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Sending Cash Transfers to Women: How to Design Programs that Enhance Well-Being While Safeguarding Against Intimate Partner Violence



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This series shares how we can improve the design and delivery of digital cash transfers for low-income women. A woman's world changes when payments are designed to suit her needs, digitized, and directed into her own account. Digital financial inclusion means that a woman can be an economic actor and has the opportunity to break the cycle of poverty and hunger. Once women are economically empowered, entire families and societies can flourish.

The World Food Programme (WFP), the Center for Financial Inclusion (CFI), and the Bill & Melinda Gates Foundation have partnered to research and document ways to best enable digital financial inclusion and women's economic empowerment through digital cash transfers. WFP is the world's largest humanitarian agency and serves women in diverse communities. This experience — paired with CFI's track record in research — means that we can inform practices on government-to-person payments and humanitarian cash transfers. See more about the work [WFP](#) and [CFI](#) are doing on women's financial inclusion and economic empowerment.

WFP is dedicated to assessing potential protection risks for women, striving to minimize them while maximizing the benefits of transferring money directly to women's accounts. WFP's [new cash policy](#) emphasizes prioritizing women as recipients of cash on behalf of their households.

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Executive Summary

Cash transfer programs have emerged as effective tools to alleviate poverty and improve socio-economic well-being. When households targeted by these programs receive money, it helps them meet basic needs, access essential services, and invest in income-generating activities. When cash transfers are sent directly to women while ensuring their safety, they can contribute to address gender inequalities and empower women and girls. However, prioritizing women as the primary recipients on behalf of their households, especially when it diverges from the default practice of male heads of household receiving the transfers, raises concerns about intimate partner violence risk. These worries stem from potential shifts in household power dynamics and the heightened vulnerability to intimate partner violence as they assume control over financial resources.

This report examines existing evidence on the impact of cash transfers on intimate partner violence against women and proposes design approaches to mitigate and minimize those risks. While we primarily focused on evidence related to reducing the risk of intimate partner violence following cash transfers to women on behalf of households, we also underscore the potential that sending cash to women has for reducing existing intimate partner violence. The objective is to foster a constructive dialogue and encourage governments and humanitarian organizations implementing cash transfer programs to prioritize women as the recipients of cash on behalf of their households whenever feasible, while ensuring their safety and access to adequate support.

Evidence of the impact of cash transfers on intimate partner violence reveals positive outcomes. [Multiple studies](#) conducted in low- and middle-income countries across Latin America, Africa, and Asia consistently show a decrease in intimate partner violence, regardless of the gender

of the transfers' primary recipient. The positive impact can be attributed to improved household economic security and emotional well-being and reduced intra-household conflicts as the additional cash eases financial stressors that often trigger violence. Furthermore, when carefully designed, cash transfers can also empower women by enhancing their bargaining position, mobility, and economic and social status, thereby further reducing the risks of intimate partner violence.

However, the risk of exacerbating intimate partner violence as cash transfers are directed to women cannot be dismissed. As women assert their role in deciding spending priorities, it could result in disagreements and trigger conflict or backlash. Therefore, this study emphasizes that simply transferring cash to women is not enough. Programs must be thoughtfully designed and accompanied by complementary initiatives that encourage discussions around gender norms restricting women's financial autonomy. Engaging men and the community as allies during program design and in complementary activities such as trainings and information sessions is crucial. It is recommended that cash transfer programs emphasize the well-being of the entire household and community to enhance the acceptance of women as primary recipients.

Furthermore, payment mechanisms could be designed to increase women's control over funds, empowering them and thereby mitigating the risks of intimate partner violence. Depositing cash transfers into women's digital accounts can enhance privacy and access to financial services, and reduce conflicts over the use of the money. However, additional considerations are essential to address associated risks, including ensuring access to mobile phones and SIM cards, advocating for relaxed Know Your Customer (KYC) norms, providing digital financial literacy, establishing

effective grievance redressal mechanisms, and ensuring a wide network of cash withdrawal points.

To design cash transfer programs that not only mitigate the risks associated with intimate partner violence but also leverage opportunities to empower women within their households, it is imperative to consider contextual factors. For instance, in conservative contexts, there is a heightened potential for backlash when women gain increased control over resources. In situations marked by conflict and displacement, women often encounter shifts in gender dynamics that may challenge traditional concepts of masculinity. The choice of the response strategy must factor in the capabilities of existing operations to actively involve the community in fostering changes in social norms, which might not be available in rapid emergency response, for instance.

In any case, collaborating with dedicated protection actors is essential to respond to and manage potential cases of intimate partner violence. While cash transfer programs may

not primarily focus on protection, they have a responsibility to proactively mitigate and minimize protection risks. Existing monitoring mechanisms, including post-distribution monitoring tools, should be adapted to identify early signs and red flags related to intimate partner violence. Community feedback mechanisms should provide appropriate and safe channels for recipients and their households to report such cases. It is crucial to handle information sensitively and ensure that all staff, including external partners, are trained on protocols for receiving feedback and complaints as well as appropriate referral pathways.

This research finds that 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.





Introduction

Cash transfer programs have gained significant importance due to their scale and impact in addressing poverty and promoting socio-economic well-being. These programs involve providing direct cash transfers to households, allowing recipients to meet their basic needs, access essential services, and invest in income-generating activities. Increasing evidence highlights the potential of cash transfers to address gender inequalities and enhance outcomes for women and girls, thus benefiting households as a whole.¹

Donors and development stakeholders have been advocating for directing cash transfers to women on behalf of their households, aiming to enhance gender outcomes.ⁱⁱ However, some program administrators and donors express apprehension that such initiatives could exacerbate the risk of violence against women. These concerns stem from the recognition of the potential shifts in household power dynamics and the heightened vulnerability of women to intimate partner violence (IPV) when they assume control over financial resources.² Adhering to a “do no harm” approach in program implementation is crucial, as it prioritizes the safety and well-being of women. Yet, it is also important to consider the potential opportunities to generate broader gender-related outcomes and improve overall household well-being.

