



# The Road Map for Digitally Inclusive savings Groups

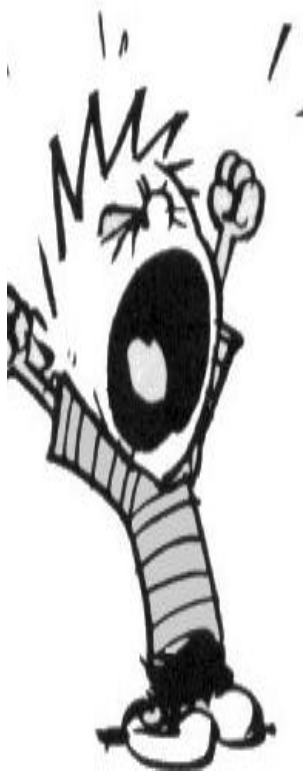
Venue: Munyonyo commonwealth resort

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# What has Worked Digitally and why

1	Quick buy in from local leaders, community, saving groups because they were from the beginning
2	Adaptation by the saving groups where they were receptive and adapted to digital record keeping systematically.
3	The digital literacy scaled to the community enabled people to start accessing some of the digital devices and financial services such MM
4	Mindset transformation under DCP in SGs through the radio drama series aimed at creating awareness on phone usage.
5	Groups utilized the digital platforms such as what's app, face book to market their products where they opened Whatsapp group that they linked to other groups to market their products on the platform, status where they sold jelly soap, bar and liquid soap to Koboko, Nebbi, Yumbe. They used to do physical exchange meeting but started hosting meetings on whats app call where they shared best practices with other group members. They started offering training to others as a result of the technological exposure.
6	This improved communication after training on the digital literacy SBCC with the help of the drama series
7	The more available or access to the information in the simplest way, the easier they find it to understand and adapt.
8	The presence of the CBTs who rolled the digital literacy trainings and provided constant support to the SGs
9	The provision of kei phones enhanced their confidence and ability to access technology.
10	Technology adapted for one to map their land enabled people to access loan easily without physical visit to check the plot. Women accessed credit with ease from a formal fin institution, boosted their business and this scaled their businesses.

# Where frustrations or fears tend lie.



Sustainability in terms of access to the gadgets that support the use of technology especially in the rural setting like Terego. Some of the phones didn't have the capacity to support all the information as more data was being added, and phones kept failing.

The application not linked to a financial product/institution to save digitally

Low levels of literacy. There are people who feared because things around technology are in English.

Specific people were only operating the CHOMOKA for record keeping as a result of low levels of literacy, yet they were interested in watching other videos on the phone.

Some of the financial institutions still do not trust so much in the digital technology for security to rely on and still want to take photos of the client, get LC1 letters etc.





# What services do SG actually want?

- Financial services linked through digitalization that is inclusive such as MM, bank etc.
- General digital knowledge to the SGs through awareness to eliminate the biases and shift the minds of group members.
- Linkages to access affordable gadgets for digitalization. Such as phones that the group members can buy on loan.
- Information sharing through awareness raising on digitalization

# How working with digital vs non-digital groups feels different from our perspective.



1

Working with the digital groups is easy because they adapt easily to the changing phenomenal, they are able to change according to the trends and get exposed to the different channels using technology such as doing business on phone

2

Through the exposure, they are able to challenge the negative social norms as they know the advantage of digitalization as compared to those in non-digital groups.

3

Those in digital groups realize more business opportunities through digitalization through use of whats-app, mobile money, you tube.

4

Digital groups were able to conduct online meetings, trainings whereas it was difficult for non-digital groups. This made work easy for the CBTs because their information was always backed up and had reference.