COMMUNITY INSIGHT SURVEY FOR CASH-BASED PROGRAMS IN AFGHANISTAN

FEBRUARY 2024

SUMMARY

The Community Insight Survey for Cash-Based Programs by iMMAP Inc. in Afghanistan provides critical insights into the effectiveness of cash-based humanitarian assistance in the country. Conducted across diverse regions of Afghanistan, the survey highlights the positive impact of cash assistance on household well-being, while also identifying significant gaps in meeting basic needs, particularly in food, healthcare, and education. A key finding of the survey is the challenge of heating in winter, leading to a heightened demand for assistance. The survey reveals varied preferences for the type and frequency of cash assistance, underscoring the need for flexible program designs. However, concerns regarding security, exploitation, and data privacy are prevalent, indicating a necessity for improved cash distribution mechanisms. The report recommends customized aid programs, enhanced communication strategies, integrated support services, and robust security measures. It also emphasizes the importance of economic empowerment initiatives alongside direct aid. This study serves as a crucial guide for optimizing aid effectiveness and addressing the multifaceted needs of vulnerable populations in Afghanistan.

Contents

Glossary

Cash-Based Humanitarian Assistance: Financial aid provided to individuals or households in need, typically in the form of cash or vouchers, to support basic needs and enhance livelihoods.

Winterization: The process of preparing for and managing the increased challenges and needs during winter months, particularly in cold climates.

Premise Platform: A digital platform used for remote data collection, employing crowdsourcing techniques to gather information from diverse geographical areas.

CVWG (Cash and Voucher Working Group):   The Afghanistan Cash and Voucher Working Group (CVWG) is an inter-cluster technical working group set up to ensure Cash and Voucher Assistance (CVA) in Afghanistan are coordinated, follows a common rationale, are context specific and are undertaken in a manner that does not inflict harm or exacerbate vulnerabilities of the affected population.[1]

Household Level Analysis: A method of examining data that focuses on individual households as the primary unit of study.

Seasonal Factors: Elements or events that change with seasons and have an impact on the needs and living conditions of people, such as droughts, crop yields, and winter temperatures.

Negative Coping Strategies: Unfavorable or harmful actions taken by individuals or households to manage their needs or crises, often due to a lack of adequate resources or support.

Socio-Economic Conditions: The social and economic factors that define the living conditions and quality of life of individuals or communities.

Data Privacy and Protection: Measures and policies implemented to ensure the confidentiality and security of personal and sensitive information.

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[1] https://response.reliefweb.int/afghanistan/cash-voucher-working-group

INTRODUCTION

Afghanistan with a population of over 44 million people, has continued to grapple with a surge in humanitarian needs due to the consequences of four decades of conflict, poverty, climate-induced crises, and worsening economic exclusion of women. The economic downturn following the political transition in August 2021 has worsened underlying fragilities, including limited livelihood opportunities. Over the previous year, Afghanistan experienced high levels of displacement, natural hazards, restrictions, and increased risk of gender-based violence. Moreover, the geopolitical and regional dynamics of Afghanistan continue to impact the country, with 1.9 million Afghans returning in 2023.

The worsening multi-sector humanitarian needs in health, nutrition, water and sanitation, education, shelter, and protection have been worsened by humanitarian access restrictions, and climate change which has exacerbated drought and overall water crises as rising temperatures are rapidly altering precipitation patterns across the country, diminishing people's access to water in Afghanistan. Afghanistan is also vulnerable to earthquakes which significantly contribute to eroding some of the humanitarian gains in some sectors of humanitarian assistance. The 2024 humanitarian response in Afghanistan prioritizes the comprehensive needs of 23.7 million people, of which 17.3 million will be targeted for assistance. Key priorities include providing food aid, safe drinking water, healthcare, and education; and addressing acute water, sanitation, and hygiene (WASH) needs.

Humanitarian Cash-Based Assistance (CBA) is a globally applauded response modality perceived as an innovative and cost-effective approach for addressing humanitarian needs. Humanitarian CBA is expected to play a crucial role in addressing the effects of climate change and conflict on communities in Afghanistan. As in other similar humanitarian contexts, CBA has the potential to help meet essential needs, boost local economies, create jobs, and equip communities to cope with the livelihood impact of climate change and conflict. However, achieving the expected outcomes of humanitarian CBA in Afghanistan provinces and regions requires CBA implementation that is designed using appropriate context knowledge of Afghanistan, a clear understanding of community preferences, household needs, the market conditions that ensure the appropriateness of CBA, suitable cash delivery mechanisms, while putting in place effective monitoring, accountability, and feedback mechanisms.

The Community Insight Survey for Afghanistan Cash-Based Programs initiated by iMMAP Inc. Afghanistan, is a pioneering effort aimed at enhancing cash-based humanitarian assistance programs. This survey, which is part of iMMAP Inc.'s Remote Primary Data Collection (RPDC) activities, is designed to inform the Cash and Voucher Working Group (CVWG) about the community's perception of cash programs. Community-level data collected for this study was acquired through remote data collection. The specific goal of this study is to contribute to the design and implementation of CVWG program activities, particularly focusing on Cash and Voucher Assistance (CVA). This includes incorporating the perceptions of target vulnerable groups across key regions of Afghanistan - North, East, West, and South - to ensure that CVA activities are effectively tailored to meet the unique needs and challenges faced by these communities.

This initiative is a response to identified knowledge gaps in CBA programs. By tapping into these gaps, the survey aims to build collective knowledge and inform future interventions. The questionnaire, tailored to address these gaps, was developed in collaboration with cluster leads, ensuring a comprehensive understanding of the local context.

