

# Financial inclusion in a refugee response

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## Question

What are the main summary documents and toolkits on financial inclusion relevant to the Ugandan refugee response?

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# 1. Overview

**The growing scope, frequency, and complexity of forced displacement, both inside and outside of countries, has pushed donors and other development groups to rethink their approaches to humanitarian crises, particularly on refugee response.** Financial inclusion is widely regarded as a particularly critical tool that development organisations can employ to mitigate the catastrophic impact of humanitarian crises on refugees.

**Financial inclusion would provide a wide range of financial products – such as savings, remittances, loans, and insurance – to both refugees and citizens of host countries, which are critical for disadvantaged populations seeking to mitigate shocks, acquire assets, and support local economic development.**<sup>1</sup> Changes in how humanitarian aid is distributed are opening the path for greater financial inclusion. Donors and humanitarian organisations are shifting away from emergency cash transfers and toward digital payments via electronic cards. This opens new opportunities to connect refugees and displaced people to a bigger pool of financial services (El-Zoghbi et al., 2017).

This rapid literature review summarises the available evidence on toolkits that assist the response by humanitarian and development agencies to financial inclusion of refugees. In addition to the documents defined explicitly as “toolkits”, it also includes reports and online articles which contain useful guidance, since there were few “toolkits” available.

Generally, there is lack of resources that directly address the query, i.e., “financial inclusion” in a “refugee response” context. Although there is a growing literature and evidence on the financial inclusion theme, much of it does not directly relate to refugees. Furthermore, most guidance notes and toolkits prepared for refugee response by humanitarian/development agencies do not directly and explicitly deal with financial inclusion, but rather focus on operational and programming issues of wider relief responses.

The review is presented as an annotated bibliography format and includes toolkits, guidance notes, technical reports, and online articles by humanitarian and international development agencies.

The search for evidence (i.e., relevant literature) was mainly done using specific terms of “financial inclusion” and “refugees” (and variant terms like “migration”, “displacement”, “humanitarian”, and “humanitarian response” – see Section 2 for further details). Even though the search terms were recorded, and the screening of literature was relatively comprehensive, it is worth noting that this is a rapid evidence review and the search methodology is not systematic. Therefore, there are limitations in what can be concluded from it.

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<sup>1</sup> The World Bank defines financial inclusion as a situation where “individuals and businesses have access to useful and affordable financial products and services that meet their needs – transactions, payments, savings, credit and insurance – delivered in a responsible and sustainable way” (World Bank, 2018).

## Some brief summaries of toolkits:

- **Financial inclusion:**
  - The “**inclusive financial integrity**” toolkit by Alliance for Financial Inclusion offers practical guidance on how to formulate and implement financial inclusion related interventions for refugees – in a way that is compatible with regulations on Anti-Money Laundering and Countering the Financing of Terrorism. The toolkit draws lessons from refugee response on financial inclusion in countries like Syria, Zambia, Tanzania, and Rwanda.
  - The “**cash transfer programming in urban emergencies**” toolkit by the Cash Learning Partnership brings together the collective knowledge of best practices, key issues in programming, and adaptations of financial inclusion for refugees, especially on cash transfer programme methodologies for urban (and refugee camp) settings.
  - The “**roadmap to the sustainable and responsible financial inclusion**” underwritten by GIZ, Alliance for Financial Inclusion, IRC, UNHCR and other partners provides a guideline on financial inclusion for forcibly displaced persons and refugees.
  
- **Financial literacy training:**
  - The “**financial education toolkit**” by UNCDF is intended to support humanitarian relief response towards the financial inclusion of refugees and host communities in Tanzania through financial literacy provision programming.
  - The “**how to include refugee entrepreneurs in microfinance**” guide by the Center for Financial Inclusion provides key recommendations for financial service providers on ways to start including the underserved refugee finance market, within a microfinance portfolio. The guide highlights examples where training tools targeting skills development have been introduced to address the unique needs of displaced populations and refugees.
  - The “**digital financial literacy**” guide by Alliance for Financial Inclusion offers recommendations on digital financial literacy strategies for interventions targeting refugees or other vulnerable groups.
  
- **Financial inclusion relating to women’s economic empowerment:**
  - GIZ’s “**women’s financial inclusion toolkit**” provides tools, guidance, and project ideas by delving into project scoping, design, implementation, and measurement. It contains seven detailed case studies from various countries with different challenges, target groups, and activities.
  - The toolkit “**promoting women’s financial inclusion**” by DFID and GIZ offers a practical guide to developing and monitoring financial services to enhance women’s (refugee or otherwise) financial inclusion as one tool for the economic empowerment of women.
  
- **Financial inclusion relating to last mile groups:**
  - The “**accessible and affordable remittance services for refugees**” toolkit by UNHCR is designed to aid refugee response programming and to expedite

access to regulated and affordable remittance channels. The toolkit helps to identify market segments where innovative financing models can have transformational power to reach the last mile. It addresses exclusion and inequalities of access by refugees and forcibly displaced communities.

- The “[fintech for financial inclusion](#)” report by Alliance for Financial Inclusion offers a “framework for digital financial transformation” that includes some guidance on bridging the last mile.

Note: most toolkits and guides on financial inclusion of refugees don’t explicitly discuss this topic.

