

FINANCIAL LITERACY TRAINING IN UGANDA'S REFUGEE RESPONSE

A LEARNING BRIEF

November 2021

UGANDA CASH WORKING GROUP

U-LEARN

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1. Introduction

The March 2021 research and learning consultation with the Cash Working Group (CWG) - co-chaired by the UN Refugee Agency (UNHCR) and the World Food Programme (WFP) - highlighted the need for in-country learning and exchange on financial inclusion. Following this, U-Learn and the CWG, have been collaborating on a Financial Inclusion Learning Review series to increase the uptake of evidence and good practices on financial inclusion (FI) in the Ugandan refugee response.

The first Learning Review, on Financial Literacy Training (FLT), started in July 2021 by gathering existing evidence and speaking with practitioners.

What is a Learning Review?

The purpose of a Learning Review is to learn and improve. It is broken down in three phases:

1. Collate and curate existing evidence, which culminates in the development of a discussion paper
2. Development of lessons learned and recommendations through a learning discussion
3. Dissemination and uptake through a learning brief and follow-up activities and outputs.

The desk review sourced and summarised over 30 publications and resources (private and public) to understand the context and background of the operating environment. Primary data was collected through key informant interviews to supplement and complement the desk review and specifically get a solid understanding of the realities on the ground. Areas of focus included, if, how, why and when they implemented their FLT, and to whom, what lessons they have learned over the course of their service delivery, what gaps they have identified and how they think the landscape can be improved.

A discussion paper was then produced to provide an analytical overview of the FLT landscape in the refugee response in Uganda and proposing key areas for the discussion that took place at the learning discussion, attended by over 50 actors, on the 15th September, 2021.

The current results of the process are reflected in this learning brief. However, this does not signify an end to the Learning Review process; indeed, many pieces – such as harmonising FLT practices through the recently established a FLT sub-working group, an in-depth look at Digital FLT, and documenting some of the good practices that were identified as part of the Learning Review - are ongoing and will continue in 2022.

What does financial inclusion for refugees look like in Uganda?

Financial inclusion is "an enabler and accelerator of economic growth, job creation, and development" with the potential to "ease pressure on host communities", enhance refugee self-reliance and support "more inclusive return.

Financial inclusion (FI), within the refugee environment in Uganda was defined as "all Ugandans and refugees having access to and the ability to use a broad range of quality and affordable financial services which helps to ensure their financial security".[i]

The increased diversity of aid distribution, in Uganda, is driving both the opportunity for greater FI but also the need for greater FLT,[ii] and although levels of FI are improving, challenges remain, especially for the refugee populations.

Currently hosting over one million, five hundred thousand[iii] refugees and despite efforts by the government, international community and NGOs, the "vast majority" of refugees in Uganda live "below the national poverty line compared to 25 per cent of rural Ugandans" and are much more likely to be living in poverty even though settlement-based refugees (which make up over 90%) receive humanitarian assistance.[iv]

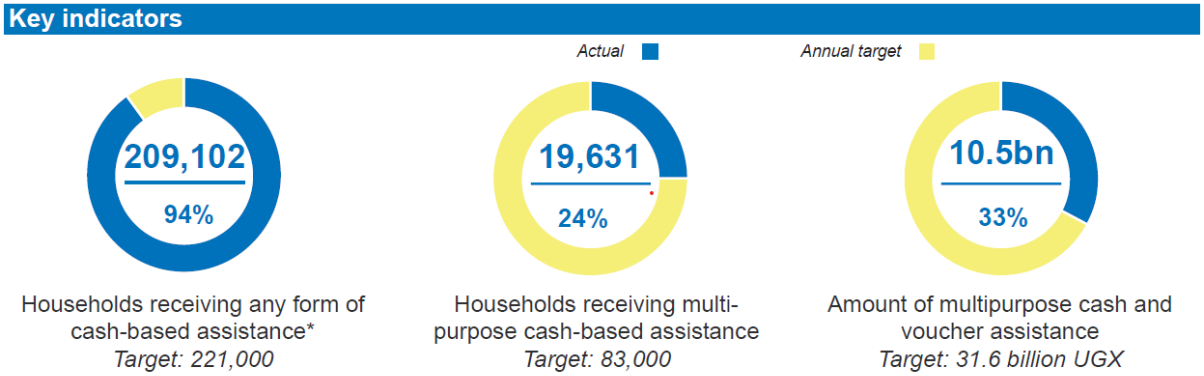


Figure 1 - Cash Based intervention Q2 Jan-June 2021. Source in footnote v

For 40% of refugees this assistance is their main source of livelihood, provided, until recently, through in-kind support. However, to encourage refugee self-reliance and independence, refugee response actors are increasingly moving to cash-based interventions (CBIs) with just over 200,000 households (HH) receiving some "form of cash based assistance".[v]

What is financial literacy and what is the need for it?

