

## CONCEPT NOTE

### Monitoring & Evaluation mission / M-Gurush Analogue mapping of Sanduks 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 had previously concluded the initial stages of co-creation, community, and baseline mapping and from the successful collection of the baseline survey data then selected an experimental group of 131 participants from 4 local Sanduk groups.

The experimental group were then equipped with a combination of empowerment trainings to improve their financial and digital literacy skillsets.

The group were also enrolled onto the M-Gurush platform to begin the process of digital migration of their Sanduk's.

In this next phase the Accelerator Lab have now contracted M-Gurush to map the analogue implementation of the 4 Sanduk groups as to replicate the application of the Sanduks onto their platform.

In this mission the Accelerator lab will conduct an interim survey for M&E purposes as well as to track the impact so far of the empowerment trainings and the booster packages on the experimental group.

## Workplan/timeline:

The Acclab team plans to be on the ground in Warawar/Aweil from 26<sup>th</sup> September 2022 to 29<sup>th</sup> September 2022. During this period the lab in conjunction with M-Gurush will conduct the operational

use case mapping of the 4 Sanduk as well as conduct the interim surveys required by the ABC team for Monitoring & Evaluation.

**26<sup>th</sup> September 2022** – Juba - Aweil

**27<sup>th</sup> - 28<sup>th</sup> September 2022** – Analogue operational use case mapping of the 4 Sanduk groups - Warawar, Aweil East, NBG

**28-29<sup>th</sup> September 2022** – Conduct interim survey / M&E - Warawar, Aweil East, NBG

**30<sup>th</sup> September 2022** – Aweil - Juba

**Objective:**

Use case scenario mapping of the analogue operation of the 4 experimental Sanduk groups. Conducting of the interim survey to track impact of interventions.

1. Use case scenarios operational map of 4 experimental Sanduk
2. Interim survey conducted to all 131 experimental group members

**Outcomes:**

1. Data captured by M-Gurush to allow for accurate digital implementation of the 4 experimental groups Sanduks to be implemented successfully onto the mobile money platform.
2. Data captured from interim survey to be shared with ABC for M&E purposes as well as impact assessment of interventions

**Working Budget:**

Item	Detailed Specifications	Unit	Qty	Unit price	Total Cost USD
Flights	Flights to Aweil	1	3	550	1750
DSA	DSA Aweil	3	4	260	3120
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
<b>Total (in USD)</b>					\$8,502

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