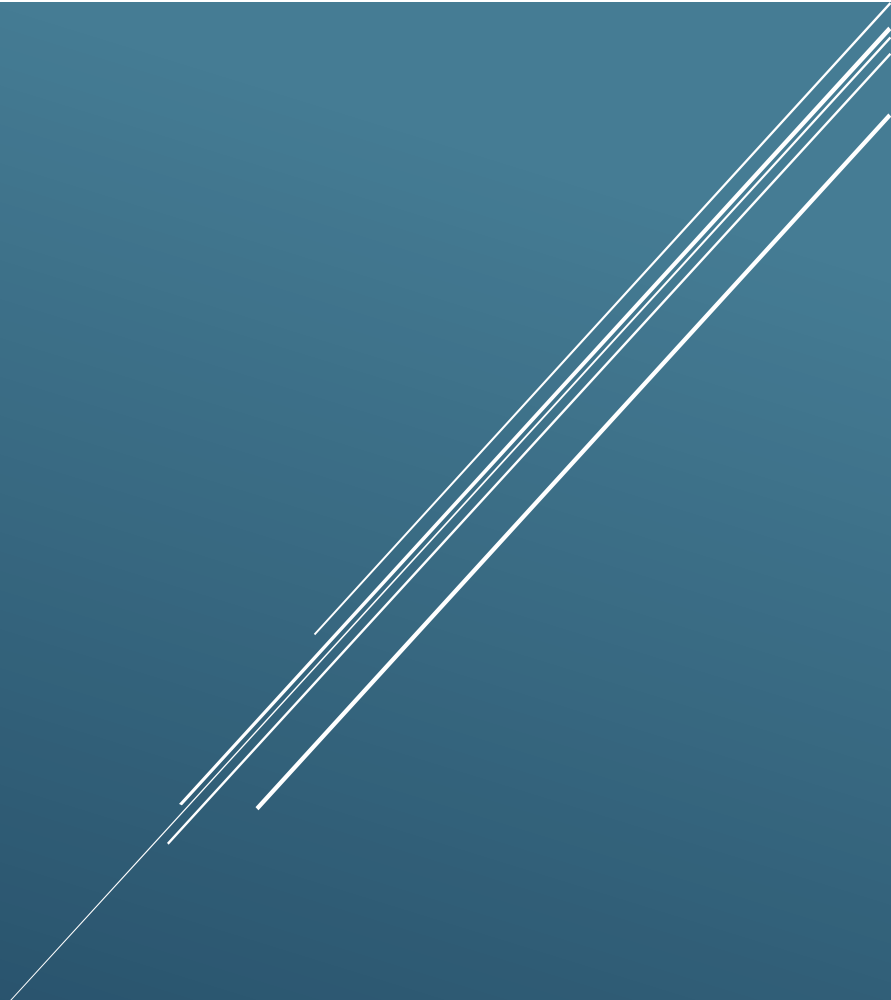




AFGHANISTAN MULTI- PARTNER SOCIAL PROTECTION ENGAGEMENT FRAMEWORK

JULY 2025

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Abbreviations

<i>AAP</i>	Accountability to Affected People
<i>ALCS</i>	Afghanistan Living Conditions Survey
<i>ARRNA</i>	Afghan Returnees Rapid Needs Assessment
<i>AWMS</i>	Afghanistan Welfare Monitoring Survey
<i>CCT</i>	conditional cash transfer
<i>CDC</i>	Community Development Council
<i>CSO</i>	civil society organization
<i>CT</i>	cash transfer
<i>CVA</i>	Cash and Voucher Assistance
<i>CWG</i>	Cash Working Group
<i>DFA</i>	de facto authorities
<i>FAO</i>	Food and Agriculture Organization of the United Nations
<i>FHH</i>	female-headed household
<i>FY</i>	fiscal year
<i>GBV</i>	gender-based violence
<i>GDP</i>	gross domestic product
<i>GRM</i>	grievance redressal mechanism
<i>HNRP</i>	Humanitarian Needs Response Plan
<i>LAHE</i>	Interagency Humanitarian Evaluation Group
<i>ID</i>	identity
<i>IDP</i>	internally displaced person
<i>IE-LFS</i>	Integrated Expenditure and Labor Force Survey
<i>ILO</i>	International Labour Organization
<i>IPC</i>	Integrated Food Security Phase Classification
<i>KYC</i>	know-your-customer
<i>M&E</i>	monitoring and evaluation
<i>MEB</i>	Minimum Expenditure Basket
<i>MICS</i>	Multiple Indicator Cluster Survey
<i>MIS</i>	management information systems
<i>MPI</i>	Multidimensional Poverty Index
<i>MRAT</i>	Multi-Sectoral Rapid Needs Assessment
<i>NGO</i>	nongovernmental organization
<i>NRVA</i>	National Risk and Vulnerability Assessment
<i>OCHA</i>	United Nations Office for the Coordination of Humanitarian Affairs
<i>OPD</i>	Organizations of Persons with Disabilities
<i>PWP</i>	public works program
<i>SBCC</i>	social and behavioral change communication
<i>SDG</i>	Sustainable Development Goal
<i>SIGAR</i>	Special Inspector General for Afghanistan Reconstruction
<i>SP</i>	social protection
<i>SP Framework</i>	Afghanistan Multi-Partner SP Engagement Framework

<i>UCT</i>	unconditional cash transfer
<i>UN</i>	United Nations
<i>UNDP</i>	United Nations Development Programme
<i>UNHCR</i>	United National High Commissioner for Refugees
<i>UNICEF</i>	United Nations Children's Fund
<i>UNOPS</i>	United Nations Office for Project Services
<i>WFP</i>	World Food Programme

Executive Summary

People in Afghanistan face severe and widespread poverty and vulnerability. Approximately 20 percent of the population is acutely food insecure, while another 40 percent fluctuates between food insecurity and security. Historically, most impoverished individuals lived in rural areas in large families with limited access to quality employment opportunities. Recently, consumption poverty indicators have also shown an increase in urban poverty. The Afghanistan Multiple Indicator Cluster Survey (MICS) 2022–23 data show an increase in multidimensional poverty from 50.8 percent in 2020 to 62.3 percent in 2023, resulting in over 25 million impoverished individuals, according to the Adjusted Multidimensional Poverty Index (MPI). Since the Taliban’s return to power in August 2021, the economy has been severely constrained by poor connectivity, economic sanctions, and restrictive policies regarding women’s participation in social and economic life. Women, children, and youth, along with displaced persons and those with disabilities, face specific vulnerabilities due to a lack of access to human development resources and a range of social and political constraints. These complex socioeconomic conditions highlight the urgent need for a comprehensive social protection (SP) system.

Many agencies are currently engaged in activities that could serve as the foundation for a well-functioning off-budget system if these activities, procedures, and practices were better coordinated to achieve shared objectives. Given the political and institutional context at the time of writing, this Multi-Partner SP Engagement Framework (SP Framework) focuses on the activities of United Nations (UN) organizations and various international and local nongovernmental organizations funded by development and humanitarian donors as well as international financial institutions like the World Bank and Asian Development Bank. These are collectively called development partners or agencies. The SP Framework builds on the UN Strategic Framework for Afghanistan 2023–27, along with existing practices, international commitments, and both international and local experiences and evidence. However, this framework aims to develop interoperable and transferable safety nets that could align with the activities of public agencies if the political environment becomes conducive.

The SP Framework adopts a systems approach to transition from a humanitarian to a development focus to foster human development in Afghanistan. To facilitate this evolution, this SP system aims to develop comprehensive social safety nets to fulfill two interlinked functions:

- Function 1: Support consumption and food security; and
- Function 2: Address underlying factors of vulnerability and boost livelihoods.

The design of these functions considers context-specific considerations, such as the intersectional vulnerabilities faced by women and children, to establish an SP system that can provide short-term assistance and ensure long-term development in Afghanistan. Given the current scope of activities and the UN strategic framework, this SP Framework primarily focuses on social assistance. As consultations progress, labor and social insurance aspects may be added based on evolving sociopolitical circumstances.

Under Function 1, the SP Framework highlights the intricacies of relevant characteristics of safety nets, focusing on modality, benefit disbursement, and program adaptability. Given the dire socioeconomic conditions in Afghanistan, the SP system seeks to provide regular and predictable cash transfers and in-kind assistance consistent with local needs, circumstances, and available financing. Furthermore, this SP system must be agile, adaptive, and responsive to shocks to support consumption and food security.

Under Function 2, the SP Framework leverages complementary services provided alongside social assistance to enhance human capital outcomes and build resilience over the medium to long term. This comprises a two-pronged approach that builds human capital through demand- and supply-side investments in nutrition, health, education, and livelihoods, while also boosting productivity and labor market participation. These programs seek to address underlying factors of vulnerability that perpetuate cycles of poverty. Programs under Function 2 include “cash and food plus” components, such as school feeding programs, social and behavioral change communication, and economic inclusion programs.

The SP Framework incorporates a series of interim steps and end goals under both functions. For Function 1, the key interim steps include conducting a stocktaking of various social protection programs, harmonizing transfer sizes and frequencies across programs, and developing protocols for horizontal and vertical expansion to provide shock-responsive support. These steps aim to develop adaptive and resilient social safety nets that maximize the use of cash and/or in-kind transfers for regular, predictable payments, which last and/or generate returns for at least 12 months and adjust based on shock-responsive triggers, thereby improving lives and enhancing long-term resilience. For Function 2, the interim steps involve piloting cash plus and productive inclusion programs to boost human capital development. Where possible, programs under Function 2 focus on empowering women and youth, particularly in the long term.

Providing income support and developing human capital constitute “what” the SP system should do. To ensure efficient and timely support, the system must also address the “how.” In order to deliver the vision of comprehensive social safety nets, the SP Framework illustrates the essential components of a well-organized delivery chain. To facilitate coordination and collaboration between partners, the delivery chain must establish operating procedures for outreach, targeting, registration, data management, payments and distributions, case management, third-party monitoring, grievance redressal mechanisms (GRMs), and monitoring and evaluation (M&E) to harmonize operations and maximize efficiency gains.

In the short term, key aspects of developing the delivery chain include piloting joint outreach efforts, reviewing targeting criteria, adopting a blockchain approach to map and unify beneficiary lists, sharing international best practices and experiences for data collection, financial solutions, and case management, and reviewing the interoperability of existing M&E and GRM channels. The key long-term objective of the delivery chain is to establish an efficient, interoperable, and transferable delivery system. This involves improving coordination across agencies, defining multidimensional criteria and processes for each type of social program, establishing an off-budget social registry, coordinating cross-referrals, instituting a shared M&E framework, establishing an integrated complaint and appeal system, and engaging with community leaders and organizations to deliver social assistance.

Considering the sociopolitical context in which the SP system will be operationalized, governance of programs is crucial for ensuring the smooth and efficient functioning of safety nets. A multiagency participatory approach, potentially building on existing working groups, could serve as an effective hub for establishing coordination. One aim of the SP system is to develop a governance structure that can be transferred to a national government, adapting to evolving sociopolitical contexts.

The transition to a development approach also presents an opportunity to realize efficiency gains in fundraising efforts through collaboration and innovative funding sources. As such, the SP Framework outlines the need and parameters for adaptive and flexible financing sources.

Section I – Introduction

The Afghanistan Multi-Partner Social Protection Engagement Framework (SP Framework) outlines key components of a development-partners–led social protection (SP) system designed to address chronic food insecurity, widespread poverty, and the underlying factors of vulnerability in Afghanistan. Many Afghan households face multidimensional poverty and deprivation¹. As of April 2025, over half of the population was in need of humanitarian assistance, with over 25 percent experiencing acute food insecurity (UNICEF 2025; IPC 2025). Therefore, a comprehensive universal social protection system is essential to prevent further human capital deterioration and to promote the potential for inclusive, human-centered growth and development.

Afghanistan currently lacks an operational and well-functioning SP system. However, several agencies, including United Nations (UN) organizations and various international and local nongovernmental organizations (NGOs), are engaged in activities that could lay the foundation for an effective, government–led, rights-based SP system in the long term.

This framework sets out the foundations of a unified framework to promote coordinated action by development partners aimed at addressing poverty and vulnerability and building resilience in the context of repeated covariate shocks. The proposed SP system aims to develop comprehensive social safety nets to fulfill two interlinked functions:

- *Function 1:* Support consumption and food security; and
- *Function 2:* Address underlying factors of vulnerability and boost livelihoods.

Under Function 1, the primary objective of the SP system is to provide consumption support to alleviate current poverty and food insecurity, deliver the most effective assistance to targeted beneficiaries, and build shock-responsiveness capabilities to ensure the accuracy and timeliness of assistance. Under Function 2, the SP system aims to develop human capital and capabilities by improving nutrition, health, education, and (primarily agricultural) livelihood outcomes and promoting social and economic inclusion.

The SP system will build primarily on social assistance programs, such as cash and in-kind transfers, to achieve three broad objectives: ensuring impact, efficiency, and flexibility. Well-defined objectives will influence the specific design of individual programs, including modality, frequency, and exit strategies. These objectives may include goals such as shock responsiveness, consumption smoothing, or increasing productivity. To operationalize these programs, this SP Framework also explores the essential components of a coherent and comprehensive delivery chain.

The conceptual framework for developing the SP system is illustrated in Figure 1.

¹ Multidimensional poverty refers to measures that consider deprivations along monetary and non-monetary measures, such as education or access to essential services (UNDP). Unless expressly stated otherwise, all references to the term “poverty” in this paper refer to multidimensional poverty.

Figure 1: A Social Protection System for Afghanistan



Given the current political situation, this engagement framework focuses on nongovernmental and external agencies' activities. The current de facto authorities (DFA) remain unrecognized and under sanctions. Significant restrictions are imposed on the rights of women and girls, which limit economic activities and international assistance. While the DFA's ongoing programs may fit under an SP system umbrella, their scope and reach are unknown. Still, the engagement framework also considers technical efforts to engage with the DFA on the delivery of basic services. As such, the envisioned SP system is designed in a manner that could be aligned with public sector programs and policies if the political environment allows it.

