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Learn about SEEP’s work and explore our new website: seepnetwork.org
The Global Savings Groups Conference Series is a biennial conference that engages a large and diverse community of stakeholders. The event develops and promotes improved standards of practice, mobilizes knowledge, strengthens partnerships and alliances, and creates opportunities for cross-organizational learning.

Since 2011, the SEEP Network has been an active contributor to the Global Savings Groups Conference Series. Each event in this series has also served as a catalyst to increase the scale, sustainability and impact of Savings Groups in the host country – and region. SG2015, in Zambia, was the third event in the series and engaged close to 400 participants representing 147 organizations from 44 countries. With support from the Mastercard Foundation Savings Learning Lab, SEEP will host the biennial conference in 2018, 2020 and 2022.

SG2018

The SEEP Network is delighted to host SG2018: The Power of Savings Groups – Inclusion. Resilience. Empowerment., in collaboration with Conference partners and local partner, Access to Finance Rwanda. SG2018 offers a platform for attendees to connect, engage and learn from each other about the challenges and opportunities they face in supporting Savings Groups – including VSLAs, SHGs, indigenous savings groups, and other forms of community-based microfinance – worldwide. The conference agenda is organized around four technical tracks:

Systemic Approaches to Increase Scale, Sustainability and Impact
Access to Formal Financial Services
Expanding Outreach to More Vulnerable and Diverse Populations
Savings Groups and Gender-transformative Initiatives

Tweet to Us!

Use hashtag #SG2018 and tweet to @TheSEEPNetwork.
Share your conference experience, photos and more. We look forward to retweeting you!

Conference Wi-Fi
Connect to the KCC Network & get online!
Welcome to SG2018: The Power of Savings Groups. We are happy you have joined us.

Today, we bring together over 400 participants representing 205 organizations and 50 countries. More than 178 technical experts are serving as contributors to our dynamic conference agenda. We are joined by representatives from Savings Groups, government, technology firms, financial service providers, development organizations, and funders, all with unique perspectives and experience. We are here because we recognize the Power of Savings Groups to promote greater inclusion, resilience and empowerment. Likewise, we recognize the potential to create positive change through ongoing learning and collaboration. This is an extraordinary opportunity; I invite you to make the most of it.

We express our sincere gratitude for the time, commitment and inspiration of the SG2018 Advisory Committee members. SG2018 is the product of a highly collaborative process that has served to inform and to inspire. We are equally grateful to our Conference partners, whose support and guidance has been an essential component of our success.

Bienvenue à SG2018, « Le pouvoir des Groupes d’Épargne ». Nous sommes heureux de vous compter parmi nous.

Aujourd’hui, nous rassemblons plus de 400 participants, représentant 205 organisations et 50 pays. Plus de 178 experts techniques interviennent dans le cadre du programme dynamique de la Conférence. Des représentants de Groupes d’Épargne, de gouvernements, d’entreprises du secteur des technologies, de prestataires de services financiers, d’organismes de développement et de bailleurs de fonds se joignent aussi à nous, forts de leur vision et de leur expérience uniques. Nous sommes ici aujourd’hui car nous mesurons le Pouvoir des Groupes d’Épargne de promouvoir une meilleure inclusion, résilience et autonomisation. Nous sommes aussi conscients que des changements positifs sont possibles grâce à un apprentissage continu et à une collaboration constante. Une incroyable opportunité s’offre à nous ; je vous invite à en profiter pleinement.

Nous tenons à remercier sincèrement les membres du Comité consultatif de la SG2018 pour leur temps, leur implication et leurs idées. La Conférence est le fruit d’une étroite collaboration qui a permis d’informer et d’inspirer. Nous remercions également nos partenaires pour leur soutien et leurs conseils, essentiels à la réussite de cet événement.

Sincerely,
Sharon D’Onofrio
Executive Director, The SEEP Network

Bien à vous,
Sharon D’Onofrio
Directrice exécutive, Le Réseau SEEP
SG2018 Advisory Committees

Steering Committee

Chaired by Technical Advisor
John Schiller, Independent Consultant

Marc Bavois, Catholic Relief Services
William Derban, Fidelity Bank Ghana Ltd
Diana Dezso, Itad
Pamela Eser, UNCDF/MicroLead
Lauren Hendricks, Grameen Foundation
Jane Kato-Wallace, Promundo
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Candace Nelson, Independent Consultant
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Courtney O’Connell, World Relief
Christian Pennotti, CARE/SEEP Board of Directors
Paul Rippey, FSD Africa
Hubert Seifert, Christian Blind Mission
Kuria Wanjau, Independent Consultant
About SEEP

SEEP is a collaborative learning network. We support strategies that create new and better opportunities for vulnerable populations, especially women, to participate in markets and improve their quality of life. For over 30 years, our members have served as a testing ground for innovative strategies that promote inclusion, develop resilient markets, and enhance the livelihood potential of the world's poor.

Our Thematic Areas

- **Agriculture & Food Security**
- **Resilient Markets**
- **Responsible Finance**
- **Savings Groups**
- **Women's Economic Empowerment**

Our Vision

Markets that provide opportunities for **all** people to engage and prosper

Our Mission

Empower our members to become effective agents of change and enhance their collective ability to accelerate learning and scale impact
Interested in Membership? 5 Compelling Reasons to Join!

**Industry Recognition & Visibility**
Showcase your work on our global platform:
- 140,000 web visitors, 16,000 mailing list, 7,300 Twitter followers and 2,800 Facebook likes
- Recruit qualified professionals
- Member-to-Member connections

**Leadership & Influence**
Serve on an Advisory Committee
- Participate in SEEP Governance
- Chair a Peer Learning Session for the SEEP Annual Conference and other global events

**Peer-to-Peer Collaboration**
Participate in our communities of practice
- Face common challenges in Practitioner Learning Groups
- Engage in a Facilitated Peer Exchange

**Quality Learning Products**
Share evidence for State of Practice Reports and Case Studies
- Help shape Industry Guidelines and Standards
- Contribute to Action Research and Technical Resources
- Lend expertise to Peer Review of Knowledge Products

**Learning Events**
Priority access and discounts to SEEP events
- Contribute to an In-person or Virtual Event
- Become an Event Partner
- Host a Meeting or Training
- Lead a Webinar
Questions?

Learn more at the SEEP Lounge with Carla de Chassy, Director of Member Affairs and Global Communications

seepnetwork.org/Member-Benefits

Pick up a Member Benefits Packet today to see how you can engage with the network!

Request for Proposals

SEEP Members are invited to submit a proposal by June 5 to chair a Peer Learning Session under four Technical Tracks:

- Preparing for the Future of Food
- Building Resilience to Protracted Crises, Disasters and Conflicts
- Unleashing the Power of Women and Girls
- Getting and Using the Right Kind of Evidence

Check out the SEEP website for more information!

www.seepnetwork.org
Systemic Approaches to Increase Scale, Sustainability and Impact

Despite the strong evidence of benefits that members, households and communities derive through participating in Savings Groups, the system faces several constraints. First and foremost, there is simply no prospect of sufficient donor funding to meet the global demand for Savings Groups under the current model and there are few if any current models that can reliably create new groups and support existing groups absent recurring donor funding. Secondly, while most groups continue to operate independently for several years, many dissolve or do not function to the full benefit of all members, either due to poor training, lack of ongoing support, elite capture, etc. And finally, relationships between Savings Groups and external service providers often require facilitation – beyond the finite period of project cycles – to ensure that service providers understand the market and members have the capacity to make informed decisions.

In response to these constraints, there has recently been interest among several funders and development organizations in applying a market systems approach to Savings Groups. The market systems approach is based on creating a foundation for lasting change where the market system has the incentives and capability to meet future challenges and continues to meet the changing needs of disadvantaged populations. The result is sustained impact, rather than impact that is short-lived or dependent on further injections of development funding. If sustainability is not considered in the context of a market system—and the functions and players within it—change is often limited, reversible and ultimately ineffective in improving the lives of vulnerable people. Yet, as the principles of market systems development are applied to Savings Groups, continued experimentation is required, along with more evidence to determine which interventions work, why, and how. Importantly, lessons of what interventions do and do not work need to be shared so that interventions that do work can be replicated and scaled.

This track explores a market system approach to increase the scale, impact and sustainability of Savings Groups and its application in several contexts. From government to private sector to various NGO approaches, these sessions analyze current constraints, examine the elements of a well-functioning system, share lessons on the respective roles of development versus market actors, and propose good practice in monitoring and measuring systemic change.

Sessions in this track:

Savings Groups as a Service: Business Models and Digital Tools for Sustainability and Engagement
Chairied by Financial Sector Development (FSD) Mozambique

Scaling Savings Groups through Government Programs – Motivations, Achievements and Challenges
Chairied by CARE

Stratégies d’inclusion financière : Les groupes d’épargne et le rôle des promoteurs
Présidé par Catholic Relief Services (CRS)

Post-Project? No-Project? Four Approaches to Savings Group Sustainability and Growth
Chairied by G. Athmer Consultancy
Access to Formal Financial Services

Over two billion adults worldwide do not have access to formal financial services, and Savings Groups represent a promising pathway for financial inclusion – for isolated communities. With total assets of about $1 billion, they aggregate demand among many low-income individuals. Savings Groups are organized, disciplined, experienced in money management, and have identified needs that established financial service providers (FSPs) can address. Increasingly, groups want a safe place to store long-term savings and excess liquidity, especially when large sums accumulate towards the end of saving cycles, and new business models, partnerships and alternative delivery channels are improving the feasibility of delivering formal financial services to Savings Groups.

This track explores the demand for formal financial services by Savings Groups and their members; good practices for the delivery of financial services to Savings Groups; alternative delivery channels and innovations in product design; customer engagement; consumer protection; and the impact of these strategies on Savings Groups, their members, and FSPs.

