

UNITED NATIONS POPULATION FUND

CASH & VOUCHER ASSISTANCE

ANNUAL REPORT
2024

“I was desperate and this assistance was a lifeline. Now I can see my son, hold him and be there for him.”

— Nadia, a woman living in the occupied Palestinian territory (not pictured)

FOREWORD FROM THE DIRECTOR

UNFPA Humanitarian Response Division

In 2024, UNFPA remained dedicated to supporting the health and safety of women and girls in crises and fragile contexts to achieve three transformative results – zero preventable maternal deaths, zero gender-based violence and zero unmet need for family planning. As part of these efforts, UNFPA has made tremendous strides in integrating cash and voucher assistance (CVA) within sexual and reproductive health and gender-based violence programming in emergency responses, anticipatory action and humanitarian-development nexus programming.

UNFPA has scaled up use of CVA since 2020 in line with the Grand Bargain, an agreement between some of the largest donors and humanitarian actors to improve the effectiveness and efficiency of humanitarian action. With a localized approach, UNFPA uses CVA to reach the women and girls who are furthest behind, quickly and directly, even in the world's most challenging humanitarian settings. **CVA is key to meeting evolving needs effectively and efficiently, supporting women and girls to make decisions about their own safety and health with dignity.** UNFPA coordinates with humanitarian partners to adapt global standards and guidance based on its mandate and field realities, while bringing feedback from women and girls into global dialogues.

UNFPA CVA reached the front lines of the biggest emergencies in 2024. These spanned geographic regions, from Eastern Europe and Central Asia to West and Central Africa. They included crises in Chad, Haiti, Sudan, Ukraine and Gaza. Spearheaded by UNFPA's Humanitarian Response Division with regional specialists in Asia and the Arab States, standardized support for cash programming reached 39 country offices during the year.

Cash has been an asset to existing partnerships, improving UNFPA's agility and reach with partners such as the World Food Programme, the International Organization for Migration and the United Nations High Commissioner for Refugees. Our local and national implementing partners, together with payment providers, serve as vital lifelines for women and girls at the last mile – whether they need to reach a clinic for childbirth, urgently escape violence or overcome critical barriers to care and safety.

This report highlights UNFPA's progress on CVA in 2024, during which **country offices provided \$12.6 million in such assistance to 153,840 individuals in 31 countries – 148,400 of them women and girls.** UNFPA is proud of advances in institutionalizing this approach and remains committed to expanding CVA across its programming.

UNFPA thanks its donors, partners including governments and local organizations, and above all, the crisis-affected people it serves. Thank you for your continued collaboration as we work together, with flexibility and compassion, to uphold the dignity and save the lives of mothers and all women and girls in crises.

Ms. Shoko Arakaki



Director, UNFPA Humanitarian Response Division



KEY ACHIEVEMENTS IN 2024

153,840

individuals across 31 countries received \$12.6 million in cash and voucher assistance (148,400 women and girls)

76,490

individuals who were able to access life-saving prenatal care, postnatal care and safe deliveries in hospitals, and/or who had the flexibility to purchase medicines and menstrual hygiene products and dignity items such as sanitary pads, soap, underwear, flashlights and shoes from local markets

52,370

individuals who received cash within gender-based violence case management and related responses, helping them to escape violence and violent relationships, seek emergency medical care, secure temporary shelter, and buy food and other essentials for themselves and their children

25,980

recipients of cash or vouchers as part of integrated responses to gender-based violence and sexual and reproductive health

95%

of total CVA funds was delivered as unrestricted cash assistance, with 5 per cent delivered as vouchers

90%+

of total CVA funds were unconditional, with a small remainder conditional on individuals' uptake of a service or attendance at a learning session

Committed to localization and delivering as one United Nations: Over 60 per cent of UNFPA's CVA's interventions were delivered through local and national partners, reinforcing its commitment to supporting the resilience and response capacity of local actors. Forty per cent of CVA funds were delivered through key United Nations partners in crisis-affected countries, helping to fill gaps where local actors do not have sufficient capacity to take on large-scale grants.