The framework is organized as follows: Section II outlines the current social and economic context, emphasizing the prevalence of poverty, food insecurity, and vulnerability among the Afghan population. Section III presents the building blocks of an SP system, covering definitions and the significance of adopting a systems approach. In the absence of a national development framework, the engagement framework follows the vision and goals of the UN Strategic Framework for Afghanistan 2023–27, as described in Section IV. The particulars of Function 1 and Function 2 are also detailed in Section IV. Developing the SP system necessitates the alignment of key implementation modalities across agencies to ensure efficiency within the delivery chain, as indicated in Section V. Section VI discusses important aspects of the envisioned SP system's governance and financing. Finally, Section VII outlines additional concerns and practical considerations for operationalizing the SP system.

Section II – Economic and Social Context

The current socioeconomic conditions in Afghanistan exemplify the urgent need for universal social protection. The economy contracted significantly after the Taliban’s return to power in August 2021. International sanctions, frozen foreign reserves, and the sudden stop of aid (which accounted for about 40 percent of GDP) were debilitating factors in the immediate aftermath of the Taliban’s rise. The weak financial sector, which had previously maintained some functionality due to international banking and donor funding, faced a liquidity crisis marked by restricted banking operations and minimal external trade.

The sweeping economic collapse (equivalent to over one-quarter of the economy in 2021–22) was driven by international sanctions and policies imposed by the DFA, resulting in a sharp increase in household poverty and food insecurity. For instance, the ban on poppy cultivation led to a loss of US\$1.3 billion in farmers’ incomes, equivalent to approximately 8 percent of GDP. Additionally, the country is highly vulnerable to natural disasters, which further exacerbates economic decline and population vulnerabilities while damaging critical infrastructure and services².

The Taliban’s return to power has also led to a significant erosion of human capital, especially concerning women’s rights and freedoms. Before their rise in 2021, women increasingly participated in the workforce, particularly in urban areas. Since August 2021, women have been systematically excluded from most public roles and employment, which have greatly decreased economic productivity and household incomes. Moreover, communities are facing significant challenges related to human capital more broadly. Millions of primary school children remain out of school, teenage girls are being denied access to post-primary education, employment opportunities for youth are lacking, and persons with disabilities encounter major obstacles in accessing essential health services and are frequently socially and economically excluded.

The following subsections present an overview of the key socioeconomic metrics that inform the design of the proposed SP system.

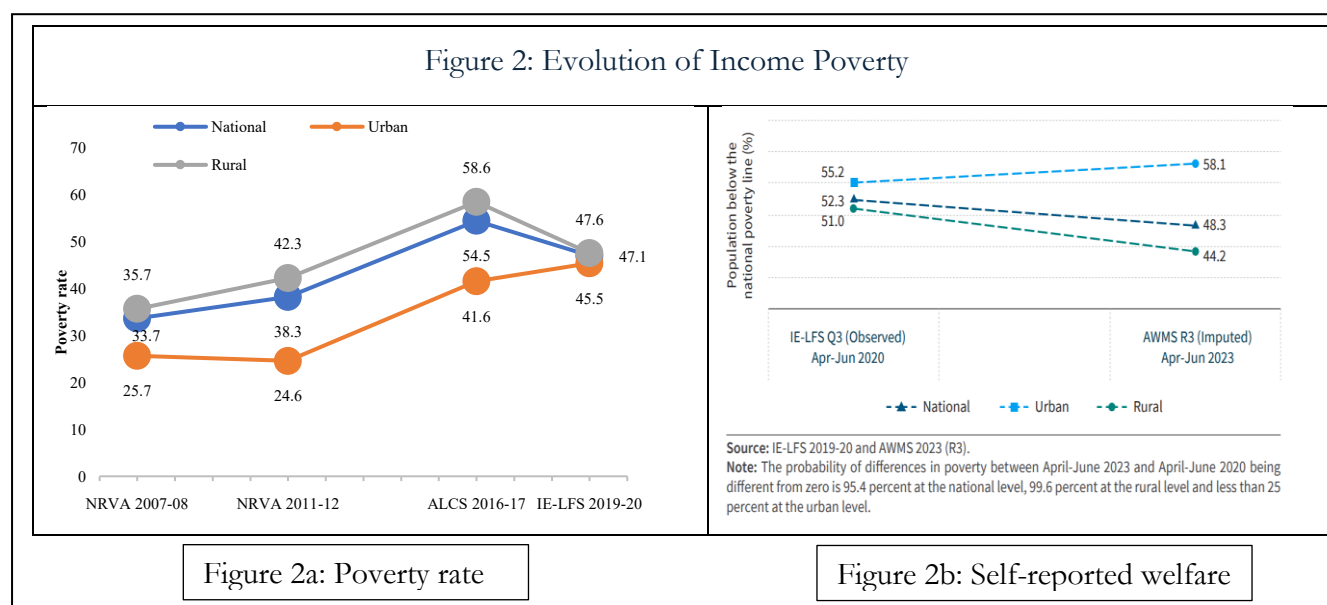
II.1. Key aspects of welfare

i. Lackluster economic growth

After two years of contraction, the Afghan economy grew by 2.7 percent in FY2023–24, primarily driven by private consumption. Afghan households have reported a steady improvement in self-reported welfare (Figure 2b). While the economy is stabilizing at a lower equilibrium due to enhanced safety, income poverty and vulnerability remain widespread in Afghanistan.

² For instance, the October 2023 earthquake alone impacted nearly 300,000 people and is estimated to have reduced GDP growth by 0.5–0.8 percent.

As of Spring 2023, nearly half of the population was living in poverty, with almost 40 percent experiencing severe food insecurity and 80 percent continuing to rely on at least one negative coping strategy to make ends meet (e.g., purchasing low-quality food or limiting portion size)³.



The incidence of poverty also varies between regions. While income poverty has remained consistently high in urban areas compared to rural areas, multidimensional poverty in rural areas was nearly double that of urban areas (70 percent vs 37 percent) as rural households face severe and overlapping deprivations. Furthermore, significant disparities exist in the levels of poverty across regions.

ii. Deterioration of human capital and access to essential services

Afghan households remain highly vulnerable to shocks and are at risk of descending further into poverty due to their limited physical, human, and financial capital.

Households face multidimensional deprivations. For instance, UNDP (2024) analyzed the key drivers of subsistence insecurity and found that households are trapped in a cycle of vulnerability, marked by limited access to basic services and opportunities, high exposure to shocks, and low resilience to cope with them. The Multiple Indicator Cluster Survey (MICS) 2022–23 data show an increase in multidimensional poverty from 50.8 percent in 2020 to 62.3 percent in 2023, resulting in over 25 million newly impoverished individuals, according to the Adjusted Multidimensional Poverty Index (MPI) (UNICEF, forthcoming). Multidimensional poverty is more pronounced among children than the adult population: 66.9 percent of children are living in multidimensional poverty compared to 56.8 percent of adults.

Since 2020, households have experienced worsening access to essential services, as evidenced by health indicators (such as reduced assisted deliveries) and education outcomes (including lower school attendance and completion rates, along with a growing gender gap). Moreover, data show increased economic hardships, declining livelihoods (due to limited access to water, sanitation,

³ Overall, estimates suggest that 48.3 percent of the Afghan population was poor as of April–June 2023, a four-percentage-point decline from the poverty levels observed over the same months of 2020 (52.3 percent).

and electricity), reduced asset ownership, and climate-change-related damage and losses in the agriculture sector, which employs over 60 percent of the population.

iii. Worsening labor market conditions

In the aftermath of the Taliban's takeover, Afghan households have been forced to mobilize additional labor to survive, resulting in a decline in inactivity. The share of employed and unemployed individuals (i.e., the labor force participation rate) among working-age males (15–65) increased from 69 percent in April–June 2020 to 86 percent during the same period in 2023 (World Bank 2025). This increase was even more pronounced among working-age women, with labor force participation tripling to reach 43 percent in April–June 2023. Despite this significant rise, most women remain outside the labor force and inactivity rates may revert to historical levels if the economy recovers—particularly for women.

The labor market is struggling to absorb new entrants and youth employment remains severely constrained. Unemployment rates have doubled and by 2023, nearly one-quarter of young people (ages 15–29) were unemployed. Among young women participating in the labor force, the unemployment rate reached 54 percent. This rate increases to 68 percent when women who are not participating due to a lack of employment prospects are also considered.

Although overall employment has grown—both in self-employment and private wage sectors—earnings and working hours remain inadequate and working conditions are deteriorating. Quality jobs are scarce, with informality and underemployment widespread. Vulnerable employment dominates: approximately 90.8 percent of employed women and 79.5 percent of employed men work in insecure, low-quality jobs (ILO 2022). Home-based self-employment is the most common form of women's economic participation. Many women and girls are confined to unpaid domestic labor, leaving them entirely dependent on male family members for survival.

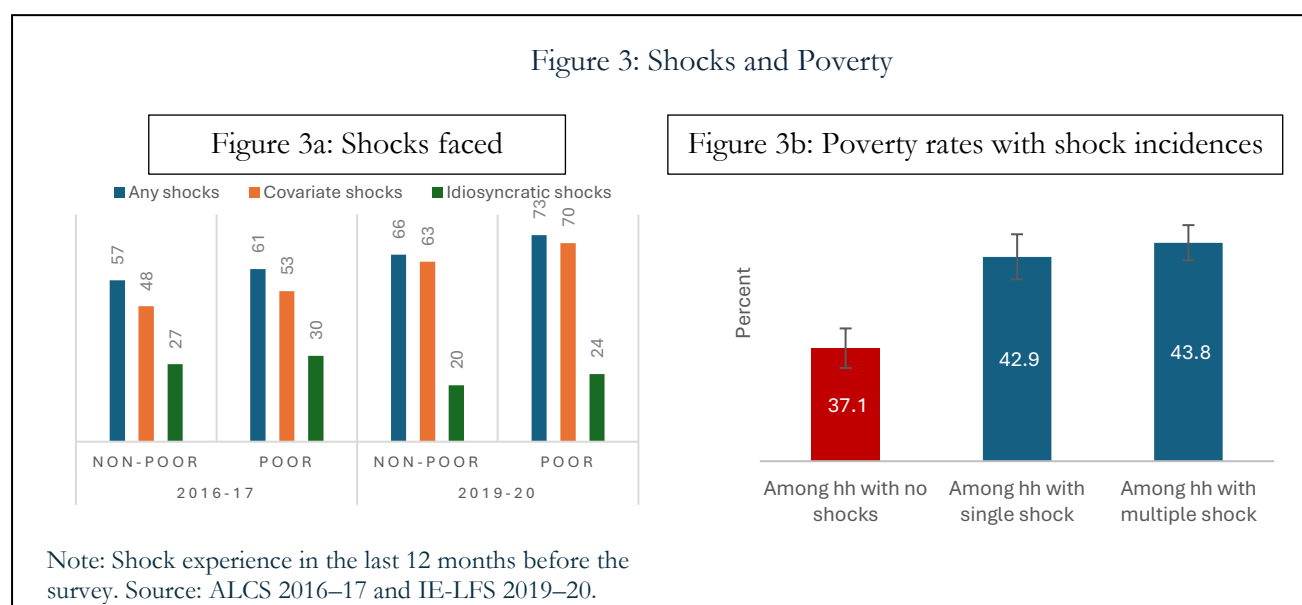
Informal employment remains the norm, with declining wages pushing more households into poverty. Violations of international labor standards are widespread, particularly those related to fundamental principles and rights at work. Child labor is also prevalent: 19.3 percent of children age 5–17 (19.6 percent of boys and 19 percent of girls) are engaged in work—often hazardous and driven by economic necessity. Only 40 percent of children in this age group attend school. Reports of forced labor, especially involving women and children, are increasingly surfacing, raising serious protection and human rights concerns.

II.2. Exposure to shocks

Afghan households are frequently exposed to shocks, with covariate shocks—particularly those related to climate—significantly increasing in recent years. The incidence of shocks among Afghan households has risen notably, affecting nearly 7 in 10 households in 2019–20 (Figure 3a). They correlate with poverty status in Afghanistan, as non-poor households are less likely to face the adverse impacts of shocks than poor households. These shocks lead to immediate increases in poverty and restrict future welfare gains as they result in the loss of assets, human capital, and investments (Figure 3b).

The key covariate shocks include economic or market shocks, natural hazards, food crises, and outbreaks of animal diseases, all of which severely impact both humans and livestock, which directly affect the primary source of income for most. They have a far-reaching and crippling

influence, as they can transform non-poor households into chronically poor ones. While resource constraints may limit the level of support that can be provided to these households, it will be essential in the long term to ensure that SP systems can help prevent these households from resorting to negative coping strategies.



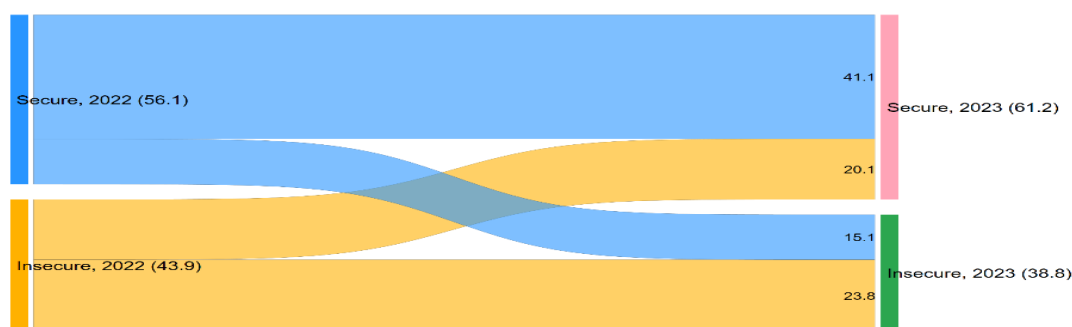
In 2019–20, two-thirds of the non-poor and nearly three-quarters of the poor experienced at least one shock, marking a 10 percent increase from 2016. Most events were covariate shocks that affected the entire community, including agricultural, price, or security shocks. Household consultations revealed that climate shocks have intensified, with 64 percent of households experiencing a drought shock in 2022—double the rate observed in mid-2021 (UNOCHA, 2023).

II.3. Food and nutrition security

Food insecurity is widespread and affects most households over time. In 2023, two in five Afghan households were food insecure, with high recurrences (Figure 4)⁴. Nearly three in five households surveyed as part of the Afghanistan Welfare Monitoring Survey (AWMS) in 2022 and 2023 experienced food insecurity. Moreover, about one-fifth of households remain chronically food insecure over time, while only two-fifths remain food secure.

⁴ A household is deemed food insecure if its Integrated Food Security Phase Classification (IPC) level is Crises or above (IPC 3+).

