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Responsible Cash – Programming Toolkit

by UNHCR and WFP

What is the toolkit for?

This toolkit aims to ensure cash recipients enjoy dignity, are protected and respected as valued clients by the financial institutions and are empowered to exercise their rights.

In this toolkit you will find simple and concise **tools** with best practice guidance and examples that are intuitive and easy to tailor, where possible, available in various languages.

You will also find links to further resources for field operations, organized into 'thematic areas', to **strengthen the design and implementation of cash programmes to make them more people-centred.**



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What's in it?

I am looking for resources to ...

BUILD CAPACITY OF CASH RECIPIENTS

By topic:

[Designing digital and financial literacy trainings](#)

- [Tips on how to design digital & financial literacy trainings](#)
- [Introduction to formal financial services](#)
- [Savings](#)
- [Budgeting](#)
- [Credit and debt management](#)

[Strengthening safeguards](#)

- [Informing communities about their rights](#)
- [How to provide feedback and make a complaint](#)

By modality: Strengthening the capacity of cash recipients to use...

- [Mobile Money \(mobile wallets\)](#)
- [Bank accounts and cards](#)
- [e-wallets](#)
- [Cash-in-hand/Cash-in-envelope/Cash-over-the-counter](#)

I am looking for resources to ...

TRAIN MY COLLEAGUES/PARTNERS

[Practical tools and strategies for advancing digital and financial inclusion](#)

- [Setting up a roadmap for digital financial inclusion](#)
- [Strengthening \(digital\) financial inclusion along the project cycle](#)
- [Addressing common barriers to cash assistance](#)
- [Assessing people's preferences for payment mechanisms](#)
- [Prioritizing women to receive assistance on behalf of their households](#)
- [Disability Inclusive Cash](#)
- [Making cash transfers more appropriate for Indigenous Peoples and ethnic minority groups](#)
- [Sending money to unaccompanied children and child heads of household](#)
- [Tips how to conduct a User Journey analysis](#)
- [Why design cash projects that transfer money directly to people's own accounts?](#)
- [Opening accounts](#)
- [How can we leverage Cash Working Groups to advance digital financial inclusion?](#)
- [Savings groups](#)
- [Engaging Male Champions/Male Advocates in Women's Economic Empowerment](#)
- [Working with Community-based Champions](#)
- [Digital payment systems](#)
- [Strengthening digital financial inclusion through G2P payments and Social Protection](#)
- [Measuring progress for digital and financial inclusion](#)

[Tips for fundraising and mobilizing partners](#)

[Advice on strengthening safeguards](#)

- [Tipsheet: Protection from Sexual Exploitation and Abuse \(SEA\)](#)
- [Safe & inclusive consultations with communities](#)

I am looking for resources to ...
ENGAGE WITH THE PRIVATE SECTOR

Maximising opportunities in private sector collaboration

- [Tipsheet: How to partner more effectively with financial service providers?](#)
- [Tips to help financial service providers recognize disadvantaged communities as valuable clients](#)
- [Case studies: The business case for offering financial services to the unbanked and hard-to-reach](#)
- [How to encourage merchants to adopt e-payment systems?](#)

Mitigating risks of abuse of power

- [Why is it important to mitigate the risks of abuse of power?](#)
- [Key messages: Why should financial service providers invest in Customer Protection?](#)
- [How to ensure non-contracted partners comply with basic customer protection principles?](#)
- [Tipsheet: Working with private sector actors on PSEA](#)
- [Monitoring service quality when working with financial service providers](#)
- [Code of Conduct for private sector partners \[3 versions\]](#)
- [Customer Protection Training \[external document\]](#)

I am looking for resources to ...
ADVOCATE WITH GOVERNMENT & REGULATORS

Advocating for inclusive national regulatory environments

- [Why and how to engage with central banks & other regulators](#)
- [Advocate for people to be able to open an account, even if they don't have formal ID](#)
- [Advocating for increased Customer Protection](#)
- [Examples of regulatory innovation for enhanced digital and financial inclusion](#)

I am looking for resources to share with
FINANCIAL SERVICE PROVIDERS

Setting up a strong Customer Protection system

- [Customer Protection Checklist](#)
- [Code of Conduct for private sector partners \[3 versions\]](#)
- [Tips to set up or strengthen customer complaint & redress mechanisms](#)
- [Referrals & reporting: Example script for customer service staff](#)
- [Referrals & reporting: Examples to help distinguish between sensitive and non-sensitive cases](#)
- [Tipsheet for customer-facing staff](#)
- [Customer data protection](#)

Note: All above resources will be made available in multiple languages and editable, where possible.

This toolkit draws on a range of external resources - including tools, studies, and visual materials - from experts in digital and financial inclusion and cash programming. We acknowledge and credit the valuable work that informs these materials.

IMPORTANT NOTE: This Toolkit does not replace any relevant corporate guidance. It may act as a first point of access/link to further information on specific topics.



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

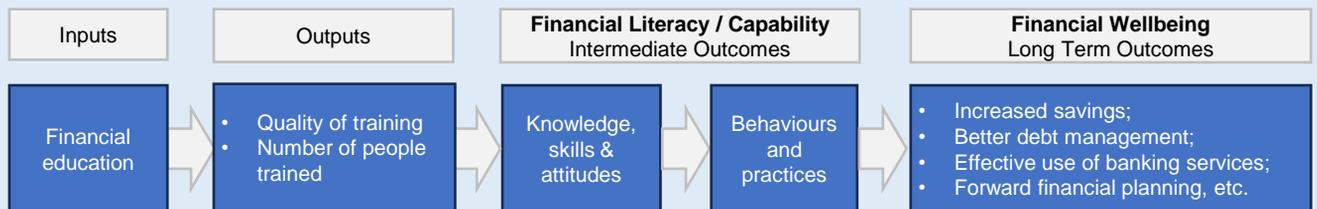
Designing digital and financial literacy trainings

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?

<p>Customization is key</p>	<p>Peer learning and role models</p>	<p>Ensure training is adapted to male and female</p>
<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.
<p>Learning in small chunks in teachable moments</p>	<p>Informal and innovative learning</p>	<p>Meaningful measurement</p>
<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**.

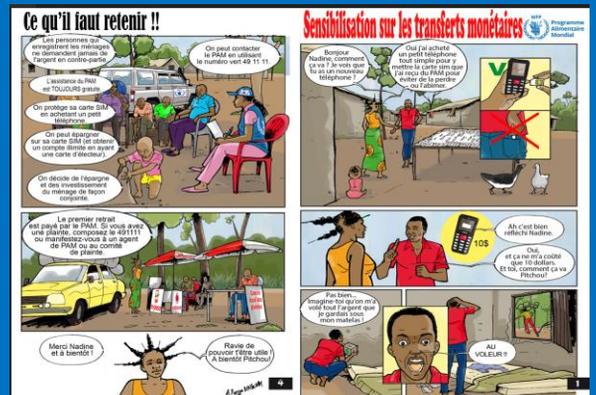
Learn more about the projects: [Uganda: How can access to and usage of digital financial services increase women's financial independence?](#) and [Teaming up with the government to boost women's usage of digital financial accounts in Ghana](#)

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.siaedqe.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**:
 1. Estimate expected income over an average week or month.
 2. Estimate expenses over the same period of time.
 3. 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?

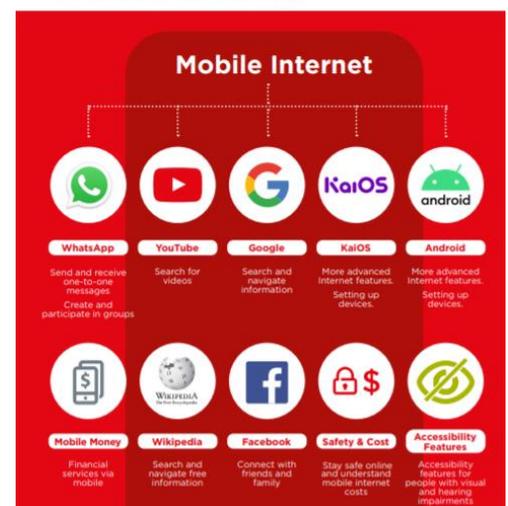
- Episode 15:** How much should I save?
- Episode 16:** Where should I save?
- Episode 17:** Should I buy insurance?
- Episode 18:** How can my household manage our finances better?
- Episode 19:** How can my personal information be used?
- Episode 20:** How can I avoid different types of scams?
- Episode 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**.



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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](#).



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

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.

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.



TOOLKIT: RESPONSIBLE CASH

I am looking to ...
Train my colleagues & partners

by UNHCR and WFP



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TOOLKIT: RESPONSIBLE CASH

Internal and partner capacity
strengthening

Practical tools and strategies for advancing digital financial inclusion

**What is this
document
about?**

This document provides guidance and resources to increase your staff capacity on various topics related to digital financial inclusion. The resources can also be used for strengthening the capacity of implementing and partner organizations.

Develop your strategic roadmap on digital financial inclusion in 5 steps

1... Establish your starting point:

- Understand the community: Analyze financial behaviours, [needs and payment preferences](#), [barriers](#), socio-cultural norms, technological literacy, and digital service access, collect disaggregated data.
- Identify existing digital financial service providers, their costs, regulations, and market infrastructure.
- Evaluate internal capacity: Assess your organization's resources, and contracts, gaps.
- Map potential partners, including local organizations, NGOs, community leaders, UN clusters, government authorities, donors & private sector actors. Check for [National Financial Inclusion Strategies](#).

2... Develop a Strategic Action Plan

- Set clear objectives, short-term and intermediate outcomes for digital financial inclusion (e.g., access, usage, literacy) incl. [concrete measurements/indicators](#). Consider developing a [Theory of Change](#).
- Define population segments e.g., [women](#), [persons with disabilities](#), [minority groups](#), [children](#) - tailor supports!

3... Establish partnerships

- Partner with mobile money operators, banks, fintechs - contractualise training, negotiate reduced fees.
- Ensure [payment systems are interoperable](#) and compliant with national regulations.
- [Partner with private sector](#) that can provide supports – e.g. to procure/sponsor mobile devices, trainings.

4... Design and roll-out services:

- Work with financial service providers to select or develop user-friendly and inclusive digital financial products (e.g., savings, credit, payments). For more, check the Better Than Cash Alliance resources [here](#).
- Ensure services and support materials are tailored to local languages and cultural contexts.
- Implement strong [customer protection](#) and [support channels](#) – ensure people know their [rights](#).
- Promote Digital and Financial Literacy through [training programmes](#). Use various methods (e.g., SMS, social media, audio-sketches, radio) to reach diverse groups. Partner with community leaders to build trust.
- **Implement pilot projects** to understand ‘what works’. Adjust based on feedback and pilot outcomes.
- **Scale** successful pilots to other regions or population groups. [Advocate for policy changes](#) with regulators.

5... Monitor, evaluate & adapt:

Establish a [monitoring and evaluation framework](#). Collect and analyze data on [key metrics](#) regularly. Adapt strategies based on lessons learned.



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.

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):

<p>“The transfer value isn’t enough because of inflation”</p>	<ul style="list-style-type: none"> Design and adjust cash transfers to safeguard people’s purchasing power and contribute to economic recovery in contexts with volatile economies and high inflation.
<p>“I do not feel confident managing my money or using digital devices”</p>	<ul style="list-style-type: none"> 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. <i>NB: Designing for the furthest behind, will make the assistance more inclusive for all.</i>
<p>“The mobile money agent is not interested to help me better understand their products – I am not like their usual clients”</p>	<ul style="list-style-type: none"> 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.
<p>“The products do not meet my needs” “I don’t have any mobile phone”</p>	<ul style="list-style-type: none"> 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.
<p>“I don’t have an ID to be able to open an account”</p>	<ul style="list-style-type: none"> 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.
<p>“The network doesn’t work/ there is no electricity in my area”</p>	<ul style="list-style-type: none"> 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.
<p>“I would prefer a different provider”</p>	<ul style="list-style-type: none"> Advocate with government and incentivize greater interoperability across existing providers, which can increase people’s choice on how they want to receive their money.
<p>“Merchants do not accept e-payments”</p>	<ul style="list-style-type: none"> 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.

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.

Why prioritize women?

- Many humanitarian organisations have traditionally prioritized women for in-kind assistance programs, demonstrating improvements in food security, nutrition, wash, gender equality etc.. **Extending this prioritization to cash assistance offers opportunities to reduce poverty, improve financial resilience, improving outcomes for women, their families and communities.**
- Women often face **systemic barriers** such as limited formal employment, lack of bank accounts, restricted access to mobile phones and the internet, and cultural discrimination.
- Addressing these barriers while [prioritizing women in cash programmes](#) **enhances their bargaining power, financial inclusion, and decision-making within households and communities.** For more refer to the [Better than Cash Alliance](#) website on [prioritizing women](#).

How to prioritize women?

Ensure women's safety

- Before implementing programs, evaluate risks women may face during the cash transfer process. **Collaborate with gender and protection specialists and local women's organizations** to design programs that address these risks. You can also leverage the **Traffic Light Risk Analysis Matrix** overleaf.
- Mitigate risks such as fraud, violence, and exploitation and abuse by working with women to identify vulnerabilities in the cash transfer process. You may find the [User Journey mapping exercise](#) useful
- **Address safety concerns** e.g. make distribution points as convenient, dignified and safe/secure for women and their families (e.g. shade, separate/priority waiting lines, child-friendly spaces)

Conduct contextual analysis and engage with key stakeholders – examples include:

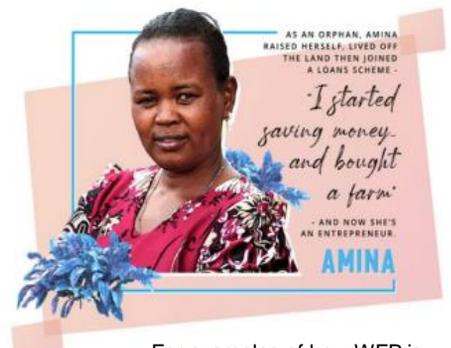
Community - Demand side	Financial Service Providers - Supply side	Government - Regulatory side
<ul style="list-style-type: none"> ✓ Conduct focus group discussions with women, men and youth about their financial lives. ✓ Identify and address social norms barriers to women's (digital) financial inclusion and economic power (you may want to have a look at the Social Norms Exploration Tool and the Gender Norms Diagnostic Guidance). ✓ Map women's needs, preferences and experiences through User Journeys and rapid gender analysis. ✓ Build (digital) financial literacy skills - identify the right learning approaches and partners. ✓ Engage with men/boys as agents of change e.g. male champions in women's digital financial inclusion journeys. ✓ Improve communication and feedback with cash recipients and raise awareness about their rights. 	<ul style="list-style-type: none"> ✓ Work with financial service providers to ensure cash recipients enjoy dignity, integrity and respect as valued clients by the financial institution. Provide specific training. ✓ Connect women with (digital) financial products tailored to their needs and safe. ✓ Private sector agent network development and incentivisation. 	<ul style="list-style-type: none"> ✓ Examine national laws, financial inclusion policies, and the regulatory framework to ensure they are inclusive of women's needs. ✓ Advocate for better access to financial services, data protection, customer protection, formal ID and tiered Know-Your-Customer (KYC) regulations to support opening accounts.

Adapt communication channels

Tailor communication strategies to women's preferences and needs. Use simple language, visuals, and alternative methods like interactive voice responses or braille for accessibility. Engage and consult local women's organizations to disseminate information effectively, conduct joint campaigns (e.g. on fraud prevention or [prevention of sexual exploitation and abuse](#)) and ensure participation in [feedback and complaint mechanisms](#).

Make women primary recipients of assistance

Whenever **feasible and safe**, register women as the primary recipients of cash assistance. Support them in obtaining [government-recognized IDs](#) to open [personal financial accounts](#). See also UNHCR's report on [Increasing Opportunities for Women](#).



For examples of how WFP is prioritizing women and using these tools, refer to the [Her Money Her Account Website](#)

Use this Risk Analysis Matrix Tool to make sure you prioritize women safely

- To keep the **'do no harm principle' at the centre of everything we do**, it is critical to start by analysing potential protection risks in your context. The below 'traffic light' matrix will help you to do so. It is essential that you [consult the communities](#) you target for assistance and [understand their needs/preferences](#).
- When setting up cash programmes, involve gender and protection colleagues and/or other agencies working on protection issues in the country. Keep in mind that risks differ even in the same country or context and that there is no one-size fits-all answer.

Risk level & evidence

Action

LOW

- Cash transfers to women's accounts have already taken place in the country - [Focus group discussions](#) with women receiving cash assistance on behalf on their families did not highlight clear links between cash assistance and intimate partners violence (violence between spouses, partners/family members).
- No red flags from your gender and protection colleague(s), nor external protection actors (such as protection cluster, gender-based violence (GBV) sub-cluster, national protection organizations, etc.) on prioritizing women as recipients of cash on behalf of their families. Make sure you carry out Key Informant Interviews with those experts and document their position/advice.

