



**DSG HUB**

the digital savings group community

**DIGITAL SAVINGS GROUPS (DSGs)**

# Gender & Inclusion Analysis Tool



August 2023



**Global  
Communities**  
Partners for Good

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## ACKNOWLEDGEMENTS AND DISCLAIMERS

The “**Digital Savings Groups (DSG) Gender & Inclusion Analysis Tool**” was developed by Paulina (Paula) Rudnicka in collaboration with Dennis Mello ([Global Communities](#)) through the [DSG Hub](#) project financed by the [FAHU Foundation](#). The authors are grateful for the contributions and valuable comments provided by Global Communities and Women for Women International staff who participated in the initial conceptualization of this tool under the “Women Saving for Resilience” project.

The “DSG Gender & Inclusion Analysis Tool” was created for informational purposes and published on the [DSG Hub](#) by [Global Communities](#). The tool can be used, adapted, and distributed for non-commercial purposes without the authors’ permission. Please credit the DSG Hub (with a hyperlink [www.DSGHub.org](http://www.DSGHub.org)) and Global Communities (with a hyperlink <https://globalcommunities.org/>) while using the tool.

Photos: Participants of Global Communities’ savings group digitization pilot in Tanzania. Photos courtesy of Tony Tseng.

## ABOUT THE DSG HUB



We seek to inspire **INNOVATION**, build a **COMMUNITY** of practice, and create a **DESTINATION** for anyone who is planning, implementing, developing technology for, or studying **DIGITAL SAVINGS GROUPS (DSGs)**

The [Digital Savings Group \(DSG\) Hub](#) is an online learning and community platform aimed at facilitating thoughtful, safe, and inclusive digitization of savings groups. The overall goal of the Hub is to help actors make sound decisions about whether and how to digitize savings groups effectively. The DSG Hub contains a wide variety of practical, easy-to-find, and easy-to-use resources to support savings group members and practitioners on their digitization journeys. The DSG Hub also serves as a tool for an ongoing community engagement, allowing diverse actors from across the industry to connect with one another, share insights and experiences, and learn from successes and shortcomings in the sector. The project is funded by the FAHU Foundation. Between 2021 and 2023 it was implemented by Global Communities.

**FAHU Foundation** strives to create lasting sustainable development by supporting innovative interventions which address the root causes of poverty. The Foundation focuses on building social and economic resilience and improving the lives of poor and marginalized people in sub-Saharan Africa through the savings group model.

**Global Communities** works at the nexus of humanitarian assistance, sustainable development, and financial inclusion, reaching millions of people with community-based programs in more than 35 countries. We bring together local ingenuity and global insights to save lives, advance equity, and secure strong futures.

**Contact.** For further information please visit [www.DSGHub.org](http://www.DSGHub.org) or contact the DSG Hub at [info@DSGHub.org](mailto:info@DSGHub.org).

# INTRODUCTION

## WHAT ARE DIGITAL SAVINGS GROUPS (DSGs)?

**A digital savings group (DSG) is a savings group whose procedures, records or transactions are digitized in some way, typically through the use of mobile phones.**

The emergence of new technologies is changing the global landscape for savings groups and the entities that engage with them. A 2018 study identified over 25 diverse technology solutions for savings groups, serving a diverse array of functions and objectives. Since then, the market offering has only continued to grow.<sup>1</sup> Some examples include digital recordkeeping applications, digital wallets, customized digital financial services for savings groups, management information systems, digital data collection tools, e-learning, and online marketplaces.<sup>2</sup>

## WHAT IS GENDER-RESPONSIVE & INCLUSIVE DIGITIZATION OF SAVINGS GROUPS?

**Gender-responsive and inclusive digitization of savings groups is an approach through which unequal gender and social norms, power dynamics, and resource limitations are intentionally identified, addressed, and monitored in the process of digital transformation. The goal is to ensure that everyone, including women and marginalized groups, can equally participate in and benefit from DSGs.**

Women represent approximately 80% of savings groups members and savings groups provide them with critical access to finance, social support, and economic strengthening interventions. Existing evidence demonstrates that participation in savings groups also enhances women's agency, including confidence and decision-making power.

Across the globe, savings group practitioners and members are increasingly using digital tools to manage group records, conduct financial transactions, and promote access to formal finance. Digital transformation has the potential to accelerate the benefits of savings groups for women and underserved populations by expanding their digital identities and bridging the gap to formal financial services. It may also help facilitate their participation in the formal economy. Yet digitization happens in the world of digital divide, where women's, girls', and marginalized people's access to and use of mobile and digital technologies are constrained by rigid gender and social norms, unequal power dynamics, and resource limitations. Research shows that if not done right, digitization can have negative consequences for women's and marginalized groups' ability to participate in, lead, and benefit from savings groups. Without adequate training, support, and gender-transformative interventions (such as efforts to engage men and shift unequal norms), women

**Would you like to learn more about gender-responsive and inclusive digitization of savings groups?**

Please visit the DSG Hub ([www.DSGHub.org](http://www.DSGHub.org)) and download a companion tool *DSG Toolkit: Tools to Support Safe and Gender-responsive Digitization of Savings Groups* available in English and Kinyarwanda.

1. *Savings Groups Technology Directory*. The SEEP Network, 2018.

2. *DSG Glossary: Key Concepts and Terms*. DSG Hub, 2022.

3. *Women's Empowerment and Savings Groups: What Do We Know? Learning Brief*. The SEEP Network, 2018.

and underserved groups may experience discrimination and exclusion, especially in mixed-gender groups, where men typically have more experience with technology and therefore are more likely to play leadership and digital recordkeeping roles. They may also face increased risks of data privacy violations and gender-based violence (GBV), including technology-facilitated violence.

**Gender** is a social construct, different from biological sex. While gender is non-binary, this tool focuses predominantly on how gender inequality impacts women's participation in DSGs. Implementing organizations are encouraged, however, to explore multiple aspects of people's gender identity and gender expression. In line with the principles of **social inclusion** and **intersectionality**, it is also critical to explore how other facets of people's identity or status (e.g., age, disability, literacy, numeracy, sexual orientation, marital status, nationality, race, ethnicity, religion, belief, or political opinion) affect their ability to meaningfully participate in and benefit from a project or intervention. For example, a single, young woman may have a very different experience as a DSG member than an elderly, married woman.

To address risks and barriers to digitization, and to help break the bias in financial and digital inclusion, entities introducing digital products to savings groups should intentionally consider, address, and monitor gender and social norms, unequal power dynamics, and resource limitations driven by marginalization and exclusion in the process of digital transformation.

## WHAT TOOLS EXIST TO SUPPORT GENDER-RESPONSIVE & INCLUSIVE DIGITIZATION OF SAVINGS GROUPS?

In 2022, Global Communities, in collaboration with Women for Women International, developed the **Digital Savings Group (DSG): Tools to Support Safe and Gender-responsive Digitization of Savings Groups ("DSG Toolkit")**. The toolkit consists of seven practical tools to support safe, effective, and gender-responsive digitization of savings groups. These tools include "Digital Preparedness Checklist," "Project Staffing," "Monitoring and Evaluation," "Promoting Women's Digital Capabilities," "Addressing Risks of Gender-based Violence," "Digital User Dialogues," and "Data Privacy and Security." The toolkit is available in English and Kinyarwanda on the DSG Hub.

Prior to developing the DSG Toolkit, Global Communities and Women for Women International conducted a rapid gender and inclusion analysis to 1) map the needs and gaps of savings group implementers in terms of knowledge, tools, and resources to design and implement gender-responsive digitization interventions; and 2) increase understanding of the enablers and barriers that impact women's ability to meaningfully participate in and benefit from DSGs. The resulting analysis demonstrated that conducting gender and inclusion analyses is vital to ensuring that savings members can safely and equitably benefit from digital transformation. Key findings from this analysis are presented in the annex below.

The tool presented in this document is adapted from the gender and inclusion analysis methodology developed for the DSG Toolkit project titled "Women Saving for Resilience."



# OBJECTIVES & OUTCOMES OF THE TOOL

## WHAT IS GENDER & INCLUSION ANALYSIS?

Gender and inclusion analysis is a multidisciplinary **social science tool** used to examine gender and social norms, roles, relationships, and power dynamics in a specific context. It is conducted across various **domains** to understand the sociocultural, political, and economic dimensions of gender equality and social inclusion (GESI), including the enablers (opportunities) and barriers (gaps, risks, constraints) that shape peoples' lives. Common domains of gender and inclusion analysis include:

1. **Relevant laws, policies, and institutional practices** (e.g., role of gender or disability in policymaking and governance; impact of discriminatory laws and practices)
2. **Social norms, beliefs, and perceptions** (e.g., impact of gender stereotypes, socialization, and expectations on an individual's status in a family and community) Roles, responsibilities, and time use (e.g., impact of gender or marital status on the division of labor in households and workplaces)
3. **Roles, responsibilities, and time use** (e.g., impact of gender or marital status on the division of labor in households and workplaces)
4. **Power dynamics** (e.g., impact of gender or race on the patterns of decision-making in households, the economy, community structures, governance, and political processes)
5. **Access to, use, and control over assets and material and non-material resources** (e.g., impact of gender or innumeracy on access to information, services, cash, land, and economic opportunity)
6. **Safety and security** (e.g., impact of gender or age on an individual's susceptibility to violence).<sup>4</sup>

## WHAT IS THE PURPOSE OF THE DSG GENDER & INCLUSION ANALYSIS TOOL?

The **DSG Gender & Inclusion Analysis Tool** is designed to explore key GESI considerations in DSG projects. The tool has the following objectives:

1. Identify and understand the **enablers and barriers** that affect the ability of women and disadvantaged groups to meaningfully participate in, lead, and benefit from DSGs on an equal basis with men and those who hold power and privilege in a particular setting.
2. Examine **risks** and potential harmful consequences of gender-ignorant and not inclusive digitization efforts, such as marginalization of women and GBV, especially intimate partner violence and technology-facilitated violence.
3. **Map** context-specific tools, practices, and community-based resources that can support gender-responsive, inclusive, and safe digitization of saving groups.
4. Develop **recommendations** for fostering GESI within the parameters of the program through gender-responsive and inclusive DSG interventions.

