



Kubaka Ubushobozi Hifashishijwe Ikoranabuhanga

The KUHI Consortium Community of Practice Launch: EVENT REPORT



Leveraging Digitization for the Economic Integration of Refugee and Host Communities

14th March 2024 | Kigali International Conference Center | 8:00am – 2:00pm



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INTRODUCTION

Overview

The *Kubaka Ubushobozi Hifashishijwe Ikoranabuhanga* (KUIH) Consortium is an initiative launched by GSMA in partnership with Alight Rwanda, Viamo, Inkomoko, the United Nations Capital Development Fund (UNCDF), World Vision, and United Nations High Commission for Refugees (UNHCR) to advance digital inclusion and digital financial inclusion for refugees and host communities in Rwanda by bringing together diverse stakeholders. In English, KUIH means “building capacity through technology.”

On March 14, 2024, GSMA and KUIH core members brought together over fifty key stakeholders from government, private sector, public sector and academia to launch its digital Community of Practice (CoP), aiming to drive collaboration and leverage collective expertise for the economic growth of both refugees and Rwandan host communities, especially in an era when humanitarian aid is decreasing and the need for the economic integration of displaced and local populations is increasing.

The KUIH Consortium aims to host monthly virtual and quarterly in-person events via the CoP to discuss digitization with focus areas to include economic empowerment, raising awareness on digital financial services, mapping actors, identifying gaps to fill to better serve communities, and to inspire innovation. The CoP objectives are:

- 1) Strategic and Technical Coordination: The CoP will take on strategic roles on advocacy and resource mobilization. It will engage with a variety of stakeholders to support the adoption of harmonized standards, approaches, and tools. It will facilitate collaboration between government and other stakeholders to integrate digital financial inclusion (DFI) into social and humanitarian assistance programs.
- 2) Quality DFI: The CoP will promote standards and guidelines for the delivery of high quality, secure, convenient, and scalable digital financial services. It will advocate for joint approaches across response cycles and provide technical assistance to assessments, research, and report dissemination.
- 3) Evidence, Learning and Innovation: The CoP will prioritize evidence gathering and promote innovation and learning through its events. It will actively disseminate evidence, learning and best practices as they become available, contributing to regional and global initiatives and ensuring that stakeholders in Rwanda have access to the same information.

To launch the CoP, GSMA and KUIH members held a half-day event in order to initiate interest, convene stakeholders, and gather ideas for potential topics for upcoming CoP events. Via the CoP, the KUIH Consortium hopes to pave the way for increased digital inclusion and DFI in Rwandan refugee camps and host communities.



Official launch of the KUHI Consortium Community of Practice

Rationale for the Consortium and CoP

In 2019, GSMA brought together a diverse group of stakeholders aiming to bring affordable, convenient, and targeted digital products and services to refugee camps and host communities. The KUHI Consortium was started by actors that believe that well-designed digital services, supported by skills programs, can have a positive impact on vulnerable households.

The CoP differs from a sector working group in that its objective is to provide opportunities for learning and discussion amongst members and to bring new ideas and potential interventions into the digital ecosystem in Rwanda. It is meant to drive collaboration, raise awareness of new industry trends, and allow both individuals and organizations to develop professionally. A working group, while containing elements of a CoP, is generally brought together to achieve specific goals, such as oversight and achievement outlined in national policies and strategies and is often higher level.

The newly launched CoP target audience therefore is open to both individuals and organizations or institutions such as:

- Representatives from humanitarian organizations, development actors, and the private sector.
- Members of relevant sector working groups.
- Policymakers and regulators.
- Fintech companies, technology providers, academics, researchers, and students.
- Donors and impact investors seeking opportunities in humanitarian and development finance.

CoP activities are slated to begin in May of 2024, and will be updated via the KUHI Consortium website:

www.kuhiconsortium.org.

