

## Why prioritize women?

- Many humanitarian organisations have traditionally prioritized women for in-kind assistance programs, demonstrating improvements in food security, nutrition, wash, gender equality etc.. **Extending this prioritization to cash assistance offers opportunities to reduce poverty, improve financial resilience, improving outcomes for women, their families and communities.**
- Women often face **systemic barriers** such as limited formal employment, lack of bank accounts, restricted access to mobile phones and the internet, and cultural discrimination.
- Addressing these barriers while [prioritizing women in cash programmes](#) enhances their **bargaining power, financial inclusion, and decision-making within households and communities.** For more refer to the [Better than Cash Alliance](#) website on [prioritizing women](#).

## How to prioritize women?

### Ensure women's safety

- Before implementing programs, evaluate risks women may face during the cash transfer process. **Collaborate with gender and protection specialists and local women's organizations** to design programs that address these risks. You can also leverage the **Traffic Light Risk Analysis Matrix** overleaf.
- Mitigate risks such as fraud, violence, and exploitation and abuse by working with women to identify vulnerabilities in the cash transfer process. You may find the [User Journey mapping exercise](#) useful
- Address safety concerns** e.g. make distribution points as convenient, dignified and safe/secure for women and their families (e.g. shade, separate/priority waiting lines, child-friendly spaces)

### Conduct contextual analysis and engage with key stakeholders – examples include:

Community - Demand side	Financial Service Providers - Supply side	Government - Regulatory side
<ul style="list-style-type: none"> <li>✓ Conduct <a href="#">focus group discussions</a> with women, men and youth about their financial lives.</li> <li>✓ <b>Identify and address social norms barriers</b> to women's (digital) financial inclusion and economic power (you may want to have a look at the <a href="#">Social Norms Exploration Tool</a> and the <a href="#">Gender Norms Diagnostic Guidance</a>).</li> <li>✓ <b>Map women's needs, preferences and experiences</b> through <a href="#">User Journeys</a> and <a href="#">rapid gender analysis</a>.</li> <li>✓ <b>Build (digital) financial literacy skills</b> - identify the right learning approaches and partners.</li> <li>✓ <b>Engage with men/boys as agents of change</b> e.g. <a href="#">male champions</a> in women's digital financial inclusion journeys.</li> <li>✓ <b>Improve communication and feedback</b> with cash recipients and raise awareness about <a href="#">their rights</a>.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Work with financial service providers to <b>ensure cash recipients enjoy dignity, integrity and respect as valued clients</b> by the financial institution. Provide <a href="#">specific training</a>.</li> <li>✓ Connect women with <b>(digital) financial products tailored to their needs and safe</b>.</li> <li>✓ Private sector agent <b>network development and incentivisation</b>.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Examine national laws, financial inclusion policies, and the regulatory framework to ensure they are inclusive of women's needs.</li> <li>✓ <b>Advocate</b> for better access to financial services, data protection, customer protection, formal ID and tiered Know-Your-Customer (KYC) regulations to support <a href="#">opening accounts</a>.</li> </ul>

### Adapt communication channels

**Tailor communication strategies** to women's preferences and needs. Use simple language, visuals, and alternative methods like interactive voice responses or braille for accessibility. Engage and consult local women's organizations to disseminate information effectively, conduct joint campaigns (e.g. on fraud prevention or [prevention of sexual exploitation and abuse](#)) and ensure participation in [feedback and complaint mechanisms](#).

### Make women primary recipients of assistance

Whenever **feasible and safe**, register women as the primary recipients of cash assistance. Support them in obtaining [government-recognized IDs](#) to open [personal financial accounts](#). See also UNHCR's report on [Increasing Opportunities for Women](#).



For examples of how WFP is prioritizing women and using these tools, refer to the [Her Money Her Account Website](#)

## Use this Risk Analysis Matrix Tool to make sure you prioritize women safely

- To keep the **'do no harm principle' at the centre of everything we do**, it is critical to start by analysing potential protection risks in your context. The below 'traffic light' matrix will help you to do so. It is essential that you [consult the communities](#) you target for assistance and [understand their needs/preferences](#).
- When setting up cash programmes, involve gender and protection colleagues and/or other agencies working on protection issues in the country. Keep in mind that risks differ even in the same country or context and that there is no one-size fits-all answer.

