UNCDF

Unlocking Public and Private
Finance for the Poor

Digital Financial Literacy
Toolkit Implementation Guide

Acknowlegdements

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Chapter 1: Introduction

Welcome to the Digital Financial Literacy Toolkit Implementation Guide!

The purpose of this implementation guide is to provide guidance for UNDCF and their private sector partners including remittance service providers (RSPs) and financial service providers (FSPs) on how to use the material in the Digital Financial Literacy (DFL) toolkit to design their DFL offerings.

Through this Guide you will receive technical assistance on the adoption and use of the DFL toolkit. First, we will provide you with an overview of the various modules in the DFL toolkit and advice on selecting the modules aligned with your priorities. You will learn how to adapt and contextualize the material according to your organization's priorities and your customers' needs. Furthermore, you will learn about the minimum standards for implementing the toolkit and the responsibilities that organizations implementing DFL programs have in this process. Finally, we will provide you with the resources to ensure that your implementation plan will be inclusive, gender-responsive and migrant-centric.

1.1 Structure of the Implementation Guide

The Guide is divided into six chapters, each of which focuses on one aspect of the DFL Toolkit implementation process.

CHAPTER 1 provides an introduction to the Implementation Guide, outlining its purpose and content. It includes an overview of the DFL toolkit and how it is structured.

CHAPTER 2 describes the different modules included in the DFL Toolkit. Furthermore, it provides advice on how you can select the relevant modules for implementation, according to your organization's priorities and your customers' needs.

CHAPTER 3 provides guidance on how to navigate the digital platform where you can access the toolkit materials. In addition, it provides advice on how you can adapt the modules for different delivery modes and formats according to your resources, needs, priorities and strategy.

CHAPTER 4 delves into contextualization, focusing on the importance of contextualizing the content, outlining the steps and factors to consider when developing your own contextualization plan.

CHAPTER 5 describes the standards for implementing the DFL Toolkit, and the follow-up needed.

CHAPTER 6 focuses on developing a user-centred DFL programme, providing guidelines on ensuring that the programme is gender-responsive and migrant-centric.

1.2 What is the Digital Financial Literacy Toolkit?

Digital financial services (DFS) are the financial services that rely on digital technologies for their delivery and use by consumers. We can access these financial services using devices such as mobile phones, computers and tablets. DFS include payments, credit, savings, remittances and insurance.

DFS play a crucial role in increasing financial inclusion because they can reach people around the world who may at times lack access to traditional banking services. The growth of DFS is already transforming the financial landscape, bringing many benefits, and reducing risks for users.

However, there are also significant challenges that have limited the implementation and safe use of DFS for migrant workers and their families; for example: consumers' lack of financial literacy; low digital skills; limited awareness of DFS offerings; lack of trust in service providers; inadequate customer service; lack of clarity of how and where to reach out for help; and the inadequate protection of personal data, among others.

Overcoming these challenges plays a crucial role in the adoption of DFS, especially in the context of digital remittance service providers.

UNCDF's DFL Toolkit for Migrants and their Families (the 'DFL Toolkit') has been designed to support service providers including RSPs and FSPs in addressing these critical challenges with their service users.

The DFL Toolkit offers a series of learning materials designed for the migrant centric customer base of RSPs and FSPs. It contains 17 self-learning modules that cover different DFL key topics, comprising the thematic focus areas of digital payments, digital remittances, foundational knowledge on financial planning and management, risks and safety, and consumers' rights and responsibilities.

The DFL Toolkit has been developed to be adaptable to different modalities and formats of implementation, with the priority of being migrant-centric and gender-responsive.

The objectives of the DFL Toolkit are:
- To improve the DFL knowledge, skills and abilities of migrant customers and their beneficiaries.
- To strengthen the capacity of migrant customers and their beneficiaries to use digital remittances and remittance-linked DFS independently and safely.
- To ensure that RSPs' and FSPs' customers know their rights, and the DFS-related risks and preventive measures.
- To raise awareness of end users on consumer protection and redress mechanisms.

Chapter 2: # Digital Financial Literacy Toolkit Modules

2.1 Content

The DFL Toolkit includes 17 self-learning modules. Each module can be used independently, because it offers a guided learning path, including introductory definitions, an explanation of the covered topics, exercises to consolidate and deepen the learning, and points of reflection at the beginning and end of the module.

Moreover, the modules are designed to feed into each other, and build on the knowledge that the users acquire along their learning path. It is therefore advised to select a series of related modules that will allow you and your customers to reach the objectives of your DFL learning strategy.

The following table describes the content of each module and the learning objectives for the service users that follow the module.

Module 1: Assessing finances – Identifying sources of income

This module supports migrant workers and their families to identify their possible sources of income as a first step into budgeting and financial management. It raises awareness of the differences between gross and net pay, and the various channels through which wages can be received, including digitized options.

By the end of the module, users will:
- be able to recognize their sources of income;
- be able to analyse their gross and net pay.

Module 2: Financial awareness – Identifying needs and wants

This module raises awareness on financial management, guiding migrant workers and their families in distinguishing between the products and services that are essential for them and those that are not.

At the end of the module, users will:
- be able to analyse their expenditure based on their needs and wants;
- recognize the difference between their needs and wants.

Module 3: Smart saving

This module introduces the topic of savings. It delves into the importance of savings for migrant workers and their families, different saving methods available, and the process of setting saving goals.

By the end of the module, users will:
- be aware of the different types of savings;
- be able to set a personal savings goal.

Module 4: Responsible spending

Spending responsibly goes hand-in-hand with saving responsibly. This module introduces the practical steps to spend money in a planned and responsible way, analysing spending habits at an individual and family level.

By the end of the module, users will:
- identify key spending priorities for their households;
- be confident to make collective decisions about spending priorities

Module 5: **Budgeting**

Learning how to create a budget is a vital step in reaching personal and financial goals. This module discusses the importance of following a budget, outlining a step-by-step guide to create a personal and family budget.

By the end of the module, users will:
- know the importance of a budget and the steps to create one;
- be motivated to create and follow a budget as a strategy for maintaining or increasing their financial well-being.

Module 6: **Borrowing responsibly**

This module considers the option of borrowing money/taking out a loan. The implications of borrowing money are explored, introducing the concept of responsible borrowing.

By the end of this module, users will:
- be able to identify the situations in which they would want to borrow money;
- be aware of the basic terms associated with loans;
- be aware of the long-term implications of a loan.

Module 7: **Financial planning**

Financial planning will allow migrant workers and their families to develop an action plan, will ensure financial sustainability and encourage them to reflect on their roles and responsibilities.

By the end of this module, users will:
- be motivated and able to create an action plan for the financial wellbeing of their households.

Module 8: **Insurance**

This module presents insurance as an important tool to protect the financial security and well-being of migrant workers and their families. It focuses on the benefits of insurance, its limitations and the different types of insurance available in the users' contexts.

By the end of the module, users will:
- consider the advantages and limitations of different types of insurance;
- identify the type of insurance they need to protect themselves and their families.

Module 9: **Retirement**

Retirement is presented as an important factor to consider for migrant workers and their families. The module introduces the retirement process, presents different retirement options and offers an overview of digital tools to manage their future.

By the end of the module, users will:
- be aware of the importance of retirement funds;
- identify the best retirement plans options.

Module 10: Traditional vs digital finance, opportunities and challenges of digital finance

This module demonstrates how digitalization is changing the financial system, its implications on different aspects of a migrant worker's life and connections to financial management for workers and their families.

By the end of this module, users will:
- be able to understand how digitization is changing the financial system;
- reflect on the impact of digitization on their financial management;
- analyse the benefits and challenges of digital finance services.

Module 11: Financial services for people on the move

This module introduces a variety of basic financial products and their terminology. Migrant workers and their families will reflect on the benefits of different digital finance services (DFS) for their financial management, and identify relevant service providers in their region.

By the end of this module, users will:
- be aware of different types of relevant financial products and services in traditional and digital modes;
- think about the uses of financial products and services and their relevance for household financial management.

Module 12: Know your rights

This module introduces the broader concept of consumers' rights and explores how they are applied when dealing with financial products and services. It highlights the importance of data protection and privacy in the context of DFS.

By the end of the module, users will:
- know their rights as customers and how to control the use of their personal data by financial service providers;
- be able to review privacy policy and security statements related to their personal data;
- interpret the role of consumer rights and how to protect them in their dealings with financial service providers.

