<table>
<thead>
<tr>
<th>Time</th>
<th>Title</th>
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<tbody>
<tr>
<td>14.00-14.05</td>
<td>Welcome</td>
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<tr>
<td>14.05-14.45</td>
<td><strong>How CWGs can strengthen financial inclusion:</strong></td>
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<tr>
<td></td>
<td>• WFP’s digital financial inclusion strategy (<em>Astrid de Valon, WFP</em>)</td>
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<td>• Uganda CWG’s experience on linking Financial Literacy Trainings to CVA and financial inclusion (<em>Eunice Mwende, Uganda CWG Lead</em>)</td>
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<tr>
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<td><strong>Discussion</strong></td>
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<td>14.45-15.15</td>
<td><strong>Presentation on new GSMA tools</strong></td>
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<td>• Connectivity Needs and Usage Assessment &amp; Mobile mapping (<em>Kimberly Brown and Matthew Downer, GSMA</em>)</td>
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<td>• Experience from CAR CWG (<em>Eve Le Dem, OCHA</em>)</td>
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<td><strong>Discussion</strong></td>
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<td>15.15-15.25</td>
<td><strong>Update on the Cash Coordination Caucus</strong> (<em>Clarissa Crippa, NRC</em>)</td>
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<td>15.25-15.30</td>
<td><strong>AOB and Closing</strong></td>
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KEY RESOURCES

Financial inclusion

• Join Financial Inclusion for more discussions and debate: https://financialinclusionweek.org/agenda

Uganda experience


GSMA resources


• Mobile money training for humanitarians: https://www.gsma.com/mobilefordevelopment/resources/mobile-money-enabled-cash-aid-delivery-humanitarian-practitioner-course/

Cash Coordination

• Latest updates, September meeting report and caucus strategy and updates here: https://www.calpnetwork.org/cash-coordination-2021-live-timeline/
How Can We Facilitate Women's Journeys to Digital Financial Inclusion and Economic Empowerment

Global Cash Working Group-Oct 26st 2021
RECEIVING PAYMENTS

- I can use my account to receive my social assistance payments from the government
- I get paid into my account by clients buying groceries in my shop
- I can receive remittances from my brother abroad on the same account

MAKING PAYMENTS

- I can pay school fees and electricity bills with my phone
- I can pay with my phone in local shops
- I use my account to pay my monthly health insurance

I have an accepted form of ID that enabled me to open an account
I have a digital account in my name and have control over the money that I receive
I know how to use the money on my phone for spending and saving; I enrolled in a course on how to best manage the money that I receive
Banks and mobile money operators offer products and services that are relevant to me
I know my rights and entitlements as a recipient of transfers and know how to voice my grievances
Building women's trust & confidence, opening doors for them to be financially resilient, have an ID and access other services.

- Adapting financial service providers' offer to women's needs.
- Advocating for supportive & inclusive national regulations.

WFP is working on this with the Bill and Melinda Gates Foundation (7 focus countries but global initiative) & looking at what needs to change in WFP's business model to enable this vision.

Partnership is essential!

- Putting more digital money in more women's accounts.

Towards Women's Economic Empowerment:
- Increasing assets
- Generating a savings history
- More resilient
- Respected client
Uganda refugee response

Financial Literacy Training Learning Review

Presentation to the Global CWG

27/10/2021
U-Learn: Evidence and Insights

Why U-Learn?
We believe the Uganda refugee response is most impactful when it maximises the use of quality evidence, and deeply integrates refugee voices and preferences.

How do we work?
We act as a public good – supporting a wide range of refugee response actors to continually improve their programming by making use of high quality learning, evidence and insights.

What do we do?
We specialise in Accountability to Affected Populations (AAP), Research, and Learning. We deliver a range of assessments, convener events, trainings, resource curation, and technical assistance to support actors across the response.

What do we work on?
We focus on cross-sectoral support for the Uganda refugee response. Our core themes for 2021: (1) Cash & Social Protection (2) AAP (3) Private Sector & Innovation.
Financial Inclusion Learning Review Series – a new approach

Why?

● Harmonize practices of delivering financial inclusion in Uganda

● Advocate for the adoption of financial inclusion good practices amongst Uganda refugee response actors and donors

● Develop Uganda refugee response specific lessons learned and recommendations

Financial Literacy Training

Digital Financial Services – users and FSP

Women Economic empowerment

Inclusion of last mile groups
March
Research and Learning Consultation with the CWG

April & May
Financial Inclusion Learning Review series planned.