- **Financial inclusion relating to financial service providers (FSPs):**

- “[Serving refugee populations: the next financial inclusion frontier](#)” by UNHCR provides “guidelines for financial service providers”. The guide presents some key steps that FSPs can take to serve refugee clients, apart from host communities. The guide also summarises emerging good practices from FSPs who are serving refugees, to provide recommendations and tips for FSPs.
- IRC’s “[cash transfer resilience tool](#)” aims to guide humanitarian organisations to preposition cash transfer services and implement partnership frameworks and agreements with FSPs.
- “[Getting financial services to refugees right](#)”, an article by Center for Financial Inclusion, provides an overview of guidance tools and key recommendations for FSPs that are willing to contribute to securing financial inclusion right for refugees.

Note: some useful toolkits and guidance materials from humanitarian responses on financial inclusion targeting refugees in Uganda were intentionally excluded from this report. However, links to these are provided in a separate Annex excel file.

## 2. Methodology

While preparing this rapid evidence review, several search strings were used on different databases and platforms to find the most relevant information on “toolkits” and “guides” for “financial inclusion” by humanitarian responses targeting “refugees”. Some of the toolkits and guides target “forcibly displaced people” (or “persons”) apart from “refugees”. Other guidance documents are broadly setup to target “vulnerable” groups, i.e., “refugees” and other groups like “women” and the “illiterate”. Some toolkits and guides also broadly target interventions that could be designed for both “refugees” and “host communities”. As relevant information from academic literature was generally limited, a range of grey literature – constituting toolkits, technical reports, and guiding materials (often stemming from development/humanitarian agencies) – were additionally assessed and included.

The key literature platforms and databases explored include:

- Google;
- Google Scholar;

- The Active Learning Network for Accountability and Performance in Humanitarian Action (ALNAP) database.

In addition to the above, some key citations and references within pre-identified toolkits and guidance documents were further explored using the keywords described above.

Different keywords and their variations were used on the above databases. The specific searches included:

- Google: "financial inclusion" AND "refugee\*" AND "toolkit\*". 82,000 results. Sorted by relevance.
  - Refining search: Google: "financial inclusion" AROUND (50) "toolkits" AND "refugees". 4,480 results. Screened first 100.
- Google Scholar: "financial inclusion" AND "toolkit" AND "refugees". 290 results. Screened first 100.
- ALNAP database: "financial inclusion" AND "toolkit" AND "refugees". 136 results. Screened first 100.

Note: The ordering of search results by 'relevance' (i.e., ranking) follows the default ranking algorithms of Google and the other literature platforms. In cases where the searches returned a large number of results (e.g., Google), the first 100 reports were screened. The screening process on these reports (still a very large number) was done through a rapid scanning of the documents with the keywords, followed by quick readings of the contents around the keywords and the researcher's own judgement.

### 3. Annotated bibliography: extraction matrix for toolkits and guidelines

Rank	Title	Link	Date	Document Type	Author/ Publisher	Extract
01	Tanzania - a financial education toolkit designed for refugees and host communities	<a href="https://www.unctf.org/article/5659/tanzania---a-financial-education-toolkit-designed-for-refugees-and-host-communities">https://www.unctf.org/article/5659/tanzania---a-financial-education-toolkit-designed-for-refugees-and-host-communities</a>	2020	Toolkit	UNCDF	<p><b>1) Financial Inclusion (broader theme):</b></p> <p>This is a financial education toolkit designed for refugees. The toolkit is based on the experience of Tanzania, where a UNCDF team initiated three financial and digital educational projects, namely a tablet-based app, an SMS learning platform, and a face-to-face training module.</p> <p><b>2) Financial literacy:</b></p> <p>This is essentially a financial literacy toolkit for refugees.</p> <p><b>3) Financial inclusion of women:</b></p> <p>Toolkit notes that major focus is placed on the inclusion of women and youth in the design of all interventions.</p> <p><b>4) Financial inclusion of last mile groups:</b></p> <p>Explicit reference to “last mile” groups unavailable.</p> <p><b>5) Financial inclusion relating to financial service providers</b></p>

						Financial service providers are noted to be partners that contribute to a more enabling environment for financial inclusion and self-reliance amongst refugees and host communities.
02	Accessible and affordable remittance services for refugees: a toolkit	<a href="https://responsiblefinanceforum.org/wp-content/uploads/2018/06/88457.pdf">https://responsiblefinanceforum.org/wp-content/uploads/2018/06/88457.pdf</a>	2018	Toolkit	UNCDF and UNHCR	<p><b>1) Financial Inclusion (broader theme):</b></p> <p>The toolkit guides strategy development and approaches that humanitarian and development agencies may use to deal with unique barriers and constraints, especially those faced by refugees (particularly forcibly displaced people) in accessing ‘regulated’ channels of remittance at an inexpensive cost. These channels may also further connect remittances collected by forcibly displaced people and host communities with broader financial services.</p> <p><b>2) Financial literacy:</b></p> <p>The toolkit suggests that digital literacy ought to be one key aspect of “demand-side data” that should be collected.</p> <p><b>3) Financial inclusion of women:</b></p> <p>The toolkit provides a broad and valuable set of questions for critical informants. Among those is “How do refugees currently send and receive money?” and “Do men and women face the same challenges when sending or receiving remittances? If not, how do their challenges differ?”</p> <p><b>4) Financial inclusion of last-mile groups:</b></p>

