Digital Financial Literacy Training in the Uganda refugee response

A Learning Brief

February 2022

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Introduction

In July 2021, a Learning Review on Financial Literacy Training (FLT) commenced. It collated and curated existing FLT experiences and evidence from the Uganda refugee context, and culminated in a learning brief. That FLT learning review highlighted the need for more in-depth research on digital FLT (DFLT), building on the existing FLT materials and knowledge. Thus, in collaboration with the Uganda Inter-Agency Cash Working Group, Mastercard and USAID-led Smart Communities Coalition (SCC), a DFLT learning review was undertaken.
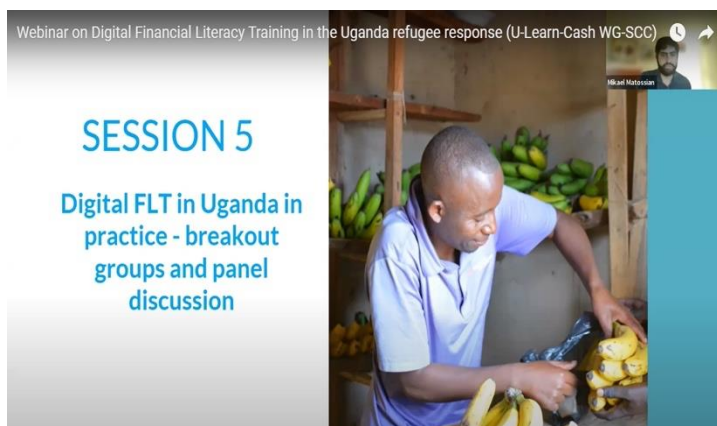

Figure 1 – Screenshot of webinar on Digital Financial Literacy in Uganda © 2022 U-Learn

This learning review started with desk-based research, reviewing over 50 published and unpublished documents, reports and interviews to gain further insight into the context. It was complemented by primary data collection in the form of seven key informant interviews, with a priority focus on those currently implementing DFLT in Uganda to understand their programmes, methodology and challenges faced in the implementation of the training. An internal analysis paper was then produced to aid in the development of a webinar that took place on 8th December, 2021. Over 100 actors - including practitioners, field and headquarters-based staff, and country leads - attended the interactive webinar.

This learning brief concludes the learning review and provides the following: an overview of DFLT already-in-place Uganda's refugee response; an opportunity for existing implementers to exchange experience, practice and learn; relationship building opportunities between actors planning to enter this area of work; and supports the harmonisation and standardisation of DFLT in practice.

Defining Terminology

Digital financial literacy (DFL) is where digital literacy (DL) and financial literacy (FL) intersect. FL entails the ability to understand and use basic, mostly personal, financial skills such as budgeting and saving[1] and DL is "the ability to access, manage, understand, integrate, communicate, evaluate and create information safely and appropriately."[2] Thus, DFL is a multi-faceted concept[3] whereby an individual has "the knowledge, skills, confidence and competencies to safely use digitally-delivered financial products and services, to make
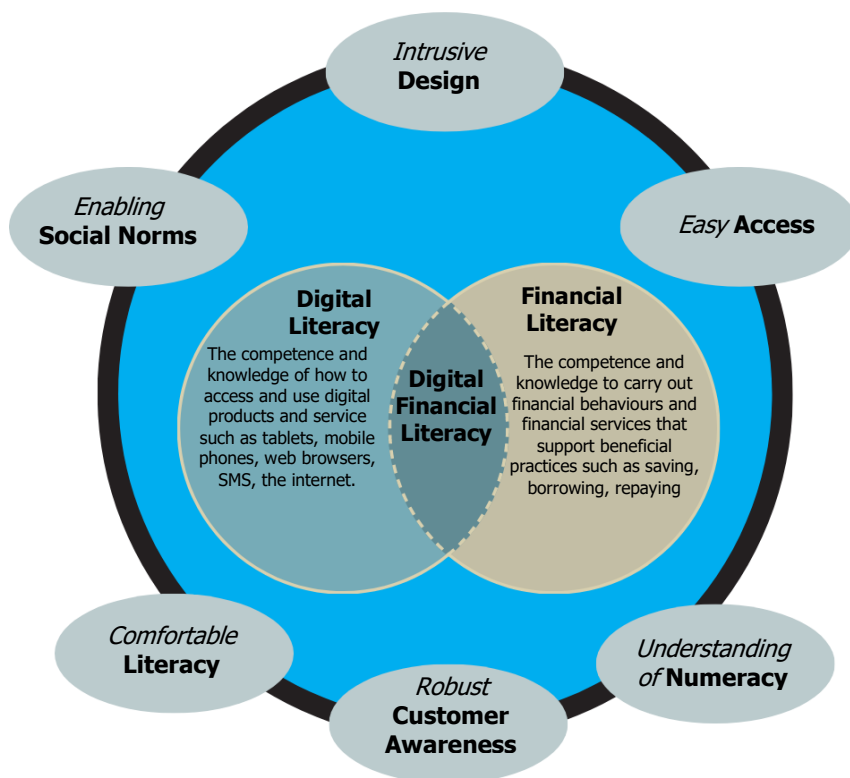
Figure 2 – Intersection of digital and financial literacy, extracted from AFI's
Digital Financial Literacy Toolkit