This report provides a comprehensive analysis of how well-designed cash transfer programs can contribute to women’s economic empowerment while reducing the risk of IPV. It applies to contexts where IPV is already prevalent, as well as to

situations that proactive measures can prevent from onset, notably following cash transfers to women on behalf of their households. **The aim is to encourage cash actors, governments, and humanitarian organizations implementing cash programs, including the World Food Programme (WFP), to prioritize women as recipients of cash for their households whenever feasible.**

The analysis delves into key design elements and offers recommendations for framing program objectives, designing complementary initiatives, choosing payment mechanisms, establishing monitoring and complaint systems, and collaborating with protection stakeholders. To formulate these recommendations, the report used the following approach:

1. Literature review:

It extensively examines existing literature, including grey literature, impact evaluations, and research papers that document the outcomes of cash transfer programs and their impact on gender-based outcomes and IPV. It also engages, where necessary, with the literature on women’s economic empowerment, financial inclusion, and the role of digital payments.

1 Cash transfer programs frequently prioritize the allocation of cash transfers to women; nevertheless, a significant challenge arises from the lack of sex-disaggregated data, which limits our comprehensive understanding of the [gender distribution among primary recipients](#) within households. This observation aligns with the critique that cash transfer programs frequently fail to adopt gender-transformative approaches and adequately capture the [differentiated impacts based on gender](#). Here, “gender-transformative approaches” refers to interventions that not only [recognize gender inequalities](#) but also take measures to address their [root causes](#).

2 While the primary focus of this paper is on women, it is important to acknowledge that men and individuals from the LGBTQ+ community can also experience IPV.

2. Key informant interviews

The desk research is complemented by key informant interviews with experts from cash transfer programs, development banks, donor organizations, and research institutions operating globally and in specific countries of focus.

3. Deep-dive countries:

The analysis takes regional variations into account, acknowledging distinctions between humanitarian and development settings. Deep-dive countries were selected allowing for a comprehensive understanding of the contextual factors influencing IPV. These included Pakistan, Uganda, Ecuador, Colombia, and Myanmar. Furthermore, examples from Ghana, Bangladesh, and Mali were highlighted due to the availability of recent evidence in existing literature.

Understanding Gender-Based Violence (GBV) and Intimate Partner Violence (IPV)

This report focuses on intimate partner violence, which is one form of gender-based violence. According to the Global Protection Cluster of the Inter-Agency Standing Committee, gender-based violence is “an umbrella term for any harmful act that is perpetrated against a person’s will and that is based on socially ascribed (i.e., gender) differences between males and females. It includes acts that inflict physical, sexual or mental harm or suffering, threats of such acts, coercion, and other deprivations of liberty. These acts can occur in public or in private.”

As defined by the World Health Organization, intimate partner violence refers to “behavior within an intimate relationship that causes physical, sexual or psychological harm, including acts of physical aggression, sexual coercion, psychological abuse and controlling behaviors.” The definition covers violence by current or former spouses and partners.

Intimate partner violence may also include violence in the form of denial of services and financial resources or opportunities. “Intimate partner violence” is often used interchangeably with “domestic violence,” where the latter includes violence from other family members.

This study specifically examines the impact of cash transfers on intimate partner violence instead of general gender-based violence due to two key reasons. First, it seeks to understand how cash transfers to women on behalf of their households influence intra-household dynamics, which in turn may impact intimate partner violence. Second, the existing evidence on the impact of cash transfers on intimate partner violence is more substantial and robust compared to the literature on other forms of gender-based violence.

Sources: [Inter-Agency Standing Committee](#), [World Health Organization](#)



Evidence on the Impact of Cash Transfers to Women on Intimate Partner Violence

The impact of cash transfers on IPV has gained significant attention across development and humanitarian contexts. **Research consistently demonstrates a reduction in violence through cash transfer programs.** A comprehensive review of 22 studies conducted in 13 low- and middle-income countries in Latin America, Africa, and Asia revealed that in 16 out of the 22 studies, cash transfers were found to reduce IPV.ⁱⁱⁱ Additionally, a meta-analysis of 14 studies found average decreases in physical/sexual IPV, emotional IPV, and controlling behaviors.^{iv}

Since 2019, a collaborative research program³ has been conducting studies of cash transfer programs to generate further evidence regarding specific design features and implementation aspects, such as who to target, how much to transfer, and the frequency and duration of the transfer, as well as delivery modalities and complementary programming.^v Further research conducted across diverse geographies and settings is expanding the

evidence base by examining the role of complex design features and post-program impacts.^{vi}

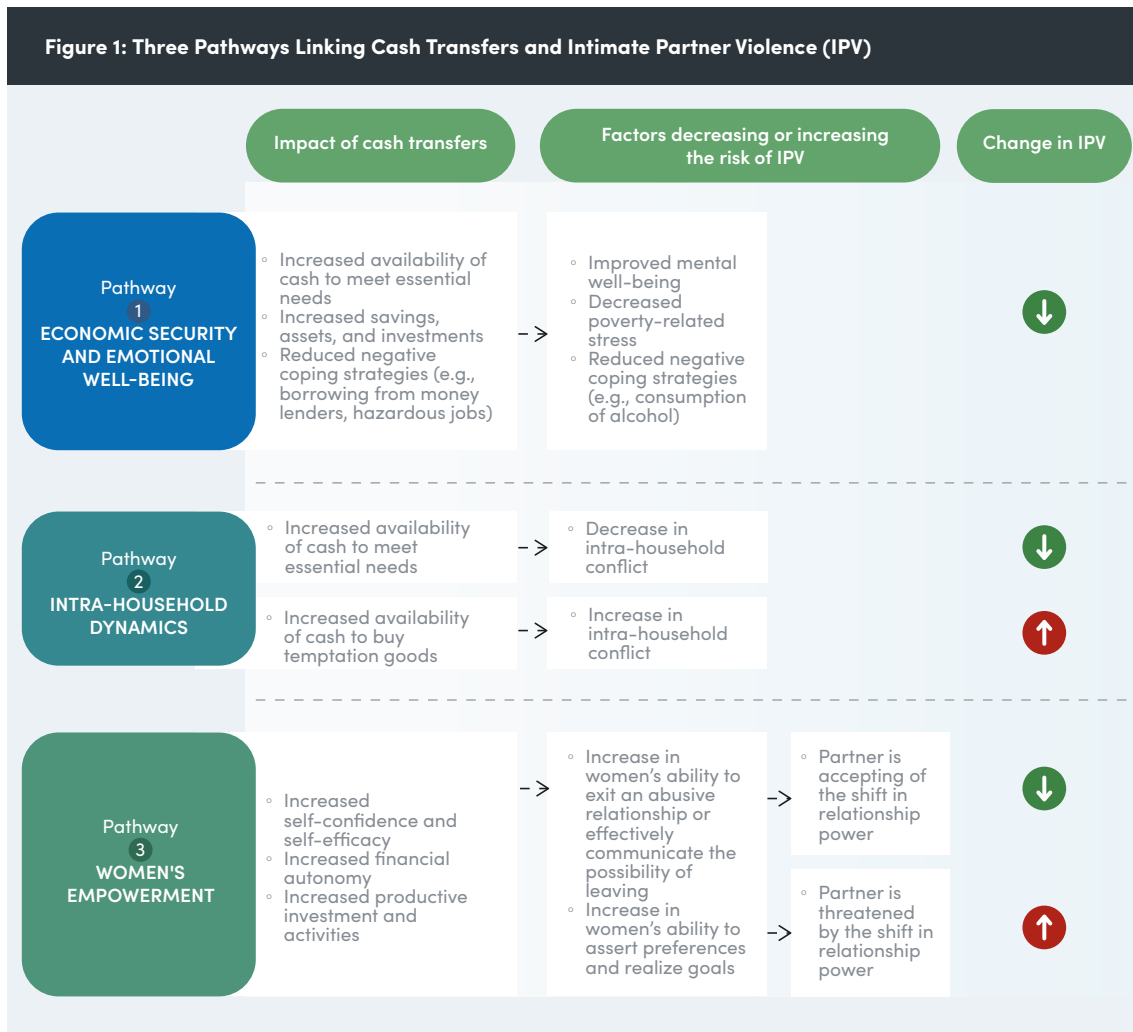
While ongoing research is necessary to further understand the impact of design features in diverse contexts, it is crucial to acknowledge that existing evidence already provides valuable insights to stakeholders. These insights can be utilized to design cash transfer programs that not only help households address their essential needs, but also contribute to women's economic empowerment, and do it in a way that reduces risks of IPV.

