



A DIGITAL AND FINANCIAL LITERACY Toolkit



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About the United Nations Capital Development Fund.

The United Nations Capital Development Fund (UNCDF) is the United Nations' flagship catalytic financing entity for the world's 46 Least Developed Countries (LDCs). With its unique capital mandate and focus on the LDCs, UNCDF works to invest and catalyze capital to support these countries in achieving the sustainable growth and inclusiveness envisioned by the 2030 Agenda for Sustainable Development and the Doha Programme of Action for the least developed countries, 2022–2031.

UNCDF builds partnerships with other UN organizations, as well as private and public sector actors, to achieve greater impact in development; specifically, by unlocking additional resources and strengthening financing mechanisms and systems contributing to transformation pathways, focusing on such development themes as green economy, digitalization, urbanization, inclusive economies, gender equality and women's economic empowerment.

A hybrid development finance institution and development agency, UNCDF uses a combination of capital instruments (deployment, financial and business advisory and catalyzation) and development instruments (technical assistance, capacity development, policy advice, advocacy, thought leadership, and market analysis and scoping) which are applied across five priority areas (inclusive digital economies, local transformative finance, women's economic empowerment, climate, energy and biodiversity finance, and sustainable food systems finance).

LEAVING NO ONE BEHIND IN THE DIGITAL ERA

The UNCDF strategy 'Leaving no one behind in the digital era' is based on over a decade of experience in digital financial inclusion in Africa, Asia, and the Pacific. UNCDF leverages digital finance in support of the Sustainable Development Goals (SDGs) to achieve the vision of promoting digital economies that leave no one behind. The goal of UNCDF is to empower millions of people by 2024 to use services daily that leverage innovation and technology and contribute to the SDGs. To achieve this vision, UNCDF uses a market development approach and continuously seeks to address underlying market dysfunctions that exclude people living in the last mile.



II. Hive Colab

Hive Colab is a collaborative technology and business development space for IT professionals and entrepreneurs across Uganda. Founded in 2010 as part of the Appfrica Labs' software incubation initiative, it is currently home to over 10,000 members, over 50 social tech and businesses enterprises have been created in the last three years and supported by Hive Colab through economic empowerment. Hive Colab is passionate about Innovation through co-creation, mentoring the next generation of technology leaders and growing the technology businesses for tomorrow. It is also a major contributor to local capacity building, creating local jobs, improving access to capital, and has encouraged Innovation by fostering a culture of collaboration to build a vibrant tech community in Uganda. Our experience includes working with young people aged 15- 35 from underserved communities, refugees, women, people with disabilities and youth across Uganda.

III. Preamble.

The United Nations Capital Development Fund (UNCDF) Inclusive Digital Economies Strategy is part of the global strategy of Leaving No One Behind in the Digital Era.

The strategy aims to equip millions of people by 2024 to use innovative digital services in their daily lives that will empower them and contribute to achieving the Sustainable Development Goals (SDGs).

At the heart of the UNCDF digital strategy is empowering and protecting the rights of customer segments that are marginalized and lack access to digital technology and finance due to social norms, societal status and limited revenue and capacity. UNCDF aims to deepen the resilience, security, and financial freedom of people in LDCs, enabling progress on the SDGs.

With 41.6 million people (51% female, 49% male) by mid-2020, the Uganda Bureau of Statistics (UBOS) projects the population of Uganda to reach 47million and 73 million by 2025 and 2040 respectively, nearly double the country's 2015 population. The second youngest population in the world, Uganda has over 78% of Uganda's population is below 30 years with youth (18-30) years constituting 19.4% (approximately 6.7 million).


To enhance the quality of life, and increase opportunities and scale of growth, countries the world, over are looking to leverage the use of information communication technologies (ICT) and internet services in what is broadly termed as ICT for Development (ICT4D) or Technology for Development (T4D). Uganda is no different, with 28.4 million active mobile SIM subscriptions by March 2020, and a five-year growth of seven million active mobile telephone subscriptions from 2015 (Uganda Communications Commission (UCC).

While the use of digital solutions to access various services is growing, usage is predominantly urban-led for various reasons such as low internet penetration, limited access to devices, a lack of appropriate products, limited access to energy, low income, poverty and low telecom network coverage, and others. Even when products are customized to the needs of the base of the Pyramid clients, device ownership and relevant infrastructure are put in place, uptake of digital offerings or repeated use remains low. Without repeat use and adoption, solution providers unable to achieve a critical mass of active users fail to break even undermining the ability for solutions to be sustained beyond the project duration.

Digital literacy gaps risk widening the digital divide with many unable to tap into the full possibilities/functionality. Simultaneously service providers offering digital services are also impacted by lack of scale given low usage with higher costs with a small customer/user base further hampering innovation to reach scale.

Considering Uganda's current mobile subscription growth rate of over four million new subscriptions annually, and the expedited development of innovative digital solutions advancing education, healthcare, agriculture and finance, the time is ripe to intervene in rolling out the delivery of digital skilling for inclusion and utilization of the digital offerings to promote the Sustainable Development Goals (SDGs).

Hence, to bridge the digital capacities demand, UNCDF partnered with Hive Colab to develop this digital literacy training toolkit. The training resources development aims to enhance the literacy needs of rural Ugandans, especially in the northern region of Uganda using basic feature phones and smartphones. This project was designed to overcome underlying



constraints to women's economic opportunities using digital solutions. Identifying structural challenges and systemic barriers will be at the pivotal stage through the project intervention. Deliberate attention will be put on enhancing women's literacy levels, and driving the savings and credit culture for enhanced agricultural production and productivity.

The program was implemented using a private, public and civil society partnership working relationship with National Information Technology Authority Uganda, Uganda Communications Commission, UN's World Food Programme, Trickle Up, Lutheran World Federation, Danish Refugee Council, CARE, GSMA, and the Norwegian Refugee Council.

Hive Colab conducted user assessments, identifying skills priorities for different target groups including smallholder farmers, women, youth, refugees, teachers, and students. Through the human-centered design approaches, the methodologies that were used to deliver the digital literacy training to our target beneficiaries were engaging and informative in delivering the training and were found to be effective in delivering new knowledge and skills to the target beneficiaries. In addition to client-led content, the authors explored the need for innovation in the delivery mechanisms for the training to reach scale in rural communities cognizant of the Covid-19 pandemic safety guidelines.

IV. Acknowledgement.

This toolkit was developed by Hive Colab with the support of UNCDF.

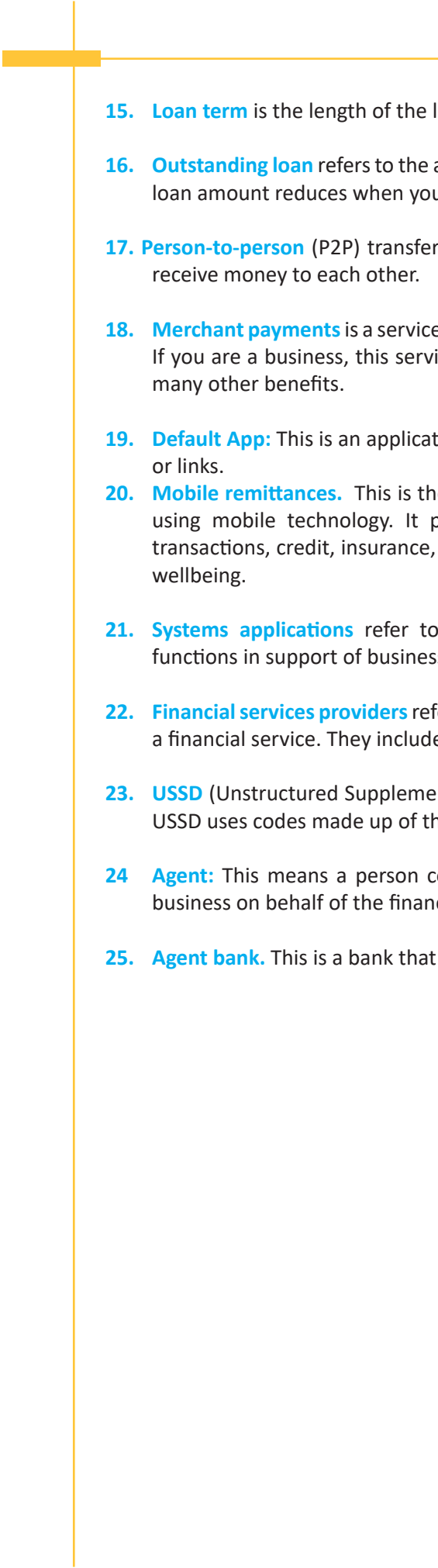
Hive Colab would like to acknowledge the contribution of the authors at Hive Colab, Barbara Birungi Mutabazi, and Brian Tomusange, the reviewers Sheila Nakanyike and Eunice Mwendu of the World Food Programme, Juanita M. Adames of Trickle Up, WFP, Melle Tiel Groenestege of GSMA, Barbara Alupo, Ronald Rwakigumba, and Joyce Kwetonda of UNCDF, and Tilda Nabbanja of the Bank of Uganda.

We also acknowledge the contribution of the Danish Refugee Council (DRC), Finnish Refugee Council (FRC), Uganda Red Cross Society (URCS), Lutheran World Federation (LWF), the National Information Technology - Uganda (NITA-U) and the Uganda Communications Commission (UCC). Finally, we would like to thank the Swedish International Development Cooperation Agency (SIDA), for partnering with UNCDF in Uganda and for making this work possible.

The views expressed in this publication are those of the author(s) and do not necessarily represent the views of UNCDF, the United Nations or any of its affiliated organizations or its Member States.

V. Definition of Terms.

1. **Digital literacy** refers to the knowledge, skills and capability to access and use digital content, products and services such as mobile phones, tablets, or internet.
2. **Financial literacy** refers to having the knowledge, skills and confidence to manage money well considering one's economic and social circumstances.
3. **Digital Financial Literacy (DFL)** refers to having the knowledge, skills and capability to safely use digitally delivered financial products and services. Digital financial literacy is commonly linked to financial literacy and digital literacy.
4. **Mobile money agent** refers to a person or business contracted by a mobile money provider (e.g. MTN) to facilitate mobile money transactions for users. These include;
 - mobile money deposits,
 - sending and receiving money,
 - registering new users and other transactions.
5. **Interoperability** refers to the ability of users of different mobile money services to transact directly with each other. Given the technical, strategic, and regulatory complexities that enabling such transactions would entail, no mobile money platforms are to date fully interoperable with each other. However, many mobile money services allow users to send money to nonusers (who receive the transfer in the form of cash at an agent).
6. **Mobile transfer**, also known as money transfer, person-to-person (P2P)- or mobile remittances refer to a movement of e-money that is made from a mobile wallet, accrues to a mobile wallet, and/or is initiated using a mobile phone.
7. **Liquidity** refers to the ability of an agent to meet customers' demands to purchase (cash in) or sell (cash out) e-money. The key metric used to measure the liquidity of an agent is the sum of their e-money and cash balances (also known as their float balance).
8. **Mobile payment, also known as m-commerce**, is a service allowing unbanked people to purchase or sell goods and services at a merchant shop/store (or remotely) using their mobile wallet through their mobile phone, instead of cash.
9. **E-money** (electronic money) is the stored value held in the accounts of users, agents, and the provider of the mobile money service. Typically, the total value of e-money is mirrored in (a) bank account(s), such that even if the provider of the mobile money service were to fail, users could recover 100% of the value stored in their accounts. That said, bank deposits can earn interest, while e-money cannot.
10. **A digital transaction** is a process by which transactions take place without the use of cash. A digital transaction involves the collaboration of several parties including large financial firms and a number of sectors within the economy.
11. **MTN MoKash loan account** is a savings and microloan service that allows you to borrow money in times of need or to grow your business. Loans are for a maximum of 30 days and a one-time fee of 9% is charged for each loan.
12. **Loan principal** refers to the original loan amount you take from a financial services provider.
13. **Loan default** refers to failure to repay a loan.
14. **Loan fee** refers to any additional fees and charges associated with your loan. For example, application fees, compulsory savings or others.

- 
15. **Loan term** is the length of the loan (number of months or years you take out the loan for).
 16. **Outstanding loan** refers to the amounts of money you currently owe on your loan. Your outstanding loan amount reduces when you start repaying your loan.
 17. **Person-to-person** (P2P) transfer enables mobile numbers with mobile money wallets to send and receive money to each other.
 18. **Merchant payments** is a service that allows payments to be made for free to merchants on boarded. If you are a business, this service allows your customers to send money to you for free as well as many other benefits.
 19. **Default App:** This is an application the you'd like your operating system to use to open certain files or links.
 20. **Mobile remittances.** This is the money that migrant workers send home through digital channels using mobile technology. It providing access to key financial products and services such as transactions, credit, insurance, payments or savings that can boost their own social and economic wellbeing.
 21. **Systems applications** refer to the software and computing capabilities that perform specific functions in support of business processing. Systems and applications are used interchangeably.
 22. **Financial services providers** refers to people/institutions that are engaged in a business of providing a financial service. They include financial institutions.
 23. **USSD** (Unstructured Supplementary Service Data). This is similar to Short Message Service (SMS). USSD uses codes made up of the characters that are available on a mobile phone.
 24. **Agent:** This means a person contracted by a financial institution to provide financial institution business on behalf of the financial institution in accordance with the Act and the Regulations.
 25. **Agent bank.** This is a bank that performs services in some capacity on behalf of an entity.