Figure 4: Churning of Households across Food Insecurity Categories



Note: The transition matrix is based on the panel sub-sample of AWMS between Rounds 2 and 3.
Source: Staff estimates based on AWMS R-2 and R-3.

Vulnerabilities were higher in rural areas, possibly due in part to the susceptibility of income-generating activities to climate shocks, along with inadequate access, availability, or affordability of quality inputs, relevant knowledge, and low levels of productive asset ownership. Factors such as seasonality, rugged geography, and exposure to climate-change risks contribute to volatility in agricultural outcomes, food prices, and water supply. This volatility directly affects households that depend on subsistence farming, including livestock rearing, worsening insecurity.

Survey data reveal significant underlying trends and shared characteristics among food-insecure populations. Poverty is deeply entrenched in large rural households with limited access to education. In 2019–20, three out of four poor households resided in rural areas. Larger household sizes and higher dependency ratios correlate with increased poverty rates, a pattern also observed in food-insecure households. Limited education significantly impacts welfare: in 2019–20, over half the households led by uneducated heads were in poverty, compared to just over one-third of those with basic education; food security showed a similar trend. However, household surveys suggest that higher education does not always safeguard households from poverty due to the scarcity of stable, well-paying jobs.

II.4. Intersectional vulnerability

Structural factors, including macro policies, international sanctions, insufficient connectivity, and the remnants of five decades of conflict and fragility, such as unexploded ordnance, often contribute to vulnerability. But certain groups, determined by gender, stage in the lifecycle, disability, or displacement, face unique vulnerabilities related to their demographic characteristics, as discussed below.

i. Women

Half the population faces severe challenges, as restrictions on women and girls constrain women's participation in public spaces, exclude them from qualified jobs in many segments of the tertiary sector⁵, and threaten their long-term economic inclusion and resilience.

⁵ This includes working (i) in government offices, (ii) as lawyers, judges, or in the judicial system, (iii) in international organizations, (iv) in NGOs, (v) in managerial/decision-making positions, (vi) in running certain businesses, and (vii) in women's empowerment projects.

Women and girls face restrictions related to access to welfare and opportunities under the DFA. In response to the economic crisis, women's labor participation has soared nearly threefold since 2020, reaching 43 percent in Spring 2023⁶. However, as demand remained weak and restrictions increased, the labor market struggled to absorb the surge of new workers. A decrease in demand resulted in a doubling of unemployment, particularly among women, compared to the period prior to the Taliban takeover.

Exclusion challenges are especially severe for Afghan girls; as of Spring 2023, only 3 percent of girls age 13–18 were attending secondary school. Female-headed households (FHHs) are also highly vulnerable and are disproportionately represented among the food insecure: households experiencing high food insecurity are twice as likely to be led by women compared to those that are food secure. Income per household member in FHHs dropped by 40 percent in 2024, from US\$26 (AFN 1,780) to US\$16 (AFN 1,062), compared to 16 percent in male-headed households. In FHHs, there is also a higher risk that children may have to drop out of school to support their families, which could exacerbate other protection risks such as child labor and early marriage.

Since August 2021, the already widespread gender-based violence (GBV) against Afghan women and girls, including intimate partner and domestic violence, has escalated, further intensified by the confinement of women and girls to their home. While women and girls face increasing levels of socioeconomic exclusion and GBV, the availability of specialized services, tailored assistance, and opportunities is shrinking. The civic space for women-led organizations, which were critical in delivering services “for women, by women”, has almost entirely collapsed, with many facing intimidation, forced closures, and significant funding shortages. Moreover, due to the most recent significant cuts of American foreign aid, many specialized protection actors, including international and national NGOs and UN agencies, are significantly downscaling their presence and capacities on the ground, leading to significant gaps in provision of specialized protection services.

ii. Children

Children in Afghanistan face significant challenges and deprivations, particularly in education, sanitation, and access to essential services. Afghanistan has a very young population; nearly 55 percent of Afghans are under 18 years old. UNICEF (2025, forthcoming) has identified that approximately 67 percent of children live in poverty (according to the Adjusted MPI), which is 10 percentage points higher than the rate among adults. Recent trends indicate that the situation for children has worsened considerably, especially in the aftermath of the COVID-19 pandemic.

Children face significant deprivations in nutrition, early childhood education, and primary schooling, with considerable gender disparities that perpetuate the cycle of poverty and limit their opportunities. Moreover, children are more likely than adults to lack access to clean water and proper sanitation facilities. Therefore, urgent, sustained, and targeted policy interventions are necessary to improve human capital outcomes for children.

Moreover, children are the most exposed to risks associated with the adoption of harmful coping strategies by food insecure households. The prevalence of early, forced, and child marriages among girls is alarmingly high and is on the rise; economic hardships, loss of job opportunities

⁶ For detailed evidence on the evolution of welfare in Afghanistan post-2021, see Afghanistan Welfare Monitoring Survey (AWMS) – Round 3, World Bank, 2023 (World Bank, 2023).

and the prohibition of girls' education are prompting families to use marriage as a strategy to alleviate financial burdens. Boys are also affected as they are often engaged in exploitative activities, such as labor and sexual exploitation, criminal activities, and domestic servitude.

iii. Youth

Afghan youth face challenging labor market conditions and limited opportunities for building human capital. More than 80 percent of young men and almost 45 percent of young women (age 15–29) have entered the labor force to cope with the economic crisis, reflecting a 20–30 percentage point increase compared to pre-2021. In light of restrictions imposed by the DFA, nearly 70 percent of girls age 15–19 are neither in school nor employed. In contrast, many young men have left the education system to support their families financially. However, the lack of quality opportunities leads to high rates of informal employment, self-employment, and financial instability. Underemployment and involvement in small-scale farming or low-productivity manufacturing work are also pervasive nationwide. Afghan youth bear the most significant burden of the country's current socioeconomic challenges.

iv. Persons with disabilities

A significant portion of the population faces one or more disabilities and encounters barriers to accessing health care, education, and employment. In 2019, over 35 percent of individuals were impacted by at least one type of disability, with higher prevalence among women, older adults, rural residents, less-educated individuals, non-Pashtun ethnic groups, unmarried people, and those from low-income households (Nasiri et al. 2023)⁷. Notably, better access to health facilities and positive health care experiences were associated with lower disability prevalence. Similarly, UNICEF (2023a) found that nearly 35 percent of children have a disability.

Households headed by persons with disabilities experience higher unemployment rates than those headed by persons without disabilities (10 percent vs. 2 percent nationally) and child labor (31 per cent vs. 15 percent nationally). These households also reported higher levels of debt, with an average of US\$783 compared to the national average of US\$558 (Global Protection Cluster 2025).

Persons with disabilities encounter significant obstacles in accessing essential services, including difficulties reaching facilities and service points due to accessibility issues, communication barriers, and negative societal attitudes. Consequently, they are frequently excluded from fully participating in public life. This situation is further exacerbated by limited support for persons with disabilities, stemming from considerable gaps in tailored services.

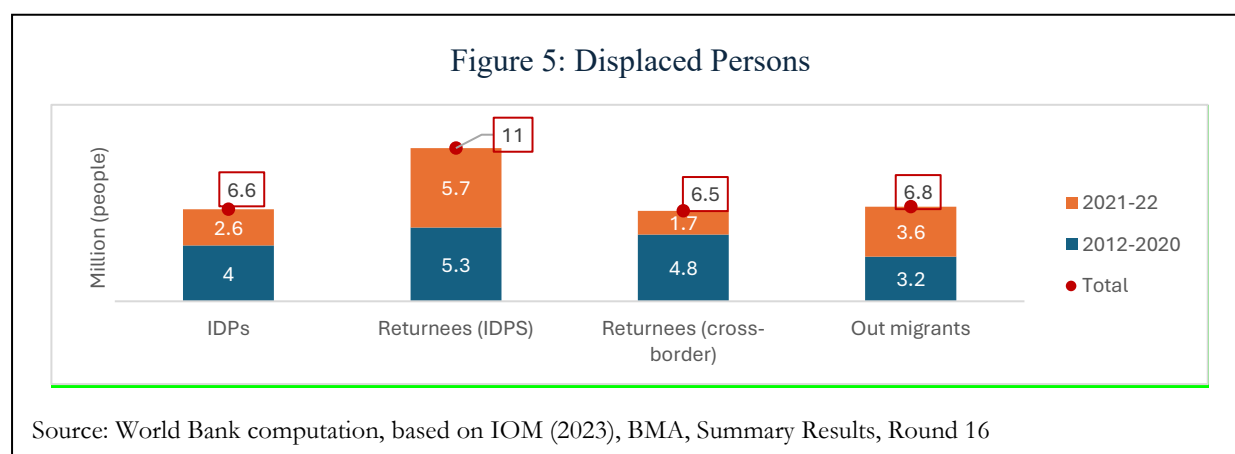
The existing social assistance system presents serious bottlenecks for persons with disabilities due to poor capacities and resources to ensure technically sound identification and coverage, limited adaptation of assistance to their needs, and the intersectional nature of certain barriers that further limit access for women with disabilities. Moreover, the space for disability rights activism and awareness raising has been shrinking significantly since the Taliban took power due to restrictions on Organizations of Persons with Disabilities (OPDs). Most OPDs operated as civil society organizations (CSOs). More cumbersome registration and compliance requirements introduced by the DFA on CSOs have added significant barriers for OPDs to operate, which

⁷ Based on reanalyzed 2019 data.

forced many to shut down. As a result, persons with disabilities face additional barriers to socioeconomic inclusion and access to services and assistance.

v. Internally displaced persons and refugee returnees

Afghans remain the second largest refugee group globally and are facing increasing repatriation pressures and forced deportations from neighboring countries, such as Pakistan and Iran. Approximately 6.6 million Afghans were internally displaced persons (IDPs) who are still displaced and as many as 11 million Afghans were returning IDPs, going back to their places of origin (Figure 5).



Communities hosting large inflows of displaced Afghans face specific challenges, particularly regarding capacity constraints⁸. While displaced Afghan households do not necessarily have a greater risk of income poverty than others (ARRNA 2024), communities with significant returnee inflows may struggle to provide the services and opportunities needed for displaced households to integrate (MRAT 2024), with the highest pressure in urban areas as well as rural areas where inherent capacities are depleted and/or have higher exposure to climate extremes and overall higher rates of vulnerable food insecure households. The competition for resources and jobs between these economically vulnerable groups and host communities heightens the risk of social tensions.

Many returnees, both IDPs and refugees, also lack civil documentation, which severely restricts their access to essential services, housing, land and property, and increases their vulnerability to exploitation and abuse. As such, the challenges posed by the level of IDPs include factors such as increased vulnerability and safe (re)integration. Additionally, the dynamics of displacement and returnees also present significant challenges for targeting SP programs and coordinating efforts across agencies.

⁸ UNHCR has developed Priority Areas of Return and Reintegration to strengthen essential facilities and services in communities where IDPs and Afghan refugee returnees live; coordination with ongoing humanitarian and SP interventions in those areas will be essential to maximize impact and limit overlap.

Section III – Building an SP System in Afghanistan: From Humanitarian Action to Development Building Blocks

The multidimensional deprivation of Afghans necessitates an effective SP system to address short- and long-term development challenges. This SP Framework seeks to harmonize efforts of various agencies through coordinated and collaborative actions to achieve clearly defined objectives.

To optimize collective action, this section outlines fundamental considerations, such as defining social protection, establishing a taxonomy for various forms of social protection, and presenting the principles that form the foundation for developing the SP system. It then emphasizes the importance of adopting a systems approach and summarizes global commitments that establish the framework for building an SP system that transitions from addressing humanitarian needs to achieving development objectives in Afghanistan.

III.1. What is Social Protection?

“Social protection is a set of policies and programmes aimed at preventing and protecting all people against poverty, vulnerability and social exclusion, throughout their life cycle, emphasizing vulnerable groups...”
(SPIAC-B 2019a)

Social protection is a human right and human rights-based social protection is enshrined in the Universal Declaration of Human Rights (United Nations 1948, article 25). Governments, therefore, are obligated under international human rights law to guarantee a minimum level of social protection for all. Similarly, ILO Recommendation No. 202, on social protection floors, reaffirms that social security is a human right and a social and economic necessity, and offers guidance on providing access to essential services and basic income to the poor and vulnerable.

There is broad agreement on the types of programs to include as contributing to social protection for poor and vulnerable people. They roughly fall into three main categories:

- *Social assistance or social safety nets*: Social assistance programs are non-contributory (i.e., the beneficiary does not co-pay directly but may contribute through wider taxation on goods and services), direct, regular, and predictable cash or in-kind resource transfers to poor and vulnerable individuals or households. Some agencies use “social safety nets” interchangeably with social assistance.
 - *Social care services*: Social care services are non-cash, non-contributory services, such as family support, child protection, or disability assistance, provided to vulnerable individuals at the risk of violence, abuse, exploitation, discrimination, or social exclusion, forming a subset of social assistance.
- *Social insurance*: Social insurance programs are contributory, in which participants make regular payments to a scheme that will cover costs related to life-cycle events and include contributory pensions, health insurance, and unemployment insurance.
- *Labor market programs*: Labor market interventions target people who can work and aim to promote employment, boost productivity, and meet basic standards and rights. Active

labor market policies aim to help the unemployed/under-employed/self-employed/informally employed people find jobs through interventions such as job centers, training, and policies to promote small and medium-sized enterprises. Passive labor market interventions include maternity, injury compensation, and sickness benefits for those already in work and are often also classified under social insurance. Labor market programs can also include aspects such as changes to legislation, like setting a minimum wage, safe working conditions, and promotion of other labor standards.

This SP Framework focuses on establishing social assistance programs, primarily cash or in-kind support supplemented by livelihood programs (as described below), in Afghanistan. These programs serve as building blocks for developing the SP system, given the immediacy of needs, the extensive experience of humanitarian partners related to social assistance, and the UN Strategic Framework's focus on safety nets (see Section IV). Future iterations of the SP system may build on this SP Framework, adapting to evolving socioeconomic circumstances to include other aspects of social protection⁹.