COUNTRIES REACHED IN 2024

Afghanistan	Honduras	Philippines
Armenia	Indonesia	Somalia
Bangladesh	Iran	South Sudan
Cameroon	Jordan	Sudan
Chad	Lebanon	Syria
Colombia	Mali	Türkiye
Democratic Republic of the Congo	Moldova	Uganda
Egypt	Myanmar	Ukraine
Ethiopia	Nepal	Viet Nam
Haiti	Niger	Yemen
	State of Palestine	



LEVERAGING CASH & VOUCHER ASSISTANCE

to meet the urgent needs of women and girls in crisis

Since 2020, UNFPA has scaled up CVA to meet the needs of women and girls related to sexual and reproductive health and gender-based violence in emergencies. By providing discreet and flexible CVA that is integrated into its broader humanitarian programming, UNFPA lowers financial barriers for women and girls so they can better address unmet priority needs, access life-saving goods and services, and make their own decisions about their health and safety. UNFPA prioritizes meeting the individual needs of women and girls, complementing household-targeted cash for basic needs where those schemes exist.

UNFPA works with local and government partners and United Nations sister agencies to design and implement CVA, while operating at the forefront of such assistance in anticipatory action programming, cash for protection and localized approaches. UNFPA CVA focal points participate in national and regional cash working groups, and CVA specialists in headquarters and at the regional level in Asia and the Pacific and the Arab States regions uphold quality standards and provide technical support. In 2024, UNFPA continued to support the scale-up and institutionalization of CVA within gender-based violence case management and for sexual and reproductive health. Global and regional CVA specialists backstopped 39 country offices with ongoing technical assistance, learning and coaching sessions, feedback on proposals and on-demand support missions.

Through this approach, in 2024, 64 per cent of countries managing humanitarian responses received technical support to consider, design and implement CVA integrated into gender-based violence case management and sexual and reproductive health programming, and 44 per cent implemented CVA in emergency responses. UNFPA continues to advance field-driven solutions to any CVA issues raised by country offices, including those related to beneficiary data management, risk assurance and management, and personal data protection. Technical guidance and training by the global and regional CVA specialist team help to reinforce UNFPA policies and procedures and address new concerns.

Sustaining access to essential care in Gaza and the West Bank

After giving birth in Gaza, Nadia* was distraught when her newborn son developed breathing problems and was placed in an incubator. Unable to afford rising transportation costs, she resorted to walking an hour and a half each day to be able to see him in the hospital.

To meet such needs amidst the crisis in the State of Palestine, UNFPA provided cash assistance to thousands of vulnerable women and girls to help them access essential supplies and services while reducing protection risks. Upon receiving cash from UNFPA, Nadia was able to pay for a taxi to and from the hospital as well as for other essential items for herself and her newborn.

"I was desperate and this assistance was a lifeline," said Nadia. "Now I can see my son, hold him, and be there for him."

Funds reached recipients via digital transfers and mobile wallets based on an agreement with the World Food Programme. Despite challenges such as movement restrictions, safety risks, market shortages and a liquidity crisis, all surveyed recipients were able to use the cash, with 91 per cent reporting that it helped secure food, hygiene items, medicine, clothing and other urgent necessities. Monitoring showed that this support also helped to reduce family tensions caused by the lack of resources amid ongoing conflict. Although 36 per cent of respondents faced market access difficulties due to ongoing hostilities, 90 per cent expressed their preference for cash over in-kind assistance to meet urgent needs. Learn more [here](#).

* Names of people served have been changed throughout the report and none of those served appear in photos



FLAGSHIP INNOVATION & LIFE-SAVING RESULTS

from scaling up cash in responses to gender-based violence

In 2024, 52,370 women, girls and individuals from other key populations received cash assistance as part of UNFPA programming designed to mitigate the risk of and response to gender-based violence. 20,200 of these women and girls in 17 countries received cash within gender-based violence case management through UNFPA and its partners, with a 24 per cent increase in total funds disbursed for cash in case management compared to 2023. When integrated within a structured and confidential one-to-one case management process, tailored cash assistance helps survivors escape violence, access essential services and build resilience. Caseworkers support survivors in humanitarian settings to incorporate cash into individualized case action plans, ensuring it complements other interventions and mitigates further risks of gender-based violence.

Given evidence that this flagship approach has a positive impact both on reducing risks and supporting access to comprehensive services, UNFPA recommends making cash a standard option in well-functioning case management programmes. Unrestricted and unconditional cash enhances survivor agency, speeds up disbursement and strengthens holistic protection outcomes.