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4. See, e.g., *ADS Chapter 205: Integrating Gender Equality and Female Empowerment in USAID's Program Cycle*. USAID, 2021.

The tool can be used by implementers who are planning their first DSG project in a specific context (country, region, community) or by those who are mid-project or preparing to expand. We recommend using this tool in conjunction with the DSG Toolkit.

## WHAT ARE THE THEMES OF THE ANALYSIS?

The areas of inquiry in this tool are organized into three themes.

1. **Part 1: “Gender & Inclusion Constraints to Digitization”** explores the digital divide, specifically gender and social norms, roles, and power dynamics which may affect women’s, girls’, and disadvantaged groups’ ability to participate in and benefit from DSGs. Specific topics include:
  - Sociocultural norms, beliefs, and perceptions around the use of mobile technology and the Internet.
  - Ability to make independent decisions about buying and using a mobile phone or joining a DSG.
  - Differences in economic accessibility of mobile technology, e.g., ability to afford mobile phones, SIM cards, or the Internet.
  - Differences in physical accessibility of mobile technology, e.g., ability to travel to battery charging spots or Internet coverage areas and accessibility of certain features by people with disabilities.
  - Differences in information accessibility and digital capability. This involves issues related to literacy, numeracy, and digital knowledge, skills, and attitudes, which may support or discourage participation in DSGs. This also includes the issue of trust in digital products or services as well as comfort and confidence in one’s ability to use digital tools.
  - Differences in digital safety and security, e.g., risks of privacy violations and technology-facilitated violence associated with the use of mobile technology and the Internet.
2. **Part 2: “Gender, Inclusion & Digital Preparedness”** explores implementers’ and savings groups’ preparedness to adopt new technology in an inclusive and gender-responsive manner. This section is also intended to solicit ideas about how to digitize savings groups in a way that does not exclude or marginalize members because of gender or other aspects of their identity.
3. **Part 3: “Gender & Inclusion Impacts of Digitization”** explores how digitization impacts savings groups and their members based on their gender and other aspects of their identity, e.g., in terms of group dynamics, structure, and their ability to adapt to the new technology.

## WHAT ARE THE EXPECTED OUTCOMES & NEXT STEPS?

The results of a rapid **DSG Gender and Inclusion Analysis** should be presented in a form of a concise **report** or a **slide deck** outlining key findings and draft recommendations. The document should be shared with the project leadership and relevant project partners and stakeholders for peer review, validation, and joint action-planning, preferably in a form of a workshop.



Workshop participants should review the findings, formulate actionable recommendations, and develop a project-level **DSG Gender & Inclusion Strategy**. The strategy should define approaches for integrating GESI considerations across the project cycle in line with the project's theory of change. The strategy should include concrete actions to:

1. Intentionally advance GESI in the context of the DSG project;
2. Reduce GESI risks and barriers to digitization; and
3. Address intended and unintended gender consequences of digitization through program adaptation and risks mitigation strategies.

The findings should also be used to refine the project's learning agenda, Monitoring, Evaluation and Learning (MEL) plan, annual work plans, thought leadership materials, and other key project documents.

The outcomes of the analysis and strategy should be **shared with community members** at public gatherings and savings groups meetings.

Implementers should hold regular **pause and reflection sessions** with project partners and stakeholders to discuss progress made against objectives identified in the DSG Gender & Inclusion Strategy and adapt project strategies as needed.

# METHODOLOGY OVERVIEW

## DATA COLLECTION METHODS

The rapid DSG Gender and Inclusion Analysis should be based on qualitative research involving the following methods and sources of information:

- **Desk research and review of existing literature**, including context-specific studies, evaluations, and articles exploring gendered aspects of the DSG design and implementation. The analysis team is encouraged to incorporate broader themes related to digital and financial inclusion, such as mobile ownership and use, digital capability, digital financial inclusion, data security and privacy, and technology-facilitated GBV.
- **Local consultations** including key informant interviews (KIIs) and focus group discussions (FGDs).

The analysis is not intended to be a scientific study, but a **rapid inquiry** into the gender and inclusion needs, opportunities, and challenges associated with digitization of savings groups. The researchers can use nonprobability sampling techniques, relatively small sample sizes, and mostly open-ended questions.

The data collection and analysis should adhere to the highest **ethical standards** and the principles of **participatory research**. To the extent possible the assessment team should use local researchers and involve community members in the entire assessment process, from the adaptation of the methodology, through data collection, to the analysis, validation, and dissemination.

## GUIDELINES FOR DATA COLLECTION

### KEY INFORMANT INTERVIEWS

- Conduct at least six KIIs with the following categories of stakeholders: project staff members, community facilitators, and savings group recordkeepers.
- Conduct at least six KIIs with other types of stakeholders, e.g., technology providers, financial service providers, peer implementing organizations, local gender and inclusion experts, local women-, youth-, or disability-focused organizations, community leaders, and local government officials.
- Ensure an appropriate gender balance among interviewers and interviewees. In addition to gender, assessment teams should take the following factors into consideration to ensure diversity of opinions: age, disability status, literacy, numeracy, familiarity with mobile technology, and experience with DSGs.
- Where feasible, interviewers and note takers should be of the same gender as interviewees.
- This methodology includes two KII guides: one for savings group recordkeepers and one for other types of stakeholders, including project staff and community facilitators. The interview scripts and areas of inquiry should be adapted as needed considering the context, project needs, and background of each interviewee.

## FOCUS GROUP DISCUSSIONS

- Conduct at least 3-4 FGDs with savings group members: one with women, one with men, one mixed-gender, and – preferably – one with youth (also mixed-gender).
- In addition to gender, take the following factors into consideration while selecting FGD participants to ensure diversity of opinions: age, marital status, disability status, literacy and numeracy, familiarity with mobile technology, and experience with DSGs.
- Where feasible, include participants who have experience only with paper-based savings groups, with paper-to-digital savings groups, and with born-digital savings groups.
- Each FGD should include at least 4-6, but no more than 10-12 participants.
- Focus groups facilitators and note takers should be of the same gender as participants. In mixed-gender focus groups, the facilitation teams should be mixed-gender as well.
- This methodology includes one FGD guide. The discussion script and areas of inquiry should be adapted as needed considering the context, project needs, and background of the participants.

## ANALYSIS, PEER REVIEW, AND ROLL OUT

After the pertinent information is gathered, analyzed, and triangulated, the assessment team should summarize the results in a form of a report or a slide deck. The analysis should be tailored to the context and program design, highlighting norms and practices that can materially influence the ability of women, men, and marginalized groups to participate in and benefit from DSGs.

The assessment team should use succinct language to reflect core ideas and concepts, organize information according to the suggested headings, and provide detailed citations to all external sources. For the desk research and analysis, use reputable sources only, including local sources where feasible.

The draft report should include clear and practical recommendations on how to address gaps and constraints identified in the analysis within the scope of the DSG project.

The report and recommendations should undergo a rigorous internal and peer review by project stakeholders in order to ensure its accuracy, integrity, and a maximum degree of quality control. Each peer reviewer should have at least one week to review the report and provide meaningful written comments. The assessment team should also contemplate a validation workshop combined with gender and inclusion action planning for the digitization project.

The assessment team should thoroughly analyze all comments and suggestions submitted by peer reviewers and determine which of them should be reflected in the final report. The final report should be captured in an electronic format, printed, and rolled-out at a public in-country event. The event should feature not only project stakeholders but also community and savings groups members whose knowledge and viewpoints were reflected in the report.

A complete table of authorities, list of interviewees, interview notes, and a list of peer reviewers should be kept on file by the implementing organization. The implementing entity should maintain strict confidentiality of the obtained data.

