

# Uganda Refugee Response Financial Literacy Training Minimum Standards

September 2022



# **Developed by the Uganda Inter-Agency Cash Working Group (CWG)**

In collaboration with the CWG Financial Literacy Training Technical Core Team

**September 2022**

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## Acronyms

<b>BoU</b>	Bank of Uganda
<b>CBT</b>	Community-based trainer
<b>CWG</b>	Cash Working Group
<b>DFL</b>	Digital financial literacy
<b>FLT</b>	Financial Literacy Training
<b>FSP</b>	Financial service provider
<b>M&amp;E</b>	Monitoring and evaluation
<b>PWD</b>	Person with Disabilities
<b>PSN</b>	Person with Special Needs
<b>ToT</b>	Trainers of Trainers
<b>WFP</b>	World Food Programme

## 1. Introduction

A refugee's financial literacy journey often starts with management of their limited personal finances through engaging with informal financial products and services. The journey then sometimes moves to starting and maintaining an income generating opportunity and can eventually move to fully engaging with commercial financial service providers (FSPs).

The Uganda Cash Working Group (CWG) has devised these minimum Financial Literacy Training (FLT) standards for training providers and implementers to help ensure all FLT in Uganda meets a minimum level of content and quality. These minimum standards look at the basic content and practices necessary for a training to qualify as a FLT – they cover aspects of FLT like planning and delivery of the training, monitoring and evaluation, and others. The overall goal of developing these minimum standards is that they will contribute to the promotion of FLT, and ultimately self-reliance.

## 2. Minimum standards creation process

In 2021, consultations within the CWG showed the need for harmonisation of FLT in Uganda, including introducing minimum standards and having greater uptake of good practices by providers and implementers. The CWG and [U-Learn](#) carried out a learning review, resulting in a FLT [learning brief](#).

Following the publication of the learning brief, the CWG formed a FLT technical core team of eight members from five organisations with experience in implementing FLT in Uganda<sup>1</sup>. This core team conducted two field workshops (in Mbarara in February 2022, and in Arua in May 2022) to discuss the learning brief and draft minimum standards with Financial Literacy actors from the refugee settlements in the South West and West Nile regions. At these workshops, the invited actors agreed to the draft standards.

The draft minimum standards were then finalised by the Fin-Lit Technical Core Team during a national level review workshop held on 13<sup>th</sup> July 2022, and validated by Common Cash Task Force members, a sub-group of the cash working group, before being shared with all cash working group members.

## 3. Objectives of the minimum standards

FLT implementation in Uganda involves a wide range of actors: the Government, the private financial sector, Fintech and microfinance businesses, social businesses, international and national non-governmental organizations, and intergovernmental agencies. Each of these actors has its own understanding and vision of FLT and how to implement it.

Thus, the overall objective of these minimum standards is to provide a starting point for consistent, coherent, and equitable FLT across Uganda's refugee response so all refugees have the opportunity to gain the knowledge, skills and confidence necessary to manage their money well, contributing to their self-reliance, agency, and empowerment.

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<sup>1</sup> The team was comprised of members from: PHB, World Bank, Finish Refugee Council – FRC, WFP, and AVSI.

These minimum standards are consistent with the [Uganda National Financial Inclusion Strategy](#) provided by the [Bank of Uganda \(BoU\)](#), and are guided by the [FLT learning brief](#).

It is important to note that these minimum standards are a starting point for FLT programme design and implementation. They define the basics of what a training must provide to be considered FLT. The aim is **not** to prevent, limit, or discourage additional content, programming, or activities.

The specific objectives of the minimum standards are to:

- Ensure the provision of quality FLT
- Maximise FLT impact
- Foster effective and consistent support to refugees and host communities
- Create a coordinated Inter-Agency, multi-sectoral response to strengthen financial and digital financial literacy and inclusion

by:

- Defining the scope of FLT and digital FLT
- Setting common benchmarks to create harmonisation
- Honing good practices
- Strengthening cooperation and coordination.

## 4. Definitions

To ensure a common understanding, the following definitions are used by the minimum standards.