In 2024, to support further uptake, UNFPA continued to roll out its survivor-centred global guidance, [How to Design and Set Up Cash Assistance in GBV Case Management](#). The guidance is accompanied by an [e-learning course](#) in English, Spanish and French. Regional and country-level trainings were held for UNFPA personnel and partners in the Arab States, Asia and the Pacific, and Latin America and the Caribbean.

"We used the money provided for travel expenses to court. I am determined to seek justice for my daughter and prevent similar cases in the future."

Thida, the mother of a 14-year-old survivor of gender-based violence who received cash assistance integrated in case management in Myanmar

(not pictured)



Flexible support for recovery from gender-based violence in Honduras

UNFPA's integration of cash assistance within case management has been a lifeline for gender-based violence survivors in Honduras, where a multidimensional crisis has exacerbated widespread violence against women and individuals with intersecting vulnerabilities. Cash assistance is given in one-to-one case management and has provided flexible support to help survivors recover from violence, meet urgent needs and reduce reliance on harmful coping strategies.

Through this tailored approach, UNFPA has filled critical humanitarian gaps, particularly where safe houses are scarce and ill-equipped for emergencies. It has empowered survivors and improved response effectiveness. Strengthened coordination among humanitarian actors through the national GBV Subcluster and local coordination teams has led to increased referrals and broader support for women and girls at risk. The flexible nature of cash assistance has made it an invaluable tool to meet the needs of gender-based violence survivors in a multicultural society with diverse dynamics, normalized violence, and many remote and hard-to-reach areas. Learn more in the case study [here](#).

Delivering as "One UN" to counter risks and disruptions in Ukraine

To respond to increased risks of gender-based violence and disruptions to health services in Ukraine, UNFPA collaborated with local non-governmental organizations as well as the United Nations High Commissioner for Refugees to provide cash through survivor-centred case management. This has bolstered response plans for individual women and girls, mitigating risks and improving individual protection outcomes.

UNFPA partnered with the International Organization for Migration to complement its multipurpose cash assistance with additional funds to help pregnant and lactating women meet sexual and reproductive health needs. This initiative recognized the heightened vulnerabilities faced by women in conflict-affected areas. It sought to ensure that they could access necessary healthcare, including antenatal and postnatal care, through financial assistance for transportation costs to and from health services.

Bank transfers and blockchain-based payment options provided assistance directly to beneficiaries. Ultimately, 98 per cent of pregnant and lactating women who received cash assistance stated that it helped them obtain necessary services for themselves and their children, and 87 per cent reported that it significantly contributed to their physical and mental well-being. Learn more in the case study [here](#).

EXPANDING ACCESS

to critical sexual & reproductive healthcare through cash & vouchers

In 2024, 76,490 women, girls and individuals from key populations in 22 countries received cash or vouchers for sexual and reproductive health services and items as part of UNFPA's implementation of the Minimum Initial Service Package for Sexual and Reproductive Health in Crisis Situations. CVA can help cover out-of-pocket costs to accessing services such as transport, food, lodging near health facilities or childcare, and can also subsidize the cost of the service itself when the service is not free.

Through UNFPA's CVA in 2024, pregnant and lactating women and girls used cash to access life-saving prenatal care, facility-based deliveries and postnatal care that would otherwise have remained out of reach due to a lack of personal funds. Women, girls and individuals from key populations also benefited from cash and vouchers for medications, including HIV treatments, and family planning.

USING LOCAL MARKETS

to provide access to hygiene and dignity items

To enable the purchase of preferred hygiene items and menstrual supplies from local markets, UNFPA is providing women, adolescent girls and other key populations with cash or vouchers to cover the costs of necessary items.

Women and adolescent girls in Bangladesh, Jordan, Moldova, Myanmar, the Philippines, Sudan, Türkiye and Viet Nam benefited from this programming in 2024, which permits greater flexibility and dignity through choices of quality and culturally appropriate items tailored to personal needs. Recipients reported being able to more fully meet their health and hygiene needs through this assistance, which allowed them to attend work and school with less interruption.

As with traditional hygiene or dignity kits, this innovative approach has opened an entry point to provide crucial information about gender-based violence and sexual and reproductive health to recipients and refer them to relevant services. To support the institutionalization of this approach, UNFPA in Asia and the Pacific published internal technical guidance on using CVA for dignity items. A first [case study](#) in the region detailed the approach in Bangladesh.

