

Sending money to people affected by crises is empowering. People can buy food and other things that they urgently need, and this supports local businesses. When we direct money to women, we help unleash their economic potential so entire economies grow. When poverty goes down so does hunger.



## CHANGING LIVES

# Cash-Based Transfers Empower People While Building Resilience



In crises, people need money to pay for food, accommodation, medicine, and other urgent needs. WFP sends money to people in 72 countries. Sending money to vulnerable people protects them against the effects of high food prices and job losses and supports the economy. People spend the money in their local shops, which increases sales and jobs, multiplying the value, sometimes even doubling it.

In 2021, 150 million more women than men went hungry. Without empowering women, it will be impossible to end world hunger. Putting more money into the hands of women through WFP's programmes benefits everyone. When women begin to gain economic equality with men, economies grow, poverty goes down and so does hunger.

### WHY WFP?

**WFP is a trusted leader and the largest provider of humanitarian cash transfers**

In 2022, we will send an estimated US\$3 billion to people in 72 countries. WFP is a trusted leader and the largest provider of humanitarian cash transfers.

### WFP empowers people to choose

Evidence shows that people make good decisions about how to spend the money WFP sends to them and giving control and flexibility to make choices about how to prioritize precious resources is an empowering and dignified way to assist people.

### WFP puts more money in women's hands

We are changing WFP programmes to meet women's needs by helping them get affordable accounts in their own names, that they trust and feel confident to use. That way, they can manage the money WFP sends and the money they earn or receive from others.

## WFP works with governments and other partners to create sustainable change

In 2021, WFP supported 65 countries to scale up or adapt their social protection systems in response to COVID-19, through advice and technical assistance, and sometimes delivering on their behalf.

### MOVING FORWARD

#### 1 Money reduces the human cost of crises

When we can send money to people *before* a disaster hits, people are able to prepare to protect themselves and their assets. They suffer less during the disaster and can recover faster. Money helps people during an emergency and builds their resilience at the same time.

#### 2 Money gives people choice and flexibility

People spend most of the money we send them on food and use it to pay medical bills or school fees. It means that people don't need to make impossible trade-offs like deciding to eat less so that there is enough money to keep all their children in school.

#### 3 Money is empowering

WFP helps women to get their own accounts or mobile money wallet, so they can save money and access other financial services like credit or loans. When we send money for the family to women, they have more power in the household and can become economic actors.

#### 4 Sending money is highly efficient

On average 83 cents of every donor dollar ends up in people's hands when WFP sends it as an unconditional cash transfer.

#### 5 Our expertise strengthens national systems

WFP supports government systems, including national identity, registration, and payment platforms. Wherever possible, we work through these systems rather than creating a parallel one.

### COUNTRY EXAMPLES



**Somalia** is WFP's largest CBT operation. Changing from vouchers to mobile money has been transformative for women, like Malyun. When WFP started sending her mobile money, she was free to shop anywhere she chose and used some of the money to send her children to school.



In **Uganda**, WFP opened 80,000 bank accounts for families to receive money digitally. Forty-seven percent of these accounts are owned by women. Chantal is one of them. A refugee, she was able to start her own mobile money business after receiving money from WFP.



In **Bangladesh**, in July 2020, WFP and partners sent people mobile money to 145,000 people **BEFORE** floods started. Momena Begum used the money to strengthen the foundations of her house. She also bought food to see her family through the crisis.