Sessions in this track:

*Chaired by Institute of Financial Management and Research (IFMR LEAD)*

**Bringing the Informal Into the Formal: A Step by Step Guide**
*Chaired by the United Nations Capital Development Fund (UNCDF)*

**Formal Finance and Informal Groups: Inside the Black Box**
*Chaired by Savings at the Frontier, Oxford Policy Management (OPM)*

**Making Small-Scale Savings Work with Linkage Banking**
*Chaired by World Savings and Retail Banking Institute (WSBI)*

**Emerging Best Practice in the Design and Delivery of Digitally-enabled Financial Services for Savings Groups**
*Chaired by Mercy Corps AgriFin Accelerate*

**Speeding Up Useful Linkages: Reducing Time in Meeting Group Demand for Formal Services**
*Chaired by the United Nations Capital Development Fund (UNCDF)*
Expanding Outreach to More Vulnerable and Diverse Populations

Savings Groups reach very poor and vulnerable populations more effectively than institutional microfinance programs. They require limited infrastructure; savings deposits and loan repayments are flexible; and even the most vulnerable members of the community can understand and participate in group operations. To increase the outreach and impact of Savings Groups, new strategies are being developed to reach very poor households, including improvements in targeting, messaging, training, delivery channels, group procedures, and governance. Other innovations blend Savings Groups with other goods and services like conditional cash transfers and poverty graduation programs. Recent efforts to target the extreme poor and underserved populations—such as caregivers of orphans and vulnerable children, HIV-affected households, internally-displaced and refugee populations, the disabled, and youth—provide a growing body of experience from which to identify and share good practices.

This track explores the potential inclusiveness of Savings Groups, within some of the most vulnerable and underserved populations. These include working with people in marginalized environments as well as fragile and conflict-affected states.

Sessions in this track:

- Construyendo oportunidades de liderazgo e ingresos para adolescentes y jóvenes
  *Presidido por Catholic Relief Services (CRS)*

- Inclusive Savings Groups and Finance: Empowering Persons with Disabilities
  *Chaired by Norges Handikapforbund / Norwegian Association of Disabled (NAD)*

- Reflecting to Improve: Looking Back on Savings Groups for Vulnerable Populations
  *Chaired by Grameen Foundation*

- How Low Can We Go? Evidence-based Approaches for Savings Groups
  *Chaired by Idad*

- Using Savings Groups to Promote Resiliency During Times of Crisis
  *Chaired by ACDI/VOCA*

- Leveraging Savings Groups to Increase the Impact of Cash Transfers
  *Chaired by FHI 360*

- Achieving SDG1: The Role of Savings Groups in Reaching the Poorest
  *Chaired by BRAC*
Savings Groups and Gender-transformative Initiatives

Savings Groups contribute to women’s economic empowerment by increasing women's access to and control over assets. Beyond financial intermediation, Savings Groups can also be gender-transformative. Harmful and discriminatory gender norms, the burden of unpaid labor, sexual violence, unequal access to inclusive education and health services, are among the many barriers and injustices that adversely affect the life trajectory of girls and young women, reinforce gender inequalities, impede inclusive growth, and perpetuate poverty across generations. Yet, in combination with other interventions, Savings Groups programs that address these social inequalities by engaging with the wider community can bring about transformative change. Savings Groups can serve as safe spaces and sensitize girls, boys, young women and men to become agents of change by challenging harmful gender norms and gender inequalities in all forms.

This track will explore the potential causal pathways between Savings Groups, the empowerment of girls and young women, the roles of men and boys in women’s economic empowerment, as well as the ability of Savings Groups to incorporate personal, social and political dimensions of empowerment. Main topics include the prevention of intimate partner violence, working with female sex workers, reproductive health access, women’s political engagement, and more.

Sessions in this track:

**Indashyikirwa: A Gender-transformative, Economic Empowerment Program to Prevent Intimate Partner Violence**
*Chaired by CARE*

**Making Savings Groups Work for Women: An Evidence Review**
*Chaired by Abdul Latif Jameel Poverty Action Lab (J-PAL)*

**Reaching the Hard to Reach: Insights for Working with Female Sex Workers**
*Chaired by World Education*

**Want to Empower a Woman? Provide Her With Reproductive Health Access!**
*Chaired by Oxfam*

**De la transaction à la transformation : Les groupes d'épargne, l'action collective, et la participation politique des femmes en Afrique de l'Ouest**
*Présidé par CARE*
The Mastercard Foundation Savings Learning Lab

The Mastercard Foundation Savings Learning Lab is a six-year initiative implemented by Itad, in partnership with the SEEP Network. The Lab supports learning among the Foundation’s savings sector portfolio programmes through the generation, synthesis, curation and dissemination of knowledge.

Where the Portfolio Partners Work

Ongoing

**Savings at the Frontier (SatF)**
Addresses the issue of sustainability in delivering formal financial services to users of informal savings mechanisms. SatF support financial service providers with the testing and implementation of innovative strategies to serving this client segment.

**Making Small Scale Savings Work**
Aims to establish the viability of low balance savings accounts and use of customer centric approaches. The program helps partner banks in Africa to increase savings amongst low-income segments in their countries.

Completed

**POWER Africa**
Implementation strategies included the formation and facilitation of Village Savings and Loan Associations (VSLA), financial education, linking mature groups to formal financial institutions and piloting digital/mobile linkage. The project surpassed its targets reaching over 750,000 households.

**Expanding Financial Inclusion (EFI)**
Tested and adapted their Saving and Internal Lending Communities (SILC) model and refined the Private Service Provider (PSP) fee-for-service model to make it pro-poor and sustainable. The project surpassed its targets as 842 certified PSPs formed 20,273 groups, reaching 543,220 members.

**MicroLead**
Used a multi-faceted approach to address rural women’s access to and uptake of financial products. Through ADCs, digital financial services, human-centered design, financial and digital literacy, it linked over 900,000 members of SGs to formal financial services.

To find out more about the initiative search for ‘Mastercard Foundation Savings Learning Lab’ at: [www.itad.com](http://www.itad.com)
Pre-Conference Events | Monday, May 21

9:00 am

Peer Exchanges
Hosted by
CARE Rwanda
Catholic Relief Services
VisionFund Rwanda
World Relief Rwanda

4:00 pm

Early Registration

Beat the rush on Tuesday morning!
Check in for SG2018 and collect your conference bag at the KCC entrance.

6:00 pm

7:00 pm

CARE Village Savings and Loan Associations have empowered 5.4 million women globally to invest in their families, communities, and futures.

Learn more at care.org/vsla
## Conference Day 1 | Tuesday, May 22

### 8:00 am
- **Registration** | *Concourse*

### 9:00 am
- **Welcome Remarks** | *MH1-MH3*

### 9:30 am
- **Plenary**
  - Beyond Savings and Credit: Savings Groups as Catalysts of Social & Economic Change | *MH1-MH3*

### 10:45 am
- **Networking Break** | *Concourse*

### 11:15 am
- **Peer Learning Sessions**
  - Savings Groups as a Service: Business Models and Digital Tools for Sustainability and Engagement | *MH1*
  - De la transaction à la transformation : Les groupes d'épargne, l'action collective, et la participation politique des femmes en Afrique de l'Ouest | *MH2*
  - Using Savings Groups to Promote Resiliency During Times of Crisis | *AD10*
  - Bringing the Informal Into the Formal: A Step by Step Guide | *MH3*
  - Reflecting to Improve: Looking Back on Savings Groups for Vulnerable Populations | *AD11*

### 12:45 pm
- **Lunch** | *Fillini Restaurant*
  - **Lunch Session:** New Release - State of the Savings Sector in Sub-Saharan Africa (1:00 - 2:00 pm) | *MH1*

### 2:15 pm
- **Peer Learning Sessions**
  - Emerging Best Practice in the Design and Delivery of Digitally-enabled Financial Services for Savings Groups | *AD10*
  - Indashyikirwa: A Gender-transformative, Economic Empowerment Program to Prevent Intimate Partner Violence | *AD11*
  - How Low Can We Go? Evidence-based Approaches for Savings Groups | *MH3*
  - Formal Finance and Informal Groups: Inside the Black Box | *AD12*
  - Construyendo oportunidades de liderazgo e ingresos para adolescentes y jóvenes | *MH2*

### 3:45 pm
- **Networking Break** | *Concourse*

### 4:15 pm
- **Debate** | *MH1-MH3*
  - For the Savings Groups sector to achieve scale and quality, donors must exit to allow the private sector and government to take over group formation and ongoing support.

### 5:45 pm
- **Cocktail Reception**
Sharon D’Onofrio, The SEEP Network

Sharon D’Onofrio is the Executive Director of the SEEP Network. Sharon leads the development and execution of SEEP’s global learning strategy and oversees services to members and relationships with organizational partners. Sharon's more than twenty years of experience in economic development includes serving as a general manager for a microfinance institution in El Salvador and Regional Technical Advisor for Latin America. She possesses extensive experience in developing knowledge management, training, and capacity building programs for development organizations and has authored numerous technical guides on network development. Prior to assuming the position of SEEP’s Executive Director in 2011, Sharon served as Senior Advisor to SEEP’s Association Development Community of Practice, providing strategic direction to SEEP’s service to its association members and overseeing the creation of a suite of association development tools.

Dr. Monique Nsanzabaganwa, National Bank of Rwanda

Dr. Monique Nsanzabaganwa is Deputy Governor of the National Bank of Rwanda. She is also a member of the African Advisory Council of Women’s World Banking and founding member of New Faces New Voices Rwanda Chapter. Founded by Graça Machel, NFNV is a Pan-African movement that aims at empowering women in finance. Dr. Monique holds a PhD in Economics and Masters in Economics from Stellenbosch University, South Africa. She is a Fellow of the Harvard University John F. Kennedy School of Government’s Executive Education in Public Financial Management, a Fellow of the Africa Leadership Initiative (ALI) East Africa and the Aspen Global Leadership Network (AGLN), and a member of the African Leaders Network.