# KEY INFORMANT INTERVIEW GUIDE

## GUIDELINES FOR INTERVIEWERS

- Obtain and review background information about key informants before the interviews to ask relevant questions and better interpret the data.
- Ensure that the interview settings are private, secure, with few distractions.
- Begin each interview by introducing yourself, your team, and explaining the purpose of the interview. Obtain consent from each interviewee in line with your institution's consent policy and clarify the terms of confidentiality. You may use the sample introduction script presented below.
- This tool uses the format of semi-structured interviews. Do not feel constrained by the interview guide; there is no need to ask every single question listed in the guide. Adapt the areas of inquiry as needed. Ask open-ended questions that draw upon your informant's expertise, experience, and unique viewpoints. Allow for a free flow of ideas and information. Keep questions simple and avoid very scripted, survey-like questioning.
- Listen actively and carefully for recurring and new facts, opinions, or beliefs. Pace yourself. Use probing questions to encourage participants to reflect more deeply on a specific issue. Ask for specific examples to get past generalities and verify statements. To the extent possible, avoid phrasing questions in a way that elicits only "yes" or "no" answers unless seeking clarification.
- Some of the topics you may discuss are sensitive. Review ethical considerations and familiarize yourself with the principles of Do No Harm before conducting interviews. Never solicit personal stories of abuse or push interviewees to share more than they are comfortable. Your priority is to keep your participants safe, but do not avoid tough conversations altogether. Inform participants that they may choose to stay silent or leave the discussion at any time without any repercussions. Express empathy and concern for the storyteller when appropriate. Be prepared to refer an interviewee to a local psychosocial service provider or have one on-call.
- Maintain neutrality and control the conversation. Avoid nodding or agreeing with particular responses. Avoid leading questions. Do not give your opinion on the issues at hand. If a respondent seems to be off-topic, be patient. They may be making a point you did not anticipate. If you have determined that a respondent is taking too much time with an irrelevant response, interrupt politely and steer the conversation back.
- Take detailed notes or have a notetaker with you. A sample interview reporting sheet is presented below. To protect interviewees' privacy, refrain from recording their names or other personally identifiable information (such as addresses or phone numbers) on the reporting sheet. Audio-record the conversations only with interviewees' explicit consent.
- At the end of the interview ask the informant if they have any questions, final comments, or recommendations. Remind them what will happen with the information and share your contact information. Conclude the interview by thanking them for their time.

## INTRODUCTION & CONSENT SCRIPT

Thank you for taking the time to speak with me *[us]* today. My name is ... and I am ... *[title]* at ... *[organization]*. I am here today with ... *[introduce your team members, for example the notetaker and/or the interpreter if relevant]*.

We are conducting an analysis to ensure that women, men, and disadvantaged groups can equally participate in and benefit from digital savings groups. We would like to have a better understanding of the challenges and risks that they may face in accessing and using mobile technology, including risks of privacy violations and online harassment. We are also interested in knowing how the digitization has impacted *[or may impact]* group relationships and dynamics.

We will greatly appreciate your honest input on all these issues; however, please do not feel obligated to respond to all questions. If you do not feel comfortable answering a question, simply let us know that you prefer to move to the next one. You may also stop the interview at any time. Your answers will in no way affect your employment and/or affiliation with ... *[organization]*.

Your participation in this discussion is voluntary. We will use feedback you provide to write a report, but your personal information will be kept private. We will not include your name in any written reports or oral presentations.

The interview will take approximately 1-1.5 hours.

- Do you have any questions or concerns about this interview before we proceed? *[If yes, please answer the questions to the best of your ability]*. Please feel free to ask any questions you may have at any time.
- Do you agree to participate? *[If no, stop the interview and thank the participant for their time. If yes, please proceed with the interview and make sure to confirm that you obtained consent]*.
- With your permission, we would like to audio record our conversation to make sure we do not miss any details while writing our report. The recording will not be shared with anyone outside our assessment team. Is it ok for us to record the interview? *[Proceed with recording only if yes]*.

## AREAS OF INQUIRY: PROJECT STAFF, COMMUNITY FACILITATORS & OTHER PROJECT STAKEHOLDERS

**Note to facilitators:** Please keep the principles of **social inclusion** and **intersectionality** in mind while asking your questions. Remember that in addition to gender, other aspects of people's identity and status (e.g., age, disability, literacy, numeracy, or marital status) may affect their ability to use mobile technology and successfully participate in digital savings groups.

### PART I: GENDER & INCLUSION CONSTRAINTS TO DIGITIZATION

1. What **sociocultural norms, beliefs, and perceptions** may affect women's and marginalized people's ability to participate in and benefit from digital savings groups on an equal basis with men and those who hold power and privilege in your community?

Probes:

- What are the attitudes towards women joining savings groups?
  - What are the attitudes towards women and girls' owning or using mobile technology and the Internet?
  - What are the attitudes towards women using formal financial services, including digital financial services?
  - What are men's perceptions about women's digital capabilities?
  - What are women's perceptions about their own digital capabilities?
  - Are these perceptions different regarding men's capabilities?
  - To what extent do women see the Internet as relevant to their lives? How about men?
2. In your community, what **power dynamics** may affect women's ability to participate in and benefit from digital savings groups on an equal basis with men?

Probes:

- Can women make fully independent decisions to a) join a savings group; b) open a bank account; c) take out a loan; d) buy and use a mobile phone; and e) use the Internet?
  - If there is only one mobile device in the household, who typically gets to control it or use it most often?
3. How **affordable** is mobile and digital technology in your community (cost of handsets, SIM cards, and Internet access)?

Probes:

- Do women and men face the same affordability constraints?
  - Do women and men have equal access to economic resources and financial services?
  - Who typically controls finances in households?
4. Do community members face any notable **privacy and security** concerns associated with using mobile and digital technology?

Probes:

- Do women and men enjoy the same level of privacy when using mobile phones or the Internet?



- Do women feel safe and respected while using mobile phones? How about men?
  - Do women have concerns about such issues as harmful messages or online content, privacy violations, or strangers contacting them? How about men?
  - Do these concerns make people use mobile phones or the Internet less? Is there a difference between women and men in this regard?
5. Are there any **other factors** that may affect women’s and marginalized people’s ability to participate in and benefit from digital savings groups on an equal basis with men and those who hold power and privilege in your community?

Probes: Consider other factors, such as

- Age
- Literacy, numeracy
- Disability status
- Marital status
- Distance to battery charging spots or network/Internet coverage areas.

## PART 2: GENDER, INCLUSION & DIGITAL PREPAREDNESS

**Note to facilitators:** This section applies to interviews with stakeholders who are preparing to support or have already supported digital savings groups. Please refer to the “Digital Preparedness Checklist” in the “DSG Toolkit” for further guidance.

1. Does the **digital solution** you plan to use [have used] with savings groups meet the needs and interests of all members, including women and people with disabilities?

Probes:

- Does the solution comply with the principles of accessibility and women-centered design?
- If not, how can the solution be adapted to ensure effective use by women and men alike and by people with disabilities?

2. In your opinion, what are some of the most important **pre-conditions** to successful introduction of digital solutions to savings group members, especially women?

Probes: Consider, for example

- Ensuring that the project team understands the basic principles of gender equality and social inclusion
- Engaging men and challenging rigid gender norms contributing to the gender digital divide in the community
- Raising community awareness about social norms that limit women’s use of digital tools
- Ensuring women’s access to mobile devices, digital tools, and data plans
- Offering women digital capability training and mentoring

- Encouraging and supporting women to take on leadership positions, especially in mixed-gender digital savings groups
  - Identifying local women-, youth-, and disability-focused organizations or service providers to support the project as needed.
3. Do you [did you] feel adequately **prepared** to introduce digital technology to savings groups in a gender-responsive and inclusive way?

Probes:

- If yes, what knowledge, skills, and abilities do you have that helped you manage digitization efforts?
  - If not, what would make you feel better prepared to manage digitization efforts? Consider, e.g., additional training, coaching, or mentoring; more time for self-learning; greater access to customer service.
4. Do you [did you] use any specific **tools or approaches** to ensure that the digitization process meets the diverse needs and interests of women, men, and marginalized groups?

Probes:

- If yes, what were they?
  - Were these approaches helpful?
  - Did you face any challenges?
  - Would you use them again?
5. In your opinion, what can be done to ensure more **gender-responsive and inclusive digitization** of savings groups?

### PART 3: GENDER & INCLUSION IMPACTS OF DIGITIZATION

**Note to facilitators:** This section applies to interviews with stakeholders who have implemented or supported digital savings groups.

1. Based on your observations, did digitization of savings groups have an impact on relationships and **power dynamics** within the groups, especially between female and male members?

Probe:

- Are you aware of the impact of digitization on relationships and power dynamics outside of the groups, for example between members and their spouses?
2. Did you observe any differences in **attitudes** about digitization between women and men?
3. Did any group members face distinct challenges in **adapting** to digitization and learning how to use the new technology?

Probes:

- If yes, was gender a factor? How about age, literacy, numeracy, or disability status?

4. Did all group members **interact** with the phone and the application?

Probes:

- Was gender a factor? How about age, literacy, numeracy, or disability status?
5. Did you observe any **tensions** between women and men members around the new technology?
  6. Did digitization have an **impact** on the way the groups' function or are managed, for example in terms of who is a group leader or a bookkeeper?

Probes:

- If yes, was gender a factor? How about age, literacy, numeracy, or disability status? What was the most significant change?
7. Is there **anything else** you would like to share with us today?