Module 13: Risks and safety

This module focuses on raising awareness on the risks associated with digital finance and the current best practices to stay safe and protected while using DFS.

By the end of the module, users will:
- be able to understand the consequences and risks of sharing or disclosing their personal data through any channel (e.g. digital);
- be aware of the potential risks of financial scams and fraud when using financial products, and identify ways to avoid them;
- be motivated to analyse security measures implemented by providers to protect against fraud.

Module 14: Choosing the best service provider and/or products

This module offers a guideline to support customers in choosing the best service providers and products based on their needs and context, taking into account risk analysis and security factors.

By the end of this module, users will:
- develop a criteria for the most important features to consider when choosing financial products and services;
- be aware of the features of products and services and be confident in enquiring further about them.

Module 15: Remittance ecosystem

This module explores the digital remittance ecosystem and the stakeholders involved, including guidelines for remitting safely and responsibly.

By the end of the module, users will:
- be able to understand the remittance process and the actors involved;
- be able to understand their role as senders or receivers in the remittance process.

Module 16: Consumer responsibilities

This module demonstrates the connection between consumer rights and responsibilities. It offers an overview of responsible and proactive behaviour to ensure that the best interests of DFS users are met.

By the end of the module, users will:
- fully understand their consumer responsibilities and consumer rights.

Module 17: Seeking redress and protection

Since risks and scams can occur while using financial services, this module is crucial to build awareness of available redress and protection mechanisms for DFS users.

By the end of this module, users will:
- know the different types of redress options (consumer support tools) that are available;
- be aware of how to report suspected incidents of fraud to the service provider or to financial and telecom regulators.

2.1 Selecting the modules

Before selecting the modules most relevant to you, take a moment to analyse your context and priority needs:

1. **Keep in mind the services and products you offer.**

2. **Analyse your main DFL objectives according to your strategy.**

3. **Identify the main areas your customers need support with**.

4. **Think about the expected impact you would like to have through the DFL toolkit.**

The structure of the DFL toolkit allows you to identify the modules that are most aligned with your priorities.

The DFL modules have been categorized into five focus areas. This categorization can help you select the most aligned modules according to the learning priorities you have for your service users/customers. Some of the modules appear in more than one focus area, since their content aligns with multiple thematics.

Focus areas

Digital payments	Digital remittances	Foundational knowledge	Remittance-linked financial services	Risks, rights and responsibilities

Module	Digital payments	Digital remittances	Foundational knowledge	Remittance-linked financial services	Risks, rights and responsibilities
Module 1: **Assessing finances: Identifying sources of Income**	■		■		
Module 2: **Financial awareness: Identifying my needs and wants**	■		■		
Module 3: **Smart saving**				■	
Module 4: **Responsible spending**	■				
Module 5: **Budgeting**	■				
Module 6: **Borrowing responsibly**				■	
Module 7: **Financial planning**				■	
Module 8: **Insurance**				■	
Module 9: **Retirement Module 10: Traditional vs. digital finance**				■	
Module 10: **Traditional vs. digital finance**	■		■		
Module 11: **Financial services for people on the move**		■			
Module 12: **Know your rights**	■		■	■	■
Module 13: **Risks and safety**	■		■	■	■
Module 14: **Choosing a service provider or product**		■			
Module 15: **Remittance ecosystem**		■			
Module 16: **Consumer responsibilities**	■	■	■	■	■
Module 17: **Seeking redress and/or protection**	■	■	■	■	■

Digital payments:

This area aims to provide service users with the skills needed to manage their expenses safely and responsibly. It covers the necessary topics to create a budget, spend responsibly, identify their spending priorities, and be safe while making digital payments.

Modules under this focus area:

Module 1: Assessing finances: Identifying sources of Income
Module 2: Financial awareness: Identifying my needs and wants
Module 4: Responsible spending
Module 5: Budgeting

Module 10: Traditional vs. digital finance
Module 12: Know your rights
Module 13: Risks and safety
Module 16: Consumer responsibilities
Module 17: Seeking redress and/or protection.

Digital remittances:

This area focuses on the remittance ecosystem, including the guidance, knowledge and skills migrant workers and their families need to manage their remittances. This area discusses the remittance process, risk factors associated with remittances, and how to plan and budget remittances as a family.

Modules under this focus area:

Module 11: Financial services for people on the move
Module 12: Know your rights
Module 13: Risks and safety
Module 14: Choosing a service provider or product

Module 15: Remittance ecosystem
Module 16: Consumer responsibilities
Module 17: Seeking redress and/or protection.

Foundational knowledge:

This area provides the basic digital financial knowledge that customers need to become confident users of diverse DFS. It includes information on digital finances, how to receive wages, how to be financially aware, how to assess their finances, how to be responsible consumers and stay safe when using DFS.

Modules under this focus area:

Module 1: Assessing finances: Identifying sources of income
Module 2: Financial awareness: Identifying needs and wants
Module 10: Traditional vs. digital finance

Module 12: Know your rights
Module 13: Risks and safety
Module 16: Consumer responsibilities
Module 17: Seeking redress and/or protection.

Remittance-linked financial services:

This area makes the connection between remittances and other DFS that can be relevant for migrant users and their families. It provides a broader perspective on how migrant workers can benefit from DFS and improve their well-being. Key topics in this area include purchasing insurance, taking a loan, making a retirement plan, developing saving goals, creating a financial action plan with their families, and making a budget.

Modules under this focus area:

Module 3: Smart saving
Module 6: Borrowing responsibly
Module 7: Financial planning.
Module 8: Insurance
Module 9: Retirement

Module 12: Know your rights
Module 13: Risks and safety
Module 16: Consumer responsibilities
Module 17: Seeking redress and/or protection

Risks, rights and responsibilities:

This area focuses on providing the necessary guidance on how to stay safe while using DFS. It includes information on the main risks associated with DFS, how to prevent scams, frauds and incidents, how to maintain digital safety, and how to remit money in safe and responsible ways. Furthermore, it provides tools to find customer support, redress and protection in the case of facing incidents with DFS. This area also highlights the importance of consumer rights and the corresponding responsibilities that this involves.

Modules under this focus area:

Module 12: Know your rights
Module 13: Risks and safety

Module 16: Consumer responsibilities
Module 17: Seeking redress and/or protection

Implementation case scenario

You are a remittance service provider (RSP) in Myanmar who specializes in digital payments. You want to provide your customers with relevant information on how to prevent scams and frauds when using your services. You choose to focus on the modules under the RISKS, RIGHTS AND RESPONSIBILITIES area.

Implementation case scenario

You are a digital bank in Bangladesh and are expanding the services and products offered, including savings and pension products. Your customers frequently use your remittance services, and you wish to inform them of the other digital financing services (DFS) they could benefit from. You look in the REMITTANCE-LINKED FINANCIAL SERVICES area for the aligned modules.

Each module is divided into four sections, according to the type of content it covers. You can choose to implement the modules as a whole, or you can select specific content according to your objectives, the delivery format you choose and the information you wish to cover.

Type of content

DEFINITION	EXPLANATION	SELF-GUIDED EXERCISES	REFLECTION

VIDEOS AND VISUALS

DEFINITION: It contains the key definitions to understand the terms related to the specific DFL topic.

EXPLANATION: It broadens the information on the selected DFL topic, including the processes, case scenarios, examples, facts and tools.

SELF-GUIDED EXERCISES: These exercises, which put the knowledge into practice, contain different activity formats such as worksheets, tests, quizzes, review material, research, practical work, and tasks to be completed together with the family.

REFLECTION: There are two reflection points in each module. 'Pre-reflection' encourages users to use knowledge that they already have and begin asking themselves questions related to the module, while 'post-reflection' consolidates the knowledge acquired in the module, raises questions for further reflection, and encourages the users to put knowledge acquired into action.

VIDEOS AND VISUALS: The toolkit includes 10 videos, covering the main DFL topics. Some of the videos are specifically related to a single module, while others cover information presented in several modules. You can find the available videos under the "Video" category in the content menu.

Implementation case scenario

You are a remittance service provider (RSP) with a popular remittance app. You wish to make technical enhancements that would allow new customers to adapt to the product with ease and understand the terminology used in the different services of the app.

Go to the DEFINITION section and select the relevant content according to your products. Include definitions as pop-out windows through the app. Also include VIDEOS to strengthen the users understanding of your key products.