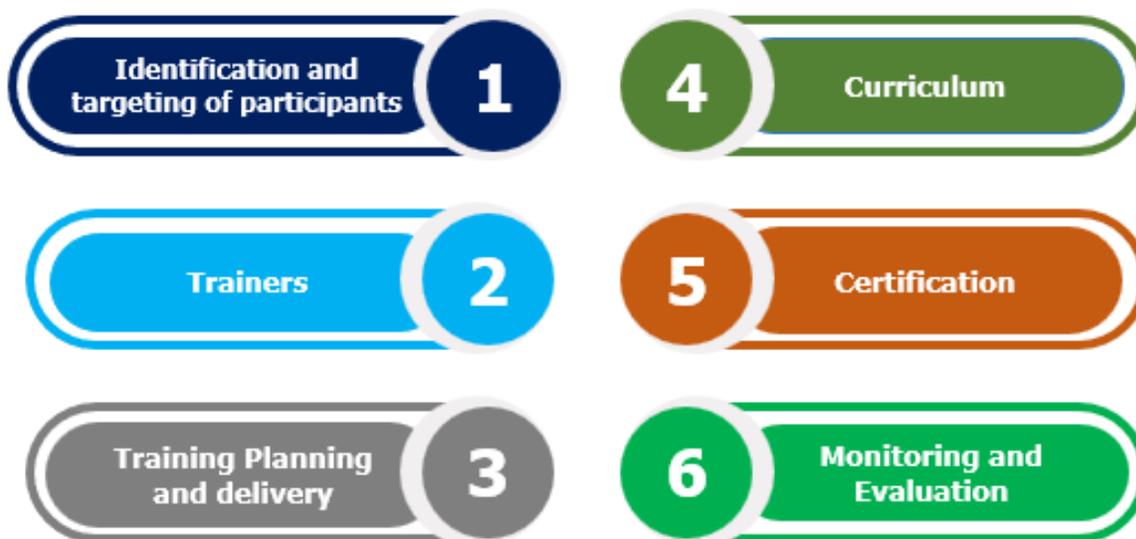
<b>Financial Literacy</b>	The ability to understand and use basic, mostly personal, financial skills, such as budgeting and saving
<b>Digital Financial Literacy</b>	A multi-dimensional concept whereby an individual has “the knowledge, skills, confidence and competencies to safely use digitally delivered financial products and services, to make informed financial decisions and act in one’s best financial interest” <sup>2</sup>
<b>Financial Literacy Training</b>	The “training of people in order [for them] to have the knowledge, skills and confidence to manage money well” <sup>3</sup>
<b>Minimum Standards</b>	The basic requirements that a financial literacy programme MUST meet to be considered FLT
<b>Master trainer</b>	Experienced trainers, usually trained at the organisation’s HQ/regional level. They require a higher level of education than trainers, English language skills, and local knowledge. Master trainers identify and train the Trainers of Trainers (ToTs),
<b>Trainers of trainers</b>	Trained by the Master trainers. They often cover a region. Train the Community-based trainers (CBTs).
<b>Community-based trainers</b>	Trained by ToTs to provide FLT to the participant groups. They need to have thorough understanding of the local context and language.

<sup>2</sup> Taken from AFI “Digital Financial Literacy Toolkit.” Available at [https://www.afi-global.org/wp-content/uploads/2021/07/AFI\\_DFS\\_Literacy\\_Toolkit\\_V5\\_29July.pdf](https://www.afi-global.org/wp-content/uploads/2021/07/AFI_DFS_Literacy_Toolkit_V5_29July.pdf)

<sup>3</sup> Taken from the BoU website. Available at <https://www.bou.or.ug/bou/bouwebsite/FinancialInclusion/literacy.html>

## 5. FLT minimum standards

The minimum standards are divided into six groups:



### a) Identification and targeting of participants

Generally, the minimum standards apply to FLT for refugees in Uganda who are 18 years and above, have some experience in handling cash (including as recipients of cash-based transfers), and who are engaged in making decisions on how to spend their cash to meet their basic household needs.

For the CWG members, which participants are targeted for FLT depends primarily on the objectives of the intervention, which are specific to the programme and actor.

However, whatever the objectives, the following minimum standards should be met when designing and implementing your intervention.

