



TOOLKIT: RESPONSIBLE CASH

I am looking to ...

Train my colleagues & partners

by UNHCR and WFP



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TOOLKIT: RESPONSIBLE CASH

Internal and partner capacity
strengthening

Practical tools and strategies for advancing digital financial inclusion

**What is this
document
about?**

This document provides guidance and resources to increase your staff capacity on various topics related to digital financial inclusion. The resources can also be used for strengthening the capacity of implementing and partner organizations.

Develop your strategic roadmap on digital financial inclusion in 5 steps

1... Establish your starting point:

- Understand the community: Analyze financial behaviours, [needs and payment preferences](#), [barriers](#), socio-cultural norms, technological literacy, and digital service access, collect disaggregated data.
- Identify existing digital financial service providers, their costs, regulations, and market infrastructure.
- Evaluate internal capacity: Assess your organization's resources, and contracts, gaps.
- Map potential partners, including local organizations, NGOs, community leaders, UN clusters, government authorities, donors & private sector actors. Check for [National Financial Inclusion Strategies](#).

2... Develop a Strategic Action Plan

- Set clear objectives, short-term and intermediate outcomes for digital financial inclusion (e.g., access, usage, literacy) incl. [concrete measurements/indicators](#). Consider developing a [Theory of Change](#).
- Define population segments e.g., [women](#), [persons with disabilities](#), [minority groups](#), [children](#) - tailor supports!

3... Establish partnerships

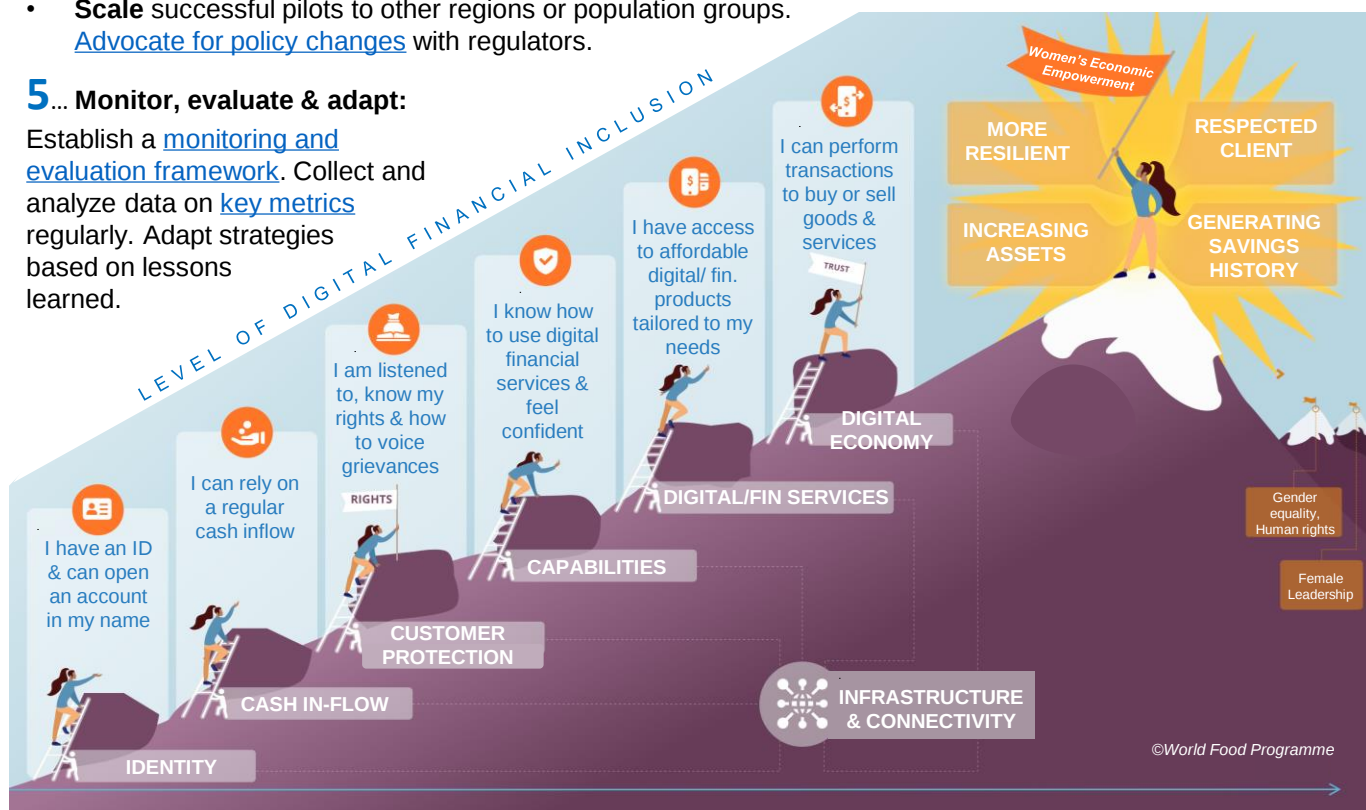
- Partner with mobile money operators, banks, fintechs - contractualise training, negotiate reduced fees.
- Ensure [payment systems are interoperable](#) and compliant with national regulations.
- [Partner with private sector](#) that can provide supports – e.g. to procure/sponsor mobile devices, trainings.

4... Design and roll-out services:

- Work with financial service providers to select or develop user-friendly and inclusive digital financial products (e.g., savings, credit, payments). For more, check the Better Than Cash Alliance resources [here](#).
- Ensure services and support materials are tailored to local languages and cultural contexts.
- Implement strong [customer protection](#) and [support channels](#) – ensure people know their [rights](#).
- Promote Digital and Financial Literacy through [training programmes](#). Use various methods (e.g., SMS, social media, audio-sketches, radio) to reach diverse groups. Partner with community leaders to build trust.
- **Implement pilot projects** to understand 'what works'. Adjust based on feedback and pilot outcomes.
- **Scale** successful pilots to other regions or population groups.
[Advocate for policy changes](#) with regulators.

5... Monitor, evaluate & adapt:

Establish a [monitoring and evaluation framework](#). Collect and analyze data on [key metrics](#) regularly. Adapt strategies based on lessons learned.



Engage with the people we assist & understand the context

- Conduct inclusive needs assessments, consulting with people to understand their financial lives to identify [barriers](#), [needs and preferences](#) for diverse groups (e.g., [persons with disabilities](#), [Indigenous Peoples and ethnic minorities](#), [women](#), [child-headed households](#), other disadvantaged communities). This can be done through [focus group discussions](#) or [User Journey mapping exercises](#). Investigate how the community would like to address/solve barriers or gaps (e.g. common solutions include [digital financial literacy training](#), [training on rights awareness](#)...)
- This includes engaging with diverse community stakeholders, including community leaders/representatives, advocacy groups, e.g. organisations representing persons with disabilities etc.
- Engage early with all relevant stakeholders, including [advocacy with governments](#) (e.g. to work on issues related to [ID ownership](#) or [customer protection](#)) and with financial service providers (e.g. to design products and services that are relevant for people). This may also include other private sector partners that already have developed complimentary solutions or materials and [cash working groups](#).

Design & planning

- Ensure financial service providers you work with have strong [customer protection](#) practices. You may consider [providing training](#) on expected [Code of Conduct](#), [safe referrals and reporting practices](#), non-discriminatory customer service, accessibility etc. Here are [onboarding resources](#) to share with them.
- Ensure you communicate very clearly with the people that you will assist and their communities. That means adapting channels to be inclusive, easy to understand and easy to access for everyone. Ask people how they would like to interact and what is easiest for them. *Always design for those hardest-to-reach – this will ensure your assistance is better for all!*
- Make sure people are very clear on **WHY**, **WHO**, **WHEN** and **HOW MUCH** people will receive. This may require clearly explaining to the community why e.g. [women are prioritized](#) to receive assistance on behalf of their families and/or specific purposes (e.g. nutrition/education/wash), provide this continuously.
- It is good practice to work with [community-based champions](#) and people of trust in the communities (including female champions) – provide them with the relevant tools and training so that they can support the project effectively. Additionally, having [male champions](#) work with their peers on women's empowerment are a great avenue to address negative [social norms](#).

Implementation & quality assurance

- Train implementing staff and other key actors, as well as build the capacity of cash recipients on [\(digital\) financial literacy](#), their [rights](#) and how to access [community feedback mechanisms](#), how to stay safe/secure **BEFORE** you start any disbursements. This can also be done in conjunction with other partners, who may have already developed solutions. Need some inspiration? Check the repository [here](#).
- Roll out inclusive (digital) financial services across multiple modalities. Here are some specific supports for considerations by different modalities: [mobile money](#), [bank accounts](#), [e-wallets](#) or [cash-in-hand](#).
- Ensure multiple, inclusive access points (e.g., digital, in-person, agent networks) and accessibility (e.g. visual supports for people with low literacy) to accommodate diverse needs.
- Integrate [safeguards](#) against any forms of violence, abuse and exploitation, incl. [sexual exploitation and abuse](#) ([engage with providers](#)), fraud and ensure [well-functioning feedback/dispute resolution channels](#).

Monitoring & evaluation

- Track progress and demonstrate results through [financial inclusion indicators](#) disaggregated by gender, disability, indigeneity and other factors.
- Monitor all [feedback and complaints mechanisms](#), conduct user feedback sessions to assess experiences and challenges. Monitor for cases of exploitation/abuse, fraud, or rights violations and strengthen mitigation measures by any partner and [assess partner's performance regularly](#).
- Share learning with stakeholders to scale best practices.

How can we address the compounding barriers people face?

Many people face **challenges in accessing and meaningfully** using cash assistance, especially those without digital devices, ID, or access to financial services, connectivity and electricity, such as in rural/remote and displaced settings.

