



TOOLKIT: RESPONSIBLE CASH

I am looking to ...

Build the capacity of cash recipients

by UNHCR and WFP



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TOOLKIT: RESPONSIBLE CASH

Building the capacity of cash recipients

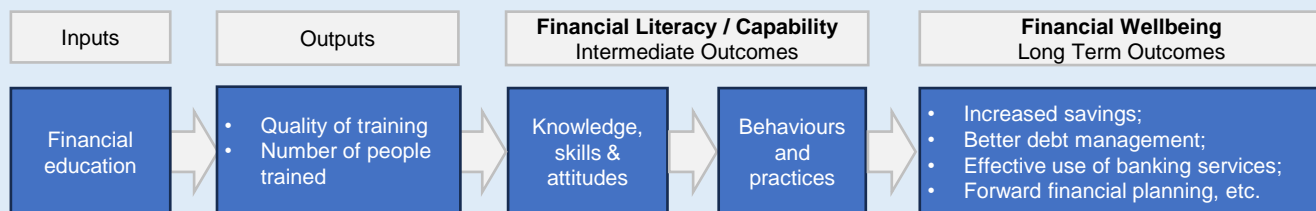
Designing digital and financial literacy trainings

What is this document about?

This document introduces digital and financial inclusion and contains useful guidance and resources explaining why it is important and how to design successful digital and financial inclusion trainings.

Why is (digital) financial literacy important?

- Financial **education leads** to higher levels of **financial literacy**, which can **enhance financial wellbeing in the long term**.
- Enabling meaningful access to and use of financial services, especially for disadvantaged and hard-to-reach populations, helps them **better cope with economic shocks**.
- Developing digital financial **capabilities amongst women can be particularly impactful** in attaining better outcomes for the entire household.
- WHY DIGITAL?** Digital financial literacy is essential today because it combines money management skills with the ability to **safely and effectively use digital tools**, which are now key to accessing financial services and opportunities.



Source: Adapted from World Bank (2018) <https://openknowledge.worldbank.org/server/api/core/bitstreams/cd5cca55-3ce1-574c-8770-32f5fbc9748d/content>, p.4

Before you start creating your training content...

1...you need to **speak with the people you want to reach**, to understand their needs, preferences and barriers. Only then can you design training content and delivery in ways that match the **different needs of cash recipients in their diversity**.

Example probing questions are outlined below (see also [questions to assess payment preferences](#)). Another great tool to use for this exercise are [User Journeys](#).

Digital literacy:

- Are you confident in using your mobile phone for cash out and other basic transactions? Are you confident to make transactions on your own or do you ask for help from others?
- Do you understand the purpose of a PIN for privacy and reducing fraud? Do you feel confident to memorise a PIN?
- Are you convinced the digital payment instrument is a safe place to store money and access it at any time? Specifically:
 - Do you understand that your money remains safe, even if you lose your mobile phone/bank card/PIN code?
 - Do you know that you can manage your money from your home and do not need to go to a branch/agent?
- Do you know who to call or talk to if you face a technical issue?

Financial literacy:

- Which financial products or services (savings, loans, insurance etc) are you currently using/are you aware of?
- Do you save money? How do you decide how much to save?
- What do you know about interest earned on savings?
- Can you identify safe and unsafe ways to borrow money?
- Do you know how to identify and avoid financial fraud or scams?

2...map potential partners, allies and stakeholders that can **assist in designing or delivering the trainings** e.g. local women's organisations/CSOs, NGOs, community leaders, UN clusters & cash working groups, government ministries, donors and private sector actors, such as **financial institutions and telecom operators**. **Contextualised training content may already exist!**

REMEMBER: Unfortunately, **access and usage of digital financial services is often not equal**. For example, **women often face higher barriers** due to low digital or financial literacy levels, limited mobility, lack of time or limited access to digital devices that may facilitate digital financial services. This means you **need to develop tailored solutions that also work for the most disadvantaged and hardest to reach**.

What do we know about trainings that works?

Customization is key	Peer learning and role models	Ensure training is adapted to male and female
<ul style="list-style-type: none"> ✓ There is no one-size-fits-all approach. During training, allow sufficient time for practice and repetition. ✓ Use inclusive, jargon-free and simple language (in relevant local languages) as well as basic visuals. ✓ Training may be required for carers or people of trust too (e.g. for persons with disabilities or the elderly). 	<ul style="list-style-type: none"> ✓ Learning through peers, role models, and mentors, especially from within the community, is crucial for increasing financial knowledge, financial confidence, and usage, especially among women (e.g. community champions model). ✓ Ensure buy-in and support from the community and other members in household (e.g. through male champions). 	<ul style="list-style-type: none"> ✓ Dedicate resources to hire female trainers and ensure all trainers have a grasp of gender-sensitive approaches ✓ Avoid reinforcing harmful stereotypes in training material. ✓ Encourage equal participation in sessions that involve both male and female participants. ✓ Include scenarios in which women take active roles in financial management and decision making.
Learning in small chunks in teachable moments	Informal and innovative learning	Meaningful measurement
<ul style="list-style-type: none"> ✓ Bite-sized learning modules, tied to real-life behaviours and products, lead to higher knowledge retention. ✓ Programmes should focus on practical, hands-on experiences to ensure understanding & knowledge retention. ✓ Identify optimum timings for trainings to not overburden people (especially women), be conscious how trainings may best fit <u>their</u> schedule. 	<ul style="list-style-type: none"> ✓ Leverage community radios, SMS nudges, and voice notes to make financial education more accessible and engaging. ✓ Consider house visits and flexible formats to help include people who may otherwise have difficulty participating. ✓ Youth training of elders has also often proved successful. 	<ul style="list-style-type: none"> ✓ Measuring the number of people who participated to a training is not enough. ✓ Assess short-term and intermediate outcomes, incl. changes in financial knowledge, skills, attitudes and behaviours. ✓ Collect data through various methods (interactive voice response, phone interviews, surveys etc).

Further information can be found here: [Making Digital Financial Capability Programs Work for Women - Center for Financial Inclusion](#)

Explore existing resources before creating your own training from scratch:

Check useful external online resources:

Alliance for Financial Inclusion (AFI) Quick help – check the [Repository of virtual financial literacy/education tools](#) to see if anything exists for your country/local language.
Last Mile Money/IDEO – [Financial Confidence Playbook](#) [EN]

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[Note: Available in multiple languages & editable; specifically tailored to women]

- [Hey Sister!](#)
- [Her Business, Her Future](#)
- [Oye Amiga](#)
- [Hey Sister! E-Zwich](#) – Ghana specific
- [Jordan Digital Financial Literacy Training](#)



GSMA - Mobile Internet Skills Training Toolkit

[Note: Available in multiple languages & editable]

- [Guidance for Trainers](#)
- [Mobile Money](#)
- [Accessibility Features](#) (for users with disabilities)
- [Avoid Scams Online](#)



UNCDF: [Digital & Financial Literacy Toolkit for Youth, Smallholder Farmers & Refugees](#) (EN)
[Financial Literacy Training Toolkit for Refugees](#) (EN)



Explore the Tools for different modalities

Explore the [responsiblepayments.org](#) website and [Digital Payments Guidelines](#) from the [Better than Cash Alliance](#) for further resources!