						<p>Toolkit presents/deals with the “existence and cost of informal agents, especially to facilitate the last mile” as “demand-side challenges”.</p> <p><b>5) Financial inclusion relating to financial service providers:</b></p> <p>One of the toolkit’s key objectives is to understand better the barriers that FSPs and remittance providers encounter when supplying remittance services to refugees. The toolkit tries to identify the most affordable and accessible channels for providing remittance for refugees, i.e., through FSPs.</p> <p><i>Note: the toolkit has conducted some tests in Uganda to validate some of the tools. However, the toolkit has a much broader application.</i></p>
03	Cash transfer programming in urban emergencies	<a href="https://fscluster.org/sites/default/files/documents/CalP%20Toolkit%20Cash%20Transfer%20Programming%20in%20Urban%20Emergencies.pdf">https://fscluster.org/sites/default/files/documents/CalP%20Toolkit%20Cash%20Transfer%20Programming%20in%20Urban%20Emergencies.pdf</a>	2011	Toolkit	Cash Learning Partnership (CaLP)	<p><b>1) Financial Inclusion (broader theme):</b></p> <p>The toolkit draws together the collective knowledge of “best practices”, critical issues in programming, and adaptations of cash transfer programme methodologies for urban settings, including refugee camps.</p> <p><b>2) Financial literacy:</b></p> <p>Toolkit notes that urban poor (and refugees in camps) may have high levels of illiteracy and may face a challenge while accessing financial institutions. The toolkit, however, does not systematically address literacy-related interventions.</p>



						<p><b>3) Financial inclusion of women:</b></p> <p>The toolkit acknowledges “pregnant and/or lactating women” in its ‘vulnerability criteria’.</p> <p><b>4) Financial inclusion of last mile groups:</b></p> <p>Explicit reference to “last mile” groups unavailable.</p> <p>However, various barriers to financial inclusion are addressed.</p> <p><b>5) Financial inclusion relating to financial service providers</b></p> <p>The toolkit notes that urban environments (including urban camps for refugees) might offer a greater (physical) access range for financial institutions. However, ‘legality’ issues could also be a barrier, especially for refugees.</p>
04	Promoting women’s financial inclusion: A toolkit	<a href="https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/213907/promoting-womens-financial-">https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/213907/promoting-womens-financial-</a>	2013	Toolkit	DFID and GIZ	<p><b>1) Financial Inclusion (broader theme):</b></p> <p>The toolkit offers a practical guide to developing and monitoring financial services to enhance women’s (refugee or otherwise) financial inclusion as one tool for women’s economic empowerment.</p> <p>This toolkit utilises lessons drawn from past projects on improving financial inclusion in order to show how such programmes can be effectively designed, implemented and monitored.</p>

		inclusion-toolkit.pdf			<p><b>2) Financial literacy:</b></p> <p>The toolkit argues that improving women’s financial inclusion is not just a matter of delivering products and services that better meet the needs of women. It is also a question of improving women’s financial literacy or capabilities. Therefore, improving their financial knowledge and skills can be considered one of the critical instruments required to promote their economic empowerment.</p> <p><b>3) Financial inclusion of women:</b></p> <p>The toolkit explicitly targets women’s financial inclusion.</p> <p><b>4) Financial inclusion of last mile groups:</b></p> <p>Explicit reference to “last mile” groups unavailable.</p> <p>Toolkit notes that women face numerous intersecting barriers while striving to improve their economic circumstances. Financial inclusion programmes run by development and humanitarian partners can only address some of these. Often, financial inclusion will be one part of a more comprehensive programme addressing several factors that limit women’s opportunities.</p> <p><b>5) Financial inclusion relating to financial service providers:</b></p> <p>Toolkit lists different ways of segmenting the potential participants in the programme.</p>
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						The toolkit notes that financial service providers may segment and target beneficiary groups on the basis of their behaviour rather than their vulnerability, socio-economic status or industry.
05	Women's Financial Inclusion Toolkit - Paving the way for women's economic empowerment	<a href="https://www.giz.de/experts/download/s/2021%20giz%20womens%20financial%20inclusion%20toolkit.pdf">https://www.giz.de/experts/download/s/2021%20giz%20womens%20financial%20inclusion%20toolkit.pdf</a>	2021 (continually updated)	Toolkit	GIZ	<p><b>1) Financial Inclusion (broader theme):</b></p> <p>The toolkit offers an overview of women's financial inclusion and why this is important and beneficial (i.e., for poor/needful women, including displaced/refugees).</p> <p>The toolkit brings together tools, guidance, and project ideas by digging into project scoping, design, implementation, and measurement information.</p> <p><b>2) Financial literacy:</b></p> <p>The toolkit stresses that digitalisation has been generally enhanced in many countries. However, women's access to digital financial services is limited and gaps remain - like access to mobile phones and digital literacy. As such, financial literacy is seen as one of the possible supply/demand-side barriers that must be addressed.</p> <p><b>3) Financial inclusion of women:</b></p> <p>The toolkit is explicitly directed at women. As such, all aspects of the discussion revolve around this theme.</p> <p><b>4) Financial inclusion of last-mile groups:</b></p>