Proceed to prioritizing women – always keeping their safety in mind

- Prioritize women as primary recipients of cash, in collaboration with gender and protection teams.
- Plan communication before, during, and after cash distribution to highlight the [benefits of using accounts](#) owned by women. Include community leaders and men from participating households.
- Coordinate closely with gender and protection staff to ensure the cash distribution is safe, accessible, and inclusive for women. This might involve reducing travel distances to sites, increasing the number of [female community champions](#) and female financial service provider staff or agents, and setting up child-friendly spaces.
- Work with the monitoring team to track potential risks and refer them to the right teams. Questions should focus on general safety/accessibility - e.g., how safe women feel accessing the cash - not on identifying specific incidents of harm.
- Always have an **up-to-date referral system** for survivors of gender-based violence in your region. Make sure your team knows [how to respond safely and refer cases appropriately](#).

MEDIUM

- Strong [social-cultural norms](#) around gender roles and decision making about money.
- Social cultural norms that show men have higher decision-making power over finances in the household.
- When given the choice, some households keep choosing men as first recipients (while others don't)

Mitigate before proceeding with protection in mind

- Map protection risks with gender and protection teams, along with other groups such as women community leaders and civil society organizations.
- Plan communication before, during, and after cash distribution to explain the [benefits of sending money to accounts](#) owned by women. Include community leaders and men from participating families and the wider community.
- Sensitization sessions may be needed to shift [gender norms](#). These should be done with support from specialized organizations and local male allies/[male champions](#), as such changes can be sensitive and risk backlash.
- Put in place measures to reduce risks, such as bringing distribution points closer to women, having female staff on-site, and ensuring women know where and how to report concerns. [Feedback and complaint systems](#) should be accessible and trusted - whether by phone or through community representatives.
- Consider starting with sending money to women in a small group of households. Expand only if monitoring (through [focus group discussions](#) and post-distribution surveys) shows no rise in household tensions. These tools should focus on overall safety and accessibility - not on identifying specific incident - unless led by trained gender or protection staff.
- Always have an **up-to-date referral system** for survivors of gender-based violence in your region. Make sure your team knows [how to respond safely and refer cases appropriately](#).

HIGH

- GBV prevalence in your context is high, including IPV. You can confirm this by speaking with your gender/protection colleagues, UNFPA/UN Women, or the GBV sub-cluster/working group.
- Very strong social and cultural norms around gender roles and decision-making about money.
- Very strong norms showing men usually have greater decision-making power over household finances.
- Document expert feedback and keep figures that show risk levels (e.g., GBV prevalence %).

Avoid

- These are cases where any mitigation measure would not be feasible without putting women at risk.
- For women in your cash operation that are the de facto head of household, identify risks and put in place mitigation measures (option to interact with female staff for getting assistance or [reporting a complaint](#), bring distribution points closer to women to avoid long and risky routes, etc.)
- In coordination with your gender/protection colleagues, look for opportunities to advocate and influence changes in the communities including incorporating gender equality content in addition to any training provided.
- Always make sure to have a [GBV updated referral pathway](#) from your region ready should a case of violence be disclosed to you / someone in your team, and make sure everyone knows how to safely refer a GBV case.
- Continue to [engage with communities](#) to measure any changes over time.

Enable persons with disabilities to manage their cash assistance independently

- Persons with disabilities have the right to access assistance on an equal basis as other people. They **generally prefer to access and manage cash themselves**, without having to rely on caregivers or family members – which can be disempowering and increase the risk of the cash being diverted.
- Often, **no solution will be 100% accessible for all people**. **Disability is diverse** and we need to consider the potential barriers for people with different types of impairment - physical, sensory (vision and hearing), communication, cognitive and psychosocial. Try to factor in as many of these as possible.

Here are 5 things to get you started – Click on the links within for useful Tipsheets

1

LEARN ABOUT DISABILITY! Learn about the barriers persons with disabilities face, **place persons with disabilities at the centre** of cash programme design and delivery. Review [Getting Started with Disability Inclusive Cash](#) and the [UNDIS Guidelines for Consulting with Persons with Disabilities](#) when engaging with people with lived experiences. You may also conduct a [User Journey exercise](#) (e.g. [Sri Lanka](#)).

2

SEEK OUT PARTNERSHIPS Always ask for advice and partner with [Organisations of People with Disabilities \(OPDs\)](#), cluster Disability Working Groups or specialized INGOs like [Humanity & Inclusion](#) or [CBM Global](#). **Tools/resources for your local context may already exist!**

3

ENABLE ACCESS & PARTICIPATION Remove barriers (physical, financial, communication, institutional) - make it easier for persons with disabilities to access cash without relying on others. Here's how:

- ✓ **Promote autonomy:** The tipsheet [Ensuring Access to Cash Assistance for People with Disabilities](#) includes concrete actions to enable persons with disabilities to manage their cash independently.
- ✓ **Mitigate exclusion and stigma:** Ensure **staff, partners, and vendors are trained** to treat persons with disabilities respectfully and avoid stereotypes, with support from Organizations of People with Disabilities.
- ✓ **Adapt touch points:** Offer multiple accessible options, such as accessible ATMs, mobile distributions, or home deliveries, and advocate for accessible infrastructure where feasible.
- ✓ **Inclusive communication:** Use simple, clear language in multiple formats and co-develop materials with OPDs to ensure persons with disabilities can access and plan for assistance effectively. [Here](#) are some tips.
- ✓ **Accessible feedback:** Co-design [community feedback mechanisms](#) with persons with disabilities, implement outreach for isolated individuals, and analyse [disability data](#).

4

BUDGET FOR INCLUSION Allocate funds to make your programme accessible, such as training staff or creating easy-to-use materials. **People with disabilities need on average 10-30% more money** to be able to meet their basic needs, such as food and other essentials – [adjust your transfer value!](#)
Remember: Donors value disability inclusion - budgeting for it is best practice.

5

MITIGATE PROTECTION RISKS Persons with disabilities, **especially women**, are amongst those who are most **exposed to risk**. Additional support and attention is required to enable persons with disabilities to safely benefit from cash transfers.



Step 1: Watch out for risks:

Under-identification – exclusion and mis-identification during data collection processes.

Under-representation in community leadership/ representation.

Stigma, isolation, violence, and abuse resulting from negative perceptions and wrong beliefs associated with disability.

Discrimination on the basis of disability e.g. policy or practice results directly/indirectly in barriers that limit or restrict equal access.

Step 2: Review Mitigating Disability-related Protection Risks for concrete actions



*These changes will have **implications beyond disability inclusion**. When we design for people with disabilities, older people, women at risk, and marginalized communities – **we create programmes that are better for everyone!***

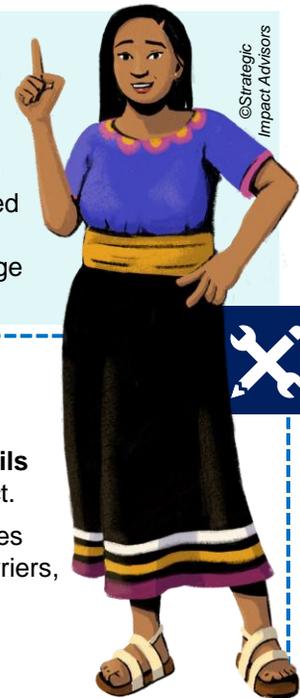
Explore these tools to learn more:

- [UNDIS: Consulting Persons with Disabilities](#) (Section 3) [EN]
- [IASC - Inclusion of Persons with Disabilities in Hum. Action](#) [EN]
- [CaLP e-Learning disability inclusive cash & voucher assistance](#) [EN]
- [GMSA – Accessibility Features](#) digital financial training materials [var]
- [CBMG - Disability Inclusion in Focus Group Discussions](#) [EN]
- [CBMG - Improving disability data collection in vulnerability assessment and monitoring tools](#) [EN]



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.



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

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. [UNHCR's Emergency Handbook](#) is another useful resource.

Can we provide cash transfers to children?

Yes, but with conditions. Cash assistance can be provided to unaccompanied children and child heads of household **when it is necessary to meet humanitarian needs and if it can be done safely and legally.**

Who is considered a child? Anyone under the age of 18

- **Unaccompanied Child:** Child without a parent, legal guardian or customary caregiver and not accompanied by an adult relative. *(Note: A Separated Child is a child separated from both parents, legal guardian or customary caregiver, who may be accompanied by an adult relative).*
- **Child Headed Household:** A household without an adult parent or caregiver where an older child (<18) is caring for other children, including siblings or their own children.
- ✓ *Always ask: Does the community consider a particular age (e.g. 15 or 16) to be 'old enough' to be receiving assistance & caring for themselves/their family?*

What is Child Protection? "The prevention of and response to **abuse, neglect, exploitation and violence** against children and separation." Even if you **do not work** in an organization that has a mandate on child protection, it is important to **ensure child protection is mainstreamed** as essential part of the 'do no harm' principle.

Child Labour is always prohibited, regardless of age (Worst Forms of Child Labour & all hazardous work). Some activities, such as labour-based programmes (e.g. food assistance for assets) can be permitted from 15 years of age

Do's

- ✓ **Report any violence, abuse, exploitation,** including child labour, and negative behaviour towards children
- ✓ **Consult and coordinate with protection & child protection actors,** including establishing referral pathways
- ✓ Ensure the confidentiality of information
- ✓ Ensure child participation, and child-friendly procedures and communication.

Don'ts

- ✗ **Interact/interview children without the presence of a child protection expert or a care giver** without proper safeguards.
- ✗ **Take photographs of a child without the consent** of the caregiver and child
- ✗ Provide cash to children **where it is legally prohibited.**
- ✗ **Use children** to receive assistance **on behalf of adults or sign for adults** without safeguards.
- ✗ Create push factors for **family separation**
- ✗ Ignore child abuse and aid diversion.
- ✗ Use standard adult-focused monitoring tools
- ✗ **If you are not a trained child protection actor, don't try to deal directly** with a case relating to child protection.

Steps to send money to unaccompanied children and child headed households

1. Engage	<ul style="list-style-type: none"> • Consult with child protection actors, communities, and (if safe) children over the age of 15 • Understand local definitions/expectations around adulthood and child responsibilities • Identify vulnerabilities, risks, and existing support systems. Cash assistance must be designed to avoid harm, exploitation, or abuse.
2. Design	<ul style="list-style-type: none"> • Together with child protection actors, choose appropriate transfer mechanisms based on feasibility (e.g., mobile money, cash-in-hand), including legal aspects e.g. feasibility to open accounts (age restrictions, ID/KYC rules) • Work with trained partners with child protection experience, where available • Adapt communication channels and community feedback mechanisms to be child-friendly.
3. Deliver	<ul style="list-style-type: none"> • Ensure safe, discreet, and accessible distribution. <i>NB: If legal or safety concerns exist, consider value vouchers or in-kind support</i> • Use child-specific sites and trained staff. <i>NB: Maintain low visibility to reduce risks</i> • Have protection focal points and referral pathways (p.5) in place. Access more information.
4. Monitor	<ul style="list-style-type: none"> • Use child-appropriate tools to assess safety, usage, and feedback. • Monitor for risks, abuse, or unintended consequences. • Maintain confidentiality and ensure children feel safe to speak and feel heard.

Where to find more information?

- UNHCR – [Guidance on Promoting Child Protection Outcomes through Cash Assistance](#)
- UNHCR – [Cash assistance and access to formal financial services: Information on assessing KYC and CCD](#)
- WFP – [Sending Money to Unaccompanied Children and Child Heads of Household](#)

For more guidance on how to make **your Community Feedback Mechanism more child-friendly**, check the [Plan International Child Friendly Feedback and Complaints Mechanism Guide](#)



What is a User Journey analysis?

- User journeys help us **understand people's experiences** of receiving assistance from their perspective. By mapping their thoughts and feelings at each step, we can **identify pain points and improve programmes**.
- Ideally, user journeys are **informed by direct conversations with those receiving assistance**.
- When this isn't possible, workshop exercises - like the one below - can be a useful starting point for thinking through programmes from people's perspective and improve their experience. Find further resources by [Ground Truth solutions](#) or the [Playbook by D91](#) (p.7).



Run your own User Journey workshop! [2.5-hour exercise]

Explain: Things to keep in mind during the exercise:

- **Step away from your own internal processes** and instead step into the shoes of the person receiving assistance to view the experience from their perspective.
- Understand how people interact with **different touchpoints at different times** (humanitarian staff, partners, community, private sector agents etc.).
- Recognize **people's diverse needs, expectations, feelings, fears, and motivations at each step**.

- **Preparation:** Bring together a range of colleagues and partners for this exercise. Ensure each group includes a diverse mix of stakeholders (e.g. cash transfer officer, protection officer, finance officer, mobile money agent, representative from the government/Central Bank depending on who you invite).
- **Material:** You will need flipchart paper, markers, and post its.
- Provide each group with **different scenarios** according to the user journey you want to work on, e.g. a cash transfer programme delivered through mobile money, or a social assistance programme delivered by a humanitarian agency on behalf of the government through bank accounts, or an emergency response through cash in envelopes distributed by a cooperating partner.
- Each group will receive the **profile of 3 unique personas** (fictional characters), e.g. an illiterate single mother of two kids who has just crossed the border, an elderly educated woman who has no ID, a deaf father of four kids who sells fruits.

1. Group work: Draw the journey of your persona (30 min)

- Identify from the persona's perspective the **key touchpoints** in their journey of receiving and using assistance (e.g., finding out about a cash transfer programme, registering, getting information, receiving the assistance, using it, giving feedback).
- Use flipchart paper to **draw a basic User Journey template** structured along the key touchpoints identified. Try not to use bullet points or flow charts, rather draw the house, the road, the bank, the ATM etc. - step into the persona's reality!

2. Group work: Step in the shoes of your persona (45 min)

For each step of the journey, put post it with statements related to:

- What actions does the persona takes? The information received / or needed, and the interactions with staff or systems [use yellow post it]
- How does the persona feel and what do they think? What do they find positive and dignifying [green post it], what is a challenge creating negative or confusing feeling for each step [pink post it], what are the risks she is facing [orange post it]

Statements need to be from the persona's perspective: *"I was told to come to the townhall with my ID but not given a time"* *"I was confused - my card expires in five years, but I was told I'd get assistance for only one year"* *"I feared the armed guard outside the bank"*

3. Group work: Improve their journey (30 min): Brainstorm practical solutions for each challenge or confusing moment your persona experiences along their journey. For each pink post-it (a problem), come up with a solution (on a blue post-it, incl. who is in charge)

4. Action plan (45 min): Have each group present in plenary the main challenges faced by their persona, along with the key solutions to address them. Categorize together the proposed solutions based on who would be responsible for implementing them - e.g. humanitarian agencies, mobile money operators, banks, government, central banks, or communities. This will make an **action plan** and you can vote to prioritize the most impactful or urgent actions as a concrete output of your workshop.

What are the advantages of sending money into people's own accounts?



Advantages for cash recipients

- ✓ **Convenience:** Funds can be received and accessed without long waits or travel to distribution points. This can particularly be relevant for people with limited mobility.
- ✓ **Greater choice & flexibility:** People can decide how and when to spend the money based on their specific needs.
- ✓ **Dignity & autonomy:** Receiving cash empowers individuals to make their own financial decisions.
- ✓ **Improved financial inclusion:** Access to formal accounts can help people join the financial system and access other services (e.g., savings, credit).
- ✓ **Safety & security:** Digital transfers reduce the risks associated with handling large amounts of physical cash.
- ✓ **Better long-term outcomes:** Financial accounts provide opportunities to build savings and improve financial resilience.



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Click here for more information [why and how women could be prioritized](#) to receive cash transfers on behalf of their households.

Advantages for organization that provides payments

- ✓ **Cost-effectiveness:** Digital transfers reduce administrative/logistical costs compared to distributing physical cash.
- ✓ **Faster delivery:** Funds can be transferred quickly to recipients, even in remote or hard-to-reach areas.
- ✓ **Improved accountability & transparency:** Digital payments provide a clear audit trail, reducing risks of fraud/misuse.
- ✓ **Scalability:** Digital payments can be delivered to large groups of people more efficiently.
- ✓ **Flexibility for programmes:** Digital payments can be adapted to various needs and integrated into broader recovery or development efforts.
- ✓ **Strengthening local digital economies** through encouraging digital payment solutions (supports local businesses)

Before implementation, be aware of common risks and pitfalls – here are some ways how to avoid them:



Exclusion of disadvantaged groups due to access barriers	Financial and digital literacy gaps	Technical failures, connectivity issues and infrastructure gaps
<ul style="list-style-type: none"> × Risk: People without IDs, financial access, or digital skills or specific vulnerabilities may be excluded. ✓ Mitigation: Support ID registration, offer simplified accounts, ensure alternative transfer methods; design for and prioritize marginalized groups. 	<ul style="list-style-type: none"> × Risk: Recipients may struggle to use accounts or digital tools. Providers may not see value in training people. ✓ Mitigation: Provide training, create simple materials in local languages, offer ongoing support, and run onboarding sessions with providers (contractualize training obligations). 	<ul style="list-style-type: none"> × Risk: Poor connectivity or lack of infrastructure can delay transfers. ✓ Mitigation: Assess/test infrastructure gaps before implementation, partner with multiple providers, and offer alternative payout methods. Advocate with service providers to expand coverage in underserved areas.
Costs and fees for recipients	Trust issues in digital tools and financial service providers	Data privacy, fraud & agent misconduct
<ul style="list-style-type: none"> × Risk: Unexpected account or transaction fees reduce assistance value (due to limited competition). ✓ Mitigation: Negotiate fee waivers, inform recipients about charges, and consider covering costs. Ensure people are well aware of costs and know about their rights. 	<ul style="list-style-type: none"> × Risk: Recipients or communities may distrust digital payment systems, financial providers, or data handling. ✓ Mitigation: Build trust through clear communication, demonstrate system reliability, engage communities through people of trust (community champions), and ensure transparency. 	<ul style="list-style-type: none"> × Risk: Data leaks, scams, or theft could harm recipients; accounts may be hacked or misused; agents may ask for unjustified fees, exploiting people. ✓ Mitigation: Use secure systems, limit data sharing, educate people on account safety, monitor providers, provide support/feedback channel

Here are resources to help [strengthen safeguards](#) and tools against [abuse of power by service providers](#).

