Financial literacy toolkit for Refugees

Kristina Jervell
Methodology

Human centred design

Creative problem solving

Ideation

Organize findings
Define
Prioritize

Inspiration

Research
Discover
Learn
Interact

Implementation

Test
Prototype
Implement
Scale
Project goals

‘Less is more’
Universal product
Self sufficient solution
Adapted to the context
No monetary rewards
Stories
Adapting to a life as a refugee

‘There is a big difference, it is difficult to adapt to the place. How to survive without any activity. No water, no food. I studied sound engineering. And I was working at my father’s shoe shop.’
Fred, 33, Congo

‘Life was good back in Congo, I was schooling there. I lost my father during the war, not sure if he is dead. Here, I cannot say we are in good life. There are no jobs. We just try to use our talents to make little money. Here I cannot plan for future.’
Idrissa, 21, Congo
Curriculum review

A 5-week training
2 times a week = 4 hours
Foundation & advanced course

Based on:
Global Financial Education Programme
World Food Programme
Module 2
DanChurchAid & Mercy Corps
Training on Financial Literacy
AVSI & Care International
Financial Education Manual
VSL Associates
Programme Guide to Village Agents and Income Generating Activities
GiZ
Financial Literacy for Smallholder Farmers
Finn Church Aid
Business Training Manual
Foundation course

10 sessions 4 modules

Content
Module 1 to 4

Module 01: Introduction
Session 01
What is financial literacy?........................................................ 03

Module 02: Savings
Session 01
What are savings?..................................................................... 05
Session 02
Goals & savings ......................................................................... 07
Session 03
Different ways to save............................................................... 09

Module 03: Personal finance management
Session 01
Setting financial goals............................................................... 13
Session 02
Making a budget ........................................................................ 15
Session 03
Making spending decisions....................................................... 18
Session 04
Daily cash tracking ................................................................. 20

Module 04: Financial services
Session 01
Financial services ..................................................................... 23
Session 02
What is mobile money?............................................................. 25
Advanced course

Module 05: Income generating activities: selection, planning and management
- Session 01
  Define an income generating activity (IGA) ........................................ 33
- Session 02
  Selecting an IGA ........................................................................... 38

Module 06: Investments
- Session 01
  What are investments? ............................................................. 41
- Session 02
  Planning your business ............................................................. 43

Module 07: Loans: managing debts successfully
- Session 01
  My money vs someone else’s money ........................................ 47
- Session 02
  Comparing lenders .................................................................. 49
- Session 03
  The loan cycle ......................................................................... 53
**Approach**
Proactive learning

**Active teaching & learning**

- Participatory approach
- Trainers as mentors
- A motivated mindset & attitude
- Knowledge as a reward
- Focus on behavioural change
- Realistic goal setting

- Flip chart
- Group work
- Workbook
- Scenario cards
- Roleplay
- Discussion
- Homework
- Activity
- Income+ expense cards
Trainer’s toolkit

- Flip chart
- Curriculum & workbook(s)
- Scenario cards
- Income & expense cards
- Trainer’s toolkit

Module 02: Scenario card
Omar’s savings
### Income vs. expenses

<table>
<thead>
<tr>
<th>Date</th>
<th>Income</th>
<th>Expense</th>
</tr>
</thead>
<tbody>
<tr>
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<td>+</td>
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<td>+</td>
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<tr>
<td>Weekly total:</td>
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<td>=</td>
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</table>
### Daily cash tracking

<table>
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<tr>
<th></th>
<th>Date</th>
<th>Starting cash</th>
<th>Income</th>
<th>Savings</th>
<th>Expense</th>
<th>Ending cash</th>
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<tr>
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<td>Saturday</td>
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<tr>
<td>Sunday</td>
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</tr>
<tr>
<td>Weekly total</td>
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</tbody>
</table>