Simply follow the steps to join this exclusive space to engage, connect, and review sessions:

1. **Download** the official Attendify app to your Apple or Android device.
2. **Search** for event: SG2018 by The SEEP Network
3. **Create** your profile for others to see
4. Enter code **SGPOWER18** to join event!
Beyond Savings and Credit: Savings Groups as Catalysts of Social & Economic Change

The short and medium-term benefits of membership in Savings Groups (SGs) are well-known: access to financial services; greater control over financial and economic assets; investments that result in an enhanced standard of living in the household; stronger social capital that builds confidence and leads to greater empowerment. These significant benefits mostly impact individual members, their household and their groups. Yet, there is also evidence of members expanding their vision and goals to effect wider socio-economic development and become catalysts for community change, including:

- Individual members who use their leadership, organizational skills, social and political contacts and perhaps their Savings Groups as springboards to become political leaders themselves or the leaders of social services organizations that seek broader community impact.
- Individual groups that invest their own resources or acquire external resources to address community issues.
- SGs that represent multiple communities that take on issues of a more regional nature that go beyond financial services.
- Apex organizations of SGs that pool and intermediate their own resources to provide financial services to their members.
- Federations of SGs that engage in advocacy campaigns to bring about socio-economic change.

The session will feature leaders from Self-Help Groups and SGs from India and Sub-Saharan Africa. We will learn how these individual and their groups were able to go beyond a narrow, internal-focused agenda to develop a broader vision, a commitment to community change and the capacity to undertake a more complex set of activities.

Speakers

**John Schiller**, Independent Consultant
Moderator

Since October 2017, John has worked with core SEEP staff and the Steering and Technical Advisory Committees to help organize the program for SG2018. His experience in development started in 1968 and includes extended assignments in Africa with the U.S. Peace Corps, Partnership for Productivity and CARE International. From 1995 to 2017 he served as Microfinance Adviser and then Savings Groups Advisor for Plan International where he led the development of a global Savings Group program across 30 countries. In recent years that program focused increasingly on youth and other vulnerable populations.
Monique Diarra, Savings Group Network of Segou, Mali

Monique Diarra is a Village Agent in Touba, Mali in the municipality of Marico. She is a teacher by profession. She is a member of Muso ka jigiya ton (MJT / Saving Group), the administrative Secretary of the Horonya village MJT network of Touba, and responsible for the communication of the municipal MJT network Niëta of Marico. Mrs. Diarra has worked as a Village Agent since 2006, supporting the creation of new groups and supports functional groups and networks. She has also set up the village network for her own village of Touba. Mrs. Diarra is married and has 3 children. She holds the Basic Studies Diploma (3 years secondary school).

Hajo Djibo, Savings Group Network of Hamdalaye, Niger

Hajo Djibo is a MMD Savings Group member. She is a widow, with two children. She lives in the municipality of Hamdalaye, within the region of Tillabery in Niger. Mrs. Djibo was able to finish primary school and went up to the third year of high school. She worked for a few years as a literacy agent. She joined the MMD Saving Groups in 1997 and later on the network of MMD in Hamdalaye. During local elections in 2011, Mrs. Djibo was able to run for office, thanks to the power of the MMD network that encouraged and voted for her. Today, she is both the municipal chancellor and vice mayor in Hamdalaye.

Chrisy Gawanani, CARE Malawi

Chrisy Paul Gawanani is a mother of three boys and one girl aged between 7 and 17 years. She is married, lives in a village about 40 km away from the capital city Lilongwe. Chrisy was one the first beneficiaries of a CARE Malawi Women's Empowerment: Improving Resilience, Income and Food Security project implemented in her community between November 2016 and September 2016. She joined CARE's VSLA programs in 2012 and was elected as a Secretary of her group. She has also participated in Community Score Card activities in her community since 2012 to present.

Puspita Mohanty, SwayamShree SHG Federation

Mrs. Puspita Mohanty is a graduate from Utkal University of Odisha and a firebrand social activist, presently serving as the ‘Director of Governing Body’ at Swayamshree. She has professional skills as a trainer in tailoring and craftworks (which she imparts onto the girls/women of her slum, to make them financially self reliant) and is also active as a Paralegal Volunteer in State Legal Services Authority at Cuttack. She thus helps women gain a stronger voice in decisions that affect them. She also works as ‘Secretary of Federation of Mahila Mission Shakti Bidanasi’ Cuttack, ‘President of Paicharika Mahasangh’ (an organization of women domestic workers) and an office bearer of several NGOs working in various fields.
Kalpana Rout, SwayamShree SHG Federation

Mrs. Kalpana Rout grew up to be an independent person herself while helping a number of girls and women achieve financial self-reliance in the process. Since her childhood, she harboured the dream of overcoming the prevailing barriers that prevented the growth and self-reliance of women in her neighbourhood. There are multiple instances where she used her wits and skills to facilitate her people to take up various income generating vocations. She has helped numerous women fight injustice and find peace and harmony in their lives. She played a pivotal role in forming the initial Self Help Group under the Swayamshree umbrella in 2004 and has been associated with them ever since.

Stella Tungaraza, Independent Consultant

Stella Tungaraza is a Savings Groups Consultant. An expert in the field of community managed microfinance with 21 years’ experience, she is one of the most senior microfinance and SG specialists in East Africa. Since 2004’ she has promoted the spread of SGs across African regions by organizing learning events on Savings Groups involving several African countries. While with Plan Tanzania, she managed the Banking on Change project that facilitated the formation of over 3,000 Savings Groups (2009-2015).
**Savings Groups as a Service: Business Models and Digital Tools for Sustainability and Engagement**

*Chaired by Financial Sector Development (FSD) Mozambique*

SOMA is a Mozambican startup that connects remote communities to market opportunities through cash-based Savings Groups. Using custom made digital tools, SOMA is able to create communication channels to rural communities through a network of extension workers using smartphones to learn from training videos, collect data, and deliver personal training to peers using local languages. SOMA’s Groups are incentivized to interact with the platform using their own mobile phones to update group details, access relevant information, and respond to surveys. Through data analytics SOMA is then able to produce insights into the needs of each Savings Group, connecting them to partner private sector institutions and development programs. In this session you can become a SOMA trainer and use the platform to recruit your own Savings Groups, test our assumptions, and contribute to improve our approach.

**Speakers**

Esselina Macome, FSD Mozambique | Katia Agostinho, FSD Mozambique | Tiago Borges Coelho, UX Information Technologies (UX) | Giannis Panagiotou, UX Information Technologies (UX)

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**De la transaction à la transformation : Les groupes d’épargne, l’action collective, et la participation politique des femmes en Afrique de l’Ouest**

*Présidé par CARE*


Based on experience in Niger and Mali supporting networked Saving Groups, this session will explore how women’s Savings Groups can collectively enhance women’s self-esteem, political participation, trigger policy and normative change, and ultimately contribute to remove barriers to gender equality. The panel will highlight how these groups opened doors for women to be elected in local municipal office and become decision makers. It will present evidence, lessons, challenges and opportunities of how they have been supported to work collectively to shift cultural norms and influence local policy spaces and look at what the future of the model holds in the West Africa.

**Speakers**

Monique Diarra, Savings Groups Network of Ségou Mali | Hajo Djibo, Savings Groups Network Hamdalaye, Niger | Fatma Zennou, CARE International | Nicki Post, Mercy Corps
Using Savings Groups to Promote Resiliency During Times of Crisis  

_Chaired by ACDI/VOCA_

This session will explore the use of Savings Groups among vulnerable populations, particularly during crisis situations. It will demonstrate how a cash transfer program run by ACDI/VOCA for Ebola-affected households provided important cash infusions to existing Savings Groups, thereby creating favorable conditions for the survival of micro enterprises. It will also look at Youth Savings Groups for Congolese boys and girls in refugee camps in Rwanda set up by Plan International. These helped youth build productive assets and provided training support on entrepreneurship and adolescent life skills delivered in safe-space environments.

_Speakers_

Lydia Mbevi, ACDI/VOCA | Holly Christofferson, Plan International USA

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Bringing the Informal Into the Formal: A Step by Step Guide  

_Chaired by the United Nations Capital Development Fund (UNCDF)_

This session will present a new manual, to be released at SG2018 by UNCDF MicroLead, on how financial service providers (FSPs) can best provide their services to meet the needs of informal SGs. The manual is a step-by-step guide on how FSPs can serve SGs by availing easy-to-use materials/tools and practical guidelines. These materials include institutional readiness assessment for serving SGs, discussion of the various “linkage” methodologies, as well as cost/benefit analysis tools to help FSPs determine a business case. Lastly, three FSP partners of MicroLead will present on their work servicing SGs.

_Speakers_

Hermann Messan, UNCDF | Cyrille Ouedraogo, SOFIE | Valère Houssou, ALIDE  
Esnat Nchembe, NBS
Reflecting to Improve: Looking Back on Savings Groups for Vulnerable Populations

Chaired by Grameen Foundation

Funders increasingly ask practitioners to tailor Savings Groups (SGs) to serve specific vulnerable populations such as caregivers of vulnerable children, young women, people living with HIV, or the food insecure. These demands often lead to the formation of relatively homogenous groups, rather than to more heterogeneous groups that typically emerge through member self-selection. Savings Groups for the vulnerable often face challenges to mobilize savings and diversify lending to manage risk, and may require extended support. Looking back on such SG-building efforts in the past several years, what have we learned that can help us to foster sustainable SGs for vulnerable populations?

Speakers

Sybil Chidiac, Grameen Foundation | Mequanint Yalew, Plan International
Jessie Tientcheu, Grameen Foundation


Chaired by Institute of Financial Management and Research (IFMR LEAD)

The Indian SHG-Bank Linkage Program (SBLP) sought to utilize rural savings groups as a channel to provide unbanked women with access to the formal finance. Over 25 years, the SBLP has become the most widespread platform helping rural Indian women in over 2.3 million SHGs to build social/financial capital through one of the largest women’s empowerment program in the world. Sector experts and practitioners will present findings from one of the first RCT impact evaluations of the program and reflect on the evolution of the SHG model over the years; the challenges it faces; and lessons learned for the African context.

Speakers

Tara Nair, Gujarat Institute of Development Research | Agnes Svensson, Hand in Hand International
Suraj Jacob, IFMR LEAD | Sayan Kundu, IFMR LEAD

Join Us at the Video Corner

Come submit a testimonial at the SG2018 Video Corner located in the Concourse!

Tell us about your conference experience or share a Savings Groups success story.
New Release - State of the Savings Sector in Sub-Saharan Africa

Hosted by the Mastercard Foundation Savings Learning Lab

This first report in a series of three biennial reports provides a comprehensive synthesis and analysis of trends in demand, supply and other key enablers of savings for low income individuals in Sub-Saharan Africa.