Social assistance programs can take various forms. Some types of social assistance include:

- **Cash transfers (CTs)** are direct, regular, and predictable transfers that increase and smooth incomes to reduce poverty and vulnerability. They take two forms:
 - *Unconditional cash transfers (UCTs)* are direct transfers that do not have any requirements on how beneficiaries spend the money nor do they have any conditions that need to be met to receive benefits.
 - *Conditional cash transfers (CCTs)* require beneficiaries to meet certain conditions, typically concerning human capital development (such as visiting a health clinic, ensuring children attend school, or using the cash to buy nutritious foods), to receive benefits.
- **In-kind transfers** are non-cash transfers provided to poor and vulnerable people, typically in the form of food, agricultural inputs, animal vaccinations, kits for field schools, or other non-monetized goods. School feeding programs offered to students are a form of in-kind transfers.
- **Public works programs (PWPs)** involve paying a wage (cash or food) for labor, typically for government or state projects or interventions by development partners, such as the UN or international or national NGOs. They are often called “cash/food for work/services” and are sometimes classified as labor market interventions.
- **Cash Plus programs** combine cash or in-kind transfers with other services, such as social and behavioral change communication (SBCC) linked to health, nutrition, education, or skills training. Economic inclusion programs are sometimes classified as Cash Plus programs.
 - **Economic inclusion and livelihood programs** combine transfers with skills training, market linkages, livelihood-related packages, or microfinance support. They are sometimes called “graduation programs” when they provide a sequenced support package and include a sizeable one-time CT to enable beneficiaries to find a sustainable exit from social assistance programs.

⁹ Future consultations with development partners will determine whether additional labor market interventions should be incorporated into this strategy. Global evidence shows that social assistance helps reduce child labor, boosts adult labor force participation, or has neutral effects. Therefore, promoting social assistance indirectly tackles some labor issues.

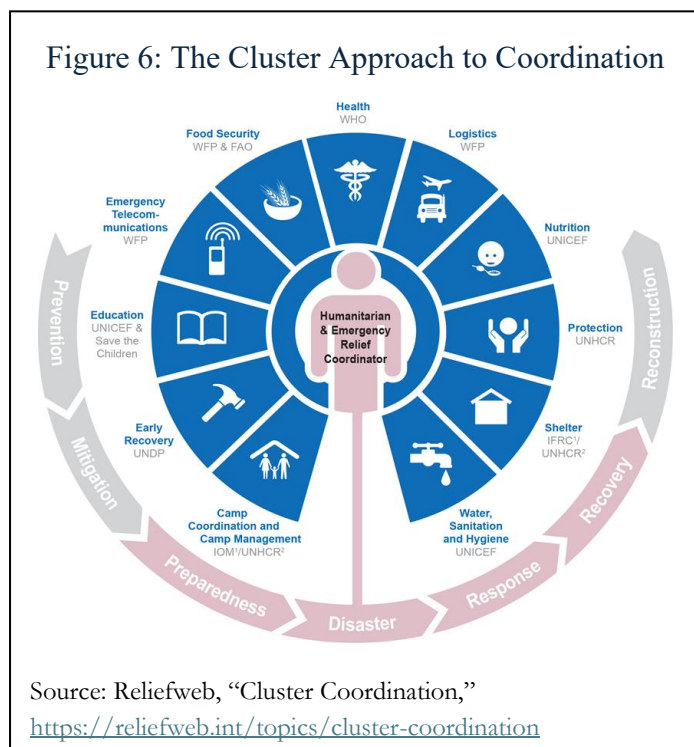
All these programs exist in Afghanistan and are implemented under the humanitarian response umbrella introduced in Section III.2.

III.2. Social Protection in Afghanistan: A dynamic but fragmented sector

Before August 2021, Afghanistan lacked a predictable and fiscally sustainable social safety net or SP system for allocating and distributing regular or shock-responsive social assistance. The few SP-related initiatives and programs were time-bound, fragmented, reliant on off-budget programming, and not economically sustainable¹⁰. Moreover, following the change in administration, most on-budget social assistance programs, particularly cash transfers, were significantly reduced or completely canceled. In 2022, the DFA cut spending on social programs by 81 percent (International Rescue Committee 2022). This has severely undermined the delivery of essential public services, combined with the suspension of much of the international funding.

Further, since August 2021, Afghanistan's 159,000 retired public sector employees have not received their pensions. In April 2023, the administration abruptly announced the abolition of the pension system and ceased deducting pension contributions from employees' salaries. Moreover, individuals without steady employment or those employed in the private sector receive no social benefits from the state upon reaching retirement age, leaving them especially vulnerable. The termination of pension payments, alongside the collapse of the Afghan economy, has pushed many retirees into poverty. This situation has worsened the economic hardships faced by pensioners, who rely on these funds for daily living expenses, health care, and financial security.

¹⁰ Prior to August 2021, the government allocated less than 1.5 percent of GDP to safety nets, which did not target beneficiaries based on poverty. While the overall coverage of contributory and non-contributory SP reached approximately 12.5 percent of the population, only 5.8 percent of the bottom two wealth quintiles were covered by any form of social safety net. Humanitarian and development partners funded transfers for 3.1 percent of the bottom two quintiles out of the 5.8 percent. (Source: Staff calculations based on the National Statistics and Information Authority IE-LFS 2019–20)



However, humanitarian agencies and development partners have continued implementing SP or social assistance programs (or elements of these). These programs are usually designed, financed, and reported under the humanitarian cluster approach (Figure 6). Sectoral Cash and Voucher Assistance (CVA) supports cluster-specific objectives to address targeted needs. Under the Food Security and Agriculture Cluster, the significant CVA interventions include cash for food, cash for work, and cash plus programs. The Emergency Shelter and Non-Food Items cluster provides cash for shelter and winterization to meet urgent shelter and household non-food item needs.

The Protection cluster employs CVA to address specific protection needs,

such as individual protection services. Clusters occasionally utilize conditional CVA, such as public works programs for community improvements that also benefit participants with cash transfers. In addition, some clusters offer other interventions that can be considered elements of SP/social assistance response, such as emergency food assistance combined with nutrition training, in-kind transfers for boosting agricultural production, and emergency livelihood support.

Between January and September 2024, humanitarian partners reached 15.3 million people with at least one form of humanitarian assistance and up to 2.8 million people with three types of sectoral support. By September 2024, 39 Cash Working Group (CWG) partners—including three UN agencies, 29 international NGOs, and seven national NGOs—had reached approximately 3.5 million people (497,310 households) across 199 of Afghanistan's 401 districts through cash assistance¹¹.

As of early December 2024, US\$88.1million had been distributed in Multi-Purpose Cash¹². Post-distribution monitoring reports continuously highlight that CVA recipients tend to prioritize basic needs, namely food-related expenditures, debt repayments, health care, and purchase of agri-inputs, while savings are reported as negligible. In 2025, an estimated US\$759.6 million is planned for CVA, including US\$690.2 million in sectoral cash assistance and US\$69.4 million in multi-purpose cash. This assistance is expected to reach at least 8.1 million people (approximately 1.2 million households) with at least one cash modality across the country.

¹¹ The CWG remains the technical entity responsible for coordinating Multi-Purpose Cash and supporting sectoral CVA efforts. It works closely with clusters and OCHA field teams.

¹² Sectoral cash and multi-purpose cash programs in Afghanistan run concurrently to address immediate basic needs and sector-specific requirements. There is complementarity but also duplication.

III.3. The need for tighter coordination

While the terms used to describe objectives differ, there is a distinct alignment across humanitarian and SP/development objectives, as presented in Figure 7. The key difference is that SP has a longer time horizon and is more development-oriented, focusing on building a coherent system.

Figure 7: Mapping Humanitarian and SP Objectives



Source: European Commission 2019, Figure 2

The pivot to adopting a whole-of-system development approach necessitates a careful alignment of objectives and actors over time. A recent evaluation of the humanitarian response in Afghanistan (IAHE 2024) recommends a more integrated, proactive, and sustainable approach to future humanitarian crises. The current response highlights a disconnect between humanitarian aid and support for essential services (basic needs). This gap has resulted in inefficiencies and hampered long-term sustainability. Thus, the evaluation notes that a better linking of short-term humanitarian efforts and long-term development goals is essential.

In the Afghan context, nongovernmental actors play a critical role in compensating for the lack of a recognized government. They are essential to designing and implementing SP objectives and pushing forward various strategies. Strengthening the capacities of these actors through coordinated and targeted efficient actions can help build capacities and result in developing efficient systems in the longer term.

In this context, national NGOs, private sector actors, and community-based structures are essential components for improving coordination in Afghanistan. National NGOs can act as long-term partners, providing localized guidance and engagement to enhance collaboration between partners, especially in the absence of a recognized government. The private sector can offer support by subsidizing education or participating in cash plus programs through initiatives such as training provision. Finally, reengaging traditional community-based actors within a unified structure that includes elder shuras, influencers, and youth can also promote coordination.

Global commitments also reflect that building an effective SP system requires better coordination. Since the Humanitarian Summit in Istanbul in 2016, there have been several international commitments to better coordinate across humanitarian and development programs¹³, including:

- *The Grand Bargain*: This international agreement between donors and humanitarian organizations emphasizes the importance of improving the efficiency and effectiveness of humanitarian aid. One of its key objectives is to align humanitarian interventions with national social protection systems, particularly in fragile and conflict-affected states. The goal is to shift from fragmented, short-term aid to sustainable long-term social protection frameworks, leveraging existing programs where possible (The Grand Bargain 2016).
- *The Global Compact on Refugees*: This compact promotes better integration of refugees into national systems, including social protection. It encourages countries hosting refugees to strengthen their social protection systems, including displaced populations, ensuring access to social safety nets, health services, and education.
- *The Sustainable Development Goals (SDGs)*: SDG 1.3 calls for implementing nationally appropriate social protection systems for all, including floors, focusing on the poor and vulnerable. This mandate aligns with humanitarian goals, particularly in regions affected by natural disasters or conflict, where social protection programs can play a crucial role in immediate relief and long-term development.
- *The Joint Statement on Humanitarian and Development Collaboration (2018)*: Signed by several UN agencies, including the UN High Commissioner for Refugees (UNHCR), the UN Refugee Agency, and the World Food Programme (WFP), this statement highlights the importance of closer cooperation between humanitarian actors and national social protection systems. It focuses on ensuring that humanitarian responses complement and support national social protection systems, especially in the face of large-scale displacement, disasters, or other crises.
- *Joint Statement by the Interagency Social Protection Board* (a group of agencies engaged in SP, co-chaired by the World Bank and the International Labour Organization [ILO]) on linkages with humanitarian assistance, especially the section on situations of extreme fragility or conflict: Humanitarian interventions can be used as a window of opportunity to trigger investments in the development of “nascent” safety nets or social assistance structures. The longer-term aim is to progressively move chronic humanitarian caseloads into social protection systems where possible. To make this a reality, governments, development, and humanitarian actors need to work together to invest in the development of “nascent” safety nets or delivery mechanisms (SPIAC-B, 2019b).

As explored below, these aspects are most effectively realized when applying a systems approach.

¹³ The World Bank and the European Union have similarly called for better alignment among humanitarian and SP activities in their respective strategies for fragile situations and implementing the humanitarian-development nexus (for more references, see Jorgensen and Ceretti 2022).

III.4. Principles of an SP system

A systems approach focuses on building integrated, sustainable frameworks that provide comprehensive support to individuals throughout their lives rather than fragmented, isolated programs that target specific groups or vulnerabilities (ILO and UNICEF 2019; World Bank 2024; WFP 2024b). A systems approach to social protection is essential for building resilience and ensuring that interventions are coherent and mutually reinforcing. Fragmented and siloed programs can lead to inefficiencies and gaps in coverage, undermining the overall effectiveness of social protection efforts (FAO 2017). International evidence shows that a systems approach is needed for SP activities to have the most sustained impact in Afghanistan.

Creating an effective SP system by adopting a systems approach in Afghanistan would entail the following:

- **Comprehensive and sustainable support:** SP schemes should be coherent and sustainable over time, reducing the risk of leaving gaps in coverage and ensuring that vulnerable populations receive appropriate support across different stages of life in various programs.
- **Efficiency and cost-effectiveness:** A systems approach enables efficient resource use by reducing duplication and overlaps. Integrating social protection initiatives under a single framework helps streamline administration and delivery, making programs more cost-effective.
- **Adaptability and shock responsiveness:** A systems approach can help SP activities better adapt to crises and economic shocks.
- **Addresses lifecycle risks:** A systems approach could fully integrate a lifecycle perspective, recognizing that individuals face different risks and vulnerabilities at various stages of life.

Implementing a systems approach in Afghanistan is not straightforward. It requires strong political will, financial commitment, and institutional capacity, of which only some are currently available. Adequately financing a comprehensive SP system is also challenging. Therefore, any realizable SP strategy framework must be uniquely cognizant of these constraints.

Based on the commitments and local evidence highlighted above, several attempts have been made to build SP systems in fragile or conflict-affected settings. The evidence from those experiences relevant to Afghanistan (European Commission 2019 and 2024; Ovadiya et al. 2015) includes:

- **Integrated and coordinated approaches:** Effective social protection in crises relies on strong interagency collaboration and shared systems for beneficiary identification and data collection. This minimizes duplication, ensures efficient resource use, and helps agencies respond more rapidly. Case studies from countries like Burkina Faso and Lebanon highlight the benefits of such coordinated efforts in integrating social protection and humanitarian assistance.

- **Linking short-term and long-term goals:** Developing social protection frameworks that transition from emergency relief to sustainable, development-oriented programs has proven beneficial in building resilience. For instance, the Estidama++ program in Jordan includes Syrian refugees in national labor protections, demonstrating how long-term integration into social safety nets can stabilize communities and reduce dependency on humanitarian aid.
- **Adaptive and shock-responsive systems:** By preparing for specific types of crises, these programs enhance resilience and assist in preventing or mitigating future hardships, making the social protection system more sustainable. Aligning and integrating disaster risk financing with other shock-responsive financial instruments that provide fast and reliable funding can help ensure systems are well-equipped to support vertical and/or horizontal expansion during times of crisis.
- **Stakeholder engagement:** Engagement with technical line ministries, local authorities, community organizations, and other relevant stakeholders ensures that interventions are principled, culturally appropriate, and more sustainable, strengthening local systems and community mechanisms rather than creating parallel structures.
- **Efficiency through cash transfers and digital tools:** Cash-based assistance, often facilitated through digital payment systems, has effectively met immediate needs while supporting dignity and choice for beneficiaries. Evaluations in regions like the Middle East show that digital cash transfers speed up response times and reduce administrative costs and bank fees. Currently, the scope for electronic cash is limited in Afghanistan, but with more significant needs emerging in urban areas, this might be an avenue to explore.
- **Innovative and broader interpretation of social assistance programs:** Expanding social assistance programs to not only facilitate transfers (cash, vouchers, or in-kind inputs) but also incorporate additional elements to improve livelihoods and address underlying factors of vulnerability (for example, through productive inclusion or SBCC) to achieve multiple interconnected objectives, such as income and consumption smoothing, resilience building, and human capital development.

