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LAB**

Matchmaker Resource Package:  
**Financial literacy training during C-19**  
 May 2020



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

# Welcome!



## Summary

This Matchmaker Resource Package provides an overview of potential solutions that can support remote financial literacy training following a request by the United Nations World Food Programme (WFP), backed by other stakeholders in the refugee response in Uganda – including the livelihoods sector.

This resource package contains a detailed review of top solutions to the challenge, as well as additional Global Insights of interest. It was researched by the Response Innovation Lab (RIL) and the United Nations Capital Development Fund (UNCDF).

The RIL is a global collaboration between three leading humanitarian non-governmental organizations (World Vision, Oxfam and Save the Children), and Civic (an international community social impact accelerator). RIL operates Country Labs in Iraq, Jordan, Somalia, Uganda, and Puerto Rico, with a focus on strengthening the innovation ecosystem and connecting challenge-holders and solution-providers across sectors.

UNCDF is the UN's capital investment agency for the world's 47 least developed countries. With its capital mandate and instruments, 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.

### LOCATION

Uganda

### SECTOR

Financial literacy, Cash-based assistance, Education/Training, Covid-19

### DEMOGRAPHIC

**Primary target group:** Refugees

**Other possible target groups:** members of Village Saving and Loans Associations (VSLAs) in rural Uganda (refugees, host community members and nationals)

### HUMANITARIAN NEED

Uganda is currently host to close to 1.4 million refugees across 13 settlements and Kampala. The WFP provides General Food Assistance to all biometrically-verified refugees in Uganda in form of both in-kind food assistance and cash-based transfers (CBT). Presently over 500,000 refugees in nine settlements (Kiryandongo, Nakivale, Oruchinga, Rwamwanja, Kyangwali, Kyaka, Adjumani, Lobule, Rhino) receive assistance through CBT and an expansion of this modality to more refugees, including in additional settlements, is planned.

Cash-based assistance is a modality for relief at the household level, considering its advantages in terms of respect of preventative measures for Covid-19 compared with in-kind relief distributions. Although cash-based assistance is not a new modality in Uganda, some refugees have never to date received their monthly food allocation in the form of cash transfers.

# Summary

## PROBLEM DESCRIPTION

In light of the increasing use of cash-based assistance, individuals need to be empowered on how to manage and effectively utilize monthly CBTs to meet their urgent food and nutrition needs.

To best prepare households for utilizing cash effectively and as part of a broader endeavor to support household's financial literacy (to encourage savings, productive investments, etc), the WFP and UNCDF have developed a financial literacy curriculum in partnership with PHB Development. The curriculum has been successfully tested through an in-person group-training modality (in Nakivale, Rwamwanja and Kiryandongo) but further rollout plans have been halted due to the Covid-19 pandemics and the measures put in place by the Government of Uganda to mitigate further risks of spread. The traditional in-person training puts the trainer and the community at risks of the disease spreading.

WFP is looking to continue delivering the training prior or alongside the delivery of cash-based assistance but it is searching for the best innovation in their process, method and/or technology to implement trainings with limited human contact under Covid-19 safety restriction.

## OBJECTIVES OF THE SOLUTION

The challenge at hand is to continue developing the capacity of targeted households to make sound financial decisions, without undergoing in-person trainings or group meetings but leveraging appropriate remote learning solutions either temporarily or permanently.

In the short-term, WFP may be interested in sharing basic information on the CBT programme (how will it be delivered, timeframe, entitlements) especially in settlements where this modality is new and in the longer-term a broader financial literacy curriculum should be delivered. Once Covid-19 preventive measures are lifted the solution will serve to reinforce trainings that are delivered in-person or to increase the reach of the trainings.

The solution should also provide options for WFP and other stakeholders to monitor if targeted users are receiving adequate information and to assess the uptake of the training by learners.

