



BUILDING PATHWAYS

Formal Financial Inclusion
for Savings Group Members



September 10-12, 2025
Kampala, Uganda

Hosted by VisionFund International and World Vision and the Savings Group Linkage Working Group

 **THE WORLD BANK**
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CATHOLIC RELIEF SERVICES

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INTERNATIONAL

 **HOPE**
INTERNATIONAL

 **MERCY**
CORPS

 **WomenSave**

 **Chalmers**

Day 1 Agenda

Opening Plenary

Lost in Translation: Exploring Diverse Stakeholder Perspectives

Exploring Business Models for Sustainably Serving Savings Groups

Workshops:

- A. Supportive Regulations: Co-Design for Savings Group Empowerment
- B. Designing Tailored, Sustainable Products for SGs
- C. Building the business models, channels, products and services to sustainably serve savings groups

Day 2: Digital

Plenary: What themes, proposals and action plans came out of yesterday's sessions?

Plenary: The Promise and Reality of Digitization
Exploring Business Models for Sustainably Serving Savings Groups

Break

Digital Tool Demos

User Experience Panel: Listening to the Ground
Lunch

World Café Sessions

- Digital Infrastructure and Enabling Environment
- Using Data Responsible to Advance Access
- Financial and Digital Literacy--Laying the Foundation

Drawing the Threads Together

Day 3: Charting a Path Forward

Surfacing Priority Issues and Actions

Building Out Ideas for Addressing Priority Issues and Actions

Break

Breakout Sessions

- **Data and Information Flow**
- **Funding and Financing**

Lunch

Organizing for Action: Stakeholder Meetings

Learning Agenda

Closing Plenary

Tea

Priority Issues and Actions

- National frameworks for consumer protection and privacy around data sharing
 - Examine what exists
 - How to create meaningful consent
 - Balancing transparency around use of data and benefits/value to customer of sharing data
- Data aggregation initiatives that only allow access for providers that follow guidelines or meet specific criteria (to balance protection and value creation for customers)
 - Registry/reporting data
 - Digital ledger
 - MNO transaction data
- Design registration, reporting and other requirements to generate value for both groups and providers such as:
 - Creating pathways to legal recognition and easier access to services
 - Making data available and usable for identification of groups ready to link
- Enable true group accounts—especially mobile money
 - Remove regulatory barriers to group ownership of accounts and SIMs
 - Solve KYC issue with registration
 - Symbiosis possible—motivate registration so can have true group account, motivate keeping data updated—including leadership—to maintain security of account through multiple, legally recognized signatories

- Look for opportunities to work together to address cost drivers to decrease costs, increase sustainability, attract new actors into the market and ultimately drive down prices
 - Design and implement shared de-risking mechanisms?
 - Economies of scale for training/capacity-building/group formation?
 - Digital tools costs/price negotiation
 - Data aggregation
 - Mobile money costs/price negotiation
 - Device acquisition
- Develop strategies and approaches for achieving good density/coverage of high quality, high performing groups at a market level
 - Open source training
 - Replicator/agent training networks
 - Training of trainers
- Create value for groups by fostering horizontal linkage among groups and retaining money that would have been shared out and investing in the formation of a SACCO.

- Develop open source tools and resources:
 - Product development guidelines or starter guide capturing Do's and Don'ts
 - Open source tech platforms
 - Other best practice guides
- Undertake shared research: Do one time and share with all. Inefficient for everyone to be replicating same research to learn the same things on their own.
 - To deepen understand of savings group market—motivations, priorities, needs, how financial services fit into their lives. etc.
 - Action research/learning around product bundling, device access
- Task forces/working groups/CoPs for specific purposes or issues
 - National working group on digital innovation
 - Regulation
 - Data privacy and consumer protection
- Create (and fund) a convening and coordinating body or platform for on-going learning, collaboration, and collective action

1. **Training of Trainers:** This will help to capacitate the local community. Put a task force in place to support SG capacity building. Put in place local trainers. Requires cooperation of government.
2. **Forum of savings groups and stakeholders** to come together, co-create solutions with SG members.
3. Know how to and where to best allocate **existing resources**. Lots of stakeholders are doing research, but we need collaboration to agree on what research and resources we really need; To adopts digital solutions, government should come up with resources to bring SGs on board – to access phones. Let's use existing resources effectively.
4. Coalition of the willing: Form a working group or task force, at national levels, of stakeholders who want to promote SGs and linkages – they can define the regulations, establish common technology platform for data sharing, but keep a competitive market within that, define standards and guidelines, task force will use HCD to establish these systems
5. International coalition of the willing: commitment to an international convening body, bringing together the national task forces; enhance and coordinate the digitization journey from training, phone acquisition, gender aspects of digitization, platforms, linkages to formal finance, FSPs and what they need.
6. Co-create with SGs; focus on social entrepreneurship; support the linkage journey; coordinate funding; Facilitate horizontal linkages among SGs
7. “Professors” – put SGs at the center – develop a vision for impact; given limited resources that we have, let's standardize our eligibility criteria, loan assessment processes and training framework to strengthen SGs, digitization, mindset change to help SGs establish a common vision; training on market access and value chain linkages to help members and group businesses perform better; taking SGs to next level of cooperative activities. This will reduce the cost and risk of finance.
8. Keep it Simple: Whatever we do, let's keep it simple and build on and strengthen SGs.
9. Regulation of SGs to keep finance accessible and affordable

