



DSG HUB

the digital savings group community

DSG HUB CONTENT TEMPLATES & FILTERS

GUEST BLOG & RESOURCE POST



Feb 2025



TABLE OF CONTENTS

A NOTE TO COMMUNITY CONTRIBUTORS..... 2

GUEST BLOG POST TEMPLATE 3

RESOURCE TEMPLATE..... 9

FILTERS & TAGS.....12

A NOTE TO COMMUNITY CONTRIBUTORS

Thank you for developing content for the DSG Hub. We encourage Community Contributors to use our customizable content templates presented in this document. These templates help ensure that the proposed content meets our [Content Submission Guidelines](#) and publication criteria.

Regardless if the proposed template is used, we strongly encourage submissions developed with the author’s own voice and submitted in the style and format of the contributor. We also encourage contributors to select filters and tags presented at the bottom of this document to help users find the blog post or resource easily.

We look forward to your submission!
DSG Hub Editorial Team

GUEST BLOG POST TEMPLATE

Please review the DSG Hub [Content Submission Guidelines](#) before drafting a guest blog post for the Hub. All original guest blog posts must include all required components outlined in this template.

BASIC INFORMATION



Title	Beyond savings: from village savings groups to community financial institutions in refugee settings
Subtitle (if any)	Lessons on governance, growth, and inclusion from the REAL project in western Uganda
Individual author(s)	Søren Theilgaard (primary) and Karina Lynge (secondary), ADRA Denmark
About the author(s)	Søren Theilgaard works with resilience, market-oriented livelihoods, rural finance, and agribusiness at ADRA Denmark. Karina Lynge works with humanitarian programming, resilience, peacebuilding, and social cohesion at ADRA Denmark.
Author's photograph	
Photographs & other audiovisual content	



Photo credit: ADRA Uganda / REAL project

Date of submission

April 8, 2026

ABSTRACT

This blog post explores what the REAL project in western Uganda can teach the DGS community about how savings groups grow, and what digital record-keeping can and cannot do to support that growth. Drawing on experience from refugee and host communities in Kyaka II and Rwamwanja, it shows that savings groups can evolve into stronger community financial institutions when financial growth is matched by governance, inclusive leadership, and trusted record systems. It highlights the role of Village Savings and Loan Federations in expanding access to larger loans, strengthening financial coordination across groups, and laying the groundwork for possible future linkage with formal finance. A key lesson is that digital tools can improve transparency, confidence, and coordination, but only where access is shared and governance is already reasonably strong. It also reflects on settlement differences, women's leadership, and the mixed lessons on digitisation in displacement settings. The content will be especially useful for practitioners working on savings groups, financial inclusion, digitisation, and livelihoods.

BODY OF THE BLOG POST

Each blog post should be between **300 and 1,500 words**. Please aim for **600 to 1,000 words**. For longer blog posts, we encourage authors to use headings and sub-headings to break up the text.

Introduction: Beyond Saving Groups

The Resilience Enhancement for Adapting Sustainable Livelihoods (REAL) project worked with refugee and host communities in Kyaka II and Rwamwanja refugee settlements in western Uganda. Implemented by ADRA Uganda with technical support from ADRA Denmark, the project combined access to finance, climate-smart agriculture, market-oriented livelihood support, and a strong focus on gender equality, women's leadership, and social cohesion.

Savings groups are often understood as small, local mechanisms for saving, borrowing, and annual share-outs. The project showed that they could become something more. Across Kyaka II and Rwamwanja, Village Savings and Loan Associations (VSLAs) evolved beyond basic savings groups into more structured community financial institutions. It was not only that savings increased, but that stronger groups developed the governance, coordination, and financial capacity needed to move beyond basic savings and lending. An important question for the DSG community was this: as groups grow, can digital record-keeping help them become more transparent, trusted, and better able to manage growth?

From group growth to stronger financial structures

The numbers showed clear growth. Between 2023 and 2025, the 70 VSLAs supported under REAL increased their combined savings from about UGX 265 million to around UGX 480 million. Over the same period, their combined loan portfolio grew from about UGX 231 million to UGX 330 million, while the number of active borrowers increased from 1,340 to 1,915. These figures indicated that VSLAs under REAL had become more active community-based financial structures, with more capital circulating through savings and lending and more members accessing loans for livelihoods, investment, and business activities. As these volumes grew, reliable and transparent record-keeping became more important, making digitisation increasingly relevant to governance, accountability, and trust.

