

Sending Cash Transfers to Women:

How to Design Programs that Enhance Well-Being While Safeguarding Against Intimate Partner Violence

Carefully designed cash transfer programs that send money directly to women on behalf of their households can enhance household well-being and increase women's empowerment while reducing the risks of intimate partner violence (IPV). This guide details how to achieve these objectives when designing cash transfer programs.



NOTE: Before beginning, it is important for practitioners to conduct a thorough assessment of IPV risks, accounting for contextual influences like prevailing gender norms, socio-economic dynamics, and political conditions. Design and implementation of a cash transfer program should align with the World Food Programme (WFP) and Inter-Agency Standing Committee's (IASC) normative framework on protection.¹

HOW TO DESIGN CASH TRANSFER PROGRAMS AND SEND MONEY TO WOMEN WHILE REDUCING THE RISK OF INTIMATE PARTNER VIOLENCE:



1. Frame and communicate the program objectives around supporting the essential needs of the household, even if money is sent to a woman's account

- ✓ Develop and share messaging about the program's objectives, focusing on the benefits it brings to the household and community.
- ✓ Engage local experts who are knowledgeable about social, cultural, and gender norms to develop the key messages.



2. Engage men and the local community in program design

- ✓ Involve men, women, and the broader community in the design process and in complementary activities such as discussion groups on household financial decision-making, budgeting, and gender equality. This is especially important when the program challenges prevailing gender norms.
- ✓ Identify men and women champions from the community to support and educate the wider community on the advantages of digital financial services. Champions can help to sensitize their peers regarding women's access to and utilization of financial services, and the benefits for the entire household.



3. Strengthen women's social capital and confidence to sustain changes in gender norms

- ✓ Support women with forming social networks and self-help groups to strengthen social capital. These groups can help to initiate a shift in men's perceptions and acceptance of women's increased role in household financial decision-making and the use of digital financial services.
- ✓ Identify strategies that will have sustained impact beyond the program term, understanding that transforming deep-rooted gender norms is a gradual process.

¹ The normative framework refers to the guidelines outlined in the following documents: WFP's [protection and accountability policy](#), [gender policy](#), and [disability inclusion road map](#), as well as IASC's [Policy on Protection in Humanitarian Action](#) and [Guidelines for Integrating Gender-Based Violence Interventions in Humanitarian Action](#).

4. Design payment mechanisms to enhance women's control over cash transfers



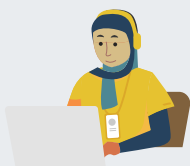
- ✓ Consider the five design aspects: transfer modality, payment instruments, transfer agent, account types, and account owner. The transfer modality and payment instruments should minimize the risks of intimate partner violence and should be guided by insights from a previously conducted risk assessment.
- ✓ Opt for a payment mechanism that is inclusive for women, easily accessible, and minimizes protection concerns. To overcome gender and usage barriers, promote the employment of women agents and further digitize payments managed by women.

5. Collaborate with protection partners to manage cases of intimate partner violence



- ✓ Establish a clear process for referring instances of IPV to dedicated protection actors with specialized expertise in managing such cases.
- ✓ Utilize existing coordination structures (i.e., cash working groups) to facilitate communication and knowledge-sharing on assessing and monitoring risks of IPV.
- ✓ Provide training to staff engaged in cash transfer programs, as well as private sector service providers like mobile money agents, to recognize and appropriately refer sensitive cases to protection experts.

6. Adapt monitoring and community feedback mechanisms to manage risks of intimate partner violence



- ✓ Adapt monitoring systems involving protection teams and experts, to capture and flag potential protection risks and heightened IPV.
- ✓ Collect data disaggregated based on sex, age, disability, and other factors that can contribute to inequality. Be sure data collection is done in a way that protects individuals.
- ✓ Make complaint and feedback mechanisms that provide safe and accessible channels for cash transfer recipients to provide confidential feedback.

Well-designed cash transfer programs have the potential to enhance household well-being, contribute to women's economic empowerment, and reduce risks of intimate partner violence. By incorporating gender-transformative elements and engaging multiple stakeholders, these programs can create an environment where women's journeys are both secure and empowering.

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