DIGITAL LITERACY & TECHNOLOGY

Experiences from Graduation Projects in Displaced Contexts

On May 2-4, 2023, Trickle Up convened partners implementing the Graduation Approach and the Graduation community of practice to share experiences working in displaced contexts in Uganda and Kenya. During the event, representatives from three Graduation projects discussed successes, challenges, and key learning related to implementing Graduation programs. The three projects are the Graduating to Resilience Activity, implemented by AVSI Foundation Uganda in consortium with Trickle Up and American Institutes for Research (AIR); Building Self Reliance and Resilience in the West Nile, implemented by Danish Refugee Council (DRC) Uganda, Trickle Up, and CEFORD; and the Kakuma Graduation Project, implemented by Norwegian Refugee Council (NRC) Kenya with technical assistance from Trickle Up.

Role of Digital Technology in Graduation

Digital technology can link people and improve access to information, products, and services, acting as a catalyst for social and economic inclusion. Despite this potential, access to mobile technology and digital literacy skills remain key barriers for marginalized people, particularly women living in extreme poverty. Livelihood programs can leverage digital technology to unlock participants' earning potential by facilitating access to financial institutions, business and networking opportunities, and crucial information. Participants must also be empowered to build digital literacy skills and use different tools to strengthen their businesses and support their households. During the learning event, the project teams highlighted key lessons learned from experience integrating digital literacy and technology into economic inclusion programming for people living in extreme poverty in contexts affected by displacement.

> During the learning event, the Graduating to Resilience project team highlighted examples of both digitization and digitalization. Digitization is the process of converting analog content into a digital format. In contrast, digitalization is the transformation and enhancement of processes and service delivery through the use of digital technologies.

Key Learning from Project Experience

1. **By building participants' digital literacy and providing access to digital tools, Graduation programs achieve strengthened outcomes for participants and improve the participant experience.**

Providing participants with the knowledge and skills to engage in sustainable livelihoods is at the center of Graduation programming. Digital literacy and technology help participants build their skills and access the resources required to succeed in building their livelihoods.

Graduation programming often involves cash transfers, intended for consumption support or the purchase of productive assets and other inputs for their livelihood activities. Mobile money apps have allowed participants from both Graduating to Resilience and Building Self Reliance and Resilience in the West Nile projects to receive cash transfers in a way that is both quick and discreet. By using this technology, participants can avoid waiting in long lines, often in settings where others will know they are waiting to receive cash. Receiving cash transfers through more discreet means minimizes the risk of theft or violence.

> **Digitization is safe and gives dignity to the user.**
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> Livelihoods Technical Advisor, Graduating to Resilience

Digital technology enables participants to access information that can help them manage their income generating activities. Participants can use digital tools to gather information on prices and market conditions as well as current weather conditions to plan buying and selling activities. Participants can use communication apps such as WhatsApp to quickly share information.

Digital technology also strengthens the savings component of graduation programs. Participants use mobile money apps to manage their personal savings, and savings groups use digital tools to keep records of savings and loans. By using digital technology, projects can link mature savings groups and their members to formal financial institutions; they are able to leverage the digital tools used by the groups to establish formal savings accounts.

In addition, digital technology is used to reinforce key training concepts and coaching messages. Participants in Graduating to Resilience can download videos that remind them of the key messages from training and coaching, which they can access when they need to recall information. By reinforcing key training messages, these tools help participants apply learnings progressively while generating an income, building their savings, and promoting the health and well-being of their households.

2. The impact of digital literacy and technology is backed by research.

Leveraging the Graduating to Resilience Activity, Trickle Up and AVSI tested and delivered literacy skills training with support from the Digital Development Partnership, administered by the World Bank, and the EQUALS Global Partnership Access Coalition (EQUALS). The EQUALS project delivered and tested two digital literacy skills training approaches to address the digital gender divide for refugee and host community women living in extreme poverty who have limited access to digital literacy skills, equipment, and training opportunities.

Participants in the EQUALS project significantly increased their digital literacy skills compared to a control group, and the group of participants in the EQUALS project was also more likely to meet resilience-related criteria compared to other Graduating to Resilience Cohort 1 participants. An evaluation conducted 18 months after the end of the project for Cohort 1 participants showed that 66% of EQUALS participants met resilience criteria compared to 61% of all Cohort 1 participants, a statistically significant difference. This finding shows that increased digital literacy and access to digital tools helped participants advance their progress across different program areas.

