



DIGITAL SAVINGS GROUP (DSG) TOOLKIT

DIGITAL PREPAREDNESS CHECKLIST



**Global
Communities**



**WOMEN FOR WOMEN
INTERNATIONAL**

DSG TOOLKIT:

DIGITAL PREPAREDNESS CHECKLIST



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The DSG Toolkit was created for informational, non-commercial purposes and published on the DSG Hub by Global Communities. The DSG Toolkit can be distributed for non-commercial purposes without the authors' permission. Please credit Global Communities and Women for Women International while distributing the toolkit.

Organizational Websites

www.globalcommunities.org
www.womenforwomen.org
www.dsghub.org

INTRODUCTION

Recent years have seen an increased interest in, demand for, and introduction of digital tools for savings groups around the globe. There now exists a wide range of digital solutions which allow savings groups to do many things, including digitizing their record keeping, replacing physical cash with digital wallets and mobile money, and more.

The digitization of savings groups has the potential to accelerate the many benefits of traditional savings groups by expanding digital identities and bridging the gap to formal financial services, particularly for women. It may also help facilitate participation in the formal economy. We have to remember, however, that digitization happens in the context of a persistent gender digital divide, where women's access to and use of mobile and digital technologies are constrained by rigid gender norms, unequal power dynamics, and resource limitations. Our [research](#) shows that if not done right, digitization can have negative consequences for women's ability to participate in, lead, and benefit from savings groups. Without adequate training and support, women may experience marginalization and exclusion, especially in mixed-gender groups, where men are often more tech-savvy and therefore more likely to play leadership and digital recordkeeping roles. Women may also face increased risks of data privacy violations and gender-based violence, including technology-facilitated violence.

While the number of technology solutions for savings groups continues to grow, there exists little by way of guidance and tools to support implementers, trainers and groups as they progress through the various stages of digitization. To address this, Global Communities and Women for Women International created the **Digital Savings Group (DSG) Toolkit**. The toolkit consists of seven practical tools to support safe, effective, and gender-responsive digitization of savings groups. These tools include practical guidance for implementers and trainers across multiple aspects of digitization. There is a tool to help implementers gauge their preparedness to launch or expand a DSG project (Digital Preparedness Checklist); a Project Staffing tool to explore changes in the positions and skills needed to support a DSG project; a Monitoring and Evaluation tool to identify key evaluation domains and indicators; tips on Promoting Women's Digital Capabilities; a tool on Addressing Risks of Gender-based Violence; a series of Digital User Dialogues for use directly with savings group members; and a Data Privacy and Security tool with key questions implementers should ask technology providers when considering a digital solution.

Each tool was designed so it can be used by those implementers just beginning to think about their first digital savings group project or by those who are mid-project or preparing to expand. They can be used individually or as a complete set, depending upon the needs of the implementer.

DIGITAL SAVINGS GROUP (DSG) TOOKLIT – *Toolkit “Map”*



The DSG Toolkit consists of seven practical tools to support safe, effective, and gender-responsive digitization of savings groups. These tools can be used in any order, individually, or in combination, depending upon the specific needs of each organization.

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DIGITAL PREPAREDNESS CHECKLIST

Facilitator's Guide

Preparation

The Program Designer, Manager and the Facilitator should review the tool and adapt it to their program. Not all components will apply, and they can be deleted while others may need to be contextualized. The Facilitator should then convene key staff members for a two-hour workshop to complete the checklist.

Objectives

- Prepare for or improve efforts to digitize savings groups in an effective and gender-responsive manner through a review of key considerations for implementers, savings groups, their communities and other stakeholders
- Assess organizational preparedness to launch or scale digitization of savings groups
- Examine approaches and resources needed to advance gender equality in the context of digital savings groups (DSG) projects, reduce gendered risks and barriers to digitization and address intended and unintended gendered consequences of digitization
- Identify resources needed for effective digitization of savings groups

Participants

Program managers, designers and implementation staff; monitoring and evaluation (M&E) team, gender specialist

Materials

1. Copies of the checklist for each participant
2. Flip chart which replicates the checklist for recording answers and notes in plenary session