Conducted between December 21, 2023, and January 10, 2024, this survey marks a milestone in iMMAP Inc.'s ongoing efforts to optimize aid effectiveness and address the critical needs of vulnerable populations in Afghanistan.

OBJECTIVES

The primary objective of the Community Insight Survey for Cash-Based Programs is to inform the CVWG about the community's perceptions through remote primary data collection, with a focus on aiding cash-based humanitarian assistance programs in Afghanistan.

This survey aims to:

Objective 1: Gather Insightful Community Perceptions and Feedback

Collect and analyze data on how communities in various regions of Afghanistan perceive cash-based assistance programs. This includes understanding their immediate needs, financial management capabilities, and accessibility to markets.

Objective 2: Inform Program Design

Utilize the insights gathered to feed into the design and implementation of more effective cash-based assistance programs. The goal is to ensure these programs are well-aligned with the actual needs and preferences of the target populations.

Objective 3: Enhance Aid Effectiveness

By incorporating the perceptions of the target groups, the survey specifically aims to optimize the delivery and impact of CVA program implementation. This focused approach ensures that the CVA program reaches and benefits the most vulnerable populations effectively, aligning more closely with the unique needs and challenges identified within these communities.

Objective 4: Winterization

This objective delves into the escalating needs during winter, with a specific focus on enhancing protection and resilience through winterization support in cash assistance. It emphasizes the importance of tailoring assistance to increase the protection of the target groups during the colder months.

METHODOLOGY

Research Design

The research design of the Community Insight Survey is a structured approach to gather and analyze data effectively.

Key components of this design include:

Objective-Driven Approach: Tailoring the research to meet the specific objectives of understanding community perceptions and informing program design, particularly in the context of cash-based humanitarian assistance.

Geographic Stratification: Ensuring a representative sample by selecting regions from the north, east, west, and south parts of Afghanistan, considering the diverse needs and experiences of these areas.

Incorporation of Seasonal Factors: Specifically addressing winterization needs in the research design to understand seasonal impacts on the effectiveness of cash-based programs.

Method

The methodology for the Community Insight Survey employed a novel approach by leveraging the Premise platform for remote primary data collection. This platform enabled rapid and extensive data gathering from diverse geographical areas, utilizing the power of crowdsourcing. Data collectors, using their mobile phones, contributed valuable information, ensuring wide-reaching input.

The analysis was centered at the household level, acknowledging the household as the critical unit for understanding the dynamics of aid distribution and utilization. Participants were individuals connected through the Premise app, providing insights about their households.

Incorporating a focus on winterization into the methodology, the survey also aimed to understand the specific needs and challenges faced by households during the winter months. This aspect was particularly important, as winterization-related needs can significantly impact the effectiveness of humanitarian aid. By including questions related to winterization in the survey, the study sought to gather data on how cash-based assistance can be optimized to increase resilience against winter hardships. This seasonal focus was crucial in providing a more nuanced understanding of the year-round needs and challenges faced by the communities.

For data analysis, a combination of statistical and thematic techniques was applied. This approach was crucial in interpreting the collected data, enabling the extraction of meaningful insights. These insights are instrumental in informing program design and policy decisions, thereby enhancing the efficacy of humanitarian aid.

Sampling Characteristics

The sampling strategy for the study was intricately designed to reflect the unique geographical characteristics of Afghanistan, targeting four pseudo regions: Central, East, North, South, and West. A total of 1705 records of data submission were collected, encompassing 28 provinces and 114 districts within these areas. The majority of the records were concentrated in the top five provinces—Herat, Balkh, Nangarhar, Kunar, and Kabul—which accounted for **58%** of the total submissions. However, the South and West regions did not reach the desired number of records, resulting in a potential underrepresentation in these areas, primarily due to the lower network density of the Premise data collection platform. This uneven distribution is a critical factor to consider in the analysis and interpretation of the study's findings.

During the design phase team encountered notable challenge was the weak network infrastructure in southern Afghanistan. This issue required the research team to adopt a more agile approach, particularly with Premise, to ensure effective data collection. Additionally, the survey's data points were not uniformly distributed across the targeted regions, as observed in the sampling map.

This uneven distribution, predominantly in densely populated provinces, could have introduced biases in the findings, affecting the overall interpretation of the community's needs and perceptions. These constraints highlight the importance of considering geographical and infrastructural factors in future research for a more comprehensive understanding of humanitarian needs.
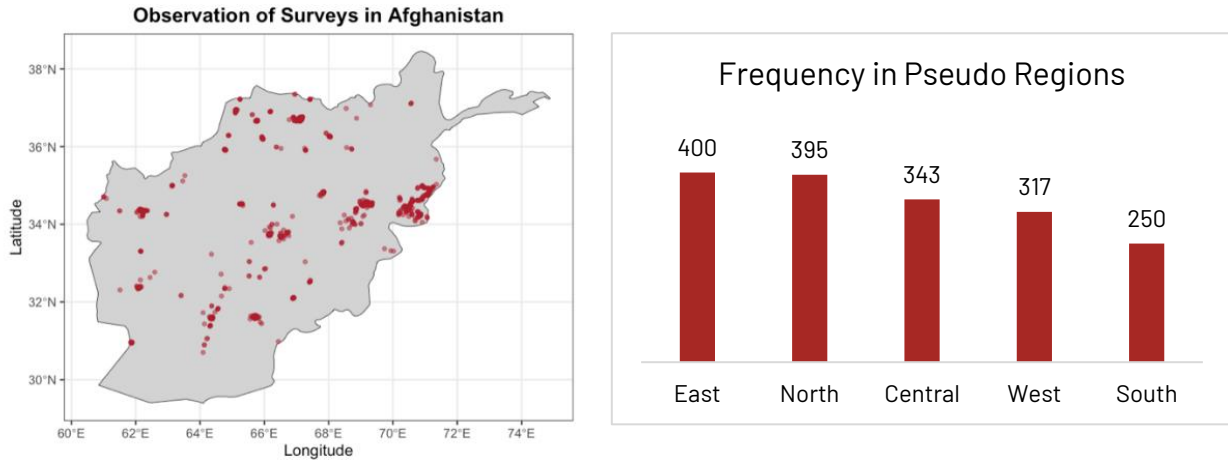
Demography

