

From Cash to Digital Savings Groups

Reflections from a pilot in Tanzania

Can digital savings groups be a pathway to digital confidence for women?

Cash Saving Groups: The Problems



1. Burdensome Book-keeping



2. Limited Visibility into Group & Individual Finances



3. Long Meeting Times



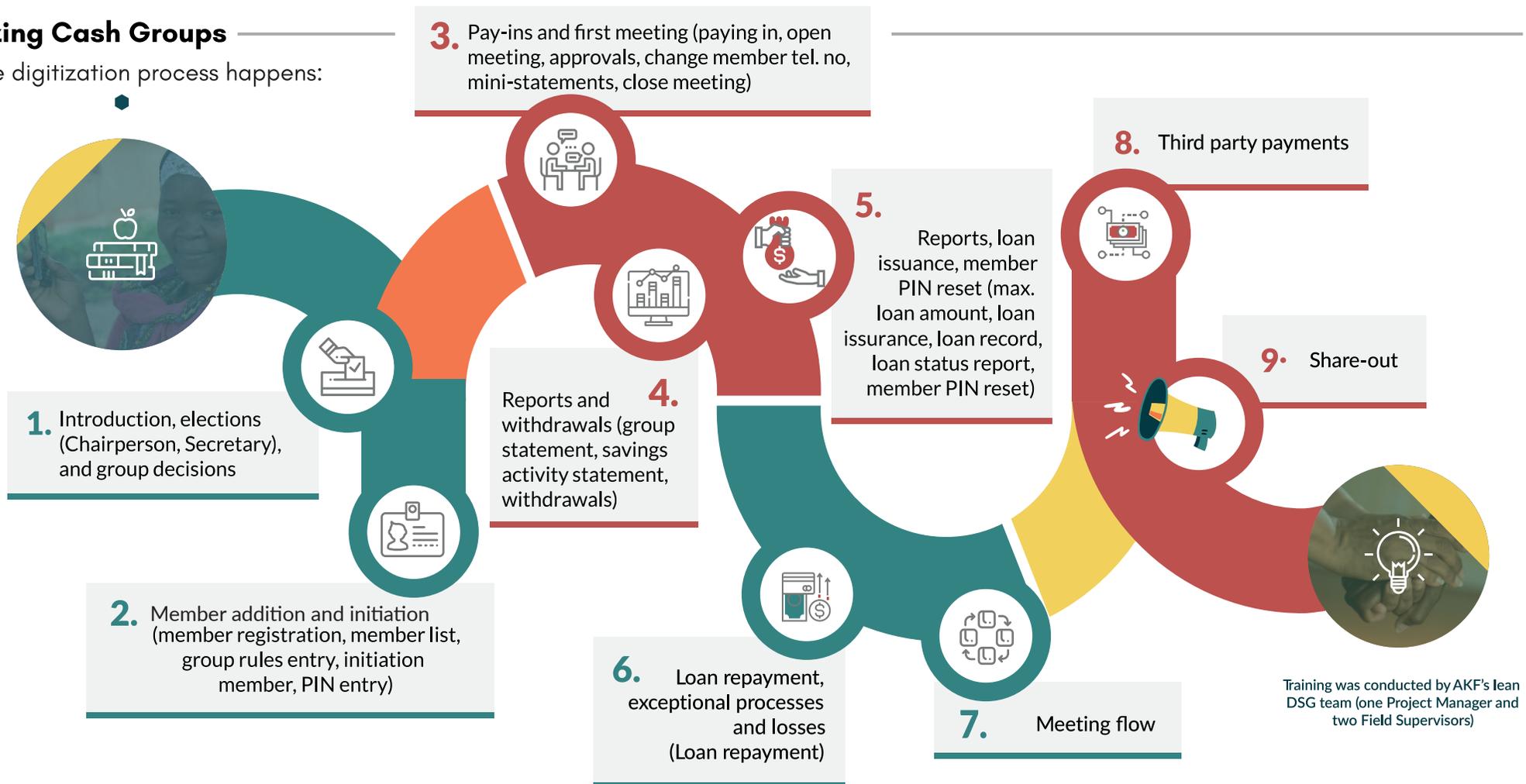
4. Limited Savings Amounts



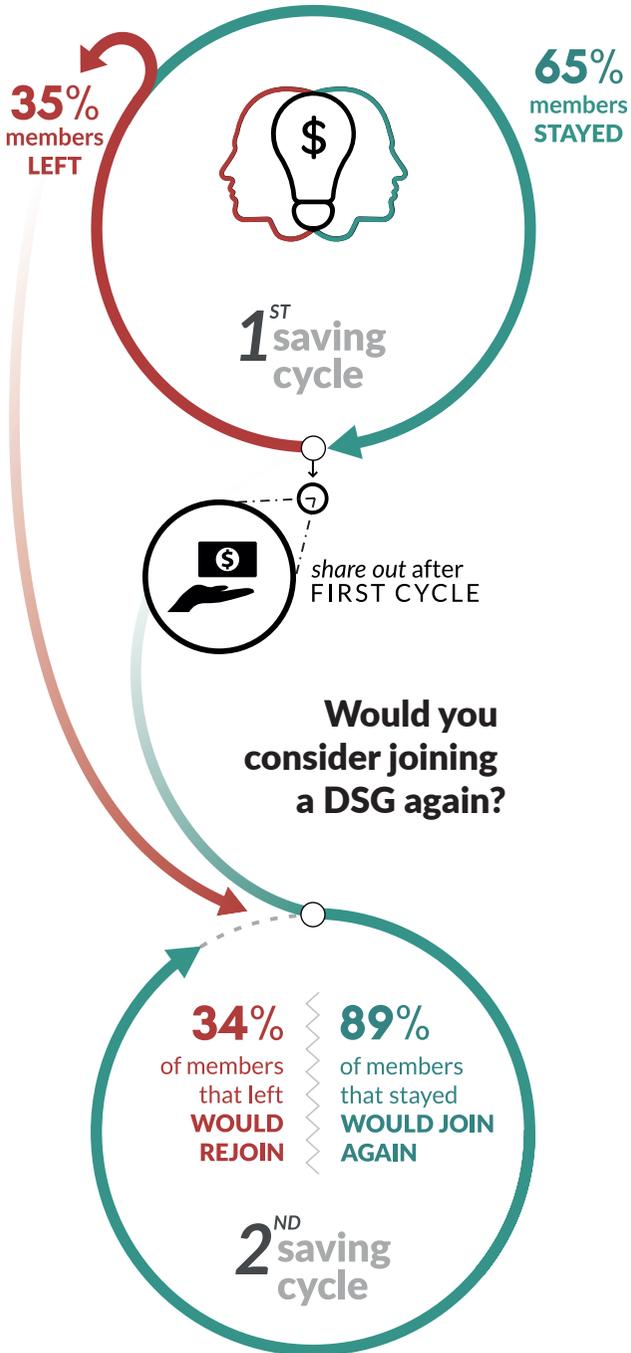
5. Safety of Cash

Digitizing Cash Groups

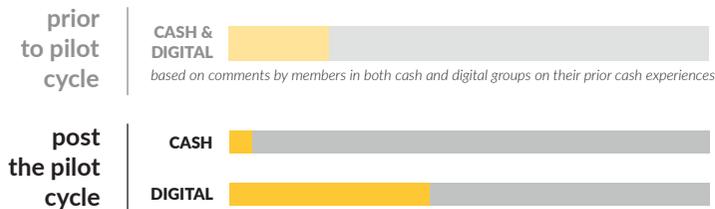
