The Role of Government in Savings Groups: Policies, Priorities and Partnerships

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The Role of Government in Savings Groups: Policies, Priorities and Partnerships

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Savings Groups and the Role of Government in Sub-Saharan Africa: A State of Practice Review
A first mapping of public policies and programs related to Savings Groups in Sub-Saharan Africa

• Governments are deepening their engagement with Savings Groups

• But what is the breadth and type of their interventions, and for what purpose?
Mapping of public policies and programs: How we did this

Our method

- Interviews with 46 government officials, from 38 public institutions, across 22 countries

- SG2018 panels and plenaries

- Secondary research and calls for contributions from SEEP member organizations
Mapping of public policies and programs: Main findings

A far greater than expected involvement by governments!

20 sub-Saharan Africa countries
74 Savings Group initiatives
38 government institutions

• Pursued through laws, policies, strategies, programmes (some pilots and projects)
Role of Government: Main Findings

1. Governments are harnessing Savings Groups to support national development objectives

Mostly for **financial inclusion**, increasingly for **social protection**, less than expected for **women’s empowerment**

- 29 financial inclusion initiatives, 16 countries
- 20 social protection initiatives, 15 countries
- 10 initiatives for women’s empowerment, 8 countries
2. Financial inclusion – a high priority

- 42 financial inclusion and regulatory initiatives, 16 countries
- Burundi, Ethiopia, Madagascar, Malawi, Rwanda, Uganda and Zambia national financial inclusion strategies have **explicit SG targets and indicators**
Role of Government: Main Findings

3. Increasing integration of Savings Groups within social protection policies and programs

- 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

Diagram showing the distribution of national social safety net programmes, social protection projects and pilots, national social protection policies, national social protection strategies, and national emergency social support programmes.
4. Women’s empowerment – fewer initiatives than expected

- Women’s enterprise development funds: 5
- National gender strategies: 2
- National gender policies: 2
- National programme for the Care of Orphans and children made vulnerable by HIV/AIDS: 1

- 10 women’s empowerment initiatives, 8 countries
- Savings Groups within national gender policy – Burundi, Mali and Niger and soon Kenya
5. Sector coordination

Regulatory frameworks affecting Savings Groups
• Tiered microfinance laws: Burundi, Rwanda, Tanzania
• Best practice guidelines: Malawi, Tanzania
• Registration/reporting guidelines: Tanzania, Uganda

Government-led Savings Group forums
• Rwanda National Savings Group Forum
• Uganda Savings Group sub-Committee of the National Microfinance Forum
1. Powerful illustration of the momentum Savings Groups have gained in public policy and programming
2. The catalogue of public policies and programs represents an invaluable resource for sector stakeholders to engage governments in the region
3. Confirms governments are engaging Savings Groups for financial inclusion and other development objectives
   - Mostly for financial inclusion, social protection (rapid increase)
   - Less than expected for women’s empowerment
4. Policies are (mostly) gender-blind
5. Recommendations from policymakers for better data/evidence and improved sector coordination at the national level
Thank you!
Panel Discussion

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Thank You!

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State of Practice: Savings Groups and the Dynamics of Inclusion

State of Practice: Savings Groups and the Role of Government in Sub-Saharan Africa

Savings Groups and Women’s Empowerment