The demographic data presented indicates a predominance of male respondents, constituting **85%** of the surveyed population, while females represent **15%**. The average age across all respondents is 30.7 years, with females averaging 37.2 years and males 29.5 years. In terms of education, most have completed secondary or high school at **23%**, and **16%** have completed a university or college degree. A significant portion of the participants, **31%**, are students, and **27%** are currently unemployed. Geographically, the largest group resides in rural areas (**40%**), followed by those living in suburban or peri-urban settings (**34%**), and the remaining **26%** are in city centers or metropolitan areas.

MAIN FINDINGS

Community Perceptions of Humanitarian Cash Assistance

Out of a total of 1705 submissions, 429 households did receive cash assistance. The following analysis has been conducted out of those 429 households to get their insights and experiences from previous assistance. The source of those assistances was not collected through the survey to prevent uncertain analysis and to avoid complexity (multiple cash assistances from different institutions could raise complexity for perceptions) of outcomes yet perceptions are general sensations to feed into future cash programming.

In the survey conducted, a majority of the attendees (**62%** - 266 households) confirmed receiving information about the delivery mechanism for their cash transfer, while **27%** did not, and **11%** were unsure. When it comes to the specifics of the cash transfer amount for households, out of 266 households, 220 respondents were informed, 39 were not, and 7 did not know. The comfort level in providing feedback about the cash assistance program was positive, with **41%** feeling somewhat comfortable and **34.73%** very comfortable; only a small fraction (**3%**) felt very uncomfortable.

Sensed Impact of Cash Assistances
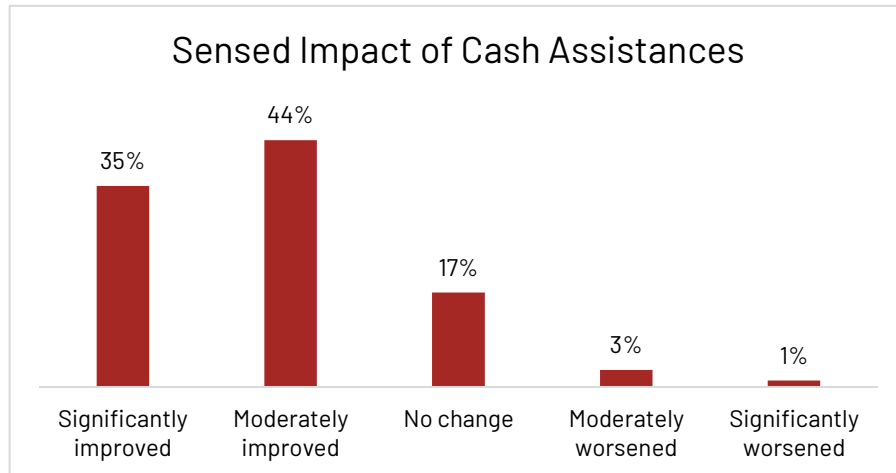
The impact of cash assistance on household well-being was generally positive: **44%** reported moderate improvement, and **36%** significant improvement, while **16%** saw no change. A majority of recipients agree (**52%**) or strongly agree (**26%**) that the assistance has enabled them to make choices and decisions more independently. Livelihood enhancement due to the cash assistance was also noted, with **47%** somewhat helped and **31%** significantly helped in areas such as farming and small businesses.

## Preferred Complementary Assistances
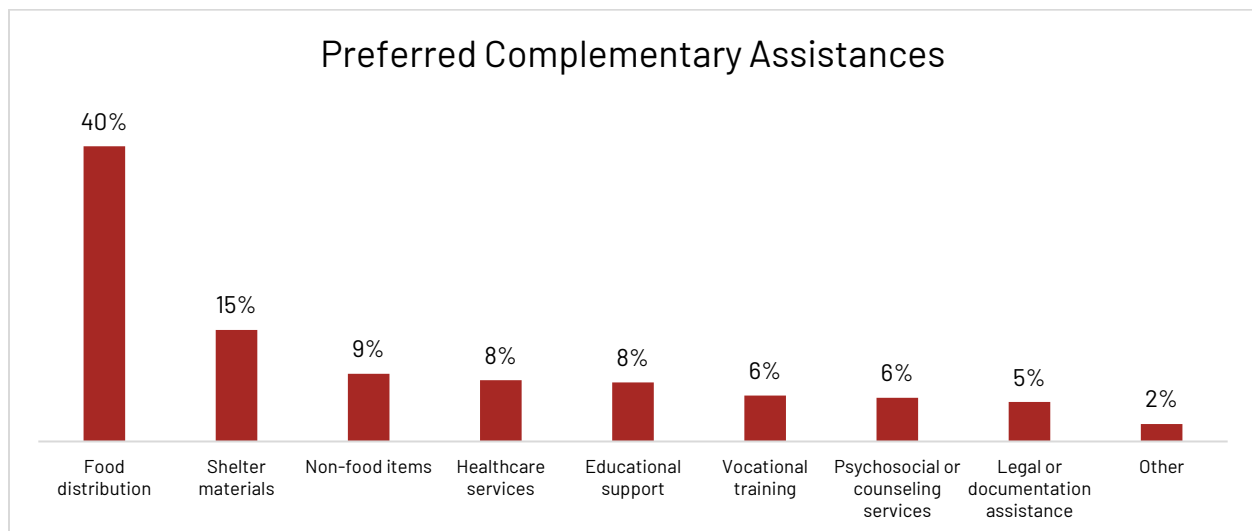
Assistance played a role in reducing the reliance on negative coping strategies for many, with **31%** significantly reducing such measures and **52%** somewhat reducing them. The adequacy of the cash assistance was deemed somewhat adequate by **56%** of the respondents and very adequate by **26%**. However, there is a noted need for additional types of support, with **79%** of the respondents indicating this necessity. Among those seeking complementary assistance, the highest demand was for food distribution (**40%**), followed by shelter materials or housing support (**15%**), and healthcare services or medical supplies (**8%**).