Alongside global evaluations and commitments, the recent experiences from Sahelian countries and Yemen also provide relevant guidance for the SP Framework in Afghanistan.

A review focusing on six Sahelian countries (Kreidler et al. 2022) is relevant to Afghanistan, even though it examines nations with recognized governments, highlighting the convergence between government SP programs and humanitarian efforts. Evidence from the Sahel underscores the importance of developing payment systems, utilizing the same outreach actors, performing market assessments for setting transfer levels, and employing conditionality as the most agreeable aspects. Sources of financing, registration, databases, needs assessments, and targeting mechanisms present more contentious challenges. In the Sahel context, the paper categorizes eligibility criteria and transfer values as “hardwired.” These findings broadly resonate with the situation in Afghanistan, except for transfer levels, where consensus is already established¹⁴.

¹⁴ Given the current levels of poverty and vulnerability as well as prevailing sociopolitical contexts, imposing conditionalities on social assistance programs might not be appropriate in Afghanistan.

A review of the experience in Yemen (Ammar and Ghorpade 2021) recommended harmonizing cash transfer durations and values while reducing coverage and adequacy gaps between similar programs. Regarding cash plus programs, the authors suggest establishing connections for referring beneficiaries among complementary programs to address the inadequacy of cash transfers with additional support and developing common approaches for targeting beneficiaries.

Yemen's experience is analogous to Afghanistan's, characterized by the unrecognized DFA, a history of conflict and ethnic tension, UN-managed donor financing, and many humanitarian actors. However, Yemen's scenario differs as the conflict remains ongoing, with effective public-sector SP modalities being implemented. The Yemen Welfare Fund and Yemen Social Investment Fund continue to operate under the DFA. Furthermore, the SP programs illustrate how a coordinated response can secure substantial funding, even with DFA in command.

Notwithstanding the caveats highlighted above, the recommendations from Yemen and the evidence from the Sahel are informative for designing the SP Framework in Afghanistan, as set out in Section IV.

Section IV – Building an SP System in Afghanistan

The current situation in Afghanistan highlights the urgent need to develop an SP system that uses global and local evidence to tackle humanitarian and development challenges comprehensively. To overcome the programs' fragmented and uncoordinated nature, the SP strategy framework builds on the UN Strategic Framework for Afghanistan 2023–27 to develop an SP system with dual poverty alleviation and human capital development functions. The UN Strategic Framework for Afghanistan 2023–27 (UN 2023) forms the basis of the SP Framework in the absence of a national development framework. As outlined in Figure 8, its objectives are aligned with the Humanitarian Response Plan¹⁵.

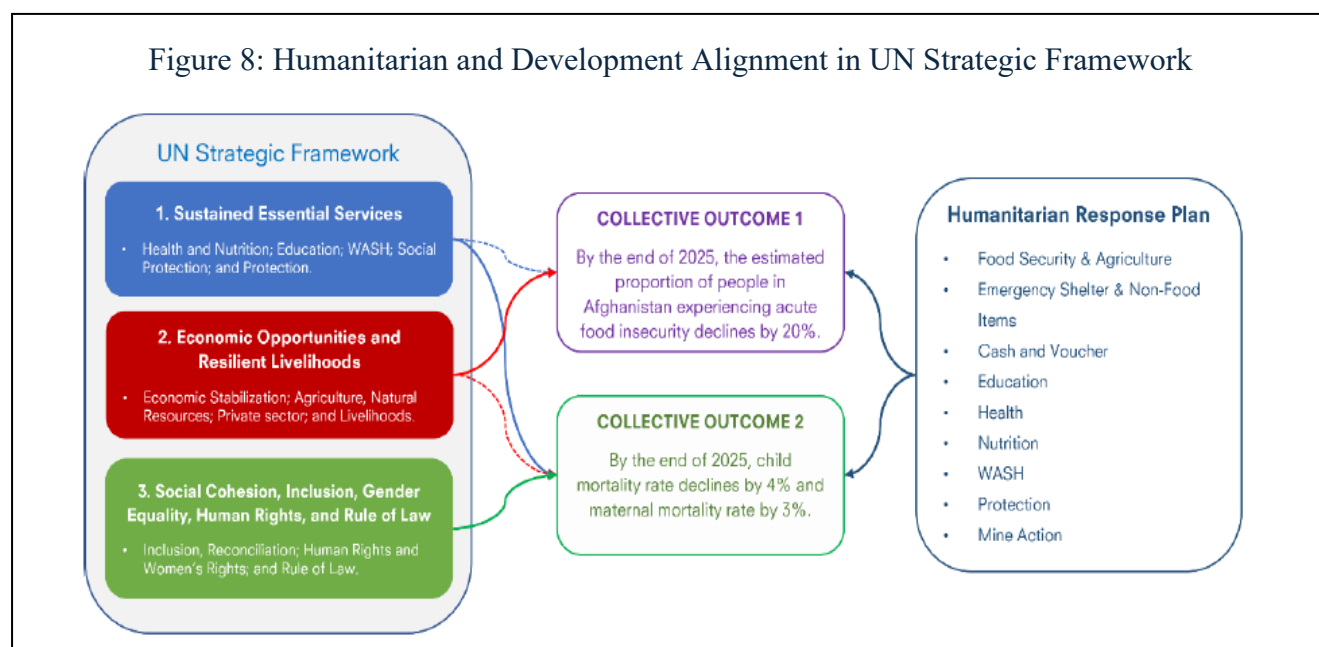
The objectives aim to result in two collective outcomes:

- Reducing the estimated proportion of Afghans experiencing acute food insecurity (IPC Phases 3 and 4) by 20 percent by the end of 2027.
- Reducing the rate of neonatal and child mortality rate by 4 percent and maternal mortality by 3 percent by the end of 2027.

To support these outcomes, the Strategic Framework includes as a deliverable (Output 1.4):

“Inclusive, equitable, shock responsive national safety net systems are established and operational providing support to and strengthen the resilience of the most vulnerable and marginalized people in Afghanistan...”

The UN will ... work with NGOs and donor partners to develop an interim strategy to enhance coherence in approaches and funding within the sector.” (UN 2023, 18 [author’s highlights])



¹⁵ In other countries, the lack of a coherent vision and jointly defined outcomes has hindered the alignment between SP and humanitarian efforts (Jorgensen, Lau, and Ceretti 2022).

This output and the collective outcomes form the basis for the SP Framework’s objective of establishing a comprehensive development-focused shock-responsive SP system that can address both consumption support and resilience building.

The proposed SP system aims to develop comprehensive social safety nets to fulfill two interlinked functions:

- *Function 1:* Support consumption and food security; and
- *Function 2:* Address underlying factors of vulnerability and boost livelihoods.

Program design

The UN Strategic Framework specifies some components of the system (Box 1).

Box 1: UN Strategic Framework on the Content of the Social Protection System

“[The system will] include gender-, age-, and disability-responsive cash or in-kind safety nets beyond 12 months, such as maternal child cash grants, cash for basic needs, protection-related support, school feeding ... and take-home rations, especially for the most vulnerable groups such as female-headed households, the elderly, and persons with disabilities, among others.

Gender-responsive cash-for-work initiatives will prioritize the construction and rehabilitation of community assets that enhance community resilience by supporting livelihoods, improving access to essential services and markets, and reducing vulnerability to disasters and shocks (e.g., tertiary roads, irrigation systems, disaster risk prevention infrastructure, afforestation areas). In coordination with related activities ..., cash-for-training initiatives will build the skills of the most vulnerable based on local labour market demand to enhance employability, livelihoods, and longer-term financial stability.”

Source: UN 2023, 18

The design of an SP system in Afghanistan should be linked to and layered upon social assistance programs, particularly cash transfer programs. While various social assistance programs are already in operation, this SP Framework seeks to harmonize efforts and outlines a coordinated approach for different agencies to achieve development objectives.

The two functions of the envisioned SP system are markedly interconnected due to their emphasis on human development through social safety nets. Under Function 1, social assistance provides income support through non-contributory cash or in-kind transfers to assist in consumption smoothing, especially in the face of repeated covariate shocks. Although its fundamental objective is short-term support, social assistance can play a crucial role in helping vulnerable households overcome poverty sustainably in the long run.

Conversely, Function 2 primarily focuses on longer-term objectives of addressing the underlying factors of vulnerability by enhancing human capabilities and capacities through complementary programs, i.e., “cash plus” programs. Function 2 also provides beneficiaries with coping strategies and tools to mitigate shorter-term shocks by facilitating access to basic and essential services and providing opportunities to boost productivity.

While this framework outlines two distinct functions with specific objectives, it is envisioned that elements of future programs will overlap to enhance the overall effectiveness of the SP system.

Gender considerations for developing an SP system in Afghanistan

Section II.4.i. highlighted the heightened vulnerability of women and girls in the current socioeconomic environment. Girls are prevented from accessing formal education beyond primary school, women's participation in the formal workforce is severely limited, and Afghanistan is profiled as having one of the world's highest rates of GBV, with GBV laws and services severely eroded under Taliban rule. Therefore, the envisioned SP system must incorporate a gendered lens to address protection concerns and boost human capital outcomes.

In the context of program design for safety nets, aspects such as modality and the prescribed gender of program beneficiaries can have significant socioeconomic consequences. In societies such as Afghanistan, where women tend to control food and men cash, cash-based assistance could erode women's roles, particularly given restrictions to free movement in or access to marketplaces. A recent review of the impact of cash on violence globally found:

“Compelling evidence indicating that cash-based incentives can provide a protective factor against some types of violence, such as suicide and physical intimate partner violence against women. Additionally, these incentives appear to play a role in safeguarding children and adolescents from instances of physical and sexual violence. However, regardless of the type of cash-based incentive, the results display mixed trends, indicating varied effects of such incentives on different violence outcomes.” (Machado et al. 2024, 29)

Post-distribution monitoring revealed that cash provides women with greater autonomy and flexibility in addressing household needs. For example, UNHCR 2023 data for Afghanistan indicated that cash assistance empowered female recipients by offering them choices in spending, with women frequently prioritizing essential items like food, clothing, and debt repayment. Women noted that cash assistance decreased dependence on male relatives, potentially leading to increased agency within the household. Moreover, women preferred cash over in-kind support, as it offered a level of dignity and control over resource allocation that in-kind aid did not provide.

However, some findings highlighted the challenges women face in cash-based interventions, including security concerns and logistical difficulties when accessing cash at distribution sites. To safeguard their privacy and reduce potential exposure to violence, dedicated collection points or segregated distribution areas/timings for women were proposed. Some evidence suggested pairing cash with in-kind support, particularly in cases where cash misappropriation might be a concern. Similarly, complementary services alongside cash transfers (i.e., cash plus programs) that raise awareness and promote social and behavioral changes are also an effective mitigating measure to address challenges faced by women. Therefore, designing social safety nets necessitates careful consideration of gendered impacts.

Similarly, programs aimed at boosting productivity and addressing underlying vulnerabilities under Function 2 also warrant specific attention due to the significant erosion of female human capital in recent years. For instance, in countries like Indonesia, supporting women's savings groups has proven effective in raising living standards and combating social exclusion. Support for such groups in Afghanistan has also significantly positively impacted economic and social progress in the past. The groups provide women access to financial resources, fostering independence and boosting confidence. Through microloans and savings programs, many women have established small businesses, improved their economic stability, and supported their families. Women in these groups reported greater self-worth, increased participation in income-generating activities, and better access to productive resources. Therefore, the proposed SP

system should explore options to expand livelihood and economic inclusion programs focused on women and out-of-school youth.

Given the gendered concerns, the overall design of SP systems in Afghanistan should consider:

- Incorporating a GBV risk assessment;
- Leveraging SP to mitigate the unique risks and challenges faced by women and girls; and
- Adopting gender-inclusive community engagement through awareness-building and engagement with community leaders.

The following subsections emphasize specific considerations concerning the design features of the two functions, concentrating on aspects such as program choices and interim steps that must be accomplished to meet the overall goals of the SP system.

IV.1. Function 1: Support consumption and food security

Function 1 aims to establish social assistance programs that provide consumption support, particularly to increase food security and reduce malnutrition by improving access to and affordability of food in the face of recurring shocks in Afghanistan. Section II highlighted the contraction of the Afghan economy and the rising frequency of climate-induced covariate shocks in recent years. The consequences of the economic downturn are most acutely experienced by poor and vulnerable populations, a vast majority of whom reside in rural areas. Social assistance can help alleviate the impacts of poverty on children and their families, particularly through long-term, regular, and predictable cash transfers—especially important given the widespread and dynamic nature of poverty over the past several years

Social safety nets or social assistance programs can also provide swift and timely relief to cope with acute economic challenges and threats to food and nutrition security. While various agencies have implemented social assistance programs in Afghanistan, their primary focus has been humanitarian. This SP Framework places a stronger emphasis on achieving development goals, which have a longer time horizon.

When developing social assistance programs to support consumption smoothing and reduce incidences of intergenerational and multidimensional poverty, the SP system needs to consider:

- Modality (i.e., cash and/or in-kind transfers)
- Benefit disbursement (i.e., benefit size, frequency, duration, gender of recipients, and so on)
- Program adaptability (i.e., agility and shock-responsiveness, as reflected in the accuracy, timeliness, triggers, resilience of delivery systems, and so on)

i. Modality

Non-contributory social assistance programs can include cash transfers (either conditional or unconditional) or in-kind transfers (such as food vouchers or school feeding programs). Globally, there has been a shift from in-kind to cash assistance, though in-kind transfers still predominate. In Afghanistan, approximately 10 percent of the poor receive cash and 16 percent of all aid is distributed in cash.

Box 2: Afghanistan and UN Common Cash Statement

Afghanistan is one of seven focus countries for the UN Common Cash Statement, which was signed by OCHA, UNHCR, UNICEF, and WFP in 2018. The statement emphasizes collaborative procurement of financial services, data interoperability, and harmonized programming. Commitments include joint procurement of financial services, coordinated data management, synchronized cash feasibility assessments, and collaboration with other cash actors.