VI. Background

This toolkit focuses on the digital and financial literacy needs of women, men, youth, smallholder farmers and refugees using basic, feature and smartphones in rural Uganda. This resource will be used by different stakeholders to conduct digital literacy training (public good), and has been used as an experimentation exercise to test different approaches to delivering digital literacy training. This toolkit has been presented in a more iterative co-creation exercises with rural users.

Digital literacy is necessary for people to become digital citizens (individuals responsible for how they use technology to interact with the world around them). Digital literacy encompasses a number of 21st century skills related to using technology effectively and appropriately.

Digital financial literacy (DFL) is a key focus area that requires public awareness and understanding so as to empower digital financial consumers to access and use digital financial services safely. Digital financial services (DFS) increase access to finance in the rural, far to reach areas, and the vulnerable communities, thus contributing to financial inclusion. The increased usage of DFS over the past few years calls for increased DFL efforts.

Importance of digital literacy.

- Being competent with and fluent in the digital sphere helps ensure you can interact with the technology around you for maximum benefit, and with minimal frustration.
- Helps students to know how to access information.
- Helps people to learn, keep up with peers, participate, and advance to more complex topics.
- Helps to adapt to established social expectations of online behavior, which includes maintaining a professional demeanor and dealing with a variety of issues such as cyber-bullying, phishing scams, and avoiding or detecting malware.
- Prepares people for these changes and teaches them to become adaptable as new innovations arise.

The internet and modern technology have changed the way society communicates and operates, and transformed education. Digital literacy involves learning how to use the devices, apps, tools, and resources.

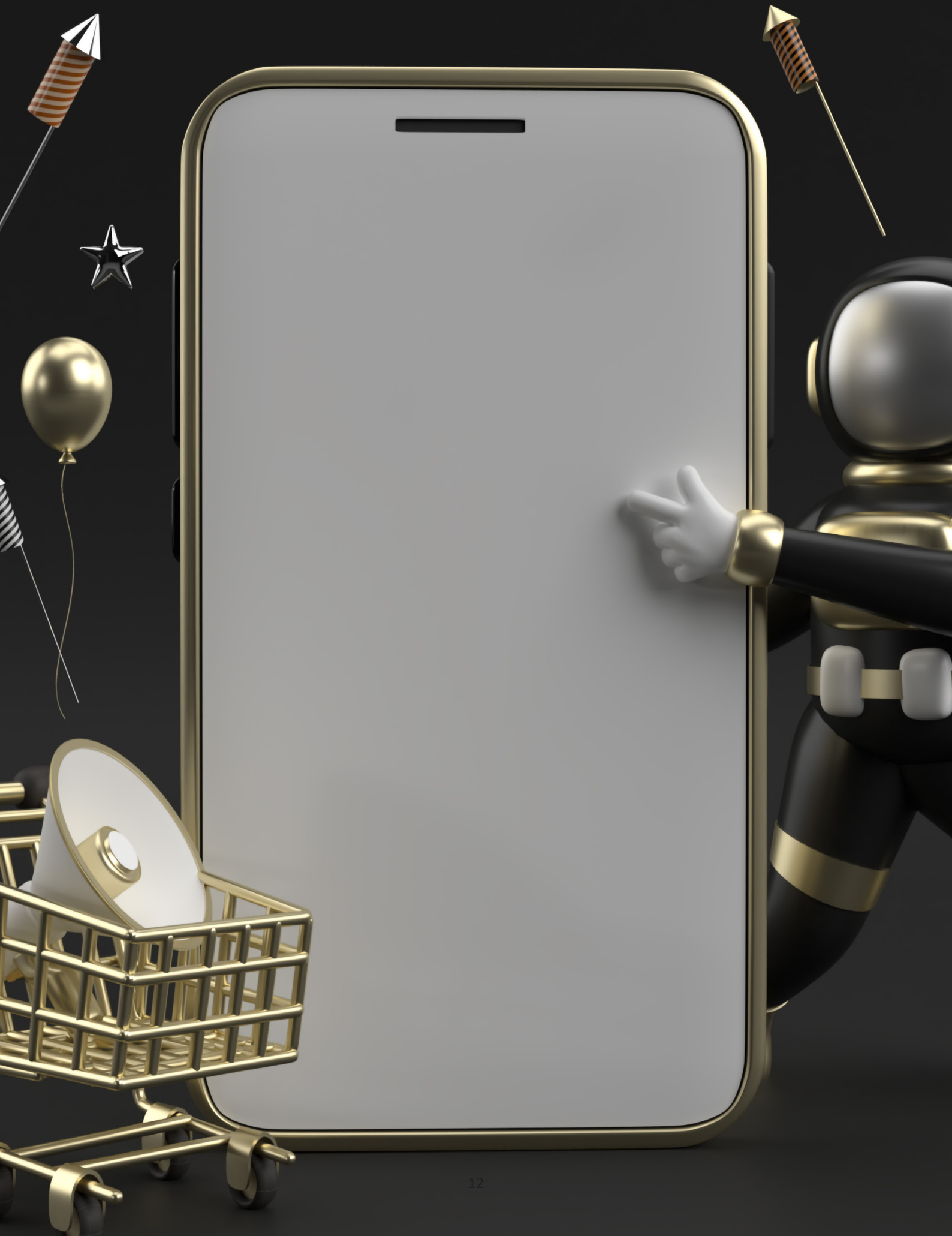
This toolkit has six modules.

- Modules 1-3 are basic modules.
- Modules 4-5 are advanced modules.
- Module 6 is essential for general knowledge about gender.



Note:

In this toolkit, our focus is on the use of mobile phones to the maximum benefit of women, men, youth, smallholder farmers and refugees, to enable them access digital financial services.



Module One

Introduction to a Mobile Phone.

1.0 Introduction to a Mobile Phone.

Mobile phones or wireless phones are hand-held phones with built-in antennas. Unlike home phones, cell phones can be carried from place to place with less concern. This makes them a good choice for people who want to be in touch with other people even when they are away from their homes. These days, cell phones provide an incredible array of functions.

1.1 What is a Mobile phone?

A mobile phone is primarily a communication device that uses voice and , short messages (SMS) or a wireless handheld device that allows users to make and receive calls.

1.2. Different Uses of a Mobile Phone.

1. Making calls
2. Sending texts
3. Receiving texts
4. Reading email
5. Surfing the Internet.
6. Using it as an alarm clock
7. Sending emails
8. Checking the time
9. Using the calculator
10. Accessing social media

1.3 Categories of Mobile Phones.

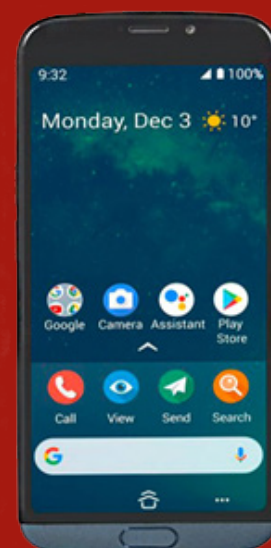
1. Basic phones: These can make voice calls, send, and receive SMS (short message service) messages and make use of USSD (unstructured supplementary services data).



2. Feature phones. These offer additional features to a basic phone, including cameras and increased storage, as well as the ability to access the Internet. Feature phones usually have a standard numeric keypad.

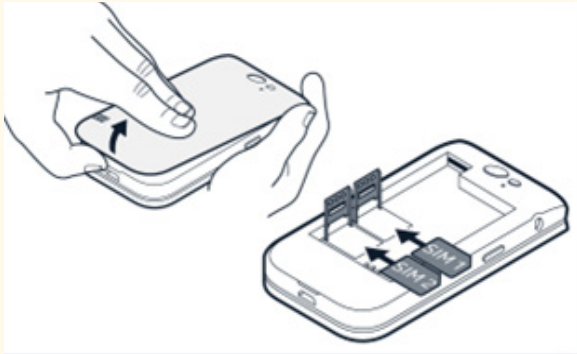


3. Smartphones: These offer advanced capabilities and features over feature phones, notably allowing users to add applications to their phones. These phones run a full-featured Operating System. most have 3G, 4G and 5G (fifth generation) as well as Wi-Fi (wireless-fidelity) capabilities and generally have a QWERTY keypad.



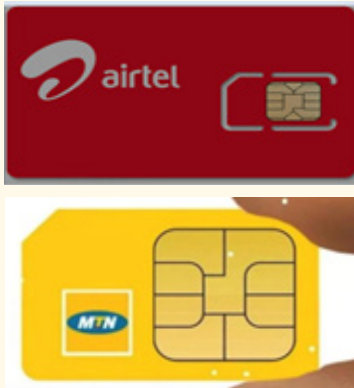
1.4. What is a SIM Card Port?

A SIM Card Port or slot is a provision inside your phone that allows you to place your SIM Card to join your network provider so that you can make and receive calls.



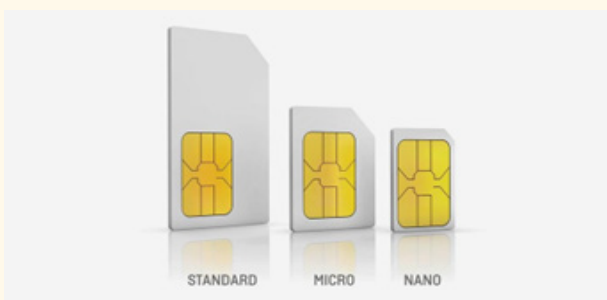
1.5. What is a SIM Card?

This is an integrated circuit (IC) intended to securely store the international mobile subscriber identity (IMSI) number and its related key.



1.6. Types of SIM Cards.

1. A standard SIM Card is the biggest SIM Card size currently in use. Despite being thought of as the 'standard', it is the most rarely used. It has a large amount of plastic around the chip, and tends to only be found in the oldest of phones (and some other devices).
2. A Micro SIM Card is one size down from a standard card. So it is a little smaller, at 12 x 15mm.
3. Nano SIM Card. These are the smallest of the bunch, at 8.8 x 12.3mm. They are also the newest, having made their debut in 2012.



1.7. Inserting a SIM Card in a Basic Phone.

Important: This device is designed to be used with a micro SIM card only. Use of incompatible SIM cards may damage the card or the device, and may corrupt data stored on the card. Please consult your mobile operator for the use of a SIM card that has a nano-cutout.

MicroSD memory cards: Use only compatible memory cards approved for use with this device. Incompatible cards may damage the card and the device and corrupt data stored on the card.

1. Place your fingernail in the small slot at the bottom of the phone, then lift and remove the cover. Take hold of the back cover and remove it.



2. If the battery is in the phone, lift it out
3. Slide the first SIM into SIM slot 1 with the contact area face down.



4. Slide your SIM into the holder.
5. If you have a memory card, slide the memory card into the memory card slot.



6. Line up the battery contacts and put the battery in.

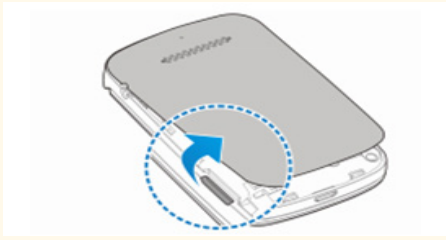


7. Replace the back cover.

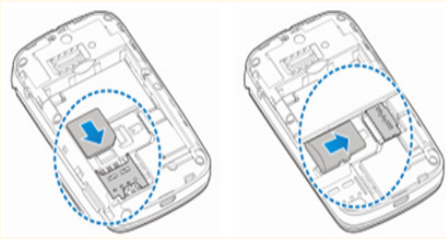


1.8. Inserting a SIM Card in a Feature Phone.

- 1. Ensure your phone is powered off.
- 2. Remove the battery cover.



- 3. Insert SIM card in the sim-card tray and the microSD card (optional) with the cut corner oriented as shown.



- 4. Insert the battery. Ensure the connectors on the battery align with the connectors on the device.
- 5. Align the battery cover and gently press to snap it into place.



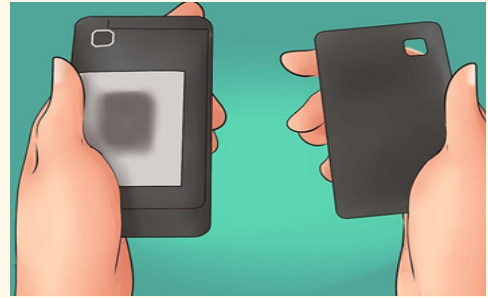
Note: To insert your SIM card, you will need to remove the back panel and the battery for some devices. In other phones, you simply need to insert the SIM into the SIM card tray on the side.

1.9. Inserting a SIM Card in a Smart Phone.

- 1. Verify that your smartphone is powered off.



- 2. Open the battery compartment of your device.



- 3. Lift up and remove the battery up and out of your device.



- 4. Insert the SIM card into your device with the gold contacts facing down.



- 5. Replace the battery into the battery compartment.



- 6. Snap the back case of your device back into place. Your SIM card will now be installed and ready for use in your Android device.