Within the larger context of financial inclusion, strong evidence exists that access to appropriate savings tools are essential for poor people to build resilience and build their economic lives. It is now widely accepted that putting away money for tough times and for financing important life goals is important for everyone, but especially for the poor whose financial lives can be unpredictable. Yet despite significant investment and advances in addressing barriers to savings, a persistent gap between supply and demand continue to exist.

Join us for a thought-provoking discussion on challenges, opportunities and implications - on what it will take to continue bridging this gap.

Lunch will be served outside MH1 for all attendees.

Speakers

Diana Dezso, Itad | Sumaiya Sajjad, Mastercard Foundation | Weselina Angelow, World Savings and Retail Banking Institute (WSBI)

Peer Learning Sessions 2:15 - 3:45 PM

Emerging Best Practice in the Design and Delivery of Digitally-enabled Financial Services for Savings Groups AD10

Chaired by Mercy Corps AgriFin Accelerate

Digital technology is well underway in changing how underserved populations access formal financial services. More recently, new technology-enabled innovations, including the bundling of Digital Financial Services and Digital Information Services, have begun to enable greater formal financial access and meaningful usage among Savings Groups. This panel will hear from a cross-section of innovators to understand how they are harnessing digital to deepen their understanding of client needs, extend the reach of DFS, reduce the cost of customer acquisition, and motivate more meaningful usage of formal financial services among Savings Groups.

Speakers

Elizabeth Mwamfwagasi, CRDB Microfinance Services Tanzania | Christian Pennotti, CARE International | Craig Heintzman, Arifu | Lucy Kioko, Mercy Corps AgriFin Accelerate
**Indashyikirwa: A Gender-transformative, Economic Empowerment Program to Prevent Intimate Partner Violence**  
*Chaired by CARE*

This session will introduce 'Indashyikirwa'; an Intimate Partner Violence (IPV) prevention program being implemented by CARE Rwanda in conjunction with two local organizations. Indashyikirwa used CARE’s village savings and loans associations as a platform for a 5-month weekly curriculum for couples to support non-violent, equitable relationships, and for subsequent community activism. The program also established women’s spaces, which supported income generating activities, and engaged opinion leaders. The session will share quantitative and qualitative evaluation data detailed lessons learned from combining savings groups with gender transformative initiatives, including associations between socio-economic status and IPV, drawing on three points from a cohort with randomized intervention and control couples.

**Speakers**

**Dr. Kristin Dunkle**, South African Medical Research Council | **Dr. Erin Stern**, London School of Hygiene and Tropical Medicine | **Annette Mukiga**, Rwanda Women’s Network | **Ritha Nyiratunga**, Rwanda Men’s Resource Center

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**How Low Can We Go? Evidence-based Approaches for Savings Groups**  
*Chaired by Itad*

Which approaches to including lower income populations and marginalized segments in savings groups work best? What evidence demonstrates this and which tools are most effective in providing that evidence? This session will showcase best practices in both deepening and documenting the outreach of Savings Groups, drawing on the latest findings from a cutting-edge mix of big data tools and qualitative methods — Financial Diaries, Progress out of Poverty Index, and Realist Evaluations — focused on deepening the poverty outreach of Savings Groups in different geographies – Uganda, Zambia, and South Africa.

**Speakers**

**Diana Dezso**, Itad | **Amy Davis**, Catholic Relief Services | **Marcienne Umubyeyi**, L-ift | **Silvia Storchi**, Save Act
Formal Finance and Informal Groups: Inside the Black Box

Chaired by Savings at the Frontier, Oxford Policy Management (OPM)

A successful business case for linkages must offer something useful to all involved parties. Part of the solution is offered by platform providers, through a multi-layered approach that is commercially robust but also creates value for groups, members, financial service providers and the platform itself. To implement such a solution often requires a significant shift in the corporate culture of the providers alongside significant changes in products, delivery processes, pricing, technology etc. In this session, speakers from Savings at the Frontier and their partners will lead a discussion on the lessons being learnt in building multi-layered linkages.

Speakers

Dr. Robert Stone, OPM Savings at the Frontier | Sabasaba K. Moshingi, TPB Bank PLC
Ama Akuamoah, Consultant to DSSS Platform Ltd, Ghana | Gloria Cheche, CARE Tanzania

Construyendo oportunidades de liderazgo e ingresos para adolescentes y jóvenes

Presidido por Catholic Relief Services (CRS)

Únase a nosotros para aprender sobre tres intervenciones que están empoderando a los jóvenes a través de los grupos de ahorro. Estas intervenciones mejoran las oportunidades de liderazgo, desarrollan la autoestima y mejorarán las habilidades financieras y empresariales de los jóvenes. Dos de las intervenciones tienen la característica común de ser implementadas en escuelas primarias y secundarias en el Perú y El Salvador, asegurando así alcance y sostenibilidad. Al trabajar no solo con los estudiantes, sino también con los padres, maestros, personal escolar y la comunidad en general, estas intervenciones han demostrado ser exitosas al brindar educación financiera a los jóvenes y facilitar su integración en las actividades generadoras de ingresos.

Speakers

Maria Alvarado Vásquez, Plan International | Evenor Ríos, Fundación Campo
Mabel Guevara, Catholic Relief Services | Centeno Beltrán, Catholic Relief Services
For the Savings Groups sector to achieve scale and quality, donors must exit to allow the private sector and government to take over group formation and ongoing support.

Since the beginning of the Savings Groups movement, not-for-profit facilitators paid from donor funding have promoted adherence to best practice procedures and group rules and respect for the principles of democracy, transparency and autonomy. Their work has produced high quality groups and raised sensitivity to the importance of consumer protection. Donors continue funding innovative practice which helps keep the movement fresh and alive. On the other hand, the amount of donor funding will always be insufficient to meet demand and donors have begun to show waning interest in the sector. Financial service providers (FSPs), technology firms, and social entrepreneurs increasingly recognize Savings Groups as an entry to untapped markets and governments see their potential for meeting national financial inclusion goals and for complementing pro-poor safety net programs. Thus, market forces and the interests of national policy will become the long-run drivers of Savings Groups expansion and sustainability.

Join us for a lively session to debate if the private sector and governments should take over the formation and ongoing support of Savings Groups.

Speakers

**Ruth Orbach, CARE Canada**

Moderator

Ruth Orbach is the Senior Monitoring and Evaluation Advisor at CARE Canada and manages a complex monitoring and evaluation system across a four-country portfolio. Ruth has worked in financial inclusion, youth engagement, education, and community development across southern, eastern, and western Africa.

**William Derban, Fidelity Bank Ghana**

William Derban is currently the director for strategic partnerships at Fidelity Bank Ghana Ltd. He has 19 years practical experience in policy related international development issues, corporate responsibility, poverty reduction, social and financial inclusion, private sector development and microfinance strategies. He is a specialist in co-creation and the implementation of innovative market-based solutions to development especially around savings groups, public/private partnerships and fundraising. He is the founder of the Financial Inclusion Forum Africa, a recipient of Ghana Professional Award for Banking and Finance (2006) in recognition of innovative work in financial inclusion.
Maureen Kwilasa, CARE USA

Maureen Kwilasa is the Technical Advisor on Financial Inclusion for Southern Africa, based in Dar es Salaam, Tanzania. She currently spearheads CARE’s efforts in Southern Africa, to capitalize and scale savings groups as a platform to increase food and nutrition security and building communities’ resilience against climate change, primarily working with women and girls as both the agents of change and program beneficiaries. She is also a lead champion on financial inclusion for Savings Groups, within the Graça Machel Trust’s- Women Advancing Africa Network.

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Use hashtag #SG2018 and tweet to @TheSEEPNetwork. Share your conference experience, photos and more. We look forward to retweeting you!

Conference Wi-Fi
Connect to the KCC Network & get online!
Andreas Peham, Independent Consultant

“And it's about supporting people to grow” - This view has guided my work as an independent consultant, technical advisor and program manager since I started to work with Savings Groups in 2003. My work focuses on the design, implementation and evaluation of SG and Value Chain programs and lately the introduction of an App for SG has kept me busy. Born and raised in East Africa I am passionate about gender equality, working with local communities, developing training programs and materials and building the capacity of local trainers and coaches.

Kuria Wanjau, Independent Consultant

Mr. Kuria Wanjau is a Certified Public Accountant, with a degree in Economics. Currently he is working part-time as the manager for FSD Africa’s Forcibly Displaced People (FDP) Theme, consulting on financial literacy for the World Bank (Kenya office), digitisation of savings groups transactions and records for Stromme Foundation East Africa and the SEEP Network on various capacities, among them co-facilitating the FSD Network’s community finance working group (CFWG).

Joel Muhumuza, Financial Sector Deepening (FSD) Uganda

Joel Muhumuza is the Partner Support Specialist in the Innovative Financial Services Pillar at FSD Uganda. He’s responsible for product development as well as project management. He is the lead on several themes including microinsurance, digital payments and linkage banking. He is also a key contributor to emerging areas in FinTech. Joel has 7 years of experience working in financial services, having launched several products in the Ugandan and Zambian market. He holds a certificate in Digital Money from Tufts University and holds an MBA with honors from Southern University A&M College and bachelor’s degree in Commerce with a specialty in finance from Makerere University.

George Mukasa Mukisa, Norwegian Association of Disabled / Norges Handikapforbund (NAD)

George Mukasa Mukisa is the Technical Adviser of the iSAVE Program at the Norwegian Association of Disabled (NAD), specialized in strengthening the capacity of individuals and organizations to systematically adapt, improve and further develop their practice through peer learning. For nine years, George worked at National Union of Disabled Persons of Uganda (NUDIPU) where he spearheaded the design and implementation of the iSAVE Inclusive Economic Empowerment program.

Andreas Peham, Independent Consultant

“And it's about supporting people to grow” - This view has guided my work as an independent consultant, technical advisor and program manager since I started to work with Savings Groups in 2003. My work focuses on the design, implementation and evaluation of SG and Value Chain programs and lately the introduction of an App for SG has kept me busy. Born and raised in East Africa I am passionate about gender equality, working with local communities, developing training programs and materials and building the capacity of local trainers and coaches.