PARTNERSHIPS, INCLUSION, COLLABORATION AND COMMITMENT: Key Takeaways from the CoP Launch

1. In the context of Rwanda, favorable policies for refugees, access to ID, and other advantages are already in place. The next steps are to ensure that policy is implemented and becomes practice, and more awareness on the part of the refugees and communities as well as providers is needed.
2. Including vulnerable communities digitally and financially requires a village: to succeed, refugees and host communities need the support of actors with different specializations – whether it is business training, access to capital, and support once a business is launched – to succeed.
3. Innovations such as Airtel’s low-cost 4G enabled mobile phones with the availability of affordable data are poised to provide opportunities for digital inclusion for those still left behind. How can this innovation and opportunity be afforded to refugee and host communities as well?
4. There is already a great deal of attention and interest in digital inclusion, and digital financial inclusion, with strong government support. However, this is often more focused on the lens of women and youth; there is a stated need for more inclusion of refugees and host communities to strengthen those communities’ economies, wellbeing and achieve goals of economic integration and self-reliance.
5. Finally, while digital is a crucial tool to help people stabilize their economic lives, earn, and eventually grow, tried-and-true interventions such as Village Savings and Loan Associations (VSLAs) have person-to-person advantages that encourage social cohesion and help people to work together to solve problems and receive essential information and training. The advantages of these should not be lost; rather, digital should be an added-value and not a complete replacement of these interventions. As Kondwani Mwangala of World Relief noted: **“Digitization should not disconnect people from coming together.”**



Eunice Mwendu Kiteme
Executive Director
Alight Rwanda

INTRODUCTORY REMARKS

While Rwanda has made great progress in achieving digital and financial inclusion goals, some challenges still remain.

- There is not yet 100% coverage of mobile phones nationally, and in some communities, people still do not have access to devices.
- Internet connectivity and data is expensive for many in the country.
- A gender divide still remains as well, and there is a need for solutions that help to promote equality within Rwandan communities.

KUHI originally formed in 2019, just prior to the start of the global COVID-19 pandemic. The barriers placed in our way to physically reaching the communities in which we work showed that with digital tools, assistance can still be provided, even when we are not able to be present. In 2023, as Rwanda and the world began to rebuild from COVID-19 the Consortium came back together and reexamined the platform and the ecosystem advancing the digital agenda in Rwanda such as government, MNOs, and organizations such as Alight.

At present, Alight is working in partnership with others in the KUHI Consortium, as well as with private sector actors like Airtel, who are visiting some of the areas in which Alight operates to understand the realities on the ground. Recognizing the need for access to devices, Alight is also bringing both simple and sophisticated tools to refugee and host communities to expand their opportunities for building digital skills, but also to use these skills for decent work.

For more on Alight’s humanitarian work in Rwanda, visit: <https://wearealight.org/our-work/rwanda/>

“We all need each other to bring digital inclusion to a reality. We know that digital is not easy. Moving from analogue to digital looks glamorous, but it is costly and can come at a price, such as exposing people to fraud. It is not always better than informal. We need innovative approaches to realize a more equitable and safe digital inclusion. By launching this community of practice to address challenges together, shape policy, and support the government as it gears towards becoming a middle-income country, we can work together to achieve a safe digital world.”



KEYNOTE SPEAKER

Adalbert RUKEBANUKA, Director General, Policy, Planning and Risk Reduction
Ministry in Charge of Emergency Management (MINEMA)

At present, Rwanda hosts over 135,000 refugees, mainly from Burundi and the Democratic Republic of Congo (DRC). Some of these have been in the country for almost twenty-seven years, and 91% still live in camps and receive humanitarian assistance. This is a challenge given that funds available for humanitarian relief are being reduced. And MINEMA is the government champion for these refugees, tasked with ensuring their wellbeing and protection.

In Rwanda, the government has created a conducive environment where refugees have the same rights and economic opportunities as Rwandan citizens. They can be employed, own a business, own property, enter contracts, access bank accounts, take part in the national health insurance scheme (the *mutuelle de santé*). The efforts made by the government are part of the commitments made during a leader's summit in New York in 2016, in which Rwanda reaffirmed its commitment to refugee inclusion. One of the key commitments is focused on graduating camp-based refugees out of assistance programs and increasing formal work opportunities as part of a [joint livelihoods strategy](#) with UNHCR on the economic inclusion of refugees in Rwanda.

