

**The User  
Experience:  
A Seven-Country  
Evaluation of  
Savings Group  
Digitization using  
DreamSave**



**Building Pathways: Day 2 (Digitization)**

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# The User Experience: Digitization Evaluation

FINDINGS FROM A 7-COUNTRY EVALUATION OF DIGITIZATION WITH DREAMSAVE

## 1. Findings:

- Usage
- Objectives of Digitization: Group and Member Benefits
- Challenges
- Marketing Issues – Attitudes and Willingness To Pay

## 2. Opportunity Conclusions and Next Steps



# FINDINGS



# Usage – Medium/High

1. **Vast majority of groups trained are using the app – staff feedback**
2. **Scale: 749 groups registered themselves on the DreamSave Insights platform**
3. **Keeping records up-to-date – data from the DreamSave Insights platform:**
  - 66% had up-to-date records
  - 18% never updated since registering
  - 15% somewhere in-between



## Major changes in groups recently?

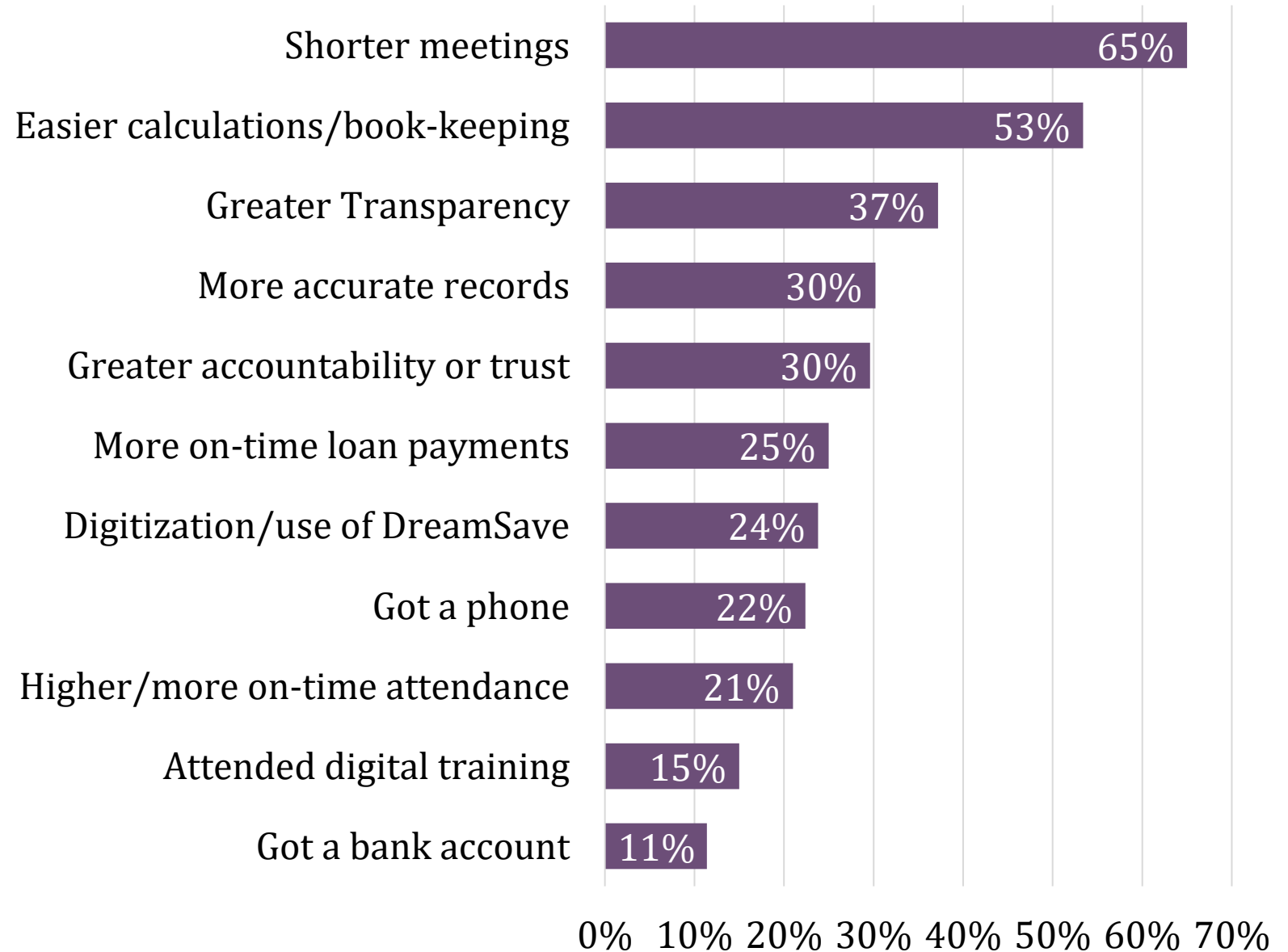
### Key objectives mentioned.