#### **Minimum standards for identification and targeting of participants**

Issue	Minimum Standard	Explanation and justification
<b>Gender</b>	All FLT should be gender inclusive, regardless of the organisation's objective or priorities for the overall programme. <sup>4</sup>	Currently, most FLT participants are women. However, to mitigate conflict during decision making, it's important to ensure men are also trained.  Note: When creating training groups, be mindful of power dynamics and how they may

<sup>4</sup> While the FLT must be gender inclusive, the exact proportions of participants by gender can be in line with the programme objectives.

		impact training and delivery. Refer to 5c (Training planning and delivery) for more details on training group creation.
<b>Age</b>	<p>All people 18 years and above should be considered for training.</p> <p>Additionally, those aged 16-18 years should be considered if they are registered as household heads or as assisting a Person with Disabilities (PWD) or a Person with Special Needs (PSN).</p> <p>Participants below the age of 18 should have consent from a guardian or when no guardian is available, after a child protection assessment.</p>	<p>Financial literacy trainings target adults, who have experience in cash transactions. This is also in line with Government of Uganda guidelines and international humanitarian standards. Adults who are 18 years of age have attained the age to receive a national identification card. They are likely to be beneficiaries of humanitarian assistance using cash as a modality of assistance. In special cases, 16 years youth are considered as adults if they have been taking care of their household needs. Anyone below 18 years is assessed and recommended by protection partners before receiving assistance.</p> <p>Note: The content and delivery of financial literacy training may need to be tailored to the demographic breakdown of the participants, for example a trainer may need to train older members of the community separately from the youth to allow a slower pace of training and apply relevant examples</p>
<b>Access to training</b>	<p>Accessibility for PWDs and PSNs should be assessed and ensured, for example in terms of content and venue.</p>	<p>PWDs and PSNs should be included on an equal basis with other participants.</p> <p>Special consideration should be taken for pregnant and elderly participants.</p>
<b>Location</b>	<p>Participants should be from a common geographical location for example at village or zonal level</p> <p>FLT should be conducted in all locations where refugees reside, including both urban and rural settings.</p> <p>FLT locations should be close to participants' homes.</p>	<p>This will help minimise travel time and/or cost for participants</p> <p>While the majority of refugees in Uganda reside in settlements, there is an increasing number of refugees self-settling permanently or temporarily in urban or semi-urban locations.</p> <p>This will minimise the cost (time and transport) to attend the training.</p>
<b>Language</b>	<p>Participants should all have a shared language.</p>	<p>This enables the training to be delivered in a single language. This will minimise time lost on translation, facilitate clarity, and improve understanding</p>
<b>Educational level</b>	<p>Participants of all education levels should be included. A</p>	<p>This will enable training delivery and content to be tailored to the baseline of literacy</p>

	pre-training financial literacy assessment should be carried out to understand the literacy level of the identified participants.	
	Participants of a similar literacy level should be trained together	This will help enable the training to be designed for a specific level and be more effective.

In summary, as a minimum, participants targeted should:

- Belong to refugee communities. While many partners implementing financial literacy have a focus on both refugees and host community and could use many aspects of the minimum standards, these minimum standards are designed for the refugee response
- Have experience in handling cash or beneficiaries of the humanitarian cash transfers:
- Be economically active;
- Have the power to decide on allocation of resources; and
- Be over the age of 18 (with household heads etc of 16+ also being included)

## b) Trainers

FLT trainers can come from the refugee community, host community, implementing organisations, or the [BoU database of accredited trainers](#). There are three categories of trainers:

1. **Master trainers** - train the ToTs
2. **ToTs** - train the CBTs
3. **CBTs** - train the participants.

This is known as cascade training. Cascade training can include more layers of trainers, but too many layers can reduce the efficacy of the training.

### Minimum standards for all trainers

Issues	Minimum Standard	Explanation and justification
<b>Language</b>	Trainers should be able to read and write English and have a good level of spoken English comprehension.	Cascaded training is provided in English.
<b>Reputation</b>	Reference checks should be undertaken for all trainers (from organisations that have utilized the trainers as well as those trained).	Reference checks ascertain the trainer's good standing and integrity, and help to avoid any safeguarding issues.