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8:00 am
Registration | Concourse

9:00 am

**Plenary**
Scaling Outreach, Social Safety Nets and the Delivery of Public Services: Savings Groups and the Role of Government | MH1-MH3

10:30 am

**Networking Break** | Concourse

11:00 am

**Peer Learning Sessions**
Scaling Savings Groups through Government Programs – Motivations, Achievements and Challenges | MH2
Making Savings Groups Work for Women: An Evidence Review | AD12
Leveraging Savings Groups to Increase the Impact of Cash Transfers | MH1
Post-Project? No-Project? Four Approaches to Savings Group Sustainability and Growth | MH3
Inclusive Savings Groups and Finance: Empowering Persons with Disabilities | AD11
Speeding Up Useful Linkages: Reducing Time in Meeting Group Demand for Formal Services | AD10

12:30 pm

Lunch | Fillini Restaurant

2:00 pm

**Peer Learning Sessions**
Stratégies nationales d'inclusion financière : Les groupes d'épargne et le rôle des promoteurs | MH2
Reaching the Hard to Reach: Insights for Working with Female Sex Workers | AD10
Achieving SDG1: The Role of Savings Groups in Reaching the Poorest | MH3
Making Small-Scale Savings Work with Linkage Banking | AD12
Want to Empower a Woman? Provide her with Reproductive Health Access! | MH1

3:30 pm

**Networking Break** | Concourse

4:00 pm

**Debate**
Formal Financial Institutions can and should take responsibility for the formation and ongoing support of Savings Groups | MH1-MH3

5:30 pm
Scaling Outreach, Social Safety Nets and the Delivery of Public Services: Savings Groups and the Role of Government

In recent years, several governments have recognized the potential of Savings Groups to contribute to national financial inclusion and poverty reduction strategies and, as a result, deepened their engagement in the sector. Current initiatives include: the development of policies related to Savings Groups within national financial inclusion strategies; the integration of Savings Groups within social safety nets; and the delivery of public services through Savings Groups.

Join us for an engaging dialogue among national policy makers on the role of government in the Savings Groups sector, featuring effective strategies to promote and leverage Savings Groups for broader financial inclusion and development objectives.

Speakers

**Hermann Messan, United Nations Capital Development Fund (UNCDF) Moderator**

Hermann Messan is program specialist at UNCDF’s MicroLead program that focuses on last mile financial inclusion of the informal sector. Hermann is a financial inclusion expert with more than 15 years’ experience in financial institutions and microfinance projects/programs management, design of financial services, design of inclusive finance policies and projects, financial sector’s assessment and strategic planning and management. He previously worked at Accion as director of marketing and savings projects for Africa and provided advisory services to a broad range of financial service providers, donors, governments and international organizations in SSA, India and the Caribbean.

**Godwin Kodzo Anku, Ministry of Finance, Ghana**

Godwin Kodzo Anku is the Head of the Development Finance Unit within the Ministry of Finance. An expert in Project Management and Appraisals, he belongs to the International Development Evaluators Association (IDEAS) and is a member of the Presidential Committee on Strengthening Indigenous Banks. He is also an anchor person in the conduct of International Economic Relations and Bilateral negotiations. Godwin holds a Bachelors Degree in Economics, a Masters Degree in Finance and a Post Graduate Diploma in Development Evaluation.
Marguerite M. R. Traore Damiba, Ministry of Economy, Finance and Development, Burkina Faso

Marguerite M. René Traore Damiba, a national of Burkina Faso, has a Master’s degree in banking and finance and a diploma from the Banking Technical Institute (ITB). She has worked in the Government of Burkina Faso, notably as Inspector of the Treasury and the Coordinator for microfinance and internal control at the country office of the Central Bank of West African States (BCEAO). Since 2017, Marguerite serves as Director General of the national fund for women's income-generating activities (FAARF), a national structure dedicated to women's economic empowerment in Burkina Faso since 1991.

Peter Mwale, Ministry of Finance, Economic Planning and Development, Malawi

Peter Mwale is currently working as an Economist – Desk officer for VSL/COMSIP and Pro-poor Microfinance (MF) programs in the Ministry of Finance Economic Planning and Development. His main role is to provide policy and technical guidance in the design and implementation of VSL and MF programs. He also worked as Agriculture Relationship Officer for Opportunity Bank of Malawi in 2012 to 2013 responsible for agriculture loans. Peter holds a bachelors of Science degree in Agriculture economics from University of Malawi – Bunda College of Agriculture – and has acquired a wide range of knowledge and experience in areas of economics, business management, rural development, research and statistics and project planning.

Request for Proposals

SEEP Members are invited to submit a proposal by June 5 to chair a Peer Learning Session under four Technical Tracks:

- Preparing for the Future of Food
- Building Resilience to Protracted Crises, Disasters and Conflicts
- Unleashing the Power of Women and Girls
- Getting and Using the Right Kind of Evidence

Check out the SEEP website for more information!
www.seepnetwork.org
**Hajat Tatu Mwaruka, Tanzania Social Action Fund**

Hajat Tatu M. Mwaruka is a senior staff in TASAF serving as a Livelihoods Enhancement Manager since 2016. She is now leading Livelihoods Enhancement department which has four main sub components: Awareness raising and training; Savings promotion; Productive Grants and Coaching and mentoring. Target group is the 1.1 million extreme poor households who receive cash benefits through Conditional Cash Transfer and Public works of the Tanzania Productive Social Safety Net (PSSN). These activities are a must to all beneficiaries throughout the country and Local Government Authorities are the implementers while TASAF facilitates all processes including Funding and conducting Training of Trainers workshops as well as capturing data into the system and conducting monitoring and evaluation functions.

**Tiana Ramparany Ramanarivosoa, Ministry of Finance and Budget, Madagascar**

Tiana Ramparany Ramanarivosoa, Inspector of the Treasury, has a background in economics, finance, law and accounting. She is the National Coordinator of Inclusive Finance within the Ministry of Finance and Budget of Madagascar, focusing on microfinance. Grounded in her field experience, in particular in rural areas, she has worked with various technical and financial partners to promote access to financial services for vulnerable populations. As focal point for the Ministry of Finance within the Alliance for the Financial Inclusion, she has participated in several international meetings on financial inclusion and continues to exchange with diverse actors regarding financial inclusion.
**Peer Learning Sessions** 11:00 AM - 12:30 PM

**Scaling Savings Groups through Government Programs – Motivations, Achievements and Challenges**

*Chaired by CARE*

This session involves a conversation with key representatives who are working towards embedding savings group promotion in public sector programs. This open conversation will consider their progress, the road ahead and the support required to succeed. The primary learning objective of this session is to demonstrate to attendees the potential power that public sector engagement can have for sustainable, scalable savings groups (SGs) promotion; the challenges facing civil servants striving to deliver high-quality programming; and the implications these efforts have for the role of facilitating agencies and other supporters. As a contribution to the ‘market systems approach’ theme, this session will push attendees to consider how the role of facilitating agencies must evolve if government-led models are to achieve results.

**Speakers**

- **Christian Pennotti**, CARE
- **Peter Mwale**, Malawi’s Ministry of Finance, Economic Planning and Development
- **Berhanu Woldemichael**, Ethiopia Ministry of Agriculture and Natural Resources
- **Eric Rwigamba**, Rwanda Ministry of Finance and Economic Planning
- **Hajat Tatu M. Mwaruka**, Tanzania Social Action Fund

**Making Savings Groups Work for Women: An Evidence Review**

*Chaired by Abdul Latif Jameel Poverty Action Lab (J-PAL)*

While a lower proportion of women in all regions of the world have formal savings compared to men, a growing body of evidence suggests that informal options such as Savings Groups can help women improve resilience and wellbeing. What does the rigorous evidence base tell us about women's savings preferences and the impact of Savings Groups on outcomes for women? How might savings groups be leveraged for gender transformative outcomes? Drawing from randomized evaluations of savings interventions and beyond, J-PAL and IPA will present findings from their affiliated researchers which help address some of these open questions.

**Speakers**

- **Doug Kirke-Smith**, Innovations for Poverty Action
- **Lucia Diaz-Martin**, J-PAL
Leveraging Savings Groups to Increase the Impact of Cash Transfers

Chaired by FHI 360

Cash transfers (CTs) are increasingly popular among actors committed to improving opportunities for highly vulnerable people. CT programs are expanding beyond meeting basic needs to encompass broader development goals and seeking innovative ways for recipients to leverage CTs. This session addresses how Savings Groups (SGs) and CT programs can combine to improve the wellbeing and long-term resilience of CT recipients and strengthen the performance and sustainability of the group itself. Panelists will present current innovations that aim to effectively layer CTs with SGs, and then engage with the audience to identify gaps and jointly brainstorm approaches to closing them.

Speakers

**Cooper Swift**, Fundacion Capital | **Anton Krone**, SaveAct | **Evas Kansiime**, ChildFund International | **David Myhre**, FHI 360

Post-Project? No-Project? Four Approaches to Savings Group Sustainability and Growth

Chaired by G. Athmer Consultancy

Savings Group projects have limited durations. Once they close, what remains behind? Do the established groups survive and thrive? Are additional groups formed? Do groups remain static, or diversify? This session will present three types of structure that are established during the project phase to ensure post-project service and sustainability: Plan’s Intermediating Associations (IMAs), CRS’s Private Service Provider Networks and Ophavela’s registered Agent Associations. FSD Zambia takes things one step further and eliminates project structures altogether, in favor of direct engagement with a cadre of master trainers. This session will contrast these approaches and leave ample space for audience contributions and discussion.

Speakers

**Aníbal de Oliveira Carlos**, Ophavela | **Marc Bavois**, Catholic Relief Services | **Chipili Lumpa Mwaba**, FSD Zambia | **Stella Tungaraza**, Independent Consultant
**Inclusive Savings Groups and Finance: Empowering Persons with Disabilities**

*Chaired by Norges Handikapforbund / Norwegian Association of Disabled (NAD)*

Serving persons with disabilities especially in rural settings is not priority to many development programs due to perceived risks. As a vulnerable population, persons with disabilities lack access to basic education, health, assets, livelihoods, sustainable networks, and financial services, worsening their low self-esteem and poverty that even affects their households. The iSAVE Inclusive Economic Empowerment Program in Uganda enhances members’ self-esteem, access to affordable credit, savings and promotes inclusion. The session will present the dynamics of inclusion, lessons learned and life changes experienced by persons with disabilities; e.g. increased income, optimism, happiness, wealth, self-esteem, wellbeing and access to financial services.