Impact of Cash Transfers on Intimate Partner Violence: Three Pathways

The available evidence highlights three primary pathways through which cash transfers can affect the risk factors associated with IPV, potentially reducing or exacerbating these risks (see Figure 1). These pathways provide a useful framework to understand the impact of cash transfers on IPV and guide the program design.



3 The program is called the [Cash Transfer and Intimate Partner Violence Research Collaborative](#). It has been convened by The International Food Policy Research Institute (IFPRI), the University of North Carolina (UNC), the London School of Hygiene and Tropical Medicine (LSHTM), the University of Buffalo (UB), and the Prevention Collaborative.



Adapted from: [The World Bank Research Observer](#)

On the first pathway, research has consistently demonstrated the positive impact of cash transfers on a household's economic security. Specifically, cash transfers enhance financial security, foster increased savings and investments, and diminish reliance on negative financial coping mechanisms.^{vii} These improvements in financial well-being contribute to enhanced emotional well-being and alleviate the financial stressors that can potentially trigger IPV. This is supported by evidence from studies indicating that cash transfer programs designed to alleviate poverty effectively mitigate risk factors associated with IPV along this pathway.^{viii} For this pathway to be effective, it is essential to carefully consider program design components such as appropriate magnitude of the transfer and the frequency and duration of benefits.

The second pathway through which cash transfers can influence the risk of IPV revolves around decision-making over the money received and changes in intra-household dynamics.^{ix} In situations where money was previously insufficient to meet essential needs, the additional cash could reduce conflicts within the household, potentially lowering the risk of IPV. This is particularly relevant for women, who often bear the primary responsibility for managing these needs. However, in some situations, the additional cash could lead to disagreements regarding spending priorities, potentially exacerbating the risk of IPV.

The third pathway can also either negatively or positively influence risk factors for IPV. Since transferring cash directly to women can lead to their empowerment, how a partner or other

household member responds to the shift in the power dynamics plays a major role in determining outcomes. Hence, careful design to take into account cultural factors and combining cash transfers with complementary programming to address barriers imposed by gender norms play an important role in the acceptance of directing payments to women.

Does the Gender of the Primary Cash Transfer Recipient Influence Risks of Intimate Partner Violence?

Evidence indicates that the reduction in IPV along the first pathway (see Figure 1) occurs irrespective of the gender of the primary cash transfer recipient⁴ because the main driver is the income effect.^x In fact, a study in Kenya found that the reduction in IPV was greater when women received the cash transfer.^{xi} When men received the cash, only physical violence was reduced; however, when women received the cash, both physical and sexual violence was reduced. The study suggested directing cash transfers to women rather than men if the objective is to reduce IPV.

However, research on the differential impact of IPV based on the gender of the primary recipient is limited, highlighting the need to design interventions to mitigate any IPV risks. For instance, when considering the second pathway of cash transfers' impact on intra-household dynamics, the gender of the primary recipient may influence the direction of change in IPV risk. Specifically, when cash transfers are directed to women to enhance their control over resources, it can potentially lead to increased conflict or backlash within the household, thereby triggering IPV. This theory is supported by studies capturing men's perspectives, which reveal their strong preference for being informed about and involved in decisions regarding the allocation of cash transfers, even when women are the primary recipients.^{xii}

To ensure a reduction in IPV risks while achieving women's empowerment goals, it is crucial to design cash transfer programs with gender-transformative interventions. Engaging men and the community becomes essential to challenge gender norms and avoid potential backlash. By considering these factors, cash transfer programs



prioritizing women can not only reduce IPV risks but also play a significant role in achieving multiple developmental objectives, including women's empowerment and bridging the gender gap in financial inclusion (refer to Box 1 for further details).^{xiii}

Are Reductions in Intimate Partner Violence Sustained?

For the reduction in IPV risk factors to continue beyond the duration of the cash transfer program, the changes in the three impact pathways need to persist once cash transfers end. For instance, if IPV risk is reduced due to increased financial security, then what happens once the extra cash is no longer available to the household? The evidence on post-program impacts of cash transfers on IPV is still emerging.^{xiv} Early studies and operational guidelines have highlighted the important role of complementary interventions to sustain reductions in IPV risk factors across the three pathways.^{xv}

4 In most cases, the cash transfer is directed toward the entire household. However, it is specifically transferred to one individual within the household, whom we commonly refer to as the "primary recipient" of the cash transfer.

