



CVA CASE STUDY

UNFPA Cash Assistance in Ukraine:

Providing cash within GBV case management and to support pregnant and lactating women in times of conflict



USAID
FROM THE AMERICAN PEOPLE





Summary of Learning

Cash and voucher assistance (CVA) has proven to be feasible and effective in contributing to the humanitarian response in Ukraine since 2022. UNFPA Ukraine has focused its cash assistance on its two main mandate areas for women and girls in emergencies: gender-based violence (GBV) response, through survivor-centered GBV case management, and meeting sexual and reproductive health (SRH) needs. UNFPA Ukraine's cash assistance interventions that took place from May 2023 till July 2024 have had a dual aim:



Contributing to individual women and girls' GBV case action plans, thereby improving individual protection outcomes and mitigating their risk of GBV



Providing support to pregnant and lactating women (PLW) to purchase items, pay for transport or other indirect costs, enabling them to access the SRH services that UNFPA supports or provides.

UNFPA works to reach those left furthest behind, particularly in conflict-affected areas near the frontline. UNFPA worked together with its Ukrainian implementing partner, the NGO Initiative. Enhancing the capacity of UNFPA's national partners to implement cash and voucher assistance (CVA) has advanced localization and resilience efforts on the ground, which in turn has increased the quality and effectiveness of UNFPA's GBV and SRH humanitarian programming to empower and protect women affected by conflict.

In line with the UN "Delivering as One," UNFPA partnered with other UN entities including the International Organization for Migration (IOM) and the United Nations High Commissioner for Refugees (UNHCR). This case study evaluates the methodology, delivery mechanisms, transfer amounts, monitoring frameworks, and results of cash assistance within UNFPA Ukraine's programmes, highlighting their significant impact on recipients' well-being and recovery.



Key findings

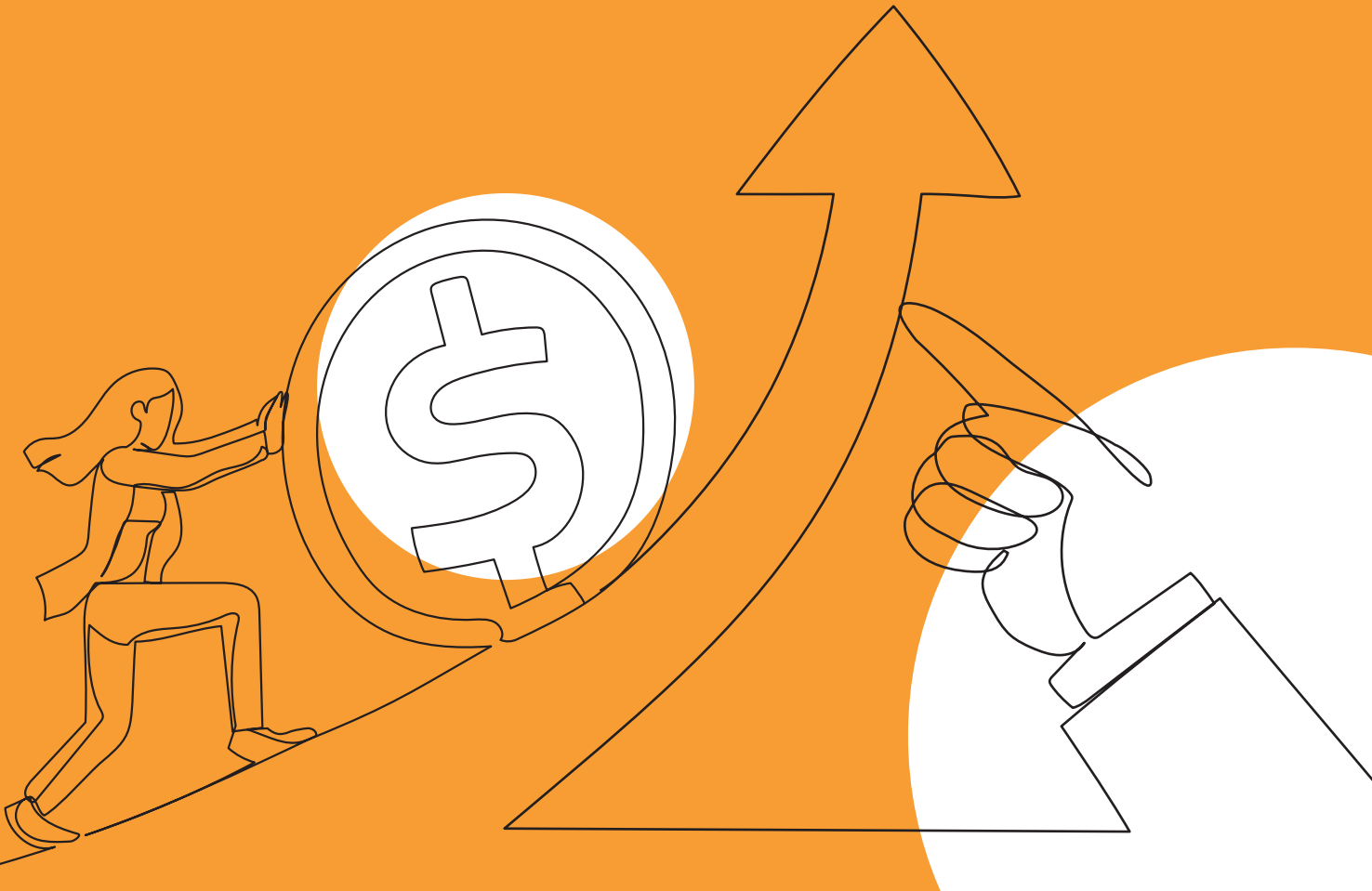
The targeted cash assistance program effectively reached the most vulnerable pregnant and lactating women in need of SRH services and items as well as GBV survivors enrolled in GBV case management by adhering to clear eligibility criteria and targeted processes. This approach, aligned with UNFPA's globally-recognized guidance on cash assistance within GBV case management, ensured that while all survivors were eligible, cash assistance was integrated into one-to-one case management and provided only when appropriate, following a thorough case assessment.