How to incentivize account opening?

Ways for humanitarian/development actors to incentivize account opening include ...

- Helping people open an account with a **payment provider of their own choice**.
- Promote **cash transfers into individual accounts** and collaborate with cash actors e.g. through [Cash Working Groups](#), where available.
- **Transparently and neutrally inform participants about fees**, such as - transfer fees, cash withdrawal fees, as well as fees for person-to-person payments, merchant payments or bill payments.
- Help individuals, small businesses and cooperatives digitize payments (when they are project participants)
- Support digital [savings groups](#) and expand access to financial services.

You can also advocate for account opening avenues by others include...

- Advocate for **digital national safety net payments** like pensions and wages.
- **Promote a digital payment ecosystem:** Engage with retailers, education ministries, and utility providers to promote digital payment systems for merchant transactions, school fees, and utility bills.
- Advocate for **lower fees and levies on digital payments** (this can incentivize use).
- Advocate for **insurance initiatives** to encourage account opening and digitize payouts.
- **Advocate for digital loans** and wages through microfinance and industries.
- Advocate with **remittance companies for account-based transfers**.

Check the [responsible payments website](#) to read more about the **advantages/challenges of digital accounts**.

Key steps for opening an account



Sourced from Strategic Impact Advisors: [Her Business, Her Future — Strategic Impact Advisors](#) p.7

How can we support people when opening an account for the first time?

<p>Provide clear information and awareness</p> <ul style="list-style-type: none"> ✓ Inform recipients about the benefits of financial accounts, while also addressing security/privacy concerns. ✓ Use informative sessions or materials to raise awareness. 	<p>Simplify the registration process</p> <ul style="list-style-type: none"> ✓ Offer support with documentation and registration. ✓ Set up mobile registration hubs, self-registration or community-based agents. Ensure women agents are also present. 	<p>Incentivize account creation</p> <ul style="list-style-type: none"> ✓ Offer incentives like airtime, financial literacy training, or initial deposits. ✓ Reward account holders with access to services like loans or savings plans.
<p>Build trust and ensure security</p> <ul style="list-style-type: none"> ✓ Emphasize safety and privacy, helping recipients understand how their information is protected. ✓ Partner with trusted financial institutions to foster credibility. 	<p>Provide financial education and support</p> <ul style="list-style-type: none"> ✓ Offer training on using accounts for saving, budgeting, and managing funds. ✓ Develop resources explaining how to send and receive money, pay bills, and access credit. 	<p>Leverage technology and community networks</p> <ul style="list-style-type: none"> ✓ Use digital platforms to simplify access to financial accounts and services. ✓ Work through community leaders and local networks to encourage participation.

Always consider collaborating with **local organizations**, financial service providers and government.

What are Cash Working Groups?

The IASC defines a Cash Working Group (CWG) as a **coordination body that ensures efficient and effective delivery of cash assistance**. Its key roles include:

- **Strategic planning and coordination:** developing strategies to harmonize and align cash and voucher assistance across sectors and actors (e.g. minimum expenditure baskets and transfer values).
- **Technical guidance:** recommendations on cash delivery mechanisms, targeting criteria, and innovation.
- **Advocacy:** promoting the use of cash where appropriate, highlighting its efficiency and flexibility
- **Capacity building:** identifying knowledge and skill gaps related to cash and voucher assistance and providing resources.
- **Data management and analysis:** collecting, analysing, and sharing data on cash interventions, such as market assessments and program outcomes.
- **Linkages with national systems:** collaborating with governments to align humanitarian cash interventions with existing social protection systems.

[Here](#) is all you need to know about the **IASC cash coordination model** [EN, AR, FR, SP] –

Tired of reading? Watch [this video](#) [EN] instead!



How to promote digital financial inclusion through your Cash Working Group?

Cash Working Groups can promote digital financial inclusion through...

<p>... sharing knowledge, resources & innovative approaches</p> <p>No need to re-invent the wheel! Meeting as CWG allows you to leverage established resources: materials, training etc. You may also partner to design cash assistance programmes adapted to your local context/language. Find examples</p>	<p>... stronger advocacy for access</p> <p>Leverage strength in numbers, e.g. to ask service providers to expand digital infrastructure or develop better guidance materials; advocate with central banks/regulators for simplified account opening and develop inclusive policies.</p>	<p>... helping people to open accounts for the first time</p> <p>Encourage cash recipients to receive payments into their own accounts, fostering long-term engagement with formal financial systems.</p>
<p>... building people's digital & financial skills</p> <p>Collaborate in design and share best practice for digital literacy training (e.g. mobile money, digital wallets, ATMs) and financial literacy (savings, loans, credit etc) reducing barriers and empowering people to use tools effectively.</p>	<p>... facilitating partnership & access to expert knowledge</p> <p>Save resources and time to conduct joint assessments (e.g. market, protection, IT infrastructure); share the cost of experts and service providers (e.g. graphic designers), training (e.g. local CALP trainers), monitoring etc.</p>	<p>... advocating for cross-cutting issues & the most disadvantaged</p> <p>Use the CWG as a platform to advocate for people's rights, by highlighting issues related to gender equality (prioritize women for cash), disability inclusion, inclusion of other marginalized groups, climate considerations etc.</p>

Who should participate?

- UN agencies/NGOs/RCRC societies: Programme/cash, supply chain, gender/protection/inclusion & finance functions.
- Government representatives: Social protection, disaster management, and local authorities.
- Technical experts & independent researchers/academia
- Other members (ad hoc): Community representatives; Donors; Representatives from clusters (food security, shelter, health etc); Financial service providers (banks, mobile operators, and fintech companies); Mobile network alliances and banking associations and other private sector actors relevant to specific issues.

CWGs usually have Terms of Reference (TOR).

Key components include:

- ✓ Purpose and objectives
- ✓ Scope of work: Core activities and functions, including on Digital Financial Inclusion.
- ✓ Membership and governance: Who participates/their responsibilities & decision-making process.
- ✓ Meetings & Comms: Frequency/methods of coordination

[Here is a TOR Template](#) you can adapt.



What are savings groups? Why can they support (digital) financial inclusion?

- Savings groups, also known as Village Savings and Loan Associations, merry-go-rounds or self-help groups are **self-managed groups, meeting regularly to pool their resources in a communal fund**. The collective savings effort enables members to access credit (usually at lower interest rates), invest in income-generating activities or obtain emergency insurance, increasing financial inclusion and bolstering resilience. They can also be a vehicle for (digital) financial literacy and other types of trainings.
- Many savings groups are managed with physical paper-based ledgers i.e. savings are kept in **physical cash boxes** (hand-written records), others are **digitized and managed through online platforms**.
- The savings group model, level of formalization and digitization needs to be **member driven** i.e. depending on the group's goals and preferences. Below is an overview of some of the most common models.

What are different types of savings groups?

Accumulating Savings & Credit Associations (ASCAs)	Rotating Savings and Credit Association (ROSCAs)	Self-Help Groups (SHGs)
<p>ASCAs are the most popular type of savings groups. All members regularly save the same fixed amount and participants may borrow from the group (interest is usually charged).</p> <p>Requires bookkeeping because the members do not all transact in the same way. Some members borrow and save while others are savers only, and borrowers may borrow different amounts on different dates for different periods.</p> <p>Examples include village savings & loan associations (VSLAs), savings & internal lending communities (SILCs), youth savings & lending associations (YSLAs), savings & credit cooperatives (SACCOs), Women Organizing Resources Together (WORTH), Tipa Tipa</p>	<p>ROSCAs are made up of a group of individuals acting as an informal financial institution in the form of an alternative financial vehicle.</p> <p>After identical contributions are pooled from multiple members the total is given to a single member on a rotating basis until all members have had a turn. ROSCAs are most common in developing economies or among immigrant groups in the developed world.</p> <p>Examples include merry-go-round, sou-sou, susu groups</p>	<p>Self-help groups are informal groups of people who come together to address their common problems. While self-help might imply a focus on the individual, self-help groups focus on providing mutual support.</p> <p>Fund collection is usually targeted at aid in major life events, such as the death of a member or family relation, birth of a child, major illness etc. Self-help groups can serve many different purposes depending on the need.</p> <p>Examples include funeral societies</p>

How VSLA groups work



Why digitize savings groups?

- ✓ Recording of transactions digitally creates digital **transaction history** and help in credit scoring.
- ✓ Compared to paper ledgers, technology has proved to **reduce meeting times**.
- ✓ **Increased security** through linking funds to formal financial services (accounts).
- ✓ Increased accuracy, transparency and monitoring of transactions thanks to **digital dashboards**. Last Mile Money/IDEO provide interesting design principles
- ✓ New digital channel for **group training on digital/financial literacy and ongoing support**.
- ✓ Reduced **geographical barriers**.
- ✓ Easier access to **complimentary services** such as micro-insurance, agricultural extension services & healthcare services.
- ✓ **Reduced need for written records**, addressing issues of low numeracy/literacy.
- ✓ Strengthening **women's trust and their confidence** in their digital capabilities.
- ✓ In some contexts, **savings groups can join up to form larger groups** with more funds/opportunities.

>> [Click here for a comparison of technical solutions.](#)

Note: Digitizing savings groups also brings on **new challenges**. Assess these carefully with members before moving ahead with digitization.

If you want to learn more about VSLAs, check the **following resources**: Care, [Village savings and loan associations training manual: A step-by-step guide for community-based trainers](#); Care ['VSLA 101'](#); World Vision: [Savings for Transformation \(S4T\)](#); VSL Associates, [VSL resources](#)

What are Male Champions?

- Male champions are men - chosen from within their communities - who actively advocate for gender equality including among other men and **support initiatives aimed at empowering women**.
- This goes beyond men being supportive household partners. It includes raising awareness and engaging men and boys as champions for women's participation and addressing structural inequalities.

What can Male Champions help achieve?

- ✓ Promote gender equality: They challenge traditional norms and drive acceptance of women's roles in economic and social spaces.
- ✓ Influence communities: As respected figures, they can encourage other men to support women's empowerment initiatives.
- ✓ Reduce barriers: They help mitigate resistance and foster collaboration between women and men.

How Male Champions support Women's Economic Empowerment

- ✓ Advocate for women's access to resources like jobs, education, and financial tools.
- ✓ Encourage shared household decision-making, including finances.
- ✓ Promote safe and inclusive environments for women in communities, including female leadership.

IMPORTANT: Engagement of men and boys must not reinforce negative gender norms/power dynamics or put women at risk. Before you start ensure:

- Internal & external stakeholders understand the goals
- There is a sound understanding of the context. You may use [gender assessments](#) or [User Journeys](#)
- Staff and facilitators demonstrate support of and commitment to gender equality
- Potential risks have been assessed and prepared for, including a [GBV mitigation plan](#).

CARE provides further guidance on preparation [here](#).



5 tips for working with Male Champions

1. **Ask the community to select men who are well-respected** and trusted in their communities, to choose candidates who already practice gender equality principles and **are willing to invest time**. Choose men who can influence and inspire others positively.
2. **Understand gender dynamics:** Conduct [gender assessments](#), [Social Norms Evaluations](#) or [User Journeys](#) to identify norms, barriers, and ways men can support women's empowerment.
3. **Provide (technical) training:** Equip Male Champions with the knowledge and tools to advocate for women's empowerment effectively. Male Champions are great allies in ensuring cash distributions are safe by learning about [people's rights](#) and [ensuring financial service providers provide high service quality](#), free of discrimination and abuse of power. See also tips on [Community-based Champions](#).
4. **Clearly define their responsibilities**, such as organizing awareness sessions or mentoring other men. Where possible, you should consider incentivizing people for their efforts (in-kind or financial incentives).
5. **Support community collaboration:** Ensure male champions work alongside women and community groups, collaborating with local leaders.

Here are other useful resources:

- Concern Worldwide – [Engaging men on gender equality – Toolkit with Facilitator Guide](#) [EN/FR]
- USAID [Male Champions Training Manual](#) [EN]
- CARE [Engaging men & boys on gender equality](#) [EN]
- NDI [A Guide to Gender Analysis Frameworks](#)
- ILO [Engaging Men in WEE and Entrepreneurship Development Interventions](#)

Check the [CIWA website here](#) for more resources.

Case study: Male Champions in Uganda

In 2021, [WFP Uganda](#) together with its partners trained 40 Male Champions in Nakivale refugee camp to challenge discriminatory attitudes and promote women's economic empowerment. Through advanced financial literacy training, **Male Champions experienced profound mindset shifts**, recognizing the importance of empowering their wives and involving them in financial discussions. This led to Male Champions encouraging and inspiring their peers to also have more equitable household decision-making.

To learn more about the project, read this [blog](#).



Why work with Community-based Champions?

- Community-based champions act as **trusted links between humanitarian organizations and communities**. They live within the communities you assist and can **help make programmes more effective** by e.g. [training their communities on financial literacy](#), how to use [digital devices and accounts](#), supporting those who may require additional support (e.g. the elderly, [persons with disabilities](#) etc) and help solve technical problems more quickly.
- They are allies in **raising issues** and **help connect people to [feedback and complaints mechanisms](#)**.
- It is best practice, to have **at least 50% Female Champions in any project**. **Female champions** are especially important in programmes that [prioritize women](#) as principal assistance recipients to **ensure they can confidently access and use the assistance through the payment modality and to address their specific needs**. E.g. women often feel more comfortable interacting with other women. Read this [report by CGAP](#) for more insights!



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With what can Community-based Champions support their communities?

Provide training & support:

- Conduct training sessions on [financial literacy](#) and relevant payment modalities (e.g. [mobile money](#) and mobile phone use). Provide support to those needing extra help – including disadvantaged/marginalized community members.
- Provide champions with [Training-of-Trainers](#) and adequate [resources](#) (e.g. print-outs, brochures, mp4-audio devices and/or speakers, phones)

Act as source of information:

- Share important information from humanitarian partners, such as update on timing/delays, challenges and [inform people about their rights](#).
- Provide [referrals](#) to humanitarian partner helpdesks and hotlines as well as technical partners.

Work collaboratively & help address issues:

- Work closely with community leaders/internal governance structures, NGOs/humanitarian partners.
- Report problems** such as non-receipt of assistance or delays and **escalate issues and concerns** to humanitarian partners (e.g. cases of [abuse of power by financial service providers](#), fraud, [GBV/cases of violence](#), child protection issues, etc.)

Community support:

- Serve as the **first line of assistance** for technical issues (e.g. attempt basic troubleshooting; escalate unresolved issues to relevant hotlines or agents).

Tips to identify candidates for Community-based Champions:



- ✓ **Enjoys teaching and helping others**
- ✓ Community-based Champions should be **project participants** themselves
- ✓ Basic education: **Able to read and write**; min. primary school education
- ✓ Good character: **Verified by the community as trustworthy** and of good moral standing. They also need to agree to follow a **Code of Conduct**
- ✓ **No known conflicts** (e.g., disputes, debts, or substance abuse issues).
- ✓ Language skills: The champion needs to **speak people's native language** – if you work different language groups, ensure some Champions cover these
- ✓ Technical knowledge: **Advanced digital literacy** (i.e. understanding of mobile phone use, e-wallets etc)
- ✓ Availability: Should ideally **not be engaged in other committees** or roles to allow equal opportunities. **Be available** for their own training and a specific time/duration.
- ✓ **At least 50% of selected champions should be women.**

NOTE: Champions should be selected by the community themselves. *Tip: Check in regularly with community members about their engagement with and perception of champions.*

REMEMBER: Be respectful of people's time. Be clear about the time investment to become a Community-based Champion and where possible, **incentivize and/or remunerate people for their work.**

If you can't pay them, consider providing them with **in-kind incentives**, such as mobile phones and credit so they can effectively provide trainings and collaborate with stakeholders.

Key things you should know about digital payment systems

- Digital payment systems make delivering cash assistance **faster, safer, and more efficient**. They **reduce costs, ensure transparency, give people more control over their money** as they help connect disadvantaged communities to [financial services](#), hence increasing financial inclusion. To make digital payments, people need to have an [account](#) (ideally, an account in their name).
- **Payment system interoperability** is important- it lets platforms of different financial service providers (banks, mobile money) work together. *E.g. in Pakistan ([RAAST](#)), payments are fully integrated which means you can send money from any financial service provider to another - instantly and for free.*
- Digital payments systems and interoperability can help provide people with the option to **choose their account provider**, based on their unique needs. Interoperability also means that **organizations only need to contract one provider** to be able to reach all other providers - hence **less contracting**.

