

Research Terms of Reference

Assessing the demand for digital financial services and mapping financial service providers (FSP) in Uganda

Uganda UGA2103

May 2021



1. Executive Summary

Country of intervention	Uganda				
Type of Emergency	X	Natural disaster/ Pandemic	X	Conflict	
Type of Crisis	<input type="checkbox"/>	Sudden onset	<input type="checkbox"/>	Slow onset	X Protracted
Mandating Body/ Agency	FCDO, USAID				
Project Code	25AMI (U-learn) and 25APB (USAID)				
Overall Research Timeframe (<i>from research design to final outputs / M&E</i>)	01/05/2021 – 30/09/2021				
Research Timeframe ¹	1. Start collect data: 21 June 2021 (USAID / remote); And 19 July 2021 (U-Learn / in-person) ²		5. Internal consortium findings presentation/discussion: 21 August 2021 (USAID / remote); 18 September 2021 (U-Learn / in-person)		
<i>Add planned deadlines (for first cycle if more than 1)</i>	2. Data collected: 07 August 2021 (USAID / remote) ; 28 August 2021 (U-Learn / in-person)		6. Outputs sent for validation: 28 August 2021 (USAID / remote); 25 September 2021 (U-Learn / in-person)		
	3. Data analysed: 18 August 2021 (USAID / remote); 11 September 2021 (U-Learn / in-person)		7. Outputs published: 11 September 2021 (USAID / remote); 9 October 2021 (U-Learn / in-person)		
	4. Data sent for validation: 18 August 2021 (USAID / remote); 11 September 2021 (U-Learn / in-person)		8. Final presentation: 11 September 2021 (USAID / remote); 9 October (U-Learn / in-person)		
Number of assessments	X	Single assessment (one cycle)			
	<input type="checkbox"/>	Multi assessment (more than one cycle)			
Humanitarian milestones	Milestone			Deadline	
	X	Donor plan/strategy:		September 2021	

¹ All of these dates are tentative due to potential delays caused by COVID-19 restrictions in Uganda. Due to current guidelines, and because most of the qualitative data collection will be done remotely, the FSP mapping including interviews with FSP providers, humanitarian interviews and community leaders will go ahead while in-person quantitative data collection will be delayed until travel restrictions between districts in Uganda have been lifted.

² Due to the nature of the earlier, hard deadline for the USAID part of this assessment (the FSP mapping), COVID-19 travel restrictions and the need to collect in-person quantitative data for the U-Learn part of this assessment, there are two different timelines. Nevertheless, both parts of the assessment will draw on some of the qualitative data collected remotely.

Specify what will the assessment inform and when e.g. The shelter cluster will use this data to draft its Revised Flash Appeal;	<input type="checkbox"/>	Inter-cluster plan/strategy	
	X	Cluster plan/strategy: Informing Cash Working Group (CWG) and Communicating with Communities (CwC) working group	TBD
	<input type="checkbox"/>	NGO platform plan/strategy	-- / -- / --
	<input type="checkbox"/>	Other (Specify):	-- / -- / --
Audience Type & Dissemination Specify who will the assessment inform and how you will disseminate to inform the audience	Audience type		Dissemination
	<input type="checkbox"/> Strategic X Programmatic X Operational <input type="checkbox"/> [Other, Specify]		X General Product Mailing (e.g. U-Learn contact list), Humanitarian Platform for Local and National Organizations X Pillar/Working Group Mailings - FCDO and U-Learn governance bodies, CwC working group, Assessment Technical Working Group (ATWG) X Presentation of findings – FCDO, USAID and U-Learn governance bodies, CWG, CwC working group, ATWG. X Website Dissemination (Relief Web, REACH Resource Centre, UNHCR Data Portal, U-Learn, CWG portal) X Targeted Ministry of Information and Communications Technology, donor briefings as necessary X Social media (Twitter and Facebook): U-Learn, IMPACT Initiatives, ACTED, etc.
Detailed dissemination plan required	X	Yes	<input type="checkbox"/> No
General Objective	The main objective of this assessment is to inform the broader humanitarian response in Uganda by creating a solid evidence base on user experiences and preferences around digital financial assistance and service provision as well as the capacity and experience of financial service providers (FSPs) to deliver financial assistance. The assessment will provide an analysis of user experiences with and preferences of different digital financial services by location and the access barriers encountered. In addition, the assessment will produce a comprehensive mapping of operational FSPs, delivery mechanisms used, and the challenges, risks and mitigation measures associated with each.		
Specific Objective(s)	<ul style="list-style-type: none"> • Demand Side <ul style="list-style-type: none"> ○ Document the experiences of users when receiving financial assistance (digital or direct payment / delivery through agent) ○ Understand to what extent and in what way communities (and more specifically different cohorts within communities; by age, gender, displacement status, persons living with disabilities) are able to access digital financial assistance. ○ Map barriers to accessing digital financial assistance. ○ Understand to what extent communities (and more specifically different cohorts within communities) prefer receiving direct cash over-the-counter (OTC) or through digital means and more specifically which type of digital financial assistance. 		

	<ul style="list-style-type: none"> ○ Map ongoing digital financial assistance efforts and specifically the feedback loops in existence that might allow users to share their experiences and preferences with partners. • Supply Side <ul style="list-style-type: none"> ○ Mapping of financial service providers currently operational in refugee-hosting parts of Uganda and the various mechanisms used for delivering of cash assistance ○ Assess FSP capacity and experience in delivering humanitarian financial assistance through different delivery mechanisms, including digital financial assistance ○ Assess the experience of humanitarian partners in delivering financial assistance using different FSPs and delivery mechanisms ○ Understanding potential future areas for expanding digital financial service provision ○ Understanding barriers to the expansion of digital financial service provision ○ Understanding risks involved with different mechanisms for financial service provision (digital or otherwise) and the capacity of service providers and humanitarian partners to mitigate these risks
Research Questions	<ol style="list-style-type: none"> 1. What experiences do users have with financial assistance in Uganda, digital and otherwise? <ol style="list-style-type: none"> a. What digital financial assistance mechanisms are currently being used? b. Do the different financial assistance mechanisms that are currently in use, generally function as intended? c. Do users have all necessary information and skills to use digital financial service mechanisms to their advantage? d. Do user experiences differ based on community type, location, age, gender, disability and other user characteristics? If so, how do they differ? 2. What financial assistance services and mechanisms are preferred by users, FSPs and humanitarian partners? <ol style="list-style-type: none"> a. What are the reasons for users' preferences? b. What are the reasons for service providers' preferences and those of humanitarian partners? c. What are the risks associated with each delivery mechanisms for FSPs, senders and receivers, and what is the capacity of FSPs to mitigate against these risks? 3. What are the barriers to accessing and providing digital financial assistance? <ol style="list-style-type: none"> a. What types of documents and identification (ID) are required to access each type of financial service? b. What is mobile network coverage, internet speed and electricity reliability like in each location? c. Do FSPs and/or humanitarian partners delivering assistance offer trainings on financial inclusion and if so, where and to whom? d. What are data and privacy concerns connected with each type of digital financial service and what are the protocols put in place by FSPs to safeguard user information?