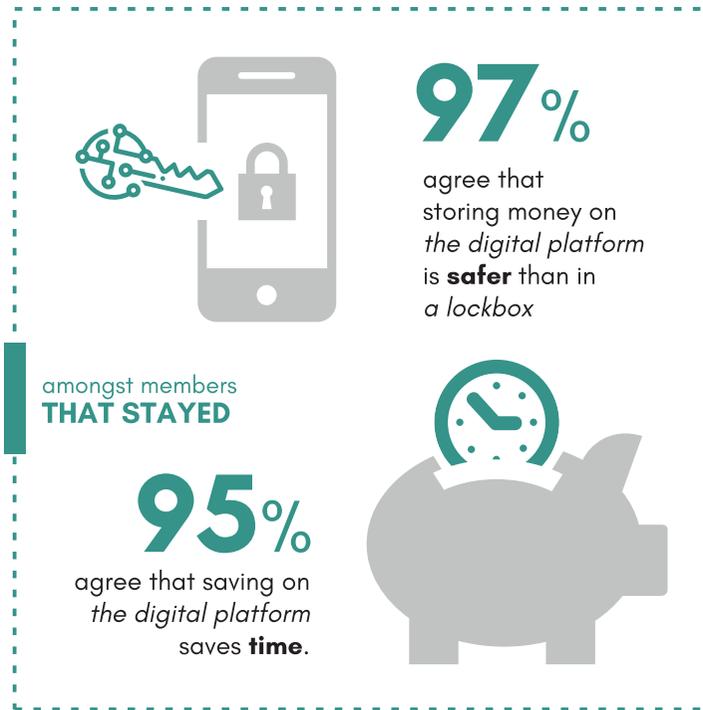
How the digitization process happens:



theme **1** | **ADOPTION**



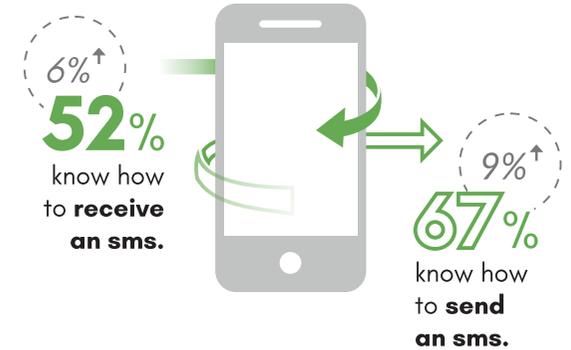
theme **2** | **EFFECT OF DIGITIZATION**



Digitization **reduced** feelings of shame, worry, guilt and stress, created by the thought of missing meetings or contributions.

theme **3** | **IMPACT ON DIGITAL KNOWLEDGE**

increased level & ease of use of mobile phones



increased ease of use of mobile money