						<p>Explicit analysis of “last mile” groups not available. However, the toolkit notes the significance of developing gender-inclusive financial products, even in ‘remote areas’ – where the barriers (e.g., financial infrastructure) are often higher.</p> <p><b>5) Financial inclusion relating to financial service providers:</b></p> <p>The toolkit is based on the notion that women (refugees and others) in developing countries and in countries in crisis offer a vast untapped opportunity for financial service providers.</p>
10	Inclusive financial integrity: a toolkit for policymakers	<a href="https://www.afi-global.org/sites/default/files/publications/2020-07/AFI_CEN_FRI_toolkit_AW_digital.pdf">https://www.afi-global.org/sites/default/files/publications/2020-07/AFI_CEN_FRI_toolkit_AW_digital.pdf</a>	2020	Toolkit	Alliance for Financial Inclusion (AFI)	<p><b>1) Financial Inclusion (broader theme):</b></p> <p>This toolkit offers practical guidance on aligning financial inclusion and Anti-Money Laundering and Countering the Financing of Terrorism (AML-CFT) outcomes. It was designed with a special reference to Financial Action Task Force (FATF) recommendations and guidance on a risk-based approach.</p> <p>It particularly highlights key examples of financial inclusion interventions benefitting refugees. For instance:</p> <ul style="list-style-type: none"> <li>• Biometric identification of refugees in Jordan;</li> <li>• Simplified Customer Due Diligence (CDD) for forcibly displaced population/people in Zambia and Tanzania; and</li> <li>• Inter-agency identity verification exercises in Rwanda</li> </ul>

					<p><b>2) Financial literacy:</b></p> <p>Toolkit advises the use of conditional training (or education sessions) to supplement financial inclusion project objectives, e.g., to enhance the financial literacy skills of beneficiaries.</p> <p><b>3) Financial inclusion of women:</b></p> <p>Toolkit advises on ways of better targeting to reach women and other vulnerable groups. However, the toolkit notes that involving women is difficult in some programmes, e.g., cash-for-work.</p> <p><b>4) Financial inclusion of last mile groups:</b></p> <p>Explicit reference to “last mile” groups unavailable.</p> <p>Toolkit notes that distances to financial institutions, lower level of financial technologies, and low participation in formal financial institutions can be barriers to financial inclusion related interventions.</p> <p><b>5) Financial inclusion relating to financial service providers:</b></p> <p>Toolkit notes that camps for refugees and internally displaced persons (IDP) - which are hubs for humanitarian response interventions - often become permanent urban settlements. The toolkit adds that such “urban environments” may offer a greater range for financial institutions through which humanitarian agencies can transfer cash.</p>
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<p><b>10 ###</b></p>	<p>National financial inclusion strategies a toolkit</p>	<p><a href="https://www.afi-global.org/sites/default/files/publications/2016-08/Guideline%20Note-20%20FIS-Toolkit.pdf">https://www.afi-global.org/sites/default/files/publications/2016-08/Guideline%20Note-20%20FIS-Toolkit.pdf</a></p>	<p>2016</p>	<p>Toolkit</p>	<p>Alliance for Financial Inclusion</p>	<p><b>1) Financial Inclusion (broader theme):</b></p> <p>The toolkit provides practical guidance on formulating and implementing national financial inclusion strategies and systematically monitoring and evaluating its progress over time.</p> <p>The toolkit is not designed explicitly for refugee responses but to any unserved people in general, i.e., those that do not have access to or use financial products and services offered by formal financial services providers – including refugees.</p> <p><b>2) Financial literacy:</b></p> <p>Toolkit notes that concerted efforts to drive financial literacy helps in the adoption of financial inclusion initiatives.</p> <p><b>3) Financial inclusion of women:</b></p> <p>Gender is used as an indicator – but no particular focus on financial inclusion of women.</p> <p><b>4) Financial inclusion of last mile groups:</b></p> <p>Toolkit advises on ways of easing the targeting women and other vulnerable groups.</p> <p>However, several barriers to access and usage of financial products and services are discussed.</p> <p><b>5) Financial inclusion relating to financial service providers</b></p>
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						Toolkit notes that while analysing the access and usage of financial products and services, stakeholders (e.g., humanitarian agencies) should pay attention to different financial service providers.
11	Serving refugee populations: the next financial inclusion frontier – guidelines for financial service providers	<a href="https://sptf.info/images/Guidelines-for-FSPs-on-serving-refugee-populations-March2017.pdf">https://sptf.info/images/Guidelines-for-FSPs-on-serving-refugee-populations-March2017.pdf</a>	2017	Report/Guideline (with overview of guidance tools)	UNHCR	<p><b>1) Financial Inclusion (broader theme):</b></p> <p>The guideline helps humanitarian agencies and other users to properly examine how (and why) refugee populations are financially excluded and how FSPs could effectively reach and serve this untapped (refugee) financial market segment.</p> <p>The guide offers concrete steps that FSPs can take while planning their service to refugee clients - in addition to nationals/host communities.</p> <p><b>2) Financial literacy:</b></p> <p>The guideline notes that refugees will benefit from financial literacy training. It further notes that Some humanitarian NGOs such as the International Rescue Committee (IRC) already provide financial literacy trainings to refugees in various countries hosting refugees.</p> <p><b>3) Financial inclusion of women:</b></p> <p>The guideline advises FSPs “to start by including sub-segments of refugees that are perceived to be less of a competitive threat to the national population and to existing clients. Often, women and youth are less threatening.”</p>