This data points to a considerable reliance on the cash assistance program for improving household conditions and autonomy, yet it also underscores a significant gap that requires addressing through various forms of support to meet the comprehensive needs of the households.

## Program Design Considerations for Humanitarian Cash Assistance

Seasonal events, such as droughts or planting seasons, impact the desired/requested timing or amount of cash assistance for **42%** of respondents, with the most influential being drought/low crop yield season (**25%**) and winter season (**24%**).

Seasonal Influence on Cash Intervention
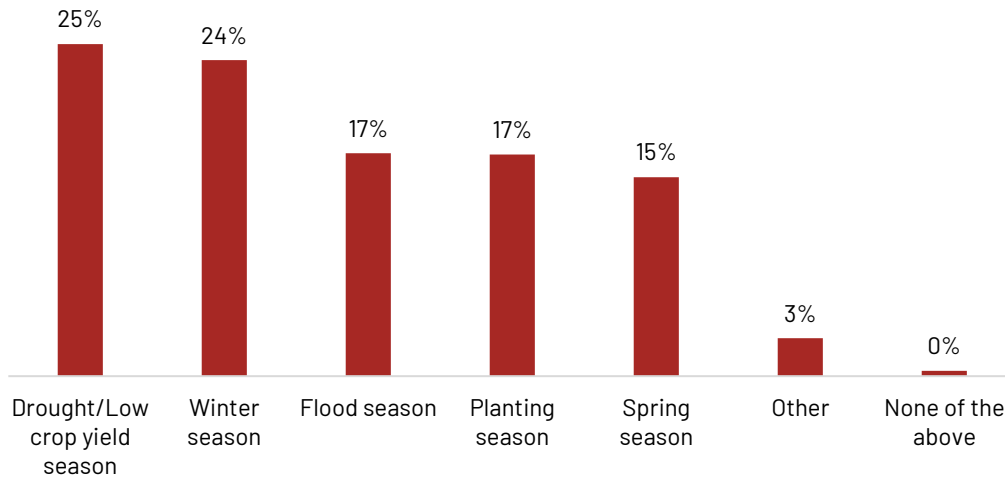
The survey data reveals that the primary unmet needs of households are food (**58%**), education (**48%**), and healthcare (**33%**), with livelihood support (**23%**), shelter (**20%**), and water sanitation (**10%**) also being significant concerns. To meet their needs, households primarily rely on income (**59%**), with significant numbers also depending on borrowing money (**23%**), personal savings (**21%**), government safety nets (**16%**), family support (**16%**), and selling assets (**10%**).

Preferred Assistance Frequency
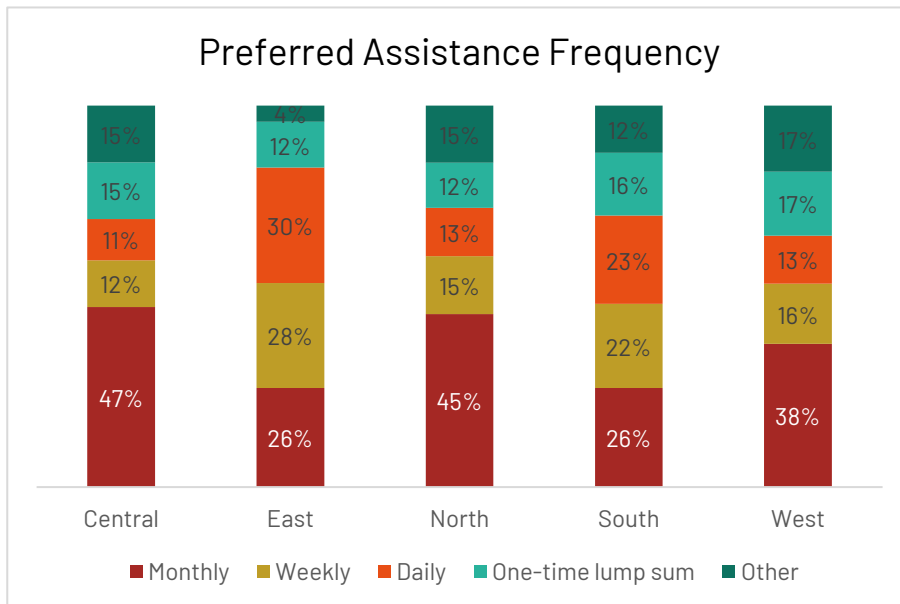
Regarding market access, a majority (**70%**) report that local markets are functioning and accessible. Income distribution shows that most households earn less than 9,700 Afghani monthly, with **45%** earning less than 5,000 Afghani, indicating that the basic need cost of 9,000 Afghani and the adequate cash need of 10,000 Afghanis are not met for a significant portion of the population.