informed financial decisions and act in one's best financial interest."[4] This is also depicted in the appendix[5] and Figure 2[6]. Formal financial services for refugees are, whether digital or not, "very limited and almost non-existent,"[7] with refugees facing many practical and policy hurdles in accessing them.[8] However, within Uganda's refugee response, there are several digital financial services and delivery mechanisms being used by the different actors, including mobile money, e-vouchers, smart cards and the digitalisation of Village Savings and Loan Associations (VSLA).

Digital access in Uganda

Digital access in Uganda is growing, although it remains lower than some of its East African neighbours.[9] Internet penetration is just over 26%[10] but increasing on an annual basis.[11] However, **digital access remains prohibitively expensive for most Ugandans and refugees, with "high taxes on … handsets, mobile money withdrawals and social media."**[12] Mobile internet dominates the market, but poor network coverage exists with around a "fifth of the population"

Digital access

The ability to fully participate in digital society. This includes access to tools and technologies, such as the Internet and computers, that allow for full participation. Unfortunately, not everyone has complete digital access and therefore, they are not able to fully participate in digital society.

not yet covered by a mobile broadband network,[13] especially in the refugee hosting areas of Northern Uganda. However, Uganda has just secured a $200m loan from the World Bank "to expand access to high-speed and affordable internet, improve efficiency of digitally enabled public service delivery, and strengthen digital inclusion in Uganda."[14]

The poor network coverage is compounded by general capacity gaps in all aspects of digital life, including literacy, hardware and software - and specifically amongst refugees who are, for example, 50% less likely to have an internet enabled phone than the host community.[15] There is also a significant gender access gap of 43%.[16] Men are more likely to have a mobile/internet-enabled phone, with women in sub-Saharan Africa 15% less likely to own a mobile phone and 37% less likely to use mobile internet than men.[17] Therefore, female refugees have the lowest inclusion. This "deepening … digital divide between the haves and have nots especially in the rural and underserved communities, women and youth" must be addressed to support inclusive growth and opportunities.[18]

Women in Sub-Saharan Africa are

15% less likely to own a mobile phone than men.

37% less likely to use mobile internet than men.

Figure 3 – Digital inclusion amongst women

Digital Financial Services (DFS) have always been a pertinent issue for the Bank of Uganda who are looking for ways to go cashless and increase the reliance, trust and use of DFS. They have been putting effort into increasing public awareness of e-payments, DFS etc.

BANK OF UGANDA

The BoU is currently undertaking a financial capability survey - a demand side tool that is the first of its kind - that can be used by IPs to increase their implementation capacity.

The legal and policy environment in Uganda is supportive. The National Financial Inclusion Strategy 2017–2022 included digital infrastructure development as one of its five main objectives.[19] This has been complemented by the second Strategy for Financial Literacy in Uganda 2019-2024[20] and the Bank of Uganda (BoU) which has "promoted the use of digital channels."[21] In addition, Uganda's Vision 2040 recognises the "enormous opportunities... to transform the economy and people's lives through job creation, accelerated economic growth and significantly increased productivity."[22]

