of inflation by being combined with **in-kind distribution of food and non-food items.** In this regard, a recent *Samuel Hall* study highlights that a mix of both cash vouchers and food is more effective in protecting families against the need to adopt austerity measures undermining their future livelihoods. Instead of adopting food depletion measures, food vouchers beneficiaries borrow from friends and relatives purchase food on credit, and develop longer-term recovery strategies such as investment in health, education and repayment of debts. It further underlines that households who received both cash vouchers and food rations are more likely to allocate a higher proportion of their resources to other needs – from livelihoods to education and health, repayment of debts, clothing and transport.

- **Understanding of seasonality:** Given the labour market is non-functional or minimal in the winter period, **cash-for work** can be considered as another way to temporarily inject cash in poor households – in consultation with the communities’ and in accordance with governmental acceptability. Targeting productive members of the households is not an issue given the low risks of diversion from employment opportunities since those are low; and the redistribution practices inside the household reported in the survey. Livelihood activities such as **vocational training** activities, however, would be more efficient in other seasons, when distress levels are lower.

- **Health vouchers** entitling beneficiaries to a free medical visit and free medication. Partnership with partner health NGOs active in the KIS to pay for a doctor/ private clinic to visit camps on a regular basis is an option that would ensure availability of services.

2. Cash-based approach as a long-term solution

The resilience and sustainability of livelihoods is a key to enable households to withstand shocks and stresses, move out of poverty and away from dependence on assistance. Injecting cash through cash-based initiatives – whether direct cash grants or conditional cash approaches can be an efficient way to either permit beneficiaries to address their most urgent needs and mobilize their assets for other activities, or to allocate their other resources to livelihood. To reduce the
vulnerabilities of poor households to shocks through the creation and maintenance of assets, promoting livelihoods should look at:

- Enhancing beneficiaries’ productivity and employment opportunities: The efficiency of cash-based intervention in reaching long-term outcomes is linked to their ability to enable cash transfers beneficiaries to participate in other initiatives that promote sustainable livelihoods. Productive activities necessarily involve risks, which appear more threatening to the poor than the better off, keeping them in near-subsistence activities. KIS inhabitants are further faced with considerable barriers in accessing the labour market and engaging in stable income-generating activities, let alone productive ones. As underlined by the data collected in our sample, as well as previous research, lack of marketable skills, lack of supporting networks and discrimination prevent them from entering the labour market and impede their access to stable livelihood opportunities. In these regards, both the existing economic context in Afghanistan, the social discrimination experienced by KIS inhabitants might endanger the outputs of training programmes by training individuals unable to insert themselves in the labour market. DRC should therefore look at promoting these networks and connection throughout training programmes and after graduation. Building on DRC’s existing experience in training should therefore prove effective. As training has until this date achieved to have attendance without cash incentives, there is no reason to introduce a cash component that might attract individuals with less personal motivation: cash-for training does not appear as a relevant solution in the KIS. However, providing cash grants at the end of trainings to allow beneficiaries to set up an income-generating activity and following-up their progression regularly can be a sustainable solution to ensure their transition out of the programme is effective and useful.

- Increasing beneficiaries’ capacity for consumption: However, poor households have risk management strategies that can be supported by entering into low risk activities, diversifying sources of income through activities with different risk profiles. Both data collected for this study and previous research underlined the potential of involving women in productive activities in the KIS. By increasing access to skills and potentially diversifying sources of income through training of women in the households in income-generating activities, for instance, cash-for training can foster investment of household members in micro enterprises based on the demand of the market.

3. Building on DRC’s existing programmes

Based on a study of Solidarités International’s food-for-training programme in the KIS, a Samuel Hall Study Sustaining the Working Poor in Kabul Informal Settlements published in January 2013 and discussions with organization involved in training programmes, the implementation of a cash-for-training programme in the KIS should focus on the following elements:

- Cash should not be provided as a compensation for participation in training programmes: CEDO’s successful experience in providing trainings to over 2000 IDPs in the KIS without incentives (monetary or in-kind) show it is feasible, and prevents enrolment of individuals interested in the food component rather than the acquisition of skills. A key element is to raise the awareness of the community about the benefits of the programme.

- Post-training assistance could be provided in the form of small grants: the major barrier to establishing micro-enterprises is the start-up capital, including costs for machineries and

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48 SAMUEL HALL CONSULTING (2012), Sustaining the Working Poor in the Kabul Informal Settlements, Solidarités International.
49 FARRINGTON, HARVEY, SLATER (Ibid).
50 SAMUEL HALL CONSULTING (2012), Sustaining the Working Poor in the Kabul Informal Settlements, Solidarités International.
equipment, and at least three months of running costs before the enterprise becomes profitable.

- Focusing on potentially productive members of the household: data from this survey showed women possess skills and are willing to work. **Conditional commodity vouchers** provided to women based on the skills they already possess for them to purchase the material required for their activity, and complementing them with trainings in communication and basic business skills to ensure the activity is income-generating.

- Involving neighbouring markets/ small businesses in training programmes to generate employment after graduation form the training and foster acceptance and greater integration of IDPs outside the camps.