Financial needs vary among different household types, with **42%** stating that families with children have significantly higher needs. In terms of future prices for essential goods and services, a majority (**57%**) anticipate an increase, adding to the economic strain on these households.
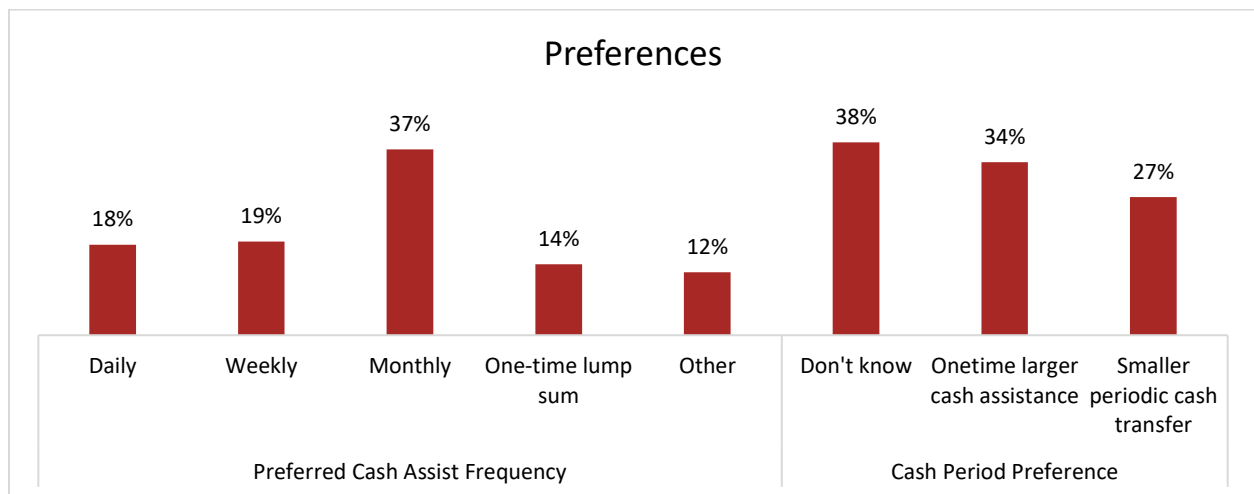
This data highlights the precarious economic conditions faced by many households, the reliance on multiple sources of income, and the influence of seasonal events on financial stability. There is a clear indication of a critical need for additional support to address the basic needs and enhance the livelihoods of these communities.

Enhancing Aid Efficiency using Humanitarian Cash Assistance

The Community Insight Survey for Cash-Based Programs by iMMAP Inc. has unveiled key preferences and concerns among Afghan households regarding the nature of cash assistance they receive. Amidst recurrent crises, there is a split in preference for cash assistance type: **38%** of households are uncertain, **34%** favor a one-time larger cash assistance, and **27%** prefer smaller periodic cash transfers. This indecision not only reflects the complexity of needs but also underscores the unpredictability of circumstances faced by these households. Given this scenario, it becomes imperative to consider implementing cash transfers in an anticipatory manner. Such an Anticipatory Action (AA) approach can proactively address diverse and evolving needs, ensuring timely and effective support tailored to the specific situations of each household.

In terms of frequency, monthly cash transfers are the most preferred (**37%**), suggesting a desire for regular support aligning with routine expenses. Weekly and daily preferences (**18%** and **18%** respectively) indicate a segment of the population with more immediate or short-term financial needs. The specific timing for receiving cash transfers also highlights a preference for the end of the month (**27%**) and weekdays (**24%**), which may correlate with regular monthly financial obligations and market functionality.

Security is a tangible concern, with nearly one-third (**33%**) reporting security incidents that could affect the delivery or use of cash vouchers. This is compounded by the fact that **36%** of beneficiaries face a risk of exploitation or coercion regarding their cash assistance, and **40%** have concerns about data privacy and protection. These figures underscore the need for robust security measures and privacy protocols in cash assistance programs.

Preferences

	Preferred Cash Assist Frequency					Cash Period Preference		
Daily	Weekly	Monthly	One-time lump sum	Other		Don't know	Onetime larger cash assistance	Smaller periodic cash transfer
18%	19%	37%	14%	12%		38%	34%	27%

Insights from the survey data also draw attention to the broader socio-economic context. A substantial portion of households rely on income (**59%**) and borrowing (**23%**) to meet their needs, highlighting economic activity and debt as significant aspects of their financial landscape. Additionally, local or seasonal events influence cash assistance requirements for **42%** of households, indicating the importance of context-specific program timing. The preference distribution for one-time versus periodic cash transfers and concerns over security and privacy suggest that cash-based assistance programs should be flexible and responsive to both the immediate and long-term needs of beneficiaries, ensuring safety and dignity.

The survey's findings on the preferred frequency and timing of cash assistance, coupled with reported security concerns, should be factored into program designs to optimize the effectiveness and safety of aid delivery. Furthermore, the reported reliance on borrowing and income for meeting needs points to a larger issue of financial insecurity that cash assistance programs alone may not resolve.
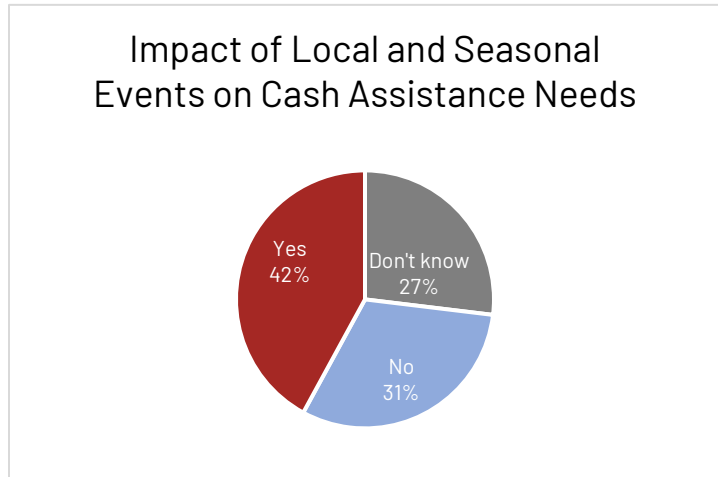
The need for a multi-faceted approach to aid, one that encompasses financial literacy, income generation, and debt management, in addition to cash transfers, is apparent. The data portrays a population grappling with insecurity and uncertainty, seeking not only financial support but also stability and safety in their transactions. These insights are invaluable for iMMAP Inc. and the CVWG as they strive to tailor humanitarian aid to the nuanced needs of Afghan households, particularly considering the complex interplay of economic hardship, security risks, and cultural contexts.