These **barriers often overlap** and make it harder for the hardest-to-reach (e.g. [women](#), [persons with disabilities](#), [Indigenous Peoples and ethnic minorities](#), [children](#)) to receive support.

We can address some of these barriers though working on people-centred solutions, collaborating closely with financial service providers and governments. Below are a few examples.



Here are some common barriers and suggestions for their mitigation (with links):

“The transfer value isn’t enough because of inflation”	Design and adjust cash transfers to safeguard people’s purchasing power and contribute to economic recovery in contexts with volatile economies and high inflation.
“I do not feel confident managing my money or using digital devices”	Consult with people and collaborate with the private sector to create user-friendly and intuitive interfaces for digital financial services that meet people’s needs and preferences, to improve access and enhance usage of services. - Providing digital and financial literacy training can be essential to ensure people can meaningfully access their assistance. <i>NB: Designing for the furthest behind, will make the assistance more inclusive for all.</i>
“The mobile money agent is not interested to help me better understand their products – I am not like their usual clients”	- Encourage the private sector to consider the people we assist as valued clients by building the business case for them (why it is worthwhile investing in the hardest-to-reach and advocate for inclusive and accessible financial products and services). - Make sure financial service providers adopt a user-centred design approach can help design products that are more suited to the needs of the people we assist, and ensure providers have strong customer protection mechanisms in place to mitigate risks.
“The products do not meet my needs” “I don’t have any mobile phone”	Private sector and other partners can also contribute valuable non-financial support - such as co-designing relevant products and services, offering digital and financial literacy training, or by subsidizing/providing free phones and/or SIM cards. - Remember, it is also in their interest to facilitate access/usage, as they gain additional clients or can on-sell other products and services.
“I don’t have an ID to be able to open an account”	Establish collaborative relationships with government authorities aiming at removing legal or administrative barriers to access to IDs. - Encourage government agencies to strengthen customer protection and adopt gender-sensitive implementation of ID registration services, such as setting up women-only registration centres or ensuring female staff are available for assistance.
“The network doesn’t work/ there is no electricity in my area”	Advocate with the government to provide incentives and support financial institutions to extend mobile/bank network coverage to underserved and conflict-affected areas. - Ensure access to reliable electricity sources or alternative power solutions to support digital infrastructure in areas with inconsistent power supply.
“I would prefer a different provider”	Advocate with government and incentivize greater interoperability across existing providers, which can increase people’s choice on how they want to receive their money.
“Merchants do not accept e-payments”	To increase merchant acceptance of e-payments, understand their needs and payment flows, address barriers they face, advocate for supportive regulation, and highlight the benefits of digital payments for both merchants and customers.

Ask these 5 questions to understand people's preferences, barriers & solutions:

- 1... a) What types of financial accounts or payment mechanisms do you currently use (if any)? b) Which one would you prefer to use (if any)? (e.g., bank account, mobile money, prepaid cards, cash-in-hand, none)
 - *Why ask: To understand people's **preferred methods** for receiving financial assistance and **assess their current access to financial products and services**. [This would of course mean that cash transfers has already been selected as preferred modality after discussion with communities]*
- 2... Have you faced an issue when using (X) payment mechanism(s)? (e.g., technical difficulties, hidden fees, language and cultural barriers)
 - *Why ask: To identify **key barriers** to financial inclusion and effective use of services.*
- 3... What factors influence your choice of financial service provider or payment mechanism? (e.g., convenience, fees, trust, accessibility, privacy, customer service quality)
 - *Why ask: To uncover the **most important priorities** driving user behaviour and decision-making.*
- 4... How safe do you feel using your (X) payment mechanism? (e.g., concerns about fraud, scams, loss or theft)
 - *Why ask: To evaluate **perceptions of security** and **inform safety measures**.*
- 5... What can [organization] do to help you overcome the challenges of using financial services? (e.g., help with access to ID and devices, lower fees, simpler processes, training on digital & financial literacy / cultural bias)
 - *Why ask: To gather actionable insights into user needs and potential improvements to financial products and services*

Here are some complementary questions, if you would like to assess more in depth ...

... usage & preferences

Why do you think (X) payment mechanism is the best for you? (e.g., convenience, safety, privacy)

Why ask: Get feedback on perceived advantages.

What do you use your payment mechanism for? What would you like to use it for? (e.g., receiving transfers, saving, loans, sending money)

Why ask: To understand people's (preferred) use cases and (digital) financial literacy.

What kinds of digital tools or features would make managing your finances easier? (e.g., SMS transaction notifications & reminders, balance checks)

Why ask: To identify user needs for improved financial solutions.

... challenges & barriers

Are there specific reasons you or others in your household avoid using financial accounts or payment systems?

Why ask: To uncover underlying issues like mistrust, lack of knowledge, or cultural preferences.

What would help you overcome the challenges of using financial payment systems? (e.g., better internet access, lower fees, simpler processes)

Why ask: To explore solutions that could address barriers to financial inclusion.

Do you have to travel to access or use financial services? If so, how far, and how much does it cost?

Why ask: To assess the physical accessibility of financial services and the associated burden on users.

... safety considerations

Have you encountered or heard of safety risks (e.g., fraud, theft, Gender-based violence – incl. Sexual Exploitation and Abuse) **related to the payment methods you use? Are there people who are more at risk than others?**

Why ask: To assess the prevalence of security issues, at which stage, and inform safety measures.

Would you like to receive information or training on how to securely use financial accounts and payment mechanisms?

Why ask: To determine the demand for financial literacy programmes and proactive security measures.

... communications & support

What type of support do you find most helpful when you encounter issues with financial services? (e.g., phone hotlines, in-person assistance)

Why ask: To understand preferred methods of communications & support.

What channels do you prefer to voice feedback to the humanitarian partner?

Why ask: To understand how we can better assist people and get feedback.

... control over funds

Who in your household makes decisions about how to spend/save money? (e.g., yourself, spouse, jointly)

Why ask: To assess decision-making dynamics and control over household finances.

REMEMBER: People within a community are diverse and may have different needs (e.g. elderly people, persons with disabilities, marginalized groups etc). Be aware and factor in as many as possible when you consult them.

Here are some Tips for consulting with communities.

Why prioritize women?

- Many humanitarian organisations have traditionally prioritized women for in-kind assistance programs, demonstrating improvements in food security, nutrition, wash, gender equality etc.. **Extending this prioritization to cash assistance offers opportunities to reduce poverty, improve financial resilience, improving outcomes for women, their families and communities.**
- Women often face **systemic barriers** such as limited formal employment, lack of bank accounts, restricted access to mobile phones and the internet, and cultural discrimination.
- Addressing these barriers while [prioritizing women in cash programmes](#) **enhances their bargaining power, financial inclusion, and decision-making within households and communities.** For more refer to the [Better than Cash Alliance](#) website on [prioritizing women](#).

How to prioritize women?

Ensure women's safety

- Before implementing programs, evaluate risks women may face during the cash transfer process. **Collaborate with gender and protection specialists and local women's organizations** to design programs that address these risks. You can also leverage the **Traffic Light Risk Analysis Matrix** overleaf.
- Mitigate risks such as fraud, violence, and exploitation and abuse by working with women to identify vulnerabilities in the cash transfer process. You may find the [User Journey mapping exercise](#) useful
- Address safety concerns** e.g. make distribution points as convenient, dignified and safe/secure for women and their families (e.g. shade, separate/priority waiting lines, child-friendly spaces)

Conduct contextual analysis and engage with key stakeholders – examples include:

Community - Demand side	Financial Service Providers - Supply side	Government - Regulatory side
✓ Conduct focus group discussions with women, men and youth about their financial lives. ✓ Identify and address social norms barriers to women's (digital) financial inclusion and economic power (you may want to have a look at the Social Norms Exploration Tool and the Gender Norms Diagnostic Guidance). ✓ Map women's needs, preferences and experiences through User Journeys and rapid gender analysis. ✓ Build (digital) financial literacy skills - identify the right learning approaches and partners. ✓ Engage with men/boys as agents of change e.g. male champions in women's digital financial inclusion journeys. ✓ Improve communication and feedback with cash recipients and raise awareness about their rights.	✓ Work with financial service providers to ensure cash recipients enjoy dignity, integrity and respect as valued clients by the financial institution. Provide specific training. ✓ Connect women with (digital) financial products tailored to their needs and safe. ✓ Private sector agent network development and incentivisation.	✓ Examine national laws, financial inclusion policies, and the regulatory framework to ensure they are inclusive of women's needs. ✓ Advocate for better access to financial services, data protection, customer protection, formal ID and tiered Know-Your-Customer (KYC) regulations to support opening accounts.

Adapt communication channels

Tailor communication strategies to women's preferences and needs. Use simple language, visuals, and alternative methods like interactive voice responses or braille for accessibility. Engage and consult local women's organizations to disseminate information effectively, conduct joint campaigns (e.g. on fraud prevention or [prevention of sexual exploitation and abuse](#)) and ensure participation in [feedback and complaint mechanisms](#).

Make women primary recipients of assistance

Whenever **feasible and safe**, register women as the primary recipients of cash assistance. Support them in obtaining [government-recognized IDs](#) to open [personal financial accounts](#). See also UNHCR's report on [Increasing Opportunities for Women](#).



For examples of how WFP is prioritizing women and using these tools, refer to the [Her Money Her Account Website](#)

Use this Risk Analysis Matrix Tool to make sure you prioritize women safely

- To keep the '**do no harm principle**' at the centre of everything we do, it is critical to start by analysing potential protection risks in your context. The below 'traffic light' matrix will help you to do so. It is essential that you [consult the communities](#) you target for assistance and [understand their needs/preferences](#).
- When setting up cash programmes, involve gender and protection colleagues and/or other agencies working on protection issues in the country. Keep in mind that risks differ even in the same country or context and that there is no one-size fits-all answer.