## AREAS OF INQUIRY: SAVINGS GROUP RECORDKEEPERS

**Note to facilitators:** Please keep the principles of **social inclusion** and **intersectionality** in mind while asking your questions. Remember that in addition to gender, other aspects of people's identity and status (e.g., age, disability, literacy, numeracy, or marital status) may affect their ability to use mobile technology and successfully participate in DSGs.

### PART 1: GENDER & INCLUSION CONSTRAINTS TO DIGITIZATION

1. In your community, are there any **social norms or beliefs** that may make it more difficult for some people to participate in digital savings groups or become digital recordkeepers?

Probes:

- If yes, is gender a factor? How about age, literacy, numeracy, or disability status?
- What are the attitudes towards women joining savings groups?
- What are the attitudes towards women using mobile technology and the Internet?
- In general, do women and men have the same or different skills to use mobile technology?
- To what extent do women see the Internet as relevant to their lives? How about men?

2. In your community, do women and men have the same ability to make **independent decisions** regarding their social and economic lives?

Probes:

- Can women make fully independent decisions to a) join a savings group; b) open a bank account; c) take out a loan; d) buy and use a mobile phone; and e) use the Internet?
- If there is only one mobile device in the household, who typically gets to control it or use it most often?
- If differences are present, how does this affect women's ability to participate in and benefit from digital savings groups on an equal basis with men?

3. How **affordable** is mobile and digital technology in your community (cost of handsets, SIM cards, and Internet access)?

Probes:

- Is the cost of technology a bigger problem for women or men? Or is it the same?
- Who typically controls finances in households?

4. Do community members face any **privacy and security** concerns when using mobile technology?

Probes:

- Do women and men enjoy the same level of privacy when using mobile phones?
- Do women feel safe and respected while using mobile phones? How about men?
- Do women have concerns about such issues as harmful messages or online content, privacy violations, or strangers contacting them? How about men?
- Do these concerns make people use mobile phones or the Internet less? Is there a difference between women and men in this regard?

5. Are there any **other factors** that may affect women’s and marginalized people’s ability to participate in and benefit from digital savings groups on an equal basis with men and those who hold power and privilege in your community?

Probes:

- Age
- Literacy, numeracy
- Disability status
- Marital status
- Distance to battery charging spots or network/Internet coverage areas

## PART 2: GENDER, INCLUSION & DIGITAL PREPAREDNESS

**Note to facilitators:** Section 1 applies to interviews with digital recordkeepers. Section 2 applies to interviews with paper recordkeepers. In both sections, note any differences between female and male recordkeepers. Please refer to the “Digital Preparedness Checklist” in the “DSG Toolkit” for guidance.

### Section 1: Digital Recordkeepers

1. How **long** have you used a mobile phone to perform recordkeeping for your savings group?
2. How long did it take you to **learn** how to use the technology?

Probes:

- What challenges or frustrations did you face while learning how to use it?
- How did you overcome these challenges?
- What was most difficult? What was the easiest?

3. In your community, do women and men have equal opportunities to learn **digital skills**?

Probes:

- If not, why?
- Is age a factor?

4. Have you received sufficient **training and support** to prepare you for digital recordkeeping?

Probes:

- What kind of information was or would be most useful?
- What is the most useful way of presenting this information (e.g., group workshop, individual coaching, learning by doing, videos, visual aids, other)?

5. How **comfortable and confident** do you feel right now doing digital recordkeeping?

Probes:

- What makes you confident, motivated, or excited about using the app?
- What makes you uncomfortable, worried, or frustrated about using the app?

6. In your opinion, what are some of the most important **pre-conditions** to successful introduction of digital solutions to savings group members, especially women?
7. What should **implementing organizations** do to make sure that everyone can equally participate in and benefit from digital savings groups?

## Section 2: Paper Recordkeepers

1. Do you have **experience** using a mobile phone and digital applications?
2. How would you **feel** about using a mobile phone to do recordkeeping in your savings group?

### Probes:

- What excites you the most about digitization?
  - What worries you the most about digitization?
  - Do you think you will keep the recordkeeping role if the group goes digital?
  - Do you think that group dynamics may change in any way if the group goes digital?
3. In your community, do women and men have equal opportunities to learn **digital skills**?

### Probes:

- If not, why?
  - Is age a factor?
4. What **training and support** do you think you need to become an effective digital recordkeeper?

### Probes:

- What kind of information would be most useful?
  - What would be the most useful way of presenting this information (e.g., group workshop, individual coaching, learning by doing, videos, visual aids, other)?
5. In your opinion, what are some of the most important **pre-conditions** to successful introduction of digital solutions to savings group members, especially women?
  6. What should **implementing organizations** do to ensure that everyone can equally participate in and benefit from digital savings groups?

## PART 3: GENDER & INCLUSION IMPACTS OF DIGITIZATION

**Note to facilitators:** This section applies only to interviews with recordkeepers who have participated in digital savings groups, regardless if they held digital recordkeeping positions.

1. Based on your observations, did digitization of a savings group you are [were] a member of **affect** the way group members **interacted** with one another?

### Probes:

- If yes, how? What was the most significant change?
- Was gender a factor? How about age?



2. Did you observe any differences in **attitudes** about digitization between women and men?
3. Did any members face distinct challenges in **adapting** to digitization and learning how to use the new technology?

Probe:

- If yes, was gender a factor? How about age, literacy, numeracy, or disability status?
4. Did all group members **interact** with the phone and the app? Was gender and/or age a factor?
  5. Did you observe any **tensions** between women and men members around the new technology?
  6. Did digitization have an **impact** on the way the group functioned or was managed, for example in terms of who is a group leader or a recordkeeper?

Probe:

- Did gender and/or age play a role?
7. Is there **anything else** you would like to share with us today?

## INTERVIEW REPORTING SHEET

### INTERVIEW COVERSHEET

**Note to facilitators:** Please fill out this sheet for every interview conducted. Do not include names or other personally identifiable information of the interviewees.

<b>Country</b>	
<b>Location of interview</b>	
<b>Interviewee's position</b> (check <u>one</u> answer that applies)	<input type="checkbox"/> Staff member [include title]: ..... <input type="checkbox"/> Community facilitator <input type="checkbox"/> Paper recordkeeper <input type="checkbox"/> Digital recordkeeper <input type="checkbox"/> Other [include type of stakeholder]: .....
<b>Type of savings groups represented by interviewee</b> (check <u>all</u> answer that apply)	<input type="checkbox"/> Paper-based <input type="checkbox"/> Born-digital <input type="checkbox"/> Paper-to-digital <input type="checkbox"/> Women members only <input type="checkbox"/> Men members only <input type="checkbox"/> Mixed-gender (women and men members) <input type="checkbox"/> Youth only
<b>Interviewee's gender</b>	
<b>Date of interview</b>	
<b>Length of interview</b>	
<b>Name of interviewer</b>	
<b>Other persons present</b> (e.g., notetakers, interpreters)	

### INTERVIEW SUMMARY

#### **Key Points and Main Findings**

Please list, in bullet points, 3-5 key points or main findings from the interview.

#### **Interviewee's Recommendations**

Please list interviewee's key recommendations about how to make digital savings groups more gender-responsive and inclusive.

#### **Quotes**

Please list 1-3 notable, meaningful quotes, putting them in the context of the discussion, so that they can be used appropriately in the analysis and reporting.

### **Interviewer's Observations and Concerns**

Please list your impressions of the interview, including observations or concerns about issues that may have an impact on the quality and integrity of the information. Examples include respondent's enthusiasm or hesitation to share information; discomfort (verbalized or observed through non-verbal cues); perceived lack of credibility, objectivity, or knowledge; external interruptions, such as phone calls or presence of third parties in the room; environment not conducive to sharing data (e.g., public space); and any other limitations regarding the findings (e.g., not enough time).

### **DETAILED INTERVIEW NOTES**

Please enclose typed up notes of the interview, with words and terms fully spelled out. Notes should be as detailed as possible and understandable to anyone who was not present at the interview. Please indicate the difference between actual answers provided by the interviewee and information added either by the interviewer or a third party. Any editorial comments should be noted in a way that makes these differences clear. Please organize information by headings:

- Part 1: Gender & Inclusion Constraints to Digitization
- Part 2: Gender, Inclusion & Digital Preparedness
- Part 3: Gender & Inclusion Impacts of Digitization.

