The Gendered and Social Dynamics of
Digital Savings Groups

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Speakers

Julia Arnold, Senior Director, Gender and Financial Inclusion, *Center for Financial Inclusion*

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Questions

Did the groups save only, or did they conduct loans as well? Was all of this digitalized?

PCI: Yes, the savings groups in this study saved, loaned, made social fund contributions and issued fines, with all of the transaction recordings being digitized.

DreamStart Labs: The DreamSave app supports all popular savings group models, and all aspects of group management. This includes savings, social funds, loans, fines, income from group businesses, etc. When a group starts a meeting, they see a simple menu with all the meeting steps. The process is customized to match whatever the group set up in their constitution. You can watch this short video to see an overview of DreamSave to get a better idea of how it works. The video also includes comments from end users in this study talking about their experiences with the app.

Would you speak to the group mechanics of how the savings group meeting would go with this app?

DreamStart Labs: Most meetings with DreamSave look almost exactly the same as before. If you were watching a digital group meeting, you'd see the main secretary holding a phone instead of a set of paper ledgers. The app guides her through all the steps she does today (attendance, opening summary, savings, social fund, fines, loans, etc.). The main difference is that the meeting is more efficient with a lot less wasted time. The transactions are faster and easier in the app than they are on paper, but they are the same steps. In 2021, we will be adding mobile money to DreamSave, which will allow members to do digital transactions and link to banks when they are ready, but mobile money was not part of this study.

How was current and historical activity transferred to the digital platform?

DreamStart Labs: When a savings group moves from paper-to-digital in the middle of a cycle, they do not need to enter all the details of previous transactions. During the setup process, DreamSave asks a few simple questions about the group's current balances and outstanding loans. From that point, all future meetings are recorded in the app. This makes it easy for groups to adopt digital whenever is most convenient to them. If they need to look up a specific detail from before they started using DreamSave, they simply reference their previous paper ledgers. The "paper-to-digital" groups in this study used this method, while the "born digital" group started new cycles with DreamSave.

Any challenges with accessing previous group information prior to the app?

DreamStart Labs: In this study, all the groups were part of PCI's Women Empowered program. The groups that moved from paper-to-digital all had detailed ledger books on paper, so the data prior to the app was all accessible. As is true with most groups, these paper ledgers often had a lot of errors. On average, the PCI staff found one "major error" per group when auditing their books prior to starting DreamSave (defined as an error that impacts overall group balances). One group in the study had over 40 major errors in their previous paper books. This is not unusual, though. PCI does a fantastic job training and supporting groups, and their Women Empowered program is world-class. Any time people have to manually calculate 300-400 transactions a month and record them in multiple books, you should expect some errors.

What is the impact to social and group dynamics?

DreamStart Labs: Many of the social impacts were very positive and encouraging (e.g. reduced conflicts and disagreements, increased transparency). There were also potential risks identified (e.g. gender dynamics). For a full understanding, we'd encourage you to download the three study briefs and the full report at tinyurl.com/DSGbriefs.

Maintaining group dynamics and social cohesion were important to all partners, so these aspects were monitored closely in the quantitative and qualitative data as well as throughout PCI's monitoring. Endline data show that group dynamics – measured by time spent socializing outside group meetings – were not negatively impacted by the introduction of the technology as well as the reduced meeting times. Indeed, as noted above by DSL, group conflicts – either conflicts between members and the bookkeeper or conflicts between members about their savings or loan totals – were also reduced. On the other hand, the smart phone and the app had unintended consequences for female members – either due to privacy issues or lacking trust or confidence with their own digital capabilities. We encourage you to read full details in the report.
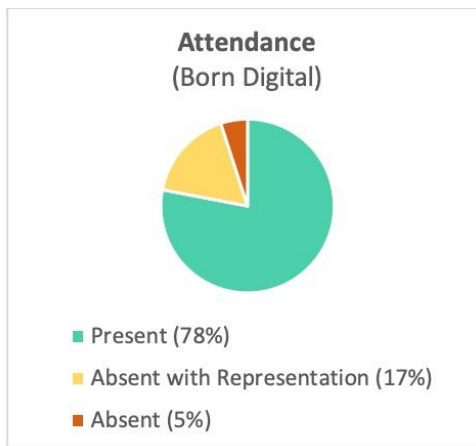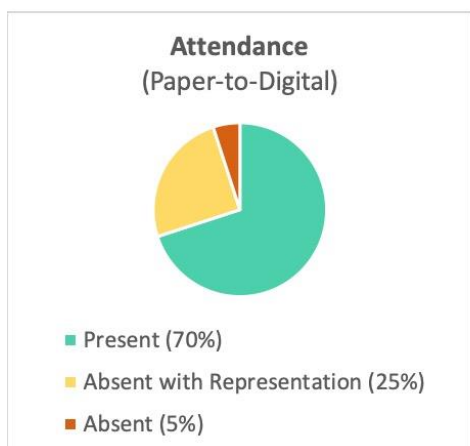
Could you explain the results on reduced meeting time? The explanation of the table was not quite clear. Thanks.

