

## SLWG Meeting Notes – SG2018: The Power of Savings Groups

May 24, 2018 | 11 AM – 12:30 PM

### Overview of SLWG

- Quarterly newsletters
- Annual meetings at AC
- Occasional second meeting in a year at Savings Groups conference
- Webinars, learning events
- [Mango Tree](#) – comprehensive resource platform on Savings Groups

Co-facilitators: Ashley Wheaton & Eloisa Devietti

### Agenda

- 3 components of SLWG portfolio
  - o Gender and WE in SGs
  - o Inclusion in SGs
  - o Risk Assessment of SGs
- Small Gender committee of members of the SLWG w/ objective of learning agenda and RFP for funding we had for work in this area
  - o Sarah Gammage (ICRW), Naomi Reich (World Education), Zainab Asimwe (Women for Women International), Emily Hillenbrand (CARE), Sophie Romana (OXFAM)
  - o Sharing existing knowledge, identifying gaps
    - Clear assumed impact of SGs on women but very little concrete evidence
  - o Developed knowledge consolidation framework
    - 4 elements of empowerment – economic, social, political, reproductive empowerment
    - Cross cutting themes – type of model, level of impact, broader community level, types of impact reported, contextual factors, how is empowerment being defined
  - o Key findings
    - Economic – limited evidence of positive impacts
    - Social – depends on program design
    - Political – no evidence, need for definition
    - Reproductive – limited examples, focus on access vs decision-making power

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- Key Gaps
  - Empowerment pathways?
  - Negative impacts of SGs on WEE?
  - Male engagement?
  - Social and political change?

#### Evidence and Learning Grant – Katherine Hughes, Nathan Associates

- Project rationale + objectives
  - SEEP RFP –
    - Deepen understanding, develop tools, widen evidence base
  - Project outputs – consultative approach with practitioners, CARE & ICRW, FSDs & Investors to increase relevance and usability of outputs
    - Learning brief
    - Monitoring tool
    - Core audience
  - Project activities and timeline – just under 1 year
- Questions
  - What is the geographic focus of the learning?
    - LB will cover wide range of experience of Africa – Ethiopia and Tanzania for primary research

#### State of Practice: SGs and the dynamics of inclusion – Ben Allen, CRS

- Current situation
- Scope of SoP: Parameters of exclusion
- Poverty level: dynamics of exclusion
- Promoting inclusion
  - Pro poor project design, flexible SG policies
  - Promoting “Inclusive saturation” of an area with savings groups
  - Individual targeting – identify new members and build support for them
  - Project design
    - Private service providers – fee for service agents
  - Flexible policies
    - Make it a little bit easier for ultra-poor to join and stay committed
  - Main lessons



- Questions
  - o Propose possibility of withdrawal of money instead of loans?
    - Would like to learn more about perspective on that. Facilitate further discussion
  - o EFI Africa program had this as a focus. From what other resources have you pulled from for the fee for service models?
    - Have not found much in the way of these agents being used by other agencies but research is not yet final

#### A Risk Assessment of SGs – Ashley Wheaton, SLWG

- Why? Varied reasons
- Research objectives
  - o Identify key risks
- Research design
  - o Target poorer performing areas
  - o Research tools – number of surveys to assess anticipated risks
- Research timeline
- Next steps – detailed analysis and publish a report, case studies on specific risks
  - o Opportunity for SLWG members to engage!

#### Preliminary findings – Group discussion, comment on preliminary findings

- Member turnover
- Group self sufficiency
- Multi-group membership
- Theft
- Formal Financial Services

#### Group discussion share out:

- Theft - 1% is not a low number, it's a high number if you're the 1%
- 6% is rather high – theft numbers are a surprise, should not be the opportunity for theft, group responsibility to work together to protect this
- Believe facilitating agencies and stakeholders should address this by upgrading capacity through technology/mobile banking, training on leadership and proper mentoring – theft will be reduced, “what belongs to you belongs to all”
- Another group: Surprised that the percentage was so low, expected it to be much higher – documented cases of group secretaries/trusted people taking the box



- At what point do we address this? – want to encourage autonomy, not have too much involvement of facilitators but instead develop a list of criteria noting at what point we get involved
- Solutions: bank accounts, linkage to reduce distribution points and frequency of share out
- Return on savings – average value of last share out, does that surprise us? No, there are some groups reporting negative returns, at what point do these become a concern? What do we need to do as facilitating agencies? Need to form on principles of methodology – no defaults, etc. Importance of how we nurture and train these groups and how they manage themselves. Thresholds below 5% or less than that should be encouraged.
- What should stakeholders do to address this? Not be waiting for share out and negative returns, should be addressed from the inception – training & establishment by field agents, at quarterly review of data
- Leverage technology – need to act on info & data, how do we improve this information? Key practitioners focus on how to leverage technology, don't need to wait for a shareout/quarterly analysis – how can you get live data and use that to inform your decisions?

#### Upcoming case studies

- Call for expressions of interest for contributors
- Call for Members - email us at [SLWG@seepnetwork.org](mailto:SLWG@seepnetwork.org)