Although the Rwandan government has undertaken the steps to secure the complete integration of refugees, there is much more to be done with stakeholders in the development field and with financial sector actors such as financial service providers. This is especially important given that cash transfers are one of the main ways that the government, even beyond MINEMA, is extending necessary monetary assistance to those in need.

The community serving refugees, displaced people and their host communities must continue to reflect on the guiding principles of collaboration, inclusivity, and innovation. MINEMA reaffirms its commitment to enhancing collaboration and recognizes that this community of practice is entering the ecosystem at a good time. So, let us remain steadfast in our commitment to leaving no one behind, including refugees and vulnerable groups, ensuring that all can benefit from digitalization – especially those who need these innovations the most.



Adalbert Rukebanuka, Director General,
Policy, Planning and Risk Reduction,
MINEMA

“The launch of this community of practice marks a significant milestone to our collective effort to harness the power of digitalization for positive change. By bringing together diverse stakeholders from humanitarian organizations, development actors, the private sector, policymakers and beyond, we have a unique opportunity to share knowledge, exchange best practices, and forward partnerships that will drive meaningful impact.”

DIGITAL FINANCIAL INCLUSION SPOTLIGHT



Marc Mico
Head of Payments
Equity Bank, Rwanda

“Digital financial inclusion is a topic of critical importance for Equity Bank Rwanda. This isn’t just about access to technology, it’s about empowering individuals and giving back to communities to ensure that we build a more secure and prosperous future for vulnerable groups.”

- When Equity Bank embarked on the journey of digital transformation, they looked not only at digitizing traditional services, but at the social mission of the bank to create financial opportunities for communities, champion inclusion and reach the unbanked.
- Through a collaboration with UNHCR and WFP, Equity delivers cash assistance to refugees, currently providing digital financial services to over 46,000 refugees through various technologies like multi-agency cash wallets, cards, USSD platforms and biometric terminals.
- The cash transfer scheme in Rwanda ensures that refugees have access to their funds and can make purchasing decisions like going to the market, buying services, in the same ways that Rwandans do. Refugees can determine their own priorities, make choices about their own money, and contribute to the development of their own communities.
- Equity also considers remittances, partnering with money transfer companies that allow transfers across the globe through their cross-border digital infrastructure.
- Opening accounts is just the first step, however. Equity, with UNCDF and FSD Africa, has provided digital financial literacy training for over 12,500 refugees as well as trained over 4,000 agents to better serve displaced communities.
- Next steps are new products and services for refugees like social protection loans to grow livelihoods, climate risk mitigations and adaptations (like solar home systems, clean cooking solutions, and climate smart agricultural tools). And through partnership with BRD, Equity is supporting job creation initiatives like Jya M’bere.

“As Airtel Money, we understand that we cannot operate in isolation. We are moving towards convergence, towards working together. So, if you see us in the room with the yellows and other colors, just know that at the end of the day, we are all working towards removing limits to people having access to their funds.”

- Airtel currently operates in 14 markets in Africa with different corridors allowing customers to securely receive and send money to other destinations globally.
- Why Airtel Money? There are four basic reasons:
 - 1) Airtel Money has intentionally kept transfers free of charge between Airtel wallets.
 - 2) Airtel Money has bulk payment services where bank payments can be sent at once to multiple people with the click of a button.
 - 3) “Cyacumi” or “10%”. This is a way of giving back to communities. From December of 2023, every time a user buys airtime for themselves, they earn 10% cash back from Airtel.
 - 4) Facilitation of commerce through smart code, or a six-digit code that can be used to make payments for goods and services.
- An innovation that has the potential to bring many more Rwandans into the digital age is the 20,000 RWF 4G-enabled smartphone, which has a product where users can buy 1GB of data every 30 days for 1,000 RWF via that handset. This helps to make both devices and data affordable – one of the challenges still faced towards digital inclusion in Rwanda.
- Finally, Airtel and other operators are working to finalize and operationalize a national switch whereby all financial service players can provide a one-stop solution to send and receive money seamlessly, regardless of provider.