### Risk level & evidence

### Action

LOW

- Cash transfers to women's accounts have already taken place in the country - [Focus group discussions](#) with women receiving cash assistance on behalf on their families did not highlight clear links between cash assistance and intimate partners violence (violence between spouses, partners/family members).
- No red flags from your gender and protection colleague(s), nor external protection actors (such as protection cluster, gender- based violence (GBV) sub-cluster, national protection organizations, etc.) on prioritizing women as recipients of cash on behalf of their families. Make sure you carry out Key Informant Interviews with those experts and document their position/advice.

#### *Proceed to prioritizing women – always keeping their safety in mind*

- Prioritize women as primary recipients of cash, in collaboration with gender and protection teams.
- Plan communication before, during, and after cash distribution to highlight the [benefits of using accounts](#) owned by women. Include community leaders and men from participating households.
- Coordinate closely with gender and protection staff to ensure the cash distribution is safe, accessible, and inclusive for women. This might involve reducing travel distances to sites, increasing the number of [female community champions](#) and female financial service provider staff or agents, and setting up child-friendly spaces.
- Work with the monitoring team to track potential risks and refer them to the right teams. Questions should focus on general safety/accessibility - e.g., how safe women feel accessing the cash - not on identifying specific incidents of harm.
- Always have an **up-to-date referral system** for survivors of gender-based violence in your region. Make sure your team knows [how to respond safely and refer cases appropriately](#).

MEDIUM

- Strong [social-cultural norms](#) around gender roles and decision making about money.
- Social cultural norms that show men have higher decision-making power over finances in the household.
- When given the choice, some households keep choosing men as first recipients (while others don't)

#### *Mitigate before proceeding with protection in mind*

- Map protection risks with gender and protection teams, along with other groups such as women community leaders and civil society organizations.
- Plan communication before, during, and after cash distribution to explain the [benefits of sending money to accounts](#) owned by women. Include community leaders and men from participating families and the wider community.
- Sensitization sessions may be needed to shift [gender norms](#). These should be done with support from specialized organizations and local male allies/[male champions](#), as such changes can be sensitive and risk backlash.
- Put in place measures to reduce risks, such as bringing distribution points closer to women, having female staff on-site, and ensuring women know where and how to report concerns. [Feedback and complaint systems](#) should be accessible and trusted - whether by phone or through community representatives.
- Consider starting with sending money to women in a small group of households. Expand only if monitoring (through [focus group discussions](#) and post-distribution surveys) shows no rise in household tensions. These tools should focus on overall safety and accessibility - not on identifying specific incident - unless led by trained gender or protection staff.
- Always have an **up-to-date referral system** for survivors of gender-based violence in your region. Make sure your team knows [how to respond safely and refer cases appropriately](#).

HIGH

- GBV prevalence in your context is high, including IPV. You can confirm this by speaking with your gender/protection colleagues, UNFPA/UN Women, or the GBV sub-cluster/working group.
- Very strong social and cultural norms around gender roles and decision-making about money.
- Very strong norms showing men usually have greater decision-making power over household finances.
- Document expert feedback and keep figures that show risk levels (e.g., GBV prevalence %).

#### *Avoid*

- These are cases where any mitigation measure would not be feasible without putting women at risk.
- For women in your cash operation that are the de facto head of household, identify risks and put in place mitigation measures (option to interact with female staff for getting assistance or [reporting a complaint](#), bring distribution points closer to women to avoid long and risky routes, etc.)
- In coordination with your gender/protection colleagues, look for opportunities to advocate and influence changes in the communities including incorporating gender equality content in addition to any training provided.
- Always make sure to have a [GBV updated referral pathway](#) from your region ready should a case of violence be disclosed to you / someone in your team, and make sure everyone knows how to safely refer a GBV case.
- Continue to [engage with communities](#) to measure any changes over time.