

# Hi, I'm Arifu!

## Financial Education via SMS

### INNOVATIVE APPROACH

Arifu provides an effective platform for reaching the world's least-served populations with much-needed education on finance. Arifu digitizes training programs that are traditionally in-person, allowing them to reach learners who have never before had access to this type of content.

### BLOOM'S TAXONOMY

Arifu measures success in terms of adoption and engagement with content, capacity development achieved, behavior change and quality of life improvements. Arifu uses Bloom's Taxonomy to help measure what level of learning an individual has achieved. Different levels of questions are tagged for the level of learning they are trying to measure: recall, understanding, application, analysis, or evaluation.



**ARIFU** is a technology that allows financial education to achieve scale in a cost-effective way using SMS messages. Users dial a code using any type of phone – smart phones not required – and receive a reply that allows them to enter the Arifu learning platform.

Arifu is free, and does not require an internet connection. It simply works via SMS messages between learners and the platform. Learners can repeat the lessons as often and as many times as they like. The only tools needed are a phone, a Vodacom SIM card, and network.

Arifu is one of the many tools in UNCDF's toolkit for building digital literacy and financial capability in Tanzania. It allows users to access financial education content when convenient to them. Even those users who are not able to join savings groups or attend financial education trainings have access to high-quality lessons using this platform.

At the same time, Arifu builds digital skills as users practice sending and receiving SMS messages, and learn new information about Mobile Money – specifically Mpesa and Mpawa, both available in Tanzania.

In the refugee camps of Tanzania's Kigoma region and host communities surrounding them, UNCDF has been testing and refining Arifu along with a toolkit of additional financial and digital literacy materials since 2017.

Members of savings groups are the primary learners, with others accessing the content at community centers. To date more than 7,000 refugees and Tanzanians have had a chance to learn using Arifu. UNCDF and partners are using a pre-test and post-test to measure specific gains or continued gaps in financial and digital literacy.

## What Content is Available with Arifu?



Refugees at the Nyarugusu Camp test Arifu

Arifu contains the following modules:

- 1) Saving
- 2) How to Form or Join a Savings Group
- 3) How to Grow Your Savings Group Shares (Saving More)
- 4) How to Use M-Pesa
- 5) How to Use M-Pawa
- 6) Tell Your Friends! (Share Arifu with Others)

### POTENTIAL FOR SCALE

Arifu estimates that there are currently over 200 million individuals using basic or feature phones in Africa. This means that Arifu's content could be made available to a much greater group of people than are able to join face-to-face trainings.

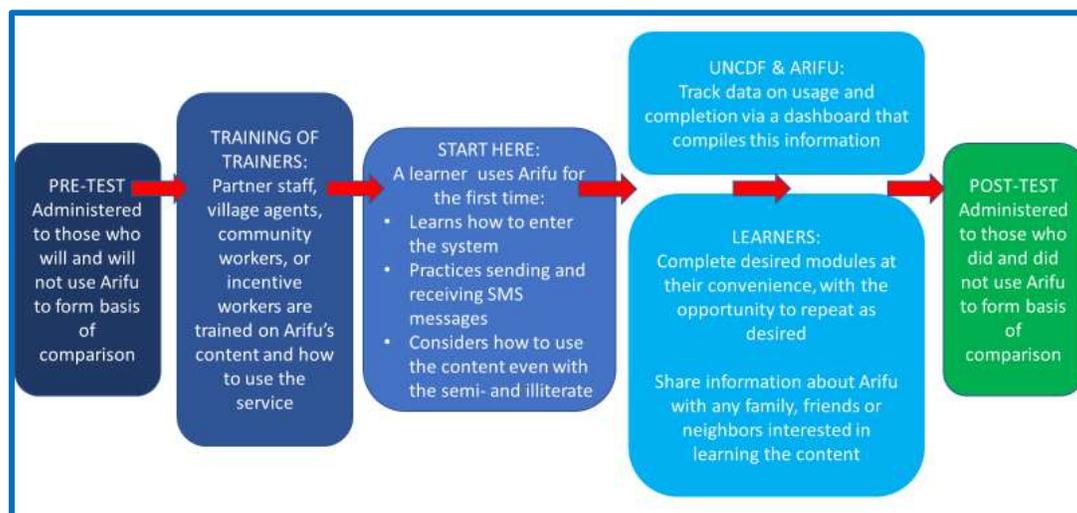
### SEMI- AND ILLITERATE LEARNERS

While Arifu is most easily used by literate users, its content is meant to be shared and read out loud at savings group or youth group meetings, allowing more participation and the potential for even those who cannot read to learn.

### DIGITAL LITERACY

A secondary benefit of Arifu noticed in camp pilots is that many learners – especially women – learn to use functions on their phone, such as SMS, for the first time. Digital literacy is therefore practiced and increased through use of Arifu.

## How It Works



TANZANIA  
PARTNER  
ORGANIZATIONS:



DRD  
DANISH  
REFUGEE  
COUNCIL

For more information and app demonstration, contact:  
[jessica.massie@uncdf.org](mailto:jessica.massie@uncdf.org)