4. Going further: cash transfers for human capital

On a general basis, if coupled with complementary interventions (health, hygiene, education, child labour), cash-based approaches are more likely to act as a recovery instrument. Findings showed that respondents in our sample do not exchange assistance, consume the food they are provided as in-kind, and still spend the highest proportion of their income on food. This means in-kind assistance is needed but is not sufficient to address their basic needs, let alone to allow them accumulate assets.

Complementary interventions including in-kind distributions of food, cash and awareness trainings on management of expenses and savings could prove adequate in raising their living standards and helping transition to recovery. In multi-dimensional situations of vulnerability like that of the KIS, complementing the cash transfer with in-kind transfers addressing acute needs, or binding cash grants to conditionalities such as preventive health visits or school attendance, can prove useful by allowing recipients to allocate cash transfers on longer-term strategies – and call for a multi-dimensional approach through coordination with humanitarian actors across different sectors.

Two elements from the data collected for this survey can help shaping cash transfer modalities in the KIS: 1) Health and hygiene are serious concerns respondents are willing to spend on; 2) Child protection is a major issue. Based on these observations, two types of conditionalities can be considered in the perspective of a cash-approach with long-term impact in the KIS:

- **Conditional health vouchers or cash grants**, conditioned to a determined number of visits to health facilities per month, and to participation in sensitization trainings about health and hygiene.

- **Conditional educational grants** for a minimum school attendance per week and under the condition of not repeating the same grade twice, coupled with awareness trainings for mothers on hygiene and child protection.
5. Building partnerships: coordinated approaches as a long-term solution

As emphasized by literature on the situation of IDPs, urban displacement, and confirmed by the data collected for this research, poverty in the KIS is multidimensional. However, the strong presence of aid agencies is a rare chance to address the problems of the KIS in a holistic manner through by creating links to ensure outcomes in terms of health, education and nutrition are reached. If decorrelated, assistance faces the risk of remaining sporadic patch delivery of humanitarian intervention. Organizations involved in the KIS Task Force and active in the KIS for winter assistance and/or routine activities listed in the table below highlight the potential for building partnerships over specific issues.

Table 9. Organizations active in the KIS

<table>
<thead>
<tr>
<th>Organization</th>
<th>Sector of Intervention</th>
<th>Framework of intervention</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACF</td>
<td>Health – Care Practice activities in the center and surrounding the KIS</td>
<td>Routine activities</td>
</tr>
<tr>
<td>Aschyana</td>
<td>Education</td>
<td>Routine activities</td>
</tr>
<tr>
<td>Caritas Germany</td>
<td>Health</td>
<td>Winter Assistance</td>
</tr>
<tr>
<td>DRC</td>
<td>Livelihoods – Vocational Training</td>
<td>Routine activities</td>
</tr>
<tr>
<td>Islamic Relief</td>
<td>Distribution of NFI</td>
<td>Winter Assistance</td>
</tr>
<tr>
<td>Johanniter</td>
<td>Health</td>
<td>Winter Assistance</td>
</tr>
<tr>
<td>MSF</td>
<td>Health – Mobile clinic</td>
<td>Routine Activities</td>
</tr>
<tr>
<td>SHRDO</td>
<td>Health- alternate day clinic</td>
<td>Routine Activities</td>
</tr>
<tr>
<td>Solidarités International</td>
<td>WASH</td>
<td>Routine activities</td>
</tr>
<tr>
<td>TDH</td>
<td>Health</td>
<td>Routine activities</td>
</tr>
<tr>
<td></td>
<td>Child Protection</td>
<td></td>
</tr>
<tr>
<td>UNICEF</td>
<td>Child Protection – through IPs</td>
<td>Routine activities</td>
</tr>
<tr>
<td>UNHCR</td>
<td>NFI distribution – through IPs</td>
<td>Winter assistance</td>
</tr>
<tr>
<td>WFP</td>
<td>Distribution of food items</td>
<td>Winter assistance</td>
</tr>
<tr>
<td>WHH</td>
<td>Health – Basic Health Care</td>
<td>Routine activities</td>
</tr>
<tr>
<td></td>
<td>Child Protection</td>
<td></td>
</tr>
<tr>
<td></td>
<td>WASH</td>
<td></td>
</tr>
</tbody>
</table>

Joint programmes further present the advantages of a single approach, a single management agent and basket funding, ensuring the harmonization and consistency of the approach. Greater coordination would further allow mitigating the risk of cash-based initiatives diverting recipients from other livelihood programmes. In the context of the KIS, an efficient way of addressing the issue of livelihoods for DRC is the initiation of a consortium, with a partner NGO in each of the relevant sectors. **DRC’s role as a monitoring agent** may include:

- Conducting a multi-sectorial baseline study identifying the needs of beneficiaries, taking into account seasonality and complemented by a market assessment.
- Conducting a feasibility study in consultation with communities, including household surveys and Focus groups discussions;
- Ensuring the clear repartition of roles between partners
- Elaborating a reporting system

Findings from this study show conditions for the implementation of cash-based approaches are met in the KIS. But despite the high levels of assistance in the KIS, cash-based approaches is still an assistance ‘gap’ that can be filled by DRC by building up on the existing CaLP initiative, and create operational links across several sectors to ensure transition from an emergency situation to a development one.
“Despite the accomplishments of the projects and increased involvement of organizations in the informal settlement communities continue to live in conditions of extreme poverty and vulnerability. Whilst emergency response programmes remain needed – especially in the harsh winter period - there is a need for a fundamental shift in the approach of both humanitarian actors and municipal and national authorities to adopt strategies that both alleviate the immediate humanitarian needs of the communities whilst taking steps to actively address the root causes of their vulnerability. Both – in-kind assistance and programs with a mid-/long-term approach are needed in order to tackle the needs of the most vulnerable population in Afghanistan. One of the biggest issues of families is the lack of cash, regular income and debt. Cash-based programs are therefore needed, their approach should though not only give cash injections to the target family, but improve the general situation of a community and or tackle mid and long term solutions”.