	<p>4. What is the capacity and experience of different FSPs to facilitate humanitarian cash-based interventions in each of the settlements / districts?</p> <p>a. What is the infrastructure currently in place, where is it and how do available services differ between locations?</p> <p>b. What is the cost & speed of delivery associated with using different FSPs and delivery mechanisms (both for the beneficiary and distributor)?</p> <p>c. What is the experience of FSPs in supporting humanitarian programmes and which humanitarian partners have they worked with?</p> <p>d. What is the experience of humanitarian partners in implementing cash and voucher assistance (CVA) and which FSPs have they worked with?</p> <p>5. What is the FSPs capacity to adapt or expand operations in each location (settlement and surrounding area) in response to humanitarian need?</p> <p>a. Are there ongoing and/or planned expansions? If so, where and which service providers are involved?</p> <p>b. How quickly can a new tender be launched and operationalized per location and at what cost?</p> <p>6. Which AAP mechanisms are currently in place to ensure a functioning feedback loop between the users of digital financial services and service providers?</p> <p>a. If in existence, how frequently are these feedback loops used by the recipients of digital financial services?</p> <p>b. What type of feedback is most commonly received by service providers regarding their digital financial services?</p>					
Geographic Coverage	<p>Instead of a gross national geographic coverage, this assessment will focus on a set of assessment areas with different characteristics:</p> <ul style="list-style-type: none"> - Refugee settlements (refugee population) – 13 in total - Refugee hosting districts (hosting population) – 12 in total 					
Secondary data sources	<p>GSMA past reports on refugees and digital and mobile services in Uganda and the East African region, the CoNUA guidelines and toolkits produced by GSMA and REACH, UNHCR refugee statistics, REACH regional AAP assessments³</p>					
Population(s) Select all that apply	<input type="checkbox"/>	IDPs in settlements	<input type="checkbox"/>	IDPs in informal sites		
	<input type="checkbox"/>	IDPs in host communities	<input type="checkbox"/>	IDPs [Other, Specify]		
	X	Refugees in settlements	<input type="checkbox"/>	Refugees in informal sites		
	<input type="checkbox"/>	Refugees in host communities	<input type="checkbox"/>	Refugees [Other, Specify]		
	X	Host communities	X	Financial Service Providers		
	X	Humanitarian partners				
Stratification Select type(s) and enter number of strata	X	<p>Geographical # 1: 15 strata (13 refugee settlements and 2 host community regions)</p> <p>Population size per strata is known? X Yes <input type="checkbox"/> No</p>	X	<p>Group # 2: Host community in refugee districts and refugee communities in refugee settlements</p> <p>Population size per strata is known? X Yes <input type="checkbox"/> No</p>	X	<p>Group # 3: FSPs and humanitarian actors involved in financial assistance</p> <p>Population size per strata is known? <input type="checkbox"/> Yes X No</p>
Data collection tool(s)	X	Structured (Quantitative)	X	Semi-structured (Qualitative)		

³ For a compilation of reviewed documents please click [here](#).

	Sampling method	Data collection method
Structured user individual-level survey	<input type="checkbox"/> Purposive <input type="checkbox"/> Probability / Simple random X Probability / Stratified two-stage random <input type="checkbox"/> Probability / Cluster sampling <input type="checkbox"/> Probability / Stratified cluster sampling <input type="checkbox"/> [Other, Specify]	<input type="checkbox"/> Key informant interview (Target #):_____ <input type="checkbox"/> Group discussion (Target #):_____ <input type="checkbox"/> Household interview (Target #):_____ X Individual interview (Target #): (in-person) 3230 total (2798 refugees and 432 host community members) <input type="checkbox"/> Direct observations (Target #):_____ <input type="checkbox"/> [Other, Specify] (Target #):_____
Semi-structured focus group discussions (FGDs) with recipients of cash assistance and (potential) users of digital financial services	X Purposive <input type="checkbox"/> Probability / Simple random <input type="checkbox"/> Probability / Stratified simple random <input type="checkbox"/> Probability / Cluster sampling <input type="checkbox"/> Probability / Stratified cluster sampling <input type="checkbox"/> [Other, Specify]	<input type="checkbox"/> Key informant interview (Target #):_____ X Group discussion (Target #): 34 (in-person) (2 in each location (refugee and host⁴) disaggregated by gender) <input type="checkbox"/> Household interview (Target #):_____ <input type="checkbox"/> Individual interview (Target #):_____ <input type="checkbox"/> Direct observations (Target #):_____ <input type="checkbox"/> [Other, Specify] (Target #):_____
Semi-structured individual interviews (IDIs) with elderly and disabled community members	X Purposive <input type="checkbox"/> Probability / Simple random <input type="checkbox"/> Probability / Stratified simple random <input type="checkbox"/> Probability / Cluster sampling <input type="checkbox"/> Probability / Stratified cluster sampling <input type="checkbox"/> [Other, Specify]	<input type="checkbox"/> Key informant interview (Target #):_____ <input type="checkbox"/> Group discussion (Target #):_____ <input type="checkbox"/> Household interview (Target #):_____ X Individual interview (Target #): 17 (in-person) (one in-person interview with elderly in each refugee and host location) <input type="checkbox"/> Direct observations (Target #):_____ <input type="checkbox"/> [Other, Specify] (Target #):_____
Structured key informant interviews (KII) with community representatives	X Purposive <input type="checkbox"/> Probability / Simple random <input type="checkbox"/> Probability / Stratified simple random <input type="checkbox"/> Probability / Cluster sampling <input type="checkbox"/> Probability / Stratified cluster sampling <input type="checkbox"/> [Other, Specify]	X Key informant interviews (Target #): 51 (remote) (1 with the Secretary for Persons with Special Needs (PSN) (in refugee locations) or the Representative for Persons with Disabilities (PWD) (in host community locations). 1 with the women representative (in host community locations) or (women development representative (in refugee locations). 1 with with the local chairman (LC)

⁴ Qualitative data will be collected in the 13 refugee settlements and in 4 host community locations; two in each region. This brings the total number of data collection locations for qualitative data to 17. However, for quantitative data collection and for the purposes of analysis, each region (West Nile and south-west) will be considered as one data collection location. This brings the total number of data collection locations for quantitative data to 15. FGDs with host community members will be collected in the two districts of each region that are the highest and lowest in population density. The number of qualitative data collection locations for host community regions has been doubled due to the relatively larger size of the population in regions as compared to refugee settlements.

