

Summary of Steps to Deploy VillageSavers App to Cross Border Traders in Zambia and Zimbabwe

The VillageSavers App was piloted among Cross Border Traders, in Livingstone, bordering with Zimbabwe's Victoria Town. The following steps were taken:

1. Sensemaking Meetings – Stakeholder mapping was done to identify key actors in the space, followed by a series of engagements involving one-on-one meetings with the IOM, COMESA, and government departments such as the Immigration and Zambia Revenue Authority (ZRA), the Zambia Development Agency, CSOs and the Cross Borders Associations at national and district levels. The goal of the mapping was to understand what the key issues affecting informal cross border trading were.
2. Collective Intelligence Workshop – The workshop was hosted online with key stakeholders identified during the sensemaking exercise and focused on understanding key issues related to the operating environment, policy, innovation and enabling environment.
3. Community Immersion in Livingstone – The immersion was co-designed and implemented with the staff from the funding organization, the Africa Borderline Centre (ABC), joined by the Accelerator Lab team from Zimbabwe.
4. Steering Committee – To facilitate stakeholder participation, a Steering Committee was constituted chaired by the Livingstone City Council. Other representatives were from the Immigration Department, the ZRA, the CBTA national office and the branch level executive, the private sector (including the VillageSavers representatives), and CSOs supporting informal traders in the district. Two meetings were held during the pilot period.
5. Awareness Raising Workshop – 100 informal traders affiliated to the district CBTA were invited to participate in the workshop. Participants were informed about the app and an open invitation made for those that wanted to be part of the pilot. 75 traders self-selected to participate in the pilot and formed the experimental group. Those who could not participate became part of the control group.
6. The experimental group participants created five self-selected self-help savings groups and registered their groups and individual members on the [Village Saving App](#). The groups' savings records captured on the App informed the populating of the EG Matrix used to assess performance of the Groups, identification of troubleshooting support and lessons learnt.
7. Baseline and Endline Surveys – Survey deployment is described in the baseline and endline reports, which are linked as resources in the toolkit. The TOR for an external consultant is also linked.
8. Capacity building of the Experimental Group (EG) – A series of demand-driven trainings were conducted for the SHGs on financial literacy and digital skills.