A Global Learning Network

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

seepnetwork.org/Members
Eloisa Devietti
SEEP Network/World
Education
slwg@seepnetwork.org
Overview of leading and emerging technologies related to Savings Groups.

Description, brief analysis, guidance for adoption and resources related to featured technologies.

Strengthen relationships and alliances between service providers and potential users.

Decrease search costs, improved decision-making and increased uptake of appropriate technologies that meet stakeholders needs, priorities and capacity.
The Savings Groups Technology Toolkit

Types of Tools

1. **Training tools**: Audio-visual materials to support training of groups and trainers, and improve the delivery of messaging in target communities.

2. **Record-keeping tools**: Digital record-keeping tools to improve the accuracy and transparency of group record-keeping, and the efficiency of group meetings.

3. **External engagement platforms**: Platforms that facilitate relationships between Savings Groups and external service providers – including financial and non-financial services.

4. **Management information tools and systems**: Facilitate data collection, analysis, and storage of group metrics for improved program management.
Wes Wasson
DreamStart Labs
wes@dreamstartlabs.com
Technology for Women who Dare to Dream

Wes Wasson
CEO and Co-Founder
wes@dreamstartlabs.com
We build innovative mobile technology to help women in the developing world realize their dreams of a better life.
Strategic Field Design
Partner for Rural Users

Project Concern International

women EMPOWERED
The smart, fun, easy way to manage savings groups

- Simplify Meetings
- Improve Outcomes
- Accelerate Insights
- Access to Formal Financial Services
Simple and engaging user experience

- Supports all popular models
- Automates, simplifies, and eliminates errors
- Track social discussions
- Manage group businesses
Powerful decision support for book keepers

• All relevant data on one screen
• Easy to click down for more info
• Reduces debates and adds focus
• Eliminates tedious tasks
Helps members achieve personal goals

- Helps users set realistic goals
- Weekly tracking and reminders
- Individual and group level
- Builds financial literacy
Makes shareout easy and transparent

• Dynamic shareout calculations
• See how actions impact share value each week
• Shareout is no longer a black box at the end of the cycle
Anytime access for members on any phone

- Manage your financial records
- Track goals and portfolio
- Edit your profile at any time
- Consolidated portfolio view
- Strong security and privacy

<table>
<thead>
<tr>
<th>My Summary</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Shares Owned Total</td>
<td>100</td>
</tr>
<tr>
<td>Share Value</td>
<td>200,000</td>
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<tr>
<td>Savings Rank</td>
<td>#2 of 30</td>
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<tr>
<td>Outstanding Loan</td>
<td>100,000</td>
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</table>

<table>
<thead>
<tr>
<th>My Dream Stars</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Buying maximum shares</td>
<td>28</td>
</tr>
<tr>
<td>Good attendance</td>
<td>15</td>
</tr>
<tr>
<td>Repaying loan on time</td>
<td>10</td>
</tr>
<tr>
<td>Repaying loan early</td>
<td>15</td>
</tr>
<tr>
<td>My Dream Stars Total</td>
<td>68</td>
</tr>
</tbody>
</table>
Insights for Analysts and Support Staff

DreamSave Insights
Flexible web portal that will deliver a wide range of reports with data insights and predictive analytics.
Connecting underserved women to resources, education, and experts in their extended community
Award Winner

Vodafone
2017 Wireless Innovation Award Winner

Wireless Innovation Award
DreamSave™
DreamSave

FREE for savings groups, individual members, and NGOs

www.dreamstartlabs.com

Wes Wasson
wes@dreamstartlabs.com
TECHNOLOGY THAT EMPOWERS
Exuus – save!

• Digital recordkeeping
• Electronic transactions
• Data analytics
• Credit history
• Access to formal financial services

https://vimeo.com/278039477
Fred Phiri

Media 365

fred@media365.co.zm
What We Do

- Brand Strategy & Strategic Communications
- Research & Insights
- Product & Service Design
- Content & Creative Development
Our Clients

Other clients:
Lusaka Water & Sewerage, Ministry of Justice - Governance Secretariat
The Savings Group Formation Kit (SGFK)

- Interactive video training on Savings Group formation and operations
- Training of trainers as well as group members
- Open-source kit that can easily be adapted to various markets
- Enables creation of high-quality groups and independent trainers
- Based on FSD Zambia Savings Groups Manual (VSL Associates)
The Format

The Principle

The Theme

The Practice
View Video
What is the role of video?

- A trainer with audio-visual materials will do a better job than either alone.
- People assimilate messages better when they receive them from multiple sources.
- Consistent messaging, reduced message dilution, reinforcement of standards and norms in groups and communities.
- Late entrants, absentees and slow learners can catch up using videos.
- Viral replication at no cost.
Social learning through mobile device optimized video
Easy to share
Easy to use
Easy 'on-the-go' reference
Results - Pilot

90 Savings Groups with nearly 1,900 members

24% membership growth rate – significantly greater than traditional programming

Unit cost of $82 per member – indefinite decrease in unit cost based on expansion and viral replication
What we learnt

• **Learning through reinforcement** – harnessing the “patience” of video for zero message drop-off in SGs

• **Observational learning** – showing not telling. Making SG behavior “real”

• **Building consistent diffusion chains** – group memory and easy onboarding for “critical messages” that make SGs successful (and sustainable)
Testimonials

“It’s practical. The videos show real people and tell stories that help you remember the right behavior.”

– Comfort

“We see people similar to us and think, “We could do the same.”

– Apo

“This makes life easy for trainers like me. It helps me illustrate what I’m teaching and helps students remember.”

– Pamela
Work With Us!

Our system is proven and adaptable to partner and market needs

Questions? e: mary@media365.co.zm | t: +260 211 293 600