



Documentation & Legal ID: Securing access to humanitarian aid and the financial sector in Afghanistan



11 DECEMBER 2023

INTRODUCTION

This programmatic brief builds on research that Samuel Hall conducted between September 2022 and December 2022, for the Interagency Working Group (TWG)¹, to assess the current situation around civil documentation and identity management in Afghanistan and to provide members of TWG clear and understandable recommendations. The [full research report](#) was published in August 2023. After consulting with the World Food Programme (WFP), a member of the Technical Working Group on Legal Identity in Afghanistan, Samuel Hall prepared this research brief to assess how legal identification documentation affects humanitarian aid and the financial sector.

The view expressed in this document can in no way be taken to reflect the official opinion of the World Food Programme (WFP). This brief was prepared by Cyrus Ettehadieh and Nassim Majidi at Samuel Hall.

METHODOLOGY

A phased methodology was used for this study.

- **Desk Review:** prior to the start of the phased data collection, a Desk Review was completed in order to provide an understanding and analysis of the current legal system in Afghanistan and the impact and challenges of the 'protracted crisis on civil registration and ID management systems across legal, procedural, socio-economic and political dimensions, allowing to identify data gaps to be filled with primary data collection during field research
- **Phase I data collection** consisted of an initial remote data collection, which informed the rapid Assessment and identification of key issues for Phase II. As part of Phase I, 894 respondents were interviewed through a Random Dial Phone Survey, 646 of which were reached again during call-backs.
- **Phase II data collection** included in person, qualitative fieldwork in four provinces (Balkh, Herat, Kandahar, Nangarhar). 17 Key Informant Interviews, 42 Semi-Structured Interviews and 9 Focus Group Discussions were conducted to provide in depth analysis, building on the issues identified during the surveys in Phase I

Highlights:

This brief provides much needed information to allow stakeholders to advocate for greater coordination and around the need to expand access to legal identification in Afghanistan. It specifically highlights:

- Access to humanitarian aid and the financial sector both largely depend on legal identification in Afghanistan. Yet those who most often need access to such services often lack proper documentation. 74% of our nation-wide survey respondents claimed that lack of documentation reduced or prevented access to humanitarian assistance and services.
- The situation of spouses of migrants, widows and children, and their difficulties in accessing aid. They are at a heightened risk of being left out of humanitarian aid delivery as a result.
- Given the current migration trends, possessing an ID is especially important to enable women who stayed behind to receive money from their husband, children and/or other relatives that have migrated

The lack of ID prevents Afghans from alleviating basic needs and breaking free from cycles of vulnerability

- Recommendations are targeted at the authorities, international organisations and at communities to strengthen traditional mechanisms
- WFP's SCOPE card - a cloud based, beneficiary and transfer management platform that supports programme interventions – is provided as a possible standard to be scaled and replicated in Afghanistan.

¹ The Interagency Working Group is composed of: IOM, UNICEF, WFP, UNHCR, and NRC

CONTEXT

In Afghanistan, the topic of legal identity and civil registration have historically been sensitive and complex. Access to identification has become even more important since the 15 August 2021, given the deteriorating humanitarian crisis caused by changes in mobility patterns, climate related pressures and chronic poverty.

As stated in our main report on the access to legal identity in Afghanistan, “the economic picture that has emerged under the De facto Authorities (DfA) – where the majority of Afghans are experiencing extreme poverty levels – has made it more difficult for people to afford documentation costs under the DfA, due to lost or lack of income. The picture that has emerged since September 2021 is largely that of unequal access throughout Afghanistan.”²

This creates a paradox as those most in need might not have the necessary documentation to access humanitarian assistance or employment. However, despite this, the access to and inclusion of civil documentation and legal identity within humanitarian programming remains limited. This may raise serious protection issues, as it can prevent people from accessing basic services, remittances, loans, and formal employment.

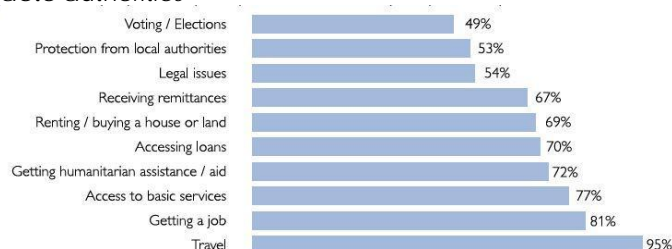
The Tazkira and or e-Tazkira are the most important identification documents to have in Afghanistan under the DfA, regardless of gender, age, ethnicity, or displacement status.