**Speakers**

- **Flavia Nakabuye Bwire**, Association of Microfinance Institutions of Uganda (AMFIU)
- **Oyuki Yofisa**, National Union of Disabled Persons of Uganda (NUDIPU)
- **George Mukasa Mukisa**, Norwegian Association of Disabled (NAD)
- **Svein Brodtkorb**, Norwegian Association of Disabled (NAD)

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**Speeding Up Useful Linkages: Reducing Time in Meeting Group Demand for Formal Services**

*Chaired by the United Nations Capital Development Fund (UNCDF)*

How can savings groups be sustainably and safely linked to formal financial service providers in a way that reaches scale? And how can this be done, given the fast-paced “grow or die” world of formal financial service providers (FSPs)? NMB Tanzania and CARE Malawi offer applicable advice of what works – and what doesn't. Given CARE’s wide reach across Africa as a sought-out partner of FSPs, and NMB’s laudable success in reaching over 12,000 groups with savings of more than TZS 8 billion in 1.5 years, these two members of SEEP’s Savings Group Peer Learning Group will offer tangible advice and concrete criteria on building mechanisms for healthy and successful linkages.

**Speakers**

- **Michael Maggebo**, NMB Tanzania | **Clement Bisai**, CARE Malawi
- **Gerald Nyakwawa**, Econet Wireless Zimbabwe | **Jessica Massie**, UNCDF
Stratégies nationales d’inclusion financière : Les groupes d’épargne et le rôle des promoteurs

Présidé par Catholic Relief Services (CRS)


What happens when Savings Groups enter the national financial inclusion discussion? How best can practitioners have a voice? Can they ensure quality standards while avoiding adverse regulation? Come learn from the experience of Madagascar, where Savings Groups promoters came together and formalized an association to engage with financial service providers, policy-makers and regulators – discussions that continue to this day. This session will feature representatives from the SG promoters’ association and the Ministry of Finance’s Financial Inclusion unit, as they reflect on their journey to define an appropriate place for Savings Groups in the Malagasy financial inclusion framework.

Speakers

Christiane Tang Tatiana, Catholic Relief Services | Lina Rahrisoavelohanta, Action Intercoopération Madagasacar | Tiana Harivololona Ramanarivosoa Ramparany, National Coordination of Inclusive Finance | Tom Shaw, Catholic Relief Services
Reaching the Hard to Reach: Insights for Working with Female Sex Workers

*Chaired by World Education*

Commercial/transactional sex among young women is one of the drivers of HIV/AIDS worldwide and yet there is surprisingly little information on the financial lives of Female Sex Workers (FSWs). In this workshop, researchers will present findings from a Financial Diaries exercise in Cote d'Ivoire that aims to inform the design and implementation of appropriate programming for this population. Practitioners will then learn how a program in Zimbabwe has used Savings Groups and a work readiness program to build financial and employability skills among FSWs, promote alternative livelihood pathways, and create platforms of service delivery for the provision of wrap-around services.

**Speakers**

*Mbonisi Tshuma, World Education Malawi | Sitholubuhle Zitha, CeSHHAR | Emily Namey, FHI 360*

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Achieving SDG1: The Role of Savings Groups in Reaching the Poorest

*Chaired by BRAC*

This session will explore the central role savings groups can play in achieving SDG1, serving as accessible delivery mechanisms for complex, large-scale ultra-poor graduation programs around the world. In particular, this session will consider why savings groups provide effective platforms for multi-dimensional development interventions; why they are especially suitable for reaching vulnerable and extreme poor populations, and what key operational lessons and takeaways are available based on national social protection programs for the poorest, that leverage Savings Groups. Panelists will draw insights from their diverse experiences delivering Graduation globally, from NGO, donor, and Government perspectives.

**Speakers**

*Lauren Whitehead, BRAC | Ntsie Tlale, Catholic Relief Services | Jason Wolfe, Bill & Melinda Gates Foundation | Yéréfolo Mallé, Trickle Up*
Making Small-Scale Savings Work with Linkage Banking

Chairied by World Savings and Retail Banking Institute (WSBI)

WSBI’s Making Small Scale Savings Work (MTripleSW) 2016 program launch continued a journey that started in 2009 by the now-completed Doubling Savings Accounts program. Like its predecessor, MTripleSW supports financial service provider efforts to give meaningful savings services to those underserved and unbanked. The business case for small scale savings requires high numbers of active savers and linkage banking turned out to be a meaningful route for tapping into the mass market. This session explores the business model and first signs of a business case for linkage banking from the lens of financial service providers (FSPs) and customers. Supported by a digital financial services (DFS) representative, panelists will also discuss what technology partners can bring to the table.

Speakers

Geraldine O’Keeffe, Software Group | Esther Mututta Ssengosa, PostBank Uganda
Julie Makio Mwakidedi, Postbank Kenya | Weselina Angelow, WSBI

Want to Empower a Woman? Provide her with Reproductive Health Access!

Chairied by Oxfam

Savings Groups have proven to be an effective platform to improve access to basic financial services. Women members have long highlighted the need to address the lack of access to quality reproductive health services and products which are essential to transforming women's and girl's social and economic roles. In Mali and Benin, Oxfam and Grameen Foundation are testing new models which include education, linkages to service providers and health financing to improve women's reproductive health. Early indications show that these pilot programs are a potential game changer —the use of the savings groups network to improve reproductive health service access.

Speakers

Sybil Chidiac, Grameen Foundation | Nadège Gbaguidi, Grameen Foundation
Fatoumata Traore, Oxfam
Formal financial institutions can and should take responsibility for the formation and ongoing support of Savings Groups.

Savings Groups are good potential clients for financial service providers (FSPs). They represent significant financial assets and millions of individuals who have developed financial literacy and discipline. Closer ties will result in a broader range of financial services for members. FFIs increasingly see Savings Groups members as an untapped market, with digital technology and advances in other tools and processes making communication and linkage with rural populations easier and more cost-effective. Yet many FFIs do not possess the corporate culture to motivate them to understand and adapt products and processes to this vast new market. The lack of a convincing business case has also caused widespread hesitation. Another fear is that financial incentives meant to encourage FSPs to work with groups will result in group ‘capture’ where unsuspecting members will open accounts and take loans before they fully understand the consequences of their choices.

This session will feature an engaging debate on FSPs taking responsibility for the formation and ongoing support of Savings Groups.

Speakers

Candace Nelson, Independent Consultant
Moderator

Engaged with the SEEP Network since its inception, Candace Nelson has served as advisor, working group facilitator, conference manager, grants manager, trainer, and writer. From 2009 – 2017, she facilitated the Savings-Led Financial Services Working Group (SLWG) and has researched and written extensively on Savings Groups. Candace led the design team for both the 2011 Arusha Savings Group Summit and SG2015 in Zambia. Also an expert on financial education, as technical advisor to Microfinance Opportunities, she wrote financial education curriculum for youth, adults and SGs, trained trainers in multiple countries and advised on the development of national FE strategies. Fluent in French and Spanish, Candace lives in Concord Massachusetts.

Sukwinder Arora, Oxford Policy Management (OPM)

Sukwinder Arora has focused on inclusive economic development for over 30 years in various assignments mainly in Africa and Asia. Sukwinder spent over 10 years directly implementing economic development programmes and providing financial and non-financial services to poor households and micro-businesses in India. Sukwinder currently serves as Team Leader for Savings at the Frontier programme, a partnership between Oxford Policy Management and Mastercard Foundation. SatF is working with selected financial service providers in Ghana, Tanzania and Zambia to support the testing, development, and implementation of scalable, sustainable, and innovative solutions to improve the delivery of formal financial services to those participating in savings groups and other informal savings mechanisms.
Lauren Hendricks, Grameen Foundation

Lauren Hendricks is the Executive Vice President for Global Strategy for Grameen Foundation. She was previously Executive Director for the Access Africa initiative at CARE, where she led the development of financial inclusion programs and innovative solutions to reach the poorest people in Africa. In this role, she partnered with banks, microfinance institutions, mobile network operators, and others in the private sector to adapt products and services to meet the needs of the poor, and to ensure that participants benefitted from new, digital financial services. Lauren also served as Director of the Economic Development Unit for CARE USA, where she provided strategic direction and technical leadership for more than 100 active microfinance and enterprise development programs in 54 countries.

Ross Nathan, VisionFund Rwanda

Ross Nathan has over 19 years of hands-on experience in Development Finance with proven competencies in Microfinance, Banking, Project Management, Responsible Finance, Small holder Agriculture Finance, Client protection, Digital Finance, Savings Groups linkages, Training & Mentoring, Capacity Building. He has developed polices, procedure manuals and business strategies for five countries, lobbied widely for the development sector, and has significant experience in knowledge dissemination. He has served in various Executive and Technical Advisor / consultant capacities, including 13 years in Sub Saharan African countries.

Saqib Nazir, Interpay Africa

Saqib Nazir is a FinTech entrepreneur who loves to develop businesses that use technology to solve local problems. Saqib has Bachelors in Computer Science from the University of Ghana, Legon and a Masters in Information Systems Engineering from the University of Manchester, UK. Saqib has extensive experience in developing and implementing solutions aimed at making technology locally relevant and using it to solve everyday problems. Saqib’s current focus is Interpay, a payment processor that seeks to enable digital financial services across emerging markets.

