



DIGITAL SAVINGS GROUP (DSG) TOOLKIT

# ADDRESSING RISKS OF GENDER- BASED VIOLENCE



**Global  
Communities**



**WOMEN FOR WOMEN  
INTERNATIONAL**

DSG TOOLKIT:

# ADDRESSING RISKS OF GENDER-BASED VIOLENCE



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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](http://www.globalcommunities.org)  
[www.womenforwomen.org](http://www.womenforwomen.org)  
[www.dsghub.org](http://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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## ADDRESSING RISKS OF GENDER-BASED VIOLENCE

Purpose	<p>As mobile and digital technologies become more available, they bring the increased risk of technology-facilitated gender-based violence (GBV). An unintended consequence of digitization and technology is an increased risk of technology facilitated GBV. Technology does not need to be used directly to harm someone, because in many contexts women's mobile phones and internet usage challenges traditional gender norms. There are specific risks for GBV associated with the digitization of savings groups, research indicates that domestic conflict and violence may occur when a partner gains insight into user's private savings information through text messages received on shared devices.</p> <p>This tool was created to inform implementing organizations on the risks of GBV as a result of a woman's digital journey and strategies to help mitigate specific risks. Strategies could include community education, gender dialogues and GBV service mapping; promoting informed digital citizenship and safe digital behaviors; raising awareness on how to manage a digital footprint in a safe, responsible way that does not exacerbate existing risks; and sharing tips on what can be done when violence occurs.</p>
Audience	<p>This tool is intended for staff and volunteers of organizations implementing digital savings groups (DSGs), specifically program designers, managers and gender specialists. Implementing organizations, in particular training staff and volunteers, are encouraged to use a companion tool, <a href="#">Digital User Dialogues</a>, to raise awareness about GBV and other safety risks among DSG members.</p>
Time needed to implement the tool	<ul style="list-style-type: none"> <li>• Review of the tool, selection of relevant risks and mitigation strategies, contextualization and initial planning should take three hours</li> <li>• Validation of risks and strategies with field staff, partners, group and community members – time to be determined by project managers based on needs and available resources to conduct a more thorough risk assessment and/or gender analysis</li> <li>• GBV service provider mapping – time to be determined by project managers based on needs</li> </ul>
How to use this tool	<p>The tool consists of two sections: "Key Definitions" and a "User Journey Map" designed for use at project management level to identify GBV risks and develop strategies to address them.</p>



How to use this tool  
(continued)

Review the tool to familiarize yourself with potential GBV risks that women participating in digital savings groups (DSGs) may face while accessing and using digital technology. Determine which risks might occur in the context of your specific DSG project and select strategies that you can employ to prevent and mitigate identified risks. If feasible, conduct a community-based risk assessment to identify further risks and mitigation strategies appropriate to the context of your project. This assessment may occur in conjunction with the project-level gender analysis and gender action planning. Otherwise, do your best to validate (keep, add or remove) and contextualize selected risks and strategies with field staff, partners and group members.

User dialogues can be an effective way for DSG facilitators and members to unpack harmful gender norms and practices that may increase GBV risks for women using digital technology. If feasible and appropriate, review, adapt and use the companion tool, “Digital User Dialogues,” to facilitate conversations with savings group members about GBV and other risks across each stage of their digital journeys. These discussions may take place over several meetings, as groups get more familiar with mobile technology and dialogue topics become more relevant.

User dialogues are not meant to discourage groups from digitizing, but instead to make them aware of risks and provide ideas on how they can stay safe. Please ensure facilitators (field staff and volunteers) are comfortable and well-prepared to guide conversations on safety. Some topics will be sensitive. If facilitators are not skilled at or comfortable talking about them, the participants will not be comfortable either. Before sessions, facilitators should practice presenting material on risk and safety with colleagues. Remember, the priority is to keep participants safe, but not to avoid tough conversations altogether, even if they make facilitators a little uncomfortable.

GBV is a highly sensitive topic and can trigger traumatic memories, particularly among survivors. Accordingly, the tool includes safeguarding tips to reduce the risk of re-traumatization among participants. Prior to commencing user dialogues, instruct facilitators to never solicit personal stories of abuse and to inform participants that they may choose to stay silent or leave the discussion at any time without any repercussions. In addition, map out local GBV service providers and provide the list to facilitators so that they can make appropriate referrals as needed. You may also wish to enlist a local GBV specialist to co-facilitate some of the conversations. You may choose to implement each dialogue or only use those that are most relevant to your needs.

