



# Savings Groups: Designing for Impact

FACILITATOR'S GUIDE



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Grameen Foundation  
1400 K Street, NW, Suite 500  
Washington, DC 20005 USA  
(202) 628-3560  
<http://www.grameenfoundation.org>

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- The International Rescue Committee for the use of their paper “Literature Review: Community-Based Microfinance for Orphans and Vulnerable Children.
- The SEEP Network for the use of their “Program Quality Guidelines for Savings Groups.”

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Washington, DC 20005 USA  
(202) 628-3560  
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## Table of Contents

Preface.....	i
The <i>Savings Groups: Designing for Impact</i> Facilitator’s Guide .....	ii
How to use this guide.....	iii
Facilitation of the activities.....	iv
Adapting the activities .....	v
List of Preparations for Each Activity .....	vii
Activity 1: Introduction of the Objectives, Participants and Group Norms .....	1
Activity 2: Review of Agenda, Learning Needs and Pre-test.....	6
Activity 3: Savings Groups and the Economic Strengthening Pathway .....	11
Activity 4: What is Your Theory of Change?.....	19
Activity 5: Expected Outcomes of Savings Groups .....	25
Activity 6: Limitations and Challenges of Savings Groups.....	31
Activity 7: Barriers to Participation in Savings Groups .....	35
Activity 8: Approaches for Working with Different Target Groups .....	40
Activity 9: Layering Additional Services onto Savings Group Programming .....	43
Activity 10: Linking Savings Groups to Formal Financial Services .....	47
Activity 11: Models for Delivering Additional Services.....	51
Activity 12: Risks of Layering Add-On Services onto Savings Groups .....	57
Activity 13: Review of Additional Services .....	63
Activity 14: Concepts of Sustainability in Savings Group Programming .....	65
Activity 15: Sustainability of the Group.....	69
Activity 16: Sustainability of the Service-Delivery Model .....	71
Activity 17: What is Your Definition of “Sustainability?”.....	80
Activity 18: Consumer Protection in Savings Groups.....	82
Activity 19: Assessing Savings Group Quality .....	86
Activity 20: Reviewing the Evidence Base .....	95
Activity 21: Monitoring and Evaluation—Testing Assumptions .....	111
Activity 22: Testing Hypotheses and Adding to the Evidence Base .....	117
Activity 23: Articulating the Role of Savings Groups in Vulnerable Children Programming.....	121
Activity 24: Review of Learning Needs, Test Results and Workshop Evaluation .....	123
Activity 25: Imagining the Changes in Beneficiaries’ Lives.....	134
Certificate of Completion .....	136
End-of-Day Mini-Evaluations .....	139
Mini-Workshop Evaluation 1: The 4 Shapes.....	141
Mini-Workshop Evaluation 2: Red Light, Green Light, Yellow Light .....	143
Mini-Workshop Evaluation 3: Sentences to Complete.....	144
Mini-Workshop Evaluation 4: Two Words .....	145
Annexes.....	147
Suggested Resource Materials .....	148
Example learning needs and resource assessment survey .....	149
Suggested agenda.....	150

# Savings Groups: Designing for Impact

## Preface

The HIV pandemic has had a disastrous impact on children and their families. Over the past 30 years, approximately 17 million children have lost one or both parents to AIDS.<sup>1</sup> The HIV pandemic impacts the economic stability of vulnerable children and their families by disrupting families' abilities to earn income and depleting household assets. This depletion of household assets and income streams then contributes to increases in household vulnerability.

Household economic strengthening (HES) seeks to reduce the economic vulnerability of families and empower them to provide for the essential needs for the vulnerable children in their care. Household economic strengthening includes a wide range of interventions that are designed to help families meet their basic needs, match their income to expenses, and grow their income and better manage their expenses.

- **Consumption-support** activities help families meet their basic needs. Examples of consumption-support interventions include asset and cash transfers and food aid.
- **Money-management** activities help families to match their income to their expenses. Examples of money management interventions include savings group programming and insurance services.
- **Enterprise-development** activities help families grow their income and expenses. Examples of enterprise development activities include skills training, job creation and market linkages.

By thoughtfully integrating appropriate economic strengthening activities into their orphans and vulnerable children (OVC) portfolios, practitioners can reduce the vulnerability of the children and families they seek to serve.

With support from the USAID-supported Accelerating Strategies for Practical Innovation & Research in Economic Strengthening (ASPIRES) project, Freedom from Hunger created two training modules designed for practitioners working in OVC programming:

- Economic Strengthening for Vulnerable Children
- Savings Groups: Designing for Impact

Both modules equip participants to design and implement economic strengthen programs that benefit OVC. *Economic Strengthening for Vulnerable Children* is a general overview of economic strengthening activities for OVC while *Savings Groups: Designing for Impact* takes a deeper dive into savings group programming.

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<sup>1</sup> Joint United Nations Programme on HIV/AIDS (UNAIDS). (2010). *UNAIDS Report on the Global AIDS Epidemic 2010*. Geneva: UNAIDS.

## **The Savings Groups: Designing for Impact Facilitator's Guide**

Through the *Savings Groups: Designing for Impact* workshop, participants intentionally examine options in savings group programming and explore how to design savings group programming to best meet the needs of their target population.

The Savings Group: Designing for Impact Facilitator's Guide provides a set of workshop activities to enable practitioners to design savings group programming that benefits orphans and vulnerable children. The activities in the Facilitator's Guide contribute to this goal by enabling participants to achieve the following objectives:

- Equip participants to identify strategies for best utilizing savings group (SG) programming to contribute to region, country or program goals.
- Equip participants to analyze appropriate opportunities for linkages in savings group programming.
- Equip participants to define appropriate monitoring and evaluation elements for SGs.

This module contains 4 important components:

### **Facilitator's Guide**

The first component is the Facilitator's Guide. This Guide contains guidance on preparing for the training workshop as well as facilitating the set of activities. The objectives, preparation and steps for each activity are clearly and completely described. The handouts or other materials required for discussion and/or distribution are embedded in the pages that follow or in the Participant Workbook

### **Participant Workbook**

This component is the series of worksheets and reference materials that support participants to apply the knowledge they are gaining. A photocopy of the Workbook should be prepared for each participant before the start of the workshop.

### **Slides**

This component is the set of slides to show participants during the activities. The individual slides are embedded in the Facilitator's Guide in the order in which they are used. The slides are presented chronologically to make them easier to locate when preparing for the workshop. These slides are intended to be visual supports to the facilitated activities, and do not replace the script included in the Facilitator's Guide.

### **Resource Materials**

The activities in this module reference many different documents. Given time constraints, it may be difficult to cover each referenced document in depth in the training room. Nonetheless, each document that is referenced in the training guide—along with other documents that may be of interest to the participants—is included in the reference materials section. Electronic versions of the documents may be loaded onto USB drives for distribution during the training workshop. Depending on the needs of each group of participants, the facilitators may include additional resources.

## How to use this guide

This guide provides complete guidance on how to plan for and deliver a 4-day training workshop on savings group programming for vulnerable populations.<sup>2</sup>

There are a variety of features written into the text and embedded in the format of each activity in the Facilitator's Guide. The intention is to give the facilitator written signals that make the delivery of the activities easier. The following is a list of the features.

### Features of the *Savings Groups: Designing for Impact* Facilitator's Guide

**Information Box**—The box at the start of each activity has 3 elements in it:

- Objectives—list of actions that the steps in the activity are constructed to accomplish
- Preparation—list of actions or materials that must be ready before the activity can be presented
  - ♦ Flip charts are incorporated into the step in which they occur. Shaded borders easily identify the flip charts.
  - ♦ Handouts needed for each activity are listed with the step in which they occur and provided at the end of the activity.
- Time—an estimated amount of time needed to implement all of the steps designed for the activity.

**Steps**—The steps needed to complete the activity are listed in the order recommended for implementation. Special features for the facilitator to note include:

- *Italics font* = instructions for the facilitator (not read to the participants)
- Regular font = specific information, instructions or questions for the facilitator to read or closely paraphrase to the participants
- Question (❓) = symbol that highlights specific questions to ask
- Box (□) = special technical or summary information to share with the participants
- Box with shaded borders (▒) = flip chart for posting on the wall
- Images of PowerPoint slides are embedded in the activities.
- [Square brackets] = the “correct” answer to expect to a technical question
- (Parenthesis) = additional instructions or information

<sup>2</sup> Note: This guide does not train participants on the specific savings group methodology (i.e., VSLA, SILC or *Saving for Change*). While the activities in this guide can provide an overview of the methodologies and contribute to participants' selection of an appropriate methodology, additional training will be required for staff to implement the selected savings group methodology.

## Facilitation of the activities

The *Savings Groups: Designing for Impact* training workshop is designed to be facilitated by two facilitators. Each facilitator should be knowledgeable in the technical content and the programmatic context of the participants as well as a skilled facilitator.

A few of the facilitation skills employed in this guide include:

- **Asking open questions.** The facilitator asks questions that cannot easily be answered with “yes” or “no.” Open questions encourage participation and dialogue.
- **Probing.** The facilitator asks follow-up questions after a participant has spoken. Probing questions can help clarify a participant’s statement, encourage deeper reflection or a more detailed response, and/or demonstrate respect for the participants by showing they have knowledge the facilitator hopes can be shared.
- **Stacking.** The facilitator states the order in which participants will speak. Stacking helps participants remain engaged in the conversation, as they know that they will have a turn to speak, and helps prevent everyone from speaking at once.
- **Waiting.** The facilitator waits for at least 5 seconds before responding to participants and/or allows at least 3 participants to respond before s/he responds. Waiting gives participants the time to think before speaking and demonstrates that it is safe to share in the learning environment.
- **Redirecting.** When asked a question by a participant, the facilitator bounces the question back to the group by asking questions such as: “What do others think?” Redirecting builds engagement and peer-to-peer learning, allowing participants to learn from the rich experiences of their colleagues.
- **Summarizing.** The facilitator repeats the main ideas of a conversation. Summarizing reassures participants that their ideas have been heard and provides an opportunity for the facilitator to underscore key technical points.
- **Weaving.** The facilitator refers to a previous topic or to an upcoming topic while facilitating an activity. Weaving draws connections between linked conversations and reinforces important points.

An **open question** is a question without a predetermined answer. It is a question that invites the participants to draw upon their own life experiences and creativity. It invites dialogue. Open questions engage participants by requiring reflection and critical thinking. When facilitators ask open questions, they are demonstrating respect for the participants and honoring them as subjects of their own learning.

For closed questions the facilitator knows the answers. In contrast, when asking an open question, the facilitator is not seeking her own answer—allowing the learner to explore the meaning of what has been said and conclude the implications of it for his/her context.

The activities in this guide are designed to encourage participants to think deeply about their own practice and plan to apply their learning when they return to work. By using good facilitating skills, the facilitators can encourage the kind of engagement, reflection and active participation that is required for participants to apply their learning.



## Adapting the activities

Each group of participants comes to the training room with their own particular context and learning needs. In planning the workshop, one job of the facilitator—or whoever is planning the training—is to understand the learning needs of the participants. Who needs what? How will they use the information back on the job? By understanding the participants’ learning needs, the facilitators can identify adaptations to the curriculum that may improve the participant learning experience.

Facilitators can understand participants’ learning needs through a variety of methods, including: observing participants on the job, studying the programmatic context, and asking learners to define their learning needs. An example learning needs and resource assessment (LNRA) survey can be found in the Annex. This LNRA could be used as an online survey, or as a discussion guide with potential participants.

Ideally facilitators would spend time studying the local situation, observing learners in action and asking them to identify their learning needs. However, often all three—studying, observing, asking—may not be feasible. Nonetheless, we should find a way to ask learners to define their learning needs. Asking helps facilitators understand that, despite the fact that everyone registered for a course, participants’ expectations and experiences concerning the topic may differ significantly.

In particular, there are two areas in which facilitators of *Savings Groups: Designing for Impact* may want to explore their participants’ needs and make adaptations to the training as needed:

- Specific target groups that are the focus of participants’ current or future programming; and
- Participants’ direct experience levels with savings group programming.

In the example LNRA found in the Annex, questions 7 and 8 identify participants’ current and future target groups. Once facilitators have identified participant target groups, they may make some changes to specific activities in which participants explore in savings group programming for specific groups. The table below shows activities that may be adapted to account for different target groups.

Activity	Possible Changes
Activity 5: Expected Outcomes of Savings Groups	<ul style="list-style-type: none"> <li>▪ Change the target groups for the small group activity in Steps 1 and 2.</li> </ul>
Activity 7: Barriers to Participation in Savings Groups	<ul style="list-style-type: none"> <li>▪ Change the target groups for the small group activity in Step 2.</li> </ul>
Activity 8: Approaches for Working with Different Target Groups	<ul style="list-style-type: none"> <li>▪ Change the target groups for the small group activity in Step 1.</li> <li>▪ Create a “Key Informant Interview” for any target group assigned to a small group that is not included in the Workbook.</li> </ul>
Activity 10: Layering Additional Services onto Savings Group Programming	<ul style="list-style-type: none"> <li>▪ Change the target groups for the small group activity in Step 2.</li> </ul>

In addition to their current and future target groups, participants' direct experience with savings group programming can influence where facilitators may decide to allocate additional time. In the example LNRA found in the annex, questions 3, 10 and 11 can help estimate participants' experience with savings groups.

Question 3 asks participants to self-report their experience level. While this question is helpful to understand where participants see themselves, and can also express their confidence level with the content, responses may vary because of the subjective nature of the question. Questions 10 and 11 can complement question 3 by asking specific questions about participants' experience and knowledge.

Question 11 asks whether participants have directly observed regular savings group meeting (savings only), regular savings group meeting (savings and loan activities) or a group fund-distribution meeting. This question assumes that participants who have spent enough time in the field to observe a distribution meeting—these meetings are fairly rare—have significant direct experience with savings group meetings. Conversely, if a participant group has a large number who have not observed any savings group meetings, facilitators may plan to spend more time on Activity 3: Savings Groups and the Economic Strengthening Pathway.

Question 12 asks about participants' knowledge of their organization or project's theory of change. In general, the more participants respond that they have a theory of change and they could describe it without referencing any documents, the easier theory of change activities will be. If many participants do not know whether they have a theory of change or could not describe it, facilitators may want to allow extra time during the theory of change activities and be prepared to offer support during individual and group work.

Finally, the resources cited and included in this guide are current as of publication. Over time, however, new resources will become available. It is recommended that facilitators review the suggested list of resource materials and update the list as needed.

The *Savings Groups: Designing for Impact* Facilitator's Guide and other module materials provide all tools needed for facilitating the workshop activities. However, each group of participants will come to the training room with their own particular learning needs. While the materials included in this module provide complete guidance for facilitating the workshop, the facilitator(s) can adapt the activities, materials and resources as needed to provide a high-quality learning experience.

## List of Preparations for Each Activity

Throughout the workshop, you will need the *Savings Groups: Designing for Impact* PowerPoint slides, a projector and screen, the *Savings Groups: Designing for Impact* Participant Workbook, blank flip chart paper, markers and tape. Other specific preparations are listed below.

