PROJECT STAFFING

Global Communities

WOMEN FOR WOMEN INTERNATIONAL

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) TOOLKIT – *Toolkit "Map"*

Digital Preparedness Checklist

Data Privacy and Security

Project Staffing

Digital User Dialogues

Monitoring and Evaluation of DSG Projects

Assessing Risks of Gender–Based Violence

Promoting Women's Digital Capabilities

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.

The DSG Toolkit was developed by Global Communities in partnership with Women for Women International. Work began under the SEEP Network's Women Saving for Resilience (WS4R) Innovation Fund, funded by the Bill & Melinda Gates Foundation, and was completed through the generous support of other donors.

DSG TOOLKIT:
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Facilitator's Guide

Preparation

All participants should review their current job descriptions (JDs) and the sample JDs presented in the tool. Program Managers and Human Resources (HR) specialists should also review the "Key Considerations for Staffing Digital Savings Group (DSG) Programs" section of the tool. The Facilitator should review the entire tool and convene staff members with similar titles and functions for one–to–two–hour small group sessions.

Tips: Consider having a staff member from HR serve in the facilitator role for this process. Inviting a gender specialist and/or a Diversity, Equity and Inclusion (DEI) officer to group sessions is recommended. If there is only one staff member with a specific function (e.g., project-level Gender Specialist), consider pairing them up with an HR representative or a staff member with a similar title within the organization.

Objectives

- Revise JDs for all existing team members to allow them to successfully implement savings group digitization project (when existing savings group (SG) staff are adding supporting DSG's to their roles)
- Revise and update standard savings group staff JDs to incorporate key responsibilities and qualifications required for a DSG project (when creating JDs for new DSG projects where staff have not yet been hired)
- Review key considerations for staffing DSG programs which cover inclusive hiring, retention and advancement strategies create a training and professional development plan for new and existing staff to meet any missing qualifications
- Reassure existing staff of their role in a digitization program; encourage them to be open to change and willing to learn new skills

Participants

Program designers and managers; village or community agent or trainer, gender specialist, DEI officer, HR representatives

Materials

1. Copies of current JDs
2. Copies of the JD tool with sample responsibilities and qualifications
3. Copies of organizational JD templates for new positions
4. Copies of organizational JD templates for new positions

Small Group Sessions (1–2 hours): Flow and Description

This exercise does not need to happen in a single session. The facilitator should create groups of staff with similar JDs and groups should schedule a time to meet and complete the exercise.

1 *Introduction*

Share exercise objectives with participants, this can be done over an e-mail that also explains the exercise.

2 *Group Sessions – 1 to 2 hours*

Activity: Review JDs

Assignment: Team members who share similar job titles and functions should meet as a group to review their existing JDs and the sample additions provided in the tool. They should make specific recommendations on changes to the original JDs based on their understanding of the requirements for the savings group digitization program.

Discussion Questions:
- Which responsibilities and qualifications need to be added to the JDs to successfully implement the savings group digitization project? Are there any responsibilities and qualifications that are no longer needed?
- What training or support will current and incoming staff need to meet the revised responsibilities and qualifications?

3 *Manager Review*

Activity: Managers review and revise JDs

Assignment: Once the teams have finished the JD reviews, program managers should meet as a group to review and revise the suggested changes. Each manager should present their team's recommendations and work with other managers to make revisions as needed.

The management team should then discuss any training or support existing and incoming staff members will need to meet the responsibilities and qualifications of the revised JDs. Managers should also identify any new hires that are needed on their team. Additionally, managers should assess if and how the revised JDs require compensation or benefit adjustments.

Managers should work with HR on adjustments to JDs and related compensation and benefits.

Facilitator's Notes

- Changes to JDs can be a stressful time for many staff members. Make an extra effort to reassure staff of the support they will receive to meet these new requirements (if this is the case).
- Inform the participants that the management will address salary issues once the new JDs or revisions to existing JDs are completed. Do not make any promises and do not set any undue expectations.
- Groups may tend to focus on technical and digital skills. Encourage them to also discuss gender issues and skills that will help them support women through the digitization process.

