

By: Project Concern International (PCI), a Global Communities Partner

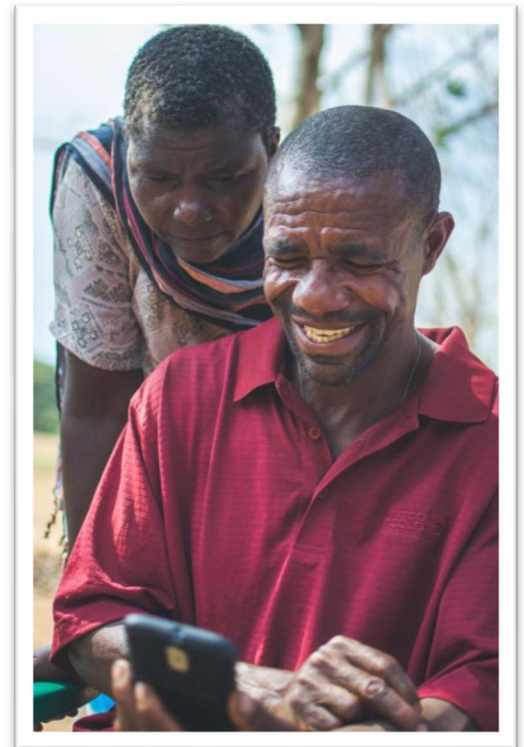
In collaboration with ICRW and DreamStart Labs

Introduction

This document is one of three research briefs that highlight key insights from a study of Digital Savings Groups conducted in rural Tanzania from August 2019 through February 2020. The research was conducted by the International Center for Research on Women (ICRW) working with savings groups supported by PCI and their Women Empowered (WE) program. The study followed two sets of WE savings groups that used the DreamSave app from DreamStart Labs. The first set of groups were mature savings groups that had been recording transactions on paper for multiple years, then switched to DreamSave (“Paper-to-Digital”). The second set of groups learned the savings group model using the app from the beginning (“Born Digital”). This study was conducted in the Mara region of Tanzania, an extremely rural area with high poverty, low literacy, and limited experience with mobile technology.

Recognize key roles will need to change

It almost goes without saying that building digital literacy among project staff and group members is essential to the success of a digital savings groups program. Groups and trainers with high levels of digital literacy tend to have fewer doubts about mobile technology and are more confident in their ability to benefit from a mobile app. But building digital literacy takes time and consistent practice, especially in communities that have had little to no prior exposure. What adjustments to standard savings group training and operations are needed to support this ongoing capacity building? This brief highlights our findings around the need to rethink a few key roles on the project team and within groups to ensure every member is comfortable and confident with digitization as they gradually increase their digital literacy.



Digital Trainers

Traditionally, community facilitators (CFs) who train and support savings groups tend to be trusted members of the community, have good numeracy skills, and have experience with community mobilization and small group facilitation. When forming digital savings groups, the skill set required of trainers expands. Digital savings groups will need trainers who can answer their technology questions, troubleshoot problems, and explain new concepts like the cloud, background app updates, and data backups. It is critical that digital trainers be familiar with mobile technology, but to also have the confidence, curiosity, and creativity to troubleshoot the common and not-so-common issues groups will face when using the tech for the first time.

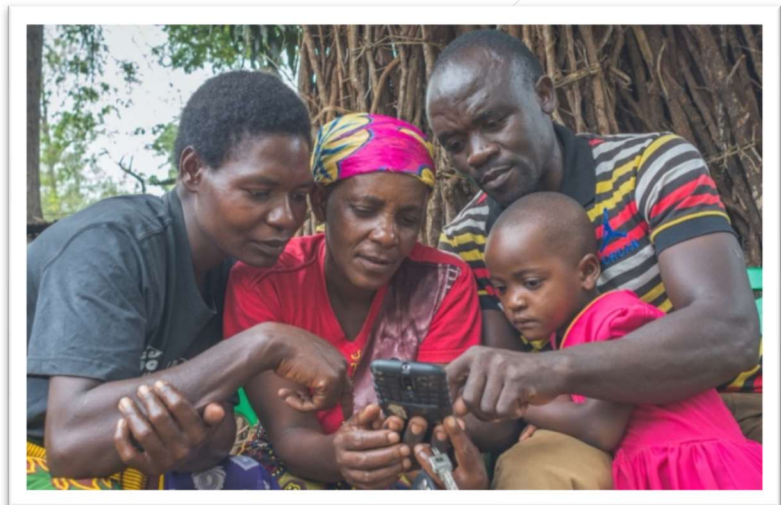
During our pilot in Tanzania, PCI selected among existing CFs on our team who had experience using smart phones, and regularly used apps. Over the course of the pilot, it became clear that there was a wide range of abilities among these CFs in troubleshooting common issues. CFs who regularly used a variety of apps (typically younger CFs) tended to be more comfortable than those CFs who only used WhatsApp and YouTube (typically older CFs).

