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):

Barrier	Mitigation
"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**. • *NB: Designing for the furthest behind, will make the assistance more inclusive for all.*
"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**.