



**Unlocking Public and Private
Finance for the Poor**

TRAINER'S MANUAL
DIGITAL LITERACY TRAINING TOOLKIT

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FOREWORD.

Welcome to the Digital and Financial Literacy Toolkit Trainer's Guide. The activities in this program address the needs of participants who want to learn digital skills. This toolkit will be used as a resource that different stakeholders can use to conduct digital literacy training. It draws on different key aspects of digital literacy and provides trainers with supporting lessons and interactive resources that are linked to curriculum outcomes for every participant community.

Digital technology has altered the pattern of human interactions at various levels in profound ways that we can no longer ignore. This transformation requires learners to develop a myriad of "cognitive, sociological, and emotional" skills needed to function effectively in the emerging global society. Digital technology also has implications for the target audience; therefore, it is essential to adapt how and what women, men, youth and small holder farmers learn. The need for a comprehensive guide on the digital literacy training is paramount to the digital literacy trainers in training to address the digital skills gap women, men, youths, refugees and Small Holder Farmers in various districts of Uganda.

Indeed, this digital divide has demonstrated the urgency of our vision of building an inclusive digital economy and made it even more critical than ever before. UNCDF's strategy, 'Leaving No One Behind in the Digital Era' launched in 2019, UNCDF continues to work with the government, private sector, and academia to catalyse innovations and scale digital solutions that address systemic constraints in the social and economic sectors.

This guide aims to empower trainers and other stakeholders in implementing the digital and financial Literacy initiatives including specifications for devices delivered under the Digital Literacy Program as well as information on their configuration, setup and general management.

There is also useful information on the procedures for sending and receiving money via mobile money followed by procedures for doing a mobile Money business. This manual describes the digital literacy curriculum and offers useful information on its usage by the trainers. It is our hope that you will find it useful as a source of information and additional tool in the community in our quest to prepare women, men, youth, refugees and Small Holder Farmers with 21st century skills.

1. Training of Trainers (TOTs)

For effective delivery of the Digital Literacy Toolkit and to ensure that women, men, youths, refugees and Small Holder Farmers get the necessary digital Literacy skills. TOTs should put the following into consideration.

- Deliver content in a participatory manner as this is the core of the digital Literacy training which involves an active teaching and learning approach with a focus on role plays, discussion, brainstorming and other participatory activities.
- The trainer acts as a facilitator, not a lecturer
- Homework that encourages learning by doing.
- Trainers should act as a role model to the beneficiaries.
- Speaks the local language (to avoid spending time on translating content)
- Able to think out of the box.
- Able to personalize the content and use the curriculum as a guide that adapts to the participants and their levels of knowledge and understanding
- The training should ideally run over a 3-day period in order to go through the curriculum in detail and for trainers to be well prepared to successfully deliver the training
- Field officer managers should also be part of the training to take full ownership of the program, and when needed be able to step in and support trainers
- The training should be divided into a theoretical part and a practical part, which allows the trainers to practice what they learn in order to be better prepared for delivering the training to beneficiaries
- The ToT should be offered in different languages and not only english to ensure that all content is understood by the trainers.
- M&E has to be included in the training and should be uniform to ensure that data is entered and understood correctly.
- The number of participants should not exceed 15 to ensure high quality of the training.



Selection

- Important to identify during the selection process in which languages people prefer to read, speak and write to assess the language of the training, and which languages are preferred for workbooks, scenario cards and income/expense cards
- Register on the spot those who are immediately interested. Beneficiaries who are interested but do not register on the spot have to get in touch with a designated person within a set timeframe
- Be very clear on the expectations and criteria to be eligible for the training
- The food distribution point (FDP) is a natural meeting point in the settlement for mobilization.
- Meetings should be held over a period of one week.

Group meets to prepare for training.

- The group chooses one leader, who will keep an eye on participants; making sure people commit and show up to every session and in general ensuring that there is good dynamics and that content has been understood
- Together the group decides on rules (i.e. timeout the training period).
- The trainer explains the expectations once again and remind the participants to buy their own notebooks and pens for the training.

The group decide on a location for the training, depending on what is available. Do not stay near someone's house, as this will affect the person's concentration.

2 Mobilization

Preparation.

- All relevant stakeholders need to be involved for mobilization: community leaders (church leaders, RWCs), social workers and partners.
- It is important to liaise with other organizations and their programs to avoid confusion in the settlements OPM should organize a monthly financial literacy meeting with relevant organizations and stakeholders to establish a collaborative spirit and awareness in working towards mutual goals
- Invite the local leaders for a brief informative session to onboard them with the aim that they become spokespeople for the programme and to answer to their limited availability
- Be mindful and remain flexible as each settlement differs from one another which may change the setup.

3. Toolkit & training materials.

- The toolkit encourages daily/ weekly practice of tools with the aim of a change in behaviours that will have a positive effect on participant's financial situation
- Each trainer/organization needs to assess which language the different items of the toolkit should be printed in as this may differ (some participants speak one language but write in another)
- Each field office should have a copy of the toolkit and the guide.
- Each participant needs to have his/her own workbook as a couple understands different languages and sharing a workbook has proven to be difficult.
- A chapter on financial service options should be included so participants are empowered to make informed decisions based on their needs.
- The toolkit language needs to be updated and improved as there are different versions of a language (Swahili, Luganda, Acholi and Kinyankore). The language should be adapted to the context from what is spoken in the different settlements.

4. Training

- Trainers will have 2 groups each with 10 participants/5 households per. group - a total of 20 participants
- The groups will meet 2 times a week for 2 hours pr. session
- Only participants who achieve an 80% attendance will receive a certificate at the end of the 9-week period.
- Participants are also expected to commit to the training and bring their own notebook and pen for the entire training period.
- There will be no compensation/monetary reward in the form of transport, snacks, sodas, materials etc.
- The trainer must respect timekeeping, as this is expected from the participants and sets an example for the entire group
- Data collection and reporting is an important factor to monitor progress, and hence trainers must follow these processes
- The trainers need to be fully dedicated. it's not a side job. Needs to be included in the yearly workplan
- Proximity of training is important to assure high attendance.
- The training period should include a buffer period of one week to be flexible around unforeseen events etc., which increases the time of training to 6 weeks – avoiding trainers to cut lessons short and rush through
- Each team should hold weekly reflection meetings in order to handle any arising challenges and to solve them as a team
- Coordinate with other agencies and car share if someone has transport, which may be a challenge for some members
- Training needs to start at the same time for all locations to ensure uniformity in regards to M&E.
- Each team should create a Whatsapp group to solve challenges immediately.

5.Reporting X Monitoring & Evaluation (M&E)

- Involvement of UNCDF monitoring team is key, as they are neutral and not a competing interest (such as another NGO).
- How do we know that the training had a direct impact on the success stories? The right parameters need to be set for M&E to track 'before and after.
- Trainers need to have access to computers to be able to do their reporting tasks in a timely manner.
- A monitoring scheme needs to be set up to understand how to control the quality of trainers
- There should be a certification of trainers put in place so they can train VSLAs and get paid by the groups (long term effect).
- Quality control certification by UNCDF and Hive Colab.
- M&E should explore whether joint decision making and improved family dynamics reduces domestic violence and GBV
- Program the M&E tools to be used on a tablet for efficiency and ease to be shared by 3-4 people.
- M&E needs to be fine-tuned and analysed to understand what is needed.
- What is the long-term impact of the training.