Impact of Local and Seasonal Events on Cash Assistance Needs

Yes 42%
Don't know 27%
No 31%

## Cash Programs for Winterization

The winter season in Afghanistan presents significant challenges for households, with the Community Insight Survey by iMMAP Inc. revealing pressing needs and the constraints faced during this period. The survey indicates that the majority of households struggle with heating (**60%**), which surpasses other winter challenges like food (**41%**), health (**41%**), clothing (**49%**), and shelter (**31%**). These difficulties are exacerbated by logistical issues in cash assistance delivery, including delays in assistance (**41%**), reaching distribution points (**35%**), and increased prices due to winter conditions (**60%**).
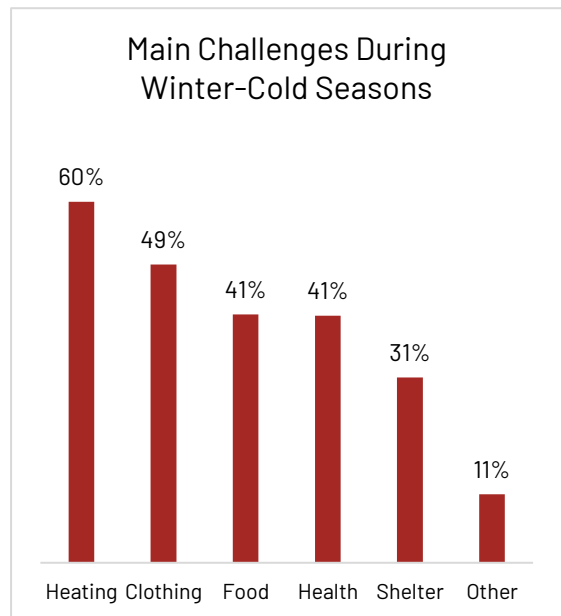
The data also shows that a substantial portion of households (**46%**) do not cope well with the colder temperatures and associated costs, managing only 'adequately' as per **33%** of the responses, while a smaller percentage (**16%**) feel they have adequate resources and strategies to cope 'very well'. This suggests a critical gap between the cash needed for winter, earmarked at **20,000**

Main Challenges During Winter-Cold Seasons

Heating 60%
Clothing 49%
Food 41%
Health 41%
Shelter 31%
Other 11%

Afghanis, and the household's ability to manage winter hardships effectively. This amount is higher than the reflected basic needs gap, indicating that required capital for households during winter increases sharply.

From an analytical standpoint, it is evident that while cash-based interventions are crucial, they must be sensitive to seasonal fluctuations, particularly in winter when needs are compounded. The survey highlights a clear demand for winter-specific aid programming that goes beyond traditional cash transfers, addressing the direct needs for heating, health, and clothing during the colder months. The prevalence of increased prices and the difficulties in aid distribution further underscore the need for timely and efficiently managed aid delivery mechanisms.

Coping Capacity of Households for Winter
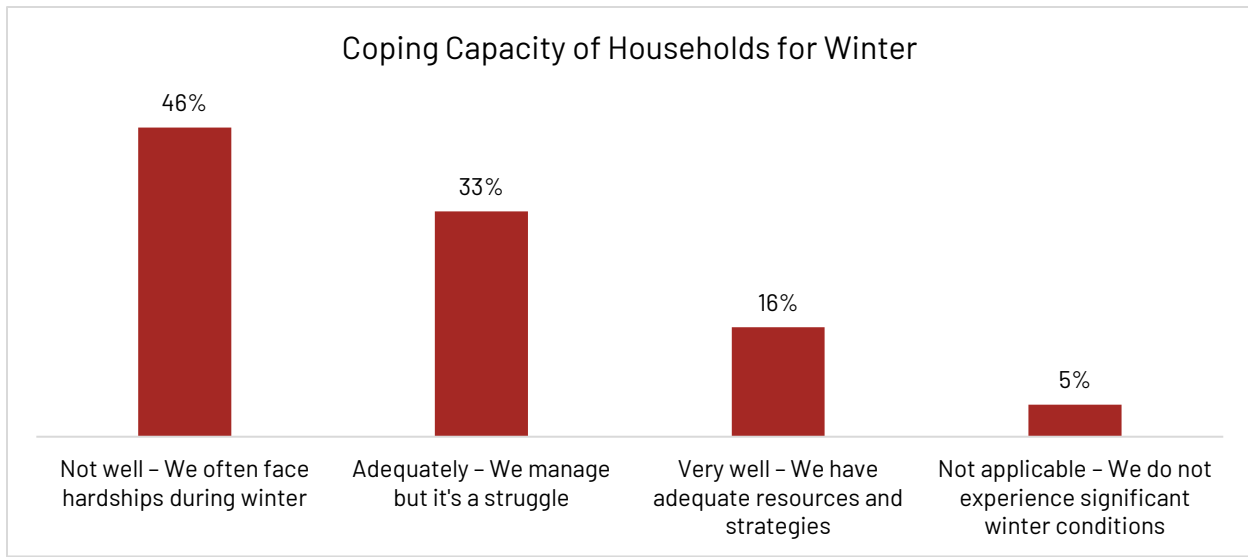
Further Analysis

The density plot provides a detailed visualization of the distribution of weekly cash assistance needs across different regions in Afghanistan during winter, as captured by the iMMAP Inc. Community Insight Survey. From the graph, it is evident that the distribution of cash needs varies significantly by region.

