

08/06/2021

## Financial inclusion learning review series - ToR

The Cash Working Group, in collaboration with U-Learn, is planning a **Financial Inclusion Learning Review Series**.

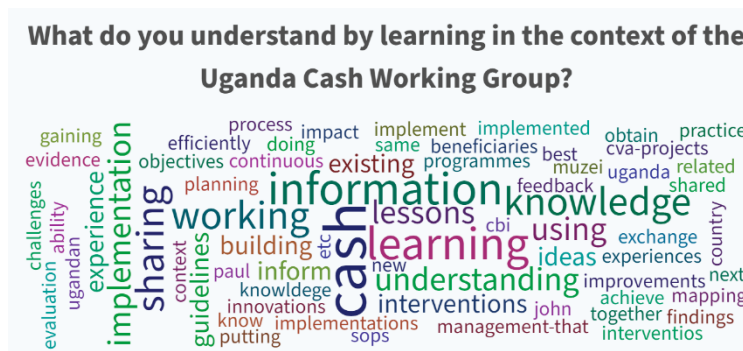
For the purpose of this ToR, financial inclusion is understood as *the availability and equality of opportunities to access financial services*; in the context of Uganda, financial inclusion means that all Ugandans and refugees have access to and use a broad range of quality and affordable financial services which helps to ensure their financial security.

## 1. Background

Mid-February, the CWG chair, WFP and U-Learn met for the first time to discuss respective priorities and work on cash related learning and research. Seeing the complementarity in interests and roles, a collaboration was suggested. As first exploratory step, it was agreed to hold a cash learning and research consultation with all members of the CWG.

The CWG research and learning consultation was held on the 24<sup>th</sup> of March. The 1.5h session attracted a lot of engagement.

The event used polls to gauge actor's priorities and learning needs.



Overall there was a clear preference for **learning** on financial inclusion: 35% voted for learning on the impact of financial literacy trainings on financial inclusion, 15% for understanding barriers faced by women in financial inclusion, 15% for mapping financial service providers in CBI activities, and 15% on mapping transfer values of cash transfers across different locations). With respect to learning, short uptake formats, e.g. summarised documents such as one/two-pagers and factsheets were preferred.

With respect to **research**, 21% voted for the impact of digitalisation of cash transfers on the well-being of beneficiaries. After a desk review to explore the feasibility of this topic, the deep dive research topic was refined to 'understanding user preferences and experiences when receiving digital financial assistance to support the creation of feedback loops between users, implementers and policymakers to ensure that the design of financial services is tailored to people in need'.

As a next step, initial learning and research ideas were refined through bilateral conversations, and then discussed at the Common Cash Task Force (April 21<sup>st</sup>) and the CWG (April 28<sup>th</sup>).

Based on these consultations, U-Learn proposes to support the refugee response ecosystem in 2 ways:

- A **joint CWG-U-Learn series of learning reviews on financial inclusion** is planned for the second half of 2021 and the first quarter of 2022 (this TOR)<sup>1</sup>
- Deep Dive Research: After a desk review to explore the feasibility of the topic of digitalisation of cash transfers on beneficiaries' wellbeing, the deep dive research topic was refined to 'understanding user preferences and experiences when receiving digital financial assistance to support the creation of feedback loops between users, implementers and policymakers to ensure that the design of financial services is tailored to people in need'.

The rest of this document will focus on the proposed approach to the learning reviews. A separate ToR is being developed for the deep dive research.

## 2. Objectives and outcomes of the Learning Review (LR) series

The overall objective of the learning review series is **to increase uptake of evidence and best practices on financial inclusion**.

The learning review series will:

- Promote and showcase best practices in financial inclusion with the view of harmonizing practices of delivering financial inclusion in Uganda
- Cross learning amongst peers (across stakeholder groups - including local actors and private sector actors) on the practices currently in place, the diversity in approaches and share challenges and successes
- Develop Uganda refugee response specific lessons learned and recommendations
- Showcase examples from the Ugandan context at regional and global cash forums

## 3. Discussion topics

The scope of the learning review series will be the refugee response in Uganda (but can draw on experiences from Uganda outside of the refugee response or from refugee responses outside of Uganda).

The proposed topics for dedicated learning reviews are:

1. **Financial literacy training** – this was voted the most popular learning topic during the CWG Learning and Research consultation. The overall outcome of this learning review could be to generate easy access to best practices and tools; in addition, it could lead to the development of recommended minimum standards for Financial Literacy Training in Uganda.
2. **Women Economic empowerment** – this was the second most popular learning need at the CWG consultation. The specific focus is yet to be determined, but could include learning on the specific barriers and enabling factors that hamper/allow women to use (digital) financial services.
3. **Financial service providers (FSP)**– relates closely to the selected research topic. This could look at the role of FSPs a catalyst and contributor to financial inclusion. For example, what products do FSPs have that contribute to financial inclusion (loans, simplified financial processes such as relaxed KYC requirements).

