

## Promoting gender equality and women's economic empowerment through cash-based programming

Gender equality and the empowerment of women and girls is key to delivering the 2030 Agenda's vision of achieving prosperity for everyone, everywhere.

As WFP is delivering an ever-increasing portion of its assistance in cash-based transfers (CBT) every year – US\$2.1 billion in 2019 (38 percent of its total portfolio) – it is making **deliberate efforts to adopt a gender-transformative and -equitable approach in its CBT programming.**

Each person is unique and many factors shape an individual's experience of access and use of cash and financial services. WFP seeks to understand the needs, capacities, preferences, opportunities and circumstances of targeted persons by gender, diversity and age. This approach will **ensure responses are tailored to these differentiated needs**, particularly those of women and girls affected by crises and chronic stressors.

### WHAT WE KNOW SO FAR

Evidence indicates that **cash-based programming can contribute to gender equality and women's economic empowerment** if context-specific gender dimensions of cash are included in programme design. Context, purpose, duration, transfer value adequacy, conditionality and complementary activities are some of the influential factors.

Findings from a 2018 WFP multi-country **study** indicate that in Bangladesh, programmes that included CBT and awareness-raising contributed **to a reduction in gender-based violence and girls being married at an early age**, while also **enhancing the leadership role of women**. In Rwanda and Bangladesh, the study highlighted that most women were handling cash for the first time in their lives. This was described as an **empowering experience**. In Egypt, women reported **improved budgeting skills**, carrying out **livelihoods activities, earning their own income** (for the first time), and **more autonomy in their decision-making**. In El Salvador findings showed **increased self-worth, financial management and decision-making of men and women**.

Additionally, WFP has selected CBT and gender equality and women empowerment (GEWE) outcomes as the focus of centrally managed and supported **impact evaluations** (IEs) commissioned across WFP in partnership with the World Bank. These IEs will support and track the integration of gender into WFP's work for the coming four years. At present, three IEs in Syria, Kenya and El Salvador are in the initial stages of designing; conducting baseline surveys and defining programme implementation.

## HOW CAN A PROGRAMME THAT USES CASH SUPPORT GENDER EQUALITY?

While cash transfers in themselves cannot enhance capabilities, or address inequities and inequalities, they can help achieve these outcomes if **they include activities and services that address the multiple dimensions of inequality and disempowerment**. These outcomes are more likely to be achieved by ensuring that women receive bank accounts in their own name rather than through cash-in-hand modalities, and by including complementary programme measures such as capability building, social and behaviour change communications, access to services (e.g. financial, health) and investments in women's social capital, leadership and livelihoods.

The process must involve undertaking comprehensive analyses and consultation on gender and related issues such as protection that inform the design of the cash-based programme, as well as gender-responsive monitoring, with tracking towards equitable and empowering changes. For this, it is essential to collect age and sex disaggregated data on the cash recipients.

## DIGITAL FINANCIAL INCLUSION

WFP's cash programmes, whether delivered through direct operations or in support of government social protection systems, can be a starting point **for Digital Financial Inclusion (DFI)**, by providing first-time access to accounts (bank and mobile money) and financial services to unbanked and underserved populations and their businesses, who are otherwise left behind by formal financial channels. Opportunities for economic autonomy have the potential to ease the burdens of survival and build agency, thus activating greater decision-making power for women. In line with the 2015 WFP Gender Policy, the transformative potential of DFI lies in the belief that women's economic empowerment through digital financial inclusion is a step in the process that leads, over time, to more substantive and influential participation and leadership.

Enabling DFI for women also intends to be transformative by addressing gender-blind institutional and policy frameworks that limit women's access to ownership and control over resources and services, including financial services. WFP's approach to DFI is gender-equitable as within the realm of rights, benefits and opportunities provided to men and women alike, WFP recognizes that at times differential treatment (positive discrimination) will be required, especially when it comes to ensuring women's equal access to and benefit from financial services.

## MITIGATING SEXUAL ABUSE AND EXPLOITATION

WFP is well-placed to leverage its partnerships with financial service providers to help ensure that services are increasingly designed to effectively serve vulnerable people, while also protecting them from risks of abuse and power by private sector agents.

Since July 2018, UNHCR and WFP are jointly identifying and **mitigating risks of abuse of power** by private sector service providers in the delivery of cash assistance. The initiative which has especially focused on better understanding of how to mitigate risks for women, involves work with financial service providers, traders and national regulators, as well as awareness raising of cash recipients about their rights and capacity building on financial literacy. The initiative ultimately aims to ensure that recipients of cash assistance feel protected and empowered as real clients, with financial services extending beyond enabling the mere receipt of assistance.