Risk level & evidence

Action

LOW

- Cash transfers to women's accounts have already taken place in the country - [Focus group discussions](#) with women receiving cash assistance on behalf on their families did not highlight clear links between cash assistance and intimate partners violence (violence between spouses, partners/family members).
- No red flags from your gender and protection colleague(s), nor external protection actors (such as protection cluster, gender- based violence (GBV) sub-cluster, national protection organizations, etc.) on prioritizing women as recipients of cash on behalf of their families. Make sure you carry out Key Informant Interviews with those experts and document their position/advice.

Proceed to prioritizing women – always keeping their safety in mind

- Prioritize women as primary recipients of cash, in collaboration with gender and protection teams.
- Plan communication before, during, and after cash distribution to highlight the [benefits of using accounts](#) owned by women. Include community leaders and men from participating households.
- Coordinate closely with gender and protection staff to ensure the cash distribution is safe, accessible, and inclusive for women. This might involve reducing travel distances to sites, increasing the number of [female community champions](#) and female financial service provider staff or agents, and setting up child-friendly spaces.
- Work with the monitoring team to track potential risks and refer them to the right teams. Questions should focus on general safety/accessibility - e.g., how safe women feel accessing the cash - not on identifying specific incidents of harm.
- Always have an **up-to-date referral system** for survivors of gender-based violence in your region. Make sure your team knows [how to respond safely and refer cases appropriately](#).

MEDIUM

- Strong [social-cultural norms](#) around gender roles and decision making about money.
- Social cultural norms that show men have higher decision-making power over finances in the household.
- When given the choice, some households keep choosing men as first recipients (while others don't)

Mitigate before proceeding with protection in mind

- Map protection risks with gender and protection teams, along with other groups such as women community leaders and civil society organizations.
- Plan communication before, during, and after cash distribution to explain the [benefits of sending money to accounts](#) owned by women. Include community leaders and men from participating families and the wider community.
- Sensitization sessions may be needed to shift [gender norms](#). These should be done with support from specialized organizations and local male allies/[male champions](#), as such changes can be sensitive and risk backlash.
- Put in place measures to reduce risks, such as bringing distribution points closer to women, having female staff on-site, and ensuring women know where and how to report concerns. [Feedback and complaint systems](#) should be accessible and trusted - whether by phone or through community representatives.
- Consider starting with sending money to women in a small group of households. Expand only if monitoring (through [focus group discussions](#) and post-distribution surveys) shows no rise in household tensions. These tools should focus on overall safety and accessibility - not on identifying specific incident - unless led by trained gender or protection staff.
- Always have an **up-to-date referral system** for survivors of gender-based violence in your region. Make sure your team knows [how to respond safely and refer cases appropriately](#).

HIGH

- GBV prevalence in your context is high, including IPV. You can confirm this by speaking with your gender/protection colleagues, UNFPA/UN Women, or the GBV sub-cluster/working group.
- Very strong social and cultural norms around gender roles and decision-making about money.
- Very strong norms showing men usually have greater decision-making power over household finances.
- Document expert feedback and keep figures that show risk levels (e.g., GBV prevalence %).

Avoid

- These are cases where any mitigation measure would not be feasible without putting women at risk.
- For women in your cash operation that are the de facto head of household, identify risks and put in place mitigation measures (option to interact with female staff for getting assistance or [reporting a complaint](#), bring distribution points closer to women to avoid long and risky routes, etc.)
- In coordination with your gender/protection colleagues, look for opportunities to advocate and influence changes in the communities including incorporating gender equality content in addition to any training provided.
- Always make sure to have a [GBV updated referral pathway](#) from your region ready should a case of violence be disclosed to you / someone in your team, and make sure everyone knows how to safely refer a GBV case.
- Continue to [engage with communities](#) to measure any changes over time.

Enable persons with disabilities to manage their cash assistance independently

- Persons with disabilities have the right to access assistance on an equal basis as other people. They **generally prefer to access and manage cash themselves**, without having to rely on caregivers or family members – which can be disempowering and increase the risk of the cash being diverted.
- Often, **no solution will be 100% accessible for all people**. **Disability is diverse** and we need to consider the potential barriers for people with different types of impairment - physical, sensory (vision and hearing), communication, cognitive and psychosocial. Try to factor in as many of these as possible.

Here are 5 things to get you started – Click on the links within for useful Tipsheets

1

LEARN ABOUT DISABILITY! Learn about the barriers persons with disabilities face, **place persons with disabilities at the centre** of cash programme design and delivery. Review [Getting Started with Disability Inclusive Cash](#) and the [UNDIS Guidelines for Consulting with Persons with Disabilities](#) when engaging with people with lived experiences. You may also conduct a [User Journey exercise](#) (e.g. [Sri Lanka](#)).

2

SEEK OUT PARTNERSHIPS Always ask for advice and partner with [Organisations of People with Disabilities \(OPDs\)](#), cluster Disability Working Groups or specialized INGOs like [Humanity & Inclusion](#) or [CBM Global](#). **Tools/resources for your local context may already exist!**

3

ENABLE ACCESS & PARTICIPATION Remove barriers (physical, financial, communication, institutional) - make it easier for persons with disabilities to access cash without relying on others. Here's how:

- ✓ **Promote autonomy:** The tipsheet [Ensuring Access to Cash Assistance for People with Disabilities](#) includes concrete actions to enable persons with disabilities to manage their cash independently.
- ✓ **Mitigate exclusion and stigma:** Ensure **staff, partners, and vendors are trained** to treat persons with disabilities respectfully and avoid stereotypes, with support from Organizations of People with Disabilities.
- ✓ **Adapt touch points:** Offer multiple accessible options, such as accessible ATMs, mobile distributions, or home deliveries, and advocate for accessible infrastructure where feasible.
- ✓ **Inclusive communication:** Use simple, clear language in multiple formats and co-develop materials with OPDs to ensure persons with disabilities can access and plan for assistance effectively. [Here](#) are some tips.
- ✓ **Accessible feedback:** Co-design [community feedback mechanisms](#) with persons with disabilities, implement outreach for isolated individuals, and analyse [disability data](#).

4

BUDGET FOR INCLUSION Allocate funds to make your programme accessible, such as training staff or creating easy-to-use materials. **People with disabilities need on average 10-30% more money** to be able to meet their basic needs, such as food and other essentials – [adjust your transfer value!](#)
Remember: Donors value disability inclusion - budgeting for it is best practice.

5

MITIGATE PROTECTION RISKS Persons with disabilities, **especially women**, are amongst those who are most **exposed to risk**. Additional support and attention is required to enable persons with disabilities to safely benefit from cash transfers.

*These changes will have **implications beyond disability inclusion**. When we design for people with disabilities, older people, women at risk, and marginalized communities – **we create programmes that are better for everyone!***

Step 1: Watch out for risks:

Under-identification – exclusion and mis-identification during data collection processes.

Under-representation in community leadership/ representation.

Stigma, isolation, violence, and abuse resulting from negative perceptions and wrong beliefs associated with disability.

Discrimination on the basis of disability e.g. policy or practice results directly/indirectly in barriers that limit or restrict equal access.

Step 2: Review Mitigating Disability-related Protection Risks for concrete actions

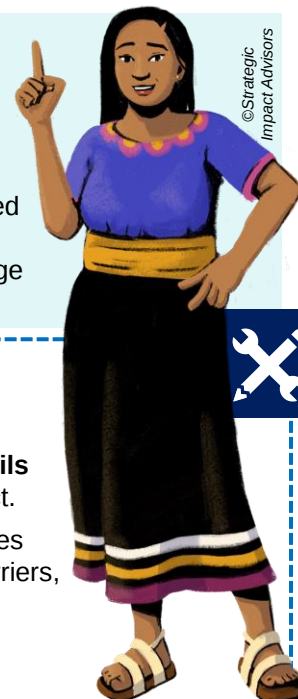
Explore these tools to learn more:

- [UNDIS: Consulting Persons with Disabilities](#) (Section 3) [EN]
- [IASC - Inclusion of Persons with Disabilities in Hum. Action](#) [EN]
- [CaLP e-Learning disability inclusive cash & voucher assistance](#) [EN]
- [GMSA – Accessibility Features](#) digital financial training materials [var]
- [CBMG - Disability Inclusion in Focus Group Discussions](#) [EN]
- [CBMG - Improving disability data collection in vulnerability assessment and monitoring tools](#) [EN]



Why is cash assistance different for Indigenous Peoples and ethnic minorities?

- **Indigenous Peoples and ethnic minorities** may have **unique economic systems**, face barriers like structural discrimination, remoteness or lack of ID. They may rely on non-cash economies or mistrust formal systems, making standard cash assistance less effective.
- **How can we make our programming more appropriate?** Consult communities and representative organizations to develop culturally appropriate approaches, offer tailored solutions and products that are relevant to these groups, offer alternative payment methods, ensure language accessibility, address legal or geographic barriers. Leverage their traditional knowledge and trust-based systems.



Tips and tools to make our assistance more appropriate

Work with organisations representing these groups and consult extensively

- Always work with national/local **representative organizations, associations, councils** etc. and any existing governance structures within communities throughout the project.
- Always conduct **separate consultations** with Indigenous Peoples and ethnic minorities groups e.g. [focus group discussions](#) or [User Journeys](#) to understand their specific barriers, experiences, needs and preferences. Be aware of the principles of [Free Prior and Informed Consent \(FPIC\)](#).

