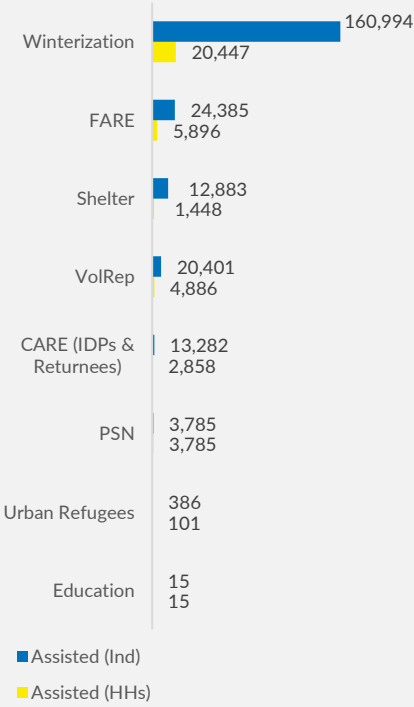


## Assistance in 2024

### BENEFICIARIES BY TYPE OF ASSISTANCE

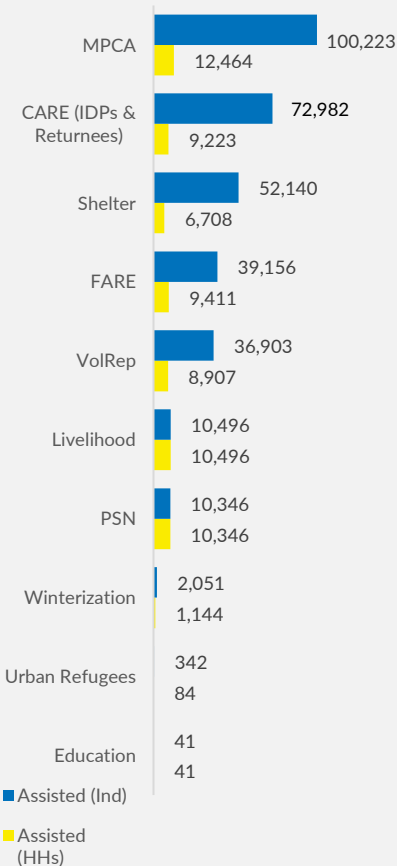


54 %

of those assisted are women and girls

## Assistance in 2023

### BENEFICIARIES BY TYPE OF ASSISTANCE



52 %

of those assisted are women and girls



A person with specific needs receive cash in Afghanistan as part of UNHCR's cash assistance program. © UNHCR/Wahid Enayat

UNHCR AFGHANISTAN

## Cash Assistance Fact Sheet August 2024

### Why Cash?

Cash-Based Interventions (CBIs) at UNHCR play a pivotal role in delivering effective and targeted assistance to displaced populations. By providing financial support directly to beneficiaries, CBIs empower individuals and families to address their unique needs, fostering self-reliance and dignity. This approach not only ensures the flexibility for recipients to prioritize their most pressing concerns, such as food, health, and shelter among others but also stimulates local economies and promotes a sense of normalcy amid crises. The strategic utilization of CBIs reflects UNHCR's commitment to innovative, person-centered solutions, creating a positive impact on the lives of those we serve.

The primary objective of cash assistance is to empower individuals and households so they are able to make choices regarding their own needs. By providing cash assistance, beneficiaries have the freedom to decide how to allocate the funds, promoting autonomy by allowing recipients to retain the dignity of choice in meeting their most urgent needs. Cash assistance aims to empower recipients in accessing essential goods and services, including food, shelter, rent, clothes, and healthcare, promoting their independence and dignity.

Through beneficiary purchase of goods and services from local markets, cash assistance assists in stimulating local economies and supporting local businesses, and create linkages between beneficiaries and local markets to promote local production and trade. It further reduces the need for costly international procurement and transportation by aid agencies, and associated logistical challenges. Studies have indicated that cash transfers can thereby be a more cost-effective aid modality, eliminating overhead costs of procurement, shipping, storage, and distribution of physical goods.

Cash transfers can be quickly scaled up or down in response to changing needs or emergencies. In situations where the context or needs of the affected population may rapidly change, cash transfers offer a more adaptable and responsive solution, compared to in-kind support or vouchers, which may require logistical adjustments or renegotiation of agreements. In the context of returns and reintegration in Afghanistan, UNHCR conducts careful monitoring, evaluation and coordination with other interventions to ensure the success of cash assistance.

### Who is eligible?

UNHCR assesses beneficiaries through the multisectoral rapid household assessment form (RHAF) and beneficiary selection and prioritization based on the scorecard. Following the production of a beneficiary list, a cash plan is created and approved prior to the distribution of the first installment through a financial service provider (FSP). Moreover, UNHCR is providing cash assistance to Afghan returnees through Encashment Centers located in Jalalabad, Kabul, Kandahar and Herat, helping them cover their travel costs, immediate needs, and facilitating access to essential services to support reintegration processes.

### Working with Partners

UNHCR is working with international and national partners including UN agencies, International and National NGOs, and civil society to ensure coordinated and complementary programming in Afghanistan, including addressing the complex challenges of displacement and achieving the collective objectives in the Priority Areas of Return and Reintegration (PARRs) and other areas of origin.

UNHCR and its partners typically work closely with local communities and stakeholders to ensure that CBIs are designed and implemented in a way that maximizes their positive impact on the local economy.