Need some inspiration? Here are a few examples

EXAMPLE 1: Scaling digital skills and financial literacy trainings in Somalia

- WFP adapted [GSMA's Mobile Internet Skills Training Toolkit \(MISTT\)](#) in Somalia, training **160,000 women with local partners and financial service providers** Hormuud and Telesom.
- The MISTT, a **free resource teaching mobile and internet basics**, includes mobile money training and facilitator tips. It uses a 'train the trainer' approach and consists of short lessons in a PDF format that can be adapted to local needs and languages.
- WFP recommended adding financial literacy and "Do No Harm" principles to Hormuud and Telesom's staff training. Similar programs in other countries, like Bangladesh, incentivized trainers and users through rewards.



Learn more about the project: [Enhancing women's financial resilience through mobile money: Somalia](#)

EXAMPLE 2: Increasing women's access to and usage of digital financial services in Uganda & Ghana



- In Uganda and Ghana, efforts to boost women's confidence in using digital financial services included **bite-sized audio lessons in local languages**, accessible through mobile phones (via USSD or interactive-voice response) or broadcasts of recordings in public places for those without their own phones.
- The lessons, part of the "Hey Sister, Show Me the Mobile Money" series, follow four women learning to use mobile money safely for everyday tasks like sending money, paying bills, and managing finances - the friends increase their skills and learn how to protect themselves from scams.

- Available in 16 languages**, the series also enables anyone with a mobile phone and a passion for women's rights to **become a trainer using a facilitator's guide**.

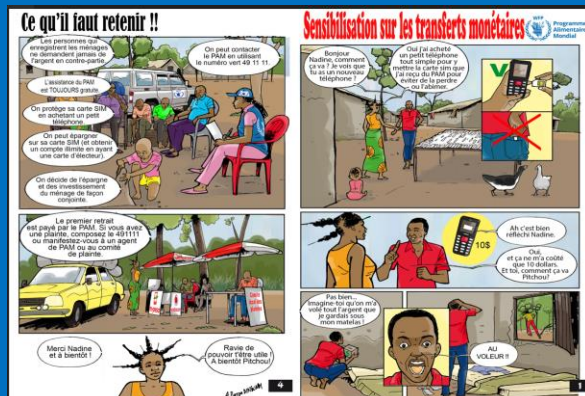
Learn more about the projects: [Uganda: How can access to and usage of digital financial services increase women's financial independence?](#) and [Teaming up with the government to boost women's usage of digital financial accounts in Ghana](#)

EXAMPLE 3: Trainings via female champions and comic books in the Democratic Republic of Congo

In the DRC, WFP partnered with Vodacom to strengthen mobile money capabilities through:

- Mass sensitization through radio/theatre/cartoon campaigns to educate 14,000 households on MPESA use and fraud prevention.
- Female **community champions**: Training 120 mobile money users to teach their communities.
- Support to **Savings Groups**: Capacity-building for members of 20 Village Savings and Loan Associations (VSLAs) via 10 trained facilitators.

Here are the resources from the DRC.



Haven't found what you were looking for? Explore this link [Here](#) to access the repository with AFI resources.

What is this document about?

When payment recipients understand the benefits of formal financial service, it builds their trust and encourages them to use these tools for managing their finances.

Key messages to convey

What are examples of formal financial institutions?

- [Commercial banks/ credit unions](#);
- (Deposit-taking) Microfinance institutions (MFIs);
- [Mobile money operators/ Mobile wallet](#) providers.
- **Some institutions are more regulated** than others. For example, banks are usually **overseen by a Central Bank** that checks on banks to make sure that your money is safe with them and regulates costs (fees and charges).
- Formal financial services offer **more transparent pricing** and while fees and interest rates can vary widely, they are **often still lower than informal ones**.
- An example for **informal/unregulated financial services** are [Savings Groups](#) where members meet to make contributions.



Why do we need formal financial institutions?

- Financial institutions can help us to make and receive payments in a **safe and secure manner**.
- With most of them, we can also **store money safely** (e.g. for savings) and **conduct other financial transactions** (loans/credit, wire transfers)
 - Remittance companies or post offices only handle the **transfer of funds**, including internationally, but they **cannot hold deposits or help you to save**.

Why should you open an [account](#)?

- Opening an account with a financial service provider - like a bank or mobile wallet provider - offers many advantages. You can use your account to [save](#) money or track your [income and expenses](#).
- Having your own account will create your own transaction history that is recognised by other financial institutions and can help you gain [access to credit](#).



Explain: As a client of a formal financial institution, you have RIGHTS:

- ✓ **You have the right to place a complaint and to receive a response from the institution.** The institution has to **treat you with respect** and minimise the time it takes to serve you.
- ✓ **You have a right to information about the services, products and about all the fees/charges.** If the financial institution is not following the contract or doesn't inform you properly you have the right to complain/remediation.
- ✓ **A lender should not force you to borrow.**
- ✓ You should be **able to access your savings whenever you need them**. However, money on certain savings accounts can only be accessed after a certain period, as mentioned in the contract you will sign with the financial institution.
- ✓ The **information you provide to a financial institution should be kept confidential** in line with the laws of the country. They can only share your information with someone else if you agree to it.
- ✓ **No financial institution is allowed to ask you for a bribe.**

Tips for trainers: Many payment recipients are **not very familiar with formal financial services**. It is likely that the cash assistance your organisation provides to them is **their first engagement with the service provider** you chose to partner with or the first time they use a particular **payment instrument**.

Before selecting a financial service provider, you should **always assess people's preferences and needs** (e.g. through [User Journey](#) or interviews) and compare the provider's prices for individual transactions.

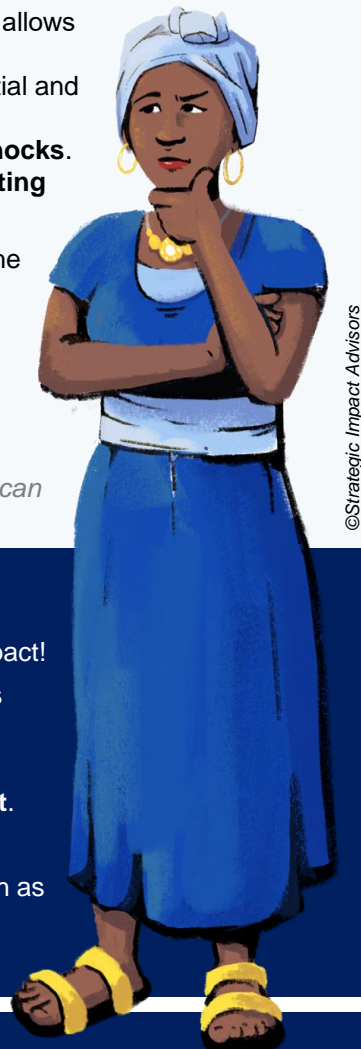
What is this document about?

- **Planned and regular savings**, no matter how small, **can bring about a positive impact** when facing emergencies like sickness or accidents or when planning to invest in income-generating assets.
- This document aims to help cash recipients **understand the value of savings** and to learn how to make strategic decisions on **how much and where to save**.