Financial Literacy Training is the "training of people so that they have the knowledge, skills and confidence to manage their money."

The definition of financial literacy (FL) can be extremely subjective, based on the context, the user and the definer. What is agreed however is that refugees need different interventions and advice at different times and based on their different, pre-exile backgrounds. Regardless, most new refugees only have the capacity to focus on meeting their very basic needs. However, with time, different for each person, refugees can start thinking about how to improve their basic situation and create more [aid] independence, financial self-reliance, a financial track record and finally, full independence, integration and even possibly financially preparing for repatriation, should their reason for flight be diminished.

Uganda has seen over 50 years of refugee influxes, with most refugees remaining in a protracted situation and their needs are extensive: from basic "*survivelihoods*" through to business development. A refugee's FL journey should be seen as a spectrum, ranging from the management of their limited personal finances, through engaging with informal financial products and services to improve their personal situations, to starting and maintaining successful income generating opportunities and eventually to fully engaging with commercial financial service providers on both a personal and professional basis. This 'road' to self-reliance

and FI is not a straight pathway and the ability and time it takes to travel along it is different for each person.

FL and FI in Uganda can be subdivided into formal and informal. Formal includes those who have or use formal financial services (i.e. regulated) whereas informal includes those who have or use informal financial services (i.e. unregistered and unregulated).

In Uganda, refugees' willingness and ability to engage with financial services is "influenced by their home country experience, the attitude of the banks towards them and their own financial literacy" and the "range of obstacles [mainly with banks]" they face.[vi]

National and local regulations constrain refugees' ability to participate in both the formal and informal economies. – see footnote 7

Since arriving in Uganda, many refugees "have significantly expanded their use of [...] financial instruments... particularly mobile money and savings groups."[vii] Given the increase in their use of financial services since moving to Uganda, FLT is increasingly important to ensure refugees are able to effectively manage their financial life.

2. The implementation of financial literacy training in the Uganda refugee response

The financial literacy training landscape

In Uganda, FLT is defined as the **"training of people in order to have the knowledge, skills and confidence to manage their money"**[viii] and is recognised as being one element leading to FI which itself leads to self-reliance. There is also a general understanding that for refugees this equates to the "sound use of cash-based transfers" in the short-term and "inclusive development, equitable empowerment, and financial inclusion" in the longer-term.[ix]

The FLT landscape in Uganda is nascent but growing with an increase in actors, curricula and participants. For the most part, this growth has been organic. The actors implementing FLT are from across the full spectrum of sectors - from government, through the financial private sector, Fintech/microfinance businesses, to social businesses, I/NGOs, and intergovernmental agencies. All aim to provide their recipients with the knowledge and skills necessary to enable them to lead independent, self-sufficient lives. However, each has a nuanced understanding of what that is and how to accomplish it, primarily based on their reason for undertaking the FLT.



Figure 2 - Actors implementing FLT in the Uganda refugee response (not exhaustive) [x]

FLT is rarely, if ever, provided as a 'stand-alone' activity and is primarily given to support or enable other programmatic activities. It can generally be divided into three categories:

1) At a HH level as part of CBIs;
2) Group saving activities (such as VSLAs) and
3) Financial institutions (such as microfinance and banks).

