

Design Note

Digital G2P Payments Made Directly to Women-Owned Accounts

This design note summarizes and links to three excellent reports illustrating the particular benefits of directly G2P payments to women recipients, and suggesting practical guidance on how to do so.

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Ensuring That Digital G2P Payments Are Made Directly to Accounts Owned by Women Promotes Gender-Inclusive Financial Inclusion

A number of existing resources provide guidance on directing G2P payments to women’s accounts	World Bank The report Digital Cash Transfers in the Time of COVID 19: Opportunities and Considerations for Women’s Inclusion and Empowerment provides guidance for the directing of G2P payments into women’s accounts as well as designing G2P programs to help empower women in the long term. World Food Program (WFP) In a white paper on cash-based transfer policy, the WFP describes how it prioritizes women as “primary recipients of money transfers.” It also describes other measures they will take to support women’s access to financial services and empowerment in the long term. Center for Financial Inclusion (CFI) and WFP CFI collaborated with WFP to share findings for the report, Sending Cash Transfers to Women: How to Design Programs that Enhance Well-Being While Safeguarding Against Intimate Partner Violence that details design guidance to ensure that G2P payments are made in a way that engage social and cultural norms while still prioritizing women recipients. The report also provides market illustrations of where this has been done well.
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Works Cited

- “Digital Cash Transfers in the Time of COVID 19: Opportunities and Considerations for Women’s Inclusion and Empowerment,” World Bank, August 1, 2020, <https://documents1.worldbank.org/curated/en/378931596643390083/pdf/Digital-Cash-Transfers-in-Times-of-COVID-19-Opportunities-and-Considerations-for-Womens-Inclusion-and-Empowerment.pdf>.
- “CBT Policy: Prioritizing Women,” World Food Program, accessed August 26, 2025, <https://docs.wfp.org/api/documents/WFP-0000141256/download/>.
- “Sending Cash Transfers to Women: How to Design Programs that Enhance Well-Being While Safeguarding Against Intimate Partner Violence,” Center for Financial Inclusion, September 2023, <https://www.centerforfinancialinclusion.org/wp-content/uploads/2024/02/Sending-Cash-Transfers-to-Women-Report.pdf>.