

ARTF

2024 Annual Report

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ACRONYMS

AFN	Afghanis (currency)
ARTF	Afghanistan Resilience Trust Fund
CASA 1000	Central Asia-South Asia Electricity Transmission and Trade Project
CBE	Community-Based Education
CDC(s)	Community Development Council(s)
CFW	Cash For Work
CRG	Community Representative Group
CRLP	Community Resilience and Livelihoods Project
CSO(s)	Civil Society Organization(s)
DA(s)	Designated Account(s)
ECA(s)	Entry Criterion / Criteria for Access
EERA	Education Emergency Response in Afghanistan
EFSP	Emergency Food Security Project
ESMP	Environmental and Social Management Plan
ESS	Environmental and Social Standards
FAO	Food and Agricultural Organization
FM	Financial Monitoring
GRC	Grievance Redress Committee
GRM	Grievance Redress Mechanism
HACT	Harmonized Approach to Cash Transfer
HER	Health Emergency Response
HPT	High-Performing Tents
IDA	International Development Association
IP(s)	Implementing Partner(s)
ITA	Interim Taliban Administration
LVG(s)	Low Value Grant(s)
MA	Monitoring Agent
MCBP	Maternal and Child Benefit Program

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MIS	Management Information System
MoE	Ministry of Education
NCCSP	NGO / CSO Capacity Support Project
NGO(s)	Non-Governmental Organization(s)
O&M	Operations and Maintenance
OIS	Office of Information Security
PDM	Post-Distribution Monitoring
QE	Questionable Expenditure
QQM	Quantified Quality Metrics
SBCC	Social Behavior Change Communication
SCRP(s)	Statement(s) of Cash Receipts and Payments
SG(s)	Social Grant(s)
SoE(s)	Statement(s) of Expenditure
SP(s)	Service Provider(s)
TLM	Teaching and Learning Materials
TPMA	Third Party Monitoring Agent
UN	United Nations
UNDP	United Nations Development Program
UNICEF	United Nations Children's Fund
UNOPS	United Nations Office for Project Services
WERP	Water Emergency Relief Project
WFP	World Food Program

SECTION 1: EXECUTIVE SUMMARY

In 2024, despite continuing challenges of economic fragility, declining humanitarian aid, climate change impacts, and government decrees restricting monitoring and women's participation, the Monitoring Agent (MA) successfully monitored projects implemented under Afghanistan Resilience Trust Fund (ARTF) and developed new frameworks and tools to monitor the next phase of additional financing.

Throughout the process, United Nations (UN) agencies played a strategically crucial role, investing significant effort to secure access and address project-related coordination challenges amid increasingly restrictive conditions. They also maintained continuous engagement with issues identified during project implementation, ensuring that all projects progressed with a strong focus on learning from previous rounds.

This annual report summarizes the MA activities for 2024, highlights key findings, and outlines plans for monitoring in 2025.

Approach

The MA verifies project expenditures and ensures that implementation aligns with funding through comprehensive financial and physical monitoring. The MA verifies beneficiaries, assesses outputs, processes, infrastructure, and compliance with Environmental and Social Standards (ESS) and Entry Criteria for Access (ECAs) using a mixed-methods approach. The MA's monitoring approach combines direct observations, infrastructure assessments, key informant interviews, surveys, rigorous document validation, and tools such as GIS mapping.

Financial Monitoring (FM) activities vary according to the project's modality. They include Harmonized Approach to Cash Transfer (HACT) audits¹, review of Implementing Partner (IP) expenditures, and revalidation of a sample of expenditure reviewed by UN Agency TPMAs. Additionally, for the legacy projects², FM provided certification of project liabilities (for expenditure incurred pre-August 15); reviewed Statement(s) of Cash Receipts and Payments (SCRPs) in lieu of audits that were previously completed by the Supreme Audit Office; and assisted the WB in monitoring USD 400 million in legacy projects' bank accounts.

Key monitoring achievements

Despite lengthy processes to obtain Interim Taliban Administration (ITA) authorizations to collect data, the MA was able to adapt its planning and to ensure the overall targets in terms of site visits and scope of activities monitored be met. Key achievements include:

- Financial monitoring of USD 215.9 million in ongoing project expenditure, identifying 0.66% as questionable. The MA also reviewed and validated invoices and claims for payments submitted by the projects and contractors, in respect of expenditure incurred before 15 August 2021 that

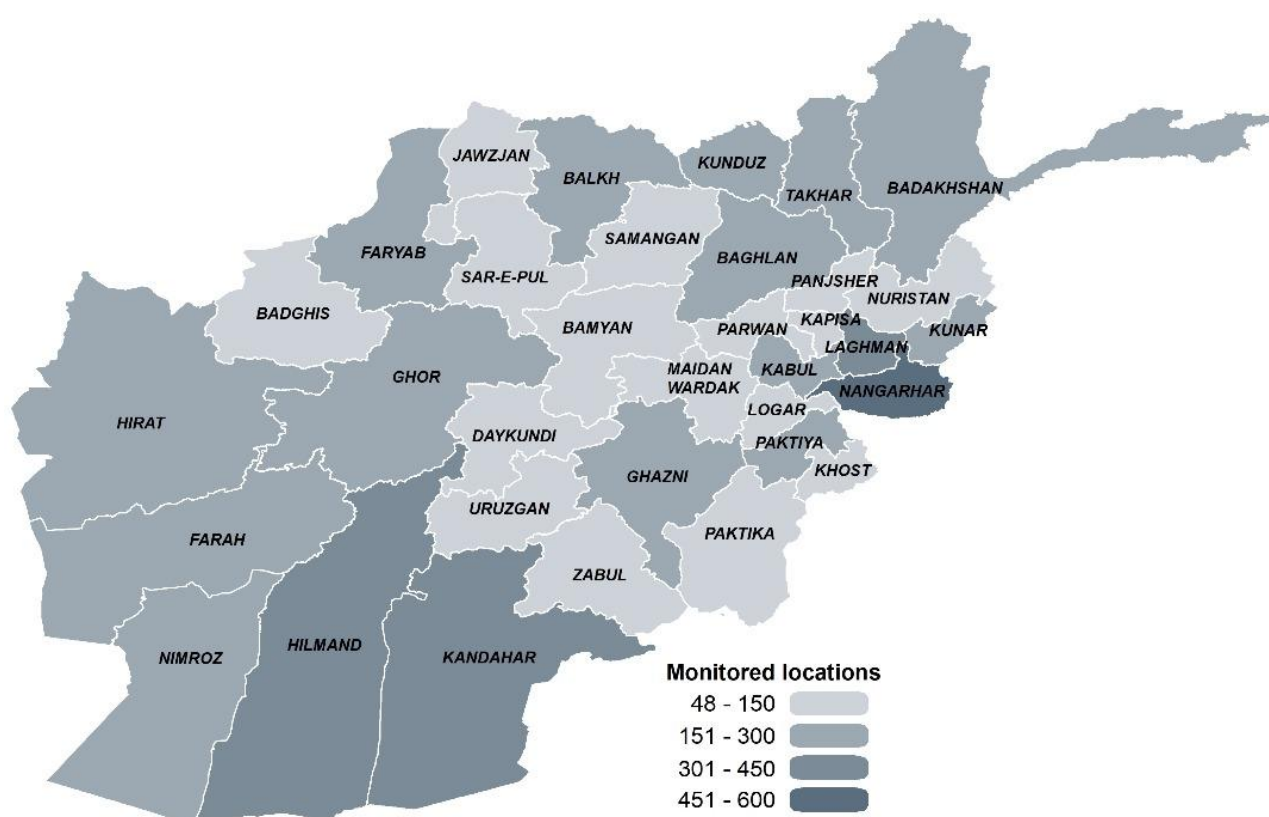
¹ Harmonized Approach to Cash Transfer (HACT) audits are performed in accordance with the Terms of Reference in the HACT Framework, which are available at <https://www.unicef.org/ecuador/media/7516/file>. The overall objective of the HACT audit is to provide a reasonable assurance on the appropriate use of funds provided to the Implementing Partners (IPs). Depending on the risk assessment of each IP, 40 to 80 percent of expenditure reported by an IP is reviewed during the HACT audit.

² Legacy projects refer to the portfolio of ARTF and International Development Association (IDA) projects that were being implemented by the Government of Afghanistan prior to the change of regime in August 2021, when project implementation ceased.

remained unpaid (“liabilities”). The MA issued Cover Letters certifying 89% (USD 194,488,687) of the amounts reported for payment.

- ▶ Monitoring was conducted across all 34 provinces, in 6,776 locations, with 55,505 respondents (including 35% women) interviewed despite significant restrictions, risks, and a rapidly changing political environment.
- ▶ Physical monitoring covered multiple key sectors, including education, health, livelihoods, and Water Sanitation, and Hygiene (WASH), assessing project implementation, community infrastructure, and beneficiary verification.
- ▶ Continued coordination with UN and NGO partners, strengthening data collection, navigating access challenges and project adaptation strategies.

Map 1: Monitored locations in 2024



Key findings across each sector

Entry Criteria for Access (ECA)

The MA found strong compliance with Entry Access Criteria (ECA) across the relevant projects in the portfolio. For EERA, ECA 1 (Equitable Access) showed that 99% of public schools (2,010/2,028) were active with 59% (1,197 schools) girls in attendance on the day of the visit. Community Based Education (CBE) centers remained operational, with 98% open on the day of the visit and 88% had girls present. ECA 2 (Curriculum) was met, as core subject teaching hours remained unchanged with only minimal adjustments. For CRLP, ECA 1 (requiring at least 70% of Community Representative Group (CRG) representatives in place and effective beneficiary targeting) was met by 92% of CRGs, while ECA 2 (mandating a minimum of 40% female representation and active input on beneficiary lists) was met by 92% of CRGs, with 84% achieving both criteria. For HER, ECA 1 (Restriction to women and girls on access to health services) there were no

restrictions on health services for women. Compliance with ECA 2 (Gender Responsive Health workers) was achieved, with 97% of nutrition counsellors and 50% of Community Health Workers (CHWs) interviewed being women.

Environmental and Social Standards

Monitoring of ESS compliance across the portfolio covered environmental and social risk management (ESS1), labor conditions (ESS2), resource efficiency (ESS3), community health and safety (ESS4), and stakeholder engagement (ESS10).

Overall, most sites demonstrated fairly strong adherence with ESS requirements. Environmental and Social Management Plans were in place in 54% of schools³ and health facilities (141/263). Screening checklists were in place for 53% of schools equipped with High Performance Tents (HPTs) and for health facilities (128/242). Furthermore, 78% of respondents (1,179/1,508) across CBE classes, schools, health facilities, and cash distribution sites reported the existence of a Grievance Response Mechanism (GRM). Awareness of a Code of Conduct was reported by 82% of respondents (356/436) at construction sites, CBE classes, and health facilities.

Education Emergency Response in Afghanistan (EERA)

EERA effectively supported CBEs, achieving clear successes. Areas for strengthening were identified and promptly responded to by UNICEF. A total of 175 Community Based Education (CBE) centers and 2,028 public schools were monitored in 2024.

CBEs: Ninety-eight percent (173/175) of CBEs were open and operational at the time of the visit, with 88% visibly ensuring girls' inclusion, 99% of teachers received full salaries, and 92% of CBEs received Teaching and Learning Materials (TLMs).

Public Schools: At the time of monitoring, 51% of public schools had received all TLMs with ongoing improvements in supply chain efficiency being implemented by UNICEF.

High Performance Tents (HPTs): One hundred and eleven schools selected to receive HPTs were monitored across two rounds in 2024. In the majority of cases, schools that were eligible to receive HPTs had received tents that were required, and they were being used. However, quality issues during the installation were identified across the two rounds, and a small number of issues related to location, ESS and safety were identified.

Water, Sanitation and Hygiene (WASH): The MA conducted baseline, midline, and endline assessments under the component of WASH to support the gender-focused facility rehabilitation in schools. The baseline, midline and endline findings will be presented in the next reporting period.

HACT audits were conducted in respect of expenditure incurred in 2023 amounting to USD 16.2 million. Financial findings amounted to 2.79% (USD 452,743) of the audited expenditure.

Health Emergency Response Project (HER AF1)

218 health facilities and 4,943 households were monitored, revealing strong service delivery with 74% of respondents believing their household had equal access to health services, and 73% reporting no challenges to access. Targeted improvements required were related to GRM awareness. For the Maternal Child Benefit Program (MCBP) the MA observed cash distributions to be largely compliant with project objectives, with 100% of beneficiaries confirming receipt and satisfaction with the cash distribution process. No red flags, security incidents or SEA/SH complaints were reported. The monitoring found most of the

³ This includes 46 schools where WASH projects were implemented

beneficiaries intended to use the cash payment for food for the household, followed by health services (mostly pregnancy issues and ante-natal care visits), and goods for household members. 83% of beneficiaries attended social and behavior change communication sessions (SBCC) and around three quarters of participants were able to accurately recall the three key nutrition messages.

A re-verification of UNICEF TPMA data collected in September-October 2023 and January-February 2024 was undertaken by the MA in April 2024. The re-verification monitoring took place in 27 provinces for UNICEF TPMA data collected in Sep-Oct 2023, and 34 provinces for data collected in Jan-Feb 2024. Facilities visited included provincial hospitals, district hospitals, comprehensive health care centers and basic health care centers. In general, the re-verification found a variance in the scores for Quantified Quality Metrics (QQM), health workforce assessments, and functionality verification. The differences were reviewed in detail, resulting in better alignment of quality assurance measures between UNICEF TPMA and the WB MA as well as overall improvements to the data collection tools to enhance clarity.

HACT audits were conducted in respect of expenditure incurred in 2023 amounting to USD 138.1 million. Financial findings amounted to 0.6% (USD 846,725) of the audited expenditure.

Community Resilience and Livelihoods Project (CRLP)

Monitoring of CRLP from December 2023 (reported in 2024) and June 2024 demonstrated strong compliance with project indicators. As mentioned above, data collected from 495 Community Representative Groups (CRG) showed that 92% met key access criteria (ECA1), with 93% of CRG members verified and significant female participation (ECA2). GRMs were effectively implemented, with 78% of respondents reporting established systems and 97% confirming they were fully operational. Post-distribution monitoring of cash-for-work laborers across 23 provinces indicated that nearly all laborers performed as expected and received full or partial⁴ payments. Additionally, infrastructure monitoring of 193 sub-projects in December 2023 and 300 in 2024 consistently rated for overall quality as "Good," with aspect ratings averaging 3.8 out of 5 for materials, workmanship, and operations.

Our financial monitoring involved reviewing USD 60 million of expenditure that resulted in the identification of USD 32,789 financial finding.

Infrastructure (Afghanistan's Trans Hindukush Road Connectivity Project (THRCP))

The World Bank requested ad-hoc monitoring in February 2024 to verify payments had been made to laborers and to identify sub-contractors involved. A total of 66 people were interviewed. The monitoring identified sub-contractors involved in the project, with some evidence of secondary subcontracting.

Emergency Food Security Program (EFSP)

The MA produced six reports under EFSP, which involved the validation of the monitoring undertaken by the FAO TPMA. Where this involved households, a total of 3,421 were interviewed; while for construction monitoring, 394 locations were monitored. **The household monitoring confirmed, in general, the findings of the FAO TPMA.** However, the MA identified notable and often substantial discrepancies in cases where households could not be located or identified. These findings were verified through a joint mission conducted by FAO and the MA and the final findings will be reported in 2025. During the construction monitoring, the MA recorded deviations at most locations, while 22% of sites showed no issues. Regarding the quality of construction design, materials and selected location, the MA also rated all contractor-implemented sites as 'Good' and over three-quarters of IP-implemented sites similarly.

