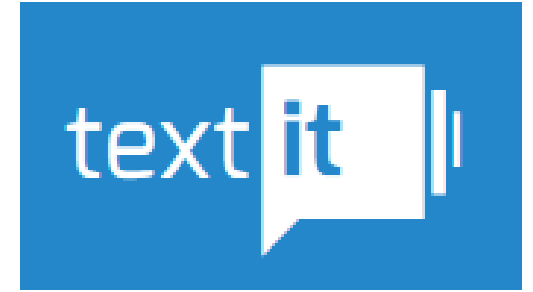


world relief[®]



text it

Longitudinal Tracking of
Graduated Savings Groups

textit.in

STAND/WITH THE VULNERABLE™

Who We Are: Organizational Background

International
development
organization

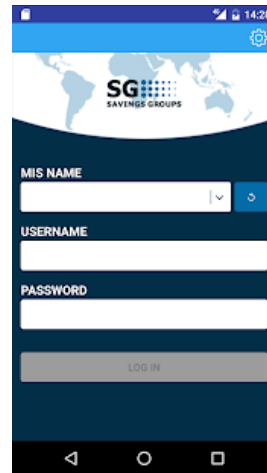
Over 70 years
impacting people
in over 100
countries

Working in savings
since 2008, in 11
countries



Who we are: Digitization Experience

- e-Recording: Rwanda, 2014-2016
- MIS Savix App: Turkana Kenya, since 2016
- Mwend digital savings platform: Rwanda, started in 2018
- text it: DRC, since 2016



MIS Savix App



Staff training a group in e-recording

The Product: What it is

The Problem:

- Project funding cycles, the remoteness of SGs and pressure to increase efficiencies do not easily allow for long-term monitoring
- We hypothesize that groups continue and even increase savings, but have no long-term evidence

Solution: text it

- SMS-based platform
- Series of questions sent via SMS to groups
- Stored on central data base on facilitating agency's account (textit.in)



Group sending their share out information

The Product: Process

- At shareout, SG makes missed call to facilitating agency's host phone
- 7 question survey flow is launched
- One question sent via SMS at a time
- Upon successful reply of first question, the next question is sent until successful completion of the survey
- If an error, same question is sent again with further clarification

Greetings! Congratulations on your share out! World Relief would like to collect some information on the success of your group.

- On the day of the share out, please send a missed call to this number: **+243998942747**
- Then, you will receive a series of questions in text messages
- Please respond to each question with a number response with no separation between the numbers (e.g. 2015500 as the answer to the total amount shared out)
- The first question will ask your group number; your group number is: **1**
- There will be no cost to you for sending these messages (you will be given a small stipend to cover all the SMS charges)

Thank you very much for your help and information. We wish you good luck in the next cycle of savings!

Instructional sheet given to groups at first shareout for future reference

Text It Questionnaire

- 1** What is your group number? (Please make sure this number matches the number on the small instruction card that was given to you by your FO or VA informing you of your group number. If this is not your first cycle, make sure this is the same number you sent in the last time you did this process).
- 2** What is the cycle # just completed? (send numerical response)
- 3** What was your share value? (send numerical response) What was the share value your group started this cycle with? (send numerical response)
- 4** What was the total # of shares purchased in the group? (send numerical response)
- 5** What was the total amount the group shared-out? (send numerical response)
- 6** How many members are in your group? (send numerical response) only acceptable answers 10-30
- 7** Will you continue with a new cycle? Send 1 for yes, 2 for no
- 8** Thank you for participating in this survey! We value your feedback.

The Product: World Relief's Experience

- Currently tracking 76 groups: all have continued saving after their 1st cycle
- 24 groups are in their 4th cycle
- By the 2nd or 3rd cycle, 28% of groups have doubled their share value

Results:

	Cycle 1-2 increase	Cycle 2-3 increase	Cycle 1-3 increase
Avg. savings	45%	39%	102%
Avg. dividends	25%	59%	99%
Avg. share-out	40%	44%	101%

	Cycle 1	Cycle 2	Cycle 3
Avg. return on equity (ROE)	32%	27%	32%



The Offering

Free set-up and ongoing use of website (textit.in)

- Account set-up
- Usage of site
- Storage of information
- Creation and maintenance of question flow

Costs:

- 1000 complementary credits (one credit per message sent/received)
- \$0.02 per additional credit
- Airtime for phone sending and receiving *text it* messages
- Airtime for savings member's phone sending messages

Requirements:

- Mobile network connection in groups' locations
- One phone to serve as central hub to send and receive messages (using data and mobile network)

Offering: World Relief's Support

- Using the *text it* system
- Creating and utilizing flows
- Working with translations
- Exporting and analyzing data
- Troubleshooting various challenges faced on the field

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