#### Major objectives of digitization mentioned:

- Shorter meetings, easier book-keeping
- More accurate records
- Greater transparency

#### Some results on group performance:

- Higher attendance
- More on-time loan payments





# Objective 1 – Efficiency: DreamSave Saves Time

- 1. Members feeling meetings are too long: **reduced substantially**
- 2. **DreamSave saves 17 minutes per meeting on average, not much?**

	Before	After	Difference (Percentage point)
Meetings are too long	48%	22%	-26%
Average meeting length (minutes)	84	67	-17

“Members now have time to plan more group projects.”

“Members now have time to socialize, and for celebrations, birthdays.”

*Cost savings from not hiring a book-keeper not yet apparent,  
book-keepers used most in share-out, which hasn’t happened for most groups yet.*



## Objective 2 – Accuracy: Increased Trust and Greater Satisfaction with Group’s Financial Management

1. Satisfaction with record keeping **increased**
2. Satisfaction with loan procedures **increased**
3. Satisfaction with share-out procedures **increased modestly** (few examples)

	Before	After	Difference (Percentage Point)
Record keeping	90%	96%	6%
Loan procedures	86%	93%	7%
Share-out calculations	81%	84%	3%

“Savings increased because members felt more trust in the group.”





## Objective 3 – Better Group Relations: Attendance & Disagreements

1. Satisfaction with attendance **increased modestly**
2. Frequency of disagreement **declined substantially**
3. Overall confidence in groups **increased**

	Before	After	Difference (Percentage point)
Happy with attendance	88%	93%	5%
Experience frequent disagreements	43%	27%	-16%
Overall confidence in group management	86%	93%	7%

“DreamSave helps members hold leaders accountable;  
it enhances transparency.”



