



Doreen Tuyikeze, participant in body mapping workshop. Doreen is an orphan from Burundi, and a single mother to one child who came to Uganda at age 14.

**“ THE YELLOW COLOUR STANDS FOR HOW I’M CURRENTLY LIVING MY LIFE, I FEEL STRONG, I’M REALLY STRONG. I GIVE MYSELF WHAT I WANT, I DON’T NEED TO ASK ANYONE FOR IT. I MADE MY OWN MONEY, I DON’T NEED TO GO AROUND LOOKING FOR HELP. WHAT I WANT TO TELL GIRLS OF MY AGE IS THAT THEY NEED TO GO TO SCHOOL AND STUDY. AS FOR ME, I DROPPED OUT BUT IT WASN’T OF MY OWN MAKING, IT’S BECAUSE THE PERSON WHO WAS RAISING ME COULDN’T AFFORD IT.”**

**—DOREEN TUYIKEZE**  
PARTICIPANT IN BODY MAPPING WORKSHOP

**CASH-BASED TRANSFERS DIVISION**

## **Sending money to women in Uganda**

How can access to and usage of digital financial services increase women’s financial independence?

**Annet Auma, Judith Agaba, Chris Derrick Opio & Margret Katuutu. February 2024**



**World Food Programme**

**SAVING LIVES  
CHANGING LIVES**

Uganda hosts over 1.6 million refugees and asylum seekers<sup>1</sup>—the largest refugee population in Africa. Nakivale Refugee Settlement, established in 1958, is the 8<sup>th</sup> largest refugee camp globally and one of Uganda's oldest, currently providing refuge to over 180,000 individuals from the Democratic Republic of Congo, Burundi, Somalia, Rwanda, Ethiopia, and Eritrea.

Over the past three years, Nakivale refugee settlement has made significant strides in promoting financial inclusion and empowering women economically. Despite challenges, Nakivale has seen numerous initiatives focusing on digital financial inclusion, engaging Male Champions in women's economic empowerment and promoting Village Savings and Loan Associations (VSLAs) for both refugees and host communities alike.

These efforts have played a pivotal role in the journey towards women's digital financial independence, transforming lives and creating pathways to financial resilience.

Take, for instance, the advanced financial literacy training initiative delivered by the Finnish Refugee Council—a WFP cooperating partner: out of the 4,315 participants reached, 73 percent were women. This statistic isn't just a number; it indicates a significant step towards bridging the gender gap in financial inclusion.

Similarly, the recruitment and training of 20 Digital Community Champions, both male and female, has greatly enhanced digital financial inclusion within the community. These champions teach essential digital literacy skills to individuals or small groups, boosting digital literacy and confidence to increase usage of digital financial products.

Through these initiatives, people not only gained valuable financial skills but also emerged with a new found sense of self-reliance and eagerness to invest in income-generating activities.

The push to boost the usage of digital financial services among women has also yielded tangible results for women-led businesses. At least eight female merchants are now actively operating as mobile and banking agents in the camp, with others joining the pipeline with palpable enthusiasm.

The VSLA digitisation initiative achieved a dual victory. First, members of VSLA groups received advanced financial literacy training, enhancing their financial management skills. Second, over 625 members are now saving and borrowing loans digitally. 17 of 24 digitised VSLAs have now successfully opened accounts with Equity Bank, marking a significant step towards financial inclusion.

Our engagement with financial institutions yielded better tailored products, designed to meet the specific needs of refugees, with particular focus on women. Banks, even those that were already established in the camps, responded with offerings like She-trade Loans, Group Solidarity Loans, and Mobile Wallets, creating avenues for increased financial inclusivity.

Other partners have jumped on the opportunity: take for example, the two-year credit guarantee scheme launched in May 2023. Targeting under-served refugee and host communities, especially women, the scheme, in partnership with UNCDF and UGAFODE Microfinance Limited, offers a guaranteed portfolio of US\$200,000, financing loans below UGX800,000 (approx. US\$211). To date, over thirty loans disbursed enhance beneficiaries' capital base and foster investment opportunities.

Collectively, these achievements narrate a story of transformation, mindset shifts, and the creation of an ecosystem where digital financial empowerment is a reality for women and marginalised communities. It speaks of progress, empowerment, and the promise of a more inclusive financial future.

**What have we learnt so far? Our take, in seven lessons:**



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Zelida Uwimana from Sangano village, excited at successful completion of a mobile money transaction.