<b>Digital literacy</b>	Trainers should have the ability to use basic digital technology, such as computers, smartphones, and tablets.	Trainers need to be able to deliver FLT modules using analogue and digital methods.
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### **Minimum standards for master trainers**

The additional minimum standards for Master trainers are:

<b>Issue</b>	<b>Minimum Standard</b>	<b>Explanation and justification</b>
<b>Education</b>	Master trainers should have at least a diploma or equivalent from a recognised institute or university.	Master trainers need to be able to deliver the FLT trainings, prepare the training materials and contextualize the training to the participants. In order to do so, master trainers should present their certificates of education to demonstrate their qualifications and experience.  The high level of education required for master trainers enables them to understand cross cutting issues such as gender, PWD, conflict mitigation, cultural sensitivities, protection etc
<b>Training and experience</b>	Master trainers should have a FLT accreditation from BoU or another recognised financial literacy institution or organisation.	
	Master trainers should have previously conducted a least five FLT events of at least three days each.	
	Master trainers should have good understanding of the training topics and training materials.	
	Master trainers should understand cross-cutting issues relevant to FLT or be willing to attend training on those issues.	
<b>Language</b>	Be fluent in English.	

### **Minimum standards for ToTs**

The additional minimum standards for ToTs are:

<b>Issue</b>	<b>Minimum Standard</b>	<b>Explanation and justification</b>
<b>Education</b>	ToTs should have been educated to at least A-level or its equivalent in other countries OR have conducted at least five cycles as a FLT CBT.	A' level is an intermediary level of education. However, if the ToT is not certified as above, qualifying can be by having given CBT training.
	ToTs should have a FLT certificate.	
<b>Training and experience</b>	ToTs should have a training certificate from an organisation and a certificate of education training from a recognized institution.	An intermediary level of education enables ToTs to easily

	ToTs should be able to interpret, understand, and deliver the FLT materials.	grasp the level of training that would be cascaded to the community trainers. This level of education allows a ToT to contextualize the training to the CBTs using the appropriate language and examples that the community can easily understand.
	ToTs should have attended FLT training or refresher training from a recognised provider within the past two years.	
	ToTs should be fluent in English and be competent in the common language of the CBTs and participants to be trained.	
<b>Language</b>	ToTs should be regularly contactable and available to CBTs.	<p>Knowledge of the CBTs' and participants' common language will enable the ToT to check the quality of the training provided by the CBT and to provide the CBT with additional support.</p> <p>ToTs need to provide mentorship and ongoing support to the CBTs.</p>

### **Minimum standards for CBTs**

The additional minimum standards for CBTs are:

<b>Issue</b>	<b>Minimum Standard</b>	<b>Explanation and justification</b>
<b>Residence in and knowledge of the local community</b>	CBTs should be members of the community where the FLT will take place.	This will save on transport costs, and help ensure CBTs know the common language, are well accepted by the community, and can provide continuous assistance.
<b>Language</b>	CBTs should be fluent in the common language of the participants being trained.	The impact of the training will be greatly enhanced if the CBT can communicate with participants easily.
<b>Commitment</b>	CBTs should commit to completing the full FLT curriculum and ideally to providing mentorship and support after the training.	Trainer consistency is essential to ensure the efficacy of the training.
<b>Training</b>	CBTs should have been trained by a ToT on the FLT to be delivered.	It is critical that CBTs deliver the content of training as received from the ToTs. Therefore, even though the CBTs have experience in training communities, they should be trained by ToTs to ensure that each training is unique and delivered in the

		desired manner.
	CBTs should have been a participant in an existing or traceable FLT programme and received a certificate of completion	

## c) Training planning and delivery

Training planning involves the preliminary FLT activities, including preparations for training as a trainer, choosing a convenient and appropriate venue, creating trainer and participant materials, and verifying that the identified participants are eligible to attend the training.

Training delivery is the actual delivery of the content, including engaging with participants to ensure that they understand and are participating.

### Minimum standards for training planning

Issue	Minimum Standard	Explanation and justification
<b>Planning participant selection</b>	CBTs should undertake participant screening.	To ensure you have the participants that fit the criteria and the purpose of the FLT.
	CBTs should pre-test participants' financial literacy or knowledge of particular FLT modules.	To understand participants' level of knowledge, understanding, and exposure to establish a baseline and adapt the training to the collective knowledge.
	FLT groups should have between ten and 25 participants.	Smaller groups allow all group members to actively participate in the trainings as opposed to being passive participants. Smaller groups are easy to track and the trainer is able to follow up with those who do not attend.
	Based on the selected trainers, CBTs should refine the content and delivery method of the FLT to be appropriate for the financial literacy levels of the participants	To provide a more tailored and impactful training to participants. The methodology, training content, time of training as well as examples used during

