

A Multi-Purpose Cash Transfer Graduation Approach in GBV Programming

Insights and Learnings from the Women and Youth Resilience Project

Women and Youth Resilience Project (WAYREP)

ACHIEVEMENTS



85 % of recipients reported being able to cover basic needs.



78% of project participants increased their income, 30 % started or improved income generating activities and 14 % invested in agricultural inputs.



Approximately 40 % of the recipients began saving (in Savings Groups and/or individually), while 30 % invested money in their businesses.



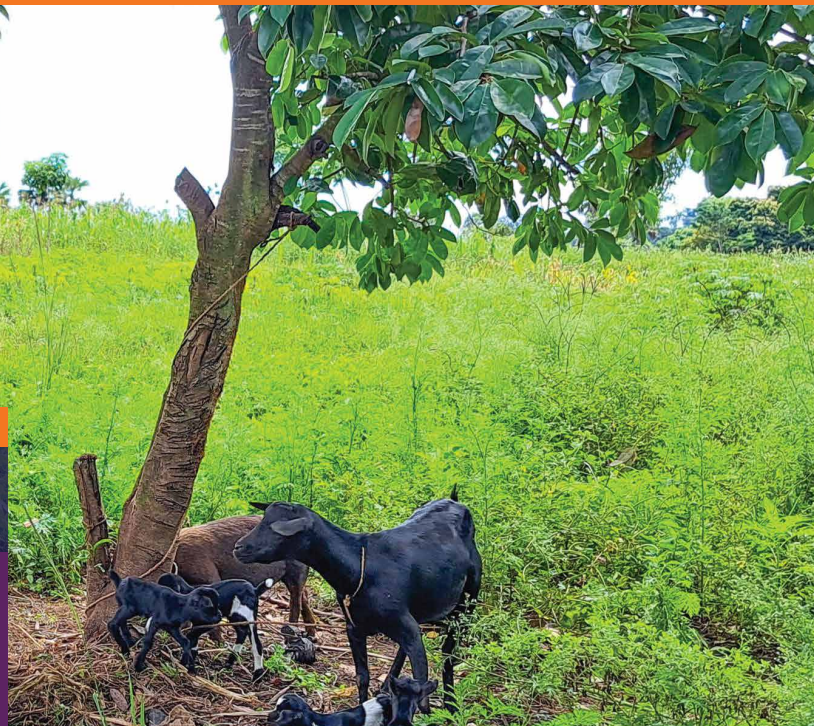
100 % of participants in the last cohort developed a vision map which helped them to look beyond their current situation and reflect on how to overcome challenges on the way to achieving their goals.



33 % of participants feel confident that they are in a better position to face future challenges. Some participants reported that they were able to bounce back after a shock, such as hospital costs, accidents or even the loss of homes after a fire.



85 % had to rely less on potentially harmful coping mechanisms.



Overview

This learning brief offers insights gathered from interactions with project participants and community structures, emphasizing the approach and impact of multi-purpose cash transfers on the involvement of women and youth in WAYREP.

Project Overview

CARE International in Uganda, in partnership with CARE Austria, implemented the Women and Youth Resilience Project (WAYREP) from April 2019 to March 2024, with funding from the Austrian Development Agency. WAYREP strengthened the resilience of refugee and Ugandan women, girls and youth; and supported the reduction of gender-based violence (GBV) prevalence in Gulu and Arua Cities as well as Omugo Sub County and

settlement in Terego district. The project's goals included enhancing sustainable and dignified livelihoods for women and youths; reducing the acceptance and tolerance of GBV in targeted communities, providing better support to GBV survivors, and increasing government accountability in implementing relevant frameworks for the protection and rights of women and girls. Considering the extreme poverty of some women and youth in the project locations, the project developed an approach to strengthen the self-reliance of the most vulnerable project participants and mitigate their risk of GBV: the Multi-Purpose Cash Transfer (MPCT) Graduation Approach.

Challenge: Extreme Poverty

Marginalized women and youth are particularly at risk of exploitation and abuse. Their ability to save and invest money is severely limited or even absent. While they strive to survive and provide for their families, they frequently find themselves isolated within their communities and have little access to support systems, such as Village Saving and Loans Associations (VSLA).

