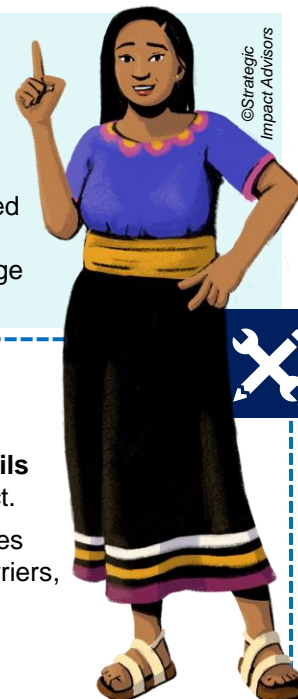


## Why is cash assistance different for Indigenous Peoples and ethnic minorities?

- **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
<ul style="list-style-type: none"> <li>✓ <b>Understand how money is accessed, used and controlled</b> e.g. do people prefer community-saving models rather than individual saving? Who has access and control over money?</li> <li>✓ <b>Consider intersectionality and address social norms barriers</b> e.g. to women's (digital) financial inclusion and economic power (you may want to have a look at the <a href="#">Social Norms Exploration Tool</a> and <a href="#">Gender Norms Diagnostic Guidance</a>). <ul style="list-style-type: none"> <li>✓ Always conduct <a href="#">focus group discussions</a> with women, men, elders and youth separately when learning about their financial lives.</li> </ul> </li> <li>✓ <b>Engage with men/boys as agents of change</b> e.g. <a href="#">male champions</a> in women's digital financial inclusion journeys.</li> <li>✓ Here are more tips of how to <a href="#">prioritize women</a> as primary recipients of the assistance safely.</li> <li>✓ Consider specific barriers for <b>persons with disabilities</b> – find further <a href="#">guidance here</a>.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Work with financial service providers to <b>ensure cash recipients enjoy dignity, integrity and respect as valued clients</b>. Providers need to acknowledge a <a href="#">Code of Conduct</a>, however, you may conduct <a href="#">specific training</a> where required.</li> <li>✓ Offer financial products/services tailored to peoples' needs/priorities.</li> <li>✓ Ask the provider to ensure information/displays are translated in <b>relevant languages, in easy-to-read/low literacy formats</b> and are <b>culturally appropriate</b></li> <li>✓ Encourage financial services <b>providers to hire staff directly from the community</b> or assign staff that understand the context/speak relevant languages.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Examine national laws, financial inclusion policies– are they inclusive of Indigenous Peoples' and ethnic minorities needs? <b>How to increase trust in formal systems?</b></li> <li>✓ <b>Engage with governments</b> (e.g. Ministry of Social Affairs, Culture, or the Interior to <b>address gaps</b> and advocate for their digital and financial inclusion.</li> <li>✓ <b>Advocate</b> for better access to financial services, data protection, customer protection, formal ID and tiered Know-Your-Customer (KYC) regulations to support <a href="#">opening accounts</a>.</li> </ul>

**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.