



10 MILLION WOMEN RECEIVE MONEY ON THEIR ACCOUNTS BY 2030

AT A GLANCE

Millions of women worldwide are excluded from formal financial systems. They tend to be the poorest, the least educated, the most difficult to reach, and with limited or no access to mobile phones. These factors create a gap in financial access between men and women, limiting women's food security, independence and resilience.

This must change. That's why WFP is harnessing the power of cash to help disadvantaged women thrive. We are looking for partners who believe in an **inclusive financial ecosystem** where women can benefit from the digital economy, are financially empowered, able to support their families' food security and nutrition and can invest in their futures.

THE CHALLENGE

More women than men are food insecure and women make up the majority of adults **living on less than US\$ 1.90** per day. To compound this situation, nearly 742 million women lack access to formal financial services—a figure equivalent to the entire population of Europe.

Yet access to basic financial services plays a critical role in improving food security and nutrition. It can be as simple as having a safe place to store and build up money, so it's available in times of crisis. With financial tools in hand, people can build the stability they need to withstand shocks and bounce back stronger.

When women are economically empowered, everyone benefits: not just because economies grow, but also because women tend to invest in their families—leading to improved food security and nutrition for entire communities.

Women's markets also represent a vast, under-utilized opportunity. Research shows that these markets could offer **US\$ 700 billion in untapped global revenue.**

Despite the clear business case, **women remain underserved by financial services providers**, with one-size-fits-all products often designed for male clients, and limited numbers of female agents in the areas we operate in.

Women also face ecosystem and regulatory barriers. The World Bank estimates that **almost half of women in low-income countries lack formal ID**, hindering access to bank accounts, social services, and SIM cards. Social norms, financial illiteracy, and limited mobility further restrict their financial independence. A significant barrier is also often the **sheer lack of resources and livelihood opportunities** – without a source of income, digital financial inclusion is simply out of reach for most.

THE SOLUTION

For WFP, increasing women's access to finance and enhancing their digital financial inclusion is a strategic imperative. **As the world's largest provider of humanitarian cash transfers – having transferred US\$ 2.2 billion to 47 million people in 75 countries in 2024 alone – WFP is uniquely positioned to reach and support women through their digital financial accounts.**

Not only does digital cash save lives and improve food security and nutrition – it does it more **efficiently** than other forms of aid. In Ukraine and Jordan, WFP saved respectively USD 1.2 million and USD 200,000 annually in transfer costs since shifting to cash transfers into people's accounts compared to other forms of cash assistance.

But we cannot do it alone: we seek the support of committed and capable partners to meet this challenge. WFP offers globe-spanning reach and presence, an unparalleled understanding of humanitarian contexts, and a proven track record of assisting those in need.

Join us in unlocking food security, **resilience, and opportunity** for disadvantaged women and their communities through digital financial inclusion.



PROGRESS IS VISIBLE AND THE POTENTIAL IS GAME CHANGING



In 2020, 880,000 women received cash assistance directly into their own financial accounts through WFP's programming. By 2023, that number had grown to 2.3 million women, with \$309 million transferred directly to them. In 2024, 2.6 million women have received funds into accounts registered in their name.

Yet, the potential to reach many more women remains vast. While cash assistance makes up around 40% of WFP's overall assistance portfolio, only 23% of these transfers are made to financial accounts owned by recipients- with the remaining 38% delivered as cash-in-hand, 31% as vouchers and 8% through accounts owned by WFP or partners.

Wherever the operating context allows, we are committed to sending more money onto women's accounts.

While humanitarian cash assistance will indeed be the main way to reach our target of 10 million women, we will also involve programmes that promote financial inclusion, support smallholder farmers, enhance youth employment, and help women manage climate-related risks. For instance, smallholder farmers—especially women—often work with limited resources and need credit to invest in seeds or equipment. With stronger financial inclusion, they can access affordable loans and grow more food for their families and communities.

PARTNERSHIPS ARE ESSENTIAL

WFP works with key global partners leading efforts to advance women's digital financial inclusion. For example, in recent years, we joined CGAP, a World Bank-hosted think tank, to collaboratively develop practical solutions that empower women in accessing and utilizing financial services.

We are also working closely with the Alliance for Financial Inclusion, a network of central banks and regulators, which works with its members to ensure national regulations make digital financial services more accessible and responsive to women's needs.

We collaborate with other agencies delivering cash assistance, including UNHCR, to ensure we collectively increase the number of women receiving assistance directly into their own accounts on behalf of their families.

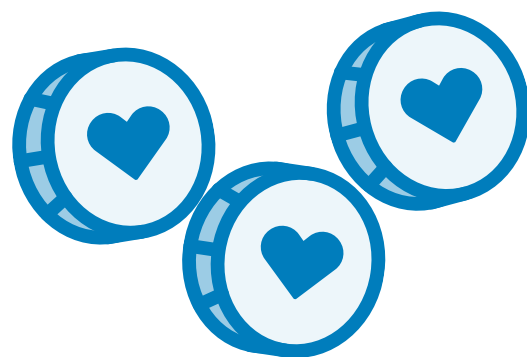
HOW CAN YOU MAKE A DIFFERENCE ?

Reaching 10 million women with their own financial accounts requires more than delivering cash- it also means supporting the systems and services that make financial access and usage a reality.

We are seeking \$10 million USD by 2030, equivalent to \$1 per woman, to fund the additional work needed to get there.

This is in addition to the funding required for cash transfers themselves. It will allow WFP country operations to help women open their own accounts, navigate financial services, and ensure they can use them safely and effectively.

Your support can help WFP unlock opportunities, independence, and contribute to food security for 10 million disadvantaged women through digital financial inclusion.



YOUR SUPPORT IS NEEDED !

When women have a financial account in their name, it opens access to other financial services like loans, credit and insurance, giving them the means to better provide nutritious diets and increase their opportunities to build a better future for their families.