As a community leader in Herat province explains:

“A person without Tazkira is unable to get a job in a factory or company, and this person cannot buy or rent land, apartments, and cars. He/she cannot get other documents like a passport, marriage certificate, driving licence, and bank account card, and this person cannot pick up the money that is transferred for him/her from abroad. Without a Tazkira a person cannot be a beneficiary of an organisation’s aid. A person without a Tazkira is anonymous, their place of residence is not clear, they cannot use the facilities, services, and opportunities in the place where they are living.”

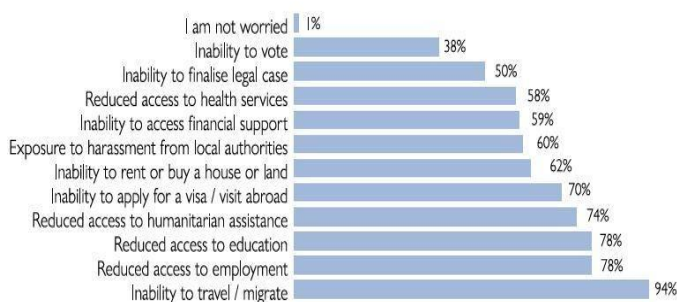
His words were echoed by nearly all our qualitative respondents, showing the utility of the Tazkira ranging from political representation and participation in elections, to upholding legal, physical and material safeties for Afghans nationwide.

Phase I Survey Responses – Usefulness of Documentation and Forms of Identity under the de facto authorities



During Phase II, having documentation was raised as being equally important to access humanitarian aid. The implications of the lack of documentation affected access to aid, but also access to employment, basic services, loans, renting/buying housing, land, and/or property (HLP), and remittances.

Phase I Survey Respondents - Implications of lacking documentation in Afghanistan since August 2021



LEGAL ID & HUMANITARIAN ASSISTANCE

A proof of identity – whether a paper or biometric Tazkira – is required to receive humanitarian aid and assistance. Often, following surveys conducted by humanitarian organisations, families and/or individuals that are deemed in need of assistance will receive aid cards based on which they will be able to collect the envisaged aid. However, in order for aid organisations to provide those cards, they require proof of identification, often asking for the Tazkiras, in order to adequately register the family. This typically happens through the head of household’s documentation and is integrated in the organisations’ database.

A young person in Nangarhar explains the process:

“Recently, an organisation carried out a household survey, and after the visit, they asked for the Tazkira, and then they wrote our name in the list for the assistance, and after a while, they assisted us with food items, such as rice, oil, beans, peas, etc.”

² Samuel Hall / IOM WFP UNHCR NRC, Documentation and Legal Identification on Afghanistan, 2022

Without a Tazkira, people are less likely to be able to access humanitarian and social aid³. Although in theory, humanitarian actors do not exclude individuals from receiving aid or assistance if they lack documentation, in practice, lacking proper documentation makes this process much more difficult. Practical impediments around verifying a person's identity can lead humanitarian actors to assist individuals with documents over those who do not have them. If aid is limited within communities this places undocumented individuals at a higher likelihood of lacking access to aid.

As reported by the phone survey responses, **74% of survey respondents claimed that lack of documentation reduced or prevented access to humanitarian assistance and services.** During the fieldwork, based on their experience and knowledge of their community, most respondents discussed the need to present a Legal ID in order to receive aid. Two respondents explained that they were explicitly denied aid because of their lack of documentation, while two others, including a community leader, mentioned knowing a community member being denied aid because of lack of documentation.

Our research has shown that numerous families have been denied aid, and not considered in the initial surveying of their community because of lack of identification. As one day labourer from Jalalabad explained: *"As far as I know, lack of documents can have a serious impact on all of the mentioned sectors for men. For example, recently, a humanitarian organisation, conducted a survey to identify the most needed and vulnerable people for assistance, and those people who didn't have ID cards were excluded from the survey and were not considered in the list for assistance"*.