## CRITERIA FOR DESIRED SOLUTIONS

The research focused on solutions that respond to the following criteria:

- Do No Harm: it is necessary to respect social distancing and limit programmes bringing congregations of people (beneficiaries and staff), exposing them to the risks of Covid-19.
- Easy to use and low tech: the solutions should take into account (digital) literacy levels.
- Post Covid-19: the solutions could be used to reach scale and increase inclusivity (language diversity, literacy levels). They could facilitate access to remote populations.

## CONTEXTUAL CONSIDERATION

- Limited access to electricity, telecommunications and internet.
- Uneven radio and GSM/mobile network coverage.
- Lack of hardware such as radio, phone handset (particularly smartphones) even if targeted users own a sim-card.
- Vast distances & social distancing: solutions that can be managed remotely and with minimal staff on the ground are advantageous.
- Gender and disability are barriers, often unrecognized in the community. Women have significantly less access to phones.
- Policy and legal environment are favorable to promoting technology-based solutions in service delivery.
- Digital literacy, and reading competences, vary amongst targeted households.
- Language diversity across and to some extent within settlements.

## BUDGET AND TIME

- Speed at which the solution can be rolled out is critical.
- Budget to be determined.



A woman counts her WFP CBT in Adjumani, Northern Uganda.  
Photo: WFP/Hugh Rutherford.

## Overview:

The research concluded that three main types of solutions can be considered; and this package presents their strengths as well as limiting factors and lists a few potential providers, primarily those with a pre-established presence in Eastern Africa:

- **Interactive Voice Response (IVR):** IVR is a technology of automated inbound or outbound phone calls during which users typically respond to multiple-choice questions to access the information they are looking for. It is a useful and affordable survey, evaluation or training tool.
- **SMS-based learning:** Training content is broken down in a series of short written messages that includes prompts for the receiver to interact with the content via an automated chat-bot system.
- **Narrow-casting:** While broadcasting is the transmission of information to a large group of people and geographic area for instance through radio or television, narrow-casting targets a much more select, defined group and can be done fully offline through devices such as loud-speakers.

A number of solution-providers or organizations with the required technology expertise are mentioned for each type of solution and introductions can be facilitated for follow-up conversations.

In addition, a few additional, East-Africa based stakeholders with complementary expertise are highlighted.

Neither RIL nor UNCDF benefit from WFP or another stakeholder selecting any solution-provider for future partnerships.

### 1- Interactive Voice Response

Delivering audio-content via any type of mobile phone in different languages.

### 2- SMS-based learning

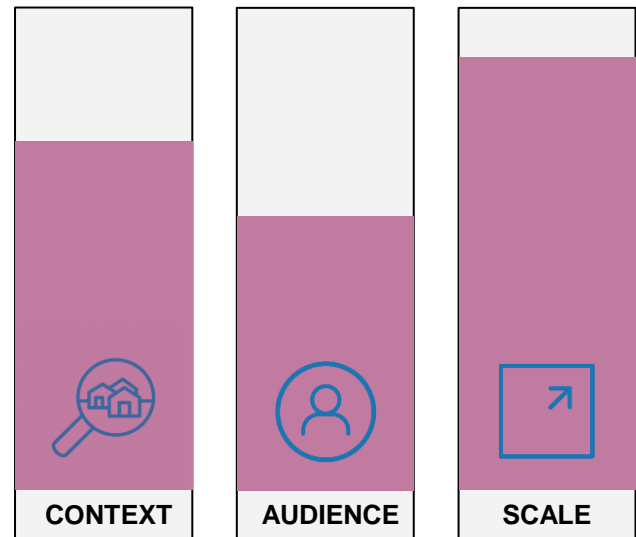
Written content can be delivered via any type of mobile phone and an automated chat function enables interaction with the material.

### 3- Narrow-casting

Low-tech solution that drives self-learning for illiterate and linguistically diverse target groups.

# INTERACTIVE VOICE RESPONSE

## OVERALL MATCH



## Key Information:

Interactive Voice Response (IVR) involves calling of target audience with pre-recorded voice messages (push IVR/Targeted Mass Messages) or customers calling a set number (such as 161 in Uganda - pull IVR/hotline) to listen to the voice messages. In both cases, the costs for the calls are covered by the organization providing the content rather than the callers.