Solution: The MPCT Graduation Approach

The Multi-Purpose Cash Transfer (MPCT) Graduation Approach integrates cash transfers with comprehensive financial and business

training, soft and life skills development, psychosocial support, and, when necessary, services for survivors of gender-based violence (GBV). The aim of this approach is to enhance the self-reliance of highly marginalized women and youth in urban, rural, and refugee settings.

Impact

WAYREP's monitoring data indicates that the approach effectively supported the self-reliance of project participants. Most recipients used the first two or three Multi-Purpose Cash Transfer (MPCT) payments to meet their essential needs. Afterward, the majority began engaging in income-generating activities (IGAs) and set aside a portion of the funds. Some participants even reported saving consecutive installments to accumulate start-up capital for small IGAs.

In total, the MPCT Graduation program assisted 666 individuals, including 549 women.

Most participants now earn a modest income, have expanded their social networks, developed new skills, and gained a sense of self-efficacy. By empowering women to generate income, the program has enabled them to leave high-risk occupations, contribute to household expenses, and earn greater respect from family members.

WAYREP's Approach

WAYREP piloted its Multi-Purpose Cash Transfer (MPCT) Graduation Approach from 2019 to 2024. Based on assessments, training on cash programming, and engagements with the Ugandan Cash Working Group, the team developed Standard Operating Procedures (SOP) for the MPCT program. These SOPs included elements for mitigating Gender-Based Violence (GBV), as the primary target groups were women and youth at risk of GBV and exploitation. The initiative was primarily led by the Women Economic Empowerment/Financial Inclusion Specialist, in close collaboration with WAYREP's GBV team and the Monitoring, Evaluation, Accountability, and Learning (MEAL) team.

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

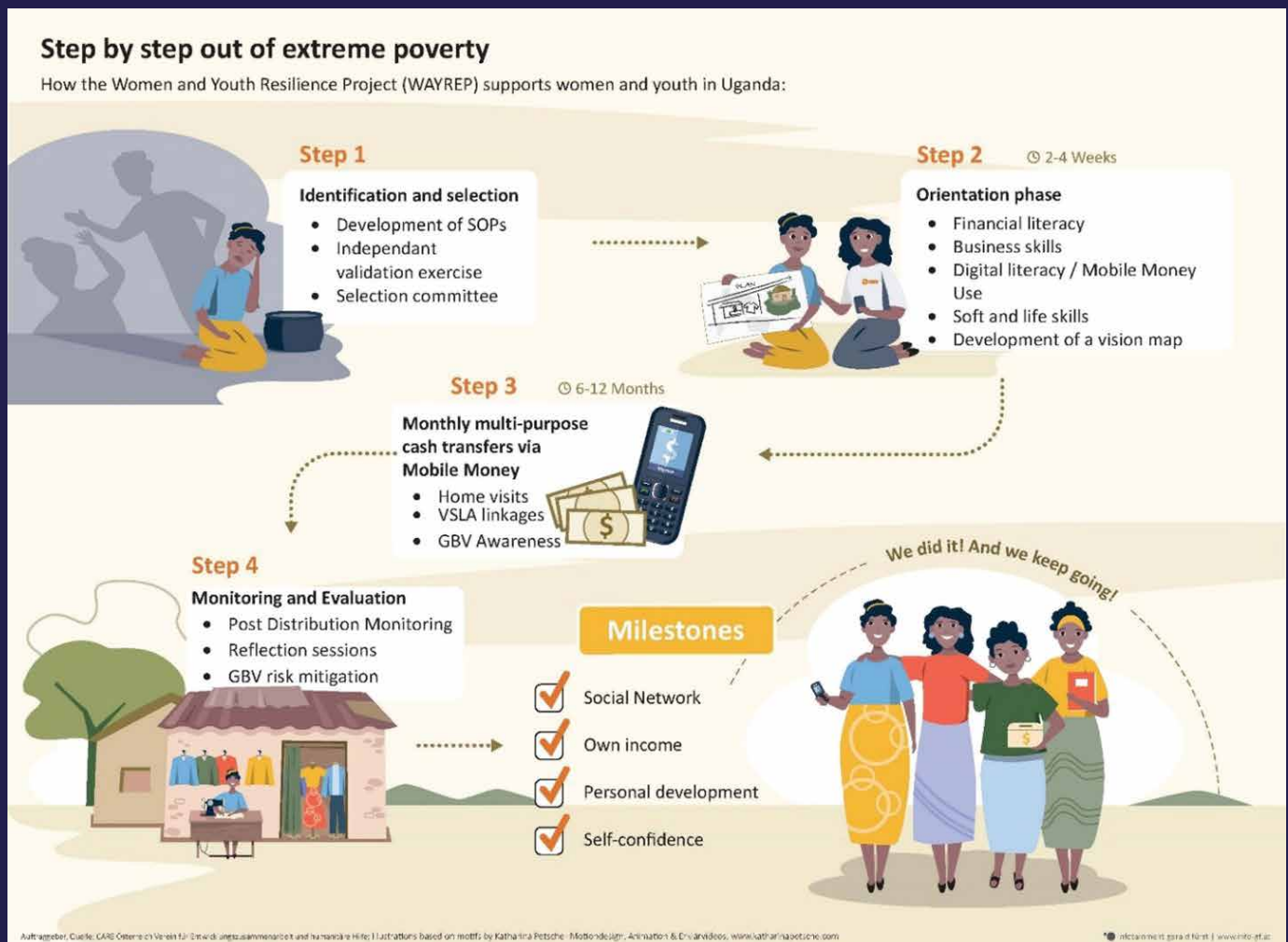
To ensure the program reached the most vulnerable participants, MPCT recipients were identified and selected based on both their economic vulnerability and their risk of GBV. This included very poor GBV survivors, teenage mothers, and female-headed households. An independent assessment evaluated candidates against clearly defined criteria. A selection committee, comprising local authorities and community representatives, was involved in the final selection process.