Key messages to convey

- **What are savings?**
 - Savings means “**putting money aside to meet future needs**”. Saving allows some of the income we get to be held in a safe place for the future.
 - Savings are **what is left over from your earnings** after all your essential and non-essential expenses are paid.
 - Saving helps plan **future expenditures** and **offers protection from shocks**.
 - Savings are also important when planning to **invest in income-generating activities** and grow businesses to build your wealth.
- However, many **payment recipients feel that it is difficult to save money**. The reasons mentioned often include:
 - Do not have any enough money to save (no regular income, no money left over, too much debt)
 - Emergencies and unexpected expenses in the family or community
 - Theft
 - Failure to plan/not knowing how to plan.

For more information why women may save differently and what tailored solutions can reduce barriers, check this tool by [Women's World Banking](#) (p.5-6, 10, 15-18).



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How can we save with limited income?

- ✓ Start by saving a small amount - even small increments can have a positive impact!
- ✓ Most successful savings are **planned and regular**: A **savings goal or savings plan** helps decide how much money to put aside and to stay motivated.
- ✓ Savings should be kept **safe and secured** from **both ourselves and external factors**. When possible, choose a savings account that will accumulate **interest**.
- ✓ **The earlier we start saving, the better.**
- ✓ It is good practice to have an ‘**emergency fund**’, for unforeseen expenses, such as due to illness, accidents, unemployment, robbery, drought, funerals etc.

Source: Adapted from Strategic Impact Advisors <https://www.siaedge.com/herbusiness-herfuture> p.16

Where to save?



- The **safest way to save money is through formal financial services recognised by law** like a bank account, microfinance institution, in a mobile wallet. Having an account, allows you to create a transaction history that can give you access to credit.
- You can also save through Savings Groups if you prefer to save as a group.
- Saving in **digital form by utilizing technology**, such as your phone, a bankcard or digital platform, can be easy, convenient and safer.



REMEMBER: Choosing where to save depends on people's **savings goals**, the value they see in keeping money or the amount of interest. Check [IDEO's Financial Playbook](#) to **build people's confidence on saving**.

How to differentiate essential vs non-essential expenses? Explain:

NEEDS are something you must have, like food or rent for your home or business. They are required for your physical and mental wellness.
NEEDS are essential.

WANTS are something you wish to have, like an additional set of clothes or paint for your store. They are purchases that are not required to survive, but you'd like to make them.
WANTS are non-essential.

Adapted from Strategic Impact Advisors <https://www.siaedge.com/herbusiness-herfuture> p.14

Tips for developing a savings goal/plan:

- Know the **PURPOSE** you want to save for – for example, you can say, “I plan to save \$50 to buy a calf.”
- Know **WHEN** you want to reach your savings goal – for example, you can say, “I plan to save \$9 every month for 6 months to buy the calf.”
- Decide on **ACTION** - what you will do – for example, you can say, “I plan to open a savings programme at the Savings Group and deposit \$9 every last Saturday of the month.”
- **COMPARE** different savings options available to you – for example, analyse whether you can get interest when you save in a bank or whether it makes sense to save together as a group.

Stay motivated by remembering WHY you save...



... and stick to your savings plan



Here are some key interactive external learning resources that you may find helpful in explaining key concepts related to Savings:

HEY SISTER



Hey Sister Lessons

Lesson 15: How much should I save?

Lesson 16: Where should I save?

Oye Amiga Lessons

Lesson 8: Where should I save?

Lesson 9: How much should I save?



What is this document about?

- Budgeting is an important **process to manage financial resources available to a household**. No matter how small the in-and outflows may be, **planning can help avoid unexpected money shortages and reduce financial stress**.
- This document aims to help payment recipients **become familiar with the process of budgeting and build their own budget**.

Key messages to convey

- A budget is a **summary of estimated income and expenses – it helps you decide where your money should go**. Budgeting can help you keep track both your personal and business finances
- Building a budget can be done each month, but also weekly or even yearly, to help you meet short and long-term financial goals.
- Budgeting is a **joint exercise**, to which the **entire household should contribute**.
- Creating a budget is easy – it **involves 3 steps**:
 - Estimate expected income over an average week or month.
 - Estimate expenses over the same period of time.
 - Estimate the amount expected to be saved over the same period of time.
- When budgeting, it is useful to set [financial goals](#).



To explain the concept of a budget, it is often easiest to write down examples. This is best done by asking people about their typical household expenses and income over a week or month.

Let's build our own budget!

Start with a few prompting questions and ask people to write down the answers in a simple table:

- What are the typical household expenses incurred by your household/business over a week/month?
- What are the typical sources of income that help you meet the expenses of your household/business?
- What happens in the case of a surplus or deficit?
- How can a budget help you [save money](#)?

Household budget of Mrs. XXX	
Sources of income	Amount (weekly)
Wages/salary from casual labour/employment	
Small business income	
Farming activities	
Cash stipend etc.	
Total income	
Expenses	Amount (weekly)
Food	
Health	
Transportation	
Savings	
...	
Total expenses	
Total surplus/deficit	



Ask participants to **try to ensure that expenses are within your income**.

If your **expenses are more than your income**, you either have to:

- cut down on expenses
- increase your income

Need some budget templates? Visit [this link](#) to download various free Google Sheets budgeting templates.



Payment recipients may say that they do not have enough money to make use of budgeting. **Explain: Even small improvements in personal financial management can have a positive impact** by developing a better understanding of household needs, planning inflows and outflows of cash to avoid unexpected money shortages and reducing financial stress.

What is this document about?

- Becoming familiar with credit, the terms of loans, interest, and how credit can be used in business **helps people make more informed financial decisions.**
- While **increased access to finance/credit brings about many opportunities for better financial inclusion and access to productive assets**, it may also increase the risk of households falling into a **debt trap**.

Key messages to convey

- **Credit** means **someone loans/lends you money** – for example, a [formal financial service provider](#) or through informal credit – such as from family and people from the community. **Credit allows you to access items you need to grow your business.**
 - Borrowing money from someone/an institution or buying things on credit is called a **loan**.
 - Borrowing money is usually only possible for a **certain period of time. After this, the debt must be repaid.**
 - Most loans must be secured with **collateral**. Collateral is something you own (e.g. a piece of land, a house, a car, livestock) and which the lender can take if you fail to pay back the loan/debt.
- **Debt** is the **amount you owe/borrowed** and must pay back with **interest** and all fees. **Debt management** is about making sure that **you can repay what you owe in full.**
 - **Interest** is the **cost of borrowing** someone else's money. **The higher the percentage (or rate), the more money you need** to buy something on credit.
- **The main advantage of using credit** is that it lets you buy something – a piece of land, livestock, equipment for business – **without having to pay for it all at once**. You should always **make the money you borrowed productive** (i.e. income-generating/productive assets) to be able to pay your loan.

Before borrowing money..

- ... **make sure you understand who the lender (e.g. bank) is and how they will use your data.** *This is particularly important for online lenders, who may be scammers or misuse personal data.*
- ... ensure the lender explains the **terms of the loan**:
 - Interest rate and fees
 - Repayment period and frequency
 - Payment amounts and due dates
 - Total repayment [*amount you borrowed + interest + any other fees/charges*]
 - Penalty fees
 - Special conditions
- It is the responsibility of the lender/bank to inform you. If they do not, ask for it.
- **Read the documents carefully.** You may ask **someone you trust** to support you.