Using menu number commands users are able to select specific messages that responds to their information needs. The first choice is typically the selection of a language, which then brings the user to thematic content (such as press 1 to learn about savings, press 2 to learn about investing).

IVR can be adapted to provide trainings. Further adaptation includes use of games or quizzes (gamification) which have a learning outcome.

## KEY VALUE

IVR is a useful mechanism in a multi-lingual context such as Uganda in general and the refugee-hosting districts in particular.

It is also relevant for an audience with low levels of literacy.

Callers do not need to own a mobile phone or a sim card to place a call (in the case of a pull IVR/hotline approach) and can listen to the content with a borrowed phone at a time of their choice and as often as they wish.

The solution can easily be scaled to be made accessible across the refugee response and eventually country-wide.

IVR would be fully compliant with social distancing and Covid-19 preventive measures.

## IVR

### MORE DETAILS ON DESIGN POSSIBILITIES

A mobile game can be designed as a journey that can lead players through choices that reflect decisions that they are likely to take. The tool will allow callers to safely make mistakes and hear an explanation of what they could have done differently to have a better outcome. For instance users are given various options on how to invest resources and based on the outcomes of each choice are able to learn how to make good investment decisions.

User feedback and personal stories can be embedded to make the content more relatable.

### IMPLEMENTATION CONSIDERATIONS

To be configured, IVR involves:

- Design of content flow/access logic which can be done with support from technology host
- Recording of the voice messages in the set languages - this too can be done by most hosts
- List of phone numbers when the push IVR is chosen
- Popularizing IVR hotline number for pull IVR
- With a pull IVR approach, the content can be accessed by any member of the public and should thus be developed with wide-ranging applicability
- Mobile phone access
- GSM network connectivity/coverage
- Best results are achieved if partnering with several Mobile Network Operators (MNOs).

Once initial content is setup and sensitization completed the training can be rolled out at scale rapidly.

Certain monitoring data is easily obtained such as number of calls, call completion rates, preferred content, learning

times. However since users may share handsets/SIMcards and take the course anonymously or repeatedly using pull IVR, individual performance tracking would require a pre and post-training survey to be conducted through push IVR targeting a sample of individuals.

### SOLUTION-PROVIDERS / TECHNOLOGY HOSTS

Viamo: <https://viamo.io/>

One well-established provider of IVR services in humanitarian and development contexts is Viamo with a presence in 27 countries, including Uganda. Viamo runs the 1-6-1 service in Uganda which has around 50,000 listeners per month for messages in English, Luganda, Luo, Ateso and Lugbara. They have used IVR for trainings in East Africa in the past, specifically for health workers in Rwanda and piloted an approach on financial literacy with Opportunity Bank in Uganda. Read their [epidemics response capabilities statement here](#).

Every1Mobile: <https://www.every1mobile.com/>:

With a presence in Uganda and 10 other African countries, Every1Mobile provides digital solutions to drive social change in low-income communities. As a part of [a digital platform for informal retail](#) in Kenya and Nigeria, they have experience with digital content on business and financial skills.

engageSparks: <https://www.engagespark.com/customers/case-studies/>:

Their past experience on financial literacy via IVR or SMS include working with Grameen Foundation and Mercy Corps in the Philippines.

RapidPro: <https://app.rapidpro.io/>

Using a basic Android phone, anyone can set up voice or SMS flows. This self-build approach is cost-efficient and flexible but would require more hands-on management by the project team as this is an app rather than an integrated platform-service with an imbedded support function. Developed by Unicef and used to power their U-Report platform, RapidPro is in use in over 36 countries in humanitarian and development settings.



