

# **Session 3 summaries**

# Challenges



Percieved 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

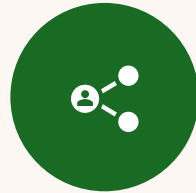


Dependance on  
MNOs, what  
happens when they  
run out of cash?

# 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