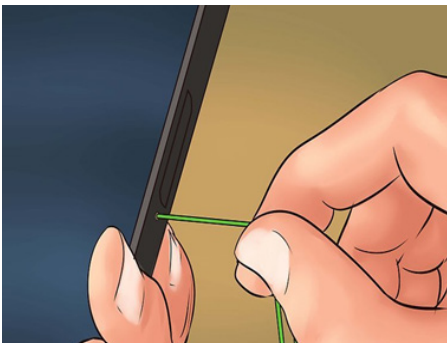


1.10. Installing a SIM Card using the SIM Card Tray.

1. Verify that your phone is powered off.



2. Look for and identify the SIM card tray.
3. Insert the pointed end of the SIM ejection tool into the tiny hole located next to the SIM card tray. In most cases, the manufacturer of your smartphone will provide you with the SIM ejection tool at the time you purchase your device.




4. Pull out the SIM card tray gently using your fingertips after the tray pops out of the device.



5. Push the SIM card tray gently back into your device until it clicks firmly into place. Your SIM card will now be installed and ready for use in your device.



To insert a SIM card

1. Switching off a mobile phone. When you switch off your phone,
 - Phone lights are off.
 - Displays of the network provider.
 - Apps on the home screen are off and the screen is dark.
2. To Switch on your phone:  Press and hold down the power button key.
3. Remove the SIM card: Open the back cover, remove the battery, and slide the SIM out.
4. Remove the memory card: Open the back cover, remove the battery, and pull the memory card out.

Types of Mobile Phone Chargers.

USB-Type A Charger

- USB- Type B Charger
- USB- Type C Charger.
- Mini-USB Charger.
- Micro-USB Charger.
- USB 3.0 Charger.
- Lightning Charger.



1.11. Charging your Mobile Phone Battery

You may need to recharge your mobile phone battery if your battery is discharged. To recharge your battery. You should use an appropriate phone charger.

1.11.1. Phone charger.

This is a device used to charge or recharge the battery in a mobile phone unit. A charger is the accessory you plug into your phone when the battery power is low.



Module Two

Mobile Phone Proficiency

2.0. Introduction.

There still exists a digital divide between the young and adults, especially with respect to mobile devices (i.e., mobile phones). Mobile phones have radically changed our patterns of communication, time use, consumption, and everyday life. There is no doubt that phones are very powerful and cost-effective communication tools for most people at the moment. Therefore, mobile device proficiency is increasingly required to participate in society. In this module, the goal is to ensure that women, men, youth, refugees and smallholder farmers can reap the benefits of these devices.

2.1. Making a Phone Call.

Important: To use the phone app, you must accept the prompt to set it as your default.

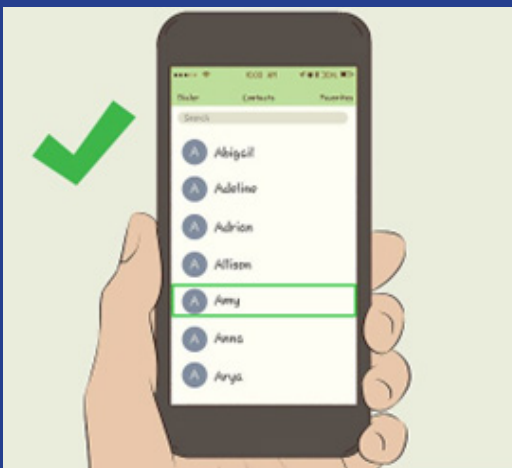
1. Open your phone's phone app 📞



2. To enter a number, tap the dial pad ☰



3. To pick a saved contact, tap Contacts 👤



4. Tap Call 📞. To pick from contacts saved to favorites, tap Favorites ★



To pick from numbers you have recently called, tap recents. ⌚

5. When you are done with the call, tap End call. 📞 If your call is minimized, drag the call bubble to the bottom right of the screen.

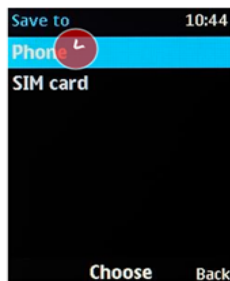
2.1.1. Adding a contact to a Basic Phone.

You can save and organize your contacts' phone numbers in your phone.

1. Select Menu > Add new contact.



2. Select the address book. Scroll to the phone and press the Ok button.



3. Scroll down to write the name and number and to add any other information you want to include.



4. Add more information. You can also select a specific ringtone for the contact.



5. Select Save Contact. Press the Ok button.



6. Return to Home screen.



2.1.2. Saving a Contact from your Call Log in a Basic Phone

A call log is a record of phone calls and their details.

You can save contacts from your Call log.

1. Select Menu > ☰
2. Highlight the number you want to save, and select ☰ > Add to Contacts and select whether to create a new contact or to update an existing one.
3. Add the contact's information and select ☰ > Save contact.

2.2. Adding a Contact to a Feature Phone.

1. From the home screen, press the right menu button to access the Contacts app.



2. From the contacts list, press the down button to access the contacts' list, then press the left menu button to select New. Press the up or down button to highlight the desired storage option, then press the OK button to select.



- Use the keypad to enter the desired contact information in the corresponding fields.



- To add a photo, press the down button to highlight Add, then press the OK button to select. Press the OK button to select Add picture, then follow the prompts.

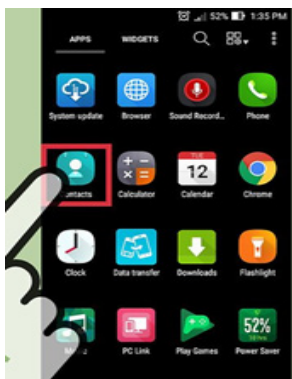


- When finished, press the **OK button** to select **SAVE**.

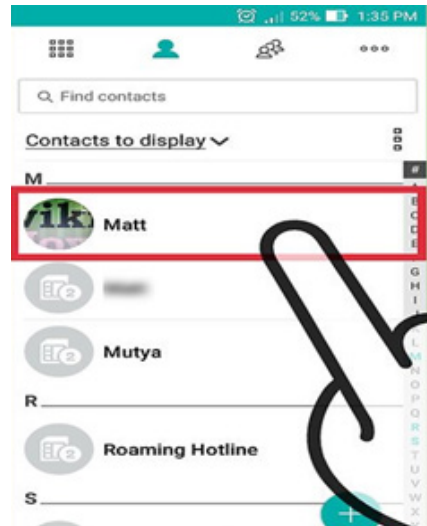


2.3. Deleting a Contact from a Phone.

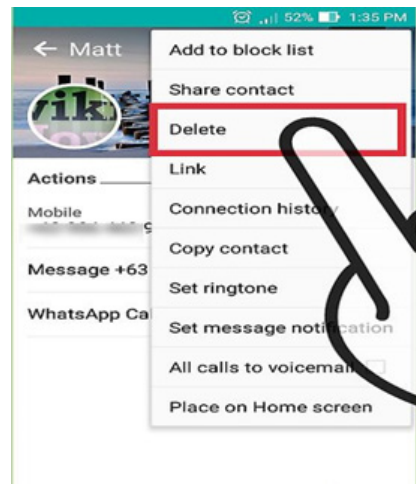
- Tap the contacts or people app.



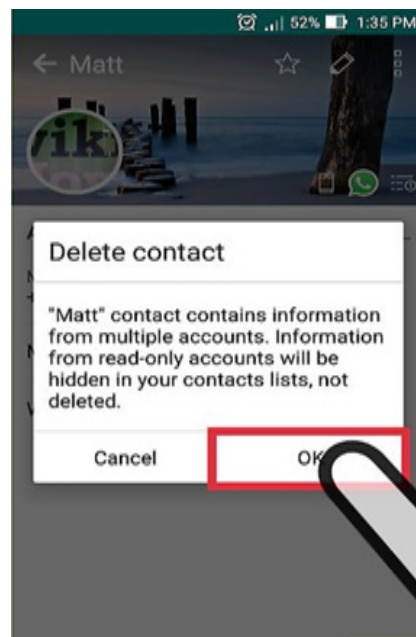
- Select contact to delete.



- Tap delete.



- Select yes/ok to confirm that you want to delete the selected contacts.



2.4. Coping Contacts to a SIM Card.

If the number of contacts in your list is less than 250, you can depend on this method.

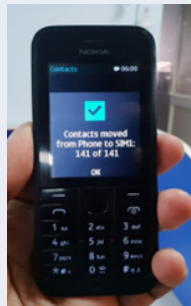
Step 1: Go to the Contact on your feature phone and tap on 'Options'.

Step 2: Now, select the 'Move Contacts' option (Copy contact option will duplicate contacts to your SIM).

Step 3: In the next 'Move From' menu, select phone and then select SIM when the "Move To" menu pops up.

Step 4: Now to select contacts, select 'Options' and select "Choose all".

Step 5: And now select "Done" option (on some phones, you will have to press 'Back' first).



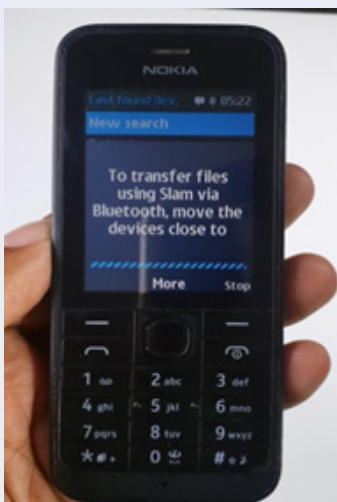
2.5. Sharing Contacts Using Bluetooth.

Another way of transferring contacts is via Bluetooth. If you bought your feature phone in the last two years, there are good chances that you have Bluetooth.

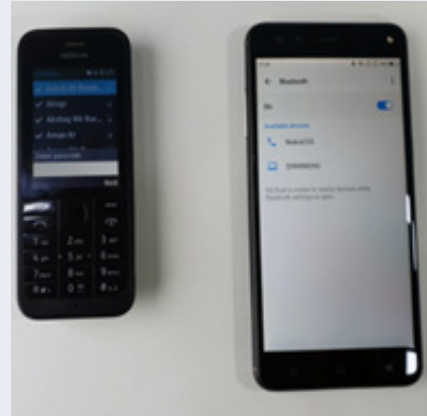
Step 1: Open the Contacts app, select 'Options' and tap on 'Share'.

Step 2: Now, choose 'Options from the next screen and select "Choose all".

Step 3: Turn on Bluetooth on your phone. Your feature phone will show you the list of nearby Bluetooth devices ready to pair.

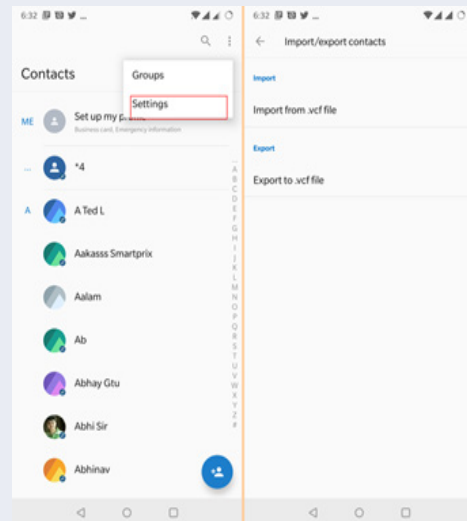


Step 4: Select your smartphone and the transfer will start when the two phones are paired.

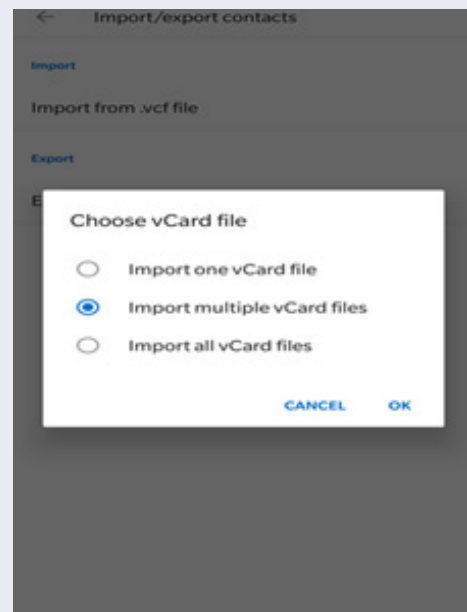


Step 5: All contacts will now be transferred to your smartphone in the form of Individual VCF Files or VCards.

Step 6: Open contact apps from your phone and open settings.



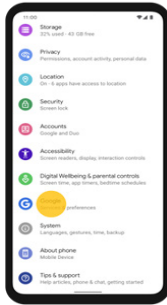
Step 7: Now find the Import/Export contact option and choose VCF files from the phone storage.



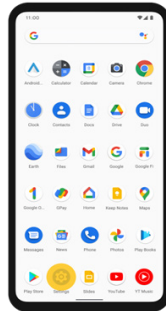
2.6. Backing Up and Syncing your Contacts

From the Contacts screen, press the right menu button to select Options. Press the down button to highlight Copy contacts. Press the OK button to select, then follow the prompts.

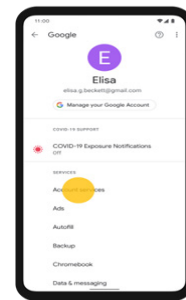
1. On your Android device, open the "Settings" app.



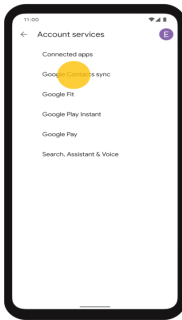
2. Tap "Google".



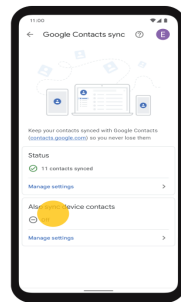
3. Tap "Account services".