Activity	Handouts	Flip Charts	Other
<b>Activity 1: Introduction of the Objectives, Participants and Group Norms</b>		<ul style="list-style-type: none"> <li>Group Norms</li> </ul>	<ul style="list-style-type: none"> <li>Before the workshop begins, locate the toilet facilities so that you can clearly explain their location to the participants.</li> </ul>
<b>Activity 2: Review of Agenda, Learning Needs and Pre-test</b>	<ul style="list-style-type: none"> <li><i>Savings Groups: Designing for Impact</i> Pre-Test (1 per participant)</li> <li><i>Savings Groups: Designing for Impact</i> Participant Workbook (1 for each participant)</li> </ul>	<ul style="list-style-type: none"> <li>Before the activity begins, post the following half sheets of flip-chart paper around the room, with equal space between each:               <ul style="list-style-type: none"> <li>Types of ES interventions</li> <li>Evidence and assessments</li> <li>Targeting</li> <li>Integration and linkages</li> <li>Scalability and sustainability</li> <li>Principles of ES program design</li> <li>Monitoring and evaluation</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li><i>Savings Groups: Designing for Impact</i> Resource Materials (1 per participant)</li> <li>Sticky notes (3 per participant)</li> <li><i>Savings Groups: Designing for Impact</i> Pre-Test (1 per participant)</li> <li>Number the <i>Savings Groups: Designing for Impact</i> Pre-Test handouts from 1 to x (x = the number of participants) in the upper-right corner so that they can be matched with the Post-Tests at the end of the workshop.</li> </ul>
<b>Activity 3: Savings Groups and the Economic Strengthening Pathway</b>		<ul style="list-style-type: none"> <li>Attributes of Savings Groups</li> </ul>	<ul style="list-style-type: none"> <li>Speakers</li> <li>Markers or colored pencils</li> <li>Before the session, ensure that the volume on your computer and/or speakers is sufficient for participants to hear the video.</li> </ul>
<b>Activity 4: What is Your Theory</b>			

<b>Activity</b>	<b>Handouts</b>	<b>Flip Charts</b>	<b>Other</b>
<b>of Change?</b>			
<b>Activity 5: Expected Outcomes of Savings Groups</b>		<ul style="list-style-type: none"> <li>Expected Outcomes</li> </ul>	<ul style="list-style-type: none"> <li>Before the activity, review the “Expected Outcomes” sheet.</li> </ul>
<b>Activity 6: Limitations and Challenges of Savings Groups</b>		<ul style="list-style-type: none"> <li>Expected benefits flip charts (posted in Activity 5)</li> <li>Difficult to Achieve Outcomes</li> </ul>	<ul style="list-style-type: none"> <li>Red and green sticky dots.</li> </ul>
<b>Activity 7: Barriers to Participation in Savings Groups</b>		<ul style="list-style-type: none"> <li>Expected benefits flip charts (posted in Activity 5)</li> </ul>	<ul style="list-style-type: none"> <li>Before the activity, review the Barriers to Participation in Savings Groups table.</li> </ul>
<b>Activity 8: Approaches for Working with Different Target Groups</b>			
<b>Activity 9: Layering Additional Services onto Savings Group Programming</b>		<ul style="list-style-type: none"> <li>Savings Groups Add-ons</li> </ul>	
<b>Activity 10: Linking Savings Groups to Formal Financial Services</b>			
<b>Activity 11: Models for Delivering Additional Services</b>		<ul style="list-style-type: none"> <li>Pros and Cons of Different Models</li> </ul>	<ul style="list-style-type: none"> <li>Write the title of integration models on separate cards and post in different areas of the room: “Unified,” “Parallel,” “Linked” and “Hybrid”</li> </ul>
<b>Activity 12: Risks of Layering Add-On Services onto Savings Groups</b>			<ul style="list-style-type: none"> <li>Slips of paper with controversial statements in a bag (1 per participant)</li> <li>A timer, or a mobile phone with a timer function</li> <li>Two chairs facing each other should be set up at the front of the room</li> </ul>
<b>Activity 13: Review of Additional Services</b>			
<b>Activity 14: Concepts of</b>		<ul style="list-style-type: none"> <li>Before the activity begins,</li> </ul>	<ul style="list-style-type: none"> <li>Half sheets of flip charts with</li> </ul>

<b>Activity</b>	<b>Handouts</b>	<b>Flip Charts</b>	<b>Other</b>
<b>Sustainability in Savings Group Programming</b>		post the 6 flip charts with the indicators for the different concepts of sustainability around the room, with equal space between each, folding the bottom of the flip chart up so that the writing is not visible.	the following concepts of sustainability written on them: <ul style="list-style-type: none"> <li>♦ Sustainability of knowledge and skills</li> <li>♦ Sustainability of process</li> <li>♦ Sustainability of groups</li> <li>♦ Sustainability of access to groups</li> <li>♦ Sustainability of access to appropriate financial services</li> <li>♦ Sustainability of service delivery model</li> </ul>
<b>Activity 15: Sustainability of the Group</b>			
<b>Activity 16: Sustainability of the Service-Delivery Model</b>			
<b>Activity 17: What is Your Definition of “Sustainability?”</b>			
<b>Activity 18: Consumer Protection in Savings Groups</b>			
<b>Activity 19: Assessing Savings Group Quality</b>	<ul style="list-style-type: none"> <li>▪ SAVIX key indicators (1 per group)</li> </ul>		
<b>Activity 20: Reviewing the Evidence Base</b>	<ul style="list-style-type: none"> <li>▪ Excerpts from “Literature Review: Community-Based Microfinance for Orphans and Vulnerable Children” (1 excerpt per participant)</li> </ul>		
<b>Activity 21: Monitoring and Evaluation—Testing Assumptions</b>		<ul style="list-style-type: none"> <li>▪ Improved Health Outcomes for Vulnerable Children</li> <li>▪ A Hypothesis for Testing</li> </ul>	
<b>Activity 22: Testing Hypotheses and Adding to the Evidence Base</b>			
<b>Activity 23: Articulating the</b>			

Activity	Handouts	Flip Charts	Other
<b>Role of Savings Groups in Vulnerable Children Programming</b>			
<b>Activity 24: Review of Learning Needs, Test Results and Workshop Evaluation</b>	<ul style="list-style-type: none"> <li>▪ <i>Savings Groups: Designing for Impact</i> Post-Test (1 per participant)</li> <li>▪ <i>Savings Groups: Designing for Impact</i> Test—Answer Key (1 per participant)</li> <li>▪ Workshop Evaluation (1 per participant)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Have the flip-chart sheets with participants' questions from Day 1 (Activity 1) available on the wall.</li> </ul>	<ul style="list-style-type: none"> <li>▪ <i>Savings Groups: Designing for Impact</i> Pre-Test (completed in the Review of Agenda, Learning Needs and Pre-Test activity)</li> </ul>
<b>Activity 25: Imaging the Changes in Beneficiaries Lives</b>	<ul style="list-style-type: none"> <li>▪ <i>Savings Groups: Designing for Impact</i> Certificates of Completion</li> </ul>		<ul style="list-style-type: none"> <li>▪ Markers or colored pencils</li> </ul>

## Activity I: Introduction of the Objectives, Participants and Group Norms

### Objectives

By the end of this activity, participants will have:

1. Explained how the training's objectives relate to their savings group programming.
2. Introduced another participant to the larger group.
3. Listed group norms.

### Preparation

- Flip charts
  - ♦ Group Norms
- Before the workshop begins, locate the toilet facilities so that you can clearly explain their location to the participants.

### Time

1 hour

### Steps:

#### 1. Introduce workshop objectives – 10 minutes

*Show slide 1 and welcome participants to the workshop.*



*Show slide 2.*

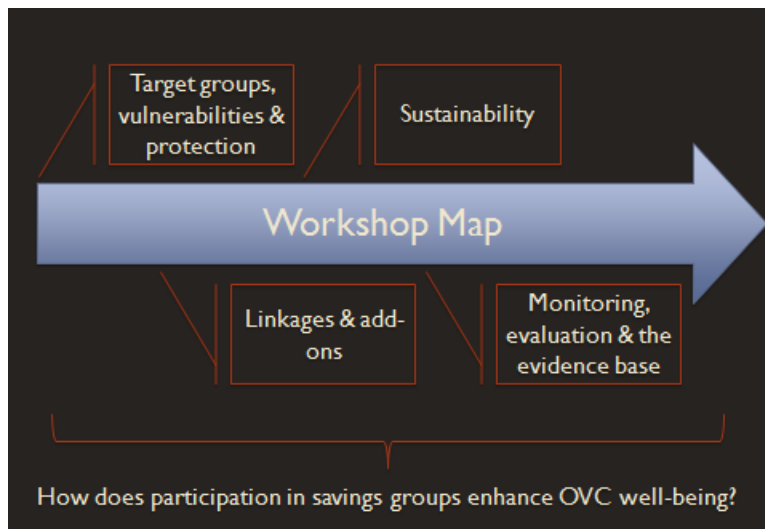
## Workshop objectives

- Equip participants to identify strategies for best utilizing savings groups programming to contribute to region, country, or program goals.
- Equip participants to analyze appropriate opportunities for linkages in savings group programming.
- Equip participants to define appropriate monitoring and evaluation elements.

*Explain the objectives of the workshop and then say:*

Before we introduce ourselves, let me tell you a little bit about how we are going to achieve these objectives.

*Show slide 3, clicking through to show each text box.*



*As you click through the text boxes, say:*

Over the next 4 days, we are going to explore the following areas.

- Target groups, their specific vulnerabilities and issues related to protection of savings group members



- Linkages and add-ons to savings group services
- Issues of sustainability, both for savings groups themselves and also for facilitating agencies
- Monitoring and evaluation and the evidence base for savings groups.

Throughout the workshop, we will consider these and how they relate to the question:

- How does participation in savings groups enhance OVC well-being?

*After you have explained the Workshop Map, say:*

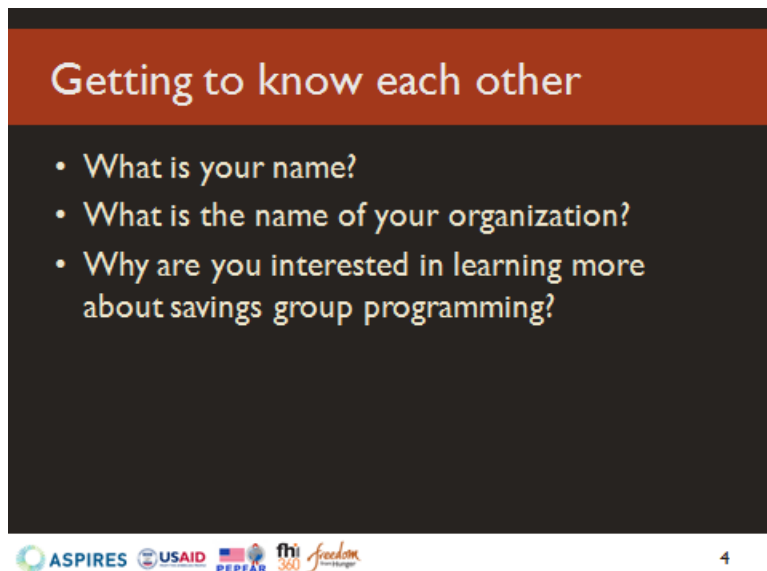
In a little bit, I will distribute the agenda.

- **Before we continue, what questions do you have about the workshop objectives or about the workshop map?**

*Respond to questions.*

## 2. Have the participants introduce themselves – 40 minutes

*Show slide 4.*



*Say:*

Before we begin, let us get to know each other by learning each other's name and place of work and sharing experiences with the topic.

Please find a partner that is someone who you do not already know and take 5 minutes to ask each other the 3 questions on the slide.

*After participants have paired off, say:*

You will have 5 minutes to share the answers with each other. After 5 minutes, you will introduce your partner to the rest of the group.

*Keep slide 4 up until the end of the step. After 5 minutes, say:*

Please introduce your partner to the rest of the group by answering the questions on the slide. You have 2 minutes.

*After all participants are introduced, say:*

You will continue to work with each other in pairs and small groups throughout the workshop. I am distributing name tags. Please write your name on it and wear it for the next 4 days.

*Distribute blank name tags, and markers to write, to the participants.*

### **3. Discuss workshop logistics and group norms – 10 minutes**

*Say:*

Let us review some important information about the workshop:

- Each day begins at \_\_\_\_\_ *[insert start time]* and ends at \_\_\_\_ *[insert end time]*.
- Each day we will take a 1-hour lunch break and a short break in the morning and another in the afternoon.
- Toilet facilities are located *[insert location]*.

- **What questions do you have about the logistics?**

*Respond to questions. Then say:*

It is my responsibility to make sure that we do all the activities on the workshop's agenda and to provide a comfortable learning environment. I turn off my cell phone and use it only during scheduled breaks and lunch hours so I will not be distracted from fulfilling my responsibilities. I am asking you to do the same.

*Post the flip chart.*

#### **Group Norms**

- Put your phone on silent mode.

*Say:*

Many of you participated in workshops before.

- **What other norms help a workshop run smoothly?**

*As a participant makes a suggestion, ask if others agree and, if they agree, add it to the Group Norms flip chart.*

**Note:** *Keep the Group Norms flip chart posted throughout the workshop.*

## Activity 2: Review of Agenda, Learning Needs and Pre-test

### Objectives

By the end of this activity, participants will have:

1. Listed what they want to learn during the workshop.
2. Reconciled their expectations of the workshop with the proposed agenda.
3. Completed the Pre-Test.

### Preparation

- *Savings Groups: Designing for Impact* Pre-Test (1 per participant)
- Number the *Savings Groups: Designing for Impact* Pre-Test handouts from 1 to x (x = the number of participants) in the upper-right corner so that they can be matched with the Post-Tests at the end of the workshop.
- *Savings Groups: Designing for Impact* Participant Workbook (1 for each participant)
- *Savings Groups: Designing for Impact* Resource Materials (1 per participant)
- Sticky notes (3 per participant)
- Before the activity begins, post the following half sheets of flip-chart paper around the room, with equal space between each:
  - ♦ Savings groups vis-à-vis my Theory of Change
  - ♦ Expected outcomes of savings group
  - ♦ Role of savings groups in the economic strengthening pathway
  - ♦ Working with specific target groups
  - ♦ Linkages and add-ons
  - ♦ Sustainability of savings groups
  - ♦ Monitoring and evaluation of savings group programming
  - ♦ The savings group evidence base

### Time

40 minutes

### Steps:

#### 1. Distribute sticky notes for listing participant learning needs – 15 minutes

*Before the session, post the half sheets of flip-chart paper around the room, with equal space between each*

*Distribute 3 blank sticky notes to each participant and say:*

Let us talk a bit about what most interests you about savings group programming and what you hope to learn in this workshop. The sheets of paper on the wall list the topics we will discuss over the next 4 days. Read each of them and stand by the topic that most interests you. Please bring the sticky notes and a pen with you.

*When each participant is standing by the topic that most interests them, say:*

Please write up to 3 questions you have about the topic you chose on your sticky notes—1 question per note. Post your questions near the topic. Then review all the questions for that topic with others standing with you. Remove any sticky notes duplicating questions so that the remaining questions are different from each other. You have 5 minutes.

*After 5 minutes, say:*

Circulate around the room and read everyone's questions.

*After participants circulate and read all questions, say:*

We will revisit your questions later in the workshop to see whether they have been answered.

**Note:** *Keep the sticky notes posted by the topics throughout the workshop.*

## **2. Introduce the participant workbook, agenda and resource materials – 10 minutes**

*Distribute the participant workbook to each participant. Then say:*

This is your participant workbook. Please turn to the agenda on page 1. These are all the workshop's activities.

- **What questions do you have about the agenda?**

*Respond to questions. After responding to questions, distribute the Resource Materials USB stick and say:*

Throughout this workshop, we will refer to various documents. In this room, we will not have time to go in depth on most of these. However, everything that we reference is included in full on this USB stick.

## **3. Administer the Pre-Test – 15 minutes**

*Turn the pre-numbered copies of the Savings Groups: Designing for Impact Pre-Test handout face down and allow participants to select any copy. Then say:*

We ask that you take this Pre-Test at the start of the workshop, and a Post-Test at the end. This is a test of the trainer, not of you. It also helps us know whether the activities used during this workshop help you learn enough to achieve the objectives of the workshop.

Do not be concerned if you do not know all of the answers. All of the information on the Pre-Test is going to be covered in the workshop.

Notice the number written in the upper-right corner of your Pre-Test. Please remember your number so that you can write the same number on your Post-Test at the end of the workshop. The numbers allow us to compare test results without knowing whose test it is. Test results will not be shared with anyone, unless you want to discuss your results with others.

You will have 10 minutes to take the Pre-Test. Feel free to ask for more information to clarify the questions or the methods used in the test questions.

- **What questions do you have about the Pre-Test instructions?**

*Respond to any questions. Then give participants 10 minutes to complete the Pre-Test. Do not answer or correct the test questions for the participants, since the correct answers will be provided during the workshop. Before collecting the Pre-Tests, remind participants again to make note of the number at the top of their Pre-Test.*

Test Number: \_\_\_\_\_

Savings Groups: Designing for Impact Pre-Test		
Please circle the best answer.		
Questions	Answers	
1. In what way(s) does a theory of change support a project?	a. It expresses a causal pathway for change b. It focuses on assumptions about how change happens c. It focuses on how change happens d. All of the above	
2. How can you ensure that your programs use savings groups effectively as part of the program's theory of change?	a. By taking into account their limitations b. By taking into account any barriers to participation c. By taking into account their potential for positive outcomes for different participant groups d. All of the above	
3. What is the most common reason that savings group members want to link to formal financial services?	a. To obtain a credit score b. To keep their cash savings safe c. To get a ATM card d. None of the above	
4. True or false: Integrated or unified programming is a model in which one single organization forms savings groups and delivers additional services using the same personnel.	a. True b. False	
5. True or false: The term sustainability can have multiple meanings for savings group programming.	a. True b. False	

<b>Savings Groups: Designing for Impact Pre-Test</b> <b>Please circle the best answer.</b>		
Questions	Answers	
6. Various organizations have experimented with different service-delivery models for training and supporting savings groups with the main purpose of:	a. Reducing the cost per member b. Increasing the number of linkages with other services c. Changing the group structure d. Helping groups build a credit history	
7. Fill in the blank: The purpose of the Universal Program Quality Guidelines is to ensure the _____ of savings group members.	a. profitability b. performance c. provisioning d. protection	
8. What is the name of the reporting system that provides transparent and standardized, self-reported data on savings group programs worldwide?	a. SAVING4US b. WESAVE c. SAVIX d. DATASAVE	
9. Do the types of programmatic approach to savings groups—such as group formation by a field officer, a paid village agent, or an unpaid village agent—definitely mean that group-quality performance will be different?	a. Yes b. No	
10. Each of the following examples listed are standard ratios for assessing quality of savings groups except...	a. Attendance rate b. Savings as a percentage of loans outstanding c. Average annualized return on assets d. Number of collective activities members engage in together	



## Activity 3: Savings Groups and the Economic Strengthening Pathway

### Objectives

By the end of this activity, participants will have:

1. Created a list of attributes of savings groups.
2. Stated where savings groups can fit in the economic strengthening pathway.