		(in host locations) or the refugee welfare council chairmen (RWC) (in refugee locations).)				
		<input type="checkbox"/> Group discussion (Target #): _____ <input type="checkbox"/> Household interview (Target #): _____ <input type="checkbox"/> Individual interview (Target #): _____ <input type="checkbox"/> Direct observations (Target #): _____ <input type="checkbox"/> [Other, Specify] (Target #): _____				
Structured key informant interviews (KII) with financial service providers (FSPs) and humanitarian partners	X Purposive <input type="checkbox"/> Probability / Simple random <input type="checkbox"/> Probability / Stratified simple random <input type="checkbox"/> Probability / Cluster sampling <input type="checkbox"/> Probability / Stratified cluster sampling <input type="checkbox"/> [Other, Specify]	X Key informant interview (Target #): (remote) 221 (estimated 15 FSPs in each of the 13 refugee locations and 26 interviews with humanitarian partners, two per refugee location) <input type="checkbox"/> Group discussion (Target #): _____ <input type="checkbox"/> Household interview (Target #): _____ <input type="checkbox"/> Individual interview (Target #): _____ <input type="checkbox"/> Direct observations (Target #): _____ <input type="checkbox"/> [Other, Specify] (Target #): _____				
Target level of precision if probability sampling	95/07 per strata but at different geographic levels (see details in the sampling framework below)					
Data management platform(s)	<input checked="" type="checkbox"/>	IMPACT Kobo account				
	<input type="checkbox"/>	[Other, Specify]				
Expected output type(s) ⁵	<input type="checkbox"/>	Situation overview #: 0	<input checked="" type="checkbox"/>	Report #: 2	<input type="checkbox"/>	Profile #: 0
	<input checked="" type="checkbox"/>	Internal consortium findings presentation/discussion #: 1	<input checked="" type="checkbox"/>	Presentation (Final) #: 2	<input checked="" type="checkbox"/>	Factsheet #: 12 ⁶
	<input type="checkbox"/>	Interactive dashboard #:	<input type="checkbox"/>	Webmap #: __	<input type="checkbox"/>	Map #: 1
Access	<input checked="" type="checkbox"/>	Public (available on humanitarian platforms including the cash working group and UNHCR portals and IMPACT and U-Learn websites)				
Visibility <i>Specify which logos should be on outputs</i>	U-Learn on all demand-side products and USAID on all supply-side products⁷ Donor: FCDO and USAID Coordination Framework: U-Learn, CWG, CwC Taskforce, ATWG					

⁵ Specific products will be determined with USAID and IMPACT, not limited to reports on demand and supply sides of financial service provisions and district-level factsheets.

⁶ The final number and focus of the factsheets remain to be determined in coordination with external stakeholders.

⁷ Products will be branded as USAID and / or U-Learn with reference to consortium members as appropriate.

2. Rationale

2.1. Rationale

In recent years, the nature in which humanitarian assistance is distributed has changed; first from in-kind distributions to cash and voucher-based interventions (CBI) and, more recently, digital transfer mechanisms for CBI have grown more popular. During the World Humanitarian Summit (WHS) in 2016, the Grand Bargain was launched promising, amongst other things, to shift the focus away from in-kind assistance in humanitarian practice and onto CBI.⁸ Arguments for this shift include creating greater choice and dignity for potential beneficiaries and strengthening local markets. One possible further argument is that CBI can be more cost effective than in-kind distributions.⁹ In light of the chronic underfunding that has put pressure on humanitarian budgets over the last decade, cost-efficiency may have hastened the shift to CBI.¹⁰ This is further exacerbated by the growing refugee population in Uganda, which stood at 1,470,858 individuals at the end of March 2021, making financial assistance an important tool for humanitarians working in the Ugandan context.¹¹

In addition to the pressure on humanitarian actors to find solutions to serve people in need with insufficient budgets, humanitarians also faced the challenge of minimizing the spread of COVID-19 in 2020/21.¹² According to a case-study by the Global System for Mobile Communications Association (GSMA) on International Rescue Committee's (IRC) digital financial transformation, digital solutions offer "speed, scale and operational efficiency" while also reducing the need for physical interactions and large gatherings at distribution sites.¹³ Digitizing humanitarian assistance can improve access to mobile money, identity services, strengthen resilience through financial independence and increase access to information, such as weather patterns, which is vital to maintain livelihoods. In Uganda, GSMA has identified mobile as the first "communication technology to reach across geographies, income levels and cultures" and points out that because it enables internet access, it forms "the foundation for Uganda's digital future".¹⁴ Overall, due to the increasing accessibility of mobile devices to vulnerable populations, *digital* financial assistance is becoming an increasingly popular tool for humanitarian assistance delivery.¹⁵

However, while there have been some studies on digital financial inclusion worldwide, there are broad knowledge gaps in the digital financial landscape in Uganda, including those surrounding the capacity of financial service providers and experiences and preferences of users, especially those of the financially and digitally illiterate.¹⁶ A series of important studies focusing on humanitarian payment digitalization for refugees, mobile phone use and barriers to it, bridging the gender gap in mobile phone use and last-mile distribution all include data on Bidi Bidi, the largest refugee settlement in Uganda, but unfortunately do not cover any of Uganda's other twelve refugee settlements and say nothing about Uganda's host population.¹⁷ In fact, GSMA warns that "stakeholders need to act collaboratively now to ensure that Uganda's digital future is an inclusive one that leaves no one behind", indicating the need to ensure that those with lower access to financial and digital services need to be identified and targeted specifically. In order to do this effectively, partners need more reliable data

⁸ [About the Grand Bargain](#), Inter-Agency Standing Committee (IASC)

⁹ [CVA in response to COVID-19](#), Plan International, June 2020

¹⁰ [Three Key Ways to Modernize Humanitarian Finance](#), CGDev, February 2020

¹¹ [Uganda Refugee Statistics](#), UNHRC, March 2021

¹² [CVA in response to COVID-19](#), Plan International, June 2020

¹³ [Navigating the Shift to Digital Humanitarian Assistance: Lessons from the International Rescue Committee's Experience](#), GSMA, December 2019

¹⁴ [Uganda: Driving inclusive socio-economic progress through mobile-enabled digital transformation](#), GSMA, March 2019

¹⁵ Ibid.

