Savings Groups: Designing for Impact
Agenda

- What kinds of populations are we talking about?
- A pathways approach to economic strengthening
- Savings Groups and your Theory of Change
- The tension between self-selection and targeting
- A practitioner's perspective: George Mukisa
- Q & A
Examples of vulnerable populations

- Children
- Caregivers of orphans or other vulnerable children
- Adolescent girls
- The most poor
- Internally displaced people
- Disabled
What kind of population are you designing your savings group programming for?

A. Children or youth
B. People impacted by HIV/AIDS
C. Disabled populations
D. Other
Economic-strengthening pathway

- Recover assets and stabilize household consumption
- Build self-insurance mechanisms and protect key assets
- Smooth household consumption and manage household cash flow
- Smooth household income and promote asset growth
- Expand household income and consumption

Secure and resilient households, child well-being

Asset protection and stabilization

Household assets and income

Decreasing economic vulnerability

Destitution, households and children in distress

Adapted from Jason Wolfe and Colleen Green (2012)
# Economic Well-Being and ES Category

<table>
<thead>
<tr>
<th>Households that are . . .</th>
<th>Are ready for livelihood . . .</th>
<th>Which includes strategies to . . .</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prepared to grow</td>
<td>PROMOTION</td>
<td>Grow income and expenses</td>
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<tr>
<td>(somewhat vulnerable)</td>
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<tr>
<td></td>
<td></td>
<td><strong>Enterprise Development</strong></td>
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<tr>
<td>Struggling to make ends meet</td>
<td>PROTECTION</td>
<td>Match income to expenses</td>
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<tr>
<td>(very vulnerable)</td>
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<td></td>
<td></td>
<td><strong>Money Management</strong></td>
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<tr>
<td>In destitution</td>
<td>PROVISION</td>
<td>Meet basic needs</td>
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<tr>
<td>(most vulnerable)</td>
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<td><strong>Consumption Support</strong></td>
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</tbody>
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Adapted from LIFT and PEPFAR
Savings Groups can be an appropriate strategy for which group?

A. Those “prepared to grow”
B. Those “struggling to make ends meet”
C. Those “in destitution”
D. All of the above
What is a Theory of Change?

- Expresses a **causal pathway** for change.
- Focuses on **assumptions** about how change happens.
- **Tests** assumptions through project design and monitoring & evaluation.
- Focuses on **how change happens**.
Self-selection & targeting
How can we design SG programs that are *open to all* but *designed for our target population*?

- Community sensitization strategy
- Meeting times and locations
- Facilitator selection and training
Overview:
The National Union of Disabled Persons of Uganda (NUDIPU) an indigenous umbrella organization for all categories of disabled persons of Uganda was formed in 1995 with a mandate of promoting the empowerment of persons with disabilities (PWDs) through their savings and credit groups project.