Only borrow if you fully understand the terms and conditions!



Additional resources for trainers:

Here are more resources explaining how credit can help grow businesses. Have a look at this [video](#) and these existing resources to develop your training content:

- **[Her Business, Her Future](#)** by Strategic Impact Advisors
- **[Financial Playbook to build people's confidence on credit](#)** by IDEO
- **[Toolkit: Using Digital Solutions to Address Barriers to Female Entrepreneurship](#)** developed by the World Bank

Use stories to explain over-indebtedness:

Note to trainer: The aim of the stories is to explain the importance of debt management. They can either be acted out (by facilitators or participants) or simply read out loud depending on what's feasible. You may change the name of the character to suit your cultural context.

Farida's Story – Debt with traders/merchants

Farida is a mother of two, living in a refugee camp. She gets food assistance from WFP and in-kind support from UNHCR every month. Sometimes, she earns money by doing cash-for-work activities or making traditional incense to sell. One day, Farida's youngest child got sick. She sold some of her food assistance at the market to buy medicine. The medicine worked, but now she didn't have enough food.

She asked a local trader for food on credit, promising to repay him with her next food assistance. The trader agreed but charged 10% interest. Farida had no choice but to accept.

The next month, she repaid the trader, but paying the interest left her with less food than before. Soon, she ran out again and had to borrow more food. Each time, she paid back with interest and ended up with less food. Farida found herself stuck, unable to get ahead and feed her family properly.

Yasmina's Story – Debt with microfinance organisation

Khadija and Yasmina are good friends living in a rural village. They both farm small plots of land, but each year their harvest gets smaller. Khadija decides to borrow money from a microfinance organization to start a business selling home-cooked meals. Yasmina encourages her and agrees it's a great idea. Khadija gets the loan by using her farming tools and some savings as collateral. Her business does well, and she keeps up with her repayments. Soon, she even saves enough to buy a TV. Yasmina and her children often visit Khadija's house to watch TV.

Over time, Yasmina wants a TV of her own. She decides to take a loan from the same microfinance institution, using her gold wedding ring—the only memory of her late husband—as collateral.

Yasmina buys the TV, but when the loan officer comes for repayment, she has no money because her harvest was poor. The officer tells her the microfinance institution will keep her gold ring since she cannot repay the loan.

Prompting questions: What was the story about? What are your personal ways to avoid over-indebtedness? What tips would you give others? *Give a few participants a chance to share their thoughts.*

KEY THINGS TO REMEMBER:

- ✓ **It is easy to get into debt but hard to get out.** If you borrow money, plan carefully how you will use your loan and how you will pay it back – and stick to your plans and **do not rush into borrowing.**
- ✓ **Debt is costly.** When payments are missed, the loan costs grow even higher. Loan fees on late payments can increase the amount of money you owe and can lead to **over-indebtedness.**
- ✓ Always use borrowed money for the purpose you borrowed it. **Avoid borrowing to pay off another debt.**
- ✓ **Don't borrow because others are borrowing.** It is not wise to take a loan just because other people around you are doing so. Ask yourself if you really need the loan. Mostly, it is better to save than to take a loan. **Take a loan only as a last resort.**



Click to access more useful content on [debt management from IDEO's Financial Confidence Playbook!](#)



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TOOLKIT: RESPONSIBLE CASH

Building the capacity of cash recipients

Strengthening safeguards

What is this document about?

This document provides guidance and resources to help inform cash assistance recipients about their rights and to explain how to make a complaint and provide feedback.

Humanitarian organisations are accountable to the people they assist. This includes promoting safe, transparent and accessible feedback mechanisms and to ensure that all programme participants know about them and can effectively use them.

What is this document about?

- This document contains **guidance and materials to engage with communities on ensuring they are aware and understand their rights and responsibilities.**
- People who know why, exactly when and what amount of assistance they should receive and how to get help when there are issues **are better protected against harm, exploitation and abuse of any form.**



Key messages to convey

Your rights and responsibilities

Introduce the session by saying: You are here as recipients of cash assistance it is important that you know your rights and responsibilities.

- Everyone, no matter which gender, ethnicity, religion or ability, has rights. You have the right to a life in dignity, to receive humanitarian assistance and the right to protection and security.
- Specific to humanitarian assistance, you have the following rights and responsibilities:

RIGHTS	These are your RESPONSIBILITIES
<ul style="list-style-type: none"> ✓ To know WHY, WHEN and HOW MUCH assistance you will receive ✓ Right to be listened to and raise a complaint in case of a problem ✓ Right to transparent information ✓ Right to dignified treatment by everyone (humanitarian workers, financial services providers and others in the community) ✓ Right to privacy of your personal information ✓ Right to safety- protection from coercion, deprivation, violence, sexual exploitation & abuse <p><small>For rights related to engagement with financial institutions, find more information here.</small></p>	<ul style="list-style-type: none"> ✓ Provide correct and accurate information about self and family ✓ Respect humanitarian workers and financial service providers and their rules (be patient) ✓ Do not offer bribes, favours or other gifts as condition for service ✓ Always report if something feels wrong – this includes any form of violence, child maltreatment, gender-based violence, including sexual exploitation and abuse, as well as fraud/corruption, no matter who is involved (humanitarian workers, financial service providers, other community members etc)

- **Show participants a [video animation/or role play](#)** available in English, French, Spanish, Arabic or replicate the script to record it in your own language.
- **Discuss the video & explain:** All agents and humanitarian workers need to treat people fairly and in a dignified manner. Any inappropriate behaviour and/or misconduct should be reported.

How to get help and report issues

- **Ask:** Do you know where you can go to get help if there is a problem?
- **Explain the different available [community feedback mechanisms](#).** Remember, there should be at least 3 different channels to provide feedback – they should be free, in appropriate languages and accessible to everyone.

Tips for session facilitators:

- Properly **introduce yourself, with name & organization** and explain the purpose of the meeting.
- It is always good practice to **start the sensitisation session by explaining the objective of the assistance, including why (certain) community members were selected to receive assistance (and others not), when, for how long and how they will receive it.**
 - Sometimes this e.g. means explaining why **women are targeted as recipients** for assistance.
- Be patient: It is important that you **do not rush this session** and ensure everybody has understood.
- Use visuals - diagrams, pictograms, videos and relatable real-life examples to enhance comprehension.
- **REPEAT the message** throughout the project through face-to-face meetings, radio, SMS, social media, and printed materials to reach diverse groups.

For more tips of how to run facilitated sessions, refer to guidance [here](#).

What is this document about?

- This document contains **guidance and materials on how to engage with community feedback mechanisms.**
- **We are accountable to the people we assist.** Promote safe, transparent and accessible feedback mechanisms and ensure that **all programme participants know about them and can effectively use them.**

Key messages to convey

Explain: If you have feedback or concerns you would like to share with us or other project partners, you have the right to contact us - safely and without fear of retaliation. Feedback or complaints help improve the programme for all!