¹⁶ In addition to a desk review, this was also confirmed in consultations with partners, notably the members of the Cash Working Group (CWG)

¹⁷ [Humanitarian Payment Digitisation: Focus On Uganda's Bidi Bidi Refugee Settlement](#), GSMA, November 2017; [The digital lives of refugees: How displaced populations use mobile phones and what gets in the way](#), GSMA, July 2019; [Bridging the mobile gender gap for refugees](#), GSMA, March 2019; [Connecting the Frontier: Last-Mile Distribution in Bidi Bidi Settlement](#), Uganda, GSMA, January 2020

to identify vulnerable populations that lack digital and financial literacy, barriers to accessing digital financial services as well as a map of service coverage and where it is lacking.

In addition to the knowledge gaps identified during a desk review, this assessment was further motivated by requests from partners. In consultations with the cash working group (CWG) as well as the Assessment Technical Working Group (ATWG) partners affirmed the need for both a mapping of financial service providers and an assessment of user experiences and preferences of financial services. Partners are increasingly using CBI including those that are prominent in the Ugandan context. UNHCR for example scaled up or launched cash programmes in 65 countries during the COVID-19 pandemic. WFP's Strategic Plan for Uganda stipulates that "where markets are functioning well, WFP will provide cash transfers".^{18,19} A comprehensive, country-wide assessment of financial service providers needed to support such ambitions is currently lacking however. In light of this, it is unsurprising that humanitarian partners in Uganda are interested in this project, considering it aims to provide them with data that will directly inform their operational plans for the coming year.

In sum, although some evidence has been generated on this topic, there is a lack of a comprehensive study producing generalizable findings that could feed into partners' operational strategies. There is a need for a more robust study in this area so that government and humanitarian actors can understand the current state of infrastructure for financial assistance, digital and more traditional over-the-counter methods, as well as potential beneficiaries' preferences regarding modalities and delivery mechanisms and tailor their interventions to them.

3. Methodology

This study will use a mixed-methods approach to gather secondary and primary data on the above outlined research questions.

The design of this assessment is planned to be completed by mid-June. Dates for data collection have been influenced by, and may be subject to further change due to, the development of the COVID-19 pandemic and related preventive measures put in place by the Ugandan government which could impact travel to the field and thus delay in-person data collection. Remote qualitative data collection is scheduled to be completed by early August while in-person data collection of the quantitative individual survey will be delayed until the end of August. Quantitative data will be collected from 2798 refugees and 432 host community members.²⁰

Refugee interviewees in each of the 13 settlements will be selected by generating random GPS points through maps.me; for this population group the findings will be representative at settlement level. For the host community, representativeness will be achieved on the regional-level (West Nile and south-west regions). To do this, population projection numbers from the Uganda Bureau of Statistics (UBOS) will be used to calculate the minimum number of samples needed to achieve a 95/7 confidence level and margin of error in each region. Then, OSM and Facebook data will be used to determine population densities across each region. Using population densities as weights, GPS points will then be generated for the host community regions resulting in GPS points that more closely model inhabited shelter patterns than random GPS point generation.²¹ This will ensure that a representative sample can be drawn while still limiting travel times and logistical costs. In both the host community and refugee community cases, random GPS points will be sent to enumerator phones. Enumerators will then use maps.me to locate the identified coordinates and interview the individual living closest to that GPS point.²²

¹⁸ [UNHCR and Cash Assistance 2020 Annual Report](#), United Nations High Commissioner for Refugees, 2020

¹⁹ [Uganda Country Strategic Plan](#) (2018-2022), WFP, November 2017

²⁰ These figures were calculated based off of the UNHCR refugee statistics for Uganda published at the end of March 2021 using a 95-7 confidence interval and margin of error and include a 10% buffer.

²¹ The weights applied during this process are a result of OSM and Facebook data which enables the identification of areas which are not inhabited as well as inhabited areas. In inhabited areas, weights are applied based closely on the number of households recorded resulting in more generated GPS points where there are more recorded households.

²² Because OSM and Facebook data collects household level data, each randomly generated GS point will represent a household, not an individual. To ensure that the survey is representative on the individual level, enumerators will use a coin flip (in the case of only two household members), a Kish grid or similar to randomly choose one household member over the age of 18 to interview.

Quantitative data will be supplemented with qualitative primary data. To capture the supply side, approximately 15 financial service providers (FSPs) and 2 humanitarian key informants will be interviewed remotely as representatives of each refugee settlement. Interviewees will be selected through purposive sampling, and the exact number of FSPs interviewed per location will vary according to the number of FSPs with operational capacity as reported by the Office of the Prime Minister (OPM), FSPs respective country-offices and humanitarian partners.

In addition, to capture community experiences and preferences, remote semi-structured individual interviews (KIIs) will be held with community leaders and persons with disabilities. For each assessment location, two community representatives (one representative specifically for women and one local chairman) as well as one representative for persons living with a disability will be interviewed remotely. This will result in three remote KIIs per assessment location and 51 remote KIIs overall. Interviewees for these interviews will be selected using a purposive sampling method using existing contacts in all locations to find suitable participants

Finally, prior to the start of in-person data collection, remote qualitative data will be reviewed and potentially supplemented by:

Focus group discussions (FGDs) with both refugee and host community members. If considered necessary after the collection of remote KIIs with community representatives, a minimum of 2 FGDs in each assessment location will be held.²³ FGD participants will be selected using snowball sampling, using local contacts to find suitable participants. The locations for each discussion will likely coincide with the location for quantitative data collection but are to be confirmed once the field team is deployed.

In-person individual interviews (IDIs) with elderly persons to ensure the views of users who are most vulnerable and least likely to be financially and digitally literate are captured. In each assessment location, one elderly person will be selected. This will result in one IDI in each assessment location, resulting in a minimum of 17 IDIs in addition to the previously collected 51 remote KIIs.