**“DIGITAL FINANCIAL INCLUSION HAS OPENED DOORS FOR US, ALLOWING US TO SUPPORT OUR FAMILIES AND BUILDING A BRIGHTER FUTURE FOR OUR CHILDREN.”**

**—JANE MUSONERA**  
PROGRAMME PARTICIPANT,  
NAKIVALE SETTLEMENT

## LESSON 1

### EMPOWER DIGITAL COMMUNITY CHAMPIONS AND MALE CHAMPIONS

Recognising the vital role of community engagement, we put our efforts into empowering two key groups: Digital Community Champions and Male Champions. WFP conducted comprehensive training programmes to support these individuals, equipping them with the necessary knowledge and skills to drive change from within.

20 Digital Community Champions, both women and men, led the charge in facilitating digital financial literacy sessions and spreading essential information about financial service providers, ensuring diffusion among all age groups. Meanwhile, 40 Male Champions actively worked on influencing their peers through dialogue—sometimes conducted at the end of football matches—on promoting women's economic independence and challenging discriminative societal norms that often present barriers to economic empowerment initiatives.

The involvement of these champions amplified the reach and impact of our initiatives. During the lifecycle of the programme, Digital Community Champions alone connected with over 10,813 participants, with women making up 51 percent of those reached. They successfully referred 9,818 beneficiaries to financial service providers, marking a significant move towards improved financial inclusion. Anecdotal evidence shared by champions, such as savings groups adopting mobile money and increased bank account openings, signalled a tangible shift in the community's stance towards embracing financial institutions.

**“AS DIGITAL CHAMPION RECRUITED BY WFP, MY ROLE WAS TO CREATE THE AWARENESS ON THE PRESENCE OF FINANCIAL INSTITUTIONS IN NAKIVALE AND THE FINANCIAL PRODUCTS AND SERVICES AVAILABLE— LINKING PEOPLE TO THE DIFFERENT FINANCIAL INSTITUTIONS IN NAKIVALE REFUGEE SETTLEMENT.”**

**—DESIRE BAHALI MBWIRE**  
DIGITAL CHAMPION, NAKIVALE SETTLEMENT

## LESSON 2

### MEANINGFULLY AND DELIBERATELY ENGAGE MEN

Like in many communities hosting people from multiple backgrounds and cultures, women's lives in Nakivale settlement are intertwined in a complex web of societal structures, often influenced by men. The deeply rooted socio-cultural norms and practices often pose significant barriers to women's financial inclusion. In Nakivale, a comprehensive Barrier Analysis acted as an indispensable tool in understanding the unique challenges women face, before deciding 'how' to engage to ensure the effectiveness and sustainability of any changes we were to introduce.

We not only conversed with women of various age groups but also engaged with men, political figures, and religious leaders of both genders. This inclusive dialogue painted a clearer picture of the community's perspectives on women's financial decision-making, ownership, and use of technology.

Engaging men in the fight for women's economic empowerment proved to be a game-changer. 40 brave men took up the mantle of Champions, participating in group discussions with over 50 women from both refugee and host communities. Their active support was instrumental in propelling women's economic endeavours forward. We found that educating men about financial literacy went hand in hand with their level of support.

These preliminary findings show that WFPs initiatives have not only improved access to financial services, but also triggered a mindset shift towards self-reliance and economic independence. Anecdotal evidence shared by Male Champions further suggests that the impact may have extended beyond financial matters, also bringing about improvements across social spheres, such as reducing the incidence of gender-based violence.

**“I TALK TO MEN [AND TELL THEM] THAT IF MONEY IS CHANNELLED TO THE WOMAN’S DIGITAL ACCOUNT LIKE A BANK ACCOUNT, MOBILE MONEY ACCOUNT, IT HELPS, AND IT BOOSTS THE WHOLE FAMILY’S ECONOMIC STATUS. IF A WOMAN HAS MONEY, SHE CAN EASILY BUY FOOD AND MATERIALS THEY USE AT HOME AND EASILY TAKE CHILDREN TO SCHOOL, WHICH ALSO BOOSTS HER CONFIDENCE.”**

**—MUNYENGABE SYLVESTRE**  
MALE CHAMPION, NAKIVALE SETTLEMENT

## LESSON 3

### RECOGNISE THE COMPLEXITY OF DIGITISING WOMEN-CENTRED CHANNELS SUCH AS VILLAGE SAVINGS AND LOANS ASSOCIATIONS (VSLAS)

The process of digitising VSLA groups, through adopting digital platforms and integrating mobile money services, presented a multifaceted challenge. Financial institutions faced hurdles in integrating these groups into their core systems. This, mainly because of the inherent nature of VSLAs being neither represented by an individual alone, nor fitting into formalised business account structures.

