

Jijenge!

Financial Education via Tablet-Based Application

JIJENGE means “To Build Oneself” in Kiswahili. It is the name of an application that helps users build digital and financial capability. The app is one tool in UNCDF’s toolbox for building the financial and digital literacy of refugees and members of host communities.



Mpango wa kuisaidia:



Jijenge focuses on **ECONOMIC CITIZENSHIP**, teaching simple principles that create a path for financial inclusion – both formal and informal.

The Jijenge application introduces a simplified way to learn about formal financial services. Through the app, a user learns via video stories, drag-and-drop quizzes, games, and short case studies. A cast of characters developed using the profiles of people like the users guide learners through each activity. Jijenge also includes simple rules of thumb on how to make better decisions with money.

In the refugee camps of Tanzania’s Kigoma region and host communities surrounding them, UNCDF has been testing and refining Jijenge along with a toolkit of 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 15,000 refugees and Tanzanians have had a chance to learn. UNCDF and partners are using a pre-test and post-test to measure specific gains or continued gaps in financial and digital literacy.

ECONOMIC CITIZENSHIP

According to Fundación Capital, economic citizenship means providing a pathway through which the poor and underserved can develop capacities and accumulate assets which will open the doors to new opportunities and encourage financial stability and growth. The tablet-based applications teach the skills for people – in this project, refugees and members of host communities – to both stabilize and grow their incomes. Click [here](#) for more on Fundación Capital’s approach.

BEHAVIOR CHANGE

Fundación Capital and Innovations for Poverty Action have found that the *LISTA* app, upon which *Jijenge* is based, promotes better economic decisions and behaviors amongst users. Click [here](#) for more information.

What Content is on the App?



Local Government Officials in Kigoma are introduced to the Jijenge application for the first time

The app contains the following modules:

- 1) **Introduction to *Jijenge*:** Using *Jijenge* and how to use a tablet
- 2) **Mobile Money:** What is Mobile Money and how can it be used?
- 3) **Mobile Money Simulators:** Making transactions and using Mobile safely and securely
- 4) **Get Ready to Save:** Making plans and setting goals
- 5) **Budgeting:** Tracking money in and money out
- 6) **The Market Game:** Making spending decisions

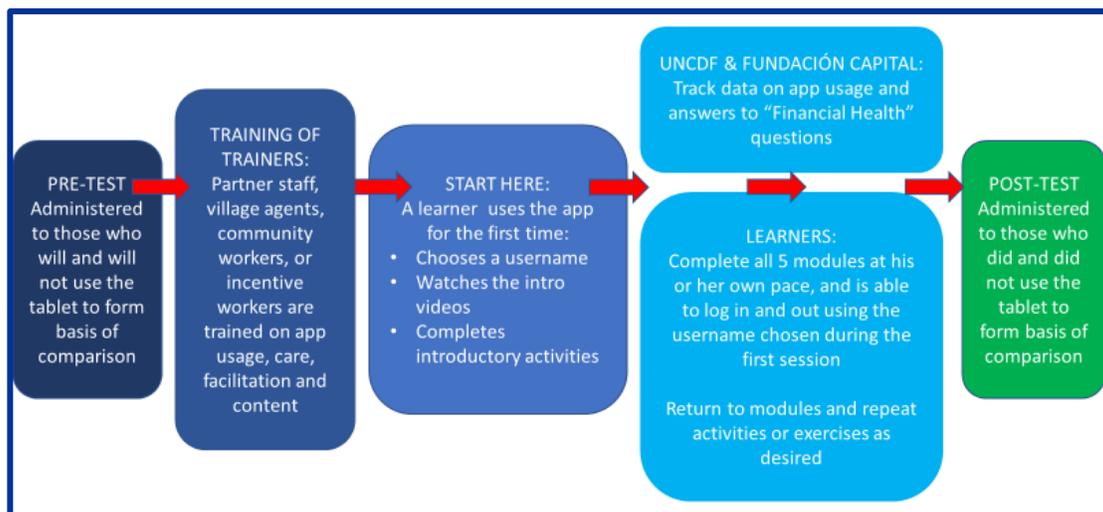
ADAPTABLE TOOLS

The application is available currently in Kiswahili and Kirundi, and is being tested and used with Congolese and Burundian refugees living in the Kigoma Region of Tanzania. It is designed so that the platform can be modified using any language.

OFFLINE AVAILABILITY

Electricity and internet are not always available in the rural and hard-to-reach areas where UNCDF supports programmes. Because of this, *Jijenge* is available 100% off-line, and UNCDF's tablets are provided along with solar chargers. Internet is necessary only for data collection and app updates.

How It Works



TANZANIA PARTNER ORGANIZATIONS:





For more information and app demonstration, contact:
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