DreamStart Labs: Before DreamSave, paper-based groups reported spending about 1.5-2 hours per meeting. After moving to DreamSave, meeting times decreased to about 54 minutes. The primary time savings came from groups spending less time on financial transactions. The social value of meetings didn't change as the groups still saw great value in meeting together, they just spent less time waiting for the bookkeeper to manually calculate one member's transaction while other members sat idly by.

The data we showed in the presentation was the result of the baseline and endline surveys administered by ICRW at the beginning and end of the study. Users were asked how much time their group spent on financial transactions during a typical meeting: "A lot", "some", or "very little". For example, in the groups that moved from paper to digital, 44% reported spending a lot of time on financial transactions before DreamSave. After using the app for six months, only 6% reported spending a lot of time on financial transactions. For a more detailed explanation on this, and all the data in the study, you can download the full report at tinyurl.com/DSGbriefs.

I would assume attendance would go down with a digital solution. What was the attendance before and after DreamSave?

That's not actually what we saw in this study. Below are charts that show the attendance for both types of groups during the 6-month study period. In our experience, this level of attendance is pretty consistent with a healthy group using traditional non-digital methods. In fact, PCI's average attendance rate across paper to digital groups in the region prior to this study stood at 73% (that is an average of multiple snapshots through the SAVIX MIS).

Attendance
(Paper-to-Digital)

- Present (70%)
- Absent with Representation (25%)
- Absent (5%)

Attendance
(Born Digital)

- Present (78%)
- Absent with Representation (17%)
- Absent (5%)

Were there any issues with general digital literacy?

DreamStart Labs: This study was conducted in an extremely rural area with very limited exposure to mobile technology. While the groups were all successful with the app and continued using it after the study concluded, there were definitely challenges with digital literacy in the beginning. There were also some interesting gender dynamics related to digital literacy. For a full understanding, we'd encourage you to download the study report at tinyurl.com/DSGbriefs.

PCI: As mentioned above there were certainly challenges with digital literacy among group members but also among the trainers. While we did see increases in digital literacy throughout the project, the pilot helped us better understand the need to focus on digital literacy training of project staff and trainers in addition to group members. Check out the *Rethinking Key Roles* study brief to learn more about our lessons learned regarding Digital Trainers and Community Digital Champions.

Have you noted any challenges for women to use digital systems? Or any resistance from women to use digital systems. And if that is the case, what was the solution to improve these or this challenge?

By and large women in this study had less experience with and confidence with smartphones than men, although a majority of both men and women reported access to basic phones. By endline only 10 women (out of 130) said they could access a smartphone. For the older women, this meant their digital literacy was extremely low, causing frustration and low levels of trust in the digital ledger. For younger women, they were more willing to learn to use the phone and reported taking on the digital bookkeeper role. The biggest lesson on this topic is that women need particular training – a safe place to learn to use the phone itself, training to navigate the app (to build trust), and digital champions in their communities who can encourage their use and answer their questions when NGO staff are not available. For more insights on digital literacy, we would strongly encourage = downloading the study brief on gender and the full report at tinyurl.com/DSGbriefs.