TOT Objectives:

This module prepares you;

- To introduce participants to what a phone is.
- To introduce participants to different types of phones and their features
- To enable a participant open and insert a sim card
- To highlight some exercise to use.

Module Objectives.

At the end of this Module, participants will be able to;

- Identify the difference between Basic feature phones and Smart Phone.
- Identify the different types of phones and their features.
- Identify the different types of sim cards they can use.
- Demonstrate how they can open and insert a SIM Card properly in a smart phone and/or basic feature phone.
- Understand the different network service providers.

A Mobile Phone.

This is a wireless handheld device that allows users to make and receive calls.

The trainer should explain the difference between a Smart Phones and Basic Feature phones using visual aids.

Basic Phone



Smart Phone



Basic Feature Phones	Smart Phones
Moderately priced	Highly priced.
Has less features	Has many features. (applications)
Has less functions	Has more functions
Used for basic purpose (making calls and receiving)	

Types of Phones.

There are 4 types of phones

1. Phablet: This is a smartphone having a screen which is intermediate in size between that of a typical smartphone and a tablet computer.



2. Basic / Feature phone:

A Basic Phone is limited to voice calls and text messages and a feature phone has limited apps and browsing functionality.



3. Smartphone: This is a portable computer device that combines mobile telephone and computing functions into one unit.



4. Watch phone. This is an electronic wristwatch that is able to perform many of the functions of a smartphone or tablet computer.



Activity 1: Using a smart or a basic/ feature phone, participants should show their colleagues how to insert a sim card in their phones. (20 Minutes)

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

Types of Sim cards

There are three types of Sim cards.



The Trainer should explain to the participants the different types of Sim cards.

1. **A standard SIM** card is the biggest SIM card size currently in use. and despite being thought of as the 'standard' it's 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, coming in at 12 x 15mm.
3. **Nano SIM card.** These are the smallest of the sim cards.

Inserting a Sim card in a Basic/Feature Phone.



Explain using the Step by step process below.

1. Ensure your phone is powered off.
2. Remove the battery cover.
3. Lift the battery out.
4. Slide the Sim card in the sim card port.
5. Insert the battery. Ensure the connectors on the battery align with the connectors on the device.
6. Align and put back the battery cover.

Installing a Sim card using the Sim card Tray.

The trainer should follow the steps the step by step process below to explain to the participants

1. Verify that your Android is powered off.
2. Look for and identify the SIM card tray
3. Insert the pointed end of the SIM ejection tool
4. Pull out the SIM card tray gently using your fingertips after the tray pops out of the device.
5. Put the sim card in the sim card slot on the tray with the contact face down.
6. Push the SIM card tray gently back into your Android until it clicks firmly into place.

Activity

1. Put the participants in groups of 5.
2. Give them instructions
3. Ask participants to open the phone by removing the battery
4. Provide one-on-one assistance.
5. Following the instructions, ask participant to identify the Sim card port
6. Give time for practice and provide guidance.

Key Take aways from the Module

At the end of the Module, the participants should be able,

- To identify different types of phones
- Identify different types of sim-cards
- To open and Insert a sim-card in a feature or a smart phone.
- Identify compatible chargers to their phone.

TOT Objectives.

This module prepares you;

- To ensure participants get knowledge on the use of digital devices; tablet, mobile phone, and Internet).
- To ensure that participants understand how they can browse the internet for their own good.
- To ensure that participants understand the different applications that they can make use of on their phones.

Module Objectives

- To recognize social platforms as a resource for motivating participants and connecting them with like-minded people.
- To ensure that participants can reap benefits of these devices.
- To recognize the baskets of valuable (downloadable) learning content.

2.1. Make a phone call.

1. Take time to call upon the participants to use the phones that they have, whether a smart phone or a basic feature phone.
2. Call upon participants to come and demonstrate to the class how they can make a phone call following the steps below.
3. Instruct the participants the participants to use their phones and follow instructions as they are

The step by step process is as below.

1. Ask participants to open the Phone app on their phone
2. Ask participants to dial any phone number that they want.
3. Ask them to follow the instructions and be observant.
4. Tell them to tap call with the number that they have dialled on the screen.
5. Remind participants to note their experiences in their journals. Inform them that there will be a full review and opportunity to practice skills.
6. Remind participants to note their experiences in their journals. Inform them that there will be a full review and opportunity to practice skills.

2.2. Adding a Contact to a basic/feature Phone.

1. Trainers should call upon participants to demonstrate how they add a contact to their phones.
2. Two participants can be called upon to demonstrate how this is done.
3. Participants can demonstrate how to add a contact following the step by step process below:
4. All participants in the room should practice how to add a contact to their phones following the step by step process.
5. Inform participants that adding a contact to a phone can be done on all types of phones.

You can demonstrate to the participants how to add a Contact to a basic/Feature Phone.

1. From the contacts list, press the **down button** to access the Contacts list,
2. Press the **right menu button** to access the **Contacts app**.
3. Use the keypad to enter the desired **contact information** in the corresponding fields.
4. To add a photo, press the **down button** to highlight.
5. When finished, press the **OK button** to select **SAVE**.

2.3. Deleting a number from your contacts.

The Trainer instructs participants to delete one of the contacts they have saved. You can call one of the participants to come and demonstrate how they delete contacts from their phones.

1. Tap the contacts or people app.
2. Select contact to delete.
3. Select yes/ok to confirm that you want to delete the selected contacts.
4. Tap delete.

2.4. Copy Contacts to Sim.

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

1. Just go to Contact on your feature phone and tap on 'Options'.
2. Now, select 'Move Contacts' option (Copy contact option will duplicate contacts to your SIM).
3. In the next 'Move From' menu, select phone and then select SIM when "Move To" menu pops up.
4. Now to select contacts, select 'Options' and select "Choose all".

2.5. How to share your location.

1. On your Android phone or tablet, open the Google Maps app.
2. Set a destination. Learn how to navigate to a place.
3. After you start navigating, tap more share trip progress.
4. Tap the profile of the person with whom you want to share > **Share**.
5. When you reach your destination or stop navigation, you stop sharing your location.

Note: This is done with some special smart phones.

2.6. Share Contacts using Bluetooth.









- 1: Open the Contacts app, select 'Options' and tap on 'Share'
- 2: Now, choose 'Options' from the next screen and select "Choose all". 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.
- 3: Turn on Bluetooth on your Android phone. Your Feature phone will show you the list of Bluetooth devices nearby ready to pair.
- 4: Select your Android phone and the transfer will start when the two phones are paired.
- 5: All contacts will now be transferred to your Android phone in the form of Individual VCF Files or VCards.
6. Open contact apps from your Phone and open settings.
7. Now find the Import/Export contact option and choose VCF files from the phone storage.