When feasible, facilitators should share the following information with the participants. Be mindful of how you share this information given their levels of numeracy and literacy. Remind participants to keep this information private if they fear potential backlash by perpetrators of GBV:

1. Phone numbers to report harassment and abuse if this is an action that survivors wish to take
2. List of GBV resources and services in the area

## Key Definitions <sup>1</sup>

**Gender-based violence (GBV)** refers to harmful acts directed at a person, or a group of people based on their sex or gender. It includes physical, sexual, verbal, emotional, psychological and spiritual abuse; threats, coercion and arbitrary deprivation of liberty; and economic or educational deprivation, whether occurring in public or private life. GBV takes on many forms, for example intimate partner violence, rape, early and forced marriage, female genital mutilation/cutting, sexual harassment or cyberbullying.

**Technology-facilitated GBV** is action by one or more people that harms others based on their sex or gender or by enforcing harmful gender norms. This action is carried out using the internet and/or mobile technology and includes such acts as stalking, bullying, sexual harassment, doxing, revenge pornography or other forms of image-based abuse, trolling, defamation, hate speech and exploitation.

**Online GBV** is a subset of technology-facilitated GBV and entails the use of the Internet to engage in activities that result in harm or suffering to a person or a group of people online or offline because of their sex or gender. GBV online can occur both in private or public online spaces, including social media, email, instant messaging, group chats, as well as knowledge-sharing, dating, gaming and other online platforms.

## User Journey Map: Identifying GBV Risks and Mitigation Strategies

Please note that while men, boys and people with diverse gender identities experience GBV, this tool has been developed with women and girls in mind. Accordingly, the term “user” refers to women using digital technologies and tools while the term “partner” refers to the user’s male intimate partner (often a spouse).

Purchasing a Mobile Phone and Opening an Account	Basic Mobile Phone Use (Calling and Texting)	Using Digital Financial Services (Online Banking, Mobile Money) and DSG Applications	Using Social Media and Mobile Applications	Using Mobile Internet
What is the prospective or current user doing?				
<p>User seeks permission and money from her partner to purchase a phone or a SIM card</p> <p>User travels to a physical mobile network operator (MNO) location to purchase a phone, data and/or open an account</p> <p>User interacts with a male MNO agent</p> <p>User visits a government office to obtain an identification card needed to register her account</p>	<p>User makes or receives calls and texts to/from family, friends and strangers</p> <p>User seeks permission and money from her partner to purchase data and/or airtime.</p>	<p>User travels to reach a bank, mobile money or cash in – cash out (CICO) agent</p> <p>User receives calls or text messages on a personal or shared mobile phone with balances, saving and loan information, repayment reminders, or requests to verify transactions</p>	<p>User checks or posts on Facebook, Twitter or other social media platforms</p> <p>User downloads and inputs personal information into mobile applications (apps)</p> <p>User makes in-app purchases and subscriptions</p> <p>User downloads an app that may trigger a negative reaction from her partner</p> <p>User unwittingly shares personal, inappropriate or embarrassing information with the general public on social media</p>	<p>User conducts online searches and visits websites</p> <p>User unwittingly follows insecure links and visits untrustworthy websites</p>

