

Content and Activity Map: ARIFU SMS Solution

System Entry:

From a telephone with a Vodacom Tanzania SIM card, send a text message (SMS) to **15443**.

The system is free, and can be used and reused by users as many times as desired. Users interact by reading content and replying by SMS to answer questions or move forward in the lesson. Users follow stories and answer questions to check their understanding.



For host community, the text in the message is: WEKEZA

For refugees, the text in the message is: AKIBA

Users are welcomed to Arifu in the first reply and given the choice of Swahili or Kirundi.

After choosing the language, users will see the following menu, from which they can choose any option:

Figure 1: Arifu Menu (English Translation)

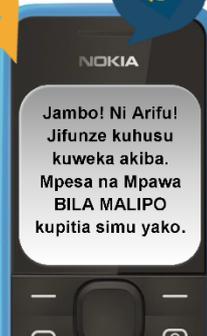
Choose from the following menu:

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

For a short video to see how Arifu works, click [HERE](#).

Figure 3: Host Community Instructions (Swahili)

Jifunze Kuhusu Pesa



Masomo ya Bure

Kujifunza, tuma jina "WEKEZA" kwa **15443**

Kwa maelezo zaidi, uliza afisa wa shirika la DRC





Figure 2: Refugee Camp Instructions (Kirundi)

Menya Ivyerekeye Amahera



Ku Buntu

Mu kwiga rungika "AKIBA" kuri **15443**

Ushaka amakuru yandi baza Good Neighbors





Module 1: Saving

Goal:

After completing this module, users will be able to distinguish between saving and obtaining money via credit or donations create a simple savings plan to meet a goal.

Content:

Users:

- 1) Reflect on ways to earn money through a small business or project in lieu of receiving donations or borrowing
- 2) Follow a story in which a character formulates a simple savings plan and tracks income and expenses to determine how much to save over time to meet the goal
- 3) Distinguish between ways to save: at home, in a group, or on a mobile account
- 4) Answer questions about why it is safer to save in a group or a mobile account

Module 2: How to Form or Join a Savings Group

Goal:

After completing this module, users will have the necessary information to understand how savings groups work and to make a decision as to whether to form or join one.

Content:

Users:

- 1) Decide which benefits savings groups offer: the chance to save more, an opportunity to borrow, and the potential for social support
- 2) Understand the two ways to join a savings group: through an NGO or community organization, or form your own
- 3) Reflect on the story of a woman who joins a savings group
- 4) Consider the rules and regulations necessary to proper management of a group

Module 3: How to Grow Your Savings Group Shares (Save More)

Goal:

After completing this module, users will have concrete ways in which to grow and expand the shares that they save in their savings groups.

Content:

Users:

- 1) Learn the definition of a share and how shares work in the context of savings groups
- 2) Considered ways in which to save more in the group: increasing contributions, investing back into profits, and borrowing to earn interest that will return to all members
- 3) Reflect on limits to shares and why these are necessary for group performance
- 4) Follow the story of two savings group members who borrow and contribute to their groups by repaying the loans with interest
- 5) Answer questions on how to borrow so that loans are profitable

Module 4: How to Use M-Pesa

Goal:

After completing this module, users will be understand the benefits of M-Pesa as well as how to use this service.

Content:

Users:

- 1) Follow the story of a mother who is considering safe ways to save, and learns from a neighbor about the M-Pesa service
- 2) List the different ways that M-Pesa can be used: saving money, receiving money, buying airtime, and sending money
- 3) Learn the steps necessary to register for an M-Pesa account with a legitimate agent, including the documents and information that a client must provide
- 4) Consider issues of consumer protection, such as choosing a safe PIN and keeping that PIN secret and secure
- 5) Learn what to do at an agent when making transactions to ensure that fraud is avoided

Module 5: How to Use M-Pawa

Goal:

After completing this module, users will be able to distinguish between M-Pesa and M-Pawa (a mobile money account and a mobile bank account) and understand M-Pawa's usages.

Content:

Users:

- 1) Learn what M-Pawa is and how it differs from M-Pesa
- 2) Understand how to access M-Pawa from a mobile phone with a Vodacom SIM card
- 3) Consider how M-Pawa may be used to meet a savings goal while potentially earning interest on savings
- 4) Follow the story of a character who earns money in larger lump sums and learns how to use M-Pesa to keep her earnings safe
- 5) Answer questions about the benefits of saving

Other Content

The Arifu tool also allows users to invite family, friends and neighbors to use the service, entering other Vodacom numbers so that invitations can be sent.

