



Session 3 summaries

Challenges



Perceived lack of scale/density in the groups



The SHF are perceived as a risky lot to give credit to



The high interest rates



Low/limited financial literacy



Dependance on MNOs, what happens when they run out of cash?

Challenges Pending questions



Access to smartphones and the internet



Are smart are value add for the groups?



Could this be solved through bundling in a phone loan



For mobile loans to individuals, are business plans still a requirement?



How do you ensure that instability of aid does not affect the loan repayment in the vulnerable households?

Opportunities



DIGITIZATION OF CREDIT
EVALUATION



CASH AT SHARE OUT
CAN BE INVESTED IN
SACCOs.



BUILD CAPACITY
AMONG THE GROUP
MEMBERS

Potential pathways

Resources/knowledge open source:
Room for collaboration and reduced duplication of efforts

Invest in understanding the market (the groups) holistically to enable better service delivery

Shift the language from "**Unbankable**" to scalable

Change our messaging and communication

Design solutions for the rural context

Breaking barriers of competition

Facilitate horizontal linkages(group to group)

Foster co-creation

Linking bundled products