INGO Director, Kabul
### ANNEX 1: Questionnaire

**DANISH REFUGEE COUNCIL: IDP HOUSEHOLD SURVEY IN KIS**

Hello. My name is ____________________. I would be grateful if you could spend about thirty minutes answering my questions for a household survey in Kabul Informal Settlements, from the Danish Refugee Council. It aims at better understanding the vulnerability of Internally Displaced Persons (IDP) families living in KIS, their spending patterns, and their needs. This interview is anonymous and your name will not be mentioned in any report document. You are not obliged to answer any question, and you can stop at any moment you want. I thank you for accepting to help me. Do you want to ask me anything about the interview before you decide to participate?

<table>
<thead>
<tr>
<th>No.</th>
<th>Question</th>
<th>Answers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A</td>
<td>Interviewer name</td>
<td></td>
</tr>
<tr>
<td>B</td>
<td>Date of Interview</td>
<td></td>
</tr>
</tbody>
</table>
| C   | **FILTER QUESTION 1.** Did you come to this location directly from exile? | 1. Yes STOP THE INTERVIEW  
2. No, I am internally displaced |
| D   | **FILTER QUESTION 2.** Verify if the interviewee is an IDP and the causes of his/her displacement | 1. The interviewee fled conflict, violence and persecution  
2. The interviewee migrated because of a natural disaster (drought, flooding, avalanche, winter, erosion …).  
3. The interviewee suffered from both conflict and natural-disaster  
4. The interviewee left because of a human-made disaster  
5. The interviewee was not directly forced to leave its former place of residence STOP THE INTERVIEW |
| E   | **FILTER QUESTION 3.** When did you leave your location of origin?       | **DO NOT PROMPT: One Answer Only**  
_ _ _ _ _ Year  
1. Before the fall of the Taliban regime (End of 2001)  
2. Between 2001 and 2004  
4. After 2009 |
| F   | Code of KIS                                                              |                                                                        |

**Interviewee Personal Profile:**

1. Name

2. Phone number(s)

3. Age  
   ________ years old

4. Gender  
   1. Male  
   2. Female
5. Marital status
   1. Never Married
   2. Married
   3. Widowed
   4. Divorced/Separated

6. Ethnicity
   DO NOT PROMPT
   1. Pashtun
   2. Tajik (incl. Aimaq and Qizilbash)
   3. Hazara
   4. Uzbek
   5. Turkmen
   6. Pashai/Nooristani
   7. Baluch
   8. Hindu/Sikh
   9. Other, specify: ____________

7. What is your level of education?
   DO NOT PROMPT: SINGLE ANSWER
   1. Illiterate
   2. Literate (no schooling)
   3. Primary school (class 6th)
   4. Secondary school (class 9th)
   5. High school
   6. University
   7. Other: ____________

8. Do you contribute to the income of your family?
   DO NOT PROMPT: SINGLE ANSWER
   1. Yes, almost ___________ percent in total income.
   2. No, I do not contribute. SKIP TO QUESTION 11

9. Do you contribute during specific times of the year or all year?
   DO NOT PROMPT: SINGLE ANSWER
   1. I contribute to my family’s income from time to time and not continuously.
   2. I contribute to my family’s income during the warm seasons.
   3. I contribute to my family’s income during the cold seasons.
   4. I contribute to my family’s income all year and seasons.

10. What is your “main” occupation or economic activity?
    DO NOT PROMPT: ONE ANSWER PER COLUMN
    1. Agriculture/Livestock
    2. Mining / Quarrying
    3. Manufacturing
    4. Construction
    5. Wholesale or retail trade
    6. Transportation
    7. Other services
    8. Education
    9. Health
    10. Government
    11. NGO/Intl. organization
    12. Other: Specify: ____________

    1. Day labourer
    2. Salaried worker (private sector)
    3. Salaried worker (public sector)
    4. Self-employed
    5. Unpaid family worker
    6. Working at home (domestic work)
    7. Other: Specify: ____________

11. Do you suffer from any of these conditions?
    PROMPT: MULTIPLE ANSWER
    1. Chronically ill
    2. Disabled
    3. Physically weak for working
    4. None

12. Are you the head of your family?
    1. Yes
    2. No, I am the spouse of the head of household
    3. No, I am the son.
    4. No, other. Specify ____________
### Household Background:

<table>
<thead>
<tr>
<th>Question</th>
<th>Prompt for Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>13. How many members are currently in your family?</td>
<td><strong>PROMPT FOR ANSWER</strong></td>
</tr>
<tr>
<td></td>
<td><strong>&lt;15 years old</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Male</strong></td>
</tr>
<tr>
<td>14. How many of them are currently contributing to the family’s income?</td>
<td><strong>PROMPT FOR ANSWER</strong></td>
</tr>
<tr>
<td></td>
<td><strong>&lt;15 years old</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Male</strong></td>
</tr>
<tr>
<td>15. Do all school-aged children in your family attend school?</td>
<td><strong>DO NOT PROMPT: SINGLE ANSWER</strong></td>
</tr>
<tr>
<td></td>
<td>1. Yes</td>
</tr>
<tr>
<td></td>
<td>2. Only boys, but not girls.</td>
</tr>
<tr>
<td></td>
<td>3. No</td>
</tr>
<tr>
<td>16. Why don’t children in your family go to school?</td>
<td><strong>DO NOT PROMPT: SINGLE ANSWER</strong></td>
</tr>
<tr>
<td></td>
<td>1. We don’t need education.</td>
</tr>
<tr>
<td></td>
<td>2. School will not help them in their lives.</td>
</tr>
<tr>
<td></td>
<td>3. I don’t think it is appropriate for girls to go to school.</td>
</tr>
<tr>
<td></td>
<td>4. No one in the camp sends their children to school.</td>
</tr>
<tr>
<td></td>
<td>5. There are no schools nearby.</td>
</tr>
<tr>
<td></td>
<td>6. We need money; our children are working.</td>
</tr>
<tr>
<td></td>
<td>7. Our children missed their school age back in the village – they did not attend school before coming to Kabul.</td>
</tr>
<tr>
<td></td>
<td>8. Lack of money: we cannot buy notebooks and other materials.</td>
</tr>
<tr>
<td></td>
<td>9. I don’t know.</td>
</tr>
<tr>
<td></td>
<td>10. Other: ___________________________________________________________________</td>
</tr>
<tr>
<td>17. If your children are working, what type of activity are they engaged in?</td>
<td><strong>DO NOT PROMPT: MULTIPLE ANSWERS</strong></td>
</tr>
<tr>
<td></td>
<td>1. Street vending</td>
</tr>
<tr>
<td></td>
<td>2. Other services: car washing, shoe polishing, etc.</td>
</tr>
<tr>
<td></td>
<td>3. Worker/apprentices in informal enterprises: automechanics, carpentry, metalworking, carpet weaving, etc.</td>
</tr>
<tr>
<td></td>
<td>4. Working in brick kilns</td>
</tr>
<tr>
<td></td>
<td>5. Other, specify: ___________________________________________________________________</td>
</tr>
<tr>
<td></td>
<td>6. They don’t work.</td>
</tr>
<tr>
<td>18. How many members in your family have a mobile?</td>
<td><strong>DO NOT PROMPT: SINGLE ANSWER</strong></td>
</tr>
<tr>
<td></td>
<td>1. No one.</td>
</tr>
<tr>
<td></td>
<td>2. Only 1 person.</td>
</tr>
<tr>
<td></td>
<td>3. Two persons.</td>
</tr>
<tr>
<td></td>
<td>4. Three or more, but not everyone.</td>
</tr>
<tr>
<td></td>
<td>5. All elder persons (over 18) in family.</td>
</tr>
<tr>
<td>19. Does at least 1 female adult in your household (wife, mother, daughter) has a mobile?</td>
<td><strong>DO NOT PROMPT: SINGLE ANSWER</strong></td>
</tr>
<tr>
<td></td>
<td>1. Yes</td>
</tr>
<tr>
<td></td>
<td>2. No</td>
</tr>
</tbody>
</table>
20. What is the **highest** level of education attained by any member in your family?  

**DO NOT PROMPT: SINGLE ANSWER**
1. No one is literate in the family.
2. Literate, but no formal education.
3. Primary school (6th class)
4. Secondary school (9th class)
5. High school (12th class)
6. University level
7. Other, specify: __________________________

21. What does your monthly household income consist of? Please record average percentage.  

**Prompt: Multiple Answers**

<table>
<thead>
<tr>
<th>Amount (AFA)</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your earnings</td>
<td></td>
</tr>
<tr>
<td>Other HH members’ earnings</td>
<td></td>
</tr>
<tr>
<td>Remittances</td>
<td></td>
</tr>
<tr>
<td>Loans and credits</td>
<td></td>
</tr>
<tr>
<td>Cash &amp; In-Kind Donations</td>
<td></td>
</tr>
<tr>
<td>Sale of assets</td>
<td></td>
</tr>
<tr>
<td>Other: ________</td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
</tr>
</tbody>
</table>

22. What percentage of your expenses is spent on the following types of goods?  

**Prompt: Multiple Answers**

<table>
<thead>
<tr>
<th>Amount (AFA)</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food</td>
<td></td>
</tr>
<tr>
<td>Energy</td>
<td></td>
</tr>
<tr>
<td>Medical</td>
<td></td>
</tr>
<tr>
<td>Transportation</td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td></td>
</tr>
<tr>
<td>Non-food (including clothing)</td>
<td></td>
</tr>
<tr>
<td>Rent</td>
<td></td>
</tr>
<tr>
<td>Assets</td>
<td></td>
</tr>
<tr>
<td>Other: ________</td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
</tr>
</tbody>
</table>