Overall need for increasing DL and DFLT in Uganda

Financial services are increasingly moving into the digital realm. DFS comprise of "a broad range of financial services accessed and delivered through digital channels, including payments, credit, savings, remittances and insurance."[23] It also includes mobile financial services. DFS "offer a gateway to financial inclusion" and reflect analogue financial services, but are accessed and delivered through digital channels, such as mobile phones and/or the internet.[24]
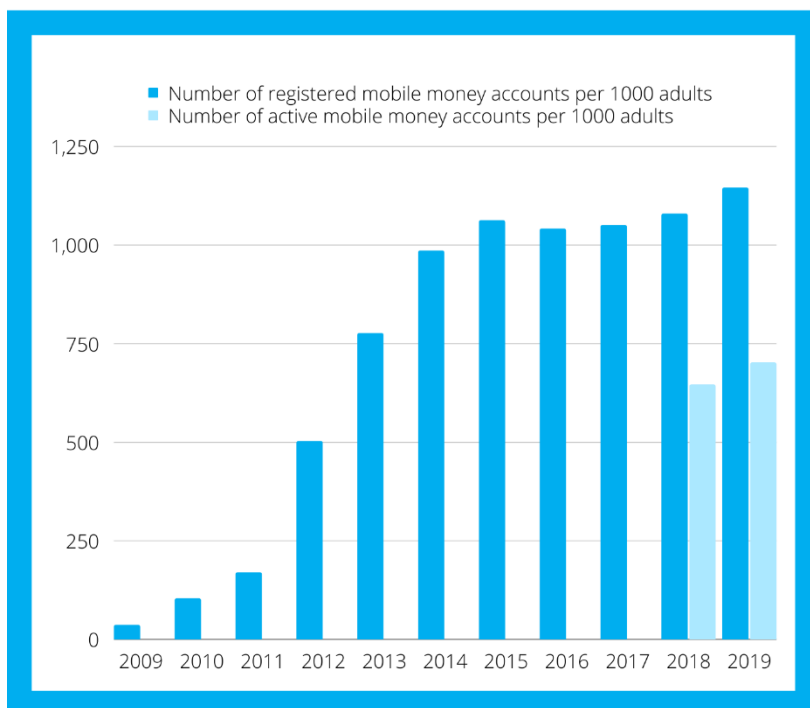
Figure 4 - Registered mobile money accounts and active mobile money accounts per 1000 adults, content extracted from MDPI's Financial Inclusion through Digital Financial Services (DFS): A Study in Uganda.

Overall, there is a need for specific digital financial literacy training, as it includes aspects of FL and DL and training on the particular issues and risks associated with the digital and digital financial environment. In the refugee response, this is especially relevant due, in part, to the increased use of digital cash-based interventions (CBIs) in general, but also as a result of the limitations on movement and congregations as a result of the COVID-19 pandemic. For example, **in 2020, mobile money represented over 50% of the CBI financial assistance mechanisms.**[25]

While many formal financial institutions are "leveraging physical and digital channels"[26] to increase access, refugees prefer "mobile money and direct or OTC cash…for humanitarian assistance."[27] The mobile money market in Uganda is "nascent but growing" and already represents 56% of the formal financial services used.[28] The BoU reports a 12% rise in the number of registered mobile money customers from 2019 to 2020.[29]

Challenges to increasing DL and DFLT in Uganda

Digital exclusion is significantly higher for refugees, in part because "basic skills are common but more complex skills are not…[and] many have neither the skills [n]or the phones".[30]

The lack of skills and hardware is a clear barrier to the safe use of DFS. Structural inefficiencies, limited awareness about available

	Uganda	Nigeria	Kenya	Rwanda	Tanzania
Affordability Drivers Index Rank (out of 61 countries)	36	19	37	31	32
Cost of 1GB mobile data, % GNI per capita	7.75	1.70	3.10	3.39	5.11
Cost of 1GB mobile data	4.00	2.78	4.19	2.21	4.34

Figure 5 – Affordability of internet in Uganda, extracted from Alliance for Affordable Internet's 2020 Affordability Report

digital opportunities, poor connectivity and electricity, language, as well as the high costs of mobile data and devices, are the key impediments to greater digital literacy.[31] In addition, age, gender and education influence digital access with male, younger, and educated refugees most likely have access to smartphones and mobile internet.[32]

The cost of using DFS is not insignificant and includes the cost of data and/or services (mobile money fees, transport to agents, etc), the cost of the devices[33], as well as the need to keep the handset charged in an environment with low access to electricity. Uganda also has some of the highest rates for data in East Africa,[34] - with 1 GB of data costing up to 8% of an average Ugandan's monthly income compared to Sub-Saharan Africa's average of 3%[35] - not including the new internet data tax (a 12% levy on internet data plus 18% VAT).

"The average phone subscriber [in Uganda] spends … UGX 10,500 (about USD 2.8) per month on all their voice calls, data, SMS, and access taxes."[36] There is still limited access and choice due to mobile service providers, poor network coverage and few access points for mobile money agents[37] compounded by relatively low literacy and number levels amongst refugees. In addition, there are challenges around the necessary "Know Your Customer" (KYC) identity documents needed for registration, resulting in many refugees (women in particular) using SIM cards that are either registered to someone else or not registered at all.[38] Lastly, DFS are mostly in Luganda, English or Kiswahili and yet none of these are the primary language of most refugees.

