



### Research for the 'Demand side Team' of the Savings at the Frontier (SatF) consortium

The aim of the research for the 'demand side team' of the SatF project was to explore the demand for informal savings mechanisms for savings group members, and their experiences with formal financial services. In addition, members' financial service preferences and constraints were explored.

#### Client:

Oxford Policy Management (OPM)

#### Services:

Adjusted the instruments  
Designed electronic data collection tools  
Electronic data collection & preliminary analysis  
Transcription  
Fieldwork Reporting

Savings at the Frontier consortium partners were divided into two teams: the 'Supply Side' and 'Demand Side'. DPC worked with the 'Demand Side Team' along with NGOs that are facilitating informal savings mechanisms. The demand side research adopted a mixed-methods approach to provide market intelligence to the program and inform business case design.

DPC carried out 21 Focus Group Discussions with different types of facilitated and non-facilitated savings groups in two regions of Tanzania: Mtwara and Kisarawe (Pwani region) to explore their demand for and experiences with formal financial services. The team also interviewed 98 individual group members.

The research explored members' preferences for different types of financial services and aimed at understanding their particular needs. The findings support the testing, development and implementation of scalable, sustainable and innovative solutions to improve the delivery of formal financial services to the underserved populations in sub-Saharan Africa.

DPC adjusted the research instruments (Focus Group Discussions and Questionnaires), developed the electronic data collection tools, collected the data, transcribed the data simultaneous to fieldwork, conducted preliminary analysis and compiled the fieldwork report.