

CONCEPT NOTE

Monitoring & Evaluation Endline Survey Mission ABC Sanduk Analog to Digital Project

Traditional Meets Digital: The Sudan's Sanduk Saving Scheme

Bridging traditional cooperation into the digital age to help communities manage their money and protect their businesses

Overview

Sudanese and South Sudanese women out of necessity and with a spirit of self-reliance, have begun to venture into economic activity by setting up small scale businesses that can help to provide a supplementary income. One of the major challenges these women face is access to loans and savings schemes to strengthen their economic standing and the resiliency of their income-generating activities. Over time, to solve this themselves, women have developed a traditional savings scheme called 'Sanduk'. In a Sanduk, each member deposits money periodically and the collective disperses the pooled savings to one recipient per iteration. This system has helped women across both countries plan savings as well as raise start-up capital at an interest free rate. This initiative is aimed at building out a financial service product offering adapted to the localized context that can expand the existing Sanduk scheme, as well as formalize these groups into more robust savings and credit cooperatives (SACCOs). This initiative will result in economic and social empowerment of vulnerable women/communities. Secondly is inclusion of underserved and under-resourced women/communities in the formal digital and banking economy. This initiative will also build the confidence and self-esteem of the local and indigenous communities via the celebration, honoring, recognition, and scaling of a traditional savings practice.

The Acclab concluded the initial stages of co-creation, community immersion, baseline mapping and mid-term monitoring and evaluation of the activity's implementation. From the successful collection of the baseline survey data an experimental group of 131 participants from 6 local Sanduk groups.

The experimental group was then equipped with a combination training to improve their basic financial and digital literacy skillsets and gender empathy session to discuss some of the gender related challenges related to women in informal business.

The groups also enrolled on the mGurush platform to begin digital migration of their Sanduk's.

In this monitoring and evaluation mission, the Accelerator lab will conduct the endline survey and track the continual impact of the interventions, empowerment trainings and the booster packages on the experimental group.

Workplan/timeline:

The Acclab team plans to be on the ground in Warwar/Aweil from 16 Jan 2023 to 20 Jan 2023. During this period, the lab in conjunction with mGurush will conduct the operational analysis of the digital sanduk as well as the endline surveys required by the ABC team for Monitoring & Evaluation.

16 Jan 2023 – Juba - Aweil

17- 18 Jan 2023– Conduct interim survey / M&E - Warawar, Aweil East, NBG

19 Jan 2023 – Lunch/group briefing & certificate handout

20 Jan 2023 – Aweil – Juba

Objective:

User case analysis of the operation of the 4 experimental digital Sanduk groups. Conducting of the endline survey to track impact of the interventions.

1. Use case scenarios operational map of 4 experimental Sanduk
2. Endline survey conducted to all experimental group members

Outcomes:

1. Data captured from endline survey to be shared with ABC for M&E purposes as well as impact assessment of interventions.
2. Contributes to proof of concept and final feasibility report
3. End term video documentary

Working Budget:

Item	Detailed Specifications	Unit	Qty	Unit price	Total Cost USD
Flights	Flights to Aweil	1	3	550	1750
DSA	DSA Aweil	3	7	260	5460
Translator	2 translators	2	1	100	200
Venue	4 days	4	1	100	400
Community Mobilizer fee	1 Community Mobilizer	1	1	150	150
Caterer: food	1 plate of food for 131 participants	1	131	10	1310

Caterer: water	1 bottle of water for 131 participants	4	131	1	524
Caterer: Sodas	1 bottle of soda for 131 participants	4	131	2	1048
Bank Fee	Bank off-site payment fee	1	1	2000	2000
Total (in USD)					\$12,842

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