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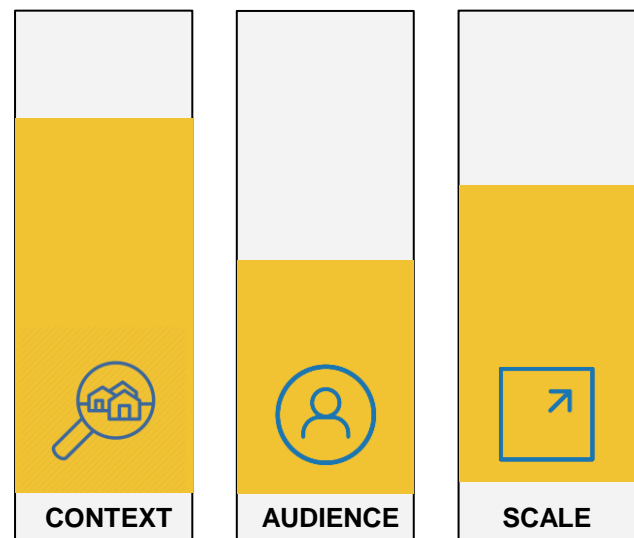


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## SMS-BASED LEARNING

### Key Information:

#### OVERALL MATCH



This solution involves sending SMS (Short-Message-Service) to targeted users with the key messages. Similarly to IVR, the training is provided through a series of menus that prompt users to make specific requests based on the designed learning logic. The users need to enter either words or digits as prompts. Responses are then made based on the request initiated. The training service can be personified (given a name, etc) so that the learners have the feeling of interacting with a trainer rather than a software (chatbot).

The costs for the SMS are not charged to the learner who thus do not need airtime to access it.

Different modules can be set up to for different lessons and quizzes embedded to respond to the individual learning pace of individuals.

Similar to IVR, the SMS-based training can be push messages, or pull messages or a combination of both whereby initial push messages introduce the service and the users is then encouraged to later use it with pull messages.

#### KEY VALUE

This format of training is well-suited to a topic like financial literacy where an intrinsic part of the learning requires interaction with numbers.

Callers do not need to own a mobile phone or a sim card to access the training content (in the case of a pull approach) and can interact with it from a borrowed phone at a time of their choice and as often as they wish.

The solution can easily be scaled to be made accessible across the refugee response and eventually country-wide. It can be developed in different languages.

SMS-based learning would be fully compliant with social distancing and Covid-19 preventive measures.

## SMS-BASED LEARNING

### IMPLEMENTATION CONSIDERATIONS

Configuration of this solution requires:

- Popularizing the training services' number among target beneficiaries & training users on syntax to use to 'contact' the training service or prompt automated messages
- Users being literate and having a good mastery of mobile technology
- Developing a learning content logic – most technology hosts can assist with this aspect
- Translation of the content in the selected languages
- Text limitations of about 150 characters for each piece of training apply
- List of phone numbers if to push messages are chosen
- The content can be accessed by any member of the public and should thus be developed with wide-ranging applicability
- Access to mobile phones with GSM connectivity
- Registration of a short-code with Uganda Communications Commission or via an aggregation service.
- Best results are achieved if partnering with (or aggregating services from) several MNOs.

SMS-learning sessions generate data such as training completion rates, preferred content, learning times.

### SOLUTION-PROVIDERS / TECHNOLOGY HOSTS

Technology hosts with IVR capabilities usually also propose mass SMS-services. This is the case of the technology hosts mentioned under Solution 1.

Arifu: <https://arifu.com/> is a platform specialized in chatbots for interactive educational content designed for hard-to-reach audiences. Their technology can work through SMS for basic feature phones, or on Facebook Messenger, Telegram, and Whatsapp for smartphones. Active in Kenya, Nigeria, Rwanda, Tanzania, and Zambia, they already have predefined content on financial literacy that could be adapted to align with the curriculum developed for refugees in Uganda. A demo is available here: <https://arifu.com/learnerdemo>

Techno Brain: <https://technobraingroup.com/> is a global company with established presence in East Africa that currently provides among others the technology platform for the UNHCR-led Feedback Referral and Resolution Mechanism (FRRM) which will soon start a bulk-SMS campaign with Covid-19 messages targeted to Refugee Welfare Committees.

Specialized bulk-sms distribution platforms also include [InfoBip](#), [TextIt](#), [Twilio](#) or [FrontlineSMS](#) but without the humanitarian or development experience of RapidPro (see Solution1).