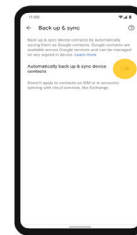
4. Tap "Google Contacts sync".



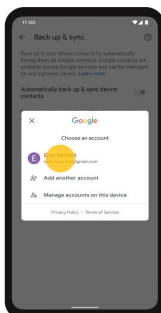
5. Tap also sync device contacts.



6. Turn on "Automatically back up & sync device contacts".



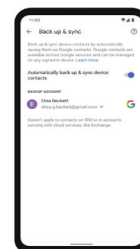
7. Select the account you would like your contacts to be saved in.



Tip:

Your contacts can only be saved to one Google account.


8. Any contacts on your device will now be synced to your Google account.



2.6.1. Restoring a Backup.

To restore a backup of your data you need the created backup file on a memory card.

Restore a backup

1. Select Menu >  Storage > Restore backup.
2. Select the backup, and select OK.
3. Your phone restarts after restoring the backup files.





Note:


This function is only available for customers who subscribe to the catch phone service option. Otherwise, you will find an error message on the screen.


2.7 Recording a Video.


To capture moving pictures, or video, with your smartphone:



1. Switch on the camera mode.
2. Switch Camera app to video recording. The same icon is used to switch between still and moving images. When video mode is active, the Camera app's screen changes subtly. The shutter icon becomes a record icon.
3. Touch the shutter icon to start recording video and the timer will appear.
4. While video is being recorded, the record icon changes to either a pause or stop icon. A timer appears on the touchscreen, indicating how long you have been recording video.
5. Touch the pause or stop icon to pause or stop recording, respectively.

1. To switch the video camera on, select Menu >  and scroll to .


2. To start recording, select .



3. To stop recording, select .

Before you start recording, you can change your settings, add effects, or switch on the video light in .

 **Tip:** Need more space for your videos? Insert a memory card, and set Menu >  > Storage > Preferred storage to Memory card.

Watch the recorded video

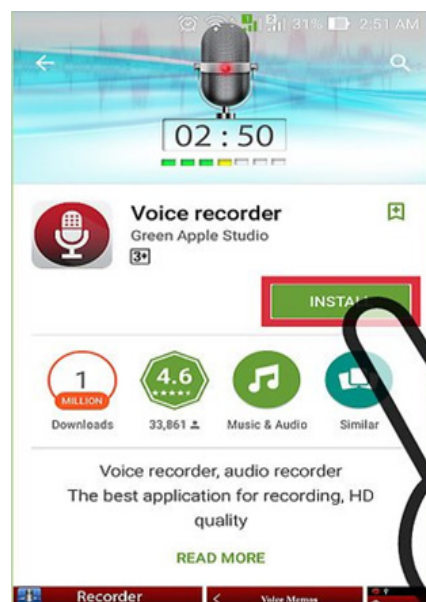
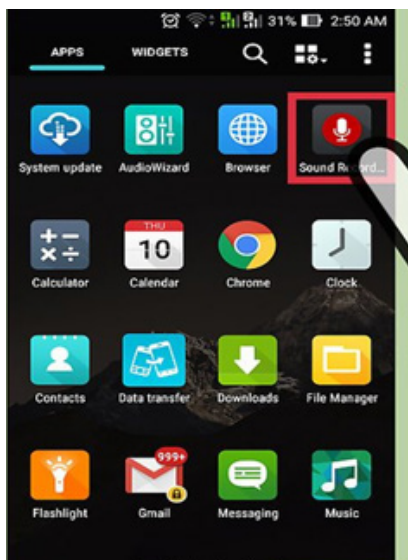
To view the video right after recording, select .

 **Tip:** To view the video later, select Menu > .

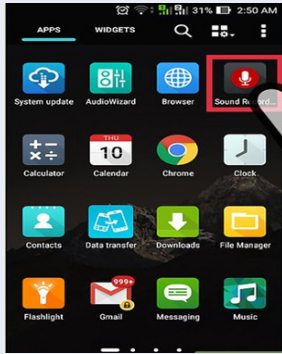
2.7.1. Recording a Voice Note on a Mobile Phone

Many phones have a built-in voice recording app. Every smartphone will have a voice recording app already installed on it called recorder. The appearance and quality of the app may vary depending on the model of the phone, but it is easy to use. Voice recordings are important and can be used in a number of ways which include; meetings, Interviews, speech improvement, foreign language learning, lectures, your child's first words.

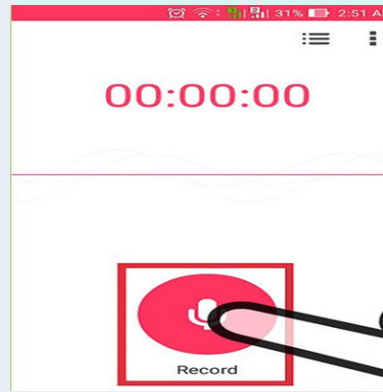
1. Look for a voice recording app on your device. Each phone is different, and different carriers load different apps when you sign up through them.
2. Download a recorder app from your app store if you cannot find a voice recorder app installed on your device already.



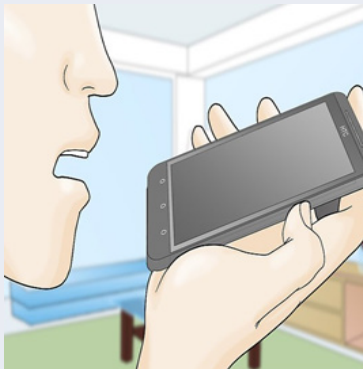
3. Launch your voice recording app. Once you have found or downloaded an app, tap it to open it.



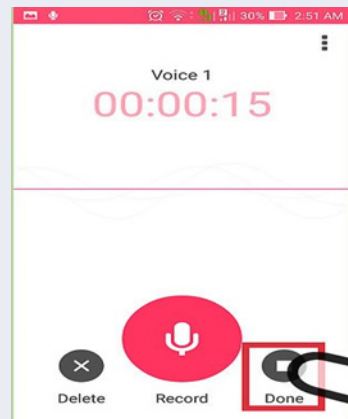
4. Tap the record button to start a new recording.



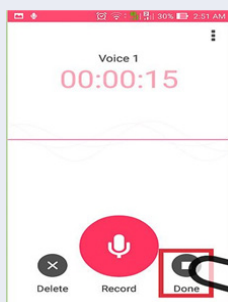
5. Point the bottom of your smartphone towards the audio source. Most devices have a microphone at the bottom. Make sure that your hands are not covering the microphone while you are recording.



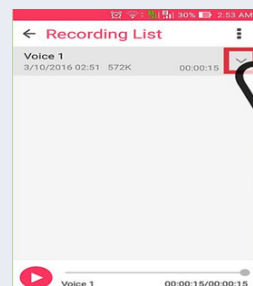
6. Tap the pause button to pause recording. You can usually pause your recording without finishing it, allowing you to resume recording again.



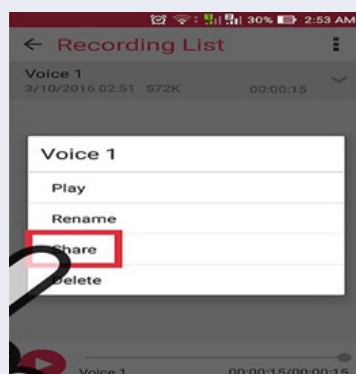
7. Tap the stop button to finish your recording. This will typically save the recording to your device, but this will vary depending on the app you are using.



8. Edit the recording. Most recording apps include basic editing functions, allowing you to trim out unnecessary parts. The edit button typically appears after you have finished the recording.

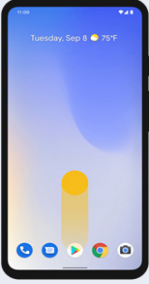
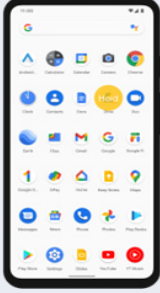



9. Share your recording. Tap the share button to send the recording.



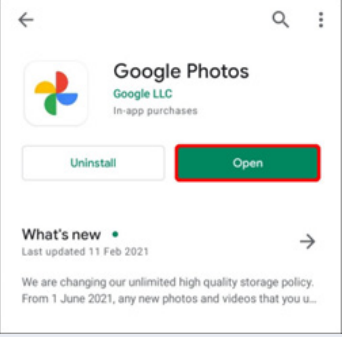
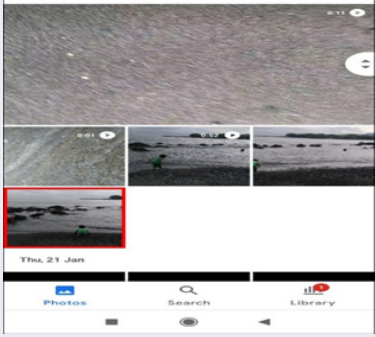
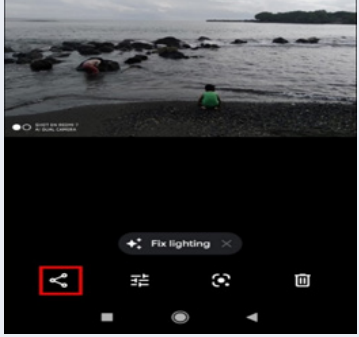
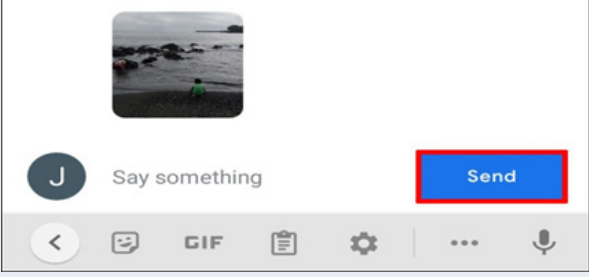
2.8. How to change App Permissions on a Smart Phone

Your phone apps can have access to your photos, mobile data, and even your private messages. If you do not know how to change your app permissions, your personal information could be at risk.

<p>1. From the bottom of your screen, swipe up.</p> 	<p>2. To change an app's permissions, touch and hold the app.</p> 	<p>3. Tap app info.</p> <p>4. Tap permission. Choose if you want the app to use the permission.</p> 
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2.9. Sharing a Photo and Location in Google Photos.

When sharing a photo, the location may be shared in a conversation if it was approximated, or you added/changed the details. Here are three ways to share your photos. To create an ongoing conversation, where everyone can add comments, photos, and videos e.t.c.

<p>1. Access Google Photos and sign into your account.</p> 	<p>2. Select the photo.</p> 	<p>3. Click on the share icon.</p> 
<p>4. From send in Google Photos, select the people you want to share with. You can;</p> <ul style="list-style-type: none">• select one person's name• select multiple names• or enter a name, add email or number to search for someone specific.	<p>5. Hit the send button.</p> 	

2.10. Disabling Systems App from the App Launcher.

The easier way to uninstall or disable apps on your smartphone is through the app launcher. Here is how to do it in a few steps:

1. Open your phone's **app launcher**. This is usually done by tapping the apps button on your home screen or swiping up.
2. **Press and hold** the app you want to get rid of.
3. A **contextual menu** will open under the app, with options to **disable** or **uninstall** it.
4. Select the appropriate option and **confirm** the removal.
5. If there is no option to uninstall or disable the app, this means it is a system app that cannot be disabled.

From the settings menu.

Some apps do not necessarily appear in the launcher, making them harder to find and remove. You can still disable almost any application from your phone by following these steps:

1. Navigate to your phone's Settings > Apps.
2. Select the one you want to remove.
3. At the bottom of the screen, there should be an option to disable or uninstall it.
4. Select the appropriate option and confirm the removal.

2.10.1. Restoring Disabled Apps.

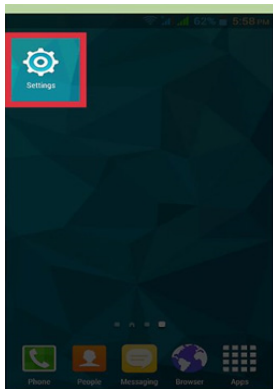
Although most pre-installed apps can be easily disabled, it is easy to enable them back in case you need them later in time. To restore a previously disabled app, follow these instructions:

1. Navigate to your phone's Settings > Apps.
2. **Disabled apps** are annotated, making them easier to spot. You can also use the filters to quickly find disabled apps.
3. Select the app you want to enable.
4. At the bottom of the screen, tap **Turn on**. The app will instantly be enabled.

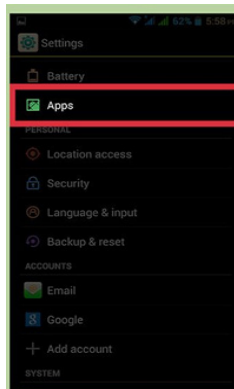
2.10.2. Disabling Default App.

You can disable default apps in your smartphone at any time you want by following these steps:

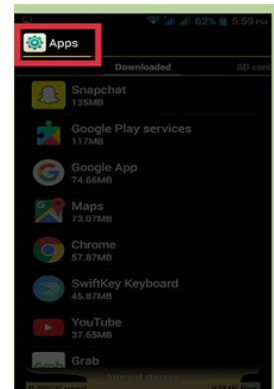
1. Open your Android's settings.