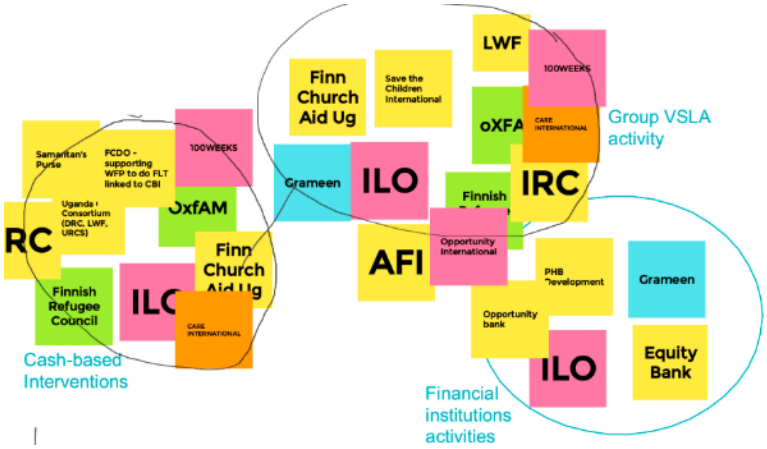


Figure 3 - Learning discussion jam board exercise placing FLT practitioners in activity groups. Note - this is only a partial view on FLT practitioners in Uganda

FLT is recognised as intrinsic to the success of these programmes; however, this programmatic approach inevitably influences the design, content, and application of the FLT and whilst this may help Uganda refugee response actors achieve short-term goals, it can be in conflict with, or at least not supportive of, the longer-term goal as defined above.

Given this, the **available FLT's are extremely varied; varying in motivation, participants, qualifying criteria, content and format**. In addition, the amount of collaboration, duplication, and use of linkages to other providers, or services also varies. As such, there are concerns about how to best manage this growing sector to prevent a duplication of effort and ensure a consistency and efficacy of training. This is being, in part, supported by the CWG which is an "inclusive platform…open to the cash Community of Practice [in Uganda]", providing technical functions as well as "harmonising approaches to delivering cash".[xi]

Training delivery

All FLT is provided through group training, primarily due to financial considerations i.e. it is "cheaper to train…" in a group; or due to the FLT implementers' selection criteria i.e. training a pre-existing savings group. Group training does also provide "for group learning and sharing of ideas" and make the group more easily transformed into saving groups at the end of the training.

"financial literacy is always most effective when it does not exist in a vacuum; there must be a practical aspect" – interview with FLT practitioner.

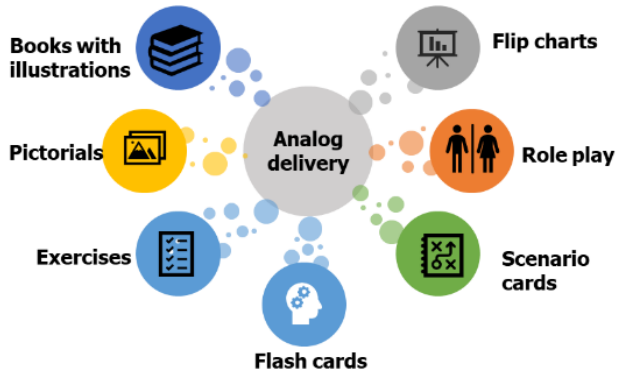


Figure 4 - Delivery methods - analog

Most training is provided in person, using interactive, but analog methods, in part due to the literacy of the participants, but a few FLTs are delivered digitally, something that many have had to try to engage with since COVID-19.

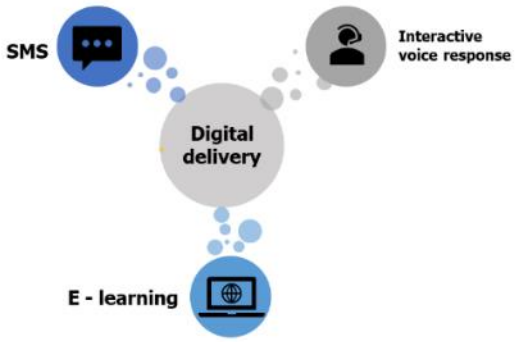


Figure 5 - Delivery methods - digital

The digital delivery of FLT comes with a range of additional implementation challenges, including access to the hardware and software necessary to engage effectively with the training, as well as a need for a higher level of both digital and analog numeracy and literacy of the participants.

The length of the training varies and impacts the average length of the sessions. Training with a shorter overall length (e.g. 5-8 weeks) usually had sessions of one to two hours, once or twice a week to provide more flexibility for other daily responsibilities. However, when provided alongside another activity, for example a savings group meeting, then the length of the overall training element tends to be greater, sometimes up to a year, but delivered in shorter sessions, for example, 10-15mins, once a week.