### Preparation

- Flip charts
  - ♦ Attributes of Savings Groups
- Other materials
  - ♦ *Savings Groups: Designing for Impact* PowerPoint slides
  - ♦ Projector and screen
  - ♦ Speakers
  - ♦ Markers or colored pencils
- Before the session, ensure that the volume on your computer and/or speakers is sufficient for participants to hear the video.

### Time

1 hour 10 minutes

### Steps:

#### 1. Introduce the economic strengthening pathway – 15 minutes

*Say:*

Soon, we are going to look at where savings groups can fit in an economic strengthening pathway.

*Ask:*

- **When we discuss economic strengthening, what do we mean by an economic strengthening pathway?**

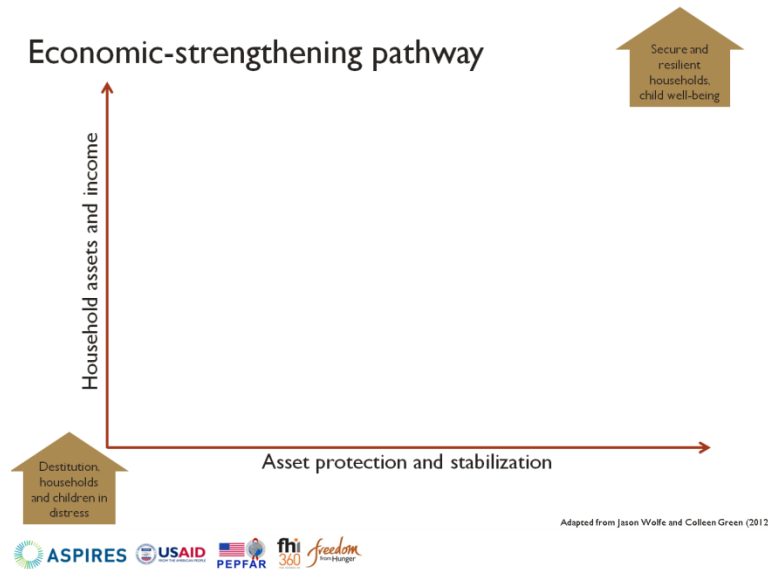
*[Possible answers:*

- *The pathway shows that there are different degrees of poverty and vulnerability ranging from those who are destitute, to those who are struggling, to those who are prepared to grow.*
- *At each stage, people's needs are different: the most vulnerable require **provisioning** to meet basic needs and re-establish assets; next, people need **protection** support to ensure that they are able to protect the assets they have; finally, people at "higher levels" can be supported by **promotion** activities, which stabilize and expand household income and expenditure.]*

*Thank participants for their participation. Then say:*

Here is 1 way to visualize such a pathway.

*Show slide 6.*



*Say:*

At the bottom left are destitute households, with children in distress—1 of our primary target populations. At the top right are secure and resilient households, with high levels of child well-being—the point we want all households to reach.

The pathway from bottom left to top right passes a number of milestones in terms of reduced vulnerability

*Show each animation, explaining the pathway as each text box appears. Then say:*

The pathway from bottom left to top right passes a number of milestones in terms of reduced vulnerability—recovering or protecting key assets, managing household cash flow, and so on. We will talk more about these later.

Of course in real life the path is rarely straight; it is usually more like a squiggly line, with ups and downs.

*Ask:*

- **What questions do you have?**

*Respond to questions. Then say:*

This is another way to look at the relationship between economic vulnerability and appropriate household economic strengthening strategies.

Show and explain slide 7.

Economic Well-Being and ES Category			
Households that are ...	Are ready for livelihood ...	Which includes strategies to ...	
Prepared to grow (somewhat vulnerable)	PROMOTION	Grow income and expenses	Enterprise Development
Struggling to make ends meet (very vulnerable)	PROTECTION	Match income to expenses	Money Management
In destitution (most vulnerable)	PROVISION	Meet basic needs	Consumption Support

Adapted from: UST and PEPFAR

ASPIRES USAID PEPFAR fhi 360 freedom from hunger

18

We are going to explore these concepts a bit more deeply from the perspective of the different groups that you want to target in your savings group programs in a moment, but before that:

- **What questions do you have?**

*Encourage participants to respond to questions. If no participants volunteer, respond to questions.*

## 2. Show video on savings groups – 10 minutes

Show slide 8.



*Say:*

Throughout this workshop, we are going to explore how your programs can best use savings group interventions to achieve the high-level changes you want to achieve for your impact group.

Many of you have deep experience working with savings groups. Before we go further, let us make sure we are all on the same page when we talk about savings groups.

*Say:*

Let us watch a short video on savings groups produced by the Financial Access Initiative at New York University.

*Show the video “[Financial Access 101: Intro to Savings Groups](#)” on slide 9.*

### **3. Have participants list attributes of savings groups – 25 minutes**

*Say:*

We just watched a video on savings groups, and many of you have worked with savings groups yourselves. While there may be considerable variation in some of the specifics of individual savings groups or facilitating agencies—areas we will explore in depth during this workshop—most savings groups share some common attributes.

*Post the flip chart.*

#### **Attributes of Savings Groups**

*Ask:*

- **What are the common attributes of most savings groups?**

*As a participant suggests an attribute, ask whether others agree and, if they agree, add it to the Attributes of Savings Groups flip chart. Use the information in the table below to complete participants’ suggestions. If participants cite specific variations of some savings groups, note that not all savings groups function in this way and refer participants to the activity on the agenda that explores the topic further, if applicable.*

Common Attributes of Most Savings Groups	Specific Variations of Some Savings Groups	
	Variation	Activity
<ul style="list-style-type: none"> <li>▪ Groups are comprised of self-selected individuals of 5 to 30 members.</li> <li>▪ Members decide who joins the group.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Groups are comprised of a specific target group, such as youth, caregivers, or other groups of increased vulnerabilities.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Activity 8</li> </ul>

Common Attributes of Most Savings Groups	Specific Variations of Some Savings Groups	
	Variation	Activity
<ul style="list-style-type: none"> <li>Members elect the group's management committee.</li> <li>The group saves in a cashbox.</li> <li>No one outside of the group touches the money.</li> <li>Groups decide their internal mandate or operating principles.</li> <li>Members save at regular frequencies.</li> <li>The group shares out at regular intervals, usually between 6 and 12 months.</li> <li>Savings contribute to a loan fund from which members can borrow.</li> <li>Nearly all interest and other earnings are returned to members at share-out.</li> <li>Records are kept, either in written, oral or electronic form.</li> </ul>	<ul style="list-style-type: none"> <li>Members received additional services through participation in the group.</li> </ul>	<ul style="list-style-type: none"> <li>Activities 10-13</li> </ul>
	<ul style="list-style-type: none"> <li>Groups are linked to formal financial or mobile money providers.</li> </ul>	<ul style="list-style-type: none"> <li>Activities 10-13</li> </ul>

Much, though not all, of this information was drawn from: [Savings Groups: What are They? By the SEEP Network.](#)

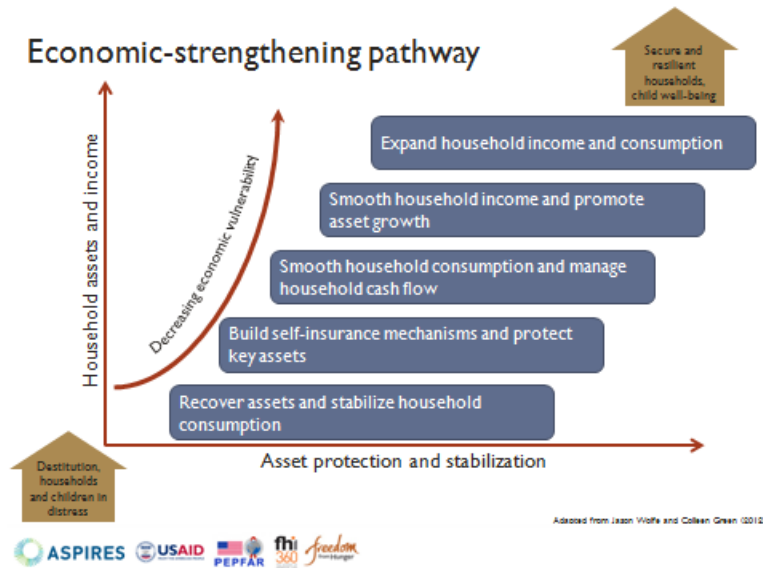
*After all common attributes have been listed, summarize the conversation. Then show and explain slide 10.*

### Some common terms

- ROSCA (Rotating Savings and Credit Association)
- ASCA (Accumulating Savings and Credit Association)
- SHG (Self-Help Group)
- VSLA (Village Savings and Loan Association, CARE)
- SILC (Savings And Internal Lending Community, CRS)
- SfC (Saving for Change, FFH, Oxfam, Strømme)

10

*Show slide 11.*



Ask:

- **Where can savings groups fit on the economic-strengthening pathway?**  
*[Possible answers: Savings groups can help participants smooth household consumption and income; savings groups fit in the middle of the pathway; savings groups can help those prepared to grow access credit to invest in businesses.]*

#### 4. Discuss how vulnerable children benefit from savings groups – 20 minutes

Show slide 12.



12

Say:

We are all here because we hope to see positive changes in the lives of vulnerable children.

*Have participants open their workbooks to page 2. Then distribute markers or colored pencils to participants. Then say:*

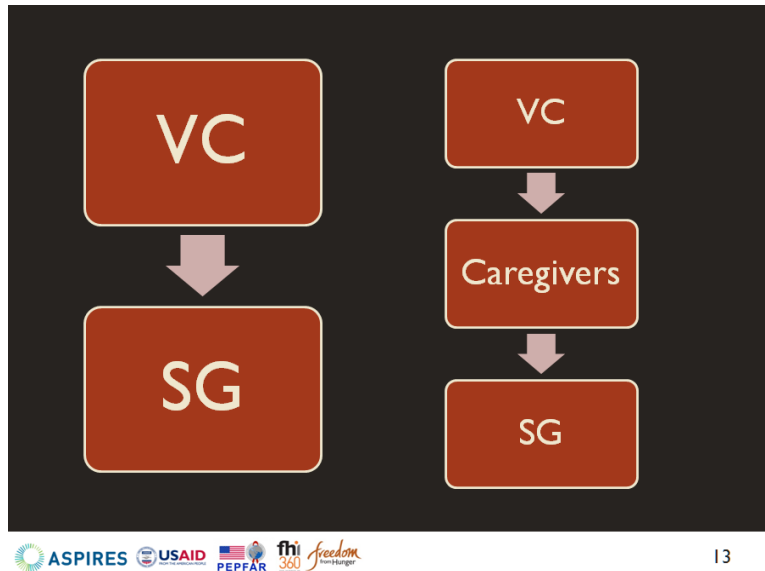
Take a moment to reflect on the beneficiaries of your programs. Who are they? What challenges do they face? What resources do they have?

Use the materials here to draw an image that represents your beneficiaries. You have 5 minutes.

*After 5 minutes, invite volunteers to share their images if they wish. Then thank participants for their participation and say:*

There are 2 broad ways to use savings groups as a strategy to benefit vulnerable children.

*Show slide 13, clicking through the animations.*



*As the text boxes appear, say:*

First, the child or youth could be a member of the savings group directly. Second, the child's caregiver could be a member of the savings group.

Some programs may also address both.

*Say:*

Let us see, in this room, who is targeting caregivers, children and youth, or both caregivers and children in their savings group programming.

*Ask participants whose programs target caregivers to raise their hands. Then, ask participants whose programs target children and youth to raise their hands. Finally, ask participants whose programming targets both caregivers and children or youth to raise their hands.*

*Next, ask:*

- **What is the rationale behind your program's choice of target savings group member?**  
*[Possible answers: By participating in savings groups, caregivers will be able to access money to meet their children's basic needs; by participating in savings groups youth will learn money-management skills.]*

*After participants have responded, thank them for their participation. Then say:*

Regardless of whether a program targets caregivers or vulnerable children, there are common attributes of most savings groups.

In this training, we are not going to focus on operational aspects of savings group programming. Rather, we are going to spend most of our time discussing specific aspects of savings group programming design that can help your organizations achieve desired outcomes.



## Activity 4: What is Your Theory of Change?

### Objectives

By the end of this activity, participants will have:

1. Described key impact groups and domains of change for their OVC programming Theory of Change.
2. Identified key pathways or initiatives which will enable the achievements of the domains of change.
3. Identified how their current programming contributes to proving the theory of change.

### Preparation

- Other materials
  - ♦ *Savings Groups: Designing for Impact* PowerPoint slides
  - ♦ Projector and screen

### Time

1 hour 5 minutes

### Steps:

#### 1. Introduce the concept of “Theory of Change”– 15 minutes

*Say:*

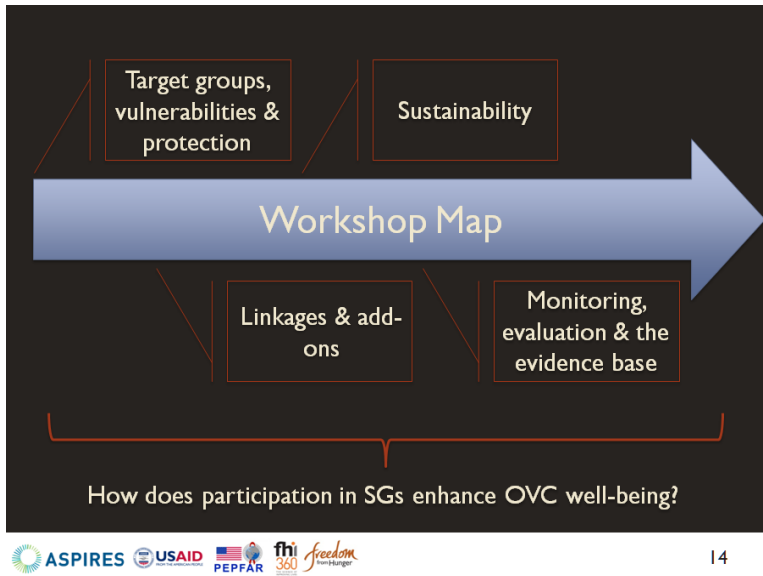
A critical question that informs this workshop is “How does participation in savings groups enhance OVC well-being?”

This assumes that there is a positive relationship between participation in savings groups and OVC well-being.

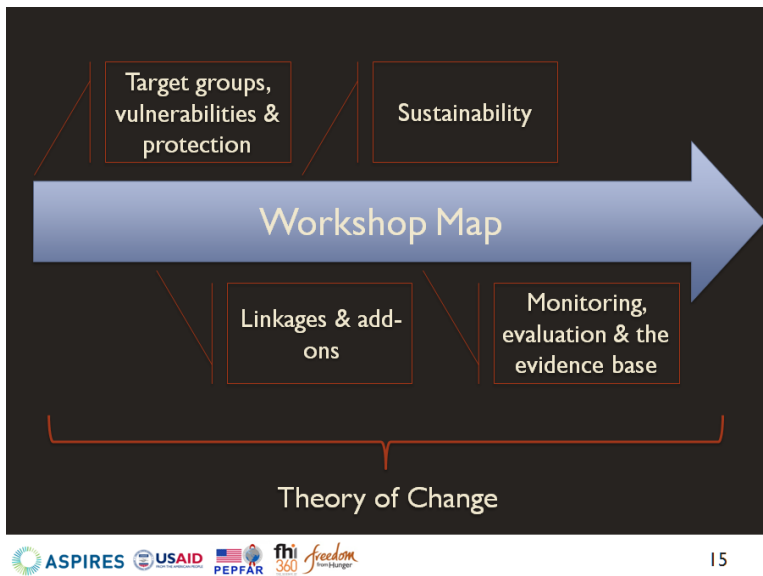
Over the course of this training, you will work with that question, and find ways to improve your programming to show how participation in savings groups leads to improvements in OVC well-being.

A key tool you will be using to think this through is your “Theory of Change.”

*Show slide 14.*



*Show slide 15.*



*Say:*

Your Theory of Change helps articulate how participation in savings groups enhances OVC well-being.

*Ask:*

- **What is your understanding of a “Theory of Change?”**

*Thank participants for their participation. Show slide 16.*

## What is a Theory of Change?

- Expresses a causal pathway for change.
- Focuses on assumptions about how change happens.
- Tests assumptions through project design and monitoring & evaluation.
- Focuses on how change happens.



16

*Say:*

A Theory of Change represents our understanding of how change happens.

It is broader than a project or program design—it focuses on impact and how change will happen, not on the contributions or actions of individual role-players, agencies or projects.

*Show slide 17.*

Theory of Change	Logical Framework (Logframe)
Describes how and why you think change happens	Describes how program activities will lead to outputs, outcomes and goals
Encompasses a wide range of social actors	Tends to be restricted to key partners
Focuses on how change happens	Focuses on completing activities to enable results
Is a tool for program design and evaluation	Is a tool for project monitoring
Uses and builds evidence to prove key assumptions	References risks and assumptions, but does not focus on these



17

*Say:*

Theories of Change and Logical Frameworks are similar in some ways, but there are key differences—especially the scope and focus.