Following an orientation phase with basic training, participants received monthly multipurpose cash transfers ranging from 35,000 to 40,000 UGX (approximately \$10 USD) for a duration of 6 to 12 months. The transfer amounts were based on the Minimum Expenditure Basket (MEB) and were intended to contribute to the recipients' income rather than cover all their needs. Payments were made to individuals via mobile money. Although the payments were unconditional, participants were encouraged to join saving groups, initiate income-generating activities, and set individual goals.

The approaches varied slightly based on project locations since participants in urban, rural, and refugee communities face different challenges. In urban settings, participants often lack support networks, encounter higher living costs, and typically have limited or no access to assets like land. This necessitates

earning a daily income, leaving them with less time for training and program activities. Conversely, refugee communities are allocated small plots of land upon arrival but frequently lack access to information, value chains, or markets. Both urban and refugee populations tend to be mobile, moving between Uganda and South Sudan or living in precarious housing situations. Refugee and post-conflict communities, such as Gulu, are accustomed to receiving cash assistance from humanitarian and development partners. Generally, rural Ugandan participants have better access to resources, assets, and social networks. These factors can significantly influence how participants utilize the opportunities provided by the MPCT graduation program. Despite these varying contexts, WAYREP delivered the same services to both refugee and host communities, aligning with Ugandan policy and practice.

The following graphic illustrates the main phases of WAYREP's MPCT



Lessons Learnt

The MPCT Graduation approach was continuously refined through monitoring and collaborative reflection by the entire WAYREP team. In total, four cohorts received funding, each with slightly different approaches. Regular Post Distribution Monitoring (PDM), along with ongoing monitoring and learning exercises, helped assess progress, challenges, and risks. The WAYREP team used these findings and recommendations to adapt and enhance their approach accordingly. This chapter outlines the main lessons learned and recommendations identified by the WAYREP team, following the project cycle from planning and implementation to suggestions for potential future actions

Laying solid foundations for the program

Trained and dedicated Women Economic Empowerment and Financial Inclusion (WEE/FI) team was key for supporting MPCT recipients: Having a dedicated Women Economic Empowerment and Financial Inclusion (WEE/FI) team overseeing all WEE/FI interventions across locations enabled WAYREP to provide comprehensive and consistent support. This approach ensured that both the WEE/FI team and community-based trainers (CBTs) had relevant expertise and experience with diverse WEE/FI strategies, benefiting participants across both humanitarian and development settings. For instance, CBTs could deliver business and financial literacy training and provide information on Village Savings and Loan Associations (VSLA) when engaging with MPCT participants. The WEE/FI team offered practical support, such as guiding participants in creating vision maps and delivering effective life skills training.