> **Agent**
>
> An entity or retail outlet where an e-cash transfer can be spent or redeemed for cash, and/or where e-cash account holders can perform other transactions. Different Financial Service Providers (FSP) – such as banks, mobile network operators or remittance companies – can have agents. Agents are managed by an FSP, not a humanitarian agency.
>
> Glossary of Terms - The CALP Network, footnote 39

There is also limited choice and access to banking agents[39], as well as physical bank branches, which curbs the access to and desire for bank accounts. In addition, the KYC requirements for opening a bank account are more complex, especially for refugees, and the cost of maintaining the account. makes them less appealing.

Some actors are trying to mitigate these barriers through, for example, reverse billing[40], or donating handsets.[41] Mobile Network Operators (MNO) have been seen to respond positively to an identified need, especially when they are part of an implementing coalition which usually includes some form of subsidy. For example, in 2017, Airtel was implementing a joint programme with DanChurchAid, Mercy Corp and UNCDF and erected masts as part of the project deliverables.[42] SIM card registration and ownership should be easier going forward as well since the Uganda Communications Commission made it possible for refugees to use their refugee attestation letter or ID as proof of identity.[43]

> "[There is a] gap between the push for more digital financial services such as mobile money and bank accounts and the lack of digital and basic literacy skills"
>
> U-Learn Financial Services in the Uganda Refugee Response, an assessment of User perspectives, footnote 27

Digital Financial Literacy Training in Uganda's refugee response

Basic Digital Skills
Web research
Online Communication
Use of professional online platforms
Use of digital financial services

Digital skills training for refugees covers a wide range of skills and areas of work, ranging from basic computer skills to advanced skills in web development, programming and data science.[44] While some refugees are able to access and benefit from the range of digital skills training, the vast majority are digitally illiterate.

While 25% of refugees use their mobiles for financial transactions, the vast majority (75%) require assistance from an agent.[45] Therefore, basic digital literacy and financial skills are the priority.[46]

Prior to the restrictions resulting from the COVID-19 pandemic, only a handful of actors used a digital format to provide FLT and entrepreneurship training, in part due to limited network access. These included:

- an SMS/USSD based FLT pilot implemented by Mercy Corp with Arifu - that aims to reach 700 refugees "to build their digital literacy skills, and financial management and entrepreneurial skills through Arifu's training content."[47]
- an interactive voice response (IVR) -based training, for example Hey Sister! on Airtel 1-6-1.

3 in 4 refugees need assistance to make financial transactions.

Figure 6 – Proportion of refugees without digital financial literacy

Figure 7 – Actors implementing FLT (as self-reported during the DFLT webinar)

The DFLT webinar identified that the following organisations in Uganda are currently providing some aspects of DFLT: Mercy Corps, Farm Radio, UGAFODE, CEFORD, DanChurchAid, SIA Edge, and Grameen Foundation.

However, COVID-19 has forced many actors in Uganda's refugee response to consider delivering all training digitally, generally, and FLT specifically.[48] As such, there is some confusion when discussing the term DFLT, as some actors understand it to mean financial literacy training through digital means, whereas others understand it to mean training to provide digital financial literacy.

Either way, as much FLT is often an adjunct to other programming objectives by refugee response actors, DFLT is, at best, a further adjunct to the FLT. However, **most FLT providers are not providing any form of DFLT**. Some existing FLT curricula[49] do include DFLT on the use of mobile money. The WFP/UNCDF/PHB FLT curriculum contains a session (in Module 4) on mobile money which covers how to register for mobile money; the available services - e.g. sending and receiving cash; buying airtime and data; making payments; bank transactions and lastly advantages and disadvantages. In addition, the FLT curriculum developed by the ILO for use with refugees and host communities includes a session on what it is, and the benefits of digital wallets.

Other response actors take a more targeted approach, with some providing specific training on the digitalisation of savings groups;[50] and some FSPs and MNOs implementing a product-led approach to training focusing on how individuals can engage with the digital aspects of their services including mobile money, loans and savings.[51]

Figure 8 - Mr. Kenneth Akena running a mobile money shop in Iyeter market, zone 1, Bidi Bidi refugee camp © 2022 U-Learn

DFLT Curriculum in the Uganda refugee response

In Uganda, Strategic Impact Advisors (SIA Edge) provide DFLT for farmers and through their Hey Sister! programme.

Their DFLT curriculum is open source, available online and offline and specifically designed for the location it's being provided in. For example, their Uganda DFLT curriculum, is geographically specific and available in audio format via Airtel in six languages - Runyakitara, Ateso, Luganda, Lugbara, Luo and English and for download from their website in French and English. The content is provided via 25 video and audio animations, covering issues such as how to use a phone; how to use mobile money; how to avoid scams etc through IVR; Airtel 1-6-1 and in person, enabling those with lower literacy to participate.