Theories of Change focus on assumptions or beliefs about how and why change happens, and draw in a much larger set of stakeholders.

Logical Frameworks focus on the activities of a defined set of actors, and focus on the extent to which activities are undertaken and lead to predetermined results.

*Ask:*

- **What questions do you have?**

*Respond to questions.*

## 2. Introduce the Theory of Change components – 15 minutes

*Say:*

Over the course of this training, you will be developing and working with a Theory of Change for your OVC work.

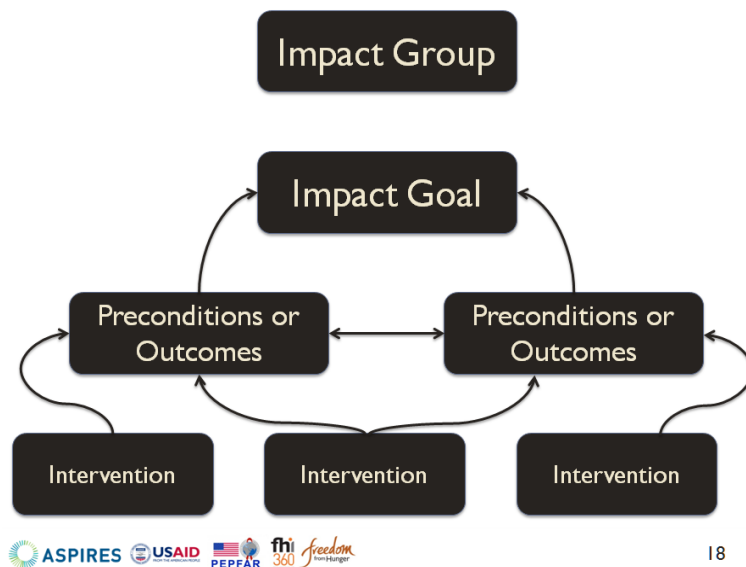
*Say:*

Please raise your hand if your office already has a Theory of Change for your OVC work.

*Summarize the results. Then say:*

During this workshop, you will have the opportunity to either draft a Theory of Change for the first time, or to modify your existing Theory of Change.

*Show slide 18, clicking through to show each text box.*



18

*As you click through the text boxes, say:*

- The impact group is the group you want to experience the change.
- The impact goal is the high-level change you want the impact group to experience.
- The preconditions or outcomes are what needs to be in place for the impact goal to be realized.
- The interventions are the projects and programs that we implement to put in place the preconditions so that the impact goals can influence the high-level changes in the impact group.

*Say:*

There can be relationships between the different preconditions and interventions.

*Then indicate the arrows connecting the components and say:*

These are the outcome pathways, or the relationships between the different preconditions. You have a copy of this slide on page 3 of your workbooks.

*Ask:*

- **What questions do you have?**

*Encourage participants to respond to questions. If no participants volunteer, respond to questions. Then say:*

PEPFAR has an implied theory of change for its OVC programming. It is on page 4 of your workbook.

*Wait for a few moments as the participants review the PEPFAR Theory of Change. Then ask:*

- **What questions do you have?**

*Encourage participants to respond to questions. If no participants volunteer, respond to questions.*

### **3. Group Work on Theories of Change - 35 minutes**

*Say:*

Now you will have the opportunity to apply these concepts to your own portfolios.

*Have participants sit in organizational teams. If a single organization is represented by more than 5 participants, split them into 2 groups. If an organization is represented by a single participant, connect him/her with another participant preferably working with similar programming or in a similar context.*

Please open your workbooks to page 5.

Define the components of your Theory of Change and then diagram your Theory of Change on the following page.

*Ask:*

- **What questions do you have?**

*Respond to questions. Then say:*

You have 30 minutes.

*After 30 minutes, ask:*

- **How can a Theory of Change guide your decisions around programming and monitoring & evaluation?**

*Thank participants for their participation. Then say:*

You will continue to work on your Theory of Change throughout this workshop.

## Activity 5: Expected Outcomes of Savings Groups

### Objectives

By the end of this activity, participants will have:

1. Listed potential outcomes from SG programming
2. Shared outcomes they have expected and experienced in terms of economic, social and health/wellbeing outcomes.

### Preparation

- Flip charts
  - ♦ Expected Outcomes
- Before the activity, review the “Expected Outcomes” sheet.

### Time

45 minutes

### Steps:

1. Have participants work in groups to identify expected outcomes of savings groups – 20 minutes

Show slide 19.



Say:

Savings groups—and participation in savings groups—hold a lot of promise in development programming. They are widely used in a number of different contexts.

In this session, we will explore the benefits that are anticipated for different target groups.

There are different people who participate in—or benefit from—savings groups. These include:

- Youth
- Adolescent Girls
- Primary Caregivers of OVC
- Children/OVC Themselves

*Note: If you completed a Learning Needs and Resource Assessment, use the top 3–5 groups from the LNRA.*

Ask:

- **What other groups may participate in—or benefit from—savings groups?**

*Thank participants for their participation. Then show slide 20.*

**Group work**

<ol style="list-style-type: none"> <li>1. Youth</li> <li>2. Adolescent girls</li> <li>3. Primary caregivers of OVC</li> <li>4. Children</li> </ol>	<p>What are the expected outcomes for your group from their participation in savings groups?</p>
--	--

Logos: ASPIRES, USAID, PEPFAR, fhi 360, freedom

Say:

You are going to work in groups to identify the expected outcomes of savings groups.

*Organize participants into groups, by either assigning them to a beneficiary group or allowing them to select their group. Once participants are in groups, say:*

In your groups, create a list of the outcomes that you think will accrue to your beneficiary group from participation in savings groups—either their own participation or the participation of their caregivers.

Ask:

- **What questions do you have?**

*Respond to questions. Then say:*



You have 15 minutes.

## **2. Have participants create common list of expected benefits – 20 minutes**

*Post the flip chart.*

Expected Outcomes

*Say:*

Now we are going to create a common list of expected outcomes. Each group is going to share one outcome at a time, without repeating an outcome already listed.

*Invite a group to share an expected outcome and write it on the flip chart. Then, invite another group to share a new expected outcome. Write that outcome down, being sure to write clearly and with enough space between each bullet point. Continue until all outcomes are listed, continuing onto additional flip charts as needed.*

We will leave these flip charts up for now. You may take notes on page 7 of your Participant Workbook if you wish.

## **3. Lead discussion on expected outcomes – 5 minutes**

*Ask:*

- **What surprises you about the expected outcomes we have listed?**

*As participants respond, you may use the Expected Outcomes tables to guide the conversation as needed. Thank participants for their participation and ask:*

- **Which outcomes are most important for you, and why?**

*Thank participants for their participation. Then say:*

We will continue to explore these expected outcomes, and barriers and success factors for savings groups for these different participant groups over the next few sessions.

*Leave the flip charts posted through the end of Activity 6.*

<b>Expected Outcomes</b>	
<b>Savings Group Participant Group: Youth (14–24 years old)</b>	
<b>Benefits (and Evidence) of Participation</b> <ul style="list-style-type: none"> <li>▪ Increased savings—enabling consumption smoothing and increased resilience (Gash &amp; Odell 2013; Markel &amp; Panetta 2013)</li> <li>▪ Asset accumulation (Navar 2014, Miller et al. 2011, Markel &amp; Panetta 2013)</li> <li>▪ Developing a culture of savings in adulthood (Ashby et al. 2011, cited in Ramirez &amp; Fleischer-Proano 2013: 4)</li> <li>▪ Increased access to health &amp; education services (mixed evidence—stronger if accompanied by complementary programming—Swarts et al. 2010, cited in Parr &amp; Bachay 2014: 28)</li> <li>▪ Reduce sexual risk-taking behavior (Miller et al. 2011, Rushdy 2012)</li> <li>▪ Improved psychosocial well-being (Ssewamala et al. 2012)</li> </ul>	<b>Benefits (and Evidence) that may pass through this group to another group</b> <u>To other OVC in the Household:</u> <ul style="list-style-type: none"> <li>▪ Developing a culture of savings in adulthood (Ashby et al. 2011, cited in Ramirez &amp; Fleischer-Proano 2013: 4)</li> <li>▪ Increased access to health &amp; education services (mixed evidence—stronger if accompanied by complementary programming—Swarts et al. 2010, cited in Parr &amp; Bachay 2014: 28)</li> <li>▪ Positive role models</li> </ul>
<b>Savings Group Participant Group: Adolescent Girls (12–19 years old)</b>	
<b>Benefits (and Evidence) of Participation</b> <ul style="list-style-type: none"> <li>▪ Increased savings—enabling consumption smoothing and increased resilience (Gash &amp; Odell 2013; Markel &amp; Panetta 2013)</li> <li>▪ Asset accumulation (Miller et al. 2011)</li> <li>▪ Decreased engagement in transactional sex, higher developed self-esteem, self-efficacy and hope resulting in “better choices” (Miller et al. 2011: 37—complementary SRH programming)</li> <li>▪ Economic and social empowerment (Rushdy 2012, Gash 2014, Austrian &amp; Methengi 2013)</li> <li>▪ Developing a culture of savings in adulthood (Ashby et al. 2011, cited in Ramirez &amp; Fleischer-Proano 2013: 4)</li> <li>▪ Increased access to health &amp; education services (mixed evidence—stronger if accompanied by complementary programming—Swarts et al. 2010, cited in Parr &amp; Bachay 2014: 28)</li> <li>▪ Reduce sexual risk taking behaviour (Miller et al. 2011, Rushdy 2012)</li> <li>▪ Improved psychosocial well-being (Ssewamala et al. 2012)</li> </ul>	<b>Benefits (and Evidence) that may pass through this group to another group</b> <u>To other OVC in the Household:</u> <ul style="list-style-type: none"> <li>▪ Developing a culture of savings in adulthood (Ashby et al. 2011, cited in Ramirez &amp; Fleischer-Proano 2013: 4)</li> <li>▪ Increased access to health &amp; education services (mixed evidence—stronger if accompanied by complementary programming—Swarts et al. 2010, cited in Parr &amp; Bachay 2014: 28)</li> <li>▪ Positive role models</li> </ul>

<b>Expected Outcomes</b>	
<b>Savings Group Participant Group: Adolescent Mothers (12–19 years old)</b>	
<p><b>Benefits (and Evidence) of Participation</b>  <i>No studies focusing specifically on this group, but can test:</i></p> <ul style="list-style-type: none"> <li>▪ Increased savings—enabling consumption smoothing and increased resilience (Gash &amp; Odell 2013; Markel &amp; Panetta 2013)</li> <li>▪ Asset accumulation (Miller et al. 2011)</li> <li>▪ Economic and social empowerment (Rushdy 2012, Gash 2014, Austrian &amp; Methengi 2013)</li> <li>▪ Increased food security (Karlan et al. 2013, Ferguson 2013, Kroll et al. 2013, Beaman et al. 2014, Gash and Odell 2013)</li> <li>▪ Developing a culture of savings in adulthood (Ashby et al. 2011, cited in Ramirez &amp; Fleischer-Proano 2013: 4)</li> <li>▪ Increased access to health &amp; education services (mixed evidence—stronger if accompanied by complementary programming—Swarts et al. 2010, cited in Parr &amp; Bachay 2014: 28)</li> <li>▪ Reduce sexual risk-taking behavior (Miller et al. 2011, Rushdy 2012)</li> <li>▪ Improved psychosocial well-being (Ssewamala et al. 2012)</li> </ul>	<p><b>Benefits (and Evidence) that may pass through this group to another group</b>  <u>To their own children:</u></p> <ul style="list-style-type: none"> <li>▪ Increased access to health &amp; education services (mixed evidence—stronger if accompanied by complementary programming—Swarts et al. 2010, cited in Parr &amp; Bachay 2014: 28)</li> <li>▪ Increased food security (Karlan et al. 2013, Ferguson 2013, Kroll et al. 2013, Beaman et al. 2014, Gash and Odell 2013)</li> <li>▪ Developing a culture of savings in adulthood (Ashby et al. 2011, cited in Ramirez &amp; Fleischer-Proano 2013: 4)</li> <li>▪ Positive role models</li> <li>▪ Mothers are better advocates for themselves &amp; their children.</li> </ul>
<b>Savings Group Participant Group: Primary Caregivers</b>	

<b>Expected Outcomes</b>	
<b>Benefits (and Evidence) of Participation</b> <ul style="list-style-type: none"> <li>Increased savings—enabling consumption smoothing and increased resilience (Gash &amp; Odell 2013; Markel &amp; Panetta 2013)</li> <li>Asset building (Markel &amp; Panetta 2013, Annan et al. 2013)</li> <li>Increased food security (Karlan et al. 2013, Ferguson 2013, Kroll et al. 2013, Beaman et al. 2014, Gash and Odell 2013)</li> <li>Poverty alleviation (mixed evidence)</li> <li>Increased access to health &amp; education services (mixed evidence—stronger if accompanied by complementary programming—Swarts et al. 2010, cited in Parr &amp; Bachay 2014: 28)</li> <li>Reduce sexual risk-taking behavior (Miller et al. 2011, Rushdy 2012)</li> <li>Improved psychosocial well-being (Ssewamala et al. 2012)</li> <li>Quality of Life, sense of belonging, agency</li> </ul>	<b>Benefits (and Evidence) that may pass through this group to another group</b> <u>For OVC in their care:</u> <ul style="list-style-type: none"> <li>Increased access to health &amp; education services (mixed evidence—stronger if accompanied by complementary programming—Swarts et al. 2010, cited in Parr &amp; Bachay 2014: 28)</li> <li>Increased food security (Karlan et al. 2013, Ferguson 2013, and Kroll et al. 2013, Beaman et al. 2014, Gash and Odell 2013)</li> <li>Inculcating savings culture and greater awareness of household financial planning</li> <li>Positive role models</li> <li>Caregivers better advocates for OVC</li> <li>Increases in child labor (mixed evidence)</li> </ul>
<b>Savings Group Participant Group: Secondary Caregivers</b>	
<b>Benefits (and Evidence) of Participation</b> <ul style="list-style-type: none"> <li>Consumption smoothing and asset accumulation</li> <li>Ability to continue to volunteer as community caregivers</li> <li>Sense of belonging</li> <li>Increased self-confidence</li> <li>Increased social capital</li> </ul>	<b>Benefits (and Evidence) that may pass through this group to another group</b> <u>For OVC:</u> <ul style="list-style-type: none"> <li>Continued care &amp; support by known secondary caregivers (reduced turnover)</li> <li>Increased self-confidence may make them better advocates for OVC, also better role models</li> </ul> <u>For NGOs and donors:</u> <ul style="list-style-type: none"> <li>Reduced turnover, greater cost effectiveness because burden of recruiting and training is reduced</li> </ul>
<b>Savings Group Participant Group: Children/OVC Themselves (0–14 years old)</b>	
<b>Benefits (and Evidence) of Participation</b> <ul style="list-style-type: none"> <li>Accumulating savings (Berry et al. 2014, Navar 2014)</li> <li>Developing a culture of savings in adulthood (Ashby et al. 2011, cited in Ramirez &amp; Fleischer-Proañó 2013: 4)</li> </ul>	<b>Benefits (and Evidence) that may pass through this group to another group</b>

## Activity 6: Limitations and Challenges of Savings Groups

### Objectives

By the end of this activity, participants will have:

1. Analyzed challenges in reaching desired outcomes of participation in savings groups.

### Preparation

- Flip charts
  - ♦ Expected benefits flip charts (posted in Activity 5)
  - ♦ Difficult to Achieve Outcomes
- Other materials
  - ♦ *Savings Groups: Designing for Impact* PowerPoint slides
  - ♦ Projector and screen
  - ♦ Participant Workbook (distributed in Activity 2)
  - ♦ Red and green sticky dots.

### Time

50 minutes

### Steps:

- 1. Have participants vote on outcomes that are most difficult to achieve and summarize results – 20 minutes**

*Say:*

There are a number of positive changes that we expect participants to receive from being in savings groups. In the last session, you generated a lot of expected benefits. However, these expected benefits may sometimes be challenging to achieve.

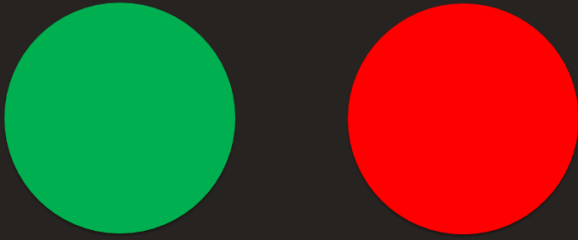
*Hand out sticky dots—2 red and 2 green per participant—and refer participants to their notes and flip charts from the previous session. Then say:*

Looking at the different expected outcomes, think about which of these are important for your Theory of Change and which are most difficult to achieve.

