Savings-Led Working Group Annual Meeting
October 21, 2019 | Co-facilitators: Ashley Wheaton and Eloisa Devietti

Attendees (65)

Meeting Agenda
1. Table Talks 1:40-2:10, 2:20-2:45
2. Future Activities
3. Planning Session

Notes

1. Table Talks:
   a. Ashley Wheaton: Women's empowerment and Savings groups
      i. Change is important - what do you want to see in the end? This has to lead the policy changes
      ii. have gender dialogue and gender trainings
      iii. talk with community leaders, include men and boys
      iv. how can we use media better?
      v. how to flick the data from the surveys and include it
   b. Unlocking sustainable water through savings groups - Chris Prottas, The water trust
      i. Western Uganda - community volunteers take care of the water point.
      ii. Water savings groups are attractive for the users as they are able to have the water points maintained and repaired
      iii. Groups increased the amount of money collected
      iv. Also, can link the groups to the bank account
   c. In other groups:
      i. digitalization was discussed
   d. Behavioral science for financial inclusion
      i. Savings groups in Malawi
      ii. nudges can be transformational
      iii. there was some change even in how program staff are talking to the groups
      iv. changes in the groups regarding some of the subgroups that were not included previously
      v. messaging was simple
      vi. low-tech videos were used
      vii. inclusive speaking was efficient
   e. FSD Zambia presentation
      i. expanding financial inclusion
      ii. master training program (2016-2018)
      iii. over 4,800 members
iv. capacity building
v. savings groups expansion
vi. financial education
vii. replication of the master trainer program to rural areas

2. Lessons learned:
   a. who has incentives to continuously train, certify and supervise lead trainers?
   b. who can perform necessary information and coordination functions?
   c. key to sustainability is the need for these things to be done without long-term donor funding

3. Future activities:
   a. social entrepreneurship model
   b. public sector model
   c. civil society (local and faith-based organizations)

4. Discussion on how to move forward in terms of the group's future:
   a. there is a much bigger collaboration potential - membership agreed on the need to explore more ways of doing that
   b. everyone is trying to scale but often independently of other organizations that are trying to do the same
   c. bring the conversation and the excitement back about the sector

5. Planning section:
   a. discuss subject area or theme, research question, event, resource or tool development, sth else?
   b. suggestion to revisit a topic (i.e. expansion of economic capacity of savings groups)
   c. more work needs to be done on the linkages among different actors and institutions - maybe we can come up with some guidance that everyone agrees on
   d. peer learning group on refugees and savings groups - coming up with experiential learning - it can be a great learning question. How savings groups are working there? Now there is a lot of experience in this area.
   e. national bodies of association groups - there could be value in understanding the language that is being used among the different implementing organizations
   f. we should think about our ideas about advocacy and communications
   g. "how to make savings groups sexy": pick associations that might increase the power of savings groups - how to leverage the purchasing power of sg, for example
   h. social development connection is important to be considered: from informal sg to markets
   i. look at social protection broadly - explore these questions as a wider group, also remember to include governments in the discussion. We have to communicate the tools we are using to the governments.
   j. there is a lot of value in collaboration across sectors (i.e. water user groups)
   k. think of getting the message out to the groups that are outside of the normal user group
   l. think of how to standardize the data
   m. standardize around gender indicators
6. Top choices after voting: (1) policy note on sgs and governments and (2) sgs and hard to reach populations (refugees)
   a. A comparative study of who the savings groups work better for would be an interesting idea as well
   b. It should be differentiated between the topic areas and activities
   c. It should be discussed how to get these things done (in a year or coming up with a more specific agenda, funding, etc.)
   d. Leading idea is the savings groups and refugees research
   e. Another idea that caught momentum - microfinance and pensions