### Important factors to consider when choosing a lender

<table>
<thead>
<tr>
<th>Lender</th>
<th>01</th>
<th>02</th>
<th>03</th>
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</thead>
<tbody>
<tr>
<td>Interest rate</td>
<td></td>
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<tr>
<td>Chance of getting a loan</td>
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<tr>
<td>Type of loans offered</td>
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<td></td>
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<tr>
<td>Distance from my home</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Frequency of repayment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Availability of other services</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Grace period</td>
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Testing the content
Pilot 1: July-September 2019

- Nakivale
  Hunger Fighters
  Uganda

- Kiryandongo
  Andre Foods
  International (AFI)

- Rwamwanja
  The Adventist
  Development & Relief
  agency (ADRA)

- 3x locations
- 3x trainers
- 6x groups
- 60 participants
  trained in
  financial literacy
Testing the toolkit
Pilot 2: Oct-January 2019/2020

Nakivale
Hunger Fighters Uganda

Kiryandongo
Andre Foods International (AFI)

Rwamwanja
The Adventist Development & Relief agency (ADRA)

3 locations
90 trainers
180 groups

1800 participants trained in financial literacy
Training overview

Selection

Screening to select participants

Training of trainers

Debrief workshop with trainers

Week 6 to 9: M&E period

Evaluation

Certificate with 80% attendance

Training starts

Training

Week 1: savings introduced

Mobilisation

Home visits

Selection tool (15 questions)

Quantitative data

Week 1: process monitoring

Beneficiary feedback (WFP)

Week 2: process monitoring

Beneficiary feedback (WFP)

Week 5: process monitoring

Beneficiary feedback (WFP)

Compare score from selection and week 5

Week 4: present savings goal plan

Week 2 to 9: M&E period

Debrief workshop with trainers

Training of trainers

Certificate with 80% attendance
Outcomes
What have we learned?

Creating small, but significant changes

- Rebuilding confidence
- Promoting family cohesion
- Change in character
- Able to imagine a future
The family comes from Uvila District in South Kivu, and fled Congo in February 2015 after escaping brutal attacks from various rebel groups.

They were first settled at the Rwamwanja Reception Centre and stayed there until 2017 before setting in Base Camp I Village in the settlement.

The couple receive monthly cash transfers from WFP which is their main source of income as they are both unemployed.

“We could hardly plan for our money and often times ended up spending it as it comes which was followed by lack of trust and unity.”

After attending the 5-week training the couple were able to sit together as a family to plan, make a daily budget and track their savings.

They also started to save for emergencies and uncertainties, and future investments which they never had in mind.

Together with their fellow participants, they started a savings scheme to save 20,000 UGX per month, received in a cycle.

“From our savings we managed to start up a retail shop selling Kitenge fabrics. We started with 10 pieces and now have 15 pieces with a cost price of 40-45,000 UGX.”

The training has improved their peace and trust in the household as they now plan together. They now do not mind who collects the cash from WFP as they trust each other, knowing it will be budgeted for the family.

“We can now track our income & expenditures, save and plan for the future. We never dreamt of this!”
Christine Nakivale
Congo

Christine is 51 years old and has lived in Uganda as a Refugee for the past 13 years.

Being a mother of 11 children, she struggles with her husband to pay school fees for her 5 school going children, as her medical condition challenges her to work.

“\textit{I used to make at least 300,000 UGX from my business, but all the money would finish in one week without me doing anything important with it or even saving some of it.}”

After attending the 5-week training Christine joined a VSLA for women and opened an account with a SACCO where she now keeps her savings.

She was surprised to see that she was able to save up 250,000 UGX the first month as a profit from her business.

Christine now better manages her money by budgeting & planning with her family and setting family savings goals such as saving for helping her son start a business.

“\textit{Had I had this training 10 years ago, me and my family would be rich and would be living a very good life.}”

‘\textit{Nowadays I am sharp. I no longer give out money anyhow. When my tricky and clever kids come to me for money they first have to justify why they need and if what they reallyy want it for is important.’}
What services and products will Refugees need in the future?

How can their progress be translated into credibility to gain access to financial services?

How can we connect bankable households with financial institutions?