SIA operates across Africa and believes financial knowledge is a gateway to financial liberation enabling individuals to make better, more strategic choices.

Grameen Foundation has collaborated with GSMA and MTN Uganda to build a Digital Literacy Training Guide "to address the knowledge, attitudinal and skills barriers that prevent refugees – especially women – from accessing and using financial services."

The guide is designed "to be delivered by local mobile money agents and local women influencers" and aims to build:
- "Awareness of digital-financial services available in their area, and the use cases in their lives; and
- Comfort with digital financial services by addressing common consumer protection concerns and fears which limit uptake of new digital technologies."[52]

Having collaborated on the design of a FLT curriculum (along with PHB), UNCDF & WFP have come together again to develop a "client-led digital literacy training toolkit" in partnership with Hive CoLab.

The project has included research to enable UNCDF/WFP to learn from existing resources and knowledge and it aimed to understand the digital skills demands of the refugees and host communities in order to support the development of a "client-led training resource" as a way to "improve client capacities" to use their mobile phones for financial and other digital services. The research will be available in early 2022.

The research fed into a learning needs and gaps assessment, which was followed by the development of the toolkit. The new curriculum, which will include aspects of digital literacy (i.e. how to use your phone) through to DFL (i.e. how to use DFS), will be piloted Q1 2022 and then launched and made open source and publicly available on the NITA-U website and Kolibri later in the year.

"Yes, more people would use digital financial services if trained because they will have gained knowledge of using [them] and [would have] less or even no doubts about being cheated."

Digital Financial Literacy Training in Uganda's Refugee Response Webinar

There are also at least two DFLT curricula in development - one by WFP and UNCDF with Hive CoLab and one by Arifu and World Vision. Other than that, DFLT is rarely implemented in Uganda.

Whether or not DFLT should be incorporated into existing FLT or have its own curricula created is a moot point. The former has many practical advantages. However, pre-existing divisions may require a different streaming/targeting methodology so a separate DFLT curriculum can provide the flexibility to be delivered to different 'streams' of potential trainees based on their pre-existing DL. In addition, DFLT increases inclusivity and supports and facilitates access to other digital services that are provided through livelihoods and income-generating programmes and activities, so it is also not necessary to limit DFLT solely to FLT programmes.

As such, and given the promotion of DFS by response actors and the existing prevalence of use of DFS amongst refugees, it is essential to undertake DFLT as a matter of priority.[53]

Lessons Learned

There is no evidence to suggest that digital financial literacy training should be left to 'advanced financial literacy trainings' or that it should be done after financial literacy training – nor is there evidence to suggest that digital literacy training is necessary prior to engaging in digital financial literacy training.

Literacy should not be an impediment to digital financial literacy training - in the same way that refugees' illiteracy has not been an impediment to their understanding and use of financial literacy training, nor should it be an impediment to their understanding or use of digital financial literacy training.

Repeated use of what was learnt is essential - especially for the less literate. This necessitates that other access issues (infrastructure, hardware, software, etc.) are addressed at the same time, so the newly qualified are able to apply their learning.

Digital financial literacy should be seen as a significant, relevant and effective step to help move individuals along the pathway to full financial inclusion – as it has been shown to be more effective in "building positive financial behaviours and long-run financial security" than 'traditional' financial literacy.[54]

Digital financial literacy training can and should be thought of as a gateway to increasing digital literacy which in turn enables refugees to have more access to the vast array of other digital training content, for example on agriculture, as well as other digital content on health, nutrition, entrepreneurship, etc.

Digital financial literacy training should not be an adjunct to other programming priorities - Currently in Uganda, if it exists at all, digital FLT is a further adjunct to the FLT. This has many negative consequences for the delivery, sustainability and efficacy.

Curriculum design and implementation needs to be finely balanced - to ensure it is providing enough digital financial literacy training, enabling all refugees to safely and effectively use the common mechanisms and/or those mechanism being promoted by response actors yet not too much digital financial literacy training that the refugees' general numeracy, literacy and access/connectivity gaps mean they will be either unable to apply/utilise their learning.

Digital FLT should reflect user/recipient preferences - FSPs, MNOs and refugee response actors should not assume what DFS or delivery mechanisms best suit the target population or location.

"[C]ollaboration is key"[55]- for all actors, regardless of their motivations, to reduce the duplication of efforts; reduce harm; increase DFL and increase the knowledge and understanding of DFS.