The program's flexibility in delivery mechanisms, including bank transfers, blockchain wallets, and cash-out options, allowed recipients to access assistance securely and conveniently, tailored to their individual preferences and circumstances. Transfer amounts were carefully determined based on individual needs, economic conditions, and inflation rates, ensuring meaningful support and promoting recipients' agency and empowerment. A robust monitoring framework, which respected confidentiality and data protection, enabled systematic data collection and recipient feedback, leading to continuous improvement in the program. Overall, the cash assistance contributed to significant positive outcomes, including improved protection, access to services, physical and mental well-being, and safety for GBV survivors and PLW, with post-distribution monitoring revealing high levels of recipient satisfaction.



“

“I struggled to find cash assistance anywhere due to not meeting the requirements of most organizations. Your assistance has been a lifeline for me as I navigate single parenthood with three children. With your help, I was able to purchase necessary items for my kid.”





Background and objective

Since 1997, UNFPA has been actively involved in development work in Ukraine, focusing on initiatives to combat GBV, enhance sexual and reproductive health and rights (SRHR), foster gender equality, and champion youth rights, participation, and resilience. The ongoing war has heightened the occurrence, risks, and forms of GBV, including sexual and physical assault, domestic abuse, intimate partner violence, trafficking, and exploitation. Additionally, the war has severely disrupted access to critical healthcare services, including SRH services, due to infrastructure damage, disrupted supply chains, and restricted movement.

Rapid gender analysis conducted by Care Ukraine¹ in August 2024 showed that the war in Ukraine has led to a rise in poverty rates nationwide that is affecting more women than men. Additionally, the findings demonstrated that the conflict has intensified unpaid care burdens for women and adolescent girls, especially in female-headed households (FHHs) and those with dependents.

- ➔ As conscription laws expand, men face heightened pressure to fulfill traditional roles as defenders, impacting employment and humanitarian service access and straining household dynamics.
- ➔ Women, including over 62,000 enlisted in the military, are increasingly responsible for both paid and unpaid roles as men join the military.
- ➔ Single displaced FHHs report higher responsibility for family safety, while older women, particularly in rural areas, experience limited decision-making power due to traditional norms.
- ➔ The invasion has increased the unpaid care load for women, particularly in IDP households, and amplified gender disparities in tasks like childcare, house cleaning, and elder care.
- ➔ Adolescent girls bear a greater share of domestic duties, while boys focus on tasks like farming, adding to household pressures and limiting their leisure time.
- ➔ Women's dual role as caregivers and providers has intensified as they fill in for men joining the military, further stretching their resources and time.

1 [RAPID GENDER ANALYSIS Ukraine August 2024](#)