Figure 6 - Average FLT duration. Size of bubble indicates how common it is

Overall the aim is to try and be as flexible as possible – with the content, location and length of training sessions, etc. to best enable the participants to fit the FLT around other aspects of their day to day living thus minimising the disruption for participants while encouraging the greatest, most consistent attendance possible.

Consistent attendance is one of the key criteria for ensuring the greatest efficacy of the FLT, however how to embed the training and produce behaviour change is tackled in a variety of ways. Most curricula involved role plays or other interactive elements and many encourage participants to implement the lesson between sessions. However, it is clear there are differences between what is thought to be the best methodology for delivering the training – from the more classic classroom style to a fully participatory "human centred" approach removing the trainer and trainee dynamic.



Figure 7 - FLT tools used during trainings in the Uganda refugee response

Training of Trainers

FLT Trainers can come from the refugee community, Host Community (HC), existing staff members or the BoU database of accredited trainers and Master trainers, with proximity to the community, language, education level and the ability to work independently being a key qualification.[xii]

The benefits of using refugee trainers are that they were better able to "understand the community dynamics so they have the confidence of the communities/ participants" and the fact that they often spoke the local language of participants was also an advantage. In addition, it often meant that they were likely to have less far to travel to provide the training and are more accessible during and post training (mercy) for ongoing support. Lastly, it also acts as a potential IGA for the individual trainers, which is, in and of itself a good thing.

However, HC trainers often had "the qualifications and capacity to be trainers and deliver the curriculum") removing some of the ToT requirements, but linked to the use of HC trainers was the issue of available funds to pay for the trainers' travel, as most did not live near to the settlements.

Most use a 'trickle down' approach, for the with trainers being trained at a central level HQ/regional level, then going out to the settlements, training community based trainers or community members there who provide training directly, or at a minimum, ongoing support.

Towards a private sector agent model for saving groups training and support?

Mercy Corps is currently working with almost 700 savings and internal lending communities (SILC) in Karamoja providing FLT and supervision diligence of members' savings through MC trained field agents for nine months. From month ten, the field agents are certified by MC as private sector providers and required to be paid by the SILC groups in exchange for services. This system has been designed to help maintain the sustainability of the SILC groups, with the added benefit of creating an IGA for the field officers and acting as a motivator for the field agent to provide an indispensable service during the first 9 months.

However, there "is no current universal delivery of ToT for financial literacy" and ToT can last from as little as a few hours to up to three days with trainer quality being maintained through "shadowing" or "refresher trainings".

Participants

The majority of refugee response actors providing FLT in Uganda are targeting refugees, though not necessarily exclusively. This focus might be due to funding or organisational criteria, however most of the training is applicable to host communities with few, if any changes. How organisations select their participants varies and is primarily based on their associated programming objectives, with most not having specific gender targets per se, but end up with predominantly female participants, who are over 18 or the "breadwinners". Then a key determinant for the inclusion within a certain group was a shared language often followed by the participants' learning level and/or their geographical location i.e. at a village or zonal level.

"The essence of training is that most of the refugees do not have the basic minimum education and therefore need this training to help them make better decisions around them using their money for impactful lives in their households" - interview with FLT practitioner.



Figure 8 - Group training activity ©2021 U-Learn

However, this helps with gender and age parity and to mitigate internecine discord and encourage shared HH financial decision making. This can help to ensure that no one is "left behind during the training", however it limits the overall number of HH that can benefit, given that most FLT implementers aim for small groups.

Literacy is used by some as a qualifying criterion, especially those delivering FLT through digital means, however this is not a requirement as the low literacy participants are still "able to perform well after the training".[xiii]

Accessibility for people with disabilities (PWDs) is not really taken into consideration across all aspects of the training - from the practical, i.e. the fact that "most training centres in the settlements do not have facilities such as toilets to support the [PWDs]", through to the content and delivery of the training itself where the "deaf and blind are not catered for." The inclusion of PWDs seems to be by including "people they entrust so these people can be trained and they will give this information" to the PWDs.[xiv]

Training Curriculum

There are at least five independent curricula that are actively being used.[xv] Almost 40% of the actors mentioned they use the curriculum developed by WFP in partnership with UNCDF and PHB.[xvi] Another 40% are using either a curriculum developed in-house or an adapted or combined version of existing curricula. The remaining 20% use versions of the Bank of Uganda (BoU) curriculum. Besides the FLT implementers 'obliged' to use a certain curriculum[xvii], FLT implementers' decision on whether to create their own curriculum or use or adapt another is unclear but likely based on programmatic objective needs.