Some examples of complementary interventions include livelihood trainings or productive asset transfers to increase income-generating capabilities of the household; trainings and initiatives to increase financial inclusion and improve household financial management; parenting programs or discussion groups to improve relationships between the household members; and programs to improve women's confidence, economic standing, and social capital, such as through livelihood trainings, financial planning, and group-based activities to build social capital.

Beyond Reducing the Risks of Intimate Partner Violence: Why Consider Women as Primary Recipients?

Cash transfer programs that prioritize women as primary recipients can contribute toward broader development goals. They can:

1. Empower Women

Cash transfers directed to women, coupled with gender-transformative interventions, have demonstrated their potential to improve women's mobility, bargaining power in household decision-making, self-confidence, and position in the community (see examples below). Consequently, this can contribute to women's economic advancement by strengthening their control over household assets and improving their access to employment opportunities, thereby enhancing the overall well-being of the household.

These changes are in line with the definition of women's empowerment as "the process by which women take control and ownership of their lives through the expansion of their choices."^{xvi} Promoting women's empowerment and reducing the gender gap are vital for sustainable development. The Global Gender Gap Report 2023 projects that achieving full parity will take 131 years, highlighting the urgent need for action. Unleashing women's economic power represents a promising approach to bridge this gap and uplift millions out of poverty and food insecurity.^{xvii}

These results are evident across several programs, in both development and humanitarian settings:

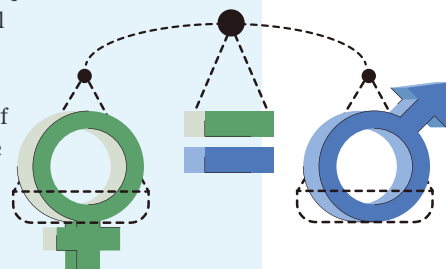
- In **Pakistan**, the evaluation of the large-scale, unconditional government cash transfers to women under the Benazir Income Support Program (BISP) found that while there was no short-term impact

on women's economic empowerment after two years of the intervention, there was a substantial improvement after five to eight years in terms of women's mobility, decision-making role, and voting behavior.^{xviii}

- In **Myanmar**, cash transfers by WFP to Rohingya women in camps, along with interventions to strengthen women's engagement in camp management, increased their self-confidence and position within the community.^{xix}
- In **Bangladesh**, a pilot cash transfer program found that cash along with intensive behavior change communication led to a decline in physical IPV, which sustained beyond the program term.^{xx} This was attributed to women's increased bargaining power as they gained control over household resources, and increased social interactions and visibility due to complementary interventions.

2. Reduce the Gender Gap in Financial Inclusion

Globally, cash transfers are being increasingly digitized and delivered through bank accounts and digital wallets, increasing the rate of financial inclusion. As seen in the 2021 Global Findex, 865 million account owners in developing countries (18 percent of adults) opened their first financial institution account to receive money from the government.^{xxi} Almost half of these (423 million) were women. Consequently, countries that prioritized



women in cash transfer programs experienced a greater reduction in the gender gap in financial inclusion. Given the extensive scale of these cash transfer programs, there is a compelling value proposition to directly deliver cash to women's accounts, particularly from a financial inclusion perspective.^{xxi}

3. Increase Access to Foundational IDs

When women are the primary recipients of cash transfers, they are prioritized in efforts to ensure access to foundational documents, such as identity proof and birth certificates, so

they can be included in the social registries. Once these documents are available, it increases their chances of inclusion in formal economic and financial infrastructures. They can open a bank account and access other financial services such as credit and insurance, access health and social services, or enroll in employment programs. It also ensures that in the event of emergencies such as the COVID-19 pandemic, cash programs can respond to women's needs.^{xxiii} For more insights, refer to the previous report in this series on [cash transfers and bridging the ID gap for women](#).^{xxiv}

Impact of Contextual Factors on Intimate Partner Violence

The design of cash transfer programs must consider contextual factors that significantly influence the impact on IPV.^{xxv} In conservative contexts characterized by rigid gender norms, there may be a higher risk of backlash when women gain control over resources. This risk worsens in countries experiencing civil war or in conflict zones and among specific sub-groups of women, such as those with low educational levels or in households with constrained budgets or larger families.^{xxvi}

Humanitarian settings, such as refugee camps or disaster zones, leave women more vulnerable to violence for several reasons. Conflict and displacement often precipitate a shift in gender roles, placing greater pressure on women to assume the primary breadwinner role when men in the household are unable to work due to restrictive labor norms or compromised physical or mental health. The shift in gender roles can challenge traditional notions of masculinity. Nevertheless, in such conditions, empowering women through cash transfers becomes crucial.

For instance, an internal WFP study in conflict-ridden Somalia found women engaging in informal and precarious employment to sustain their households, yet they struggled to attain financial security. In such contexts, it is crucial to prioritize women to receive cash transfers on behalf of their households, while engaging men to address their

marginalization is equally vital⁵.

In emergency response, where time is of the essence to distribute cash to those who urgently need it, garnering community acceptance for prioritizing women to receive the cash on behalf of their households may be a challenge. In protracted crisis or in countries with existing cash transfer programs, existing operations can be leveraged to prepare a response involving the community in social norm change.

Transitioning to prioritize women where possible yields long-term benefits for future emergency responses. If an existing cash transfer program already designates women as primary cash recipients, emergency responses can readily build upon this precedent, as demonstrated by Pakistan's recent flood relief programs, wherein cash transfers were disbursed to female beneficiaries registered under the BISP.^{xxvii}

Nevertheless, further rigorous research is essential to understand specific design components mitigating IPV risks against women in emergency response settings.^{xxviii} Comprehensive assessments of IPV risks must be conducted prior to program implementation. Additionally, longer program durations are crucial prerequisites for implementing gender-transformative strategies and achieving sustained reductions in IPV that extend beyond the period of cash transfers.^{xxix}

5 In Somalia, WFP is supporting the Federal Government to implement the World Bank funded "Shock Responsive Safety Nets for Human Capital Project". The primary recipient of transfers are women in the 200,000 targeted chronically poor and vulnerable households with children under the age of 5 in rural areas.



