

# SG 2015

Savings Groups Conference

## Savings Groups, Intermediaries, & Community Action in Tanzania

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9:00 10:00 AM US EDT

(16.00-17.00 EAT)



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# Plan of the Webinar

- Some thoughts on Savings Groups federations and why IMAs are different
- The origin of IMAs, how they're structured and how they function
- Financial services
- Experiences linking IMAs to financial institutions
- IMAs as a force for community action
- Q & A

# Savings Groups Federations

## Poll

1. Have you had any experience with federations or apex bodies that bring together several Savings Groups?
2. If yes to the first question, have you found these experiences to be positive?

# Why IMAs may be different

- They focus on a real need: community-based financial services on a higher level than what an SG can provide
- Management of an IMA uses basically the same procedures as a single SG, so they are within the capacity of the membership
- The principles of democratic leadership and transparency are followed
- SG need to remain close to their core financial services function although they can undertake other activities

# Origin, Structure and Functioning of IMAs

- Where did Plan get the idea and how did it work with SGs to implement it?
- Basic structure of an IMA?
- An overview of operational details; do IMAs follow cycles?
- What is the legal foundation for IMAs?
- Are IMAs sustainable? What is the evidence?

# Financial Services

- Basic services that IMAs provide
- Are IMAs able to meet the demand for loans? Why or why not?
- How are share-outs managed?
- What are the challenges associated with bookkeeping accuracy?
- What about the MIS?
- What are the challenges associated with external oversight after Plan?

# IMAs & Bank Linkages

- Which banking services are most sought by IMAs?
- Efforts to link with various financial institutions
- How important is physical distance?
- Does technology play a role?
- What are the perspectives for future linkage?

# IMAs and Community Action

- How do IMAs see their role in the community?
- What community activities do IMAs undertake?
- How prevalent is community action by IMAs?
- What have been some notable successes?
- Where have some IMAs gone off track with respect to non-financial activities?