						<p><b>4) Financial inclusion of last mile groups:</b></p> <p>Explicit reference to “last mile” groups unavailable.</p> <p>The guideline notes that ‘legal barriers’ render severe disincentive for refugees to approach formal financial institutions as well as for FSPs to serve them.</p> <p><b>5) Financial inclusion relating to financial service providers:</b></p> <p>This guideline explicitly targets Financial Service Providers. As such, it provides broad discussions, advises, and lessons on this theme.</p>
12	Roadmap to the sustainable and responsible financial inclusion of forcibly displaced Persons	<a href="https://reliefweb.int/sites/reliefweb.int/files/resources/Roadmap_FI-of-FDPs_122019_0.pdf">https://reliefweb.int/sites/reliefweb.int/files/resources/Roadmap_FI-of-FDPs_122019_0.pdf</a>	2020	Report (with overview of guidance tools)	Alliance for Financial Inclusion et al.	<p><b>1) Financial Inclusion (broader theme):</b></p> <p>This roadmap aims to provide guidelines, tools and policy recommendations for actors involved in the financial inclusion of FDPs and refugees, including humanitarian and development agencies, governments, the private sector, and research organisations.</p> <p><b>2) Financial literacy:</b></p> <p>The roadmap report briefly highlights the importance of financial literacy for financial inclusion.</p> <p><b>3) Financial inclusion of women:</b></p> <p>The roadmap does not explicitly highlight gender issues.</p>



						<p><b>4) Financial inclusion of last mile groups:</b></p> <p>Explicit reference to “last mile” groups unavailable.</p> <p>The guide highlights several barriers to financial inclusion, e.g. language barriers, lack of support networks and social norms or negative cultural perceptions, to appropriately meet the unique needs of FDPs.</p> <p><b>5) Financial inclusion relating to financial service providers</b></p> <p>The report helps humanitarian and development agencies to assist FDPs in making informed choices – e.g., by comparing and choosing from multiple financial products.</p>
13 ###	Operational guidance and toolkit for multipurpose cash grants	<a href="https://www.campnetwork.org/wp-content/uploads/2020/01/operational-guidance-and-toolkit-for-multipurpose-cash-grants-web.pdf">https://www.campnetwork.org/wp-content/uploads/2020/01/operational-guidance-and-toolkit-for-multipurpose-cash-grants-web.pdf</a>	2015	Report (with overview of guidance tools)	UNHCR et al.	<p><b>1) Financial Inclusion (broader theme):</b></p> <p>The toolkit delivers comprehensive and practical guidance for humanitarian actors working on refugee response so as to help them conceptualise, design, and implement multipurpose cash grants (MPGs) for refugees.</p> <p><b>2) Financial literacy:</b></p> <p>Toolkit notes that training should be offered when supplying cards/vouchers/phones to deliver MPGs.</p> <p><b>3) Financial inclusion of women:</b></p>

						<p>The toolkit discusses additional burdens faced by women in different contexts.</p> <p><b>4) Financial inclusion of last mile groups:</b></p> <p>The toolkit highlights various blockages or barriers for vulnerable people to access financial services and markets.</p> <p><b>5) Financial inclusion relating to financial service providers</b></p> <p>Payments systems with card or account used for MPGs in humanitarian settings can encourage financial inclusion and more equitable interactions between FSPs and recipients - even after the programmes are concluded.</p>
14	Integrating forcibly displaced persons (FDPs) into national financial inclusion strategies (NFIs)	<a href="https://www.afi-global.org/wp-content/uploads/2021/01/AFI_GN41_AW_digital.pdf">https://www.afi-global.org/wp-content/uploads/2021/01/AFI_GN41_AW_digital.pdf</a>	2020	Report (with overview of guidance tools)	Alliance for Financial Inclusion	<p><b>1) Financial Inclusion (broader theme):</b></p> <p>The guideline primarily aims to help incorporate a “forced displacement lens” within the framework of national financial inclusion priorities.</p> <p><b>2) Financial literacy:</b></p> <p>The guide notes that providing FDPs with enhanced financial literacy and the confidence to use formal financial services are essential for their financial inclusion.</p> <p><b>3) Financial inclusion of women:</b></p>

						<p>This guide builds on a separate guide “Integrating Gender and Women’s Financial Inclusion into National Strategies”</p> <p><b>4) Financial inclusion of last mile groups:</b></p> <p>Explicit reference to “last mile” groups unavailable.</p> <p>The guide discusses major categories of barriers that inhibit the financial inclusion of forcibly displaced people and refugees.</p> <p><b>5) Financial inclusion relating to financial service providers</b></p> <p>The guide discusses some country cases where FDPs provided some prototype and test financial products tailored for refugees in camps and research and market studies.</p>
20	Advancing the financial inclusion of forcibly displaced persons	<a href="https://static1.squarespace.com/static/5cfe2c8927234e0001688343/t/60892b13db454d424c5f62ad/1619602209073/AFI_FDPs_CS_AW_digital_0.pdf">https://static1.squarespace.com/static/5cfe2c8927234e0001688343/t/60892b13db454d424c5f62ad/1619602209073/AFI_FDPs_CS_AW_digital_0.pdf</a>	2020	Report (with overview of guidance tools)	Alliance for Financial Inclusion	<p><b>1) Financial Inclusion (broader theme):</b></p> <p>This report presents a synthesis of case studies and offers key considerations for future policy actions to advance the financial inclusion of forcibly displaced persons (FDPs).</p> <p><b>2) Financial literacy:</b></p> <p>Among its list of roadmaps to the sustainable financial inclusion of FDPs, the report cites the need for building knowledge, skills, and level of trust in formal financial services by FDPs.</p>