Engage with stakeholders early on – they can play a key role in offering solutions:

Community - Demand side	Financial Service Providers - Supply side	Government - Regulatory side
✓ Understand how money is accessed, used and controlled e.g. do people prefer community-saving models rather than individual saving? Who has access and control over money? ✓ Consider intersectionality and address social norms barriers e.g. to women's (digital) financial inclusion and economic power (you may want to have a look at the Social Norms Exploration Tool and Gender Norms Diagnostic Guidance). ✓ Always conduct focus group discussions with women, men, elders and youth separately when learning about their financial lives. ✓ Engage with men/boys as agents of change e.g. male champions in women's digital financial inclusion journeys. ✓ Here are more tips of how to prioritize women as primary recipients of the assistance safely. ✓ Consider specific barriers for persons with disabilities – find further guidance here.	✓ Work with financial service providers to ensure cash recipients enjoy dignity, integrity and respect as valued clients. Providers need to acknowledge a Code of Conduct, however, you may conduct specific training where required. ✓ Offer financial products/services tailored to peoples' needs/priorities. ✓ Ask the provider to ensure information/displays are translated in relevant languages, in easy-to-read/low literacy formats and are culturally appropriate ✓ Encourage financial services providers to hire staff directly from the community or assign staff that understand the context/speak relevant languages.	✓ Examine national laws, financial inclusion policies– are they inclusive of Indigenous Peoples' and ethnic minorities needs? How to increase trust in formal systems? ✓ Engage with governments (e.g. Ministry of Social Affairs, Culture, or the Interior to address gaps and advocate for their digital and financial inclusion. ✓ Advocate for better access to financial services, data protection, customer protection, formal ID and tiered Know-Your-Customer (KYC) regulations to support opening accounts.

Adapt communication & materials: Tailor communication strategies to peoples' preferences, experiences and needs. Use simple language, visuals, storytelling and alternative methods like in-person and [interactive voice response](#).

Engage trusted local representatives such as **community leaders & Community-based Champions** to disseminate information effectively, conduct joint campaigns (e.g. on fraud prevention or [Sexual Exploitation and Abuse](#)) & ensure participation in [feedback mechanisms](#). Ask people how they prefer to voice feedback!

Build (digital) financial literacy skills by identifying the right learning approaches incl. for different groups within. E.g. women often have less access to digital devices and lower financial literacy levels. Always tailor to the needs of the furthest-behind, this will lead to **better assistance for all**.

Programme based on Indigenous Peoples' strengths and traditional knowledge (e.g. [World Bank & UNDESA Blogs](#)): Integrating traditional knowledge into resilience activities, early warning/disaster risk reduction, sustainability/climate action, such as carbon removal and ecosystem restoration - can enhance long-term environmental and community resilience. [UNHCRs Emergency Handbook](#) is another useful resource.

Can we provide cash transfers to children?

Yes, but with conditions. Cash assistance can be provided to unaccompanied children and child heads of household **when it is necessary to meet humanitarian needs and if it can be done safely and legally.**

Who is considered a child? Anyone under the age of 18

- **Unaccompanied Child:** Child without a parent, legal guardian or customary caregiver and not accompanied by an adult relative. (*Note: A Separated Child is a child separated from both parents, legal guardian or customary caregiver, who may be accompanied by an adult relative.*)
- **Child Headed Household:** A household without an adult parent or caregiver where an older child (<18) is caring for other children, including siblings or their own children.
- ✓ *Always ask: Does the community consider a particular age (e.g. 15 or 16) to be 'old enough' to be receiving assistance & caring for themselves/their family?*

What is Child Protection? "The prevention of and response to **abuse, neglect, exploitation and violence** against children and separation." Even if you do not work in an organization that has a mandate on child protection, it is important to **ensure child protection is mainstreamed** as essential part of the 'do no harm' principle.

Child Labour is always prohibited, regardless of age (Worst Forms of Child Labour & all hazardous work). Some activities, such as labour-based programmes (e.g. food assistance for assets) can be permitted from 15 years of age

Do's

- ✓ **Report any violence, abuse, exploitation,** including child labour, and negative behaviour towards children
- ✓ **Consult and coordinate with protection & child protection actors,** including establishing referral pathways
- ✓ Ensure the confidentiality of information
- ✓ Ensure child participation, and child-friendly procedures and communication.

Don'ts

- ✗ **Interact/interview children without the presence of a child protection expert or a care giver** without proper safeguards.
- ✗ **Take photographs of a child without the consent** of the caregiver and child
- ✗ Provide cash to children **where it is legally prohibited.**
- ✗ **Use children** to receive assistance **on behalf of adults or sign for adults** without safeguards.
- ✗ Create push factors for **family separation**
- ✗ Ignore child abuse and aid diversion.
- ✗ Use standard adult-focused monitoring tools
- ✗ **If you are not a trained child protection actor, don't try to deal directly** with a case relating to child protection.

Steps to send money to unaccompanied children and child headed households

1. Engage	• Consult with child protection actors, communities, and (if safe) children over the age of 15 • Understand local definitions/expectations around adulthood and child responsibilities • Identify vulnerabilities, risks, and existing support systems. Cash assistance must be designed to avoid harm, exploitation, or abuse.
2. Design	• Together with child protection actors, choose appropriate transfer mechanisms based on feasibility (e.g., mobile money, cash-in-hand), including legal aspects e.g. feasibility to open accounts (age restrictions, ID/KYC rules) • Work with trained partners with child protection experience, where available • Adapt communication channels and community feedback mechanisms to be child-friendly.
3. Deliver	• Ensure safe, discreet, and accessible distribution. <i>NB: If legal or safety concerns exist, consider value vouchers or in-kind support</i> • Use child-specific sites and trained staff. <i>NB: Maintain low visibility to reduce risks</i> • Have protection focal points and referral pathways (p.5) in place. Access more information.
4. Monitor	• Use child-appropriate tools to assess safety, usage, and feedback. • Monitor for risks, abuse, or unintended consequences. • Maintain confidentiality and ensure children feel safe to speak and feel heard.

Where to find more information?

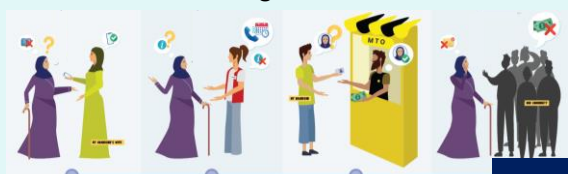
- UNHCR – [Guidance on Promoting Child Protection Outcomes through Cash Assistance](#)
- UNHCR – [Cash assistance and access to formal financial services: Information on assessing KYC and CCD](#)
- WFP – [Sending Money to Unaccompanied Children and Child Heads of Household](#)

For more guidance on how to make **your Community Feedback Mechanism more child-friendly**, check the [Plan International Child Friendly Feedback and Complaints Mechanism Guide](#)



What is a User Journey analysis?

- User journeys help us **understand people's experiences** of receiving assistance from their perspective. By mapping their thoughts and feelings at each step, we can **identify pain points and improve programmes**.
- Ideally, user journeys are **informed by direct conversations with those receiving assistance**.
- When this isn't possible, workshop exercises - like the one below - can be a useful starting point for thinking through programmes from people's perspective and improve their experience. Find further resources by [Ground Truth solutions](#) or the [Playbook by D91](#) (p.7).



Run your own User Journey workshop! [2.5-hour exercise]

Explain: Things to keep in mind during the exercise:

- **Step away from your own internal processes** and instead step into the shoes of the person receiving assistance to view the experience from their perspective.
- Understand how people interact with **different touchpoints at different times** (humanitarian staff, partners, community, private sector agents etc.).
- Recognize **people's diverse needs, expectations, feelings, fears, and motivations at each step**.

- **Preparation:** Bring together a range of colleagues and partners for this exercise. Ensure each group includes a diverse mix of stakeholders (e.g. cash transfer officer, protection officer, finance officer, mobile money agent, representative from the government/Central Bank depending on who you invite).
- **Material:** You will need flipchart paper, markers, and post its.
- Provide each group with **different scenarios** according to the user journey you want to work on, e.g. a cash transfer programme delivered through mobile money, or a social assistance programme delivered by a humanitarian agency on behalf of the government through bank accounts, or an emergency response through cash in envelopes distributed by a cooperating partner.
- Each group will receive the **profile of 3 unique personas** (fictional characters), e.g. an illiterate single mother of two kids who has just crossed the border, an elderly educated woman who has no ID, a deaf father of four kids who sells fruits.

1. Group work: Draw the journey of your persona (30 min)

- Identify from the persona's perspective the **key touchpoints** in their journey of receiving and using assistance (e.g., finding out about a cash transfer programme, registering, getting information, receiving the assistance, using it, giving feedback).
- Use flipchart paper to **draw a basic User Journey template** structured along the key touchpoints identified. Try not to use bullet points or flow charts, rather draw the house, the road, the bank, the ATM etc. - step into the persona's reality!

2. Group work: Step in the shoes of your persona (45 min)

For each step of the journey, put post it with statements related to:

- What actions does the persona takes? The information received / or needed, and the interactions with staff or systems [use yellow post it]
- How does the persona feel and what do they think? What do they find positive and dignifying [green post it], what is a challenge creating negative or confusing feeling for each step [pink post it], what are the risks she is facing [orange post it]

Statements need to be from the persona's perspective: *"I was told to come to the townhall with my ID but not given a time" "I was confused - my card expires in five years, but I was told I'd get assistance for only one year" "I feared the armed guard outside the bank"*

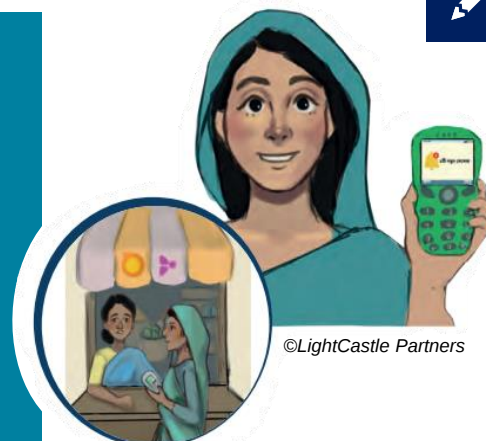
3. Group work: Improve their journey (30 min): Brainstorm practical solutions for each challenge or confusing moment your persona experiences along their journey. For each pink post-it (a problem), come up with a solution (on a blue post-it, incl. who is in charge)

4. Action plan (45 min): Have each group present in plenary the main challenges faced by their persona, along with the key solutions to address them. Categorize together the proposed solutions based on who would be responsible for implementing them - e.g. humanitarian agencies, mobile money operators, banks, government, central banks, or communities. This will make an **action plan** and you can vote to prioritize the most impactful or urgent actions as a concrete output of your workshop.