3.1 Population of interest

This assessment seeks to answer the above presented research questions across different community environments to test whether digital and financial literacy, preferences regarding digital and traditional financial services and the provision of these services differ across different population cohorts. A particular focus will be put on the refugee population in Uganda, one of the most vulnerable population groups. With the aim to produce research findings best tailored to informing the ongoing refugee response in Uganda, the geographic unit of assessment for this population group will be the settlement level; all 13 active refugee settlements across Uganda will be assessed.

Aside from the refugee population, the Ugandan host communities will be included in this assessment. Limited and somewhat outdated documentation on mobile connectivity indicates that there may be significant differences between refugee and host populations' access to and use of digital financial services.²⁴ This assessment will aim to update and elaborate on these findings.

Furthermore, special attention will be paid to differences between male and female, host and refugee population members, different age groups as well as any persons living with disabilities.²⁵ Due to some documented difference between male and female access to digital and financial services, this assessment aims to understand more about the specific barriers faced by interviewees based on their gender, specific age group or due to a disability.

²³ This means two FGDs will be collected in each of the 13 refugee settlements. For the host community, qualitative data will be collected and analysed on the unit of the region (West Nile and south-west). However, considering the size of the regions, two data collection locations are planned within each region for qualitative data. This will result in 4 FGDs and 2 IDIs for each region. The districts in which qualitative data amongst host community members will be collected, will be selected based on population density. E.g. the two districts within each region with the highest and lowest population density will be selected as data collection locations.

²⁴ [Uganda National Household Survey](#), UBOS, 2016/17; [The digital lives of refugees: How displaced populations use mobile phones and what gets in the way](#), GSMA, July 2019

²⁵ [Bridging the mobile gender gap for refugees](#), GSMA, March 2019

Financial service providers and humanitarian partners also form populations of interest. FSPs will be assessed on their operational capacity, experience, cost & speed of delivery as well as risk mitigation protocols in place. As this information will be self-reported, the assessment seeks to triangulate this information through key informant interviews with selected humanitarian partners. They will be asked regarding their experience in working with different FSPs and delivery mechanisms in different parts of the country. This way, the assessment will be able to provide a comprehensive overview of the FSP landscape from the perspectives of the humanitarian partners, end-users and the FSPs themselves.

Geographical coverage

The assessment of user experiences and preferences will cover all 13 refugee settlements in the country, which host nearly 95% of registered refugees in Uganda, with representative findings at the settlement level. Information on the host population will be collected across all 12 refugee-hosting districts and will be aggregated to be representative at the regional level (West Nile and south-west regions). The sampling design will ensure that refugee and host populations can be compared at the national level.

The assessment of FSPs and humanitarian partners will be based, in the majority, on qualitative data and will yield indicative results only. Nevertheless, the FSP mapping will take end-user preferences and experiences with digital financial services into account, ensuring a strong base for data triangulation.

Map 1 Assessment areas²⁶

²⁶ Although Adjumani district alone houses 17 refugee settlements, these are close in proximity and small in size, meaning that for the purposes of this assessment, these settlements will be considered as one larger settlement.

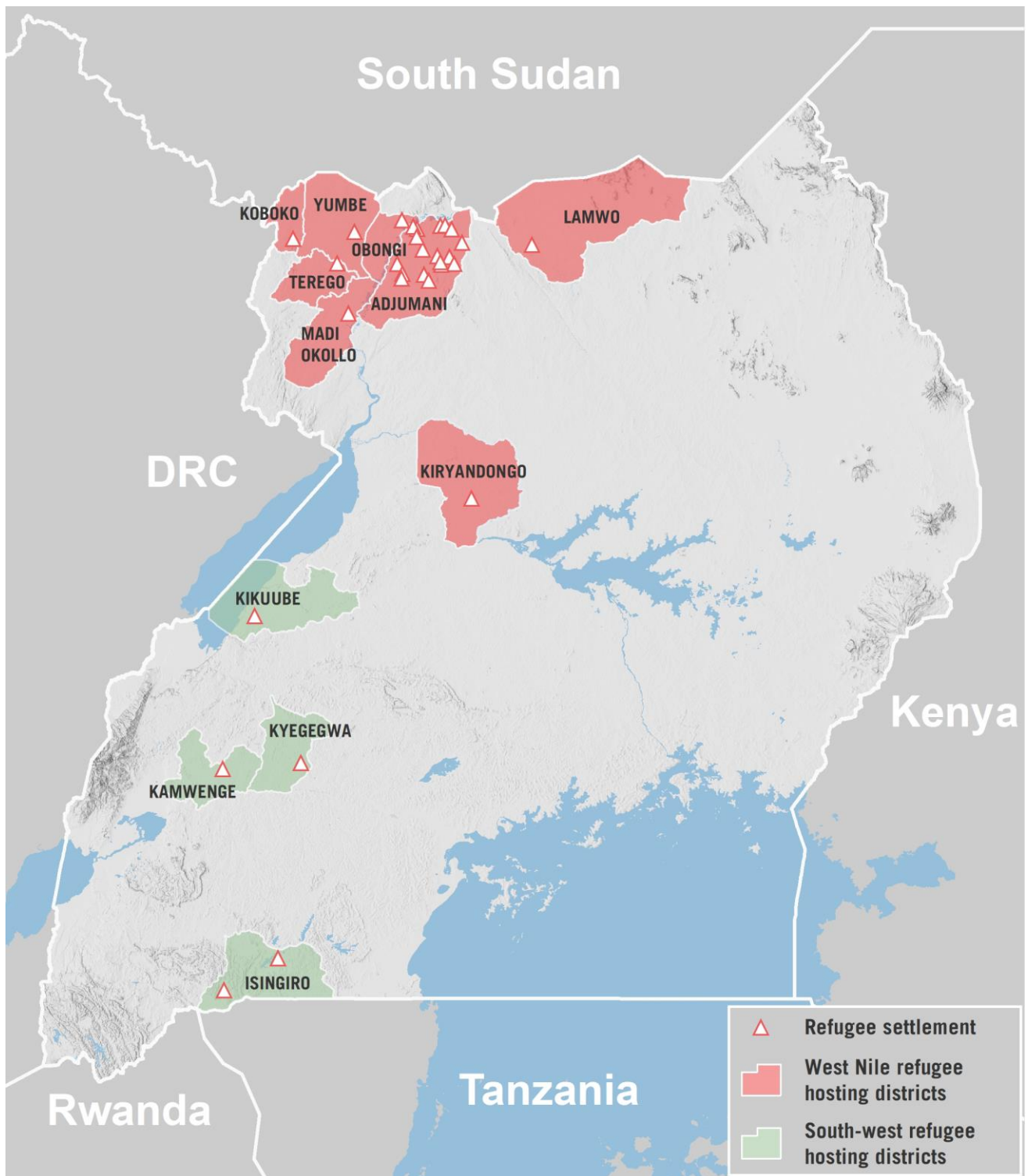


Table 1: Overview of the geographic coverage

Strata	Geographic unit	Number of assessment areas
Refugee population	Settlement	13
Host population	Region	2