The Central region shows a peak that suggests a concentrated range of cash assistance needs, with a steep drop-off, indicating that most households in this region may have similar financial requirements. The East region presents a slightly broader distribution, which could imply a more diverse range of cash needs among households. The North, while similar in shape to the East, shows a distribution that is slightly shifted towards higher cash needs, suggesting that households in the North may generally require more cash assistance. The South and West regions exhibit broader and flatter
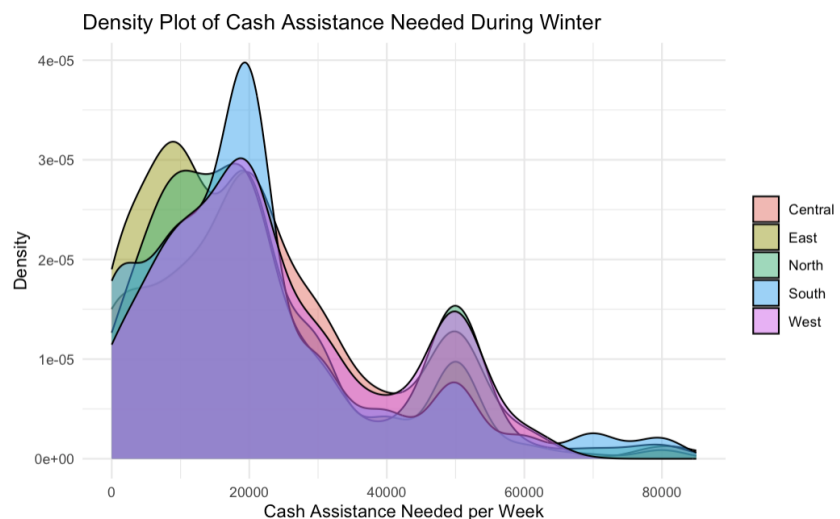
distributions with long tails extending to higher cash assistance needs, which could reflect a substantial variation in needs within these populations, possibly due to diverse socioeconomic conditions or varying impacts of winter.

Notably, the highest density across all regions occurs in the lower range of cash assistance needs, but the long tails to the right indicate that there are still a significant number of households with much greater financial requirements. This variation underscores the importance of tailored cash-based interventions that consider the specific needs of different regions and households. It also highlights the need for flexible program designs that can accommodate the full spectrum of assistance requirements, ensuring that the most vulnerable populations are adequately supported during the challenging winter months.

The data at hand underscores heating as the primary challenge faced by all regions during the winter months, with an average concern of **60%** across the board, highlighting its criticality. In particular, the West region is markedly affected, with heating concerns reaching a peak of **66%**, which, when viewed through the lens of recent events such as the Herat earthquake, may be interpreted as a repercussion of such a catastrophic event. This suggests that the earthquake's impact has compounded the existing challenges of winter, making heating an even more pressing need.

In conclusion, the survey reveals a hierarchy of needs with heating at the forefront, which may have been further exacerbated by recent natural disasters. Health and clothing are also prominent concerns, requiring attention but to a slightly lesser extent. Shelter, while not the primary focus of the data, remains a crucial aspect of winter preparedness. The findings suggest that interventions should prioritize heating, especially in the most affected regions, and incorporate a comprehensive approach to address clothing and health needs, while not neglecting shelter solutions.

Heatmap of Winter Challenges by Region
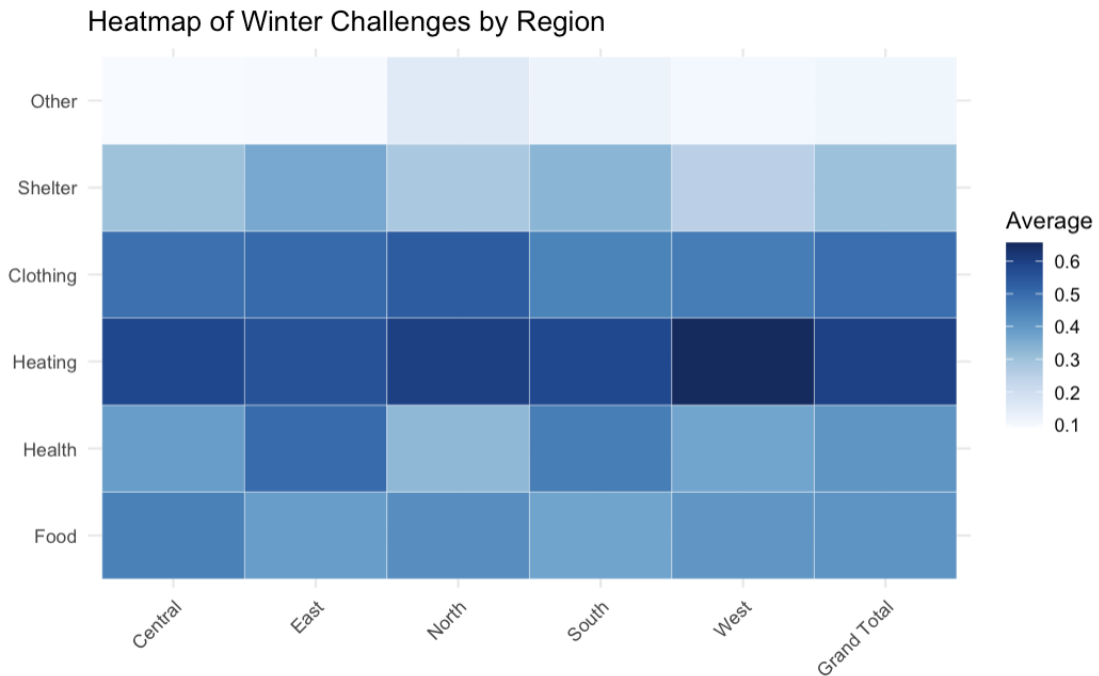
Conclusions