Similar to SMS-chatbots for learning, a range of solutions exist for smartphones. The solution either requires downloading an app which can eventually be used offline or chatting through existing social media app (such as Whatsapp). It is likely more appropriate if the training is targeted to ToTs or Chairpersons of VSLAs for instance who are more likely to have access to smartphones or could be equipped with one as a part of the programme. Examples follow.

Mosabi <https://mosabi.co/> connects Ed-Tech and Fin-Tech in Kenya, Sierra Leone and Senegal. Their app works offline and provides financial literacy content with videos and storytelling to make it more accessible to people with low literacy levels. Content can be made available in various languages.

KaiOS Life App: <https://www.kaiostech.com/explore/life-app/> was built for a low-income target audience using low-cost smartphones or "smart feature phones". It focuses on equipping first-time internet users with tools and resources in digital skills, health, education, finances, etc.

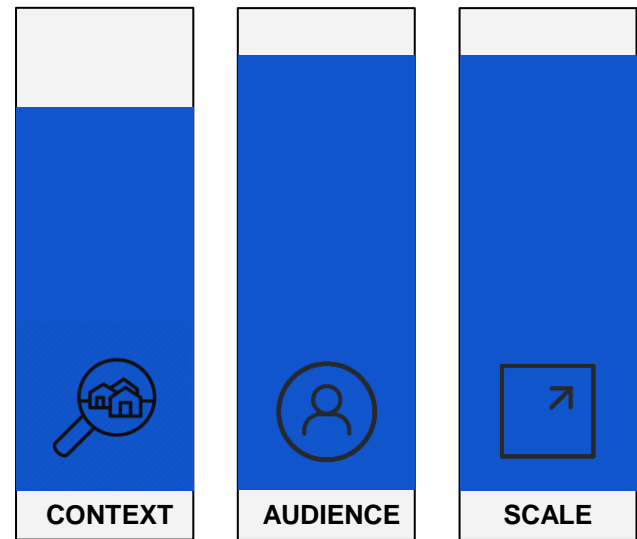
Code Innovation: <https://www.codeinnovation.com/> with funding from the Bill & Melinda Gates Foundation, built the Self-Help Group digital platform to digitize VSLAs and provide case studies, games, stories, and financial templates for use by trainers.





## NARROW-CASTING

### OVERALL MATCH



### Key Information:

The increasing penetration of mobile phones as well as expanding coverage of GSM and internet networks in Uganda provide great opportunities for digital communication and investments in that direction will most likely yield increasing benefits in the coming years as connectivity level and digital literacy increase. Meanwhile, the proportion of the population owning a phone in Uganda is 71% ([NITAU, 2018](#)) but this proportion drops to 43% among refugees ([GSMA, 2019](#)) and only 46% of the population uses internet ([GSMA, 2018](#)). In this context, for short-term communication and sensitization efforts, analog solutions remain very relevant.

Narrowcasting involves the use of speaker/sound-playing devices. Rather than simply using the devices to amplify voices, they can play content pre-loaded on storage devices like memory cards and flash disks.

The targeted audience upon accessing the content inserts the storage device and listens. This can be used for communal or small group meetings or by individuals.

### KEY VALUE

Narrow-casting is particularly relevant for reaching most vulnerable members of the community amongst whom a higher prevalence of illiteracy prevails. The content can be translated and made available in a range of different languages.

Originally, it is intended for being listened to as a group, which means it could be integrated into the proceedings of VSLA meetings (as long as social distancing measures apply).

The solution has the potential to reach large numbers of people without relying on individual ownership or access to mobile phones.

This type of on-demand audio-content is well adapted to ensure the targeted audience has access to the learning material over a period of time (rather than one-off) and at a time of convenience, thus allowing more opportunities to digest and understand complex and new messages such as those provided in a financial literacy training. This is advantageous compared with radio-shows with fixed schedules and limited broadcasting time – especially during the Covid-19 response during which there can be competition for airtime (with general school curriculum and Covid-19 preventive messages).