Implementation case scenario

You are a digital bank offering remittance services. You want to on-board and educate customers to use your new app. You plan to expand to rural areas by using local agents, in-field agents, and interactive financial literacy education.

Choose the EXPLANATION section to develop an off- and on-line programme on DFL. Choose the EXERCISES to be included in your interactive platform in order to consolidate and test the knowledge of your customers that have followed the programme.
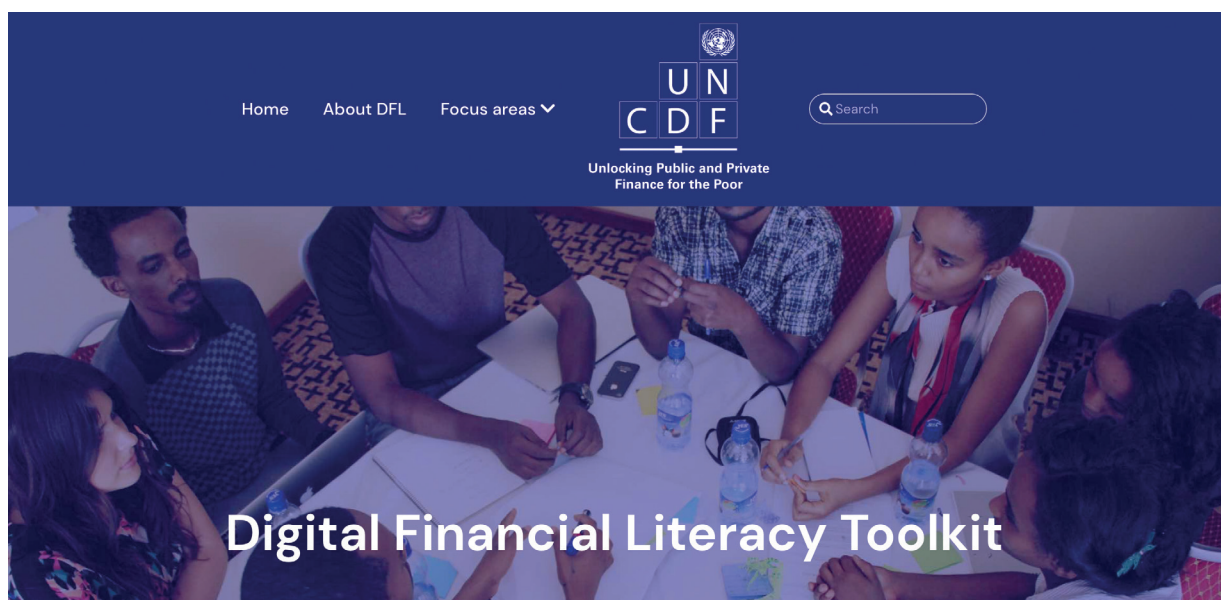
Chapter 3 Using the selected modules

3.1 Using the DFL platform and downloading the modules

The DFL toolkit material can be found through the UNCF digital platform:

http://dfl.butterfly.noblestreet.eu

• Access using your username and password
• Starting on the main page of the digital platform, you will be able to navigate through the different tools and activities.

You can do this by:

Option 1

Select one of the focus areas from the drop-down menu — Digital payments, Digitalremittances, Foundational knowledge, Remittance-linked financial services, or Risks, rights and responsibilities.
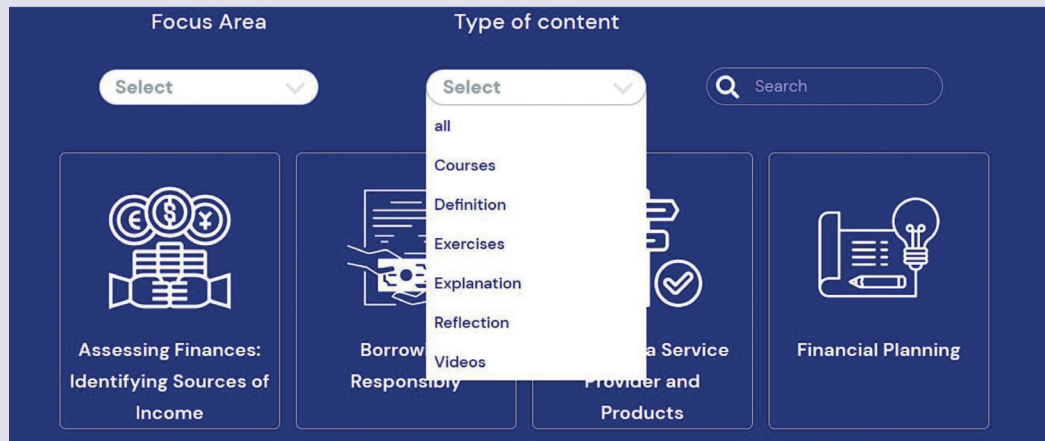

Outcome

Selecting a focus area will take you to the associated modules within the focus area.

Option 2

Select the type of content you are interested in, using the following options in the drop-down menu: Definition, Explanation, Exercises, Reflection, Courses, or Video.

Outcome

This will show you all the available material for each type of content.

Option 3

All the modules are available for download in pdf format through the UNCDF platform. You can either download each full module in a single document, or choose to download it by section according to the type of content (Definition, Explanation, Exercises, Reflection, Course, or Video).

Outcome

Download the materials for each module according to the type of content you want to use.

Option 4

The DFL toolkit includes 4 of the modules as a ready to use digital course version.

- Module 1: Assessing finances
  - Identifying sources of income
- Module 3: Smart saving
- Module 7: Financial planning
- Module 6: Borrowing responsibly

You can download the html/web format using the pink buttons at the end of the page.

Course

PDF

Assessing Finances: Identifying Sources of Income

This course will give you a deeper understanding of assessing finances(identifying sources of income) and provide you with exercises to engage with

File format: PDF

Course

HTML

Assessing Finances: Identifying Sources of Income

This course will give you a deeper understanding of assessing finances(identifying sources of income) and provide you with exercises to engage with

File format: HTML

Outcome

Download a ready to use course that you can use in your own digital learning platform. See an example of how a digital learning course looks like, so you can adapt the rest of your modules if you decide to design your own courses.
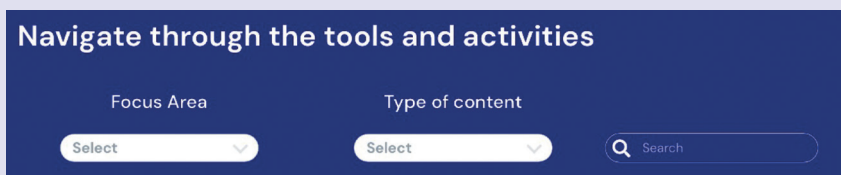
Option 5

You can use the search section to look for any word that is present on the platform. These search options are found at the top of each page on the platform and at the bottom of the home page of the platform as shown below.

Top of any page

Focus areas ∨

U N
C D F

Unlocking Public and Private Finance for the Poor

Q Search

Bottom of home page

Navigate through the tools and activities

Focus Area

Select ∨

Type of content

Select ∨

Q Search

Outcome

This will show you the content present related to the word that you are searching for

Other Functions:

Contact our support team to either ask questions or contribute resources by clicking on the respective buttons at the bottom of the page

Do you have a question regarding the tookit and its application?

Have you used some of the resources? We would love to hear from you.

Ask our team

Contribute

3.2 Adapting modules for different delivery options

The DFL toolkit is specifically developed for multiple delivery options. There are 4 to 5 pieces of content on each section under each module that reinforce an earlier statement in greater detail or with examples.

Each module comprises *Definitions*, *Explanations*, *Exercises*, and *Reflections*. This structure makes it flexible to select pieces of content based on the type of platform you wish to use. On these platforms you may choose a course format or distribute the lesson materials loosely in no particular format. The learning resources may require some adaptation based on the format you select. For example, lesson materials for SMS platforms should be succinct but concise. The chatbot format is better used in situations where more details are required. The chatbot also supports multimedia elements which are not available for the SMS format. The course format is best for learning situations where more learning materials and explanations are required. It is good for including additional resources and hyperlinks to support further reading.

Chatbots support video, images, interactive and more engaging content. The chatbot format is better used in situations where more details are required compared to the SMS format. In most cases it can be personalized

Courses allow more interactive activities and the option to engage with other learners.