Bearing in mind that most rural groups have members without good phones, share with us your experience on devices to be used.

DreamStart Labs: DreamSave requires one shared smartphone per group with the bookkeeper or secretary as the primary user. While any Android phone will work, we typically recommend a reliable mid-range device whenever possible. Ultra-cheap smartphones in the $25-35 range can work, but they can also be frustrating for new mobile users. Touch screens on cheap phones are often difficult to use, and phones that break easily often end up costing more in the long run. In most cases, groups are better off saving for something a little more reliable (typically in the $70-80 range). In some of our projects with extremely low-income groups, NGO partner see so much value in digitizing that they subsidize the cost of one phone per group, while in others, groups either buy a shared phone directly, use the smartphone of an existing member, or use the smartphone of a community facilitator or agent.

Individual members in a DreamSave group who have their own personal phones also receive personalized meeting summaries, transaction receipts, and loan reminders by SMS. These notifications are highly valued by members and are often cited as one of the top benefits of DreamSave. Any basic phone will work fine for this. Members who can't afford a phone, or who only have access to a shared device, are still welcome to join a DreamSave group. Having a phone is helpful, but not required.

Could you also use an inexpensive tablet that would be easier to share?

DreamStart Labs: DreamSave will run on Android tablets, so you could certainly do this. In our experience, though, phones are typically a more flexible approach. DreamSave is optimized for small screen sizes, so there's no significant advantage for a group using a tablet. If we see tablets running DreamSave, it tends to be NGO staff or field agents who have the tablet for other reasons, and add DreamSave to it when their groups go digital.

How do those without smartphones access, consent & engage with the app?

DreamStart Labs: The primary user of DreamSave during a meeting is the group bookkeeper or secretary. Regular members engage with the shared phone in all the steps that involve them. For example, in the savings step, each member comes up and looks at the shared phone when they bring their savings for the meeting. On the screen, they will see colorful graphics showing their savings goal, their progress so far in the cycle, and their estimated shareout. If they save the maximum amount for the meeting, they'll see a fun animation as they earn a Dream Star for their achievement. Members also interact directly with the shared phone when doing something like signing for a new loan. At the end of the meeting, each member receives a personalized SMS on their personal phone with a meeting summary, updated balances, transaction receipts, and loan reminders.

Consent is handled at the initial setup process. The group is asked for their permission upfront in very simple terms in their local language. For individual consent, members who do not have a phone use the shared phone. You can read our full [data privacy policy](#) here.

Those who cannot read/write and/or those who do not own cellphone/handsets - they are not able to join these groups, right?

DreamStart Labs: Any member can join a DreamSave group. Literacy is not required, nor is owning a phone. We believe this is an important aspect of inclusion. Members who have a basic phone will benefit more, but we don't exclude any member.

That said, those members without a phone or who were unable to read had an additional hurdle of trust to get over. Our pilot data show that members without phones did not receive the SMS message confirmations or reminders, and thus felt excluded and a sense of loss of ownership over the ledger. Additional digital training and coaching may mitigate this, as well as encouraging a mixed (paper + digital) approach. For more on these experiences, please see our full report.

A challenge we have with VSLAs is when there is no member with sufficient literacy to manage the ledger. Does this tool have the potential to reduce literacy requirements?

DreamStart Labs: Great question. We'd offer a few comments here:

- Regular members with low literacy should be fine, but if there is no literate member to serve as bookkeeper, a digital solution is unlikely to be any more successful than paper ledgers. DreamSave has lots of pictures, colors, and sounds to simplify the process, but the group bookkeeper will need the ability to read screens to be successful.

- DreamSave is available today in nine languages with more being added all the time, so groups are able to use the app in their own language. Google has some nice technology for text-to-speech that is continually improving, but they currently only support common Western languages like English, Spanish, French, Italian, and German. Groups using DreamSave in languages like Amharic, Bangla, Swahili, or Tagalog would need to be able to read the screens to use the app.

- Functions like signing for a loan include options for fingerprints to support members with low literacy who are not comfortable signing their names.