When launching digital savings groups, implementers may need to train tech-savvy youth in savings group methodologies, community mobilization and group facilitation while they also build the capacity of existing savings group trainers around mobile technology. It is important to recognize the skills existing savings groups trainers have in facilitation and community mobilization skills, learned over years of experience, as they will remain critical to training and supporting digital savings groups. One option to consider is to pair the two types of trainers together. Matching a tech-savvy trainer with an experienced CF during the process of group training on digital record keeping could capitalize on each individual's skills but would have budget implications to consider.

Equally as important as finding CFs with the right skill sets is ensuring staff of the implementing organization themselves are knowledgeable and comfortable with mobile technology and have the interest and ability to learn more. Similar to traditional recruitment of CFs, mobile technology skills have not been standard criteria when hiring staff leading savings group activities.

Community Digital Champions

Another key lesson from our digital savings group project was the need to train more than just the bookkeepers in the use of the app. PCI's WE savings groups are required to have at least 50% of leadership positions held by women. Bookkeepers tend to be women with a lot of experience and the ability to manage the sometimes-complex paper record keeping. However, many of these existing bookkeepers were less comfortable with the technology, leading to some cases where the group chose to replace them with younger men.



To mitigate this, our WE staff now include an additional group member when training on DreamSave. This 'Community Digital Champion' is typically younger, may own their own smartphone, and is generally more comfortable with and curious about digital technology. They are an added resource to the group, supporting the existing bookkeeper(s) and other group members as they gain familiarity and comfort with the digital technology. The Community Digital Champion can quickly answer group members' simple technology-related questions that might otherwise wait until the next time project staff are in the area for a group meeting.

Knowing that women are generally less confident with using smartphones, implementers must ensure digital trainings encourage and support women in their learning process. Women-only training and practice groups, additional digital literacy training opportunities, and women community champions could go a long way towards providing a safe space for women to learn and gain familiarity with the phone.

Designate and Train a Note Keeper

Implementers must be prepared to train new groups, particularly those least familiar with digital technology, on the use of paper ledgers as they begin to learn to use and trust the digital ledger. This could include designating one member with the role of 'Note Keeper'. The Note Keeper would have the responsibility of recording key transactions on paper over the course of the meeting. This could be as simple as recording closing fund balances, or as involved as keeping a full paper ledger with individual member balances and transactions, depending upon the level of trust and understanding the group has with the technology.

During this pilot, we saw that rural groups with limited mobile experience initially trusted paper records over the app because the paper records were tangible and familiar. Keeping a paper ledger was helpful for these groups as they transitioned to the digital ledger. Knowing that they had their own paper records outside of the app provided some groups with the backup they needed to develop their own trust in the app over time.

While some implementers may assume new digital groups should stop using paper entirely, keeping records on paper should not be seen as a negative behavior. Adopting anything new takes time, and groups should be encouraged to go at their own pace. While there may be no technical need to keep paper notes after moving to digital, groups in rural areas will likely be more successful if there is no pressure for them to abandon what they already know and trust.

Codifying this role in the position of the Note Keeper will help implementers expand digitization to those most skeptical about digital technology who often are among the more vulnerable members of groups and communities. While more research is needed, it is likely that the role of the Note Keeper will diminish over time as the group realizes their data is safe within the app.



Conclusions

Data from the study illustrate that when we introduce a new technology like a smartphone into our savings groups, especially rural groups, implementers need to take care to provide structured space and opportunities for every member to become familiar and comfortable with it at their own pace – especially women. Women have particular needs that must be taken into account when designing, recruiting, training and supporting digital savings groups.

Implementers can make simple adjustments to the ways they train, proactively investing in digital training of staff, community facilitators, digital bookkeepers and group members. Rethinking key roles within the project team and savings groups can ensure groups are better prepared and that all members have a chance to realize the benefits of going digital.

The full study report is scheduled for release in September 2020. In the meantime, be sure to check out the other study briefs which are out now:

- *The Impact of Gender in Digital Solutions for Savings Groups*
- *Comparing 'Born Digital' to 'Paper to Digital' Groups*