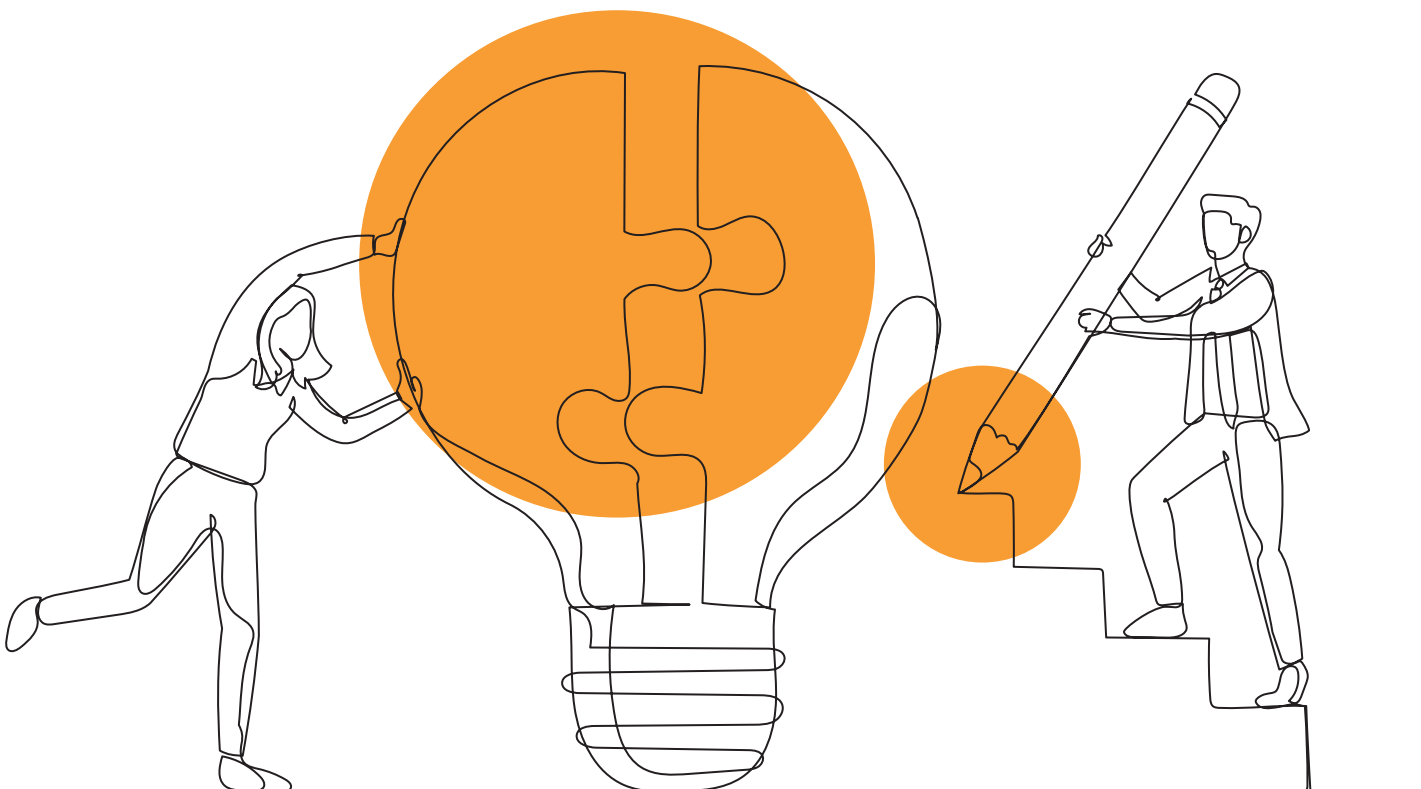


The conflict and the ensuing humanitarian crisis have increased gender-based violence (GBV) risks for women and men of all ages and diverse backgrounds, while services are disrupted and support networks dismantled.

The overarching objective of cash assistance in Ukraine has been twofold: to address the immediate needs of women affected by GBV and to enhance access to essential SRH services and goods for PLW, thereby contributing to their well-being and resilience in the face of adversity.

Through targeted financial assistance, the programme aimed to alleviate economic burdens, empower survivors, and ultimately support their journey towards recovery and empowerment.

As part of a coordinated response to GBV in emergencies, UNFPA and its partners in Ukraine have provided cash assistance via structured GBV case management process alongside other services, with the goal of improving protection outcomes and mitigating individuals' risk of GBV. Cash assistance within GBV response supports access to services, helps survivors to escape violence to safety following a GBV incident or when faced with imminent risk of GBV, and reduces further risks of GBV. As such, cash becomes part of an individual's "case action plan" that can aid their recovery, address their individual needs and help them to access essential services flexibly and on their own terms. In situations when core GBV response services (e.g., health or legal services) have associated costs and are not available for free, cash transfers facilitate access.





To ensure that cash referrals are appropriately tailored to meet clients' protection needs and that the introduction of cash assistance minimizes further exposure to harm, cash assistance is monitored for the client's needs through a GBV case management process and post-monitoring distribution.

The cash assistance intervention within the SRH programme was designed to support PLW, particularly in regions near the frontline where ongoing conflict has led to the closure of many healthcare facilities, forcing people to travel longer distances to access care. Additionally, financial barriers further limit their ability to obtain necessary healthcare services and goods. This initiative recognized the heightened vulnerabilities faced by women in conflict-affected areas and sought to ensure that they could access necessary reproductive health services and goods, including antenatal and postnatal care, through the provision of financial assistance to cover the costs of their transportation to and from health services.



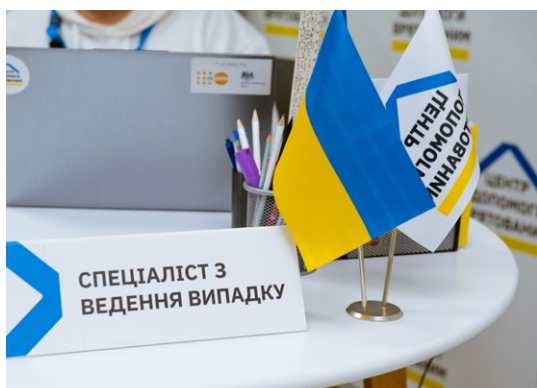


Partnerships

For the implementation of its programmes, UNFPA Ukraine strategically engaged in partnerships with other organizations to maximize efficiency and reach, which ultimately proved instrumental in supplementing UNFPA Ukraine's internal capacity. Key collaborations were established with other UN agencies, specifically:

- ➔ with the International Organization for Migration (IOM) for the cash assistance for SRH intervention,
- ➔ with the United Nations High Commissioner for Refugees (UNHCR) for cash within GBV case management.