- The biggest area where a digital solution shines is in numeracy. Many traditional VSLAs today struggle because the bookkeepers are not sufficiently comfortable with math and accounting to keep accurate records. With DreamSave, all of this is done automatically. Everything from loan calculations and shareouts, to calculating settlements when a member leaves the group is automated. Even many of the human errors can be caught.

Do you have data on group members prior engagement with digital savings groups solutions in the past?

DreamStart Labs: We don't have any formal data on this. Most of our groups around the world (including the ones in this study) are either going from paper-to-digital for the first time with DreamSave, or they are starting new groups.

How long were the savings cycles? Did you reach a cash-out process via digital method?

DreamStart Labs: Groups can set any savings cycle they want in DreamSave. They can also change the cycle length as needed if unexpected circumstances occur (for example, when the COVID crisis hit, some DreamSave groups around the world decided to share out early and start a new cycle to give members access to cash ahead of schedule).

In this study, all the groups had cycles of about one year. While the study only focused on measuring their experience over a six-month period, the groups continued using DreamSave after the study concluded.

Groups using DreamSave do shareout exactly as before, most often using physical cash. The big difference is that DreamSave does all the calculations for them, so the process is faster, simpler, and more transparent. In 2021, we will be integrating mobile money into DreamSave to give members the option of conducting transactions and shareouts digitally as well when they are ready to do so.

Was there a facilitator in each savings group meeting in both types of groups?

DreamStart Labs: PCI had community facilitators supporting all groups in this study, both paper-to-digital and born digital. The facilitators did not have to be present for every meeting, but they were engaged throughout the study to watch and monitor progress and help groups with questions as needed.

What are the educational demographics of your sample set? Is there a digital divide based on education level (e.g., you mentioned it was harder to recruit for digital). Do you think digital savings circles will work for totally unschooled women?

DreamStart Labs: This study was conducted in an extremely rural area with lower education levels and very limited exposure to mobile technology. More details on the background of participants can be found in the study report at tinyurl.com/DSGbriefs.

In our experience, there are definitely correlations with education level. In groups with educated users, it's not uncommon to see groups start using DreamSave with virtually no training, while groups with a high percentage of unschooled members require more coaching and support.

Having said that, we have many all-women DreamSave groups around the world with high percentages who have no formal education or primary school only. Our general recommendation is that at you'll be more successful if least 1-2 members of each group have completed secondary school.

Age can also be a factor. Having a couple of younger members in each group can make a big difference. Even if they don't have as much formal education, they are more likely to be curious about technology, and less likely to be fearful about trying new things. In many groups, you'll see the daughter of a member join the group, for example, which can be both good for the group, and empowering for the youth.

Any research on digital sustainability? Are SGs will to invest in tech acquisition and maintenance?

DreamStart Labs: We do not have any firm research data on this yet. Anecdotally, virtually all of our DreamSave groups around the world report that they are happy to invest in a shared phone if they don't already have one in the group (similar to how they take up a collection today to pay for the lockbox, padlocks, and paper ledgers). We also have NGO partners who see so much value from groups going digital that they are investing in phones for all their groups. Phone prices continue to decline, and adoption is growing quickly, so those trends are all positive. In terms of global scale, though, digital savings group solutions are still in the early stages. It's going to take some time to really understand what this looks like at scale.

What is the revenue model for a digital platform like this? Who ends up paying for it? How is group data used beyond M&E?

DreamStart Labs: The DreamSave app is free. NGO partners pay a modest fee for DreamSave Insights, our web-based MIS solution that provides automatic data collection, reporting, and analytics. The first 50 groups are free for Insights, with a modest annual fee for 50+ groups based on the number of groups supported.

Groups must give explicit permission for their NGO partner to collect and view their data for support and M&E purposes. We will never disclose, share, or sell group data without permission. You can read our full data privacy policy here.

Our revenue model also includes income from financial service providers who want to offer services to our groups (like savings accounts or low-interest loans). We will also be adding mobile money in 2021 as an option for members who are ready to conduct digital transactions.

The personalized SMS messaging definitely cost something, curious to know how much does it cost per month and who bears the cost?

