

# MONITORING AND EVALUATION OF DSG PROJECTS

DIGITAL SAVINGS GROUP (DSG) TOOLKIT







# DSG TOOLKIT: MONITORING AND EVALUATION OF DSG PROJECTS



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**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.



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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# Facilitator's Guide

## Preparation

Developing a thoughtful and gender-responsive monitoring and evaluation framework for digital savings group (DSG) projects requires a team effort led by an experienced monitoring and evaluation (M&E) team and gender specialists. The process proposed below will support the project team in using a gender lens to either design an M&E framework for a new digitization project or revise an existing M&E plan for ongoing projects.

The Facilitator and all participants should review the tool and key program documents — an M&E plan if already in existence — to understand if and how the program integrates gender and monitors progress. The Facilitator may also choose to share the Bill & Melinda Gates Foundation's (BMFG) "Conceptual Model of Women's and Girls' Empowerment," or any other relevant framework with participants. The Facilitator should then convene staff members for a staff workshop.

For the ranking exercise below, the project and M&E leads should have a sense of how many gender-sensitive indicators can be realistically tracked in the DSG project. Each participant should only be given that number of dot stickers for the ranking exercise.

Tip: This process, including the staff workshop, should be led by an experienced M&E specialist in collaboration with a gender specialist.

## **Objectives**

- Gain familiarity with the domains of women's empowerment and gendersensitive indicators relevant to DSG projects
  - Review and assess the relevance of sample indicators to the DSG project
    - Choose from the list of suggested indicators
    - Suggest new indicators
- Assess when and how information will be collected, analyzed and used

## **Participants**

Program managers and designers, M&E team and gender specialist

## **Materials**

- 1. Copies of the BMGF Conceptual Model of Women's and Girls' Empowerment for each small group
- 2. Flip chart which replicates the BMGF Conceptual Model
- 3. One flip chart for each of the three domains of women's empowerment, divided into sections for the subdomains
- 4. Sticky notes for participants
- 5. Dot stickers for participants (if they are unavailable, give participants colored markers and tell them how many indicators they can mark on the chart)



## **Facilitator's Notes**

- Participants are likely to select indicators for each of the subdomains. Encourage them to only select indicators for the most relevant subdomains.
- Keep the participants focused on women's empowerment indicators, it will be easy for them to slip into general project indicators.

# Staff Workshop (105 min.): Session Flow and Description



### Introduction – 15 minutes

If the group is unfamiliar with each other, have participants share their name, position and a brief description of a time M&E (gender) data taught them a lesson about the impacts of a project.

Share session objectives with participants and answer any questions.

### Plenary Discussion – 60 minutes

Activity: Review the sample monitoring framework

**Assignment:** Give a short 10 to 15-minute overview of the sample monitoring framework and engage participants in a discussion around it.

#### **Plenary Discussion Questions:**

- How will using a gender lens influence the indicators we will monitor during the project?
- Do we currently disaggregate our data by gender? Is our M&E system set up to disaggregate data by gender?
- What are the benefits of implementing a gender-responsive M&E plan? Are there any concerns?
- Which domains and subdomains are the priority for this project?
- Which subdomains are not relevant or cannot be considered as direct outcomes of the project?
- What are the gender outcomes the project is seeking to achieve in each of the three different domains?

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# **Session Flow and Description**



### Brainstorming and Ranking – 90 minutes

**Activity:** Develop indicators for each domain and relevant subdomain that project will monitor.

**Assignment:** Give the group 30 minutes for the 'Agency' domain. Ask participants to choose or develop new indicators for each of the relevant subdomains. Have participants write one indicator per sticky note and attach the sticky notes onto the flip chart. Repeat this exercise for the 'Resources' and 'Institutional Structures' domains.

While the group is working on subsequent domains, the facilitator should review each domain and group similar indicators. Once all three domains are finished, the facilitator should summarize the responses for each domain (or ask a different participant to report out on each domain).

Once the domains are summarized, each participant should be given dot stickers or colored markers. The facilitator should explain that the project is aiming for a specific number of indicators, and therefore each participant has been given that number of stickers. Participants should then use their stickers or markers to vote for indicators.

After the voting the facilitator should report out the results and then facilitate a group discussion. The facilitator should highlight which indicators received the most votes. Try to address the following questions:

- How do you feel about the leading indicators? Are any subdomains or critical indicators missing? Is that a problem?
- How will the team collect data on the selected indicators? Does the team have the resources and systems to collect this data?
- How will the team analyze and apply this data?