July & August
Existing resources and experiences collected
Analysis

Start FLT

June
FLT Learning Review planned
Actor mapping

November
Learning Brief Digital FLT webinar

September
Discussion Paper
Learning Discussion

Consult
Plan
Collect
Discuss
Share
Financial Inclusion Learning Review Series

General Approach
1. Collate and curate existing evidence
   => a discussion paper
2. Development of lessons learned and recommendations.
   => a learning discussion
3. Dissemination and uptake
   => learning brief and secondary / follow-up outputs
Financial Literacy Training Learning Review

Why
- Overview of the existing FLT practices and evidence in the Uganda refugee context
- Create common understanding / discussion
- Start developing lessons and recommendations.
- Increase coordination and collaboration
  => Harmonise and improve practices

Areas of focus
- FLT landscape
- Participant selection
- Training and curriculum
- Training of Trainers
- Coordination and collaboration
- M&E
- Digital FLT
The FLT landscape in Uganda

- Not a standalone activity
- Supports and enables other programmatic activities:
  1. Cash-Based Interventions
  2. Group saving activities
  3. Loans from financial institutions
- Objectives tied to programmatic activity it enables
- Incredible variety of FLT’s (as varied as the actors)
FLT Participants

- Mostly refugees, sometimes mixed Host Communities and refugees (in line with 70/30 provision)
- Gender: predominantly female, but not purposefully.
- CBI: two participants per HH (of which one is literate)
- Age: over 18 or the “breadwinners”
The FLT Process – Participant selection

● Participation selection => in line with the overall objectives of the overarching activity/programme or implementer.
  ● Those receiving (WFP) cash-based food assistance
  ● Pre-existing financial experience
  ● A vulnerability criteria

● Qualifying criterion
  ● voluntary participation / participant motivation
  ● Literacy

● Identification
  ● Using existing UNHCR/OPM lists,
  ● Through consultation with the community to be engaged,
  ● Volunteering
FLT process

- Group training is the standard
- Number of participants ranges between 10-30 participants
- 1st steps: grouping by preferred language
- 2nd step: further grouping
  - In line with programmatic objectives (group those with basic knowledge and those with more advanced knowledge together);
  - Group participants by geography (for example, by village or zone).
- Those already in pre-existing financial relationships i.e. VSLAs or other savings groups.
Overall basic FLT curriculum implemented

During the Learning discussion, individual orgs additions were mentioned:

- Digital Financial Literacy Training
- Financial Risk Management
- Insurance and taxation
- Talking about money / financial negotiation
- Group dynamics
FLT curricula – methods and tools

01 Analog Delivery
- Flipcharts
- Pictorials
- Book with illustrations
- Exercises
- Role plays
- Scenario cards
- Flash cards

02 Digital Delivery
- Interactive Voice response (IVR)
- SMS
- E-learning
ToT - trickle-down approach

Trainers from the Host Community
- Higher academic credentials
- Experience working with NGOs/other agencies
- More effective coordination & supervision of trainings
- ...

Trainers from the refugee population
- Ability to communicate in the local refugee language
- Shared culture
- Accessibility – less costly
- IGA
- ...

Master Trainer

- Trainers of trainers
  - Community based trainers
  - Community based trainers

- Trainers of trainers
  - Community based trainers
  - Community based trainers
ToT training process

- ToT training and selection is very varied.
- One-off/stand-alone trainings vs. regular training and ongoing support.

Good practice from the Karamoja region: initially paying VSLA “facilitators/trainers” but graduating them to be paid by the groups!
Criteria for FL trainer selection

Selection criteria

- Speak local languages (for example, Kinyarwanda, Kinyabwisha, Kiswahili)
- Ability to work under minimum supervision to deliver the trainings
- Local to the community (if applicable)
- Level of education
- Experience as “teachers” or with an NGO.

Trainers are selected from:
1. Existing staff members
2. BoU accredited trainers
3. The Host Community
4. The refugee population
Collaboration & Coordination

- Link to Uganda refugee response FLT 4Ws: [https://drive.google.com/file/d/1OXS0l2_EHPIA5UhI2VufyEJDM31nB1k/view?usp=sharing](https://drive.google.com/file/d/1OXS0l2_EHPIA5UhI2VufyEJDM31nB1k/view?usp=sharing)

- Collaboration already happens, a lot remains to be done.