Jean Claude Gaga
Managing Director, Airtel
Money

VOICES FROM THE FIELD

Jacqueline MUHIMPUNDU, Businesswoman, Owner and Creator of DETEX Enterprises and Burundian Refugee



Trainers Learn New Skills to Pass on to Refugee and Host Community Clients
Inkomoko & UNCDF

Jacqueline's Story

“My name is Jacqueline, and I am a mother of six, four of my own and two orphans that I support. I came to Rwanda from Burundi and was invited here to speak today by Inkomoko. I wish to thank you first for giving us refuge as it was not easy to come with children alone. At first, I could not find something for work because I was a refugee.

When I came from Burundi, I knew how to make mandazis, because in the past I was a refugee in Kenya and received training on those skills. In Kigali, I was lucky to be received by someone who was a friend to my family when they were a refugee in Burundi, but it was still not easy.

Luckily, Inkomoko started to call people to work together, including she and me, and I started to collaborate with Rwandan women in my community in a savings and loan group that Inkomoko trained us to do. Inkomoko also provided more training on soapmaking, and I was able to increase my production. They encouraged me to work outside of my house, and so I rented a place to work, and I created my own enterprise, DETEX.

I must apologize because sometimes when you give testimony about where you came from, it is emotional. I thank GIZ as well because they trained me on digital skills, and to file my own taxes. Before that, I had someone doing taxes for me who sometimes stole my money. Now, I can do a declaration of taxes and pay it myself. **Learning digital skills saved me from losing money and being more self-sufficient.**

Coming back to Inkomoko, they are like family to me. They are welcoming, they supported us to get loans when at the bank, we could not get a loan because we did not have collateral. I also wish to thank God, as I managed to repay those loans, and now can pay school fees for my children. Next, I need to find how to pay for tertiary education for my eldest, who is working with me while we find a solution.

I do my best, but if I could get more capital, I could improve my business even more. But I wish to testify that as refugees, we are capable, we have skills, and we can work and we can empower our community.

And I would like to thank and acknowledge the government, the people of Rwanda, because we are supported like nationals. I can do my business just as nationals do – I can do marketing; I can sell my products in a hotel. I am an entrepreneur who helps my family, my community, and the whole country.



Refugee and Host Community Entrepreneurs and Soapmaking Business
Alight Rwanda

PANEL DISCUSSION

KEY TAKEAWAYS



Carol Gitobu
Senior Market
Engagement
Manager, GSMA



Alex Ntale
Chief Executive
Officer
Rwanda ICT Chamber



Kondwani Mwangala
Deputy Chief of
Party, World Relief
Rwanda



Rachel Akimana
Program Manager,
Business Growth
Services, Inkomoko



Danya Kattan
Livelihoods & Economic
Inclusion Officer,
UNHCR



Assane Gueye
Associate Teaching
Professor, Carnegie
Mellon University Africa

Moderated by Carol Gitobu, Senior Market Engagement Manager, GSMA

UNHCR: SUPPORTING EQUITABLE AND SAFE DIGITAL INCLUSION FOR REFUGEES AND HOST COMMUNITIES

- UNHCR joined the KUI Consortium as a strategic advisor because the work of safe, equitable digitalization cannot be done alone. We are advocating more and more for access to technology, but at the same time, we must keep in mind that this should be done equally, leaving no one behind.
- While we still face challenges, like access to devices and connectivity, as well as power. Infrastructure is an issue, and this brings in the necessity of coordination between multiple types of actors. Not just humanitarian and public sector, but those who can innovate to bring power and better connectivity to unreached areas.
- We also need to balance short-term needs with long-term investments. We often get excited about small projects, but we need to think more long term. For instance, UNHCR, GSMA and the International Telecommunications Union have launched the “Connectivity for Refugees” Initiative, so that we can drive connectivity to all refugee hosting areas by 2030.
- Digital literacy is one of the challenges we find important to face. In 2022, we launched a project under our UHCR Innovation fund with Prison Fellow Rwanda, where we are training digital counselors to help other refugees. Not all refugees have the capability to use new technologies because of literacy levels, and so through digital counselors, we find that refugees can be helped to apply for scholarships, work, or other important things. But again, we need coordination and not just digital literacy for the sake of digital literacy - we need quality programs that take our target groups needs into account.
- Awareness is also a barrier to refugees knowing and exercising their rights, such as to bank accounts, SIM cards and IDs, but also a barrier for those in the provider space. We need to coordinate better to ensure that all actors know the rights that exist and how to both provide and access these.