*Show slide 21.*

**Limitations and challenges of savings groups**

- GREEN = Most Important for your Theory of Change
- RED = Most difficult to achieve



Logos: ASPIRES, USAID, PEPFAR, fhi 360, freedom

21

*Say:*

Using your sticky dots:

- Vote for the 2 that are most important for your Theory of Change by putting the green dots on the flip charts.
- Vote for the 2 that are most difficult to achieve by putting the red dots on the flip chart.

Note that some expected benefits may get both green and red dots!

*Have participants vote. Once all have voted, summarize the results of the vote, noting:*

- Outcomes that are important but not difficult to achieve
- Outcomes that are difficult to achieve but not important
- Outcomes that are both important and difficult to achieve.

*Then say:*

Let us continue to look at the outcomes that are both difficult to achieve and important to your theories of change.

*Post the flip chart.*

Difficult to Achieve Outcomes

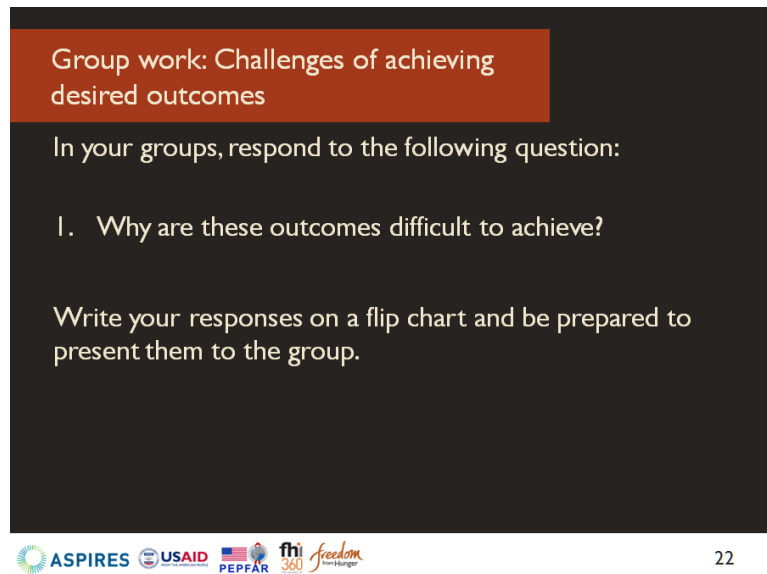
*Write the 3–5 outcomes that are both important and difficult to achieve on the flip chart above. If there are more than 3–5 important and difficult to achieve outcomes, group similar outcomes together.*

## 2. Have participants work in small groups – 30 minutes

Say:

Now you are going to work in small groups.

*Divide participants into groups, and assign each group an important but difficult to achieve outcome (or group of outcomes). Then show slide 22 and say:*



**Group work: Challenges of achieving desired outcomes**

In your groups, respond to the following question:

1. Why are these outcomes difficult to achieve?

Write your responses on a flip chart and be prepared to present them to the group.

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22

Ask:

- **What questions do you have?**

*Respond to questions. Then say:*

You have 20 minutes.

*After 20 minutes, invite each group to post their flip chart. Then invite participants to circulate and look at the other flip charts. After participants have viewed the flip charts, ask:*

- **What questions do you have for any of the other groups?**
- **What additions do you have for any of the important but difficult to achieve outcomes?**

*As participants ask questions, invite the groups to respond. If participants suggest additions, check for consensus and add the addition to the flip chart(s).*

*Thank the participants for their participation. Then say:*

Often, one of the reasons that desired outcomes can be difficult to achieve is because our programs are not reaching the populations we had hoped to reach.



## Activity 7: Barriers to Participation in Savings Groups

### Objectives

By the end of this activity, participants will have:

1. Created a role-play demonstrating barriers to participating in savings groups for a specific target population.

### Preparation

- Flip charts
  - ♦ Expected benefits flip charts (posted in Activity 5)
- Other materials
  - ♦ *Savings Groups: Designing for Impact* PowerPoint slides
  - ♦ Projector and screen
  - ♦ Participant Workbook (distributed in Activity 2)
- ♦ Before the activity, review the Barriers to Participation in Savings Groups table.

### Time

55 minutes

### Steps:

#### 1. Introduce possible barriers to participation in savings groups – 10 minutes

*Show slide 23.*



*Then say:*

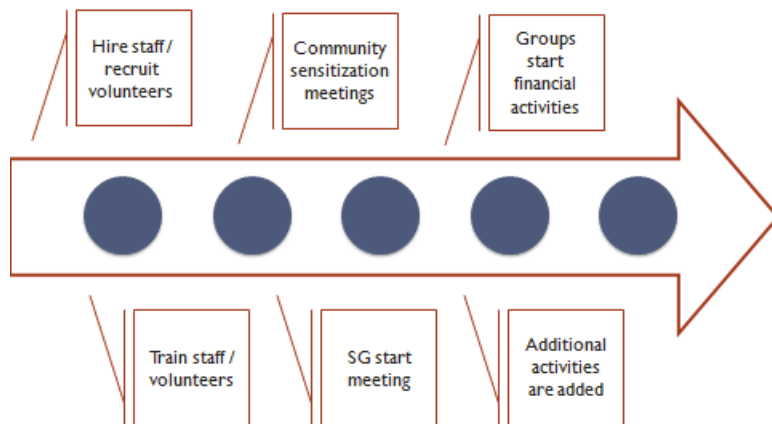
There are many benefits that can result from participation in savings groups. However, these benefits will not accrue if our intended participants are not able to participate in savings groups.

Earlier we noted the different savings groups methodologies: VSLA, SILC and *Saving for Changes* among others. Later, we will look at different programmatic approaches to savings groups such as group formation by a field officer, a paid village agent, or an unpaid village agent.

Different methodologies and approaches can all result in quality programming for our intended participants—and we can find barriers to participation across all of these different methodologies and approaches as well.

Often, barriers to participation are created in the implementation of a savings group program. Let us look at a rough example of how a savings group program may be rolled out in a community.

*Show slide 24.*



**Ask: Who, where, when, how much, with whose permission?**



24

*Say:*

By asking questions such as “who, where, when, how much, and with whose permission?” you may identify possible barriers to participation.

*As you click through the text boxes, say:*

- Who do you hire as staff and/or recruit as volunteers?
- How do you train the staff or volunteers? How well do they understand the goals of the project?
- How do you explain the project to the community? You may need to have multiple community sensitization meetings in order to reach your participants.
- Where will the savings groups meet? At what time will they meet? Who needs to provide permission for your target participants to attend the meetings?

- How much will the groups save? Is there an opportunity for those who can only save smaller amounts to participate?
- What additional activities will you add? Are those appealing to your target participants?

By examining answers to these and other questions, you can try to eliminate or reduce the barriers to participation for your project's savings groups.

## 2. Have participants conduct role-plays on barriers to participation in savings groups – 45 minutes

*Say:*

Earlier you discussed the expected benefits of participation in savings groups for specific target groups. Now you are going to think through the needs and barriers to participation that each group may have.

*Show slide 25 and invite participants to return to their previous groups from Activity 5.*

<b>Group work</b>	<ol style="list-style-type: none"> <li>1. Discuss barriers to participation in savings groups for your target population.</li> <li>2. Prepare a 2-minute role-play that shows the barriers that your population may face in participating in savings groups.</li> </ol>
<ol style="list-style-type: none"> <li>1. Youth</li> <li>2. Adolescent girls</li> <li>3. Primary caregivers of OVC</li> <li>4. Children</li> </ol>	



*Then say:*

In your groups, you are going to discuss the barriers to participation in savings groups for your target population. Then, prepare a 2-minute role play that shows the barriers that your population may face.

*Ask:*

- **What questions do you have?**

*Respond to questions. Then say:*

You have 15 minutes.

*After 15 minutes, invite participants to come back together and say:*

I am excited to see your role-plays.

*Invite groups to present their role-plays. After all of the groups have presented, thank them and ask:*

- **What barriers to participation in savings groups did we see?**

*[Possible answers: Lack of money to save; families who do not support participation; lack of time for meetings.]*

Possible Barriers to Participation in Savings Groups	
Target/Participant Group	
Youth	<ul style="list-style-type: none"> <li>▪ Timing of meetings may interfere with school work or income-generating opportunities</li> <li>▪ Not having money to save</li> <li>▪ Discomfort with the mix of the savings group (stigmatization)</li> </ul>
Adolescent Girls	<ul style="list-style-type: none"> <li>▪ Timing of meetings may interfere with school work or income-generating opportunities</li> <li>▪ Not having money to save</li> <li>▪ No family/household support for their participation</li> <li>▪ Unsafe meeting place/timing of meetings may put girls at risk</li> <li>▪ Discomfort with the mix of the savings group (stigmatization)</li> </ul>
Adolescent Mothers	<ul style="list-style-type: none"> <li>▪ Timing of meetings may interfere with school work or income-generating opportunities</li> <li>▪ Not having money to save</li> <li>▪ Discomfort with the mix of the savings group (stigmatization)</li> </ul>
Ultra Poor/Destitute Caregivers of OVC	<ul style="list-style-type: none"> <li>▪ Not having money to save;</li> <li>▪ Discomfort with the mix of the savings group (stigmatization);</li> </ul>
Children who are heads of households	<ul style="list-style-type: none"> <li>▪ Timing of meetings may interfere with school work or income-generating opportunities</li> <li>▪ Not having money to save</li> <li>▪ Discomfort with the mix of the savings group (stigmatization)</li> </ul>
Children/OVC themselves	<ul style="list-style-type: none"> <li>▪ Timing of meetings may interfere with school work or income-generating opportunities</li> <li>▪ Not having money to save</li> <li>▪ No family/household support for their participation</li> <li>▪ Unsafe meeting place/timing of meetings may put girls or children at risk</li> <li>▪ Discomfort with the mix of the savings group (stigmatization)</li> </ul>

*Thank participants for their participation and say:*

In our next session, we will examine these challenges more deeply and discuss ways to mitigate them.

**Note:** *It is likely that poor caregivers will be able to participate in SGs, especially if they receive other forms of support—such as cash transfers, subsidized education or medical costs, remittances, etc. They may be able to take loans for small—low risk/low return—income-generating activities. Other groups may struggle to participate.*

## Activity 8: Approaches for Working with Different Target Groups

### Objectives

By the end of this activity, participants will have:

1. Recommended changes to programming to make savings groups more inclusive and accessible for specific target populations.

### Preparation

- Other materials
  - ♦ *Savings Groups: Designing for Impact* PowerPoint slides
  - ♦ Projector and screen
  - ♦ Participant Workbook (distributed in Activity 2)

### Time

1 hour

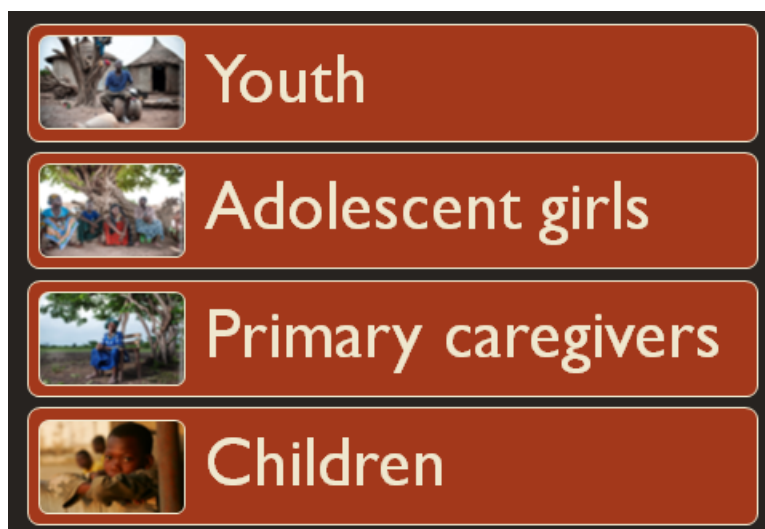
### Steps:

#### 1. Have participants read key informant interview – 15 minutes

*Say:*

In the previous session, you identified a number of target or participant groups that are important to reach, but for whom there are barriers to participation in savings groups. Now we are going to learn from practitioners who have successfully worked with these groups.

*Show slide 26.*



You will continue to look at these target population but you may change groups to work with a different target population.

*Indicate a section of the room for each target population and invite participants to sit in groups based on which population they would like to explore. Then say:*

Starting on page 8 of your workbook, you have notes from key informant interviews with practitioners who work with these specific target groups.

Sit with your group, and review the notes from the key informant interviews.

*Ask:*

- **What questions do you have?**

*Respond to questions. Then say:*

You have 10 minutes.

## **2. Have participants recommend how to enable participation – 45 minutes**

*Say:*

You will now have an opportunity to think about program modifications that can enable participation for your target population.

*Show slide 27.*

**Group work: Enabling participation**

**In your groups:**

1. Discuss recommendations on savings group program modifications to better meet the needs of your target population.
2. Prepare to report back on modifications.

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27

*Say:*

In your groups, you will:

1. discuss recommendations on savings group program modifications to better meet the needs of your target population and
2. prepare to report back on how modifications will enable participation of your target group.

*Ask:*

- **What questions do you have?**

*Respond to questions. Then say:*

You have 20 minutes.

*After 20 minutes, say:*

I am looking forward to hearing your ideas! Note that page 24 in your Participant Workbook has space for you to take notes from this session.

*Invite groups to present. After each group has reported back, ask for any questions of clarification, thank the group and move onto the next group. After all the groups have reported back, thank them and say:*

Remember, many vulnerable populations—whether their vulnerability stems from age, HIV status, poverty level, or other factors—may be more likely to be excluded from participation in savings groups. Often factors leading to their exclusion can be found in the operational aspects of a savings group program. By focusing on specific approaches for different target groups, we can enable their participation and—one hopes—achieve the desired outcomes for these groups.



## Activity 9: Layering Additional Services onto Savings Group Programming

### Objectives

By the end of this activity, participants will have:

1. Stated the rationale for adding on additional services to SGs

### Preparation

- Flip charts
  - ♦ Savings Group Add-ons

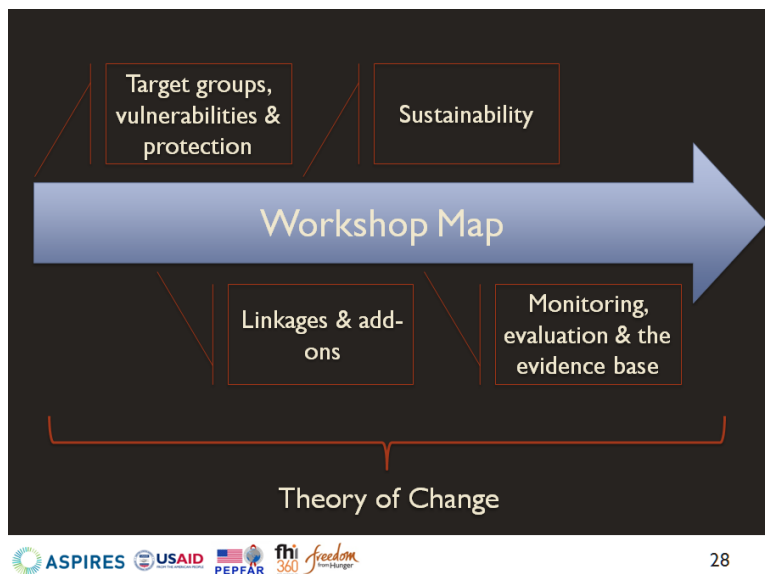
### Time

1 hour

### Steps:

1. Discuss types of “add-ons” that are layered onto Savings Groups – 15 minutes

Show the workshop map slide 28 and indicate “Linkages & add-ons.”



Then say:

We have been focusing on the potential benefits that savings groups can support for vulnerable children, including household and economic benefits such as consumption smoothing by creating a savings reserve for large purchases, for educational expenses, or investments for other economic activities.

Now we are going to discuss using savings groups as a platform for “adding on” activities that enable other outcomes for vulnerable children or their caregivers. Used in this way, savings groups have been seen as an entry point for a range of different activities.

**Note:** *The provision of services in addition to saving and lending from the group fund is commonly described by a variety of terms. For example: Add-ons, additional services, linkages, bundled services, savings groups plus. Any term may be used during the workshop, as long as there is a common understanding.*

Ask:

- **Why are savings groups seen as a useful platform for adding on additional services?**  
[Possible answers:
  - Savings groups are organized groups of people with at least a few common interests and needs (e.g., caregivers of OVC), and these groups may be difficult to reach in other ways.
  - Savings groups on their own will not necessarily lead to sustained entrepreneurial activity and economic growth and therefore need to be supplemented with other skills and services.]
- **What sort of add-ons have you seen to savings groups?**

As participants share, note their responses on a flip chart, grouping together similar add-ons.

### Savings Groups Add-Ons

For each shared add-on, ask:

- **What type of outcome are programs looking for by adding this activity?**

Add any add-ons that participants may have missed, using the table below as necessary.