The course format is best for learning situations where more learning materials and explanations are required. It is good for including additional resources and hyperlinks to support further reading

	Lesson materials for SMS platforms should be succinct but concise. SMS has a relatively larger reach but somewhat expensive to setup and deploy.

	Lesson materials can be distributed loosely on flash drives or microSD cards. These be plugged into laptops, desktops, tablets or smartphone devices. Like the SMS this 'platform' style does not require internet access.

Some platforms are limited by the type and size of resources or files you may share. The resources may include videos, audios, images, word, pdf, zip, YouTube links, and folders.

File types:

Text file	rar file	pdf file	zip file

video file	image file	audio file

Some basic adaptations include reducing the length of text, compressing files (convert video, audio or images to smaller bit rate/resolution) cutting the length of an audio or uploading to an online storage share the links to the resource instead.

Under this section of the Guide, you will obtain information on the tools, suggested instructions and type of support needed to adapt the DFL Toolkit for course, chatbot and SMS delivery. Although this is not exhaustive information for users, it's a good starting point for understanding how to use this toolkit. The roles of digital learning experts, IT support team, teachers/trainers and learners are crucial throughout the process. Finally, although some terminologies used may be new as with all learning, it will encourage you to explore, read and learn more before adapting the toolkit.

Courses

Courses could be online or offline. The choice depends on the platform options and access to the internet.

Course format

Step 1. Create a course template
This refers to the arrangement of the lesson materials throughout the course. You must decide on how the user will engage with the lesson materials and in which order. You should be asking the question, what goes where? In most cases, this starts with lesson objectives and ends with an assessment of the lesson materials. Here, you will decide on the videos (types and sources), illustrations/images to use.

Step 2. Identify the platform to deliver the course
It's important to obtain technical advice on how to set it up, what file types it supports, and what are the administrative rights, security features and costs. The platform of choice in most cases informs the type of interactive activities, types of file formats and learning activities to include in the course. For example, does the platform support discussions, chats and/or text input by the learner? Can the lessons be set up directly in the platform, or will they need to be developed on another platform from which they will be imported? The platform should be easy to use.

Step 3. Curate and/or create lesson materials
Curate and/or create lesson materials following the template and compatibility options of the platform. Be prepared to modify your course template when you experience challenges with the platform. Overall, the learners should be engaged and motivated by the course. For example, if you think that supporting videos would make the course more engaging then you can add these.

Delivering the DFL modules in a digital course format

Step 1. First, set up the course template on the platform as explained above

Step 2. Curate or develop the additional lesson materials you may need. This could be additional text, images or videos that you would like to support the content in the lessons to better suit your users.

Step 3. Copy the text directly from the DFL toolkit and paste it under the appropriate tab/heading in the template on the platform.

Step 4. Where applicable, add illustrations/images or videos. Uses of illustrations/images may provide greater detail and better conceptualization and clarity on the topics under discussion.

Step 5. Where needed, adjust or introduce new activities to suit the preference or context of the learners. Discuss this with your training team.

Course Sample Example

Chatbot

A chatbot is a computer program with a set of instructions to respond to queries. They are used in different fields for myriad activities, from learning and training, to customer support.

Chatbots can be integrated with different platforms such as Messenger, WhatsApp, Telegram and websites. It's important to check the compatibility of the platform before taking any further steps to contract vendors on content development, and to pay for any type of subscription.

The chatbot set-up

Step 1. Select the platform to host and deliver the content
A platform is where the content will be uploaded and formatted consistently with how learners prefer to be engaged or according to the lesson layout. This platform is usually owned by a provider and available for an annual subscription. A part of the subscription could cover supports on the set-up of the platform, formatting, upload and training. The platform usually entails subscription costs, which may include the cost of the messages depending on whether the learning will happen on WhatsApp, Telegram or Messenger. Any technical work is usually part of the service provided by the vendor from whom the subscription is acquired.

Step 2. Select the platforms for users to engage the content
Chatbot works best in a two-way messaging format. Many chat platforms such as Messenger, WhatsApp and Telegram support chatbot integration; in other cases, the bot can be developed as an independent environment and integrated with an existing website. To select a preference, consider cost, the platform most used by your target learners, and how often they use it, and access to the internet. There are cost items associated with sending messages through WhatsApp. Developing a separate chatbot environment for website integration is relatively more costly. For the other platforms, the costs involve a subscription to host and deliver content.

Step 1. Select the platform to host and deliver the content

Adapting the DFL toolkit into a Chatbot

a. First, set up the conversation flow for the chatbot. The conversation flow instructs the bot on the content to make available to the learner when it is engaged. It's important to give the bot a persona and make it engaging. (See a sample of a conversation flow below.)
b. Curate or develop the additional lesson materials you may need.
c. Copy the text from the DFL toolkit and paste it under the appropriate tab/heading on the platform. (See below for a sample of a conversation flow.)
c. Where applicable, add illustrations/images or videos.

SAMPLE

Hello @ name!	How is your day so far?	Cannot complain!	Wonderful!	Sometimes you have good days, sometimes you have so-so days	I hope I can make your day a good one.
		So-so	There are days like this.		

Insert Yes	Today we will chat about saving! You will learn to become a smart saver.	But before we start, do you know what saving exactly is @ name?	Yes I do!	Excellent!	Saving is... A. setting aside resources for future needs; B. receiving an income in return for products or services; C. investing and expanding resources
			I am not sure!	Give it a try!	
			I have no idea	Then let's get started!	

Hello @ name!	How is your day so far?	Cannot complain!	Wonderful!	Sometimes you have good days, sometimes you have so-so days	I hope I can make your day a good one.
		So-so	There are days like this.		

Select answer	**When selecting A** Well done!	**When selecting B or C** That is not the right definition of saving.	Saving means you are setting aside resources for future needs.	This is the opposite of spending. Instead of spending resources on products or services, you are setting them aside for later.	*Insert Got It*

What is the first thing that comes to mind when you read the word 'saving' @ name?	Money Banking Materials Natural resources Mobile phone credit Food	*Select answer*	**When selecting 'Money'** I already thought so!	**When selecting any other answer** Interesting!	For most people, money is the first thing they think about when it comes to saving! It is the most obvious thing to save.

But saving is a very broad concept, and not only related to money and finances!	We can save money, but we can also save materials, resources and natural resources.	Which of the following could be something to save? You can select more than one option.	Paper Clothes Food Money Mobile phone credit Water	*Select answer*	**When selecting any answer** That's right! And actually all of these things can be saved.

Insert Continue	Let's talk more about it. There are a few categories of things we can save besides money!	First of all, there are resources. We can save many resources!	Finish The Sentence: Materials we can save are _____

Short Message Service (SMS)

SMS is viewed as a low-tech option, i.e. it does not need internet access and is compatible with even obsolete phones. Pushing content via SMS requires different players than those for courses or chatbots. However, the approach to adapt the content for SMS is similar to that of the chatbots. The SMS option is succinct, with the only addition being audio in some cases. While this may not be the most attractive way of engaging with modern learners, it is scalable, easily accessible and intuitive for even the least digitally inclined. Similar to chatbots you may incur cost on the lessons pushed to the learners. The cost could cover one-way or two-way messages. There is usually the option for the one 'pushing' the lessons to bear the cost (i.e. the recipient does not pay any fees) or share the cost.

The SMS set-up

Step 1. Select the platform to host and push content
Similar to the chatbot, you will need a platform where you will create a lesson/conversation flow, upload the content and 'push' the lessons/messages to the learners. The platform usually attracts subscription, service/support and maintenance costs. The subscription cost may include the cost of the push messages, and in some cases, the creation of the flow. It is important to ask about it and be open to learn more since for many people, it is still a new space. Any technical work is usually part of the service provided by the vendor from whom the subscription is acquired.

Step 2. Short or long code or custom names
The short or long code is a string of digits or a phone number (if a long code) through which the lessons are 'pushed' to the learners. Some prefer to use custom names that identify them and make it easier for learners to know who is sending the messages. Most vendors have ongoing contracts with telecommunication (Teleco) providers and national bodies that handle the issuance of these codes, so they usually handle this type of work. It is always important to look for vendors in your target countries since there are restrictions in some countries that prevent outside vendors from tapping into the national ecosystem. The good news is that you will not be doing this work; it is the responsibility of the vendor to secure the codes or custom names on your behalf.

