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| **CASH TECHNICAL WORKING GROUP MEETING****Wednesday, 22 September 2021 at 15:00 – 17:00, Virtual Meeting****Minutes of Meeting.** |
| **Attendance**: EEAS, CRS, USAID, DFID, CARE, AVSI, Save the Children, WFP, UNHCR, UNCDF, REACH, Cesvi, DCA, Financial Sector Deepening Uganda (FSDU), MTN, ECHO, U-LEARN, DRC, LWF |
| **Agenda:** 1. Update from settlement level CWG
2. Advocacy and latest developments on cash assistance in Uganda
3. Updates from Ministry of Gender Labour and Social Development
4. FSP presentation on cash assistance in Uganda:
	* MTN – Mobile Money transfers for humanitarian Assistance
	* ABSA bank
5. National FSP mapping
6. Way forward – Financial Literacy Training discussions
7. Updates from partners
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| **Agenda** | **Discussion** | **Action Points** |
| 1. Update from settlement level CWG
 | **Highlights****West Nile CWG*** Roll out of FL training in the target areas (Imvepi and Palorinya) in partnership with FRC continues to take place
* Draft report for GESA Women, under review and will be shared with the entire working group
* Scaling up CBT for general food assistance, more households being enrolled in Imvepi and Palorinya
* Endline surveys for PoC trained on FL planned to take place
* Rhino camp held its first settlement level CWG, UNHCR and WFP as co-chairs, DRC as the secretary.
* DRC piloted use of ProGres V4
* Imvepi settlement also held their first settlement level CWG meeting on Sept 9th 2021
* Joint assessment to study impact of cash transfers in relation to GBV
* Bidibidi Settlement level CWG meeting also tool place on 15th Sept 2021.

**Discussion**The cash for work assessment needs to be coordinated at the national level |  |
| 1. Advocacy and latest developments on cash assistance in Uganda
 | **Highlights*** Capacity building sessions to rolled in the field (CVA for financial inclusion)
* Continued investment on the digital rails (infrastructure, eco-system support
* UNCDF launched a partnership with Airtel on Sept 22, 2021
* Bank of Uganda looking forward to carrying out field visits (national payments department)
* Final 3 sessions will focus on financial and digital inclusion
* 06th Oct to hold the first webinar.
* Proposed field visit to Nakivale in October
 | Oct 6th , First Webinar suggested to provide CVA programming fundamentalsPartners requested to urge their field colleagues to participate |
| 1. FSP presentation on cash assistance in Uganda:
	* MTN – Mobile Money transfers for humanitarian Assistance
	* ABSA bank
 | **Highlight****MTN (Sandrah Namazzi)*** More than 150k mobile money agents countrywide
* Mo-cash savings and loans done digitally on mobile
* MTN in the humanitarian space – partnership with GiveDirectly payments in Kiryandongo
* Presence across all the refugee settlements
* Exploring bulk disbursement with UNHCR, USAID
* Upscaling agents across the country
* Working with Vision fund to provide loans
* Working with URSB to onboard refugees as mobile money agents

Discussion* MTN works with merchants in 15 districts
* MTN working to onboard more merchants in south west and West Nile
* Refugees also being recruited
* Registration for refugee sim cards is a smooth process

How can NGOs with small cash portfolios benefit from the kind of contract arrangements.Bulk disbursement fee are the same, 300 per transaction.**ABSA Bank (Susan Lugalambi)*** Product capability for refugees and host communities
* Looking to expand products and services that cater for refugee populations
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| 1. National FSP Mapping
 | HighlightKey Findings* 180 interviews completed (structured and semi structured interviews)
* Respondents included FSPs, FSP agents, aggregators, humanitarian actors and refugees
* Findings indicative rather than representative
* Majority of FSPs reported having presence in the settlements
* All settlements, an MNO reported having at least an agent in th settlement
* Digital methods more used by FSP in southwest as compared to the West Nile and others
* 30% of FSP reported lack of valid ID as a major obstacle among refugee population to accessing services
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| 1. Way forward – Financial Literacy Training discussions
 | **Highlights** * FL training learning event was held in Mid September
* Event focused on landscape, participant selection, training curriculum, ToT, coordination and collaboration

**Next steps*** With the available information, in process of preparing a learning brief to be ready and shared by Oct 2021
* Financial service providers and user experience, research ongoing
* Women entrepreneurs
* Last mile groups
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***Next meeting scheduled for Wednesday 27th Oct 2021***

*3.00pm to 5.00 pm*

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