#### **Next Steps**

The program and M&E leads should review the results of the workshop and develop a final list of indicators.

Once the indicators are selected the M&E team will need to develop questionnaires and a data collection plan for each of the indicators.

# Monitoring and Evalution of DSG Projects

Purpose	This tool is designed to improve digital savings group (DSG) implementers'
	understanding of the impacts of digitization on groups and their members using gender-sensitive indicators and monitoring approaches. The tool
	includes sample indicators and a monitoring and evaluation (M&E) framework.
Audience	This tool is intended for staff of organizations implementing digital savings
	group (DSG) projects, specifically the M&E team, program designers and managers and gender specialists. The tool implementation process should
	be led by an experienced M&E professional in collaboration with a gender
	specialist.
Time needed to	• Review of the tool, existing M&E plan (if available), and supporting
implement the	materials – two hours
tool	Staff workshop – three hours
	<ul> <li>Next steps – time to be determined by the M&amp;E lead</li> </ul>
How to use the tool	Review the tool with an understanding that it is not intended to be a stand-
	alone M&E framework. Rather, it should be adapted and incorporated into the
	project's broader M&E plan.
	The indicators presented in this tool offer the opportunity to monitor a wide
	range of impacts of digitizing savings groups. As women make up most savings
	group members worldwide, the indicators are organized into groups around
	the components of the Bill & Melinda Gates Foundation's "Conceptual Model of Women's and Girls' Empowerment." Project teams may choose to organize
	their indicators differently.
	The list of indicators is not exhaustive and does not need to be used in its
	entirety. DSG implementers can and should select those indicators that are most relevant for their projects. The indicators are intended to track project
	outcomes in order to improve gender-responsive and data-driven decision
	making, adaptation and learning. Use the Facilitator's Guide to guide the
	process of selecting indicators through individual review and group exercises.
	Following the selection of indicators and adapting them to a specific context,
	the M&E team should develop tools to collect the relevant data (e.g., survey
	questionnaires or focus group discussion guides) and work with the program
	team to analyze the data and adapt digitization strategies as need. These will
	need to be determined on a project-specific basis.
	This tool is most suitable for project design and monitoring efforts, but can
	also be used for baseline, midline and endline evaluations.

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#### Introduction

The sample indicators below are intended to help implementers collect critical data to understand the full impacts of introducing digital tools to savings groups. The M&E framework calls for both gender-disaggregated data (GDD) and gender-sensitive indicators. GDD provides visibility into how programming impacts women and men, which is particularly important in projects supporting mixed-gender DSGs, while gender-sensitive indicators allow implementers to isolate outcomes that specifically impact gender equality and/or women's empowerment.

Strong gender data provides transparency within programming and allows implementers to ensure that their programs meet specific needs and interests of women, contributing to more equitable and sustainable outcomes. This is especially important given the limited guidance in the sector around measuring how digitization affects women's ability to participate in, lead and benefit from savings groups on an equal basis with men, particularly in the context of widespread gender digital divide.

Note the indicators presented in this tool are, in addition to the standard indicators used with respect to savings groups, to demonstrate impact due to digitization.

#### M&E Framework

Although there are many frameworks for women's empowerment, this tool organizes indicators according to the Bill & Melinda Gates Foundation's "Conceptual Model of Women's and Girls' Empowerment" illustrated below.





#### Women's Empowerment Domains

Indicators

**Note:** Where appropriate (e.g., in mixed-gender savings groups) all people-level indicators should be disaggregated by gender.