Consider these aspects for enabling choice and financial inclusion in cash transfers:

Regulatory side

Interoperability - The ability to send payments between different financial service providers and payment instruments, incl. [banks](#), [mobile money e-wallets](#), etc. Better interoperability means improved reach, speed and cost-efficiency in assisting people.

Licensing – rules that allow different financial and tech providers, like e-money services and payment platforms, to get official approval to operate. Ensure you keep an eye on any regulatory changes that could disrupt cash operation.

Know Your Customer (KYC) - The regulatory framework that enables people to open bank accounts or wallets, typically referred to as KYC regulations. These prescribe who is eligible for a local account, what type of ID document is required etc. [Learn how you can engage with regulators](#)

Fin. Service Providers

Product design – Ensuring that the payment instruments provided to recipients are designed with the user in mind, and promote inclusivity for disadvantaged groups, such as women and the elderly. [Learn how you can engage with Financial Service Providers](#)

Physical access points – Although digital payment instruments are efficient for reaching people in remote areas, there will always be a need for a well-developed network of access points, located as close as possible to the recipients. [Consult with the communities](#) you are supporting.

Mobile connectivity & operational issues – Digital payments rely on mobile connectivity or alternative solutions (such as offline payments) in the targeted areas. Operational or technical issues can lead to delays or prevent electronic settlements from being completed.

Working with communities

Awareness and (digital) financial literacy – Using (digital) financial services can be challenging if users have no prior experience, both of digital interfaces or with being a bank customer. Information and education activities on how these services work are essential to promoting their use among all groups in society.

Source: Adapted from WFP (2024) Technical Note: Understanding Digital Payment Ecosystems, p.22

Carefully consider the different payment instruments and contracting options ...



... but first make sure to ask the people you are assisting

Reach?

Coverage of targeted areas?
Sufficient nearby access points?

Ease of use?

Adapted to user needs?
Financial literacy training needed?

Time to deploy?

Considering contracting time and complexity of solution

Choice?

Are we taking people's own preferences into account?

Programme objectives?

Alignment with programme goals? Emergency response? Promoting financial inclusion?

Cost?

Cost for recipients of assistance?
WFP direct and indirect costs?



Find additional resources to help you design digital payment services from the Better Than Cash Alliance [here](#)

There are more contracting options than you may think!
You can contract a **single financial service provider called aggregator** that can send money onto peoples preferred accounts (links to different bank accounts, mobile money etc.) You can also use a countries' **National Social Protection system**.



What are Government-to-Person (G2P) payments?

- Government **social protection systems are the world's largest safety nets**. In 2024, [ILO](#) estimated that ~52% of the world's population are covered by at least one social protection benefit, which is much larger than humanitarian assistance through parallel systems that **reaches fewer than 200 million people worldwide**.
- Humanitarian organizations can reduce the number of people who rely on humanitarian assistance and **reach more people by helping governments to strengthen their [payments systems](#)**, making it easier to access and utilize grants and loans available from the World Bank and other International Financial Institutions.
- This Government-to-Person (G2P) payments support can also **help people to get their [own accounts](#)** so that they can receive money from their government and from other sources, strengthening people's [digital financial inclusion](#).
- With assured G2P payments systems, **humanitarian actors can confidently channel humanitarian assistance** through them, henceforth reinforcing national systems.

What are the benefits of using G2P systems?

- ✓ Provides **unbanked individuals with access to the [formal financial system](#)**, encouraging [savings](#) and [credit](#) opportunities.
- ✓ Reduces administrative costs, minimizes leakages, and ensures funds reach people without intermediaries.
- ✓ **Allows governments to quickly scale up assistance** during crises.

What are the challenges in using G2P systems to channel humanitarian assistance?

- Requires robust banking and [digital payment infrastructure](#), which may be limited in some regions.
- Particularly in rural areas, may people face barriers to using digital services, such as lack of mobile phones or internet connectivity.
- **Digital and financial literacy**: Recipients need to understand how to access and use digital payments effectively.

Steps to help build sustainable local solutions, through using G2P payments systems

- ❑ Check if there are **already government programmes that support people in need**, and if they have systems to keep track of the funds and of who gets help. If not, support the creation of such programs and systems, with the goal of eventually handing them over to the government.
- ❑ **Help people open their [own \(digital\) financial accounts](#)** (preferably accounts of their own choice).
- ❑ Where possible, use and collaborate with government-contracted financial service providers and partners to develop durable solutions
- ❑ If people do not have ID, support them in obtaining [government-recognized IDs](#) and help advocate for their inclusion into social registries.
 - ❑ Advocate in particular for the inclusion of disadvantaged and marginalized groups (incl. [persons with disabilities](#), underrepresented groups, [women](#)).
 - ❑ Help people get access to ID/social registries through e.g. joint information campaigns, mobile registration or self-registration platforms.
- ❑ **Advocate for making women primary recipients of social assistance whenever safe and feasible**. Support them in obtaining [government-recognized IDs](#) to open [personal financial accounts](#).
- ❑ Help set up effective, accessible [feedback and complaint mechanisms](#) incl. [through the service provider](#).



Why measure progress on digital and financial inclusion?

- Measuring progress and demonstrating results to tell how digital financial inclusion activities have made a difference to people's lives can be done through both **quantitative and qualitative data collection**- we need both!
- It allows policymakers, financial providers, and humanitarian/development actors to **create better programmes**, track progress, and identify gaps. Without measurement, efforts to improve inclusion may be ineffective and lack focus.
- **Where can you find relevant macro data?** Discover insights on where financial inclusion efforts work best, for whom, and how by using these two key data sources:

Index survey data (World Bank)

Index is the definitive source of financial inclusion data, published every 3 years.

Impact Pathfinder Platform (CGAP)

Explore the role of financial services in driving development outcomes

Quantitative data collection: How to measure progress towards digital & financial inclusion?

Here are key metrics you could track:

Access and ownership metrics:

1. % of the population with a financial account (bank, mobile money, digital wallet)
2. Number of financial access points (e.g., bank branches, ATMs, agents, mobile banking)
3. Internet/mobile phone penetration rates (%)
4. % of women who report managing the account that they own independently

Usage metrics:

1. % of people who have made a digital payment in the last 3 months
2. % of the people who saved money in a digital account
3. Number of people who completed digital and financial literacy trainings
4. % of women who report asking for help the last time they made a financial transaction

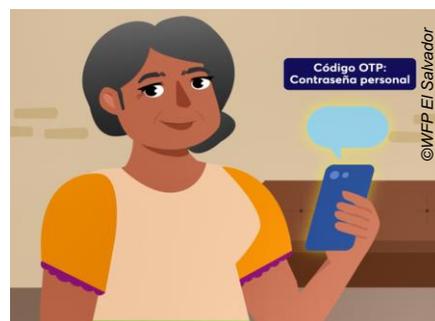
Quality and affordability metrics:

1. User satisfaction and trust in financial services (%)
2. Costs of transactions and financial services relative to income (%)
3. % of people accessing financial products and services from marginalized groups, including persons with disabilities and indigenous populations
4. % of people who know their customer rights and risks (data privacy) as users of financial products and services

What about qualitative data?

Qualitative data collection is highly effective in capturing firsthand accounts from individuals who have received direct assistance, allowing them to share the impact it has had on their lives.

This can be achieved through [written blogs](#) featuring direct quotes or through [video testimonials](#).



Tools to help you track progress:

- CGAP: [How To Measure Women's Economic Empowerment in Financial Inclusion: A Menu of Indicators](#)
- WFP: [Digital Financial Inclusion and Women's Economic Empowerment Indicators](#) [WFP internal]



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TOOLKIT: RESPONSIBLE CASH

Internal and partner capacity
strengthening

Tips for fundraising and mobilizing partners

What is this document about?

Effective resource mobilization begins with clear, persuasive communication. This document offers practical arguments to strengthen proposals and presentations, emphasizing value, impact, and sustainability. It also includes ideas for engaging diverse partners - such as businesses and non-traditional contributors - through financial support, expertise, and collaborative opportunities.

10 key messages on digital and financial inclusion for pitches and proposals

1. Digital and financial inclusion enables crisis-affected communities to **build resilience, access essential services, and participate in economic activities.**
2. Digital and financial inclusion **enhances transparency, reduces operational costs/delays**, and often **ensure faster, safer**, and more targeted cash transfer assistance. *Not only does digital cash saves lives and improves food security and nutrition – it does it more efficiently than other forms of aid. In Ukraine and Jordan, WFP saved respectively USD 1.2 million and USD 200,000 annually in transfer costs since shifting to cash transfers into people’s accounts compared to other forms of cash assistance.*
3. Leveraging fintech, **e-wallets**, and **mobile money** **ensures greater reach and sustainability** in delivering assistance. The digital delivery of cash transfers has also **significantly increased efficiency.**
4. Many disadvantaged and hard-to-reach communities, including displaced persons and **persons with disabilities, ethnic minorities and Indigenous Peoples**, as well as **women**, often lack access to **formal financial services**. **Tailored solutions** can break barriers and enhance social protection.
5. **Financial literacy/digital skills training** **equip affected communities with long-term tools/self-reliance.**
6. Consultations with people repeatedly show that **people value and often prefer digital wallets**, as they offer more privacy/safety, more convenience (especially for those with restricted mobility). Users are able to receive and manage their funds on their devices, at any time. This also reduces waiting times and paperwork, making transactions more user-friendly.
7. Those generally left furthest behind by formal financial systems – female-headed or **child-headed households**, persons with disabilities – **are often using digital transfers for the first time** through humanitarian cash transfers. **Cash transfers act as main entry points to formal financial services.**
8. Digital transfers have a **significant multiplier effect**, by **quickly injecting cash into local economies** and helping merchants/retailers to strengthen/repair business during/post crisis.
9. Assurance & transparency - Digital transfers can help ensure **the right person, receives the right amount, and on time**. It also helps mitigate risks of fraud, **exploitation and abuse of power**, human error or divergence of benefits, while respecting people’s rights, including their privacy and the **protection of their personal data**. This is of particular interest to Governments, increasing transparency and formalization of business (away from black market/illegal transactions).
10. **Digitization offers real-time monitoring and learning.** *E.g. Using digital dashboard helps to quickly identify issues, such as failed transactions, dormant/inactive accounts etc*

Unlocking non-financial support: How private sector & non-traditional donors add value

Apart from funding for programming, non-traditional donors/private sector partners can offer **non-financial/in-kind contributions**. Here are a few examples:

- **Design relevant products and services:** Work with NGOs/financial services providers on **designing products & services** that fit people’s **needs and preferences**.
- **Joint capacity building:** Expertise in financial literacy, digital training, and behavioural change interventions - E.g. in **Somalia**, services providers co-developed visual materials and **translated the digital and financial literacy communications materials** into other languages to ensure people can better access and use financial services. Private sector partners have also run **digital & financial literacy trainings** (including on **customer protection**).
- **Mobility and connectivity:** Private sector partners have e.g. provided **free or subsidized SIM cards or mobile phones** (also pay-as-you-go options) or worked together with humanitarian partners to identify areas where they would **build infrastructure** whether there is no connectivity.
- **Joint advocacy** for people to get **access to IDs or tiered/simplified KYC with regulators** or interoperability in **payment systems**.
- Research institutions and analytics firms can support **impact measurement** and evidence-generation.
- **Explore links with additional funding possibilities:** E.g. explore microfinance and climate-risk insurance to maximize impact and sustainability.



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TOOLKIT: RESPONSIBLE CASH

Internal and partner capacity strengthening

Strengthening safeguards

What is this document about?

This document provides practical tools to strengthen safeguards in cash transfer programming. The tipsheet on Protection from Sexual Exploitation and Abuse (PSEA) explains prohibited conduct, staff responsibilities, and key resources to prevent and respond to sexual exploitation and abuse. The consultations guide offers clear steps for engaging with communities, safely and respectfully.

Protection from sexual exploitation and abuse (PSEA) is a key part of safeguarding

The aim of this tipsheet is to help humanitarian actors ...

- understand their **roles and responsibilities** in SEA prevention.
- equip humanitarian actors with tools to **identify risks, prevent and respond to SEA** in Cash operations.
- **build PSEA capacity** and ensure **performance of partners is assessed** (including private sector partners).

Important: PSEA trainings should be delivered by trained PSEA Focal Points or people with appropriate expertise.

IASC PSEA Principles – Prohibited Conduct



NO SECOND CHANCES

- 1** SEA constitutes **acts of gross misconduct** and are grounds for termination of employment.

NO SEX WITH CHILDREN

Sexual activity with children (< 18 years) is **prohibited**.

2

DON'T HIRE/BRIBE ANYONE FOR SEX

- 3** Exchange of money, employment, goods or services for sex is prohibited, **including hiring prostitutes**.

NO SEX WITH PEOPLE ASSISTED

Any sexual relationship **with people assisted** is prohibited.

4

ALWAYS REPORT SEA

- 5** Humanitarian workers are **obligated to report** any concerns regarding SEA.

DISCOURAGE SEA AROUND YOU

Humanitarian workers are **obligated** to create and maintain an environment which prevents SEA.

6

To better understand each principle, refer to the [IASC resources here](#)

Definition:

Sexual Exploitation and Abuse (SEA)

Who? Staff + Person the organisation assists

What?

- Abuse of vulnerability, differential power, trust
- Victim's sexual activity generates benefits
- Physical intrusion of a sexual nature
- Use of force or coercion

Examples

- Offering money, gifts, a job (incl prostitution)
- Withholding due services, blackmailing
- Humiliation
- Unwanted kissing, touching, rubbing
- Raping
- Sexual activity with a child (<18 years)

! Your responsibilities !

- Always **treat the people you assist** with dignity and respect, **follow the IASC principles on PSEA** and **expect this from others**
- Promptly **report SEA**
- Undertake internal **training to build capacity** to identify, prevent and respond to SEA
- Check your partner's (incl. **private sector**) SEA capacity before hiring them, **build their capacity** and request them to adhere to set-up a strong **Customer Protection system**, including ...
 - A **Code of Conduct**
 - A strong **feedback & complaints mechanisms, including safe referrals & reporting**

... as part of your contract with partners. To start with, we can provide them with the [Customer Protection Checklist](#).

Key tools & resources:

- ✓ [Inter-Agency Standing Committee \(IASC\) Learning package \[various\]](#)
- ✓ [PSEA at the Frontline – Together We Say No | IASC \[various\]](#)
- ✓ [Prevention of SEA UNICEF. Self-paced e-Learning \[EN\]](#)
- ✓ [Guide to Responding to Sexual Violence in the Aid Workplace \[EN\]](#)
- ✓ [World Bank Toolkit - Supporting Companies to Develop and Manage Community-Based Grievance and Feedback Mechanisms Regarding SEAH \[EN\]](#)



Tips to ensure safe and inclusive consultations with diverse communities

- Consulting communities is key to designing and running good programmes. To do this well, we need to ensure everyone feels included. **Pay attention to specific needs** of [persons with disabilities](#), [indigenous/minority groups](#), [children](#), the elderly etc.
- **KEEP IN MIND** Some consultations **may trigger strong emotions and distress**, especially for people facing difficult situations. Here are the key steps on how to handle these situations respectfully and effectively.

Dos and Don'ts during consultations

Do's

- ✓ Engage persons with different abilities, ages, genders, ethnicities & backgrounds. It's usually a good idea to have separate groups for men/women, to ensure people can freely share.
- ✓ If there are barriers to participation (e.g. mobility or other accessibility needs), speak to community members to understand how to facilitate better access to the consultations in advance.
- ✓ Use accessible venues and reduce mobility barriers.
- ✓ Ensure the environment is **safe and non-intimidating & ensure privacy**. If interrupted, find a more private space (where others cannot hear, but see you) to continue or re-schedule.
- ✓ Speak clearly and use simple language - where necessary provide sign language interpreters or other aids.
- ✓ **Listen attentively**. Use phrases like "I see," or "Please continue" and positive body language to prompt sharing.
- ✓ If someone shows signs of distress (panic attacks, or severe trauma), follow the **key steps on the right** and prioritize connecting them with professionals.
- ✓ Keep **local support services contact info at hand**.
- ✓ Offer a break if the discussion feels triggering.
- ✓ Terminate the consultation if the person wishes to stop or if continuing could cause harm.
- ✓ **Be open** to adjusting plans based on participant feedback.

Don'ts

- ✗ **Don't assume** needs or judge: Avoid generalizing or making assumptions about e.g. disabilities, cultures or preferences.
- ✗ **Don't rush**: Allow people to share at their own pace.
- ✗ **Don't interrupt** people – listen carefully.
- ✗ **Don't dismiss** people's feelings or ignore emotions.
- ✗ **Don't make promises you can't keep**.
- ✗ **Don't impose** advice or actions; allow people to choose.