Others, in different provinces have also experienced such deprivation, like this 17 year old minor in Herat, *"We were denied the assistance of some institutions too because my mother did not have a Tazkira."*

This rule also applies to other types of assistance. Help to reconstruct homes, often destroyed during fighting, earthquakes or floods, requires proper documentation. Such situations could potentially cause great harm to returnees which have fled their homes following climatic or conflict related events.

"I didn't have one, but I didn't always have problems with it. My uncle and Mrs. Nawabi had a piece of land. She also didn't have an ID card and couldn't get assistance and rebuild her house, and they were deprived of the assistance."* (FGD1 Herat)

While the documentation requirements to receive aid under the DfA have remained the same as under the Government of the Islamic Republic of Afghanistan (GoIRA), there has been a surge in the number of people needing support from humanitarian

organisations since the fall of the previous regime. *"One of the main reasons we got Tazkiras was to get access to humanitarian assistance and healthcare"* explains Najib*, a 40 year old man from Balkh. The current situation has highlighted the importance of identification.

Amplified Challenges of Groups in Vulnerable Situations

In some instances, families without proper documentation have received aid. However, the absence of documentation exacerbates the challenges faced by groups in vulnerable situations, including women, children, adolescents, persons with disabilities, returnees, internally displaced persons (IDPs), minorities, nomadic and stateless groups.

Female heads of households, such as widows and women who remained behind are often at greater risk of aid deprivation because of lack of proper identification. Moreover, due to lack of proper documentation persons with disabilities, are unable to benefit from specific disability funds and assistance. A community leader in Herat described the difficulty for a widow to access aid in his district: *"There are many poor and needy IDPs women in our district, also widows who are the head and the only breadwinner of their families. Though they are eligible and have all the requirements for the aid of organisations, instead of being the priority of charity and aid programmes, they are deprived and forgotten, just because they do not have a Tazkira. For example, there is a widow IDP in our district who lives in abject poverty but has not gotten any share of NGOs assistance and aid because she does not have a Tazkira."*

In cases when the head of family, usually male, is absent, birth certificates from the head of household or one of their children can be used. This needs to be accompanied by a picture/copy of the head of household's Tazkira (backed by the community leader's word). This method has been used to verify names on NGO lists. However, in most cases, original copies of these documents are required.

When heads of households are abroad, the spouses who stay behind often become the de facto heads of households, and frequently do not have a Tazkira or birth certificate to verify their identity. One community leader described, *"A woman whose husband was not in the country, wanted to receive aid on his behalf, as the name of her husband was already on the list of eligible people for aid, she brought Tazkira of her husband, and NGO wanted to know that this woman and her child can represent the man or not. The employee of the NGO told that woman that she must bring the Tazkira of her brother-in-law or Tazkira/birth certificate of her child."*

³ WFP guidance provides for alternatives, and the organisation continues to make efforts to try to mitigate the risks of exclusion based on an absence of documentation.

Given lower levels of identification possession among women and children, especially in rural areas, families of migrants remain deprived of aid when the only member with documentation is not around. With a lack of proper identification, assistance providers cannot verify the identity of people without documentation and thus risk duplication. As such, only people with identification can be added as alternate beneficiaries. Saeed, the head of a 5 member household, describes a time when he was absent as he was displaced to look for work, when his family needed his ID to receive aid: *"I wasn't home during a period, so my family members couldn't receive UNICEF's assistance package in the form of flour, cooking oil, beans, and peas."*

Unaccompanied minors and children who are heads of households in Afghanistan often struggle to access assistance if they lack any form of documentation, as they are unable to rely upon other relatives to confirm their identity. Children's legal identity is often tied to their parents' documentation until age 7. Moreover, when parents lack documentation their children will also often lack it too. Children's Tazkiras are provided based on their father's Tazkira. As such, enrolment in school or the ability to receive aid is made even more difficult for unaccompanied children, child head of households and children above 7 whose parents nor them have access to Tazkiras. While community leaders could intervene in communities of origin to vouch for the identity of the family and children, enrolment in new areas could be even more difficult.