⁴ Partial payments may reflect the timing of the visits, with laborers being paid generally every two weeks, and laborer having reported work

For financial monitoring, the MA re-validated 25% (USD 1.1 million) of the expenditure reviewed by the FAO TPMA and identified financial findings amounting to USD 7,841.

Additional Financial Monitoring Reviews

Water Emergency Relief Project (WERP): The MA reviewed statements of expenditure (SoE) and issued two Cover Letters for expenditure amounting to USD 407,032 that was incurred in the period 5 July 2023 to 31 March 2024, recommending USD 400,138 for documentation and replenishment by the Bank.

Liabilities verification: The MA reviewed and validated invoices and claims for payments submitted by the projects and contractors in respect of project liabilities, certifying USD 69.5 million for payment.

SCRPs reviews: The MA reviewed legacy projects statements of cash receipts and payments (SCRPs) reporting USD 192.4 million expenditure, reporting USD 5,620 financial findings.

Resolution of QTs: The MA Followed up on questionable transactions (QTs) reported during the review of the legacy projects SoE's that were submitted before 15 August 2021, with the objective of resolving them by obtaining additional documentation and satisfactory explanations. This resulted in the issuance of 25 Cover Letters in 2024 that resolved and recommended QTs amounting to USD 4.25 million for documentation.

Ongoing quarterly reviews of 81 legacy project bank accounts in Afghanistan with combined balance of USD 392.7 million, reconciling the reported balances to bank statements and monitoring movements in the bank balances.

Risk Management & Adaptive Strategies

In 2024, the MA faced significant access restrictions, logistical challenges, and increased risks - such as limitations on quality assurance measures, interference from authorities, and physical threats to field staff - but successfully adapted its planning to meet monitoring targets. The MA secured access and maintained transparency through proactive engagement with stakeholders like the ITA and UN agencies by integrating risk mitigation into its monitoring design and implementing effective contingency plans.

SECTION 2: INTRODUCTION


In 2024, Afghanistan continued to face multiple challenges, with economic fragility persisting as humanitarian aid declined despite needs increasing. The effects of climate change further exacerbated vulnerabilities, particularly among the most at-risk communities. Additionally, government-issued decrees heavily influenced monitoring efforts. These measures, including the Law on the Propagation of Virtue and Prevention of Vice (LPVPV) and other directives, significantly affected freedoms related to employment, education, and women's rights. Despite these constraints, the MA continues its efforts to collect quality data and ensuring compliance with the decrees by adapting its methodologies to align with the evolving regulatory environment.

In 2024, ARTF continued to play a critical role in supporting essential services across multiple sectors, with ARTF funding allocated to seven key projects. The MA provided oversight through financial and physical monitoring, ensuring transparency, accountability, learning and compliance with project objectives. The MA continued monitoring the parent ARTF-funded projects and began preparing for monitoring for the next phase of additional financing planned until the end of 2025. As part of this phase - in close collaboration with project teams - the MA developed new monitoring frameworks and data collection tools for this new phase.

This annual report summarizes the progress and key findings from 2024, drawing from cumulative monitoring efforts throughout the year. It presents an overview of monitoring activities across project rounds, highlights key messages, and outlines plans for the year ahead (2025).

The table below details the projects monitored in 2024 and the planned dates for monitoring in the next phase of additional financing.

Table 1: Projects Monitored in 2024 and Planned Monitoring for Additional Financing Phase

Project	Parent project monitoring closure	Additional Financing Phase 1 start	Additional Financing Phase 2 start
 Health Emergency Response (HER), Inc. Maternal Child Benefit Project (MCBP)	May 2024	June - December 2024	January 2025 - December 2025
 Community Resilience and Livelihoods Project (CRLP)	May 2024	June - December 2024	January 2025 - December 2025
 Emergency Food Security Project (EFSP)	May 2024	June - December 2024	January 2025 - December 2025
 Education Emergency Response in Afghanistan (EERA)	May 2024	June - December 2024	January 2025 - December 2025
 Water Emergency Relief Project (WERP)	May 2024	June - December 2024	January 2025 - December 2025

	NGO / CSO Capacity Support Project (NCCSP) ⁵	May 2024	June - October 2024	None
	Empowering Microfinance and Enterprises for Resilience and Growth Project (EMERGE)	N/A	Pending	Pending
	CASA 1000	N/A	N/A	N/A
	THRCP	Ad-hoc activity completed February 2024	N/A	N/A

A. The Purpose of the World Bank Monitoring Agent (MA)

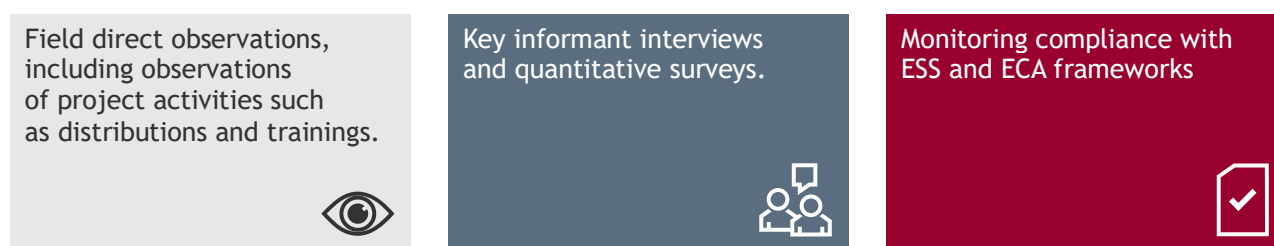
The purpose of the MA is to determine the eligibility of expenditure incurred under different projects and to verify that project implementation aligns with the funding provided. Under this arrangement, the MA conducts detailed monitoring of activities, processes, outputs, HACT audits, validation of project expenditure, assessment of internal controls and compliance with grant agreements and approved policies and procedures.

The MA assesses project performance against objectives through comprehensive process monitoring, beneficiary verification, infrastructure assessments, and validation of documentation. The MA also gathers sector-specific information and conducts analysis to contextualize project findings, enhance understanding, and support programmatic course correction where relevant. Additionally, the MA monitors compliance with Environmental and Social Standards (ESS) and Entry Criteria for Access (ECA) in accordance with applicable standards and guidelines.

B. Approach

The MA's integrated monitoring approach encompasses physical and financial monitoring, as well as compliance monitoring for ESS and ECA frameworks, ensuring full oversight across project activities. The MA ensures transparency and comprehensive oversight, with rigorous standards achieved through a mixed methods approach incorporating both quantitative and qualitative data collection techniques. This includes:

Figure 1: Monitoring Approach⁶



⁵ Project closed in October 2024 but financial monitoring activities have continued till April 2025.

⁶ This does not include the Financial Monitoring Approach

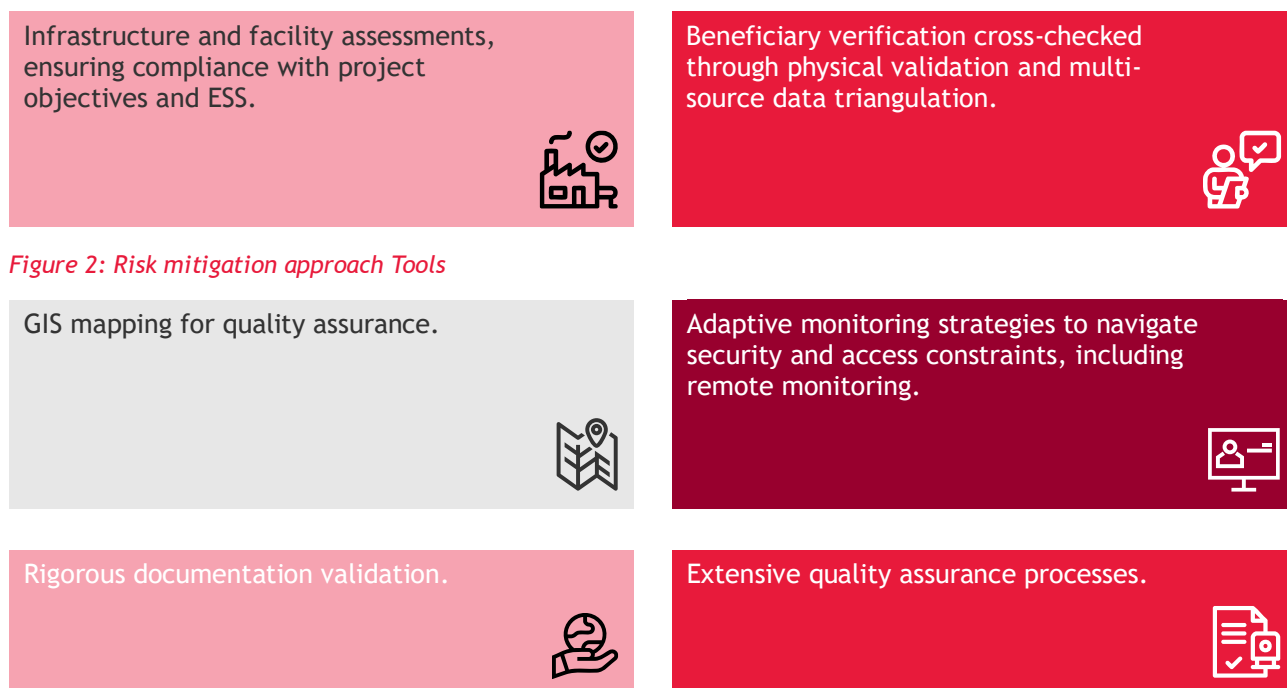


Figure 2: Risk mitigation approach Tools

Throughout 2024, monitoring efforts covered both physical and financial aspects.

Physical monitoring activities included:

- Data collection for the emergency education response in Afghanistan project (EERA)
- Monitoring of project delivery for:
 - Public schools
 - Community-Based Education (CBEs)
 - High Performing Tents (HPTs)
 - WASH infrastructure through baseline, midline, and endline assessments.
- Conducting a census as well as monitoring cash distribution and awareness sessions for the Maternal and Child Benefit Program (MCBP)
- Observing training for the Water Emergency Relief Project (WERP)
- Monitoring environmental and social standards (ESS) compliance and re-verification under the Health Emergency Response (HER)
- Monitoring sub-grant delivery for NCCSP; and distribution, infrastructure and ESS monitoring for EFSP.

Status of outstanding outputs:

- Midline and endline outputs for WASH were submitted at the beginning of 2025.
- NCCSP reporting output is currently under development
- Data collection for EFSP is still ongoing. All results of which will be included in the next round of reporting.




Financial monitoring activities included:





- HACT audits for 2023 implementing partner (IP) expenditure under HER and EERA projects
- Review of Q2 2023 to Q4 2023 IP expenditure under components 1, 2 and 3 of CRLP project
- Revalidation of a sample of expenditure reviewed by:

- FAO and WFP TPMA under EFSP project, and
- WFP TPMA under the MCBP component of HER
- Reviews of SoEs under WERP
- Monitoring of sub-grant expenditure reported by NGOs for NCCSP.
- Certifications of project liabilities for the legacy projects
- Review of Statement(s) of Cash Receipts and Payments (SCRPs) for legacy projects
- Ongoing monitoring of the project bank balances in Afghanistan.

C. Status on projects monitoring

Table 2: Status of ARTF project monitoring as of 2024 going into 2025

Project	Implementing agency	Status of monitoring 2024	Looking ahead to 2025
 Community Resilience and Livelihoods Project (CRLP)	United Nations Office for Project Services (UNOPS)	PM: Monitoring of CRLP under the parent project was completed in 2024, and the preparation of new tools adapted for the additional financing were finalized. FM: IP expenditure incurred in Q2 & Q3 2023 totaling USD 60 million was reviewed and reported on in 2024. The review of Q4 2023 expenditure amounting to USD 52.3 million was ongoing and will be reported in 2025.	PM: Monitoring activities are ongoing for components 1, 2, and 3a until the end of 2025. Tools and methodology are being finalized for component 3b and the ad-hoc multiplier effects study with a plan to commence as of April 2025. FM: The review of expenditure incurred in the period Q1 2024 to the end of Q1 2025 is planned for 2025.
 Education Emergency Response in Afghanistan (EERA)	United Nations Children's Fund (UNICEF)	PM: Monitoring for the parent project is complete, and access negotiations for the additional financing period in 2025 are ongoing. FM: All testing for 2023 expenditure was completed in 2024, and 14 of the HACT audit reports were submitted in early 2025.	PM: Data collection tools are re-adapted for the routine monitoring. Access negotiations for 2025 are still ongoing. Monitoring planning for the Additional Financing (AF) is ongoing with UNICEF and WB with a plan to be finalized by April. FM: 38 HACT audits of 2024 expenditure are planned in 2025.
 Emergency Food Security Project (EFSP)	Food and Agriculture Organization (FAO)	PM: Infrastructure midline and endline assessments for CFW projects complete. Beneficiary verification for wheat distribution complete and Post Distribution Monitoring (PDM) for wheat distribution was partially completed. FM: Review of Q1 to Q3 2023 expenditure was completed in 2024. Q4 2023 and Q1 2024 were in the process of being	PM: Completed a fact-finding mission for the wheat distribution PDM. Reporting in progress planned to be submitted by the end of April. Monitoring framework is being revised to be finalized by mid-March. Complete outcome monitoring activities remaining from the parent project planned to be completed in May 2025. Monitoring of AF activities

