

Enhancing autonomy and decision-making



Cash assistance for women's health and wellbeing in post-earthquake Herat



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COVER PHOTO:

On-site team verifying beneficiaries for the cash assistance distribution.
(UNFPA Afghanistan/Jamshid Qazizadah)

Background and needs

On 7 October 2023, a magnitude 6.3 earthquake and several aftershocks hit western Afghanistan. The earthquake was felt across Badghis, Farah, Ghor and Herat City where it was particularly severe. The Afghanistan National Disaster Management Authority reported that the earthquake impacted 382 villages in 10 districts, ultimately affecting 1.6 million people, with 2,000 fatalities, 9,000 injured and 114,000 left in urgent need of humanitarian assistance in an already-fragile context where thousands of vulnerable women and adolescent girls already required assistance. The affected communities experienced significant damage, including the loss of lives, homes, livestock, agricultural lands, sources of livelihood and access to many essential facilities.

Previous experience indicated that the earthquake was likely to increase negative coping strategies among vulnerable female-headed households due to negative impacts on livelihoods and income-generating opportunities. Further exacerbating humanitarian needs in the earthquake-affected communities, in February and early March 2024, the western region was hard hit by severe snowfall.

Despite strong coordination by humanitarian actors to deliver a multi-sector response to affected communities, the needs of vulnerable women and adolescent girls remained largely underserved. As such, UNFPA's earthquake response aimed to ensure the continuation of maternal, reproductive health, and psychosocial services for earthquake-affected women and adolescent girls in Zindajan, Robat Sangi, Injil, and Gulran districts. With the support of the UN Central Emergency Response Fund (CERF), UNFPA was able to help improve their access to lifesaving services for gender-based violence and psychosocial support via three key activities:

- 1. Provision of psychosocial support services through psychosocial support teams.**
- 2. Procurement and distribution of in-kind Dignity Kits, Inter-Agency Reproductive Health Kits, and winterization kits for vulnerable women and adolescent girls.**
- 3. Provision of cash for the health and well-being needs of vulnerable earthquake-affected female-headed households.**

UNFPA's provision of cash assistance took place from January to April 2024 in partnership with CARE International, reaching 405 affected female-headed households, including women with disabilities.

The cash assistance aimed to ensure that vulnerable women and their families had the means to meet their health and well-being needs through access to key services.

Objective

The cash assistance aimed to support the well-being of earthquake-affected women and adolescent girls by addressing their health, mental health, self-esteem, and dignity. It aimed to increase their autonomy and decision-making power, address their specific vulnerabilities, facilitate access to necessary services, and support their resilience in the aftermath of the earthquake.

To meet the specific needs of women and adolescent girls affected by the earthquake, the cash assistance was designed to cover various needs, including the costs of hygiene, clothing, and dignity-related items and the costs of transportation to health centres and family visits. The cash assistance supported pregnant and lactating women in purchasing nutritional food and included provisions for extra costs faced by women with disabilities.

Given that cash assistance should never be implemented as a standalone intervention, UNFPA Afghanistan's cash assistance was integrated into UNFPA's comprehensive response programs, focusing on sexual and reproductive health and psychosocial support. The response programming included deploying a Mobile Health Team (MHT) to provide maternal and reproductive health services and psychological first aid in the most affected villages. The MHT included seven female psychosocial counsellors and one male psychosocial counsellor, with the male counsellor offering psychosocial support to men to help prevent domestic violence during emergencies. UNFPA also supplied pre-fabricated containers for essential hospital rooms at a regional maternity hospital to ensure the continuation of critical health services. Youth educators raised community awareness about aftershocks, self-protection, and risk mitigation, and distributed Dignity Kits, adolescent kits, blankets, and tarpaulins.



A psychosocial support team supported by UNFPA consults with earthquake-affected women and girls. (CARE)

Feasibility and assessments

Despite many challenges, Afghanistan remains conducive to humanitarian cash assistance, and that is a preferred assistance modality, with a 2023 REACH study showing that 72 per cent of Herat households prioritized cash.¹ To confirm that it was feasible to use cash in the context, UNFPA assessed local markets and worked to identify potential risks related to gender-based violence and protection issues. Social and cultural norms in western Afghanistan often isolate women, with deep-rooted patriarchy leading to their subordination, and gender disparities in education, employment, and decision-making exclude women from socio-economic life. In the aftermath of the earthquake, these challenges were magnified by the imposition of mobility restrictions on women, making it difficult for them to access basic and gender-specific services, including post-earthquake humanitarian aid.²

In cash feasibility consultations, earthquake-affected women identified agriculture and shepherding as their main income sources, though these were male-dominated. They emphasised the need for direct aid delivery to their villages due to limited mobility. **These consultations were key to the process of risk analysis and the development of mitigation measures**, aligning with UNFPA's internal guidelines for cash and voucher assistance (CVA). The cash feasibility consultations were complemented by UNFPA's active membership in the national Cash Working Group (CWG), which helped UNFPA to identify the gaps that it might be able to fill related to the fulfilment of the needs of women and adolescent girls in line with its approach to sectoral cash assistance for SRH and psychosocial well-being needs.