Remember:

- **Raising feedback or concerns is safe and confidential.** Reports can be done anonymously if you choose. NB: it may affect our ability to follow-up on the issue.
- Raising concerns **will not affect your eligibility for assistance** (current or future)
- **Support is available:** We will connect you with the right experts for different types of issues.
- **Choose the feedback and complaint channel that works best for you:** Use any complaint mechanism that is safe and accessible to you. *Note to facilitator: tell people about available/appropriate channels, [e.g. choose from a selection: complaint boxes, toll-free hotlines, community feedback sessions, WhatsApp/SMS numbers, and in-person reporting at designated centres].*
- **There is zero tolerance for misconduct:** Violence, including [sexual exploitation and abuse](#) and fraud/corruption – no matter who is involved (humanitarian/development actors/NGO partners or [financial service providers](#)) - **must be reported immediately.**



How do you voice your feedback/make a complaint?

1... Use the feedback and complaint channel that works best for you: Various channels are available

[Note to facilitator: ask participants who remembers them? Reiterate available/appropriate ones; use visual and explain where to find the information/ how to access them].

2... Provide details that you are comfortable sharing: Share what happened, when, and where. Try to be as clear as possible and stick to facts (don't make assumptions!). If you need immediate help/if someone is in danger, ask us for help!

3... Ensure confidentiality: Any sensitive/private information will be handled with care. Remember: you can always choose whom to disclose to and how. If you share concerns involving others, **keep their information safe**, do not gossip and only share the minimum of information required.

We will connect you with those who have more specialized knowledge on different types of issues, where we can. You can also request updates on your report.

Ask people if they have any questions. Make sure everyone has understood and offer more opportunities to ask questions on the topic later on. Try to answer every question. If you don't know – note it down and answer it at the next opportunity.

Tips for session facilitators:

- Ensure accessibility: It is best practice to provide various **community feedback channels**, they **must be free**, easy to use, and available to all, including **persons with disabilities** and those with limited literacy (use visual aids, such as posters, T-shirts with hotline numbers or audio messages).
- Be clear about processes and referral pathways: Before the sensitization session, **make sure you know the process for handling complaints & feedback very well and have referral information at hand.** People may share cases with you just after the session. Refer also to **informing communities about their rights**
- Maintain a **safe and calm space where individuals feel comfortable sharing concerns.**

For more information, explore the resources on [Community Feedback from the IASC.](#)





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TOOLKIT: RESPONSIBLE CASH

Strengthening the capacity of cash recipients to use **Mobile Money (mobile wallets)**

What is this document about?

Training cash transfer recipients to use mobile money helps them access financial services securely, efficiently, and confidently, supporting financial inclusion and economic growth.

This document includes key considerations on how to design and set up mobile money programmes, a 1.5-hour training for mobile money recipients and examples of tools.

Tips & resources to set-up your mobile money programme

- **Mobile money is a financial service** provided by mobile network operators. It links a phone number to a digital wallet and allows users to store, send, and receive money securely through a mobile device, even **without a bank account**. Usually, users can deposit or withdraw physical cash at **agent** locations.
- Mobile money services often use USSD or SMS, making them **accessible on basic feature phones**. Some providers can link accounts to physical debit cards, enabling ATM withdrawals and other payments.
- **Interoperability** among providers and **widespread acceptance among merchants** is key for mobile money.

Design considerations

- ❑ **Understand people's needs & preferences**
 - ❑ **Consulting people** helps you understand what challenges they might face and their needs to access and use the payment method. **Focus group discussions** and **User Journey mapping exercises** are useful tools.
 - ❑ Give people **choice** in terms of how and where they wish to receive their money (identify and contract appropriate providers).
 - ❑ Participatory approaches and listening to people increases trust and helps anticipate risks & challenges before they arise.
- ❑ **Household registration & outreach**
 - ❑ Encourage households with an existing mobile wallet/SIM card to share their phone number directly to avoid opening a new wallet. Mass/bulk registration through the provider or **self-registration** can facilitate registration.
 - ❑ Allow households to choose their primary recipient instead of defaulting to the head of the household. **Prioritize women** to receive the assistance on behalf of the household where safe to do so.
 - ❑ Promote opening multiple mobile money accounts within families to support financial well-being and intra-family money transfers.
- ❑ **Community awareness**
 - ❑ Conduct **community sessions** to help people better understand functionalities (e.g., sending money, checking balances).
 - ❑ Provide simple messages on the **benefits of digital cash transfers** (e.g., safety, privacy..).
 - ❑ Use platforms like WhatsApp, SMS, or local radio for communication.
- ❑ **Ensure safe, meaningful access & participation**
 - ❑ Develop and provide tailored support for disadvantaged groups (e.g., people without phones, **persons with disabilities**, or those lacking **digital literacy**).
 - ❑ Train service providers on **customer protection**. E.g. this **code of conduct video**.

Implementation/roll-out considerations

- ❑ **Simplified account opening**
 - ❑ Collaborate with financial service providers to simplify **account opening** requirements (e.g. alternative forms of ID) and **advocate with regulatory authorities**.
 - ❑ Deploy mobile teams of the financial service providers/partners to remote areas to facilitate on-site account opening and training.
- ❑ **Training & support**
 - ❑ Train humanitarian staff to be able to assist with smaller technical issues, in addition to protection/fraud trainings.
 - ❑ Train **community champions** to promote mobile money usage (women and men). **Male champions** are great allies to address discriminatory social norms.
 - ❑ Use **audio sketches**, videos, SMS, or free hotlines to provide guidance on e-wallet usage, fraud and abuse prevention. You may also be able to use social media groups for support (1-way communication).
- ❑ **Initial usage & incentives**
 - ❑ Offer small financial incentives for early adoption and first transactions (bonus).
 - ❑ **Work with merchants** to accept digital payments and ensure fair treatment.
- ❑ **Monitoring & feedback**
 - ❑ Set up accessible **community feedback mechanisms** incl. **with service providers**.
 - ❑ Monitor mobile account registrations and gather feedback on the **service quality** and satisfaction through community feedback.
 - ❑ Conduct **focus groups** (incl. women, persons with disabilities, elderly) to understand preferences/barriers.

Explore existing resources:

- Strategic Impact Advisors - **Digital Financial Literacy Training – Hey Sister, show me the Mobile Money** [var]
- GSMA - **Mobile Internet Skills Training Toolkit** [var]
- Check the **resource collection here** for more examples



REMEMBER: Some people may have more difficulties using mobile devices than others or **do not have access to a phone**. Consider providing **training/sensitization sessions**. Overleaf is an example for feature phones. **ALWAYS make sure you have alternative forms of assistance in place (Plan B) in case technology fails.**

Run your own 1.5-hour mobile money *training* [for simple/feature phones]

Note for trainers: **Here** are tips for trainers to run effective Digital and Financial Literacy Trainings, examples and other resources. Always consult with people prior and inform them about their rights.



1... Introductions [5 mins] – Welcome! *Greet participants and introduce yourself.*

Share the goal: By the end of this session, you'll know what mobile money is and how to use it safely.

2... What is mobile money? [20 mins]

Ask participants: Have you ever used mobile money? What for?