What are the advantages of sending money into people's own accounts?

Advantages for cash recipients

- ✓ **Convenience:** Funds can be received and accessed without long waits or travel to distribution points. This can particularly be relevant for people with limited mobility.
- ✓ **Greater choice & flexibility:** People can decide how and when to spend the money based on their specific needs.
- ✓ **Dignity & autonomy:** Receiving cash empowers individuals to make their own financial decisions.
- ✓ **Improved financial inclusion:** Access to formal accounts can help people join the financial system and access other services (e.g., savings, credit).
- ✓ **Safety & security:** Digital transfers reduce the risks associated with handling large amounts of physical cash.
- ✓ **Better long-term outcomes:** Financial accounts provide opportunities to build savings and improve financial resilience.



Click here for more information [why and how women could be prioritized](#) to receive cash transfers on behalf of their households.

Advantages for organization that provides payments

- ✓ **Cost-effectiveness:** Digital transfers reduce administrative/logistical costs compared to distributing physical cash.
- ✓ **Faster delivery:** Funds can be transferred quickly to recipients, even in remote or hard-to-reach areas.
- ✓ **Improved accountability & transparency:** Digital payments provide a clear audit trail, reducing risks of fraud/misuse.
- ✓ **Scalability:** Digital payments can be delivered to large groups of people more efficiently.
- ✓ **Flexibility for programmes:** Digital payments can be adapted to various needs and integrated into broader recovery or development efforts.
- ✓ **Strengthening local digital economies** through encouraging digital payment solutions (supports local businesses)

Before implementation, be aware of common risks and pitfalls – here are some ways how to avoid them:

Exclusion of disadvantaged groups due to access barriers	Financial and digital literacy gaps	Technical failures, connectivity issues and infrastructure gaps
× Risk: People without IDs, financial access, or digital skills or specific vulnerabilities may be excluded. ✓ Mitigation: Support ID registration, offer simplified accounts, ensure alternative transfer methods; design for and prioritize marginalized groups.	× Risk: Recipients may struggle to use accounts or digital tools. Providers may not see value in training people. ✓ Mitigation: Provide training, create simple materials in local languages, offer ongoing support, and run onboarding sessions with providers (contractualize training obligations).	× Risk: Poor connectivity or lack of infrastructure can delay transfers. ✓ Mitigation: Assess/test infrastructure gaps before implementation, partner with multiple providers, and offer alternative payout methods. Advocate with service providers to expand coverage in underserved areas.
Costs and fees for recipients	Trust issues in digital tools and financial service providers	Data privacy, fraud & agent misconduct
× Risk: Unexpected account or transaction fees reduce assistance value (due to limited competition). ✓ Mitigation: Negotiate fee waivers, inform recipients about charges, and consider covering costs. Ensure people are well aware of costs and know about their rights.	× Risk: Recipients or communities may distrust digital payment systems, financial providers, or data handling. ✓ Mitigation: Build trust through clear communication, demonstrate system reliability, engage communities through people of trust (community champions), and ensure transparency.	× Risk: Data leaks, scams, or theft could harm recipients; accounts may be hacked or misused; agents may ask for unjustified fees, exploiting people. ✓ Mitigation: Use secure systems, limit data sharing, educate people on account safety, monitor providers, provide support/feedback channel

Here are resources to help [strengthen safeguards](#) and tools against [abuse of power by service providers](#).

How to incentivize account opening?

Ways for humanitarian/development actors to incentivize account opening include ...

- Helping people open an account with a **payment provider of their own choice**.
- Promote **cash transfers into individual accounts** and collaborate with cash actors e.g. through [Cash Working Groups](#), where available.
- **Transparently and neutrally inform participants about fees**, such as - transfer fees, cash withdrawal fees, as well as fees for person-to-person payments, merchant payments or bill payments.
- Help individuals, small businesses and cooperatives digitize payments (when they are project participants)
- Support digital [savings groups](#) and expand access to financial services.

You can also advocate for account opening avenues by others include...

- Advocate for **digital national safety net payments** like pensions and wages.
- **Promote a digital payment ecosystem**: Engage with retailers, education ministries, and utility providers to promote digital payment systems for merchant transactions, school fees, and utility bills.
- Advocate for **lower fees and levies on digital payments** (this can incentivize use).
- Advocate for **insurance initiatives** to encourage account opening and digitize payouts.
- **Advocate for digital loans** and wages through microfinance and industries.
- Advocate with **remittance companies for account-based transfers**.

Check the [responsible payments website](#) to read more about the **advantages/challenges of digital accounts**.

Key steps for opening an account



Sourced from Strategic Impact Advisors: [Her Business, Her Future — Strategic Impact Advisors](#) p.7

How can we support people when opening an account for the first time?

Provide clear information and awareness ✓ Inform recipients about the benefits of financial accounts, while also addressing security/privacy concerns. ✓ Use informative sessions or materials to raise awareness.	Simplify the registration process ✓ Offer support with documentation and registration. ✓ Set up mobile registration hubs, self-registration or community-based agents. Ensure women agents are also present.	Incentivize account creation ✓ Offer incentives like airtime, financial literacy training, or initial deposits. ✓ Reward account holders with access to services like loans or savings plans.
Build trust and ensure security ✓ Emphasize safety and privacy, helping recipients understand how their information is protected. ✓ Partner with trusted financial institutions to foster credibility.	Provide financial education and support ✓ Offer training on using accounts for saving, budgeting, and managing funds. ✓ Develop resources explaining how to send and receive money, pay bills, and access credit.	Leverage technology and community networks ✓ Use digital platforms to simplify access to financial accounts and services. ✓ Work through community leaders and local networks to encourage participation.

Always consider collaborating with **local organizations**, financial service providers and government.

What are Cash Working Groups?

The IASC defines a Cash Working Group (CWG) as a **coordination body that ensures efficient and effective delivery of cash assistance**. Its key roles include:

- **Strategic planning and coordination:** developing strategies to harmonize and align cash and voucher assistance across sectors and actors (e.g. minimum expenditure baskets and transfer values).
- **Technical guidance:** recommendations on cash delivery mechanisms, targeting criteria, and innovation.
- **Advocacy:** promoting the use of cash where appropriate, highlighting its efficiency and flexibility
- **Capacity building:** identifying knowledge and skill gaps related to cash and voucher assistance and providing resources.
- **Data management and analysis:** collecting, analysing, and sharing data on cash interventions, such as market assessments and program outcomes.
- **Linkages with national systems:** collaborating with governments to align humanitarian cash interventions with existing social protection systems.

[Here](#) is all you need to know about the **IASC cash coordination model** [EN, AR, FR, SP] –

Tired of reading? Watch [this video](#) [EN] instead!



How to promote digital financial inclusion through your Cash Working Group?

Cash Working Groups can promote digital financial inclusion through....

... sharing knowledge, resources & innovative approaches	... stronger advocacy for access	... helping people to open accounts for the first time
No need to re-invent the wheel! Meeting as CWG allows you to leverage established resources: materials, training etc. You may also partner to design cash assistance programmes adapted to your local context/language. Find examples	Leverage strength in numbers, e.g. to ask service providers to expand digital infrastructure or develop better guidance materials; advocate with central banks/regulators for simplified account opening and develop inclusive policies.	Encourage cash recipients to receive payments into their own accounts , fostering long-term engagement with formal financial systems .
... building people's digital & financial skills	... facilitating partnership & access to expert knowledge	... advocating for cross-cutting issues & the most disadvantaged
Collaborate in design and share best practice for digital literacy training (e.g. mobile money, digital wallets, ATMs) and financial literacy (savings, loans, credit etc) reducing barriers and empowering people to use tools effectively.	Save resources and time to conduct joint assessments (e.g. market, protection, IT infrastructure); share the cost of experts and service providers (e.g. graphic designers), training (e.g. local CALP trainers), monitoring etc.	Use the CWG as a platform to advocate for people's rights, by highlighting issues related to gender equality (prioritize women for cash), disability inclusion , inclusion of other marginalized groups, climate considerations etc.

Who should participate?

- UN agencies/NGOs/RCRC societies: Programme/cash, supply chain, gender/protection/inclusion & finance functions.
- Government representatives: Social protection, disaster management, and local authorities.
- Technical experts & independent researchers/academia
- Other members (ad hoc): Community representatives; Donors; Representatives from clusters (food security, shelter, health etc); Financial service providers (banks, mobile operators, and fintech companies); Mobile network alliances and banking associations and other private sector actors relevant to specific issues.

CWGs usually have Terms of Reference (TOR).

Key components include:

- ✓ Purpose and objectives
- ✓ Scope of work: Core activities and functions, including on Digital Financial Inclusion.
- ✓ Membership and governance: Who participates/their responsibilities & decision-making process.
- ✓ Meetings & Comms: Frequency/methods of coordination

[Here is a TOR Template](#) you can adapt.