3.2 Primary Data Collection

Health risk management

Due to the ongoing COVID-19 pandemic, this assessment will take place under strict observance of the health protocols put in place by IMPACT as well as the Ugandan Ministry of Health.^{27,28} Before data collection, all staff members will be briefed on the general guidance and protocol to mitigate the risk of contagion. Staff members and enumerators will be provided with personal protective equipment (masks and hand sanitizer) and instructed to use the equipment at all times while also maintaining a safe distance between interviewer and interviewee(s) when conducting in-person interviews. The number of FGD participants will be limited to eight and all FGDs will be conducted outside wherever possible. All staff members will be updated on the most recent information released by the Ministry of Health and other official sources in order to be aware of any health risk and to comply with all rules and restrictions which are put in place. All staff members travelling from Kampala to the data collection locations will undergo a PCR COVID-19 test in the 3 days ahead of the departure.

On 7th of June, the Ugandan government announced a new set of measures for a duration of six weeks to respond to a sharp increase in the number of COVID-19 cases in the country. The measures included a travel ban across districts. In the light of this new scenario, part of the qualitative data collection will be conducted remotely and the individual survey postponed until the travel ban is lifted.

Methodology overview

To ensure efficiency, qualitative and quantitative data collection for this assessment will not be done simultaneously. While qualitative data collection teams will operate earlier and on a remote basis from Kampala, quantitative field teams will travel to each location collecting the necessary number of structured IDIs to ensure representativeness.²⁹ In addition, they may potentially collect two gender disaggregated FGDs in each location to capture user perspectives and one semi-structured IDI with an elderly person.

The need for in-person qualitative data collection will be assessed after remote qualitative data collection has started. A team of Kampala-based qualitative interviewers will collect fifteen KIIs with FSPs in each refugee location, three remote KIIs with community leaders in each data collection location (host and refugee) and a further 26 KIIs with humanitarian partners working to implement cash programmes in the refugee-hosting districts. The three KIIs with community leaders in each assessment location will be held with one representative for women, one representative for persons living with disabilities and one local council representative. See table 2 for an overview of data collection activities by location.

Qualitative data will be collected using a purposive snowball sampling technique using known contacts in each location as a starting point to find further interviews fitting the profile for participation. If the need for in-person qualitative data collection is identified, efforts will be made to include at least one elderly as well as one person living with a disability in each FGD. Regardless of the success of this, semi-structured IDIs with elderly persons will be held to ensure indicative findings for this vulnerable groups will be recorded.

Quantitative data collection will be conducted through standardized mobile data collection questionnaires using tablets or smartphones. All data will be uploaded daily to a Kobo server to allow remote data quality monitoring. Sampling for quantitative data collected in refugee settlements will be collected using a two-stage random sampling methodology while a cluster sampling technique will be used in host community areas.

²⁷ [REACH SOPs for data collection during COVID-19](#), IMPACT, April 2020

²⁸ [National Guidelines for Management of COVID-19](#), Ugandan MoH, April 2020

²⁹ See sampling frame on page 13

Table 2: Overview of data collection activities by location

REFUGEES	In-person structured interview ³⁰	Potential in-person FGDs	Potential in-person semi-structured IDIs	Remote semi-structured IDIs ³¹	Remote FSP KIs	Remote humanitarian KIs
Adjumani	196	2	1	3	15	2
Bidibidi	196	2	1	3	15	2
Imvepi	196	2	1	3	15	2
Kiryandongo	196	2	1	3	15	2
Kyaka II	196	2	1	3	15	2
Kyangwali	196	2	1	3	15	2
Lobule	190	2	1	3	15	2
Nakivale	196	2	1	3	15	2
Oruchinga	192	2	1	3	15	2
Palabek	196	2	1	3	15	2
Palorinya	196	2	1	3	15	2
Rhino	196	2	1	3	15	2
Rwamwanja	196	2	1	3	15	2
HOST COMMUNITY						
West Nile	196	4	2	6	-	
south-west	196	4	2	6	-	
Total	2930	34	17	51	195	26

Pre-testing

A field test will be conducted to assess the quantitative questionnaire in Kyaka II prior to the full data collection rollout. The qualitative tools will be tested through mock interviews. Both the quantitative survey tool and the semi-structured qualitative FGD, IDI and KI guides will be informed by initial findings from the pilot results.

Quantitative component: Individual survey

A quantitative survey will be conducted at individual level, in the targeted geographic areas. A total of 3230 interviews will be carried out across the targeted areas.

³⁰ These numbers do not include the 10% buffer

³¹ Remote IDIs breakdown: community leader, PSN representative, women representative

Sampling

Sampling will rely on a stratified-random sample design in order to allow for statistical representativeness across the two population groups of interest. The 3230 interviews will be broken down into two separate samples representing each of the above discussed population groups of interest:

- A sample of refugee respondents allowing for results with 95% confidence level, 7% margin of error for the refugee population at settlement level.
- A sample of host population respondents allowing for results with 95% confidence level, 7% margin of error at regional level.

In both host and refugee areas a two-stage random sampling strategy will be adopted. For refugees, the sample will be stratified at the settlement level, GPS points will then be randomly generated within each settlement using OSM and Facebook data, and finally, enumerators will randomize the selection of the respondent among the members of the household identified at the GPS point. For host communities, the sample will be stratified on the regional level. The sample size will then be split, according to population size, across all sub-counties that border or overlap with refugee settlements. Similar to the procedure for refugee communities, after the number of required data collection points has been determined at sub-county level, OSM and Facebook data will once again be employed to generate GPS points at household level and enumerators will randomly select the respondent between adult members of households to ensure representativeness at the individual level.