Dana Redford, Policy Experimentation & Evaluation Platform (PEEP)

Professor Redford is an internationally recognized expert on entrepreneurship and public policy. He has worked with the US Department of Commerce, the European Commission, the OECD, the UN and various European and African governments. In 2010, the OECD recognized his course at the Portuguese Catholic University as one of eight best practices. He is co-founder of the SG4Africa initiative on savings groups in sub-Saharan Africa. Currently, he is the International Coordinator of the largest policy experimentation project on experiential entrepreneurship education in primary and secondary schools in the EU.
Mbonisi Tshuma, World Education Malawi

Mbonisi Tshuma has over 10 years’ experience delivering programs to enhance the wellbeing of youth, vulnerable children and marginalized families in Zimbabwe, and building capacity of the community organizations that serve them. As Economic Strengthening Specialist at World Education - Bantwana, he supports development and roll out of interventions that build economic resilience among vulnerable households and young people. In this role, he has spearheaded economic transition of over 4,000 households through savings groups and school based income generating projects and has been instrumental in developing and adapting youth livelihoods interventions for key populations, including adolescent girls and young women selling sex.

Our vision for livelihoods programming: “Breaking the cycle of intergenerational poverty by 2030 to enable the most vulnerable children to reach their full potential.”

World Vision's work addresses the underlying causes of child poverty, food/nutrition insecurity, vulnerability to climatic events and lack of access to markets and financial services. We equip families with the knowledge, skills and resources to ensure that: children are well nourished and free from hunger; families with children have resilient livelihoods, income and assets; families and children have reasons and resources to be in school and adolescents develop hope and skills for a productive future.

Questions about SEEP Membership?
Meet Carla de Chassy, Director of Member Affairs and Global Communications at the SEEP Lounge.

Pick up a Member Benefits Packet today to see how you can engage with the network!

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Can Savings Groups Help Develop a More Productive Agriculture?

Chaired by World Vision Rwanda

Many Savings Groups refuse or discourage agricultural lending because of risks associated with weather, low productivity and unstable markets. World Vision Rwanda (WVR) is overcoming this limitation by embedding SGs in agricultural cooperatives. Agricultural cooperatives ensure timely access to essential inputs, coordinate the delivery of technical assistance, facilitate contract farming arrangements and provide non-financial services like gender equality sensitization that build social cohesion. When combined with financial capital from Savings Groups and other financial institutions, this mix of products and services results in more predictable agricultural outcomes, improved food security, rural business expansion and sustainable livelihoods. This session will demonstrate how this innovative approach has been applied at scale and explore the role of Savings Groups in agricultural development.

Speakers

Ananias Sentozi, World Vision Rwanda | Ross Nathan, VisionFund Rwanda
Immaculee Cyiza, World Vision Rwanda | Tom Swinkels, World Vision Rwanda

Peer-to-Peer: The Forgotten Channel of Savings Group Formation

Chaired by Savings Revolution

While nearly all attention is focused on a facilitated approach to Savings Groups formation and training, evidence suggests that in some countries the peer-to-peer (P2P) channel forms substantially more groups. Significantly, the P2P channel has rarely had access to the training materials that the facilitated programs have perfected over two decades of Savings Group work. These materials are important to anyone forming a group: while members of experienced groups have deep intuitive knowledge of how groups function, they may not have the confidence, organization and concepts that are necessary to pass that knowledge on to others. This session will present an innovative approach designed to encourage and support P2P with simple online tools, publicized by social media. The approach is intended to lead to more groups being formed, and to give people the tools they need to train and guide groups that are of equal or higher quality to facilitated groups. Participants will also be asked to suggest how the system can be adapted and applied more widely, across many countries.

Speakers

Paul Rippey, Savings Revolution | Nancy Jordan, Wealth Walkers Savings Group
Capitalizing on Social Networks and Economies of Scale for Local Market Development

Chaired by VITAL

VITAL is expanding local markets for goods and services in remote areas of Colombia, through an innovative market development approach based on Savings Groups. The micro-franchise model links Savings Groups with each other – and commercial partners – to capitalize on social networks, create economies of scale, and expand local markets. The innovative uses of technology to identify local needs, market analysis, private sector partnerships, and the coordination of local distribution channels improve the sustainability of Savings Groups and expand the income generation opportunities for their members. The session will discuss the challenges and opportunities of this innovative approach and its potential for replication beyond Colombia.

Speaker

Olga Lucia Ruiz Martinez, VITAL

Chiefs and Churches

Chaired by World Relief

The era of big NGO programs that create and support Savings Groups seems to be ending. Now what? Maybe it’s time to turn to empowering existing local structures, like church networks and traditional leaders, to create and scale SGs. These networks are often efficient and effective. They already exist, they have management and staff in place, they are not necessarily limited by project funding cycles and they are known and respected. We will show how our programmes have empowered existing networks in Malawi, Rwanda and Zambia and how we learned to work with different structures, incentives and objectives. How could this be useful to you? We'll have plenty of time to talk about that too!

Speakers

Gift Mwase, World Relief Malawi | Chipili Mwaba, FSD Zambia | Courtney O’Connell, World Relief

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SG4Africa – Launching a Pan-African Consortium using Policy and Program Experimentation

Chaired by the Policy Experimentation and Evaluation Platform (PEEP)

SG4Africa is currently a consortium of 35 partners in 26 African countries and aims to conduct a comprehensive, systematic study on Savings Groups in their different national or regional forms on a pan-African level, relating the traditional social construct – such as Kenya’s harambee or Ghana’s susu - to modern enterprise development. SG4Africa will explore the use of project experimentation processes. This session will present policy and program experimentation in the context of Savings Groups, encouraging real-world applications to test innovative approaches in different countries and laying the foundation for future collaborations. Practical tools will be introduced and discussed as to how to apply these methodologies to answer policy and program intervention questions. Although policy experiments typically involve only a sample of the population, they have the potential for high impact as good practices can be scaled when results are proven, especially in the international context. Please come join this session to understand this new consortium, this cutting-edge approach and explore how you can participate.

Speakers

Grietjie Verhoef, PEEP | Christopher Boachie, PEEP | Dana Redford, PEEP
Policymakers Meeting on Savings Groups and the Role of Government

9:00 AM - 12:30 PM  AD10

Closed meeting by invitation only.

The meeting aims to support dialogue among policymakers on the role of government in the Savings Groups sector, and effective strategies to promote and leverage Savings Groups for financial inclusion and other development objectives.

Participants will explore the role of Savings Groups within national financial inclusion strategies, poverty reduction strategies, social protection programs and economic development.

By invitation only, the meeting includes nearly 45 representatives from diverse government ministries across Sub-Saharan Africa, directly responsible for the implementation of policies and programs related to Savings Groups.

Chaired by

Sponsored by
Please join us for a public gathering of SEEP’s Savings-Led Working Group (SLWG) where we will review progress on this year’s ambitious learning agenda. Working group members will share updates and solicit feedback on three initiatives – the release of the state of practice report on Savings Groups and inclusion; preliminary findings from a multi-country risk assessment of Savings Groups; and a new learning partnership on Savings Groups and women’s empowerment. Whether a long-time participant in the SLWG, a new member, or just interested to check out our work, all are welcome.

Speakers

Ashley Wheaton, Savings-Led Working Group

As co-facilitator of the Savings-Led Working Group, Ashley leads the planning and implementation of the working group’s activities on two key thematic areas: consumer protection and gender. Ashley has over ten years of experience developing and managing a broad range of international development programs ranging from alternative urban sanitation to microfranchising. After being introduced to Savings Groups while working in Bangladesh, Ashley was inspired to seek opportunities to promote and strengthen Savings Groups programs. Prior to joining SEEP, Ashley worked as an Economic Development Consultant at World Vision Australia where she supported their global scale-up of Savings Groups. Ashley is delighted to have the opportunity to contribute to the learning agenda of SEEP’s Savings-Led Working Group.

Zainab Asiimwe Mulinde, Women for Women International

Zainab Asiimwe Mulinde is The Associate Director, Economic Empowerment at Women for Women International. She is the Global Technical Lead on Economic Empowerment and Financial Inclusion programmatic interventions in conflict and post conflict countries where Women for Women International operates. She has over 20 years’ experience in program/project design, management and implementation around the world as well as in Banking and Microfinance. She has worked on projects and programs that support financial inclusion national strategies and intervention in different countries in Africa and Asia. She holds an MBA, Management as well as BA Education from Makerere University, Kampala.
Katherine Hughes, Nathan Associates

As a consultant in Financial Sector Development with Nathan Associates London, Katherine specializes in financial inclusion and capability, MSME development and financial product development. Katherine is currently managing DFID’s £26 million BFP-B program in Bangladesh to support MSEs access to financial services and also supported CGAP’s Smallholder Families Data Analytics and Data Hub project to generate deeper insights from the smallholder diaries across Africa and South Asia. She is also leading the SEEP funded research into Women’s Empowerment within Savings Groups.

Benjamin Allen, Catholic Relief Services

Ben is the Technical Advisor for Microfinance Research at Catholic Relief Services, where he evaluates the agency’s SILC programming and innovations. A specialist in rigorous research designs and analytical methods, Ben holds a Ph.D. in Political Science from the University of California, Berkeley, and served in the Peace Corps in Paraguay from 2004 to 2006.

FSD Africa is a non-profit company which aims to increase prosperity, create jobs and reduce poverty by bringing about a transformation in financial markets in sub-Saharan Africa (SSA) and in the economies they serve.

FSD Africa has partnered with The SEEP Network to implement the Savings Groups Evidence and Learning Initiative (SGELI), a partnership that is facilitating the sharing and use of evidence for and among organisations supporting savings groups to expand financial inclusion across SSA and beyond.

Through SGELI, FSD Africa and SEEP are developing demand-driven knowledge products and hosting high-impact learning events covering several important themes. At SG2018, activities include the FSD Africa-sponsored Savings Groups Technology Fair on 25th May.

For more information: www.mangostree.org/Technology-Fair
For more information about FSD Africa: www.fsdAfrica.org

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Conference Wi-Fi

Connect to the KCC Network & get online!
Reflections on SG2018 and Beyond

12:30 - 1:00 PM  MH1 - MH3

Simultaneously interpreted into French


Speakers

**John Schiller, Independent Consultant Moderator**

Since October 2017, John has worked with core SEEP staff and the Steering and Technical Advisory Committees to help organize the program for SG2018. His experience in development started in 1968 and includes extended assignments in Africa with the U.S. Peace Corps, Partnership for Productivity and CARE International. From 1995 to 2017 he served as Microfinance Adviser and then Savings Groups Advisor for Plan International where he led the development of a global Savings Group program across 30 countries. In recent years that program focused increasingly on youth and other vulnerable populations.