Step 3. Partnership with a Teleco service provider
As stated under point 2, partnership with a teleco should be part of the services provided by the vendor. The vendor negotiates the cost per message, whitelisting numbers or zero-rating on behalf of the client (RSP). Zero-rating content implies that there is no cost attributed to the learners when they engage with the SMS. In these cases, the messages may be costed and post- or prepaid. Whitelisting is used when you know the phone numbers of the target learners and work with the vendor to set them up in the system so they engage with the lessons at no cost to them. There are different options available, and it is important to ask questions or ask for more details.

Other delivery options

Another strategy to deploy the lessons in this toolkit is to add them to feedback messages that RSPs usually send to users who perform some financial transactions and/or check their platforms for different types of information. The messages may be described as 'Daily tips' or 'Transfer tips'. This option requires a more granular breakdown of the DFL toolkit content. To this end, categorize the activities of the users/learners and map the different components. When you use this option, you may have to modify or forgo the exercises used in the toolkit because they are linked more to sections than to a specific piece of information. This is possible due to the approach used to develop the toolkit.

Sample:

> Message: Shino sent money to her sister Rupa.
> You sent US$500 to Rupa at 11:15pm. The transfer has been received.
>
> Tip of the day – Saving can seem hard, but **you don't need a lot of money to get started**. Saving becomes easier the more regularly you save.

> Message: Rupa received money from her cousin Almera. You have received US$318 from Almera on Wednesday at 4:15pm.
>
> Tip of the day – it's important to **save efficiently and in a safe place**. It is up to every person to make the choice that best fits them, but in most cases, saving in a formal method is the safest and most effective option.

Implementation case scenario

A remittance service provider (RSP) wants to support its service users to learn more about financial management and is contemplating sharing content that is concise, direct and easy to understand. The service users are very busy and hardly spend time online. However, one big positive is that they like to take screenshots or write down the feedback messages after a transaction.

Implementation case scenario

A remittance service provider (RSP) wants to share important financial information with its users. The RSP has an app/platform where service users make transactions and engage in different topics including how to find support. The RSP decides to develop a course on financial education and add a new section to the platform where it will be hosted. Additionally, the RSP plans to incentivize service users to take time after a transaction or engagement to participate in a short course for points that will accumulate over time. These points can be used or exchanged for discounts and special rewards.
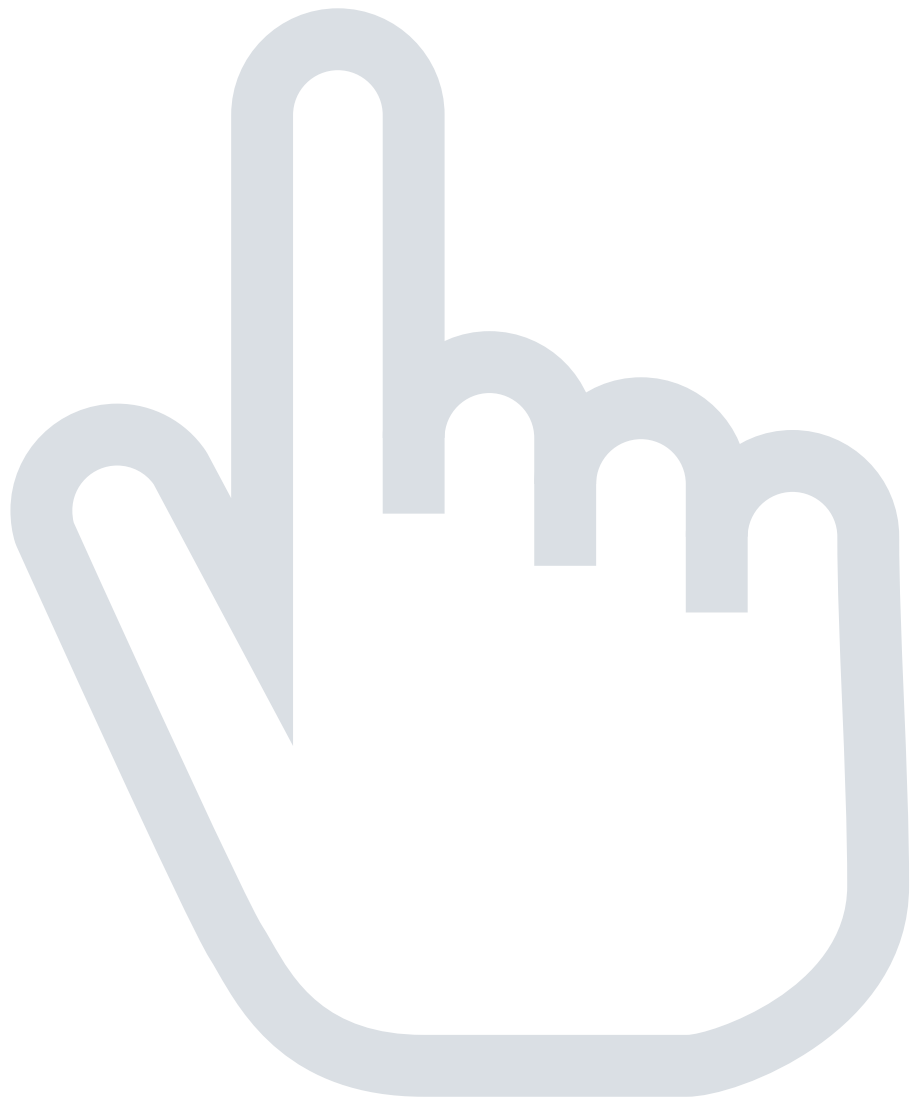
Chapter 4 Contextualization

4.1 Why contextualize?

The DFL toolkit was designed to be contextualized, relying on the RSPs' expertise in their own region and context.

We contextualize to make the learning experience more applicable and relevant for service users. This means understanding the various needs of end users and customers in different contexts, and capturing the social and economic realities of their society within the learning. This is a process that goes beyond simply translating the materials into your local language. Names, concepts, activities, stories, examples, should also be adjusted to cater to the social setting of the users while promoting and encouraging gender-responsiveness and migrant-centric approaches.

> Gender responsive refers to the kind of outcomes that reflect an understanding of gender roles and inequalities and encourages equal participation and equal and fair distribution of benefits. This can be achieved through gender analysis and gender inclusiveness.
>
> Migrant-centric refers to implementing a focus that places the migrants' experience at the center, ensuring the services and programmes meet their needs and are adapted to their specific context.

The contextualization process ensures that end users can fully benefit from the content, and that service providers i.e. RSPs and FSPs can meet their specific DFL objectives linked to their innovation strategies.

4.2 How to contextualize

For knowledge to be relevant, the information should be placed in the context of the user. When we contextualize we place information or knowledge in a cultural, social, economic, political and natural environment. During the contextualization process, there are some factors we need to consider:

Contextualization levels

Surface level	Fabric level	Depth level
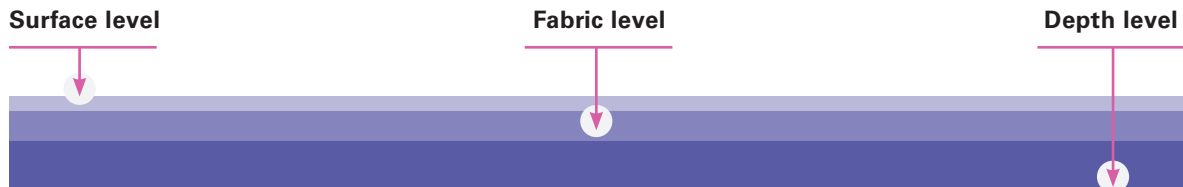
Surface level: Names, places, currency
- In examples, case studies and exercises, use names that are relevant to the region.
- Make sure to mention places, cities, countries, rural areas, etc. that are familiar and relevant for the customers, and that relate to both their home and host countries.
- Use the adequate currencies for both the home and host countries of your customers. Make sure to make the currency conversions when needed.

Contextualization scenario

1) A remittance service provider (RSP) in Singapore, wishes to contextualize the module "Smart saving" for their clients coming from Bangladesh. The RSP found the following scenario in the module.

"Sara from the Philippines is currently working as a babysitter in the United Arab Emirates. She saves a portion of her wages to pay her children's school fees quarterly."

They have decided to:
- change the name "Sara" for a Bengali name;
- use Singapore instead of UAE as host country;
- change the character's occupation.