2.7. Back up and sync your contacts.

1. On your Android device, open the Settings app.
2. Tap **Account services**.
3. Tap **Google**.
4. Tap **also sync device contacts**.
5. Turn on "Automatically back up & sync device contacts."
6. Tap **Google Contacts sync**.
7. Any contacts on your device will now be synced to your Google Account.
8. Select the account you would like your contacts to be saved in.

2.8. Use phone call options

While a call is open:

1. To bring up the keypad, tap Dial pad .
2. To switch among the earpiece, speakerphone, or connected Bluetooth headset, tap Speaker .
3. To mute or un-mute your microphone, tap mute
4. To pause a conversation without hanging up, tap Hold . To pick up the call again, tap Hold again.
5. To switch between current calls, tap Switch  . Others are put on hold.
6. To merge current calls into one conference call, tap Call merge .
7. To switch to a video call: Tap Video call .
8. To transfer an active call to another number: In an active call,
 - Tap Add Call .
 - Enter a phone number.
 - Tap Call .
 - After the call connects, tap transfer .

2.9. Record a video Steps.

- 1.Explain that in the next activity, we will learn more about recording a video. Have participants to discuss.
- 2.Compare the units to be covered with the participants' expectations of the subject matter. Acknowledge that you cannot cover everything in this course.
- 3.Explain to participants that the activities in the sessions are designed to be participatory, active and very hands-on. This way they will learn new information in fun ways and get the chance to practice new skills.
- 4.Answer any questions participants might have about the session.
- 5.Explain to participants that the toolkit has been developed to provide you with the foundational skills and knowledge necessary to use their devices appropriately to help them succeed in their daily life.

To capture moving pictures, or video, with your Android phone;

1. Switch the camera mode on

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've been recording video.

5. Touch the Pause or Stop icon to pause or stop recording, respectively.

2.10. Recording a Voice call on your phone.

1. Look for a voice recording app on your device. In case it is not there, download it.
2. Download a recorder app from the Google Play Store.
3. Tap the Record button to start a new recording.
4. Launch your voice recording app.
5. Point the bottom of your Android phone towards the audio source.
6. Tap the Pause button to pause recording.
7. Tap the Stop button to finish your recording.
8. Edit the recording.

2.11. How to change App permissions on your android phones.

Android 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 vulnerable.

From the bottom of your screen, swipe up.

1. **Tap app info**
2. **Tap permission.** Choose if you want the app to use the permission.
3. To change an app's permissions, touch and hold the app.
4. To change an app's permissions, touch and hold the app.

2.12. Send your location on WhatsApp.

1. Open WhatsApp
2. Tap the Chats tab.
3. Tap the conversation. Open the conversation with the corresponding contact.
4. Tap the paperclip icon.
5. Tap send your current location.
6. Tap location.

Module 3: Use of Mobile Devices and the internet for Maximum Benefit. Time 3hrs

TOT Objectives.

The trainer has the Objectives of;

- Being aware of generational differences.
- Being open minded and recognizing that expertise may be available from a non-traditional source
- Know the Importance of becoming familiar with social media and the various forms it takes.
- Understanding the potential opportunities and dangers associated with social media.

Module Objectives.

This module is aimed at;

- To enable participants, understand the use of digital applications,
- To help participants understand how different digital platform and software are used on their phones.
- Participants to be able to explore and search for information online, use email, social media and networking.
- To help participants understand how to download Music, videos and games and also learn how to Shop online.

Steps.

The trainers should understand who your participants are and the level at which they are in terms of social media usage.

1. Below are some of the questions that can help you know their level.

- How many years have you been using social media applications/?
- What do you use social media for?
- What is your view on using social media via a laptop/desktop as opposed to doing so via a smartphone?

2. Categorize your participants according to their level of use of social media.

3. Identify how you are going to support them.

4. Ask participants about their behaviors and perception of using social media.

5. Allow 15 minutes for the learners to practice. Be available to assist.

3.1. Digital Know how.

This is about developing our own skills and capabilities as digital professionals so that we can manage our work effectively.

3.2. Digital know-how can be categorized into the following categories.

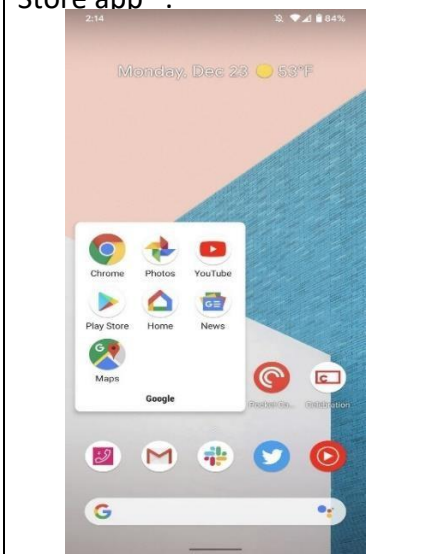
1. Management of digital systems: knowing how to use devices, manage files, and use specialized programs and information systems.
2. Content manipulation: knowing how to create and manipulate rich text and text content, datasets, media, and multimedia.
3. Communication and socialization in digital environments: knowing how to communicate, socialize, and collaborate in digital environments.
4. Information management: knowing how to exercise and respect digital citizenship and literacy.

3.3. Download and Install on Android

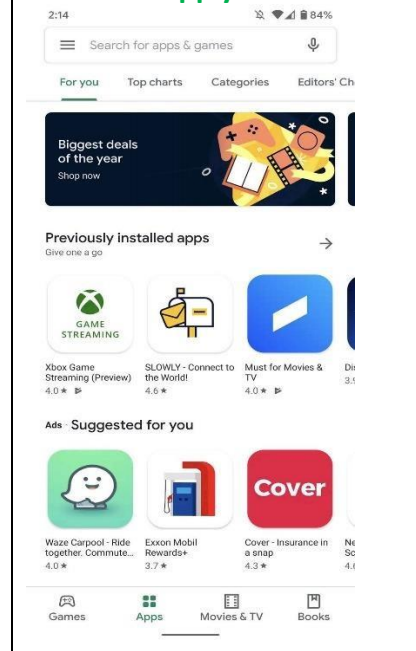
Download an app to your Android

1. Open Google Play.

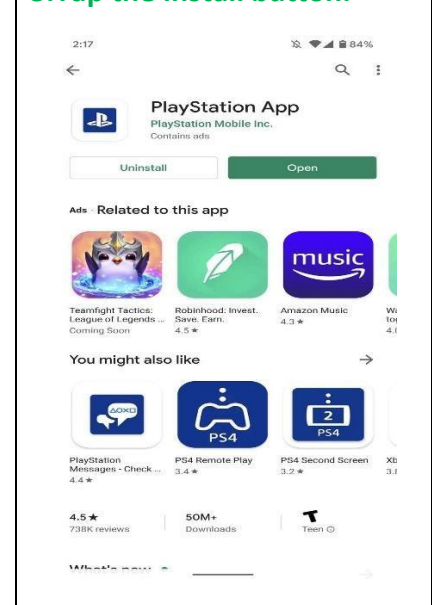
On your phone, use the Play Store app .



