CONFLICT IS CHAOS. Blockchain technology, which seamlessly links records that are accessible anywhere, helps tame the confusion and connect people to resources to survive. Through its Innovation Facility, UN Women has been at the forefront of thinking through new ways to integrate gender into applying blockchain technology in humanitarian action.

For people who have fled crisis, carrying little with them, blockchain is well suited for creating and storing verifiable digital identities that can be pivotal in securing services and safe refuge. The technology makes cash transfers for vitals such as food trackable, secure and inexpensive. Developing more efficient, cost-effective solutions in humanitarian crises has never been more essential, since crises have grown increasingly protracted, and millions of people are on the move, including a significant share of women and girls.

The idea of tailoring blockchain for women refugees first arose from a 2017 hackathon sponsored by UN Women and Innovation Norway. UN Women subsequently tested a blockchain mobile wallet app in the Kalobeyei settlement in Kenya. It allowed women to make low-cost cash transfers. The experience yielded important insights about innovation enablers and challenges, such as the need to simplify the app and accompany it with economic empowerment giving women independent means to earn income and access technology.

In 2018, UN Women joined the World Food Programme for further testing through the “Building Blocks” project, which the latter has deployed to provide cash transfers to 106,000 Syrian refugees in Jordan. With UN Women’s involvement, the project now reaches the places where women congregate and can easily access it, such as Oases centres. Sponsored by UN Women in refugee settlements, the centres provide women with cash-for-work programmes, skills training and livelihood opportunities.

As of 2019, women in cash-for-work programmes no longer needed to rely on getting to a bank to access earnings. Through blockchain, a simple scan of an eye allows a woman at a supermarket to pay for food or draw cash. The scan connects to her account on the blockchain and records funds dispensed. UN Women and WFP can readily validate each other’s transactions through a common blockchain network.

Making this kind of intervention fully alert to women’s needs includes addressing the extra constraints they may face to benefitting from it. They typically have lower digital and financial literacy than men, and lack access to technology and connectivity. So in rolling out the blockchain system, UN Women also provides women with digital training as well as information on expense-tracking and budgeting to bolster financial skills.