In other cases, humanitarian organisations have been shown to accept less formal forms of identification. Vaccine cards, such as that of COVID-19 or sometimes even election cards have been accepted by some aid organisations. Arezo, a 30 year old woman from Balkh, explains how she has used this method to receive aid three times already: *"although I have been requested to submit my Tazkira in order to receive assistance, they have provided me with assistance by checking my COVID-19 vaccine card while I failed to provide them with a Tazkira. I showed my COVID-19 vaccine card when they called me to register my fingerprints. I have received assistance three times."*

Such situations can often be alleviated through the help of community leaders in charge of identifying and presenting families in need to aid organisations. Community leaders can often vouch for families whose documentation is incomplete, and help verify the identity of the people concerned.

LEGAL ID & ACCESS TO THE FINANCIAL SECTOR

⁴ ILO, Employment in Afghanistan in 2022: A rapid impact assessment, March 2023

⁵ Ibid

⁶ ACAPS, Coping with the crisis: conversations with Afghan households in Kabul province, June 2023

"If you have Tazkira, you can do any work. It is like light. If you don't have Tazkira, you are blind that can't do anything." (SSI4 Kandahar)

Proper documentation, often in the form of Tazkiras - paper or electronic - is required for all formal, financial, administrative and government related actions.

Employment

Two years after the Taliban takeover on 15 August 2021, employment numbers were *"more than 900,000 lower compared to a hypothetical scenario without a change in administration."*⁴ At the time of our research, ILO estimated the employment-to-population ratio to be around 34 percent, informal and formal sector included.⁵ While we can assume that more people, especially women have started working in the informal sector, because of working restrictions and increased economic need, there is a lack of data on the informal sector to confirm this.

Even before the change in government, formal employment most often required adequate forms of identification, such as Tazkiras. *"If someone has documents, he/she can get a job. Getting a job without documents is difficult. If they don't have documents, they don't have access to anything even if they are very talented"* explained Abdullah*, a 40 year old Tajik man from Kandahar. Formal identification is required to make sure the person applying is who they say they are, and to facilitate administrative and financial purposes. A community leader in Balkh even claimed to not employ women in his carpet weaving centre, as it could prevent payment from the bank *"We do not register them if they don't have Tazkira because we need the Tazkira number to register the women in our carpet weaving centre. We only need a Tazkira number because they will receive their salary through the bank. After all, the bank will pay them according to the Tazkira number."*

Opening a store or a business also requires proper identification documentation and registration before being provided a permit. In an effort to regularise and collect rent from informal vendors, the de facto authorities have required some small informal businesses to close shop.⁶ Such efforts could be problematic for the livelihood of vendors that lack proper identification, and never needed one given the informality of their employment.

While most informal jobs such as agricultural work, which employed close to 40 percent of the Afghan workforce in 2018⁷, or housework do not require identification and are often based on kinship and communal ties, certain interviews have highlighted exceptions. Many employers still would like to know who is working for them and thus require identification, especially in case of accidents and emergencies.

⁷ World Bank, Unlocking the Potential of Agriculture for Afghanistan's Growth, May 2018

"Women can find work here. When working on people's land, no one asks for documents. Documents are needed for jobs and in other organisations distributing materials. We work in agriculture and don't need Tazkira for this." (SSI8 Nangarhar)

The informal sector also allows for certain elasticity regarding identification. Sometimes, identification is required in the informal sector to establish trust. However, we have been able to gather that in certain cases providing a sibling's or another relatives' ID documentation would suffice. As explained by one respondent in Jalalabad: *"My elder son was cleaning the creek in the fields, and the farmer would give him 10 kg of wheat for that. The land owner asked him for Tazkira, but he didn't have it back then. Therefore, my brother gave me his Tazkira, to get my son the job based on my brother's Tazkira. After that, I got him Tazkira. He was working there 2 months ago, and he worked for 5 or 6 days. They asked Tazkira for 5 or 6 days of work, but my son didn't have it."*

While some believe that current restrictions on women's rights increase the importance for women to acquire legal ID, to not lose their potential opportunities in the job market more than they already have, others, among the many women, men and community members we interviewed, believe that given those same restrictions, women no longer need to have ID.