Table 3: Sample overview

Strata	Geographic unit	Name of Geographic unit	Number of assessment areas	Statistical representativeness	Population	N of individual interviews per geographic unit
Refugee population	Settlement	Adjumani ³²	13	95% confidence level, 7% margin of error	224,044	2798
		Bidibidi			238,279	
		Imvepi			69,198	
		Kiryandongo			71,865	
		Kyaka II			124,961	
		Kyangwali			127,291	
		Lobule			5,739	
		Nakivale			139,343	
		Oruchinga			8,256	
		Palabek			56,020	
		Palorinya			124,949	
		Rhino			124,453	
		Rwamwanja			76,510	

³² Adjumani is a location comprised itself of 17 small refugee settlements. The target sample size for Adjumani will be split proportionally across all 17 sub-settlements.

Host population	Region	West Nile (sub-counties covering refugee settlements)		95% confidence level, 7% margin of error	911,800	432
		South-west (sub-counties covering refugee settlements)			619,900	

In each assessment area, i.e. in each refugee settlement, as well as in refugee hosting districts randomized Global Positioning System (GPS) points will be generated across the entire geographic unit. The number of generated GPS points in each assessment area is dependent on the population size within each. For refugee settlements zonal population data from UNHCR/OPM where available will be taken as a reference, while for non-refugee areas UBOS census data will be referred to.

Each geographic unit, such as a refugee settlement or a district of interest, will be broken down into zones. From the total number of surveys required in each geographic unit (see Table 3), a proportion will be completed in each zone based on the population size. To assess population density within a zone of the geographic unit, IMPACT/REACH will use Facebook and OSM data to determine areas with no population, and those that are populated along the spectrum between low population density and high population density. Thanks to triangulation between OSM and Facebook data, the generated GPS points will closely model population densities in each zone.

Enumerators will be assigned a series of GPS points, which they will locate using the mobile application Maps.me. From the GPS point, the enumerator will locate the nearest household to the point. If there are several households that are equidistant from the assigned GPS point or none visible from the point, the enumerator will use the pen method, spinning a pen to randomly select the respondent for interview or choose a direction to walk.³³ If a respondent and all of their household members are unavailable or unwilling to participate in the survey, the enumerator will use the pen method from the first household (needing replacement) to locate another household. If there are only two adult members of a household, the enumerator will use the coin-flip method and when there are more than two adult members, a randomized selection algorithm that is part of the deployed quantitative survey will allow the enumerator to select a random respondent from the adult members present within the household visited.³⁴ This is a crucial step of the sample randomization design, as surveys are designed on the individual-level as opposed to the household-level.

To ensure enumerator adherence to assigned GPS points, daily spatial verification will be conducted. Observations (individual interviews) that are duplicates of the same assigned GPS point or that are collected too far (more than 150 meters) from the random point will be removed.

Qualitative component

A qualitative component will compliment the quantitative individual survey. This qualitative component will capture the perspectives of end-users, humanitarian implementers and financial service providers.

First, KIIs will be held with FSPs and humanitarians to understand the supply side of financial service provision. Interviews with FSPs will produce data on private sector motivations for service provision in refugee areas, any risks involved in service

³³ During the data collection training, enumerators undergo extensive training on how to use Maps.me, locate assigned GPS points, and identify the nearest household. Enumerators are also trained on the pen method.

³⁴ In the case of more than two adult members of the household, the enumerator has the choice between the Kish method and using a simple random number generator included in the Kobo survey. The random number generator will simply generate a number between 1 and 15 allowing the enumerator to line up all adult members of a household and count off the household members until reaching the randomly generated number. The person on which the enumerator lands will be interviewed.

provision as well as current and potential future capacity. Circa fifteen KIIs will be held with FSPs for each refugee settlement depending on the number of FSPs active. KIIs with humanitarian organisations will be used to triangulate this information and give insight into how humanitarian actors choose to involve FSPs and what is done to safeguard and include vulnerable groups in financial service provision. Overall, 26 KIIs will be held with humanitarians at the national level.

Second, semi-structured KIIs will be conducted with community leaders and PSNs or equivalent. These interviews will ensure that any themes particular to these groups are identified and discussed. Overall, three KIIs are planned in each location including two with community leaders and one with the PSN or equivalent.

Finally, if necessary, remote qualitative data collection will be supplemented with in-person FGDs and IDIs. FGDs will be held with refugee and host community members to understand their past experiences with financial service provision, their preferences as well as any barriers to access. For FGDs, efforts will be made to ensure that the experiences and perceptions of the vulnerable community groups will be included, as their voice may go unheard in the large-scale quantitative survey. A minimum of two FGD will be held in each assessment location³⁵, resulting in a minimum of 34 FGDs. The number of FGDs may be revised up- or downward during the data collection in the event that data saturation is achieved or due to unforeseen accessibility constraints. In-person IDIs will likely be conducted with elderly persons to ensure the views and experiences of this vulnerable group will be captured. One interview with an elderly person in each assessment location will result in 17 IDIs.

In each of the different assessment areas, communities will be selected at random for FGD and IDI roll out. Within each community, a purposive snowball sampling technique will be applied. Existing contacts in the field, often translators or individuals working with partners in the area, will be consulted to identify individuals with the desired characteristics for inclusion in the sample. KIIs will be conducted with contacts identified as the most influential FSPs in each settlement prior to departure to the field. Although a semi-structured interview guides for FGDs, IDIs and KIIs will be developed, follow-up topics may be included in later-stage semi-structured interviews as preliminary quantitative results will be produced.

4 Roles and responsibilities

This assessment will be coordinated effort between U-Learn and REACH. The Uganda U-Learn consortium is implemented by the Response Innovation Lab (hosted by Save the Children International), IMPACT Initiatives and the International Rescue Committee (IRC). While IMPACT will lead the research side of this assessment, there will be substantial support from other consortium and co-funding partners at various stages of the assessment cycle. Technical support during the research design and subsequent analysis phase will be provided by GSMA and, if needed, by U-Learn consortium partners.

In particular, the assessment builds on GSMA and REACH's Connectivity Needs and Usage Assessment (CoNUA) toolkit. As such GSMA will be consulted and will provide support in the adjustment of the toolkit to the Ugandan context and, if needed, during the analysis phase.