DreamStart Labs: The cost will vary by region. Most groups purchase bundles that include some data (for backup and app updates) and SMS messages. This cost is covered by the group (much like they would pay for paper ledger books today), the supporting partner, or some combination. The app is completely free to groups and NGO partners, so SMS/data bundles would be the main cost to them. Groups can turn off the SMS message feature to save money if they like, but this rarely happens. In this study, we found that a majority of group members really liked the SMS messages, that they encouraged accountability, and increased savings and timely repayments.

Digitalizing these groups is whose need? The members need it? Or the NGOs/donors who facilitate these groups need it for better managing the data?

DreamStart Labs: Great question. In rural areas, groups are typically not aware that an app is an option, so the initial demand typically comes from NGOs, donors, and other implementing organizations. Motivations vary, but the biggest drivers are the need for better data, more efficient management at scale, sustainability, financial literacy, bank linkages, and the many other benefits of groups having access to mobile technology.

If groups don't love the app, though, we've failed. We spend a lot of time making sure DreamSave is fun, engaging, and valuable to groups. The most commonly cited benefits groups see are things like tracking their goal achievement (they love this), faster meetings, better accuracy, fewer conflicts, safety of data, and transparency of data for all members.

What did the groups you worked with describe as the benefits of using digital savings group platforms?

DreamStart Labs: Some of the most commonly mentioned benefits from groups in interviews include time savings, goal tracking, improved accuracy, transparency (from things like SMS meeting summaries and transaction receipts), and better harmony in the group. For a better understanding, we'd encourage you to download the study report at tinyurl.com/DSGbriefs.

Can you discuss the learning and training strategy?

DreamStart Labs: We designed DreamSave to be as intuitive as possible to minimize training. It includes help tips, pop-ups to coach users when they have questions, and a "Demo Group" where they can practice everything in a safe environment. Urban groups with some existing smartphone experience can typically start using it without any formal training.

For rural groups with limited digital literacy, we use a train-the-trainer method. DreamStart Labs has Customer Success representatives in all the countries we operate. These CS reps work with local NGO partners to train their staff and field agents, who in turn train the group bookkeepers. Regular members of groups typically don't need any formal training.

Support is also available at any time with local phone numbers, as well as through our SmartTicket™ feature. Groups can tap a "Contact Support" button in the app, and it will automatically gather all the information about the group (including phone model, balances, and

version numbers), create a support ticket, and send it to a DreamSave support rep who speaks the local language. This support rep will then call the group or field agent back to answer their questions and address any challenges they may have.

In the digital savings groups we work with there is a tendency for group members to use both paper-based recording and digital recordkeeping to keep their records for at least 6 months because they are used to them. Did you find that as well?

PCI: During this study we did see the majority of members continue to use some form of paper record keeping for their personal records, and many continued to keep some group records. You can find more in the section on Paper Records in the full study (pages 24-25, 34). As a result of this, we recommended creating the role of the Note Keeper in digital groups. See more of the details and nuance in the full study and brief here: tinyurl.com/DSGbriefs.

DreamStart Labs: Great question. Yes, our experience has been that most mature groups who are used to paper ledgers will continue to keep them for at least a little while after moving to DreamSave. In the first couple of meetings, you often see them keep digital and paper in parallel, with the paper bookkeeper doing manual calculations to double check that she is getting the same answers as the app. This is an important part of building trust and confidence in the new technology. After that, you'll often see groups copy numbers from the app onto paper books for a while. Eventually, most groups stop keeping paper at all.

The groups in this study continued to keep some form of written records as well. Meeting times dropped from 1.5-2 hours to 54 minutes, so they clearly were not doing all the same manual calculations as before, but they felt more comfortable keeping some records on paper as well. While we expect this to decline over time, we don't see it as a bad thing and would not recommend that NGOs push groups to drop paper before they are ready. The most important factor is that groups feel confident. While there is no technical need for paper records after going digital, technology will be more successful in the long run if groups are allowed to go at their own pace and build confidence themselves.

This is the same way the rest of us learned to adopt digital solutions for things we used to do on paper (e.g. check book registers, shopping lists, etc.). When people feel free to go at their own pace, the new digital habits last longer and are far more resilient.