Concurrently, UNFPA Ukraine partnered with the national NGO Initiative for cash within the GBV case management as part of its localization efforts. UNFPA partnered with the IOM to complement its multipurpose cash assistance to PLWs through multipurpose cash assistance, which did not cover individual SRH needs of women and girls.



Cash assistance to GBV survivors and women at risk of GBV was provided through a structured GBV case management process, at Survivor Relief Centres as part of the UNFPA Ukraine GBV Response and Prevention Program, using UNHCR and local NGOs as financial service providers (FSP). The partnership with UNHCR, which has integrated a digital payment system, enabled the distribution of cash assistance through mobile applications. This innovative approach ensures

flexibility of choice and therefore empowerment of recipients and also eliminates the need for them to have traditional bank accounts, making the process more accessible.

UNFPA's national NGO partner, Initiative, used bank account transfers as a payment method. The collaboration demonstrated effective teamwork, starting with several training sessions on how to design and implement cash assistance within GBV case management, and follow-up monitoring visits to ensure smooth program implementation. The collaboration exemplified how local partnerships can have a significant impact on outcomes, with the NGO playing a critical role in the success of the cash assistance intervention for GBV survivors.



Methods

Eligibility, targeting, and individual assessments

A response framework was developed based on the UNFPA Ukraine Country Office's internal Standard Operating Procedures (SOPs) for Operational and Financial Management of CVA and in alignment with the [UNFPA Guidance: How to Design and Implement Cash Assistance in GBV Case Management](#). The response framework outlined how cash assistance would be provided to GBV survivors and women at further risk of GBV through case management points in Survivor Relief Centres as part of the UNFPA Ukraine GBV Response and Prevention Programme. Four Survivor Relief Centers run by UNFPA in Kyiv, Kherson, Chernivtsi, and Kharkiv were chosen as pilot locations for implementation of the provision of cash in assistance via structured GBV case management. The data of the recipients was transferred through the Azure platform for data sharing between agencies and provided a secure method for transferring sensitive recipient information, enhancing the overall security and efficiency of the programme.



Реєстрація на одноразову грошову допомогу для вагітних жінок і новоспечених матерів

UNFPA, Фонд ООН у галузі народонаселення, співпрацює з Бюро USAID FWA з метою гуманітарної допомоги USAID's Bureau for Humanitarian Assistance об'єднаними зусиллями, щоб надати грошову допомогу і новоспеченим жінкам через надання одноразової грошової допомоги для забезпечення їхніх перинатальних потреб.

Умови отримання грошової допомоги

1. Грошову допомогу можуть отримати жінки з Харківської, Донецької, Запорізької, Херсонської та Миколаївської областей.
2. Грошову допомогу надається вагітним жінкам, які знаходяться на 28 тижні вагітності та більше, і жінкам після пологів до 6 тижнів.

Реєстрація для отримання одноразової грошової допомоги здійснюється за QR-кодом нижче:

Як отримати допомогу:

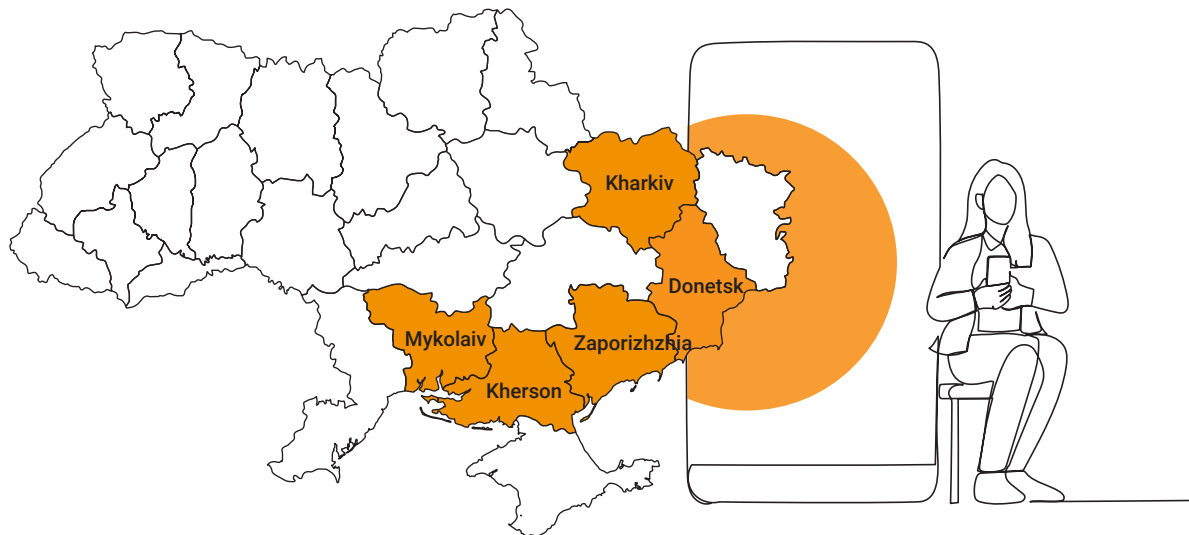
1. Реєстрація за QR-кодом.
2. Заповнення анкети.
3. Надання запитуваних документів в анкеті.
4. Підтвердження відповідності умовам.
5. Надання грошей.