> **"There is very little knowledge …. about online abuse, mobile money fraud, impersonation among others."**[56] – therefore, it is essential to ensure all participants of digital financial literacy training can understand and mitigate these risks.

Acronyms

BoU	Bank of Uganda
CBI	Cash Based Interventions
DFL	Digital Financial Literacy
DFLT	Digital Financial Literacy Training
DFS	Digital Financial Services
DL	Digital Literacy
FL	Financial Literacy
FLT	Financial Literacy Training
FSP	Financial Service Providers
IVR	Interactive Voice Response
KYC	Know Your Customer
MNO	Mobile Network Operators
SCC	Smart Communities Coalition
UCC	Uganda Communications Commission
VSLA	Village Savings and Loan Association

¹ CWG & U-Learn's "Financial literacy training in Uganda's refugee response – A Learning brief" available at https://ulearn-uganda.org/financial-literacy-training-in-ugandas-refugee-response-learning-brief/

² According to the working definition, agreed at the UNESCO June 2003 Expert Meeting in Paris – cited in UNESCO – "A Global Framework of Reference on Digital Literacy Skills for Indicator 4.4.2" available at http://uis.unesco.org/sites/default/files/documents/ip51-global-framework-re

³ AFI - "Digital Financial Literacy Toolkit" available at https://www.afi-global.org/wp-content/uploads/2021/07/AFI_DFS_Literacy_Toolkit_V5_29July.pdf

⁴ Ibid

⁵ Financial Planning Review – "A methodological overview to defining and measuring "digital" financial literacy" available at https://onlinelibrary.wiley.com/doi/full/10.1002/cfp2.1113

⁶ FinDev Gateway "Digital Financial Literacy" available at https://www.findevgateway.org/finequity/training-events/digital-financial-literacy

⁷ 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" available at https://reliefweb.int/sites/reliefweb.int/files/resources/78139.pdf

⁸ CWG & U-Learn's "Financial literacy training in Uganda's refugee response – A Learning brief" available at https://ulearn-uganda.org/financial-literacy-training-in-ugandas-refugee-response-learning-brief

⁹ World Bank - Uganda Economic Update available at https://documents1.worldbank.org/curated/en/775621594292073824/pdf/Uganda-Economic-Update-Fifteenth-Edition.pdf

¹⁰ DataReportal - Global Insights – "Digital in Uganda: All the Statistics You Need in 2021" available at https://datareportal.com/reports/digital-2021-uganda

¹¹ Internews "The State of Radio in Uganda: A 2020 Review and the New Reality of COVID-19" available at https://internews.org/wp-content/uploads/2021/05/State_of_Radio_Uganda_2021-05_Internews.pdf

¹² World Bank - "Digital transformation in Uganda: A path to recovery" available at https://blogs.worldbank.org/nasikiliza/digital-transformation-uganda-path-recovery

¹³ GSMA - "Connected Society - Uganda " - available at https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2019/03/GSMA_Connected_Society_Uganda_Overview.pdf

¹⁴ World Bank - "Uganda Secures $200 million to Accelerate Digital Transformation and Inclusiveness" available at https://www.worldbank.org/en/news/press-release/2021/06/02/uganda-secures-200-million-to-accelerate-digital-transformation-and-inclusiveness

¹⁵ UN Refugee Agency (UNHCR) "Internet and Mobile Connectivity for Refugees – Leaving No One Behind" available at https://www.unhcr.org/innovation/internet-mobile-connectivity-refugees-leaving-no-one-behind/

¹⁶ GSMA "Mobile Internet Connectivity 2021 - Sub-Saharan Africa Key Trends" available at www.gsma.com/r/wp-content/uploads/2021/09/The-State-of-Mobile-Internet-Connectivity-2021-Sub-Saharan-Africa.pdf

¹⁷ Ibid

¹⁸ Uganda Budget Monitoring and Accountability Briefing Paper (7/20) May 2020 (Ministry of Finance, Planning and Economic Development) cited in UNCDF "Bridging Uganda's Digital Divide: Gender Mainstreaming in Digital Agriculture" available at https://data2.unhcr.org/en/documents/download/89459 and World Bank - "Uganda Economic Update" available at https://documents1.worldbank.org/curated/en/775621594292073824/pdf/Uganda-Economic-Update-Fifteenth-Edition.pdf

¹⁹ AFI - "Uganda's Journey to Inclusive Finance through Digital Services" available at https://www.afi-global.org/sites/default/files/publications/2019-07/AFI_MS_Uganda_AW_digital.pdf