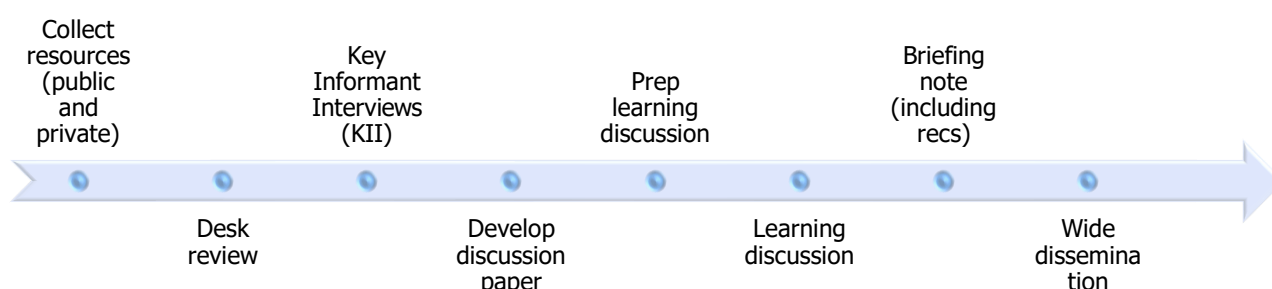
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<sup>1</sup> In addition to the general ToR, a specific ToR is developed per learning review, the objective of the specific ToRs is to detail the specifics that are needed to implement each learning review.

4. **Inclusion of last mile groups** – the specific focus is yet to be determined, but topics that were mentioned at the consultation include:

- Protection risks and concerns for vulnerable groups using cash transfers,
- Targeting specific vulnerable groups with cash transfers (teenage girls, youth and people with disabilities),
- Cash transfers in urban context, choosing an appropriate methodology for the wellbeing of vulnerable groups (single vs multiple tranches),
- Barriers to accessing cash transfers last mile groups (people with disabilities, minors, low-education, elderly people) and
- Linkages with Government social protection system, and learning on the specific barriers and facilitating factors that hamper/allow last mile groups to use (digital) financial services and financial literacy training.

#### 4. Learning review process



An overall process for all the learning reviews of the series is set-out. The approach and process will be adapted in coordination with CWG as time evolves to incorporate lessons and best practices.

**Phase 1: collate and curate existing evidence.** The objective of this phase is to *compile existing* evidence on the learning review topic: resources on the learning review topic are collected, curated and stakeholder interviews are carried out. This phase is completed with the development of a discussion paper.

For the secondary data analysis, it will be crucial to be able to collect both publicly available resources (including impact data) and private resources from the Ugandan context. To accomplish the latter, a public request for resources will be made using the CWG e-mail list, bilateral requests will be made to actors who are known to be engaged on the topic, and donors will be approached to share private resources such as project reports, training modules and evaluations. Anonymity of private resources will be guaranteed. In addition to this, U-Learn will carry out a standard on-line research search (also including some key global resources on lessons learned) and compile and synthesise all resources in a secondary data analysis write up. Key lessons from these documents will be summarised.

For the Key Informant Interviews (KII), a standard semi-structured questionnaire will be developed to interview key stakeholders. The discussion will focus on understanding their experience, lessons learned, best practices, challenges and recommendations, and any planned research or learning on the topic. Anonymity of interviews will be guaranteed in order to allow interviewees to speak freely and minimise bias. A list of key informants will be compiled for each learning review with the help of the CWG. U-Learn research assistants will

carry out KII, in addition, selected interviews with key actors will be carried out by the U-Learn learning manager and CWG Chair. It is our priority to move beyond the usual suspects (INGOs and UN) and to include practitioners at field level such as local actors (RLOs, FBOs), private sector actors, and social businesses in the learning process (Mukwano, 100 days, Smart Communities Coalition, etc.) for a richer discussion and learning experience. Alternatives to KII, such as a survey, can be explored in the course of the learning reviews series other data collection methods are deemed more appropriate to collect data on the topic at hand. Interviews will be written up in a summarised manner.

The secondary data analysis and the write-ups from the KII will form the basis of a discussion paper. The discussion paper presents an analytical write-up of the existing evidence, it is thus not an annotated bibliography, but rather a summarised document of around 5 pages that will outline key areas to explore during the learning discussion.