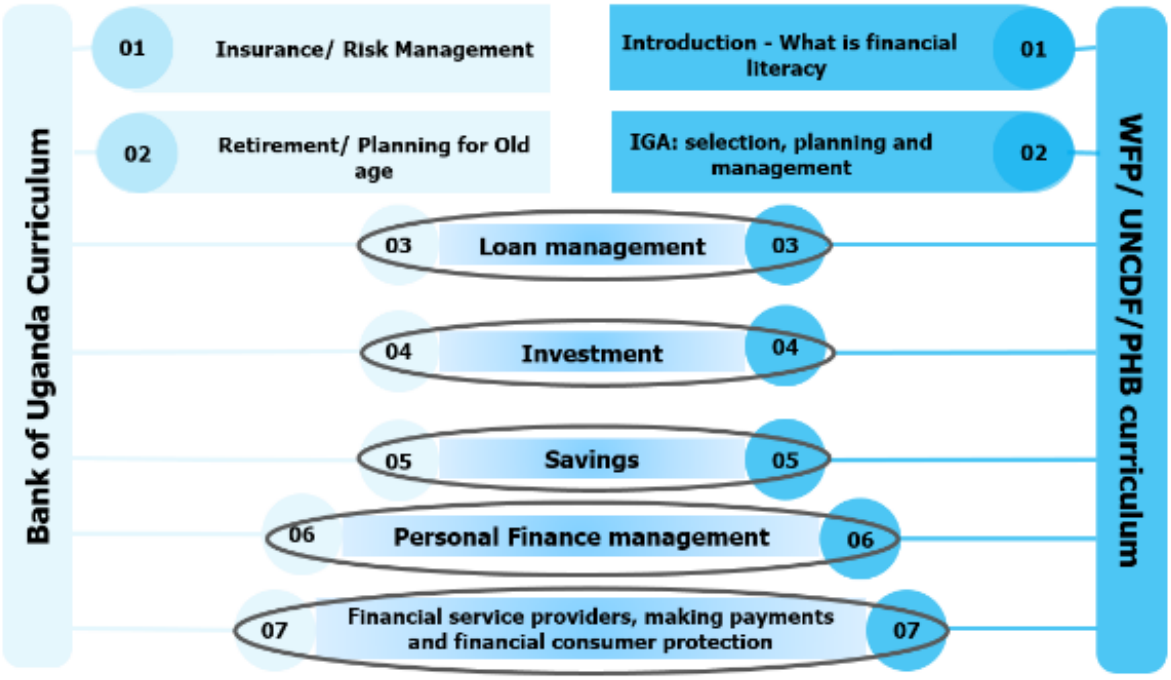


Figure 9 - Comparison of modules included in the BoU and WFP/UNCDF/PHB curricula, showing great overlap in the modules.

In 2012, the BoU developed its core messages in an effort to consolidate the messages delivered through different financial literacy programmes. All actors are "encouraged to make use of the core messages ... to ensure that people receive similar, and consistent, messages from a variety of sources."[xviii]

More recently, in 2019, PHB was engaged by WFP and UNCDF to "develop/adapt a financial literacy curriculum and training strategy for refugees and refugee host communities in Uganda." They reviewed a range of curricula that was in use in Uganda at that time and built on the "existing learning and resources previously developed" to develop the WFP/UNCDF/

toolkit. It is open source and translated into "the major languages in use in the refugee settlements in Uganda." The BoU "approved its usage for refugee financial literacy training".[xix]

Most FLT implementers are providing 'basic' FLT focusing on personal financial management, savings and simple loan management. Advanced training is being provided on how to access and use digital financial tools and products, accessing and interacting with formal financial service providers (FSPs), business financial skills. However, this is notably less than the 'basic' FLT provision. This may reflect the relatively low level of FL across Uganda/, or the programmatic approach to FLT, or a lack of funding, or all three - but it is important to remember that refugees are far from a homogenous group and that a need for this more 'advanced' knowledge also exists, not least due to the rapid expansion of digital financial services in Uganda.

"There is also a challenge of ineffective inter-agency coordination specifically for the financial literacy training actors which has in some cases raised the issue of duplication of service delivery where households have been targeted multiple times for the same trainings" - interview with FLT practitioner.