This process will be guided by a jointly elaborated dissemination plan (see below). A report focusing on user experiences and preferences as well as existing feedback mechanisms will be published under U-Learn while a second report focusing on the supply side, e.g. FSP mapping, will be a REACH product under USAID. Further information products, likely settlement- and/or district-level factsheets, will be published jointly.

Table 4: Description of roles and responsibilities

Task Description	Responsible	Accountable	Consulted	Informed
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³⁵ For qualitative data collection purposes, there will be 17 data collection locations. 13 for the refugee population and 4 for host communities.

Research design	IMPACT Senior Assessment Officers	IMPACT Research Manager	IMPACT Research Design / Data (RDD) Unit, GSMA, CWG members	IMPACT Country Coordinator, FCDO, U-Learn, USAID, GSMA
Supervising data collection	IMPACT Senior Assessment Officers/IMPACT Field Manager	IMPACT Research Manager	IMPACT RDD Unit, GSMA	Database Officer/Data Specialist
Data processing (checking, cleaning)	Database Officer	IMPACT Senior Database Officer	Field Manager + field team , IMPACT RDD Unit	IMPACT Research Manager/ Senior Assessment Officers
Data analysis	Senior Database Officer, IMPACT Senior Assessment Officers	Data Specialist, Research Manager	IMPACT RDD Unit, GSMA	IMPACT Research Manager
Output production	IMPACT Senior Assessment Officers	IMPACT Research Manager	IMPACT Reporting Unit, ULEARN, GSMA, USAID	IMPACT Country Coordinator
Dissemination	IMPACT Senior Assessment Officers, Research Manager, RIL Learning Hub	IMPACT Country Coordinator	ULEARN, GSMA, IMPACT Communications Unit	FCDO, USAID, CWG members, CwC, ATWG, etc.
Monitoring & Evaluation	IMPACT Research Manager; IMPACT Senior Assessment Officers	IMPACT Country Coordinator	HQ Research Department	U-Learn, USAID
Lessons learned	IMPACT Research Manager; IMPACT Senior Assessment Officers	IMPACT Country Coordinator		HQ Research Department

Responsible: the person(s) who executes the task

Accountable: the person who validates the completion of the task and is accountable of the final output or milestone

Consulted: the person(s) who must be consulted when the task is implemented

Informed: the person(s) who need to be informed when the task is completed

5. Data Analysis Plan

The Data Analysis Plan is attached separately. A [link to it can be found here](#).

6. Data Management Plan

The Data Management Plan is available upon request.

7. Monitoring & Evaluation Plan

- Please complete the M&E Plan column in the table and use the corresponding Tools in the Monitoring & Evaluation matrix to implement the plan during the research cycle.

IMPACT Objective	External M&E Indicator	Internal M&E Indicator	Focal point	Tool	Will indicator be tracked?
Humanitarian stakeholders are accessing IMPACT products	Number of humanitarian organisations accessing IMPACT services/products Number of individuals accessing IMPACT services/products	# of downloads of x product from Resource Center	Country request to HQ	User_log	X Yes
		# of downloads of x product from Relief Web	Country request to HQ		X Yes
		# of downloads of x product from Country level platforms (Response Info Hub webpage)	Country team		X Yes
		# of page clicks on x product from REACH global newsletter	Country request to HQ		X No
		# of page clicks on x product from country newsletter, sendingBlue, bit.ly	Country team		X No
		# of page clicks on x product from Learning Hub webpage	Country request to HQ		X Yes
IMPACT activities contribute to better program implementation and coordination of the humanitarian response	Number of humanitarian organisations utilizing IMPACT services/products	# references in HPC documents	Country team	Reference_log	<i>Cash Working Group members' country strategies</i>
		# references in single agency documents			
Humanitarian stakeholders are using IMPACT products	Humanitarian actors use IMPACT evidence/products as a basis for decision making, aid planning and delivery	Perceived relevance of IMPACT country-programs	Country team	Usage_Feed back and Usage_Survey template	<i>Usage survey to be conducted at the end of the research cycle. Possibly November 2021 targeting cash working group members and corresponding actors</i>

	Number of humanitarian documents (HNO, HRP, cluster/agency strategic plans, etc.) directly informed by IMPACT products				
Humanitarian stakeholders are engaged in IMPACT programs throughout the research cycle	Number and/or percentage of humanitarian organizations directly contributing to IMPACT programs (providing resources, participating to presentations, etc.)	# of organisations providing resources (i.e.staff, vehicles, meeting space, budget, etc.) for activity implementation	Country team	Engagement_log	X Yes
		# of organisations/clusters inputting in research design and joint analysis	Country team	Engagement_log	X Yes
		# of organisations/clusters attending briefings on findings;	Country team	Engagement_log	X Yes

8. Dissemination plan

This assessment aims to fill the information and knowledge gap around user experiences and preferences with digital financial service provision as well as the current and future capacity of FSPs in Uganda. The assessment aims to be an operational tool for the humanitarian actors to inform their communication strategy. For this reason, the different actors will be consulted during the design phase to understand which documents would facilitate the uptake of the results into their operations.

Additional to the consultation, a detailed dissemination plan is detailed below to inform the humanitarian actors during the implementation of the study and once the final results are available. It is possible that this tentative plan will be updated during the consultation phase in order to fit the humanitarian actors' information needs.

Key events and planning dates of the broader humanitarian community, which should be taken into consideration when developing the dissemination plan:

	Internal Planning dates	External Milestones
January		
February		
March		
April	Consultations with CWG on topic selection and partner interest Secondary data review	
May	Finalize secondary data review Draft ToRs Research design Draft data collection tools	
June	Data collection	
July	Data collection Preliminary data analysis	
August	Data analysis Draft outputs	
September	Finding dissemination	
October		
November		
December		

Dissemination plan

The following actions will be implemented to facilitate the dissemination and uptake of findings.

1. **Engagement:** engaging key actors during the research design phase to ensure knowledge and information gaps are properly address and that the assessment findings will be used by the humanitarian actors.
 - 1.1 Circulate ToR through different coordination mechanisms to collect feedback and inputs.
 - 1.2 Organize structured consultation round (CWG, CwC, ATWG, among others).
2. **Dissemination of findings**
 - 2.1 Define which outputs will facilitate the consultation and the results' uptake.
 - 2.2 Organize on-line webinar to launch report.
 - 2.3 Engage key actors in generating discussion around the assessment's findings organizing round-table (in person / on-line).

Communications: the findings will be communicated through mailing list, targeted presentations and post on social media