The Community Insight Survey for Cash-Based Programs by iMMAP Inc. in Afghanistan offers a comprehensive understanding of the perceptions, needs, and challenges faced by communities in relation to cash-based

humanitarian assistance. The survey's findings underscore a complex interplay of needs varying across geographical regions and seasons, particularly highlighting the increased demands during winter months. Key conclusions drawn from the survey include:

1. **Varied Community Perceptions:** The data indicates a generally positive perception towards cash assistance programs, with most households reporting improvements in their well-being. However, a disparity in awareness and understanding of these programs exists among different household members, which may affect the overall effectiveness of the aid.

2. **Critical Unmet Needs:** Households across Afghanistan continue to face unmet basic needs, predominantly in food, healthcare, and education. The income levels of most households fall short of covering basic and adequate needs, emphasizing the precarious economic conditions prevalent in the regions surveyed.

3. **Seasonal Challenges:** The winterization needs, particularly in terms of heating, health, and clothing, are profound and require urgent attention. The standard cash assistance amount appears insufficient to meet the heightened needs during the colder months.

4. **Security and Privacy Concerns:** Significant concerns regarding security, exploitation, and data privacy were raised, highlighting the need for more secure and respectful cash distribution mechanisms.

5. **Variability in Cash Assistance Preferences:** The survey reveals no consensus on the preferred type and frequency of cash assistance, suggesting a need for flexible and adaptive program designs.

Recommendations

Based on the findings of the Community Insight Survey, the following recommendations are proposed to enhance the effectiveness of cash-based humanitarian assistance programs in Afghanistan:

1. **Customized Aid Programs:** Design cash assistance programs that are flexible and responsive to the varied needs and preferences of different regions and communities. This includes considering one-time large payments versus smaller periodic payments and adjusting the timing of disbursements to align with local events or needs.

2. **Seasonal Preparedness for Cash-based Assistance:** Given the seasonal spikes in humanitarian CBA needs. These CBA needs can be predicted and better prepared for, especially for hard-to-reach provinces where efficient response planning can help in ensuring the most vulnerable groups are reached.

3. **Regular Review of Minimum Expenditure Basket:** The CVWG coordination team and humanitarian CBA practitioners currently revise the Minimum Expenditure Basket (MEB) every six months. This frequency is effective, but in light of the inflation concerns expressed by study respondents, it is also crucial to have a robust tracking system for inflation in place.

4. **Addressing Winterization Needs:** Develop specific winterization programs that provide increased cash assistance to cover the higher costs associated with heating, health, and clothing during winter months.

5. **Enhanced Communication Strategies:** Improve communication and information dissemination strategies to ensure that all household members are aware of and understand the cash assistance programs.

6. **Focus on Comprehensive Support:** 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.

7. **Improved Security and Privacy Protocols:** Implement robust measures to ensure the security of cash transfer processes and the privacy of beneficiaries to prevent exploitation and coercion.

8. **Economic Empowerment Programs:** Alongside direct aid, introduce programs that promote financial literacy, income generation, and debt management to foster long-term financial stability and independence.

Limitations of the Study

There are several limitations associated with the data collected through signed attendees in the Premise. One significant limitation is that the system relies on smartphone usage and internet access. This reliance introduces a potential bias in the sampling, as it excludes households without internet access or smartphone usage. Consequently, the data may not accurately represent the entire population and could overlook important insights from those without access to these technologies.

The methodology utilized by Premise, which concentrates on a single household member for data collection, may introduce limitations in measuring awareness accurately, especially if the person handling or communicating about cash-based interventions is different from the respondent of the survey. This potential discrepancy could affect the representativeness of the findings regarding the dissemination and perception of information about the program.

Another limitation is related to the sampling and non-response rate. Despite efforts to implement a systematic sampling approach aimed at gathering 385 records with a **95%** confidence interval, the non-response rate posed a challenge in achieving the intended sample size. As a result, the distribution of provinces in the dataset may be oversampled in some cases while having fewer samples for certain provinces, such as Herat, Balkh, Nangarhar, Kunar, and Kabul. However, despite these limitations, group-by-group comparison analyses were conducted to explore patterns and differences within the available data.

One notable limitation is the variation in gender participation observed in the survey. The majority of respondents were male, which may introduce a gender bias in the data.

Consequently, the overrepresentation of males in the survey respondents may limit the generalization of the results, particularly when examining gender-specific issues or drawing conclusions about the entire population. Researchers and readers should be cautious in extrapolating findings related to gender dynamics, as the data may not accurately reflect the experiences and perspectives of Afghan women who are more likely to lack access to mobile technology or to the Premise platform.

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Disclaimer:

iMMAP Inc. has taken the initiative to research and find the feasibility and community perception towards CBI in Afghanistan. The data in this report is based on the survey conducted by iMMAP Inc. in collaboration with the CVWG. The figures and data presented do not represent the official stance or opinion of iMMAP Inc., CVWG, and its Cluster Lead Agencies.