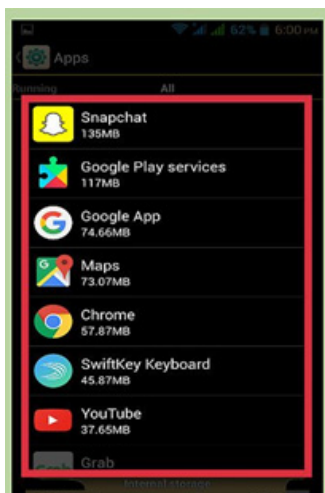
2. Tap applications, apps or application manager.



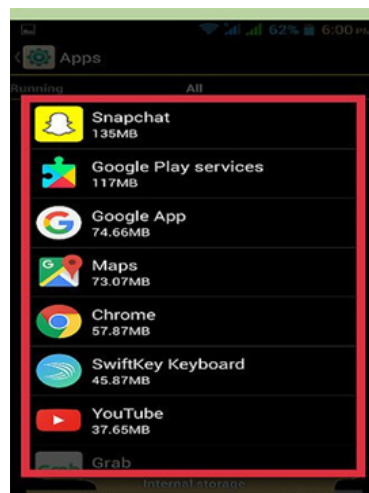
3. Tap the **More** or **:** button.



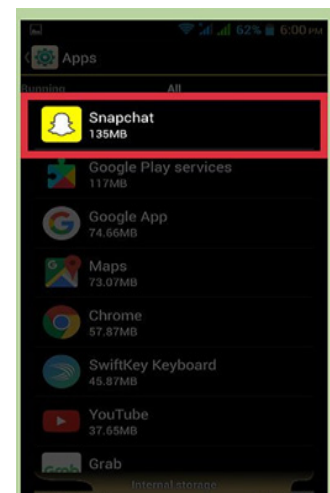
4. Tap **Show system app**. This will show system apps as well as you have downloaded the apps in the app list.



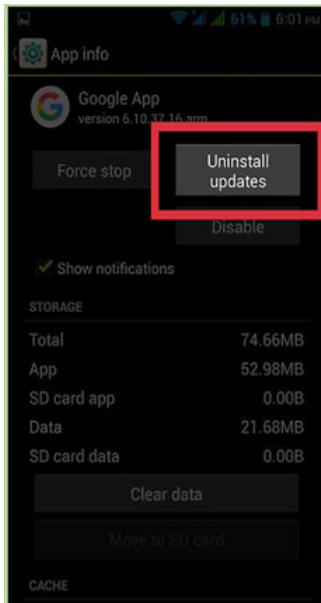
5. Scroll through the list to find an app you want.



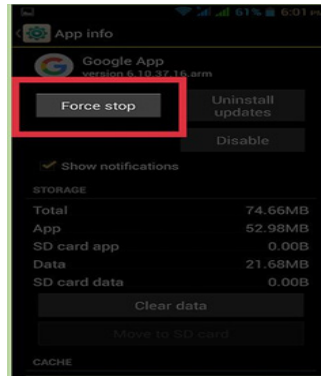
6. Tap the app to view its details.



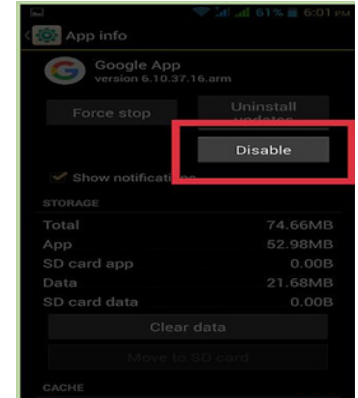
7. Tap the **Uninstall updates** button.



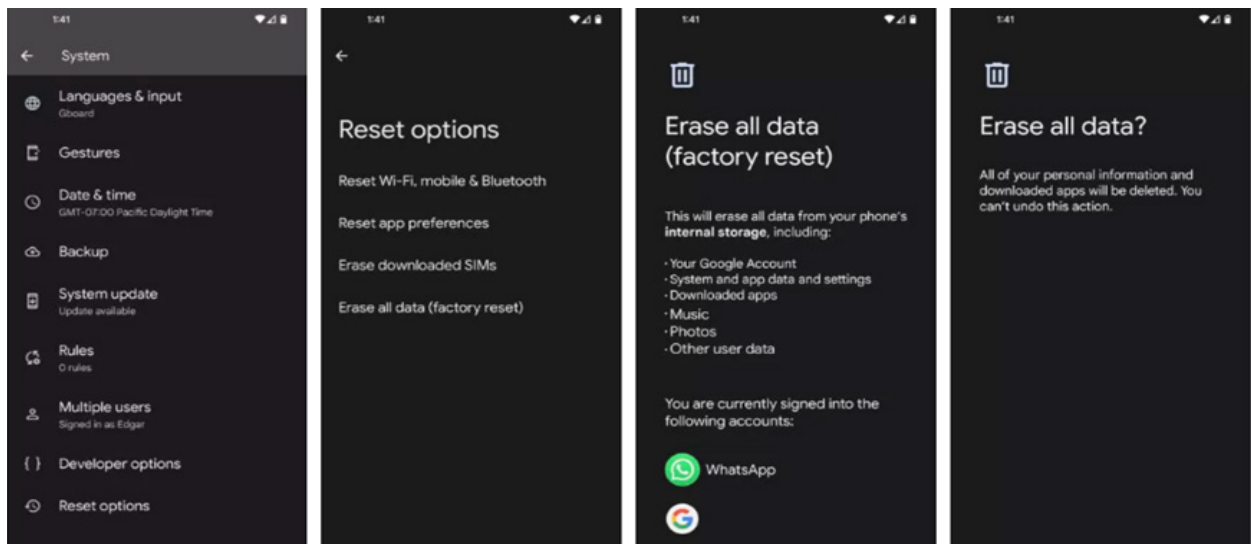
8. Tap the **Force Stop** button. If the app is running, it will need to be stopped before it can be disabled. It may need to have these updates removed before you can disable it if the app has been updated.



9. Tap the Disable button. Note that while you can disable many apps that come preinstalled on your device, you will not be able to disable essential system processes or some preinstalled apps.



2.10.3. Resetting a Mobile Phone to Factory Reset.



Step by step process to factory reset a mobile phone using the settings.

1. Ensure the device is plugged in or has enough battery to go through the reset.
2. Open the settings app.
3. Select 'Systems'.
4. Go into 'Reset options'.
5. Hit 'Erase all data'.
6. Enter your PIN if prompted.
7. Select 'Erase all data' and let the phone do its thing.



Module Three

Practical Know-How (Use of Mobile Devices and the Internet for Maximum Benefit)

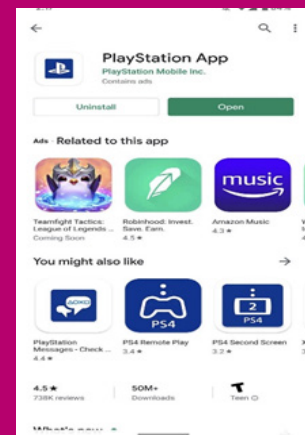
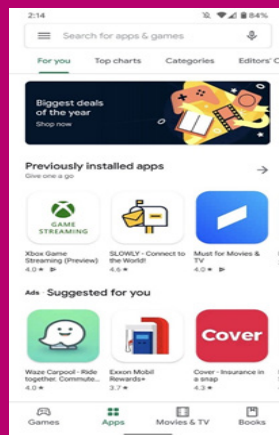
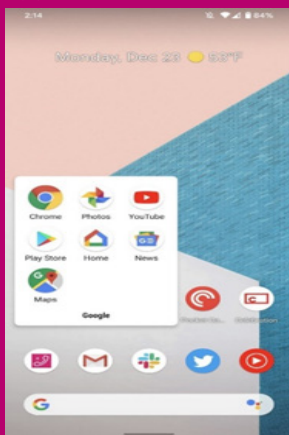
3.1. Introduction.

When a person lacks digital knowledge, they start to rely on inefficient processes or invest in expensive systems to get work done and projects delivered. Digital know how helps you get up to speed and find efficient, affordable ways of delivering work and reducing time wastage.

Digital - know-how is about developing our skills and capabilities as digital professionals so that we can manage our work effectively.

3.2. Downloading and Installing on a Smart Phone.

1. Open Google Play.
On your phone, use the Play Store app.
2. Find an app you want.
3. Tap the 'Install' button.



Tip:

To check that the app is reliable, find out what other people say about it. Under the app's title, check the star ratings and the number of downloads. To read individual reviews, scroll to the "Reviews" section.

3.3. Social Media.

This is any digital tool that allows users to quickly create and share content with the public. Social media encompasses a wide range of websites and apps. Some, like Twitter, specialize in sharing links and short written messages. Anyone with internet access can sign up for a social media account. Social media is particularly appealing to women, but women still lag behind men in usage even among feature phone and smartphone owners.

3.4.2. Usage of social media.

1. Communication.
2. Collaboration.
3. Marketing
4. Opinions and reviews.
5. Brand monitoring.
6. Entertainment.
7. Media sharing.
8. Paid advertising.

3.4.3. Some of the Social Media Platforms.

1. Facebook
2. Twitter
3. LinkedIn
4. Youtube
5. WhatsApp
6. Instagram



Social media allows individuals to keep in touch with friends and extended family. Some people will use various social media applications to network and find career opportunities, connect with people across the globe with like-minded interests, and share their own thoughts, feelings, and insights online.

3.3.1 Whatsapp

This is a freeware application which can be installed on mobile phones, tablets, and other computing devices. WhatsApp is popular among friends and family who live in different countries and want to stay in touch.

Advantages of using WhatsApp.

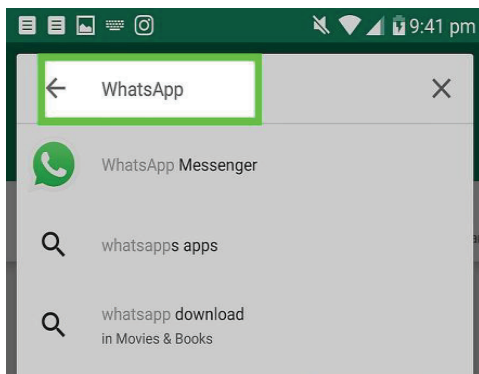
1. No charges for messages to be sent to any part of the world provided internet is available on mobile devices.
2. No advertisements on the screen to annoy the user.
3. All the tools are very easy to use.
4. WhatsApp imports all the contacts of the phone automatically.
5. Location, images, status can be shared with friends. Friends can chat with friends without spending any money using WhatsApp on internet enabled devices.

Potential risks of using WhatsApp.

1. Personal data being exposed.
2. You can be added to groups without your knowledge.
3. Whatsapp can be addictive.
4. Data cannot be permanently deleted on WhatsApp.

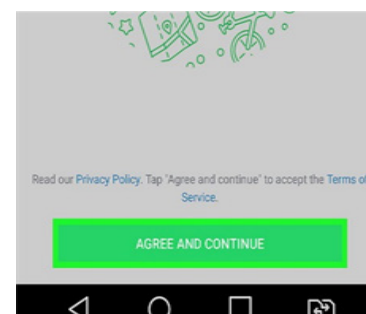
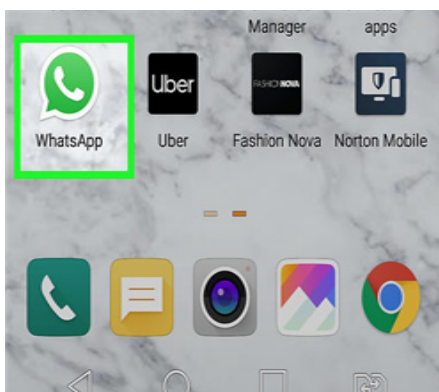
3.3.2. Downloading and Installing WhatsApp.

1. Search WhatsApp in Google Play. Type the apps name, and tap the **Enter** or **Return** button on your keyboard. This will list all the matching results.
2. Tap the green **INSTALL** button next to WhatsApp Messenger. This will start your download, and install WhatsApp on your Android.

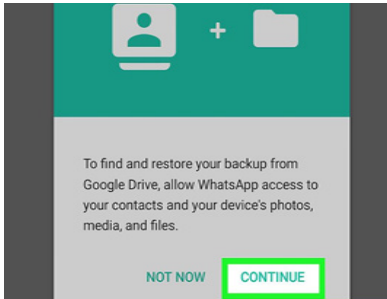


3.3.3. Signing in to WhatsApp.

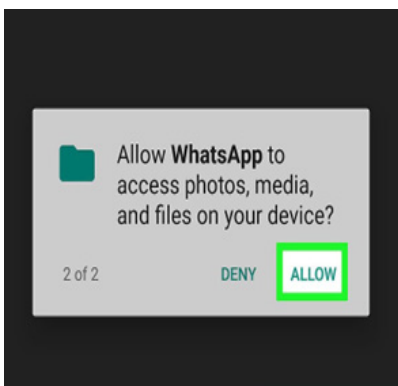
1. Open the WhatsApp Messenger app on your Android.
2. Tap the green **AGREE AND CONTINUE** button at the bottom. It is important to understand the terms and conditions before continuing. This will start your download, and install WhatsApp on your phone.



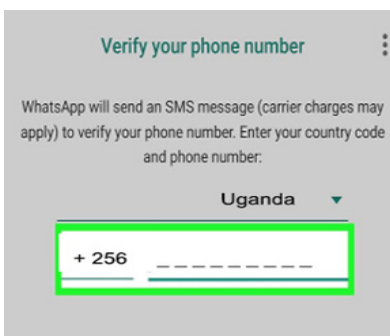
3. Tap **CONTINUE** when prompted. This will allow WhatsApp to request permission for contacts, photos, media, and files.