"I was working in Aino-Mena. If you are working in a house Tazkira is required, because if there is an accident your identification should be known to them. They should know who you are and where you are from. I was working as a servant in a house, and they asked for a copy of my Tazkira." (SSI 6 Nangarhar)

Identity for Banking, Transfers and Remittances in Afghanistan

Despite certain changes such as an enforcement of withdrawal limits, a temporary halt of foreign banking and remittance companies because of increased financial pressure, and political and economic isolation policies on the country; most banking and money transfer regulations have remained the same as under the GoIRA. Consequently, Know Your Customers (KYC) has remained a strict requirement of Afghanistan's banking system. All bank related actions require proper and official identification. Citizens of Afghanistan will need to have at minimum a Tazkira for most bank related actions such as opening an account, taking cash (not from the ATM), taking out loans, and nationally transferring money. *"On the other hand, for other tasks such as obtaining a lease document, creating a bank account, or getting a loan from the bank, a person must have many other documents besides a passport and Tazkira. For example, electricity bills, approval of a community leader (Wakil-e-Guzar), testimonials, and many other minor and major*

documents are required. If there is no Tazkira, we are deprived of all of these." (FGD1 Herat)

Remittances sent through official channels, such as formal currency exchange bureaus or banks, require official identification. Afghans will not be able to collect their money if the proper identification is not presented. Mahmoud*, a 42 year old man from Balkh, used his Tazkira to prove his identity when receiving remittance money, *"Tazkira is always important. For example, someone had transferred money for another individual under me through a money exchange. I went to the market, where they took a copy of my Tazkira and noted its specifications. Next, they gave me the money, so I couldn't have done it without my Tazkira."*

Given the current migration trends, possessing an ID is especially important to enable women who stayed behind to receive money from their husband, children and/or other relatives that have migrated. *"Having documents are necessary for women because they can get the transfer money"* as explained by a returnee from Balkh province.

Afghanistan's official financial channels have never been the most used ways of sending and transferring money. Most commonly, people receive and transfer money through a network of official and unofficial brokers and exchange bureaus, known as the 'Hawala system'. *"The hawaladars use their personal networks, based on trust, to transfer value between countries, charging commission and adjusting exchange rates to make money. Before the Taliban takeover, the Hawala system occupied a grey zone in Afghanistan – not entirely licit nor illicit".⁸*

The Hawala system is a crucial tool for Afghans that do not have access to financial services. Sending remittances through the Hawala system is particularly useful for migrants cut from their host country's financial system but also for any Afghan that lacks proper documentation and identification.

Afghans who have migrated to Iran often send money to their relatives back in Afghanistan through the Hawala system. Trust along with the last four digits of the sender's bank account, card number and/or the transfer number are needed. Although having proper identification documents can often accelerate and simplify the process, the informal nature of the process and a good relationship with the broker usually suffices for the money to be handed over.

While many humanitarian organisations have agreements with financial service providers for them to accept other types of identity documents instead of national IDs, many Afghans are unaware of these possibilities. *"In theory the beneficiaries should be aware of all of this, as they are informed of it during the registration process. But most often beneficiaries do not really take these into account when they are in a hurry to receive assistance" (KII 15).* Others may simply have

⁸ Nicholas Ross and Stefanie Barratt, "Lifelines: Remittances to Afghanistan", International Organization for Migration, Migration Policy Practice (Vol. XI, Number 4, December 2021–April 2022), June 2022

not been informed. Despite these efforts, in a report on the interoperability of financial service providers in Afghanistan, legal identification remains one of the major barriers to access the banking services in Afghanistan.⁹

Property and Ownership

Tazkiras are also required to demonstrate house or property ownership even in unofficial customary processes. While renting property and houses always required proper identification, such rules are being reinforced under the de facto authorities. Houses were often rented out over oral agreements, but given increased fear by the de facto authorities for rented houses to be used by opponents of the regime or terrorists, ID checks are being reinforced.¹⁰ Renting houses through the official administrative channels, allows for greater accountability. *"If you rent or lease your lands or house, you have to have formal or informal documents of house or lands. Furthermore, if you have formal documents, you can go to court and claim them and your rights. If you don't have documents, no one listens to you and you can't get your rights. If you get rent of house, you need to have agreement letter"* (FGD3 Male)

Proper identification such as Tazkiras, marriage certificates but also death certificates are crucial in inheritance matters.