Savings Groups Add-Ons	
Type of add-ons	Example activities
Health services	<ul style="list-style-type: none"> <li>▪ Health or nutrition talks</li> <li>▪ Mobile clinic or other mobile social services visits</li> <li>▪ Immunization campaigns</li> </ul>
Government programs	<ul style="list-style-type: none"> <li>▪ Awareness raising and completing forms for services—such as identity documents</li> <li>▪ Birth registration</li> </ul>
Financial services	<ul style="list-style-type: none"> <li>▪ Linkages to financial institutions for individual members</li> <li>▪ Linkages to financial institutions for the group</li> <li>▪ Mobile money</li> </ul>
Education / Training	<ul style="list-style-type: none"> <li>▪ Lifeskills training for youth and caregivers</li> <li>▪ Parenting skills training</li> </ul>

Savings Groups Add-Ons	
Type of add-ons	Example activities
	<ul style="list-style-type: none"> <li>Financial literacy training</li> <li>Mentoring</li> </ul>

*Summarize the discussion.*

## 2. Group work on appropriate add-ons for different participant groups – 30 minutes

*Say:*

There is clearly a lot of potential for using savings groups as a platform to enable a greater impact on vulnerable children and their families. But are add-ons always appropriate?

You are going to consider which add-ons are most appropriate for whom.

*Divide participants into 3 groups and assign each group one of the following target groups:*

1. *youth (including adolescent girls),*
2. *caregivers of OVC (including young mothers),*
3. *children (including children who are heads of households).*

*Show slide 29.*

Group work: Linkages and add-ons

For your target group, discuss how to answer the following:

- Which add-on is appropriate for your group? Why?

Write your responses on a flip chart and be prepared to present them to the group.

*Say:*

In your groups, discuss your experience—either direct, indirect, or from the evidence base—with add-ons for your target group.

*Indicate the questions on the slide and say:*

Record your group's responses to these questions on a flip chart. You also have room on page 25 of your workbook for notes.

*Ask:*

- **What questions do you have?**

*Respond to questions. Then say:*

You have 25 minutes.

### **3. Organize a gallery walk – 15 minutes**

*After 25 minutes, have groups post their flip charts on one side of the room for a gallery walk.*

Let us look at the work you have done.

*Once the participants have looked at the flip charts, say:*

Thank you again for your work. We are going to deepen this in the next session so I will leave the flip charts here as a reminder.

## Activity 10: Linking Savings Groups to Formal Financial Services

### Objectives

By the end of this activity, participants will have:

1. Analyzed risks of linkages to formal financial services.
2. Identified necessary partnerships to design programs that include financial linkages.

### Preparation

- Other materials
  - ♦ *Savings Groups: Designing for Impact* PowerPoint slides
  - ♦ Projector and screen
  - ♦ Participant Workbook (distributed in Activity 2)

### Time

35 minutes

### Steps:

#### 1. Introduce why savings groups may need formal financial services – 10 minutes

*Show slide 30.*



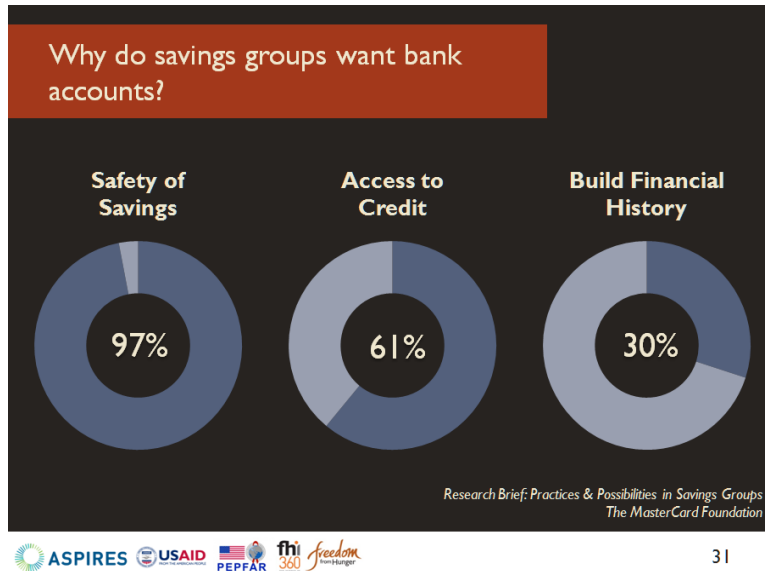
30

*Say:*

At Freedom from Hunger we have found that anywhere from 50%–85% of savings groups report having—at some point during the year—more money in the cashbox than can be lent out. For many groups, this is perceived as a safety issue.

Some facilitating agencies have begun experimenting with linking savings groups to formal financial services. Many are finding that savings groups have a strong demand for formal financial services.

*Show and explain slide 31.*



*Say:*

This information is from “Research Brief: Practices & Possibilities in Savings Groups,” which is on your USB stick. You also have a paper called “Connecting the World’s Poorest People to the Global Economy: New Models for Linking Informal Savings Groups to Formal Financial Services” on your USB stick.

*Ask:*

- **What questions do you have?**

*Respond to questions.*

## **2. Have small groups discuss criteria for linking savings groups to formal financial services – 25 minutes**

*Show slide 32.*

When should savings groups link?

1. When they experience periods of excess cash
2. When they are mature
3. When they can function independently
4. When they can function transparently





32

*Invite a volunteer to read each the slide aloud. Then say:*

Some facilitating agencies may define “readiness to link” differently, but at Freedom from Hunger we consider these items a minimum for safely linking savings groups to formal financial services.

*Put participants into 4 small groups and assign each group 1 of the considerations for when savings groups should link to formal financial services. Then show slide 33.*

When should savings groups link?

1. When they experience periods of excess cash
2. When they are mature
3. When they can function independently
4. When they can function transparently



What is the risk of not waiting until your criterion is met?



33

*Say:*

In your groups, discuss how to answer the following questions:

- Why is this criterion important?
- What can happen if this criterion is not present?

*Ask:*

- **What questions do you have?**

*Respond to questions. Then say:*

You have 10 minutes.

*After 10 minutes, invite groups to summarize their discussions.*

*Once each group has shared, thank them for their participation. Then say:*

Financial linkages often require partnerships.

- **If you were to include financial linkages in your program design, who would you need to partner with?**

*Thank participants for their participation.*



## Activity 11: Models for Delivering Additional Services

### Objectives

By the end of this activity, participants will have:

1. Compared the pros and cons of unified and parallel models.
2. Explained why a particular integration model best fits their organization.

### Preparation

- Flip charts
  - ♦ Pros and Cons of Different Models
- Other materials
  - ♦ Write the title of integration models on separate cards and post in different areas of the room: “Unified,” “Parallel,” “Linked” and “Hybrid”
  - ♦ *Savings Groups: Designing for Impact* PowerPoint slides
  - ♦ Projector and screen
  - ♦ Participant Workbook (distributed in Activity 2)

### Time

1 hour 10 minutes

### Steps:

#### 1. Describe the 3 integration models – 15 minutes

*Show slide 34.*



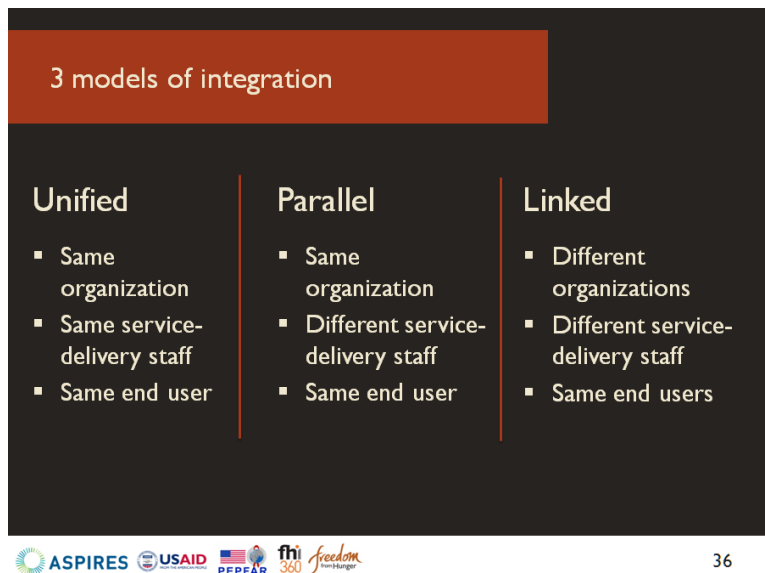
*Say:*

There are different ways, or models, to deliver additional services to savings groups. These integration models are grouped into 3 categories: unified, parallel and linked.

- **Unified Model.** One single organization forms savings groups and delivers additional services using the same personnel. No specialized staff required. The same person delivers both types of service—the savings group services and the additional services.
- **Parallel Model.** An organization has specialized staff that offer different types of services—e.g. savings groups and health services—to the same population. The organization may offer multiple products/services under different programs and health and/or other services delivered separately but coordinating its activities to provide nonfinancial services to savings group members. Alternatively, it may be an organization that hires staff that specializes in another type of service to provide savings group services at a local level. In this case, both services fall under the same management structure but are delivered by specialized staff.
- **Linked Model.** Two or more organizations working in the same geographical area coordinate their activities to provide savings group services and additional services to the same population. This model allows an organization to provide its savings group services, while another organization that specializes in another type of service provides additional services.

Of course, there can be “hybrids” of these models. Some organizations find that one strategy works well for certain services while a different strategy is needed to achieve their objectives for another type of service. In addition, a strategy may work well in some areas but not in others. We will look at each of these models in more detail later on.

*Show slide 35.*



36

*For each model, invite participants to share any experiences they have using that model.*

*Ask:*

- **What questions do you have on the basic differences of these three models?**

*Respond to any questions.*

## **2. Comparison of the advantages and disadvantages of the different models – 45 minutes**

*Refer participants to page 26 of their workbook. Then say:*

Now we are going to explore the different models a little further. I want you to work in groups of 3 for this activity.

*Form groups of 3.*

In your workbook, there are lists of pros and cons for each of the models. In your groups, discuss the pros and cons and add any that are not mentioned to the list. You have 10 minutes.

*After 10 minutes, invite participants to share their additions to the list. Thank them for their participation. Then say:*

Now please turn the page. On this page, the first column has a list of the implications and impacts on the program design for each of the different models. In your groups, read the list and say for each implication or impact whether the situation is more favorable in the unified, parallel or linked model. Check off the more favorable model. Then we will share our answers and observations. You have 10 minutes.

- **What questions do you have about the task?**

*Respond to questions. Go around the room to see if any groups need help. After 10 minutes, post the Pros and Cons of Unified and Parallel Models flipchart. Then say:*

The right integration model can depend on the type of interventions being delivered. Let us take the example of nutrition education being provided to savings group members.

*For each criterion, ask participants which model is better against that criterion. Place a checkmark next to the model that is most favorable for each criterion.*

Pros and Cons of Different Models			
	Unified Model	Parallel Model	Linked Model
Cost-effectiveness			
Staff (number required)			
Work requirements			
Service coordination			
Quality of the nonfinancial service			
Supervision and monitoring costs			
Ease and speed of decision-making			
Expertise/specialization			

- **Who has a different answer? Why?**

*Probe until you have explored all the different answers. Encourage the participants to consider each criterion separately, noting that models may score well against some criteria and worse against others. Lead the discussion until the group reaches a consensus reflecting the table below, noting that results may vary depending on interventions being integrated.*

	Unified Model	Parallel Model	Linked Model
Cost-effectiveness	✓ Only 1 person required to deliver the 2 services, saving time and transport		✓ If linking to services that are funded by government, can be cost-effective
Staff (number required.)	✓ Only 1 person required for both services		
Work requirements		✓ Preparing and delivering the 2 services is more demanding in the unified model. The parallel model allows staff to specialize.	✓ Preparing and delivering the 2 services is more demanding in the unified model. The linked model allows staff to specialize.
Service coordination	✓ With a single person delivering both services, it is not necessary to coordinate schedules and programs.		

	Unified Model	Parallel Model	Linked Model
Quality of the nonfinancial service		✓ The parallel model allows staff to specialize in 1 service with the expectation that this specialization will allow them to achieve better quality and also allows for the implementing organization to control quality.	
Supervision and monitoring costs	✓ Fewer staff delivering services results in fewer staff to supervise and less coordination of monitoring needed.		
Ease and speed of decision-making	✓ Having parallel structures for the 2 services implies that the 2 departments must coordinate and agree when making decisions and implementing changes.		
Expertise/specialization		✓ The parallel model allows for greater specialization.	✓ The linked model allows for greater specialization.

Say:

As we have seen, all of the models have their advantages, as well as their limitations. Take a few minutes now to write in your workbooks the model you find most appropriate for your Theory of Change, and why.

**Note:** *If time allows, repeat the exercise using a different example, such as “an immunization campaign,” using a different color pen.*

### 3. Have participants explain why a particular integration model best fits their organization – 10 minutes

*Post the Additional Services Model cards: Unified Model, Parallel Model, Linked Model and Hybrid Model on different walls. Say:*

Now you have a better idea of the implications of the integration models for your programming. Please get up and stand underneath the card listing the additional services model that seems to best fit your theory of change. Be prepared to explain your reasons.

*After all participants stand underneath 1 of the Integration Model Cards, have the participants explain why that additional services model is the best fit for their organization. Then say:*

As you know, the decision is yours! Keep these discussions going when you return to support your organization in developing your programming.

## Activity 12: Risks of Layering Add-On Services onto Savings Groups

### Objectives

By the end of this activity, participants will have:

1. Debated the risks of layering add-ons onto SG programming
2. Suggested strategies to mitigate any risks associated with add-ons

### Preparation

- Other materials
  - ♦ Slips of paper with controversial statements in a bag (1 per participant)
  - ♦ A timer, or a mobile phone with a timer function
  - ♦ Two chairs facing each other should be set up at the front of the room

*Note: If there is a smaller number of participants, reduce the number of the debate statements to ensure that each pro and con team has at least 2 or 3 participants.*

### Time

1 hour 15 minutes

### Steps:

#### 1. Review the rationale and potential for Add-Ons for savings groups – 10 minutes

*Say:*

As we have seen from the last session, there are compelling reasons to introduce add-ons to savings groups. You have identified that, through add-ons, the benefits of savings groups can be increased to include:

- Increased knowledge and access to social services
- Increased possibility for greater economic gains through entrepreneurial activities
- Increased caregiver skill and knowledge.

*Summarize the benefits shared in the previous session. Then say:*

Each add-on brings its own potential benefit to participant groups as well as risks. In this session, we will debate the potential benefits and the potential risks of add-ons.

#### 2. Prepare to debate the “pros” and “cons” of different add-ons – 15 minutes

*Hold up the bag that contains the slips of paper and say:*

These slips of paper have statements on them that describe an assumed benefit of a savings group add-on, followed by the word “pro” or “con.” You will work with each other to prepare to either defend the statement (the “pros”) or elaborate the risks of the add-on (the “cons”)

*Pass around the bag or box with the slips of paper, inviting each participant to draw a slip of paper. Then say:*

Please read your statement, and find others who have the same statements—there is a “pro” and “con” for each statement—and form a group with them.

*Allow participants to find each other, forming small groups. Then say:*

Now that you have located your team, you have 10 minutes to prepare a 2-minute argument to either support the statement—if you are “pro,” or point out the risks and assumptions of the statement—if you are “con.”

In addition to preparing your argument, select a member to lead your team in the debate.

### **3. Debate on Add-Ons – 35 minutes**

*Say:*

We are now going to hear what each team has to say. Note that on page 28 of your Participant Workbook is space for you to make notes of important points—either pro or con—on each debate. I encourage you to write notes for reference in up-coming sessions.

Each team debater will be given 2 minutes to make their team’s argument, and after both team debaters have concluded, we will have a few minutes for discussion.

*Hold up the timer and say:*

I will time you using this timer.

*Invite each debater to sit in one of the chairs in the front of the room and make his or her presentation, followed by the other team’s debater. After both have made their case, say:*

Now that we have heard both sides’ case, you are going to vote by clapping for the side that you found most compelling.

*Stand behind the “Pro” debater and invite participants to clap for him or her. Then stand behind the “Con” debater and invite participants to clap for him or her. Announce and congratulate the debate winner. Repeat the process for the remaining debate statements.*



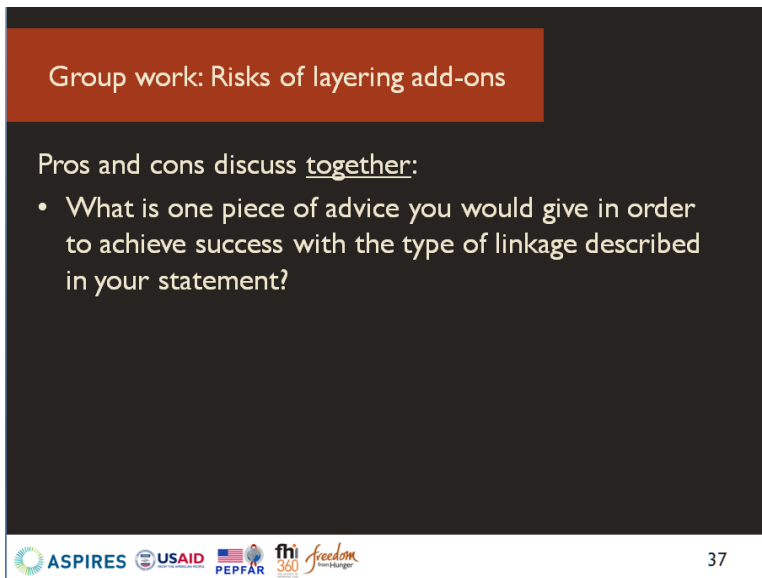
#### 4. Small group activity to identify important criteria or risk-mitigation strategies – 15 minutes

*Thank participants for their participation and say:*

You raised a number of important issues in your debates. Now you will continue the discussion.