Кінцевий термін реєстрації: 15 листопада 2023 року

Unrestricted and unconditional cash assistance was provided either as one-off or recurring support, based on survivors' needs and safety assessments. This survivor-centered approach to addressing GBV offered immediate emergency and life-saving aid, as well as medium to long-term support for recovery and healing, as well as economic independence. **Flexibility, freedom of choice, and easy access were key advantages of cash as a suitable form of assistance.**

For the cash for SRH component, targeting criteria focused on pregnant women over 28 weeks and up to 6 weeks postpartum. For the first batch of recipients, UNFPA collaborated with IOM to top up the cash assistance provided to PLWs already receiving multipurpose cash assistance (MPCA) from IOM, specifically to cover SRH needs. PLWs were identified across Ukraine, verified through a sample-based process conducted by individual consultants hired by UNFPA, and subsequently paid by IOM's FSP. IOM offered two payment options: direct transfers to bank accounts and MoneyGram. This flexibility was beneficial for the recipients, providing them with choices that best suited their circumstances.

For the second batch of recipients, UNFPA launched its own identification and registration in five oblasts: Khersonska, Zaporizka, Mykolaivska, Kharkivska, and Donetsk. PLWs visiting partnering perinatal centers were able to scan QR codes and fill out the KoboForm to confirm eligibility for the programme. Verification was performed by an individual consultant hired by UNFPA, and payments were facilitated by IOM's hired Financial Service Provider in this case.



The individual assessment of survivors within GBV case management, as well as rigorous targeting within SRH programming, ensured that the cash assistance reached those most in need, whether they were those at risk of GBV requiring immediate support or PLW requiring essential reproductive health services or goods, thereby maximizing the impact and effectiveness of the cash assistance programming in Ukraine.



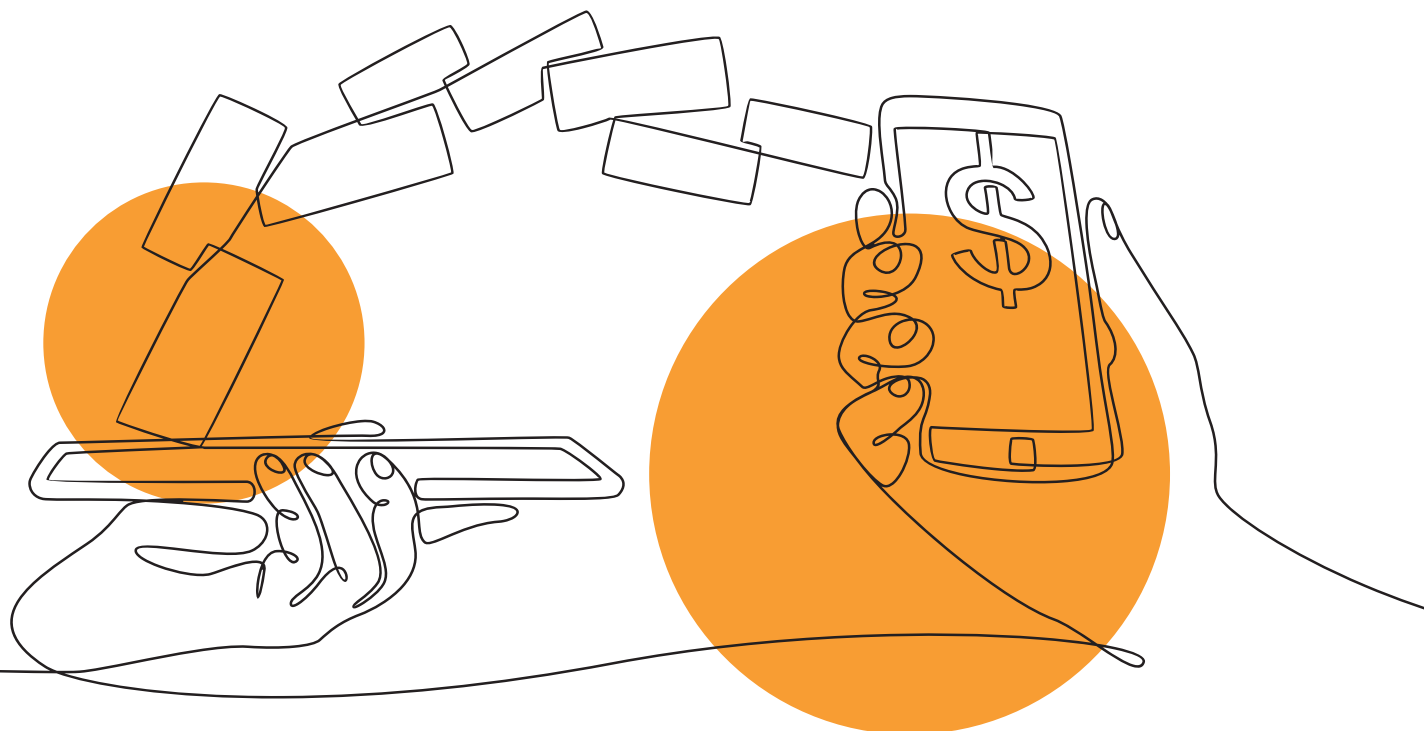
Delivery mechanism

Cash assistance in GBV case management was provided using two different delivery mechanisms: bank transfers and blockchain-based payment options. UNFPA used UNHCR's FSP to transfer funds to the digital wallets of recipients who preferred this mode of payment. Piloting cash assistance with these mechanisms offered flexibility to survivors. This approach demonstrated a commitment to tailoring assistance to individual preferences and specific case requirements. The option for survivors to receive payments directly into their bank accounts or digital wallets underscores the programme's dedication to individual choice and empowerment, ensuring that survivors have control over their financial resources.

