



Digital Inclusion for Savings Groups

What we know

Digital Programming Works Best When Engagement is Deliberate

We have to ensure that we address the following key barriers:

- Affordable access
- Digital literacy
- Relevant tech
- Social norms (especially limiting women's use)

What we have seen works:

- Customization is key. Tools need to address realities of the SG groups.
- Trusted data and transparent credit scoring are the backbone to FSP linkage.
- Community verification builds trust and more reliable borrowers.
- Co-created solutions developed with communities last.

What does the current SG ecosystem look like?



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

The Challenge:

- Isolated pilots with partners working in silos
- Repetition of testing
- Learning is shared too slowly
- Resources are wasted

The Missed Opportunity:

Isolated pilots lead to lost chances for scale.
While collaborative pilots would lead to shared learning that accelerate growth.





The Opportunity: Building a Collaborative scaling model

The Solution:

Introduces essential digital elements for savings groups:

- Digitally aggregated records
- Reliable credit scoring
- Mobile money integration
- Linkage to formal financial services

What this enables:

- Groups access simple, staged digital solutions
- Programs replicate easily with partners
- Financial institutions and governments trust the data
- Donors back scalable, evidence-driven integration

CARE

ALWAYS

THERE

Thank You