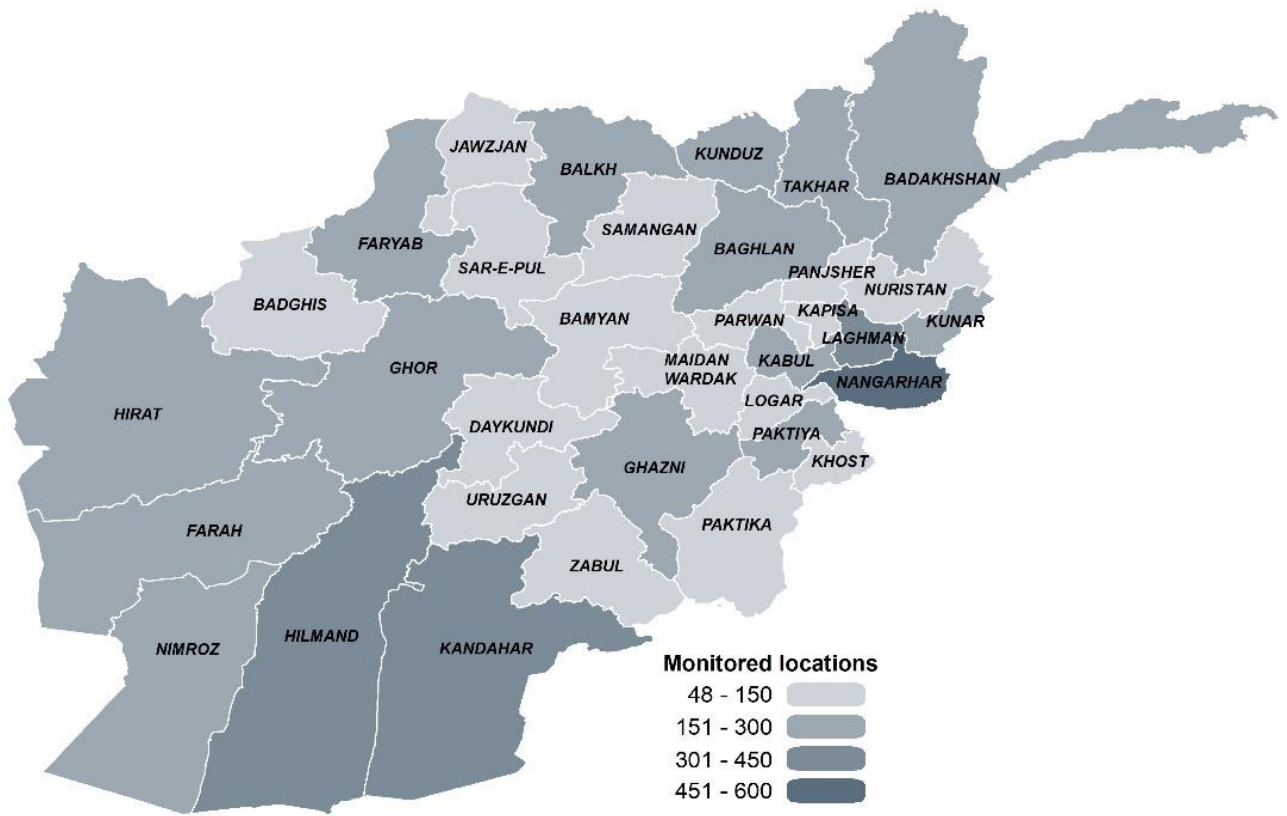
Project	Implementing agency	Status of monitoring 2024	Looking ahead to 2025
		finalized by the end of 2024 and will be reported in 2025.	plans to start in April and to be continued until December 2025. FM: The review of expenditure incurred in the period Q2 2024 to the end of Q1 2025 is planned in 2025.
 Health Emergency Response (HER)	United Nations Children's Fund (UNICEF)	PM: ESS monitoring, re-verification of Q3 and Q4 of 2023 and QQM qualitative study were completed. Study, tool design and mobilization activities completed for the two ad-hoc studies (<i>Rational Medicine Usage and Factors Impacting Performance of Health Facilities</i>) FM: 28 HACT audits were completed and reported on in 2024, with three audits ongoing at the end of 2024 which will be reported on in 2025.	PM: Subject to the receipt of the access letter the two ad-hoc studies are planned to commence as of April 2025. Two rounds of ESS and two rounds of verification monitoring is planned for 2025. The verification exercise is planned to be transitioned from UNICEF TPMA to ARTF MA as of June 2025. Coordination on transition between the two agents is ongoing. FM: 33 HACT audits are planned for 2025, relating to expenditure incurred in 2024 and the first half of 2025.
 Maternal and Child Benefit Program (MCBP) component of HER 2	World Food Program (WFP)	PM: Four rounds of direct observations (DOs) in three districts and two rounds of PDM have been completed in at least half of the target locations. Census data collection is also completed. FM: Re-validation of WFP TPMA monitoring results for Q1 2024 was ongoing at the end of 2024 and will be reported in 2025.	PM: Analysis on census findings ongoing. Monitoring activities ongoing for direct observations and PDMs and are planned to continue until the end of 2025. FM: Re-validation of WFP TPMA monitoring results for the expenditure period Q2 2024 to Q1 2025 will be conducted in 2025.
 NGO / CSO Capacity Support Project (NCCSP)	United Nations Development Program (UNDP)	PM: Data Collection completed. FM: Review of expenditure reported by 21 NGOs relating to USD 50,000 disbursed to each NGO was ongoing at the end of 2024.	Analysis and reporting in progress.
 Water Emergency Relief Project (WERP)	UNOPS and Aga Khan Foundation (AKF)	PM: Monitoring for training observations is ongoing, and access is being negotiated for further components. FM: Review of expenditure reported by one IP in the period Q3 2023 to end of Q1 2024 was completed in 2024. Fieldwork was complete for Q2 2024 expenditure, and this will be reported in 2025.	PM: Access is being negotiated with the relevant ministries. Monitoring framework is planned to be finalized by mid-March. Data collection tools planned to be designed and finalized by April with the objective to begin data collection until the end of 2025.

Project	Implementing agency	Status of monitoring 2024	Looking ahead to 2025
			FM: Internal control assessments (ICAs) and SoE reviews are planned in 2025 for AKF and its project implementing units (PIUs), in relation to expenditure incurred in the period Q3 2024 to Q3 2025. Validation of Private Energy Sector Companies (PESCs) contributions under component 2 is planned in 2025, as well as quarterly expenditure review of their operating costs.
CASA 1000		PM: Monitoring framework and data collection tools drafted.	PM: Monitoring framework due to be finalized by mid-March. Infrastructure data collection has been completed. Additional tools are planned to be designed for ESS compliance and land acquisition monitoring. FM: Certification of contractors' invoices is planned in 2025.
EMERGe		Scoping initiated	PM: Draft monitoring framework submitted to WB for further inputs and finalization. Further coordination to be conducted with TTLs for monitoring after the Q2 of 2025. FM: ICAs and SoE reviews are planned in 2025.
THRCP		Ad-hoc monitoring completed in April 2024	None
Legacy portfolio	Projects under implementation as of 15 August 2021	FM: Ongoing validation of liabilities and monitoring of project bank accounts	FM: Ongoing validation of liabilities and monitoring of project bank accounts. Development of the document depository dashboard.

D. Coverage

The MA visited a total of 6,776 locations and covered all districts of Afghanistan⁷ over the course of the year.

Map 2: Monitored locations in 2024



⁷ There is no definite list of districts in Afghanistan since the change of regime. The MA visited over 400 districts in 2024, surpassing the number of districts listed by IDLG under the Republic.

Figure 3: Interviews conducted

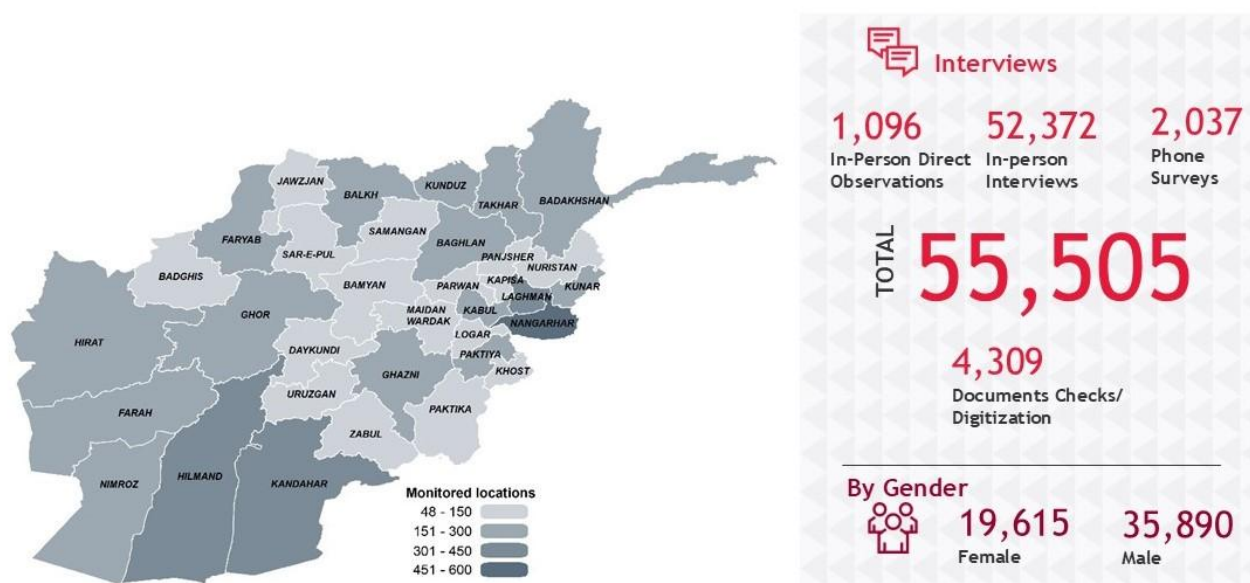


Table 3: Coverage by project

By Project	Number of respondents
CRLP	
In-person interview	5,319
EERA	
In-person interview	19,917
In-person Observation	174
Phone Surveys	422
HER	
In-person interview	7,251
HER Re-verification	
In-person interview	3,852
MCBP	
In-person interview	14,309
In-person Observation	922
Phone Surveys	1,244
NCCSP	
In-person interview	198
Phone Surveys	371
EFSP	
In-person interview	1,459
THRCP	
In-person interview	67
Grand Total	55,505

SECTION 3: RISK ASSESSMENT AND MITIGATION MEASURES

This section outlines a look back at the year as a whole, focusing on access, project risks, operational challenges and adaptive strategies. In 2024, there were ongoing risks faced during monitoring as well as key logistical challenges. However, effective mitigation strategies and contingency plans were implemented, as well as efforts taken to facilitate access. The MAs approaches to these challenges are outlined below.

Despite the lengthy processes required to obtain access, which caused delays in launching data collection, the MA was able to adapt its planning to ensure the overall targets in terms of site visits and scope of activities monitored were completed as intended.

A. Integrating risks in monitoring design

The risks remained similar to 2023 and included:

- ▶ **Access restrictions:** authorization to collect data, including for female surveyors.
- ▶ Restrictions on the **use of quality assurance measures** such as GPS, photos, audio-records.
- ▶ **Interferences** from authorities or other powerbrokers that could impact data integrity.
- ▶ **Physical risks** for field staff (risk of arrest and detention).

The likelihood the risks could materialize increased, as witnessed by the ITA’s more regular requests, both at the national and provincial levels, to refrain from using quality assurance measures. In addition, the Ministry of Education (MoE) expressed its willingness to take over monitoring activities, or to work alongside the MA (requesting their costs to be covered by the MA). Long-term planning of risk mitigation has continued to be key, with the MA constantly engaging with the ITA in a transparent manner to build trust, while supporting UN agencies in their efforts to secure MA’s access. Figure 4 below presents some of the risks and the mitigation measures put in place.

Figure 4: The MAs Approach to Risks

Risks	Mitigation
Access Restrictions	Transparency and engagement with government officials, adaptive planning
Interference with data collection	Robust QA processes & data entry conducted in Kabul based on photos taken on site
Physical security threats to enumerators	Engagement with local government, local recruitment of surveyors, contextual understanding/experience
Limitations on women’s engagement	Three-tiered approach: engagement at national, sub-national and community-levels Working through NGOs which had secured authorizations at local level.

Mitigation measures are anchored in the MA's principled approach, as the MA is consistent in its communication with the ITA, refusing requests related to supporting government officials or their affiliates and advocating for the involvement of women in data collection. The most common approach to ensuring women's access is described below in Figure 5.

B. ITA decisions taken in 2024 and the MAs response

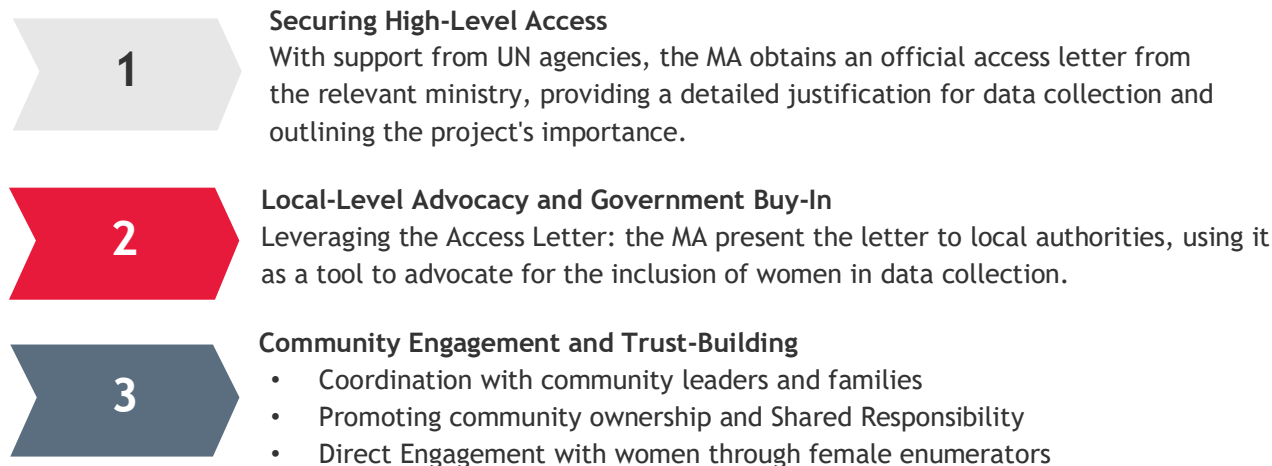
Since the transition to the new government, various decrees have been issued that directly impact the MA's work. The following table summarizes a selection of these decrees and the MA's corresponding responses. It is important to note that these decrees communicated through various formal and informal channels and are implemented differently across regions, leading to variations in the MA's response.

Table 4: ITA policies impacting monitoring and adaptation measures.

ITA decisions	ARTF MA response and adaptation
Ban on use of GPS	<p>The MA stopped the use of GPS data collection immediately and readapted quality assurance measures accordingly, such as taking more photos, increasing resources for the roving monitors, re-arranging methodologies to collect data at facilities level rather than at households, etc. to ensure that data quality was not compromised.</p> <p>Despite these adaptations, there were several detentions of MA staff as local authorities were suspicious of cellphone use. The MA engaged with the ITA to clarify its mandate, and the ways used to collect data, leading to the release of staff. After discussions with line ministries and the General Directorate of Intelligence (GDI), the MA was authorized to collect GPS in public areas, but not at household level. Despite this agreement at the national level, the MA continued to face restrictions at the local level, leading to lengthy engagements.</p>
Various restrictions on females working professionally	<p>Restrictions impact mostly the southern provinces of Afghanistan, where the exemption to the ban on women in the health and education sectors is not fully implemented. In certain urban areas however, negotiations bore fruit, and female staff were allowed to collect data in health facilities and schools but were not allowed to participate in door-to-door data collection. In the latter case, the MA adapted its methodology and collected data from the male members of the household instead of omitting data collection entirely from households at the community level.</p>
Registration of single SIM card per person	<p>This decree facilitated surveillance of female enumerators, as any SIM card is directly attributed to only one individual, making it easy to track callers. In certain cases, female enumerators received suspicious calls and had to turn off their phones or even throw away their SIM cards and appropriate staff followed up on the calls to ensure staff safety.</p>
Ban on various kinds of photography	<p>The MA assured that there were no photos being taken of living beings, but strictly inanimate objects for record keeping. The MA also gave assurances that only the minimum necessary number of photos were being taken.</p>

Figure 5: Approach to engaging women in data collection

A Three-Tiered Approach to Engaging Women in Data Collection



C. Challenges Encountered in 2024 and Adaptive Measures

The two tables below show categories and number of challenges encountered by field teams during data collection in 2024.

Over the course of the year, enumerators faced issues **coordinating access with the provincial or district level government 41 times**. Most often, local authorities requested the list of names of surveyors, the company's license copy, or for additional authorization letters from other ministries (most often line ministries requesting that the MA provides a copy of the Ministry of Economy's authorization letter, a practice in place for NGOs but one that should not be requested for the private sector). On some occasions, the local government made a request to pay per diems and transport for their staff to monitor the MA's data collection.