# FOCUS GROUP DISCUSSION GUIDE

## GUIDELINES FOR FACILITATORS

- Obtain and review background information about the participants to ask relevant questions and better interpret the data.
- Ensure that the focus group settings are private, secure, with few distractions.
- Begin each discussion by introducing yourself, your team, and explaining the purpose of the focus group discussion.
- Collect demographic information from the participants. You can use the supplied sign-in sheet. If they are unable to read or write, obtain this information verbally and fill out the sheet yourself.
- Obtain consent from each participant in line with your institution's consent policy and clarify the terms of confidentiality. You may use the sample introduction script presented below.
- This tool uses the format of semi-structured focus group discussions. Do not feel constrained by the discussion guide; there is no need to ask every single question listed in the guide. Adapt the areas of inquiry as needed. Ask open-ended questions that draw upon the participants' knowledge, experience, and unique viewpoints. Allow for a free flow of ideas and information. Keep questions simple and avoid very scripted, survey-like questioning.
- Listen actively and carefully for recurring and new facts, opinions, or beliefs. Pace yourself. Use probing questions to encourage participants to reflect more deeply on a specific issue. Ask for specific examples to get past generalities and verify statements. To the extent possible, avoid phrasing questions in a way that elicits only "yes" or "no" answers unless seeking clarification.
- Some of the topics you may discuss are sensitive. Review ethical considerations and familiarize yourself with the principles of Do No Harm before conducting focus groups. Never solicit personal stories of abuse or push participants to share more than they are comfortable. Your priority is to keep your participants safe, but do not avoid tough conversations altogether. Inform participants that they may choose to stay silent or leave the discussion at any time without any repercussions. Express empathy and concern for the storyteller when appropriate. Be prepared to refer a participant to a local psychosocial service provider or have one on-call.
- Maintain neutrality and control the conversation. Avoid nodding or agreeing with responses. Avoid leading questions. Do not give your opinion on the issues at hand. If a participant seems to be off-topic, be patient. They may be making a point you did not anticipate. If you have determined that a participant is taking too much time with an irrelevant response, interrupt politely and steer the conversation back. Ensure that everyone has a chance to contribute to the conversation. In mixed-gender groups, observe if gender affects active participation and address the issue accordingly.
- Take detailed notes or have a notetaker with you. A sample reporting sheet is presented below. To protect participants' privacy, refrain from recording their names or other personally identifiable information (such as addresses or phone numbers) on the reporting sheet. Rather, use coding to attribute answers to specific discussants (for example, participant no. 1 = P1). Audio-record the conversations only with all participants' consent.

- At the end of the discussion ask if anyone has any questions, final comments, or recommendations. Remind them what will happen with the data and share your contact information. Conclude the focus groups by thanking the participants for their time.

## INTRODUCTION & CONSENT SCRIPT

Thank you for taking the time to speak with me *[us]* today. My name is ... and I am ... *[title]* at ... *[organization]*. I am here today with ... *[introduce your team members, for example the notetaker or interpreter if relevant]*.

We are conducting an analysis to ensure that women and men can equally participate in and benefit from digital savings groups. We would like to have a better understanding of the challenges and risks that women and men may face in accessing and using mobile technology, including risks of privacy violations or online harassment. We are also interested in knowing how the digitization has impacted or may impact group relationships and dynamics.

We will greatly appreciate your honest input on all these issues; however, please do not feel obligated to respond to all questions. If you do not feel comfortable answering a question, simply let us know that you prefer to move to the next one. You may also leave the discussion at any time or step aside for a part of it. Your answers will in no way affect your participation in the savings group or our project.

Your participation in this discussion is voluntary. We do not anticipate any risks associated with it. We will use feedback you provide to write a report, but your personal information will be kept private. We will not include your name in any written reports or oral presentations. We ask that you do not share what others have discussed today.

The discussion will take approximately 1.5-2 hours. We are looking forward to hearing all perspectives. Participants can disagree with each other, but we will work together to give each other the time and opportunity to express opinions with kindness and respect.

- Do you have any questions or concerns about this discussion before we proceed? *[If yes, please answer the questions to the best of your ability]*. Please feel free to ask any questions you may have at any time.
- Do you agree to participate? *[Please obtain explicit consent from each participant. If someone does not consent, please give them time to leave the meeting and thank them for their time. Please make sure to confirm that you obtained consent from each participant]*.
- With your permission, we would like to audio record our conversation to make sure we do not miss any details while writing our report. The recording will not be shared with anyone outside our assessment team. Is it ok for us to record the interview? *[Proceed with recording only if everyone agrees]*.

## AREAS OF INQUIRY

**Note to facilitators:** Please keep the principles of **social inclusion** and **intersectionality** in mind while asking your questions. Remember that in addition to gender, other aspects of people's identity and status (e.g., age, disability, literacy, numeracy, or marital status) may affect their ability to use mobile technology and successfully participate in DSGs.

### PART 1: GENDER & INCLUSION CONSTRAINTS TO DIGITIZATION

1. What are some of the main **factors that limit people's ability to use mobile technology** and the Internet in your household and community?

Probes: Consider the following factors

- Social norms and attitudes toward modern technology
- Cost and affordability
- Gender, age
- Disability status
- Limited literacy, numeracy
- Limited digital skills
- Need to travel to charge batteries or find network or Internet coverage
- Concerns about safety or privacy

### PART 2: GENDER, INCLUSION & DIGITAL PREPAREDNESS

1. Do you **use mobile technology**, such as a basic phone, a smartphone or a similar device?

Probes (if yes):

- What kind of device do you use?
- What do you typically use it for?

Probes (if no):

- What are the main reasons why you do not own or use a mobile device?
- Would you like to be able to use it? If yes, for what purposes?

2. In your household, who **owns digital devices**? Who gets to use them most often?

Probe:

- Is gender a factor? How about age?

3. How **comfortable and confident** do you feel using a mobile device?

Probes:

- What makes you confident or excited about using the device?
- What makes you uncomfortable or worried about using the device?



4. In your community, do women and men have equal opportunities to **learn digital skills**?

Probes:

- If not, why?
- Is age a factor?

5. How **safe** do you feel using the mobile device?

Probes:

- Do you share the device with others?
- Can you use it privately?

6. Do you take any **safety precautions** when you use the device or the Internet?

Probes:

- Change privacy settings on the device or on online platforms like social media?
- Refrain from sharing any personally identifiable information online (e.g., real name, address, phone number)?
- Turn off “share my location” feature on the device?
- Delete personal messages or information, especially if it is a shared device?
- Clean your browser history?
- Take other precautions?

**Note to facilitators:** Before asking the next question, please make sure that participants feel comfortable participating in a conversation about harassment and violence, which may bring up lived experiences and trigger traumatic memories. Your priority is to keep your participants safe, but do not avoid tough conversations altogether. Never solicit personal stories of abuse and never push a participant to share more than they are comfortable.

7. Now we will briefly talk about **technology-facilitated harassment and violence**. Would anyone prefer to step aside for this part of the conversation? If you would like to participate in this conversation, please do not share anything that makes you uncomfortable and please do not reveal personal information about other people affected by violence.

Some people use mobile technology or online platforms to harm, threaten, or make other people uncomfortable, for example by sending harassing or inappropriate messages, distributing explicit images or videos, or revealing private information about others without their consent. Have you ever experienced or observed such behavior while using a mobile device?

Probes (if yes):

- How did it make you feel?
- Did it affect the way or frequency with which you use the device?
- Did you do anything specific after experiencing or observing such behavior (e.g., deleted abusive content, contacted or blocked abusive user, changed privacy settings on the device, deactivated the phone or online account, asked someone for help)?
- If yes, what happened next?

- How would you protect your children against these threats?
  - Would you employ different strategies with girls and boys?
8. How do you feel about [the possibility of] participating in a **digital savings group**, where recordkeeping and/or transactions are done on a mobile phone?

Probes:

- What makes you excited about digital savings groups?
  - What are your greatest worries or concerns?
9. Who would you **trust** more as a digital recordkeeper: a woman or a man?
10. What are some of the most important steps that organizations and community facilitators should take to **prepare members** to participate in digital savings groups?

Probe:

- In your opinion, do women and men need the same or different support?

### PART 3: GENDER & INCLUSION IMPACTS OF DIGITIZATION

1. Is technology (mobile phone and an app) used to **manage records and/or transactions** in the savings group you belong to?

**Note to facilitators:** If no one answers “yes” to question no. 1, you may skip questions 2-4.

2. Do all group members get to **interact with the phone** and the app?

Probes (if not):

- Is gender a factor? How about age?

3. Has the technology impacted the way the **group is managed**, for example in terms of who is a group leader or a recordkeeper?

Probes (if yes):

- Is gender a factor? How about age?

4. Has the technology caused any **conflicts or frustrations**, especially between women and men?

5. Is there **anything else** you would like to share with us today?

## FOCUS GROUP REPORTING SHEET

### DISCUSSION COVERSHEET

**Note to facilitators:** Please fill out this reporting sheet for every focus group conducted. Do not include names or other personally identifiable information of the participants.

<b>Country</b>	
<b>Location of focus group</b>	
<b>Type of focus group</b> <i>(check <u>one</u> answer that applies)</i>	<input type="checkbox"/> Women only <input type="checkbox"/> Men only <input type="checkbox"/> Mixed-gender <input type="checkbox"/> Youth mixed-gender
<b>Number of participants</b>	
<b>Types of savings groups represented by participants</b> <i>(check <u>all</u> answer that apply)</i>	<input type="checkbox"/> Paper-based savings groups <input type="checkbox"/> Born-digital savings groups <input type="checkbox"/> Paper-to-digital savings groups <input type="checkbox"/> Women members only <input type="checkbox"/> Men members only <input type="checkbox"/> Mixed-gender (women and men members)
<b>Date of focus group</b>	
<b>Length of discussion</b>	
<b>Name of facilitator</b>	
<b>Other persons present</b> <i>(e.g., notetakers, interpreters)</i>	

### DISCUSSION SUMMARY

#### **Key Points and Main Findings**

Please list, in bullet points, 3-5 key points or main findings from the discussion.