Cash transfers are often the preferred form of social assistance for beneficiaries due to their flexibility in spending, cost-effectiveness in disbursement and administration, and positive impact on boosting the local economy. However, they also have limitations. Cash-based programs can be prone to misappropriation (particularly in contexts such as Afghanistan, where there is an underdeveloped digital payment infrastructure), may not fully meet humanitarian needs (i.e., transfers might be inadequate), and can be affected by inflation and access to markets and affordable goods and services, particularly for rural communities.

The US Government's Special Inspector General for Afghanistan Reconstruction report (SIGAR 2024) states *"community feedback suggests that cash support is particularly valued for its flexibility... Although using cash/ vouchers to support food security and livelihoods partly depends on market conditions, the evaluation suggests its relative proportion... could be higher than the 30 percent found over the evaluation period."*

According to the 2025 Humanitarian Needs and Response Plan (OCHA 2024), cash remains the preferred response modality, with over 89 percent of households reporting this preference. However, due to market functionality or geography, cash is not feasible for everyone everywhere as illustrated below.

The choice of modality also depends on the intended effects and outcomes of the specific social assistance program. Even if cash distribution is possible in the most remote areas of Afghanistan, it may not be the most suitable modality. For instance, a cash transfer intended to improve food purchasing power for poor households could be limited by lack of market access or available produce. In such cases, beneficiaries might gain more from in-kind assistance, like food baskets, to support the availability pillar of food security.

Further, sociocultural factors, such as the gendered impacts described above, influence the choice of modality. Together, these dynamics underscore the importance of tailoring assistance to account for the unique vulnerabilities of beneficiary populations and the need to potentially combine modalities to ensure safety, efficacy, and resource optimization to develop well-designed safety nets.

ii. Benefit disbursement

The distribution of benefits or support from social assistance programs involves various factors, such as the size of benefits, frequency of payments, duration of the program, and the gender of recipients. Each of these factors deserves careful consideration in the design of safety nets.

The transfer size for emergency support in Afghanistan is currently set at the UN cluster level based on a Minimum Expenditure Basket (MEB)¹⁶. However, the evolution of circumstances and the evolution of the SP system to achieve development objectives should result in periodic audits of the benefit size to ensure appropriateness and reflect price changes in line with prevailing market conditions.

Currently, a quarter of the assistance provided in Afghanistan consists of regular payments¹⁷. The Community Insight Survey (iMMAP and WFP 2024) finds that beneficiaries are nearly evenly split on whether one-off payments are preferable to regular payments. The survey report suggests that this division likely stems from the prevalence of one-off assistance and the resultant dependency on such aid. The impact of assistance also varies based on the type of transfers. A large one-off transfer has been shown to have greater impacts on income-generating activities and buying of assets, but may also be more exclusionary of women if not well designed. Regular transfers are more likely to have positive impacts on children's and women's health, nutrition, and education. Since few people in Afghanistan receive regular assistance, these types of aid are perceived as less reliable. However, international evidence clearly indicates that the numerous benefits of regular support would also be applicable to Afghanistan (Box 3).

A crucial caveat is the necessity to align financing with these programs. Much of the funding targets specific shocks and is not available for regular payments. However, once the coordinated beneficiary registry system and the scalable, adaptive system are established, such one-time financing could be funneled through the SP system. The development of the social assistance supply chain and systems for facilitating predictable and regular transfers are discussed in Section V. Notwithstanding shock-responsiveness, boosting predictability and regularity of payments can play a vital role in increasing the overall effectiveness of social assistance programs.

Regular payments do not necessarily refer to the same amounts each month; instead, payments during the winter months could be increased (i.e., “a winter top-up” or seasonal vertical expansion) to accommodate additional needs (iMMAP and WFP 2024).

Box 3: Advantages of Regular Support

- **Stability and Predictability:** Regular payments establish a consistent income stream, enabling households to plan and budget for essential needs like food, education, and health care. This predictability is especially valuable in mitigating poverty and deprivation over the long term.
- **Economic Multipliers:** Steady cash flow into local economies can stimulate demand for goods and services, promoting economic growth.
- **Resilience:** Consistent payments help reduce poverty by providing a steady income, enabling families to avoid slipping back into poverty, particularly during economic downturns.
- **Human Capital Development:** Continuous support allows families to invest in education and health care, making regular transfers particularly crucial for children.

Given the current level of vulnerability, beneficiaries are likely to rely on social assistance to cope with shocks and overcome chronic poverty for an extended duration. However, active investments in developing human capital (under Function 2) are likely to help create a tangible

¹⁶ The MEB, which is typically utilized for humanitarian support, in Afghanistan is set at a level based on the minimum expenditure for supporting a typical Afghan household with seven members. This is calculated based on the costs to meet basic needs on a regular basis, including the budget for purchasing essential goods, utilities, and services required by households to ensure minimum living standards. Transfer sizes for social assistance programs will likely involve additional considerations to ensure sustainable poverty alleviation.

¹⁷ The duration of payments for humanitarian aid, like the assistance currently provided, typically spans 6 to 12 months. In contrast, social assistance under safety net programs often has longer time horizons, providing support to beneficiaries for multiple years.

pathway to graduation into sustained income generation and contributory programs, thereby reducing dependency on safety nets in the long run.

The gender of beneficiary recipients is also an important consideration. Prioritizing or mandating female beneficiaries can help increase agency, support welfare-enhancing investments, and tackle regressive sociocultural norms. Finally, managing the fragmentation of benefits can result in efficiency gains for developing a more systematic SP system in Afghanistan.

iii. Program adaptability

Afghanistan is highly susceptible to shocks, including weather-related risks, which will only worsen with climate change. These shocks often have compounded debilitating impacts, including loss of income, jobs, and access to essential needs for survival. Therefore, incorporating adaptive features will be crucial as the new, aligned SP system develops. The Community Insight Survey (iMMAP and WFP 2024) supports this, recommending the establishment of flexible mechanisms to address shocks.

Global experience shows that if safety nets are appropriately designed, they can help build resilience to shocks, scale up to address immediate needs when the shock occurs, and help beneficiaries recover (for example, Bowen et al., 2020).

Based on global experience and evidence, the SP system should incorporate the following aspects to be adaptive, resilient, and shock-responsive¹⁸:

- **Strengthen the SP system overall:** Expand coverage across various programs to better assist poor and vulnerable households before and after shocks.
- **Evaluate and modify program design:** Incorporate risk and household vulnerability into targeting and eligibility criteria.
- **Support preparedness:** Encourage savings, foster financial inclusion, and enhance risk awareness and information to bolster household preparedness, coping, and adaptation.
- **Support coping:** Develop shock-responsive and flexible programs that include adequate preparedness measures and contingency plans. To enhance the shock-responsiveness of these programs, utilize the humanitarian capacity for rapid response to broaden programs horizontally (i.e., to reach more beneficiaries) by employing standardized transfer values. This approach will allow for beneficiaries based on geographic triggers such as insufficient rainfall, flooding, and other disasters. The same triggers should also be used to increase the level of support (vertical expansion) for existing beneficiaries.
- **Support adaptation:** Promote resilient livelihoods, asset diversification, and human capital accumulation, and build resilient community assets to reduce vulnerability. To enhance predictability, the strategic goal is to reduce reliance on one-time assistance. Incorporating triggers for shocks that would enable the scaling up of existing programs would help make the SP system more adaptive and resilient. Developing adaptive SP systems can help protect households near the poverty line from falling into chronic poverty, foster “business continuity” in the context of safeguarding livelihoods, and facilitate the rapid scaling up of social assistance.

¹⁸ Based on the availability of resources, the SP system could also incorporate elements to provide anticipatory action to reduce the acute impact of frequent shocks/crises. In the context of the SP system for Afghanistan, this would form a part of developing adaptive safety nets that can be adjusted based on shock-responsive triggers.

- **Social registries:** Expand and update social registries in high-risk areas to better assess household vulnerability to shocks.
- **Post-shock needs assessment:** Invest in or link to sector-specific post-shock assessments to maintain up-to-date knowledge of household needs, especially after unexpected shocks. Since the same agencies are responsible for humanitarian and SP activities, this process should occur automatically. An updated coordination structure would improve cross-agency collaboration. As the system transitions to ex-ante automatic triggers, post-shock assessments are likely to be limited to major disasters, requiring a more traditional humanitarian response.

Incorporating these aspects in designing the SP system in Afghanistan will help ensure alignment in undertaking a development approach to providing aid and social protection.

Table 1: Summary of Goals and Interim Steps to Deliver on Function 1

Program aspect	Goals for SP system	Interim steps
<i>Modality</i>	• Maximize the use of cash transfers within operational and financial constraints	• Undertake a stocktaking of cash and in-kind assistance on vulnerable populations in Afghanistan, including on women
<i>Benefit disbursement</i>	• Provide regular, predictable payments, which last and/or generate returns for at least 12 months and adjust based on shock-responsive triggers, to enhance resilience and improve lives in the long run	• Harmonize transfer sizes and frequency across programs and for other activities, such as economic inclusion programs • Design a referral mechanism for beneficiaries to access short-term programs to cope with shocks
<i>Program adaptability</i>	• Develop resilient delivery and early warning systems, irrespective of program modality • Utilize the machine learning platform developed by development agencies to improve shock predictions and customize responses	• Assess past disaster responses to determine their impact on resilience and coping • Reach an agreement with clusters on the criteria and modalities for vertical and horizontal expansion, including triggers¹⁹

¹⁹ The triggers should include projected lack of rainfall, excessive rainfall, lower-than-average temperatures in winter months, high winds, and events such as earthquakes. The exact level of the triggers should be based on a review of recent weather-related disasters and the pre-2021 early warning system. The expansion does not need to be based on an ex-post impact assessment. Using external triggers (sometimes referred to as parametric insurance) can help beneficiaries better manage weather-related risks and rewards good risk management. Humanitarian assistance would still be needed for significant events. The enhanced coordination called for in the UN Strategic Framework will help address emergency needs more coherently.

IV.2. Function 2: Address underlying factors of vulnerability and boost livelihoods

SP systems can address household- and community-level vulnerabilities. To reduce underlying vulnerabilities through the SP Framework, this subsection highlights two key avenues for engagement: bolstering access to basic services (through linkages to education and health interventions) and productivity, in relation to both agriculture (which is the primary source of employment) and developing critical infrastructure to boost long-term development (through economic inclusion and PWP). Investments in these areas will help build individual and household resilience including improved human development and enhanced livelihoods, particularly in the context of increasing climate shocks. They can also have spillover benefits to the community, for instance through PWPs that can foster social inclusion and (re)generate vital public infrastructure.

“Cash plus” programs are more effective than cash only programs depending on the objective. Recent evidence indicates a three to four times greater impact on household income with “cash plus” than solely cash-based interventions (for example, Leight, Hirvonen, and Zafar 2024). The additional impact is greater in fragile or conflict settings and for cash plus financial inclusion than other cash plus. The additional implementation costs of the “plus” components varied greatly but averaged about double the cost of transfers alone, indicating that having plus components is likely worth it.

Similarly, for Afghanistan, UNICEF 2023b suggests expanded use of cash plus focusing on gender and social behavior. This is also reflected in the Community Insight Survey’s recommendation:

In addition to cash assistance, integrate complementary support such as food distribution, healthcare services, and shelter materials to address the holistic needs of the communities. (iMMAP and WFP 2024, 14)

These categories were also identified as either needs or suggestions in the consultations for the UN Strategic Framework (as set out in Box 4)²⁰.

Box 4: Findings from Consultations on the UN Strategic Framework 2023–27

The UN’s stakeholder consultations for its Strategic Framework emphasized several areas that are particularly significant to social protection, including concerns about

- Girls’ education;
- Insufficient health care services;
- Poverty;
- Economic instability; and
- Child labor.

Participants stressed the need for

- Cash-for-work schemes instead of short-term, unconditional aid;
- Completion of infrastructure projects;
- Addressing climate change effects;
- Adopting a participatory approach to aid; and
- Transparency in the selection criteria for assistance at the individual and household levels.

Women emphasized skills training and job opportunities as means to empower themselves and increase their participation in their communities.

Source: UN 2023

²⁰ Some findings relate to “how” to implement the strategy instead of “what” the strategy should address. These will be covered in Section V.

i. Building human capital through investments in health and education

Investments in health and education are the foundation for developing human capital and building long-term resilience. Given the widespread prevalence of food and nutrition insecurity in Afghanistan, creating SP programs and systems that ensure steady access to sufficient and varied food is critical²¹. Several initiatives are currently underway in Afghanistan to link cash with health and nutrition services. These initiatives are typically in the form of SBCC, such as awareness sessions on the importance of the first 1,000 days of life, starting from conception, and early childhood development. Reports such as UNICEF’s 2020–2030 Nutrition Strategy (2020) and studies on promoting early childhood development through cash transfers and social protection (Arriagada et al., 2018; Aguayo and Britto, 2024) show that cash plus programmes supporting the first 1,000 days of a child’s life—by combining cash transfers with services such as nutrition counselling, health care access, and parenting support—are more effective than cash alone in improving early childhood development and nutritional outcomes. Based on their impact assessments of the different design and implementation features, successful programs should be scaled up and integrated into the SP system.

School feeding programs rank among the most widespread nutrition-related SP programs globally and in Afghanistan. They have proven effective in enhancing school attendance and improving nutritional outcomes, such as weight for age. One meta-analysis reported similar findings for height relative to age, while another only indicated benefits for preschool meals. Data on learning outcomes are limited but generally positive (Gelli et al., 2021; Wang et al., 2021). Similarly, positive effects of school feeding programs were observed in Afghanistan, including an increase in school participation and learning²². These feeding programs have also supported families in enrolling and retaining their children in school.

Cash plus programs and school feeding programs have been shown to have positive impacts for providing incentives and keeping girls in school (Bundy et al., 2024). A recent example in Afghanistan consisted of providing take-home rations of fortified vegetable oil to help retain girls in primary school. Cash plus programs, particularly those with an education or health-related component, can help enhance female empowerment, reduce conflict, improve health and nutritional outcomes across the household, and reduce GBV.

Therefore, the SP system may maximize long-term impacts by incorporating activities and design features that support access to basic services and foster fundamental human capital outcomes.

²¹ Ensuring access must be complemented by efforts to address other aspects of food security, including availability, utilization, and stabilization. Certain development partners have extensive experience implementing programs that comprehensively address food security in alignment with agricultural policies and interventions. In adopting a systems approach to development in Afghanistan, partners involved in the operationalization of the SP Framework should strive to coordinate efforts to align with agriculture, health, and education policies.