In **59 cases**, the field team struggled to find the sampled community or facility, either because it had not been properly recorded by the Implementing Partner (IP), a facility's name was changed, or the facility was relocated.

The most frequent challenge, with 98 occurrences, was **operational constraints**. These were mostly related to coordination issues and absence of project stakeholders, which often led enumerators to postpone the site visit and reorganize it for another day.

Security incidents remained rare but are symptomatic of the risks presented above: in two cases, enumerators were approached by the General Directorate of Intelligence, while they were recording photos (one of them with GPS points attached to the photo).

Adaptive solutions mostly consisted in pursuing constant engagement with project stakeholders and the ITA to either ensure access, locate sampled communities and facilities or find respondents.

Table 5: Challenges encountered during the course of the MA's Physical Monitoring activities

Issues type	CRLP	EFSP	EERA	HER ESS	HER Re- verification	MCBP Census	MCBP Direct Observation	NCCSP	Total
Authority and Bureaucratic Issues	6	1	3	28	2			1	41
Data/Sample Inaccuracy	3	4	22		1	29			59
Operational constraints	2	0	44	21	12	5	1	13	98
Security Issues	3						1		4
Technical and Logistical Barriers	1		1	7				1	10
Grand Total	15	5	70	56	15	34	2	15	212

Table 6: Adaptive solutions to challenges encountered by ARTF MA

Solution type	CRLP	EFSP	EERA	HER ESS	HER Re- verification	MCBP Census	MCBP Direct Observation	NCCSP	Total
Alternative Solutions for Access	3		7	2	1			1	14
Follow-up and Communication	7	4	57	13	2	34	2	12	131
Logistical Support			1	1					2
Official Documentation and Approvals	4	1	2	19	1			1	28
Rescheduling Visits	1		3	21	11			1	37
Grand Total	15	5	70	56	15	34	2	15	212

SECTION 4: PORTFOLIO-LEVEL SUMMARY

A. An overview of 2024

Across the portfolio, the MA captured findings across key implementation themes, including financial expenditure verification, beneficiary verification, distribution monitoring, infrastructure assessments, and ESS compliance. In 2024, financial monitoring covered USD 215.9 million in project expenditure, with 0.66% (USD 1.43 million) flagged as Questionable Expenditure (QE). For legacy projects, 75% (USD 69.5 million) of reported liabilities were certified for payment, while quarterly reviews monitored 81 project bank accounts with a combined balance of USD 392.7 million. Physical monitoring spanned all 34 provinces, covering infrastructure assessments of schools, health facilities, and social structures.

To address operational challenges, contingency plans were implemented, including remote monitoring. ESS and ECA compliance were monitored across projects, with a focus on Grievance Redress Mechanisms (GRMs), gender inclusion, and environmental safeguards. Key lessons from 2024 include strengthened coordination between financial and physical monitoring teams, refined data collection methodologies, and enhanced engagement with UN agencies and the World Bank to drive accountability.

Thematic areas covered in 2024 monitoring

Thematic Area	Projects
Education	EERA (UNICEF), NCCSP (UNDP)
WASH	EERA (UNICEF), WERP (AKF & UNOPS)
Health	HER (UNICEF), MCBP (WFP), NCCSP (UNDP)
Livelihoods	CRLP (UNOPS), NCCSP (UNDP)
Agriculture	EFSP (FAO), NCCSP (UNDP)
ESS Protection	Cross-cutting across all projects

B. Environmental and Social Standards

Across the portfolio, the MA monitored adherence of the project activities to the World Bank's Environmental and Social Framework (ESF). For each project, the anticipated environmental and social risks and impacts are assessed by the World Bank which leads to the determination of the relevant Environmental and Social Standards (ESSs). The implementing agencies develop Environmental and Social Management Framework (ESMF) which include the provisions for Environmental and Social Risk management for each project and the Environmental and Social Commitment Plan (ESCP) which captures the commitments from the implementation agency for adhering to the requirements of the relevant ESSs, respectively.

This section presents a cross-portfolio overview of WB partners' adherence to ESS, by merging project level findings. Section 6: provides further details with findings on project-level ESS compliance.

ESS1: Assessment and Management of Environmental and Social Risks

- There were Environmental and Social Management Plans (ESMPs) available at 45% (97/217) health facilities (HER). There were environmental and social screening checklists at 53% (128/242) of schools with High Performance Tents (HPTs) and health facilities (HER).

ESS 2: Labor and Working Conditions

- There were no labor registries present in 8 health facilities (HER). Of these 5% (2/41) had the age of workers documented. There was evidence of written contract agreements in 100% (8/8) health facilities (HER).
- Payments were made on time in 90% (2,671/2,955) of cases across three projects (EERA, HER, CRLP).
- Workers wore Protective Personal Equipment (PPE) in 21% (5/24) of the sampled sites across two projects (HER, CRLP). Complete First Aid Kits were available at 11% (3/27) of facilities and distribution sites (CRLP, HER) and training was provided to 53% (273/518) respondents across two projects (EERA HPT, CRLP).
- There were Qualified Environmental, Social, Health and Safety Officers at 66% (381/581) of health facilities, schools, and cash distribution sites across three projects (HPT, HER, CRLP). 67% of the time (361/560) health and safety training was delivered (HPT, HER, CRLP). There was a logbook on site, or other means of injury reporting, at 32% (233/735) of health facilities, schools and cash distribution sites (HPT, HER, CRLP).
- Toilets were available and accessible across 89% (246/275) of health facilities and cash distribution sites across two projects (HER, MCBPH). There were separate toilet facilities for women 87% of the time (192/221) (HER, MCBP), and a washbasin or tap 73% of the time (153/209) (HER).
- There was access to drinking water 92% (223/242) of the time at distribution sites and health facilities across two projects (HER, MCBP).

ESS3: Resource Efficiency and Pollution Prevention and Management

- Where quarries were open in construction sites across three projects, none negatively affected the local environment or caused dust and air pollution (CRLP).
- Waste management training was provided in 22% (46/212) of HPT sites and distribution sites (HPT, CRLP). Excavated materials were properly managed and disposed of in 75% (160/212) of the sites across two projects (EERA HPT, CRLP).

ESS4: Community Health and Safety

- 79% (310/390) of respondents across CBE classes and health facilities were aware of a Code of Conduct (EERA, HER). However, the Code of Conduct training was provided for only 23% of the facilities (66/292).
- There was an assigned GBV focal point in 86% (36/42) of health facilities and CBE classes across two projects (EERA, HER). Staff were aware of relevant GBV service providers in 52% (113/217) of cases (HER).

ESS10: Stakeholders Engagement and Information Disclosure

- Interviewees reported the existence of a Grievance Response Mechanism (GRM) in 78% (1179/1508) of CBE classes, schools, health facilities and cash distribution sites (EERA, HPT, HER, CRLP). There were Grievance Response Committees (GRC) in 76% (833/1092) of the sampled sites (EERA, CRLP), and 53% (190/356) of GRCs sampled had at least one female member (EERA, CRLP).
- There were separate GRCs addressing gender-based violence and sexual abuse and exploitation in 56% (24/43) of CBE classes where this was monitored (EERA), and 74% (14/19) of GRC committees

addressing GBV and SEA consisted of women only (EERA). 47% (21/45) of CBEs indicated having a GRM hotline, and there was no data collected about GBV/SEA hotlines (EERA HPT).

- The most common forms of GRMs were logbooks 54% (314/582) (HPT, HER, CRLP), hotlines 36% (158/433) (EERA Main, HPT, HER), and complaint boxes 41% (79/191) (EERA Main, HPT). Emails and SMSs were least used. Training on a GRM for staff was implemented in 35% (125/362) of the facilities across two projects (EERA, HER).

C. ECA Compliance across the portfolio

Entry Criteria for Access Compliance (ECA)

The MA prioritizes monitoring ECA compliance to support the World Bank in assessing how well projects adhere to criteria related to inclusivity and community development. This criterion involves ensuring that vulnerable groups - particularly women - have access to project services (HER, EERA) are actively involved in decision-making (as per CRLP criteria), and that educational curricula are maintained (as per EERA standards). Across the portfolio, EERA, HER and CRLP projects strongly adhered to ECAs.

For EERA, the ECAs were as follows:

- **ECA 1: Equitable Access: Primary schools must be formally open to both female and male students and teachers.** In 2024, 2,028 public schools were monitored, of which 2,010 (99%) were active. Additionally, 1,197 public schools (59%) had girls visibly present and attending on the day of the visit—47% were mixed schools and 18% were girls' only schools. Furthermore, 98% of CBEs (173/175) remained operational and open, with 88% (152/173) of CBEs actively including girls. Monitoring results in 2024 indicate strong compliance with ECA.
- **ECA 2: Curriculum: No significant formal changes were made to the general education curriculum.** The number of official teaching hours in core subject areas (language, math, sciences, and social sciences) remained unchanged throughout 2024, with only minimal adjustments made between 2021 and 2024 to replace subjects that were merged or removed by edicts (notably, Life Skills) indicating strong adherence.

For HER, the primary focus of the entry access criteria is ECA2, which ensures Gender Responsive Health workers can operate without face restrictions. This criterion focuses on female healthcare and nutrition workers being allowed to work in health facilities and in communities.

- The requirement was met and the MA found that half of the interviewed community health workers (CHWs) were women. Most CHWs (94%) reported having both a male and female CHW in their community, while 6% indicated only one CHW. Additionally, nearly all nutrition counsellors interviewed were women.

For CRLP, the focus for entry access criteria is on ensuring that Community Development Councils (CDC) facilitate community-driven decision-making and project delivery by and for women. The CRLP ECAs are:

- **ECA 1: At least 70% of CDC representatives must be in place, and the CDC should support beneficiary targeting, identify vulnerable community members, and pinpoint CRL cash-for-work schemes in rural areas as well as Labor Intensive Work (LIW) schemes in urban areas.** Results indicate that 92% of CDCs met ECA 1 (454/495).
- **ECA 2: A minimum of 40% of CDC members must be women, with women actively reviewing and providing input on the Vulnerable Group beneficiary list for Social Grants.** Results indicate that 92% of CDCs met ECA 2 (453/495), and 84% met both criteria.

For EFSP, the ECAs are as follows:

- **ECA 1:** Female beneficiaries are not restricted from obtaining the backyard vegetable cultivation packages or from participating in short term employment opportunities.
- **ECA 2:** There is no restriction on distribution of cultivation packages to beneficiaries according to the targeting criteria (geographic and IPC)⁸.

ECA 1: Following the methodology of the FAO TPM⁹, the MA asked whether beneficiary households knew of others in their community that deserved the assistance but were not selected. A combined 24.5% (208)¹⁰ of households reported that they knew of female headed households or women generally in their community that deserved to receive the kitchen garden package but had not been selected as beneficiaries. ECA 2: Of 760 households interviewed, 748 (98%) reported receiving the wheat production package across all targeted provinces.

Following the FAO TPM methodology, the MA asked whether beneficiary households knew of others in their community that needed support and met the FAO vulnerability criteria but did not receive a package. 31% (229) said yes. The main groups said to have been excluded were child-headed households (125) and female-headed households (113).

D. Community Engagement across the portfolio

Community engagement and mobilization remained central across key projects in 2024, with projects showing focused efforts to ensure inclusive participation. Under CRLP, monitoring compliance with ECAs showed that 98% of CRG members interviewed reported participating in CRLP activities. In HER, 76% of households had accessed Community Health Worker (CHW) services in the past six months, with nearly universal satisfaction (100%), while 98% of sampled Health Facilities had active Local Health Committees (LHCs) meeting regularly. In EERA, over 90% of public schools and Community-Based Education (CBE) centers had functioning shuras, playing a critical role in school governance. High levels of community involvement were recorded, with shura members widely engaged in decision-making on resource allocation, infrastructure repairs, and curriculum matters, reinforcing the effectiveness of participatory governance structures in education and health programs.

E. Infrastructure across the portfolio

Infrastructure monitoring focused on HPTs under EERA and on small infrastructure under EFSP and CRLP. In 2024, the MA monitored infrastructure in 182 schools and in 887 communities. The overall quality of the infrastructure was assessed as 'good' by the MA engineering team, who recorded a total of 887 deviations over 2024, with almost three quarters (72%, 640/887) being minor deviations.

A deviation is defined as an issue that does not meet the project requirement, drawings, and specifications and would need attention for mitigation. These can be critical, major, or minor and are defined as follows.

⁸ The Integrated Food Security Phase Classification (IPC) is a five-level scale describing the severity of food emergencies (IPC1: minimal; IPC2: stressed; IPC3: crisis; IPC4: emergency; IPC5: famine/catastrophe).

⁹ The MA were tasked with replicating the FAO TPM's tool design including for ECA verification. Tools are currently being updated as part of a lesson learning process in 2025.

¹⁰ 269 of 847 households reported that they knew of households deserving of assistance that had not been selected. Of those 269, 150 said those households were female headed and 58 said women generally.

Critical Deviation

- Construction of infrastructure in a way that risks the safety or lives of workers or community members and requires urgent mitigation before work can continue.
- The completed construction of infrastructure has been built in a way that is likely to risk the safety or lives of community members or users.
- A non-recoverable negative impact in terms of structural quality, functionality, or sustainability.
- Sub-project is non-operational due to recoverable/non-recoverable issues.
- Failure to construct the sub-project or part of the sub-project on-site.

Major Deviation

- Capable of being rectified but not within the existing budget and/or timeframe for completion.
- A significant negative impact in terms of overall structural quality, functionality, and/or sustainability.
- Not capable of being rectified without resulting in the agreed budget and timeframe for completion being exceeded.
- Part of the sub-project is non-operational due to recoverable/non-recoverable issues.

Minor Deviation

- Capable of being rectified within the existing budget and/or timeframe for completion.
- No significant negative impact in terms of overall structural quality, functionality, and/or sustainability.
- Not capable of being rectified but has no negative effect on the agreed budget and timeframe for completion.

Deviations were logged on the digital platform and assigned to the relevant UN partners' focal point. The review and rectification of each deviation was reported by the focal point on the digital platform, accompanied by photographic evidence. The status of each deviation presented on the digital platform was revised to reflect the status of the rectification. The MA infrastructure team lead reviewed each rectification before confirming a deviation was closed.

The tables below present the total number of deviations identified across the portfolio, along with a summary of results. This includes the number of elements in progress of review and verified, their deviation and rectification status.

Table 7: Deviations identified across the portfolio by project

No.	Project name	Critical	Major	Minor	Total
1	CRLP	2	49	79	130
2	EFSP	6	92	384	482
Grand Total		10	237	640	887

Deviation Rectification Examples:

Figure 6: CRLP Rectified Critical Deviations: Guardrails on both sides of the bridge were not installed.



Figure 7: CRLP Rectified Major Deviations: The electrical pole was at the center of the road, posing a risk to traffic.



Figure 8: CRLP Rectified Major Deviations: Check dam foundation had been washed and scoured.



Table 8: Deviation status and current life cycle across the portfolio

No.	Project/ Deviation Type	Review in progress	Not rectifiable	Rectification approved by MA	Total
1	CRLP		29	101	130
1.1	Critical		2		2
1.2	Major		19	30	49
1.3	Minor		8	71	79
2	EFSP	482			482
2.1	Critical	6			6
2.2	Major	92			92
2.3	Minor	384			384
Grand Total		482	29	101	612

SECTION 5: FINANCIAL MONITORING

A. Financial Monitoring Portfolio-Level Summary

In 2024, the MA monitored over USD 215.9 million expenditure incurred under the core projects and identified financial findings and questionable expenditure amounting to USD 1,431,730. The MA continued monitoring ARTF and IDA funded project bank balances and proceeded with validating outstanding liabilities under CASA 1000 and other legacy projects.