## User Journey Map: Identifying GBV Risks and Mitigation Strategies

Purchasing a Mobile Phone and Opening an Account	Basic Mobile Phone Use (Calling and Texting)	Using Digital Financial Services (Online Banking, Mobile Money) and DSG Applications	Using Social Media and Mobile Applications	Using Mobile Internet
What are the GBV risks?				
<p>Partner denies permission, suspects infidelity or is otherwise suspicious about why the user wants to purchase and use a mobile phone</p> <p>MNO agent makes harassing remarks, requires (sexual) favors or otherwise takes advantage of the user</p>	<p>Partner who is suspicious of user's calling and texting activities</p> <p>Partner monitors or demands to see user's text messages and call history</p> <p>Partner uses the mobile phone in a way that exacerbates existing offline intimate partner violence (e.g., abusive texts or surveillance)</p> <p>User receives harassing texts or phone calls from a family member, acquaintance or stranger</p> <p>Couple has conflict over the cost of airtime or the time that is spent on the phone and internet</p>	<p>Partner monitors or demands to see user's text messages, call history and financial information</p> <p>Couple experiences conflict over financial transitions or the mere use of financial services</p> <p>Financial agent makes harassing remarks, requires (sexual) favors or otherwise takes advantage of the user</p> <p>User experiences GBV during travel, especially if walking or using public transportation</p>	<p>Partner is jealous of user's social media interactions and tracks her online presence</p> <p>Couple has conflict over social media and app usage</p> <p>User witnesses or is personally affected by one or more forms of online GBV perpetrated by her family member, acquaintance or stranger(s)</p> <p>Partner monitors user's app use and in-app purchases or subscriptions</p> <p>User experiences in-app harassment or hidden charges</p> <p>Community members are suspicious of outside information and see the user as undermining the social fabric of the community; they are hostile toward the user</p>	<p>Partner monitors user's internet use and browsing histories</p> <p>User experiences online GBV, hacking, or scams causing further stress or conflict in the household</p>
<p><b>Common Issues</b></p> <ul style="list-style-type: none"> <li>Community members without mobile phones feel alienated and jealous; they perceive that the user must have obtained funds for the phone from "illicit" or "inappropriate" sources and are hostile toward the user</li> <li>Men in the household or community feel agitated and threatened because women's use of digital financial services challenges traditional gender norms and is perceived as undermining men's power, abilities and financial status; they are hostile toward the user</li> </ul>				
What can implementing organizations do to prevent and mitigate GBV risks?				
<p>Facilitate dialogues at the household or group levels and/or implement community awareness sessions to challenge harmful gender norms and practices that limit women's access to and use of digital technologies</p> <p>Create and distribute a list of institutions and numbers to report GBV per the survivor's choice</p> <p>Map out, create and share a list of local GBV service providers</p> <p>Create and distribute a list of trusted bank, mobile money or CICO agents</p> <p>Teach savings group members how to perform digital transactions on their own and finalize transactions before passing on a shared phone</p>				



## User Journey Map: Identifying GBV Risks and Mitigation Strategies

Purchasing a Mobile Phone and Opening an Account	Basic Mobile Phone Use (Calling and Texting)	Using Digital Financial Services (Online Banking, Mobile Money) and DSG Applications	Using Social Media and Mobile Applications	Using Mobile Internet
What can users do to stay safe while using digital technology?				
Choose a recommended MNO agent and—if possible—travel with a trusted family member or friend	Think critically before giving your phone number to others  Change your phone number if harassing texts or calls persist	Choose a recommended financial agent and—if possible—travel with a trusted family member or friend  Whenever possible, perform digital transactions on your own in a safe space	Be thoughtful about who is on your social media “friend” lists  Download only trustworthy or well-known apps; do not follow suspicious links in pop-ups, advertisements or emails	Only visit trustworthy websites  Do not follow suspicious links in pop-ups, advertisements or emails
<b>Common Issues</b> <ul style="list-style-type: none"> <li>If you experience harassment or abuse, or if you feel you are in danger, seek help from a trusted individual or specialized service provider</li> <li>Familiarize yourself with how to report abuse if you choose to do so</li> <li>Think critically when sharing your phone or phone number with others; be mindful they may access your private information if the phone or apps are not password-protected</li> <li>Keep emergency numbers in your phone</li> <li>Practice safe digital behaviors on your mobile phone</li> </ul>				

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## Safe Digital Behaviors

Teach savings group members about how to practice safe digital behaviors on their mobile phones, for example how to choose strong passwords or PINs and how to keep them secret; erase text messages and call histories, select privacy settings on social media platforms; share private information and images responsibly; know how to discern fact from fiction; know how to identify online abuse or scam; block, mute or unfriend abusive users; and refuse to engage in and report poor or harmful behavior. Refer to the companion tool, [Digital User Dialogues](#), to facilitate conversations about these topics at the group level.

<sup>1</sup> These definitions have been adapted from the following sources: U.S Department of State and United States Agency for International Development (USAID), United States Strategy to Prevent and Respond to and Gender-Based Violence Globally (2016); American Bar Association Rule of Law Initiative (ABA ROLI) and RIWI Corp., Global Perceptions of Gender-Based Violence Online: Survey Findings and Call To Action (2019); International Center for Research on Women (ICRW), Technology Facilitated Gender-based Violence: What Is It, and How Do We Measure It? (2018).