Explain key points:

- Mobile money lets you send, receive, and **save money** using a mobile phone (feature or smart phone).
- You only need a SIM card/mobile number and a registered **account** - no bank account required.
- Helps you access other **financial services**, like **loans**, insurance, or pay bills [*adapt to your local context*].

Ask participants: Why do you think mobile money is useful?

Listen to the participants and pass on key messages:

- ✓ **Quick, flexible and convenient** – you can withdraw or spend money as needed from wherever you are, no need to travel/leave home
- ✓ **Safer alternative to carrying cash** – your money is stored digitally protected with a PIN code that only you know. Your money is safe even if your phone gets stolen or lost!
- ✓ **You are in control** – check your transactions & balance anytime.



3... Let's learn how mobile money works! [max 45 mins]

Note for trainer: There are different ways to deliver this part – pick what is **feasible and most engaging** -

- **Audio sketches:** Strategic Impact Advisors resources - **Hey Sister!** [EN, FR, SW+]; **Oye Amiga** [EN, ES]
- **Classroom-based training** such as by **GSMA** or **UNCDF**
- **Inspiration for video and other resources** [here](#)
- Quick help: Below are **3 key transaction messages** that you can adapt to your local financial service provider. Consider adding **step-by-step visuals** and/or by demonstrating the process several times:

Checking your account balance: How much money do you have?

1. Dial **[USSD code]** (Note: this is the financial service provider short code e.g. *123#)
2. From the menu, select the **"[Check Balance]"** option.
3. Enter your PIN code to authorize the request
4. View your balance

Withdrawals: How to withdraw money through agents

1. Go to a mobile money agent and tell him /her the amount you want to withdraw and your phone number.
2. Dial **[USSD code]** (Note: this is the financial service provider short code e.g. *123#)
3. From the menu, select the **"[Check Balance]"** option.
4. Enter your PIN code to authorize request
5. Collect cash (always count your money!) & receive SMS confirmation

Transactions: Use your phone for transfers, bill payments

1. Dial **[USSD code]** (Note: this is the financial service provider short code e.g. *123#)
2. From the menu, select the **"[Send money/Pay bills]"** option
3. Enter Details: Input recipient's phone number or biller code.
4. Confirm the amount to send/pay
5. Enter your PIN code to authorize the request
6. Receive SMS confirmation

4... Tips for safety [20 mins]

Ask participants: Is it safe to use your birthday as a PIN ? What would you do if someone asks for your PIN? Where do you go if you need help?

*Explain key points related to risks, **community feedback mechanisms** and **inform people about their rights**.*

- ✓ Never share your PIN
- ✓ Only use trusted agents and be aware of transaction fees
- ✓ Double-check transaction details before confirming
- ✓ Watch out for scams (e.g., fake calls asking for your PIN)

Facilitator Checklist:

- ☐ A phone for demonstrations
- ☐ Use visual aids (posters, video etc) - Examples are **here** and **overleaf**
- ☐ Use real-life examples
- ☐ Keep it simple and interactive!

Leverage audio sketches & role play for interactive learning

- “[Hey Sister, show me the mobile money](#)” is a digital financial literacy campaign by Strategic Impact Advisors. It includes IVR (interactive voice response) **audio sketches designed to increase women’s ability to access and use digital financial services** -16 languages to date
- The series of messages follows four women as they help, teach and support one another to use mobile money to manage their finances safely. Through everyday events and transactions - opening an account, paying a bill, sending/receiving cash - the friends increase their skills and learn how to protect themselves from scams.
- **Anyone can become a trainer:** they just need to have a mobile phone and a passion for teaching (see also section on [Community-based Champions](#)). The facilitator’s guide is available on the webpage and [also uses IVR](#), giving useful tips for trainers!



Here is a list of the different lessons included in the [toolkit](#):

- Episode 1:** How is the financial system changing?
- Episode 2:** How do I set up a mobile money account?
- Episode 3:** How do I use my phone for savings?
- Episode 4:** How do I send or receive money on my phone?
- Episode 5:** How do I set up a mobile merchant account for my business?
- Episode 6:** How do I pay bills on my phone?
- Episode 7:** How do I learn the price of a financial product?
- Episode 8:** How can I ask for help to temporarily stop repaying my loan?
- Episode 9:** How do I know which news is true?
- Episode 10:** How do I protect myself from scams?
- Episode 11:** How can I reduce cash out fees and avoid agent fraud?
- Episode 12:** What are my rights under mobile money terms and conditions?
- Episode 13:** What should I consider in taking out a loan?
- Episode 14:** How should I evaluate digital loan options?

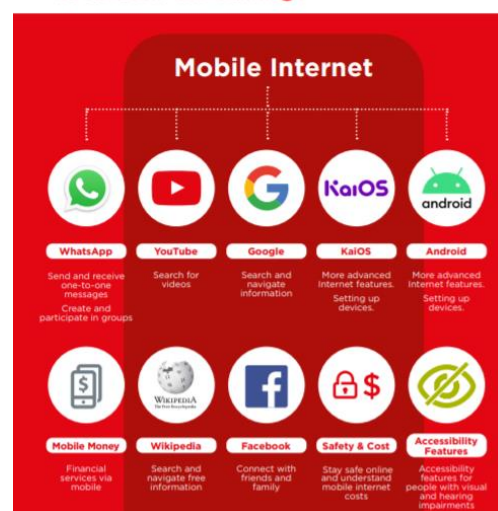
- Episode 15:** How much should I save?
- Episode 16:** Where should I save?
- Episode 17:** Should I buy insurance?
- Episode 18:** How can my household manage our finances better?
- Episode 19:** How can my personal information be used?
- Episode 20:** How can I avoid different types of scams?
- Episode 21:** How can I figure out airtime and data costs?
- Episode 22:** How do I use apps?
- Episode 23:** How should I manage finance for my business?
- Episode 24:** How can a "digital footprint" grow opportunities for my business?
- Episode 25:** How can use digital / my phone to expand sales?

Explore the GSMA's Mobile Money training tools

The [GSMA Mobile Internet Skills Training Toolkit \(MISTT\)](#) is a free, practical resource designed to equip individuals with essential digital skills. It includes a **comprehensive Mobile Money module** designed to empower individuals with the knowledge and skills to effectively use mobile financial services, enabling users to send, receive, and store money, guiding users through setting up an account, exploring other financial options such as obtaining loans, earning interest on savings, safety measures, procedures in case of lost or stolen phones etc.

- The module employs interactive activities and provides visual aids and posters to reinforce learning. All of the materials are **available in various languages** and **open source**, i.e. can be edited and tailored to local contexts.
- It uses a ‘**train the trainer**’ approach and uses a variety of visual and [audiovisual](#) materials.

This diagram provides a visual overview of the key services, functions and skills covered in the training.



Haven't found what you were looking for? Explore this link [Here](#) to access the list with other useful resources.



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TOOLKIT: RESPONSIBLE CASH

Strengthening the capacity of cash recipients to use **Bank accounts and cards**

What is this document about?

Training cash transfer recipients to use their bank cards/accounts helps them access financial services securely, efficiently, and confidently, supporting financial inclusion and economic growth.

This document includes key considerations on how to design and set up a cash transfer project using bank accounts and a 1.5-hour training for assistance recipients.