²² “WFP Expands School Feeding in Afghanistan Thanks to Contribution from the European Union.” 2024. https://www.eeas.europa.eu/delegations/afghanistan/wfp-expands-school-feeding-afghanistan-thanks-contribution-european-union_en?s=234.

ii. Boosting productivity and labor market participation

Safety nets are a critical component for supporting the poor and vulnerable exposed to poverty, particularly in the short term. However, by building on social assistance through graduation programs, the SP system can play a significant role in boosting productivity and increasing labor market participation. In this context, economic inclusion programs, which typically provide the technical foundation and capital (through grants and tools) to beneficiaries, alongside PWP, which offer labor-intensive opportunities for unemployed or underemployed individuals, represent a valuable aspect of building human resilience. They can also strengthen resilience against the adverse effects of climate change, which is particularly relevant in the Afghan context. For instance, well-designed PWP that focus on developing environmental assets, such as reforestation or water retention, and economic inclusion programs that promote climate-resilient farming practices through SBCC and grants, can assist in coping with extreme climate events and shocks.

Economic inclusion and graduation models generally perform well both in the short and long term. For women, they typically result in long-term increases in consumption, income, savings, and assets (Henderson and Kedroske 2024). Successful graduation programs, such as the Bandhan program in West Bengal, India (Banerjee, Duflo, and Sharma 2020), the BRAC Ultra-Poor Graduation Initiative in Bangladesh (Rashid 2017), and economic inclusion programs layered on social safety nets in Niger (Bossuroy et al. 2022) demonstrate the potential for graduation programs to have lasting positive impacts when well designed and with clearly defined objectives.

Evidence from pre-2021 Afghanistan also indicates positive impacts of economic inclusion programs (Bedoya et al. 2023; Kashefi and Hisahiro, 2021). Despite severe crises between 2018 and 2021, they demonstrated sustained positive effects, including enhanced consumption, income, and psychological well-being. The programs assisted participants in diversifying income sources and better coping with shocks, thus reducing inequality between ultra-poor and non-ultra-poor households. Annual incomes increased nearly two years after receiving the cash grant, with male recipients experiencing a 173 percent rise and female recipients seeing a 69 percent increase.

PWP can serve a dual purpose of strengthening household resilience and benefiting the wider community. For example, developing community-based programs that combine social assistance programs with natural resource management initiatives can help restore ecosystems and increase the resilience of rural communities to climate impacts. Similarly, PWP can offer both short-term income buffers and long-term asset creation. In the Afghan context, considering the socioeconomic landscape outlined in Section II, PWP and other employment programs focused on building climate-resilient infrastructure would be especially valuable. Additionally, since most of the population depends heavily on subsistence farming, investing in climate-resilient agricultural infrastructure could be advantageous.

Several agencies currently support PWP in Afghanistan²³. While they have varied impacts on the sustainability of earnings, many participants report increased savings or asset accumulation due to higher income during the program. These savings may support investments or help participants start small businesses. Further, the act of work itself, such as in community infrastructure projects, can have psychological and social benefits that CTs may not provide. However, a common criticism is that welfare improvements from PWP may not be sustained

²³ UNHCR, ILO, UNDP, WFP, FAO, and World Bank through UNOPS.

over the longer term and, as such, skills and other benefits should be seen as additional positive effects. Additionally, programs that link work to benefits tend to be more expensive to run than direct transfers.

Employment and infrastructure-focused graduation programs are often more politically and socially acceptable, as shown in the consultations for the UN Strategic Framework (Box 4), emphasizing the need for and urgency of programs that improve livelihoods. Box 5 outlines specific community-level benefits from implementing such programs.

Box 5: Community-Level Capabilities and Combating Social Exclusion

Building social capital is crucial for many SP systems, particularly in fragile contexts. Experience indicates that cash transfers boost bonding social capital, which encompasses social participation and organizational membership (Grisolia, Dewachter, and Holvoet, 2024). Evidence from Indonesia and the Philippines (World Bank, 2013) underscores the positive effects that well-designed SP programs have on community capacity and the significance of this capacity for other development activities. An evaluation of Norwegian assistance in Afghanistan (Strand et al. 2022) shows that projects that are genuinely community-driven, rather than merely community-based, tend to be more sustainable. The review recommends that Norwegian support should continue if the projects are truly community-driven to prevent exploitation by powerful elites. As such, there is an opportunity to enhance cash or food assistance through community-level sensitization and inclusion training.

Under the previous government, considerable experience was gained in promoting community cohesion and local governance through the Citizens' Charter program. This initiative was carried out by establishing Community Development Councils (CDCs) at the local level. Although the DFA formally disbanded the CDCs, the social capital developed has proven to be resilient.

The ethos of these organizations is deeply rooted in Afghan traditions of community consultation and volunteerism. Informal community representative groups with similar membership and capacities to CDCs have continued to support social assistance and inclusion activities in the face of multiple shocks, crises, and forced displacements.

Community-based actors serve as positive agents in supporting vulnerable groups, particularly women. By collaborating with development partners, these community actors have enabled women's participation in public projects, such as road rehabilitation efforts. Representatives from community organizations have also informally negotiated access for women by addressing mobility concerns through collaboration with male relatives and NGOs. In this context, community actors play a crucial role in combating social exclusion. Their role in the delivery of social assistance is explored in the following section.

Table 2: Summary of Goals and Interim Steps to Deliver on Function 2

Program aspect	Goals for SP system	Interim steps
<i>Building human capital through investments in health and education</i>	• Whenever relevant, leverage social assistance to also support access to basic services and other human capital interventions	• Pilot, evaluate, and share best practices on human capital interventions added to social assistance programs • Develop referral mechanisms to support access to basic and essential services by returning refugees and IDPs
<i>Boosting productivity and labor market participation</i>	• Expand adaptive livelihoods and economic inclusion programs focused on women and youth and other vulnerable populations	• Undertake an assessment of livelihoods to determine avenues for productive inclusion and to boost earnings, with a focus on the agriculture sector • Evaluate existing programs and pilot economic inclusion and PWPs with a focus on programs that enhance climate resilience or contribute to long-term development (for instance, explosive ordinance clearance or building critical infrastructure)

Section V – Delivering the Vision: Aligning System Components

The previous section addressed “what” an SP system in Afghanistan should comprise of. Section V focuses on the “how”, i.e., the various aspects of the SP supply chain that follow program design. Having a coherent and well-aligned set of procedures is essential to ensuring an SP system’s effective and efficient delivery, as highlighted by interviews with practitioners and relevant evaluations in Afghanistan²⁴.

Given the involvement of multiple agencies and development partners in Afghanistan, establishing an interoperable and transferable delivery system for providing social assistance and implementing human development projects could have significant long-term benefits. By leveraging the evidence and experiences of development agencies working in other contexts affected by institutional fragility or violence, the SP Framework recognizes that the primary objective of Afghanistan’s delivery systems, to ensure the sustainability of efforts, should be to create systems that can ultimately be transferred to state-based administrators.

The aspects of the SP delivery chain explored below include outreach, targeting, registration and data collection/management, payment and distribution, case management, third-party monitoring, complaints and appeals, and monitoring and evaluation (M&E)²⁵. The core objective across all aspects of the delivery chain is to ensure better coordination and collaboration between development partners to harmonize operations and maximize efficiency gains. The interim steps and end objectives of developing each aspect of the delivery chain are summarized in Table 3 at the end of the section.

V.1. Outreach

While the widespread need in Afghanistan diminishes the urgency of outreach to potential beneficiaries, it can still effectively enhance transparency and mitigate potential conflicts. However, it can also drive costs if done inefficiently. Currently, each agency in Afghanistan conducts its own outreach, often in a participatory manner. The interagency Accountability to Affected People (AAP) Working Group dashboard offers an overview of interagency community engagement and AAP trends, including communication needs and preferences, which can guide outreach strategies for programs under this SP framework²⁶.

Findings from community perception surveys indicate a need to diversify communication channels and messages to address the varying needs and preferences of different groups. Generally, people prefer and trust word-of-mouth and in-person communication. Community-based actors serve as highly accessible and trusted communication channels, helping to provide localized guidance and raise awareness among beneficiaries. When focusing on groups at heightened risk of marginalization, particularly women and rural communities, evidence suggests

²⁴ For studies on enhancing linkages between humanitarian and development partners, refer to Jorgensen and Ceretti (2022). IAHE (2024), UNICEF (2023b), and WFP (2022) provide contextual evidence regarding the importance of well-developed delivery systems.

²⁵ The delivery chain is adapted from Seyfert et al. (2019).

²⁶ [Afghanistan Community Perception Monitoring on System-Wide Accountability 2024](#).

that messages should be simplified and translated into local languages. Additionally, text-heavy communication should be replaced with context-sensitive visual messages.

V.2. Targeting

The current levels of deprivation and poverty in Afghanistan warrant universal programs. However, due to resource constraints, particularly limited funding, agencies confront a trade-off between the level of coverage, the size of benefits, and the duration of assistance. As such, some form of beneficiary targeting is necessary to ensure resource optimization in supporting the most vulnerable populations²⁷.

Social assistance programs currently utilize a combination of targeting methods, including geographic, categorical, and community-based approaches. The specific choice of targeting methods varies among different agencies operating in Afghanistan. Geographic targeting typically identifies provinces based on a multidimensional score that considers factors such as poverty, vulnerability (based on health or climate indicators), and food insecurity. Security, accessibility, and the need to avoid overlaps with other programs also influence the selection of provinces and districts. Categorical targeting for programs determines household eligibility based on factors like the presence of a pregnant or lactating woman or a child under the age of two.

As highlighted above, community leaders and actors also play a key role in identifying and verifying beneficiary lists. For example, the WFP works with Community Food Assistance Committees to identify potentially eligible households for food assistance based on indicators that cover demographic and socioeconomic characteristics, assets and coping capacity, severe cases, and exclusion factors. Combining targeting methods helps mitigate potential leakages in program coverage and utilizes localized knowledge to ensure programs reach beneficiaries in dire need. However, targeting will also vary depending on the program's objectives—for instance, whether the aim is to support pregnant and lactating women and ensure early childhood access to health and nutrition services, or to promote livelihood accumulation and strengthening.

Finally, the experiences of national NGOs operating in Afghanistan provide three critical insights to enhance targeting efficiency. Firstly, the identification of beneficiaries, particularly in regions with multiple programs provided by different development partners over extended periods, must prioritize principles of equity and fairness to ensure that social assistance is effectively directed and aligned with SP objectives. Secondly, improving donor coordination through unified project databases, especially for programs that employ geographical targeting, is essential to prevent duplication and exclusion, which is further examined below. Lastly, rigid selection criteria could overlook vulnerable populations; therefore, the design of eligibility criteria must consider the specific vulnerabilities faced by Afghans and the diversity of programmatic aims.

V.3. Registration and data

Different development agencies use different management information systems (MIS) to operate social programs in Afghanistan. Aligning databases, registration, and other processes is essential to improved effectiveness but often causes problems in practice.

²⁷ In human rights terms, this is often referred to as “progressive realization.”

Given the differences in proprietary source codes, data access permissions, and legal data protection issues, system interoperability is limited. Further, this approach to beneficiary management is not conducive to a transfer to a state-based agency in the long term. Globally, the complete interoperability of information systems is generally a positive development. However, it needs to be tempered or postponed in contexts such as Afghanistan, where data protection is weak and concerns about potential misuse are prevalent.

Going forward, there are two key priorities:

- In the short term, use a blockchain approach to ensure consistency and facilitate interoperability across existing databases; and
- In the long term, develop a unified beneficiary or social registry.

Building a social registry involves various steps that allow for gradual development and scaling of existing systems. Key steps would include:

- **Unified intake form:** Develop and implement a standardized intake form for all data collection exercises by development partners. This form should cover the main categories of data to ensure consistency and completeness.
- **Hosting environment:** Identify a secure cloud-based environment to host the data aggregator. This environment should provide reliable data storage, processing, and access capabilities.
- **Regulatory framework:** Establish clear regulations for accessing, using, and maintaining the data. These regulations should mandate regular updates and ensure the data remain current and relevant.
- **Data integration:** Begin integrating existing databases into a unified system that is flexible and modular, accepting data from different sources and accommodating changes as needed. It should also be compatible with other information systems and databases, allowing seamless data sharing and integration across various programs and agencies.
- **Governance requirements:** Assess and implement the necessary governance requirements for data-sharing agreements. These agreements should outline the terms and conditions for data sharing, ensuring transparency and accountability.
- **Beneficiary consent:** Secure consent from beneficiaries to use their data to provide additional services or support. This consent process should comply with ethical and legal standards, protecting beneficiaries' rights.
- **Identification cards:** Provide beneficiaries with a single identity (ID) card and gradually digitize ID cards or facilitate access to harmonized digitized ID cards to improve access to social assistance programs and prevent duplication or misuse of these programs. In the interim, community-based identity verification or accepting alternate forms of documentation, where available, could help alleviate some roadblocks in formal registration systems. Addressing challenges with ID cards and civil documentation is also critical to ensuring vulnerable populations, such as IDPs, are not excluded from relevant programs.

In the short and medium term, adopting a consistent data collection mechanism could be fundamental to developing a unified registry in the long term. A unified registry solution should consider the following elements: platform neutrality (to ensure that organizations can maintain independent solutions for data collection and storage, if they choose); consensus on technical design and data hosting; common identifier (to ensure data sets can be de-duplicated); platform

and data governance policies; shared resourcing structure (financial and technical); and a menu of data-sharing agreement options.

Based on evidence from Bangladesh, Jordan, Lebanon, and Ukraine, utilizing a blockchain-based platform such as “Building Blocks” could help improve the efficiency and accuracy of assistance coordination.

V.4. Payment and distribution

The payment systems used for existing social programs are broadly similar across most development partners. Respective MIS generate payment lists, which undergo a (digital) validation process between implementing partners and beneficiaries for authentication before payments are processed. Each agency contracts financial services providers according to its policies and procedures. While procurement policies and procedures differ, they are all based on similar principles and could be harmonized. Development partners and NGOs currently face two key operational challenges: conducting adequate know-your-customer (KYC) checks on beneficiaries and a lack of awareness among beneficiaries regarding the prerequisites for receiving payments and utilizing digital devices.