The MA completed the review of the Statements of Cash Receipts and Payments (SCRPs) for 19 legacy projects (in lieu of audits previously conducted by the Supreme Audit Office), in respect of expenditure incurred in the Afghan Financial Year 1400 (FY 1400), corresponding to the period 21 December 2020 to 21 December 2021; and assisted the WB in monitoring USD 400m of IDA and ARTF funds in Afghanistan by tracking, monitoring and investigating any movements in legacy projects bank balances.

B. Financial Monitoring Overview of Core Projects

1. Health Emergency Response (HER AF1)

For HER AF1, the MA completed 29 HACT audits, 16 for expenditure incurred between 1 January 2023 and 30 June 2023¹¹ and 13 for expenditure incurred between 1 July 2023 and 31 December 2023. The MA audited expenditure amounting to USD 138,101,066 for the period 1 January 2023 and 31 December 2023 and reported financial findings amounting to 0.6% (USD 846,725) of the audited expenditure.

Table 9: Summary of financial findings under HER HACT audits from 1 January to 31 December 2023

2024 Financial Findings Category (HER)	Jan - Jun 2023	July - Dec 2023 ¹²	Total (USD)
Insufficient supporting documentation	467,812	20,791	488,603
Excess P4P payments	-	164,687	164,687
Commitments treated as expenditure	83,520	-	83,520
Expenditure not for project purposes	47,254	-	47,254
Cut-off error	37,153	-	37,153
Ineligible salary costs	6,690	7,124	13,814
Ineligible costs - other	6,622	3,982	10,604

¹² Excludes the results of two IPs as these were not completed.

2024 Financial Findings Category (HER)	Jan - Jun 2023	July - Dec 2023 ¹²	Total (USD)
Expenditure claimed but activities not undertaken	848	-	848
No proof of payment	242	-	242
Total	650,141	196,584	846,725

The World Bank provided funding under Component 3 of HER to finance the Maternal and Child Benefit Program (MCBP) that is being implemented by the World Food Program (WFP) and its Cooperating Partners (CPs). Under the assurance reporting arrangement between WFP and the World Bank, WFP holds sole responsibility for financial monitoring activities, including the fiduciary monitoring of its CPs, which is conducted by WFP's Third-Party Monitoring Agent (WFP TPMA). The MA's role is to validate, on a sample basis, up to 30% of transactions reviewed by the WFP TPMA.

During 2024, the MA validated 30% (AFN 2,189,303) of the amount sampled by the WFP TPMA (AFN 7,096,561) out of the reported expenditure of AFN 9,878,162 that was incurred by seven CPs between January and April 2024. The outcome of this monitoring is being finalized and the report is planned for issuance in the first quarter of 2025.

2. Education Emergency Response in Afghanistan (EERA)

For EERA, the MA completed 38 HACT audits, 19 for expenditure incurred between 1 January 2023 and 30 June 2023 and 19 for expenditure incurred between 1 July 2023 and 31 December 2023. Total of USD 16,250,226 expenditure was audited for the period 1 January 2023 and 31 December 2023, with financial findings amounting to USD 452,743 representing 2.8% of the audited amount.

Table 10: Summary of financial findings under EERA HACT audits from 1 January to 31 December 2023

2024 Financial Findings Category	Jan - Jun 2023	July - Dec 2023	Total (USD)
Expenditure claimed but activities not undertaken	553	135,334	135,887
Cut-off error	114,910	-	114,910
Ineligible salary costs	42,795	67,060	109,855
Expenditure charged not as per budget and agreed allocation percentage	45,007	29,090	74,097
No proof of payment	8,179	-	8,179
Support costs incorrectly calculated	-	3,947	3,947
Expenditure not for project purposes and unapproved expenditure	4,401	866	5,267
Others	503	98	601

2024 Financial Findings Category	Jan - Jun 2023	July - Dec 2023	Total (USD)
Total	216,348	236,395	452,743

3. Community Resilience & Livelihoods Project (CRLP)

In 2024, the MA reviewed the project's expenditure that was incurred in Q2 and Q3 2023 under Components 1, 2, and 3 totaling USD 60,071,498, and identified Questionable Expenditure (QE) amounting to USD 32,789, as further detailed below.

Table 11: Summary of expenditure review under CRLP

	Total (USD)
Total Expenditure	60,071,498
Samples Selected	8,057,325
Questionable Expenditure	32,789
Questionable Expenditure as a % of total expenditure	0.05%
Questionable Expenditure as a % of total Samples	0.41%

Table 12: Summary of CRLP Questionable Expenditure

Category	Total (USD)
Excess days invoiced	6,240
Eligibility of laborer questionable	208
Missing Supporting Documentation	26,223
Other	118
Total	32,789

The MA also reviewed expenditure amounting to USD 52,347,813 that was incurred in Q4 2023. The outcome of this monitoring is being finalized and the report is planned for issuance in the first quarter of 2025.

4. Emergency Food Security Project (EFSP)

Under the assurance reporting arrangement between FAO and the World Bank, FAO holds sole responsibility for all financial monitoring activities, including the fiduciary monitoring of its IPs, which is conducted by FAO's Third-Party Monitoring Agent (FAO TPMA). The MA's role is to validate, on a sample basis, up to 25% of transactions reviewed by the FAO TPMA.

The MA completed the review of expenditure incurred by 16 IPs in the period Q1, Q2 and Q3 2023. The total expenditure reported by the 16 IPs amounted to USD 9.12 million, of which the FAO TPMA reviewed 49% (USD 4.45 million). The MA sampled and reviewed 25% (USD 1,101,781) of expenditure reviewed by the FAO TPMA; Questionable Expenditure amounted to 1% (USD 7,841) of the expenditure sampled. The result of our review is summarized below:

Table 13: Summary of expenditure review for EFSP

In USD	Total (USD)
Total Expenditure	9,124,769
Expenditure Sampled by FAO-TPMA	4,453,308
Expenditure Sampled by WB-MA	1,101,781
Questionable Expenditure	7,841
Questionable Expenditure as % of sample tested	0.7%

Table 14: Summary of financial findings for EFSP

Category	Total (USD)
No proof of payment	3,036
Insufficient supporting documentation	2,968
Ineligible salary costs	1,345
Expenditure not for project purposes	191
Ineligible costs (Other)	301
Total	7,841

5. Water Emergency Relief Project (WERP)

The MA completed the review of statements of expenditure (SoE) and issued two cover letters covering the expenditure period 5 July 2023 to 31 March 2024, under ARTF Grant Agreement No. TF0C1927.

The procedures were performed solely to assist the World Bank in evaluating whether the expenditure reported by the project in the SoE, for replenishment in the Withdrawal Application, comply with the Grant Agreement.

The project claimed USD 407,032 and the MA recommended USD 400,138 for replenishment. The result of the review is summarized below.

Table 15: Summary of expenditure review under WERP for period 5 July 2023 to 31 March 2024

Detail	Total (USD)
Amount claimed for replenishment	407,032
Questionable Expenditure	(6,894)
Amount recommended for replenishment	400,138

Table 16: Summary of WERP Questionable Expenditure for period 5 July 2023 to 31 March 2024

Detail	Total (USD)
Ineligible Salary Costs	6,443
Questionable Transactions	451
Amount recommended for replenishment	6,894

During 2024, the MA also reviewed expenditure incurred in Q2 2024 amounting to USD 894,121. The outcome of this monitoring is being finalized and the report is planned for issuance in the first quarter of 2025.

6. NGO/CSO Capacity Support Project (NCCSP)

The MA completed field visits to 21 of the 210 non-governmental organizations (NGOs) or civil society organizations (CSOs) that received sub-grants of USD 50,000 each under component 2 of NCCSP, to verify that grant expenditure is valid and aligns with the approved sub-grant proposals. The outcome of this monitoring is being finalized and upon completion the joint report together with physical monitoring will be issued in the second quarter of 2025.

C. Financial Monitoring Overview of Legacy Projects

1. Review of project liabilities

In March 2023, WB requested the MA to assess eligibility of unpaid expenditure incurred on or before 15 August 2021 (liabilities') payable to private sector contractors for ARTF and IDA funded projects. The objective of the review was to determine whether these liabilities were for the intended purposes and eligible for financing in accordance with the Grant and Financing Agreements. In 2024, the liabilities review focused on the validation of:

- Invoices from contractors for works undertaken under the CASA 1000 project.
- Contingency claims under the Sehatmandi and ERHSP project, and
- Liabilities for all other projects across all categories of ARTF and IDA funded projects, including salaries, project implementation, and management costs.

Validation of invoices under CASA 1000

Since May 2023, the MA has been reviewing and certifying invoices submitted by CASA 1000 contractors. The MA completed the review of invoices submitted by three contractors, as summarized below.

Table 17: Summary of review and certification of invoices submitted by CASA 1000 contractors

	*Euro	USD	Total USD Equivalent
Total invoices submitted for payment	870,357	61,080,687	61,994,562
Total recommended for payment	828,329	46,206,548	47,076,293

**The Euro-denominated liabilities have been converted to USD at the rate of USD 1.05 for 1 Euro*

The MA recommended payment for 76% (USD 47.08 million) of USD 61.99 million claimed by the contractors.

Contingency Claims under Sehatmandi and ERHSPP (Covid-19)

During 2024, the MA completed a review and issued eight Cover Letters regarding contingency claims submitted for expenditure incurred under the Contingency Fund for Sehatmandi and ERHSPP (COVID-19) implemented in Kunar, Laghman, and Nangarhar provinces.

The results of the review, regarding claims from the SP, are summarized below.

Table 18: Summary of contingency claims

	Sehatmandi	ERHSPP	Total (AFN)
Invoices submitted for payment	1,673,012	138,863	1,811,875
Questionable Expenditure	(89)	(10,261)	(10,350)
Recommended for payment	1,672,923	128,602	1,801,525

Other project liabilities

By the end of 2024, the MA had completed the review of other project liabilities amounting to USD 28.49 million submitted by sixteen projects, with 61 Cover Letters issued recommending USD 20.60 million for payment, as summarized below. This review is an ongoing process, with additional Cover Letters expected to be issued in 2025.

Table 19: Summary of review of invoices for other legacy projects

	*AFN	USD	Total (USD Equivalent)
Liabilities claimed by projects	1,261,376,157	10,627,769	28,486,698
Recommended for Payment	1,045,093,920	5,797,305	20,594,047

**The AFN-denominated liabilities have been converted to USD at the rate of AFN 70.63 for 1 USD*

2. Review of legacy projects Statement of Cash Receipt and Payments (SCRPs)

The MA issued thirteen SCRP Cover Letters for the Afghan Financial Year (FY) 1400 (equivalent to 1 December 2020 to 21 December 2021). The projects' reported expenditure amounted to USD 192,430,402 in the SCRPs. The MA sampled 95% (USD 183,745,871) of the expenditure and reported QE amounting to USD 5,620, as detailed below.

Table 20: Summary of 2024 SCRP reviews, in USD

Project	Total payments reported in the SCRP	Total payments reviewed	%age of total payments reviewed	Financial findings	Financial findings as %age of total payments
Afghanistan Water, Sanitation, Hygiene and Institutional Support Project (AWASH)	18,329	18,329	100%	-	0.00%
Strengthening Afghanistan's Financial Intermediation Project (SAFI)	16,146,960	16,146,960	100%	-	0.00%
Afghanistan Rural Access Project (ARAP)	5,776,085	5,774,602	100%	-	0.00%
Covid-19 Relief Effort for Afghan Communities and Households (REACH)	37,628,862	37,505,320	100%	-	0.00%
Education Quality Reform Program (EQRA)	3,157,194	3,067,264	97%	5,620	2.00%
Emergency Agriculture and Food Supply Project (EATS)	11,232,141	10,903,970	97%	-	0.00%
Financial Sector Rapid Response Project (FSRRP)	-	-	N/A	-	N/A

Project	Total payments reported in the SCRP	Total payments reviewed	%age of total payments reviewed	Financial findings	Financial findings as %age of total payments
Kabul Municipal Development Program (KM DP)	7,704,963	7,704,963	100%	-	0.00%
Mazar-e-Sharif Gas to Power Project (Mazar Gas)	-	-	N/A	-	N/A
Sehatmandi	51,262,148	51,235,994	100%	-	0.00%
Women's Economic Empowerment National Priority Program (WEE-NPP)	-	-	0%	-	0.00%
Women's Economic Empowerment Rural Development Project (WEE-RDP)	3,139,813	3,119,302	99%	-	0.00%
Citizens' Charter Afghanistan Project (CCAP)	56,363,907	48,269,167	86%	-	0.00%
Total	192,430,402	183,745,871	95.49%	5,620	<0.01%

3. Resolution of outstanding questionable transactions from pre-15 August 2021 SoE reviews

Projects funded under the investment window of the ARTF and IDA were required to submit quarterly and bi-annually and monthly SoEs effective from 21 December 2019. The MA conducted SoE reviews for expenditure incurred up to 15 August 2021. The MA classified as 'Questionable Transactions' (QTs), financial findings resulting from inadequate or a lack of supporting documents, incomplete contracted tasks and deliverables, and non-existence of assets procured or constructed. During 2024, the MA followed up on these previous observations and QTs with the objective of resolving them by obtaining additional documentation and satisfactory explanations. This resulted in the resolution of QTs amounting to USD 4,245,161, as summarized below.

Detail	USD
Outstanding QTs as of 15 August 2021	8,475,001
QTs resolved during 2024	(4,245,161)
Outstanding unresolved QTs	4,229,840

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The outstanding QTs amounted to USD 8,475,001 as of 15 August 2021. Following our review, the MA issued 25 Cover Letters in 2024 recommending USD 4,245,161 of the outstanding QTs for documentation as expenditure by the Bank, thus reducing the unresolved QTs to USD 4,229,840.

4. Monitoring of project bank accounts

During 2024, the MA continued our quarterly review of project bank accounts in Afghanistan, reconciling the reported balances to bank statements and reviewing any movements in the bank balances, assisting the WB in monitoring ARTF and IDA funds in Afghanistan. The MA monitored 81 project bank accounts related to pre-August 2021 portfolio with a combined balance of USD 392,652,551.

The reconciliation of project bank accounts and alignment with Client Connection was discussed in detail during workshops held in 2024 with the Bank's finance team. The status of these exercises at the end of 2024 is summarized below.

Table 21: Status of bank account reconciliations

Description	USD
A. Funds held in Bank Accounts (Designated Accounts: USD 177m; Clearing Accounts: USD 143m; Community (CRG) bank accounts: USD 73m)	392,652,551
B. Fund Held in Cash (Advances: USD 5m; Cash with CRGs: USD 16m)	20,689,826
C. QEs Reported	4,229,840
D. Adjusted DA balance (A+B+C)	417,572,217
E. Total per client connection	418,135,710
F. Net difference to resolve (D-E)	563,493

The MA will continue rendering our assistance to the Bank with the reconciliations in 2025.

SECTION 6: PHYSICAL MONITORING

This section summarizes the finalized findings reported in 2024. Data collection conducted in 2024 where reporting has not been finalized will be included in the 2025 Annual Report.

