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TOOLKIT: RESPONSIBLE CASH

Strengthening the capacity of cash recipients to use **Mobile Money (mobile wallets)**

What is this document about?

Training cash transfer recipients to use mobile money helps them access financial services securely, efficiently, and confidently, supporting financial inclusion and economic growth.

This document includes key considerations on how to design and set up mobile money programmes, a 1.5-hour training for mobile money recipients and examples of tools.

Tips & resources to set-up your mobile money programme

- **Mobile money is a financial service** provided by mobile network operators. It links a phone number to a digital wallet and allows users to store, send, and receive money securely through a mobile device, even **without a bank account**. Usually, users can deposit or withdraw physical cash at **agent** locations.
- Mobile money services often use USSD or SMS, making them **accessible on basic feature phones**. Some providers can link accounts to physical debit cards, enabling ATM withdrawals and other payments.
- **Interoperability** among providers and **widespread acceptance among merchants** is key for mobile money.

Design considerations

- ❑ **Understand people's needs & preferences**
 - ❑ **Consulting people** helps you understand what challenges they might face and their needs to access and use the payment method. **Focus group discussions** and **User Journey mapping exercises** are useful tools.
 - ❑ Give people **choice** in terms of how and where they wish to receive their money (identify and contract appropriate providers).
 - ❑ Participatory approaches and listening to people increases trust and helps anticipate risks & challenges before they arise.
- ❑ **Household registration & outreach**
 - ❑ Encourage households with an existing mobile wallet/SIM card to share their phone number directly to avoid opening a new wallet. Mass/bulk registration through the provider or **self-registration** can facilitate registration.
 - ❑ Allow households to choose their primary recipient instead of defaulting to the head of the household. **Prioritize women** to receive the assistance on behalf of the household where safe to do so.
 - ❑ Promote opening multiple mobile money accounts within families to support financial well-being and intra-family money transfers.
- ❑ **Community awareness**
 - ❑ Conduct **community sessions** to help people better understand functionalities (e.g., sending money, checking balances).
 - ❑ Provide simple messages on the **benefits of digital cash transfers** (e.g., safety, privacy..).
 - ❑ Use platforms like WhatsApp, SMS, or local radio for communication.
- ❑ **Ensure safe, meaningful access & participation**
 - ❑ Develop and provide tailored support for disadvantaged groups (e.g., people without phones, **persons with disabilities**, or those lacking **digital literacy**).
 - ❑ Train service providers on **customer protection**. E.g. this **code of conduct video**.

Implementation/roll-out considerations

- ❑ **Simplified account opening**
 - ❑ Collaborate with financial service providers to simplify **account opening** requirements (e.g. alternative forms of ID) and **advocate with regulatory authorities**.
 - ❑ Deploy mobile teams of the financial service providers/partners to remote areas to facilitate on-site account opening and training.
- ❑ **Training & support**
 - ❑ Train humanitarian staff to be able to assist with smaller technical issues, in addition to protection/fraud trainings.
 - ❑ Train **community champions** to promote mobile money usage (women and men). **Male champions** are great allies to address discriminatory social norms.
 - ❑ Use **audio sketches**, videos, SMS, or free hotlines to provide guidance on e-wallet usage, fraud and abuse prevention. You may also be able to use social media groups for support (1-way communication).
- ❑ **Initial usage & incentives**
 - ❑ Offer small financial incentives for early adoption and first transactions (bonus).
 - ❑ **Work with merchants** to accept digital payments and ensure fair treatment.
- ❑ **Monitoring & feedback**
 - ❑ Set up accessible **community feedback mechanisms** incl. **with service providers**.
 - ❑ Monitor mobile account registrations and gather feedback on the **service quality** and satisfaction through community feedback.
 - ❑ Conduct **focus groups** (incl. women, persons with disabilities, elderly) to understand preferences/barriers.