The physical presence of Community-based trainers (CBTs) played a critical role in the program's success: Their regular follow-ups, training sessions, and mentorship were highly valued by participants, fostering a sense of encouragement and accountability. CBTs also verified monthly that participants received their installments according to the standard operating procedures (SOP) and acted as key community contacts, referring participants to additional services within or outside WAYREP. Over time, the program identified that reducing the number of participants per CBT, particularly in urban settings, was more effective. It recommended a maximum of five participants per CBT for personalized follow-up, while in refugee or rural contexts, group sizes could be larger, based on factors like location size, levels of assistance, and other responsibilities of the CBTs.

Leveraging GBV and MEAL teams was essential for effective MPCT implementation: The collaboration with GBV (Gender-Based Violence) and MEAL (Monitoring, Evaluation, Accountability, and Learning) teams was essential for the successful implementation of MPCT. Regular meetings and joint analysis of Post Distribution Monitoring (PDM) findings strengthened linkages and facilitated cross-referrals. CBTs were able to refer cases to the GBV team, while GBV activists flagged potential household conflicts related to program activities. Furthermore, the GBV team identified highly vulnerable survivors for MPCT support and played a critical role in monitoring and mitigating GBV risks, enhancing the program's responsiveness to participant needs.

GBV risk mitigation was key for MPCT recipients' safety: Developing and closely monitoring a GBV risk mitigation strategy in collaboration with the GBV team was vital for ensuring participant safety and program effectiveness. The strategy included activities like household and community dialogues, raising awareness about the program, and encouraging participants to obtain their own SIM cards to promote privacy and autonomy. These measures helped reduce GBV risks and created a safer environment for participants.

Integration of MPCT Graduation approach in project design key in tackling discriminatory social and gender norms: Embedding the MPCT Graduation Approach within WAYREP—an initiative aimed at combating GBV and addressing discriminatory social and gender norms—was a strategic move that enhanced participant progress and well-being. This integration was based on recognizing poverty and gender inequality as the two main drivers of GBV. WAYREP's focus on challenging harmful

norms proved essential, particularly as the team identified potential risks when spouses were not adequately involved in or informed about the initiative, or when some men became overly reliant on their wives' income. These challenges were effectively addressed through ongoing GBV interventions, creating a more supportive environment for participants.

A community-based targeting mechanism

Well-resourced selection process was key for selecting authentic recipients: Allocating sufficient time and resources for defining, identifying, verifying, and selecting recipients was crucial to ensure fair targeting. Following the SOP, the project prioritized the most marginalized individuals—such as those with only one meal per day or those in exploitative and risky jobs—within specific groups (e.g., teenage mothers, female-headed households, GBV survivors). While an independent validation assessed the selection criteria, some individual vulnerabilities were not fully captured, and certain participants appeared better off than their scores suggested. To address these issues, the selection process included reviews by selection committees, the WAYREP team, and community-based structures. In certain cases, final selection decisions were made individually, requiring detailed justifications and documentation.

Involvement of community-based structures and local communities key in participant selection: Anchoring the project deeply within local communities increases the relevance of involving community-based structures in the participant identification and selection process. As a result, the role and composition of the selection committee evolved during implementation. In later MPCT cohorts, WAYREP's community-based structures and the WEE/FI and GBV teams played a greater role in identifying and selecting participants, leveraging their deep community knowledge and respect. They also recommended particularly vulnerable individuals from other WAYREP activities, helping to reduce potential conflicts of interest among selection committee members, which included local authorities, leaders, and community representatives. Engaging the selection committee more deliberately throughout

program implementation proved beneficial, as their community roles enabled them to encourage participants better, ensure accountability, and act as channels for feedback and complaints.