Project Staffing

Purpose	This tool includes sample job descriptions (JDs) for key digitization project staff, including program managers, community-based trainers (facilitators), field agents (supervisors), community digital champions, gender and inclusion specialists and Information Technology (IT) specialists. The JDs focus on knowledge, skills and abilities related to mobile and digital technology as well as gender integration. The tool includes both "Roles and Responsibilities" and "Qualifications," which can be added to existing JDs (for either current staff or staff to be hired) to ensure they have adequate skills to support the gender-responsive digitization of savings groups. *These roles and skills are additions to standard savings groups roles and qualifications.* It may not always be possible to hire staff with all the necessary skills since this is an evolving field. Managers should plan to train new staff and existing team members to meet necessary skills. Ability and willingness to learn should be key attributes in the recruitment process.
Audience	This tool is intended for staff of organizations implementing digital savings group (DSG) projects, specifically program designers and managers, country managers and gender specialists
Time needed to implement the tool	• Review of the tool and existing JDs – one to two hours • Small group sessions – one to two hours • Finalization of JDs, compensation adjustments, and revisions to the recruitment, retention and advancement processes – time to be determined by program managers and Human Resources specialists
Outline	• Key Considerations for Staffing DSG Programs • Sample roles and responsibilities • Sample qualifications
How to use this tool	Review all sections of the tool and compare them to the existing JDs and HR practices in your organization, edit JDs as necessary. Be aware that many organizations have different position titles and many combine or divide positions in different ways. Use the Facilitator's Guide to guide this process through individual and group review sessions. Positions included in the tool Community Digital Champion Community-based Trainer (Facilitator) Supervisor/Field Agent Program Manager Gender and Inclusion Specialist IT Specialist

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Key Considerations for Staffing DSG Programs

Digital transformation can be a highly technical process, with program designers and managers focused on selecting and adopting the right technology. But it will also be a huge transformation for your team, staff and volunteers, you will want to make sure that they have both the right attitude and skill set for the transformation.

What to do with existing staff

When looking to digitize savings groups, it is important to remember the need to provide professional development and support to existing staff. Not only will their role in supporting savings groups change, but they will likely need to learn new digital skills to provide support to the groups and ensure that the program is implemented successfully.

When done properly, this results in engaged, confident employees who are able and willing to support digital transformation. When done poorly, however, it can result in unengaged, unwilling workers who stick to the familiar, inefficient ways of working. If staff who work directly with savings groups (e.g., Field Agents, Village Agents, Community Trainers or Facilitators) are resistant to digital transformation, they will communicate this to the savings groups, and this can create resistance to embracing new technology.

We recommend putting in place a change management process focused on staff. How will employees react to news of the change? Will training be required? What resources should be made available to staff to assist them? How will you communicate with staff during the process?

Depending on the skills and history your team has, you may need a plan to train them to meet new job requirements. You may also need to revise JDs and consider increasing staff salaries or benefits, especially if they are required to take on additional responsibilities.

Where and how to recruit women

Most communities in which we work face a significant digital gender gap. This means that as you start a project focused on DSGs, you will likely face a challenge in hiring women with the necessary digital skills as staff or volunteers.

'Hire to Train and Train to Hire' is an old saying but one that is particularly relevant in this context. When looking to hire new staff for savings group digitization projects, focus on women who are willing and eager to learn new skills, and who bring other capabilities that will make them successful mentors and trainers for the groups. Develop a plan and invest in training them, not just in the selected digital technology, but on basic digital skills.

Work with your HR team to devise recruitment strategies aligned with the principles of diversity, equity, inclusion and belonging. Recruit in spaces that already have women using digital tools, such as mobile network operators, colleges and vocational schools offering information technology (IT) education, and proactively publicize job opportunities among female mobile money agents or phone sellers. Also look across your own organization; you may have women on your IT team that are interested in a move to a more programmatic role, and these women could become digital champions for other staff members on your team.

How to retain staff

Consider if you have budgets and systems in place to provide your team members with adequate and equitable compensation, benefits and advancement opportunities that correspond with their new roles, responsibilities and qualifications. Also consider if you have systems in place to offer reasonable workplace accommodations to women, people with disabilities and other employees with diverse needs (e.g., mothers of young children).