"Without documents, identification is impossible and it creates a problem. In inheritance, Tazkira and other documents are important, especially as people may not give inheritance rights to widows, orphans, brothers, and sisters. For such cases documents like marriage certificates, passports and Tazkiras are really important. For giving the inheritance right or proving it Tazkira and other identification documents are required." (SSI3 Nangarhar)

Although people rarely get death certificates they often do so to solve inheritance issues, or be able to receive money from the Department of Martyrs and the Handicapped.

"In the inheritance case, there must be a death certificate because if a person's death is not proven, his property will not be divided among inheritors. There shall be a deceased person proven by a death certificate whose rightful heirs will inherit." (KII 3 Herat)

Having ID documents could decide the fate of land ownership disputes. Parties with valid identification typically have a legal advantage over those without it. For instance, when selling assets or property through

official channels, like transferring full ownership of a vehicle after a sale, proper identification is necessary.

"A man who does not have a Tazkira cannot even buy or sell a motorcycle." (SSI4 Herat). Amiable sales, through oral agreements without proper identification are however, quite common as well. In the same essence Telecom regulatory authorities require proper identification documentation for people to acquire Sim Cards.

Bills and Taxes

Finally, most people who own and rent property, through formal channels will be required to pay bills such as electricity and water bills but also pay taxes. Bills and taxes require documentation. *"Even when we want to get approval for an electricity meter and cable for our house, or to become a beneficiary of aid we must have a Tazkira and without a Tazkira we will not be able to exercise all our rights in a community and solve our basic problems or meet the needs of our family."* (SSI2 Herat)

Women whose husbands still live in Afghanistan will depend on their husbands to carry out daily tasks that require documentation, such as paying electricity and water bills.

"Having proper documentation is needed for paying the electricity bills, and taxation" explains Saeed, from Balkh. The Taliban have a large experience collecting taxes, as they had done so for many years under their controlled territories. The DfA have expanded their reach and types of taxes, and reinforced existing tax booklets for homeowners to be able to acquire documentation. The DfA have resumed zakat and ushr¹¹ collection to reduce poverty levels and compensate for the overall decrease in funding to Afghanistan.

⁹ UNCDF, Interoperability of Financial Services Providers Afghanistan, 2023

¹⁰ KII 2 Herat: *"Renting Houses has become a hazard without Tazkira: "You may know that recently five people bought a house in Babaji area. These people were among the opponents of the Islamic Emirate, and later, during a military operation, all of these people were killed by the Taliban. So that the issue of having a tazkira has become so serious after this incident. Now no one can rent a house here without a tazkira and everyone has been notified of this issue by Islamic Emirate."*

¹¹ According to Kate Clark, in "Taxing the Afghan Nation: What the Taliban's pursuit of domestic revenues means for citizens, the economy and the state": "Two types of payments that the Republic did not collect but the Taliban do, are ushr, a tithe on the harvest, paid either in kind or cash, and, less commonly, zakat, a wealth tax that is currently mainly levied on livestock." These new taxes are collected by the ministry of Agriculture, mainly in rural areas.

Good Practice: SCOPE Cards – World Food Programme

SCOPE is WFP's, cloud based, beneficiary and transfer management platform that supports WFP's programme interventions. Through this programme, WFP provides beneficiaries with "SCOPE Cards" which allows them to receive in-kind, cash-based and voucher assistance, without the need to have legal documentation. SCOPE registration started in 2016 in Afghanistan and currently has 29 million people registered in its database.

During the assessment and the survey phase with the communities, WFP assesses the eligibility of households and provides all eligible households with Token Cards. In the days following the initial assessment, WFP registers the information, picture and biometrics of the primary beneficiary of the household (usually the head of household), and an alternate beneficiary, in case of the absence of the primary beneficiary. It is not mandatory for the alternate recipient to be part of the nuclear family. Shura members or even neighbours can be accepted as valid alternates. This is particularly useful for women or children headed households. The information of the heads of household as well as their alternate's is recorded for assistance purposes. In most cases, only basic information is collected about the remaining household members (like sex and age). All necessary information and data is recorded in the field without the need for the recipients to go to WFP offices.