3. Digital technology can also be used to designate coaching caseloads and facilitate the work of coaches.

Experience from Graduating to Resilience shows that digital technology strengthens the project's coaching component. By geolocating households, the program team was able to design caseloads to reduce the distance coaches must travel to reach households, allowing them to spend more time with households focusing on how to help them make progress toward their goals. Coaches also use location data to identify vital services located close to participants to refer them to services they need to manage their livelihoods or improve the health and wellbeing of their households. Additionally, coaches use smartphones to collect data on household progress in different areas,

which they use to identify needs faced by households and adapt coaching strategies to respond to different needs.

4. Digital tools are not a replacement for in-person coaching and training but provide supplemental support that contributes to increased resilience.

Graduation is an intensive program model that is centered on the coaching relationship, through which coaches work closely with participants to ensure engagement in the other program components and make progress in their household goals. Project experience shows that digital technology cannot replace that critical coaching relationship, through which coaches are able to foster trust and work closely with participants to work toward their goals and build their confidence. While digital tools help to reinforce learning and connect participants with resources and information, in-person support remains the foundation of participant success.

5. Projects must tailor their use of digital tools to align with budget constraints and the local context.

The three project teams highlighted the ways they have integrated digital literacy and technology into project design according to the resources available and the needs of participants. For example, the NRC team saw the value of phones for participants, but could not provide phones directly to participants due to budget constraints. During implementation, the project team worked with participants to encourage them to acquire basic phones using their savings and earnings. Therefore, as a result of the program, some households managed to acquire basic phones. Within the DRC project context, the original budget only included tablets for the coaches, to be used for data collection purposes. However, the lack of access to phones by participants created a challenge regarding the disbursement of cash and asset transfers. The project addressed this through restructuring the budget to procure a basic mobile phone for each participant's household.

AVSI, on the other hand, had allocated a budget for phones for both coaches and participants. In the first cohort, they explored a phone loan program for households, which would offer immediate access, some choices on phones, and a payment arrangement through a FinTech organization, with limited success. Building on lessons from the first cohort and the EQUALS pilot, the second cohort received phones at the start of implementation and the cost of phones was offset from the value of the asset transfer.

Looking Forward

Digital literacy and the use of digital technology is enhancing Graduation outcomes and contributes to the self-reliance of participants. Discussions during the learning event highlighted opportunities to further integrate digital technology into livelihood programming to promote economic inclusion.

Programs can explore more innovative ways to integrate digital technology. Discussion among project teams brought up examples of other aspects of programming that could be enhanced using digital tools, such as using voice notes to help participants keep business records. Project teams shared important examples of ways they are digitizing aspects of project implementation, but they are still only beginning to explore ways to transform project activities using digital tools to create new networks and linkages. For example, a potential method is to link digital technology to income generation opportunities for participants, such as managing charging hubs or becoming repair technicians for phones distributed through projects.

Project teams should explore creative strategies to increase the digital literacy of participants. Digital literacy remains a challenge for people living in extreme poverty who are participating in livelihood projects. Project teams must find effective ways to build digital literacy, including for participants with low levels of alphanumeric literacy. For example, teams may identify other household members, such as youth or adult children, who can help primary participants manage their digital devices. They can also explore strategies to train participants in groups and assign buddies so that participants can help each other build their skills.

While project teams have made strong progress integrating digital technology, there remain gaps that must be addressed with stakeholders including government and the private sector. Project teams contend with various challenges, such as lack of network signal, shortage of phones available in the market, and absence of agents and repair technicians in project areas. These barriers must be addressed through coordination with private sector stakeholders or partners who can ensure the required telecommunications networks are in place and improve connectivity. Partnership with the private sector can also be a way to

develop financing schemes to make mobile phones available for participants who can pay in installments. Finally, partners in the private sector can be beneficial resources for training participants on how to use digital tools.

Trickle Up Technical Support

The Trickle Up team can support partners to design and implement strategies to integrate digital literacy and technology into programming. Trickle Up has experience designing a digital literacy curriculum that is adapted to the local context as well as the digital tools used in a particular project. Trickle Up worked with AVSI to develop the EQUALS curriculum that proved effective in enabling Graduating to Resilience participants to build their digital literacy skills and increase their overall level of resilience.

For future additions to our digital divide services, Trickle Up can support partners to build the capacity of informal community banks and savings groups using FinTech tools to manage financial records, achieve savings goals, build credit history, and when they are mature, connect to formal financial services. Trickle Up is also able to build from our experience developing and contextualizing digital-based coaching and training tools to complement the support of in-person coaches.

All photos in this report courtesy of AVSI Foundation.

To learn more about Trickle Up's work and the Refugee Affairs team, please email Shoshana Hecker, Senior Director of Refugee Affairs, at shecker@trickleup.org.

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