Explore existing resources:

- Strategic Impact Advisors - **Digital Financial Literacy Training – Hey Sister, show me the Mobile Money** [var]
- GSMA - **Mobile Internet Skills Training Toolkit** [var]
- Check the **resource collection here** for more examples



REMEMBER: Some people may have more difficulties using mobile devices than others or **do not have access to a phone**. Consider providing **training/sensitization sessions**. Overleaf is an example for feature phones. **ALWAYS make sure you have alternative forms of assistance in place (Plan B) in case technology fails.**

Run your own 1.5-hour mobile money *training* [for simple/feature phones]

Note for trainers: **Here** are tips for trainers to run effective Digital and Financial Literacy Trainings, examples and other resources. Always consult with people prior and inform them about their rights.



1... Introductions [5 mins] – Welcome! *Greet participants and introduce yourself.*

Share the goal: By the end of this session, you'll know what mobile money is and how to use it safely.

2... What is mobile money? [20 mins]

Ask participants: Have you ever used mobile money? What for?

Explain key points:

- Mobile money lets you send, receive, and save money using a mobile phone (feature or smart phone).
- You only need a SIM card/mobile number and a registered account - no bank account required.
- Helps you access other financial services, like loans, insurance, or pay bills [*adapt to your local context*].

Ask participants: Why do you think mobile money is useful?

Listen to the participants and pass on key messages:

- ✓ **Quick, flexible and convenient** – you can withdraw or spend money as needed from wherever you are, no need to travel/leave home
- ✓ **Safer alternative to carrying cash** – your money is stored digitally protected with a PIN code that only you know. Your money is safe even if your phone gets stolen or lost!
- ✓ **You are in control** – check your transactions & balance anytime.



3... Let's learn how mobile money works! [max 45 mins]

Note for trainer: There are different ways to deliver this part – pick what is **feasible and most engaging** -

- **Audio sketches:** Strategic Impact Advisors resources - [Hey Sister!](#) [EN, FR, SW+]; [Oye Amiga](#) [EN, ES]
- **Classroom-based training** such as by [GSMA](#) or [UNCDF](#)
- **Inspiration for video and other resources** [here](#)
- Quick help: Below are **3 key transaction messages** that you can adapt to your local financial service provider. Consider adding step-by-step visuals and/or by demonstrating the process several times:

Checking your account balance: How much money do you have?

1. Dial **[USSD code]** (Note: this is the financial service provider short code e.g. *123#)
2. From the menu, select the **"[Check Balance]"** option.
3. Enter your PIN code to authorize the request
4. View your balance

Withdrawals: How to withdraw money through agents

1. Go to a mobile money agent and tell him /her the amount you want to withdraw and your phone number.
2. Dial **[USSD code]** (Note: this is the financial service provider short code e.g. *123#)
3. From the menu, select the **"[Check Balance]"** option.
4. Enter your PIN code to authorize request
5. Collect cash (always count your money!) & receive SMS confirmation

Transactions: Use your phone for transfers, bill payments

1. Dial **[USSD code]** (Note: this is the financial service provider short code e.g. *123#)
2. From the menu, select the **"[Send money/Pay bills]"** option
3. Enter Details: Input recipient's phone number or biller code.
4. Confirm the amount to send/pay
5. Enter your PIN code to authorize the request
6. Receive SMS confirmation

4... Tips for safety [20 mins]

Ask participants: Is it safe to use your birthday as a PIN ? What would you do if someone asks for your PIN? Where do you go if you need help?

Explain key points related to risks, [community feedback mechanisms](#) and [inform people about their rights](#).

- ✓ Never share your PIN
- ✓ Only use trusted agents and be aware of transaction fees
- ✓ Double-check transaction details before confirming
- ✓ Watch out for scams (e.g., fake calls asking for your PIN)

Facilitator Checklist:

- ☐ A phone for demonstrations
- ☐ Use visual aids (posters, video etc) - Examples are [here](#) and [overleaf](#)
- ☐ Use real-life examples
- ☐ Keep it simple and interactive!