2) An RSP in the Republic of Korea wishes to contextualize the module "Responsible Spending". They chose the following scenario from the module.

"Bernila is a domestic worker in Singapore, who sent money back to her daughter Aurora in the Philippines. Aurora is thinking of purchasing a t-shirt for a school event. She found one in her favourite colour for only 60 pesos! Her friend warns her not to buy a shirt from this store because she read that they do not pay their workers fair wages and might even use child labour –this is how they can sell them for so cheap! Also, she tells her that it takes up to 2,700 litres (713.26 gallons) of water to grow enough cotton for just one t-shirt! Aurora is not sure what to do."

They have decided to:
- swap the Filipino characters for Thai characters;
- use different names for the mother and daughter;
- keep the "domestic worker" occupation as an example;
- change the currency from pesos to Thai bahts, and include the equivalent amount in Korean wons;
- use only the reference to litres and not gallons.

Fabric level: Scenarios, examples, references, complexity of language and terminology
- Make sure that the scenarios and examples are relevant for the local context. For example, when referring to sources of income for the migrant workers, mention types of jobs, occupations and employers that represent the market in their host countries.
- Beyond adapting the currency, check that the amounts used in budgeting examples reflect the real prices for the context.
- When translating the content into your local language, pay attention to the complexity of the language used and the terminologies. Make sure the language is relatable for the users and that it connects to their literacy levels.

Contextualization scenario

1) A digital financial service (DFS) provider in Senegal is launching a remittance-linked nano-credit product. They chose the Exercises section of the "Borrowing responsibly" module and work on adapting the following activity:

INSTRUCTION: Read the following scenarios and decide whether the loan is good or bad.

"Sadia borrows BDT1,000 (USD$11.50) to buy vegetables to sell in her village. By the end of the week, she sold all her vegetables for a total of BDT1,500 ($17). Now, she has   1,000 ($11.50) to buy more vegetables, BDT250 ($2.80) for her loan payment, and BDT250 ($2.80) for her expenses and savings!"

Answer:
GOOD: This is a good loan because Sadia can sell enough vegetables to meet the loan payments and still have enough to buy more vegetables, meet her expenses, and earn some savings.

They have decided to:
- keep the example of the vegetables, since it relates to their nano-credit product;
- exchange the currency from Bangladeshi takas (BDT) to CFA francs;
- not to include the US dollar conversion;
- adapt the vegetable prices to the reality of Senegal.

A digital bank in Myanmar wishes to increase their customers' awareness of consumers› rights. They select the "Know your rights" module, and adapt the following scenario:

"A migrant worker wanted to use a digital remittance app to send money to his family back home. He contacted the customer service through the app's chat. The representative told him that he should schedule an automatic monthly payment through the app. The worker was not sure about this since he sends different amounts each month. However, the representative sets the automatic payments without his agreement because it is the most used option in the app. (Rights are being violated)"

They have decided to:
- add a name and broaden the story of the character, instead of using a neutral migrant worker character.
- add details about where this character is working (host country);
- add details about the role of the family back home;
- translate the text to Burmese, and offer both the English and Burmese versions.

Depth level: culture, values, needs, advice according to context.

- Take into account the local customs and values of the migrant workers and their families in both their home and host countries. This will make the content more relatable and ensure that the implementation is user-centric.
- When describing different DFS, think of the needs and culture of your customer. Make sure that the benefits and challenges of the services and products represent their socio-economic, cultural, religious and political realities.
- Several modules refer to legal and administrative factors and offer general advice related to retirement processes, complaint mechanisms, reporting cybercrime, managing customers' rights violations, etc. Make sure that the content is in accordance with your local legal frameworks.

Contextualization scenario

1) A remittance service provider (RSP) in Philippines wants to educate their customers about the importance of insurance. They select the "Insurance" module, and wish to adapt the following case study:

"Mumtaz Bibi is a single mother of four and a small-scale farmer in the southern part of Pakistan's Punjab province. In 2010, when Pakistan was hit with a series of devastating floods, Mumtaz, together with many other small-scale farmers, lost her hard-earned assets, mainly her low-value crops and some livestock. A few months earlier, Mumtaz and her peers had signed up for an insurance product that was offered by one of the local microfinance institutions. In this insurance system, members of the Islamic community in the region contribute money into a pooling system to guarantee each other against loss or damage. Upon informing the loan officer about her loss, Mumtaz was told that she could claim to cover the losses from the flood. Mumtaz says that she truly realizes the value of having this type of insurance now."

They have decided to:
- look for another case study that reflects the religious and cultural reality of the Philippines, since the example of the Islamic community micro-insurance is not relevant in their context;
- focus on cases of farmers and fishing communities being affected by the recent floods;
- keep the idea of portraying the example of a woman who develops a plan to protect herself and her family from future risks and incidents. 2
- include how different members of the family contributed to the plan of getting adequate insurance.

2) An RSP in Singapore is introducing a new pension product into the app. They select the "Retirement" module.

They have decided to:
- include a specific section on the retirement legal framework for migrant workers in Singapore after analysing all the content. They will also add specific advice on how retirement works for migrant workers returning to Indonesia, Thailand, Myanmar and Philippines.

Contextualization steps

Follow these steps for the 3 contextualization levels:

1. **Choose the relevant modules according to your priorities. Take into account the modules' learning objectives and how they are aligned to your customers' needs and your DLF strategy.**

2. **Read through the modules and select the content that you will use: Definition, Explanation, Exercises and Reflection.**

3. **Make a contextual analysis of the chosen content:**
   a. Political context: Does the content reflect the political system and legal framework in your country/region?
   b. Socio-economic context: Does the content sensitively reflect the socio-economic realities of the migrant workers in your region?
   c. Community context: Does the content capture the culture of the communities from your customers' home and host countries, including family and home life, to the school system, to the community culture?
   d. Programmatic context: Is the content selected based on your DFL objectives and strategy? Is this adequate for the digital skills and literacy levels of your end users?

4. **Identify the areas where contextualization is needed at the surface, fabric and depth levels.**

5. **Conduct the necessary adaptations, including translating the content into your local language(s)**

6. **Review the final adapted material and make sure the learning objectives are being met.**

Chapter 5 Minimum standards for implementation

Much like any other project, the DFL Toolkit is most effectively implemented through a process of planning, implementation, evaluation, and learning. To make your programme more tailored to the needs and background of your target customers, a needs assessment can be conducted during the planning phase. Understand your users' needs for financial services, their brief socio-economic background, level of financial literacy and topics of particular interest, through existing data or a questionnaire survey of your target customers. This will reduce the risk of including irrelevant modules or repeating content that your customers already know.

The roll-out of the DFL programme is not the end of the process. Programme implementation must be constantly monitored and evaluated for effectiveness and to identify areas for improvement. Know how your programme is being used and how users feel about it. The last thing you want is to keep putting resources into a programme that does not meet anyone's needs.

Programme monitoring and evaluation should be designed and prepared for data collection before the programme begins, not after it ends.

First, set up key performance indicators (KPIs) that accurately reflect the objectives of your programme. The indicators should be specific, measurable, achievable, relevant and time-sensitive (SMART). When selecting indicators, take into consideration the background of the programme, the target customers, and the modules selected from the DFL toolkit. It is useful to identify which indicators are outputs, outcomes and impacts.

OUTPUT	OUTCOME	IMPACT
What was delivered in the programme?	What was achieved as a result of the programme? Was the programme relevant and useful for the target participants?	Long-term, sustainable positive change caused by the programme =Final objective of the programme

The following sections provide examples of indicators for each item and tips for data collection methods.

5.1 Know the programme output

The minimum and essential aim of programme monitoring and evaluation is to know the outputs of the programme: what was delivered in the programme. The purpose here is to know who was in the programme and how much they participated in it; this information is fundamental to understanding the impact of the programme.

- Number of participants who access the programme (included in the target population)
- Number of participants who completed the programme
- Percentage of female participants who completed the programme

Data collection tips:

Data should be collected from customer databases for a larger programme and participant list for a smaller programme. Where the data can be linked to other data such as usage of your other services, you can obtain a more complete profile of your participants. If collecting data from such sources is difficult, a simple questionnaire can be attached to the e-learning component of the programme.