Why federations matter

One of the key insights from REAL was that individual VSLAs faced clear limits as groups matured. They could mobilise capital and provide useful loans, but larger investments in agriculture, trade, processing, and other group-based activities often required more capital than a single group could manage on its own. Under REAL, Village Savings and Loan Federations (VSLFs) were introduced as second-tier structures to address that challenge. By pooling capital across groups, improving record consolidation, and promoting standardised practices, VSLFs created a pathway toward larger and more flexible loans than individual VSLAs could manage on their own.

By the end of the project, the federations were still in an early stage of development, but they had already begun to play a more substantial financial role. Across the seven VSLFs in the project, total pooled savings reached UGX 43.28 million. A total of UGX 62.79 million had been loaned out, UGX 46.15 million had already been returned, and UGX 5.74 million had been generated in interest income. These findings suggested that the federations were beginning to operate as emerging financial hubs, with active capital circulation, repayment, and income generation already taking place.

This mattered because it changed how savings groups could be understood in refugee settings. In displacement settings, VSLAs proved to be more than informal savings mechanisms: they could evolve into stronger community financial structures that supported capital management, governance strengthening, and social cohesion. VSLFs were central to that progression because they enabled groups to move beyond the limits of individual savings groups. At the same time, VSLFs were still emerging rather than fully developed institutions. But the project showed that they were already beginning to build some of the conditions that could support future linkage with formal finance, including stronger governance, more standardised practices, improved record systems, and growing confidence in managing larger loan volumes. This is also where the digital dimension becomes important: not only in digitising a savings group, but in strengthening record systems that remain trustworthy as institutions become larger, more structured, and more financially active.

Governance, leadership, and local context

REAL also showed that this kind of progression was not driven by finance alone. Across the two settlements, performance was shaped less by group age than by governance practices, leadership quality, peer mentorship, and access to livelihood opportunities. Groups with leadership accountability, transparent savings systems, and stronger follow-up support recorded stronger savings discipline and more productive loan use. Financial literacy, entrepreneurship and loan management training, as well as peer learning and exposure visits, also helped strengthen group rules, record-keeping, and repayment discipline.

The contrast between the two settlements made this especially clear. Rwamwanja demonstrated stronger financial momentum, with faster gains in savings and loan growth and more dynamic lending activity. Kyaka II, by contrast, showed greater structural stability, stronger governance discipline, and clearer administrative coherence. This difference mattered because it suggested that programme strategies should remain settlement-sensitive rather than assuming that all groups developed in the same way.

Another important lesson concerned leadership, and especially women's leadership. Women held at least one key committee position in more than 80 percent of groups, and women's leadership at VSLA level was often associated with stronger transparency, clearer record-keeping, more consistent rule enforcement, and greater member trust. At the same time, the project also highlighted a risk: women's influence appeared to decline at federation level, where leadership became more administrative and less participatory, and where chairperson

roles were more commonly held by men. The progression from VSLA to VSLF was therefore not automatically gender-inclusive, and the findings pointed to a need for more intentional support for women's institutional leadership in higher-level structures.

What digitisation helped – and where it struggled

This became especially important once digital tools were introduced. Under REAL, digital record-keeping through MOBIS was introduced primarily as a governance and transparency mechanism. In groups where governance, literacy, and shared access were already relatively strong, digital systems helped improve confidence, repayment tracking, and visibility of group finances. Digital tools also showed potential for tracking federated loans and helping demonstrate financial credibility to SACCOs and banks.

However, digitalisation produced mixed results. In weaker groups, or where digital capacity was concentrated in one person, digitalisation could reinforce gatekeeping and reduce transparency rather than improve it. In some cases, digital leadership shifted toward younger, better educated male members with access to smartphones, data, and literacy, creating a risk of reducing women's participation in financial decision-making. A central learning from REAL was that digitalisation could strengthen governance but not replace it. It supported accountability only when paired with transparency, shared access, and inclusive training. For the digital savings community, that may be one of the most important takeaways: digital tools add value when they deepen collective visibility and trust, not when they move information further away from ordinary members.