Explore these existing tools

- [GBV Pocketguide \[EN\]](#)
- [Recognising and Referring Child Protection Concerns Rapid guide for all humanitarian workers \[EN\]](#)
- [UNDIS: Consulting Persons with Disabilities \(Part 3\) \[EN\]](#)

How to communicate with people in distress



Here are the key steps adapted from the inter-agency approved approach for **psychological first aid from the IASC**:

1... Prepare

- Seek information on **referral pathways** (e.g. context-specific key messages and referral contact for gender-based violence, child protection issues, etc).

2... Look

- Remain alert to **sensitive issues**. Allow people in distress to approach you.
- Address **urgent basic needs** (e.g. first aid, shade, water).
- Recognize what you can and cannot manage. If necessary, ask someone else to step in.

3... Listen

- **Without judgement and with respect** to the confidentiality of the information received.
- Allow people to share as much or as little information as they would like to.
- It is not your role to provide counselling.
- *Remember: Being present while demonstrating active listening is supportive in itself. Here are some tips:*
 - Let people talk without interrupting. Show you're listening and stay engaged (such as nodding, making eye contact, or saying things like "I am listening"/ "It sounds like a difficult situation...")
 - Do not investigate or ask probing questions to avoid causing harm.

4... Link

- Where required, link the survivor/person to relevant services, ensuring the right of the person to make **their own decision**.
- Refer: "I am not an expert in this, but I can connect you with someone who can...you."

Note: If a child is at risk of harm, refer directly to [child protection actor](#).

Adapted from the IASC [GBV Pocketguide](#)

REMEMBER: Engaging on sensitive topics can also be overwhelming for humanitarian staff. Reflect and decompress with colleagues and if necessary, reach out to professional support to protect your mental well-being.



TOOLKIT: RESPONSIBLE CASH

I am looking to ...
Advocate with government & regulators

by UNHCR and WFP



TOOLKIT: RESPONSIBLE CASH

Advocating with government & regulators

Advocating for inclusive national regulatory environments

What is this document about?

This document provides tools and resources to help you advocate with regulators on cash transfers.

It equips you to engage central banks and other regulatory authorities to improve account access through facilitating access to ID or tiered Know-Your-Customer rules, enhance customer safeguards, and promote financial inclusion, ensuring people, including the most disadvantaged, can meaningfully benefit from cash transfers.

Why is it important to engage with central banks and other regulators?

Central banks and other regulators play a key role in cash transfers, ensuring the integrity of [payment systems](#):

- They **regulate financial service providers** (e.g. banks, mobile money operators and fintechs), and can therefore influence and improve the experience of people receiving cash transfers.
- They **decide what ID you need to open an account** (called setting Know-Your-Customer or 'KYC'). They ensure banks/mobile money companies keep customers safe and what information they must regularly share.
- Regulators also **set rules for currency exchange**, ensure **cash availability or manage shortages**, and set other financial rules, like limits to transaction values and service fees, impacting organizations operations.
- They can also **play a key role in promoting digital and financial inclusion**, such as through setting National Financial Inclusion strategies and promoting investment in digital public infrastructure.

Remember: **Building relationships early** (at the highest institutional level possible!) and **joint advocacy** with other organizations can help in negotiations! **Here are things you can advocate for as organization:**

Advocate for strengthening financial service providers' customer service/ protection

- ❑ **Encourage the private sector to consider the people we assist as valued clients**
 - Share these arguments to build a [business case](#) why it is worthwhile investing in the hardest-to-reach and advocate for inclusive and accessible financial products and services (you may also consider this resource from [Women's World Banking](#)).
- ❑ **Foster a digital and innovative ecosystem that considers people' needs**
 - Advocate for [interoperability of the payment system](#) so that people have choice in how to receive/spend money
 - Advocate for higher transfer amounts and **adequate fee schedules**
 - Ensure that the **processes and requirements for becoming a financial service provider agent** (i.e. the licensing framework) don't exclude people with less opportunities, incl. women and refugees.
- ❑ **Make the case for enhanced Customer Protection to safeguard people against fraud and abuse, incl. sexual exploitation & abuse**
 - Do this through mandatory [Customer Protection](#) for financial institutions (incl. mandatory [training](#), **disciplinary measures** in cases of misconduct, specific **focal points**)
 - Ensure financial service providers have a [Code of Conduct](#) in place that all its staff and third-party contractors adhere to
 - Advocate for regular reporting on [customer complaints and feedback and ensure safe referrals](#). Promote the collection of supervisory data to [assess their performance](#).
- ❑ **Advocate for sex-disaggregated data and use of new technology for tiered KYC**

Advocate to remove barriers people face to access financial products

- ❑ **Engage central banks to remove barriers to access (digital) financial services**
 - Advocate for identification for all & where not possible, [tiered KYC requirements](#)
 - Share the **voice of the people we assist** & check [case studies](#) on how different countries have introduced identification requirements, enabling financial inclusion.
- ❑ **Advocate for inclusive digital and financial literacy policies that reach the most disadvantaged, including women**
 - Check the repository with [resources on digital and financial literacy trainings](#)
 - Advocate with regulators to **invest in the financial inclusion** of women, persons with disabilities, Indigenous Peoples etc. as **valued clients** of financial institutions
 - Advocate for **joint education campaigns** (also involving financial service providers!)
 - Check the [Better Than Cash Alliance section for governments](#) & [AFI's digital financial literacy toolkit](#) to learn more about what central banks could do with respect to digital financial literacy.
- ❑ **Influence the central bank's strategy, mandate, and policies so people are well informed on their rights and that they leave no-one behind**
 - Jointly engage with communities to [inform people about their rights](#) and how to report issues.
 - Check [AFI's National Financial Inclusion Strategies \(NFIS\)](#): current state of practice for an overview of what central banks could do with respect to NFIS.

What are Know-Your-Customer (KYC) regulations (also Customer Due Diligence)?

KYC rules, set by central banks and other regulators, make banks and other financial institutions check a customer's identity before they can use financial services. This helps prevent fraud, money laundering, and other financial crimes by confirming people are who they say they are. Key parts of KYC are:

- **Legal identity check** - Customers must show official ID (like a passport or national ID or birth certificates).
- **Risk check** - Financial institutions analyse how a customer uses their account to see if they might be a risk.
- **Ongoing monitoring** - Financial institutions keep an eye on accounts to spot anything suspicious.

The issue with **strict KYC rules** is that they often exclude the **most disadvantaged** from accessing financial services.

What can we do if the people we assist don't have the full documentation required to open an account?

Where possible, we should always advocate for **foundational IDs**, as they are essential for more than just financial access.

Where this is not possible, you may engage with regulators to accept **alternative forms of ID**. *E.g. in [Somalia](#), WFP worked with regulators to allow community members to verify identity and confirm residency. As last resort, you may consider closed-loop digital wallets, i.e. linking people to specific merchants.*

A common approach among regulators is **tiered KYC**, which **allows for lower ID requirements when the level of risk and amount of financial transactions is lower**. *E.g. this means that a refugee, who does not have an official national ID, can open a mobile money account with her UNHCR refugee card (functional ID) and use it as long as the transaction amount received is not too high.*

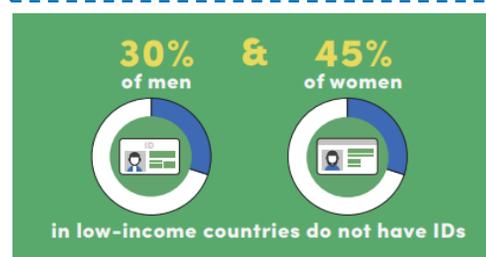
Here are key messages you can use to advocate for tiered KYC or functional IDs with regulators:

Main argument: Tiered KYC makes financial services more accessible while keeping risks low. This helps both the users and financial institutions. **Introducing and promoting simplified KYC is in the interest of regulators.**

- **Simplified KYC makes it easier for people to open and use digital financial accounts** by requiring fewer documents and identity checks, especially for small transactions. This helps more people access mobile wallets and digital banking, encouraging cashless payments and innovation.
- It also makes transactions **more transparent**, helping regulators detect crimes like money laundering or fraud that might go unnoticed in informal cash markets.
- Tiered KYC improves security by making it easier for people to open accounts while applying stricter checks only for high-risk transactions (large money transfers or international payments). This **helps governments balance security and accessibility**.

Key definitions:

- **Legal identity** - Basic personal details (name, birthdate, sex) officially registered at birth by a civil authority.
- **Foundational ID** - A multi-purpose official ID (e.g., National ID, Civil Registry document) used for broad identification.
- **Functional ID** - A single-use ID (e.g., voter card, UNHCR card) issued for specific services but not always recognized as foundational ID.



How are women's barriers different? Read this [report by WFP & CFI \(p.6\)](#).

Other reasons why you should advocate for access to ID

- ✓ **Ensures financial inclusion** - IDs allow recipients to access and manage cash transfers securely and cost-efficiently.
- ✓ **Prevents fraud & misuse** – Proper identification ensures cash transfers reach the right people, preventing fraud and misuse/diversion of resources.
- ✓ **Reduces social exclusion** – IDs help governments provide support through **social protection systems**, as well as the right to vote, access to healthcare and education etc.
- ✓ Improves efficiency – Governments and humanitarian organisations **can better track and send assistance if distributed digitally**. E.g. people registered in databases can be assisted as soon as crises hit.
- ✓ **Boosts economic participation** – More people with IDs means greater access to employment.

Note: Central banks and other regulators are not directly responsible of issuing IDs (in most cases), this means you should also liaise with pertinent government ministries for this purpose.

Why should regulators invest in stronger customer protection?

Key messages: A well-regulated environment with strong customer protection....

- ... **attracts responsible businesses**, fosters innovation and minimizes fraud.
- ... builds **trust in financial systems**, leading to higher participation and economic growth.
- ... ensures disadvantaged groups can safely and meaningfully access and use financial services, **increasing resilience, eventually reducing the need for government intervention** (e.g. social welfare).



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5 measures that regulators can take to enhance customer protection

Regulators play a key role, they can...

How can your organization contribute?



1. Create and enforce regulations that address people's specific needs, remove barriers and ensure fair treatment without discrimination - this makes sure that disadvantaged communities, incl. women, youth, and persons with disabilities have equal access to safe and fair financial services.

Help regulators & financial institutions understand people's specific needs & barriers: e.g. through joint research, [User Journey exercises](#) or [focus groups](#). Share the business case for making financial systems more inclusive. Highlight issues and [best practice from other contexts](#).

2. Require financial service providers to establish clear and accessible ways for customers to report issues and get timely solutions, especially in cases of employee misconduct. They should also monitor service quality, investigate complaints and take action when needed.

Use **real-life examples** of issues encountered to show regulators gaps in current systems. Share examples of [how providers can enhance customer protection](#), such as [feedback and complaint mechanisms](#), [Code of Conduct training](#), [Tipsheet for client-facing staff](#).

3. Ensure financial products and services are transparent, designed to be inclusive and relevant to people's needs, particularly the most disadvantaged. Make sure fees are transparent, and communication is clear (simple language) to ensure people understand the terms. Promote female agents to enhance women's financial participation.

Advocate for policies that ensure financial products and services are inclusive and **meet people's needs**. Advocate for lower fees and ensure costs are properly communicated and displayed, together with [information about people's rights](#). **Promote female client-facing staff** – women often feel more comfortable transacting with women.

4. Promoting digital and financial literacy – capability strengthening through **targeted education initiatives**, helping people understand and use financial services safely.

Conduct **joint campaigns, share resources with Govt on digital & financial literacy** (radio, visuals, [training sessions](#), co-branded materials etc). Financial providers should also be part of it!

5. Ensuring the protection of client data - ensuring that information about customers' account, financial transaction, and personal details are kept confidential and securely stored.

Advocate for **strong client data protection**, especially for the most disadvantaged clients. [Here are examples](#) of what financial service providers can do.

To better understand customers, regulators should also push for financial service providers to collect disaggregated data.



Tips when engaging with regulators on sensitive issues, such as abuse of power and exploitation by financial service providers:

Women and marginalized groups generally face more risks than others in the community e.g. getting charged higher fees, receiving the wrong change, harassment and gender-based violence, including sexual exploitation and abuse (SEA). Here are some tips:

- ✓ **Be mindful of the language you use!** In some contexts, using 'SEA' and 'gender-based violence' may deter regulators from wanting to engage with you. Where necessary, frame the topic under **customer protection/customer well-being instead!**
- ✓ **Highlight how your approach benefits customers & use facts or real cases** to prove your point (e.g. reports of harassment by providers)
- ✓ **Engage early with regulators**, listen, and develop solutions together. Do not wait or present final products/your approach without consultation.

Here is the collection of **resources** to strengthen [customer protection](#).

Read this report by CGAP on [customer protection](#) and the AFI Central Bank Toolkits on [market conduct](#) and [complaint handling](#).

Need some inspiration?



EXAMPLE 1: Jordan's: How tiered KYC expanded financial access for refugees

Challenge: Syrian refugees living in Jordan did not have access to formal ID therefore they couldn't access formal financial services.

Solution: Since 2015, the MoI (Ministry of Interior) has invested in biometric identification cards as official identification for refugees registered with UNHCR, enabling access to essential services.

Impact: Regulatory reforms improved impact by:

- **Financial access** - MoI cards allowed refugees to use mobile payments (JoMoPay) and digital wallets.
- **Simplifying KYC requirements** - Regulations allowed onboarding with just an MoI card, reducing documentation barriers.
- **Facilitating biometric verification** - Refugees could access humanitarian assistance via iris-scanning ATMs instead of PINs or cards. *NB: Biometrics are sensitive data and should only be used where necessary and appropriate.*
- **Enhancing service access** - MoI cards also enabled access to healthcare, education, jobs, and mobility.

Key takeaway: The MoI cards were the result of a successful collaboration between UNHCR and the government of Jordan. Allowing the use of MoI cards as functional IDs, and other use cases of the MoI card led to broader refugee inclusion.

Learn more about the project: [KYC Innovations, Financial Inclusion and Integrity In Selected AFI Member Countries](#) p.46-50.

EXAMPLE 2: Wizall Senegal – Lighter/simplified KYC boosts women's financial inclusion

Challenge: Many women in Senegal face barriers to accessing financial services due to strict KYC requirements, which demand identification documents they often don't have.

Solution: Wizall, a fintech company, introduced **lighter KYC requirements for their remittance services e-wallet**, reducing the levels of initial authentication and documentation needed for onboarding. *NB: Regulators can promote this!*

Impact: This change led to a significant increase in women's financial participation - rising from **20% to 56%**, allowing more women to access digital financial services.

Key takeaway: Simplified KYC processes can **drive financial inclusion**, especially for women, by removing documentation barriers.



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Learn more about this UNCDF project: [Switching From Cash to Digital Remittances, Research Insights From Wizall Money in Senegal](#)

EXAMPLE 3: Community verification as a form of functional ID in Somalia

Challenge: When formal banking services were suspended during the COVID pandemic, WFP started to provide Somali families with mobile money transfers under the Ministry of Labour and Social Affairs' shock-responsive Safety Net for Human Capital Project. However, many women – who were selected as primary recipients for the programme - did not have their own SIM card or mobile phone and could not register a new account due to the lack of ID.

Solution: WFP Somalia advocated with regulators to enable women to open accounts with lower KYC requirements and worked with local leaders to allow community members to verify identity and residency.

Impact: This advocacy enabled 100,000 women to obtain their own SIM cards and receive social assistance payments via mobile money.

Key takeaway: Collaborating with regulators and jointly advocating with community leaders and mobile money providers, helped find a win-win solution that allowed the government to continue to provide social assistance. Read more about the project [here](#).

You may also want to read this report from AFI with more examples on [KYC innovation](#) and AFI's [report on advancing financial integrity of forcibly displaced](#).

Need some inspiration?

EXAMPLE 4: Strengthening Customer Protection in Nigeria

Challenge: The Central Bank of Nigeria (CBN) identified gaps in protecting financial consumers due to inconsistent risk management, unresolved complaints, and regulatory breaches among financial institutions.

Solution: In 2023, CBN introduced a **Market Risk-Based Supervision Framework** with an Impact Assessment Template to evaluate financial institutions based on: 1) Market presence & influence; 2) Volume of unresolved complaints; 3) Compliance breaches; 4) Fines imposed; 5) Proportionality & supervisory history. Additionally, the [Consumer Protection Framework \(2016\)](#) provided clear redress mechanisms, while the Nigeria Electronic Fraud Forum (2015) mandated 24-hour anti-fraud desks. The CBN online complaint system and [e-learning portal](#) further strengthened financial literacy and fraud prevention. In 2024, the CBN also prioritized working with key stakeholders to [develop tailored financial products and accessible services for persons with disabilities](#).

Impact/takeaway: These initiatives led to stronger oversight through structured supervision of financial service providers, better compliance with stricter enforcement, as well as greater consumer confidence via clear redress options. It also led to higher industry accountability with transparent assessments and reduced fraud through anti-fraud desks and awareness campaigns.

For more examples on regulatory innovation in Customer Protection, read the AFI report [here](#).

EXAMPLE 5: Laying down Digital Public Infrastructure in Haiti

Challenge: Haiti's disadvantaged populations, particularly women, faced significant barriers in accessing financial services. Limited network coverage, lack of trust in financial institutions, and absence of national identification documents restricted their ability to receive social assistance digitally.