In developing a unified delivery chain as part of the SP system, establishing a unified procurement process for financial services can lead to significant cost savings. Standardizing contracts with service providers in a specific province or district will enable agencies to use the same contract instead of negotiating separately with each service provider, resulting in savings, especially for smaller development agencies. Similarly, evaluating and enhancing ongoing work with common distribution points and joint food delivery for in-kind support can produce efficiency gains, notwithstanding the relevance of factors such as proximity to health centers or warehouses, which can influence certain design aspects. Further, standardization and establishing unified payment and distribution processes can enable better KYC protocols and streamline awareness and outreach.

In certain contexts, mobility constraints, particularly for female-headed households lacking a mahram (male guardian), can limit access to services, information, and distribution points. In such settings, alternatives like village-level distribution hubs or community-level door-to-door distribution strategies may be effective. Additionally, gender-sensitive delivery mechanisms, such as women-only distribution hours/sites, locations near female-friendly spaces/health facilities, and female enumerators or staff when possible under mahram rules, can enhance accessibility.

V.5. Case management

Currently, each agency manages its own cases, depending on the grant objective and local capacity. To fill significant gaps in the provision of public services, a humanitarian interagency referral system continues to operate, despite being affected by limited availability of specialized services and resources and access constraints (especially for women and persons with disabilities). The main mechanism through which interagency referrals for the provision of humanitarian assistance and services are facilitated is through Awaaz, the interagency community feedback mechanism. All the main humanitarian actors, including UN agencies, NGOs, and interagency coordination forums (e.g., clusters, working groups), are part of this mechanism and regularly receive and refer cases in need of assistance. Moreover, agencies often have in place

bilateral collaboration arrangements based on which inter-agency referrals occur, based on complementarities. However, due to the increasingly constrained operational environment and funding cuts, it is becoming progressively difficult to ensure effective case management.

There is an opportunity to improve cross-referrals to ensure beneficiaries are aware of other complementary programs, which a coordinated registry system could help facilitate. Given Afghanistan's starting point, a “one-stop shop” approach where individuals could access all SP services through a single case management system would be unrealistic. However, establishing this as a long-term goal could significantly improve the impact of programs. This could also help increase capacity, provide more consistent case management, and ensure feedback and beneficiary referrals are sufficiently addressed.

V.6. Monitoring and evaluation

All international agencies utilize third-party monitoring, with some applying it at delivery points and for ex-post assessments. Additionally, many donors implement their own third-party monitoring, resulting in a complex system that risks duplication and community fatigue. Given the potential for collusion, using the same monitors across agencies in a specific geographical area could be counterproductive.

As such, a standardized M&E framework would be beneficial for all agencies to integrate elements of cross-agency learning to avoid inefficiencies and misappropriation. Agencies could facilitate monitoring by sharing their monitoring data, potentially through blockchain-linked data systems. Joint evaluations across programs and agencies would greatly assist in adjusting procedures and program content for evaluations.

V.7. Grievance redressal mechanisms

Communities and individuals who believe they are adversely affected by programs need a service for addressing complaints and appeals. AWAAZ Afghanistan is a free call center that has established a memorandum of understanding with 159 agencies for referral as of July 2024. They have handled an impressive number of calls (322 per day on average) and reported resolving more than 90 percent in the first call. However, even with this remarkable performance, they miss over two-thirds of all calls, so there is a need for capacity expansion.

In a 2023 partner survey (AWAAZ 2023), respondents expressed satisfaction with AWAAZ and its approach to addressing gender issues. In line with the number of missed calls, the main suggestion for improvement (from about one-quarter of the respondents) was to increase the number of operators. In addition to AWAAZ, each principal agency has its own complaint and appeal mechanisms.

Given the significance of a well-designed grievance redressal mechanism (GRM) in a complex operating environment like Afghanistan, there is ample scope to further strengthen and expand the integrated complaint and appeal system that serves all agencies. Significant system improvements might include, among other measures, shifting focus from purely humanitarian assistance by linking social services; strengthening interagency referral mechanisms through the definition of more predictable referral pathways and eligibility criteria; and strengthening community outreach through more coherent and harmonized interagency engagement.

V.8. Leverage community structures across the delivery chain

Community-based actors can play a critical role in implementing social programs in Afghanistan and can assist across the social assistance delivery chain. They participate in consultations on program design, help with outreach, identify and verify beneficiaries, and often serve as a conduit for addressing grievances. They can also play an important role in delivering accompanying measures, such as health, nutrition, and education-related interventions. As such, community actors and local leaders serve as key champions of driving development.

Community organizations are prevalent across the country at various levels, from facility levels to catchment areas in Afghanistan. CDCs played a key role till mid-2024, including in planning, management, and implementation of aid/development funds for public goods, monitoring frontline service delivery, outreach, GRM, and relaying community demands to external actors. Community Food Assessment Consultations assist with the selection of beneficiaries based on the relevant eligibility criteria, community outreach, and consultations related to programmes. Community Health Workers play a key role in enhancing public health by providing health education, referring patients to health facilities, providing first aid, and treating common and simple illnesses, among other services.

While the involvement of community organizations is currently more informal, they could once again serve as a vital cog in the SP system in the long term. Notwithstanding the presence of diverse community organizations, both formal and informal actors, that can be reengaged as part of the SP system, there is often an overlap between their roles and participation across various social programs. As such, it would be essential to develop clear roles and operational chains to facilitate the participation of community organizations.

Table 3: Summary of Goals and Interim Steps to Develop the Delivery Chain

Program aspect	Goals for SP system	Interim steps
<i>Outreach</i>	Improved coordination across agencies so potential beneficiaries and communities know what programs and assistance are available, when, and from whom	- Pilot joint outreach efforts, through the same outreach agent, in one or more areas where development agencies operate - Integrate gender considerations
<i>Targeting</i>	- Define clear, multidimensional criteria and processes for each type of social program - Ensure alignment between the targeting approaches adopted by various development partners	Review targeting criteria and methods
<i>Registration and data</i>	Establish an off-budget interoperable and transferable social registry	Share international best practices on building an off-budget social registry in fragility, conflict, and violence

Program aspect	Goals for SP system	Interim steps
		contexts and agree on a blueprint for establishing a social registry • Map existing systems and build a blockchain network based on international best practices
<i>Payment and distribution</i>	• Establish a set of standard contracts with financial service providers and joint distribution points for social assistance	• Pilot, evaluate, and share best practices on different financial solutions
<i>Case management</i>	• Coordinate cross-referrals and case management practices across agencies	• Share experiences on case management and pilot cross-referrals between agencies using common platforms
<i>Monitoring & evaluation</i>	• Institute a shared M&E framework to harmonize monitoring practices and agencies, share monitoring data, and conduct joint evaluations	• Evaluate commonalities in M&E approaches across programs and existing third-party arrangements
<i>Grievance redressal mechanisms</i>	• Establish an integrated complaint and appeal system that could serve all agencies • Establish data protection protocols for managing sensitive case information	• Review existing utilization of AWAAZ and interoperability with other GRMs
<i>Community structures</i>	• Formally engage with community organizations to deliver social assistance	• Establish best practices and roles for facilitating the participation of community-based actors

Section VI – Governance and Financing

VI.1. Governance

Given Afghanistan’s fragile sociopolitical context and fragmented social programs, governance of the proposed SP system is crucial for improving the effectiveness and sustainability of safety nets. In the absence of recognized state-based actors to oversee implementation and manage various information systems and beneficiary lists, a cohesive governance framework among development partners can facilitate the transition to comprehensive safety nets from the outset. Moreover, a well-designed and participatory governance mechanism can help secure high-level leadership buy-in across partners, which is essential for unifying operations and promoting collaboration.

Development agencies possess substantial experience in engaging and operating in countries impacted by institutional fragility, conflict, and violence, or in regions without officially recognized governments. For example, insights gained from operations in Yemen provide valuable insights for the Afghan context, including the significance of community-based approaches, investment in delivery systems, collaboration with politically neutral and autonomous implementing partners, enhancement of transparency, and performing regular M&E (Al-Ahmadi and de Silva 2018). Additionally, it is crucial to ensure the security and integrity of beneficiary data in potentially contentious programs. Consequently, governance frameworks must be designed to incorporate context-specific considerations in each safety net program established under the SP Framework.

Currently, the governance of humanitarian support adheres to the UN’s standard cluster model (Figure 6). Each cluster comprises both UN and non-UN organizations. The Inter-Agency Standing Committee designates the clusters and oversees overall coordination. Additionally, a thematic working group, chaired by the ILO, on “Decent Work and Social Protection” has been established.

The goal of establishing a comprehensive SP system in close collaboration with various development partners is to design interoperable and transferable safety nets and delivery chains. A foundational step to facilitate this is to create a participatory governance system. Initially, the thematic working group could serve as an effective node for establishing formal structures for SP governance. A well-designed governance mechanism could also involve community leaders and other local actors. Based on the evolution of the policy and political environment, it will be essential to design governance systems that can incorporate public institutions or representatives to eventually transfer responsibility to state-based actors when circumstances allow.

Key interim steps

To establish an effective governance system, the immediate priorities that build on existing governance structures for operationalizing the SP Framework are:

- Establish a unified working group and technical steering committee composed of development partners, implementing agencies, and prominent national and international

NGOs to promote subnational coordination and ensure collaboration and alignment with the framework's objectives.

- Engage with former clerks and/or central bank staff to gain insights into transfer modalities, address technical challenges with payment systems, and enhance delivery systems.
- Facilitate female involvement in the governance system to ensure that feedback and concerns are acknowledged and addressed.
- Explore avenues for transitioning to a state-owned governance structure when the sociopolitical and authorizing environment permits it in the medium to long term.
- Further, given the importance of beneficiary security, especially for vulnerable groups such as women and ethnolinguistic/non-Pashtun minorities, it is essential to consider and guarantee data anonymity and security. This is a crucial aspect of developing a blockchain approach to building social registries and beneficiary lists. As such, it is important to designate lead agencies responsible for managing and protecting the social registry as part of crafting governance strategies in the absence of state involvement.

VI.2. Financing

The SP Framework outlines a strategy for engagement that transitions from a purely humanitarian focus to a human development approach by establishing safety nets in Afghanistan. However, despite the urgency of these efforts, the shortfalls in financing humanitarian responses to the polycrisis indicate potential challenges in funding SP programs.

Funding for humanitarian activities has dramatically declined in recent years (Runde et al. 2024). In 2023, OCHA's Humanitarian Needs Response Plan (HNRP) initially requested US\$4.6 billion in funding, which was later cut to US\$3.2 billion due to severe funding shortages. Despite this decrease, the HNRP encountered a significant shortfall, with a US\$1.59 billion gap from the revised amount.

Major donors, including the United States, the United Kingdom, and the European Union, have increasingly reduced their contributions. For instance, the US lowered its support from US\$1.26 billion in 2022 to US\$377 million in 2023, representing a nearly 70 percent decline. Similarly, the UK cut its Afghan aid budget by 76 percent, while Germany decreased its aid by 93 percent. By May 2024, the HNRP was only 15.9 percent funded. As of the first quarter of 2025, HNRP funding had further decreased to 13 percent of the total aid required.

As the SP system evolves and efficiencies are achieved, it should be possible to raise more funds if this is done collaboratively, particularly with the integration of asset-building and adaptive elements, as seen in the Palestinian territories and Yemen. This strategy would align with the transition toward a systematic and sustainable development model and respond to demands for increased efficiency (see Byrd 2023; Runde et al. 2024).

Most financing currently targets specific issues or events, such as food security and climate-related events. However, to implement this strategy, funding should not be limited to specific uses and must be adaptable to various purposes.

Traditional funding sources can be supplemented with alternative and innovative sources of finance, such as diaspora bonds or Zakat funds, to boost the SP budget in Afghanistan^{28,29}.

In order to enhance fundraising efforts, the immediate priority for adopting a development approach is to restructure or align existing programs under the SP Framework. This would serve as a foundation and starting point for raising joint funding to establish SP programs and build the delivery chains outlined in previous sections. In the proposed SP system, fundraising efforts would be closely coordinated or conducted jointly, leveraging the improved impact and increased efficiency of the shock-responsive system.

Key interim steps:

The key immediate priorities for enhancing fundraising efforts in alignment with the SP Framework include:

- Perform a financial analysis to evaluate the current funding for humanitarian programs and existing safety net initiatives and the financing of social programs across all organizations operating in Afghanistan to accurately estimate funding requirements and support a gradual transition from humanitarian aid to a long-term development strategy.
- Conduct a modeling exercise to establish appropriate income or consumption floors, which will help determine a suitable level of coverage for social programs and aid in informing program design. This exercise could also provide clearer insights into program costs and ensure alignment with the broader objectives of the SP system and the transition to the development approach outlined in the SP Framework.
- Undertake research on alternative sources of financing, such as Zakat, Khairat (private denotations/assistance), Qarz-ul-Hasana (interest-free loans: cash/in-kind), and Hashar (voluntary/free labor support for shelter rehabilitation), and cash and in-kind donations from the Afghan diaspora, focusing on their scale, purpose, and transfer mechanisms to understand their potential for earmarked financing of SP programs.
- Develop an advocacy strategy and an action plan for resource mobilization in collaboration with donor representatives and development partners.
- Conduct analyses and assess the potential impacts of adopting a coordinated approach to financial infrastructure development that enhances efficiency and prevents the emergence of monopolies among service providers. Considering the broader aspects of human and economic development highlighted in this SP Framework, this approach would also facilitate private sector participation and growth.

²⁸ Diaspora funding has played a crucial role in assisting families and communities in addressing poverty and vulnerability, such as during the COVID-19 pandemic. However, it has often lacked proper coordination with national programs. Koudelkova and Guerrero (eds. 2023) provide numerous global examples emphasizing the primary responsibility of governments in providing SP. Currently, diaspora bonds are issued by governments, but as demonstrated by the experience with social impact bonds, other agencies may issue them as well.

²⁹ In some Muslim countries, central Zakat funds finance a share of social protection spending. The case of Sudan stands out, with more than 85 percent of SP funding coming from Zakat. Bilo and Machado (2019) compare the systems in Jordan and Sudan, finding that using Zakat to finance social protection measures depends on how it is collected and managed and each country's geographic and political context. In Sudan, Zakat is compulsory and reaches a larger proportion of households than in Jordan. Although the Quran outlines eight categories of recipients for Zakat, the selection of beneficiaries in both countries is determined by the administrators of the Zakat funds.

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