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ABOUT THE DSG HUB

The Digital Savings Group (DSG) Hub is an online learning and community platform aimed at facilitating thoughtful, safe, and inclusive digitization of savings groups. The overall goal of the Hub is to help actors make sound decisions about whether and how to digitize savings groups effectively. The DSG Hub contains a wide variety of practical, easy-to-find, and easy-to-use resources to support savings group members and practitioners on their digitization journeys. The DSG Hub also serves as a tool for an ongoing community engagement, allowing diverse actors from across the industry to connect with one another, share insights and experiences, and learn from successes and shortcomings in the sector. The project is funded by the FAHU Foundation and implemented by Global Communities.

FAHU Foundation strives to create lasting sustainable development by supporting innovative interventions which address the root causes of poverty. The Foundation focuses on building social and economic resilience and improving the lives of poor and marginalized people in sub-Saharan Africa through the savings group model.

Global Communities works at the nexus of humanitarian assistance, sustainable development, and financial inclusion, reaching millions of people with community-based programs in more than 35 countries. We bring together local ingenuity and global insights to save lives, advance equity, and secure strong futures.

Contact. For further information, please visit www.DSGHub.org or contact us at info@DSGHub.org.

Cover page photo: Participants of Global Communities’ savings group digitization pilot in Tanzania. Photo courtesy of Tony Tseng.
INTRODUCTION

The DSG Hub is an online learning and community platform featuring practical, easy-to-find, and easy-to-use information for the digital savings groups’ (DSG) community. We are committed to hosting a diverse range of high-quality resources supporting savings group members and practitioners on their digitization journeys. We encourage all of our users to share their knowledge, insights, and tools with the rest of the community by submitting existing or new content—Resources and Guest Blog Posts—for publication on the site. Each resource posted on the DSG Hub will have a designated page (“resource card”) with a title, author(s), publisher, year of publication, topic, tags, short summary, and either a link to an external document or a download button. We also accept submissions for our monthly Newsletter.

We accept content from both institutions and individuals, regardless if they are registered site members. We also encourage community contributors to collaborate with one another and develop resources through co-creation or crowdsourcing.

The DSG Hub is open to the public and anyone can use it free of charge. There are no fees associated with publishing on our site and we do not offer honorariums for content. We can, however, provide light ideation and editorial support to prepare resources for publication.

All content submitted to the DSG Hub is subject to review by our editorial team and—where appropriate—by the Advisory Board for relevance. The following guidelines are provided to help contributors prepare their submissions and understand the criteria used for publishing content on the DSG Hub. Please review the guidelines before submitting content. If you are ready to share content, a content idea, or an announcement please fill out our online Content Submission Form. You are also welcome to send us questions, comments, and quick ideas using our Contact Form.
WAYS TO CONTRIBUTE

There are many ways to contribute to the DSG Hub.

- **Share a finalized resource or blog post.** The DSG Hub will be pleased to publish or link already existing content on our Resources page.

- **Propose a new resource or guest blog post.** Many practitioners involved in the digitization of savings groups have either external-facing documents or internal lessons learnt and tools that can be published with minor adaptations. If you have a resource or blog post idea, please share the concept with us as a short abstract. We also accept content in draft or outline form.

- **Contribute to our newsletter.** The DSG Hub publishes a monthly newsletter with news and announcements. We encourage our users to submit their announcements—including information about new resources, jobs, collaboration opportunities, or events—for inclusion in the newsletter.

- **Become a Key Community Contributor.** The DSG Hub is continually seeking Key Community Contributors, including implementing organizations, donors, technology providers, and independent experts, who can commit to creating multiple resources for the Hub. All Key Community Contributors are prominently featured on our About page. Please contact us at info@DSGHub.org if you are interested in becoming a Key Community Contributor.

- **Engage with the DSG Hub community.** We highly encourage our users to become registered members of the DSG Hub, actively engage on the site by commenting on, “liking,” and sharing published content, and interact with other members through our DSG Community platform.
SUBMISSION GUIDELINES