Return to your debating groups and join the opposing team—so pros and cons for the same statement should form a single group.

*Show slide 36.*



Group work: Risks of layering add-ons

Pros and cons discuss together:

- What is one piece of advice you would give in order to achieve success with the type of linkage described in your statement?

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37

*Invite groups to discuss how to answer the question on the slide. After 5 minutes, invite participants to share their advice.*

*Then say:*

Please also note that page 30 of your Participant Workbook contains a summary of considerations to keep in mind when thinking about layering add-ons onto savings groups.



*Cut along the dotted lines and place the slips of paper in a bag, box or hat. Make 1 slip of paper per participant.*

<p><b>PRO</b></p> <p>Adding on health and HIV-prevention education activities will support behavior change by providing knowledge to complement increased financial independence for adolescent girls.</p>	<p><b>CON</b></p> <p>Adding on health and HIV-prevention education activities will support behavior change by providing knowledge to complement increased financial independence for adolescent girls.</p>
<p><b>PRO</b></p> <p>Organizing mobile services to be provided during savings groups meetings - such as mobile health clinics, identity document provision, or registration for government programs—will mean that savings group participants will gain access to the additional supportive services that they need.</p>	<p><b>CON</b></p> <p>Organizing mobile services to be provided during savings groups meetings - such as mobile health clinics, identity document provision, or registration for government programs—will mean that savings group participants will gain access to the additional supportive services that they need.</p>
<p><b>PRO</b></p> <p>Introducing business development and business skills training to savings groups will result in groups—or group members—forming successful businesses, further strengthening household resilience.</p>	<p><b>CON</b></p> <p>Introducing business development and business skills training to savings groups will result in groups—or group members—forming successful businesses, further strengthening household resilience.</p>
<p><b>PRO</b></p> <p>Integrating parenting skills development activities in savings groups will support child development and child protection outcomes of OVC programming.</p>	<p><b>CON</b></p> <p>Integrating parenting skills development activities in savings groups will support child development and child protection outcomes of OVC programming.</p>
<p><b>PRO</b></p> <p>Integrating lifeskills activities in savings groups will leverage the social capital and empowerment aspects of savings groups and support better decision-making for young participants.</p>	<p><b>CON</b></p> <p>Integrating lifeskills activities in savings groups will leverage the social capital and empowerment aspects of savings groups and support better decision-making for young participants.</p>



## Activity 13: Review of Additional Services

### Objectives

By the end of this activity, participants will have:

1. Selected the three SG add-ons most relevant to their Theory of Change

### Preparation

- Other materials
  - ♦ Participant Workbook (distributed in Activity 2)

### Time

45 minutes

### Steps:

#### 1. Invite participants to assess appropriate add-ons for their TOC – 35 minutes

*Say:*

We have discussed the rationale for different types of add-ons, their potential benefits and their potential risks. We have also identified strategies for mitigating risks, and, in your Participant Workbook, there are some questions to consider before layering additional activities onto savings groups.

In this session you will have the opportunity to reflect on this information and to prioritize add-ons for your current programs.

As you reflect, keep in mind that many experts recommend limiting the number and kind of add-ons so that savings groups are not distracted or over-whelmed by different activities—which would dilute the original intention and benefit of the savings group and may drive people from participation.

I would like you to continue working in the same organizational pairs or groups that you were with when developing and revising your theory of change. Please find your partner.

*Say:*

Please turn to page 31 of your Participant Workbook.

Identify the important participant groups you want to reach and analyze their needs and demands for add-ons. Then answer the questions on the following page.

*Say:*

You have 30 minutes to work with your partner on the worksheet. If you do not have an organizational partner, work for 15 minutes on your own, and then share your responses for feedback from your partner from previous Theory of Change sessions.

*Allow participants to work on their worksheets, circulating in the room to offer clarification and support. After 15 minutes say:*

15 minutes have elapsed, you have 15 minutes left. If you have not yet joined your partner, please do so now.

## **2. Session wrap up and closure – 10 minutes**

*Call participants back to plenary.*

*Say:*

I hope it was useful for you to talk about how you will use add-ons in your current and/or future programming.

*Ask:*

- **What insights or key ideas do you have now about how to incorporate add-ons into your OVC and savings groups programming?**

*Thank participants for their participation. Then say:*

Remember, the way in which you use add-ons may have an effect on the sustainability of the results of your programs, the sustainability of the groups themselves, and the sustainability of services to OVC and their caregivers.

## Activity 14: Concepts of Sustainability in Savings Group Programming

### Objectives

By the end of this activity, participants will have:

1. Analyzed the important of different concepts of sustainability.

### Preparation

- Blank flip chart and markers
- Flip charts
  - ♦ Before the activity begins, post the 6 flip charts with the indicators for the different concepts of sustainability around the room, with equal space between each, folding the bottom of the flip chart up so that the writing is not visible.
- Half sheets of flip charts with the following concepts of sustainability written on them:
  - ♦ Sustainability of knowledge and skills
  - ♦ Sustainability of process
  - ♦ Sustainability of groups
  - ♦ Sustainability of access to groups
  - ♦ Sustainability of access to appropriate financial services
  - ♦ Sustainability of service-delivery model

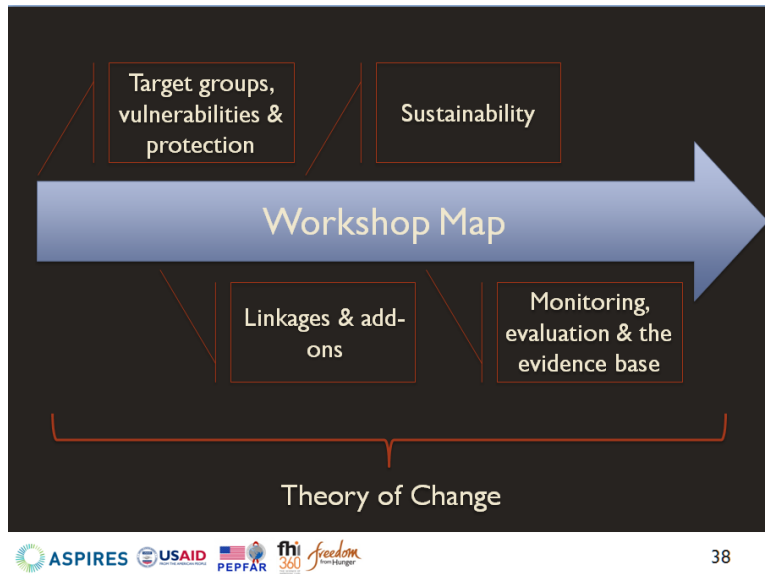
### Time

45 minutes

### Steps:

#### 1. Introduce the topic of sustainability – 10 minutes

*Show slide 37.*



Say:

Let us discuss “sustainability” in the context of savings groups. Many of you consider sustainability in your programming now.

- **What does “sustainability” mean for you?**

*[Possible answers: That the program continues after donor support ends; that services continue to be delivered; that services are self-financing; that beneficiaries do not slip further into vulnerability after the project ends.]*

*Thank participants for their participation. Then say:*

In our context, the term “sustainability” sometimes refers to the sustainability of savings groups while at other times it refers to the sustainability of the facilitating agencies. We are going to treat each of these separately, beginning with the sustainability of savings groups.

## **2. Have participants discuss different concepts of sustainability – 35 minutes**

Say:

We are going to look at 6 different concepts of sustainability that can be considered in regards to savings groups.

*Divide participants into 6 groups. Give each group a piece of writing paper with a concept of sustainability written on the paper. Then unfold the flip charts so that the writing is visible.*



% of participants who demonstrate improved knowledge, skills and practices in management of personal finances	% of mobilized groups who complete the training curriculum and demonstrate the capacity to continue to operate independently	% of groups who continue to operate beyond the training period, the project period, or other specified period of time
% of communities in the project area who have continued access to functional groups beyond the training period, the project period, or other specified period of time	% of participants who have continued access to suite of appropriate financial services - formal or informal - that is plausibly related to the promotion of savings groups	Cost per member = (Total Number of Members) / (Total Program Cost)

*Say:*

Each group has 1 concept of sustainability on their piece of paper. The flip charts have indicators for measuring each concept of sustainability. As a group, decide which indicator goes with your concept of sustainability and post your paper next to your indicator. There is 1 indicator per concept of sustainability.

*Using the table below, check to see that the groups are matching the concept of sustainability with the correct indicator. If there is confusion, ask probing questions to help groups identify the correct indicator.*

Concepts of Sustainability and their Indicators	
Concept of Sustainability	Indicator
Sustainability of Knowledge and Skills	▪ % of participants who demonstrate improved knowledge, skills and practices in management of personal finances
Sustainability of Process	▪ % of mobilized groups who complete the training curriculum and demonstrate the capacity to continue to operate independently
Sustainability of Groups	▪ % of groups who continue to operate beyond the training period, the project period, or other specified period of time
Sustainability of Access to Groups	▪ % of communities in the project area who have continued access to functional groups beyond the training period, the project period, or other specified period of time
Sustainability of Access to Appropriate Financial Services	▪ % of participants who have continued access to a suite of appropriate financial services—formal or informal—that is plausibly related to the promotion of savings groups
Sustainability of Service Delivery Model	▪ Cost per member = (Total Number of Members) / (Total Program Cost)

*Say:*

These definitions are adapted from Plan UK's paper "Youth Savings Groups, Entrepreneurship and Employment." You have Plan's paper on your USB stick and the concepts of sustainability and their indicators in your Participant Workbook on page 33.

*Have participants stay in their groups. Then say:*

In your groups, discuss the following questions:

- **Why is your group's concept of sustainability important?**
- **What would happen if this concept of sustainability were missing?**

You have 10 minutes.

*After 10 minutes, invite each group to share.*

*After each group has shared, thank participants for their participation. Then ask:*

- **When you think of your own savings group programming, which of these concepts of sustainability do you see as most critical to incorporate into program design? Why?**

*After a few participants have responded, thank them and say:*

On page 34 of your workbook, you have space to make notes on the concepts of sustainability most critical to incorporate into your own program design.

*Give participants a few minutes to make notes before moving onto the next activity.*

## Activity 15: Sustainability of the Group

### Objectives

By the end of this activity, participants will have:

1. Analyzed case studies to assess the sustainability of savings groups.

### Preparation

- Other materials
  - ♦ Participant Workbook (distributed in Activity 2)

### Time

45 minutes

### Steps:

1. Have participants analyze case studies to assess the sustainability of savings groups – 45 minutes

*Say:*

Let us continue looking at sustainability vis-à-vis savings groups. In this activity, we are going to look at the first 5 definitions of sustainability. We will consider “Sustainability of Service Delivery Model” in the next activity.

*Show slide 38.*



*Then say:*

Keeping in mind these 5 concepts of sustainability, we are going to look at some case studies in the Participant Workbook to assess the sustainability of savings groups.

*Put participants into 3 groups. Then say:*

- Group 1, you are going to discuss Case Study 1 on page 35
- Group 2, you are going to discuss Case Study 2 on page 36
- Group 3, you are going to discuss Case Study 3 on page 37

In your groups, discuss your case studies and then complete the tables found at the bottom of the page. You have 15 minutes.

*After 15 minutes, invite each group to share their analysis by asking:*

- **In what ways do you consider this savings group sustainable? Why?**
- **In what ways do you not consider this savings group sustainable? Why?**

*As each group shares, show the slide that corresponds with their case study.*

*After each group has shared, thank participants for their participation. Then say:*

In each of these examples, we see that the savings groups are still meeting. However, even when the savings groups continue to meet, we may not be satisfied with their “sustainability.”

- **In what ways do these concepts of sustainability compare to how you have thought about sustainability in the past?**

*Thank participants for their participation. Then say:*

Sustainability is complex! It can include these different concepts and much more.

*Summarize any additional concepts of sustainability that participants mentioned.*

All of these concepts of sustainability are valid. Given your own particular strategies and objectives, your organization may create its own definition of sustainability. You will have the opportunity to consider what sustainability means for your organization later in the workshop.

First, now that we have discussed sustainability of the savings group, let us explore another aspect of sustainability.

## Activity 16: Sustainability of the Service-Delivery Model

### Objectives

By the end of this activity, participants will have:

1. Compared and contrasted different models for delivering SG services
2. Decided which service-delivery approach is most appropriate for specific programmatic goals and contexts.

### Preparation

- Other materials
  - ♦ Participant Workbook (distributed in Activity 2)

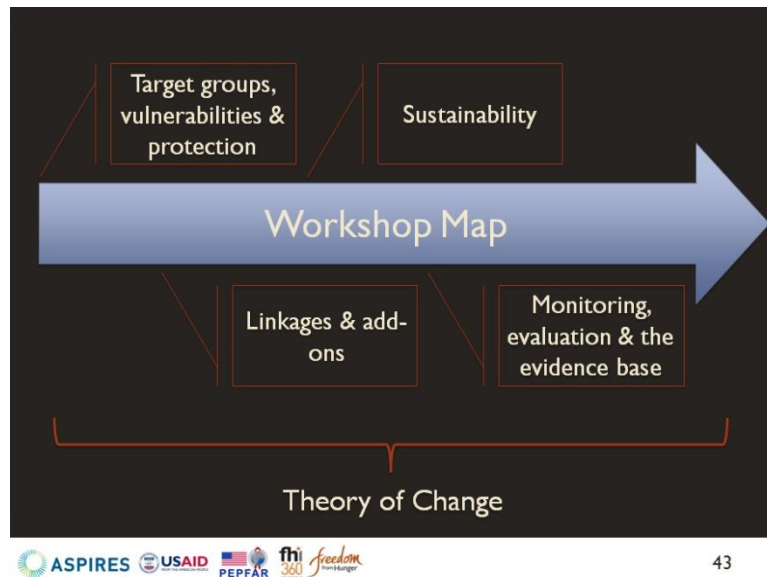
### Time

1 hour

### Steps:

1. **Introduce alternative approaches to delivery of savings group services – 30 minutes**

*Show slide 42.*



*Say:*

We are going to continue examining sustainability.

*Show slide 43*

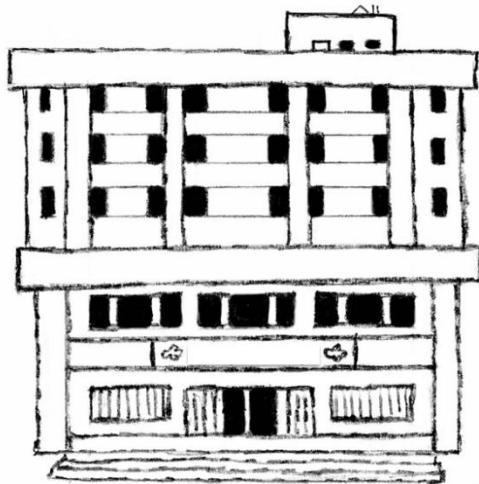


44

*Say:*

So far, we have focused on the issue of sustainability at the level of the group.

*Show slide 44.*



45

*Then say:*

Now we are going to look at how implementing organizations have addressed sustainability at the level of the delivery of the savings group services.

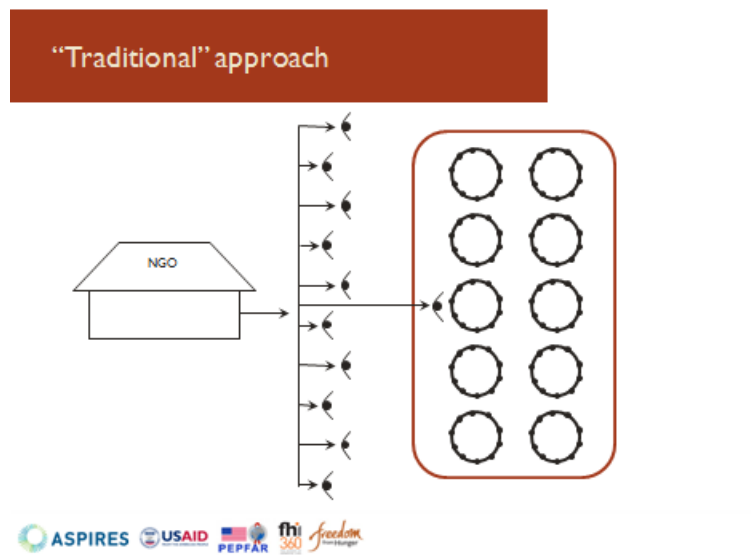
While there are many benefits of the savings group model, a common criticism is the reliance on subsidies to pay for the costs associated with savings group programming.