Facilitator's Notes

- Some participants may feel that this tool is a direct assessment of their skills and knowledge. It is important to emphasize in the introduction that the purpose of the tool is to prepare for the project and ensure its success. It is not an individual assessment, and it will not impact the staff members' performance evaluation or ability to remain in their position. Encourage participants to share honest opinions about professional development opportunities they think they might need to perform digitization-oriented tasks effectively and in a gender-responsive manner.
- In plenary, limit discussion of areas where there is agreement, whether the answer is yes or no. Reserve discussion time for areas where groups had different answers, or where questions remained unanswered. Help the group explore the issue in plenary, but do not feel the need to reach consensus.
- If there is no time to discuss all areas of deficiency or disagreement, select those that you believe are the most important for plenary discussion. Follow up with participants after the workshop to solicit further input on the areas which were not covered.

Staff Workshop (2 hours): Session Flow and Description



Workshop Agenda

1 Introduction – 15 minutes

If the group is unfamiliar with each other, have participants share their name, position and a brief description of one instance when they were alerted to the importance of gender awareness in their work.

Share session objectives with participants.

Elicit participants' expectations for this staff workshop.

Discussion Questions:

- Why are these approaches, skills and resources critical to the success of a savings group digitization program?
- What are the risks of implementing a program without these skills and resources?
- How does using a gender lens influence project approaches and the types of skills and resources needed for savings group digitization?

2 Small Group Discussion – 45 minutes

Activity: Complete the [Digital Preparedness Checklist](#)

Assignment: Divide participants into two to three small groups and give them ten minutes to read the checklist, then discuss and answer each question on the checklist. Note any areas where participants are unsure and what information they would need to feel confident to give a yes answer. Discuss potential solutions — resources and adaptation strategies — for addressing checklist items where the group answered no.

3 Plenary Group Debriefing – 60 minutes

Activity: Digital Preparedness Checklist Discussion

Assignment: Drawing from the small group discussion, quickly identify the areas where all groups answered yes, there is no need to discuss these in plenary. Then spend a few minutes discussing each of the areas where all teams answered no. Take notes on recommendations for how to address these areas.

Finally, dedicate five to ten minutes to discuss each area where there was disagreement. Allow each small group to explain their rationale for their answer, if the group comes to an agreement after the discussion, note it. But you do not need the group to reach a consensus; simply take notes of the main arguments.

Post-Workshop Action Planning

Program designers and managers should review the results of the workshop and develop an action plan to address deficiency areas.

Digital Preparedness Checklist

Purpose	This checklist is designed to help implementing organizations gauge their own preparedness to digitize savings groups and to do so in a gender-responsive manner. The checklist will help implementers understand what they need to do to take on the technology, identify required training and support and address gender considerations in digitization projects. These include strategies to advance gender equality in the context of digital savings groups projects, reduce gendered risks and barriers to digitization and address intended and unintended gender consequences of digitization.
Audience	This tool is intended for staff of organizations implementing digital savings group (DSG) projects, specifically program designers and managers; monitoring and evaluation (M&E) team; and gender specialist.
Time needed to implement the tool	<ul style="list-style-type: none"> • Review of the tool by program designers and managers – 30 minutes plus time needed to adapt and contextualize the tool • Staff workshop – 2 hours • Post-workshop action planning – time to be determined by project designers and managers
How to use this tool	<p>This tool can be used in different ways depending on where an implementing organization is with its digitization efforts. It can be used to aid planning and design of a digitization program, or it can be used after digital tools have already been introduced to reflect on the effectiveness of digitization efforts.</p> <p>In project planning and design, use the checklist to identify key preparedness, training and sensitization activities required in the program.</p> <p>In preparation for (or during) implementation, review the checklist below and mark 'yes', 'no', or 'unsure' for each statement. Make notes anywhere you answer 'no' or 'unsure' to explain your answer. Where needed, identify and list existing resources, which can help you address any deficiencies and adapt project strategies accordingly. Ideally, the checklist should be used at the project design phase and revisited during implementation through pause-and-reflect sessions.</p> <p>Use the Facilitator's Guide to guide this process through individual, group and plenary review sessions with your staff members.</p>