2. Find an app you want.



3. Tap the Install button.



Note: 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.

3.4. 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 owner

3.4.2. Usage of social media.

1. Communication.
2. Collaboration.
3. Marketing
4. Opinions & Reviews.
5. Brand Monitoring.
6. Entertainment.
7. Media Sharing.
8. Paid Advertising.

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.

3.4.3. Social Media Platforms.



1. Facebook
3. LinkedIn
5. WhatsApp
6. Instagram

- Twitter
4. Youtube

1. Whatsapp:



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

Advantages of using Whatsapp.

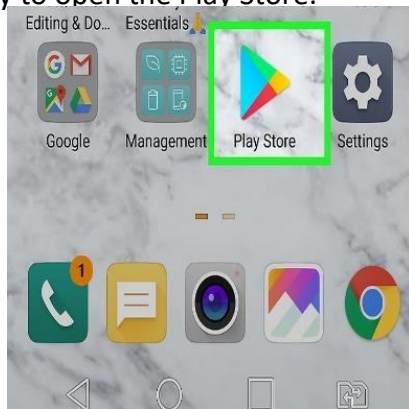
1. Messages are sent without any charges to any part of the world provided internet is available on mobile devices.
2. No advertisements on the screen to annoy the user.
3. All the tools are very easy to use.
4. Whatsapp imports all the contacts of the phone automatically.
5. Location, images, status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

3.4.5. Draw-backs or disadvantages of WhatsApp.

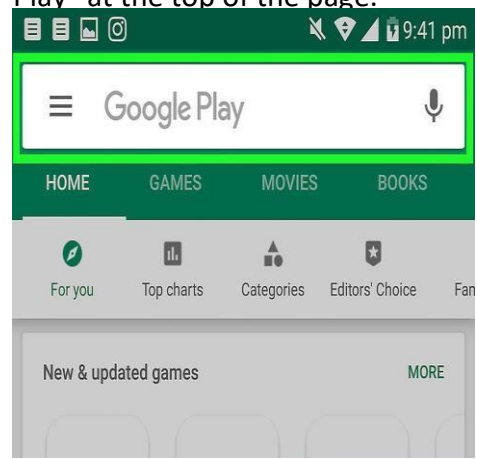
1. There is no option to hide from particular users.
2. It is not possible to send messages into normal inbox of the mobile phone.
3. Anyone can read the message meant for you only. This often creates problem in the happy home.
4. There was limit of 256 persons in a group which can be changed now to 3000 with few settings.
5. It sometimes annoys due to reception of constant messages.
6. Profile picture is visible to every person having your contact number in which you are using whatsapp.
7. Whatsapp is addictive.
8. You need to share the number with people with whom you would like to communicate.

3.4.6. Downloading and installing whatsapp.

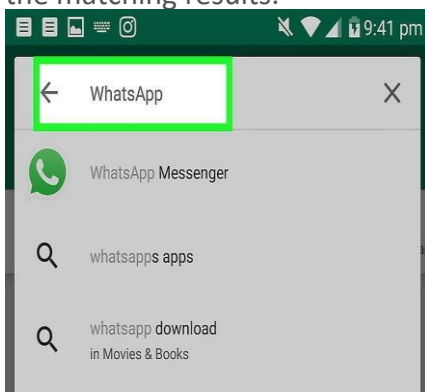
Step 1. Open the Google Play Store app on your Android. Find and tap the icon on your Home screen or Apps tray to open the Play Store.



2. Tap the search bar at the top. The search bar reads "Google Play" at the top of the page.



3. 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.

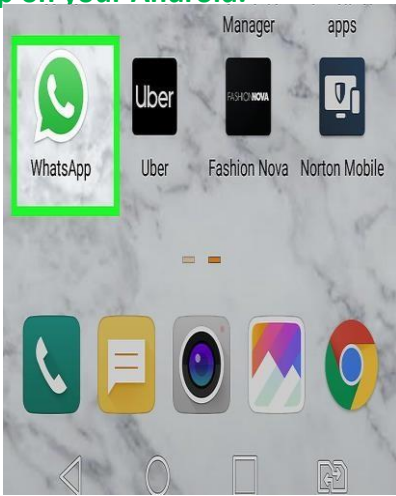


4. Tap the green **INSTALL** button next to **WhatsApp Messenger**. This will start your download, and install WhatsApp on your Android.

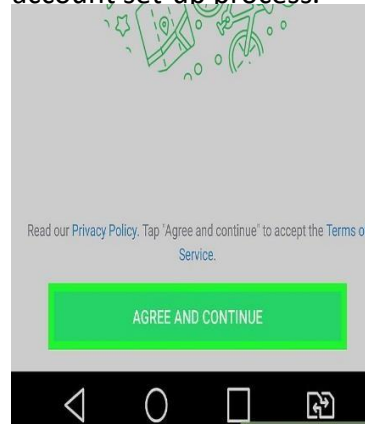


3.4.7. Signing in to whatsapp.

1. Open the WhatsApp Messenger app on your Android.

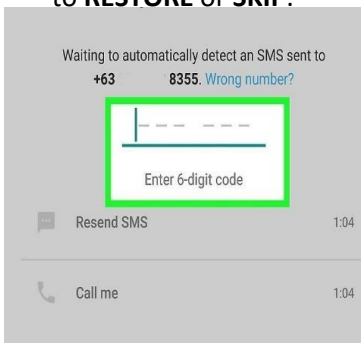


2. Tap the green AGREE AND CONTINUE button at the bottom. This will start your account set-up process.

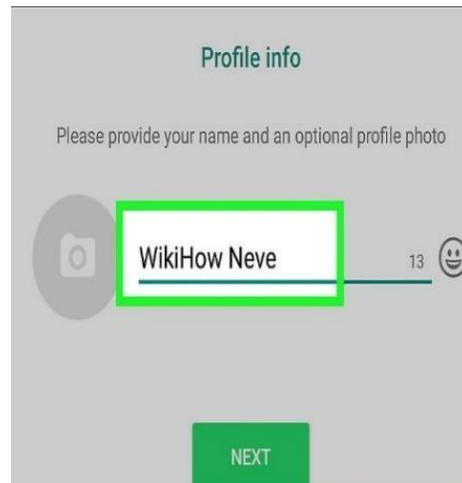


7. Enter your six-digit verification code. Find your verification code in the automated text message from WhatsApp, and enter it here to verify your number.