#### **Participants' Recommendations**

Please list participants' key recommendations about how to make digital savings groups more gender-responsive and inclusive.

#### **Quotes**

Please list 1-3 notable, meaningful quotes, putting them in the context of the discussion, so that they can be used appropriately in the analysis and reporting.

#### **Facilitator's Observations and Concerns**

Please list your impressions of the discussion, including observations or concerns about issues that may have impacted the quality and integrity of the information. Examples include participants' enthusiasm or hesitation to share information; discomfort (verbalized or observed)

through non-verbal cues); perceived lack of credibility, objectivity, or knowledge; external interruptions, such as phone calls or presence of third parties in the room; environment not conducive to sharing data (e.g., busy public space); and any other limitations regarding the findings (e.g., not enough time).

In **mixed-gender focus group discussions**, did you observe any notable gender dynamics between women and men participating in the discussion (e.g., disagreements, differences of opinion, willingness/hesitation to speak and share information)? If yes, please describe them.

## DETAILED DISCUSSION NOTES

Please enclose typed up notes of the discussion, with words and terms fully spelled out. Notes should be as detailed as possible and understandable to anyone who was not present at the focus group. Please use coding to attribute answers to specific discussants (e.g., participant no. 1 = P1). Indicate the difference between actual answers provided by the participants and information added either by the facilitator or a third party. Any editorial comments should be noted in a way that makes these differences clear. Please organize information by headings:

- Part 1: Gender & Inclusion Constraints to Digitization
- Part 2: Gender, Inclusion & Digital Preparedness
- Part 3: Gender & Inclusion Impacts of Digitization.

## FOCUS GROUP SIGN UP SHEET

### PART 1

[Filled out by facilitators]

Location: \_\_\_\_\_ Date: \_\_\_\_\_

Type of focus group (women, men, mixed-gender, youth mixed-gender): \_\_\_\_\_

Participant code (e.g., PI): \_\_\_\_\_

### PART 2

[Filled out by participants with or without facilitator's assistance]

1. What is your gender?     Woman     Man     Other     Prefer not to answer
2. What is your age? Please specify: \_\_\_\_\_     Prefer not to answer
3. What type of savings group do you participate in? (*check all answers that apply*)
  - Paper-based savings group                       Men members only
  - Digital savings group                                       Mixed-gender (women and men members)
  - Women members only                                       I am not a member of a savings group
4. Do you own or regularly use a mobile phone?     YES     NO
5. Do you have experience using the internet?     YES     NO
6. What is your current marital status? (*check one answer that applies*)
  - Never married     Widowed
  - Married     Separated
  - Divorced     Prefer not to answer
7. What is your education level? (*check one answer that applies*)
  - No formal education                                       Finished high school
  - Some formal education                                       Finished university
  - Finished primary school                                       Prefer not to answer
8. Do you consider yourself disabled?
  - YES
  - NO
  - Prefer not to answer



**DSG HUB**

the digital savings group community

## ANNEX: SAMPLE ANALYSIS

# WOMEN SAVING FOR RESILIENCE: DIGITAL SAVINGS GROUPS IN ETHIOPIA, RWANDA & TANZANIA

Gender & Inclusion Analysis: Key Findings and Recommendations



July 2021



**Global  
Communities**  
Partners for Good



**WOMEN FOR WOMEN  
INTERNATIONAL**

## INTRODUCTION

The **Women Saving for Resilience**<sup>1</sup> project, implemented by Global Communities in close partnership with Women for Women International between 2021 and 2022, aimed to ensure that women can participate in, lead, and benefit from digital savings groups (DSGs) on an equal basis with men. To this end, the project sought to strengthen the capacity of the savings group community, including implementing organizations and community facilitators, to integrate a gender and inclusion lens in the digitization efforts, rapidly accelerated by the COVID-19 pandemic. As the key output, the project produced the [DSG Toolkit: Tools to Support Safe and Gender-responsive Digitization of Savings Groups](#). The toolkit was developed in a participatory manner, incorporating feedback from members of digital and paper-based savings groups and practitioners working with them.

As the first step, Global Communities and Women for Women International conducted a rapid, project-level “DSG Gender and Inclusion Analysis.” The resulting report and recommendations, summarized below, were used by the project team to conceptualize the toolkit.

## METHODOLOGY

The rapid “DSG Gender and Inclusion Analysis” was conducted through joint efforts of Global Communities and Women for Women International in 2021, and was based on qualitative research involving the following methods and sources of information:

- **Desk research** and review of existing literature, tools, and training manuals; and
- **Local consultations** in Ethiopia, Rwanda, and Tanzania, where both organizations implement savings group projects.<sup>2</sup> These consultations included **31 key informant interviews** with savings group staff (6), community facilitators (village agents) (14), and bookkeepers (11), and **8 small group discussions** with **76 savings group members** (47 women and 29 men), including those who had participated in digital groups and who were preparing to participate in the digitization process. In total, 107 individuals (67 women and 40 men) were consulted.

The assessment team used nonprobability sampling techniques, relatively limited sample sizes, and mostly open-ended questions.

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1. **Women Saving for Resilience** was funded by multiple donors including an anonymous private foundation and the SEEP Network through the Innovation Fund created by the Bill & Melinda Gates Foundation.

2. In Ethiopia and Tanzania, data was collected by Global Communities; in Rwanda, data was collected by Women for Women International.



# KEY FINDINGS

## PART 1: GENDER & INCLUSION CONSTRAINTS TO DIGITIZATION

### Background

External research indicates that women in low- and middle-income countries are 8% less likely than men to own a mobile phone and 20% less likely to own a smartphone. Typically, the mobile gender gap expands along each stage of the user journey and becomes wide when it comes to regular use, a diversity of use cases, and adoption of mobile Internet. Women are 20% less likely to use mobile Internet than men.<sup>3</sup> In sub-Saharan Africa, the gender gap in mobile Internet access is even wider (around 41%).<sup>4</sup> Research also demonstrates that women who face systematic constraints to accessing mobile technology are less likely to use digital financial services and digital savings ledgers, and more likely to need extra time to gain confidence with the technology and their skill level. Experts warn that without targeted, gender-intentional effort, digitization of savings groups will increase marginalization of women; exacerbate risks to their privacy, safety, and security; and create new divides based on device ownership, language, and digital literacy.<sup>5</sup> Our local consultations explored these various facets of the gender digital divide and its impact on savings groups in Ethiopia, Rwanda, and Tanzania.

### Social Norms, Beliefs, and Perceptions

Most respondents across the three target countries held a view that social norms and gendered attitudes toward mobile technology can limit people's ability to use it, and that women do not have equal ability to own and use mobile phones. Some added that the situation is slowly changing because people are being exposed to new ideas and trained on gender equality. Respondents reported the following beliefs and perceptions about women and men owning and using mobile technology:

- Many husbands believe that their wives' use of mobile technology **distracts** them from **household duties** and promotes **unfaithfulness**. Men are concerned about other men calling or messaging their wives to solicit sex, which makes them unhappy, jealous, and angry. They worry that their wives will cheat on them.
- Many community members think that women who own or use mobile phones are "rich," "smart," "high class," and "confident." Some men do not perceive these qualities positively because they think that women with digital capabilities will be "**superior**" to them and will "challenge" them, which is not acceptable. While many women also perceive men who own or use phones to be "rich," "confident," or "bosses," these qualities do not appear to be problematic for them.
- Some community members believe that women who own mobile phones must have obtained funds to purchase them from "sugar dads" or **sex work**.
- Some people think that **girls** who spend a lot of time on their phones are not considered "wife material."

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3. *Digitizing Savings Groups: Evidence from Tanzania*. Project Concern International (PCI), International Center for Research on Women (ICRW), DreamStart Labs, 2020. In 2020, Global Communities merged with PCI.

4. *The Impact of Gender in Digital Solutions for Savings Groups*. PCI, ICRW, DreamStart Labs, 2020.

5. *Digital Savings Groups*. The SEEP Network, 2020.



## Resources (Assets, Capabilities, Mobility, Time)

Most respondents reported that both women and men face **resource constraints** to digitization, such as limited affordability of relevant assets (high cost of handsets, SIM cards, airtime, and data); frequent and unexplained increases in tariffs; low Internet coverage and poor network quality in remote areas; limited access to electricity and distance to battery charging stations; limited literacy, numeracy, and digital capability; and language barriers. Many respondents concluded that these factors are gendered. As a result, more men own mobile phones than women. Respondents who believed that women face greater resource constraints to digitization offered the following reasons:

- **Affordability.** Household finances and most valuable assets are typically controlled by men. In addition, women have fewer opportunities to generate their own income and are typically financially dependent on men.
- **Mobility.** Distance and travelling to battery charging spots or network and Internet coverage areas may be more problematic for women because men have greater freedom of movement and more time.
- **Capabilities and Time.** Men are typically more **educated** than women and have higher **literacy** and **numeracy** levels. While women and men are equally capable of learning how to use mobile technology, men **learn** how to use it **faster**, because they have more time compared to women who are always busy with household chores. Some respondents added that men learn faster because they always “want to take the lead” or because tradition and norms dictate that “men should learn first and women second.” **Trust** in technology and **confidence** in one’s digital abilities matter too. Many women think that mobile phones are not durable and are afraid that if they touch them in a wrong way, they will damage them. This lack of confidence can cause frustration among male DSG members and further discourage women members.

