Mitigating risks of abuse of power in cash assistance

**TOOLS:** Tips to design digital or financial literacy training

<table>
<thead>
<tr>
<th>KEY ACTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓ Before transferring cash assistance, conduct a digital and financial literacy assessment to determine the training needs of your future cash recipients on how to use the payment instrument and how to make basic financial decisions</td>
</tr>
<tr>
<td>✓ Design ways in which these trainings can be provided to match the different needs of cash recipients in their diversity.</td>
</tr>
</tbody>
</table>

**TOOL:** Key considerations when designing a training for your cash transfer program

Evaluate the training needs of your future cash recipients

- Do they understand of how the payment instrument work for cash out? Are they confident to use it on their own? and beyond cash out? Do they know any other financial product or services they can access with the payment instrument?
- Do they understanding of the purpose of a PIN for privacy and reducing fraud. Do they feel confident to memorise a PIN?
- Are they convinced the payment instrument is a safe place to store money and access it at any time?
- Do they know who to call or talk to if they face a technical issue?

Design a sound training methodology.

- For one-time transfers, the orientation provided by the Financial Service Provider may suffice.
- For recurring transfers, dedicated training should be considered. If so, you can seek to identify what training are already on-going which your programme can collaborate with. Alternatively, you may conduct such training directly or through partners. In this event, attention must be paid to a few key elements:
  - During training, allow sufficient time for practice and repetition. When cash recipients are presented with a cash delivery mechanism they have no previous experience of, a training methodology based on using jargon-free and simple language as well as basic visual should be favoured.
  - Many cash recipients tend to seek help from a trusted friend or relative to carry out transactions. Support skills-building among women by favouring peer training and build community champions. Youth training of elders has also often proved successful. For persons living with specific disabilities, training may be required for carers too.
  - A perception survey/course comprehension test should be conducted at the end of the training to gauge the level of understanding of all participants in their diversity.

To strengthen women’s financial capability, specifically:

- Develop gender-sensitive strategies for education delivery, and ensure trainers have a grasp of gender-sensitive approaches to facilitation.
- Ensure trainers always work to encourage equal participation in sessions that involve both male and female beneficiaries.
- Dedicate resources to hire female trainers, especially to help facilitate activities and sessions that may be separated by gender.
- Offer options for women to receive education and training in female-only, gender-disaggregated environments to enable them to feel more comfortable and open when discussing thoughts on financial topics.
- Consider house visits as training options for women to help include women who may otherwise have difficulty traveling.
- Work with women to identify optimum timings for trainings to help ensure that the timings are relevant to their schedule, as the timings and workload of women differ from those of men.
- Avoid reference to gendered behaviours in content and trainings, as otherwise it may reinforce stereotypes and inhibit conversation. In addition, content should advocate for and include scenarios in which women take active roles in financial management and decision making.