The content is influenced by the overall length of the training, the capacity level of the participants and the project funding and/or end goals. This throws up challenges with regards to post training evaluation and in terms of preventing duplication of effort or inadvertently creating training gaps

Monitoring, Evaluation and Learning

Crucial to understanding the efficacy of FLT is the evaluation of the training and post training application of the learning. This is an area of weakness with the monitoring being either soon after training and not repeated) or based on outputs such as "number of training, the targeted groups and so forth".[xx] At the moment, there is no focus on FLT outcome measuring – for instance looking at behaviour change and/or outcomes such as "how many of the participants have income generating activities and are routinely able to save and at what frequency and the money they have in savings"[xxi] or impact measuring using standard global benchmarks.

'Graduation' is also important to ensure the post training efficacy but this is often based on the successful completion of a certain number of modules rather than on the understanding or applicability of the training to the participants.

Inspiration for improved and harmonised impact monitoring

While not active in the Uganda refugee response, the organisation 100WEEKS, provides direct cash and financial literacy training to rural women in Uganda.

Their programming has a strong impact and outcome monitoring element that uses global benchmarks such as the multi-dimensional Poverty Index (MPI) to track changes in beneficiary poverty levels over a 4-year period of time.

They have a monitoring software system that can also be used by other organisations who have graduation or cash programs and are currently finalising the ICT system that will make the data publicly available. Their complete training curriculum will be published open-source end of January 2022 at www.100wiki.org.

Therefore, there is little evidence on the longer term impact of the FLT. This is combined with a lack of post training road mapping for participants in terms of access to the next level of training.

Links to financial service providers



Figure 10 - A mobile money agent in Rwamanja settlement, Uganda. © U-Learn, 2021

"[H]ouseholds that have access to financial services, whether formal or informal, are more resilient against negative shocks than those that do not." [xxii] Yet, in Uganda, access to formal finance and credit services from financial institutions for refugees is currently "very limited and almost non-existent." [xxiii]

Refugees face many practical and policy hurdles to accessing formal financial services and FSPs have tended "to exclude refugees from their services" or their products do not reflect or meet refugees' needs. FSPs are still "extremely wary of including refugees in their client base" and perceptions remain that refugees are "high risk clients"; "not credit worthy"; are "disadvantaged and helpless"; "highly mobile" and "transient". [xxiv]

From the refugees' perspective, there are many myths, misconceptions and rumours about FSPs, often influenced "by their home country experience of banks…the attitude of banks towards them…and the refugees' financial literacy understanding of what banks offered." [xxv]

These "stereotypes and misinformation" fuels a mutual distrust. In addition, there are still "few financial institutions" in the settlements and "[l]ocal financial institutions are not willing to collaborate" [xxvi] inevitably preventing refugees from being able to be fully financially included.

Resolving Credit History/KYC gaps

One of the main challenges refugee face when trying to access formal FSPs is their lack of a credit history as a result of their flight and insecure circumstances in exile making them not credit worthy. Some FSPs are reconciling this issue, by using potential customers' mobile money transaction volumes (in the case of, for example MoKash) or their digital VSLA profiles as a way to establish credit worthiness in lieu of collateral or KYC documentation.

A few FLT implementers are integrating knowledge of, and engagement with, banks into their trainings as they recognise that "refugees are … not aware of the existing products and services" and some FSPs[xxvii], are providing their own training, or engaging with FLT implementers "to co-design interventions to ensure that they reach out to the refugee population"[xxviii], but these predominantly target small business owners or those with established financial literacy, rather than across the spectrum.

Even with all these challenges addressed, refugees still face difficulties accessing FSPs due to the legal and regulatory "Know your customer" (KYC) requirements. Banks in Uganda are legally able to decide what documents they require for KYC compliance, but many are confused as to what rules to apply, especially when working with refugees, therefore most banks still require traditional identity documents. Some are now accepting refugee IDs or attestation letters with a reference letter from OPM, whereas others require additional documentation. This lack of consistency poses a challenge for refugees.

3. Lessons Learned from FLT implementation in the Uganda refugee response

Greater prioritisation of FLT – in and of itself - is needed. If recognised as a necessary step towards refugee self-reliance, then FLT needs to be provided as a standalone programme, as opposed to part of broader programmes which has resulted in a disparate training environment and risks focusing efforts on short-term FI goals and deemphasising the longer-term goal of self-reliance.