						<p><b>3) Financial inclusion of women:</b></p> <p>The report notes that cultural view on gender often precludes women from accessing services, including financial inclusion.</p> <p><b>4) Financial inclusion of last mile groups:</b></p> <p>Explicit reference to “last mile” groups unavailable.</p> <p>However, it lists several barriers to the financial inclusion of displaced persons and refugees.</p> <p><b>5) Financial inclusion relating to financial service providers:</b></p> <p>The report advises supporting FSPs to serve FDPs that are dissuaded by stringent Customer Due Diligence (CDD) rules and Anti-Money Laundering and Countering the Financing of Terrorism (AML-CFT) obligations through facilitating identity products issuance to FDPs – such as digital technologies and risk-based/tiered KYC and CDD requirements.</p>
20	Digital financial literacy	<a href="https://www.rfilc.org/wp-content/uploads/2021/05/Digital-Financial-Literacy.pdf">https://www.rfilc.org/wp-content/uploads/2021/05/Digital-Financial-Literacy.pdf</a>	2021	Report (with overview of guidance tools)	Alliance for Financial Inclusion	<p><b>1) Financial Inclusion (broader theme):</b></p> <p>The guideline presents critical considerations when developing a digital financial literacy strategy for vulnerable groups (i.e., including refugees) and periods of disaster/emergency response by humanitarian/development agencies.</p> <p><b>2) Financial literacy:</b></p>

						<p>The report is explicitly centred on financial literacy (digital).</p> <p><b>3) Financial inclusion of women:</b></p> <p>The guideline focuses on women and other vulnerable groups.</p> <p><b>4) Financial inclusion of last mile groups:</b></p> <p>The guideline touches on how various emerging risks, expected challenges and barriers affect financial inclusion of most vulnerable and last mile target groups.</p> <p><b>5) Financial inclusion relating to financial service providers</b></p> <p>Guideline shows that FSPs can be instrumental in providing digital financial literacy initiatives to target groups in various countries.</p>
20	Fintech for financial inclusion: a framework for digital financial transformation	<a href="https://www.ada-microfinance.org/sites/default/files/2020-12/fintech-for-financial-inclusion-a-framework-for-digital-financial-">https://www.ada-microfinance.org/sites/default/files/2020-12/fintech-for-financial-inclusion-a-framework-for-digital-financial-</a>	2018	Report (with overview of guidance tools)	Alliance for Financial Inclusion	<p><b>1) Financial Inclusion (broader theme):</b></p> <p>The technical report lays down a Fintech framework that notably features biometric digital identification systems that facilitate the financial inclusion of refugees.</p> <p><b>3) Financial inclusion of women:</b></p> <p>The technical/guidance report notes that technology can enable developing countries to bypass wide networks of traditional 'brick-and mortar' bank branches and provide a financial system digitally and reach vulnerable segments of</p>

		transformation.pdf				<p>society – including refugees, forcibly displaced persons, rural poor, and women.</p> <p>The toolkit offers an example from Pakistan where biometric technology adoption helped women receive cash directly.</p> <p><b>4) Financial inclusion of last mile groups:</b></p> <p>The report provides some advice on “bridging the last mile”.</p> <p><b>5) Financial inclusion relating to financial service providers:</b></p> <p>Based on an example from India (i.e., e-KYC system), the report explains how the digitisation of identity authentication simplifies the account opening process and provides all consenting customers easy access to digital as well as traditional financial services.</p>
20	Future of financial assistance: an outlook to 2030	<a href="https://www.alnap.org/system/files/content/resource/files/main/future-of-financial-assistance-report-fullfinal.pdf">https://www.alnap.org/system/files/content/resource/files/main/future-of-financial-assistance-report-fullfinal.pdf</a>	2020	Report (with overview of guidance tools)	CaLP and IARAN	<p><b>1) Financial Inclusion (broader theme):</b></p> <p>This report looks at humanitarian Cash and Voucher Assistance (CVA) within the wider environment of financial assistance, which can reach people affected by crisis, including refugees.</p> <p>The report incorporates a ‘scenario toolkit’ for humanitarian financial assistance globally.</p> <p><b>2) Financial literacy:</b></p>