What is the percentage of digitized vs. paper-based groups now?

DreamStart Labs: Globally the vast majority of groups are still paper, of course, but this is changing rapidly. Trends such as cheaper phones, better apps, mobile money, and a global pandemic, have all converged to drive demand. This transition will take time, but we should assume that digital groups will eventually be the rule, rather than the exception. This transition will happen the fastest with urban groups, so there is a risk of rural groups falling further behind if we don't collectively focus on helping them make this transition in the right way – and with

partners and tools that are mindful of the impact on gender dynamics, data privacy, security, and the importance of the social value of savings groups.

What back up plan is there in case of the system failure or any other incidents?

DreamStart Labs: Great question. Most digital savings group solutions have very basic data loss prevention capabilities, so this is an important question to ask any vendor before you consider moving to a digital solution.

In the case of DreamSave, all group data is stored with world-class security and data loss prevention best practices.

For those who want a more technical explanation, the cloud side of our solution is hosted on the Google Cloud Platform using a cloud-scale, fault-tolerant, multi-cluster database with built-in failover, redundancy, and no single point of failure. Data is secured using bank-grade encryption and replicated across multiple secure database servers to ensure 24x7 protection against data loss. That explanation is probably far more technical than most savings group practitioners need to know but suffice to say that we spend a lot of time working to make sure group data is safe, secure, and reliable at all times.

Shared phones: We have seen fraudulent cases with other digital models such as mobile money. Isn't there a risk of fraud with shared phones?

DreamStart Labs: While we agree that shared phones can cause risks for personal mobile money transactions, the risk of fraud is actually far lower with DreamSave than what groups do today with paper. DreamSave is a secure digital ledger that replaces the paper ledger. The smartphone is shared in the sense that all group members interact with it during a meeting, but the process is far more secure than traditional paper groups. For example:

- Unlike paper, accessing digital group records in DreamSave requires three authorized members to login with their secret passcodes and IDs.

- It's fairly easy for officers to tamper with paper books today. With DreamSave, any transactions or changes to the group constitution will trigger a notification to all members by SMS to ensure full transparency.

- All financial data for shareout, member balances, and transactions are sent automatically by members via SMS, so they have written record on their personal phones. This helps ensure against fraud and tampering.

- Data in DreamSave is protected with bank-grade encryption technology.

- When data is backed up to the cloud, it is not only encrypted in transit, we also conduct automatic data integrity checks on both sides to ensure that nothing had changed or been tampered with in any way.

Do you see current functionalities and program purpose as a launchpad into other aspects of their going digital?

DreamStart Labs: Absolutely. One of the reasons we focus on digital savings groups is because the SG model is such a great starting point for digital solutions in general. Savings groups create a safe environment for members who are more marginalized, vulnerable, or economically challenged to experience digital solutions. Members who might be the last in their community to own a phone get a chance to use one in the supportive setting of a group.

Another potential benefit is that digital savings group are by definition something the members will use on a regular basis. Starting with a single smartphone across 25-30 members also gives far more people experience with a smartphone at a low cost than would typically be possible. And once a group has access to a smartphone, other apps can be added.

Remember also that DreamSave typically cuts meeting times significantly by eliminating most of the tedious aspects of manual recordkeeping. This means groups often have more time in meetings for other activities, including other digital activities they could do with the same phone.

Where the data is stored and/or backed up. How easy is it to retrieve the stored information for members?

DreamStart Labs: The DreamSave app can work entirely offline, so one copy of the group's data is always stored in secure encrypted format on the phone itself. Groups can access their records on the phone at any time with the secure login of three authorized group members.

While this offline mode is important for rural groups with limited network connectivity, it's obviously better if group data is also backed up to the cloud. This not only ensures their records are safe and accessible from anywhere, it also allows supporting partners to collect data automatically on all their groups in real-time, without the need for manual data collection.

Data backup in DreamSave is managed by our unique DreamSync™ technology. Whenever a mobile network is detected, the group's data is automatically and securely saved to the internet. This backup technology uses very little data and works even in rural areas with limited 2G connections. If a group is in an area with zero mobile network, they will of course be unable to back up their data, but we have rural groups around the world in areas with limited connectivity that are able to back up their records with no issues.