Cash transfers to bank accounts were made through the national implementing partner. This approach offers efficient disbursement, particularly for those with existing personal bank accounts. Alternatively, digital payments to blockchain wallets were facilitated in cooperation with the UNHCR.

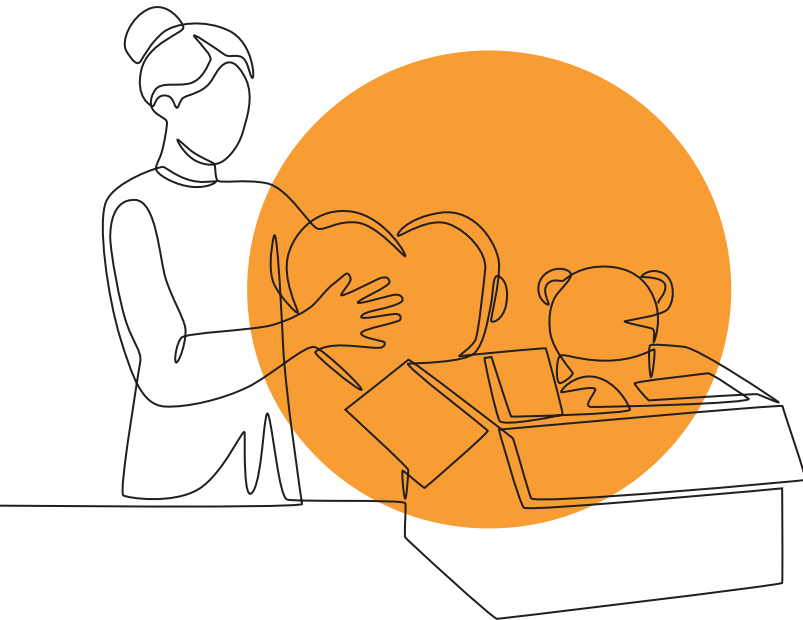
The cash for SRH intervention was implemented through an agreement that was established with the IOM to facilitate payments. The recipients were encouraged to receive payments into their bank accounts, offering a secure and convenient option. However, cash-out through MoneyGram was also made available, ensuring accessibility for those without bank accounts or in need of immediate cash.

These delivery mechanisms were selected to ensure that recipients could access their assistance securely, conveniently, and in a manner that best suited their individual circumstances, thereby maximizing the impact and effectiveness of the cash interventions in Ukraine.



Transfer amount, frequency, and conditionality

For the cash assistance within GBV case management, the programme offered two options for transfer frequency: either one-time off payments or recurrent payments, depending on the case action plan with a maximum duration of six months. This flexibility ensured that assistance could be tailored to the unique needs of survivors.



To calculate the cost of services and goods that cash assistance could potentially cover as per the survivor's case management plan, UNFPA used data from the existing IOM costing analysis (based on the MEB calculations) accounting chart. The guidelines were provided to GBV case managers on how to determine the total amount based on the specific needs of each survivor. Monthly payment amounts are calculated in Excel and include the costs of food, non-food items, clothing, rent (including communal services such as electricity, sewerage, and gas), transportation, and communication, as well as food and non-food support for children