23. Is your family indebted?  

1. Yes  
2. No **SKIP TO QUESTION 25**

24. How much is your debt in proportion to your level of monthly income?  

**PROMPT: SINGLE ANSWER**
1. Less than half of our monthly income  
2. Half of our monthly income  
3. Almost equal to our monthly income  
4. Twice as much as our monthly income  
5. Three times our monthly income  
6. Four times  
7. Five times  
8. Up to ten fold  
9. More than ten fold
<table>
<thead>
<tr>
<th>Question</th>
<th>Prompt</th>
</tr>
</thead>
<tbody>
<tr>
<td>25. Have you needed to borrow money since you arrived here?</td>
<td><strong>Prompt: Multiple answers</strong>&lt;br&gt;1. Yes, repeatedly but not able find loans&lt;br&gt;2. Yes, rarely, and unable to find loans&lt;br&gt;3. Yes, I received loans from my relatives&lt;br&gt;4. Yes, I received loans from members of the IDP community&lt;br&gt;5. Yes, I received loans from members of the local community&lt;br&gt;6. Yes, I received loans from shopkeepers&lt;br&gt;7. Yes, I received loans from (other) ____________&lt;br&gt;8. No, never needed to borrow money</td>
</tr>
<tr>
<td>27. Who is the primary earner (and/or head) of your family?</td>
<td><strong>Prompt: Single answer</strong>&lt;br&gt;1. Male, between 15 and 65 years old&lt;br&gt;2. Male, under 15 years old&lt;br&gt;3. Male, over 15 years old&lt;br&gt;4. Female, between 15 and 65&lt;br&gt;5. Female, under 15&lt;br&gt;6. Female over 65&lt;br&gt;7. Myself <strong>skip to question 29</strong></td>
</tr>
<tr>
<td>28. Does your family’s primary earner suffer from any of these states?</td>
<td><strong>Prompt: Multiple answers possible</strong>&lt;br&gt;1. Chronically ill&lt;br&gt;2. Disabled&lt;br&gt;3. Physically weak for working&lt;br&gt;4. None</td>
</tr>
<tr>
<td>29. How often in the last year did your household have problems satisfying its food needs?</td>
<td><strong>Prompt: One answer</strong>&lt;br&gt;1. Never <strong>skip to question 32</strong>&lt;br&gt;2. Rarely (1 to 2 times)&lt;br&gt;3. Sometimes (3 to 6 times)&lt;br&gt;4. Often (a few times every month)&lt;br&gt;5. Mostly (this happens a lot)</td>
</tr>
</tbody>
</table>
30. Has your household had to rely on the following strategies? **Prompt: Multiple answers**
1. Reduce the quality of the food
2. Reduce the quantity of the food
3. Entire day(s) without eating
4. Restrict consumption by adults in order for small children to eat
5. Borrow food from relative or friend
6. Purchase food on credit
7. Harvest immature crops
8. Consume seed stock held for next season
9. Send household members to beg
10. Send children to work / earn money
11. None

31. How often in the last year did you have to borrow money (loans) to pay for food purchases? **Prompt: One answer for each line – All seasons to be completed**
   - In Spring: ___________ (number of times)
   - In Summer: ___________ (number of times)
   - In Autumn: ___________ (number of times)
   - In Winter: ___________ (number of times)

32. How often do you seek medical care for the health issues that you or anyone in your family encounters? **Prompt: Single answer**
1. **Always**: Every time when we fall ill.
2. **Usually**: Most of the time when we fall ill.
3. **Sometimes**: Only when we have enough money for medical expenses. OR only when the illness is serious.
4. **We rarely** go to hospitals or clinics for treatment.
5. **We never** go to hospitals or clinics for medical care.
6. Other, specify: _____________________________________

33. What is the main assistance you would need to improve the standard / conditions of your dwelling? **Prompt: One answer**
1. More space / additional rooms
2. Proper infrastructure (door / window / roof)
3. Better quality mud / cement
4. Latrine inside house / compound
5. Adequate piping / water system
6. A generator
7. A standard kitchen
8. Stairs leading to the house
9. Paved road leading to the house
10. None
11. Other: __________________

34. How do you prefer to receive the assistance? **Prompt: One answer**
1. I’d like to get the assistance in cash and I will build/improve my dwelling myself.
2. I’d like to the NGOs to provide me with all the necessary materials.
3. I’d like the NGOs to build/improve my dwelling.
4. Other, specify: ___________________________________
## Displacement