					<p>The report notes that differences in technological access and literacy (e.g., digital and data literacy) worsen financial inequalities and exacerbate financial exclusion for the most at-risk populations, such as refugees.</p> <p><b>3) Financial inclusion of women:</b></p> <p>The report stresses that socio-economic and cultural barriers to accessing mobile technology and the internet particularly impact women. Fostering digital literacy (especially among women) and encouraging investment in core digital infrastructure help more people to access digital financial services (DFS) via mobile networks and the internet.</p> <p><b>4) Financial inclusion of last mile groups:</b></p> <p>The report argues that while schemes to expand last-mile connectivity and capacity for digital transfers are ongoing in several countries, donor investments to date have been concentrated more on countries that are less affected by crises.</p> <p><b>5) Financial inclusion relating to financial service providers:</b></p> <p>The report notes that among the key barriers to financial inclusion and mobile connectivity in several developing countries is the requirement for official ID (e.g. proof of legal identity for refugees) in order to comply with the due diligence obligations expected from FSPs.</p>
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20	Getting financial services to refugees right	<a href="https://www.centerforfinancialinclusion.org/getting-financial-services-to-refugees-right">https://www.centerforfinancialinclusion.org/getting-financial-services-to-refugees-right</a>	2018	Online article (with overview of guidance tools)	Center for Financial inclusion	<p><b>1) Financial Inclusion (broader theme):</b></p> <p>The online article presents a summary of guidance notes/recommendations for the effective financial inclusion of refugees. This is based on findings from interviews with refugees.</p> <p><b>2) Financial literacy:</b></p> <p>The article mainly highlights the importance of ‘business’ and ‘vocational’ training to complement financial inclusion drives to refugees.</p> <p><b>3) Financial inclusion of women:</b></p> <p>The article notes that many women refugees have plans to launch their own businesses (primarily home-based). For this to be realised, they have to be supported via financial inclusion.</p> <p><b>4) Financial inclusion of last mile groups:</b></p> <p>Explicit reference to “last mile” groups unavailable.</p> <p><b>5) Financial inclusion relating to financial service providers:</b></p> <p>The article is mainly intended to provide recommendations for FSPs willing to contribute to facilitating financial inclusion rights for refugees.</p>
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20	How to Include Refugee Entrepreneurs in Microfinance	<a href="https://www.centerforfinancialinclusion.org/how-to-include-refugee-entrepreneurs-in-microfinance">https://www.centerforfinancialinclusion.org/how-to-include-refugee-entrepreneurs-in-microfinance</a>	2019	Online article (with overview of guidance tools)	Center for Financial inclusion	<p><b>1) Financial Inclusion (broader theme):</b></p> <p>The article/guide provides useful recommendations on how FSPs could start including refugees (i.e., an underserved market) in their microfinance portfolio. To facilitate this, examples are drawn from different countries and refugee response cases.</p> <p><b>2) Financial literacy:</b></p> <p>The article highlights the benefits of financial literacy training by mentioning the example of Microfund for Women (MFW), which serves over 7,500 Syrian refugees in Lebanon. In this case, a learning academy and training curricula were created for both beneficiaries/refugees and humanitarian staff.</p> <p><b>3) Financial inclusion of women:</b></p> <p>The article notes that women refugees may have specific/unique needs - e.g., most Syrian refugee women were not working before the war started. Women refugees in Lebanon were offered not only financial services but also non-financial services customised for their backgrounds.</p> <p><b>4) Financial inclusion of last mile groups:</b></p> <p>Explicit reference to “last mile” groups unavailable.</p> <p><b>5) Financial inclusion relating to financial service providers:</b></p>
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						The article notes that changes to FSPS' internal systems may be necessary to serve refugees clients. Further, this depends on FSPs' internal organisational policies and the host country's regulatory structure.
31	Cash transfer programming toolkit	<a href="https://reliefweb.int/sites/reliefweb.int/files/resources/mercy_corps_cash_transfer_programming_toolkit_part_1.pdf">https://reliefweb.int/sites/reliefweb.int/files/resources/mercy_corps_cash_transfer_programming_toolkit_part_1.pdf</a>	2020	Toolkit	Mercy Corps	<p><b>1) Financial Inclusion (broader theme):</b></p> <p>The toolkit is a guide to cash transfer programming in emergency response and early recovery settings. The toolkit includes programming such as cash-for-work for refugees.</p> <p>The toolkit is based upon “best practices” and practical experience. The CTP Toolkit, nevertheless, does not cover the use of cash in wider contexts like social safety net, in private sector development, or in financial services payments and subsidies.</p> <p>This toolkit is intended for use by field and HQ-based humanitarian agencies' staff who are devising and/or implementing CT intervention in emergency or early recovery settings. It has also been prepared for those with limited or no CT programming experience.</p> <p><b>2) Financial literacy:</b></p> <p>Toolkit notes from the experiences of E-Transfers (Mobile Vouchers) that uneducated and innumerate beneficiaries face obstacles in using the new technologies, and some of them may require “helpers” to process personal identification numbers (PINs).</p>