Although WFP records Tazkira numbers when possible, given the biometric nature of the SCOPE Cards, Tazkiras are not a requirement to receive assistance from WFP. The biometrics allow for easy and secure identification of the recipients, without the need of legal documentation. Women who for cultural reasons refuse or are not allowed to have their picture taken, can also be listed as beneficiaries as their identity can be verified through their fingerprints.

Moreover, WFP has agreements with the Central bank of Afghanistan and contracted Financial Service Providers to accept SCOPE cards as a valid identification form for beneficiaries. As such, SCOPE card holders, even those without Tazkiras, can conduct financial transactions and open bank accounts without having legal documentation.

CONCLUSION

Access to humanitarian aid and the financial sector largely depend on legal identification. Yet, despite programmes like SCOPE, those that most often need access to such services often lack proper documentation preventing them from alleviating basic needs and breaking free from the cycle of vulnerability.

Overarching recommendations

1. Increase access to documentation

Many of the services mentioned in this brief require documentation. It would not be possible to eliminate documentation requirements given Know Your Customers (KYC) rules and necessity to properly identify recipients of services to prevent fraud and equal and non-discriminatory access to all. In that essence, increasing access to proper documentation is among the most important steps that needs to be taken. While it is the DfA that primarily holds the power to increase documentation distribution, humanitarian organisations and donors can assist them in doing so by, helping equip, build and financially support identification processing centres, increasing public awareness campaigns regarding documentation, implementing legal assistance programs, and organising mobile teams at the district level to widen access within more rural areas.

2. Increase focus on policies to facilitate remittances in humanitarian programming

While efforts to include remittances in migration and humanitarian policies and programming are increasing, more focus needs to be put on these policies. United Nations agencies and NGOs will need to strengthen their relations and strike new agreements with FSPs, including mobile money operators (MMOs), payment institutions (PIs), microfinance institutions (MFIs) and smaller banks. This endeavour will not only promote a robust financial ecosystem, but will also increase access to all Afghans.

3. Promote the use and distribution of SCOPE or SCOPE-like services

SCOPE card can be taken up as an industry standard for IOs/NGOs to produce similar cards and register populations that would require assistance. Following the example of SCOPE Cards, biometric data can be used in order to circumvent lack of legal identification.

Data sharing agreements will also need to be put in place. IOs/NGOs, that have less resources or coverage, can enter partnerships with organisations like WFP, to use their access, government agreement, and tools. WFP can issue SCOPE cards for joint programming, or for other programmes having the same beneficiary, to facilitate identification and assistance. Such services could be envisaged for zones outside of WFP's

coverage, through other biometric systems, and coordinated under a one UN approach.

Community based recommendations:

4. Relying on traditional community mechanisms:

Rely on Community Leaders, local councils, and street representatives can vouch for the identity of families in need of humanitarian assistance. While this is already in practice depending on the location and flexibility of humanitarian organisations, increasing reliance on those that know their community best to help establish the identity of the people in question could greatly increase access to humanitarian aid. Community leaders, councils and representatives are already an important part of the identification process of families that require humanitarian assistance and could formally be integrated in this process.

Rely on Community Logs: Many community leaders own manuscripts which include the parental relations of everyone in their community. Those logs could be used as a basis for the identification and confirmation of the identity of the communities' residents. Community leaders who do not have such logs could be encouraged to create them for their local population and update them periodically.

Putting in place mitigation measures can ensure that leaders vouching for undocumented community members/confirm identities, will not resort to some level of extortion/payment for the services rendered. When possible, humanitarian organisations should refer to multiple sources, or even reach out to local organisations that have a better awareness of the community.

Recommendations for Groups in Vulnerable Situations

5. Reduce requirements for formal identification to access aid for vulnerable groups

Encourage humanitarian organisations to accept less formal forms of identification. While certain aid organisations have been known to accept birth certificates, election cards, and vaccine cards, such practices could be increased and normalised. Vulnerable groups such as women and children often lack proper documentation, and hence accepting less formal ID documents could greatly increase their access to basic services.

6. Support unaccompanied minors and children head of households

Given the difficulties for unaccompanied minors and child-headed households to receive legal identification, if proven to be unaccompanied or lacking guardians, children should always be given the benefit of the doubt when requesting access to basic services.

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ABOUT SAMUEL HALL

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