35. Which province/country did you live in before coming here?

<table>
<thead>
<tr>
<th>DO NOT PROMPT</th>
<th>19. Badghis</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Kabul</td>
<td>20. Hiat</td>
</tr>
<tr>
<td>3. Parwan</td>
<td>22. Farah</td>
</tr>
<tr>
<td>5. Logar</td>
<td>24. Kandahar</td>
</tr>
<tr>
<td>7. Paktia</td>
<td>26. Uruzgan</td>
</tr>
<tr>
<td>8. Nangahar</td>
<td>27. Ghor</td>
</tr>
<tr>
<td>12. Takhar</td>
<td>31. Sari Pul</td>
</tr>
<tr>
<td>13. Baghlan</td>
<td>32. Khost</td>
</tr>
<tr>
<td>14. Kunduz</td>
<td>33. Panjshir</td>
</tr>
<tr>
<td>15. Samangan</td>
<td>34. Daikundi</td>
</tr>
<tr>
<td>16. Balkh</td>
<td>35. Iran</td>
</tr>
<tr>
<td>17. Jawzjan</td>
<td>36. Pakistan</td>
</tr>
<tr>
<td>18. Faryab</td>
<td>37. Other:__________________</td>
</tr>
</tbody>
</table>

36. Were you living in a rural or urban area?

| 1. We lived in a rural area. |
| 2. We lived in an urban area. |

37. What was the primary reason of your displacement?

<table>
<thead>
<tr>
<th>DO NOT PROMPT: SINGLE ANSWER</th>
<th>1. Insecurity and conflict.</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. Fear of persecution / hostility of enemies</td>
<td></td>
</tr>
<tr>
<td>3. Confiscation of land</td>
<td></td>
</tr>
<tr>
<td>4. Natural disaster, such as flood, earthquake or drought</td>
<td></td>
</tr>
<tr>
<td>5. No employment opportunities</td>
<td></td>
</tr>
<tr>
<td>6. No access to food</td>
<td></td>
</tr>
<tr>
<td>7. No access to water</td>
<td></td>
</tr>
<tr>
<td>8. Lack of services (Health, education, other...)</td>
<td></td>
</tr>
<tr>
<td>9. Migrated/deported from abroad</td>
<td></td>
</tr>
<tr>
<td>10. Other, please specify:__________________________</td>
<td></td>
</tr>
<tr>
<td>11. I don’t know</td>
<td></td>
</tr>
</tbody>
</table>

38. For how long have you been living in this camp?

|  | _________ months |

39. What was the primary reason for choosing Kabul as a place to live in?

<table>
<thead>
<tr>
<th>PROMPT: ONLY SINGLE ANSWER TO CHOOSE</th>
<th>1. More food and shelter assistance by NGOs or government.</th>
</tr>
</thead>
<tbody>
<tr>
<td>4. Better services (health, education)</td>
<td></td>
</tr>
<tr>
<td>5. We were persuaded because other people from our community or nearby communities moved into Kabul.</td>
<td></td>
</tr>
<tr>
<td>6. Presence of relatives or friends.</td>
<td></td>
</tr>
<tr>
<td>7. Other: Specify:____________________</td>
<td></td>
</tr>
<tr>
<td>8. I don’t know</td>
<td></td>
</tr>
<tr>
<td>Question</td>
<td>Prompt/Sample Answer</td>
</tr>
<tr>
<td>-------------------------------------------------------------------------</td>
<td>------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
</tbody>
</table>
| 40. Under which **main circumstance** would you be willing to return to your homeplace? | **PROMPT: SINGLE ANSWER**
1. If security and peace is reinstated in our village/city.
2. If we were given a job there.
3. If we were given agricultural land to work on.
4. If we were given shelter or land to live in.
5. If we were given cash assistance for our return.
6. If water and basic services are provided by the government.
7. No, we will not return under any circumstances.
8. Other: (Specify)__________________________
9. I don’t know. |
| 41. What was the main economic activity of your household’s primary earner before your displacement? | **PROMPT: SINGLE ANSWER**
1. Agriculture/Livestock
2. Mining / Quarrying
3. Manufacturing
4. Construction
5. Wholesale or retail trade
6. Transportation
7. Other services
8. Education
9. Health
10. Public Administration
11. NGO/Intl. organization
12. None/Unemployed
13. Other: Specify: __________________________ |
| 42. Do you intend to stay in this camp during the next 1 year? | **DO NOT PROMPT: SINGLE ANSWER**
1. Yes, I will stay in this camp.
2. No, I am planning to move out of this camp.
3. No, I am planning to return to my village.
4. I don’t know.
5. Other: Specify: ____________ |

**Cash assistance**

<table>
<thead>
<tr>
<th>Question</th>
<th>1. Yes.</th>
<th>2. No.</th>
<th>SKIP TO QUESTION 47</th>
</tr>
</thead>
<tbody>
<tr>
<td>43. Since you settled in this camp, have you or any member in your household received any assistance?</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| 44. What types of assistance have you or any member in your household received? | **PROMPT: MULTIPLE ANSWERS**
1. Food assistance
2. Fuel assistance: wood, coal, oil, gas
3. Clothing
4. Shelter/Housing
5. Cash assistance
6. Medical treatment
7. Vocational training: Specify type of skill: __________________
8. Job placement/Business start-up grant
9. Education: literacy, school
10. Other, specify: __________________________ |
| 45. If you have received in-kind assistance (food, fuel, clothing, shelter), have you ever sold any of the items for cash? | **PROMPT: SINGLE ANSWER**
1. Yes, very often
2. Yes, sometimes
3. Yes, but rarely
4. No, I have never.
5. I have never received any in-kind assistance. | **SKIP TO QUESTION 48**
46. If you have received in-kind assistance (food, fuel, clothing, shelter), have you ever exchanged any of the items for other commodities or services?