"The cash I received really made a difference. Before, I struggled to afford regular check-ups and prenatal care, but now I can attend all antenatal care visits I need without worrying about the costs. It has eased my financial burden and allowed me to prioritize my health and the health of my baby."

Pharmacy vouchers prove to be practical and efficient in Jordan and Türkiye

Vouchers can offer a practical and efficient solution to overcome logistical, financial and systemic barriers in crisis settings, helping to secure timely access to essential health services and commodities.

In Türkiye, a family planning voucher intervention links contraceptive access with family planning counselling in UNFPA-supported safe spaces, empowering women and girls to make informed choices while addressing contextual challenges. Contracted local pharmacies provide prescribed contraceptive methods, with real-time monitoring through a digital voucher management system.

Similarly, in Jordan, a voucher scheme facilitates access to essential sexual and reproductive health medications through a network of contracted pharmacies, thus avoiding procurement delays. This approach improves service delivery in compliance with local governance structures, supports local businesses and provides monitoring at the last mile of service delivery.

A mixed-modality approach addresses multiple needs in Sudan

In Sudan, UNFPA used both cash and vouchers to comprehensively address the sexual and reproductive health and hygiene needs of conflict-affected women and girls. Cash covered expenses in obtaining care, including transportation, food, caretaker support and essential medicines, while vouchers facilitated access to medical services at contracted facilities and hygiene supplies through designated vendors.

Given significant liquidity shortages, vouchers have offered a practical alternative to cash while preserving beneficiary choice and dignity. Post-distribution monitoring highlighted the effectiveness of this approach, with 77 per cent of respondents reporting that they obtained all necessary hygiene items through vouchers and 94 per cent confirming their availability from designated vendors. Multiple cash distribution mechanisms, including transfers through financial service providers, bank transfers and direct cash distribution, were employed to effectively reach all intended recipients and enable their effective use of CVA.

"I needed a referral to a larger hospital for further treatment, but I couldn't afford the transportation and additional costs. The cash covered the cost of my transport to the care, and because of this I received the care I needed for my high-risk pregnancy."



STRENGTHENING DISASTER PREPAREDNESS

to protect women & girls

In 2024, under the Anticipatory Action framework of the Central Emergency Response Fund, UNFPA provided cash and vouchers in Bangladesh and Nepal ahead of forecasted disasters, helping women and girls to maintain their post-disaster access to maternal healthcare and hygiene items, including menstrual supplies, while receiving key information about available services related to gender-based violence and sexual and reproductive health.

Other country offices, including the Philippines and Sri Lanka, integrated cash in anticipatory action planning for disasters. Increased preparedness, including cash, is ongoing in the region, with a focus on countries including Fiji, Papua New Guinea and Vanuatu.

“They sent us money just in time. They also shared information about gender-based violence risks and told us where to seek help if we faced any kind of violence. This kind of information and financial assistance helped us not be more vulnerable during the climate crisis.”

— Diya, a recipient of cash as part of anticipatory action planning for flooding in Bangladesh (not pictured)

Making strides with

DISABILITY-INCLUSIVE CASH & VOUCHER ASSISTANCE

In 2024, UNFPA took steps to make ongoing programming, including CVA interventions, more disability-inclusive and ensure that no one is left behind. In flood-affected areas of Bangladesh, tailored cash assistance was provided to adolescent girls with physical disabilities, enabling them to purchase assistive devices to facilitate mobility and access to reproductive health and protection services.

In Myanmar, UNFPA developed new internal guidance on disability-inclusive CVA in consultation with the national Disability Inclusion Technical Advisory Group and with non-governmental organizations focused on meeting the needs of persons with disabilities.

Advocating for

GENDER-SENSITIVE PROGRAMMING ACROSS ALL SECTORS

In 2024, UNFPA strengthened gender-based violence risk mitigation in CVA programming by advocating for more inclusive, gender-sensitive cash assistance through gender-based violence coordinators in Cash Working Groups that work at country and regional levels to facilitate the coordination of CVA within humanitarian response. Recognizing that cash is an increasing share of humanitarian aid, UNFPA has emphasized safe distribution that does not increase risks or exclude individual women and girls, even when given through large-scale cash assistance to households.