		training should be appropriately tailored to the participants
	At the beginning of the first training session, the trainer should manage expectations of the group (for example, whether there will be refreshments and what topics will be covered), introduce the role of the trainer, and clarify the objectives of the training and what participants will gain by the end of the training cycle.	To avoid problems that might arise due to unmet expectations and help ensure a smooth training process where everyone is comfortable with the reason for the training.
<b>Venue</b>	The training venue should be easily and quickly reachable by participants.	To ensure accessibility to different categories of participants like the elderly and mothers moving with young children. It also minimises transport costs.
	The venue should not have any physical barriers for attendance and engagement by PWDs and PSNs.	To ensure the full participation of PWDs and PSNs
	The venue should have enough space and seats. It is preferable that the training is held outside.	To allow for group and physical exercises in the training to be completed comfortably.  An outside venue makes it easier to comply with any current public health requirements, for example, those for COVID-19.
<b>Content</b>	The content should be engaging and tailored to the local context, using local examples and evidence. It should be based on sharing experiences.	To make the content more relatable, which will help participants remember the content and make it more accessible to even an illiterate audience.
	CBTs should refine the content and delivery method of the FLT to be appropriate for the financial literacy levels of the participants".	
	Each session should start with a recap of what was previously covered.	To remind participants of the elements previously learnt and help enable the trainer to assess if any review of previous elements is needed.
	Each session should have time for Q&A in the recap and at the end of the session.	To help embed the training content in the participants' minds, provide adequate information and explanations to participants who might have missed some points, and to

ascertain the level of understanding by participants.

## **Minimum standards for training delivery**

<b>Issue</b>	<b>Minimum Standard</b>	<b>Explanation and justification</b>
<b>Format</b>	Training should be provided in person.	To ensure better understanding and engagement between the trainer and participants.
	Slower learners should be partnered with faster learners or if not possible, more time should be provided at the end of each session to ensure they have understood the training.	To help slower learners understand the training better and allow them to ask a peer, rather than the trainer, questions.
<b>Duration</b>	Training should be implemented over 6-8 weeks.	To allow for a complete training cycle that includes for preparation (excluding content creation), content delivery, follow-up training for slower learners, and monitoring using pre- and post-tests and other tools
	There should be at least two training sessions a week.	To give participants time to engage in other activities as well as the training
	Training sessions should be no more than 1 or 2 hours.	To ensure participants still have time to meet their daily responsibilities and other engagements
	The total number of training hours per week should be between two and four.	To ensure the attention span of participants is catered for and to avoid burnout or overloading them with information with no time to process.
	Participants should be able to decide when training sessions are held to respect seasonal and social activities such as funerals, market events, and distribution days.	To ensure the training fits in with other engagements. Otherwise, there is a risk of low attendance.
	Participants should be able to decide the training sessions times, as long as they are within normal working hours (8am-5pm).	
<b>Training methods</b>	A minimum of five different but appropriate training methods should be used across the training delivery.	Use of diverse training methods sustains engagement of participants, and keeps them alert.
	The choice of methods should be based on the time available and the participants' level of comprehension.	

	<p>Possible methods include:</p> <ul style="list-style-type: none"> <li>• Mini lectures</li> <li>• Drama skits</li> <li>• Songs</li> <li>• Scenario cards</li> <li>• Stories</li> <li>• Role plays</li> <li>• Group discussion</li> <li>• Brainstorming</li> <li>• Flip charts and other visuals</li> <li>• Group activities</li> <li>• Games</li> <li>• Sharing successes</li> <li>• Colour cards</li> <li>• Illustrations</li> <li>• Experiential and action-based learning</li> </ul> <p>For digital methods, a trainer can consider using:</p> <ul style="list-style-type: none"> <li>• Skits,</li> <li>• Videos,</li> <li>• SMS,</li> <li>• Animations,</li> <li>• Voice memos,</li> <li>• Live and recorded radio sessions</li> <li>• Use of social media such as YouTube, Facebook etc.</li> </ul>	
	<p>The training sessions should be participatory but the CBT should not lose control of the session. CBTs should make sure to set up activities and define action plans, timelines, and expectations.</p>	<p>The more participatory, but organised, the training is, the higher the chances are that the participants will remember the key messages.</p>
<p><b>Post training</b></p>	<p>CBTs should conduct a practical post-training test at the end of the training.</p> <p>CBTs should allow a practical mock session to enable participants to apply what they have learned using some innovative learning aide.</p> <p>CBTs should review and assess the training and its delivery.</p>	<p>To enable assessment of the outcome of the training and the programme's progress towards its desired goal.</p> <p>To ensure that the lessons learnt are used to enrich the subsequent training.</p>