Agency	<ul> <li>Agency-level indicators are intended to measure how digitization has affected women's ability to meaningfully participate in the savings group, make and influence decisions at the group and household levels and hold leadership positions within and outside of the group. More specifically, these indicators should measure changes (improvements or backsliding) in the following areas:</li> <li>Individual agency ("power to," e.g., changes in the capacity to make meaningful choices and decisions about participation in the group)</li> <li>Collective agency ("power with," e.g., changes in the ability to effectively collaborate with others within the group)</li> </ul>
Meaningful participation in group activities	<ul> <li>Participation in the group (e.g., meeting attendance and retention post-digitization)</li> <li>Social cohesion within the group (communication, collaboration, support and solidarity)</li> <li>Trust in group financial records</li> <li>Group conflict levels</li> <li>Individual knowledge of group financial information (e.g., group balance)</li> <li>Efficiency of group meetings</li> <li>Savings and loan behaviors</li> </ul>
Decision-making ability (influence over decisions and autonomy to make independent decisions)	<ul> <li>Decision-making ability at the household level (productive and reproductive)</li> <li>Decision-making ability at the group level</li> </ul>
Leadership	<ul><li>Leadership within the group</li><li>Leadership outside the group</li></ul>
Resources	Resource-level indicators are intended to measure how digitization has affected (improved or decreased) women's access to, ownership, ability to control and ability to use resources at the household and group levels. Resources are understood broadly as "assets" (individual and group), "critical consciousness," and "bodily integrity." They are sometimes framed as preconditions to empowerment.
Assets (human, material and social resources; time; knowledge and skills)	<ul> <li>Individual mobile phone ownership and/or use</li> <li>Access to and/or use of the internet</li> <li>Digital capabilities, i.e., knowledge, attitudes (confidence, trust) and skills needed to use technology safely and effectively</li> <li>Amount of time spent on a) using digital tools; b) participating in group activities; c) household and caregiving responsibilities; d) income-generating activities</li> <li>Access to and control over household material resources (income, savings and loans)</li> <li>Changes in household material resources (income, savings and loans)</li> <li>Division of labor at the household and group levels</li> <li>Use of digital communication</li> <li>Social capital (e.g., quality of intimate partner relationships, peer support)</li> </ul>



## MONITORING AND EVALUATION OF DSG PROJECTS

Women's Empowerment Domains	Indicators			
Resources - Continued				
Critical consciousness (self-awareness of how inequalities and power operate in our lives; "power within")	<ul> <li>Changes in perceptions, trust and self-esteem following adoption of technology</li> <li>Self-efficacy in using digital devices and tools at the household and group levels</li> <li>Confidence in using digital devices and tools</li> <li>Control of resources (i.e., Do women have increased autonomy to make decisions on how to use their own resources)</li> </ul>			
<b>Bodily integrity</b> (women's control over their physical and mental well-being as well as safety, security and freedom from violence)	<ul> <li>Intimate partner violence (knowledge, attitudes and experience)</li> <li>Gender-based violence at the community level (knowledge, attitudes and experience)</li> <li>Technology-facilitated violence (knowledge, attitudes and experience)</li> <li>Data privacy and security (knowledge, experience)</li> <li>Cybercrimes (knowledge, experience)</li> <li>Feeling that the individual has the knowledge and resources to protect themselves from digital risks</li> </ul>			
Institutional Structures	Institutional-level indicators are intended to measure how digitization has affected (improved or weakened) women's relationships with institutional structures in which they live and work. Selected indicators can also be used to measure if project-level digitization efforts have had direct or indirect influence over higher-level institutional arrangements, e.g., by contributing to policy change or the development of DSG industry standards.			
Family (spouse, household members and extended family)	<ul> <li>Gender attitudes and perceptions toward women's mobile phone and internet use</li> <li>Gender attitudes and perceptions toward women's economic and DSG participation</li> <li>Intrahousehold relations</li> </ul>			
<b>Community</b> (neighborhood, village, town, social groups and organizations)	<ul> <li>Gender attitudes and perceptions toward women's mobile phone and internet use</li> <li>Gender attitudes and perceptions toward women's economic and DSG participation</li> <li>Digital access to community information</li> <li>Digital access to and use of community-based services (e.g., GBV hotlines or online healthcare and vocational training services)</li> </ul>			
Market (businesses, labor market)	<ul> <li>Digital access to market information</li> <li>Digital access to business support services</li> <li>Access to and use of formal financial services (including digital financial services)</li> <li>Connections to markets through digital channels</li> <li>Participation in online selling or buying (e-commerce)</li> <li>Project contributions to DSG industry standards</li> </ul>			



## MONITORING AND EVALUATION OF DSG PROJECTS

Women's Empowerment Domains	Indicators			
Institutional Structures - Continued				
State (governments and the public sector at multiple levels)	<ul> <li>Digital access to government information</li> <li>Access to and use of e-government services</li> <li>Digital civic participation</li> <li>Group registration with required government entities</li> <li>Project contributions to laws and policies regarding women's control of assets and resources</li> </ul>			