To advance this effort, UNFPA hosted a two-day regional workshop in Latin America and the Caribbean on risk mitigation across all CVA programming in all sectors, bringing

together UNFPA gender-based violence coordinators, selected cash working group coordinators, and regional gender-based violence and protection specialists from UNFPA, other United Nations entities and relevant international non-governmental organizations. The workshop strengthened [commitments](#) by regional actors and expanded the mandate for country offices to advance cash programming that is sensitive to gender-based violence.

These efforts have sought to further institutionalize and build on recommendations in UNFPA's [Toolkit for Gender-Based Violence Risk Mitigation in CVA](#) and its [operational indicators](#) for risk mitigation in multipurpose cash programming.

Shaping dialogue on

CASH IN THE PROTECTION & HEALTH SECTORS

UNFPA worked with donors and partners as part of the Cash for Protection Global Task Team to clarify key technical aspects of cash in the protection sector, shaping global alignment and donor funding decisions. UNFPA is the official liaison between the Task Team and the Gender-Based Violence Area of Responsibility, which it leads. In 2024, UNFPA provided essential inputs to the [Key Considerations on Cash for Protection](#) endorsed by the Global Protection Cluster Strategic Advisory Group.

As the lead of the Gender-Based Violence Area of Responsibility, UNFPA also offered expertise on sectoral cash for protection and health for the [Inter-Agency Standing Committee guidance](#) on multipurpose cash and CVA in humanitarian needs and response plans, helping to align it with global evidence.

UNFPA showcased its CVA expertise at major global forums. At the SVRI Forum, the world's largest conference on violence against women in low- and middle-income countries, UNFPA offices in Colombia, Jordan, Lebanon and Moldova presented research on cash in gender-based violence case management and CVA for menstrual health and hygiene management.

Additionally, at the World Bank Fragility Forum in Washington, DC, UNFPA and US PRM led a session entitled "Strengthening Women and Girls' Agency through Cash & Voucher Assistance in Fragile & Humanitarian Contexts."



In Chad, the Democratic Republic of the Congo and Ethiopia, UNFPA is working across the humanitarian-development nexus by facilitating women's and girls' access to life-saving services and supplies while also referring them to economic empowerment opportunities to build longer-term resilience.

ONGOING LEARNING

To support the scale-up and standardization of CVA across all regions, in 2024, UNFPA developed an internal e-learning course to strengthen CVA capacities among Surge experts. They are deployed to meet the needs of women and girls for sexual and reproductive healthcare and gender-based violence services during emergencies.

UNFPA personnel from country offices globally had the opportunity to attend global and regional capacity-building initiatives, in-person and virtually, including training on the use of CVA within the UNFPA mandate, and gender-based violence case management and risk mitigation in CVA. Additionally, brown-bag sessions and webinars covered key topics such as coordination, transfer value calculations, disability-inclusive CVA and CVA in sudden-onset emergencies. An all-staff webinar detailed the role of CVA in fulfilling the three transformative results.

NEW DOCUMENTATION

on cash & voucher assistance

- [Cash and voucher assistance: Breaking down barriers to SRH care in humanitarian settings](#)
- [Leveraging cash assistance as a tool in Moldova's Ukrainian refugee response](#)
- [Cash assistance within GBV case management in Honduras: Saving lives and meeting the urgent needs of GBV survivors \(also in Spanish\)](#)
- [GBV risk mitigation in CVA programming: Key takeaways from a UNFPA regional Latin American workshop \(also in Spanish\)](#)
- [Empowering women, ending violence: Cash assistance within GBV case management in Cameroon \(also in French\)](#)
- [Providing cash assistance in GBV case management and to pregnant and lactating women in times of conflict in Ukraine](#)
- [Cash assistance for women's health and wellbeing in Afghanistan](#)
- [Cash assistance for the purchase of dignity items in emergencies in Bangladesh](#)
- [Strengthening localization: Implementing cash assistance with women-led and civil society organizations in Myanmar](#)
- [UNFPA's cash assistance initiative amidst Sri Lanka's socio-economic crisis in Sri Lanka](#)
- [Voucher assistance support for women's health in Türkiye's earthquake region](#)
- [Fact sheet: UNFPA cash assistance in Gaza and the West Bank](#)



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