Design of the cash assistance

Targeting

The CERF-funded cash intervention took place in the villages of Qasr Shirin, Jakda Bala, Jakda, Gazi, and Kajkal in Zindajan District of the Herat province. It targeted 405 vulnerable women and adolescent girls, including pregnant women and those with disabilities.

UNFPA used existing humanitarian response mechanisms to identify eligible households. Focus group discussions assessed women's issues and well-being. CARE field teams identified recipients based on predefined vulnerability criteria. UNFPA verified the selections with support from six psychosocial counsellors who worked closely with the targeted women within individual frameworks to ensure each woman's safety.

Delivery mechanism, transfer amount and frequency

UNFPA partnered with CARE International, known for its robust CVA experience in Afghanistan and a global reputation for quality programming, for the disbursement of cash assistance as part of the earthquake response. UNFPA's decision to partner with CARE followed a joint UNFPA-CARE CVA pilot in Herat in 2022, which laid the foundation for the successful implementation of CVA following the October 2023 earthquake.

¹ Afghanistan Joint Market Monitoring Initiative (JMIMI), Earthquake Response, October 2023.

² Herat Earthquake 2023 Post-Disaster Needs Assessment.



Women waiting to be called by the distribution team after verification for cash assistance.
(UNFPA Afghanistan/Jamshid Qazizadah)

UNFPA Afghanistan provided unconditional and unrestricted cash assistance to give each earthquake-affected recipient woman maximum flexibility to meet her specific needs. After consulting with the CWG, UNFPA chose cash in envelopes as the best transfer method in Herat due to the lack of alternative delivery mechanisms. CARE delivered the cash through local money agents known as hawalas, a common method humanitarian actors use in Afghanistan. These agents delivered the cash at predetermined distribution locations with female distribution agents. Safe distribution points were set up at district centres, including community centres, with sequenced deliveries to avoid crowding. CARE used a Beneficiary Distribution List to record recipients' information and cash amounts, with verification by distribution committees and field teams.

Each recipient received a total of US\$336 in two rounds of US\$168 each. The first round covered January-February 2024, and the second round covered March-May 2024 based on CWG guidance and the expectation that conditions would improve afterwards. This assistance aimed to address immediate protection concerns, reduce vulnerability, and improve the safety and dignity of vulnerable women and adolescent girls.

Communication with recipients

The purpose and duration of the cash assistance were clearly communicated to recipients through community sensitization to avoid misconceptions. Clear criteria for assistance were developed during consultations and shared with the communities via community mobilizers. Although UNFPA planned to deliver the cash assistance directly to women, communication about the assistance included men in female-headed households and the community to help ensure acceptance and mitigate intra-household and community risks. Importantly, recipients had access to hotline numbers for feedback and complaints.

Data protection

In addition to adhering to the UN Personal Data Protection and Privacy Principles, UNFPA Afghanistan and CARE safeguarded personal beneficiary information, ensured clear role-based access, and limited data sharing as much as possible. The consent of recipients regarding their personal information was secured during the orientation process.

Implementation

UNFPA and CARE defined the implementation steps of the cash assistance project as follows:

STEP	WHOM	WHAT
1	UNFPA	<ul style="list-style-type: none"> Channelled the total funds for the cash assistance to CARE, which then managed the cash disbursements.
2	CARE	<ul style="list-style-type: none"> Herat team submitted a cash forecast/request to its Kabul office every Thursday and received it the next Tuesday. Contracted a hawala financial service provider based on the latest rate/commission for cash disbursement to the selected area or community. Converted USD to AFN.
3	CARE	<ul style="list-style-type: none"> Coordinated with local authorities to assess and select a location for the cash disbursement. Once the location was approved, cash assistance was disbursed to recipients.
4	CARE	<ul style="list-style-type: none"> Paid the charges to the financial service provider (the hawala) based on the disbursement amount/report.
5	UNFPA and CARE	<ul style="list-style-type: none"> Conducted on-site and post-distribution monitoring.

Monitoring results and impact of the cash assistance



On-site team verifying beneficiaries for the cash assistance distribution. (UNFPA Afghanistan/Jamshid Qazizadah)

UNFPA and CARE field staff conducted joint monitoring, which involved on-site observations and conversations during physical cash distributions using a checklist tool. They also conducted in-person post-distribution monitoring. The monitoring evaluated accessibility, cash delivery by staff, communication, safety and security, feedback mechanisms, additional observations, and the impact on the well-being of the 405 vulnerable women who had each received a total of US\$336 in cash assistance.