A. Emergency Education Response Afghanistan (EERA)

1. Community Based Education (CBEs)

Component 1: Support Access to Learning Opportunities,
Sub-component 1.1 - Supporting Community Based Education (CBEs)

CBEs: Throughout 2024 EERA effectively supported CBEs achieving clear successes, areas for strengthening were also identified and promptly responded to by UNICEF.



98%

of CBEs remained operational and open.

173/175



88%

of CBEs observed with girls actively attending on the day of the visit, ensuring girls inclusion.

152/173

Teachers received their full salaries at 99% of CBEs (171/173), with only two exceptions in Farah. Regular salary payments were received by teachers in 86% of CBEs (148/173), while 14% experienced irregular payments, primarily in Farah (7/32 CBEs) and Nangarhar (3/28 CBEs).

The majority of CBEs had attendance records available (161/173, 93%). However, it was noted that there some records were incomplete or unclear. Official enrolment records are usually maintained at hub schools, as CBE students are formally registered under them.



TLMs were distributed to CBEs efficiently with

92%

of the CBEs receiving all TLM packages.

159/175

The assessment revealed quality issues in the kits and missing items. of quality affecting the kits and some missing items. Teachers largely perceive an improvement in the quality of education during this period. Safety was generally not a concern.

Monitoring the compliance with ESS was largely satisfactory with several areas identified for strengthening. Number of teachers aware of (79%, 137/173), trained in (62%, 107/173), or signed (67%, 116/173) the code of conduct. In some cases, these documents were in English, a language most teachers do not speak, raising concerns about their relevance and understanding. Additionally, 77% of CBE teachers (133/173) said they did had an established GRM for their CBE classes. GRM awareness were also another area identified for strengthening.

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2. Public Schools

Component 2: Improving learning conditions at project-supported schools.

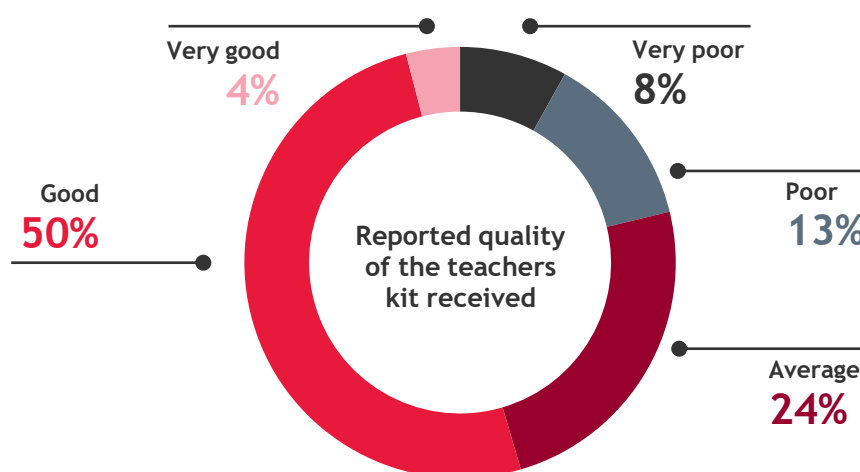
Sub-component 2.2: Distribution of Basic TLMs to Public Schools.

A total of 2,028 public schools were monitored in 2024, of which 2,010 (99%) were active. Among active schools: 959 (47%) were mixed schools with girls present on visit day, and 363 (18%) were girls' schools, totaling 1,197 (59%) schools with girls in attendance.

The distribution of TLMs, including student, teacher, and classroom kits reached only 51% of the monitored public schools in 2024 (1,033/2,011). It must be noted that distribution of TLMs to public schools is managed by the District Education Offices while UNICEF delivers to warehouses managed by the District Education Offices. Challenges in supply and cases of missing or duplicate items were reported to the WB as being swiftly responded to by UNICEF.

Ninety-two percent of public schools received student kits (1,848/2,011) with a majority of teachers rating the kits as good (68%).

Figure 9: Rated quality of teachers' and students' kits



Sixty nine percent of public schools received teachers Kits (1,381/2,011) and the majority of teachers, again, rated the quality as good (50%) or average (24%).

Figure 10: Reported quality of students' kits

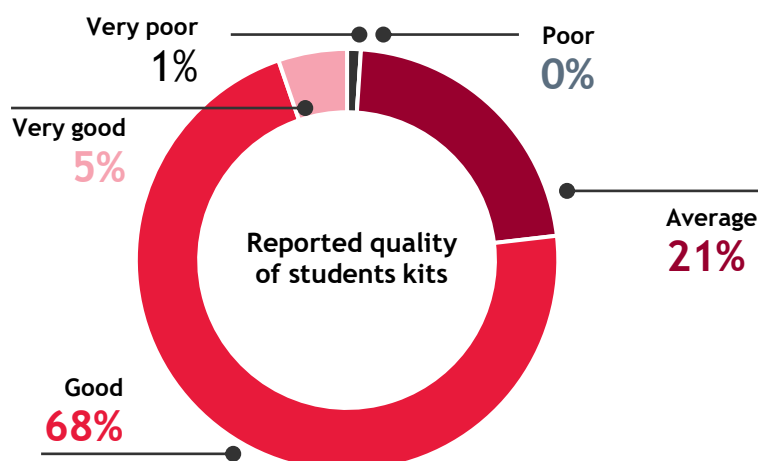
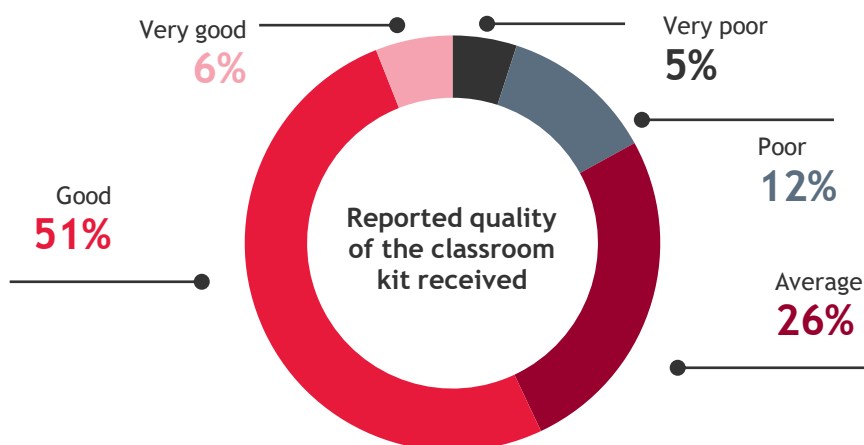


Figure 11: Reported quality of classroom kits



Finally, 65% of public received Classroom Kits (1,301) with the majority of teachers reporting them to be either good quality (51%) or average (26%).

Monitoring indicated that public schools were best supplied with student kits, while teacher kits and classroom kits were less available. Instances of missing and duplicate items were noted. UNICEF reported to the WB that they have responded promptly since the findings were presented.

3. Water, Sanitation and Hygiene (WASH)

Under Component 2, the MA is monitoring EERA's gender-focused rehabilitation of WASH facilities in public schools. In 2024, the MA conducted baseline, midline, and endline assessments to track project progress. These findings will be presented together in the next reporting period.

4. High Performance Tents

In the majority of cases, schools that were eligible to receive HPTs had received tents that were required, and they were being used. However, quality issues during the installation were identified across the two rounds, and a small number of issues related to location, ESS and safety were identified. Moreover, eligibility criteria for HPTs, which includes school infrastructure affected by natural disasters, was identified as excluding schools in need of tents due to dilapidated infrastructure that is not necessarily linked to natural disasters.

111 schools were monitored in 2024 during HPT Rounds 1 and 2

36 schools assessed during R1

75 schools assessed during R2

20 provinces visited in R1

27 provinces visited in R2

In both rounds, roughly a third of the schools had not received the tents at the time of the monitoring (R1: 11/36; R2: 28/75)

The following key findings, related to delivery, were highlighted for action:

	R1	R2
Schools were selected that did not meet the criteria	12/36	21/75
Schools were identified that received either more or less tents than were required		18/75
HPTs were not supplied to schools that needed them	6/36	12/75
HPTs were delivered to schools that did not need them		5/75
HPTs had been delivered to schools that were non-operational		2/75
Discrepancies were found between the school distribution list and the schools encountered during the monitoring (different name or location)		

5. UNICEF's Responses to EERA monitoring findings

UNICEF has been actively addressing supply and training challenges in CBEs and public schools by taking the following actions:









- Holding a three-day Supply Planning and Monitoring workshop in August 2024 to review findings from the MA on supply distribution. The workshop highlighted the need to improve the completeness and quality of supply distribution and end-user monitoring.
- Advising IPs to train CBEs and schools on accurate labelling of TLMs received and distributed.
- Through monthly progress updates and CBE Information Management Clinics, UNICEF is supporting IPs to systematically address compliance with ESS standards, including signing of the CoCs, raising GRM awareness and strengthen Grievance Redress Committees (GRCs).
- Following up with a subset of public schools that received partial TLM packages. UNICEF is investigating discrepancies likely caused by supply chain issues, timing differences between distribution and monitoring, and enrolment variances, and is planning a fact-finding exercise to verify the reported deficiencies.

- Preliminary and in-service training for CBE teachers is being prioritized, including ESS compliance, along with efforts to verify and enhance the capacity of IPs to deliver this training.

B. Health Emergency Response (HER AF1)

In 2024, the MA undertook several key activities as part of HER AF1 monitoring. A study proposal about rational use of medicines, was submitted to investigate variations in health facility visit volumes, receiving IRB approval and awaiting Ministry of Health clearance for data collection in 2025. Additionally, a third round of ESS monitoring for the HER project was conducted in March and May, covering 218 BPHS facilities and surveying 4,943 households to assess environmental and social compliance and service accessibility and to contribute to the ECA monitoring. In April, the MA successfully carried out a HER QQM qualitative study to evaluate the impact of new quality enhancement tools introduced in the previous year, noting improvements in service quality and accountability alongside challenges such as limited awareness and coordination issues. Also in April, the MA performed a counter-verification of UNICEF TPMA data from late 2023 and early 2024 across 120 health facilities, finding minor discrepancies in quality scores and resource availability.

1. HER ESS Monitoring (March & May 2024)

218	BPHS facilities		2,700	households across	
4,943	respondents on compliance & accessibility assessed by TPMA		440	communities in the facilities' catchment areas visited by the team in 34 provinces	
74%	respondents believed that their household members had the same access to health services as other households in using the nearest HF to their community		73%	reported no challenges in accessing health services, with men (73%) reporting a similar level of challenges as women (75%)	
			10%	of respondents cited poverty as a major barrier	
96%	of Local Health Committees active, but lowest in Badghis, Baghlan, Ghazni		46%	Medicine and	
			29%	better access were top needs reported	
52%	HFs sterilized equipment per patient,		8%	of HF heads had safety concerns related to their capacity to work at the HF	
98%	segregated waste, PPE use was found to be inconsistent				



87% of HFs had GRMs, but only 16% of households knew about them.

2. Re-Verification Exercise

In April 2024, the MA verified UNICEF TPMA data from September to October 2023, and January to February 2024. Re-verification of Sep-Oct 2023 data took place at 120 health facilities; while for Jan-Feb 2024, 122 facilities were visited.

Data re-verification was conducted in two distinct rounds aligned with UNICEF's TPMA. The first round covered 27 provinces for data collected during September-October 2023, while the second round expanded

to 34 provinces for January-February 2024 data. Facilities visited included provincial hospitals, district hospitals, comprehensive health care centers and basic health care centers. UNICEF's TPMA and the MA, under the stewardship of the UNICEF and World Bank project teams, engaged in substantial technical collaborations ahead of the data collection.

Findings included: information on structural indicators (domains of service provision); QQM analytical findings (drug availability, consumable availability, equipment availability, provincial level staff availability, non-QQM analytical finding (health workers availability, timely payment of salaries and health workers satisfaction).

The key findings for the two re-verification rounds are shown below.

UNICEF TPMA data collected between September and October 2023:

- The MA observed consistent trends, with a 2% variance in drug and equipment availability and a 3% difference in consumable availability.
- QQM consistently showed higher scores for the World Bank MA compared to UNICEF's TPMA, with an overall difference of 12%.
- In health workforce assessments, the MA reported 13% higher timely salary payments, 9% higher health worker satisfaction, and 7% lower health worker availability compared to UNICEF's TPMA.
- Functionality verification revealed discrepancies in provincial staff availability, with the MA reporting 9% lower provincial key staff availability compared to UNICEF's TPMA.

UNICEF TPMA data collected between January and February 2024:

- There were some consistent trends, with a 1% variance in equipment availability. However, there were large variances in findings for provincial key staff availability (-22%), drug availability (-19%), and consumables availability (-18%).
- QQM consistently showed slightly higher scores for the MA compared to UNICEF's TPMA, with an overall difference of 4%.
- In health workforce assessments, the MA reported 1% lower health worker satisfaction, and 8% lower health worker availability compared to UNICEF's TPMA.
- Functionality verification revealed discrepancies in provincial staff availability, with the MA reporting 22% lower provincial key staff availability compared to UNICEF's TPMA.
- The P4P verification analysis reveals three key findings: (1) Major discrepancies widened significantly in 2024, particularly in provincial staff availability (from -9% to -22%), drug supplies (-2% to -19%), and consumables (-3% to -18%); (2) Consistent patterns emerged in health worker availability (MA consistently reported -7% to -8% lower) and QQM scores (MA remained higher by 4-12%); and (3) Health worker satisfaction showed a notable reversal from +9% (MA higher) in 2023 to -1% in 2024.

C. Mother and Child Benefit Program (MCBP)

In 2024, the MA monitored cash distribution across multiple locations. Distributions across all monitored sites were largely compliant with objectives, with data collected also informing sector-related needs.