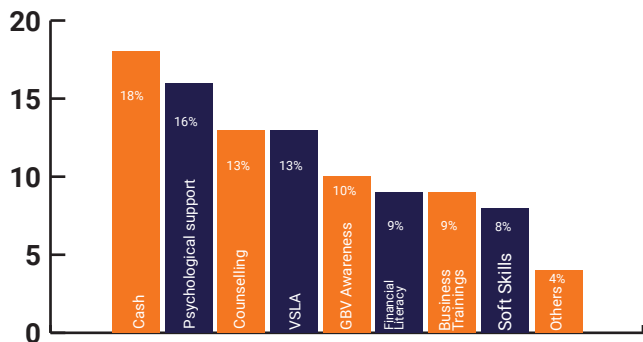
Integrating selection criteria from GBV (“vulnerability”), humanitarian (“needs”), and women’s economic empowerment (“capability”) programs resulted in participants with diverse needs and capacities: For example, some participants faced mental health challenges or the impacts of GBV, limiting their ability to engage in social and economic activities fully. GBV survivors were often selected based primarily on their vulnerability rather than economic capabilities, and their urgent needs required immediate support rather than waiting for new MPCT cycles to begin. The program found it essential to consider the varied backgrounds of participants and adapt support accordingly to address their specific circumstances effectively.

Preparing participants for a more intentional use of MPCT

The orientation phase was crucial in preparing participants for the MPCT, setting expectations around its limited amount and duration. This phase included various trainings to help participants think ahead and explore new economic and social opportunities. Initially, the orientation was conducted after or alongside MPCT disbursements. However, for later cohorts, it was found to be more effective to begin the orientation phase before the disbursements started. A 2–4-week orientation was sufficient to cover the essential basic training, considering participants' acute need for support. Additional training and refreshers should be offered during the MPCT phase, once participants have stabilized and are more open to acquiring and applying new knowledge and skills.

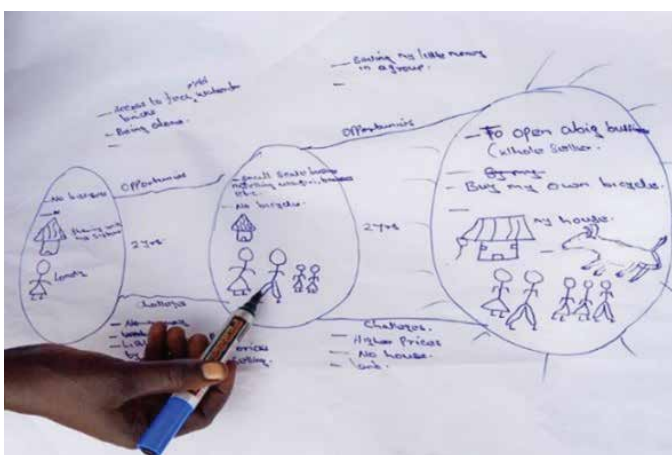
Participants valued the MPCT graduation program's comprehensive approach, which combined various trainings and services, including business skills, financial and digital literacy, as well as life and soft skills focusing on areas like self-awareness, decision-making, critical thinking, effective communication, and

GBV. Training content and orientations were adapted based on monitoring findings to address emerging needs. The training courses were designed to build participants' capacities, fostering greater self-reliance, encouraging them to take on new initiatives, and reducing their dependence on external support.



Source: WAYREP Post Distribution Monitoring Report, 2022

Developing a vision for the future, such as through a vision map, proved especially valuable for project participants: Tools from the Gender Action Learning System (GALS), like the vision journey, empowerment leadership map, and circle of support, effectively guided participants in creating a clear vision and SMART goals. Reflecting on their past and present lives, potential challenges, and supportive networks helped participants focus and shift their perspectives, as many felt constrained by current life challenges. This process motivated them to engage in activities like joining Village Savings and Loan Associations (VSLA), starting Income-Generating Activities (IGA), and making the most of program opportunities. For future projects, Community-Based Trainers (CBTs) could leverage vision maps more purposefully in monitoring, mentoring, and assessing capacity development needs during follow-up visit.