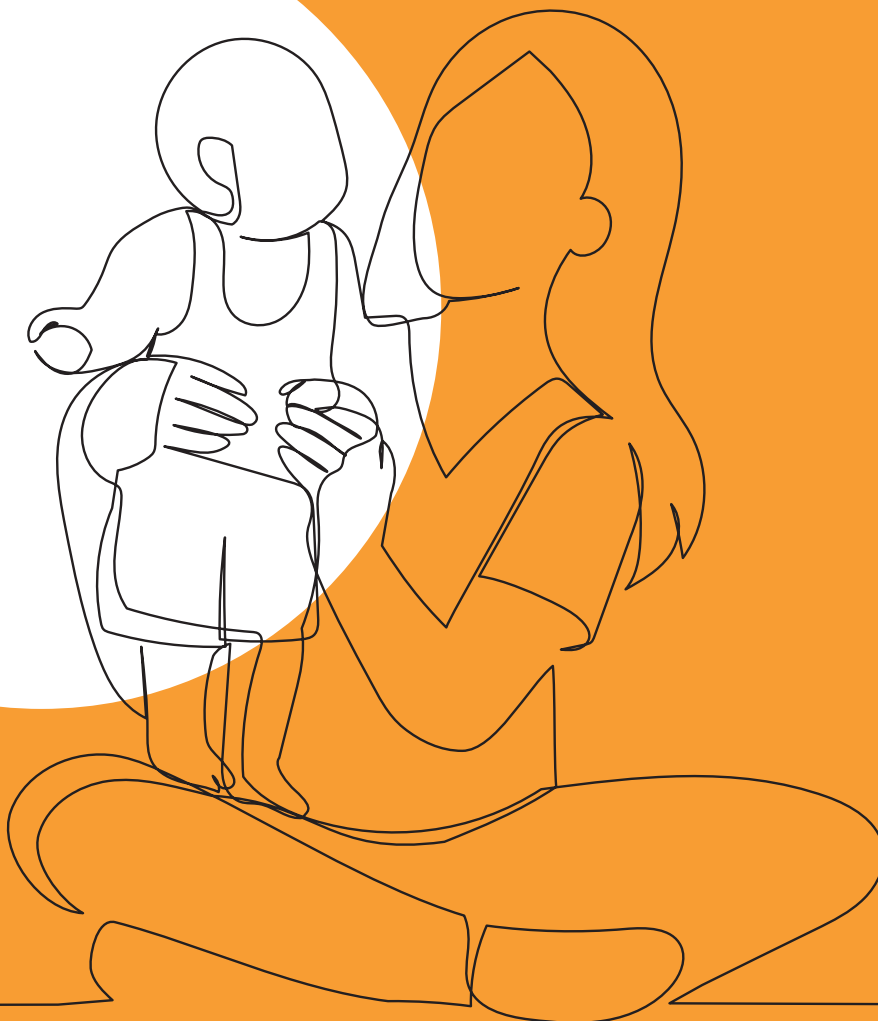
of the survivors. Consequently, the transfer value is based on several factors, including the specific characteristics of the survivor's situation and the services required as outlined in their case plan. This amount can vary from \$250 to \$850 USD per month, reflecting the diverse needs of GBV survivors and aiming to provide sufficient support to address their immediate concerns.

The cash for SRH component provided a one-time payment of \$200 USD to individual pregnant and lactating women as a top-up to multipurpose cash to their households, to cover their specific SRH-related needs. This amount was identified in accordance with recommendations from the Cash Working Group and through analysis of the inflation rate and the gap in social payments due to inflation in the country. The goal was to provide meaningful support to PLW accessing SRH services, ensuring they could meet their essential needs and mitigate the impact of economic challenges.

Both programmes prioritized responsiveness and flexibility in determining transfer amounts and frequency, aiming to provide timely and meaningful support to recipients while also promoting their agency and empowerment. Adjustments to transfer amounts were made based on ongoing monitoring of economic indicators and recipients feedback, ensuring that assistance remained effective and aligned with evolving needs and circumstances.

“

“We are deeply thankful for the cash assistance provided. Thanks to your cash assistance, I was able to buy an eating table, diapers for a month, some clothes, and bathing essentials for my youngest child, whose sensitive skin (he has dermatitis) requires specialized products that are costly for our family. As internally displaced persons from the occupied Khersonska oblast and given that the government payments are not enough, every bit of assistance is invaluable to us. Thank you, from our son Yaroslav.”





Monitoring

The cash assistance pilots integrated within UNFPA Ukraine's existing GBV and SRH programmes were implemented with a comprehensive monitoring framework, including post-distribution monitoring surveys and mechanisms for feedback collection, to enhance protection outcomes and ensure effective delivery of cash assistance. Through tailored survey tools and proactive engagement with recipients, the programme strives to continuously improve implementation, promote participation, and empower GBV survivors and PLW by evaluating the impact of the cash assistance on their autonomy and empowerment.

Monitoring the cash for SRH component

A monitoring framework was established to ensure the effective integration of cash within UNFPA Ukraine's SRH programme, with a focus on collecting feedback, tracking risks and benefits, and enhancing protection outcomes for recipients.



The monitoring framework involved the development of a post-distribution monitoring (PDM) form specific to the SRH programme. This form enabled systematic data collection to assess various aspects of the cash assistance implementation process and its impact on recipients' physical and mental wellbeing, household relations, and access to SRH services and goods. Administered by trained personnel, the PDM surveys aimed to capture recipients' perceptions regarding the adequacy of the duration, timing, and amount of cash assistance, as well as their ability to safely access the assistance.

In addition to the PDM surveys, mechanisms were put in place to gather complaints and feedback from recipients. QR codes were prominently displayed on registration posters, allowing the recipients to easily submit complaints or provide feedback using their smartphones. There is no general UNFPA Ukraine hotline, therefore the communication was possible only by the means of the messengers. However, the QR code forms facilitated transparent communication and ensured that recipients' voices were heard and addressed promptly.

Furthermore, verifiers responsible for confirming recipient eligibility were trained to address common questions and concerns raised by recipients. This proactive approach not only helped to streamline the verification process but also provided an additional avenue for recipients to seek clarification or assistance.

Overall, the monitoring framework for the cash assistance within the SRH programme was designed to ensure the effective delivery of cash assistance, promote recipient participation and feedback, and facilitate continuous improvement in programme implementation to better meet the needs of recipients.