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Job Descriptions

Community Digital Champion (Volunteer)

Roles and Responsibilities
- Raise awareness among savings groups and community members about the benefits and risks of digitization, including gender risks, barriers and how to mitigate them
- Demonstrate how to use mobile technology and digital tools to savings group members
- Promote a learning-by-doing approach, supporting group members, especially women, to learn digital skills and tools at their own pace
- Advise savings group members of the technology-enabled risks and ways to mitigate them
- Support members in the use of digital technology outside of group meetings if needed and feasible

Qualifications
- A confident and active user of mobile technology and digital tools, including texting, mobile money and social media
- A supportive mentor, comfortable working with women who have little to no prior exposure to digital technology
- A positive attitude towards women's access to technology
- Willingness to learn and communicate basic concepts about gender equality and inclusion in the context of digitization projects
- Knowledge of or willingness to learn basic concepts about data privacy and security

Community Based Trainer (Facilitator)

Roles and Responsibilities
- Train and mentor savings group members in the use of mobile technology and digital tools
- Educate savings group members about the benefits and risks of digitization projects; facilitate group discussions on gender risks and barriers and how to mitigate them
- Monitor savings groups for challenges with using digital tools; support groups to resolve the challenges or raise them to a supervisor if they cannot be easily solved
- Monitor and resolve any conflicts in the groups related to the use of new digital tools
- Support female group leaders on the use of digital tools for group management; encourage women to take on leadership positions in mixed-gender digital savings groups
- Support a learning-by-doing approach within the groups, encouraging members, especially women, to practice their digital skills.

Qualifications
- A basic understanding of and interest in technology as a tool for managing savings groups
- A regular and confident user of technology, especially digital tools and applications
- A supportive mentor, comfortable working with women who have little to no prior exposure to digital technology
- A positive attitude towards women's access to technology
- Willingness to learn and communicate basic concepts about gender equality and inclusion in the context of digitization projects

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Job Descriptions

Supervisor/Field Agent

Roles and Responsibilities
- Train savings group members in the use of mobile technology and the chosen digital tool
- Bring together communities, local leaders and other stakeholders to understand and support savings groups and their members in the use of mobile technology and digital tools
- Facilitate community awareness sessions and gender dialogs with group members and their partners to increase understanding of the benefits and risks of women's use of technology for group operations and personal matters
- Train group leaders and recordkeepers in the use of digital tools for group management, ensuring that women leaders are fully engaged and not marginalized during the digitization process
- Translate and adapt digital training materials
- Collect gender-sensitive data and provide feedback to the Program Manager, Gender and Inclusion Specialist and the technology provider on the ways that group members use the digital tools, any challenges they face, and ways that the tools and processes can be improved to enhance user experience, participants' safety and data privacy and security

Qualifications
- At least an intermediate understanding of and interest in digital technology as a tool for managing savings groups and their records
- A regular and confident user of technology, especially digital tools and applications such as Mpesa (or the local mobile money platforms), Shazam, Bolt, Spotify, Zumia or other popular apps in the local market
- A basic understanding of how cloud-based technology works and the ability to communicate this to audiences with less exposure to technology.
- Experience using Google and the Google platform
- A positive attitude towards women's access to technology
- Willingness to learn and communicate basic concepts about gender equality and inclusion in the context of digitization projects
- Experience facilitating gender dialogs and/or community awareness sessions on sensitive subjects
- A self-starter with creative problem-solving skills in low-resourced settings
- Experience working with technical support staff; ability to anticipate what information they may need to help fix a technical problem.

Program Manager

Roles and Responsibilities
- Lead the design and implementation of program strategies to incorporate digital tools into savings groups programs in a safe, inclusive and gender-responsive manner
- Support the process of defining and understanding the needs of savings groups, and how those can be met with digital tools
- Support the process of identifying risks and challenges, including gender barriers, faced by savings groups and their members in the digitization process; oversee the development and implementation of strategies to mitigate these risks and challenges
- Ensure that the monitoring and evaluation team incorporates and analyzes gender-sensitive indicators to monitor and assess the outcomes of digitization on women, men and group power dynamics; incorporate results into program design/adaptation
- Manage partnership with the selected technology provider and ensure that the company is responsive to the diverse needs and interests of savings group members, including women

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Job Descriptions

Program Manager – Continued

Qualifications
- Knowledge of new and emerging technologies and their application to solving development challenges (e.g., operating mobile apps, e-learning or SMS technology)
- Experience designing or managing digitization interventions a strong asset
- Solid understanding of and deep commitment to the concepts of gender equality, gender integration and gender-transformative programming; demonstrated ability to apply these concepts in the context of financial inclusion, economic development and /or digitization projects