Example of a Vision Map, developed during a training workshop with project staff and CBTs.

Safe, impactful and future-oriented cash transfers

Mobile Money was the preferred method for disbursements because it was considered safe and allowed participants to collect funds at their convenience: However, some participants were unfamiliar with Mobile Money or did not own phones, which increased their risk of violence or abuse, as they had to rely on third parties to collect the Multi-Purpose Cash Transfers (MPCT). To address this issue, WAYREP introduced training sessions focused on digital literacy and emphasized the importance of owning a phone and SIM card. During the orientation phase, telecommunications providers and SIM card vendors were invited to teach participants how to use Mobile Money, including tips on safely remembering PIN numbers. In the latest follow-up survey (PDM3), about 40% of participants, particularly women, were still dependent on someone else's Mobile Money account or phone. Encouragingly, this number has been consistently decreasing due to the additional measures implemented. WAYREP's community-based structures were tasked with supporting participants who did not regularly use Mobile Money by informing them when disbursements had been made. As a result of the intervention, many participants began using Mobile Money and became more familiar with mobile phones, which positively impacted other areas of their lives. Despite this progress, some participants, especially in the Omugo settlement, continued to rely on third-party accounts due to financial constraints.

The timeliness of disbursements, clarity on the process and management of expectations were crucial. Clear communication regarding the MPCT amount, duration, and selection criteria for participants and key household members ensured accountability. Key information on how to use Mobile Money, along with details about the MPCT amount and procedures, was printed and disseminated to avoid mistrust, harm, and misuse. It was essential that cash transfers were both timely and consistent to enable participants to implement their plans effectively.

The most appropriate duration of the MPCT depends on the context and the individual situation of the participants. For instance, a shorter duration is more appropriate for mobile environments like refugee settlements, as it may encourage participants to be proactive in implementing their plans. Conversely, a longer duration can provide a sense of stability and allow participants to save an adequate amount. This is especially relevant for individuals facing mental health challenges or other obstacles that hinder quick engagement in economic activities. However, extended durations, such as 12 months, may also create dependencies. For future interventions, the project team recommends a higher MPCT amount and a longer minimum transfer duration (approximately 8 months) in urban areas compared to rural and refugee contexts. Nevertheless, they emphasized the importance of considering the specific vulnerabilities of target groups.

VSLA membership proved to be very beneficial for the participants, as they were able to access small loans, support and advice from the group members. Many participants joined savings groups either in their neighborhoods or related to their income-generating activities, such as groups for market vendors. Some also reported saving small amounts individually for specific goals, such as starting an income-generating activity. Participants who joined WAYREP's VSLAs benefited from additional training opportunities offered to these groups. However, many of WAYREP's VSLAs were either located elsewhere or already well-established in their saving cycles, making it difficult for new participants to join. Participants appreciated savings groups for the social connections they offered, though they generally did not develop stronger ties with other recipients of the MPCT, despite knowing them from their communities.

Continuous learning and adaptive management

Deliberate and timely learning from monitoring data was key for adaptive management and for continuously improving the MPCT Graduation Approach while doing no harm. In both on- and offline meetings, all relevant team members reviewed findings from Participatory Data

Monitoring (PDM) and other monitoring activities, as well as feedback from participants and community-based structures. The data collected from validation exercises and various PDMs were compared and analyzed. Human interest stories were gathered, and in-depth interviews with former MPCT participants were conducted in October 2023. The main lessons learned are summarized in this learning brief. The project team recommended that, in future programs, participants be assigned unique identifier codes to enable more precise tracking and measurement of progress while ensuring confidentiality, especially for survivors of gender-based violence (GBV). This approach would enhance monitoring, learning, and tailored support.