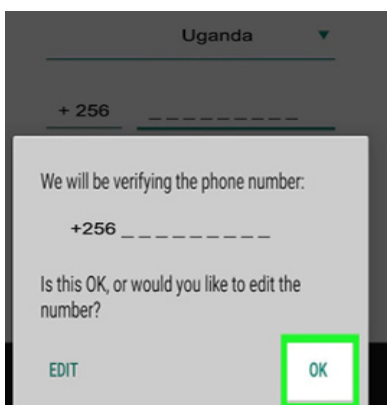
4. Tap **ALLOW** in the next few pop-ups. This will allow WhatsApp to export your contacts from your phonebook, and access photos, media, and files to share with your contacts in your chats.



5. Enter your valid phone number. Make sure to include your country code at the beginning.

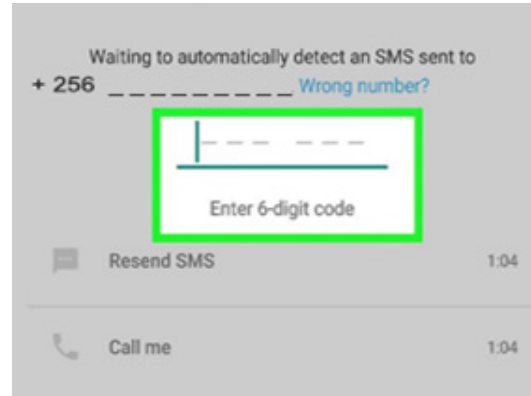


6. Tap **NEXT**. This will prompt you to confirm your phone number.

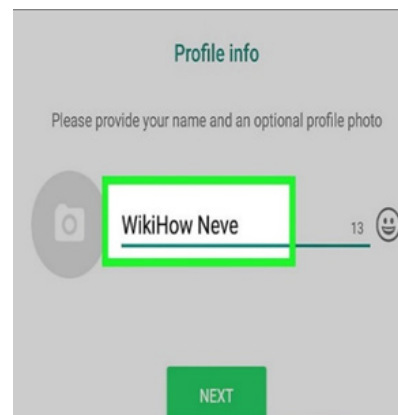


7. Enter your six-digit verification code. Find your verification code in the automated text message from WhatsApp, and enter it here to verify your number.

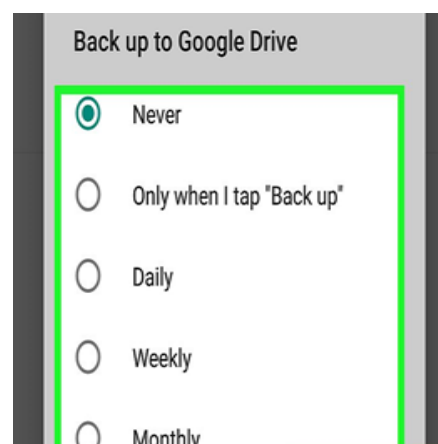
If any backups are found for this number, you'll be asked to **RESTORE** or **SKIP**.



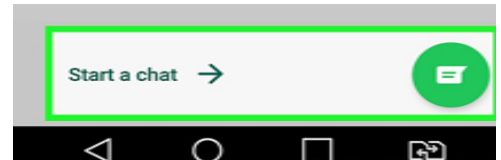
8. Enter a username for yourself. Use your keyboard to enter a username for your account, and tap **NEXT** to confirm.



9. Select your auto-backup preferences. You can select to back up your messages and media daily, weekly, monthly or never.



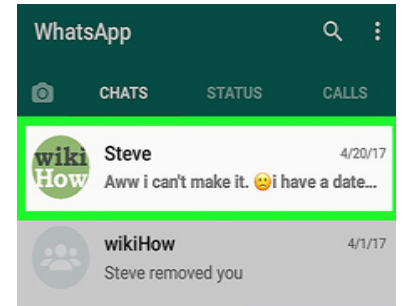
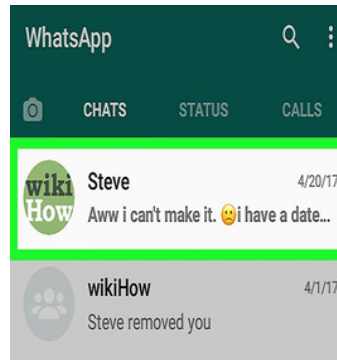
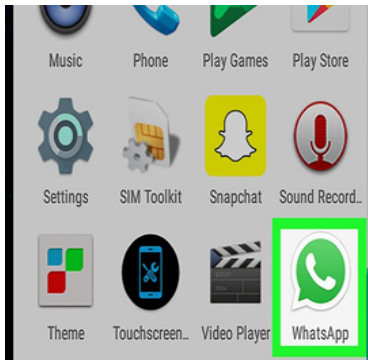
- Tap **DONE** on the bottom-right. This will confirm your preferences, and take you to your CHATS list. You can now start using WhatsApp to chat with your contacts.



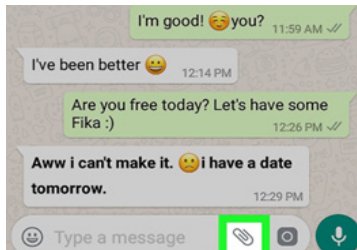
3.4. Sharing Your Location on WhatsApp.

You can choose who can find your location and how long to share your location with google location sharing. Sharing your location helps you and your friends not to get lost and to easily access an area where you have never been. There are different steps that you can follow to share your location on the phone and these include;

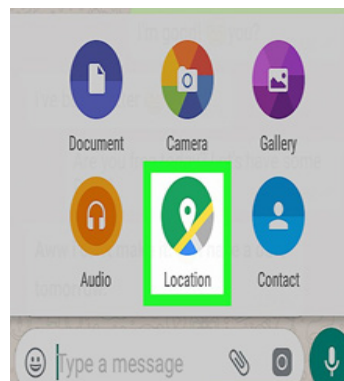
- Open WhatsApp.
- Tap the **Chats** tab.
- Tap a conversation. Open the conversation with the corresponding contact.



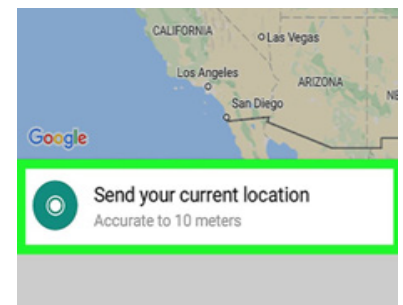
- Tap the paperclip icon. It is in the bottom-right corner of the screen, next to the message box.



- Tap location.



- Tap send your current location.



3.5. Whatsapp Business.

WhatsApp Business is a free to download app available on Android and iPhone, and was built with the small business owner in mind.

WhatsApp Business makes interacting with customers easy by providing tools to automate, sort and quickly respond to messages. It is also intended to feel and work just like WhatsApp Messenger. You can use it to do everything that you are used to doing, from messaging to sending photos.

Key things to know about Whatsapp Business

- It is free to use.
- You need a phone number, separate from your personal one.
- One device (max two if you use the web app too), one user only, chats are tied to this account.
- It is a business solution but the offered automation tools are limited.
- It is not scalable, you can only reach a limited number of contacts.
- Best for micro and small business owners.

3.6. Difference between Whatsapp Business and Whatsapp Messenger.

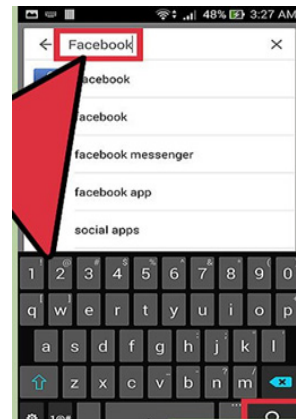
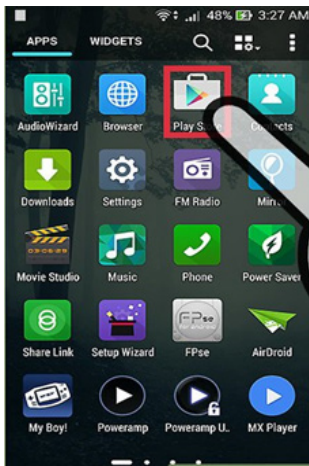
Whatsapp Business	Whatsapp Messenger
For SMBs	For personal use
Adhoc customer service	
Small-scale marketing	1:1 messages
App, browser	App, browser
1 user, 2 devices max (1 phone, 1 desktop)	1 user, 2 devices max (1 phone, 1 desktop)
Business profile	
Product catalog	
Broadcast messages (limited)	
Automated messages (limited)	
Create and participate in group chats	
No green tick for official account	No business tools
Contacts from phone that have WA account	Contacts from phone that have WA account
Free	Free

3.7. Facebook.

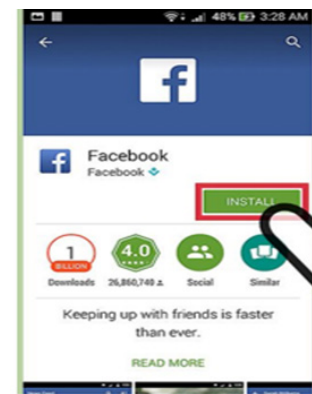
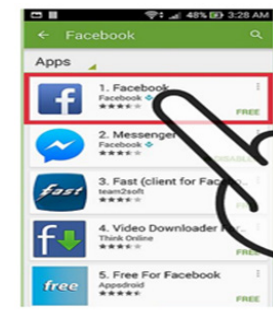
This is a social application which allows users, who sign-up for free profiles, to connect with friends and work colleagues online. It allows users to share pictures, music, videos, and articles, as well as their own thoughts and opinions with however many people they like.

3.7.1. Downloading and Installing Facebook on a Smartphone.

1. Open Google Play. Tap its icon located on the home screen to open Google Play Store.
2. Search for “Facebook” in the search bar. Type in “Facebook.” Press “OK” on your keyboard to start searching.



3. Access the app’s information page. The official website should be the first app to come out in the list. Tap it.
4. Tap on the installation Button.



WhatsApp uses the Internet to send messages, images, audio, or video. The service is very similar to text messaging services, however, because it uses the Internet, the cost is significantly less than texting.



Module Four

Digital Financial Literacy

4.1. Digital Financial Services (DFS)

DFS refers to a broad range of financial services accessed and delivered through digital channels. These include; payments, investments, savings, insurance, credit and remittances. Digital financial services are timely, safe, and efficient.

DFS is often associated with electronic payments which are payments made through an electronic system other than the traditional means of using physical cash, notes and coins.

Benefits of digital financial services

- Convenience to transact easily, anytime anywhere.
- Access to affordable financial services given the reduced cost of transaction.
- Increased security and reduction of the risk of handling cash.
- Saves time to the customer.
- Access to new financial services and products like loans.
- Customer transaction records can enable access to credit finance.
- Access to more options to transact than relying on physical cash payment.

Digital financial services channels through a mobile phone.

Digital financial services can be accessed through the following channels;

- Mobile money/E-Money
- Mobile banking
- Internet banking
- Remittance platforms

Financial services that can be accessed digitally.

- The following financial services can be accessed digitally through a mobile phone depending on the innovation trend by a given financial service provider.

Digital financial services:
Loans
Utility bill payments for example: water, electricity, internet bills
Bank accounts
Savings
Insurance
Investment
Retirement products

4.1.2. Key Challenges of Digital Financial Services that Digital Financial Literacy Addresses in Uganda.

There are several challenges that hinder ease of use of DFS. These include:

- Limited consumer knowledge on the various financial solutions delivered digitally.
- Low consumer awareness on how to access and use DFS.
- Limited understanding of the various risks a digital financial consumer should be mindful of.
- The limited knowledge of consumer rights and responsibilities.
- Lack of awareness of the recommended complaints handling mechanisms.

How to access digital financial information.

You can access more about digital financial literacy from:

- Digital financial service providers.
- Mobile money and banking agents.
- Financial sector regulators.
- Government officials (district community and commercial officers).
- Humanitarian and development organizations.
- Consumer associations and civil society organizations.
- Savings and Credit Cooperative (SAACO) and Village Savings and Loan Association (VSLA).
- DFL training of trainer programs and training (for example: Bank of Uganda Financial Literacy Trainers).
- Digital community agents.
- Media.

4.2. Mobile Money (MM)/E-Money Payments.

This is where an individual makes payments using money stored electronically on his/her mobile phone (e.g. utility payments such as water, electricity, TV etc.). You can use a smartphone or basic feature phone to activate your mobile money account. To make fast, convenient and secure transfer to mobile money accounts in Uganda, your recipient must have a registered and active mobile money account. You will need their mobile money account number to complete the transfer.



4.3. Common Mobile Money Terms.

1. **Mobile money operators:** There are a number of companies that have been give licenses by the Bank of Uganda to operate electronic money transfers (Payment Systems Operators and Payment Service Providers). These include;
 1. MTN Uganda
 2. Airtel Uganda
 3. Wave Transfer.
2. **Mobile wallet:** This is a digital way to store credit, debit, ID, and gift cards so that purchases can be made using a mobile smart device rather than a physical card.

Advantages of a mobile Wallet.

- Convenient.
- Health risk reduction:
- Time savings.
- Safer shopping: Better security offered than swiping your physical debit or credit cards.

