Savings Groups and Social Protection Programs as a Pathway to Formal Financial Inclusion

A Global Learning Network

Markets that provide opportunities for all people to engage and prosper.

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### Main Findings of the State of Practice Report

#### Increasing integration of Savings Groups within social protection policies and programs

<table>
<thead>
<tr>
<th>Policy Type</th>
<th>Number</th>
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<tbody>
<tr>
<td>National social safety net programmes</td>
<td>8</td>
</tr>
<tr>
<td>Social protection projects and pilots</td>
<td>6</td>
</tr>
<tr>
<td>National social protection policies</td>
<td>3</td>
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<tr>
<td>National social protection strategies</td>
<td>2</td>
</tr>
<tr>
<td>National emergency social support programmes</td>
<td>1</td>
</tr>
</tbody>
</table>

- **20 social protection initiatives, 15 countries.**
- **Savings Groups promoted to build resilience – graduation pathway from social safety nets.**
- **‘Livelihood component’ of social protection programs in Ethiopia, Kenya, Malawi, Rwanda, Tanzania and Zambia.**

![Chart showing the integration of Savings Groups in different policy types](chart.png)
Objectives of the SEEP Peer Learning Group (PLG)

In February 2019, SEEP established a Peer Learning Group focused on Role of Savings Groups in Supporting Graduation from Social Safety Nets

**The Main objective:**

- To mobilize knowledge and expand opportunities for SGs integration in social protection programming

**It will provide opportunity for its participants to:**

- Triangulate evidence amongst participants and external experts
- Exchange ideas in (almost) real time as interventions are implemented
- Discuss assumptions and experiences with peers facing similar challenges and opportunities
- Document Group learnings and share with the wider industry

**Members of the PLG**

- Peter Mwale (Malawi)
- Tatu Mwaruka (Tanzania)
- Fatimata Doucouré (Senegal)
- Jackson Mugisha (Rwanda)
- Erin Lewis (The BOMA Project)
- Julia Omolo (Kenya)
- Yéréfolo Mallé (Trickle Up)
1. Understanding the **changes made to the universal methodology of Savings Groups to facilitate graduation from social protection programs** and whether or not it is sustainable, by comparing modalities of implementation for each PLG participant.

2. **Sustainability of graduation through Savings Groups: exits and related costs** with the goal to delve into how to ensure sustainability of beneficiaries during and after they graduate from social protection programs by exploring different elements such as their inclusion to formal financial institutions, mentorship, auto-replication as away to sustain effectively not only SGs formed but also its members out of social safety nets programs.

For these themes, we will develop different knowledge products such as factsheets and webinars.

This webinar serves this purpose, with the aim to exchange with practitioners in the industry and get their feedback.
To learn more about SEEP Peer Learning Groups…

Visit our online Peer Learning Group Hub!

https://seepnetwork.org/Peer-Learning-Group-Hub
Panel Discussion

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For more information about this SEEP Peer Learning Group, contact facilitator, Aisha Rahamatali (aisha.rahamatali@care.org)

www.seepnetwork.org
Interested in hosting a Peer Learning Group or learning more?

We’d love to hear from you! Contact us at seep@seepnetwork.org.

Register for the 2019 SEEP Annual Conference!

Stay tuned for the release of the conference agenda – plenaries, peer learning sessions, the innovation challenge and more!