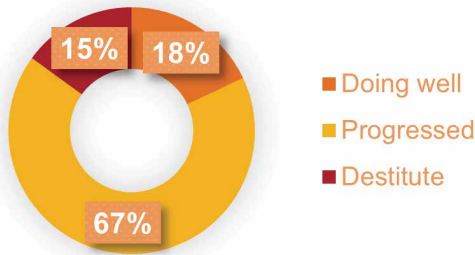
Sustainability of participants' progress

The monitoring results showed that the MPCT Graduation Approach contributed to increased self-reliance and protection from GBV among the participants. The monitoring results indicated that the MPCT Graduation Approach significantly contributed to enhancing self-reliance and protection from gender-based violence (GBV) among participants. However, not all participants progressed at the same rate due to their individual circumstances and capacities at the start of the program. Some faced personal challenges or unforeseen events, such as psychosocial issues, illness, accidents, or business failures during the intervention. These experiences impacted their ability to make sustained progress and necessitated tailored support from the program. Nevertheless, most participants reported feeling better equipped to handle challenges, thanks to improvements in self-confidence, social capital, and access to information, among other factors.

Given the extreme vulnerability of the participants, a 6 to 12-month MPCT Graduation Approach was deemed a first step out of extreme poverty. Continued support, mentoring, and encouragement would be crucial in helping participants achieve further stability, as they suggested. The specific type of support needed would depend on individual circumstances.

At the end of a program cycle, the WAYREP team identified three categories of project

Progress of 382 participants



Source: WAYREP Post Distribution Monitoring Report, 2022

participants and recommended potential actions to sustain their progress. These categories were developed based on surveys conducted with 382 participants during the third Post Distribution Monitoring (PDM3) in 2022:

- **Participants who are doing well:** These individuals are involved in Village Savings and Loan Associations (VSLAs) and engage in income-generating activities (IGAs). Although their IGAs are generally small, they would benefit from additional capacity development, such as entrepreneurship training and connections to facilitate access to startup capital or vocational opportunities. Their progress can be monitored through VSLAs. Furthermore, other project participants could learn from their successes through learning sessions or by sharing their stories. Successful participants could be trained as mentors to assist in the Cognitive Behavioral Therapy (CBT) weekly sessions with project participants. This accountability and peer support would help sustain impacts.
- **Participants who have progressed to a certain extent but are not yet stable:** These participants have started IGAs but are not yet involved in VSLAs. They often express concerns about their future. Many have experienced significant challenges or setbacks that have hindered further progress, but they demonstrate a commitment to overcoming these obstacles. The project should continue to motivate them to join VSLAs and provide additional capacity development, mentorship, life skills training, and access to vocational opportunities, as well as entrepreneurship training and startup capital.
- **Participants who remain destitute:** This group primarily utilized the MPCT for consumption purposes. Some faced major setbacks during the program or dealt with psychosocial challenges. It is essential to evaluate why certain individuals are not making satisfactory progress. These issues could be addressed by connecting participants with psychosocial support groups, providing additional mentorship, and offering life skills training. This support would help them confront personal issues, recognize their strengths, and access social networks that encourage new initiatives. Additionally, some participants may require different types of support beyond just MPCT graduation.

Vicky's story illustrates the progress made by program participants:

Vicky lives in Gulu City and is a single mother of three children aged 6 to 11. She has very little and irregular income, mostly from selling vegetables, which means her family often has only one meal a day. She cannot afford school fees for her children and knows very few people in the community, leaving her with hardly any support. In 2021, Vicky joined the first MPCT cohort offered by WAYREP, where she received various training and cash support.



"I've started a new journey, the training has opened our minds. In our situation, we could not think ahead. During the training, I began developing a plan for the future. I knew that after one year, CARE would help others, so I had to plan for what I would do next." Vicky said

With the cash support and training, Vicky slowly started to grow her business and joined a savings group.

Today, she is able to provide for her family. She sends her children to school, buys them clothes, pays for rent, and can afford basic healthcare. The children now eat twice a day, are happy, and enjoy playing. “The family looks nice now,” Vicky says. She also has plans to hire land for farming in the future. While challenges will still arise—such as the possibility of the children falling ill or a slow business—Vicky feels confident in her ability to handle them. For example, when one of her children was assaulted, she received support from local authorities, family, and friends, especially her sister. Vicky's vision is to buy a plot of land to build a house where she can live with her children.



P.O.Box 7280, 5th Floor, Union House. Plot 78,
Luthuli Avenue - Bugolobi, Kampala, Uganda
www.careuganda.org Tel: +256 312 258 100