4.4. How to Register for Mobile Money.

To register for mobile money, follow any one of these two easy processes:

1. Visit your nearest authorized mobile money agent.
2. Upgrade your SIM to a mobile money enabled card using a SIM swap.
3. The agent will take you through the registration process.
4. Fill out the physical registration form. You will need an original identification Card.
5. Complete your registration by opening an account with a balance of Ushs 0.

For the Refugees

1. SIM cards can be issued to refugees who present a valid Refugee Registration document issued by the Office of the Prime Minister, serving as a valid refugee ID card.
2. In the absence of a valid refugee ID card, consideration can be given to an attestation letter issued by the Office of the Prime Minister.
3. The registration information pertaining to the individual on the refugee ID card or attestation letter should be properly captured in the SIM card registration for a new SIM, SIM swap or SIM replacement.

4.5. How to Register for Airtel Money in Uganda.

1. Have your Airtel SIM card registered at the Airtel service centre.
2. Carry credentials like; national ID, passport photograph, a passport, or a refugee card if you have a refugee registration status.
3. Once you register your SIM card, Airtel automatically registers you on Airtel Money. What you need to do next is activate your Airtel Money account (We explain how next).
4. To check your SIM registration status, dial *197# and select 'Check registration'.
5. Then dial *185# to request your activation code and select activate account.
6. Enter the activation code you received by SMS.

4.6. How to activate your MTN Mobile Money account.

Step 1: Type *400#.

Step 2: Choose 1 'Continue self-registration'.

Step 3: Insert your first and last name.

Step 4: Fill in your date of birth: MM/DD/YYYY.

Step 5: Choose your 5-digit secret PIN code and validate.

4.7. Ways of Using Mobile Money.

Mobile Money wallet holders can use their mobile money account in a number of ways. They can:

- Receive and store money.
- Send money to any mobile phone user-registered or not.
- Send money to mobile phone users on other local networks.
- Withdraw cash at any authorized Mobile Money agent.
- Top-up airtime.
- Pay bills.
- Buy and pay for insurance.
- Pay employee salaries, airline tickets, school fees and other goods and services.

4.8. Advantages of Mobile Money.

1. It eases access to goods and services.
2. Lower transaction costs are incurred.
3. There are no transport costs incurred to send/receive money.
4. Enables online purchasing of online goods and services.
5. Mobile money platforms are accessed through most basic mobile phones with low transaction costs.
6. Used to provide aid in humanitarian disasters.
7. More secure and reliable.

4.9. Digital Financial Service Channels Accessible through the Mobile Phone, their Related Services, Risks and Risk Management.

CHANNEL	FINANCIAL SERVICES	RISK/INCIDENT (OF THE CHANNELS)	RISK MANAGEMENT
<p>Mobile Money (MM)/ E - Money</p> <p>Device - Phone (Basic or Smart)</p>	<ol style="list-style-type: none"> 1. Payments <ul style="list-style-type: none"> - Utilities (water, electricity, TV) - Goods and services - Entertainment - Fees and taxes - School fees 2. Savings <ul style="list-style-type: none"> - On mobile money account 3. Loans <ul style="list-style-type: none"> - Access - Repayment 4. Insurance <ul style="list-style-type: none"> - Personal - Business 5. Transfer <ul style="list-style-type: none"> - Bank transfer - Mobile money - Airtime top up 6. Investments <ul style="list-style-type: none"> - NSSF - Government securities - Unit trust 	<ul style="list-style-type: none"> - Losses due to errors during the sending process - PIN safety - Poor network - Loss of device - Fraudsters 	<ul style="list-style-type: none"> - Keeping the PIN secret - Being aware of fraudsters - Report any fraud suspects to service provider, regulator, or the Police. - Changing PIN periodically
<p>Internet Banking</p> <p>Device - Smartphone</p>	<ol style="list-style-type: none"> 1. Payment <ul style="list-style-type: none"> - Utilities - Taxes and fees - Goods and services - School fees - Entertainment 2. Deposits 3. Transfers <ul style="list-style-type: none"> - Same bank - Interbank (between banks) - International 4. Insurance <ul style="list-style-type: none"> - Personal - Business 5. Investment 	<ul style="list-style-type: none"> - Hacking of banking details - Lack of adequate information from service providers - Fraud - Scamming - Pharming - Virus attacks - Network challenges which cause losses due to delays in transaction completion - Errors in systems which also causes losses 	<ul style="list-style-type: none"> - Installation of anti-virus - Seek adequate information from service providers - Avoid sharing bank details/ credentials - Report any fraud suspect - Create a strong password for your internet account - Frequent changing of password

CHANNEL	FINANCIAL SERVICES	RISK / INCIDENT (OF THE CHANNELS)	RISK MANAGEMENT
Mobile Banking -Phone (Smart and Basic (USSD))	<ol style="list-style-type: none"> 1. Payments <ul style="list-style-type: none"> - Utilities (water, electricity, e.tc) - TV - Goods and services. - Entertainment - Fees and taxes. - School fees 2. Loans <ul style="list-style-type: none"> - Access (apply and receive) - Repayment 3. Insurance (same as Internet and MM) 4. Transfers (same as MM and Internet Banking) 5. Investment (same as MM and Internet Banking) 	<ul style="list-style-type: none"> - Loss of device - Transaction error - Hackers, fraudsters 	<ul style="list-style-type: none"> - Report loss of device immediately - Be careful with your phone and SIM card - Confirm that you have the correct mobile money account number - Guard your password. - Avoid unsecured/suspicious websites

4.10. Completing Common Digital Financial Transactions.

1. Sending and Receiving MTN Money.

Simply send money from your mobile money account to another mobile money account, or send money from your mobile money account to a non-mobile money registered number (on MTN or another network), using a secret code which the receiver will present to a mobile money agent who will cash them.

Step 1: Dial *165#.

Step 2: Select send money.

Step 3: Choose to send money to a mobile User (someone with a mobile phone) or a non-mobile user (someone without a mobile phone).

1.2. If sending to a mobile money user:

Step 4: Enter recipient's phone number.

Step 5: Enter amount.

Step 6: Enter reason for sending.

Step 7: Confirm by entering PIN Code.

Step 8: You will receive a confirmation message.

1.3. If sending to a Non-Mobile User:

Step 4: Enter amount.

Step 5: Enter reason for sending.

Step 6: Create a four-digit (4) secret code.

Step 7: You will receive a confirmation message.

Step 8: Send the secret code generated.

2. Sending and receiving Airtel Money.

The customer can follow the following steps:

Step 1: Dial *185#.

Step 2: Select 1. Send Money.

Step 3: Enter receiver's number.

Step 4: Enter amount.

Step 5: Select reason.

Step 6: Enter PIN to confirm.

Step 7: Customer receives a confirmation SMS that money has been successfully sent.

3. International Money transfer.

Mobile money makes it easier for people to send money to friends and family all over the world. Today, international mobile money transfers are possible in 51 of the 92 countries in which the service is offered. To make an international transfer via mobile money, you can follow these steps:

Step 1: Find your provider.

Step 2: Step up your account.

Step 3: Enter the details for your transfer.

Step 4: Fill in the recipient's details.

Step 5: Double check the charges

4. Sending Money with Send wave.

1. Download the Send wave app for iOS or Android and register for a free account.
2. Enter debit card information.
3. Verify your identity.
4. Enter recipient name and phone number.
5. Send.

5. Sending MTN Mobile Money abroad.

To transfer funds out of Uganda, follow these steps:

Step 1: Dial *165*1#.

Step 2: Select option two or three

Step 3: Enter receiver number and amount in Ugandan Shillings.

Step 4: Confirm sending details, enter PIN and send.

6. Buying Airtime using Airtel Money

Step 1: Dial *185#.

Step 2: Select Airtime/Bundles.

Step 3: Select Buy Airtime.

Step 4: Enter phone number to be topped up.

Step 5: Enter amount.

Step 6: Enter your Airtel Money PIN.

You will receive a confirmation sms.

7. Buying Airtime using Wave Transfer.

1. Launch the Wave app on your device.
2. Key in the 4-digit pin.
3. Tap on Airtime.
4. Enter the recipient's number from the contact list by entering their initials or click buy airtime for a new number then input full names and mobile number.
5. Key in the amount then click buy.

8. Buying Airtime using MTN Mobile Money

Step 1: Dial *165#.

Step 2: Select Buy Airtime.

Step 3: Enter amount in Ugandan Shillings.

Step 4: Enter mobile number.

Step 5: To confirm, enter MM PIN code.

Step 6: You will receive a confirmation message.

9. Sending mobile money abroad with Airtel Money.

Airtel money customers can send money to Airtel money customers in different countries following the different Steps. To access this service:

- Step 1: Dial *185#.
- Step 2: Select send money.
- Step 3: Select international money transfer.
- Step 4: Select country where money is to be sent.
- Step 5: Enter recipient's mobile number.
- Step 6: Enter amount.
- Step 7: Confirm transaction details.
- Step 8: Select reasons for transfer
- Step 9: Enter pin and complete transaction.

The recipient will receive funds in the country's currency.

10. Transferring money from the bank using Airtel money

- Step 1: Dial *185# or Install Airtel Money App on your phone.
- Step 2: Go to Financial Service Menu – Option 7.
- Step 3: Go to Banks – Option 1.
- Step 4: Select Your Bank.
- Step 5: Select Service (Airtel Money to Bank | Bank to Airtel Money).
- Step 6: Enter account number.
- Step 7: Enter amount.
- Step 8: Enter your Airtel Money PIN.
- Step 9: You will receive a confirmation on sms.

11. Requesting a loan on MTN Mobile Money.

- Step 1: Dial *165#.
- Step 2: Select 5 – Savings and loans.
- Step 3: Select 1 – Mokash.
- Step 4: Select 2 – Loans.
- Step 5: Select 1 – Request loan.
- Step 6: Enter amount of money you are requesting, for example, 10,000 .
- Step 7: Enter PIN.

12. Initiating a MoMo Reversal

- Step1: Dial *165#.
- Step2: Select Option 8 (My Account).
- Step3: Select Option 7 (Initiate Reversal) You will see the last three transactions you performed.
- Step4: Select the transaction you want to reverse.
- Step 5: Enter your PIN. You will receive a confirmation that the recipient has been blocked from withdrawing the money.
- Step 6: Call customer care on 100 to complete the reversal within six days.

12.1. Reversing airtime to mobile money

Step 1: Dial *170#.

Step 2: Press option 6 to gain access to your mobile money wallet.

Step 3: Press option 7 for airtime reversal.

Step 4: After the transaction amount appears, press option 1 to confirm the transaction.

Step 5: A pop up will appear that asks you to confirm the airtime reversal. Press option 1 to do so.

13. *Reversing Airtel Money sent to a wrong person using USSD Code.*

Step 1: Dial *185# and press OK. Alternatively, you can dial *185*10*8# to go to step 4.

Step 2: Select option 10, My Accounts.

Step 3: Choose My Transaction Reversals from the list of displayed options.

Step 4: Select option 1, Initiate Transaction Reversal.

Step 5: Go ahead and select the transaction that you want to reverse.

Step 6: Enter your Airtel Money PIN to confirm the transaction reversal process. The transaction will be reversed to your Airtel Money account within 72 hours.

14. *Changing MTN Mobile Money PIN.*

Step 1: Type *165#.

Step 2: Select option 8 (My Account).

Step 3: Select option 5 (Change PIN).

Step 4: Then input your current PIN and proceed with the new pin.

Step 5: Confirm the change.

15. *Changing Airtel Mobile Money PIN*

Step 1: Press *185#.

Step 2: Select option 10 (My Account).

Step 3: Select option 1 (My Pin).

Step 5: Select option 2 (Change PIN).

Step 6: Enter your old PIN followed by your new PIN.

Step 7: Confirm change and your PIN shall be changed permanently.

16. *Resetting your PIN using an alternative number*

Step 1: Press *185#.

Step 2: Choose option 10.

Step 3: Select option 7.

Step 4: Check option 2 (Reset PIN using Alternative Number).

Step 5: Enter your alternative number where you will receive the new PIN.

Step 6: You will use the temporary PIN received to reset your PIN.

17. *Resetting your PIN using a secret word*

Step 1: You need to first register a secret word.

Step 2: Press *185#.

Step 3: Select option 10 My account.

Step 4: Choose option 7 Reset PIN.

Step 5: Select option 4 to register a secret word.

Step 6: Enter your secret word.

4.11. Agent Banking

This is simply third-party banking. With agent banking, customers are able to carry out bank transactions at any of the contracted agent bankers. Agents are selected and appraised by a bank and then approved by Bank of Uganda. Upon approval, the bank signs contracts with the agents, trains them and brands their premises prior to carrying transactions.

Services offered by agent banking.

- Cash deposits to selected banks.
- Cash withdraws from your bank account.
- Bill payments for water, TV, taxes, and electricity, School fees payment, airtime top ups, Mobile money float purchases.
- No paperwork.
- Agents serve for longer hours than the branches.
- Instant reconciliation of your transactions.

Benefits of agent banking services

- Enhanced convenience by taking banking to customers' neighborhoods.
- Improve customer service through extended banking hours.
- Increasing accessibility to our services especially in the rural areas through increased outreach.
- Delivering tailor made solutions to meet the needs of our customers.



information security

Module Five

Information Safety and Trust.