²⁰ Bank of Uganda "Strategy for Financial Literacy in Uganda 2019-2024" - available at https://bou.or.ug/bou/bouwebsite/FinancialInclusion/literacy.html

²¹ AFI "Financial literacy transforms refugee livelihoods" available at https://www.afi-global.org/newsroom/blogs/financial-literacy-transforms-refugee-livelihoods/

²² GoU "Uganda Vision 2040" available at http://www.npa.go.ug/wp-content/uploads/2021/02/VISION-2040.pdf

²³ AFI - Digital Financial Services (DFS) - available at https://www.afi-global.org/working-groups/dfs/

²⁴ McKinsey How digital finance could boost growth in emerging economies available at https://www.mckinsey.com/featured-insights/employment-and-growth/how-digital-finance-could-boost-growth-in-emerging-economies ; MDPI - "Financial Inclusion through Digital Financial Services (DFS): A Study in Uganda" - available at https://mdpi-res.com/d_attachment/jrfm/jrfm-14-00393/article_deploy/jrfm-14-00393.pdf and OECD - "Development Co-operation Report 2021 : Shaping a Just Digital Transformation" - available at https://doi.org/10.1787/ce08832f-en

²⁵ REACH/USAID/UNHCR "Cash-Based Interventions (CBI), Uganda Refugee Response Plan (RRP) Dashboard" available at https://reach-info.org/uga/cbi/

²⁶ MDPI - "Financial Inclusion through Digital Financial Services (DFS): A Study in Uganda" - https://mdpi-res.com/d_attachment/jrfm/jrfm-14-00393/article_deploy/jrfm-14-00393.pdf (DFS): A Study in Uganda

27 U-Learn "Financial Services in the Uganda Refugee Response - as assessment of user perspectives," to be published in February 2022

28 IRC "COVID-19 and refugees' economic opportunities, financial services and digital inclusion" available at https://eu.rescue.org/sites/default/files/2020-11/Improving%20Financial%20Health-R3.pdf

29 MDPI - "Financial Inclusion through Digital Financial Services (DFS): A Study in Uganda" - available at https://mdpi-res.com/d_attachment/jrfm/jrfm-14-00393/article_deploy/jrfm-14-00393.pdf

30 Aletta Beuhler, U-Learn Senior Assessment Officer speaking at the DFLT webinar

31 ILO -"Digital refugee livelihoods and decent work" available at http://www.ilo.org/wcmsp5/groups/public/---dgreports/---ddg_p/documents/publication/wcms_780060.pdf

32 World Bank - "Uganda Economic Update" - https://documents1.worldbank.org/curated/en/775621594292073824/pdf/Uganda-Economic-Update-Fifteenth-Edition.pdf

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35 CIPESA - "Uganda Abandons Social Media Tax But Slaps New Levy on Internet Data" available at https://cipesa.org/2021/07/uganda-abandons-social-media-tax-but-slaps-new-levy-on-internet-data/

36 According to Uganda Communications Commission (UCC) figures (https://www.ucc.co.ug/wp-content/uploads/2017/09/Communication-sector-performance-Report-for-the-quarter-ending-September-2019.pdf) cited in CIPESA - "Uganda Abandons Social Media Tax But Slaps New Levy on Internet Data" available at https://cipesa.org/2021/07/uganda-abandons-social-media-tax-but-slaps-new-levy-on-internet-data/

37 Ibid

38 it is clear that a refugee ID card can be used but many refugees do not have one, so the UCC amending allowed their attestation document to be recognised but there is some confusion about which document this is. Also see Ibid

39 The CALP Network – "Glossary of Terms "available at https://www.calpnetwork.org/resources/glossary-of-terms/

40 Reverse billing is when the charges for phone calls and text messages are paid by the person receiving them rather than the person making or sending them according to the Cambridge Dictionary available at https://dictionary.cambridge.org/dictionary/english/reverse-billing

41 For example, Ensibuuko pilot

42 Cited in UNHCR/UNCDF "Financial inclusion of forcibly displaced persons and host communities" available at https://reporting-legacy.unhcr.org/node/20859 - it is our understanding that some of these costs were carried by the donor

43 UCC Blog- "The Uganda Communications Commission Operational Guidelines on SIM Card Registration in Uganda" available at https://uccinfo.blog/2020/12/05/the-uganda-communications-commission-operational-guidelines-on-sim-card-registration-in-uganda/

44 ILO - "Digital refugee livelihoods and decent work" available at http://www.ilo.org/wcmsp5/groups/public/---dgreports/---ddg_p/documents/publication/wcms_780060.pdf