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

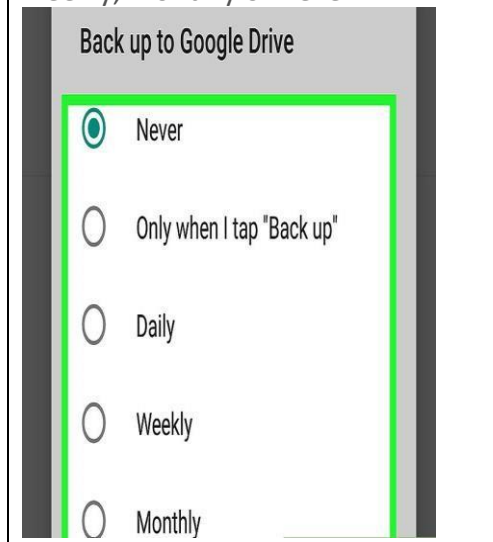


8. Enter a username for yourself. Use your keyboard to enter a username for your account, and tap NEXT to confirm.



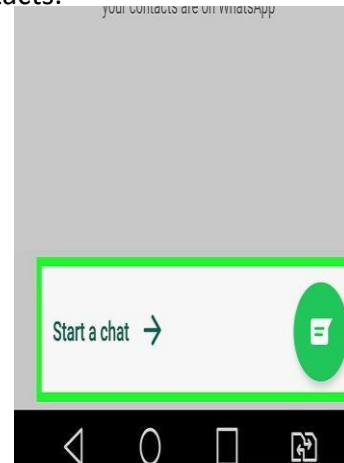
9. Select your auto-backup preferences.

You can select to back up your messages and media daily, weekly, monthly or never.



10. 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.



Note:

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.

3.5. Facebook

This is a website which allows users, who sign-up for free profiles, to connect with friends, work colleagues or people they don't know, 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.

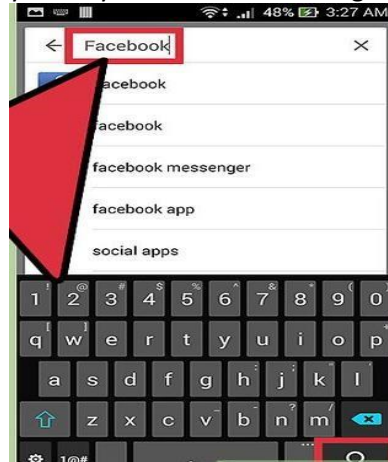


3.5.2. Downloading and Installing Facebook on Android.

1. Open Google play. Tap its icon located on the home screen.



1. Search for Facebook in the search bar. Type in face book on your keyboard start searching.



4. Tap on the Install button. The app will automatically download and install to your phone. Once it has finished downloading, simply tap Open, if you're still on the Google Play page. If you've gone out of Google Play, just look for the Facebook app icon in your list of applications.



3. Access the app's information page. The official website should be the first app to come out in the list. Tap it.



Activity: Send messages on WhatsApp:

1. Open WhatsApp on your phone.
2. Click the chats tab.
3. Tap the green circle with a messaging icon on the bottom right of your screen.
4. Choose a contact from your list or click the magnifying glass icon and type the name of the person you want to message.
5. Start chatting! The messages you send appear with a green background and once the person you are chatting with has seen a message, two blue ticks will appear next to it.
6. The messages you receive will have a grey background on the left-hand side of your screen.

Instructions

The trainers should talk about the extra features that you can use, like sending photos: Sharing photos can be a great way to feel closer to people, even when you are not able to meet up.

1. Open a conversation with the person you want to send a photo to.
2. Send an image you've already taken by tapping on the paperclip icon, then gallery, and choosing a photo.
3. tap on the camera icon, which lets you take a photo and send it immediately.
4. Then click Next.
5. Enter your **first and last name**.
6. Enter your **date of birth**.

Phone calls can be made over WhatsApp.

Steps to make a phone call using WhatsApp:

1. Open WhatsApp on your phone.
2. Click the calls tab.
3. Press the green icon showing a phone with a plus symbol next to it.
4. Choose a contact from your list to call or click the magnifying glass icon and type the name of the person you want to call.
5. Click the symbol that looks like a phone next to their name to start calling.
6. To end the call, just click the red phone icon.

Module 4: Digital Financial Literacy.

TOT Objectives

- Identify the FLT needs for the programme beneficiaries.
- Demonstrate relevance, effectiveness, efficiency impact of digital financial transactions to the beneficiaries.
- Improve access to digital financial information and advice.

Module Objectives.

- To create awareness of the various DFS options
- To promote responsible access and usage of Digital Financial Services.
- To increase awareness and management of Digital Financial Services related risks.
- To increase awareness of Digital Financial Services consumer rights and responsibilities.

Steps:

1. Explain to learners that now we've learned something about each other and the content of the course, we are going to do some activities that illustrate the skills we will be developing over the course.
2. Tell learners that they are going to play musical chairs. When you clap, play music or sing, they should walk around the circle of chairs. When you stop the music, they should find a chair to sit in. Begin the process.
3. Take away a few chairs and repeat the process. Tell them that everyone has to be on a chair when the music stops (At first learners will probably be competitive about getting their own chair but ultimately, they will need to share chairs).
4. Take away a few more chairs and repeat the process until it no longer becomes possible for everyone to fit on a chair. Encourage creativity.
5. Discuss the activity by asking:
 - What happened in the activity?
 - How did people feel at first about sharing a chair?

- What strategies did you use to get as many people on the chairs and how were those strategies determined?

The teamwork it took to get everyone on a chair is the same teamwork it will take to participate in the course, and also to the teamwork you might require in your future work. Emphasize that a classroom will be a place where you all support each other and work together in different ways to cover the content and learn new skills.

4.1. Digital Financial Service (DFS)

DFS refers to a broad range of financial services accessed and delivered through digital channels, including; payments, investment, saving, 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 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

Key challenges of Digital Financial Services that Digital Financial Literacy addresses in Uganda.

There are a number of 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 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.

For more information about DFL you can access it 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
- SACCO and VSLA
- DFL Training of Trainer Programs and Trainings (for example: BoU Financial Literacy Trainers)
- Digital Community Agents
- Media

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

This is where an individual makes payments using money stored electronically on his/her mobile phone (e.g. Water, Electricity, Dstv, etc.

All you need is an MTN/Airtel smartphone or basic feature phone to activate your Mobile Money account. To make fast, convenient and secure transfer to MTN or Airtel Mobile Money accounts in Uganda and that funds be credited instantly.

- Your recipient must have a registered and active MTN/Airtel Mobile Money account
- You'll need their Mobile Money account number to complete the transfers.

Steps:

The trainer should explain to the participants the common terms used in Mobile Money transactions.

4.2.3 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 Operator and Payment Service Providers). These include;

- Mtn Uganda
- Airtel Uganda
- Micro pay Uganda,
- Mcash Uganda,
- Interswitch East Africa • Pegasus Technologies
- 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.

Usefulness of a mobile Wallet

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

3.Mobile money agent: 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.

3.Mobile transfer (also known as money transfer “person-to-person” - “P2P”- or “mobile remittances”). This is a movement of value that is made from a mobile wallet, accrues to a mobile wallet, and/or is initiated using a mobile phone.