**PROMPT: SINGLE ANSWER**

1. Yes, very often
2. Yes, sometimes only
3. Yes, but rarely
4. No, I have never. **SKIP TO QUESTION 48**

47. If you have already exchanged or sold any in-kind assistance you received, what were the reasons?

**PROMPT: SINGLE MULTIPLE ANSWERS**

1. The assistance I received was not relevant
2. The quality of the in-kind was too low
3. The quantity of the in-kind was insufficient
4. To buy another item that I needed
5. To get cash – I needed money and/or to repay my loan.
6. I didn’t need that.
7. I don’t know.

48. What type of assistance do you prefer during winter season?

**PROMPT: 3 ANSWERS – RATE FROM 1 TO 3**

1. Food assistance
2. Fuel assistance: wood, coil, oil, gas
3. Clothing
4. Shelter/Housing
5. Cash assistance
6. Medical treatment
7. Vocational training
8. Job placement/Business start-up grant
9. Education: literacy, school
10. Other, specify: _______________________________
11. I don’t have a preference.

49. What type of assistance do you prefer in other periods of the year (except during winter)?

**PROMPT: 3 ANSWERS – RATE FROM 1 TO 3**

1. Food assistance
2. Fuel assistance: wood, coil, oil, gas
3. Clothing
4. Shelter/Housing
5. Cash assistance
6. Medical treatment
7. Vocational training
8. Job placement/Business start-up grant
9. Education: literacy, school
10. Other, specify: _______________________________
11. I don’t have a preference.

50. If you were given cash, what would you spend it for?

**DO NOT PROMPT: Multiple answers: Write the PERCENTAGES**

1. To buy food. _____%
2. To buy fuel (wood, coil, gas...) _____%
3. To buy clothing. _____%
4. To build a house/shelter. _____%
5. To repay my debt. _____%
6. For health. _____%
7. For education. _____%
8. To work on it (buy toolkits, material, etc.) _____%
9. To rent a new dwelling: _____%
10. Other, specify: _______________________________%
11. I don’t know.
51. **Who will you spend the money for?**  
**PROMPT: SINGLE ANSWER**  
1. I will spend it for my own needs.  
2. I will spend it for my family members.  
3. I may not spend it by myself: I will give it to my father/husband.  
4. I don’t know.  
5. Other: Specify: ___________

52. **Who keeps the money for the family?**  
**PROMPT: MULTIPLE ANSWERS**  
1. The wife/mother.  
2. The husband/father.  
3. The elder children.  
4. Everyone keeps their own money with themselves.  
5. Other, specify: ______________________________

53. **Who in your family takes the spending decisions?**  
**PROMPT: MULTIPLE ANSWERS**  
1. The wife/mother.  
2. The husband/father.  
3. The elder children.  
4. Everyone collectively decides  
5. Other, specify: ____________________________

54. **Would you participate in a “work” program for which you will be given money in return?**  
Under a work program, a number of people from your community will be asked to provide their labor for public works or utility projects – not always physically intensive – for a fixed period of time and, in return, they will be given a fixed amount of cash on weekly or monthly bases.  
**DO NOT PROMPT: SINGLE ANSWER**  
1. Yes, I will.  
2. Yes, but not for physically intensive work.  
3. No, I will not.  
4. I cannot work: I am sick, disabled or weak.  
5. I don’t know  
6. Other: ___________

55. **Would you participate in a vocational training program for which you would be given cash or in-kind as compensation?**  
**DO NOT PROMPT: SINGLE ANSWER**  
1. Yes, I would enroll in a vocational training program with in-kind compensation only (food, materials etc.)  
2. Yes, I would enroll in a vocational training program with cash compensation only  
3. Yes, I would enroll in a vocational training program whether it is cash or in kind compensation  
4. My preference is to have both cash and in kind compensation (although less of each than in options 1 and 2)  
5. No, Specify reason: ____________