How to Design Cash Transfer Programs and Send Money to Women While Reducing Risk of Intimate Partner Violence

Prior to designing cash transfer programs, it is important to ensure alignment with predefined objectives and to prioritize them effectively. This involves balancing among standard objectives (such as reducing poverty or food insecurity), protection benefits (such as reducing IPV risks), and gender outcomes (such as enhancing financial inclusion, mobility, and women's bargaining position). Often, cash transfer programs primarily focus on standard objectives, rather than actively addressing gender outcomes or protection risks.^{xxx} Nonetheless, there is a growing recognition of the importance of women's economic empowerment as a central outcome alongside the standard objectives. For instance, WFP not only aims to support households in meeting their food, nutrition, and other essential needs but also seeks to empower women by enhancing their financial autonomy and advancing digital financial inclusion through cash transfers.

Humanitarian actors have a responsibility to incorporate broader protection principles to ensure safe, dignified, and meaningful access.^{xxxi} They must ensure that their cash transfer program design and delivery “do no harm” by mitigating potential risks throughout the process. WFP has a strong normative framework around protection, which is the first cross-cutting priority of WFP's strategic plan. Cash-based transfers should be designed in line with the WFP [protection and accountability policy](#), [gender policy](#), and [disability inclusion road map](#).^{xxxii}

Should cash transfer programs also contribute to reducing IPV risks? Factors to consider include: evaluating existing IPV risks and their severity; assessing the program's internal capacity to implement accompanying measures and risk management systems for IPV; and considering support available from the broader protection

sector, encompassing NGOs, government agencies, and the private sector.

The following section provides recommendations for designing cash transfer programs that prioritize sending money to women within households, incorporating gender-transformative elements to enhance protective factors against IPV and promote women's economic empowerment.

Recommendations for Cash Transfer Program Design

1. Frame and Communicate the Program Objectives Around Supporting the Essential Needs of the Household, Even if Money is Sent to Women's Accounts

Cash transfer programs prioritizing women as recipients on behalf of their households must effectively communicate the benefits this prioritization brings to both the household and the wider community. The review of existing evidence as well as experts consulted for this study recommend framing the objectives in a way that highlights the benefits for the entire household, rather than emphasizing specific gender objectives of prioritizing women. This can enhance acceptance of the program and minimize backlash, thereby reducing the risk of IPV.

That is indeed the case for the majority of cash transfer programs reviewed in this study; they framed their objectives around the benefits for the entire household, even when the cash was received by women. In cases where a transition was made from disbursing cash to the men who were considered head of the household to sending it to the women, the benefits were aligned with the traditional gender roles of women, such as meeting the food and nutrition needs of the family.



For instance, an assessment of cash transfers under WFP's food security program in Rohingya refugee camps in Myanmar demonstrated that women were readily accepted as primary recipients, as it aligned with women's traditional role of managing the food needs within the household. Men did not perceive these transfers as undermining their power, which resulted in a reduction in risk of conflict and backlash.^{xxxiii} Similar results were found in a randomized study in northern Ecuador where cash was transferred to women as part of a broader food security intervention. This aligned with women's traditional roles and was easily accepted by the household.^{xxxiv} However, programs must be cautious not to perpetuate harmful gender norms that undermine efforts to empower women. The above Myanmar study found how the framing might be limiting women's competencies to managing only small-scale, daily food-related expenses. This necessitates parallel efforts to address gender norms by engaging men and the community in the change process and implementing complementary activities to strengthen women's capacities (see Recommendations 2 and 3).

In Vanuatu, Oxfam implemented a cash transfer program in response to the cyclone and the economic impact of COVID-19.^{xxxv} The country has a very high baseline of IPV, where 60 percent of ever-partnered women aged 15 to 49 have experienced IPV at least once in their lifetime.^{xxxvi} The program aimed to minimize IPV risks and enhance the program's gender responsiveness. A key strategy involved transitioning to women as primary recipients by identifying the individual "responsible for household shopping" instead of designating the cash to the "head of household." Both spouses were involved in the initial distribution process, where they were required to attend and provide mutual agreement on the selection of the primary recipient. In addition, extensive community sensitization efforts were conducted to raise awareness, and payment modalities were chosen (e-voucher, in this case) to ensure accessibility and women's safety.

In Jordan, WFP is facilitating the transition from value vouchers to mobile wallets, and women in households headed by men are specifically encouraged to open the primary wallet for receiving cash assistance. To facilitate this



transition while gaining acceptance within households, information sessions are conducted for both heads of household and their spouses, providing information on wallet opening, benefits, and usage. The distributed materials emphasize the significance of opening multiple wallets within the household, presenting it as a “family sharing” solution. Although change may take time to materialize due to prevailing gendered social norms, this intervention resulted in 11 percent of those households headed by men living outside the camps and 5 percent of those living in camps registering a woman to receive cash transfers via her own mobile.

It is important to involve local experts and adapt program messaging to consider local gender norms to ensure inclusivity and effectiveness. For instance, WFP in Colombia recognized that the term “household” in Spanish is often associated with its male-centric definition.⁶ Consequently, cash transfers intended for the household are automatically associated with men, while in-kind assistance, bonuses, or vouchers are typically associated with women, due to their responsibility for food preparation and cooking. The WFP protection and cash teams are actively addressing this issue by modifying the term’s usage in administrative forms and other communication, as well as conducting sensitization sessions for staff and local partners.

6 Key informant interview with WFP Colombia’s protection team.

2. Engage Men and the Local Community in Program Design

Studies conducted in diverse contexts consistently highlight that it is insufficient to only engage women in efforts to transform gender norms. Instead, it is crucial to involve men and significant family members – those who take important household or family decisions, as well as the community.^{xxxvii}

To effectively reduce risks of IPV during the program and in the long-term, cash transfer programs must engage both men and women, as well as the broader community in the design process and complementary activities, especially those that challenge gender norms. The examples of Vanuatu and Jordan discussed above demonstrate how sensitizing men and involving them in the decision to prioritize women as the primary recipients increased acceptance of the change in gender norms.