GUIDELINES IN A NUTSHELL

- We accept finalized and draft resources (e.g., tools, learning briefs, or videos), guest blog posts, content ideas, and newsletter announcements.
- We welcome all types of resources of relevance to the DSG community, including written and audiovisual content, such as videos and photo stories.
- We do not publish advertisements or content that is misleading or overly self-promoting. The DSG Hub is strictly vendor-neutral. We do not represent or advance commercial interests of any company or organization, and we never endorse any product or service featured on the DSG Hub. All content on the DSG Hub is posted for informational purposes.
- We highly encourage content that is simple, concise, practical, and easy-to-use, including real-world experiences, tools, and honest insights. The idea is to learn from successes and failures in the DSG sector and ensure effective, safe, and inclusive digitization of savings groups.
- We accept original work and existing resources from both institutions and individuals who have adequate qualifications as demonstrated by education, training, and lived or professional experience.
- We provide customizable templates but strongly encourage submissions developed with the author’s own voice and submitted in the style and format of the contributor.
- We are strongly committed to the principles of diversity, equity, and inclusion. We strive to publish content representing a wide range of perspectives and approaches from diverse authors, institutions, and geographies. We also strive to ensure that our content is gender-sensitive, inclusive, and optimally accessible to users with visual and auditory disabilities. We want to hear your ideas, experiences, and stories regardless of how proficient you are in English.
- We follow strict rules on copyright and plagiarism. All content must include proper citations and attributions.
- We publish resources in any language, but the DSG Hub Blog and newsletter are currently available only in English.
- We accept content submitted through our Online Submission Form. All content is reviewed by our editorial team and—where appropriate—by the Advisory Board for relevance and compliance with our guidelines.
- We welcome and encourage both polished and unpolished content and we can provide light ideation and editorial support upon request. That said, contributors are ultimately responsible for factchecking, quality control, and preparing their content for publication.
- We may reject content that does not meet our guidelines. We may also edit draft content for clarity, tone, and errors.
GUIDELINES FOR ALL TYPES OF CONTENT

Subject Matter
The overall goal of the DSG Hub is to help actors across the savings group community make sound decisions about whether and how to digitize savings groups effectively. Accordingly, the DSG Hub contains a wide variety of practical, easy-to-find, and easy-to-use resources to support savings group members and practitioners along their digitization journeys. The idea is to share practical tools and candid insights so that we can all learn from successes and shortcomings in the sector.

All content published or linked on the DSG Hub must be of relevance to savings groups’ members, practitioners, technology providers, and researchers who are interested in learning about any and all aspects of digitization. Most of our content falls under one or more of the following topics:

- Technology Solutions
- Benefits of Digitization
- Risks & Barriers to Digitization
- Digital Inclusion
- Financial Inclusion
- Gender & Social Inclusion
- Consumer Protection
- Industry Standards & Regulations.

Audience
The DSG Hub is designed for diverse actors from across the savings groups’ ecosystem, including members, practitioners (trainers, facilitators, and staff of implementing organizations), technology providers (typically FinTech companies), donors, and researchers. Many resources are also of interest to financial service providers, mobile network operators, government officials, and students.

Credible Source
The DSG Hub accepts original work from both institutions and individuals, regardless if they are registered site members. All authors should have adequate qualifications to develop DSG-related content, as demonstrated by their education, training, and lived or practical experience. The authors’ professional affiliation and short bios will be included on blog posts.

Style, Format, and Templates
- The DSG Hub publishes all types of content relevant to digitization of savings groups. We are, however, particularly interested in contributions that are simple, short, and practical as opposed to lengthy, academic, theoretical content. Submissions which include real-world experiences, tools, and insights are highly encouraged.
• We strongly encourage all DSG Hub users to share content developed with the author's own voice and submitted in the style and format of the contributor. We do not aspire to publish uniform content that every user agrees on. To the contrary, we seek and value a diversity of viewpoints and ideas.

• Contributors are encouraged but not required to use our customizable Content Templates. The templates help ensure that the proposed content meets our guidelines and publication criteria. Guest blog posts and contributions to the “Technology Solutions Overview” must, however, include all required components outlined in the respective templates.

• We may edit draft content for clarity, tone, and errors.

Diversity, Inclusion, and Accessibility
The DSG Hub is strongly committed to the principles of diversity and inclusion in publishing, and we have built our platform to be equitable and representative of the communities we serve and of which we are part.

We strive to:
• Publish content representing a wide range of perspectives and approaches from diverse authors, institutions, and geographies;
• Ensure diversity of our editorial stakeholders;
• Ensure that our content, including language and audiovisual material, is gender-sensitive, inclusive, and optimally accessible to users with visual and auditory disabilities;
• Amplify content promoting equality and challenging discrimination, bias, and prejudice.

To this end, we:
• Strongly encourage submissions by members and facilitators of savings groups, community-based and civil society organizations, women, LGBTQIA+ people, people of color, people with disabilities, and individuals representing other underserved groups;
• Ask authors to use inclusive and gender-neutral language in their submissions;
• Require all submissions to be respectful and free of bias;
• Reject any exclusionary, harmful, dangerous, violent, or hateful content.

