Digital Savings Groups Criteria Checklist

Moving Savings Group Digital criteria

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### About the check list

- **Support tool** – decision making
- **Designed by** Uganda Refugee Response Actors

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Go ahead</th>
<th>Proceed with caution</th>
<th>Stop and take action before proceeding</th>
<th>Explanation</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group maturity</td>
<td>The group has been successfully through more than 3 savings cycles</td>
<td>The group has been through 2 cycles or less, or was not successful at the 2 cycles</td>
<td>The group has been through 1 cycles or less</td>
<td>Trust built up between the members of SGs and with the refugee response actors who work with them is crucial to the success or failure of the digital enterprise. As such, most groups selected to go digital are ones that are more well established - at least in their second or even third cycle.</td>
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<tr>
<td>Groups savings and loan history</td>
<td>The group has a more than 1 million UGX of savings and has a loan default rate of less than 2% over 2 cycles</td>
<td>The group has below UGX 500,000 of savings and has loan default rate of less than 10% over 2 cycles</td>
<td></td>
<td>If a group goes digital it is more likely to have access to greater loan sizes, e.g. through affiliation to an MFI or another FSP. As such a good credit history within the group shows they will be able to responsibly manage a larger credit line.</td>
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<tr>
<td>Group size</td>
<td>The group has more than 25</td>
<td>The group has more than 15 members</td>
<td>The group has less than 15 members</td>
<td>Due to the sheer number of transactions recorded every month, larger groups’ records are likely to have more errors.</td>
<td></td>
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Digital Savings Groups (DSG) Learning Review

What is a learning review?

- Develop lessons learned and recommendation
  - Internal analysis
  - Learning Discussion, workshop or webinar
- Disseminate learning
  - Learning brief
- Follow-up activities and outputs
  - Support uptake of learning
- Collate and curate existing evidence
What has been done so far?

Workshop recording

Digital service providers mapping
https://ulearn-uganda.org/digital-savings-groups-online-fair/
Digital Savings Groups Learning Brief


Secondary output: Digital Savings Groups criteria checklist

- Now finalised – to be disseminated
Private Sector Engagement (PSE) learning review

- Patterns and Potential of Private Sector Engagement in Strengthening Refugee Livelihoods and Resilience – a desk review for the Uganda refugee response

- Upcoming PSE Work
  - Learning event
  - Learning Brief on PSE in Livelihoods in Uganda Refugee response
Thank you!

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ulearn-uganda.org