

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.