45 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" available at https://reliefweb.int/sites/reliefweb.int/files/resources/78139.pdf and FSD Africa – " Grit, skills and luck: Examining the financial lives of refugees in Uganda available at https://www.fsdafrica.org/wp-content/uploads/2020/08/FI4R-Baseline-13072020ii_FINAL.pdf

46 Mercy Corps - "IT Skill Gap Report April (23)" available at https://www.mercycorps.org/sites/default/files/2020-01/Publication_IT_Skill_Gap_Report_April1_VF.pdf

47 Mercy Corps - Uganda Baseline Report - on file with the author

48 WFP/UNCDF/Response Innovation Lab - Matchmaker Resource Package: Financial literacy training during C-19 which "provides an overview of potential solutions that can support remote financial literacy training" available at https://static1.squarespace.com/static/5d7fba1a7dc0f278f09832df/t/5ede5c804dac182fab3806ee/1591630982824/Uganda_Financial+Literacy+training+during+C-19_Matchmaker+Resource+Package_RIL-UNCDF_May2020.pdf

49 For example, the WFP/UNCDF/PHB, Uganda Cash Coalition (DRC and URCS), ILO, etc.

50 For example, Grameen, Ensibuuko, DCA, MangoTree etc.

51 These last two tend to be in partnership NGOs, are project/product driven and appear to target those with a relatively great digital literacy.

52 "Digital Literacy Training Guide: For mobile money agents and digital literacy change agents" available at https://www.gsma.com/mobilefordevelopment/blog/digital-literacy-training-guide-for-mobile-money-agents-and-digital-literacy-change

53 For example, around 50% of those without mobile phones in Bidi Bidi are still engaging with DFS, via a mobile money agent or a family member/ friend - 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" available at
https://reliefweb.int/sites/reliefweb.int/files/resources/78139.pdf and FSD Africa – "Grit, skills and luck: Examining the financial lives of refugees in Uganda" available at https://www.fsdafrica.org/wp-content/uploads/2020/08/FI4R-Baseline-13072020ii_FINAL.pdf

[54] Financial Planning Review - "A methodological overview to defining and measuring "digital" financial literacy" available at https://onlinelibrary.wiley.com/doi/full/10.1002/cfp2.1113

[55] Tilda Nabbanja – Team leader, Financial Literacy – Bank of Uganda

[56] Webinar participant

Appendix

Dimensions	Financial Literacy	Digital Literacy	Digital Financial Literacy
Basic knowledge and skills	Basic financial concepts *(numeracy, compound interest, inflation, risk diversification)*	Basic digital skills (knowledge of digital devices – computer, tablet, mobile phone, and Internet)	Basic financial and digital knowledge
Awareness (the knowing about)	Awareness of available financial products and services *(payments, deposits and savings, credit, risk management and insurance, investments)* and awareness of positive financial attitudes and behaviours *(budgeting, saving, responsible, borrowing, preparing for emergencies and retirement)*	Awareness of available digital solutions and applications *(online research and communication tools, online entertainment, e-shopping, virtual education, telework, telemedicine)*	Awareness of available DFS *(digital payment tools such as mobile money and digital wallets, online banking, peer-to-peer lending, and remittance services)* and awareness of positive financial attitudes and behaviours
Practical know-how (the knowing how)	Ability to use financial services *(know how to make payments, how to open a bank account, etc.)*	Ability to use digital applications, platforms, and software *(know how to search for information online, use email, social media and networking, download music, videos and games, learn, shop online, etc.)*	Ability to make digital financial transactions *(know how to use mobile money applications – navigate menus, make and cancel transactions, correct transactions errors, access peer-to-peer lending, use online banking, etc.)*
Decision-making (attitudes & behaviours)	Ability to make appropriate financial decisions, reflective of attitudes and behaviours *(decide to put money aside and choose reliable deposit and saving services, borrow responsibly and select appropriate lenders, etc.)*	Ability to make appropriate digital decisions, reflective of attitudes and behaviours *(decide to use digital tools to improve knowledge, skills and communication, take advantage of new opportunities, etc.)*	Ability to make appropriate financial decisions, reflective of attitudes and behaviours, using DFS *(decide to put money aside and choose reliable DFS, use DFS to send remittance safely, rely on peer-to-peer lending, etc.)*
Self-protection	Ability to avoid misleading financial information and advice, abusive practices, and frauds	Ability to protect devices, personal data, and privacy *(avoiding identity and data theft, hacking attacks, etc.)*	Ability to detect and avoid online scams and frauds associated with DFS.

Dimensions of financial, digital and financial digital literacy, extracted from Lyon and Kass-Hanna's A methodological overview to defining and measuring "digital" financial literacy

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