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1. Convening body – international, national – Julie Arnold, Fortunate, Michael, Peter 5 talent,
2. Data aggregation – ... Data flows; Richard Ministry of Finance Uganda
3. Training/ Capacity building, standards – Tony World Vision, Andrew Obok WV Uganda, Mathew Viamo,
4. Regulation & policy, consumer protection, Rachael, Yetemi (World Bank), Melch CARE,
5. Business model, alternative non-traditional provider – Yovani Opportunity Bank, Jerry FINCA, Emmanuel Lubwama , Mercy
6. Blended finance: Kaitlin, Ritah Postbank

Convening body – international, national

Problem:

Solution:

- International body to coordinate and share
- Goal: So that SGs can be preserved, enhanced and reach their full potential
- Involves: Digitization journey, standards and practices around linkages, how do we collectively share knowledge, standards for SG creation and strengthening, influencing policy, research, collecting and sharing best practices
- Review existing resources (ours and past SEEP)

Who should do what:

Data aggregation and more ...

Problem:

Government needs data to understand the sector (but we don't want them to tax the SGs)

In some countries there is not strong penetration of national IDs

Solution & Who should do what?

Members should benefit from the data

Combining existing data (for example from NGOs)

Collect relevant data from day 1, in case they want to register ... for example work on getting all members ID

Central database (main solution); Uganda government is working on that

Questions: Is the data on the group or individual or some of each? Groups quality (how often they meet.) Who holds the database? Regulator – has authority, can issue a mandate or voluntary; private sector – need to consider data protection principles that minimize data collection and storage. Who can access that data?

Training/capacity building standards

Problem: Fragmented ecosystem

Solution: **Aggregate and bring uniformity in how we training and build capacity of SGs;** What is the DNA of SGs that we need to protect: save and borrow among the group – preserve that at all costs

Who should do what:

1. Central body – national and international – contextual to countries, even in terms of the role of government policy/programs vs. regulations
2. Entry level: data piece at the point of registration; the FSPs should be able to access the # of members, who they are, their transactions
3. Guidelines around stakeholder roles: guidelines that govern and direct how linkages will happen; government should develop protective rules (not prescriptive)
4. How can we steer adaptations for the SGs – we should not force groups to adopt specific solutions – they should be made aware and empowered to make choices
5. How do ensure that we can collate the SG information for FSPs to use in delivering formal finance
6. How can we network SGs, making horizontal linkages, how can they use their resources together, rather than depending on external resources.

Alternative business models / non-traditional providers

Problem: Why are there not more commercial providers, why we are not seeing scale yet – high cost of delivery, high cost of capital, high risk ... leads to higher interest rates and lower impact and FSPs shying away from this market segment and opportunity. Solutions require huge coordination ... big challenges

Solution - Who should do what: ... in 5 years

1. Role of government in reducing risk and cost: Create a space for innovation and safely nest for providers who take the risk – providing funds, access to capital, enabling regulatory frameworks around group registration; enabling agency banking for multiple tiers, standards that groups should meet prior to formal finance
2. Digitization partners: create a pipeling of customers, take on digital literacy challenge, ensure that there is quality engagement at the community level using digital, community-based agents; important for reducing costs
3. NGOs: communicate standards and best practices to make FSP entry easier
4. Coordination bodies: for example, Nigeria has such a coordinating program Nigeria for Women; Fintechs are allowed to own agent networks; regulatory frameworks that allow MFIs
5. Coordinating body, Uganda: Value of international bodies, but at the national level need national bodies supported by the government; AMFIU is focused on savings groups for example, can lead FSPs to participate in order to reduce poverty in the country; microfinance forum of Ministry of Finance and AMFIU – focused on scaling SG finance. There are sub-groups, one of policy and regulation; research and capacity building committee to understand the SGs and their needs, including cultural dimensions – based on finding coming up with capacity building to strengthen SGs; ESP and consuler protection committee focused on ESG compliance; Technology and digitization committee and FITSPA in charge of FinTechs and digital agencies in Uganda ... what digital solutions can be put in place ; resource mobilization committee and liaison with international bodies to mobile resources to extend affordable finance to SG ... all committees have representatives of SGs on the committees

2 MORE IDEAS To Build Out After Break

1. **Data flows:** How can we get the right data flowing to and from the right stakeholders? Within the ecosystem and to external supporters? Who needs to do what?

