

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.