Solution: WFP worked with the Haitian government and partners to build digital infrastructure that ensures secure and efficient Government-to-Person (G2P) payments. WFP partnered with the government to expand digital payments, advocate for biometric ID distribution, improve mobile money access, and link social registries with financial providers. WFP supported the development of a national social registry that integrates vulnerability data, helping the government better direct assistance to those in need.

Impact: This allowed to verify peoples' identities, seamlessly exchange data, and receive social protection payments safely and on time. By March 2023, digital cash transfers increased from 3% to 60%. Women, who made up 66% of recipients, gained greater financial autonomy. The initiative also facilitated access to essential services, such as voting and healthcare, fostering long-term economic empowerment. Emergency funds were delivered faster during crises.

Key takeaway: Investing in public digital infrastructure enhanced financial inclusion. Collective efforts and advocacy transformed the adaptive social protection system in Haiti.

Learn more about the project [here](#).

EXAMPLE 6: Bringing regulators closer: How field missions led to more female agents in Uganda

Challenge: The Central Bank of Uganda had limited understanding of the challenges disadvantaged groups, including refugees and women, faced in accessing (digital) financial services. Strict agent banking requirements created barriers to financial inclusion.

Solution: WFP Uganda and the Cash Working Group engaged proactively with the central bank, inviting them on field missions to Nakivale refugee settlement, events and discussions to witness challenges firsthand.

Impact: This direct exposure led to the simplification of agent requirements, increasing opportunities for refugees - especially women - to become agents, improve livelihoods, and enhance female agent participation, making financial services more accessible to women.

Key takeaway: Elevating people's voices through **engaging regulators through real-world exposure** to challenges can drive policy changes that improve financial inclusion, creating economic opportunities for marginalized communities. Read more about the project [here](#).



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TOOLKIT: RESPONSIBLE CASH

I am looking to ...

Engage with the private sector

by UNHCR and WFP



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TOOLKIT: RESPONSIBLE CASH

Engaging with the private sector

Maximising opportunities in private sector collaboration

What is this document about?

This document offers practical guidance and tools for successful engagement and partnerships with the private sector - focusing on financial service providers and merchants.

The focus is on promoting inclusion, improving transparency, and leveraging private sector innovation and scale to deliver safe, efficient, and user-centred financial services.

What can we do to partner more effectively with financial service providers?

- Financial service providers, such as banks, mobile money providers and fintechs, have become key partners for humanitarian organizations in delivering cash assistance. Even though some projects are already almost fully delivered by them, **we seldomly leverage the full potential of these partnerships.**
- Projects are more likely to succeed when all parties involved are committed and working in partnership. financial service providers **can creatively meet programme-specific requirements when equipped with sufficient resources and a proper understanding of user needs** (see p.66 for examples).
- **HOW?** Below are some tips of how to leverage the full potential of the private sector partnership **without compromising on minimum standards** (humanitarian principles, customer protection).

Key success factors identified

- ✓ **Build relationships and engage providers early.** This speeds up project implementation and the private sector may also add **innovation in project design.**
- ✓ **Clearly communicate requirements,** establish clear lines of communication and align roles and responsibilities. E.g. use the simplified [Code of Conduct](#) and [Customer Protection Checklist](#) to help the provider understand humanitarian rules and requirements for their services and reward good practice!
- ✓ Contracting with humanitarian partners may be more difficult than the providers are used to. **Don't overwhelm partners** with lengthy and resource-intensive contracting processes and documentation.
- ✓ **Cut out jargon/adapt language** and help partners understand the '**business case**' for working with unbanked and underserved communities. Keep in mind that in some contexts, humanitarian cash transfer programmes are rarely seen as commercially viable for financial service providers.
- ✓ Have ready-to-use [materials/supports](#) that the partner can easily understand and implement. This includes [training materials such as on Customer Protection](#) but also on other areas such as on making assistance more accessible for persons with disabilities, specific communications around prioritizing women etc.

Meanwhile, **keep operational challenges that are influenced by the local context in mind!** E.g. security situation, access challenges, fuel shortages or challenges posed by national regulatory requirements etc.



What are key areas where we can collaborate with private sector partners?

- Work together **to design products that fit people's needs** e.g. have a look at this [Playbook by D91 for designing financial products for women](#) and the [Better Than Cash Alliance section for companies](#)
- **Digital financial inclusion:** In [Somalia](#), mobile money operators saw the opportunity: they developed visual materials and **translated the digital and financial literacy communications materials** into other languages. Private sector partners ran **digital & financial literacy trainings** (incl. on fraud/scams strengthening **customer protection**).
- **Mobility and connectivity:** Private sector partners provided **free or subsidized SIM cards or mobile phones** (also pay-as-you-go options) or worked together with humanitarian partners to identify areas where they would **build infrastructure** whether there is no connectivity (such as mobile signal towers, solar-powered ATMs, mobile charging stations etc).
- **Joint advocacy with regulators** for people to get [access to IDs or tiered/simplified KYC with regulators](#) where people lack ID.

Why and how to invest in the lower-income, unbanked and hard-to-reach?

Financial service providers may **capture large customer segments of lower-income, unbanked, hard-to-reach customers**, including women, through **offering tailored products and services that are responding to their needs**. For the financial institution this means unlocking significant growth potential:

- Especially **women are known to be excellent customers** - loyal and good borrowers with low default rates. "[We know that when women save and borrow, financial institutions liquidity goes up, and risks go down](#)". Actively address access barriers (e.g. access to functional ID, mobility challenges, social norms).
- Digital financial services, mobile money, and agent banking present **cost-effective means of reaching these underserved segments**, by reducing operational costs and improving service accessibility.
- Early movers in financial inclusion can **differentiate themselves from competitors and establish strong market positioning**. For example, [Jazz Cash in Pakistan](#) recognized the value of providing digital training to customers in rural areas (especially to women), unlocking a significant growth.
- Companies that **provide relevant products** and [excellent customer service/protection](#) that **treats people with respect** can **benefit significantly through word-of-mouth** - communities trust the providers their neighbours had good experiences with. Refer also to the [CERISE-SPTF Management Standards](#).
- **Understanding customers and their needs** is key (e.g. through consultations and disaggregated data).
- Financial institutions should design **innovative solutions** (i.e. subsidized/pay-as-you go mobile phones, provide mobile banking units etc) to make their services more accessible to disadvantaged communities.

Where to start? Offer relevant savings solutions!

Savings products are the most attractive entry point (for both providers and customers), because...

- ✓ For financial service providers funds held through savings accounts are **an unexpensive source of local currency**, facilitating lending and other financial services, revenue generation and offsetting liquidity gaps
- ✓ Savings accounts provide people with a safe place to save (e.g. women are inherent savers). This builds the opportunity and base to build a financial profile required for other financial services i.e. **opportunities for cross-selling**, such as overdraft, micro-insurance, and payment services, as people get more familiar with financial services through savings.

Encourage service providers to use user-centred product and service design

For example, you may use these here from [D91](#) below, resources from the [Better Than Cash Alliance](#) (p.51) and [Women's World Banking resources](#)



1. Accessibility

Provide easy-to-understand information, clear visuals, and timely feedback. Include language options, accessible support and educational resources for a diverse user base.

Accessibility indicators

- Clear & visible communication
- Predictable
- Inclusive & accommodative
- Versatile & adaptable

An inaccessible interface

is non-inclusive and not user-friendly. It may cause frustration leading to user drop-off.



2. Trust

Build user trust through transparent, clearly stated privacy policies. Provide feedback and responsive grievance redressal mechanisms. Incorporate social proof to reinforce credibility.

Indicators of Trust

- Build positive relationships[†]
- Exhibit expertise[†]
- Consistency[†]
- Transparency
- Security

Lack of trust in a platform can lead to poor engagement with the segment, insecurity and drop-off



3. Intuitive

Create an intuitive interface that is scalable and flexible with the user's growing needs. Keep the design simple, user-friendly, and aligned with the user's expectations.

Elements of Intuition

- Familiarity to the user
- Clarity of information & actions
- Offer flexibility
- Minimal cognitive effort

Unintuitive interfaces might make the users internalise, get confused or get frustrated



4. Engagement

Enhance user engagement through clear and compelling calls-to-action, gamification, and personalized rewards. Make the users feel heard by asking for suggestions & feedback.

Indicators of Engagement:

- Personalization
- Feedback
- Micro-animations
- Gamification
- Rewards
- Social sharing & referrals

Lack of engagement leads to unsatisfactory experience and user drop-off.

Need some inspiration? Here are a few examples

EXAMPLE 1: Refugees mean business. Why investing in them pays off for financial services providers

- Rwanda has hosted refugees for over 20 years, creating a need for long-term financial solutions. A [study by FSDA, UNHCR, and AFR](#) assessed both the demand for financial services among refugees and the business case for Rwandan financial institutions to serve them.
- Key findings revealed that 90% of refugee households earn above the median income of Rwandan bank account holders. Expanding financial services to refugees **increased the financial services market** by 44,000 individuals, with strong demand for savings, loans, and insurance products, **as many refugees used financial services before and want to use them again**, perhaps more than Rwandan nationals.
- Similarly, another World Bank/UNHCR study found that the Kakuma Refugee Camp **boosted the Turkana region's economy, increasing gross regional product by 3.4% and employment by 2.9%**, while also raising consumption, incomes, and asset ownership among the host community.
- **Key takeaway:** Investing in financial services for refugees is both a social and economic opportunity, enabling providers to expand their customer base while fostering financial inclusion.

EXAMPLE 2: Using data driven insights to better serve women customers - KCB Bank, Kenya

- KCB Bank, Kenya's largest commercial bank, initially launched a women-focused product that failed to gain traction, reinforcing biases that women were not solid borrowers.
- In 2017, the **bank analysed sex-disaggregated data** and discovered that while women owned 40% of businesses and made up 50% of their MSME customers, only 9% were borrowing.
- By **reengineering its approach** and improving customer engagement, adjusting credit methodologies, and offering non-financial support more **tailored to women's needs and preferences**, KCB saw a significant increase in women borrowing: 26% of women MSMEs now borrow, and customer satisfaction reached an impressive 42%.
- **Key takeaway:** Data-driven insights help financial providers better understand and serve unbanked women, unlocking a major market opportunity.

EXAMPLE 3: Women are creditworthy - Rethinking credit scoring

- Research consistently shows that women receive fewer loans, smaller amounts, and higher interest rates despite strong repayment behaviours.
- To challenge this bias, researchers from Northwestern University and UC Berkeley partnered with a Dominican bank to test gender-specific credit-scoring models.
- The results were striking—when **alternative credit assessment methods** were applied, 80% of women had higher credit scores, proving that conventional models underestimate women's creditworthiness.
- **Key takeaway:** Gender-sensitive credit scoring enables financial institutions to tap into a profitable, yet underserved market while promoting financial inclusion.

EXAMPLE 4: Tailoring insurance to women - AXA's \$1.7 trillion market opportunity

- In 2016, global insurer AXA partnered with IFC and Accenture to assess the women's insurance market - valued at \$1.7 trillion. Through **data analysis and focus groups** across multiple countries, AXA **identified women's unique insurance needs**, including health coverage, pregnancy, business protection, and financial upskilling.
- The result? 26 new tailored products across 17 business units, offering both retail solutions (e.g., life, health, and property insurance) and SME business support (e.g., liability coverage/access to finance).
- **Key takeaway:** Financial providers who invest in understanding women's needs can unlock new revenue streams and increase customer loyalty.

Why is it important?

- **Merchant mobile payments are still not widely used** despite the advantages that e-money payments bring - being safe from theft or fire; being in general cheap and efficient; transparent and easier bookkeeping; merchants can use e-money to pay staff & suppliers, can be used in countries where there is a lack of liquidity etc.
- However, **many merchants do not prefer e-payments for various reasons**, so users still need to carry cash. Both the demand side (cash transfer recipients and other clients) and supply side (merchants) need to be ready, which is often not the case.

What can you do to increase merchant acceptance of e-payments?

- **Sending money to peoples own accounts is often preferred to cash-over-the-counter** because of increased assurance/transparency and the indirect positive outcomes for people (ability to save in a safe/secure place, increased digital and financial literacy, financial empowerment, etc).
- **Advocate with regulators to provide incentives for merchants and customers** taking up e-payments. Governments have a key interest in digitization.
- **Understand the merchants**, their payment flows - how do they operate? Are they registered businesses? Try understand the challenges and barriers that they face and identify solutions.

Here are key reasons stated by merchants that pose barriers and solutions/arguments to e-payments adoption (adapted from [CGAP](#)):



Identified issue/perceived disadvantage	Key counter arguments/messages
Their existing business processes are based on cash and paper	Using digital payments facilitates bookkeeping, adds transparency and the ability to check transactions/balances any time.
Making business payments (or receiving payments) via e-payments may incur a fee - cash doesn't	Advocate with regulators to reduce merchant fees, waiving merchant fees for small merchants or reimbursing merchant fees as incentives.
To get cash, digital merchants have to go find an agent (maybe close shop) and pay a fee - E.g. some whole-sellers require merchants to pay their merchandise in cash	Negotiate with wholesalers, importers to accept digital payments (review the entire supply chain). Try understand the type of actors and problem/benefits for each level.
Used only be a few customers - it's not worth to invest in infrastructure/hardware if cash is used by most customers	Many solutions for merchants are available on mobile phones. Humanitarian organizations can also work with regulators to subsidize POS machines. Work with financial services providers to provide incentives to users - prizes for new customers performing X transactions – to incentivise uptake. <i>NB: Cash Transfer projects bring scale!</i>
Not anonymous - due to digital footprint, merchants are worried that digitizing means also 'formalization' and therefore paying (more) taxes	Engage with regulators on information campaigns to clarify that digitization has benefits, e.g. through offering bonuses for processing a certain number of transactions per month. NB: Digitization is not necessarily lead to negative impacts from formalization/taxes.
Subject to network, device, power, transaction failures - Cash is seen as more reliable and faster to use	Advocate with financial services providers/regulators to ensure network reliability & adequate training. Reiterate positive outcomes.
E-payments are too complex to use, for both customers and merchants – cash is more intuitive	Provide digital and financial literacy training as part of your projects and advocate with financial services providers/regulators on joint campaigns. Reiterate positive outcomes.



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TOOLKIT: RESPONSIBLE CASH

Engaging with private sector

Mitigating the risks of abuse of power

What is this document about?

This document provides guidance and tools to create training materials that prevent abuse of power by private sector actors.

It focuses on addressing misconduct, promoting positive behaviour, and ensuring fair and informed interactions with cash recipients.

Why is it important?

- Cash transfers are increasingly used by humanitarian actors to meet the basic needs of the most disadvantaged. While **regular customers can usually choose among several financial service providers**, people assisted by humanitarian agencies **don't often have this freedom of choice** and cannot use this as leverage to demand improved service provision.
- This **power imbalance can result in abuse and exploitation**. Many payment recipients are new to financial services, may lack digital/financial/general literacy skills, making them susceptible to exploitation during transactions.

What does abuse of power mean in practice?

- Abuse of power occurs when an individual **exploits his position** of authority, hierarchy, or advantageous standing **to coerce, harm, or deprive others of their rights or entitlements**. Such misuse of power can manifest in **various forms of abuse**, including psychological, physical, financial, and sexual abuse.

Examples of reported risks identified during field missions include:

"I am sometimes worried that my money will get stolen on my way home. I have heard that sometimes the bank agents collude with the thieves."

"I'm worried that agents charge me extra fees or asking us for favours to compensate for low commissions, transportation costs, liquidity issues, or security risks."

"I am not familiar with these digital tools... I really don't feel comfortable using them!"

"Some agents give us poor quality banknotes or lack small change, so we don't get the full value of the transfer."

"I am not sure where to go if I need help, want to report fraud. I am also worried what will happen to me or my family if I express my grievances."

"Some agents do not treat our personal information confidentially."

"I've seen instances where private sector agents encourage people to use their date of birth as a PIN. Sometimes they even ask directly for the PIN code. I do not want to tell this information, as they could carry out fraudulent transactions with it!"

"I've noticed some agents showing disrespect towards us with rude attitudes, impatience. Sometimes they also let other people skip the queue."

"I was not able to cash out the total value of my assistance payment because the agent did not bring enough bills. When there are liquidity issues, the agents sometimes ask us for a fee or gift."

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Customer protection is essential, especially for most disadvantaged clients

Key messages: Why is Customer Protection important for private sector businesses?

- Customer protection means ensuring clients are **treated fairly and transparently, their data is kept private, and they have access to redress mechanisms**, so people can **confidently and safely use financial services**. Strong **customer protection measures** are key to maintaining trust and ensuring financial services are accessible and beneficial to all clients, including those in vulnerable situations.
- Effectively addressing risks such as fraud, misuse of funds and data privacy concerns strengthens **compliance with legal regulations** and long-term business outcomes. **Protection from Sexual Exploitation and Abuse (SEA)** is a critical component of responsible cash. Proactive measures to identify, report, and respond to SEA risks are essential to protect customers and maintain trust.
- Strong customer confidence and trust reinforces a **positive brand image**, attracting/retaining customers. Loyal customers are more likely to explore additional **product and services** (increased 'cross-/on-selling').

How to get started?