Conclusion: Digital tools are not a shortcut

The broader lesson from REAL was about what it took for savings groups in refugee settings to evolve into more durable financial and social institutions. Across the project, the same foundations kept reappearing: accountability, trust, documentation, inclusive leadership, governance strengthening, mentorship, and realistic institutional development over time. Financial expansion was strongest when it was paired with stronger governance, more standardised practices, and better record systems. Digitisation mattered, but not as a shortcut. It mattered because, when introduced well, it helped stronger groups become more transparent, more credible, and better able to manage growth as groups became larger and more structured.

In refugee settings, the future of savings groups may not lie only in helping households save more. It may also lie in helping communities build trusted financial structures whose records, decisions, and leadership remain visible and inclusive as they grow. That is where digital savings systems can make a real contribution – if they are designed to strengthen group ownership rather than replace it.

Key Takeaways

- Savings groups can evolve beyond basic saving and lending into stronger community financial institutions when governance and record systems evolve alongside them.
- Federation models can help groups access larger loans and build stronger financial coordination across saving groups.
- Digital record-keeping strengthens trust and accountability only when access is shared, inclusive, and linked to good governance.

Take Action

- Invest in governance, mentorship, and user training before scaling digitisation.
- Design digital record systems around shared access and member visibility, so information does not become concentrated in a few hands.
- Strengthen and protect women's participation and leadership as saving groups move from group level to federation level, and from paper to digital systems.

RESOURCE TEMPLATE

The DSG Hub will publish a wide range of high-quality resources of relevance to the DSG community, including learning briefs, case studies, DSG member stories, decision trees, flowcharts, infographics, presentations, videos, interviews, how-to guides, and tip sheets. If you are developing a resource with the DSG Hub in mind, we encourage you to use this template as a guide, but this is not required. While we do not intend to develop a template for each type of resource, we recommend incorporating information specified below to make each resource as practical and easy to use as possible. Please review the DSG Hub [Content Submission Guidelines](#) before developing the resource.

BASIC INFORMATION

Title	Insert a concise title which is both informative and will capture the reader’s attention.
Subtitle (if any)	This is an optional field.
Individual author(s)	Insert full name in natural order, usually First and Last Name. If there are multiple authors, separate them with commas
Publisher / institutional author(s)	Insert name of the institution(s) which developed and/or published the resource
Date of submission	

ABSTRACT

- Each resource will have a “resource card” with a short abstract posted in our “resource library.”
- A resource abstract should be written in English, self-contained, understandable to a wide audience, and succinct, i.e., no longer than 1-2 paragraphs and 100-300 words.
- Each abstract should begin with an introduction (one self-contained sentence) and briefly explain the salient aspects of the content, i.e., a) main purpose; b) key takeaways or lessons learned and their significance for the DSG community; and c) a specific audience (e.g., technology providers) who will find the content most useful.
- Abstracts should avoid abbreviations and should not include citations.

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BODY OF THE RESOURCE

Introduction

Include a concise introduction focusing on the following questions:

WHAT & WHY	What is the resource about and why was it created? Briefly describe the resource, focusing on its type and format (e.g., training manual or learning brief), purpose, and relevance for the DSG community.
WHO	Who is the resource intended for? Be very specific about the audience who will find the resource most useful (e.g., DSG program managers or trainers)
WHERE	What is the geographic scope of the resource? Where was it created, used, tested, or implemented? Is it adaptable to other contexts?
WHEN	At which stage of the DSG project should the resource be used? How much time is needed to read, use, or implement the resource?
HOW	How should the resource be used? Provide clear, step-by-step guidance on how to use the resource in the most optimal way. If feasible, specify the costs, materials, and other resources needed to implement it.

Main Section

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Key Takeaways or Lessons Learnt

Include 2–3 short bullet points with information that you would like the reader to remember after reading the resource.

- [Key takeaway no. 1]
- [Key takeaway no. 2]
- [Key takeaway no. 3]

Recommendations

Insert 2–3 short bullet points with recommendations for the readers.

- [Recommendation no. 1]
- [[Recommendation no. 2]
- [Recommendation no. 3]

Citations (Footnotes, Endnotes, or Bibliography)

Provide citations to external sources used to develop the resource.