“Rwanda provides a golden opportunity for digital transformation, specifically in refugee camps and host communities, because it is a good user environment, the policies are flexible, and the government is active in helping to implement the refugee and host community strategies for digitalization and economic inclusion.” ~ Danya Kattan

PANEL DISCUSSION

KEY TAKEAWAYS |
(CONT)



RWANDA ICT CHAMBER: PRIVATE SECTOR ACTION FOR DIGITAL TRANSFORMATION

- The Rwanda ICT Chamber is part of the private sector and is an umbrella body for ICT companies in Rwanda and part of the Private Sector Foundation.
- While we still face challenges, like access to devices and connectivity, as well as power. Infrastructure is an issue, and this brings in the necessity of coordination between multiple types of actors. Not just humanitarian and public sector, but those who can innovate to bring power and better connectivity to unreached areas.
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PANEL DISCUSSION

KEY TAKEAWAYS | (CONT)

WORLD RELIEF: DIGITIZATION WITHOUT LOSING COMMUNITY

- World Vision has done a lot of work to digitize savings groups in Rwanda, to simplify transactions and increase group members' ability to save easily. Another advantage World Vision has observed in savings group digitization is better security. Members no longer must carry cash to and from the group and can rather save and receive loans into their account at their homes. To date close to 9,000 groups have been digitized through partnerships with mVend and Exuus and their platforms. This is a more nascent project within camps, but the process has begun with 48 savings groups digitized to date.
- Digitizing savings groups has also provided opportunities in terms of linkages. For example, because the ecosystem in Rwanda has become more developed, you can pay bills, go to a hospital, and access other facilities via phone.
- One of the challenges observed with digitization of groups is that the social fabric of the community can be weakened. Groups do not only meet for the sake of saving or talking about money, but also to discuss other issues that individuals may be dealing with. A consideration is to ensure that people still have reason to meet, form relationships, and create strong communities.
- World Vision has a flagship project along with the Ministry of Local Government, MINALOC and the Local Administrative Development Agency, LODA, using a graduation model in which individuals and their progress out of poverty is tracked using digital methods – the “Ultra Poor Graduation (UPG)” model.

“At a broad level, within World Vision, we perceive digitalization as a catalyst for financial inclusion because it boosts economic empowerment at an individual level, and it also drives service delivery and enhances accountability.” ~ Kondwani Mwangala

INKOMOKO & TAILORED MSME STRENGTHENING

“Overall, there is a need for a systemic approach that helps entrepreneurs in terms of training, access to capital, mentorship, but also value chain development and contribution to policies that support refugees and vulnerable people to start and grow businesses.” ~ Rachel Akimana

- In ten years of operations, Inkomoko has given loans to over 2,600 people with a value of over 2 B RWF.
- Inkomoko values relationship and trust-building as an organization; therefore, their model includes recruitment by going door-to-door. For vulnerable people, some face-to-face interaction is needed and not all parts of an approach can be digital.
- Inkomoko also does business consultancy as a one-on-one service for those entrepreneurs who need it. They will have a business advisor working with them for a year that helps to identify challenges that the entrepreneur is facing. This allows Inkomoko to provide tailored services and opportunities for individuals and cooperatives that targets their specific needs.
- An item that is necessary as well is value chain development, and Inkomoko does many market linkages while also helping the entrepreneurs to learn how to better understand the markets they are working in through low-cost training. This is evident in the example from Jacqueline (see page 6).

