



DIGITAL SAVINGS GROUP (DSG) TOOLKIT

PROMOTING WOMEN'S DIGITAL CAPABILITIES



**Global
Communities**



**WOMEN FOR WOMEN
INTERNATIONAL**

DSG TOOLKIT:

PROMOTING WOMEN'S DIGITAL CAPABILITIES



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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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PROMOTING WOMEN'S DIGITAL CAPABILITIES

Purpose	<p>Limited digital capability—understood as knowledge, attitudes and skills necessary to use digital tools effectively, confidently and safely —is a key barrier to women’s adoption of technology, including digital solutions for savings groups. This tool provides practical tips and suggestions for promoting digital capability among women as part of any digitization project.</p>
Audience	<p>This tool is intended for savings group-facing staff and volunteers of organizations implementing digital savings groups (DSGs), specifically community digital champions, community-based trainers (facilitators) and supervisors/field agents. It should also be reviewed by program managers and gender specialists, who should work with implementing staff on strategies and resources needed to implement the tool in practice, i.e., train, coach and mentor DSG members, especially women, to enhance their digital capabilities and otherwise support them through the digitization process. These tips are NOT meant to be shared with savings group members – see Digital User Dialogues for tips to share with group members.</p>
Time needed to implement the tool	<p>Quick review – 20 to 30 minutes</p> <p>Thorough review and discussions:</p> <ul style="list-style-type: none"> • Review with team members to devise strategies and identify resources for implementing it – two hours • Training, coaching and mentoring savings group members on digital capabilities – time to be determined by program managers and field staff based on the needs, interests and available resources
How to use this tool	<p>Read and familiarize yourself with these useful tips. Discuss them with your team members and think about how you might change or adapt your digitization project strategies to incorporate these tips. Make sure that you have sufficient budget to cover any training and coaching needs. In addition, identify and list any local or organizational resources that may help you apply these tips in a cost-effective manner.</p> <p>Select the tips that apply to your program and your context. Not all tips may apply, or there may be too many tips to effectively incorporate. These are intended to be helpful pieces of advice. Pick the ones that are most relevant for your program and use them.</p>
Acknowledgements	<p>“Empowering Women on a Journey Towards Digital Financial Capability”, Women’s World Banking, Marina Dimova, Jaclyn Berfond, Sonja Kelly and Whitney Mapes</p>



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Recommendations

Resources

Who

Know your client, assess existing capabilities

Ensure you know existing digital capabilities and needs of savings group members, including women, so that you are pitching relevant training. Consider disability and the levels of literacy and numeracy among group members, with due attention to any gender differences. This will help you devise training approaches (e.g., use of audiovisual materials) which are best suited for your audience.

While there are no off-the-shelf digital assessment tools appropriate for savings groups, it is advised to look at 5 key areas:

Communication – this includes making calls, texting, participating in group chats, emailing, posting on social media and using WhatsApp or similar communication platforms

Accessing Information and Content – this includes using search engines and learning platforms; using photo, video and music sharing platforms; and downloading and using digital applications

Transacting – including mobile money and online purchasing

Problem Solving – this includes accessing and using mobile technology to solve problems, for example identify an agricultural pest or understand a government policy

Being Safe and Legal – this includes basic understanding of legal and safety standards for using digital tools, including such concepts as data privacy and security and technology-facilitated violence (e.g., online harassment)

If you want to develop an assessment, this reference might be helpful: [ITU Digital Skills Assessment Guidebook](#)

Personalize the content – use real women as examples

Use characters, environments and languages that are common to the trainees. Use examples and use cases that resonate in their lives. It can be also helpful to use personas to talk about the different experiences that women have with digital tools. These can be particularly helpful in contexts where women are reluctant to share their own stories. You will want to adapt the personas to make them relevant to your trainees.

You may find the following resources helpful:

- [GSMA MIIST Persona Posters](#) a [GSMA MIIST Personas for Mobile Internet Skills](#)
- Strategic Impact Advisors User Personas

What

Teach relevant skills

Digital skills content is better received when it includes details and messages tailored to the specific needs of the women on the receiving end. These details draw the participants' attention and ensure the training is relevant to and resonates with them.

You may wish to review the following resources and adapt one of them for the purposes of your project:

- [Hey Sister: Show Me the Mobile Money](#)
- [GSMA Mobile Internet Skills Training Toolkit](#)
- [DigiWomen: A digital tool development to train women from rural areas on literacies](#)
- [HerVenture: App for women entrepreneurs](#)