4.Liquidity. The ability of an agent to meet customers’ demands to purchase (cash in) or sell (cash out) emoney. 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).

5.Mobile payment (also known as “m-commerce”). This 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.

6. Interoperability. 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)

Steps.

1. The trainer explains to the participants, that there are a number of risks involved when dealing with different Mobile Money instruments.
2. The trainer can use the table below to explain the risks involved and the possible mitigation strategies.

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 and bring the original document (valid passport; driver's license; company ID; government ID; tax certificate; LC certificate; or voter's card)
5. Complete your registration by opening an account with a balance of Ushs

At home.

1. Download the registration form
2. Fill it out
3. Drop it off at the nearest MTN service point with a copy of your ID and passport photograph.

How to activate you MTN Uganda Mobile Money account.

The first step is to do a SIM swap to upgrade your SIM card to one that is Mobile Money enabled.

1. Type *400#
2. Choose 1 "continue self-registration".
3. Then insert your first and last name.
4. Then fill in your date of birth: MM/DD/YYYY.
5. Choose your 5-digit PINSECRET code and validate.

How to activate 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.
4. Then dial *185# to request your activation code and select activate account.
5. Enter the activation code you received by SMS.

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

Advantages of Mobile Money.

- Transforms the lives of underbanked people.
- It enables cashless payments which reduces dependency on cash and allows tracking of transaction records. This increases financial security and reduces inherent risks of cash handling such as loss, theft or fraud.
- Mobile money has lower transaction costs with improved security.
- There is increased transparency since no middleman is involved.
- It avoids long travel to send/receive money or to pay bills by standing in long queues.
- purchasing of online goods and services have become easier and provides more options.
- Mobile money system provides services to the people who are geographically inaccessible and/or having very low income.
- Mobile money platforms are accessed through most basic mobile phones with low transaction costs.
- Connects millions of people all over the world.
- Used to provide aid in humanitarian disasters
- It has a knock-on effect to access wider services.
- Reduced corruption
- 13. More secure and reliable.

Disadvantages of Mobile Money:

1. The customers are required to obtain compliance from the respected banks.
2. Lack of interoperability between networks restricts reach and makes transactions cumbersome.
3. Adoption of mobile money usually requires multi-party involvement (viz. agents, governments, corporations etc.). The trust is needed between these in order to have successful mobile money platform.
4. The ignorance and illiteracy from people need to be reduced in order to have wide acceptance of the system.
5. It requires app to be installed which is not available in all the mobile phones. Smart phones are needed for this purpose.
6. It is advisable not to provide passwords and other details to anyone. Failing to do so

4.5. 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
Mobile Money (MM)/ E - Money Device -Phone (Basic or Smart)	1.Payments <ul style="list-style-type: none"> - Utilities (water, electricity, tv - Goods and services. - Entertainment - Fees and taxes. - School fees 2.Save <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	-Losses due to errors during the sending process. -PIN safety -Poor network -Loss of device -Fraudsters	-Keeping the PIN secret -Being alert of fraudsters -Report any fraud suspect – service provider, regulator and police. - Changing PIN periodically
	<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 		

Internet Banking Device - Smart Phone	1.Payment - Utilities -Taxes and fees -Goods and services - School fees -Entertainment 2. Deposits 3.Transfers - Same Bank - Interbank (between Banks) - International 4.Insurance - Personal - Business 5.Investment	-Hacking of banking details - Lack of adequate information from service providers -Fraud - Scamming - Pharming - Virus attacks - Fraudulent - Network challenges which cause losses due to delays in transaction completion. -Errors in system which also causes losses	-Installation of anti-virus - seek adequate information from service providers -Avoid sharing Bank details/ credentials -Report of any fraud suspect -Create a strong password for your internet account. - Frequent changing of password.
Mobile Banking -Phone (Smart and Basic (USSD))	- 1.Payments -Utilities (water, electricity, e.tc) - TV - Goods and services. - Entertainment - Fees and taxes. - School fees 2.Loans - 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)	-Loss of device - Transacting error - Hackers, fraudsters	-Report loss of device immediately. - Be careful with your phone and sim card -Confirming correct mobile app. - Guard your password. - Avoid unsecured/ suspicious websites

4.6. Most common Mobile Money Transactions.

Send and Receive 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)

If Sending to a Mobile User:

- Step 4: Enter Recipient's Phone Number
- Step 5: Enter Amount
- Step 6: Enter Reason for sending
- Step 7: Confirm Enter PIN Code
- Step 8: You will receive a confirmation message

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.

Sending and receiving Airtel Money.

The customer can follow the below steps:

- Step 1: Dial *185#,
- Step 2: Select 1. Send Money,
- Step 3: Choose 4. International Transfer,
- Step 4: Select Country,
- Step 5: Enter Receiver's number,
- Step 6: Enter Amount,
- Step 7. Select reason,
- Step 8: Enter PIN to confirm. Step 9: Customer receives a confirmation SMS that money has been successfully sent.

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 send 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 recipients' details.
- Step 5: Double check the charges.

How to send Mobile Money abroad with Airtel Money.

This method depends on the country you are located and that of the recipient of the transfer for example; Airtel money customers can send money to Airtel money customers in Kenya, Rwanda, Tanzania, Zambia and Malawi. To access this service;

Step 1: Dial *222#

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 starting with the country code for example +250 for Rwanda, +255 for Tanzania, and 254 for Kenya.

Step 6: Enter amount

Step 7: Confirm details of transactions

Step 8: Enter pin

Step 9: Select Reasons for transfer and Complete transactions. The recipient will receive funds in the country's currency

Buying Airtime.

Using Airtel Money

Buy airtime without scratching a card or moving out of your comfort for self and someone else.

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.

Using Mtn Mobile Money

Step 1: Dial *165#

Step 2: Select Buy Airtime

Step 3: Enter Amount in UShs

Step 4: Enter Mobile number

Step 5: To Confirm Enter MM PIN Code

Step 6: You will receive a confirmation message.

How to check your bank balance too.

Using Mtn Mobile Money

Step 1: Dial *165#

Step 2: Select 'Financial Services'

Step 3: Select 'ATM Cash out'

Step 4: Generate a TIN

Step 5: Enter your MTN Mobile Money PIN

Step 6: You will receive a cash TIN

Step 7: Find nearest Crane back or Inters witch ATM and use the TIN to complete the cash out

How safe is mobile money?

As mobile money is a similar concept to a bank account, funds held in a mobile money account are protected by local financial regulations. Mobile money providers and partners like World Remit are required to check the identity of their users making it much harder for fraudsters and criminals to use these services illegally.

Mobile money services store a record of every transaction and account balance, so even if the phone or SIM card is lost or stolen, the user's money is kept safe. Additionally, every transaction requires identification in the form of a secret PIN.

Mobile Money Charges.

Charge taxes are inclusive in Ugandan Shillings and are automatically deducted on the process of a transaction. Transactions whilst roaming are additionally charged to local charges.