5.1. Introduction

With so much information available online, you need to understand the basics of Internet safety. Creating strong passwords, using privacy settings, and knowing what not to share on social media will start you on the right foot. You can also delve into more technical parts of privacy, like virtual personal networks (VPNs), data encryption, and hacking. Modern advances to mobiles mean that there is often far more at stake than losing contacts and text messages if a mobile is lost or stolen, and even if you don't use a phone to access the internet or store sensitive data, you could still be at risk if not properly protected. Stay one step ahead of modern threats.

5.2. Risks and Challenges Customers Experience in Using Digital Financial Services.

The main risks faced by customers relate to cyber security, identity theft, personal safety risk, confidentiality risk, operational risk, reputational risk, and general fraud by fraudsters.

The examples of digital financial risks and respective descriptions are as illustrated in the following table;

Risks	Description
Loss of device e.g. stolen phone or laptop	Losing a phone or any mobile device that holds personal information or organizational information.
Hacking (using spyware-adware, Trojans, etc)	The gaining of unauthorized access to data in a system or computer.
Phishing/scams	An attack that attempts to steal your money, or your identity, by getting you to reveal personal information; such as credit card numbers, bank information, or passwords; on websites that pretend to be legitimate.
Password or PIN safety/theft	The gaining of unauthorized access to log in data in a system or computer.
Identity theft	Occurs when someone steals your personal information and uses it to take your money, open credit accounts, file tax returns, make health insurance claims and more without your consent.
Cyber bullying	The use of cell phones, instant messaging, e-mail, chat rooms or social networking sites such as Facebook and Twitter to harass, threaten or intimidate someone.
Pharming/scams	A malicious code is installed on a personal computer (PC) or server, misdirecting users to fraudulent websites.
Key-logging	The use of a computer program to record every keystroke made by a computer user, especially in order to gain fraudulent access to passwords and other confidential information.
Rogue security software	A type of malware that pretends to have found an infection on the victim's computer. In some cases, the cybercriminal's objective may only be to scare the victim.
Non-transparent transaction costs	Hidden transaction costs from the consumer and that cannot be regulated or controlled.
Fraudulent transactions	The unauthorized use of an individual's accounts or payment information. Fraudulent transactions can result in the victim's loss of funds, personal property, or personal information.
SIM card swap	When scammers contact your mobile phone's carrier and trick them into activating a SIM card that the fraudsters have.
Failed transactions with no refund	Transactions fail and do not automatically reverse payments in a timely manner.
Insufficient security mechanisms on DFS platforms.	This creates stress related to worrying about the hackers accessing personal data. Extra time spent resolving issues caused by the breach, such as canceling credit cards or bank accounts. Fraudulent credit card activity or lost money. A lower credit rating, resulting from fraudulent credit card activity.
Delayed transactions e.g., reversing a transaction	Delay of a refund or reversal when a customer has a legitimate problem with a purchase made.
Ignorance or limited knowledge on DFS usage responsibilities	Inappropriate use of company equipment and the Internet on your work computer network.
Delayed, missed and inaccurate notifications	Inadequate receipt of or inaccurate notifications information at transaction settlement, to facilitate informed decision making.
Delayed support from service providers/ Poor customer care service	Poor attention to customer queries and technical support requests.

5.3. How to Keep your Smart phone Safe.

1. **Use a PIN/keylock code.**
 - Set up a SIM card lock in the form of a PIN number that will need to be entered. Avoid “1234”, “password” and other common phrases.
2. **Protect sensitive data.**
3. **Watch your wireless.**
 - Always switch off a wireless connection when it is not in use.
 - It is also worth taking a browse through a phone’s network security settings as it might be configured to automatically connect to a network when in range.
4. **Use a Virtual Private Network (VPN) to set up a secured private network.**

This allows users to access specific sites and company resources on the move and significantly reduces the risk of potentially sensitive data being intercepted by malicious parties.
5. **Bluetooth.** Be cautious when downloading applications. Ensure that realistic demands are being made on access to various features of a phone, particularly if the software is not well known.
6. **Rooting your phone.** This is a process that gives you complete access of your device, but in doing so, removes many of the safeguards that the manufacturers have put in place.
7. **Back up your data.** Ensuring that regular backups are made is essential. For example, synchronize information with a computer or website for productivity or backup purposes.
8. **Security software** can help you avoid many of the potential dangers associated with smartphones. Modern suites are tailor-made to address issues that are unique to handhelds.
9. **Updating your phone’s Operating System (OS) when prompted.** These updates are meant to protect your device and information.

5.4. Mobile Money PIN Safety.

Precaution: Help secure your accounts with these strong password tips:

1. Do not use personal information.
2. Do not use real words.
3. Create longer passwords.
4. Modify easy-to-remember phrases.
5. Do not write them down.
6. Change passwords on a regular basis.
7. Use different passwords on different accounts.



5.5. Creating a Password

How do you create a new password?.

1. Open your account.
2. Under “Security,” select sign in into your account.
3. Choose Password. You might need to sign in again.
4. Enter your new password, then select “Change Password”.

*Each application in your phone has their own login/password reset pages that require the Internet.



Do not share your PIN with anyone. Keep your PIN in a safe place.
Do not save your PIN in your phone.

5.6. Need for Strong Passwords.

1. Protect against unauthorized access.
2. Protect against loss of valuable data such as presentations, emails, and music.
3. Limit access to important information such as bank account information, money, or even their identity stolen.
4. Lower the likelihood that one's computer will fall victim to unwanted intrusion.

5.7. Safety of Passwords.

Help secure your accounts with these strong password tips:

1. Do not use personal information.
2. Do not use real words.
3. Create longer passwords.
4. Modify easy-to-remember phrases.
5. Don't write them down.
6. Change passwords on a regular basis.
7. Use different passwords on different accounts.

5.8. Key Points to Consider to Reduce the Likelihood of Hackers Cracking Passwords.

1. Passwords must **be long and complex**.
2. Passwords should **contain at least ten characters** and have a combination of characters such as commas, percent signs, and parentheses, as well as upper-case and lower-case letters and numbers.
3. Users should **never write down their passwords** as that makes it easier for the passwords to be stolen and used by someone else.
4. Never use the **same password for two or more devices**.

5.9. Scam Calls and Dubious Transactions.

Telephone scammers may try to steal your money or personal information. Scams may come through phone calls from real people, robocalls, or text messages.

Callers often make false promises, such as;

- Updating your phone information
- Blocking your phone number
- Winning a promotion
- Opportunities to buy products,
- Invest your money, or
- Receive free product trials.

They may also offer you money through free grants and lotteries. Some scammers may call with threats of jail or lawsuits if you do not pay them.

5.10. How to Tell your Number is Being Used.

The surest sign that someone is using your number to make spoofed calls is if:

1. You start getting multiple calls.
2. You get an SMS responding to communication you never initiated.
3. You might get texts asking who you are, or get calls from people demanding that you stop bothering them.

5.11. How to Avoid Scam Calls.

1. **Be wary of any calls, texts, or emails purporting to be from your bank**, the police, telecom companies asking for personal financial details.

2. Remember that a genuine bank will never call you to ask for your PIN, full password or to move money to another account.
3. If you feel something is suspicious or feel vulnerable, hang up and then call your bank or card issuer on their advertised number to report fraud.

Things to Look out for on a Scam Phone Call.

1. The caller asks you to transfer money to a new account for fraudulent reasons.
2. They ask you to withdraw money to hand over to them for safe keeping.
3. They may say that you are a victim of fraud and offer to send a courier to your home to collect your cash, PIN, payment card or cheque book.
4. The caller doesn't give you time to think, tries to stop you speaking to a family member or friend or is insistent and makes you feel uncomfortable.
5. They call to ask your 4-digit card PIN or your online banking password. They may even ask you to tap into the telephone keypad rather than saying the numbers out loud.

5.12. How to Make your Account More Secure (Safeguarding).

1. Adding or updating account recovery options.
2. Removing risky access to your data.
3. Turning on screen locks.
4. Updating your browser.
5. Updating your operating system.
6. Updating your apps.
7. Managing your passwords.
8. Helping protect your passwords from hackers.

5.13. Online Safety/ Protection Measures.

1. Set your profiles to private.
2. Remember anything you post can be shared.
3. Recognize the fakes.
4. Spring clean your contacts.
5. Block anyone who bothers you.
6. Protect your identity.
7. Avoid the big risks.
8. Let your friends and family know about your online choices.

5.14. Digital Abuse/Misuse.

Digital Media Overuse (DMO) commonly known as Internet or technology addiction involves the compulsive and problematic use of digital devices that support online and streaming platforms for gaming, pornography, spending, social media, and information/entertainment.



Module Six

Gender Mainstreaming in Digital Literacy.



6.1. What is Gender?

Gender refers to the cultural and social distinction between women and men. These include the different roles, attitudes, responsibilities, opportunities, and privileges accorded to men and women as well as their access to and control over resources and benefits. All these distinctions can change over time, place, and development climate.

Gender is defined as the way society allocates roles and responsibilities of men and women in the society.

It is the way society constructs its views of what a man and a woman is, and what a man and woman is able to do and not able to do. Gender can also be looked at as a cultural interpretation of the biological differences between men and women.

6.2. Gender Perspectives in the Digital Era.

Digital technologies have an immense potential to improve the social and economic outcomes for women and men. Yet, they also present the risk of sustaining existing patterns of gender inequality. The gender digital gap continues to persist, limiting the equitable realization of the benefits of digital transformation especially for women who are most likely going to be left behind.

To unpack the digital gender gaps, it is important to focus on access, usage, agency, and women's participation in the digital era.

6.3. Gender equality.

This is essential to ensuring that men and women can contribute to the betterment of societies and economies. Digital transformation makes this happen by providing new opportunities for the economic empowerment of men and women through creating employment opportunities, access to information on health, education, agriculture, climate change etc. that contribute to positive life outcomes for women, men, and their communities.

Addressing the digital gender inequalities requires raising awareness and tackling the gender stereotypes, while at the same time enabling enhanced, safer and affordable digital services and products.

6.4. Why is Gender Important in the Digital Era.

The image consists of a 3x3 grid of colored boxes, each containing a statement. The colors of the boxes are: Row 1: Magenta, Yellow, Yellow; Row 2: Yellow, Yellow, Magenta; Row 3: Yellow, Magenta, Yellow.

- Top-left (Magenta): Women have no access to use a phone because their work is to take care of their homes.
- Top-middle (Yellow): Some men don't accept their women to access phones because they can get engaged in extra marital affairs.
- Top-right (Yellow): Most men own everything at home including a phone.
- Middle-left (Yellow): Women don't own phones because they lack the skill on how to use it.
- Middle-middle (Yellow): Women don't have the money to buy a phone.
- Middle-right (Magenta): Women don't own and access phones due to social cultural factors.
- Bottom-left (Yellow): Men have a final say on phone usage in a home.
- Bottom-middle (Magenta): Women who use phones tend to disrespect their husbands.
- Bottom-right (Yellow): Phones promote gender based violence.

6.5. What is Online Violence and Abuse Against Women.

Online violence and abuse against women have become a very common phenomenon in the recent past. This has caused a hostile online environment among the users of digital products/devices impacting on their human rights. Online violence is often an extension of offline violence and can manifest in the form of direct and indirect threats of violence. It is important to note that online violence affects both men and women although research indicates that more women compared to men experience online violence directed to them because of their gender, sex orientation, tribe etc. This form of violence has chilling effects on women especially their right to freedom of expression and privacy.

6.6. Forms of online violence that you need to know.

Money through online money transfer services, and organizing many of the logistical operations involved in transporting victims.

Discrimination. This usually is in form of shared content that targets someone's identity as well as material that aims to belittle, humiliate, or undermine a person's Cyber violence. This includes hate speech (publishing a blasphemous

libel) hacking (intercepting private communications) identity theft, Online Stalking (criminal harassment) and uttering threats. It can also entail convincing a target to end their lives (counseling suicide or advocating genocide).

The Internet also facilitates other forms of violence e.g, trafficking and sex trade. Not only does commercialized sex on the Internet drive the demand for the sex industry overall, but it also allows traffickers to use the legal aspects of commercial sex on the Internet as a cover for illegal activities. Some of the main uses of the Internet by traffickers include advertising sex, soliciting victims on social media, exchanging identity.

Online harassment. This involves use of abusive language, comments or even images with an aim of distressing a person.

6.7. Examples of technology assisted violence.

Technology-assisted violence encompasses acts of gender-based violence that are committed using ICTs, such as phones, the internet, social media platforms and emails among others. Technology devices offer a wide range of services that positively impact on women's access to basic essential services such as education, health, agriculture, employment etc. Unfortunately technological advances continue to challenge legal developments and the reality in many countries as the legal frameworks fail to provide timely or effective legal remedies. Examples of such violence include;

- **Online harassment and cyberstalking**-i.e. harassing SMS messages and online comments to tracking one's networks, friends, movements and activities through mobile phones, social networking spaces like Facebook and Twitter.
- **Intimate partner violence**-technology is used in acts of violence and abuse in intimate or spousal relationships. For example, one is afraid to leave abusive relationships due to threats of disclosure of private and intimate communications by their partners.
- **Culturally justified violence**-culture or religion is used as a reason to justify, ignore, or accept acts of violence, or plays a role in creating a culture of violence especially on violence against women.
- **Rape and sexual assault**-technology is used to track the movement and activities of a victim, to provide location information or when an act of violence is digitally recorded and distributed.

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