PROMOTING WOMEN'S DIGITAL CAPABILITIES

Recommendations	Resources
What – Continued	
<p>Promote trust and confidence in technology Technology can be new and frightening to savings group members. Research shows that women often lack confidence in using digital technology and fear that they might do something wrong, which discourages them from using digital tools. Let your participants handle mobile phones and practice the skills repeatedly, so they gain comfort and confidence with the technology. Identify community digital champions who can support them.</p>	<p>Community Digital Champion Job Description included in Project Staffing tool of this toolkit</p>
<p>Address risks, myths and misconceptions The online environment brings risks, including violence, fraud, data privacy violations, unwanted exposure to explicit content and more. Many of these risks are gendered. For these reasons, enabling women to use digital technologies also entails supporting them to understand how to use them in a safe and secure way. It is particularly important to teach users how to protect their data and privacy and how to protect themselves from cybercrimes and technology-facilitated violence.</p> <p>The community in which you are implementing a digital savings group (DSG) project may have various misconceptions about the use of digital technology. For example, some people may think that mobile phones promote unfaithfulness or distract women from household responsibilities. It is important to create a safe space for participants to discuss and debunk or otherwise address these myths and misconceptions.</p>	<p>Ask your trainees about their concerns around the use of technology and teach them how to use online resources to fact check the extent to which these concerns are valid. Talk about trusted and unreliable sources of information.</p> <p>Use the tools included in this toolkit (Addressing Risks of Gender-based Violence and Digital User Dialogues) to explore the risks with the participants. Remember that it is always better to show a trainee how to answer their own questions than to simply answer them yourself.</p> <p>There is also a lesson on this subject in Hey Sister: Show Me the Mobile Money</p>
When	
<p>Adjust timing to women's schedules, including their income-generating, household and caregiving responsibilities Training initiatives need to reach women at the times when they would be most receptive to learning, and most able to complete a recommended call-to-action. It is important to look for milestones at which it would be easier for women to adopt the desired behaviors and face the fewest barriers to doing so. This often means planning initiatives to reach trainees directly before, during or immediately after the behavior we aim to drive would occur.</p>	

PROMOTING WOMEN'S DIGITAL CAPABILITIES

Recommendations	Resources
When – Continued	
<p>Keep it simple and timely – keep each skill to 10–15 minutes, teach one skill at a time</p> <p>Structure the content into simple, digestible messages that are easy for women to understand, rather than complex and abstract digital concepts. Break complex content down into clear ‘rules of thumb’ that can directly address the specific pain points women face in using mobile phones and digital tools. For example, these ‘rules of thumb’ could explain steps to adjust privacy settings on a mobile device, open a mobile money account or use a digital application to track savings goals. Using simple rules makes it easier for women to retain information, internalize new concepts and see the immediate ways in which they can put the new knowledge, attitudes and skills into practice.</p>	<p>The Digital User Dialogues tool is divided into short modules that can be taught at the end of a savings group meeting.</p>
Where	
<p>Train in a safe space</p> <p>Identify a safe and supportive space for women to learn digital skills, where they can openly ask questions and discuss concerns. Provide ample opportunities for participants to practice digital skills on their own or in one-on-one coaching sessions. This is particularly important as some women will not want to be observed using digital technology.</p>	
<p>Leverage women’s social circles as a learning channel</p> <p>Everyone learns at different speeds. Consider utilizing community digital champions and early adopters as mentors to support other women in the group as they practice and learn new skills. Women will also feel more confident if they are not the only ones in the community using a new technology. If the whole group is using a new digital tool, it will be seen as more common in the community.</p> <p>Match trainees in groups with others who have similar knowledge and skill levels so that they feel confident and interested. You can use the personas referenced above and ask participants to join the group of the persona they identify with.</p> <p>Feel free to move trainees into different groups after the training has started if it becomes apparent that trainees are not at a similar skill level to others in their groups.</p>	

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Recommendations	Resources
How	
<p>Understand digital financial capability and best practices for training</p>	<p>You may wish to review this resource: Better Practice Guidance on Women's Digital Financial Capability, Center for Financial Inclusion</p>
<p>Simplify, use local language, and make the training inclusive for participants with disabilities and low levels of literacy and numeracy</p> <p>Use terms, language and examples that are simple and familiar to women participating in the training. Use audiovisual materials and consider partnering with local organizations which specialize in promoting literacy and disability inclusion.</p>	
<p>Facilitate learning-by-doing; support women to practice on their own or with a mentor</p> <p>Digital projects should provide women with opportunities not only to learn, but also to do. The adoption of new skills and behaviors does not happen through information or observation alone; it requires personal experience, practice, repetition and habit formation. Consider lending the group phone to members who otherwise do not have access to digital tools.</p>	<p>See the Digital User Dialogues tool for hands on exercises you can use with your trainees.</p>
<p>Find Helpful CICO Agents</p> <p>Visiting a Cash-In-Cash-Out (CICO) agent may be the first time that a woman must use her new skills in front of someone else, especially a stranger. CICO agents are a risk point for women. Identify a few helpful agents in the community who will agree to support learning for the participants and agree to best practices such as never asking for their PIN code.</p>	<p>If appropriate, create and share a list of names and numbers of vetted CICO agents. If possible, make sure there is an equal number or more of female agents on the list as women might be more comfortable interacting with other women.</p>

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Additional Resources

[GSMA, Developing Mobile Digital Skills in Low and Middle Income countries](#)

[Google Digital Skills in Africa](#) – These tools are meant for a slightly more sophisticated user, and focus on business skills and marketing