Steps:

1. The trainer should understand the tariff chart and be able to explain to the participants how much is being charged from the customer for each transaction.
2. The trainer can call upon one of the participants to volunteer and explain to is/her fellows on how each transaction is charged.

MTN Mobile Money Tariff Chart.

Rates (UGX)		Sending Money		Withdraw Cash	
Min	Max	To MTN	To Other Networks	From Agent	From ATM
500	– 2,500	100	300	350	
2,501	– 5,000	300	600	480	1,150
5,001	– 15,000	900	1,200	770	1,150
15,001	– 30,000	1,000	1,500	970	1,150
30,001	– 45,000	1,100	1,500	1,350	1,400
45,001	– 60,000	1,100	1,500	1,650	1,400
60,001	– 125,000	1,650	2,500	2,150	2,150
125,001	– 250,000	1,650	3,500	3,950	3,900
250,001	– 500,000	1,650	7,000	7,750	6,650
500,001	– 1,000,000	2,200	10,000	13,750	11,950
1,000,001	– 2,000,000	2,200	17,000	21,750	11,950
2,000,001	– 4,000,000	2,200	27,000	38,650	
4,000,001	– 7,000,000	2,200	40,000	52,500	

Airtel Money Mobile Tariff Chart.

Transaction Tiers		Airtel Money Transaction Fees					
		Sending Money		Withdrawal charges		Bill Pay Structure	
min	max	Sending to Registered Users	Sending to Unreg users & other Networks	Agent Point Withdrawal charge	ATM Withdrawal charge	Pay goods & services	UMEME, NWSC, Pay TV, Multiplex Parking
500	- 2,500	500	1,000	330	NA	110	190
2,501	- 5,000	500	1,000	440	NA	140	330
5,001	- 15,000	1,000	2,000	880	1,100	500	1,000
15,001	- 30,000	1,000	2,200	880	1,100	500	1,600
30,001	- 45,000	1,100	2,800	1,210	1,320	500	2,000
45,001	- 60,000	1,100	2,800	1,210	1,320	550	2,650
60,001	- 125,000	1,400	4,400	1,925	2,035	660	3,500
125,001	- 250,000	1,400	8,400	3,575	3,795	950	3,950
250,001	- 500,000	1,400	11,000	5,775	6,325	1,250	5,050
500,001	- 1,000,000	2,200	21,000	10,450	11,385	3,200	10,700
1,000,001	- 2,000,000	2,200	40,000	19,800	NA	5,500	20,500
2,000,001	- 3,000,000	2,200	70,500	35,200	NA	10,000	40,000
3,000,001	- 4,000,000	2,200	70,500	35,200	NA	10,000	40,000
4,000,001	- 5,000,000	2,200	70,500	49,500	NA	10,000	40,000

Additional information. For all mobile money operators.

Maximum Transaction Limit: US\$ 5 000 000

Minimum account balance: US\$ 0

Maximum account balance: US\$ 20 000 000

Minimum transaction amount: US\$ 500.

Additional information

PIN change: free

Balance check: free

Mini-statement: free

MTN Mobile Money registration: free

MTN Mobile Money (deposit): free

Buying airtime and bundles through MTN Mobile Money for yourself and others. Free Caution Do not pay the agent any transaction or registration fees.

ACTIVITY.1

Participants break into small groups of five. One of the participants plays the role of a facilitator and shows the other participants how to open a Mokash account using mobile money . The others should play the role of community members raising common questions and challenges with opening a Mokash account.

ACTIVITY.2

Everyone practices purchasing airtime. They do not need to complete the transaction .To avoid spending money but they should get to the end of the procedures.

ACTIVITY.3

Participants break into small groups of five. One of the participants plays the role of the teacher and shows the other members how to purchase airtime using mobile money. The other members should play the role of community members raising common problems with purchasing airtime.

ACTIVITY.4,

Everyone practices opening a MoKash account. They do not need to complete the transaction, but they should get to the end of the procedure. Participants should help each other if there are any challenges



TOT Objectives

Trainers will focus on;

- Participants having a full understanding of how a digital footprint is created and its consequences.
- Participants be informed about the effects of their online presence.
- Help participants understand the benefits of having a strong password.

Module Objectives.

- Assist participants to understand the digital footprint and its impact.
- Assist participants to considers safety, privacy, appropriateness and digital footprint before using digital tools.
- Help participants choose appropriate privacy and other settings.

Steps

- 1.The trainer should inform participants that their online presence on social media can affect them in unintended ways.
- 2.The trainer should make sure that participants have A full understanding of how a digital footprint is created and what consequences that footprint can have on a personal, professional, and educational life.
- 3.The trainer can also explain that Facebook is only one of many applications where an understanding of one’s digital footprint and personal presentation is important.

4. Inform participants that any linked account (for instance, any account that asks you to log in with Google, including Snapchat, Instagram, and Twitter) retains a history of use.

5. The trainer should help participants review their default settings on the phone and explain to them the ease or difficulty with which these settings can be altered.

5.1. Introduction.

With talk of security issues with smartphones gathering momentum, there's never been a better time to increase awareness of the ways you may be putting your data at risk. Modern advances to mobiles mean that there's 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 threat.

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 table below;

Risky Incident	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	In which 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 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 eg: 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** so avoid "1234", "password" and other common phrases.
2. **Protect sensitive data.** Set up a SIM card lock in the form of a PIN number that will need to be entered.
3. **Watch your wireless.** Always switch off a wireless connection when it's not in use. It's 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 of a VPN (Virtual Private Network)** 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 isn't 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 therefore essential, for example “synchronise” 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 and 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. Need for strong passwords.

1. Protects against unauthorized access.
2. Protects against loss of valuable data such as presentations, emails, and music.
3. Limits access to important information such as bank account information, money, or even their identity stolen.
4. It lowers the likelihood that one's

5.5. 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.

5.6. Key points of Password to reduce the Likelihood of hacker Cracking.

1. Passwords must be long and complex
2. Passwords should contain at least ten characters and have a combination of characters such as commas, parentheses as well as upper-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.

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.

5.7. Scam calls and dubious transactions.

Telephone scammers 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 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.

5.8. Common warning signs of a phone scam.

1. A claim that you have been specially selected.
2. Use of high-pressure sales tactics and limited-time offers.
3. Reluctance to answer questions about the business or the offer.
4. Request that you confirm your personal information

5.9. How you know your number is being used.

1. The surest sign that someone is using your number to make spoofed calls is if
2. 1.You start getting multiple calls
3. You get SMS responding to communication you never initiated.
4. You might get texts asking who you are, or get calls from people demanding that you stop bothering them.

5.10. Steps to take to avoid Scum 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 out of the blue 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 issue on their advertised number to report fraud.

5.11. Password creation.

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,

5.12. How do you create a new password?

1. Open your account.
2. Under "Security," select Signing 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.

5.13. 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. Update your browser.
5. Update your operating system.
6. Updating your apps.
7. Managing your passwords.
8. Helping protect your password from hackers.

5.14. Safety Protection Measures to avoid.

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.

5.13. Digital Abuse /Mis-use.

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.