- The new FLT sub-working group under the CWG will be a way to take this forward.
**Recommendations**

- Harmonization of processes on financial literacy training: selection of participants; baseline assessment for participants
- Providing guidance on implementation of financial literacy training: Curriculum to be used, Basic curriculum modules to be covered; guideline on duration of training as well as referral mechanism for advanced level trainings etc
- Data base of trainers and trainees; hosted by Bank of Uganda with support from UNHCR and WFP to avoid double targeting
- Coordination and collaboration with other actors implementing similar financial literacy trainings at refugee settlement level
- Collaboration and linkages with private sector; such as banks, micro finance institutions to provide financing.
Financial inclusion LR Series – next steps

- FLT
  - Learning Brief – Mid November!
  - Webinar on Digital Financial Literacy Training – 1st of December!
  - Monitoring and evaluation of FLT
  - Good practice brief on payment on the FL trainers by VSLA groups (sustainability)
  - The development of minimum standards on FLT
  - Advocacy points for donors

- Financial Service Providers and users experience of digital financial services - research ongoing!

- Women entrepreneurs (WEE)

- Last mile groups
UGANDA CASH WORKING GROUP

Get in touch!

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marijke@ulearn-uganda.org

Find the discussion paper on the U-Learn website: https://ulearn-uganda.org/

WFP Uganda country activities: https://www.wfp.org/countries/uganda
DISCUSSION / QUESTIONS
GSMA Mobile for Humanitarian Innovation
Mobile Money for CVA; Humanitarian Connectivity
Needs and Usage (CoNUA) Toolkit

Presentation to Global Cash Working Group
Kimberly Brown, Matthew Downer
28th October 2021
Mobile for Humanitarian Innovation
Accelerating the delivery and impact of digital humanitarian assistance

Vision
An inclusive, impactful, digital humanitarian future

Impact
Over 8.3 million reached with mobile-enabled digital humanitarian services

Humanitarian Connectivity Charter: 159 signatories in over 111 countries

5 Humanitarian Trends
Addressed by Mobile-Enabled Digital Assistance
- Cash and Voucher Assistance
- Disaster Preparedness and Response
- Forced Displacement
- Food Insecurity
- Addressing the Climate Crisis

3 Programme Principles
- Digital Ethics and Data Protection
- Inclusive and Dignified Aid
- Localised and Accountable
Mobile money enabled CVA: M4H Research & Resources

Mobilising Cash and Voucher Assistance Programmes: The case for mobile money

Mobile money enabled cash aid delivery: Essential considerations for humanitarian practitioners

Navigating the Shift to Digital Humanitarian Assistance: Lessons from the International Rescue Committee’s Experience

Mobile money enabled cash assistance: User journeys in Burundi

Telesom ZAAD: Pushing the mobile money CVA frontier

Verifying recipients of cash assistance through Voice ID: Pilot project lessons and outcomes

GSMA online training

Mobile Money Cash Aid Delivery: Humanitarian Agency Guide

Self-led online training covering all the basics of using mobile money for CVA

Covers key themes

User perspectives on MM CVA; Practitioner perspectives on MM CVA; Ecosystem requirements; Digital ID
Connectivity Needs and Usage Assessment (CoNUA)

- Growing need for evidence on how people affected by crises access and use mobile technology, as well as the barriers they encounter.
- Data is vital to adequately inform effective and appropriate digitisation of services (such as CVA) without leaving people behind, presenting new risks or exacerbating existing inequity.
- GSMA and REACH, supported by ETC, produced CoNUA, in consultation with colleagues from more than 40 organisations.
- Provides humanitarians (and stakeholders) the tools to measure and assess the use of mobile technology, including mobile money. In a standardised manner, allowing for comparison.
- Provides a tangible way to engage with affected populations about their needs related to mobile technology and other digital services.
The CoNUA Toolkit Resources

Three resources
• Report • Guidance • Tools

End user facing tools

Survey  Focus group discussions  Exercises

Merchant/Agent facing tools

Survey  In-depth interviews  Merchant mapping

Ecosystem tools

Market assessment  Signal strength mapping

The toolkit is:

• **Modular**
  all tools can be used in full, some can be chosen, or elements can be taken out and added to other assessments;

• **Adaptable**
  can be deployed in various scenarios, the most critical parts that need to be adjusted for specific contexts are highlighted

• **Supported**
  GSMA track deployments, offer guidance, and continually listen for feedback and update the toolkit

• Currently published as ‘Beta’

• Working with REACH, ETC and partners to continue to test and iterate the Toolkit

• Final version expected Q2 2022
Questions? Comments?

conua@gsma.com
Eve de Lem, OCHA

EXPERIENCE FROM CAR
DISCUSSION / QUESTIONS
UPDATE ON CASH COORDINATION FROM EMINENT PERSON’S FRONT OFFICE

Clarissa Crippa, NRC
AOB AND CLOSING

Thank you!

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