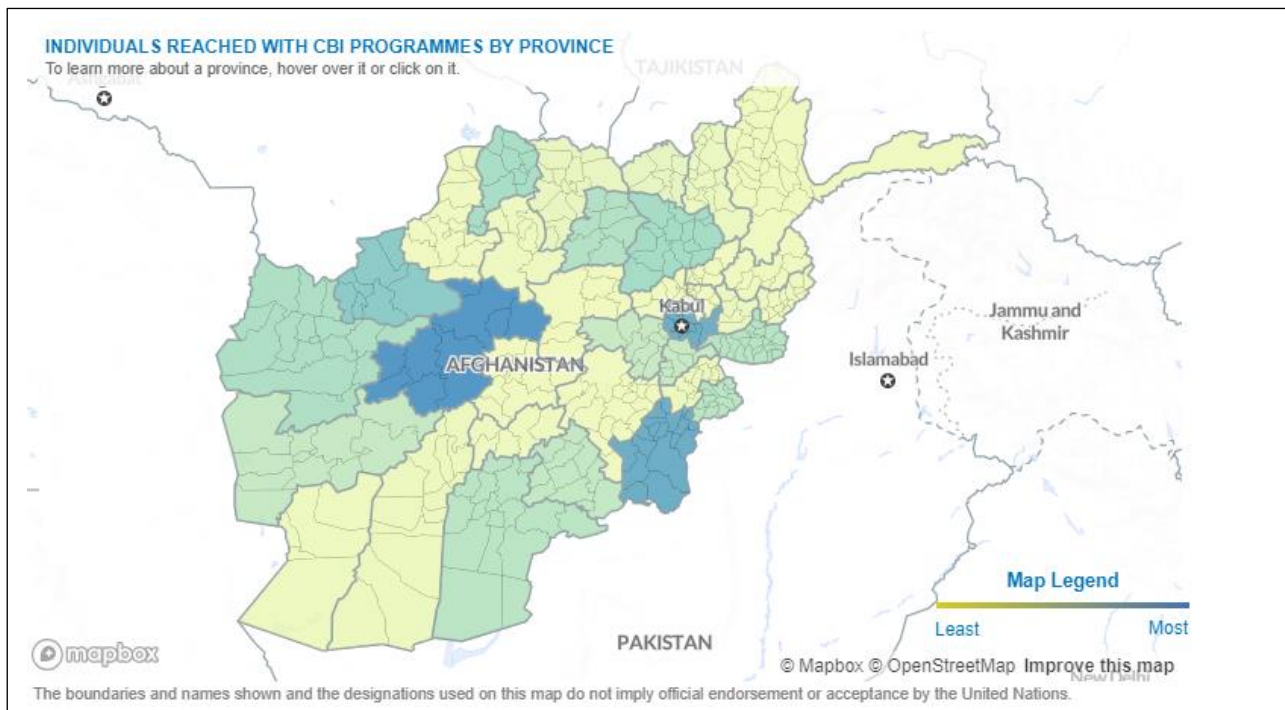
UNHCR has established partnerships with local financial service providers to facilitate cash transfers. These partnerships leverage existing networks and infrastructure, enabling efficient delivery of cash assistance to beneficiaries in remote or wide areas.

### Effectiveness and quality

UNHCR has policies and guidelines on beneficiary selection methods and post-distribution monitoring (PDM) for cash assistance. These policies aim to ensure transparency, accountability, and the effective delivery of assistance. They are designed to ensure that assistance is targeted appropriately, reach the most vulnerable individuals and households, and have a positive impact on their well-being. They also enhance transparency, accountability, and learning within UNHCR's operations.

**Where are we supporting?**

UNHCR is providing cash assistance across all 34 provinces of Afghanistan.

**Risk management:**

UNHCR ensures transparency in CBIs by establishing clear and accountable procedures. This includes robust beneficiary registration systems through the rapid household assessment form (RHAF), eligibility and verification mechanisms through the application of the selection criteria, scorecard, and de-duplication tool (DDT), and monitoring processes. Transparent processes help identify and mitigate the risk of fraud or duplication.

UNHCR conducts risk assessments to identify and address potential vulnerabilities for all cash interventions including the VolRep. This includes assessing the capacity and integrity of implementing partners, financial service providers, and other stakeholders involved in the delivery process, and a risk register is in place to help UNHCR to treat and mitigate against risks.

UNHCR implements robust monitoring and evaluation mechanisms to detect and prevent fraud. Regular monitoring visits, beneficiary feedback mechanisms, and independent audits contribute to identifying any irregularities and in taking corrective actions.

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**How does it work?**

- Needs assessments are conducted with UNHCR's Rapid Household Assessment Form (RHAF) to identify beneficiaries based on vulnerability criteria. For IDPs, a scorecard is used to identify the most vulnerable. For people with specific needs and small medium enterprise, the eligibility is decided by a committee. Eligibility for VolRep grant is subject to registration of beneficiaries in repatriation centers in country of asylum. The beneficiaries are verified in the encashment center in Afghanistan before receiving the assistance.
- Only those who meet the vulnerability criteria are included in the payment list/cash plan.
- Distribution of cash is managed through Global Distribution Tool (GDT) and Kobo-Based payment forms.
- Payments are delivered by UNHCR contracted Money Service Provider (MSP). Partners also deliver cash if distribution is needed at household level such as to PSNs.
- No prepayment involved, MSP delivers cash to beneficiaries, and based on successful transaction, certification and reconciliation, reimbursement to MSP is made.
- Beneficiaries are provided with information on how to register their complaints or feedback at all distribution sites/points. Proper complaint and feedback mechanisms are in place through hotlines, emails, complaint boxes and counseling.