In 2024 the MA completed a beneficiary verification census in Kamdesh, Nuristan, directly observed cash disbursements for four rounds of distribution in three provinces (including exit interviews with 361 beneficiaries) and completed post-distribution monitoring with 1,202 beneficiaries for two rounds of

distribution in Zaranj and Warduj provinces. The distribution observation findings were reported in 2024, and the key findings are summarized below.¹³

Map 3: Locations monitored for MCBP

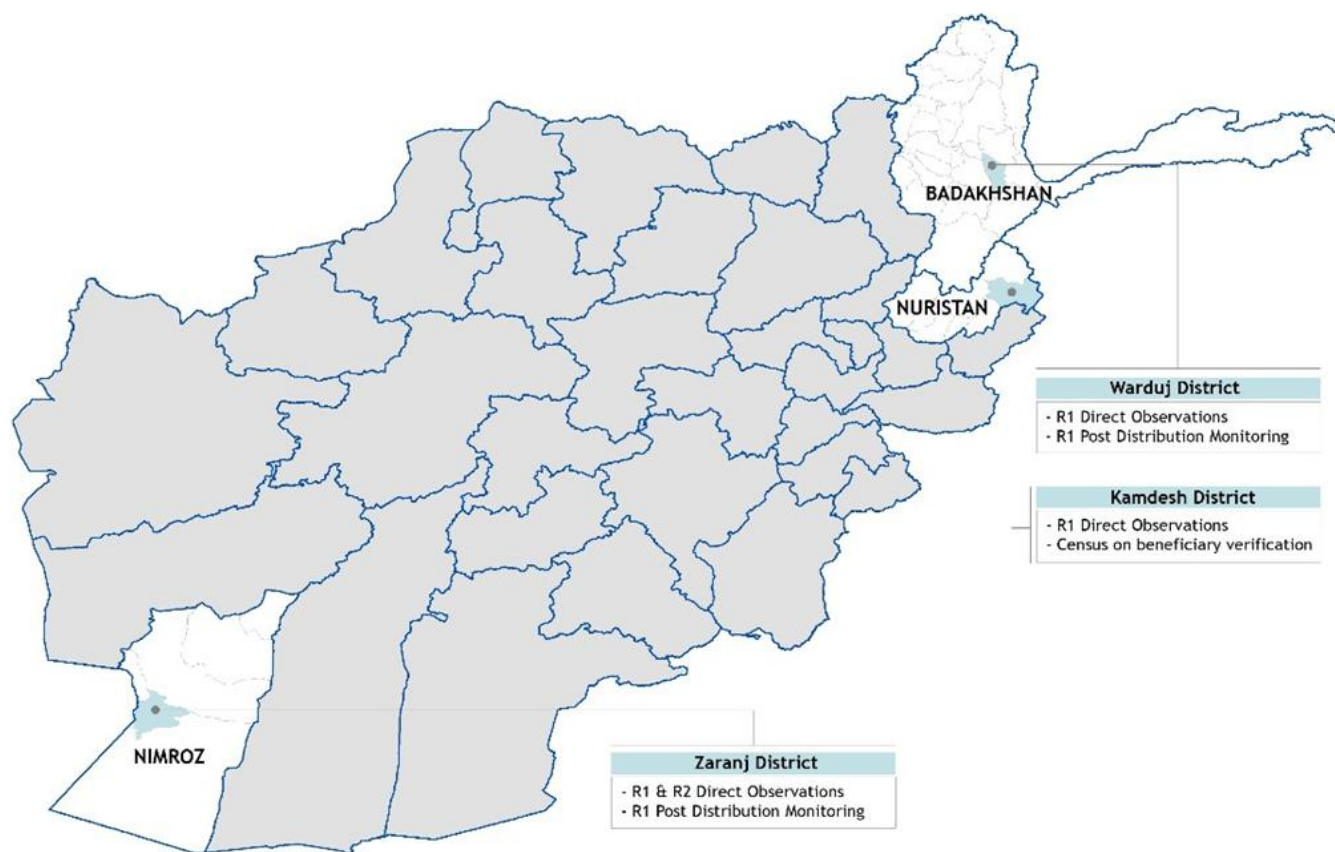
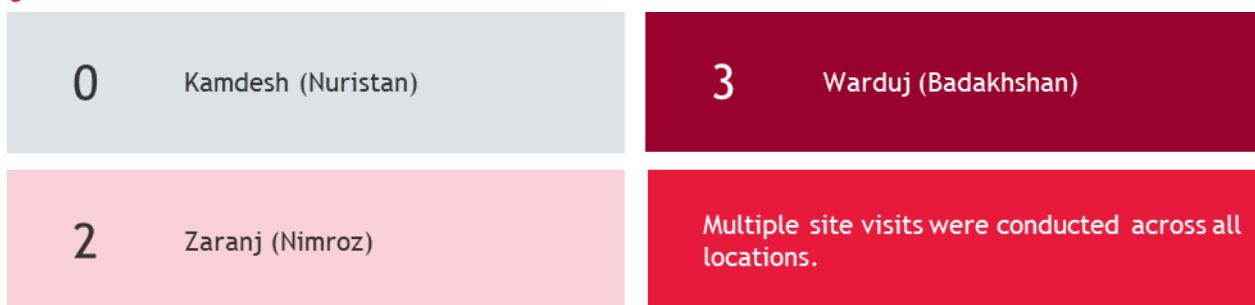


Figure 12: Distribution centers and locations monitored



Key findings from monitoring throughout 2024 were as follows:

¹³ PDM findings from Zaranj R1 and Warduj R1 are included in this report as data collection was complete in 2024 and dashboard updates were finalized in the first week of 2025.

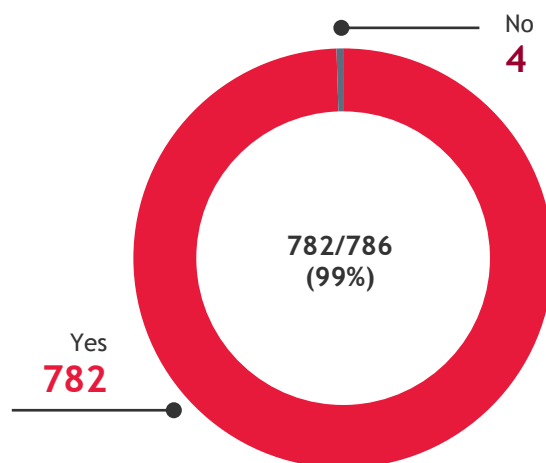
0	red flags identified across all monitoring distributions	SBCC sessions were conducted focusing on nutrition during pregnancy, with active participation from beneficiaries
>50%	female participation (except in Nuristan due to transportation access and challenging roads)	Beneficiaries were provided with information about nearby health facilities and services
100%	beneficiaries had their SCOPE cards verified before receiving cash	Separate waiting areas for men and women were maintained, and female staff were present at most distribution sites
100%	distributions completed as schedule (despite one unrelated security incident in Kamdesh)	Core SBCC materials were mostly available, but gaps were noted in Warduj (TVs, audio), Kamdesh (audio), and Zaranj (facility lists, books)
	Gender-segregated waiting areas and helpdesks present at most sites	SBCC sessions covered various topics across districts, though content varied slightly between sessions

Overall, all distributions took place as scheduled, and no security incidents were reported. All sites complied with key guidelines including separate lines, waiting areas, and toileting facilities for men and women. All sites, except one (in Nimroz) had at least one female FP staff member present during distributions. Against a projected target of 8,796 beneficiaries, a total of 8,288 individuals successfully received the cash distribution.

A CFM help desk was present on each distribution site observed. In each case, there was information about the CFM channels (e.g. email) available through which beneficiaries could ask questions about the project, lodge a complaint or provide feedback. However, in remote areas like Nuristan, language barriers and geographical isolation affected some beneficiaries' ability to access these services.

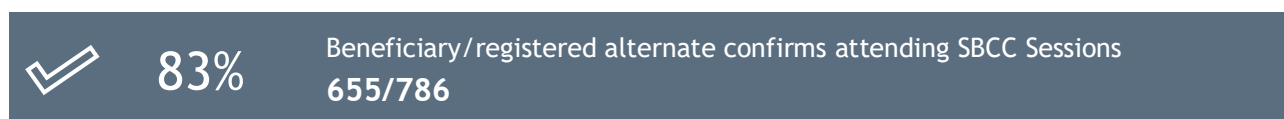
PDM data results from Zaranj and Warduj R1, show that almost all beneficiaries/alternates confirm receipt of the cash handout (786/792) and were satisfied with the process (782/786) (both 99%).

Figure 13: Beneficiary satisfaction with the distribution process.



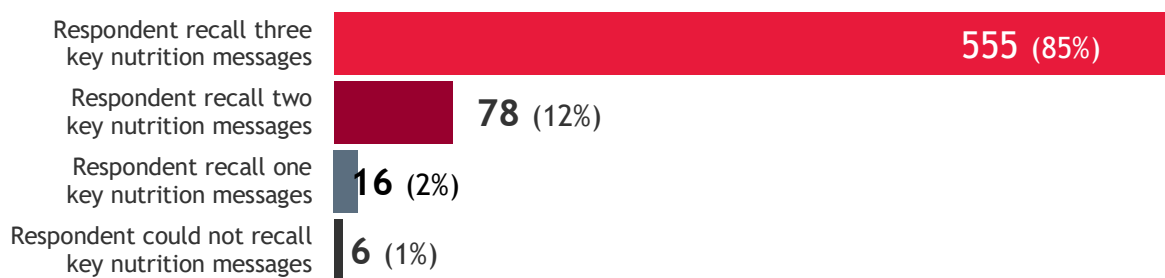
Most beneficiaries attended the SBCC sessions (83%) and recalled three key nutrition messages (70%).

Figure 14: Beneficiary (or registered alternate) confirmation of SBCC attendance



Beneficiary/registered alternate confirm attending SBCC Sessions. (% of those who confirmed attendance)

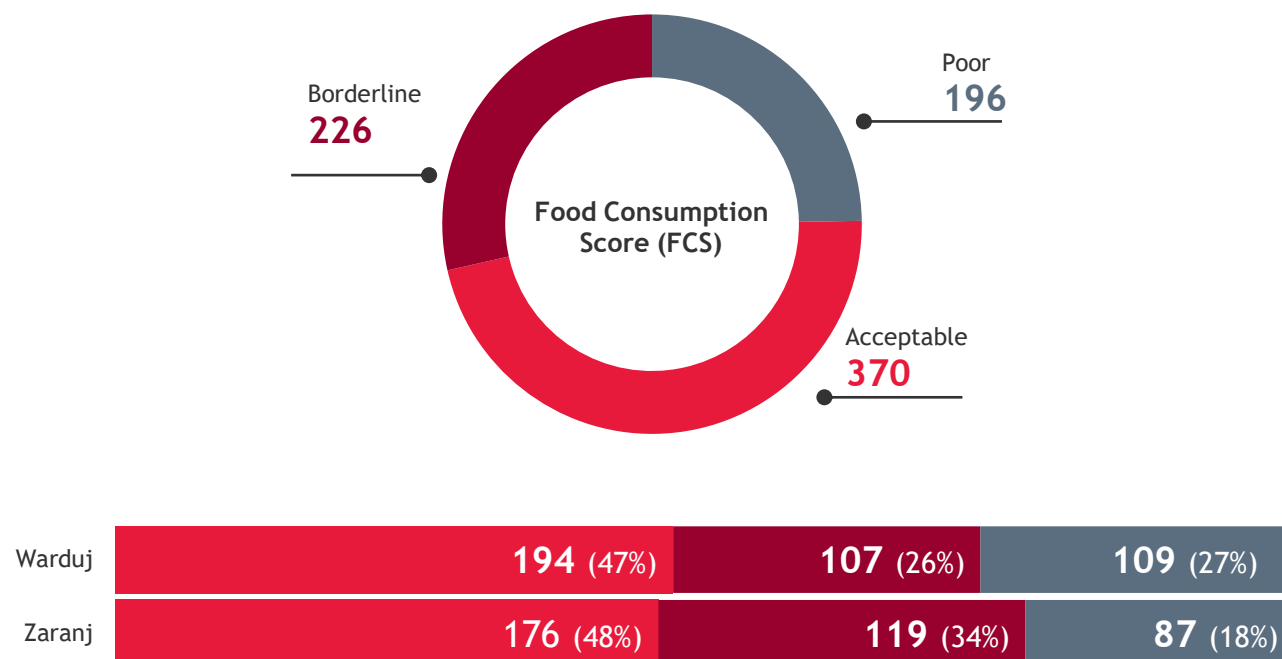
Figure 15: Key messages recalled from SBCC sessions



Food consumption scores (FCS) were fairly low, with just less than half of households (47%) being acceptable, 29% borderline, and 25% poor¹⁴. Most females respondents reported being the main decision maker for how the cash was spent (83%) and in turn, a majority had spent their benefit on food for the household (68%).

¹⁴ This includes all 792 respondents surveyed during the PDM including the six beneficiaries that did not receive assistance.

Figure 16: Beneficiary Food Consumption Score



Of those who used the benefit to seek health services for children under 2 (40%), the vast majority sought to treat an illness (90%). 11% of beneficiaries used the cash for health services related to pregnancy, and of those, most sought medical attention for pregnancy complications (49%) and ante-natal care (42%).

Community Resilience & Livelihoods Project (CRLP)

This section presents CRLP data collected at the end of 2023 in December - which was not included in the previous annual report because the results were being processed at the time - along with findings from data collected in May 2024.

The results indicate strong adherence to project indicators. Field observations and learning from TPMA during distribution, along with close collaboration with the UNOPS team, have led to a rigorous revision of tools and analysis plans to adapt to changing circumstances and ensure careful monitoring and enhanced transparency.

1. Community participation monitoring

At the end of 2023 and during 2024, the MA monitored 495 CDCs¹⁵, with four hundred and seventy-three (473) located in rural areas and 22 in urban areas.

In terms of community mobilization, 86% of CDC member respondents reported attending CDC meetings. Among female respondents, 82% participated. Furthermore, 46% of all respondents were involved in updating community profiles and resource mapping, with 28% of female respondents engaged in this process.

Additionally, 53% of CDC members were taking part in the identification of eligible beneficiary households. Of female respondents, 43% were taking part in this process.

¹⁵ The ITA had disbanded CDCs in summer 2024. The annual report covers monitoring before the decree and thus refers to CDCs.

Grievance Response Mechanisms were well implemented. In December 2023 728 CDC members were interviewed and in June 2023 319 respondents were interviewed (1,047 in total). Among these, 77% (802 combined), reported that their community had an established GRM for members to lodge complaints about project activities. In both phases of data collection 97% of respondents reported the GRM to be fully operational.

2. Post-Distribution Monitoring (PDM)

Overall, PDM for December 2023 and 2024 indicates that nearly all cash-for-work laborers confirmed they were actively working for the sub-projects and were paid for their days worked.

In December 2023, 2,592 interviews with CFW/LIW laborers or their household members across 23 provinces showed that 98% confirmed working on sub-projects, with 86% receiving full payment, 10% partial payment¹⁶, and 3% no payment¹⁷. On average, laborers worked 28 days at AFN 450 per day, with 92% using their earnings to purchase food. In June 2024, post-distribution monitoring of 3,267 laborers revealed that 99% confirmed work, 96% received full payment, and they worked an average of 25 days at a rate of AFN 452 per day.

3. Cash Distribution Observations

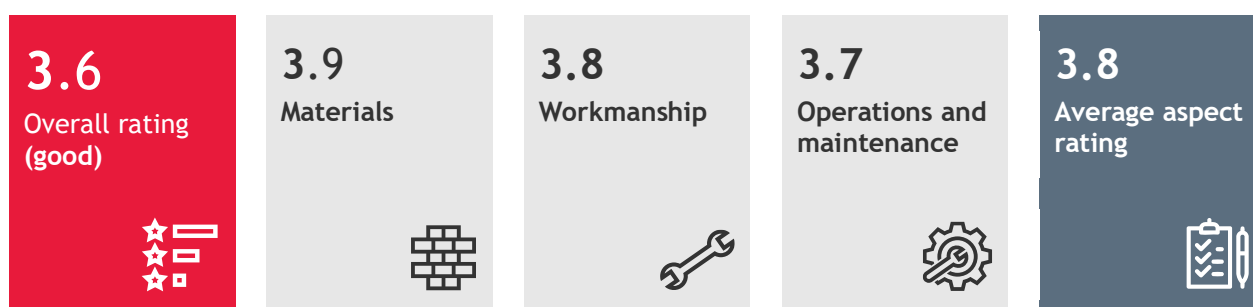
In total, 209 sub-projects were assessed in 2024 across nine provinces. The MA observed and assessed the cash distribution process to laborers. In 41% of sub-projects (either completed or ongoing) laborers were seen as being paid at the time of the visit. For the others, laborers were not being paid at the time of the visit. Although, as confirmed above, during the PDM 97% of laborers confirmed receiving payment (86% full, 10% partial).¹⁸

4. Infrastructure Monitoring

Overall, for both periods - 2023 and during 2024 - CRLP infrastructure assessed was rated by engineers as on average, 'Good'.