## NARROW-CASTING

### IMPLEMENTATION CONSIDERATIONS

The principal ways in which the solution could be used during Covid-19 are:

- Group sessions (VSLA meetings) but with fewer attending members, minimum distance between participants. The advantage is that after the initial training on the use of the device, the session can happen without physical presence of staff (thus also reducing correlated movements and exposure to and for people outside the community).
- The devices could be distributed to clusters of households and shared through an agreed schedule following public health protocols for distribution and cleaning of the device before passing it on to the following household. With such a model the reach could be for instance: 6,000 audio-playing devices distributed to 75,000 households (approximately 12 households will have access to any unique device), thus impacting 400,000 beneficiaries (average of 5-6 members per household).

Different device types (audioplayer, megaphones & SD cards, slightly high-end feature phones/smart-feature phones or connectivity-enabled devices) can be considered. The initial rollout requires either procuring a large number of devices and/or leveraging existing ones in the community/project.



Audio Guided Support Groups to Improve Mental Health in Rwanda via Audiopedia players. Photo: Uridu

Other configuration considerations:

- Training on using the devices appropriately will be needed.
- Content with audio recordings in mp3, mp4 or other compatible audio formats.
- To be explored: adapting the content to include group discussions on the played topics or quizzes as the solution is otherwise not interactive like solutions 1&2.

Narrow-casting does not allow collection of data on training completion or understanding by the learners. Separate M&E activities would need to be scheduled.

### SOLUTION-PROVIDERS / TECHNOLOGY HOSTS

Audiopedia <https://www.audiopedia.org/solution>, by the NGO Uridu, brings health education and life skills to basic devices (audio players, speaker phones) using an intuitive audiobook player software and keypad navigation. They have prior experience in rural Ugandan communities (Masaka) as well as other Eastern African countries and Latin America. They also leverage a crowdsourcing approach to translation in multiple languages. Apart from speaker-devices, their approach can be leveraged on Whatsapp or smart-feature phones.

Internews <https://internews.org/> has developed ways of harnessing the power of information in over 100 countries over the past 35 years, mainly in conflict-affected settings (including in Uganda, Kyangwali refugee settlement). These include their flagship program *Boda Boda Talk*, which uses motorbike taxis as conduits of audio information.

Access Agriculture <https://www.accessagriculture.org/> has popularized a model using podcasts for agricultural trainings that can be downloaded to a range of devices. The model can also be modified to display video over projector in rural areas.



## ADDITIONAL INSIGHTS

A single-solution is unlikely to fully meet or fit the training needs of the audience considering the contextual challenges of low literacy, low mobile phone penetration, and limited network coverage.

In addition, any introduction of a new form of training, whether high-tech or lower tech (from SMS-based learning to SD-enabled speakers), will require an initial sensitization/training to the use of the technology, which is most likely going to require in-person training/a training of trainers or promotion of the numbers to contact (for IVR and SMS-trainings) through radio broadcast.

Additionally, many of the solutions may require some initial hardware investment to increase their chances of reaching the right audience. This could range from phones to speakers or radios. Even radio-broadcast projects often require procuring devices to support scale. The Radio Set and mobile Phone Ownership and Listenership Survey Report Survey by War Child Holland of May 2020 concluded that ownership of radios varies between settlements (18% in Kyala II, 38% in Imvepi & Rhino) with an average of 29%. Education partners are investing in radios to support continuous learning during school closure which could increase coverage in the coming months. A joint procurement effort of devices with by several agencies (and coordination of upload of multi-sectoral content in the case of narrow-casting) would be an overall investment in the connectivity of communities and facilitation of communication with responders across the board.

Hybrid solutions are worth developing during Covid-19 but also with a longer-term objective of increasing the scale of the training. Examples include:

- TOTs will receive the SMS-training remotely, from within their community, before cascading it to groups in person.
- IVR used as a “repetition”/reinforcement solution after initial trainings.
- Combination of narrow-casting and SMS-quizzes, etc...