Leverage audio sketches & role play for interactive learning

- “[Hey Sister, show me the mobile money](#)” is a digital financial literacy campaign by Strategic Impact Advisors. It includes IVR (interactive voice response) **audio sketches designed to increase women’s ability to access and use digital financial services** -16 languages to date
- The series of messages follows four women as they help, teach and support one another to use mobile money to manage their finances safely. Through everyday events and transactions - opening an account, paying a bill, sending/receiving cash - the friends increase their skills and learn how to protect themselves from scams.
- **Anyone can become a trainer:** they just need to have a mobile phone and a passion for teaching (see also section on [Community-based Champions](#)). The facilitator’s guide is available on the webpage and [also uses IVR](#), giving useful tips for trainers!



Here is a list of the different lessons included in the [toolkit](#):

- Episode 1:** How is the financial system changing?
- Episode 2:** How do I set up a mobile money account?
- Episode 3:** How do I use my phone for savings?
- Episode 4:** How do I send or receive money on my phone?
- Episode 5:** How do I set up a mobile merchant account for my business?
- Episode 6:** How do I pay bills on my phone?
- Episode 7:** How do I learn the price of a financial product?
- Episode 8:** How can I ask for help to temporarily stop repaying my loan?
- Episode 9:** How do I know which news is true?
- Episode 10:** How do I protect myself from scams?
- Episode 11:** How can I reduce cash out fees and avoid agent fraud?
- Episode 12:** What are my rights under mobile money terms and conditions?
- Episode 13:** What should I consider in taking out a loan?
- Episode 14:** How should I evaluate digital loan options?

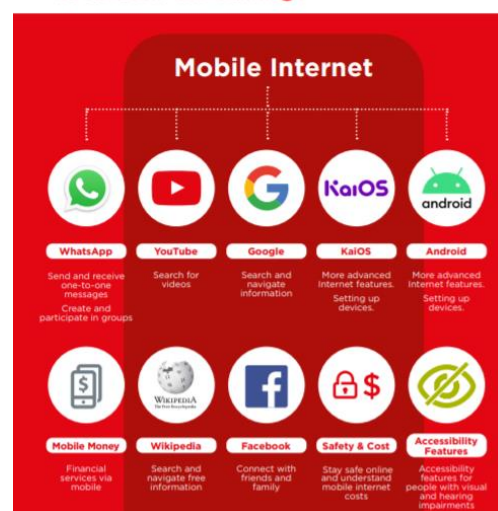
- Episode 15:** How much should I save?
- Episode 16:** Where should I save?
- Episode 17:** Should I buy insurance?
- Episode 18:** How can my household manage our finances better?
- Episode 19:** How can my personal information be used?
- Episode 20:** How can I avoid different types of scams?
- Episode 21:** How can I figure out airtime and data costs?
- Episode 22:** How do I use apps?
- Episode 23:** How should I manage finance for my business?
- Episode 24:** How can a "digital footprint" grow opportunities for my business?
- Episode 25:** How can use digital / my phone to expand sales?

Explore the GSMA's Mobile Money training tools

The [GSMA Mobile Internet Skills Training Toolkit \(MISTT\)](#) is a free, practical resource designed to equip individuals with essential digital skills. It includes a **comprehensive Mobile Money module** designed to empower individuals with the knowledge and skills to effectively use mobile financial services, enabling users to send, receive, and store money, guiding users through setting up an account, exploring other financial options such as obtaining loans, earning interest on savings, safety measures, procedures in case of lost or stolen phones etc.

- The module employs interactive activities and provides visual aids and posters to reinforce learning. All of the materials are **available in various languages** and **open source**, i.e. can be edited and tailored to local contexts.
- It uses a ‘**train the trainer**’ approach and uses a variety of visual and [audiovisual](#) materials.

This diagram provides a visual overview of the key services, functions and skills covered in the training.



Haven't found what you were looking for? Explore this link [Here](#) to access the list with other useful resources.