What are savings groups? Why can they support (digital) financial inclusion?

- Savings groups, also known as Village Savings and Loan Associations, merry-go-rounds or self-help groups are **self-managed groups, meeting regularly to pool their resources in a communal fund**. The collective savings effort enables members to access credit (usually at lower interest rates), invest in income-generating activities or obtain emergency insurance, increasing financial inclusion and bolstering resilience. They can also be a vehicle for (digital) financial literacy and other types of trainings.
- Many savings groups are managed with physical paper-based ledgers i.e. savings are kept in **physical cash boxes** (hand-written records), others are **digitized and managed through online platforms**.
- The savings group model, level of formalization and digitization needs to be **member driven** i.e. depending on the group's goals and preferences. Below is an overview of some of the most common models.

What are different types of savings groups?

Accumulating Savings & Credit Associations (ASCAs)	Rotating Savings and Credit Association (ROSCAs)	Self-Help Groups (SHGs)
ASCAs are the most popular type of savings groups. All members regularly save the same fixed amount and participants may borrow from the group (interest is usually charged). Requires bookkeeping because the members do not all transact in the same way. Some members borrow and save while others are savers only, and borrowers may borrow different amounts on different dates for different periods. Examples include village savings & loan associations (VSLAs), savings & internal lending communities (SILCs), youth savings & lending associations (YSLAs), savings & credit cooperatives (SACCOs), Women Organizing Resources Together (WORTH), Tipa Tipa	ROSCAs are made up of a group of individuals acting as an informal financial institution in the form of an alternative financial vehicle. After identical contributions are pooled from multiple members the total is given to a single member on a rotating basis until all members have had a turn. ROSCAs are most common in developing economies or among immigrant groups in the developed world. Examples include merry-go-round, sou-sou, susu groups	Self-help groups are informal groups of people who come together to address their common problems. While self-help might imply a focus on the individual, self-help groups focus on providing mutual support. Fund collection is usually targeted at aid in major life events, such as the death of a member or family relation, birth of a child, major illness etc. Self-help groups can serve many different purposes depending on the need. Examples include funeral societies

How VSLA groups work



Why digitize savings groups?

- Recording of transactions digitally creates **digital transaction history** and help in credit scoring.
- Compared to paper ledgers, technology has proved to **reduce meeting times**.
- Increased security** through linking funds to formal financial services (accounts).
- Increased accuracy, transparency and monitoring of transactions thanks to **digital dashboards**. Last Mile Money/IDEO provide interesting design principles
- New digital channel for **group training on digital/financial literacy and ongoing support**.
- Reduced **geographical barriers**.
- Easier access to **complimentary services** such as micro-insurance, agricultural extension services & healthcare services.
- Reduced need for written records**, addressing issues of low numeracy/literacy.
- Strengthening **women's trust and their confidence** in their digital capabilities.
- In some contexts, **savings groups can join up to form larger groups** with more funds/opportunities.

>> Click here for a comparison of technical solutions.

Note: Digitizing savings groups also brings on **new challenges**. Assess these carefully with members before moving ahead with digitization.

If you want to learn more about VSLAs, check the **following resources**: Care, [Village savings and loan associations training manual: A step-by-step guide for community-based trainers](#); Care ['VSLA 101'](#); World Vision: [Savings for Transformation \(S4T\)](#); VSL Associates, [VSL resources](#)

What are Male Champions?

- Male champions are men - chosen from within their communities - who actively advocate for gender equality including among other men and **support initiatives aimed at empowering women**.
- This goes beyond men being supportive household partners. It includes raising awareness and engaging men and boys as champions for women's participation and addressing structural inequalities.

What can Male Champions help achieve?

- ✓ Promote gender equality: They challenge traditional norms and drive acceptance of women's roles in economic and social spaces.
- ✓ Influence communities: As respected figures, they can encourage other men to support women's empowerment initiatives.
- ✓ Reduce barriers: They help mitigate resistance and foster collaboration between women and men.

How Male Champions support Women's Economic Empowerment

- ✓ Advocate for women's access to resources like jobs, education, and financial tools.
- ✓ Encourage shared household decision-making, including finances.
- ✓ Promote safe and inclusive environments for women in communities, including female leadership.

IMPORTANT: Engagement of men and boys must not reinforce negative gender norms/power dynamics or put women at risk. Before you start ensure:

- Internal & external stakeholders understand the goals
- There is a sound understanding of the context. You may use [gender assessments](#) or [User Journeys](#)
- Staff and facilitators demonstrate support of and commitment to gender equality
- Potential risks have been assessed and prepared for, including a [GBV mitigation plan](#).

CARE provides further guidance on preparation [here](#).



5 tips for working with Male Champions

1. **Ask the community to select men who are well-respected** and trusted in their communities, to choose candidates who already practice gender equality principles and **are willing to invest time**. Choose men who can influence and inspire others positively.
2. **Understand gender dynamics:** Conduct [gender assessments](#), [Social Norms Evaluations](#) or [User Journeys](#) to identify norms, barriers, and ways men can support women's empowerment.
3. **Provide (technical) training:** Equip Male Champions with the knowledge and tools to advocate for women's empowerment effectively. Male Champions are great allies in ensuring cash distributions are safe by learning about [people's rights](#) and [ensuring financial service providers provide high service quality](#), free of discrimination and abuse of power. See also tips on [Community-based Champions](#).
4. **Clearly define their responsibilities**, such as organizing awareness sessions or mentoring other men. Where possible, you should consider incentivizing people for their efforts (in-kind or financial incentives).
5. **Support community collaboration:** Ensure male champions work alongside women and community groups, collaborating with local leaders.

Here are other useful resources:

- Concern Worldwide – [Engaging men on gender equality – Toolkit with Facilitator Guide](#) [EN/FR]
- USAID [Male Champions Training Manual](#) [EN]
- CARE [Engaging men & boys on gender equality](#) [EN]
- NDI [A Guide to Gender Analysis Frameworks](#)
- ILO [Engaging Men in WEE and Entrepreneurship Development Interventions](#)

Check the [CIWA website here](#) for more resources.

Case study: Male Champions in Uganda

In 2021, [WFP Uganda](#) together with its partners trained 40 Male Champions in Nakivale refugee camp to challenge discriminatory attitudes and promote women's economic empowerment. Through advanced financial literacy training, **Male Champions experienced profound mindset shifts**, recognizing the importance of empowering their wives and involving them in financial discussions. This led to Male Champions encouraging and inspiring their peers to also have more equitable household decision-making.

To learn more about the project, read this [blog](#).



Why work with Community-based Champions?

- Community-based champions act as **trusted links between humanitarian organizations and communities**. They live within the communities you assist and can **help make programmes more effective** by e.g. [training their communities on financial literacy](#), how to use [digital devices and accounts](#), supporting those who may require additional support (e.g. the elderly, [persons with disabilities](#) etc) and help solve technical problems more quickly.
- They are allies in **raising issues** and **help connect people to [feedback and complaints mechanisms](#)**.
- It is best practice, to have **at least 50% Female Champions in any project**. **Female champions** are especially important in programmes that [prioritize women](#) as principal assistance recipients to **ensure they can confidently access and use the assistance through the payment modality and to address their specific needs**. E.g. women often feel more comfortable interacting with other women. Read this [report by CGAP](#) for more insights!



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With what can Community-based Champions support their communities?

Provide training & support:

- Conduct training sessions on [financial literacy](#) and relevant payment modalities (e.g. [mobile money](#) and mobile phone use). Provide support to those needing extra help – including disadvantaged/marginalized community members.
- Provide champions with [Training-of-Trainers](#) and adequate [resources](#) (e.g. print-outs, brochures, mp4-audio devices and/or speakers, phones)

Act as source of information:

- Share important information from humanitarian partners, such as update on timing/delays, challenges and [inform people about their rights](#).
- Provide [referrals](#) to humanitarian partner helpdesks and hotlines as well as technical partners.

Work collaboratively & help address issues:

- Work closely with community leaders/internal governance structures, NGOs/humanitarian partners.
- Report problems** such as non-receipt of assistance or delays and **escalate issues and concerns** to humanitarian partners (e.g. cases of [abuse of power by financial service providers](#), fraud, [GBV/cases of violence](#), child protection issues, etc.)

Community support:

- Serve as the **first line of assistance** for technical issues (e.g. attempt basic troubleshooting; escalate unresolved issues to relevant hotlines or agents).

Tips to identify candidates for Community-based Champions:

- ✓ Enjoys teaching and helping others
- ✓ Community-based Champions should be **project participants** themselves
- ✓ Basic education: **Able to read and write**; min. primary school education
- ✓ Good character: **Verified by the community as trustworthy** and of good moral standing. They also need to agree to follow a [Code of Conduct](#)
- ✓ **No known conflicts** (e.g., disputes, debts, or substance abuse issues).
- ✓ Language skills: The champion needs to **speak people's native language** – if you work different language groups, ensure some Champions cover these
- ✓ Technical knowledge: **Advanced digital literacy** (i.e. understanding of mobile phone use, e-wallets etc)
- ✓ Availability: Should ideally **not be engaged in other committees** or roles to allow equal opportunities. **Be available** for their own training and a specific time/duration.
- ✓ **At least 50% of selected champions should be women.**

NOTE: Champions should be selected by the community themselves. *Tip: Check in regularly with community members about their engagement with and perception of champions.*

REMEMBER: Be respectful of people's time. Be clear about the time investment to become a Community-based Champion and where possible, **incentivize and/or remunerate people for their work**.

If you can't pay them, consider providing them with **in-kind incentives**, such as mobile phones and credit so they can effectively provide trainings and collaborate with stakeholders.

