

Innovation Challenge: Driving Inclusive and Resilient Savings Groups

Date: July 29, 2020

Time: 9:00 – 10:15 am (EST)

Presenters

Rathi Mani-Kandt, *CARE*

Bindi Jhaveri & Joseph Capito, *Grameen Foundation*

Roland Nouebissi, *Emergent Payments*

Ana Pinto, *Zoological Society of London*

Mbinya Mutiso, *Oxford Policy Management*

Karen Vandergaag, *CARE*

QUESTIONS

Q: What percent of the refugees are returned to their home country vs resettled in other countries?

Bindi: The majority of South Sudanese refugees will spend over 10 years in Uganda, as they wait for the civil war to fully end and peace to come

Q: For Grameen what is the scale, cost, challenges?

Bindi: We are currently reaching 250 savings groups with 6,250 members in four refugee settlements in northwestern Uganda. In terms of cost, we have been able to implement at quite low costs because a) our digital platforms are already operational and ready to go and do not require any significant additional technology investments; b) we are implementing this program through 3 projects and in one of our projects we are a subawardee to our private sector partner RUFU Microfinance Institution.

The main challenges we experienced were 1) when we started implementing, we needed to translate our LedgerLink platform into South Sudanese and northern Ugandan local languages; 2) COVID has been a major challenge as Ugandan refugee settlements were shut down for travel and social gatherings for a full 4 months to avoid spread of the disease. The refugee settlements have recently been reopened thankfully

Q: For Grameen - Congrats on the gains. Are all 250 groups using ledger links, etc? Or that's the target?

Bindi: Thanks Christian! We have approximately 136 groups using LedgerLink at the moment, but we are in midstream and will aim to have all 250 groups onboarded by end of 2021; and are looking at scaling to other refugee settlements in Uganda

Q: How does ownership of these solutions affect scalability?

Bindi: Private sector partnerships with microfinance institutions and MTN are essential to our sustainability and scalability. Under our model, our microfinance institution partner maintains perpetual use of the LL solution and dashboard for savings group linkages after the close of the project, and we work with MTN's private sector agent network manager on female agent recruitment.

Q: Hi Bindi, can you comment on how your alternative credit scoring algorithms were developed?

Bindi: Grameen worked on a Barclays Bank-funded project called the Barclays Innovation Project from 2012-2016 (hopefully I have the years right) Under this project Grameen developed the LedgerLink digital savings group platform and worked with our partners CARE and Plan to develop an alternative credit scoring algorithm. Under our Be-FINE refugee finance program, we modified this algorithm based on lessons learned during the BIP and other programs in Uganda. We aim to further refine the credit scoring algorithm midway through this program

Q: Which countries will you be expanding to with Chomoka?

Karen: This year we are targeting Cote d'Ivoire, Ghana, Uganda and Rwanda

Q: Is the cash stored in savings box? Or are you also looking at opportunities of integrating it to either mobile wallets or savings account to limit the money on the box

Karen: Users of Chomoka now transact in cash, but we are looking for the right opportunity and modality to integrate mobile money!

Q: Do ZSL work through partners on the ground in Mozambique? Or are they setting up these groups themselves?

Ana: Our Sea Our Life is a collaboration, coordinated by ZSL (UK), with partners Associação do Meio Ambiente (AMA) and UniLurio (Mozambique); partners CORDIO East Africa (Kenya) and partners FCSH- Universidade NOVA de Lisboa and Universidade de Aveiro (Portugal). AMA are Our Sea Our Life's implementing partners on the ground, who lead the set up of VSLAs in the coastal communities we work with, provide training to Village Agents (to support VSLAs), and the loan and investment monitoring (VSLAs).

Q: Greetings--can speakers speak about the impact of the COVID-19 pandemic on their efforts?

Ana: Covid-19 related restrictions have meant a need to adapt approaches by the field team of Our Sea Our Life, with a maximum of 3 staff per field activity. Some project activities have had to be postponed (community meetings/consultations) until further notice. Where possible, other activities have continued (eg. VSLA meetings, training of VSLA groups and alternative livelihood activities; building of CCP offices; data collection) while following safety advice (social distancing during meetings; limited numbers of participants/splitting training groups) and with the provision of masks, buckets and soap for community members. Due to the panic and fear generated by the pandemic, opportunities to focus on resource conservation have been less urgent, and the role of the field team has adjusted to also provide reassurance and support to community members where possible.

Karen: Chomoka has been in close contact with our users since the beginning of the COVID-19 pandemic. We have heard how much they value their savings group and its opportunities during difficult times, and almost all groups have continued to meet. Chomoka shifted all our training and onboarded to remote support, and we have seen record group acquisition in the last two months. Groups have made some key adaptations to their meeting plans to spend less time face-to-face and are grateful for the added transparency that Chomoka provides as a digital solution.

Q: To Ana; how did you measure that your approach has been equitable and inclusive? can you name the methods?

Ana: We use a mixed methods data collection approach. In addition to expected impacts and measurement indicators of the project, we work with communities to define and monitor local socio-economic indicators, reflecting their own priorities for improvements during engagement with the project. We conduct focus group discussions, community consultations and key informant interviews in order to understand the differences in gender roles, activities, constraints, opportunities and perceived risks for people involved and affected by fisheries and marine resource management project implementation (approaches include Rapid Rural Appraisals as well as Community Fisheries Councils 'CCP' diagnostics). We ensure separate feedback sessions with CCP members on co-management plans are held, to get higher levels of participation from females in the decision making process, and in socioeconomic monitoring, wellbeing indicators are disaggregated by gender, and indicators of gender participation are developed with CCPs during capacity building activities.

Q: Hi there. Thank you for the presentation about Chomoka, how much is the cost for using it? Who will pay for it?

Karen: To the end users (savings group members), Chomoka does not carry a usage fee. Groups purchase their shared smartphone and, in some circumstances, also pay for support to learn the digital recordkeeping system.

