

## CONCEPT NOTE

### Baseline survey and sensitization launch for the Sanduk Analog to Digital Project

#### Traditional Meets Digital: The Sudan's Sanduk Saving Scheme

Bridging traditional cooperation into the digital age to help women and crossborder traders 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 practices.

With the co-creation, and community Immersion phases complete, the Accelerator Lab is now moving towards the launch of the experiment. The first activity is the administration of the baseline survey to collect demographic details for the experimental group. These details will not only help our team identify and select the participants, but also provide us with a baseline to measure progress made and impact of the impact of this experiment.

The second activity will be a sensitization workshop, where the Acclab team will thoroughly brief participants about the anticipated interventions and conclude with a celebratory launch event on Saturday. The launch event will bring together all stakeholders, partners, and supporters of this initiative. During this launch event we plan to update the community about the project but most importantly celebrate and recognize the effort put forth thus far.

## Workplan/timeline:

The Acclab team plans to be on the ground in Warawar/Aweil from Dec 6<sup>th</sup> to Dec 17<sup>th</sup> to conduct baseline data gathering, and a sensitization workshop.

**Dec 6-8<sup>th</sup>** -Baseline survey administered to experimental group in Warawar (This survey will collect basic demographic details as well as baseline details for sources of income, and assets available to participants).

**Dec 9<sup>th</sup>:** Review survey results

**Dec 10<sup>th</sup>** Sensitization workshop and launch of Innovation pilot (explain the innovation to experimental group, gov stakeholders, and implementation partners).

**Dec 11-12<sup>th</sup>** Review sensitization workshop outcomes and baseline data

**Dec 13-17<sup>th</sup>** Continue baseline data and user experience information gathering

**Objective:**

The experimental group baseline will serve the dual and mutually reinforcing objectives of accountability and learning. The objectives of the experimental group matrix are:

1. To collect baseline data for the innovation project.
2. To track progress of the innovation challenge towards getting the proof of concept.
3. To account for the operating environment of the interventions to allow for replication in other settings.
4. To help to know to what extent a change in the innovation process has happened.
5. To facilitate the periodic review of progress and inform practical recommendations.

**Outcomes:**

1. Results of Baseline survey
2. Target intervention Sanduk's identified, and pilot participants identified
3. Shared experimental group matrix with Africa Borderland Centre for M&E purposes as well as for future use for pilot replication
4. Launch of innovation pilot