Key things you should know about digital payment systems

- Digital payment systems make delivering cash assistance **faster, safer, and more efficient**. They **reduce costs, ensure transparency, give people more control over their money** as they help connect disadvantaged communities to [financial services](#), hence increasing financial inclusion. To make digital payments, people need to have an [account](#) (ideally, an account in their name).
- **Payment system interoperability** is important- it lets platforms of different financial service providers (banks, mobile money) work together. *E.g. in Pakistan ([RAAST](#)), payments are fully integrated which means you can send money from any financial service provider to another - instantly and for free.*
- Digital payments systems and interoperability can help provide people with the option to **choose their account provider**, based on their unique needs. Interoperability also means that **organizations only need to contract one provider** to be able to reach all other providers - hence **less contracting**.

Consider these aspects for enabling choice and financial inclusion in cash transfers:

Regulatory side

Interoperability - The ability to send payments between different financial service providers and payment instruments, incl. [banks](#), [mobile money](#) [e-wallets](#), etc. Better interoperability means improved reach, speed and cost-efficiency in assisting people.

Licensing – rules that allow different financial and tech providers, like e-money services and payment platforms, to get official approval to operate. Ensure you keep an eye on any regulatory changes that could disrupt cash operation.

Know Your Customer (KYC) - The regulatory framework that enables people to open bank accounts or wallets, typically referred to as KYC regulations. These prescribe who is eligible for a local account, what type of ID document is required etc. [Learn how you can engage with regulators](#)

Fin. Service Providers

Product design – Ensuring that the payment instruments provided to recipients are designed with the user in mind, and promote inclusivity for disadvantaged groups, such as women and the elderly. [Learn how you can engage with Financial Service Providers](#)

Physical access points – Although digital payment instruments are efficient for reaching people in remote areas, there will always be a need for a well-developed network of access points, located as close as possible to the recipients. [Consult with the communities](#) you are supporting.

Mobile connectivity & operational issues – Digital payments rely on mobile connectivity or alternative solutions (such as offline payments) in the targeted areas. Operational or technical issues can lead to delays or prevent electronic settlements from being completed.

Working with communities

Awareness and (digital) financial literacy – Using (digital) financial services can be challenging if users have no prior experience, both of digital interfaces or with being a bank customer. Information and education activities on how these services work are essential to promoting their use among all groups in society.

Source: Adapted from WFP (2024) Technical Note: Understanding Digital Payment Ecosystems, p.22

Carefully consider the different payment instruments and contracting options ...



... but first make sure to ask the people you are assisting

Reach?

Coverage of targeted areas?
Sufficient nearby access points?

Ease of use?

Adapted to user needs?
Financial literacy training needed?

Time to deploy?

Considering contracting time and complexity of solution

Choice?

Are we taking people's own preferences into account?

Programme objectives?

Alignment with programme goals? Emergency response? Promoting financial inclusion?

Cost?

Cost for recipients of assistance?
WFP direct and indirect costs?



RECIPIENT

Find additional resources to help you design digital payment services from the Better Than Cash Alliance [here](#)

There are more contracting options than you may think! You can contract a **single financial service provider called aggregator** that can send money onto peoples preferred accounts (links to different bank accounts, mobile money etc.) You can also use a countries' **National Social Protection system**.



What are Government-to-Person (G2P) payments?

- Government **social protection systems are the world's largest safety nets**. In 2024, [ILO](#) estimated that ~52% of the world's population are covered by at least one social protection benefit, which is much larger than humanitarian assistance through parallel systems that **reaches fewer than 200 million people worldwide**.
- Humanitarian organizations can reduce the number of people who rely on humanitarian assistance and **reach more people by helping governments to strengthen their [payments systems](#)**, making it easier to access and utilize grants and loans available from the World Bank and other International Financial Institutions.
- This Government-to-Person (G2P) payments support can also **help people to get their [own accounts](#)** so that they can receive money from their government and from other sources, strengthening people's [digital financial inclusion](#).
- With assured G2P payments systems, **humanitarian actors can confidently channel humanitarian assistance** through them, henceforth reinforcing national systems.

What are the benefits of using G2P systems?

- ✓ Provides **unbanked individuals with access to the [formal financial system](#)**, encouraging [savings](#) and [credit](#) opportunities.
- ✓ Reduces administrative costs, minimizes leakages, and ensures funds reach people without intermediaries.
- ✓ **Allows governments to quickly scale up assistance** during crises.

What are the challenges in using G2P systems to channel humanitarian assistance?

- Requires robust banking and [digital payment infrastructure](#), which may be limited in some regions.
- Particularly in rural areas, many people face barriers to using digital services, such as lack of mobile phones or internet connectivity.
- Digital and financial literacy: Recipients need to understand how to access and use digital payments effectively.

Steps to help build sustainable local solutions, through using G2P payments systems

- ❑ Check if there are **already government programmes that support people in need**, and if they have systems to keep track of the funds and of who gets help. If not, support the creation of such programs and systems, with the goal of eventually handing them over to the government.
- ❑ **Help people open their [own \(digital\) financial accounts](#)** (preferably accounts of their own choice).
- ❑ Where possible, use and collaborate with government-contracted financial service providers and partners to develop durable solutions
- ❑ If people do not have ID, support them in obtaining [government-recognized IDs](#) and help advocate for their inclusion into social registries.
 - ❑ Advocate in particular for the inclusion of disadvantaged and marginalized groups (incl. [persons with disabilities](#), underrepresented groups, [women](#)).
 - ❑ Help people get access to ID/social registries through e.g. joint information campaigns, mobile registration or self-registration platforms.
- ❑ **[Advocate for making women primary recipients](#) of social assistance whenever safe and feasible**. Support them in obtaining [government-recognized IDs](#) to open [personal financial accounts](#).
- ❑ Help set up effective, accessible [feedback and complaint mechanisms](#) incl. [through the service provider](#).



Why measure progress on digital and financial inclusion?

- Measuring progress and demonstrating results to tell how digital financial inclusion activities have made a difference to people's lives can be done through both **quantitative and qualitative data collection**- we need both!
- It allows policymakers, financial providers, and humanitarian/development actors to **create better programmes**, track progress, and identify gaps. Without measurement, efforts to improve inclusion may be ineffective and lack focus.
- **Where can you find relevant macro data?** Discover insights on where financial inclusion efforts work best, for whom, and how by using these two key data sources:

Index survey data (World Bank)

Index is the definitive source of financial inclusion data, published every 3 years.

Impact Pathfinder Platform (CGAP)

Explore the role of financial services in driving development outcomes

Quantitative data collection: How to measure progress towards digital & financial inclusion?

Here are key metrics you could track:

Access and ownership metrics:

1. % of the population with a financial account (bank, mobile money, digital wallet)
2. Number of financial access points (e.g., bank branches, ATMs, agents, mobile banking)
3. Internet/mobile phone penetration rates (%)
4. % of women who report managing the account that they own independently

Usage metrics:

1. % of people who have made a digital payment in the last 3 months
2. % of the people who saved money in a digital account
3. Number of people who completed digital and financial literacy trainings
4. % of women who report asking for help the last time they made a financial transaction

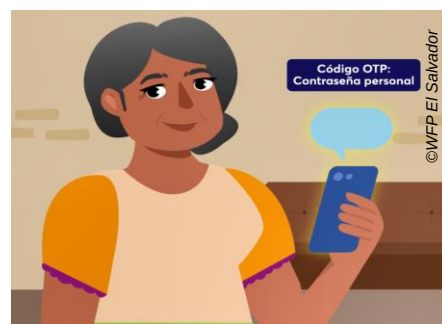
Quality and affordability metrics:

1. User satisfaction and trust in financial services (%)
2. Costs of transactions and financial services relative to income (%)
3. % of people accessing financial products and services from marginalized groups, including persons with disabilities and indigenous populations
4. % of people who know their customer rights and risks (data privacy) as users of financial products and services

What about qualitative data?

Qualitative data collection is highly effective in capturing firsthand accounts from individuals who have received direct assistance, allowing them to share the impact it has had on their lives.

This can be achieved through [written blogs](#) featuring direct quotes or through [video testimonials](#).



Tools to help you track progress:

- CGAP: [How To Measure Women's Economic Empowerment in Financial Inclusion: A Menu of Indicators](#)
- WFP: [Digital Financial Inclusion and Women's Economic Empowerment Indicators](#) [WFP internal]



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TOOLKIT: RESPONSIBLE CASH

Internal and partner capacity
strengthening

Tips for fundraising and mobilizing partners

What is this document about?

Effective resource mobilization begins with clear, persuasive communication. This document offers practical arguments to strengthen proposals and presentations, emphasizing value, impact, and sustainability. It also includes ideas for engaging diverse partners - such as businesses and non-traditional contributors - through financial support, expertise, and collaborative opportunities.