						<p><b>3) Financial inclusion of women:</b></p> <p>The issue of financial inclusion of women is discussed in different parts of the toolkit. The toolkit noted that particular attention should be given to vulnerable groups (e.g., elderly, illiterate populations, women) to guarantee their participation and security when preparing a programme using e-transfers.</p> <p><b>4) Financial inclusion of last mile groups:</b></p> <p>Explicit reference to “last mile” groups unavailable.</p> <p>Toolkit warns that e-transfers may pose additional barriers related to technology use.</p> <p><b>5) Financial inclusion relating to financial service providers:</b></p> <p>Toolkit notes that using the local financial system could lower the workload for humanitarian relief organisations, eliminate the security risk for humanitarian staff carrying cash, lower the risk of corruption and may lead to better tracking and reporting.</p> <p>The toolkit also discusses different options that can be used to distribute cash through FSPs.</p>
32	Cash transfer resilience tool	<a href="https://seepnetwork.org/files/galleries/1732_CRTC-Handbook-">https://seepnetwork.org/files/galleries/1732_CRTC-Handbook-</a>	2016	Toolkit	IRC	<p><b>1) Financial Inclusion (broader theme):</b></p> <p>The toolkit was developed to help humanitarian agencies (especially at country level) to better prepare for emergency</p>

		Final-revision.pdf			<p>response situations using cash transfers, i.e., for displaced people/refugees and other poor/needy groups.</p> <p><b>2) Financial literacy:</b></p> <p>Tool notes that an induction training or meeting with established Cash Transfer (CT) service providers is useful - since humanitarian groups often lack a common language with financial service providers. The tool widely explores the importance of providing financial training (especially around CT) and its likely impact.</p> <p><b>3) Financial inclusion of women:</b></p> <p>No explicit reference to financial inclusion of women.</p> <p><b>4) Financial inclusion of last-mile groups:</b></p> <p>Explicit reference to “last mile” groups unavailable.</p> <p>The tool notes that accounts-based digital cash transfers provide the potential for enhanced financial inclusion for aid recipients, as the opening and usage of accounts enables recipients to build a banking history/experience and enables FSPs to provide other financial products to them as clients. However, the toolkit notes that the capacity and interest of cash recipients in using digital accounts differs significantly across different contexts.</p>
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					<p><b>5) Financial inclusion relating to financial service providers:</b></p> <p>The toolkit is designed to help humanitarian actors to assess which types of CT services might be more resilient to the shocks typically incurred during a crisis. As such, the toolkit aims to inform the pre-crisis assessment and analysis of potential partner FSPs to provide timely and quality cash transfer services, at scale, during humanitarian emergencies.</p> <p>The toolkit notes that, humanitarian organisations are often ill-informed of the range of choice between CT services availed through FSPs in areas of potential humanitarian crisis. The availability and knowledge of different payment mechanisms will improve as the development, and humanitarian communities work to enhance local financial infrastructure and inclusion.</p>
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## 4. Annotated bibliography: extraction matrix for repositories

Title	Link	Date	Document Type	Author/Publisher	Extract
Gateway guide to financial inclusion for refugees and humanitarian crises	<a href="https://www.findevgateway.org/guide/2019/11/gateway-guide-financial-inclusion-refugees-and-humanitarian-crises">https://www.findevgateway.org/guide/2019/11/gateway-guide-financial-inclusion-refugees-and-humanitarian-crises</a>	2017	Repository (with collection of guidance publication for practitioners)	FinDev Gateway	<p>The guide/site provides a list of the latest guidance and tools for practitioners, papers, and case studies on financial inclusion for refugees and humanitarian crises.</p> <p>There is also a special focus on digital humanitarian cash transfers, an important and growing area of financial inclusion.</p> <p>Repository offers:</p> <ul style="list-style-type: none"> <li>• Guidelines and tools for practitioners</li> <li>• Case studies</li> <li>• Resources/papers on focus on digital humanitarian cash transfers</li> </ul>
Financial inclusion	<a href="https://www.unhcr.org/financial-inclusion.html">https://www.unhcr.org/financial-inclusion.html</a>	2021	Repository (with collection of guidance publication)	UNHCR	<p>The site provides a list of toolkits, papers, links to consultative groups on financial inclusion for refugees. The resources mainly relate to UNHCR's work on promoting access to financial services for refugees and other vulnerable groups in host communities.</p>

			for practitioner s)		<p>Repository offers:</p> <ul style="list-style-type: none"> <li>• Summary of UNHCR’s work on the area</li> <li>• Papers and toolkits from United Nations Capital Development Fund</li> <li>• List of selected papers on the topic</li> <li>• Consultative group to assist the poor</li> </ul>
Financial inclusion for refugees and host communities	<a href="https://www.ilo.org/empent/areas/social-finance/WCMS_804230/lang--en/index.htm">https://www.ilo.org/empent/areas/social-finance/WCMS_804230/lang--en/index.htm</a>	2021	Repository (with collection of guidance publication for practitioner s)	ILO	<p>The site provides various resources linked to ILO’s Social Finance Programme, which is working towards extending financial services to FDPs and host communities in East Africa and the Middle East.</p> <p>The various guidance documents and reports available relate to:</p> <ul style="list-style-type: none"> <li>• Supporting financial institutions embrace new client segment’s opportunities</li> <li>• Driving the financial capability of FDPs and host communities</li> <li>• Financial Education for Refugees and Host communities</li> <li>• Fostering access to adequate financial services for refugees and host communities</li> <li>• Advocating for the inclusion of FDPs into host countries’ financial systems</li> </ul>

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## About this report

*This report is based on six days of desk-based research. The K4D research helpdesk provides rapid syntheses of a selection of recent relevant literature and international expert thinking in response to specific questions relating to international development. For any enquiries, contact [helpdesk@k4d.info](mailto:helpdesk@k4d.info).*

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