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A Multi-Purpose Cash Transfer Graduation Approach for GBV Programming

Executive Summary

The Women and Youth Resilience Project (WAYREP) aims at strengthening the resilience of refugee and Ugandan women, girls and youth and reducing gender-based violence (GBV) in Northern Uganda. The project particularly focuses on women and youth at risk of GBV. WAYREP is based on the hypothesis that GBV has two main drivers: gender inequality and poverty.

MPCT Graduation Approach



Participant from Gulu selling vegetables at her market stall

Considering the extreme poverty of some women and youth in the project locations, the project has developed an approach to strengthen the self-reliance of the most marginalized project participants and to reduce their risk of GBV: the Multi-Purpose Cash Transfer (MPCT) Graduation Approach. This comprehensive approach combines monthly unconditional cash transfers with financial and business training, life skills development, psychosocial support, and GBV prevention and response services.

The program targeted individuals in urban, rural, and refugee settings, who struggled to meet basic needs and lacked access to community support systems. Participants were carefully selected through a community-based process. After an orientation phase, they received monthly cash transfers of 35,000-40,000 UGX (about \$10 USD) for 6-12 months, delivered via mobile money transfers. The amount was based on the Minimum Expenditure Basket but did not cover all needs, encouraging participants to start their own incoming-generating activities.

Impact

Monitoring data showed positive impacts. Most participants initially used disbursements for basic needs, then progressed to starting income-generating activities or joining savings groups. By the end of the MPCT disbursements, 85% were able to cover basic needs, 78% had increased their income, and 85% relied less on potentially harmful coping mechanisms. Many joined savings groups and developed new skills and social networks. Participants frequently cited increased self-confidence and hope for the future as key outcomes.

Continuous learning

The approach evolved over four cohorts based on ongoing learning. Continuous reflections, adaptive management and strong coordination between economic empowerment, GBV, and monitoring teams were crucial for improving program quality and addressing the diverse needs of participants with varying levels of capacity and vulnerability. Key adjustments included conducting a more comprehensive orientation phase before cash disbursements began, enhancing training content with elements like "vision mapping", and mitigating GBV risks such as those associated with third party involvement in accessing cash.

Implementation varied slightly between urban, rural, and refugee settings to address context-specific challenges. Urban participants, for example, often lacked support networks and resources in the city, while refugees had limited access to information and markets.

Overall, the MPCT Graduation Approach was successful in increasing self-reliance and protection from GBV for vulnerable women and youth. However, the project team recognized that such short-term support is only a first step, and that many participants would benefit from additional tailored, long-term support to fully overcome extreme poverty and achieve lasting change.

For more details on the approach and WAYREP's learnings, please read the full report.

"When you drown in water and someone picks you up, then you will find your way." MPCT participant, Gulu City

Key Lessons Learnt

WAYREP's experience with the MPCT Graduation Approach offers valuable insights for practitioners seeking to address the complex, interlinked challenges of poverty and GBV. It demonstrates the potential of integrated, cash-plus approaches to catalyze positive change, while also highlighting the need for sustained, multifaceted support to truly transform the lives of those facing extreme vulnerability. For more information, please read the full learning report.

- Having a dedicated Women's Economic Empowerment/Financial Inclusion (WEE/FI) team working across humanitarian and development contexts was essential for providing holistic support.
- Comprehensive capacity development of project staff and community-based trainers at the start of the program was crucial. Community-based trainers played an important role in providing regular follow-up, training, and mentorship to participants.
- Close collaboration between different project teams (WEE/FI, GBV, Monitoring & Evaluation) facilitated effective implementation, synergies and risk mitigation. It helped develop effective GBV Risk Mitigation measures.
- Embedding the approach within a broader project addressing gender norms and GBV was beneficial.
- Thorough identification and selection of participants, involving the project's community structures, was important to ensure effective targeting.
- An orientation phase, before cash transfers began helped, prepare participants. Participants appreciated that the program combined different types of training (e.g. business, financial and life skills). Vision mapping exercises were particularly impactful for the participants.
- Mobile money transfers were the preferred disbursement method, but required additional training and support for some participants, such as on digital literacy and SIM/phone use and ownership.
- Clear communication about the program details was crucial for managing expectations and doing no harm.
- VSLA membership was an important and valuable step for participants.
- Continuous monitoring, learning and adaptation improved the approach over time and helped mitigate risks.
- Participants had varying needs and capacities which influenced their levels of progress. Some required tailored follow-up support based on their specific situation and challenges.
- The approach increased self-reliance of the majority of participants. However, additional support may be needed to sustain progress.



