

## LITERACY WEEK SPECIAL: NAVIGATE COMPLEX PHONE \*# MENU

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The National Financial Inclusion Strategy was launched at the end of October ending a lengthy process that UNCDF facilitated from the start aiming to increase financial inclusion. When people have access to financial products, such as a mobile money accounts, research shows that people can save more, plan better and climb out of poverty quicker.

In Uganda, the UNCDF MM4P programme supports the creation of an ecosystem that allows people, especially in rural areas, to send, receive and use money on their mobile wallets. UNCDF works with implementing partners such as Kyagalani Coffee, Mukwano, Agroways and MCloud on digitising payments to farmers and workers. Receiving payments on their phone, allows people to save and create a buffer in case of economic shocks.

UNCDF MM4P is also part of the Technical Working Group on Cash for the Refugee Response, co-chaired by WFP and UNHCR. Together with our partners DanChurchAid, MercyCorps and World Vision, UNCDF is piloting mobile payments of cash based interventions for refugees.



***MTN staff teaching a lady how to use the mobile money services.***

Going digital, instead of driving a car full of cash to Northern Uganda, is not as easy as it sounds. There are many challenges. Not all refugees have a phone or a SIM card. And when they want to sign up for a SIM card some lack the required national ID. When these issues are solved, understanding the "Dial \*#" menu can also be very tricky. Many people don't grasp the complex menu, even if they can read English. They are simply not comfortable with a technology that is new to them.

Across UNCDF's digital projects, potential beneficiaries need extra guidance when it comes to understanding mobile money and navigating the USSD menu. UNCDF supports mobile network operators with so called 'booster teams', that take the time to teach agents and customers every step of the way and help ensure the behavioral change that is needed for them to accept and adopt digital financial services.