Ebony

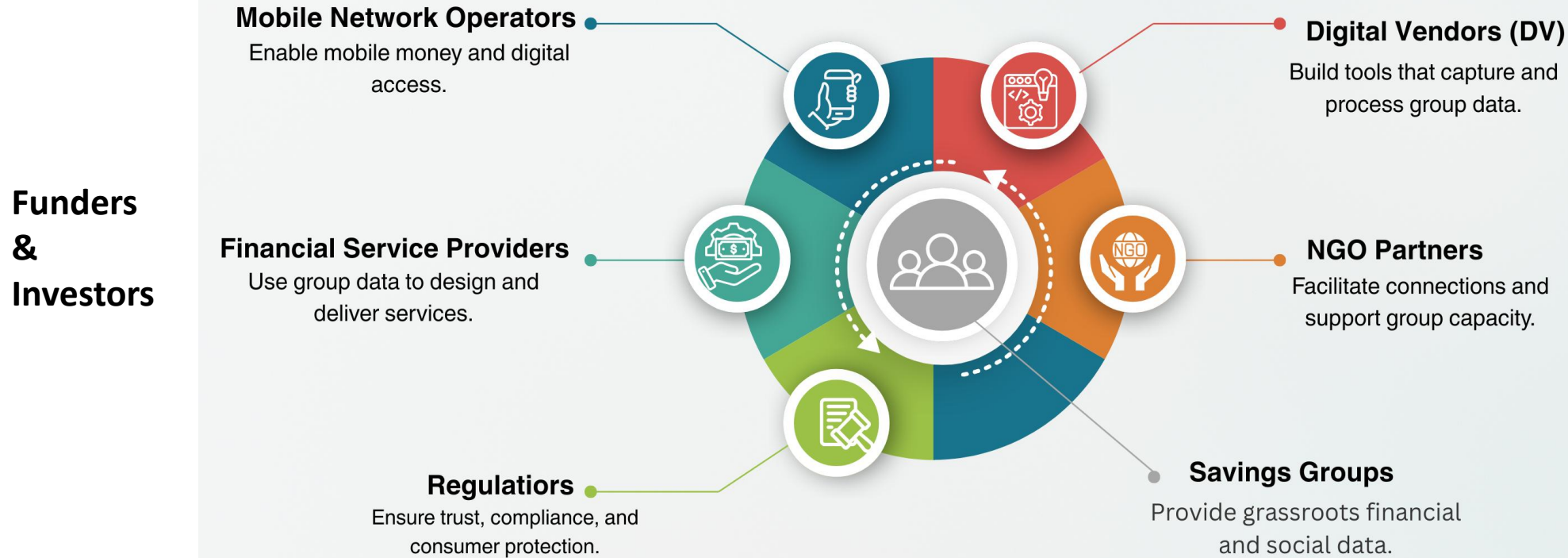
2. **Funding:** What type of funding is needed and possible for diverse categories of work ? Guarantees, impact investment, venture capital, cross subsidies, “own capital” savings mobilization, grants (temporary), permanent government subsidy, and so on.

Royal Palm

45 mins– 12:45 then lunch, report back after lunch come back at 1:45

What does the current SG ecosystem look like?

SG Financial Ecosystem



The financial linkage system depends on Information exchange between savings groups, financial institutions, NGOs, mobile operators and regulators'

How will we work together / next steps?

Global SG Hub – collaborative with SG Hub

1. Concept Note – to clarify ideas, circulate for feedback
2. Call to contribute documents and resources – mapping exercise
3. Mailing list with people here, but make it global

How will we work together / next steps?

Training & Capacity Building & Standards

1. Determine what is the core DNA of SGs? Alignment of titles and terms, goals, defining SGs
2. Create a WhatsApp group, discuss how we will take this forward, develop a terms of reference
3. Online meeting to continue planning
4. Collect and review existing resources (training materials, standards), including historic resources (SEEP)
5. Engage governments in this topic, some have materials and accreditation already; engage FSPs – need stakeholder buy-in
6. Bring more people in from our organizations and establish sub-groups
7. Ideally an in-person gathering, but maybe virtual

How will we work together / next steps?

Data aggregation and flows

1. Goal: regular meetings, start with terms of reference, workplan
2. Use the DSG Hub as a platform
3. Establish what SGs stand to gain from data regulation
4. Identify stakeholders in the ecosystem, legal provisions around the data, how we track and monitor the data usage, how the SG and members will benefit and be protected
5. Multi-stakeholder group

How will we work together / next steps?

Blended Finance

1. Convene next month
2. Align definitions and blended finance terms
3. Research paper on existing landscape of BF in the sector
4. Develop a framework or design for a blended finance model
5. Vision: Generate a blended finance fund

How will we work together / next steps?

Business Models

1. Establish the working group, forging a network for strategic collaboration
2. Develop a strong business model in Uganda, to be a role model for others

How will we work together / next steps?

Regulation, Policy & client protection

1. Regulators, NGOs, Toronto center
2. Knowledge sharing so governments can learn together
3. Space for existing documentation: regulations, policies, research – DSG Hub
4. There are already spaces where regulators & policy makers exchange ideas around financial inclusions or more general space s- let's use these exiting spaces
5. Leverage AFI for networking and establishing a working group – there is peer review of regulations and policy
6. Build capacity of government staff, utilize the Toronto center
7. Research effectiveness of different regulations, policies – let's identify the next research topics

Individual Reflection

Please write on a Conference Note paper:

1. Your stakeholder identity
2. Key Insight Learned
3. Action commitment
4. Remaining question or burning challenge