Ethical Standards
• The DSG Hub follows strict rules on copyright and plagiarism. We reserve the right to reject any material that might be disputed on the grounds of plagiarism or copyright infringement.
• All content must include proper citations to external sources, preferably as footnotes or endnotes (written resources), credits (photographs, graphics, videos, and other audiovisual material), or hyperlinks (blog posts). The DSG Hub does not have a preferred citation style; however, all citations and credits must be formatted in a clear and consistent manner.
• We do not publish advertisements or content that is misleading or overly self-promoting.
• The DSG Hub is strictly vendor-neutral. We do not represent or advance commercial interests of any company or organization, and we never endorse any product or service featured on the DSG Hub. All content on the DSG Hub is posted for informational purposes only.

Languages
• While most content on the DSG Hub is in English, we will publish a resource in any language as long as it is accompanied by an English language abstract and—at minimum—a rough translation that will allow us to evaluate it against our publication guidelines. We do not provide or pay for translation services.
• We will gladly post resources in multiple language versions. Please submit them as separate URLs or PDF files.
• The DSG Hub Blog and newsletter are currently available only in English. We are regretfully unable to accept announcements or blog posts in other languages at this time. That said, we highly encourage submissions from non-native English speakers. We are interested in your insights and perspectives, even if your English is not perfect. We seek high-quality content; the format and polished language are less relevant.

Submission and Publication Process
• Please submit content, content ideas, and newsletter announcements using our Online Submission Form. Each submission must include an abstract. Once we receive your submission, a DSG Hub representative will follow up with you within 5 business days with comments, templates, and next steps.
• All content submitted to the DSG Hub will be reviewed by our editorial team and—where appropriate—by the Advisory Board. Our review process aims to ensure that the content is relevant for the DSG community and meets our publication criteria.
• While we can provide very light ideation and editorial support, contributors are ultimately responsible for factchecking, quality control, copyediting, proofreading, and preparing their content for publication. If we edit your submission, you will receive a redline version of your document prior to publication. You will have an opportunity to respond to our edits within 5 business days. This is meant to be a highly collaborative process, but you can feel free to withdraw your submission if you disagree with our editorial process.
• While very unlikely, we may reject content that does not comply with our guidelines. If we are unable to publish or link your content, we will send you an explanation via email within 5 business days.
• You will be notified via email when your submission is published within one business day.
Costs
- The DSG Hub is open to the public and anyone can use it free of charge. There are no fees associated with publishing on our site and we do not offer honorariums for content.
- While we will not publish original content that needs to be purchased before downloading, we can post public links to commercial publications.

Abstracts
- Abstracts are required for all submissions (existing content, draft content, and content ideas). They are eventually published on the DSG Hub as standard components of our “resource cards” featured in the “resource library.”
- Each abstract should be written in English, self-contained, understandable to a wide audience, and succinct, i.e., no longer than 1-2 paragraphs and 100-300 words for resources and 100-150 words for blog posts.
- Each abstract should briefly explain the salient aspects of the content, i.e., a) describe the main purpose of the resource or blog post; b) summarize the key takeaways and their significance for the DSG community; and c) indicate a specific audience (e.g., savings group facilitators) who will find the content most useful.
- Abstracts should avoid abbreviations and should not include citations.

SPECIFIC GUIDELINES FOR RESOURCES

Types of Resources
- While the DSG Hub will publish comprehensive studies or toolkits, we particularly seek resources that are concise, easy-to-use, and practical. This may include 2-3 page learning briefs, mini case studies, DSG member stories and testimonials, practitioner insights, decision trees, flowcharts, infographics, presentations, videos, interviews, how-to guides, or tip sheets.
- We do not publish advertisements, annual reports, draft papers, external newsletters or bulletins, raw data, or press releases, but we can link press releases in our newsletter.

Style Tips
- Submissions must be professional in appearance and free of grammar and typing errors.
- While resources can be of any length, we encourage submissions that are relatively short (1-5 pages for written content and 2-10 min. for audio and video).
- We suggest a font size of 10-12, single character spaces, single-spaced text, spaces between paragraphs, and Oxford commas. Any standard font is acceptable.
- We encourage the use of page numbers, headings, sub-headings, text boxes, and visuals to make the content attractive and reader-friendly. Please include a table of content where feasible.
• Abbreviations should be kept to a minimum, defined upon first appearance in the text, and preferably listed at the end of the document. Please do not use non-standard abbreviations unless they appear at least three times in the text.
• We strongly encourage the use of synchronized captions, transcripts, audio descriptions, alternative text, and other means to make the content optimally accessible to users with visual and auditory disabilities.
• The DSG Hub does not have a preferred citation style, but all references must be clearly and consistently formatted, preferably as footnotes or endnotes with hyperlinks where relevant. All audiovisual content must be adequately credited. Those who contributed to the work but do not meet your authorship criteria should be listed in the “Acknowledgments.” Authors are responsible for ensuring that anyone named in the Acknowledgments agrees to be named.