An example of small business strengthening comes from Nyabiheke refugee camp, where Inkomoko began working with a refugee running a small retail shop. They were able to provide him with a first loan of 1M RWF, which he used to become a wholesaler with shops in the camp and in Musanze town and ten employees. He is creating jobs for refugees and growing his capital, with a current loan of 25 M RWF. Micro and small businesses have the potential to create impact and contribute to economic development.

PANEL DISCUSSION

KEY TAKEAWAYS | (CONT')

“When government, MNOs and the banking sector come to invest in refugee camps, it should not be corporate social responsibility. Through the success stories we have seen, it is clear there is shared value and a business case that is already built.” ~ Carol Gitobu



CARNEGIE MELLON UNIVERSITY: DIGITALIZATION WHILE RESPECTING DIGNITY

- An important axiom that must be part of any program serving vulnerable people is “serve and do no harm.” In academia, Institutional Research Boards (IRBs) play an important role because data is necessary to produce tailor-made solutions. In any case where human subjects are involved in research the IRB must review and approve the research so that ethics, privacy, wellbeing, and dignity can be respected when research is done.
- For the past two years, Carnegie Mellon has been working with UNHCR to train ICT teachers in refugee camps through their directorate of diversity and inclusion. This is a way to reach young people via partnerships. The university is now finalizing courses for these teachers and turning it into a curriculum that will enable ICT teachers in camps to better teach these subjects.
- While ID is not an issue in terms of access in Rwanda, research done by the university has shown that many people in camps still do not have ID. Those people without IDs are still excluded from the formal financial system, and there are still barriers such as travel and time limitations that keep all refugees from taking up IDs in general.
- Agent networks are one of the most important areas of focus for CMU and its work, because in terms of data privacy, information is exchanged when agents work with clients. Through its CyLab Africa, the university is doing research to understand these interactions and the types of private data being exchanged. The goal is to allow agents to continue to do their work while being aligned with data protection policies and keeping their clients' accounts safe and secure.

“We know that the last mile for financial inclusion in Africa is the agents. Banks are not everywhere, and so agents play a capital role here. To better serve clients, especially vulnerable clients like refugees, agents need training on handline private information and following laws and regulations. This is one of the issues that has arisen in our research.” ~ Assane Gueye



“Beyond the NGO or the implementer, digitalization has also helped the regulators to have some sort of insight into how much money is changing hands from one person to another. Sometimes cash becomes very difficult to transact if people do not want to go to the bank and deposit it. But as this money is moving from one gadget to another, it also provides an opportunity for the regulators to know what is happening at various levels in the financial sector.”

~ Kondwani Mwangala

Q&A WITH LAUNCH ATTENDEES

- **While refugees are often supported and employed by members of the ICT Chamber, the percentage of those employed is still very small. How can this be scaled up?**

To go to scale, first actors in Rwanda need to be intentional in sourcing locally for those items, materials, or human resources available locally to extend more opportunities to those in Rwanda. Second, by developing digital skills and technologies, those in Rwanda will not be limited by location. Once more skills are built, more people here – including refugees – can plug into the global labor market. For example, there is a lot of demand in Europe for offshore software development. The Chamber is working with the Ministry of ICT and Innovation on a Digital Inclusion Council to create digital career pathways that are clear and provide opportunity to local talent.

- **How does the availability of digital financial services influence employment opportunities for refugees?**

The ICT Chamber has worked with the Massachusetts Institute of Technology (MIT) who have supported a program for refugees to take online courses. The next stage is internship, but these learners are based in refugee camps. The Chamber can help them to find internships, but the next question is, where will these refugees stay? This is one area where digital financial services come in. We had some resources to put towards accommodation, transport, and a stipend, and we needed to be able to send this money somewhere. By helping the refugees to understand their rights and the employers to understand these as well.

- **How is the digitization model for VSLAs working, and how are actors like World Vision ensuring that communities are protected from the risks of going digital?**

The model is working and working well. However, it is still a learning process. One area that was highlighted earlier is that it is important to ensure that using digital tools does not negate the meeting in person aspect of groups. Another challenge is that trust takes time to build. For people who were accustomed to being able to see and touch the money that they were saving, it is a shift for them to understand that their money is still there, and they will still have it, but that they can no longer see it or touch it physically. This must be kept in mind when digitizing VSLAs.