	Certificates should be provided to trainers and participants based on the certification minimum standards (see <a href="#">Section E, Certification</a> , below for more detail).	To motivate participants and CBTs.
	The training provider should make mentorship and coaching available, on demand, for participants for at least of six months.	To maximise the impact of the training by allowing for deeper understanding and learning.

## d) Curriculum

At least five FLT curricula are currently in use in the refugee response in Uganda, with the [PHB/WFP/UNDCF "Financial literacy" curriculum](#) most often used, followed by the [BoU "Simplify Money, Magnify Life" curriculum](#), and then those developed or adapted in house by implementers.

Regardless of the curriculum used, most training delivered is basic, focusing on personal financial management, savings, and simple loan management. The advanced training provided focuses on how to access and use digital financial tools and products, how to access and interact with commercial FSPs, and business financial skills.

To address the lack of a harmonized approach on the curriculums used for FLTs, and to ensure that all trainees receive a standard level of training as well as provide guidance to implementors and donors, the CWG has identified eight core topics that should be taught to ensure delivery of FLT. These are in line with the [BoU core messages](#). The first three topics should be part of the basic curriculum, and the latter five should be part of the advanced curriculum as the topics are not relevant for all participants.

The eight core topics are:

1. Introduction to financial literacy - *"What is financial literacy?"*
2. Personal financial management - *"Use your money wisely"*
3. Savings - *"You can do it"*
4. Loan management - *"Handle with care"*
5. Investment - *"Let your money grow"*
6. Insurance - *"Protect your family's future"*
7. Planning for old age and retirement - *"Invest for your old age"*
8. Financial Service Providers - *"Know your options"*

Topic	Minimum Standard of what should be covered by the training
<b>Introduction to financial literacy</b>	What is financial literacy and digital financial literacy? Why financial literacy is necessary Why financial literacy is important What it means to be financially literate Digital Financial Literacy
<b>Personal financial management</b>	What is personal financial management? Setting financial goals Examining your money management The importance of budgeting; making a budget and staying within your budget Making spending decisions Keeping records to manage your money Raising money and putting it to productive use Making a will Digital dynamics of financial management
<b>Savings</b>	What is meant by savings? Why you should save Savings options and types; how to compare them and select the one for you Setting savings goals How to increase your savings Saving for emergencies Deciding how and where to save How to develop a plan for saving (Savings plan) Encouraging children to save Digital dynamics of Savings
<b>Loan management</b>	Your money and someone else's money; how to manage the difference The costs of borrowing, including calculating interest rates Borrowing to pay another loan Loan defaulting: what is it and how does it happen The dangers of over-indebtedness and defaulting Taking control of your debt
<b>Investment</b>	What are investments? What are the different types? Making investment decisions Developing an investment plan and goal Reasons for carrying out investment Risks involved in investment Costs of investment Investment options per age

<b>Insurance</b>	Introduction to insurance What you need to know about insurance How to acquire insurance Responding to risk
<b>Planning for old age and retirement</b>	What is planning for old age or retirement? What are the benefits? The different forms of retirement Factors affecting planning for old age and retirement, Increasing your income during retirement
<b>Financial service providers</b>	Categories of FSPs Financial products (mobile phone payments, cheques, standing orders, debit and credit cards, Electronic Fund Transfers, real time gross settlements) Advantages of formal financial services Digital banking offers (agency banking, mobile banking, internet banking) Access to FSPs Requirements for registering with an FSP

**Digital Financial Literacy (DFL)** should be integrated throughout the training curriculum. While the existing recommended curricula do not include DFL, implementers should use an available DFL module (for example, UNCDF is currently piloting a DFL module) or, preferably, incorporate DFL into their basic curricula.