- ❑ **Assess organization's current capacity** - To support these efforts, we've put together a **Customer Protection Checklist**. Providers should always build on what is already in place (e.g. fraud management mechanisms). You may also want to review the CERISE-SPTF **Client-protection standards**.
- ❑ **Develop or strengthen the organization's Code of Conduct (CoC)**: Involve leadership, compliance teams, and frontline staff in drafting/adapting it to ensure buy-in.
 - See this **example Code of Conduct** setting out minimum standards.
 - Ensure staff sign the CoC as part of their contract; link adherence to performance review and introduce rewards for ethical behaviours/excellent customer service.
 - Tip: Use **simplified** and **audiovisual versions**: Translate key principles into local languages and use posters, infographics, and digital reminders.

- ❑ Conduct **mandatory customer protection training sessions for all staff/sub-contractors**, using real-life cases studies focusing on respectful service. Here are other **tools and resources** to help the provider get started.
- ❑ Establish **accessible and strong complaint and redress mechanisms, including clear referrals and reporting procedures** to report violations.
- ❑ **Monitor staff and contractor performance** (e.g. through unannounced spot checks & 'mystery shopping').
- ❑ **Sanctions & Rewards**: Set clear sanctions for violations, recognize agents who consistently uphold high standards.



You can use this **video** to promote agent appropriate behaviour in English, French, Arabic, Spanish and Kirundi.

For more check this overview: [What can we do to work more effectively with Financial Service Providers](#).

You may also consider **external certification**, e.g. [GSMA Mobile Money certification](#).

8 Principles of Code of Conduct

1 TREAT ALL CLIENTS WITH DIGNITY AND RESPECT

2 ENSURE FAIRNESS TOWARDS ALL CLIENTS

3 PREVENT AND COMBAT ALL EXPLOITATION AND ABUSE

4 RESPECT LAWS AND POLICIES

5 PRESERVE CONFIDENTIALITY AND PRIVACY

6 REJECT BRIBERY AND CORRUPTION

7 ENSURE INTEGRITY AND RESPONSIBILITY

8 REPORT CONCERNS AND COMPLAINTS

Download the Code of Conduct Templates [HERE](#)

Who are non-contracted partners and why is customer protection important?

Even when non-contracted partners are **not directly bound by formal agreements**, their actions and services still impact the people we assist through cash transfers. Ensuring they adhere to **customer protection principles** is crucial for humanitarian actors who are accountable to the people assisted.

Here is a few examples of non-contracted partners:

- **Mobile money agents** - agents operating outside formal contracts. NB: You may have a contract with an aggregator, which in turn will use the services of various FSPs including mobile money agents.
- **Merchants** - Shops and businesses processing digital transactions via mobile wallets or bank-linked payments.
- **Fintech providers** - Fintech platforms providing transaction infrastructure without contracts with humanitarian organisations.



©WFP El Salvador

Key messages: Why is Customer Protection important for their businesses?

- Strong **customer protection measures** are key to maintaining trust and ensuring financial services are safe, accessible and beneficial to all clients, including those in vulnerable situations.
- Effectively addressing risks such as fraud, misuse of funds and data privacy concerns strengthens **compliance with legal regulations** and long-term business outcomes. **Protection from Sexual Exploitation and Abuse (SEA)** is a critical component of responsible cash. Proactive measures to identify, report, and respond to SEA risks are essential to protect customers and maintain trust.
- Strong customer confidence and trust reinforces a **positive brand image**, attracting/retaining customers. Loyal customers are more likely to explore additional **product and services** (increased 'cross-/on-selling').

How can we help strengthen Customer Protection of non-contracted partners?

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8 REPORT CONCERNS AND COMPLAINTS

As we do not have any contracts with these providers, **we should not overwhelm them with requirements** (NB: there is no legal basis/requirement for them to fulfil them, other than national regulation). Consider sharing a few **simple supports and engage them early** to help them get started:

- ❑ Consider developing a **Memorandum of Understanding** with selected providers to formalize their work. This document could specify the estimated amount of customers for the provider/per area etc. but also **minimum standards expected in terms of service provision**, such as through:
 - Sharing [simplified](#) and [audiovisual Code of Conduct](#): Translate key principles into local languages and use posters, infographics, and digital reminders.
 - You may also offer support or **collaboration in training staff** on [customer protection](#) or help them set up strong [complaint and redress mechanisms, including clear referrals and reporting procedures](#) to report violations.
 - You should always [monitor their performance](#) and report cases of misconduct to authorities.
- ❑ You should engage with community structures, authorities and regulatory bodies to ensure compliance.
- ❑ You may also consider joint campaigns with providers, government and communities to get their buy in.

Note: Where you work with intermediate providers (e.g. when working with aggregators, include clauses in your base contracts (i.e. hold them accountable for sub-contractors).

Download the Code of Conduct Templates [HERE](#)

When partnering with private sector partners, we must ensure they integrate protection issues, including sexual exploitation and abuse (SEA), in their operations

The aim of this tipsheet is to ...

- Equip private sector partners with **tools to understand, prevent and respond to SEA**.
- **Encourage positive behaviours** and the provision of responsible products and services that empower people as valued customers.
- Help you **assure service quality and customer protection** and **hold partners accountable** for misconduct.

8 Principles of Code of Conduct

- 1 TREAT ALL CLIENTS WITH DIGNITY AND RESPECT**
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- 7 ENSURE INTEGRITY AND RESPONSIBILITY**
- 8 REPORT CONCERNS AND COMPLAINTS**

Tired of reading? Watch the video here

Download the Code of Conduct Templates [HERE](#)

! How can we strengthen protection from SEA without deterring partners from wanting to work with us?

While there is usually a willingness to 'do things right', private sector partners are mainly **driven by monetary rewards**, use different language and may not understand humanitarian principles. This means ...

- ✓ **Don't overwhelm** partners with lengthy and resource-intensive contracting/implementation processes and documentation
- ✓ Cut out jargon/adapt language and help partners understand the **'business case'** for investing in customer protection as a shared responsibility
- ✓ Have **ready-to-use materials/supports** that the partner can easily understand and implement
- ✓ **Promote good behaviour**

... **without** compromising on minimum standards.

Checklist - working with private sector

- ❑ **Assess organisational capacity on Customer Protection when hiring/contracting partners**
 - ❑ Assess private sector partner **organizational policy on Customer Protection/PSEA**- use [this Checklist](#) during the procurement/recruitment stage.
 - ❑ Ensure private sector partner has a **focal point** on Customer Protection/PSEA in place and build a relationship.
- ❑ **Contractualize key responsibilities and your expectations for the partner**
 - ❑ Add a **PSEA clause** in all contracts and agreements.
 - ❑ Ensure the private sector partner shares the [Code of Conduct](#) with all its staff and third-party contractors.
 - ❑ Regularly request [reporting on customer feedback and complaints](#) (e.g. received through a hotline or helpdesk) and [ensure safe referrals](#) by adding it to your contract.
- ❑ **Support partner capacity strengthening**
 - ❑ **Share simple and concise awareness materials** (visual material/messages and referral pathways) you would like the private sector partners/contractors to use (internally and externally). You may opt to **offer training sessions** on PSEA to partner staff.
 - ❑ Make it as easy as possible to **align your reporting channels for customer feedback and complaints** for their staff, contractors, and the people assisted and share guidance on safe referrals.
- ❑ **Ensure accountability**
 - ❑ Ensure **disciplinary measures for violations are understood** (e.g. as part of [performance monitoring & evaluation](#)).
 - ❑ Ensure [communities know about SEA](#), **their rights and how to report issues** with regards to the private sector partner.

Access the full repository of tools and materials [here](#)



Monitor and assess the performance of private sector actors regularly

- **WHY** Monitoring the performance of private sector actors is essential because **humanitarian actors rely more and more on them to deliver cash transfer services**. While the service provider is responsible to provide adequate services (contractual obligations), the humanitarian organisation remains **accountable to the people assisted** - to ensure safe, reliable assistance, free of abuse.
- **WHAT** You should regularly assess the **service quality across interaction touch points**, including technical reliability, services delivered by employees/agents and the **functioning of the service providers own customer service/protection mechanisms**, such as their hotline or helpdesk.

HOW can we assess private sector actor performance?

- Conduct regular **post-distribution monitoring surveys & focus group discussions** to gather user experiences. Consider conducting an in-depth [user journey](#) exercise.
- **Periodic performance reviews**: Conduct regular assessments (min. 1 per year), incl. feedback from community, partners and gender/protection/inclusion experts.
- **'Mystery shopping'**: Test services anonymously to evaluate customer experience and service quality during interactions. This can be done by humanitarian staff and local partners, but also by involving community members or paying external providers to test services. [Here](#) are some ideas on how to set this up.
- **Reporting & functioning of referral system**: Service providers are required to track, refer, resolve and **report complaints or technical issues systematically** to the humanitarian organisation. Conduct random checks on functioning of the [complaints reporting system](#), especially for sensitive complaints that require [training](#). Don't forget to check your internal and partner reports for customer feedback!
- You should also **conduct spot checks on all complaint and feedback channels** (such as physical helpdesks and hotlines) to check that they are working properly. *E.g. Do this by calling the hotline and reporting a fake complaint (i.e. test the call centre responsiveness and referral quality).*
- **Independent audits/certifications**: Ensure transparency and accountability through third-party certifications e.g. [GSMA certification](#) or [Client Protection Certification](#).
- Consider **anonymous grievance reporting tools** e.g. [RapidPro](#), [TalktoLoop](#).



Technical service delivery/ system reliability

Customer service/ conduct of employees & contractors

Functioning of providers Complaint & Feedback Mechanisms

Here are **8 questions** you could ask to assess private sector partner performance:

Area of assessment	Questions to ask
1 - Reliable & timely payments	Are you/(people) receiving the right amount of money/service on time?
2 - Safety	Do you/(people) feel safe when interacting with service providers (in person, on the phone)? Why not?
3 - Respectful treatment & customer service	Do service providers treat you and everyone else/(people) with respect and listen to your/their concerns when help is needed? Why not? <i>Follow-on question: If you/(people) had a complaint in the past – were support teams available? Was the response quick, helpful and complete? Why not?</i>
4 - Fraud & misconduct	Have you/(people) seen or heard of any cases of fraud or other misconduct by providers?
5 - Exploitation & abuse	Do service providers ask you/(people) for favours (any type) in exchange or more/quicker access to money/services?
6 - Protection of personal information	Do service providers ask for your/(people's) personal information, such as your PIN number or marital status?
7 - Clear communication	Do service providers explain things clearly (in local language) so that everyone can understand? Why not?
8 - Customer satisfaction	Would you/(people) recommend the service provider to a friend? Why not?

The above questions are qualitative in nature - you can also develop indicators and track them in dashboards/analytics tools over time.

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Why is it important?

- Clients may lack the protection they previously enjoyed in their country or community.

For example, a client may have recently fled from their home and is exhausted and afraid.

What does it mean for you?

- Always be respectful and considerate towards clients.
- Degrading comments or behaviour is not acceptable.
- Remember, what you say and how you say it matters.
- Think about how you would like to be treated.

2 - ENSURE FAIRNESS TOWARDS ALL CLIENTS

Why is it important?

- Clients may use financial services for the first time and not be familiar with procedures.

For example, a client may not speak the local language or not know how to read.

What does it mean for you?

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- Remember, it is the duty of everyone to ensure fair treatment of all clients without discrimination.

3 - PREVENT AND COMBAT ALL EXPLOITATION AND ABUSE

Why is it important?

- As financial service provider you are in a position of power. It is essential to ensure your client's safety, dignity and trust.

For example, elderly or illiterate clients may depend on you to access their assistance.

What does it mean for you?

- Any form of exploitation/abuse towards clients, including of a sexual nature, is not tolerated.
- Remember, you must not engage in any sexual activities with clients in return for the services you provide.

4 - RESPECT LAWS AND POLICIES

Why is it important?

- Compliance with applicable laws, regulations, policies and standards is a personal responsibility.

For example, a client may not know what is considered illegal.

What does it mean for you?

- Follow the rules and laws that apply to your work.
- Do not ask your clients for any undue fees.
- Remember, failure to respect laws and policies may lead to loss of clients, loss of business, or penalties.

5 - PRESERVE CONFIDENTIALITY AND PRIVACY

Why is it important?

- As part of delivering financial services, you may receive confidential information or clients' personal data.

For example, your logbook of transactions contains sensitive information about your clients

What does it mean for you?

- Take care in handling people's personal data and do not share it with others without authorization.
- Remember, building/maintaining trust is an important part of your relationship with clients.

6 - REJECT BRIBERY AND CORRUPTION

Why is it important?

- Accepting or requesting bribes or offers of favours is unacceptable, dishonest, and damaging.

For example, a client may propose to reward you in return for your speedy provision of services.

What does it mean for you?

- Do not accept or request gifts from clients. Reject bribery and corruption in all forms.
- Remember, positive client relationships can and should be developed free of bribery and corruption.

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Why is it important?

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- Act ethically, responsibly, professionally and with integrity at all times. Set a good example.
- Remember, everyone has the responsibility and ability to make a positive contribution.

8 - REPORT CONCERNS AND COMPLAINTS

Why is it important?

- Everyone has an important role to play complying with standards and raising possible issues.

For example, you may see a colleague of yours shout at or threaten a client.

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- **Report cases** to **[Organization & insert Hotline Number]**
- Ensure all our **employees or third-party contractors can be easily identified** when they deliver services for our organization.
- **Take corrective action** and implement appropriate penalties in cases where wrongdoing by our employees or third-party contractors is identified, ensuring that all instances of misconduct, including violations of Protection from Sexual Exploitation and Abuse (PSEA) standards, are reported and addressed promptly and effectively.

By signing below, **[Organization Name]** confirms its **commitment to these actions and principles of customer protection, ensuring people’s safety, fair treatment and protection, including from sexual exploitation and abuse.**

Signature of Authorized Representative **[Organization Name]**: _____

Name of Authorized Representative: _____

Position: _____

Date: _____

[Organization Logo]

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I understand that not following these rules can lead to penalties, including losing my job and facing legal action.

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Signature of Agent: _____

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TOOLKIT: RESPONSIBLE CASH

Specific resources aimed at Financial Service Providers

Setting up a strong customer protection system

What is this document about?

This document aims to support collaboration with humanitarian organizations. It contains tools and resources to strengthen customer protection, mitigate risks of abuse of power, and ensure compliance with regulations and contractual obligations.

It contains simple and editable resources to help financial service providers streamline processes, safeguard disadvantaged customers, and set a high standard for both reliable and responsible service.

What is this document about?

- The below checklist helps financial service providers **strengthen customer protection, reduce risks, comply with regulations and contractual obligations, and build trust with humanitarian partners and recipients.**
- It includes links to templates and best practice examples, to make processes smoother, ensure fairness, and **set a standard for good and excellent service.**

How strong is your Customer Protection system? Use this Checklist to find out!

Use this checklist to see which measures are already in place. For those you haven't ticked yet, consider them priority areas to strengthen - working with your humanitarian partners and available tools.

Essential measures to establish a strong customer protection system	YES	PARTIAL	NO
Code of conduct – Do you have a clear Code of Conduct , outlining acceptable behaviours and consequences for misconduct, signed by all employees, subcontractors and agents? See audiovisual examples here .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Contracts & recruitment – Do your contracts and partnership agreements with subcontractors have a standard clause on customer protection , incl. formal procedures for recruiting and vetting staff?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Transparent communication & feedback – Do you provide clear, understandable information in adequate language to customers about their rights and complaint options? Do you have confidential customer service channels in place that are easy to use, culturally appropriate and available in local languages? Are these widely communicated and trusted by your customers? Click here for more information.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Safe referral mechanisms – Have you established referral pathways with humanitarian partners and trained your staff on sensitive complaints, such as fraud, gender-based violence, incl. on sexual exploitation and abuse (SEA) ? <i>NB: Even if the complaint is not about humanitarian assistance or staff, ask your humanitarian partners to share local referral contacts (medical care, legal assistance, or protection services)! Personnel handling customer complaints must be trained to manage them safely and confidentially to prevent harm to victims, witnesses, or whistleblowers.</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reporting mechanisms – Do you maintain a centralized complaints database, track and analyze complaints for systemic issues to improve service? Do you regularly share reports on complaints and resolutions with the concerned humanitarian partner (in aggregated, non-identifiable form)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Training on customer protection – Do you provide mandatory training for employees and agents on ethical and respectful behaviour , avoiding assumptions based on traditional gender roles and ensuring equal treatment for men and women and SEA prevention? Find template	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Customer education campaigns – Do you provide learning and sensitization sessions on handling finances/using digital services to help customers recognize and avoid abuses, incl. SEA? Find ideas here	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Agents & merchants network supervision & monitoring – Have you implemented formal procedures to supervise agents and intermediaries , incentivize them to promote service excellence, monitor customer protection risks, and conduct regular checks to prevent misconduct?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Inclusive hiring practices – Do you recruit and train women for client-facing roles to reduce power imbalances and unlock opportunities for female customers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Customer data protection – Do you count with robust safeguards to protect customers' personal and financial data from misuse. Examples of international standards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Additional opportunities to strengthen customer protection	YES	PARTIAL	NO
Anonymous reporting options – Do you have mechanisms for anonymous complaints to encourage reporting in sensitive cases ?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Embrace best practices – Are you aware of any additional best practices by your national regulator or other industry champions related to customer protection?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Customer Protection Focal Point or team – Do you have designated customer protection teams/focal points within your institution (with specific job descriptions)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you promote customer protection when recruiting new staff (in job advertisement, interview questions etc.)? You may also provide Tipsheets for new staff.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you conduct regular User Journeys to map protection risks and opportunities for specific segments (women, people with disabilities, people who are illiterate, Indigenous Peoples)? Here is an example	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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Signature of Agent: _____

Full Name: _____

[Organization
Logo]

Location: _____

Date: _____

What is this document about?