## Agency and Decision-making

According to most respondents, **gender power dynamics** and position in the household and community are important factors in accessing and using mobile technology. Typically, men make all major **household decisions**, including those related to mobile phone ownership and usage, and some say that phone ownership is a “man’s domain.” Respondents discussed the following factors affecting women’s ability to make decisions about mobile phone ownership and usage.

- Women need **permission** from their husbands to buy mobile phones, use the Internet, and attend savings group meetings. If women make independent decisions about these issues, it can lead to household **conflicts** and increase the risk of intimate partner **violence** (IPV). In some households, women cannot possess mobile phones at all.
- If wives obtain permission to own or use phones, they also have to ask their husbands for SIM cards and airtime fees.
- Some men **do not respect** women’s ownership rights and take their wives’ mobile phones away without consent.

- If there is only one device in the household, men and boys typically **control** it and use it more often than women and girls. Men also give instructions to other family members on how and when to use the phone. Due to a “male superiority complex,” this can occur even if the phone has been given to a woman by a DSG implementer.
- Some respondents observed that women who are **heads of households** use mobile phones more freely and are more familiar with mobile technology.
- Some men force women to get loans from savings groups, which are used by the men but paid back by the women.

## Privacy and Security

Women around the world are disproportionately affected by **technology-facilitated violence**, which is carried out using the Internet (e.g., social media or email) and/or mobile technology (e.g., text messages). It includes such harmful acts as sexual harassment, cyberstalking, surveillance, geo-tracking, bullying, trolling, humiliation, hate speech, doxing, and revenge pornography. Technology-facilitated violence is often gendered and can cause serious physical, sexual, psychological, or economic harm to those affected by it. It also forces many people to self-censor, which has a negative impact on a wide range of women’s political and economic rights, including their ability to participate in DSGs.<sup>6</sup> Technology-facilitated violence can be perpetrated with or without access to the Internet, and with or without direct access to the victims’ mobile devices or online accounts. It can occur both in private and public digital spaces, e.g., through phone calls, group chats, email, or social media.

**Gender-based violence (GBV) can also occur as an unintended consequence of digitization** and technology uptake even if technology itself is not used to harm others. In many contexts women’s mobile phone usage challenges traditional gender norms and may result in male backlash and abuse.

In addition, digitization may expose members of savings groups to **cybercrimes** and **violations of data privacy and security** (e.g., identity theft, online scams, fraud, or unauthorized sharing of app user data). This is a serious gender issue because women typically have less awareness of the potential threats posed by technology and fewer skills to manage their data and protect their privacy online than men.

Most respondents in our local consultations agreed that technology uptake by women may cause **household conflicts** and an increased risk of IPV. They reported, for example, that most women have very **little privacy** and do not feel free and safe to use mobile phones. Many husbands eavesdrop on their wives or check their messages and browsing histories because they worry about infidelity. Even the frequency of purchasing airtime by women is subject to questions from their husbands. While it is acceptable for men to check their wives’ phone records, women are usually not allowed to check their husbands’ phones.

Relatedly, many women are concerned about **harmful online content** and **unsolicited calls** or messages from strangers, because some men try to flirt with them without their consent. This can lead to conflict with their spouses and IPV. In addition, many respondents expressed concerns about fake news, privacy violations, and other cybercrimes, such as online theft, scams (e.g.,

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6. See, e.g., *Global Perceptions of Gender-Based Violence Online: Survey Findings and Call to Action*. American Bar Association Rule of Law Initiative and RIWI Corp., 2019; *Technology-facilitated Gender-based Violence: What Is It, and How Do We Measure It?* International Center for Research on Women, 2018.

advanced fee or fake prize schemes), and calls from conmen. Some women reported having been exposed to gender-based harassment, threats, and explicit messages and videos. Many respondents noted that these behaviors make them feel frustrated and angry, and they affect the way or frequency with which they use their devices.

Global Communities' prior research in Tanzania demonstrated that women DSG members may experience an elevated **risk of IPV** by sharing their male partners' phone numbers in the digitization application without fully understanding the implications. Specifically, a household conflict may occur when a husband gains insight into his wife's savings information through messages received on a shared phone. This conflict can be further exacerbated when a woman asks a bookkeeper to stop sending the messages and the husband receives a text message saying that the notifications had been turned off.<sup>7</sup>

Most respondents reported following at least some **safety precautions** while using mobile phones and/or the Internet, such as not sharing their phones and keeping them in safe spaces, inserting passwords, refraining from sharing personally identifiable information online, deleting personal or suspicious messages, and clearing browser histories. That said, many participants said that they do not change privacy settings on their devices or on online platforms, and they tend to keep the "share my location" feature turned on for safety purposes. Notably, both COVID-19-related lockdowns and resulting rapid digitization aggravated the risks of violence, including IPV, online harassment, and household surveillance of women's mobile phone and Internet use.

## PART 2: GENDER, INCLUSION & DIGITAL PREPAREDNESS

### Digitization Context

- In **Ethiopia**, where Global Communities was planning a digitization pilot at the time of the analysis, data was collected in largely non-digitized communities of the Borana zone of the Oromia region. Staff members, community facilitators, and bookkeepers did not own or use smartphones and lacked digitization skills. Only some focus group participants had experience with mobile technology (mostly with basic and feature phones).
- In **Tanzania** and **Rwanda**, where Global Communities and Women for Women International—respectively—had implemented DSG pilots, many respondents had experience with mobile technology, including with feature phones, smartphones, and mobile Internet.
- Across the **three target countries**, most focus group participants who had access to mobile phones reported **using them frequently** for communication purposes, i.e., for making calls and sending and receiving messages. Other most cited uses included calculator, flashlight, clock, camera, Internet access, mobile money, accessing and sharing news and information (including about prices trending in the market), job seeking, ordering supplies for business and family needs, remote doctor consultations, learning new skills (e.g., cooking or sewing), searching for lost cattle, entertainment, social media, and accessing government services.
- Participants reported **varying degrees of comfort and confidence** in using mobile phones. Most expressed interest in receiving training on how to use mobile technology for personal and business purposes effectively and safely, noting the following topics of interest: navigating mobile phones and apps in general, accessing and using smartphones, Internet browsing, taking photos, transferring and receiving money, improving business efficiency, doing online business, reaching more clients online, advertising products, agricultural

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7. *Digitizing Savings Groups: Evidence from Tanzania*. PCI, ICRW, DreamStar Labs, 2020.

services, and acquiring more knowledge from social media on cattle keeping, designing fashion, and hair styles. Most focus group participants thought that group workshops with people who had the same interests were the most useful way of presenting this information, while others preferred one-on-one coaching. Some respondents also found 'learning by doing,' handouts, and video tutorials valuable.

## Digitization Preparedness

- In **Ethiopia**, none of the respondents had practical experience managing, facilitating, or participating in DSGs. The concept of a digital ledger was still new to staff members and community facilitators, and none of the focus group participants had been exposed to it.
- In **Tanzania** and **Rwanda**, most respondents had some level of familiarity with a digital ledger.
- In **Rwanda**, Women for Women International staff members felt prepared to launch the digitization project. They noted that the following skills and abilities were important to manage digitization efforts: willingness and readiness to learn; literacy and digital literacy skills; ability to use the digital ledger; availability and ability to share knowledge with others; as well as integrity, trustworthiness, and humility. Village agents and bookkeepers felt less prepared and expressed interest in additional time for DSG set up, training, and practicing. Most noted that group training is the most useful way of learning digital skills, but some were interested in one-on-one coaching and 'learning by doing.' Bookkeepers also expressed interest in additional didactic materials, such as printed handouts, to guide them in self-learning while they are at home.
- In **Tanzania**, community facilitators felt prepared to launch the digital ledger with their groups. They received training on mobile technology and the app from Global Communities, and then spent time with their groups to sensitize them to accept the technology. One facilitator would sometimes leave her smartphone with women members for a day so that they could familiarize themselves with it and with the digital ledger. She emphasized that facilitators need to know how to use smartphones, while one bookkeeper stressed that members need more knowledge about the app to accept it, because they do not know how their money is kept and are afraid to lose it. Many respondents said that all DSG members should be trained on digital technology, not only bookkeepers.

At the time of the analysis, Global Communities and Women for Women International were not yet using any specific tools to ensure gender-responsive digitization of savings groups, but staff and community facilitators exhibited awareness of the relevant risks and challenges.

## Benefits and Risks of Digitization

Respondents observed that digitization of savings groups has multiple **benefits**. It saves time and simplifies bookkeeping; reduces paperwork, errors, costs, and conflicts; eliminates the likelihood of paper records getting lost, stolen, or damaged; increases trust among members and confidence in group leaders; promotes the culture of saving; helps members save and pay their loans back on time; and may attract more members to savings groups. It may also encourage uptake of mobile technologies. Several respondents added that during the COVID-19 pandemic, DSGs did not have to suspend operations.