Monitoring of cash assistance within GBV case management

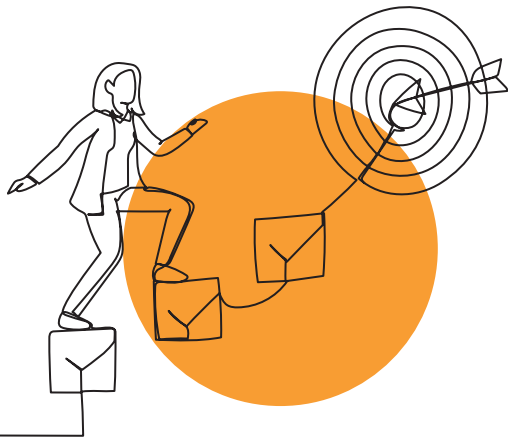
Ensuring programme quality, accountability, and effectiveness is essential. UNFPA has conducted the PDM to assess the impact of cash assistance provided within GBV case management. To ensure the successful implementation of the PDM, the team has developed a questionnaire, and selected an experienced GBV-trained consultant to conduct the evaluation process. It is crucial to underscore that the PDM is conducted strictly on a voluntary basis, contingent upon explicit consent from GBV survivors who willingly participate in the interviews. Drawing upon exemplary practices from diverse regions, the PDM aims to assess the effectiveness of cash assistance in meeting protection goals and empowering women to disrupt the cycle of violence. Its primary objective is to evaluate how financial support facilitates survivors' access to services, in severing ties with perpetrators, attaining autonomy in decision-making, and ultimately fostering empowerment.



“

“Kateryna (name changed), a 39-year-old woman from the Khmelnytsky region, suffered 12 years of horrific abuse at the hands of her father-in-law, who systematically raped and humiliated her due to her mental challenges. Despite lack of trust and support from her husband and family, Kateryna’s life changed when one of her daughter’s friends accidentally witnessed the abuse. This revelation brought her situation to light and prompted her relatives to seek help. With the support of GBV case manager, Kateryna and her daughter were safely relocated from the abuser’s home. They were placed in a UNFPA-supported shelter, where they received critical social, psychological, humanitarian and legal assistance, including a restraining order against the perpetrator. The traumatic experience deeply affected Kateryna’s daughter, who faced emotional challenges, but with continued support, the family began to heal. Eventually, GBV case manager UNFPA helped Kateryna secure financial assistance through cash assistance and secure safe accommodation for herself. The atmosphere in their relationship changed, and Kateryna’s daughter finally stopped crying, it was a sign of recovery, thanks to the intervention and care they received.”





Results

As of May 1, 2024, the results of the cash assistance pilot programmes within GBV and SRH demonstrate significant impact and positive outcomes for recipients.



337 recipients received cash assistance tailored to their individual needs as part of their GBV case management action plan. The majority of recipients received multiple disbursements, with



802 total payment transfers made (264 transfers to digital wallets and 538 to bank accounts), highlighting the effectiveness of recurrent cash assistance in addressing ongoing needs and supporting survivor's recovery.



2,503 pregnant and lactating women received assistance **in 2023**, demonstrating the programme's ability to reach many vulnerable individuals. This number increased substantially, with

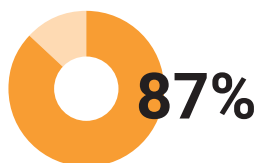


3,267 PLW receiving assistance **in 2024**, indicating the programme's scalability and continued effectiveness in addressing the needs of women accessing SRH services and goods.

The results of the pilot programmes, as outlined in the monitoring data, showcase the tangible benefits of cash assistance for recipients. PDM surveys conducted with cash recipients within SRH Program revealed high levels of satisfaction and positive outcomes:



of respondents in the SRH Program stated that the cash assistance helped them access necessary services for themselves or their children.



reported that the cash assistance significantly contributed to improved physical and mental wellbeing.



asserted that the received amount was adequate or somewhat adequate to improve their safety.



Learning and Recommendations

Overall, the success of the integration of cash assistance within UNFPA Ukraine's GBV and SRH programmes demonstrates the effectiveness of cash assistance in addressing the needs of GBV survivors and PLW accessing SRH services and goods. In the future, UNFPA Ukraine will continue to improve on this approach, working to:

- ➔ Establish agreements with financial service providers for secure cash transfers, as cash-in-hand in this context can increase risks to women and girls' safety.
- ➔ Strengthen collaborative partnerships with local stakeholders and UN agencies.
- ➔ Develop comprehensive operational guidelines tailored to the Ukrainian context.
- ➔ Implement continuous learning mechanisms.
- ➔ Develop tailored training programs and mentorship initiatives for both UNFPA staff and local implementing partners, fostering mutual learning and enhancing the quality and effectiveness of our initiatives while supporting local partners where needed.
- ➔ Stay updated on privacy regulations and invest in secure technologies to manage recipient's data.
- ➔ Include local representation in decision-making processes and conduct regular context analyses.
- ➔ Implement real-time feedback mechanisms and conduct regular programme evaluations.
- ➔ Investigate blockchain technology for transparency and utilize mobile-based financial services where possible.



**The United Nations
Population Fund in Ukraine**



UNFPA Ukraine



UNFPA.Ukraine



_unfpa_ukraine_



UNFPAUkraine



ukraine.unfpa.org