Things to Look out for on a scam phone call.

1. The caller asks you to transfer money to a new account for fraud 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. Even if they ask you to give it to

MODULE 6: Gender Mainstreaming in the Digital Literacy. Time 2hrs



TOT Objectives

- Participants being gender responsive when addressing or answering questions in the sessions for example; use taking into consideration gender roles.
- Time of training considering gender responsibilities.
- Identify gender gaps and inequalities in their communities.

Module Objectives.

- To provide participants with relevant knowledge skills and values that allow them to contribute to effective gender implementation and Gender Mainstreaming.
- Define Gender Equality Objectives

Steps.

- 1.The trainer should assess participants understanding of Gender.
- 2.The trainer should also assess participants barriers to digital Gender inclusion.
- 3.The trainer should assess the digital Literacy gaps for the participants taking into consideration Gender.
- 4.The trainer should make sure that participants have a full understanding of how gender perspectives affect their communities.

6.1. Introductions to Gender.

What is Gender?

Gender refers to the cultural and social distinction between the 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 has allocated roles and responsibilities of men and women in the society. It's the way society has constructed 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 Related Concepts.

Gender roles: These are tasks, responsibilities carried out by women and men in the society. These are socially defined by the society, change from time to time, according to the situation at hand, and do vary from culture to culture. Gender roles are affected by age, class, race, ethnicity and religion, and by the geographical, economic and political environment

Sex: Biological/physical difference between women and men, e.g. Breasts, beards, deep voice, smooth voice, and genital organs. A woman or man is born with those physical differences and society cannot change them.

Sex roles: Roles and responsibilities of women and men that are allocated by nature, they are limited to one sex. E.g., pregnancy is a female sex role because only women can bear children and impregnating a woman (is the sex role of men only). In other words, these are biological functions that are limited to one sex.

Gender Equality: Gender equality refers to the equal rights, opportunities, and responsibilities, as well as equal access to material and non-material resources, for all men and women. Gender equality is not inherently a women's issue, and thus also requires the full attention and participation of men. Successful implementation of gender equality measures carries positive outcomes for all men and women.

6.3. Gender Perspectives in the Digital Era.

Key concepts to note include.

Access to digital products: The ability to access, use, and/or own asset/digital product, opportunities, services, benefits, and infrastructure. *Do women have equal access to phones as men in your society?* Both men and women have different access opportunities to assets. In Uganda both men and women have the same opportunities when it comes to accessing a phone¹

Various challenges are noted when it comes to ownership of the digital products. More men than women own the digital products due to various reasons which vary from one culture to another.

Usage of digital products: Ability to have a skill on how to use a digital product. Various studies show the low usage of digital products by women mainly due to the low literacy levels. In addition, the gender roles that keep most women at home and reduced mobility opportunities further disadvantage women over men whenever learning opportunities are available.

Agency: Agency is the process through which women and men can use their assets (such as phones or any other assets) to take advantage of opportunities that matter to them. This process is dependent on people's ability or inability to make certain choices and act in the interests of that which they 'value and have reason to value.'

Agency is also defined as the "ability to make decisions about one's own life and act on them to achieve a desired outcome, free of violence, retribution, or fear.

Participation of Women: The ability to participate in or engage in societal affairs and systems of power that influence and determine development, life activities and outcomes.

Group Work Activity 1: Introduction.

Do women and men have equal access to phones in your community?

Do women and men have equal ownership phones in your community?

Who has more ability to use a phone in your community and why?

How can we promote women's agency over phones in our communities?

Discussion questions.

Do we agree with the perspective above?

What is the situation now? What has changed?

What implication does the above have towards phone penetration?

In our society/communities, men and women are categorized and perceived differently. Men are known for being family heads and therefore take up the task to provide bread for the families they head (being bread winners). They are final decision makers and owners of properties including phones in the household. Men can attend trainings due to their mobility and they always have the chance to decide how and when to use the phone.

Women on the other hand are seen as people who permanently stay within their homes, belong to the men (in the case of the married women, they are men's properties) and therefore have no family and property ownership. Women are known to be humble and submissive both within their households and the society, and are considered weak and shy people **(Gender stereotypes)**

Social Norms.

Social norms: Expectations of behaviour held by a collective group of people that govern social behaviour.

It's important to differentiate between what is a social norm and a gender norm and what are the drivers in the community:

Gender norms are social norms that are applied differently to women and men and affect women and men differently. It's important to differentiate between gender norms and structural barriers to access, usage, and agency over digital products.

Structural barriers: include Market-level barriers, such as the availability, accessibility and affordability of a product or service. **Such barriers may be either internal or external barriers.**

Internal barriers: These generally refer to drivers specific to an individual, such as personal preferences, beliefs, aspirations, knowledge, skills, and agency.

Collective barriers: These refer to drivers shaped by society. These can include social networks and social norms.

6.4. Why phone penetration continues to be challenge in rural areas.

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

However, these are some reasons why women continue to have less access, usage, agency and participation in the use of digital technologies or products. Most societies/communities in which we live continue to treat women differently compared to men affecting their participation in any economic intervention.

6.5. Gender mainstreaming.

Is “the process of assessing the implications for women and men of any planned action, including legislation, policies, or programmes, in any area and at all levels.

It is a strategy for making women’s as well as men’s concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic, and societal spheres so that women and men benefit equally, and inequality is not perpetuated. The ultimate goal is to achieve gender equality.”

6.6. What does it mean to mainstream a gender perspective in digital and financial training? Trainers Guide.

Gender Mainstreaming is Important because it;

- It helps us to consider and respond to the needs, priorities, roles, responsibilities, capacities and experiences of women, men, girls and boys in the target population.
- It helps us to consider evaluate from the outset how activities/training will affect women, men, girls and boys.
- It helps us to consider understand the ways in which gender roles and norms can impact on our trainings and apply knowledge of gender to implement more effective training sessions/plans.
- It helps us to consider *proactively* take opportunities to promote equality between women and men, girls and boys.
- It helps us to consider identify and reduce or remove gender-related barriers that can restrict women, men, girls and boys from participating and benefiting from the training.
- We ensure ‘Do No Harm’ risk mitigation actions will be adopted to avoid any potential negative consequences of the project on women and girls, men and boys, including risks to their status, gender relations in their households, and workloads.
- We ensure that gender inequality is not perpetuated through our interventions.

Throughout the training sessions/ community engagements, all trainers need to be conscious of their trainings and its implication to the different participants. Key areas to consider include.

1. Language/ mode of communication. The trainers must ensure that they use the language that is familiar to the community that they are interacting with.
2. Training time: A suitable time must be agreed upon by men and women. Importantly the trainers must be conscious of the busy schedule that most women find themselves and plan a suitable time bearing that in mind.
3. Training venue: The venue should be one that is accessible by all men and women including persons with disabilities.
4. Selection of beneficiaries: both men and women should be targeted for the training with specific considerations to the most vulnerable group in the community.
5. Training language: A gender sensitive language throughout the training must be adopted by all the trainers.