## e) Certification

At the beginning of the training, the conditions for certification should be explained to all participants and trainers, as well as what details will be included on the certification. In order to ensure that data is easily accessible to all interested stakeholders, A FLT database should be created and centralised to hold details of all CBTs and those trained in the community. Details of ToTs and Master trainers should be held in a BoU database

<b>Issue</b>	<b>Minimum Standard</b>	<b>Explanation and justification</b>
<b>Participant certificates</b>	Certificates of participation should be provided to all participants who attended at least 80% of the course.  Attendance should be registered by the trainer at the beginning and end of each session.	Participants certificates serve as a reference for those that have been trained and provide details of who conducted the training, the period for the training, the modules covered and the level of training. Certificates also serve as a motivation to the trainees as they can give proof that they have been trained when needed.  This makes participants' records available for review when determining whether they should move onto the next level of training.

	Certificates should include the topics taught, the organisation providing the training, the dates of the training, and the name of the trainer	This prevents participants from being trained more than once on the same topics by different implementers – it helps avoid duplication of effort.
<b>Trainer certificates</b>	Certificates should be provided to all trainers detailing the topics they taught, the organisation providing the training and its contact details, the dates of training, and the number of participants.	This helps the trainer move towards the ToT and Master trainer levels, increase their employability, and show their capabilities, experience, and skills.

## f) Monitoring and Evaluation (M&E)

Currently, most FLT indicators focus on outputs rather than outcomes and their evaluation takes place either during or shortly after the training is completed. This means there is not much information on the impact FLT for refugees in Uganda has in the medium term.

The following are the minimum indicators that should be included in M&E plans for FLT:

Level	Expected result	Indicator
Impact	FLT participants are more capable and confident to use financial services and products.	Percentage of participants showing increased capacity to use financial services, disaggregated by gender, age, and disability
Outcome	FLT participants have acquired basic financial management skills	<ol style="list-style-type: none"> <li>1. Percentage increase in participants who report to have a weekly or monthly spending plan (pre- vs post-training), disaggregated by gender, age, and disability</li> <li>2. Percentage increase in participants who report having used digital financial tools (pre- vs post-training), disaggregated by gender, age, and disability per set period of time</li> <li>3. Percentage of participants who report having reached their set savings goal, disaggregated by gender, age, and disability</li> <li>4. Percentage increase in participants able to identify and mitigate risks associated with training delivery approach (pre- vs post-training) disaggregated by gender, age, and disability</li> <li>5. Percentage of participants who report they feel able to share learnt knowledge to other members of the community</li> </ol>

Output	1. Training of trainers delivered	1.1 Number of FLT ToT and CBT training sessions held 1.2 Number of FLT trainers (ToTs and CBTs) trained, disaggregated by gender, age, disability, and refugee/non-refugee status 1.3 Number of participants reporting they feel they have the capacity to deliver FLT as a ToT or CBT
	2. Financial Literacy Training delivered to participants	2.1 Number of households trained and average number of participants per trained household 2.2 Number of participants certified, disaggregated by gender, age, and disability 2.3 Number of participants who attended all three basic modules
	3. Participants were actively involved in the FLT	3.1 Average change in knowledge between pre- and post-test 3.2 (a) Number of feedback forms and submissions shared <i>or</i> (b) Number of participants sharing relevant community examples during the training sessions 3.3 Participant's rating of modules based on understanding of the module, relevance and applicability

The basic indicators above are only the starting point. Other areas of discussion and interest in the CWG include: the need to measure spill over effects, how to track the use of phones, smartphones, and online financial platforms among the refugee population for financial transactions, knowing which FSPs and agencies use phones as a tool for digital literacy trainings and how to ensure data collection follows data protection and humanitarian principles.

To help standardise M&E, the CWG financial literacy technical core team will investigate the possibility of developing a data collection toolkit and training for data collecting teams.

Uganda Cash Working Group would like to thank volunteer colleagues who formed the FLT technical core team and supported the compilation, review and finalization of the minimum standards. The core team supported stakeholder workshops held in Mbarara and Arua to harmonize the contents of the minimum standards document. The participating organisations were: Finnish Refugee Council, The World Bank, World Food Programme – WFP, UNHCR, PHB consultancy and were supported by U-Learn.

The World Food Programme and UNHCR, as the leading agencies of the Uganda Cash Working Group, will be the reference points for these minimum standards and will lead in the review and update of the standards periodically as needed, through the cash working group.

**Developed by**



**With support from**