- Strong complaint and redress mechanisms **help you improve service quality, grow and maintain client trust and ensure you follow national rules and laws** set by regulators. This document provides a **checklist** to help you set this up.
- Need some practical inspiration? Here are [examples](#) of complaints/redress mechanisms.

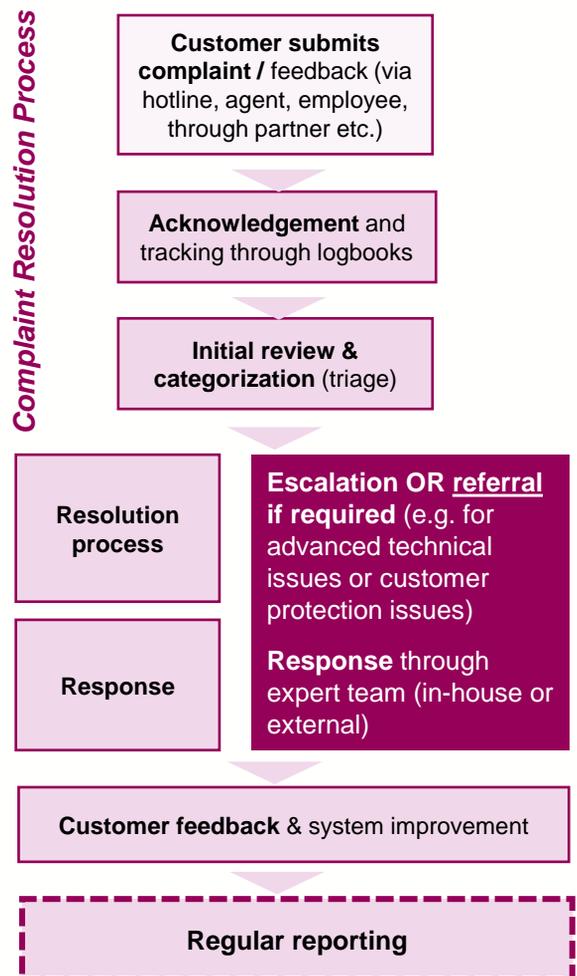
Always build on **what you already have in place** – e.g. processes to detect/manage fraud cases.

Here is a checklist for setting up or strengthening complaint/redress mechanisms:

- ❑ **Clear governance & accountability**
 - ❑ Define **roles/responsibilities** for complaint handling. It is best practice to have **dedicated complaints resolution desks/hotline staff & a specialised customer protection unit** for sensitive cases (fraud, gender-based violence, incl. sexual exploitation & abuse)
 - ❑ Define **standard operating procedures** for receiving, documenting, and resolving complaints, incl. **clear timelines** for response, escalation and **safe referrals** (overleaf is a script to ensure sensitive issues are referred/dealt with appropriately)
 - ❑ Ensure **referral systems are in place** between different partners. **Ask for the referral contact lists from humanitarian partners/protection clusters!**
 - ❑ Ensure redress mechanisms are compliant with **national regulations**.
- ❑ **Accessible & transparent feedback channels**
 - ❑ Offer **multi-channel options** (online, in-person, phone, mobile apps), that are **accessible** (e.g. for [persons with disabilities](#)), channels to be **free of charge**
 - ❑ Plan for [customer education programmes](#) to explain **rights, complaint processes** and expected response time
- ❑ **Customer protection**
 - ❑ Ensure fairness, confidentiality, data protection and ease of access for all. Ensure staff follow the [Code of Conduct](#)
 - ❑ Budget for [staff training](#) on **complaint handling and customer rights** (NB: your hotline staff and customer protection teams should get advanced training!) [Tipsheet](#)
 - ❑ Ensure customers **receive acknowledgment** of complaints and **updates on resolution progress**

- ❑ **Reporting & oversight mechanisms**
 - ❑ Maintain a **centralized complaints database**
 - ❑ Track and analyse complaints for systemic issues, to improve service
 - ❑ **Regular reporting** on complaints data and resolutions
 - ❑ **Establish oversight** by setting up an independent monitoring function and performing regular audits

Refer to the [IASC Standards for Collective Feedback Mechanisms](#) or [AFI resources](#) for more information.



What is this document about?

- The script aims to help **call center agents and other client-facing staff** to communicate safely, respect privacy and direct people to support without causing harm.
- Find useful templates here: [Customer Protection Training](#), [Logbook](#), [sensitive complaints examples](#) (overleaf) & [Tipsheet for customer-facing staff](#)

Opening

"Hello, my name is [Your Name]. Thank you for calling [Provider].
How can I help you?" *Listen...*



Caller describes incident/complaint

Acknowledge complaint: Log call/complaint in Logbook & continue to categorization

! *NB: If there is no clear caller incident/ if person doesn't want to share detail, ask:* "To better be able to help you – can you tell me if this call is about someone's safety being at risk or something very private? I can connect you directly with someone that can help you best." **if 'yes', do not probe or ask for details** → follow sensitive complaint process

Triage – ownership or referral & resolution of issue

Technical Issue -
e.g. forgotten passwords/PINs, broken/lost SIM cards or bank cards, technical failures etc.

Other issue e.g. issues when receiving/spending money; didn't receive correct amount; delays; infrastructure breakdown; charging of phones etc.

Sensitive complaint

"Thank you for sharing that with me. I understand this must be difficult to talk about. Can you tell me if it is in relation to [humanitarian partner] assistance or staff?"
Listen...

"I can help you with that....."
Follow [Provider] procedures for technical issues

"Thank you for sharing that with me. Can you tell me if it is in relation to [humanitarian partner] assistance or staff?"
Listen...

YES
"Thank you for reporting this important issue. In this case, you should reach out to [humanitarian partner] who specialize in handling such situations sensitively and confidentially."

NO
"Thank you for reporting this important issue. In this case, you may need to reach out to our [customer protection team OR external referral] who specialize in handling such situations sensitively and confidentially."

NO
"Thank you for reporting this important issue. I will now connect you to our [customer protection team] who specialize in handling such situations. Please hold while I transfer your call."
Follow [Provider] procedures

YES
Option A [preferred]: "Do you want me to directly transfer this call?" *If "yes", transfer call*
Option B: "The contact number is [insert hotline] or you can go to [insert name of channel/ location]. They will be able to assist you directly."

Option A [preferred]: "Do you want me to directly transfer this call?" *If "yes", transfer call*
Option B: "The contact number is [insert hotline]. They will be able to assist you directly."
Follow [Provider] procedures for sensitive complaints

Closing

"Is there anything else I can help you with? *Listen... restart the loop if required*
"Your feedback is important to us, and we are here to support you. Please take care."

Log call update for reporting and ensure follow-up steps are documented.

NB: it is good practice to regularly ask for customer feedback on customer service provided (e.g. phone surveys)

Distinguishing sensitive and non-sensitive cases (cash transfers examples)

Sensitive cases involve issues that can cause harm, stigma, or safety risks to individuals, such as **sexual exploitation and abuse (SEA)**, **gender-based violence (GBV)**, **child protection concerns**, or breaches of confidentiality. These require urgent, confidential, and survivor-centred handling. Examples include:



A community member reports that UN/NGO staff requested sexual favors in exchange for providing assistance



A financial service provider agent demanded favors to process cash assistance more quickly/skip the queue



A partner staff member intimidates and verbally abuses assistance recipients



A woman reports physical violence and theft by other community members as she leaves the cash distribution site



Assistance meant for child-headed households is forcefully taken by adults in the community.



A survivor's private information is improperly shared by staff, causing risks of further harm or stigma.

Non-sensitive cases include **general complaints or issues**, such as **delays** in aid distribution, **incorrect payments**, or **staff misconduct** not involving exploitation or abuse. These can be addressed through standard feedback mechanisms (either by provider or humanitarian organisation). Examples include:



A woman approaches a mobile money agent about an expired SIM card



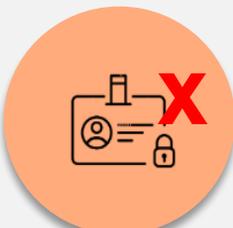
Person calls because of a locked SIM card or forgotten PIN code



Targeted population did not receive the expected quantity of the notes given by the bank. NB: depending on the case, this could be fraud and therefore a sensitive issue!



Crowd control measures are insufficient, and distributions lack orderliness at cash-in-hand distribution



Members of the community are giving e.g. their ID cards as a guarantee to get line of credit to shopkeepers (can no longer get their entitlement during distributions)



Financial service provider arrives late for cash disbursement

Expected customer service

- ❑ **Greet and treat clients with the same respect as anyone else.** Remember the **8 Code of Conduct principles? Acknowledge it!**
- ❑ Give people adequate time and attention. **Some people may need more of your time.** Be welcoming to women, elderly persons, Indigenous Peoples, persons with disabilities etc.
- ❑ **Communicate clearly and in a language that the client understands**
- ❑ **Always display available posters and brochures** explaining fees/costs, processes and hotlines for people to get help. **Always display your company identification** e.g. ID/badge.
- ❑ **Be patient** when you are sharing information. Some people are first-time clients.
- ❑ **Address every question** - be mindful of people's digital financial literacy levels and **provide appropriate solutions**
- ❑ **Guide people** through how to use services/solve problems – multiple times if necessary – rather than doing it for them
- ❑ **Never disclose a customer's personal data** to unauthorized personnel, such as contact number and balance information
- ❑ **Assure people about the security of their accounts.** Do advocate for keeping PIN codes and passwords secret - this can prevent fraud
- ❑ **Educate people about the benefits of financial services.** Inform them about other products that might add value for them (loans, insurance etc)
- ❑ **Redirect people** if you don't know the answer. **Always refer people if they disclose sensitive issues** to you (see below). **Do be discreet and do not pry.**

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- 6 I SAY NO TO BRIBES AND CORRUPTION
- 7 I AM RESPONSIBLE AND TRANSPARENT
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Watch the video here: <https://vimeo.com/309084196>

[Sign initials] I promise to follow these rules to ensure everyone is safe and treated fairly.

! **If you see something, say something!** Immediately report fraud, bribes & other illegal activities, any forms of violence, including sexual exploitation and abuse. No matter who is involved.

Call _____

Referrals cheat sheet:

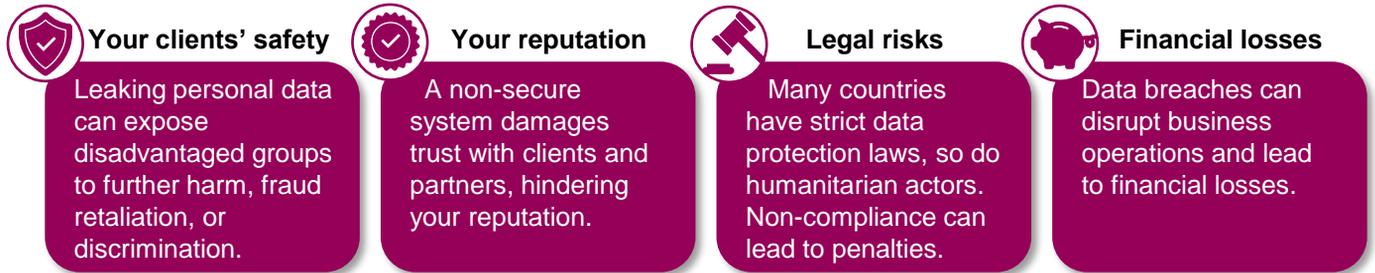
Advanced technical help	Issues with the project	Someone is in danger
<ul style="list-style-type: none"> ✓ Next level escalation for technical problem: _____ ✓ Customer protection service centre (not related to _____ [organization] project or staff conduct): _____ 	<ul style="list-style-type: none"> ✓ Call _____ [organization] for any other issue raised: _____ Always remember to report issues, incl sensitive issues [fraud/harm] in your customer protection logbook and call: _____ 	<ul style="list-style-type: none"> ✓ Call _____ [organization] for any sensitive issue raised: _____ ✓ In case of immediate danger: Police: _____ Health services: _____ [_____]: _____ Always report the issue.

Why data protection matters: Let's hear Amina's story!

"I was grateful for the humanitarian assistance, but now I live in fear. The mobile money agent wrote my personal information on his logbook, but the next client could see everything as he wrote down his data on the same page. He didn't receive assistance though, and now I feel he stares at me with hostility as he saw how much I received. He now knows where I live, and he even got my phone number and sends me harassing messages."



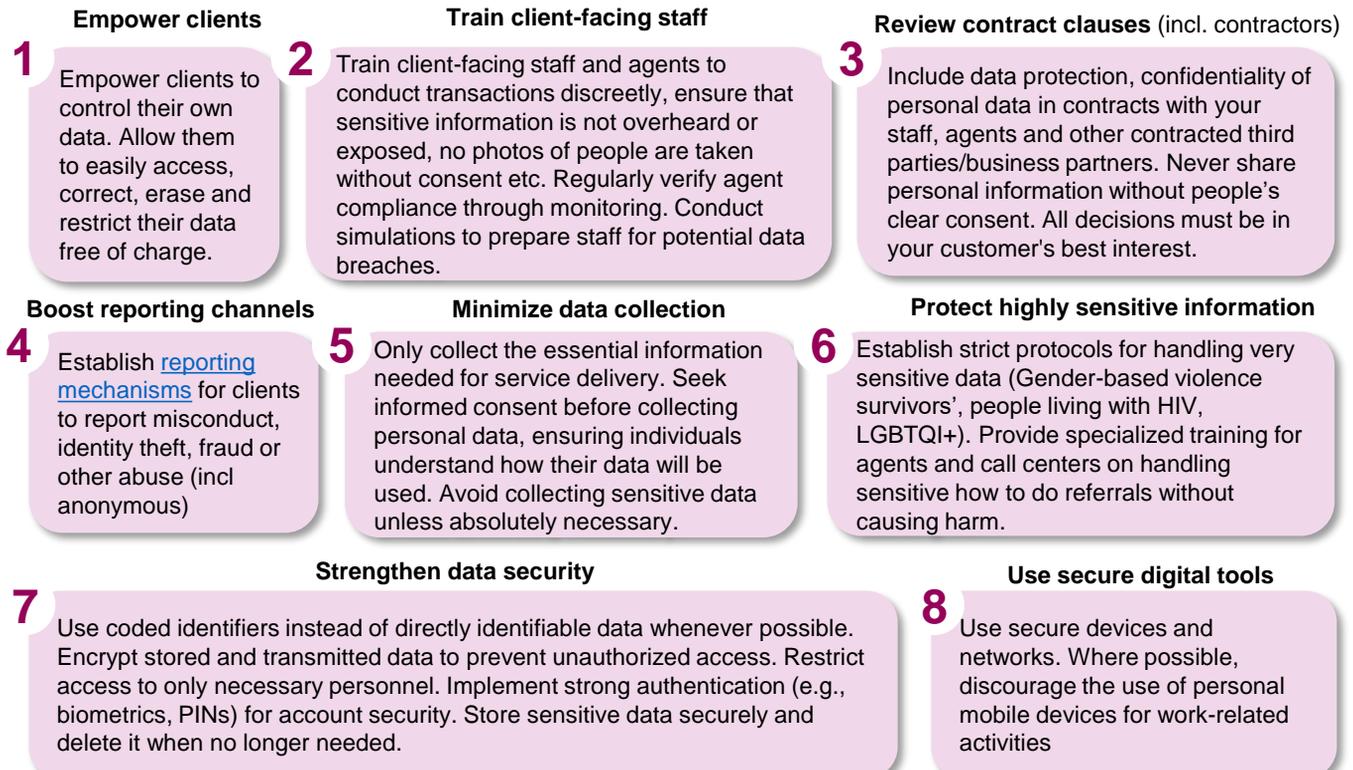
- As Financial Service Provider, you manage highly sensitive personal data about your clients which is required by national regulations to identify customers. Misusing the data causes harm to people. Your staff and agents interact directly with clients, including disadvantaged groups such as migrants, ethnic minorities, persons with disabilities or survivors of gender-based violence (GBV) etc., posing unique risks:



Protecting client data is good for business!

- In India, 63% of a test group chose a 11% interest-rate loan over a 9% loan to gain higher privacy features. In Kenya, 64% of a test group chose a 10% interest-rate loan with data protection over a 5% loan ([CGAP](#)).
- Remember:* In countries where literacy rates are low, language barriers high, and connections unreliable, customers are unable to give truly informed consent.

Here are **9 tips to protect your client's personal information:**



Discover new approaches to data privacy and protection [here](#), as well as the [EU standards](#).