- **What can and should be done to actualize data protection in refugee communities?**

CMU provided important input on data protection. In addition, when looking at savings groups and vulnerable populations, people are often afraid to use digital tools and digital financial services because they feel that their private information will be exposed. This is normal, and to some extent it is true – everyone using digital tools and digital financial services is somewhat exposed. Therefore, NGOs and other actors working directly with communities must address these fears at the outset of digitization and include it as part of an orientation.

- **Who is Inkomoko's target market and what is the interest rate charged on Inkomoko loans?**

Inkomoko targets all genders but has a higher target for women. In 2024, the target is 65% women and 60% youth. The loans are given at a 10% flat fee that is payable within three years, and the loans are provided to borrowers within two weeks of the borrower being approved for a loan.

- **How can we bring stakeholders together to ensure that people without devices are able to get devices, such as those being provided for 20,000 RWF via the Airtel and Netflix partnership?**

Working together in communities such as the new KUHI Community of Practice is important so that different stakeholders can make contact and leverage on what each is doing. For example, Airtel is visiting areas where Alight operates with Alight to see the reality on the ground.

CLOSING REMARKS

Cecile Umuhoza, Viamo Country Director, Rwanda

MINEMA is championing the financial inclusion of refugees to ensure that they have the same rights as locals. **Equity Bank** is providing cash assistance transfers and other financial tools to help refugees become more self-reliant, specifically social protection loans. **Airtel** has partnered with Netflix to avail affordable 4G mobile phones – 1.2 million of them – a fact that is remarkable given that last year’s census reported that only about 1.3 million Rwandans used the internet in 2022.

Overall, the words **PARTNERSHIPS**, **COLLABORATION**, **INCLUSION** and **COMMITMENT** were repeated by speakers and panelists throughout the day. Working together to achieve success stories like that of Jacqueline paint a picture of what the KUHl Consortium is trying to achieve. In the CoP being launched today, everyone will be welcome. Together let us build more coalition, highlight what is being done in the sector, establish areas of further collaboration and avoid duplication.

READING LIST

- [The Digital Worlds of Displacement-Affected Communities: A cross-context study of how people affected by displacement use mobile phones](#)
- [UNHCR Digital Transformation Strategy 2022-2026: Strengthening protection, building self-reliance and optimizing delivery](#)
- [Moving Up the Digital Ladder: The case of refugee digital financial inclusion in Rwanda](#)
- [MSMEs Go Digital: Expanding e-commerce in Rwanda](#)

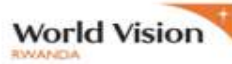
A CALL TO ACTION

“It is now being projected that by 2050, more displaced people will be because of environmental reasons rather than conflict. So, this means things are changing. And even conflict is not ending, as we have more still refugees coming from different areas of Africa, and we are receiving people evacuated from Libya. It is time that we share their lives and put them on the map in our countries, acknowledging that they are here and need our support. And we will continue to do so for changing reasons.” ~ *Jacques-Prevert RUMANYIKA, Alight Rwanda*

The KUHl Consortium will launch monthly and quarterly meetings beginning in mid-2024. To stay up to date, visit www.kuhiconsortium.org or contact any of the core CoP members on the following page.



GSMA



CONTACT US

GSMA

<https://www.gsma.com/mobilefordevelopment/>

Alight Rwanda

<https://wearealight.org/our-work/rwanda/>

Inkomoko

<https://www.inkomoko.com/>

World Vision Rwanda

<https://www.wvi.org/rwanda>

Viamo

<https://www.viamo.io>

United Nations High Commissioner for Refugees (UNHCR)

<https://www.unhcr.org/rw/>

United Nations Capital Development Fund (UNCDF)

<https://www.uncdf.org/rwanda>

KUHI Consortium Website

<https://www.kuhiconsortium.org>