5.2 Know the programme outcomes

The next step in monitoring and evaluation is determining the outcome of the programme, i.e., what was achieved as a direct result of the outputs. Since the DFL Toolkit is designed to equip users with knowledge about remittances, personal finance, financial planning and money transfers, the direct outcome of a program that uses the toolkit would be to increase participants' knowledge of these topics. Alternatively, verifying if the programme content provided was useful, relevant, and of an appropriate level of difficulty for the participants is also an effective indicator, especially when verification of knowledge gains or behavioural change is not possible. Here are some examples of indicators:

Knowledge:
- % of participants with increased knowledge of methods of savings
- % of participants with increased knowledge of remittance processes
- % of participants with increased knowledge and awareness of digital finance and financial scams
-

Perception:
- % of participants who deemed the programme content relevant to their needs
- % of participants who deemed the programme content accessible and understandable.

If from this evaluation it emerges that there is no significant change in participants' knowledge, or if participants do not feel that the topics are relevant, then programme content and its difficulty level should be adjusted based on the data collected through the pre-post test or the feedback survey.

5.3 Know the programme impact

Evaluating the impact of the programme is the most advanced stage of monitoring and evaluation. The final aim of the programme is not just to provide participants with knowledge, but to help them make better decisions about financial services and on how to spend and save money based on this knowledge, as well as to avoid associated risks. In addition to data on knowledge and perceptions, to measure the impact of your programme, the following data on participants' behaviour must also be collected.

- % of participants with increased savings following the programme
- % of participants who save regularly
- % of participants who monitor their expenditure by types of expenses
- % of participants who selected better financial products following the programme
- % of participants who developed a financial plan for retirement and selected an appropriate plan following the programme
- % of participants who signed up for financial services following the programme
- % changes in the amount of transaction by participants through your services

To examine the impact more rigorously, data can be collected and compared for programme participants and non-participants as well as before and after the programme. This is possible, provided that there are no systematic differences between participants and non-participants.

Chapter 6 Developing a user-centred DFL programme

The priority of UNCDF is to ensure that all activities and outcomes reflect the experiences of, and are beneficial for, all migrants, regardless of their gender. In addition, rather than perpetuating gender biases, the programme builds resilience for all migrants equally.

The DFL toolkit has been designed to be gender-responsive and migrant-centric; thus, developing an implementation plan that is user-centred is a key factor of the contextualization and adaptation process for RSPs.

6.1 Designing gender-responsive DFL programmes

Global discussions on remittances often remain gender-blind, ignoring the complex realities of men and women migrants and remittance receivers. Since half of all migrants are women, the persistent gender gap in financial inclusion, compounded by the influence of adverse social norms, remittances a gender equality issue. Evidence shows that remittance patterns are gendered in the channels, amounts and frequencies of remittances, as well as how and by whom the money is used.

Women may experience specific risks or constraints when sending or receiving remittances. They may have limited control over how, when or to whom they send money. Women migrants may also face barriers to accessing formal remittance channels, as they might be confined to secluded accommodation or workplaces, and sometimes do not possess necessary documents such as ID or proof of residency. Furthermore, banks and other RSPs may not recognize low-skilled migrant women as an important customer segment, because they tend to send smaller amounts.[1]

If gender-responsive programmes are implemented, DFS have the potential to improve women's financial autonomy and decision-making capacity, because they can have more control over their money and over how they and their families spend and save it.

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1   Source: UNCDF. Mainstream Gender in Migration and Remittances. Promoting gender equality in remittances.
     https://migrantmoney.uncdf.org/gender-mainstreaming-strategy

Gender-responsive guidelines

There are four key aspects to consider when developing a gender-responsive DFL programme:

(i) gender stereotypes should be specifically addressed; (ii) users should be guided to reflect on gender power relations; (iii) diverse examples/scenarios should be included; and (iv) the use of inclusive language should be mainstreamed throughout the entire programme.

- Gender stereotypes: Examples and case studies should address and correct gender stereotypes, norms, roles, and relations. The content is delivered through characters, themes, or material that empowers women and girls, as equals to men and boys or presenting women and girls in roles traditionally held by men or boys and vice versa.

Gender responsive: Alina opened a savings account where she keeps some of the money she receives from her parents who are working abroad. Together with her cousins, she plans to start a small family business. She is really good with math, and explained to her family how a budget works. Her family was worried that Alina would focus too much on the family business and not enough on completing her household chores. After discussing, they realized everyone could be a valuable collaborator for the family's financial plans, and it was as well everyone's responsibility to take care of the house. They developed a rotative schedule, and now all the cousins, including the women and men, collaborate in the house tasks and the business activities.

Lacking gender responsive approach: Lito sends money back home every month. Since Lito has 4 daughters and no sons, his brother Angel is the one responsible to manage the money back in the Philippines since her daughters don't have enough knowledge about finances.

- Gender power relations: Gender power imbalances are explicitly reflected on, showing how gender norms and relations impact migrant women's access to or control over resources, and their abilities to exercise their rights.

Gender responsive: Although the wages of migrant women workers are commonly lower than men's due to the persistent gender wage gap, women migrant workers often send home a higher proportion of their earnings more frequently. It is therefore crucial to ensure the financial literacy of migrant women all around the world.

Lacking gender responsive approach: Men have more success as migrant workers, earning higher salaries which means they can better support their family back home. Financial literacy is crucial for men working abroad, and their wives back home so they don't spend the money in irresponsible ways.

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2   Source: https://transparency-partnership.net/publications-tools/gender-responsive-national-communications-toolkit

- Diverse example/scenarios: Examples, scenarios and case studies include diverse characters related to the users' context, such as female and male characters from different ethnic and religious backgrounds, from rural and urban areas, having different physical abilities, and highlighting the importance of diversity.

Gender responsive: An RSP in Senegal includes case studies to explain what Smart Saving is and how to differentiate between needs and wants. They present different characters including men, women, children and elderly people. They take into account the needs of every member of the family, including health and menstruation. They present different scenarios representing families from rural and urban areas, and different ethnic groups and languages across the country.

Lacking gender responsive approach: An RSP in Senegal includes case studies to explain what Smart Saving is and how to differentiate between needs and wants. They include only male adult characters from Dakar. When listing the needs of a family, they don't include menstrual products, or any kinds of medicine for elder relatives.

- Inclusive language: Content reinforces inclusive language and places a strong emphasis on equality and non-violence.

Gender responsive: For migrant workers and their families, financial literacy skills are crucial. Everyone in the family, including women, men, girls, boys and elderly people are responsible for taking care of the family's budget.

Lacking gender responsive approach: For migrant workers and their wives, financial literacy skills are crucial. Every migrant should ask himself, if he knows how to develop a budget for his family.

6.2 Designing migrant-centric DFL programmes

In emerging economies, 45 percent of adults do not have an account at a bank or other financial institution, or with a mobile-money service. Most people in emerging economies rely on informal financial solutions that are often less flexible and more expensive than formal alternatives and that frequently fail to deliver when needed most. Mobile phones enable people to receive remittances, wages and government subsidies, and to make purchases in shops, and pay bills and school fees. Using a mobile phone rather than cash saves considerable travel time and costs, reduces the risk of theft, and boosts convenience. It also gives access to a broader range of financial services that can be delivered digitally, such as savings accounts or loans.

Remittances are a vital source of revenue for a country and play an integral role in its economic growth and development. Remittances ensure the financial security of both migrant workers and their families.

However, despite the potential for digital remittances to facilitate the shift from informal to formal channels, migrants are largely underserved or overlooked by DFS providers who, to date, have failed to recognize the 200 million migrants that send remittances as a unique DFS customer segment with specific characteristics, needs, wants and challenges shaped by their migrant journeys.[3]

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3   Source: UNCDF, 2021. Migrant-centric and Gender-smart Digital Remittances: The principles to designing digital remittances that migrants want and need, by Uloma Ogba, Julie Kamau and Dr. Saskia Vossenberg Working paper. New York. https://migrantmoney.uncdf.org/wp-content/uploads/2021/12/Designing-gender-smart-and-migrant-centric-digital-remittances-.pdf

What does migrant-centric mean?

In UNCDF's view, an empowered migrant customer has the ability, skills, knowledge and control to make more and better choices on how they remit, what for and to whom. Indeed, empowered migrant customers can effectively access and use digital financial services, express their voice, and negotiate with providers to ensure that the services meet their needs. Also, empowered migrants can assert their customer rights, complain and find recourse when they experience issues using the services provided.[4]

Migrant-centric guidelines

- Contextualization: Focus on contextualizing and adapting the content, since 'one-size-fits-all' approaches to the design and implementation fail to represent the realities of the migrant workers' and their families in their specific contexts.