Complementary activities to engage men and community members could include discussion groups at the household or community level, covering topics such as household financial decision-making, budgeting, financial inclusion, gender equality and violence, and division of housework. The effectiveness of these programs relies on their quality, necessitating careful

consideration of factors such as session duration and frequency, the expertise of facilitators, the participation of both men and women, and the engagement of influential community members.^{xxxviii}

In Uganda and the Democratic Republic of Congo, WFP and its collaborating partners successfully identified and provided training to both men and women community champions. These champions were carefully chosen from households where women were designated as the primary recipients of cash transfers delivered through digital financial services. Their role was to support and educate the wider community on the numerous advantages of digital financial services, and to address any questions or concerns raised by community members. Additionally, the men champions actively engaged with men in their communities to sensitize them regarding women's access to and utilization of financial services, ultimately benefiting the entire household.⁷

A study in Bangladesh, based on a pilot safety net program,⁸ found that while cash transfers alone reduced IPV by reducing financial stress, the reduction was sustained only when combined with intensive behavior change communication (BCC) involving women, men, and the community.^{xxxix} This included three complementary activities: a weekly group BCC training delivered by community nutrition workers; twice-a-month visits to the participants' homes to monitor the adoption of positive behaviors; and monthly group meetings between program staff and influential community leaders to gain their acceptance.

In Nigeria, a randomized control trial to evaluate the impact of the Feed the Future Nigeria Livelihoods Project found that IPV declined when cash transfers were combined with a community livelihoods project.^{xi} Offering cash transfers to women without the complementary intervention led to an increase in IPV, and the livelihoods intervention alone had no impact on IPV. The study concluded that transfers to women are less threatening to men when the broader community is benefiting.

A recent study of Ghana's flagship social protection program LEAP 1000 recommends considering

the perspectives of men. The program provided bimonthly, unconditional cash payments to poor families with pregnant women or infants under the age of one, and the study found that cash reduced the incidence of IPV for women.^{xli} A follow-up study with men found that they were accepting of women as recipients and reported a positive impact of cash as it reduced the stress related to their provider role.^{xlii} However, while women were responsible for spending the money, men expected to be informed about when the money was received and how it was spent.

A study on Pakistan's BISP revealed a stark contrast in women's decision-making capacities as perceived by men and women themselves.^{xliii} Men were less likely to believe that women could make decisions independently, even as women gained financial confidence through cash transfers over time, undermining the positive impacts. This again demonstrates the importance of involving men in the change process through effective program communication and complementary activities.

3. Strengthen Women's Social Capital and Confidence to Sustain Changes in Gender Norms

Research has highlighted the significance of women's collective action in transforming societal norms that hinder women's empowerment.^{xliv} Organizing women into self-help groups, for example, can empower them by enhancing their financial decision-making skills, fostering social networks and solidarity, and improving their standing within households and communities. Such programs have been found to effectively mitigate the risk of IPV.^{xlv} An intervention in South Africa combined group-based microfinance with gender and HIV training, resulting in reduced IPV through enhanced social support, self-confidence, and communication skills for women.^{xlvi}

In Myanmar, WFP's cash transfers empowered women through leadership training for active participation in camp committees.^{xlvii} This resulted in improved social capital, increased confidence, and enhanced community standing. The economic security provided by the cash transfers helped them to meet daily needs and reduced household

7 Key informant interview with WFP Uganda.

8 This was a 24-month program designed and evaluated by the International Food Policy Research Institute (IFPRI) and implemented by the WFP in cooperation with a local NGO.

The economic security provided by the cash transfers helped them to meet daily needs and reduced household conflicts.



conflicts. This, combined with awareness sessions on violence against women and women's rights, contributed to decreasing the risk of IPV. Notably, the demonstrations of women's capabilities, such as through their involvement in camp management, initiated a shift in men's perceptions and acceptance of women's leadership.

However, transforming deep-rooted gender norms is a gradual process, and thus, the full impacts of interventions discussed above can only be evident over a sufficiently longer term. In the Myanmar study, qualitative interviews and group discussions revealed limited improvement in women's household decision-making due to deeply ingrained gender norms.^{xlviii}

This might change in the longer term, as seen in the Bangladesh behavior change communication pilot. The program combined cash transfers with weekly group-based nutrition awareness sessions for women. This facilitated social interactions among previously isolated women while improving community respect and bolstering their confidence through enhanced nutrition knowledge, which they could share within their household and community. This increased social capital and confidence led to a reduction in the risk of IPV, which was sustained beyond the program term.^{xlix}

4. Design Payment Mechanisms to Enhance Women's Control Over Cash Transfers

The design of payment mechanisms can influence women's control over the cash transfer and hence reduce IPV. There are five design aspects to

consider: transfer modality (cash or vouchers), payment instruments (ranging from cash-in-hand to debit cards or mobile money), transfer agent (depending on the instrument, this will range from bank to mobile money provider to post office networks), account types (bank, mobile wallet, or other financial institution account), and account owner (beneficiary-owned or WFP/partner-owned).

While direct research on the impact of payment mechanisms on IPV is limited, there is sufficient evidence of their influence on women's control over funds and their bargaining power within household decision-making, which can potentially reduce IPV risk factors.¹

Studies show that when cash transfers are deposited into women's digital accounts,⁹ it enhances their privacy, enabling them to exercise their preferences, and reduces conflicts over the use of money within the household.¹¹ Digital delivery also addresses access constraints, saving time and costs associated with cash collection and minimizing exposure to harassment. Moreover, it increases women's access to financial services such as savings and credit, providing an entry point into the formal financial system. Additionally, mobile payment instruments can serve as channels for communicating IPV support services, further supporting women.

Various program examples highlight positive outcomes when women control their own accounts. In Bangladesh's Primary Education Stipend Program (PESP), shifting from cash-in-hand to mobile money increased women's control over fund usage. Women with their own mobile phones

9 The term "digital account" could be any account (such as bank account or mobile/digital wallet) that can be accessed digitally through a range of channels including bank branches and ATMs or through the cash-in/out networks of transfer agents.