File Formats and Submission Process
• If your resource has already been published elsewhere, please include the full public URL.
• If the resource is ready for publication but not available online, please attach a PDF.
• If the resource is in an outline or draft form, please attach a Microsoft Word document. Please make sure that your document is not locked or protected.
• If you have a resource idea, please describe it in the abstract.

This will commence our standard review process by the editorial team and Advisory Board. Please refer to the “Guidelines for All Types of Content” above for more information.

SPECIFIC GUIDELINES FOR GUEST BLOG POSTS

Types of Blog Posts
The DSG Hub Blog features guest blog posts from DSG members and practitioners from around the world. It is a space for community voices, where we share insights, ideas, and information in a less formal and more conversational manner. We welcome original submissions of professionally written blog posts on topics of interest and relevance to the DSG community. Examples of blog posts include lessons learnt from a DSG project, DSG member stories, findings from new research, or unique perspectives on a topic or trend.

Standard Outline
As per our template, each blog post should include the following components:
• Headline which is both informative and will capture readers’ attention.
• Engaging introduction, main section, and conclusion.
• 2–3 “Key Takeaways” in very short bullet points. They will be called out in a text box.
• 1–3 “Take Action” items in very short bullet points. They will be called out in a text box. They can be a piece of advice to readers (e.g., “do” or “don’t”), call to action (e.g.,
“support,” “demand,” “advocate for”), or simply a referral to other information (e.g., “read more,” “listen to”).

Style Tips
- Aim for 600 to 1,000 words. Each blog post must be between 300 and 1,500 words.
- Use engaging, conversational tone as opposed to technical jargon or academic language.
- Write in short sentences and paragraphs. Break up large blocks of text with headings.
- Where feasible, use images to enhance your post, improve its flow, and explain complex topics. Make sure you have permission to use the images and provide attribution.
- Check your facts. Include hyperlinks to external sources or in-text citations. Do not use footnotes.
- Edit and proofread your blog post.

Submission Process
- If you have a blog post idea, please submit a short abstract explaining the concept behind it. A DSG Hub representative will be in touch with you within 5 business days to validate the concept and determine next steps.
- If your idea is accepted, you will be asked to submit your draft blog post within 10 business days using our blog post template. This will commence our standard review process by the editorial team and Advisory Board. Please refer to the “Guidelines for All Types of Content” above for more information.
- We accept blog posts published elsewhere. We will either reblog it or post it on our Resources page. We will always include a link to the original publication.

SPECIFIC GUIDELINES FOR NEWSLETTER CONTENT

Types of Announcements
The DSG Hub publishes a monthly online newsletter with new resource alerts and news of interest to the DSG community. We encourage our users to submit their announcements, specifically:
- News and announcements, including about new resources
- Jobs and collaboration opportunities
- Information about events and webinars.

Submission Process
- Please include one short paragraph (no more than 100 words) you wish to include in the DSG Hub newsletter. If feasible, please attach one image accompanying the text.
- Please make sure to highlight the most relevant, important, and useful information for the DSG Hub community.
If feasible, please provide a public, complete URL to a webpage or document where readers can find more information about the content.

Please submit your announcement before the first business day of a month to be published that month.

**SPECIFIC GUIDELINES FOR THE “TECHNOLOGY SOLUTIONS OVERVIEW”**

One of the core components of the DSG Hub is an overview of DSG technology solutions. This online catalog features leading DSG solutions in a clear, succinct, and comparable format that is accessible to diverse stakeholders, including international and local non-governmental organizations, financial service providers, technology service providers, funders, investors, and governments. The DSG Hub is seeking submissions from DSG technology providers to be featured in the online catalog.

To be considered for inclusion in the technology solutions overview on the DSG Hub, solution providers should:

- Fill out the “Technology Solutions Overview Template” (*see Content Templates*), including a) succinct, clear responses to all questions in PART A (“Contributor Survey”); b) clear, specific summary of the solution in PART B (“Solution Description”); and c) documents listed in PART C (“Supporting Resources”).
- Demonstrate an operational market offering. Regardless of the current scale of operations, the provider must demonstrate that the solution is available in the market to potential institutional clients.
- Demonstrate that the solution is an ongoing business concern of a technology firm, financial service provider, social enterprise, or civil society organization (as opposed to a finite project).
- Demonstrate credibility based on results and/or current portfolio of clients, funders, investors, and other partners.

Any submission found to include false or deliberately misleading claims will be automatically rejected.