# Challenges

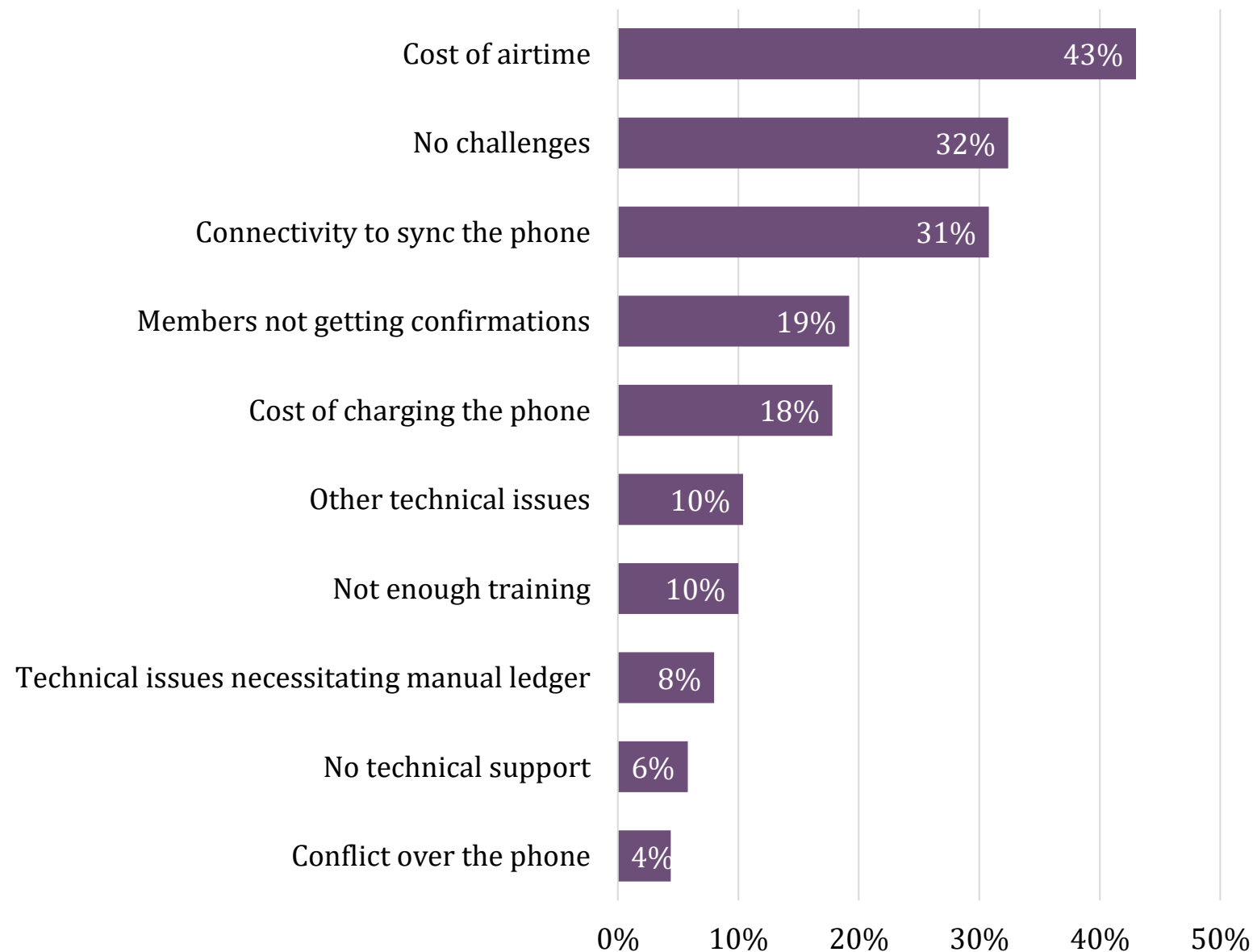
**No challenges –  
1/3!**

## Cost challenges

- Airtime - *major*
- Charging the phone
- Phone conflict

## Technical/technology challenges:

- Connectivity - *major*
- Technical glitches
- Insufficient training



# Marketing: Attitude Toward Digitization

**Confidence increased;  
Concerns declined.**

**The nature of concerns** changed from **fear of being ripped off** or **fear of technology ...** to **fear of not having sustained access to DreamSave**

	Before	After	Diff. (PP)
More confidence in saving	87%	97%	10%
Optimistic about DreamSave	89%	94%	5%
Concerns about DreamSave	50%	39%	-11%

Before DreamSave	After DreamSave
<ul style="list-style-type: none"> <li>• Losing their money, assuming that that the app was similar to mobile money and transactions might “disappear”</li> <li>• Complexity, not being able to develop skills to use it</li> <li>• Data privacy, risk of extortion or fraud if a third party or hacker gets ahold of their data</li> <li>• Hidden fees and transaction costs</li> <li>• General sense that this kind of technology – based on smartphones – is out of reach for people like them</li> <li>• General fear of technology</li> </ul>	<ul style="list-style-type: none"> <li>• Whether DreamSave will be available to groups over the long term</li> <li>• Whether groups will be able to reliably access their backed-up account data if necessary, given challenges with internet connectivity in many locations when needing to upload data to the on-line platform, DreamSave Insights</li> <li>• How groups will pay for the cost of data and airtime to operate the app, much less a phone if they don’t have one yet or need to replace one</li> <li>• How groups who do not own a phone will cope when “keeper” is absent</li> </ul>



# Marketing: Willingness to Pay is Medium/High

1. Willingness to pay increased with practical experience of DreamSave
2. Ability to pay for a phone and operating costs – based on value of annual group savings – **highly variable**
3. Debates within groups:
  - Some felt the keeper of the phone should be responsible for paying for operations
  - Others felt that groups can pay for operations if they plan it at the beginning of the year

	Before	After	Difference (Percentage point)
Willing to pay for phone operations	74%	89%	15%
Willing to pay for phone	69%	90%	21%
Contributing to cost of phone operations	0%	64%	64%



# OPPORTUNITY CONCLUSIONS & NEXT STEPS



# Opportunity: Conclusions and Next Steps

1. **In spite of apparent benefits to savings groups, overall goal is still linking groups to formal finance:**
  - Opportunity Agricultural Finance Goal: Help farmers to grow more and earn more.
  - Formal finance enables savings group members to borrow at the same time – according to the season
  - Thus: access to formal finance will advance the mission more than general improvements to SGs
2. **The digitization pilots and the evaluation demonstrated that a sufficient number of savings groups are likely to be motivated to adopt DreamSave, and to pay for access – critical to successful scale.**
3. **Next Steps:**
  - Holding off on further digitization
  - Testing a savings group linkage business model(s) with financial service providers and groups (Rwanda) – including FSP accessing data and groups purchasing their own phones, some with phone loans





# User Experience: Panelists

Violet Avako (CEFORD

Roy Opio (GIRL-H)

Kalkhidan Lakew (CARE USA

**Community-Based Trainers & SG Leaders Names and identification**





**OPPORTUNITY**  
International