On-site monitoring

Findings confirmed no unregistered recipients or crowd control issues and no interference from local authorities. Women found the cash delivery space easily accessible, including for those with disabilities, with protection from sun and rain and a well-organized waiting area. Although women were accompanied by male guardians due to the current context, the male guardians stayed outside of the cash delivery tent. Cash disbursement staff wore identifiable logos, and crowd controllers ensured elderly women with children and disabilities were prioritized. All on-site staff were trained on PSEA and signed a code of conduct. Security measures included searching everyone entering to ensure no weapons were present.

Recipients were well informed about the cash delivery details, including date, time, location, selection criteria, assistance amount, and number of rounds of assistance. A large banner in the main room of the cash delivery site displayed this information. Women received on-site orientation on how to report issues related to cash assistance and whom to contact. Each woman had a card with CARE's hotline number for providing feedback and lodging complaints during the cash delivery process.

Post-distribution monitoring findings

Post-distribution monitoring (PDM) using the Kobo application took place following the first round of cash disbursements directly to 405 registered female-headed households affected by the earthquake. Forty cash recipients, representing 10 per cent of the participants, were interviewed as part of the PDM. The monitoring assessed cash utilization, decision-making, satisfaction levels, impact, and accountability mechanisms.

The PDM showed that:

- **100% of respondents confirmed that they did not face any security issues while travelling to the cash distribution site and back to their homes.**
- **100% of respondents were satisfied with the distribution process, including its safety, adequacy, inclusiveness, timeline and accountability.**
- **100% of respondents were satisfied with the amount of cash assistance received.**
- **97% of respondents were familiar with the feedback accountability and complaints mechanism, and 100% of these respondents found it accessible.**
- **32.5% of married respondents indicated that the wife decided how to use the cash assistance, while 67.5% of respondents stated that the husband and wife jointly decided how to use it.**

As part of the PDM, UNFPA staff conducted focus group discussions with women to review how they spent the cash assistance they received. Many women expressed gratitude for the flexibility of the cash provided in decision-making, enabling them to use the assistance for immediate needs like medicines, warm clothing, food, and access to specialized medical services. Some mentioned purchasing basic items like cooking utensils, helping them to reduce their dependence on neighbours, or other items to help them enhance their dignity in the post-earthquake period. Women also stated that they purchased jewelry, seeing it as a secure form of savings they could wear and keep safe by keeping it close. They appreciated the guarantee of two cash transfers over four months, which alleviated stress and provided peace of mind during recovery.



Two years ago, I lost my beloved husband, leaving me as the sole head of our family. We faced daily hardship in our village, struggling to make ends meet. I worked tirelessly in fields and neighbouring homes, yet hunger was a constant companion, reminding us of our poverty. Then, tragedy struck again with an earthquake that shattered our home. We were trapped beneath the rubble, but our neighbours saved us. With the cash assistance, I was able to buy food, clothes and wood to keep my children warm and comfortable during the cold winter. We rebuild our home, finding strength in our unity. Nothing, not even the darkest of nights, can dim our light and thanks to those who bring this light and support us.”

- Cash recipient

Learning and conclusion

In response to the Herat earthquake and winter conditions, UNFPA, in partnership with CARE, provided impactful cash assistance that addressed the unmet needs of women and adolescent girls. Through two transfers over four months, recipients had autonomy in decision-making, helping them to meet their immediate needs and save for the future. This experience underscores that flexible cash assistance, combined with targeted health and PSS initiatives, can help improve well-being, reduce risks, and enhance dignity during recovery from an emergency.

Ultimately, UNFPA's cash assistance was crucial in helping women provide for their children, access services, rebuild their lives, and recover from the devastating earthquake. Following this positive experience, UNFPA Afghanistan will continue systematically integrating and utilizing cash assistance across its various program areas. Building on its experience with CVA, UNFPA Afghanistan will forge key partnerships and guide the design, implementation, and monitoring of CVA to achieve desired outcomes effectively.

UNFPA Afghanistan will continue integrating cash assistance into comprehensive psychosocial support and sexual and reproductive health and rights programming, ensuring it enhances overall impact as one component of broader coordinated activities. Continuing engagement with the CWG will allow UNFPA Afghanistan to secure critical information, identify gaps for its intervention, and capitalize on opportunities to empower women and adolescent girls through cash assistance.



When the big earthquake took our home and my daughter, I felt like my whole world was destroyed. I could not even sleep because I missed her so much, and I could still hear her cries in my dreams; I had to take care of my other kids all alone. Then, in the middle of all that sadness, Najla (UNFPA deployed psychosocial counsellor) came to us like an angel. She spoke gently and was always there for me, like a friend when I needed it most. She helped me feel better and gave me hope again, even when everything seemed dark. And with the money they gave us, I could buy food for my kids and enough wood to keep warm in the cold Herat winter. My kids do not cry themselves to sleep from hunger anymore. After losing our home and infant daughter, Najla helped us find a way to keep going.”

- Cash recipient

Acknowledgement

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