56. **Would you send your children to school if you were given money in return?**  
**DO NOT PROMPT: SINGLE ANSWER**  
1. Yes, I will.  
2. No, I will not.  
3. I am already sending my children to school.  
4. It depends on the amount: Specify minimum amount: ____________  
5. I don’t know.  
6. Other: ____________
<table>
<thead>
<tr>
<th>Question</th>
<th>Prompt</th>
</tr>
</thead>
<tbody>
<tr>
<td>57. If your camp is given an amount of money, who do you think will benefit the most?</td>
<td><strong>PROMPT: MULTIPLE ANSWERS</strong>&lt;br&gt;1. Poorer families&lt;br&gt;2. Elders in the camp / Community leaders&lt;br&gt;3. People who know and are close to the camp/community leaders.&lt;br&gt;4. People who use power and violence.&lt;br&gt;5. Everyone will equally benefit.&lt;br&gt;6. I don’t know.&lt;br&gt;7. Other: ____________________________________</td>
</tr>
<tr>
<td>58. If you had a choice between the following three options, which one would you prefer?</td>
<td><strong>PROMPT: SINGLE ANSWER</strong>&lt;br&gt;1. 100% Cash assistance&lt;br&gt;2. 100% In kind assistance&lt;br&gt;3. 50% cash, 50% in kind assistance&lt;br&gt;4. I don’t know / Don’t have a preference&lt;br&gt;5. Other: Specify percentages: __________________________</td>
</tr>
<tr>
<td>59. According to you, what are the main advantages of cash assistance?</td>
<td><strong>PROMPT: 3 ANSWERS – RATE FROM 1 TO 3</strong>&lt;br&gt;1. My family and I can make our own spending decision on how to spend the money&lt;br&gt;2. We can easily get non-food items&lt;br&gt;3. It is better for emergency /crisis situations&lt;br&gt;4. We can keep it and save it for the future&lt;br&gt;5. We can invest it and start a professional activity&lt;br&gt;6. It helps me repay my debts&lt;br&gt;7. I don’t know&lt;br&gt;8. Other: Specify: ____________</td>
</tr>
<tr>
<td>60. According to you, what are the main advantages of in-kind assistance (food, fuel, clothing, shelter)?</td>
<td><strong>PROMPT: 3 ANSWERS – RATE FROM 1 TO 3</strong>&lt;br&gt;1. It is better for emergency /crisis situations&lt;br&gt;2. We can sell it for cash on the market&lt;br&gt;3. We can exchange it more easily&lt;br&gt;4. It is better for the long term&lt;br&gt;5. I cannot find this quality on the local market&lt;br&gt;6. I cannot afford it on the local market&lt;br&gt;7. I don’t know&lt;br&gt;8. Other: Specify: ____________</td>
</tr>
</tbody>
</table>

XX Time interview finished
## ANNEX 2: List of Key Informant Interviewees

<table>
<thead>
<tr>
<th>Organization</th>
<th>Name</th>
<th>Position</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>(I)NGOs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DRC</td>
<td>Erick Gerstner</td>
<td>Livelihoods Programme Manager</td>
</tr>
<tr>
<td></td>
<td>Kyriakos Giaglis</td>
<td>Country Director</td>
</tr>
<tr>
<td></td>
<td>Laila Popal</td>
<td>Senior Field Officer</td>
</tr>
<tr>
<td></td>
<td>Ihsanullah</td>
<td>Senior Field Officer</td>
</tr>
<tr>
<td>NRC - CaLP</td>
<td>Urayayi Gregory Mutsindikwa</td>
<td>Cash Learning Coordinator</td>
</tr>
<tr>
<td>Action Contre la Faim</td>
<td>David MakinTaylor</td>
<td>Deputy Country Director</td>
</tr>
<tr>
<td>ACTED</td>
<td>Jawid Akbary</td>
<td>Area Coordinator - Faryab</td>
</tr>
<tr>
<td>Johanniter</td>
<td>Sediquullah Akbarzai</td>
<td>Senior Medical Coordinator</td>
</tr>
<tr>
<td>MEDAIR</td>
<td>Claire Skinner</td>
<td>Country Director</td>
</tr>
<tr>
<td>Save The Children</td>
<td>Mohammad Rafi Aziz</td>
<td>Emergency &amp; Preparedness Associate Director</td>
</tr>
<tr>
<td>Solidarités</td>
<td>Noémie Juricic</td>
<td>Emergency Response Coordinator</td>
</tr>
<tr>
<td>People In Need</td>
<td>Emanuela Mackova</td>
<td>Emergency Preparedness Coordinator</td>
</tr>
<tr>
<td>People In Need</td>
<td>Gul Rahman</td>
<td>Programme Manager</td>
</tr>
<tr>
<td>Oxfam</td>
<td>Agnes Mungatia</td>
<td>EFSL Coordinator</td>
</tr>
<tr>
<td>WHH</td>
<td>Lisa Akbary</td>
<td>Reporting Officer and Program Coordinator 2010 - 2012.</td>
</tr>
<tr>
<td><strong>UN Agencies</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UNHCR</td>
<td>Douglas Di Salvo</td>
<td>Protection Officer, Sub Office Kabul</td>
</tr>
<tr>
<td>UNICEF</td>
<td>Mads Oyen</td>
<td>Chief of Field Office Central Region</td>
</tr>
<tr>
<td>WFP</td>
<td>Yukimi Ogaki</td>
<td>Head of Kabul Area Office</td>
</tr>
<tr>
<td><strong>Government</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DoRR Kabul</td>
<td>Abdul Rahman Shams</td>
<td>Director</td>
</tr>
<tr>
<td>KURP - Kabul Urban Reconstruction Programme</td>
<td>Dr. Nawabi</td>
<td>Project Manager</td>
</tr>
</tbody>
</table>
ANNEX 3: Bibliography

General Literature Review:


Conditional Cash Assistance:


Cash assistance in emergencies:

Cash for Work:

Cash Assistance vs. Food Assistance

Cash assistance in Afghanistan

Internal Displacement in Afghanistan
General on Afghanistan


Case Studies

- BRADY, C., VAN BOREK, N. (2009), *Non Food Items (NFI) voucher fairs in Walikale Territory, North Kivu, Democratic Republic of Congo (DRC)*, CaLP, Solidarités International, UNICEF.
- IFRC, (no date), *Case Study: Revitalising Communities With Cash Grant*, IFRC Geneva.