Acknowledging the complexity, we adopted a phased approach to digitisation. We actively engaged with financial institutions emphasising the importance of adapting systems to accommodate the unique dynamics of VSLA groups. A balancing act, between keeping the process as simple as possible, while still meeting the bank's risk standards.

While not all groups seamlessly adopted digital platforms, our approach allowed us to make substantial progress in reducing barriers and enabling more VSLAs to access formal financial services. Evidence from other programs within and outside Uganda has shown that members of digitised VSLAs are more likely to also access and use individual digital financial products and services. This is because the group setting allows the members—particularly women—to learn about and be comfortable with using the products and services. Group accounts are not the end goal; in the future, the plan is to link group accounts to individual accounts to better document their transactions and develop a financial history that conveys their savings and loans activities.

## LESSON 4

### INVEST IN HARDWARE AND TOOLS FOR EFFECTIVE DIGITAL FINANCIAL LITERACY TRAINING

In Nakivale, where mobile phone ownership is comparatively low and some areas face network issues, accessing digital financial literacy training materials is a challenge. Nevertheless, delivering digital financial literacy training digitally, is cost-effective, and offers convenient, interactive access, accommodating diverse learning styles and fostering autonomy and confidence.

We therefore invested in hardware such as tablets, laptops and mobile phones to ensure that we had the tools needed for comprehensive training. For people with mobile phones, we also implemented an Interactive Voice Response (IVR) system. This innovative system allowed people to listen to audio training lessons in the form of sketches known as [Hey Sister! Show Me The Mobile Money!](#).<sup>2</sup> People are able to access these at no cost by simply dialling 161 on their phones.

The combined approach of investing in hardware and implementing the IVR system had a transformative impact, significantly enhancing the accessibility and effectiveness of digital financial literacy training in Nakivale settlement. An evaluation at the conclusion of the programme showed that 51 percent of the women who were interviewed had used a mobile money account in the last 7 days compared to just 19 percent at baseline. This positive change was also seen in other factors, such as bank account registration in the names of women and a decrease in women sharing their mobile money PIN (from 33 percent to 16 percent), among other factors.

2 - The sketches are part of a compendium of resources developed by Strategic Impact Advisors (SIA) and are available in 6 different languages in Uganda (Runyakitara, Ateso, Luganda, Lugbara, Luo and English).



## LESSON 7

### COLLABORATE WITH STRATEGIC PARTNERS AND DISTRICT LEADERSHIP TO ENCOURAGE BUY-IN FROM COMMUNITIES

Harnessing the power of collaboration is paramount for driving digital financial inclusion and women's economic empowerment initiatives. In the beginning, rallying support from partners and district leadership proved to be a tough nut to crack. However, step by step, we were able to highlight how these initiatives brought a win-win for both refugees and host communities. By ensuring our programme objectives resonated with our partners' interests, we managed to spark their enthusiasm. The initiatives brought together and leveraged the collective power of over 30 stakeholders, including UNHCR, the Office of the Prime Minister, District Local Governments, NGOs<sup>3</sup>, religious institutions, as well as private sector actors.

Joining forces with these organisations was a stepping-stone towards fostering an environment that values transparency and teamwork. Joint monitoring visits served as an avenue for mutual learning, provided a platform to identify areas needing support, and pinpointed opportunities for scaling up.

3 - The Programme was a concerted effort bringing together numerous NGOs, including the Finnish Refugee Council (FRC), Association of Volunteers in International Service (AVSI), Medical Teams International (MTI), Uganda Red Cross (URC), Hunger Fighters Uganda (HFU) and Uganda Women's Effort to Save Orphans (UWESO), among others.



Body map created by Carimerine Abizeye, during Body Mapping workshop in Nakivale Settlement.  
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## THE WAY FORWARD:

### ADVANCING DIGITAL FINANCIAL INCLUSION AND WOMEN'S ECONOMIC EMPOWERMENT IN NAKIVALE AND BEYOND

Moving forward, WFP Uganda and its partners in Nakivale will continue to support women's access to digital financial services, through tailored interventions, continued investments in Male and Digital Community Champions, hand in hand with financial service providers and authorities.

The activities are now replicated across other refugee camps to promote digital financial inclusion and women's economic empowerment across different communities in Uganda, aligning closely with WFP's new [Cash Policy](#).

To better assess the impact of the numerous initiatives currently being implemented in parallel, WFP Uganda will also place a strong focus on monitoring and evaluation activities in 2024–25.