### AUDIO-VISUAL CONTENT & TRANSLATION

Two out of three of the solutions put forward the use of voice content. Once developed, such content is versatile and can be adapted to a range of diffusion mechanism, including the more traditional radio broadcast.

Just like in-person trainings are accompanied by visual aids, those may need to be adapted to follow a recorded curriculum.

Transforming training materials in audio-visual content could be done by a range of stakeholders. Possibilities to explore: [PHB Development](#) who developed the initial training materials, [Mango Tree](#), a well-established SBCC agency in Uganda, or global companies such as [EiDesign](#) or [Kallidus](#) to mention only a few.

The development of audio content also requires translation in several languages to ensure reaching a multi-lingual audience such as refugees. [Audiopedia](#) has come up with an innovative way to address this need via a volunteer crowdsourcing platform which can drive costs down and contribute to an ever-growing knowledge base of content that can be accessed by a range of stakeholders. Another organization specialized in this domain is [Translators Without Borders](#).

### MOBILE PHONE-BASED SOLUTIONS

These solutions would require looking into:

- 1- **If using a push system:** the concerns this may raise for people receiving the messages/calls in terms of privacy and the possibility to give them an opt-out option.
- 2- **Focusing on a targeted group** of community members such as community leaders who are more likely to have a regular access to a phone and already act as information focal points rather than the entire refugee community. This is particularly relevant for dissemination of basic information on CBT-assistance rather than for long-term development of financial literacy.
- 3- **Using an aggregation service** (for SMS, USSD and IVR) such as <http://www.yo.co.ug/> or <https://africastalking.com/> to ensure individual network operator coverage does not impede access to the resources. Aggregation services also ensure obtention of short codes from the Uganda Communication Commission which makes the service fast and cost-efficient. (Securing short-codes costs USD 10,000/year from UCC ; working with an aggregator for the short codes and integrations across MNOs would cost around USD 13,000).
- 4- In the case of IVR, **connection with WFP’s hotline or with UNHCR’s FRRM could be explored** to provide automated voice content to refugees calling in with specific CBT-related questions (entitlements, delivery mechanisms) as many calls registered already relate to this topic.
- 4- Considering **digital certification models** for learners completing the training: the social enterprise Diwala <https://diwala.io> is exploring this question for low-resource environments, including in Uganda.

## ADDITIONAL INSIGHTS

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### OTHER SOLUTIONS/PROJECTS WORTH MENTIONING

Farm Ink: <https://farm.ink/>

This app allows organizations to build their training content on the platform. Originally designed for agricultural extension training, it could be adapted.

Farm Radio International: <https://farmradio.org/uliza-services/>

The Uliza programme combines radio, mobile phones and, often, interactive voice response systems for agricultural extension training. The NGO works in 10 sub-Saharan African countries including Uganda.

WEKOnnect Group: [www.wekonnectgroup.com](http://www.wekonnectgroup.com) is a Uganda-based company which proposes support in developing Self-Administered Training packages through pre-recorded audio, visual and a hybrid of audio-visual. Trainings can be delivered through physical materials such as flyers, brochures, posters as well as more advanced platforms such as IVR and dedicated online web portals.

Digital Green <https://www.digitalgreen.org/training/> designs coursework for frontline workers with online and offline components, and practical instructional videos that have proven to greatly increase uptake. This approach could be adapted for the ToTs of financial literacy or chairpersons of VSLAs. They have prior experience in Uganda.

Mercy Corps' AgriFin Programme <https://www.mercycorpsagrifin.org/program-overview/> in Uganda, Zimbabwe, Tanzania, Zambia, Kenya, Ethiopia and Nigeria combines IVR, SMS & chatbots, farming apps to support productivity and access to financial services for smallholder farmers. The project ended in 2019 in Uganda.

Hamwe East Africa Limited <https://hamwe.org/index.php/home/agriculture-information-services/> provides agricultural information services in the form of Agriculture Advisory, Weather Data, Market Prices through USSD. USSD information likely times out too fast for detailed training content but could be used as a way to access information on individual CBT entitlements if and where mobile money is explored as a delivery channel.

## FOR FURTHER INFORMATION

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