DIGITAL PREPAREDNESS CHECKLIST

		Rating	Notes
Implementing Organization – Digital Preparedness			
1	Staff across all key positions have the needed digital skills and capabilities. If not, we have a plan to train our team.	Yes No Unsure	
2	Staff have mobile devices; internet access and data plans they need to support the project. If not, we have a budget to provide them.	Yes No Unsure	
3	Staff are trained on the digital tools selected for the project and know how to use them in practice. If not, we have a plan to train our team.	Yes No Unsure	
4	We have a plan for training savings group members on how to use the digital tools selected for the project.	Yes No Unsure	
5	We have defined objectives, measures of success, monitoring and evaluation metrics to be able to measure changes brought about by the introduction of DSG technology.	Yes No Unsure	
6	We have the software necessary to safely store and manage program and client data. This means that only authorized staff have access to personal, individual data. It also means that data cannot be hacked or accessed by unauthorized personnel.	Yes No Unsure	
7	We have a plan to migrate groups' paper records to the digital platform, including a plan to audit all paper records prior to moving to digital.	Yes No Unsure	
8	We have data privacy and protection protocols in place.	Yes No Unsure	
Implementing Organization – Gender Considerations			
9	We have conducted a gender-sensitive needs assessment and selected a digital solution that best meets the needs and interests of savings group members, including women.	Yes No Unsure	
10	We have employed gender-responsive and inclusive recruitment, retention and advancement strategies to select and manage key staff and stakeholders involved in the DSG project (e.g., Gender Specialist, Program Manager, Field Agent, Community Facilitator and Community Digital Champion).	Yes No Unsure	

DIGITAL PREPAREDNESS CHECKLIST

		Rating	Notes
Implementing Organization – Gender Considerations			
11	Our team understands the basic principles of gender equality, Do No Harm, and Safeguarding and is prepared to apply them in the DSG project. If not, we have a plan to train our team on these concepts.	Yes No Unsure	
12	Project-level participatory gender analysis has been completed.	Yes No Unsure	
13	Gender strategy and safeguarding action plan addressing gender barriers and risks to digitization, including gender-based violence (GBV), have been developed, validated with local stakeholders and operationalized.	Yes No Unsure	
14	We have a plan for using gender data to adapt digitization strategies as needed and evaluate gender impacts of the DSG project.	Yes No Unsure	
15	We have a plan to engage men in the community to challenge harmful gender norms contributing to the gender digital divide and support the value proposition of women's use of digital tools.	Yes No Unsure	
16	We have a plan for community awareness raising and engagement around gender norms and other barriers that limit women's use of digital tools.	Yes No Unsure	
Savings Groups			
17	Group members understand the purpose of and support digitization (regardless of gender in mixed groups).	Yes No Unsure	
18	Digital Capability Assessment has been conducted to gauge group members' digital preparedness.	Yes No Unsure	
19	We have a plan to provide digital capability training to group members, especially women who may have lesser access to and experience with digital technology.	Yes No Unsure	
20	Necessary group members (e.g., recordkeepers) have access to mobile devices, the internet and data plans. If not, we have a budget and/or plan to ensure they have access.	Yes No Unsure	
21	Group meets in an area with enough connectivity to support the use of digital tools.	Yes No Unsure	

DIGITAL PREPAREDNESS CHECKLIST

		Rating	Notes
Savings Groups			
22	Women are encouraged and supported to take on leadership and recordkeeping positions, especially in mixed-gender DSGs.	Yes No Unsure	
23	Group members are aware of the costs, benefits and risks of digitization, including GBV and data privacy violations.	Yes No Unsure	
Community			
24	Community members have been engaged around gender norms and other barriers that limit women's use of digital tools.	Yes No Unsure	
25	Men in the community have been sensitized to the purpose of the digitization of savings groups and its potential impact on gender relations.	Yes No Unsure	
26	Community and government leaders have been informed and engaged to support savings group digitization.	Yes No Unsure	
Other Stakeholders			
27	Digital record keeping application enables savings groups to meet government reporting requirements.	Yes No Unsure	
28	Local women-focused organizations and GBV service providers have been identified to support the project as needed and to	Yes No Unsure	

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