Basic minimum standards of FLT need to be agreed – to develop an agreed baseline against which implementers and donors can assess their programmes. These minimum standards should include, for example: Agreed selection criteria; Minimum content of modules; Minimum number of modules completed for 'graduation'; Minimum duration of the training to ensure the delivery of the minim modules

Greater coordination is needed to avoid duplication. . Although currently not too big a problem because the need for FLT is significantly greater than its provision, if the implementation of FLT continues or increases, the risk of duplication grows, resulting in some receiving duplicate training and others falling through the gaps. Barriers to better coordination include, the failure of implementers to see the 'big picture' and how FLT contributes to the self-reliance, the lack of prioritisation of FLT in and of itself, pre-existing donor commitments, lack of data sharing especially on targets and beneficiaries, the lack of harmonized and standard FLT M&E, the lack of certificates showing learning level, the lack of harmonisation across the curricula resulting is varied knowledge at 'graduation'; the lack of knowledge of the next steps available, and a lack of will and/or capacity.

Greater scrutiny or analysis at the programme planning and implementation phase is needed. When looking at providing a programme that may necessitate FLT, implementers should:

1. Identify the FLT needs for the programme success; then
2. Carry out a thorough mapping/gap analysis of the active FLT providers in the programme area;
3. through, for example, an intake questionnaire, establish whether any intended participants have undergone FLT within the last two years to confirm what individual participants' needs are.

Recognise that FLT is a pathway to financial inclusion and self-reliance - and ensure FLT participants are able to identify, access, or understand the 'next steps' along that pathway.

Accessibility for PWDs needs to have greater emphasis - both in terms of the content and delivery of the training, through to the location and accessibility of the training venue.

There needs to be greater clarity and consistency on KYC requirements for refugees.

- **by regulators and policy makers** - there needs to be greater reinforcement to FSPs/MNOs of the acceptability of refugee identification documents; or create more awareness on acceptable documentation.
- **by FSPs** - Good practice examples exist, e.g. using mobile money transactions for credit scoring.

FSPs need to be supported to better understand the commercial benefits of refugee customers and bridge the mutual FSP-refugee mistrust. FSPs should be encouraged to provide more services in currently underserved areas and, through partnerships with existing FLT implementers or by implementing FLT themselves, increase understanding of the services and benefits for refugees. More sensitisation of FSPs is also needed to enable refugees to have the opportunity to fully realise financial inclusion. More inclusion of FSP services and even interaction with FSPs as part of the raining could really be beneficial and combined with 'myth busting' it could really help to break down these barriers.

Donors can help reinforce or drive many of the lessons learned within the programme funding selection by, for example:

1. Prioritising the funding of FLT programmes as opposed to broader programmes with FLT components.
2. If FLT is a component of another programme, ensure it comes with a clear mapping so duplication is avoided.
3. Working to agree minimum standards for FLT programme implementation and deliverables

4. Ensuring that any M&E is more focused on the content and end objectives of the training, not the number of trainings held or participants trained.

Practical, policy and legal challenges and hurdles to greater FI of refugees, need to be identified, understood and addressed. Hurdles and challenges refugees face when trying to increase their financial inclusion still exist. Some are identified and being addressed, but others need more advocacy requiring all actors to work together to identify and overcome the existing challenges.

Looking forward

While the learning discussion brought out the state of Financial Literacy Training in Uganda, many of the recommendations will require additional time and consistent work. Already, as a result of the work undertaken by the FLT Learning Review, the CWG has recently established a FLT sub-working group, which presents a great opportunity to better harmonise and manage the FLT landscape. Additional actions to prevent this include:

1. Agreeing core curriculum content for use across the response would prevent the current problem implementers' face of being unable to compare training content, thus being unable to assess whether or not FLT is needed to effectively implement their programming.
2. Creating an accessible database (or making an existing database available) to capture information on the participants who have undertaken FLT and what modules/curriculum was used.
3. Creating certificates on FLT completion that clearly outline the content covered during the training.
4. Creating a monitoring and evaluation framework on how monitoring FLT will be incorporated as a core process of implementing FLT