Many of these benefits, however, are not immediately evident to group members, especially those who have little or no exposure to technology and thus, lack the knowledge, skills, and confidence in using it. Given the widespread **gender digital divide**, many women fall into this category and face marginalization and exclusion if technology is introduced to their savings groups in a gender-insensitive manner.

### PART 3: GENDER & INCLUSION IMPACTS OF DIGITIZATION

The local consultations and prior research conducted by Global Communities and Women for Women International demonstrate that digitization of savings groups can have significant **impact on group membership, leadership, and dynamics**. Often, this impact is gendered. Age plays a significant role too.

- In **Rwanda**, where Women for Women International supported digitization of savings groups formed and led by women, women members maintained most of their leadership positions and continued to “dominate” DSGs even after men were invited to join them. Reportedly, technology did not cause any tension or conflicts among members, and women and men did not face any distinct challenges in adapting to digital bookkeeping. Several respondents observed, however, that some bookkeepers were replaced by those who were not afraid to use technology; in addition, younger DSG members were typically elected as group leaders because of higher levels of digital literacy and exposure to technology.
- In **Tanzania**, where Global Communities had piloted the digital ledger with mixed-gender savings groups, the gender impacts were more evident. Women members were initially far less comfortable using smartphones than men and preferred men to handle them, in part because of the traditional norm that “men should be first.” Many women were afraid even to hold the smartphones because they thought they would break. They also needed more assistance to learn how to navigate them. When they encountered challenges or lacked confidence, groups chose an easy solution and had male members navigate the phones. This resulted in a shift in perceived ownership of the groups’ savings data and caused uncertainty among women. Although a few born-digital savings groups elected women as digital bookkeepers, most of these groups chose young, literate, tech-savvy men to be the primary bookkeepers. According to two community facilitators, in paper-to-digital groups there were no changes to the leadership when the digital ledger was adopted. In one DSG, men voiced frustration with a female bookkeeper who was perceived to be entering information to the app slowly, which discouraged and intimidated her. Eventually, the group decided to have one female and one male bookkeeper. To address these challenges, some facilitators encouraged each member to record savings deposits or even to borrow the smartphone to practice.
- Interestingly, in **all three target countries** many focus group participants reported that women are more trusted as bookkeepers than men, because they pay attention to details and are more reliable, attentive, and careful.
- In **Rwanda** and **Tanzania**, most focus group participants asserted that technology is more likely to encourage than discourage people from joining savings groups because of accuracy, safety, and time saving aspects. In **Ethiopia**, focus group participants had more mixed views on this subject. On the one hand, they believed that technology may discourage women and elders from participating in DSGs, because they do not believe in technology and are afraid that their money would be lost. On the other hand, technology may encourage people who are educated, merchants, petty traders, and brokers.

## Intersectionality

Many respondents noted that **age, literacy, and disability** affect women's ability to participate in, lead, and benefit from DSGs. For example, women who are visually impaired or blind need special training and equipment, which they typically cannot afford. **Youth**, especially young men, are more tech-savvy, learn technology faster, and use the Internet more often than older people. According to some respondents, younger DSG members are typically elected as group leaders because of higher levels of digital literacy and exposure to technology. Global Communities' prior research in Tanzania demonstrated that the newly created DSGs attracted a younger, more tech-savvy cohort. Although many DSGs chose to share smartphones among members, overall **young, literate, tech-savvy men** were most comfortable handling them, used them with ease, and ended up teaching other members how to navigate the digital ledger.<sup>8</sup>

## RECOMMENDATIONS

### DATA COLLECTION & ANALYSIS

- Conduct gender and inclusion analysis at the onset of the project.
- Collect gender-sensitive and inclusive baseline and endline data.
- Conduct gender-responsive and inclusive evaluation.

### GENDER-TRANSFORMATIVE INTERVENTIONS & PUBLIC AWARENESS RAISING

- Address rigid gender and social norms in the community.
- Involve local leaders as early as possible, preferably during the project design phase.
- Consider a more robust community engagement to address the larger questions of trust and level of experience with digital technology.
- Raise public awareness about the benefits and importance of digitization to women and men.
- Educate men within and outside of savings groups (including men in female members' households) that women and men have the same rights to own and use mobile phones.
- Introduce technology when men have been engaged and sensitized.
- Consider interventions to improve women's intra-household decision-making, bargaining, and negotiation so that women can independently own and use mobile technology as well as control their earnings and savings.

### CAPACITY BUILDING FOR STAFF, COMMUNITY FACILITATORS & RECORDKEEPERS

- Implement intensive training for staff, community facilitators, and bookkeepers before digitization starts on a) gender, inclusion, and GBV; and b) how to use mobile technology, do basic troubleshooting, and respond to members' questions.
- Increase time allocated for setting up DSGs and training.
- Allow time for and facilitate self-learning and self-practicing among staff and facilitators, e.g., through video tutorials or other didactic materials to guide them while they are at home.

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8. *Digitizing Savings Groups: Evidence from Tanzania*. PCI, ICRW, DreamStart Labs, 2020.



## CAPACITY BUILDING FOR DSG MEMBERS

- Train all DSG members on how to use the technology before starting digital transformation, not only the bookkeepers.
- Invest in broader digital literacy training, especially for women members.
- Encourage members, especially women, to use mobile technology by explaining its benefits and building trust and confidence. Encourage women to take on digital bookkeeping responsibilities.
- Encourage women to take on digital bookkeeping responsibilities.
- Inform members about what to do when they face technology-facilitated scams or abuse.
- Support women in their learning process through safe spaces; consider women-only training groups and engaging women community champions.
- Where appropriate, train women and men on digitization together to make sure that everyone understands the role of technology, to reduce gender stereotyping, and to avoid conflicts and confusion among men why women need access to technology.
- Engage (women) digital champions to ensure digitization sustainability.
- Consider literacy and numeracy levels among members as it may take them longer to learn and apply the app.
- Educate members about privacy settings so that can make their own choices.
- Encourage men to join DSGs, but consider a training cycle for women only before men join.
- Sensitize and encourage male DSG members to share power.
- Where needed and appropriate, set gender quotas, e.g., for digital bookkeepers, to ensure equity.
- Ask tech-savvy members who are excited about the new technology, including young women, to serve as mentors for tech-hesitant members; consider pairing older and younger group facilitators.
- Encourage couples to set goals and save together so that they can enjoy their achievements together during share outs.
- Organize 'refresher' training sessions on conflict management, leadership, and technology.
- Develop risk mitigation strategies and guidelines on psychosocial support, especially for participants who are illiterate, have disabilities, or are at risk of violence.
- Create WhatsApp groups for DSGs so that members can share experiences with each other.
- Organize exchange visits among DSG members from different locations.

## ACCESS TO RESOURCES

- Assess mobile network coverage and accessibility/affordability of mobile devices for women and men in the community.
- Provide feature phones to members who cannot afford them so that they can receive messages after DSG meetings.
- Translate relevant digital applications to local languages.

- Teach women and men on how to access and set up mobile phones; if possible, give access to smartphones and the relevant applications to all DSG members.
- Provide Internet bundles to DSGs in the first 2 months so that they become more familiar with the technology.
- Make sure members have access to electricity and mobile data; in remote areas, install solar panels to help address the problem of limited access to electrical power.
- Cover some airtime and data fees for members, especially at the initial stages of digitization.
- Encourage members to set up a fund or otherwise allocate budget for data coverage and phone replacement.

## OTHER RECOMMENDATIONS AND SUGGESTIONS

- Select and use digital solutions which apply inclusive, accessible, and women-centered design, i.e., consider women's barriers and needs, including varied levels of literacy and numeracy; issues of safety, privacy, confidence, comfort, and trust; and disability (e.g., visual impairment).
- Monitor the impact of digitization on gender norms and power dynamics; use gender-disaggregated data and gender-sensitive indicators.
- Raise awareness about digitization among non-digitized savings groups and replicate digitization approaches to increase the number of DSGs in the communities.
- Provide continuous organizational support to savings groups; follow up closely and regularly on the implementation of DSGs.
- Ensure ongoing access to technical support and customer service.



## LIST OF ACRONYMS

<b>DSG</b>	Digital savings group
<b>FGD</b>	Focus group discussion
<b>GBV</b>	Gender-based violence
<b>GESI</b>	Gender equality and social inclusion
<b>ICRW</b>	International Center for Research on Women
<b>IPV</b>	Intimate partner violence
<b>KII</b>	Key informant interview
<b>PCI</b>	Project Concern International

## DIGITAL SAVINGS GROUPS (DSGs)

# Gender & Inclusion Analysis Tool

The [Digital Savings Group \(DSG\) Hub](#) is an online learning and community platform aimed at facilitating thoughtful, safe, and inclusive digitization of savings groups. The Hub contains a wide variety of practical resources to support savings group members and practitioners on their digitization journeys. The DSG Hub also serves as a tool for an ongoing community engagement, allowing diverse actors from across the industry to connect with one another, share insights and experiences, and learn from successes and shortcomings in the sector. The project is funded by the FAHU Foundation and implemented by Global Communities.

The **DSG Gender & Inclusion Analysis Tool** is an assessment methodology designed to explore gender equality and social inclusion considerations in DSG projects. The tool is one of the DSG Hub's anchor resources.