Tips & resources to set-up a programme using bank accounts and cards

- **Bank accounts are generally regulated and offer a secure way to store money.** They are monitored by the country's Central Bank and usually require strict ID checks (KYC), which can make them harder to access than mobile money accounts. It's important to engage with central banks/regulators to push for simpler ID requirements if needed.
- People can usually withdraw their money at **ATMs** (using bank cards or sometimes also one-time-password (OTP) codes) or through **agent banking/or selected merchants with POS machines** at physical locations.
- Providers can link accounts to virtual bank cards and provide **e-wallets** accessible online (e.g. mobile phones).

Useful explanations: **KYC:** stands for "Know Your Customer" and refers to the process of verifying the identity and address of customers, primarily used by financial institutions to prevent illegal activities like money laundering and fraud; **ATM:** automated teller machines, are banking outlets where you can withdraw cash. Some ATMs only dispense cash, while others allow transactions such as check deposits or balance transfers; **POS:** a point of sale, is a device that enables merchants to process payments and log transactions

Design considerations

- ❑ **Understand people's needs & preferences**
 - ❑ **Consulting people** helps you understand what challenges they might face and their needs to access and use the payment method. **Focus group discussions** and **User Journey mapping exercises** are useful tools.
 - ❑ Give people **choice** in terms of how and where they wish to receive their money (identify and contract appropriate providers).
 - ❑ Participatory approaches and listening to people increases trust and helps anticipate risks & challenges before they arise.
- ❑ **Household registration & outreach**
 - ❑ Consider mass/bulk by bank or **self-registration**.
 - ❑ Allow households to choose their primary recipient instead of defaulting to the head of the household. **Prioritize women** to receive the assistance on behalf of the household where safe to do so.
 - ❑ Promote opening multiple accounts within families to support financial well-being and intra-family money transfers.
- ❑ **Community awareness**
 - ❑ Conduct **community sessions** to help people better understand functionalities (e.g., sending money, checking balances).
 - ❑ Provide simple messages on the **benefits of digital cash transfers** (e.g., safety, privacy..).
 - ❑ Use platforms like WhatsApp, SMS, or local radio for communication.
- ❑ **Ensure safe, meaningful access & participation**
 - ❑ Develop and provide tailored support for disadvantaged groups (e.g., people without phones, **persons with disabilities**, or those lacking **digital literacy**).
 - ❑ Train service providers on **customer protection**. E.g. this **code of conduct video**.

Implementation/roll-out considerations

- ❑ **Simplified account opening**
 - ❑ Collaborate with financial service providers to simplify **account opening** requirements (e.g. alternative forms of ID) and **advocate with regulatory authorities**.
 - ❑ Deploy mobile teams to remote areas to facilitate on-site training & support (where bank branches are far, advocate for mobile banking units throughout the project).
- ❑ **Training & support**
 - ❑ Train humanitarian staff to be able to assist with smaller technical issues, in addition to protection/fraud trainings.
 - ❑ Train **community champions** to promote mobile money usage (women and men). **Male champions** are great allies to address discriminatory social norms.
 - ❑ Use **audio sketches**, videos, SMS, or free hotlines to provide guidance on e-wallet usage, fraud and abuse prevention. You may also be able to use social media (1-way communication).
- ❑ **Initial usage & incentives**
 - ❑ Offer small financial incentives for early adoption and first transactions (bonus).
 - ❑ **Work with merchants** to accept digital payments and ensure fair treatment.
- ❑ **Monitoring & feedback**
 - ❑ Set up accessible **community feedback mechanisms** incl. **with service providers**.
 - ❑ Monitor mobile account registrations and gather feedback on the **service quality** and satisfaction through community feedback.
 - ❑ Conduct **focus groups** (incl. women, persons with disabilities, elderly) to understand preferences/barriers.

Explore the **collection** of useful resources with example visuals, videos and other training materials.



REMEMBER: Some people may have more difficulties using ATM machines or remembering their PIN codes than others. Consider providing **training/sensitization sessions**. Overleaf is an example for bank cards. **ALWAYS make sure you have alternative forms of assistance in place (Plan B) in case technology fails.**

Run your own 1.5-hour training on how to use physical bank cards

Note for trainers: Here are tips for trainers to run effective Digital and Financial Literacy Trainings, examples and other resources. Always consult with people prior and inform them about their rights.



1... Introductions [5 mins] – Welcome! *Greet participants and introduce yourself.*

Share the goal: By the end of this session, you'll know how to use your bank card safely and confidently.

2... What is a bank card and why do we need it? [20 mins]

Ask participants: Have you used bank cards before? What for?

Explain key points:

- A bank card is a **plastic card issued by a bank to its clients** to allow them to **perform transactions** such as payments, withdrawals and balance enquires.
- It is **linked to a financial account** with your bank, where you can **save your money** in a secure way.
- Can help you access other **financial services**, like **loans**, insurance, or pay bills *[adapt to local context]*.
- **Bank cards are a very safe way for you to access your money.** For example, each card is unique. No two cards have the same number. *[point at the account numbers]*.
- Bank cards **use secret PIN codes/passwords** to keep your money safe. It is important that you **do not share your PIN with anyone**, including the banking agent/merchants.
- **Remember:** Having a **bank account is a safer alternative to carrying cash** – your money is stored digitally protected with a PIN code that only you know. Your money is safe even if your card is stolen or lost!

3... Let's learn how to make a withdrawal using a bank card! [max 45 mins]

Note for trainer: There are different ways to deliver this part – pick what is **feasible and most engaging**. **Usually having an ATM or POS machine to demonstrate the process is key!** You can use classroom-based training, use role-play or adapt [audio sketches](#) or develop video material.

- There are usually **two different ways of using bank cards to make withdrawals**:
 - ATM machines (Automatic Teller Machines) - to withdraw money 24/7
 - Agent banking - through bank clerks/mobile bank agents who have POS (Point of Sale) machines
- Quick help: Here is a summary of the key steps:

ATM machines



Agent banking



1. **Insert your card** into the ATM and follow the instructions.
2. **Enter your PIN** securely so that no one can see it
3. **Choose the amount** you want to withdraw.
4. **Take your cash, card and receipt**

1. Go to an official **merchant/bank branch/agent** that accepts card withdrawals.
2. Tell the person how much you want to withdraw.
3. Verify the amount on the POS; enter your PIN securely so that no one can see it
4. **Take your cash, card and receipt**

Count the money carefully when you first receive it. Raise any issues immediately!

4... Tips for safety [20 mins]

Ask participants: What do you do if someone asks for your PIN or if your card gets stolen? Where do you go if you need help?

Explain key points related to risks, [community feedback mechanisms](#) and [inform people about their rights](#).



Facilitator Checklist:

- ☐ Have a bank card + ATM or POS for demonstrations
- ☐ Visual aids (posters, video etc) - Examples are [here](#).
- ☐ Keep it simple and interactive!



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TOOLKIT: RESPONSIBLE CASH

Strengthening the capacity of cash recipients to use e-wallets

What is this document about?

Training cash transfer recipients to use e-wallets/mobile wallet accounts helps them access financial services securely, efficiently, and confidently, supporting financial inclusion and economic growth.