In December 2023, the MA monitored 193 sub-projects across 21 provinces and 193 CDCs/GAs. Engineers rated overall quality as 'Good.' Among these projects, 167 were completed, 16 were ongoing, and 10 were temporarily halted (mostly in Hilmand province due to non-receipt of funds), and 158 deviations (4 Critical, 55 Major, 99 Minor) were identified in 102 projects.

Table 22: Rating of CRLP infrastructure projects, out of 5



¹⁶ The partial payments observed could reflect the timing of monitoring visits relative to disbursement schedules.

¹⁷ The 3% no payments observed could reflect the timing of monitoring visits relative to disbursement schedules.

¹⁸ The partial payments observed reflect the timing of monitoring visits relative to disbursement schedules, as previously coordinated between the World Bank and Third-Party Monitoring Agent (TPMA).

In 2024, infrastructure monitoring covered 300 sub-projects across 13 provinces. The overall quality was also rated as 'Good'. Among these sub-projects, 263 were completed and 11 were ongoing (with an average of 53% progress) and 5 were temporarily stopped. 21 CFW sub-projects are in the mobilization phase. 129 deviations were identified (2 Critical, 49 Major, 78 Minor) in 27% of the projects.

Aspect ratings in 2024 were similar to those at the end of 2023; 3.9 for materials, 3.8 for workmanship, and 3.7 for operations and maintenance. The overall average rating was also 3.8.

D. Trans Hindukush Road Connectivity Project (THRCP)

In January and February 2024, the WB requested a small ad-hoc follow up on pending payments to laborers and sub-contractors from the main contractor that delivered segments 1 to 6 of the Trans Hindukush Road Connectivity Project (THRCP). Monitoring identified sub-contractors involved in the project, with some evidence of secondary subcontracting. The on-site workforce was predominantly Afghan nationals from the same village.

E. Emergency Food Security Project (EFSP)

The MA undertook six rounds of monitoring in 2024, which involved validation monitoring of the FAO TPMA. The findings of these studies are summarized below:

- **Validation Report of the FAO TPMA Post-harvest Monitoring Outcome Survey for the 2022 Wheat Package Distribution (March 2024)**

The MA validated FAO TPMA findings by interviewing 760 households in 20 provinces between 29 November and 25 December 2023. This represented 10% of households interviewed by the FAO TPMA.

The findings produced both consistencies and deviations compared to those of the FAO TPMA. Both the MA and the FAO TPMA found there was near-universal satisfaction among those receiving wheat cultivation training. The MA and the FAO TPMA also found relatively low levels of households that reported receiving wheat cultivation training. Regarding the differences, the MA found a lower average yield than the FAO TPMA: 529 kg/jerib compared to 657 kg/jerib. And the MA found that almost two-thirds of beneficiary households (62%) felt that they had been completely or mostly well informed about the assistance, compared to 87% for the FAO TPMA.

- **EFSP Validation Report of the FAO TPMA Baseline and Beneficiary Verification Surveys for Cash for Work (March 2024)**

The MA aimed to validate the FAO TPMA's findings by interviewing 1,026 households: 10% of the total number of households interviewed by the FAO TPMA. The MA reached out to 1,334 households but were unable to locate 144 (11%) of these. Of those that could not be located, almost three-quarters (74%) could not be identified, and community elders were also not aware of them. After organizing a joint mission with the MA, FAO confirmed the issue and a report including FAO internal investigation will be prepared in Q2 2025.

In general, the findings were in line with those of the FAO TPMA. However, there were discrepancies. The MA found low levels of consultation with targeted households about their priority needs (19% compared to 85% for the FAO TPMA). According to the MA findings, on average just over one-fifth of households did not have to resort to negative coping strategies (22%, n=224), but almost the same proportion had to resort to emergency coping strategies (19%). In contrast, the FAO TPMA found a much smaller proportion of households not adopting negative coping strategies (6%), and more than twice as many households applying emergency

coping strategies (48%). Both the MA and the FAO TPMA found only three instances where households reported having to pay to be selected as a beneficiary.

- **Validation Report of the FAO TPMA Beneficiary Verification Survey for the 2023 Wheat Package Distribution (April 2024)**

The MA validated the FAO TPMA's findings by interviewing 788 households in 20 provinces between 22 February and 10 March 2024, employing 25 male enumerators for data collection. All 788 households were interviewed in person and had previously been interviewed by the FAO TPMA. The number of households interviewed amounted to 10% of those interviewed by the FAO TPM. The MA was not able to locate 124 households that the FAO TPMA reported having interviewed. Of these, 105 could not be identified and their names were not recognized by the community elders.

- **Validation Report of the FAO TPMA Baseline and Beneficiary Verification Survey for Home Gardening (April 2024)**

The MA aimed to validate the FAO TPMA's findings by interviewing 847 households in 291 provinces: 10% of households interviewed by the FAO TPMA. The MA was unable to locate 69 households, a large majority of whom (58/69) could not be identified.

While the findings largely confirmed those of the FAO TPMA, there were notable differences. For example, the TPMA found a much lower proportion of female-headed households than the FAO TPMA (16% versus 78%). Both the MA and the FAO TPMA found that 'getting enough food to eat' was the top priority of households. However, the MA found low levels of consultation with targeted households about their priority needs (26% vs 83% for the FAO TPMA), and of households that reported being consulted, only one-third said they were adequately consulted, with an even lower proportion (24%) for the FAO TPMA.

- **EFSP Deviations and Project Location Ratings Report of World Bank MA Mid-term Construction Monitoring for Cash for Work (May 2024)**

The MA sought to validate FAO TPMA findings by monitoring 221 locations in ten provinces between 23 December 2023 and 13 January 2024. A total of 328 people were interviewed across 221 locations: 60% were IP staff (197), 34% (111) were community members, and 6% (20) were contractor staff.

In seven of ten provinces visited, the MA made 202 visits to locations where communities were constructing assets under the CFW modality and with support from four different FAO IPs. At 19 locations in three provinces, assets were constructed by four different companies contracted by FAO.

The MA found the combination of check dams, trenches, and a social structure (for example, clothes washing areas) to be the most common irrigation-related assets built at the locations visited (62%, 136).

MA engineers identified 535 deviations related to 173 locations; 48 locations (22%) did not have any deviations. Overall, the MA found an average of 0.4 deviations per site for contractor-led work, compared to an average of 2.6 deviations per site for IPs.

The MA rated all 19 project locations implemented by contractors as 'Good', together with more than three-quarters of all project locations overseen by IPs (77%). Of the latter, 20% were rated 'Average', 9% 'Below Average' and 3% as 'Poor'.

- **Final-term Construction Monitoring for Cash for Work (June 2024)**

The MA sought to validate FAO TPMA findings by monitoring 173 locations in 22 provinces. For the survey, the MA interviewed 207 people across 173 locations: 69% were community members, and 31% were IP staff. At all but three of the locations the TPMA engineers visited, more than one irrigation asset had been built.

In total, MA engineers observed 506 assets at the 173 locations visited, an average of three different assets at almost every location. The most common type of asset found was trenches.

MA engineers identified 215 deviations related to 173 locations; 65 locations (38%) did not have any deviations. On average, there were 1.2 deviations per location. Of all deviations identified, two were critical (1%), 46 were major (21%), while a large majority (78%) were minor. Regarding location quality, the TPMA found that 6% of all locations were rated 'Very good', 73% rated 'Good', 17% rated 'Average', and 4% rated 'Below average'.

F. Lessons Learned and Improvement Loops

1. Enhancing ESS monitoring

In Q3 and Q4, following consultations with Bank Task Teams, the MA aligned ESS quantitative questions across relevant projects and developed a series of qualitative questions. This alignment will enable the MA to compare ESS-related findings across the portfolio, while the qualitative questions will yield deeper insights into ESS topics that do not lend themselves well to structured or closed-ended questions (e.g., issues related to GBV, SEA/SH, or exclusion).

2. HER Re-verification Exercise

In Q1 2024, the MA produced a detailed report presenting the findings from the reverification exercise on UNICEF TPM data. These findings are now being integrated into the monitoring approaches for both monitors, thereby enhancing harmonization and the overall quality of HER monitoring.

3. Improving monitoring frameworks

During Q3 and Q4, the MA also worked with the CRLP team to improve monitoring approaches, increase accountability, and gather data that more effectively informs decision-making.

Following the ITA's ban on CDCs in Q3 and Q4 2024, the MA conducted extensive consultations with the Bank and UNOPS to refine the overall approach. Key areas of focus included:

- Enhancing ECA Verification Methodologies.
- Increasing the rigor of analytical frameworks and field methodologies, including implementing contingencies for mobility restrictions affecting women.
- Facilitating greater access for female enumerators through streamlined coordination with FPs.
- Previously, male Community Representative Group (CRG) members were often relied upon to confirm the participation of female CRG members, due to restrictions on MA female monitors. In one Eastern region, where a CRLP FP supported the presence of MA female monitors, female CRG members reported higher meeting participation than what male CRG members indicated in other regions. In response, the WB and UNOPS have requested that all FPs support the deployment of female monitors to better assess women's participation in CRLP activities. Where direct access is not feasible, FPs are to provide updated phone numbers for female CRG members for remote monitoring.
- Improving Accountability Social Grant Disbursements, and Laborer Verification: for Salary and Previously, external verifications (typically by a CRG office bearer) were used to confirm the identity of CFW or LIW laborers. However, this approach resulted in gaps, particularly regarding the timely payment of salaries and accurate reporting of workdays. Under the new approach, laborers - or their household members in their absence - will provide more detailed information on their CFW or LIW

experiences. By working at the sub-community level to trace laborers, the risk of unrecognized names leading to non-verification will be minimized.

4. Reporting Timeliness and Contract Alignment

- Effective corrective action requires monitoring reports to be delivered while implementing partners remain engaged. Late reporting limits opportunities to address deviations, particularly when findings are shared after partner contracts conclude. Aligning reporting cycles with implementation timelines and establishing tiered urgency protocols for critical findings can help ensure timely resolution of issues.

SECTION 7: GLOSSARY

PHYSICAL MONITORING

Term	Definition
Beneficiary verification	<p>Beneficiary verification is conducted to verify the existence and eligibility of beneficiaries listed by ARTF implementing partners.</p> <p>The process includes a first step of sampling beneficiaries from beneficiary lists (directly or through the UN partner to the WB), to locate the beneficiary and to interview her / him. The questions include a verification of the identity of the individual and a verification that he/she was aware of their selected as a beneficiary for the specific project monitored. The MA surveyors also ask questions related to beneficiary selection criteria to verify whether the beneficiary is eligible. In some projects (MCBP), the sampling might be larger and include any resident of a target community to identify whether some eligible individuals have been excluded from the project. Finally, the beneficiary verification includes process monitoring, asking beneficiaries questions about the selection process, their awareness of grievance redress mechanism and their satisfaction of the process.</p>
Community Based Education (CBE)	<p>Community Based Education is delivered by UNICEF NGO partners who set up a school class in a remote community and train a teacher to deliver education services to children who could otherwise not access primary school. CBE classes are linked to a hub school (usually the nearest public school) to which students transition to once they have reached third grade under the CBE scheme.</p>
Direct Observation (DO)	<p>Direct Observation (DO) is a monitoring approach which consists in observing a specific activity, usually a distribution or a training.</p> <p>To conduct DO, the MA ensures that the activity is observed for at least a full day, during which surveyors fill in a checklists and interview beneficiaries, training participants, frontline project staff and other stakeholders as required. The checklist includes the collection of photography of all required resources for the delivery of the activity (signs, GRM information, training materials, presence of female staff, access to latrines, proper venue, etc.).</p>
Entry Criteria for Access (ECA) verification	<p>The verification of the Entry Criteria for Access (ECA) consists in gathering information to ensure the principles required for the project to be implemented are met. The ECA vary from one project to another but usually covers the right for target individuals to participate in the project, and more specifically, the right for women to participate. Other ECA might refer to basic service delivery standards (for instance relative integrity of school curriculum). The verification is conducted by asking questions to beneficiaries about their access to the services / their participation in the project.</p>
Environmental and Social Safeguards (ESS) Compliance	<p>For each project, the WB, in partnership with its UN partner, sets up a series of Environmental and Social Safeguards to address identified risks. The ESS compliance monitoring consists in monitoring that each of these safeguards are properly implemented.</p>

ESS Monitoring	ESS monitoring is the collection of data (photography of documentations or interviews with project stakeholders for instance) required to measure ESS compliance.
HMIS	Health Management Information System is system to collect, store, analyze and evaluate health-related data from various levels, including health facilities, districts, regions, and national. The HMIS provides reports and visualizations to aid in decision-making at all levels.
Infrastructure Assessment	The assessment includes field engineers and surveyors visiting construction sites to assess civil works progress, quality, compliance and documentation. In addition to engineering assessment and document verification, the infrastructure assessment includes interviews with beneficiaries, laborers, and contractors. It also covers reviewing compliance with the applicable environmental and social standards, such as occupational health and safety, environmental assessment, and security.
Laborer verification	Laborer verification is conducted to verify the existence of the registered laborer and his / her involvement in construction work.
Outcome Monitoring	Process of monitoring outcome level indicators, to measure the medium-term results of ARTF interventions (for the moment this TPM approach is only conducted for EFSP)
Post Distribution Monitoring (PDM)	Post Distribution monitoring consists in contacting (in person or over the phone) beneficiaries after they have received cash or assets. During this process, the MA verifies the identity of the beneficiaries, ask for confirmation of receipt, as well as details on what was received, how and when. The monitoring also covers aspects related to the use of cash or assets received by the beneficiary and enquire about their satisfaction, and their awareness of GRM.
QQM	Quantified Quality Metrics is a system to measure the quality of care delivered by the HER service providers, and includes three components: the Quantified Quality of Care, which consists in measuring structural indicators at the HF level, including staffing, medical assets, drugs availability, infrastructure, waste management and several other indicators, the consistency and accuracy of the Health Management Information System (HMIS) through verification of patients, and the knowledge of health personnel through the Vignette, a system that tests medical professionals through role plays.
SBCS	Social Behavior Change Sessions
SME	Small and Medium Enterprise

FINANCIAL MONITORING

Term	Definition
Expenditure Review	Review of expenditures (either in the form of Statement of Expenditure (SoE) or quarterly expenditure report or TPM samples validation) are performed in accordance with the agreed upon procedures. The objective is to ascertain if the expenditures reported are in lines with the Grant Agreement and the agreed operational manuals for the respective project and determine the eligibility of expenditures reported.
HACT Audit	Harmonized Approach to Cash Transfer (HACT) audits are performed in accordance with the Terms of Reference in the HACT Framework, which are available at https://www.unicef.org/ecuador/media/7516/file . The overall objective of the HACT audit is to provide a reasonable assurance on the appropriate use of funds provided to the Implementing Partners (IPs). Depending on the risk assessment of each IP, 40 to 80 percent of expenditure reported by an IP are reviewed during HACT audit.
Internal Control Assessment	The internal control assessment is undertaken to evaluate the adequacy and effectiveness of various control processes intended to ensure the effective management of project funds.
Statement of Expenditure (SoE)	A summary of actual expenditures incurred over a specific period by a project that the MA reviews.

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