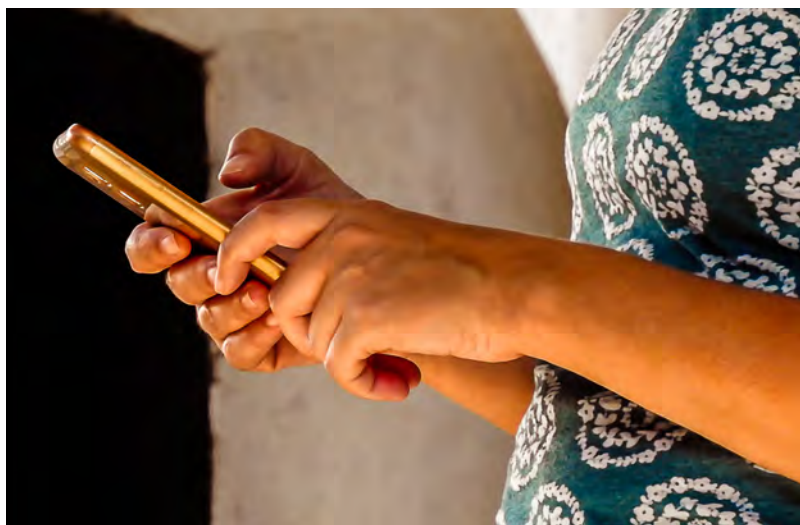
experienced increased control as funds could not be accessed without their consent, compared to cash-in-hand withdrawals where they relied on men to complete the transaction.^{lii} They also reported a greater role in household decision-making, particularly concerning children.

In Pakistan's BISP, the shift from PIN-based ATM cards to biometric authentication for cash withdrawal increased women's mobility and ability to travel, even in the most conservative regions. It also enhanced women's involvement in household decision-making and increased their political voice.^{liii}

A study of South African Social Services grants found that introducing debit cards for men and women to replace cash-in-hand increased control over money.^{liv} Both men and women gained control over the use of funds, but women experienced greater bargaining power in daily household expenses when they received a debit card. Younger women receiving child support gained decision-making power over schooling and reduced spending on cigarettes or alcohol.

In Niger, a randomized experiment on a mobile money cash transfer program showed that it resulted in increased food consumption for children as women saved time in collecting the transfers. It also improved women's bargaining position, which they attributed to the ability to conceal the receipt of the transfer until they could discuss how to allocate the money with their partners.^{lv}

While the above evidence is still evolving, the early results align with broader research on the impact of mobile money on women's financial empowerment. A study combining data from the 2016 Kenya Financial Inclusion Insights survey and 2015 FinAccess geospatial mapping found that mobile money increased control over personal finances for both men and women, with women experiencing greater gains.^{lvi} Privacy in mobile money was identified as a key driver in enhancing women's control over their earned income. Active use of mobile money also increased women's contribution to daily expenses. In another example, direct wage deposits into women's accounts in India and Bangladesh increased their financial autonomy and challenged gender norms in the labor force.^{lvii} Similarly, disbursing microfinance loans directly to women's accounts



in Uganda reduced the likelihood of funds being shared with spouses, resulting in increased business profits.^{lviii}

However, it is crucial to address the risks of exclusion, protection concerns, and access barriers that women may face. Exclusive reliance on mobile money as a payment instrument may inadvertently exclude women who lack access to mobile phones, SIM cards, or necessary identification documents. Additionally, some women may lack the proficiency and confidence to navigate digital technology and effectively use mobile money and digital financial services.^{lix} These factors can lead to women relying on others to access cash transfers, undermining their control over funds and exposing them to potential exploitation, such as overcharging by intermediaries.^{lx}

To mitigate these challenges, programs could consider providing mobile phones to women and advocating for relaxed KYC requirements to facilitate women's access to mobile money accounts. Furthermore, addressing digital literacy concerns, programs can incorporate awareness sessions and offer personalized support to women. An illustrative example is the HER project in Bangladesh, which focuses on digitizing wage payments for women garment factory workers.^{lxi} This initiative enlists women ambassadors from within the workforce who have been trained in mobile money operations. Ambassadors support their fellow women during payday or whenever difficulties arise, assisting with understanding and using digital financial services.

It is also essential to address barriers and risks related to technical issues with payment instruments, outreach, or liquidity issues at agents, as well as inadequate grievance redressal mechanisms. For instance, WFP's program in Jordan aims to shift to mobile money as the primary payment method and encourage households to choose women as the primary recipients. However, in cases where households selected men's mobile accounts as the primary recipients, mobility constraints and safety concerns faced by women were cited as significant factors.

To overcome these challenges, cash transfer programs should ensure that the chosen payment mechanism has a robust network of agents in areas of operation and put in place effective grievance redressal mechanisms. To overcome gender and usage barriers, it could promote the employment of women agents and explore opportunities to further digitize payments managed by women. During focus group discussions done by WFP in the Nakivale refugee settlement in Uganda, Somali women expressed comfort and confidence using the services of women agents rather than men agents. Consequently, WFP implemented a policy mandating its partner, Equity Bank, to appoint a minimum of 40 percent women agents. In response, the bank had to revise its requirements, including lowering the initial start-up costs, to facilitate the entry of women agents.

It is important to note that any interventions in payment mechanisms must be accompanied by efforts to address gender norms that hinder women's access to and control over financial resources. By combining interventions targeting both payment mechanisms and gender norms, a more comprehensive approach to empowering women can be achieved.

5. Collaborate with Protection Partners to Manage Cases of Intimate Partner Violence

The primary goal of cash transfer programs, including those implemented by organizations like WFP, is to provide cash assistance to households in a dignified manner to meet their essential needs. While WFP cash transfer programs may not be primarily focused on protection, they have a responsibility to proactively mitigate and minimize risks of IPV against program recipients, as per WFP's normative frameworks detailed earlier,

also aligning with the IASC's Policy on Protection in Humanitarian Action, which emphasizes the shared responsibility of all humanitarian actors in addressing protection risks, as well as with the IASC's GBV work.^{lxii}

To achieve this objective, cash transfer programs should be designed and implemented to avoid contributing to an increase in IPV. This means prioritizing risk analysis and proactively implementing mitigation measures to address identified risks. In the event of violence occurring, cash transfer programs must refer such cases to dedicated protection actors with specific expertise to handle them. These actors may include local partners with protection mandates, such as women's organizations and community-based organizations, that can provide comprehensive case management for survivors of IPV. This support may include medical and psycho-social support, as well as economic assistance in the form of cash transfers or income generation support.

Existing country-level coordination structures, such as cash working groups, can serve as effective platforms to ensure cash transfer program teams have a basic understanding of how to assess and monitor IPV risks and how to adapt their programs accordingly or involve gender and protection experts. Additionally, it is essential for staff and private sector service providers (such as mobile money agents) engaged in cash transfer programs to be equipped with knowledge on how to refer sensitive cases, such as IPV, to protection experts for appropriate handling.