**Phase 2: development of lessons learned and recommendations.** This is done through the organisation of a learning discussion. The learning discussion will be co-hosted by the CWG, U-Learn and potentially other interested stakeholders. A mix of key stakeholders, including Government, INGO, UN, practitioners at field level such as local actors (RLOs, FBOs), private sector actors, and social businesses will be invited (40 to 60 participants).

The learning discussions will be 2h long (online or in-person depending on COVID-19 situation; if circumstances allow one of the learning discussions in early 2022 could take place in one of the refugee settlements) and make use of engaging approaches as much as possible; approaches that will be explored are polls, breakout groups to facilitate specific discussions, role play, and scenario based discussions.

It will be based on the discussion paper which provides an analysis of existing resources (public and private) and interviews with key actors and sets out key areas to explore during the learning discussion. This will allow the discussion to move beyond experience sharing and straight into lesson learning and detailed exchange.

Based on the learning discussion, a learning brief will be developed. The learning brief will be concise (5 pages maximum) and focus on setting out lessons learned from the Ugandan context and/or recommendations for the Uganda refugee response.

Using WFP, U-Learn and CWG channels, the learning brief will be disseminated widely (including at the regional and global level). Follow-up will be done to assess whether learning brief recommendations were taken up by Ugandan actors through individual interviews.

In order to assure longer-term use of the learning brief's lessons and recommendations and maximum uptake, key dates for national policy papers/plans relating to cash and financial inclusion will be noted during the learning series so that outputs can feed into these.

Finally, at the end of the series, the added value of a compiled report on financial inclusion, drawing on the 4 learning briefs will be assessed.

## 5. Key Deliverables

Each learning review in the series will have 3 public key deliverables: one discussion paper (for circulation to participants ahead of the learning discussion), one learning discussion, and one learning brief for wide dissemination (using the U-Learn and CWG dissemination channels).

At the end of the learning series, a total of 4 discussion papers, 4 learning discussions and 4 learning briefs will have been produced.

As the learning review series evolves, the possibility of developing a final output that regroups the 4 learning briefs will be explored.

In addition, the research on user preferences and experiences when receiving digital financial assistance will be finalised in September, shorter outputs will be developed, and a dissemination event will be organised in October or November to create wide uptake of the research.

## 6. Roles and responsibilities

The learning review series is a collaboration between the CWG and U-Learn, U-Learn will support learning, discussion preparation, deliverable drafting, and project management. The CWG will provide technical support and input, resource curation, liaise with key stakeholders, and review.

## 7. General timelines

Activity	May	June	July	August	September	October	November	December	January	February	March	April
ToR overall approach learning series												
Stakeholder engagement												
ToR specific learning review		1	2			3 & 4						
Secondary data analysis		1	1 & 2	2		3	3 & 4	4				
KII		1	1 & 2	2		3	3 & 4	4				
Discussion paper				1	2			3	4			
Learning Discussion					1	2			3	4		
Learning paper						1	2			3	4	
Learning paper dissemination							1	2			3	4
Debrief and adaptation of approach												
Research dissemination												

- Prep learning review 1 & 2: June, July, August
- Event 1: September
- Event 2: October
- Debrief: October
- Prep learning review 3 & 4: October, November, December
- Event 3: January
- Event 4: February

These timelines will be further detailed in the specific ToR per learning review.

## **8. Expected challenges and mitigation**

In order to get access to private resources and impact data, the CWG and U-Learn will work in close collaboration with donors and guarantee anonymous treatment of private resources. In addition, existing bilateral relationships will be used to gather sensitive and private resources and institutions/organisations participating in phase 1 by sending in resources or participating in interviews will be prioritised for participation at the learning discussion.

The inclusion of actors beyond the CWG members (mostly donors, UN agencies and INGOs), such as local actors (RLOs, FBOs), private sector actors (Opportunity Bank, Mukwano, Smart Communities Coalition, etc.), and social businesses (100 days etc.) in the learning process will enrich cross-sectoral and cross-actor learning. A deliberate effort will be made to map these actors at the ToR development phase (of each specific ToR) and to include them both at the KII and learning review stages.

Many organisations will be asked to provide feedback and experiences with ongoing activities and work. There might be a tendency to paint impact and activities in a more positive/negative light (positive and negative bias), in addition some of the elements of interest might be part of undocumented processes. In order to anticipate this challenge, close collaboration and reflection on this will be required. The semi-structured questionnaire will anticipate and mitigate these biases and challenges as much as possible; in addition, information from interviews will be anonymised as a default, consent will be requested to attribute a specific experience to a stakeholder publicly.

*The U-Learn Learning Hub supports and facilitates cross-sectoral learning within the Uganda refugee response to support uptake of evidence. Amongst other things, the Learning Hub will foster learning by curating existing resources and making them more accessible, bringing people together to learn and increase collaboration, and by identifying and filling learning gaps.*