Migrant-centric: An RSP that operates in Asia and South America starts a process to implement a financial literacy programme. They run a needs assessment evaluation through all the different countries, and set up a plan to contextualize their programme according to their users' contexts.

Lacking migrant centric approach: An RSP that operates in Asia and South America decides to implement the same financial literacy programme without going through a contextualization process.

- Focus on migrant customers: DFL programmes should be driven by the needs, wants and aspirations of the migrant customers, instead of by the interests and considerations of the RSPs and FSPs.

Migrant-centric: An RSP develops a needs assessment research and pilots their new app's features with their users before launching it. They make sure the app is easy to navigate and responds to the users' needs and priorities.

Lacking migrant centric approach: An RSP wants to change the design of their app in order to make it easier and cheaper for them to upload content. They don't consider their users' needs, and the app ends up being difficult to navigate.

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4   Source: UNCDF. Mainstreaming Gender in Migration and Remittances. Promoting gender equality in remittances. https://migrantmoney.uncdf.org/gender-mainstreaming-strategy

- Connect migrant-centric responsiveness and gender-responsiveness content: Reflect on how migrants' financial lives are gendered, and make sure that the content selected for the DFL programme also includes representation of women migrant workers in the selected region.

Migrant-centric: An RSP takes into account the challenges of migrant workers in their target countries. They realize women in their target countries send smaller amounts of money more often, thus spending more on transfer fees. By reducing transfer fees and making different transfer options accessible they are benefiting these women and the impact of their remittances in their families and communities.

Lacking migrant centric approach: An RSP develops a new feature allowing migrant workers to save and invest money. They suggest that buying properties in their home countries is one of the best ways to invest for all migrants, without taking into account that in some of their target countries women can't have property registered under their name and this would put at risk their financial independence and security.

- Conduct customer and transaction research: Programme adaptations should be made based on research to understand migrants' financial lives in your context data. Use disaggregated by sex, age, nationality, type and sector of employment, migration status, etc.

Migrant-centric: An RSP develops a special programme for the financial empowerment of youth, after realizing through a study that youth represent a large portion of their users.

Lacking migrant centric approach: An RSP conducts a needs assessment research, using data disaggregated by gender and nationality, but doesn't take into account the age of their users.

- Highlight the pain points that different migrant customers might encounter along the way, and include tools to overcome these challenges through the DFL programmes.
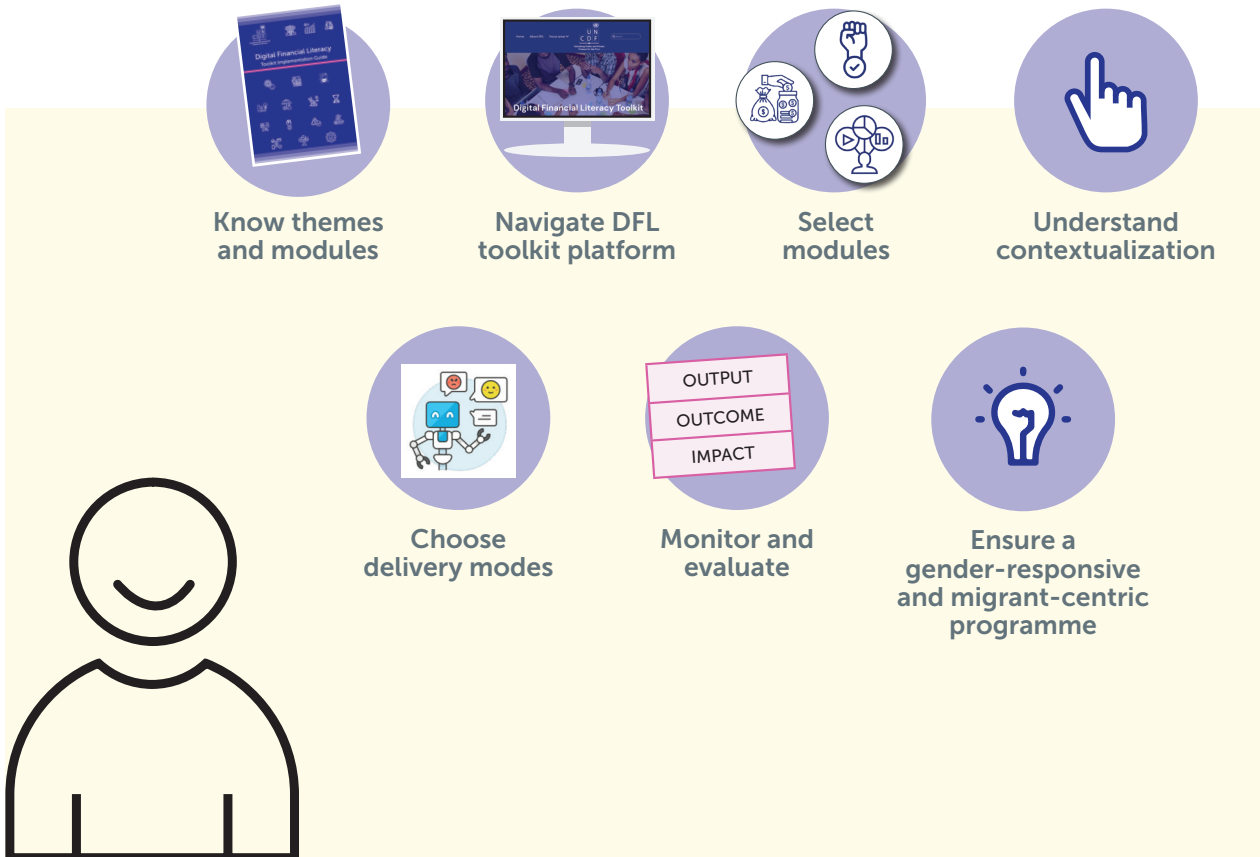
Migrant-centric: An RSP includes SMS and chatbot options into their new DFL programme, allowing people in rural areas and with unstable internet connection to access the programme.

Lacking migrant centric approach: An RSP develops a digital DFL programme that includes innovative and creative features. However it requires strong wifi connection and the use of a computer. The programme is difficult to access for most of their users.

Digital Literacy Toolkit Implementation Guide

Key takeaways

At the end of the guide you will be able to...

Know themes and modules

Navigate DFL toolkit platform

Select modules

Understand contextualization

OUTPUT

OUTCOME

IMPACT

Choose delivery modes

Monitor and evaluate

Ensure a gender-responsive and migrant-centric programme

DFL TOOLKIT

17 MODULES

5 FOCUS AREAS

| Digital payments | Digital remittances | Foundational knowledge | Remittance-linked financial services | Risks, rights and responsibilities |

TYPE OF CONTENT

DEFINITION → EXPLANATION → SELF-GUIDED EXERCISES → REFLECTION

VIDEOS AND VISUALS

4 READY TO USE COURSES

Module 1:
Assessing finances-
Identifying sources
of income

Module 3:
Smart
saving

Module 7:
Financial
planning

Module 6:
Borrowing
responsibly

REQUIRES
contextualization

INCLUDES
gender-responsive and
migrant-centric approaches

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 finance in Africa, Asia and the Pacific. UNCDF recognizes that reaching the full potential of digital financial inclusion in support of the Sustainable Development Goals (SDGs) aligns with the vision of promoting digital economies that leave no one behind. The vision of UNCDF is to empower millions of people by 2024 to use services daily that leverage innovation and technology and contribute to the SDGs. UNCDF will apply a market development approach and continuously seek to address underlying market dysfunctions

THE UNITED NATIONS CAPITAL DEVELOPMENT FUND

UNCDF makes public and private finance work for poor people in the world's 46 least developed countries (LDCs).

UNCDF offers 'last mile' finance models that unlock public and private resources, especially at the domestic level, to reduce poverty and support local economic development.

UNCDF's financing models work through three channels: (i) inclusive digital economies, which connect individuals, households and small businesses with financial ecosystems that catalyse participation in the local economy and provide tools to climb out of poverty and manage financial lives; (ii) local development finance, which capacitates localities through fiscal decentralization, innovative municipal finance and structured project finance to drive local economic expansion and sustainable development; and (iii) investment finance, which provides catalytic financial structuring, de-risking and capital deployment to drive SDG impact and domestic resource mobilization.