Conclusion

BRANDING, ACKNOWLEDGMENTS, AND DISCLAIMERS

Please use your own institution's branding and standard language for acknowledgments and disclaimers. If you do not have it, please feel free to use the following templates to develop them.

- **Sample disclaimer.** The [title] was financed by [donor], through a grant provided to [institution]. The statements contained in this resource are the work of [authors and/or institutions] and do not necessarily reflect the views or policies of [institution, e.g., donor]. Responsibility for any errors, interpretations, or omissions lies solely with the authors.
- **Sample acknowledgments.** The [title of the resource] was created [authored/developed/written] by [names and titles] at [institutions]. [Names, titles, institutions] oversaw the development of the resource and provided substantive and editorial support. This work would not have been possible without the contributions of numerous individuals. The authors are grateful for the time rendered by those who [reviewed, edited, translated] the resource, including [names, titles, institutions]. Special thanks go out to community members in [country, town, village] who so willingly shared their time and insights with us. Last but not least, we wish to sincerely thank [donor] for funding [name of the project] through which this resource was developed.
- **Sample copyright/credit language.** Copyright © [year] [institution]. Sections of this publication may be reproduced, distributed, or adapted for non-commercial purposes without permission from [institution]. Please credit [institution] where any such use involves publishing a part of this resource. For further information, please contact us at [contact information]. Cover page photo: [description]. Photo courtesy of [name of photographer].

FILTERS & TAGS

FILTERS

FILTER BY TOPIC

[Please select the topic that best describes the resource]

- Digital Tools
- Financial Inclusion
- Gender Inclusion

FILTER BY RESOURCE TYPE

*[Please select **one** that best describes the resource]*

- Blog Post
- Article
- Research
- Tool
- Training
- Brief
- Multimedia

FILTER BY REGION

*[Please select **all** that apply]*

- Global
- North America
- Latin America & the Caribbean
- Europe & Central Asia
- Middle East & North Africa
- Sub-Saharan Africa
- Asia Pacific

FILTER BY LANGUAGE

*[Please select **one**]*

- English
- Spanish
- French
- Arabic
- Other *[please specify]:*

FILTER BY PUBLICATION DATE

From XXXX

To XXXX

This filter is based on a range. Please specify the year of publication when submitting your resource.

TAGS

*[Please select **no more than 10 tags TOTAL**. You may propose new tags that are currently not listed. Please highlight secondary tags (beyond the 10 limit) in yellow]*

New proposed tags (if any):

TECHNOLOGY SECTOR

- Technology Solutions
- Digital Literacy
- Digital Inclusion
- Digital Recordkeeping
- Digital Payments
- Innovation
- FinTech
- Mobile Device
- Mobile Phone Access
- Internet Access
- Digital Transformation

FINANCIAL SECTOR

- Financial Service Providers
- Formal Finance
- Informal Finance
- Financial Literacy
- Financial Inclusion
- Financial Products & Services
- Digital Financial Services
- Mobile Money

DSG IMPLEMENTATION

- Digitization Planning
- Project Design
- Project Budgeting
- Project Implementation
- Risk Management
- Human Resources
- Training
- Research & Analysis
- Monitoring & Evaluation
- Evidence & Impact

DSG USER EXPERIENCE, BENEFITS & RISKS

- User Experience
- Digitization Benefits
- Digitization Risks & Barriers
- Digitization Costs
- Digital Identity
- Data Privacy & Security
- Personal Security
- Security of Funds
- Social Cohesion
- Peer Learning
- Ethics
- Consumer Protection
- Customer Service
- Technology-Facilitated Abuse

GENDER & SOCIAL INCLUSION

- Gender
- Social Inclusion
- Youth & Children
- Migrants & Refugees
- Aging & the Elderly
- Disability
- Literacy & Numeracy
- Rural Populations
- Urban Populations
- Digital Divide

INDUSTRY STANDARDS & REGULATIONS

- Law & Policy
- Governance
- Industry Standards
- Program Quality

OTHER

- COVID-19
- Shocks & Stresses
- Resilience
- Economic Development
- Urban Development
- Rural Development
- Community Engagement
- Change Management