Acronyms

CBIs	Cash Based Interventions
CWG	Cash Working Group
FI	Financial Inclusion
FL	Financial Literacy
FLT	Financial Literacy Training
FSP	Financial Service Provider
HH	Household
KIIs	Key Informant Interviews
KYC	Know Your Customer
MSME	Micro, small and medium sized enterprise
PWDs	Persons with Disabilities
SDR	Secondary Data Review
U-Learn	Uganda Learning, Evidence, Accountability, and Research Network
UNHCR	UN Refugee Agency
WFP	World Food Programme

[i] Learning discussion summary paper

[ii] IDS "K4D Helpdesk Report – Financial Inclusion in a Refugee Response" August 2021 available at https://www.ids.ac.uk/publications/financial-inclusion-in-a-refugee-response/

[iii] As of the end of September 2021 there were 1,524, 352 – see UNHCR - Country - Uganda

[iv] This includes the food assistance transfer - OPM/UNHCR/WFP/Development Pathways "Analysis of Refugee Vulnerability in Uganda and Recommendations for improved Targeting of Food Assistance" May 2020 available at https://data2.unhcr.org/en/documents/download/79086

[v] GoU/UNHCR " Cash-Based Interventions Dashboard – Uganda Refugee response Plan (RRP) 2020-2021 – Quarter 2 January-June 2021"

[vi] The Henry J. Leir Institute Supporting the Financial Health of Refugees: The Finance in Displacement (FIND) Study in Uganda and Mexico - The Journeys Project May 2021

[vii] FSD Uganda GRIT, SKILLS AND LUCK: EXAMINING THE FINANCIAL LIVES OF REFUGEES IN UGANDA July 2020

[viii] Learning discussion event presentation

[ix] Please note, that throughout the paper, any quote unattributed in a footnote is either sourced from the KIIs or the discussion event.

[x] The actor mapping undertaken for this project is not exhaustive, but, using a snowballing approach was undertaken to garner an indicative understanding of the various groups active in FLT in Uganda. The 4Ws can be found here: https://drive.google.com/file/d/1OXS0l2_EHPIA5UhlI2VufyEJDM31nB1k/view?usp=sharing

[xi] See: https://www.humanitarianresponse.info/fr/operations/uganda/cash-working-group

[xii] BoU certified trainers: https://www.simplifymoney.co.ug/k2-users/k2-user-groups/for-our-partners/fl-training/certified-trainers and BoU certified Master trainers: https://www.simplifymoney.co.ug/k2-users/k2-user-groups/for-our-partners/fl-training/fl-certified-master-trainers

[xiii] Interview with FLT practitioner

[xiv] Interview with FLT practitioner

[xv] With one more being designed as this paper is published

[xvi] The curriculum is available here https://docs.wfp.org/api/documents/WFP-0000116410/download/ - it should be noted that these are WFP partners

[xvii] e.g. those providing FLT as part of WFP's cash-aid distribution are required to implement the WFP/UNCDF curriculum

[xviii] See https://bou.or.ug/bou/bouwebsite/bouwebsitecontent/FinancialInclusion/Documents/Financial-Literacy-In-Uganda-Core-Messages-2019-2024.pdf

[xix] PHB "FINAL REPORT - Developing a financial literacy curriculum and delivery tools for refugees and host communities in Uganda" October 2020"

[xx] Interview with research participants

[xxi] Interview with research participants

[xxii] World Bank " Available at "*Humanitarian-Cash-Transfers-and-Financial-Inclusion-Lessons-from-Jordan-and-Lebanon*" Available at https://documents1.worldbank.org/curated/en/974621587749884009/pdf/Humanitarian-Cash-Transfers-and-Financial-Inclusion-Lessons-from-Jordan-and-Lebanon.pdf

[xxiii] DCA, Smart Communities Coalition, MSC "*Refugees' digital financial services' (DFS) needs Assessment of drivers, barriers, and solutions for use of digital financial services by refugees in Kenya and Uganda*" July 2020 Available at https://reliefweb.int/sites/reliefweb.int/files/resources/78139.pdf

[xxiv] Interview with FLT practitioner

[xxv] See: https://www.humanitarianresponse.info/fr/operations/uganda/cash-working-group

[xxvi] Interview with FLT practitioner

[xxvii] such as Equity Bank, FINCA, UGAFODE, Opportunity Bank and Centenary Bank

[xxviii] Interview with FLT practitioner



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