Data security, protection, and privacy are also essential. Detailed documents available on all of these topics for anyone interested, but here are a few additional points:

- At DreamStart Labs, we believe group data belongs to the group and its members. We are committed to protecting the privacy of our users at all times and being a proactive advocate for consumer protection. We will never disclose, share, or sell their data. You can read our full [data privacy policy](#) here.

- Groups can choose to share their data with an NGO partner or other support organization. If they do, NGO partners will be able to view in real-time as groups meet. This is done through DreamSave Insights, our web-based MIS system.

- Data is encrypted at all times on the phone, in transit, and in the cloud. We use strong bank-grade 128-bit AES encryption. During backup, data transmissions must pass through multiple layers of firewalls, authentication, and anti-tampering security.

- Cloud data is stored in a decentralized, cloud-scale platform with built-in failover and fault-tolerance. All data is replicated across multiple secure database servers to ensure 24x7 protection against data loss.

Does the App allow access by the third party?

DreamStart Labs: Third parties cannot access the app itself in compliance with our data privacy policy. Logging in to a group on the app requires three authorized members to enter their ID and passcode. Forgotten passcodes can be sent by SMS to the member's personal phone, but for security reasons, we don't allow third parties to log into a group's private records on the phone.

NGOs and other supporting partner can access the group's data if the group gives them permission. They would use DreamSave Insights, our web-based MIS solution to see group data for support and M&E purposes. As groups meet, this data is collected automatically and visible in DreamSave Insights to any authorized user.

The majority of saving group members seem to be depending on the income of a spouse. This raises issues of women's access to and control over not only money, but also to decision making opportunities. What was your experience?

PCI: This pilot did not specifically look at the source of the group members' savings or on decision making opportunities within their households. However, this did come up during some of the focus group discussions. The specific reference is on page 31 of the full study report which can be found on this page: tinyurl.com/DSGbriefs. In that case, women reported showing their SMS receipts to their male partners were encouraged to change their behavior to better support repaying loans or increasing savings contributions.

You said that these are mixed groups. How many groups have both the spouses in the same group?

PCI: While we do not have exact data which tracks how many spouses join the same groups, we do know that it happens on occasion.

You recommend appointing "digital community champions" to improve the success of digital savings groups - did you find that these were drawn from within the savings groups or is this a new cadre of support that needs to be recruited (or linked to)?

PCI: Great question. The digital community champions should be drawn from the existing groups. When training a new group book keeper on the app, PCI invites an additional group member to that training so that they can get familiar with the app as well. During our pilot we saw that there was often one group member who had more familiarity with smartphones or who was able to quickly learn how to use it. These members often ended up being the default community champions. We now see that selecting and training a specific digital community champion from the start can set expectations, confers a bit of formality to the position, and prepares the champion and the group for greater success. More info can be found in the study brief on *Rethinking Key Roles* at tinyurl.com/DSGbriefs.

I would like to hear more from PCI about role changes with digitalization. How does it work with all the costs around digitalization? What is the average % and who covers it?

PCI: While we still have much more to learn about the impact of digitization on the cost of forming groups, I can share some specifics about our pilot. During the pilot PCI purchased one smart phone for each group. This was done to allow us to work with a variety of groups across socio-economic levels and not just with those groups that could afford to buy their own phone. In addition, we offered groups mobile airtime credits throughout the pilot to ensure that they could download the latest updates and always had credit for their meetings. I will note that our expansion plans do not include budget for providing phones or airtime to groups. Instead, we are working with groups who are interested in saving funds in advance to purchase their own phones.

In terms of staffing, we relied on volunteer community facilitators who were paid a small stipend, which is how we work with paper-based groups in Tanzania.

The pilot project and evaluation did require more staff time than normal, but that was to be expected for the pilot launch and extensive data collection. Understanding the full costs (both new costs and cost savings) of digitization will become clearer as we roll out more groups in the future.

Resource Links

Register for the Savings Groups Technology Fair!
https://seepannualconference.org/Registration