This document includes key considerations on how to design and set up e-wallet programmes and further links to examples of tools.

Tips & resources to set-up your e-wallet programme

- E-wallets are digital tools that allow users to store money, make/receive payments securely through a mobile device or online platform. Most e-wallets require smartphone functionalities, some work on simple phones.
- Fintechs** and **banks** use e-wallets. Some give users also a physical debit/credit card in addition to the virtual account, meaning people are also able to use ATMs.
- E-wallets are most successful if **interoperability among payment systems** exists in the country and if payments from e-wallets are widely **accepted by local merchants**.



Design considerations

- ☐ **Understand people's needs & preferences**
 - ☐ **Consulting people** helps you understand what challenges they might face and their needs to access and use the payment method. **Focus group discussions** and **User Journey mapping exercises** are useful tools.
 - ☐ Give people **choice** in terms of how and where they wish to receive their money (identify and contract appropriate providers).
 - ☐ Participatory approaches and listening to people increases trust and helps anticipate risks & challenges before they arise.
- ☐ **Household registration & outreach**
 - ☐ Encourage households with an existing e-wallet to share their phone number directly to avoid opening a new one. Mass/bulk registration through the provider or **self-registration** can facilitate registration.
 - ☐ Allow households to choose their primary recipient instead of defaulting to the head of the household. **Prioritize women** to receive the assistance on behalf of the household where safe to do so.
 - ☐ Promote opening multiple e-wallets within families to support financial well-being and intra-family money transfers.
- ☐ **Community awareness**
 - ☐ Conduct **community sessions** to help people better understand functionalities (e.g., sending money, checking balances).
 - ☐ Provide simple messages on the **benefits of digital cash transfers** (e.g., safety, privacy..).
 - ☐ Use WhatsApp, SMS, or local radio etc.
- ☐ **Ensure safe, meaningful access & participation**
 - ☐ Develop and provide tailored support for disadvantaged groups (e.g., people without phones, **persons with disabilities**, or those lacking **digital literacy**).
 - ☐ Train service providers on **customer protection**. E.g. this **code of conduct video**.

Implementation/roll-out considerations

- ☐ **Simplified account opening**
 - ☐ Collaborate with financial service providers to simplify **account opening** requirements (e.g. alternative forms of ID) and **advocate with regulatory authorities**.
 - ☐ Deploy mobile teams of the to remote areas to facilitate on-site registration and training.
- ☐ **Training & support**
 - ☐ Train humanitarian staff to be able to assist with smaller technical issues, in addition to protection/fraud trainings.
 - ☐ Train **community champions** to promote mobile money usage (women and men). **Male champions** are great allies to address discriminatory social norms.
 - ☐ Use **audio sketches**, videos, SMS, or free hotlines to provide guidance on e-wallet usage, fraud and abuse prevention. You can also create WhatsApp groups for support.
- ☐ **Initial usage & incentives**
 - ☐ Offer small financial incentives for early adoption and first transactions (bonus).
 - ☐ **Work with merchants** to accept digital payments and ensure fair treatment.
- ☐ **Monitoring & feedback**
 - ☐ Set up accessible **community feedback mechanisms** incl. **with service providers**.
 - ☐ Monitor mobile account registrations and gather feedback on the **service quality** and satisfaction through community feedback.
 - ☐ Conduct **focus groups** (incl. women, persons with disabilities, elderly) to understand preferences/barriers.

Explore existing resources:

- Strategic Impact Advisors - **Digital Financial Literacy Training – Hey Sister, show me the Mobile Money** [var]
- GSMA - **Mobile Internet Skills Training Toolkit** [var]
- Check the **resource collection here** for more examples



REMEMBER: E-wallets usually require people to have a smartphone and therefore a level of digital literacy. Some people may require additional supports. Here are examples of **digital and financial literacy trainings**. **ALWAYS make sure you have alternative forms of assistance in place** (Plan B) in case technology fails.



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TOOLKIT: RESPONSIBLE CASH

Strengthening the capacity of cash recipients to use

Cash-in-hand/Cash-in-envelope/ Cash-over-the-counter

What is this document about?

This document contains guidance and resources on how to design basic financial literacy training content for cash-in-hand/envelope recipients.

Training cash transfer recipients on basic financial literacy helps them access financial services securely, efficiently, and confidently, supporting financial inclusion and economic growth.

Tips and basic financial literacy sessions for first-time cash recipients

Note for trainers: Here are tips for trainers to run effective Digital and Financial Literacy Trainings, examples and other resources. Always consult with people prior and inform them about their rights.



- **WHY?** Providing information and basic financial literacy training helps first-time cash recipients stay safe, meaningfully access the assistance, use their money wisely, and plan for the future.

Start with key messages: Do's and Don'ts

Do's	Don'ts
<ul style="list-style-type: none"> ✓ Count the money carefully when you first receive it. Raise any issues immediately! ✓ Ask for help from a trusted person or humanitarian staff if you don't understand something or need specific help. ✓ Keep your money in a safe place. If you have one, put them in an account (mobile wallet or bank account) ✓ Plan carefully how to use your money before spending. If you can, save some money for emergencies or future needs. ✓ Report any problems, like stolen money, safety concerns, poor quality of bank notes, providers asking for fees or favours immediately. 	<ul style="list-style-type: none"> ✗ Don't talk openly about receiving cash or show it to others. ✗ Don't leave your cash unattended or in unsecured places. ✗ Don't carry all your cash with you unless absolutely necessary. ✗ Don't lend or give away money under pressure or intimidation. ✗ Don't spend all your money at once. ✗ Don't ignore suspicious behaviour or people asking for your financial details. Report it! ✗ Don't hesitate to ask for help or report concerns if you feel unsafe.

Basic financial literacy trainings

Click on links to access **resources and tips to run trainings** on the following topics:



Savings – Tool covers messages why saving is important, where and how to save. Consider working with [Savings Groups](#).



Budgeting – Help households in jointly manage income and expenses and prepare a budget for the first time.



Debt management – Help people understand debt, credit and interest. Explaining over indebtedness.



Informing communities about their rights & how to make complaints through [complaint & feedback mechanisms](#).

REMEMBER: Talk about the benefits of opening a [formal financial account](#) with a trusted institution. Highlight how it can unlock additional opportunities & improve financial well-being.



Here are tools to ensure **appropriate behaviour by private sector agents** you hire to support distributions

Consider these existing channels/tools and resources:

- **Interactive sessions:** Role-playing scenarios (check the resources from [Strategic Impact Advisors](#)), gamification.
- **Printed materials & video/animations:** Flyers, posters, and simple guides with illustrations. [Here](#) is a collection of examples from external sources.
- **Community champions:** Training trusted community members to share knowledge. [Here are resources](#) with ideas to identify, train & incentivise them.
- **Other:** Consider **radio broadcasts** with practical tips (e.g. dos and don'ts above) and success stories as well as **SMS campaigns** with reminders and tips sent directly to recipients' phones.

Facilitator Checklist:

- ☐ Visual aids (posters, video – see left)
- ☐ Use real-life examples.
- ☐ Keep it simple and interactive!

REMEMBER: Be respectful of people's time and keep the training short!

Check if any of your project partners already have contextualised materials.