6. Adapt Monitoring and Community Feedback Mechanisms to Manage Risks of Intimate Partner Violence

Cash transfer program officers along with protection colleagues should proactively identify and flag potential protection risks, including IPV, during the assessment stage, and should monitor impact on the intended benefits, such as improved household well-being and increased access to and usage of financial services by women. To achieve this effectively, it is crucial to collect disaggregated data based on sex, age, disability, and other factors contributing to inequality, while ensuring the safety of individuals. The programs must have the flexibility to make adjustments based on the inputs from risk assessment and monitoring systems.



For monitoring, one standard tool that can be utilized is the Post-Distribution Monitoring (PDM) tool. The PDM tool's purpose is to evaluate whether the program has achieved its objectives and assess the experiences of cash recipients. Given safety concerns, direct questions about IPV cannot be explored. However, proxy indicators can be incorporated to identify potential signals of increased IPV risks. Examples of such indicators include the percentage of recipients reporting safe access to cash, perceived changes in access to or control over cash and household resources, changes in household dynamics, and changes in confidence when handling cash.^{lxiii} Additionally, indicators related to the use of digital financial services resulting from cash transfers by both men and women can be included.

WFP has been assisting governments in enhancing the monitoring systems of social assistance programs to better capture opportunities and protection risks. In Ghana, WFP provided training to the government on collecting and analyzing sex-disaggregated data. They also covered topics related to women's access to and use of financial services in the standard questionnaire used for program

monitoring. In Dominica, WFP is offering technical assistance to the government's social assistance program and has included questions related to gender and digital financial inclusion in the PDM.

Given the sensitive nature of information related to IPV, it is vital to involve protection teams and experts in modifying monitoring tools, as well as in data collection and analysis. Data collectors and frontline workers must receive training on how to safely receive disclosures of IPV and refer cases using existing referral pathways. Any concerning signs should be immediately reported to the protection teams based on predefined internal protocols.

While the specific response to handling IPV cases falls within the domain of protection experts, cash transfer programs must make necessary modifications in their design or processes to mitigate future IPV risks. The IASC provides good practice tools that the program administrators and other key stakeholders involved in the implementation could refer to.^{lxiv}

Further, cash transfer programs must enable recipients and their households to provide sensitive

and confidential feedback in a safe and accessible manner through appropriate complaint and feedback mechanisms. These should encompass multiple channels to overcome constraints faced by recipients, particularly women. For instance, evidence indicates that women feel more comfortable reporting protection issues through locally available channels, such as health centers, community health workers, women leaders, and women's organizations.¹⁰

In the Bangladesh BCC study, complementary interventions involved conducting twice-per-month home visits to participating households.^{1xv} These visits served as follow-ups to behavior change sessions, enabling the program not only to monitor the adoption of positive behaviors but also to identify and address instances of IPV. In Ghana, households receiving benefits from the LEAP program are entitled to fee exemptions for enrolling in the national health insurance, granting them access to various healthcare services without charge.

This bundled insurance had a significant impact, as demonstrated by a study showing an increase in women's health-seeking behavior and their ability to access information about and disclose incidents of IPV during healthcare visits.^{1xvi} Furthermore, this feedback mechanism increased awareness of violence and its social cost among men.

The mechanisms deployed by the program must adhere to specific protocols to handle sensitive complaints, based on standards established by global protection working groups. Further, the staff or external service providers involved in collecting feedback and complaints must be trained on reporting and referring such cases. IPV referral pathways should be mapped, and both external and internal teams must receive training on them. Lastly, measures must be implemented to safeguard personal data and ensure that IPV victims do not face further harm, prioritizing the protection of survivors.



10 WFP is dedicated to ensuring that the individuals it assists are provided with secure, dignified, and confidential avenues to access operational community feedback mechanisms (CFMs). These mechanisms adhere to the standards delineated by the Inter-Agency Standing Committee's (IASC) Taskforce 2 on Accountability to Affected People, which guides the establishment and maintenance of comprehensive collective feedback processes and mechanisms. The CFMs serve the following purposes: 1. Facilitate the reporting and resolution of complaints or concerns; 2. Enable the exchange of essential information; 3. Inform affected individuals of any programmatic changes; and 4. Contribute to collaborative analysis and responses that support programmatic adaptations. A fully operational CFM is expected to consolidate information insights from a variety of feedback channels, take action towards the issues raised, and effectively close the feedback loops. (Source: [Inter-Agency Standing Committee](#))



Conclusion



There is evidence that sending money directly to women on behalf of the household reduces the risk factors of intimate partner violence. This positive effect is primarily achieved by easing financial strain within households and enhancing emotional well-being. However, it is important to recognize that despite the potential benefits, cash transfers to women may still lead to intimate partner violence in cases where the redistribution of financial resources disrupts existing household power dynamics.

Therefore, to effectively minimize this risk and sustain the reduction in intimate partner violence beyond the program term while also improving women's empowerment and financial inclusion, cash transfer programs must be accompanied by complementary interventions that involve men and the community and strengthen women's social capital. Given the complexities of each context, it is necessary for programs to tailor interventions that consider local social norms, gender dynamics, and power structures, and, most importantly, approach household dynamics with sensitivity. Further, establishing robust systems to assess, mitigate, and manage intimate partner violence-related risks is paramount for the success of such programs.

By considering the lessons and examples discussed in this brief, programs can design interventions that optimize positive outcomes for women while mitigating the risks of violence against them. When this happens, the entire household stands to benefit from improved well-being and empowerment.



Annex: List of Key Informant Interviews

Name of Organization	Category	Geographic Focus	Number of Key Informants
Better Than Cash Alliance (BTCA)	Research and advocacy	Latin America	2
Bill and Melinda Gates Foundation (BMGF)	Donor	Global	1
Cash Transfer and Intimate Partner Violence Research Collaborative	Research and advocacy	For list of research countries, refer to website	2
Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)	Donor	Global	1
Pakistan Institute of Development Economics	Research and advocacy	Pakistan	1
Swedish International Development Cooperation Agency (SIDA)	Donor	Global	1
United Nations High Commissioner for Refugees (UNHCR)	Program administrator	Uganda	1
United Nations Population Fund (UNFPA)	Research and advocacy	Global	1
World Bank	Development Bank	Global, Senegal, Ecuador, Pakistan	7
World Food Programme (WFP)	Program administrator	Uganda, Columbia, Ecuador	3
TOTAL			20



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