Gender and Inclusion Expert

Roles and Responsibilities
- In close collaboration with program staff and community facilitators, lead participatory gender analysis and gender strategy development to ensure gender-intentional digitization efforts
- Train staff on gender integration and social inclusion; sensitize staff to the risk of gender-ignorant digitization
- Review program documentation with a gender and social inclusion lens
- Support gender-responsive and inclusive staff recruitment, development and retention strategies
- Identify or create tools and training materials for program teams to incorporate into digitization programs to address gender barriers and risks
- Lead and/or oversee gender dialogs, male engagement interventions and community awareness sessions on gender equality
- Support staff in identifying and understanding gender-based violence (GBV) risks faced by savings groups members in the digitization process and develop strategies to mitigate them
- Support tracking of the challenges and risks associated with women's' access to and use of mobile technology and digital tools; develop and oversee program-wide mitigation strategies
- Support the monitoring and evaluation team to disaggregate all people-level indicators by sex and incorporate gender-sensitive indicators to assess the outcomes of digitization on women, men and group power dynamics; incorporate results into program design/adaptation
- Provide on-demand technical assistance and advice to support gender-intentional savings group digitization activities.

Qualifications
- Strong commitment to feminist values, human rights and advancing women's leadership
- Deep knowledge of gender equality principles and best practices on gender integration at the nexus of financial and digital inclusion; ability to apply this knowledge in the context of digital savings group projects
- Knowledge of social inclusion principles
- Understanding of male engagement and gender-transformative approaches in economic advancement programs and interventions
- Demonstrated ability to lead project-level gender analyses and strategy development
- Experience developing and delivering capacity strengthening training on gender integration and social inclusion, preferably in programs using digital technology
- Experience facilitating gender dialogues and/or community awareness sessions on gender equality and social inclusion a strong asset
- Experience developing and/or implementing GBV prevention and risk mitigation strategies preferred; understanding of GBV, including technology-facilitated violence is required
- Foundational understanding of how savings groups function and are managed

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Job Descriptions

Information Technology (IT) Specialist

Roles and Responsibilities
- Train program staff and groups on the use and troubleshooting of the digital savings group tool or platform
- Support data migration of groups' paper-based records to the platform
- Work with program management to develop a customer support (software troubleshooting) mechanism to escalate IT challenges in groups to higher levels and ensure timely resolution
- Provide back-end software troubleshooting for software bugs (only applicable if you are using your own platform)
- Provide technical support to program staff and partners in how to develop reports or analyze data from the digital savings group dashboard

Qualifications
- Analytical, statistical and programming skills to collect, analyze and interpret large data sets
- Training skills to train program staff in troubleshooting

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It is important to think through practical interview and assessment questions to evaluate actual knowledge and skills. A few examples of these types of questions are included below:

Questions for Program Supervisors and Savings Group Trainers:

- Tell me about some apps you use and why you use them.

  Exposure to YouTube and Facebook is not enough to be successful; we need people who use apps as tools to improve various activities or processes in their lives (common local examples could include Mpesa, LiveFootball, Runtracker, VoucherMaster, Shazam or Bolt)

- What do you see as some potential challenges in utilizing a savings group app in your community? How would you address them?

  It's important that staff and volunteers understand both the technology and the context enough to identify probable challenges such as poor network and electricity in rainy season, low levels of digital literacy at the community level, group disagreements around data use, etc. We want people who can come up with creative solutions to problems.

- Tell me what you know about cloud-based technology and how cloud-based savings group records might be beneficial to a group

- How would you explain cloud-based technology to someone who has never used a computer or seen a smart phone?

Example practical exercise:

While this will vary slightly for staff and volunteers, a practical exercise should involve giving candidates a phone or a tablet and an internet connection and asking them to figure out how to do something they have likely never done before. They need to demonstrate that they know how to look for and find an answer on their own. For example:

- (Staff) – Create a Google account and access/edit a shared document

- (Staff and volunteers) – Find and download an app in the Google PlayStore and complete a task in that app

- (Staff and/or volunteers) – Change the device's time, date or language