A Gender Equitable Cash Disbursement System in Chitral

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Summary

Climate-driven flash floods and glacial hazards are becoming more frequent in Upper and Lower Chitral, yet relief systems built around the male "head of household" often leave women without access to aid. This paper sets out an operational framework for a Gender-Equitable Cash Disbursement System, drawing on key informant interviews and community focus group discussions.

It identifies the main points of exclusion: reliance on CNICs and land titles, mixed-gender distribution sites, trained female volunteers who are not deployed, and Lady Health Worker household data that is not linked to disaster planning. The redesigned system rests on three pillars: Safe Access, Financial Autonomy and Protection Safeguards. Its protocols include Women-Only Distribution Points, a community-validated alternative ID process, a small "token" transfer to confirm that women control their own mobile wallets before the main grant is released, a women-staffed protection helpline, and a two-signal trigger so that cash is not mobilised on a false early-warning alarm.

A phased roadmap covers integration of health and disaster data, a joint operations cell, a ring-fenced levy for early-warning maintenance, and pre-monsoon drills that test the cash process itself.

The full report is available on request. Please contact WADDAN – Partner in Development by email.