10 key messages on digital and financial inclusion for pitches and proposals

1. Digital and financial inclusion enables crisis-affected communities to **build resilience, access essential services, and participate in economic activities.**
2. Digital and financial inclusion **enhances transparency, reduces operational costs/delays**, and often **ensure faster, safer**, and more targeted cash transfer assistance. *Not only does digital cash saves lives and improves food security and nutrition – it does it more efficiently than other forms of aid. In Ukraine and Jordan, WFP saved respectively USD 1.2 million and USD 200,000 annually in transfer costs since shifting to cash transfers into people's accounts compared to other forms of cash assistance.*
3. Leveraging fintech, [e-wallets](#), and [mobile money](#) **ensures greater reach and sustainability** in delivering assistance. The digital delivery of cash transfers has also **significantly increased efficiency.**
4. Many disadvantaged and hard-to-reach communities, including displaced persons and [persons with disabilities](#), [ethnic minorities and Indigenous Peoples](#), as well as [women](#), often lack access to [formal financial services](#). [Tailored solutions](#) can break barriers and enhance social protection.
5. [Financial literacy/digital skills training](#) **equip affected communities with long-term tools/self-reliance.**
6. Consultations with people repeatedly show that **people value and often prefer digital wallets**, as they offer more privacy/safety, more convenience (especially for those with restricted mobility). Users are able to receive and manage their funds on their devices, at any time. This also reduces waiting times and paperwork, making transactions more user-friendly.
7. Those generally left furthest behind by formal financial systems – female-headed or [child-headed households](#), persons with disabilities – **are often using digital transfers for the first time** through humanitarian cash transfers. **Cash transfers act as main entry points to formal financial services.**
8. Digital transfers have a **significant multiplier effect**, by **quickly injecting cash into local economies** and helping merchants/retailers to strengthen/repair business during/post crisis.
9. Assurance & transparency - Digital transfers can help ensure **the right person, receives the right amount, and on time.** It also helps mitigate risks of fraud, [exploitation and abuse of power](#), human error or divergence of benefits, while respecting people's rights, including their privacy and the [protection of their personal data](#). This is of particular interest to Governments, increasing transparency and formalization of business (away from black market/illegal transactions).
10. **Digitization offers real-time monitoring and learning.** *E.g. Using digital dashboard helps to quickly identify issues, such as failed transactions, dormant/inactive accounts etc*

Unlocking non-financial support: How private sector & non-traditional donors add value

Apart from funding for programming, non-traditional donors/private sector partners can offer **non-financial/in-kind contributions**. Here are a few examples:

- **Design relevant products and services:** Work with NGOs/financial services providers on **designing products & services** that fit people's [needs and preferences](#).
- **Joint capacity building:** Expertise in financial literacy, digital training, and behavioural change interventions - E.g. in [Somalia](#), services providers co-developed visual materials and **translated the digital and financial literacy communications materials** into other languages to ensure people can better access and use financial services. Private sector partners have also run [digital & financial literacy trainings](#) (including on [customer protection](#)).
- **Mobility and connectivity:** Private sector partners have e.g. provided **free or subsidized SIM cards or mobile phones** (also pay-as-you-go options) or worked together with humanitarian partners to identify areas where they would **build infrastructure** whether there is no connectivity.
- **Joint advocacy** for people to get [access to IDs or tiered/simplified KYC with regulators](#) or interoperability in [payment systems](#).
- Research institutions and analytics firms can support [impact measurement](#) and evidence-generation.
- **Explore links with additional funding possibilities:** E.g. explore microfinance and climate-risk insurance to maximize impact and sustainability.



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TOOLKIT: RESPONSIBLE CASH

Internal and partner capacity strengthening

Strengthening safeguards

What is this document about?

This document provides practical tools to strengthen safeguards in cash transfer programming. The tipsheet on Protection from Sexual Exploitation and Abuse (PSEA) explains prohibited conduct, staff responsibilities, and key resources to prevent and respond to sexual exploitation and abuse. The consultations guide offers clear steps for engaging with communities, safely and respectfully.

Protection from sexual exploitation and abuse (PSEA) is a key part of safeguarding

The aim of this tipsheet is to help humanitarian actors ...

- understand their **roles and responsibilities** in SEA prevention.
- equip humanitarian actors with tools to **identify risks, prevent and respond to SEA** in Cash operations.
- **build PSEA capacity** and ensure **performance of partners is assessed** (including private sector partners).

Important: PSEA trainings should be delivered by trained PSEA Focal Points or people with appropriate expertise.

IASC PSEA Principles – Prohibited Conduct



NO SECOND CHANCES

- 1** SEA constitutes **acts of gross misconduct** and are grounds for termination of employment.

NO SEX WITH CHILDREN

Sexual activity with children (< 18 years) is **prohibited**.

2

DON'T HIRE/BRIBE ANYONE FOR SEX

3

Exchange of money, employment, goods or services for sex is prohibited, **including hiring prostitutes**.

NO SEX WITH PEOPLE ASSISTED

Any sexual relationship **with people assisted** is prohibited.

4

ALWAYS REPORT SEA

5 Humanitarian workers are **obligated to report** any concerns regarding SEA.

DISCOURAGE SEA AROUND YOU

Humanitarian workers are **obligated** to create and maintain an environment which prevents SEA.

6

To better understand each principle, refer to the [IASC resources here](#)

Definition:

Sexual Exploitation and Abuse (SEA)

Who? Staff + Person the organisation assists

What?

- Abuse of vulnerability, differential power, trust
- Victim's sexual activity generates benefits
- Physical intrusion of a sexual nature
- Use of force or coercion

Examples

- Offering money, gifts, a job (incl prostitution)
- Withholding due services, blackmailing
- Humiliation
- Unwanted kissing, touching, rubbing
- Raping
- Sexual activity with a child (<18 years)

! Your responsibilities !

- ☐ Always **treat the people you assist** with dignity and respect, **follow the IASC principles on PSEA** and **expect this from others**
- ☐ Promptly **report SEA**
- ☐ Undertake internal **training to build capacity** to identify, prevent and respond to SEA
- ☐ Check your partner's (incl. **private sector**) SEA capacity before hiring them, **build their capacity** and request them to adhere to set-up a strong **Customer Protection system**, including ...
 - ☐ A **Code of Conduct**
 - ☐ A strong **feedback & complaints mechanisms, including safe referrals & reporting**

... as part of your contract with partners. To start with, we can provide them with the [Customer Protection Checklist](#).

Key tools & resources:

- ✓ [Inter-Agency Standing Committee \(IASC\) Learning package \[various\]](#)
- ✓ [PSEA at the Frontline – Together We Say No | IASC \[various\]](#)
- ✓ [Prevention of SEA UNICEF. Self-paced e-Learning \[EN\]](#)
- ✓ [Guide to Responding to Sexual Violence in the Aid Workplace \[EN\]](#)
- ✓ [World Bank Toolkit - Supporting Companies to Develop and Manage Community-Based Grievance and Feedback Mechanisms Regarding SEAH \[EN\]](#)



Access the **UN Partner Portal** for further resources [here](#).

Tips to ensure safe and inclusive consultations with diverse communities

- Consulting communities is key to designing and running good programmes. To do this well, we need to ensure everyone feels included. **Pay attention to specific needs** of [persons with disabilities](#), [indigenous/minority groups](#), [children](#), the elderly etc.
- KEEP IN MIND** Some consultations **may trigger strong emotions and distress**, especially for people facing difficult situations. Here are the key steps on how to handle these situations respectfully and effectively.

Dos and Don'ts during consultations

Do's

- ✓ Engage persons with different abilities, ages, genders, ethnicities & backgrounds. It's usually a good idea to have separate groups for men/women, to ensure people can freely share.
- ✓ If there are barriers to participation (e.g. mobility or other accessibility needs), speak to community members to understand how to facilitate better access to the consultations in advance.
- ✓ Use accessible venues and reduce mobility barriers.
- ✓ Ensure the environment is **safe and non-intimidating & ensure privacy**. If interrupted, find a more private space (where others cannot hear, but see you) to continue or re-schedule.
- ✓ Speak clearly and use simple language - where necessary provide sign language interpreters or other aids.
- ✓ **Listen attentively**. Use phrases like "I see," or "Please continue" and positive body language to prompt sharing.
- ✓ If someone shows signs of distress (panic attacks, or severe trauma), follow the **key steps on the right** and prioritize connecting them with professionals.
- ✓ Keep **local support services contact info at hand**.
- ✓ Offer a break if the discussion feels triggering.
- ✓ Terminate the consultation if the person wishes to stop or if continuing could cause harm.
- ✓ **Be open** to adjusting plans based on participant feedback.

Don'ts

- ✗ **Don't assume** needs or judge: Avoid generalizing or making assumptions about e.g. disabilities, cultures or preferences.
- ✗ **Don't rush**: Allow people to share at their own pace.
- ✗ **Don't interrupt** people – listen carefully.
- ✗ **Don't dismiss** people's feelings or ignore emotions.
- ✗ **Don't make promises you can't keep**.
- ✗ **Don't impose** advice or actions; allow people to choose.

Explore these existing tools

- [GBV Pocketguide](#) [EN]
- [Recognising and Referring Child Protection Concerns Rapid guide for all humanitarian workers](#) [EN]
- [UNDIS: Consulting Persons with Disabilities](#) (Part 3) [EN]

How to communicate with people in distress

Here are the key steps adapted from the inter-agency approved approach for **psychological first aid from the IASC**:

1... Prepare

- Seek information on **referral pathways** (e.g. context-specific key messages and referral contact for gender-based violence, child protection issues, etc).

2... Look

- Remain alert to **sensitive issues**. Allow people in distress to approach you.
- Address **urgent basic needs** (e.g. first aid, shade, water).
- Recognize what you can and cannot manage. If necessary, ask someone else to step in.

3... Listen

- **Without judgement and with respect** to the confidentiality of the information received.
- Allow people to share as much or as little information as they would like to.
- It is not your role to provide counselling.
- *Remember: Being present while demonstrating active listening is supportive in itself. Here are some tips:*
 - Let people talk without interrupting. Show you're listening and stay engaged (such as nodding, making eye contact, or saying things like "I am listening"/ "It sounds like a difficult situation...")
 - Do not investigate or ask probing questions to avoid causing harm.

4... Link

- Where required, link the survivor/person to relevant services, ensuring the right of the person to make **their own decision**.
- Refer: "I am not an expert in this, but I can connect you with someone who can...you."

Note: If a child is at risk of harm, refer directly to [child protection actor](#).

Adapted from the IASC [GBV Pocketguide](#)

REMEMBER: Engaging on sensitive topics can also be overwhelming for humanitarian staff. Reflect and decompress with colleagues and if necessary, reach out to professional support to protect your mental well-being.