**Rew-Revealed Kataru, Aga Khan Foundation**

Ms. Rew-Revealed Kataru is the Director of Programs for Aga Khan Foundation in Tanzania overseeing AKF’s development programs across Economic inclusion, Food Security, Health, Education, Civil Society and Early Childhood Development with the aim to improve the quality of life of people in poor and marginalized societies, especially women and girls. Before joining AKF, Ms. Revealed worked for Care International to improve access to financial services and quality of life for communities through saving groups and business development. She also provided consulting services, including for Financial Sector Deepening Trust Uganda. Ms. Revealed has a Bachelor’s degree in Social Sciences and a Master’s in Business Administration from University of Glasgow. Ms. Revealed is interested in the development and empowerment of girls, women and youth.
**Aslihan Kes**, International Center for Research on Women

Aslihan Kes is a Senior Economist at the International Center for Research on Women (ICRW), where she leads research, designs and conducts evaluations, and develops and facilitates partner capacity building. Ms. Kes has over a decade of experience working on gender issues as they intersect with agriculture and food security, land and property rights, economic empowerment and women in the supply chain. She has analyzed the economic and social costs of maternal mortality, intimate partner violence and child marriage at the household, community and country-level, and she has developed approaches to integrate gender considerations into agricultural projects. Ms. Kes has also developed and tested new methods for obtaining quantitative information on women's and men's ownership, use and control of land and other assets and the nature of joint ownership and decision-making on land and assets. She has explored linkages between women's asset rights and economic empowerment. Her current work includes developing and testing options for inclusive energy access and distribution in India.

**Waringa Kibe**, Access to Finance Rwanda

Ms. Waringa Kibe, is the Country Director for Access to Finance Rwanda. She has been involved in financial inclusion for the last 22 years having worked with various organizations such as Faulu Kenya Microfinance Bank, the African Rural and Agricultural Credit Organization (AFRACA), the World Council of Credit Unions (WOCCU) and Global Communities and as a part time lecturer in microfinance for Strathmore University. She has been a “Bankers without Borders” (BwB) Volunteer under the Grameen Foundation and has conducted various consultancy assignments in market research, product development and curriculum development. She holds a Masters in Entrepreneurship from Jomo Kenyatta University of Agriculture and Technology, Diploma in Information Systems from Strathmore University and Bachelors in Mathematics and Economics from Egerton University. She is an alumna of the Harvard Kennedy School program, Rethinking Financial Inclusion: Innovation for Policy and Practice.
The Savings Groups Technology Fair – a post-conference event hosted by the SEEP Network in partnership with FSD Africa – enables participants to view and test tools, and connect with leading technology service providers.

A recent market survey conducted by the SEEP Network identifies over 20 technologies used by Savings Groups, and the development and market actors that engage with them. These tools include management information systems, mobile applications, information and communications technology, and other audio-visual tools to train and monitor Savings Groups, support and enhance group operations, train and monitor trainers, and deliver complementary financial and non-financial services. Collectively, these tools have the potential to improve the efficiency and effectiveness of group mobilization and training, the quality of Savings Group operations, and access to information and complementary services by Savings Groups. However, uptake remains low: information about available offerings is not easily accessible to potential users; the ability of technology service providers to reach potential users is limited; and a lack of understanding of the potential benefits, requirements and risks associated with specific technologies restricts their effective adoption.

The purpose of the Savings Groups Technology Fair is to facilitate relationships between technology service providers and potential users, and accelerate the uptake of appropriate technologies.

Exhibitors

[Images of exhibitors logos]
Hosted by CARE

La traduction simultanée en français sera faite lors de cet événement.

CARE’s recently completed POWER Africa project aimed to increase the financial inclusion of 480,000 poor, food insecure individuals and their households in rural and peri-urban areas in Rwanda, Burundi, Ethiopia and Côte d’Ivoire.

Using CARE’s Village Savings and Loan Association (VSLA) methodology and a complex suite of layered trainings geared toward entrepreneurship and business management, the project surpassed its targets reaching over 750,000 households. The project worked with local organizations and government to form, train, and link VSLA groups to financial service providers, mobile network operators and markets.

The project placed a major emphasis on data collection, monitoring, and learning and POWER Africa has yielded significant learning across a wide variety of topics that enabled CARE to better design and target programming to reach youth, food insecure, and women headed households across multiple contexts.

The session will share findings and lessons from POWER Africa. It will be geared towards practitioners, financial service providers, donors and supporting organizations who want to understand what worked, what didn’t and how this can be used to inform current and future programs.

This event will share insights from POWER Africa’s learning agenda, including:

- Youth livelihoods, focusing on adolescent girls in Burundi
- Designing gender equality considerations into financial inclusion programming
- Resiliency learning in Ethiopia and Burundi
- Processes and impacts of linking VSLA groups to formal financial service providers and mobile network operators

Speakers

Nicedore Nkurunziza, Burundi | Pascal Niyitegeka, Rwanda | Fati Karine Abdou, Cote d’Ivoire
Nebiyleul Tadesse, Ethiopia | POWER Africa Regional Team | Access Africa Team
Home to the most comprehensive resource library on Savings Groups, upcoming industry events, latest news, and discussions on stakeholder priorities and emerging areas of interest.

Learn more at mangotree.org

Thank you for joining us in Kigali.

We hope to see you at SG2020!

SG2020
THE POWER OF SAVINGS GROUPS
Agenda at a Glance

Pre-Conference Events | Monday, May 21

9:00 am

Peer Exchanges
Hosted by
CARE Rwanda
Catholic Relief Services
VisionFund Rwanda
World Relief Rwanda

4:00 pm

Early Registration

6:00 pm

Browse our learning products and technical tools in the easily searchable SEEP Resource Center.

Explore technical resources, webinars-on-demand, original blogs and SEEP’s learning initiatives in each of the five thematic areas!

Beat the rush on Tuesday morning!
Check in for SG2018 and collect your conference bag at the KCC entrance.

Explore SEEP’s New Website! www.seepnetwork.org

Explore our interactive Member Map to see the global reach of our 100+ members.

Our strength lies in our global reach
Through a global network of 100+ organizations working in 116 countries, we empower our members to enhance their collective ability to accelerate learning and scale impact.

Join the SEEP Network
Meet our Members

Browse our learning products and technical tools in the easily searchable SEEP Resource Center.
8:00 am
Registration | Concourse

9:00 am
Welcome Remarks | MH1-MH3

9:30 am
Plenary
Beyond Savings and Credit: Savings Groups as Catalysts of Social & Economic Change | MH1-MH3

10:45 am
Networking Break | Concourse

11:15 am
Peer Learning Sessions
Savings Groups as a Service: Business Models and Digital Tools for Sustainability and Engagement | MH1
De la transaction à la transformation : Les groupes d'épargne, l'action collective, et la participation politique des femmes en Afrique de l'Ouest | MH2
Using Savings Groups to Promote Resiliency During Times of Crisis | AD10
Bringing the Informal Into the Formal: A Step by Step Guide | MH3
Reflecting to Improve: Looking Back on Savings Groups for Vulnerable Populations | AD11

12:45 pm
Lunch | Fillini Restaurant
Lunch Session: New Release - State of the Savings Sector in Sub-Saharan Africa (1:00 - 2:00 pm) | MH1

2:15 pm
Peer Learning Sessions
Emerging Best Practice in the Design and Delivery of Digitally-enabled Financial Services for Savings Groups | AD10
Indashyikirwa: A Gender-transformative, Economic Empowerment Program to Prevent Intimate Partner Violence | AD11
How Low Can We Go? Evidence-based Approaches for Savings Groups | MH3
Formal Finance and Informal Groups: Inside the Black Box | AD12
Construyendo oportunidades de liderazgo e ingresos para adolescentes y jóvenes | MH2

3:45 pm
Networking Break | Concourse

4:15 pm
Debate | MH1-MH3
For the Savings Groups sector to achieve scale and quality, donors must exit to allow the private sector and government to take over group formation and ongoing support.

5:45 pm

6:00 pm
Cocktail Reception

7:30 pm
Agenda at a Glance

Conference Day 2 | Wednesday, May 23

8:00 am
Registration | Concourse

9:00 am
Plenary
Scaling Outreach, Social Safety Nets and the Delivery of Public Services: Savings Groups and the Role of Government | MH1-MH3

10:30 am
Networking Break | Concourse

11:00 am
Peer Learning Sessions
Scaling Savings Groups through Government Programs – Motivations, Achievements and Challenges | MH2
Making Savings Groups Work for Women: An Evidence Review | AD12
Leveraging Savings Groups to Increase the Impact of Cash Transfers | MH1
Post-Project? No-Project? Four Approaches to Savings Group Sustainability and Growth | MH3
Inclusive Savings Groups and Finance: Empowering Persons with Disabilities | AD11
Speeding Up Useful Linkages: Reducing Time in Meeting Group Demand for Formal Services | AD10

12:30 pm
Lunch | Fillini Restaurant

2:00 pm
Peer Learning Sessions
Stratégies nationales d’inclusion financière : Les groupes d’épargne et le rôle des promoteurs | MH2
Reaching the Hard to Reach: Insights for Working with Female Sex Workers | AD10
Achieving SDG1: The Role of Savings Groups in Reaching the Poorest | MH3
Making Small-Scale Savings Work with Linkage Banking | AD12
Want to Empower a Woman? Provide her with Reproductive Health Access! | MH1

3:30 pm
Networking Break | Concourse

4:00 pm
Debate
Formal Financial Institutions can and should take responsibility for the formation and ongoing support of Savings Groups | MH1-MH3

5:30 pm
Agenda at a Glance

Conference Day 3 | Thursday, May 24

8:00 am
Registration | Concourse

9:00 am
Innovation Stations - Round 1

9:40 am

9:50 am
Innovation Stations - Round 2

10:30 am
Networking Break | Concourse

11:00 am

12:30 pm
Closing | MH1 - MH3

1:00 pm
Lunch | Fillini Restaurant

Post-Conference Events | Friday, May 25

9:00 am
POWER Africa Learning Event: Dissemination of Findings and Lessons from CARE | AD10

1:00 pm
Savings Groups Technology Fair | AD12