In fact, as we have seen, the savings groups themselves—the locus of the service to beneficiaries—can be sustainable. However, the facilitating agencies and their programs that support the creation of savings groups do require subsidies.

Over time, different facilitating agencies have experimented with various models to maximize savings group quality and minimize costs.

Before we look at these alternative models, let us look at the traditional approach. You have this model and the others starting on page 38 of your workbooks.

*Show slide 45.*



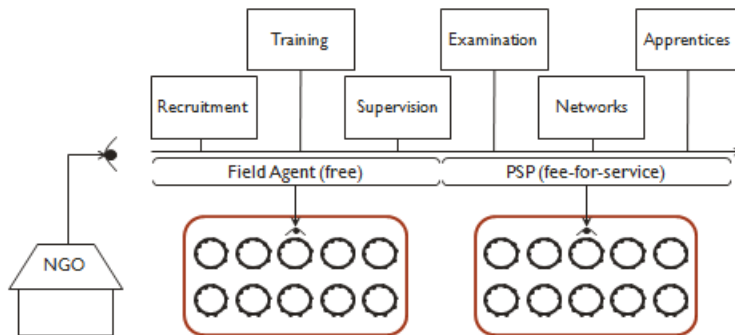
*Say:*

In the traditional approach, a NGO hires paid field staff and these paid field staff form and train savings groups. Group members do not pay for the training services.

- **What questions do you have about this approach?**

*Respond to questions. Then show slide 46.*

## PSP approach (CRS)



*Say:*

In the PSP approach, an NGO recruits field agents and trains them to form and train savings groups. Group members do not pay for the training services. During this phase, the field agents are paid by the NGO.

Once the field agents pass an examination, they become Private Service Providers, or PSPs. The PSPs continue to form and train new savings groups, and these groups pay for the training services.

The PSPs may come together in networks to support each other and may even take on apprentices.

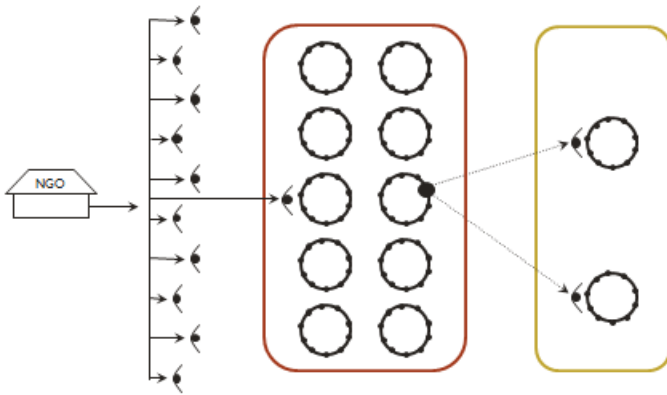
Of all of the alternatives to the traditional approach, the PSP model is the oldest and has had the most research done on the model, which includes evidence showing that the very poor can be reached through this approach. A number of these documents are on your USB stick.

- **What questions do you have about this approach?**

*Respond to questions. Then show slide 47.*



### Replicator approach (FFH)



*Say:*

In the replicator approach, an NGO hires field agents and trains them to form and train savings groups. Group members do not pay for the training services.

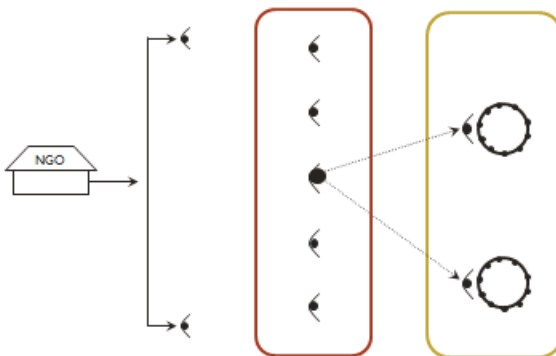
After the first cycle, the field agents identify two strong members from each group. These members do not need to be on the management committee. They become “replicators.”

The field agent trains the replicators to form and train savings groups. The replicators train a small number of groups in their own communities on a volunteer basis.

- **What questions do you have about this approach?**

*Respond to questions. Then show slide 48.*

### Community agent approach (FFH)



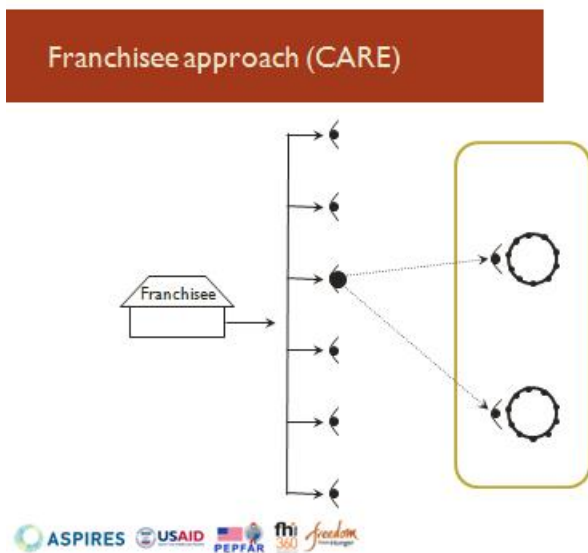
*Say:*

In the community agent approach, an NGO hires a small number of supervisors. They are paid by the NGO. The supervisors recruit and train community agents. The community agents have a similar profile to the members of the savings groups themselves.

The community agents train and form savings groups and receive a small stipend from the groups, often at the end of the cycle.

- **What questions do you have about this approach?**

*Respond to questions. Then show slide 49.*



*Say:*

In the franchisee approach, an INGO recruits a local organization—it may be an NGO or a private business—to become a franchisee. The franchisee recruits field agents and trains them to form and train savings groups.

The savings groups pay a fee to the field agents, who in turn pay a fee to the franchisee. The franchisee then pays a fee to the INGO.

Of all of the alternatives to the traditional approach, the franchisee model is one of the newest, and has the least amount of documentation thus far.

- **What questions do you have about this approach?**

*Respond to questions. Then show slide 50.*



Ask:

- **What are the benefits of the traditional approach?**  
*[Possible answer: The facilitating agency has more control over the inputs to savings groups.]*
- **What are the benefits of some of the alternative approaches?**  
*[Possible answers: A lower cost per member; the capacity for forming savings groups stays in the community even after the project ends.]*

Say:

Later in this session you are going to continue to think about these approaches vis-à-vis your programming.

- **For now, which approach is interesting for your own programming?**

*As participants respond, asking probing questions to elicit how the specific approach stated is a good fit for their programming. After participants have shared, thank them.*

*Then show slide 51.*

## Building the sustainability of communities' access to savings groups



52

*Say:*

There is a relationship between the delivery approach and sustainability.

By decreasing the cost per member, facilitating agencies hope to build the sustainability of communities' access to groups by either making the groups available to more communities or ensuring that new groups continue to be formed after the end of the project.

## 2. Have small groups assess the approaches – 30 minutes

*Divide participants into 3 groups. Then show slide 52.*

### Group work: Service-delivery models

#### Group 1

- You have committed to reaching a large number of caregivers in communities where there is high interest in SGs. Your program also incorporates business skills education.

#### Group 2

- You have committed to reaching large numbers of young people. Your program also incorporates life skills education.

#### Group 3

- You have committed to reaching very vulnerable and isolated households. Your program includes also integrating health and social services.



53

*Say:*

In your groups, decide which delivery approach is most appropriate for your specific programmatic goals and contexts.

- **What questions do you have?**

*Respond to questions. Then say:*

You have 15 minutes. After 15 minutes, be ready to share the approach you decided on.

*After 15 minutes, invite groups to share the approach they decided on for their specific context.  
After each group has shared, say:*

Remember, we can see high-quality savings groups with each of these different models, as long as the models are implemented in a high-quality way.

## Activity 17: What is Your Definition of “Sustainability?”

### Objectives

By the end of this activity, participants will have:

1. Defined sustainability for their own organization.

### Preparation

- Other materials
  - ♦ Participant Workbook (distributed in Activity 2)

### Time

35 minutes

### Steps:

#### 1. Have participants define sustainability for their own organization – 35 minutes

*Say:*

We have considered 5 different concepts of sustainability as they relate to the savings groups themselves. We have also looked at sustainability in terms of facilitating agencies and programs that support the creation of savings groups.

All of these concepts of sustainability are valid. Given your own particular strategies and objectives, your organization may create its own definition of sustainability.

In this activity, you will have a chance to work on your own definition of sustainability.

- *If there are multiple participants from the same organization, follow the instructions in column A.*
- *If all of the participants are from different organizations, follow the instructions in column B.*
- *If there is a mixed group—some participants from the same organization and others from different organizations—follow the instructions in column C.*

<b>A.</b> Instructions for multiple participants from the same organization	<b>B.</b> Instructions for participants from different organizations	<b>C.</b> Instructions for a mixed group
<p><i>Have participants sit in groups with others from the same organization.</i></p> <p><i>Say:</i> Take the next 20 minutes to discuss your organization's definition of sustainability.</p> <p>You can write your definition on page 43 of your workbook.</p>	<p><i>Say:</i> Turn to page 43 of your workbook. Take 10 minutes to write your own definition of sustainability for your organization.</p> <p><i>After 10 minutes, divide participants into pairs. Then say:</i></p> <p>Take 10 minutes to discuss your definitions with your partner.</p>	<p><i>For those who come from the same organization, have participants sit in groups with others from their organization. Give them 20 minutes to discuss their organization's definition of sustainability.</i></p> <p><i>Then, give the participants from different organizations 10 minutes to individually write their own definition of sustainability. After 10 minutes, give them another 10 minutes to discuss their definitions with a partner.</i></p>

*After participants have discussed their definitions either in groups or in pairs, ask:*

- **Who would like to share their definition of sustainability?**

*For each definition, ask:*

- **What is the rationale for your definition of sustainability?**

*Invite multiple participants to share as time allows.*

## Activity 18: Consumer Protection in Savings Groups

### Objectives

By the end of this activity, participants will have:

1. Analyzed 1 of the Universal Program Quality Guidelines.
2. Provided examples of the application of the Universal Program Quality Guidelines.

### Preparation

- Other materials
  - ♦ Participant Workbook (distributed in Activity 2)

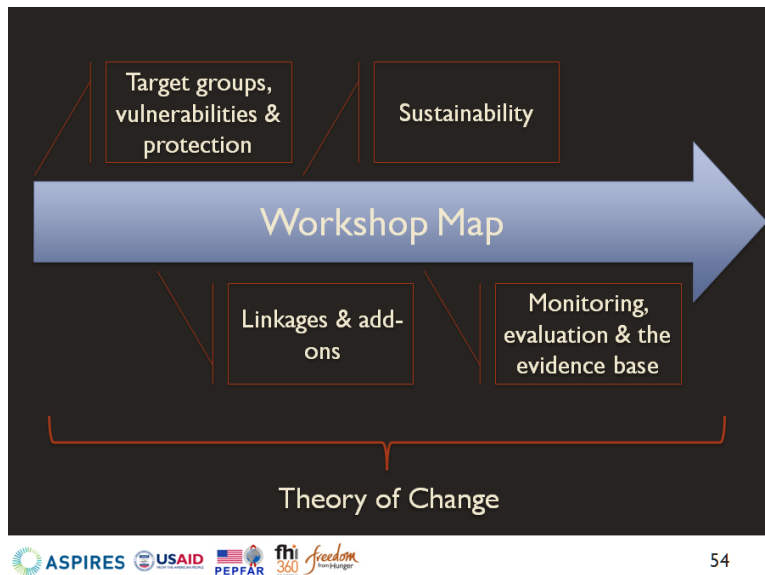
### Time

1 hour 10 minutes

### Steps:

#### 1. Introduce the Universal Program Quality Guidelines – 10 minutes

*Show slide 53.*



54

*Indicate the “Target groups, vulnerabilities & protection” box and say:*

As we consider these savings group programming adaptations, add-ons and alternative service-delivery models, we must not forget one critical question: How does our programming ensure the protection of savings group members?


To promote safe savings groups, the SEEP Network’s Savings-Led Financial Services Working Group has produced the Universal Program Quality Guidelines.



*Show slides 54 and 55 and invite volunteers to read the principles aloud.*


## Universal Program Quality Guidelines

1. Design the program with clear outreach and quality objectives that align all stakeholders with the desired outcomes
2. Know the groups you intend to serve, including the most vulnerable, and take appropriate actions to reach them
3. Select, train, manage and monitor trainers in a manner that recognizes their essential contribution to the program
4. Promote a tested savings group model and instill in members an understanding and respect for that model's procedures


55

## Universal Program Quality Guidelines

5. If choosing to combine savings group with other activities, do so in a safe and responsible manner that respects the autonomy of the group members to make their own decisions
6. Inform savings group members about the risks and opportunities of entering into a relationship with a formal financial institution and empower them to make their own choices
7. Consistently monitor and evaluate program performance
8. Design the program with a clear exit strategy that leaves in place post-program structures for expansion of services and ongoing support


56

*Then say:*

In just a few moments, you are going to break into small groups to discuss the principles more in depth. Before we do that,

- **What clarifying questions do you have about the Universal Program Quality Guidelines?**

*Respond to participants by either clarifying the definition of the Universal Program Quality Guidelines or encouraging participants to hold questions about the Principles' importance or application for later in the activity.*

## **2. Have participants discuss the Universal Program Quality Guidelines in small groups – 60 minutes**

*Divide participants into 8 small groups and assign each group 1 principle. Then say:*

You have the Universal Program Quality Guidelines on page 44 of your workbook.

*Show slide 56 and explain the group task.*

**Universal Program Quality Guidelines**

- How do the Guidelines promote safe savings groups?
- What are the risks of programming that does not respect the Guidelines?

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*Then say:*

Be prepared to have a representative describe briefly to the plenary your group's Guideline and your answers to these 2 questions.

- **What questions do you have?**

*Respond to questions. Then say:*

You have 10 minutes.

*After 10 minutes, invite a group to share a brief description of their Guideline and their answers to the 2 questions. After the group's representative has shared, ask:*

- **What questions do you have for this group?**

*After the group has responded to questions, ask the plenary:*

- **What examples have you seen of how savings group programming has applied this Guideline?**

*After 1 or 2 participants have shared, repeat the process with the next group. After each group has shared, say:*

Remember, your organizations may want to do more, or have even higher standards. The Universal Program Quality Guidelines are a floor, not a ceiling, for good practices.

*Show slide 57 and allow a few moments of silence as participants reflect on what they would add to the Universal Program Quality Guidelines for their own organizations.*



*Then ask:*

- **What would you add to the Universal Program Quality Guidelines for your own organization?**

*After participants have shared, summarize and thank them for their participation.*

## Activity 19: Assessing Savings Group Quality

### Objectives

By the end of this activity, participants will have:

1. Practiced assessing savings group quality using SAVIX data.

### Preparation

- Handouts
  - ♦ SAVIX key indicators (1 per group)
- Other materials
  - ♦ *Savings Groups: Designing for Impact* PowerPoint slides
  - ♦ Projector and screen
  - ♦ Participant Workbook (distributed in Activity 2)

### Time

1 hour 10 minutes

### Steps:

#### 1. Introduce the topic of quality savings groups – 5 minutes

*Say:*

We have discussed the role of savings groups in your theories of change. In order to realize the promise of savings groups, the groups must be of high quality.

We are going to consider now standard indicators for quality savings groups.

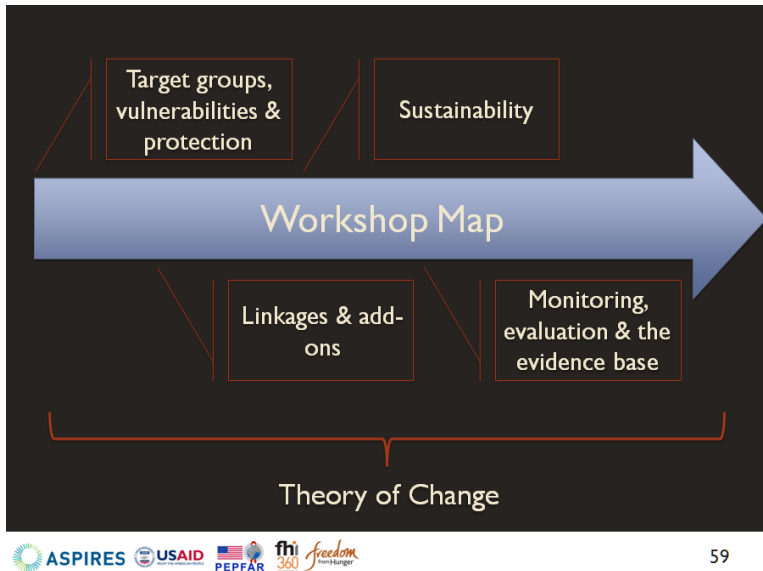
*Ask:*

- **What do you think makes a quality savings group?**  
*[Possible answers: Groups are transparent; groups save regularly and the group fund creates earnings for members; groups are autonomous.]*

*Thank participants for their participation. Then say:*

#### 2. Introduce the key SAVIX indicators – 10 minutes

*Show slide 58.*



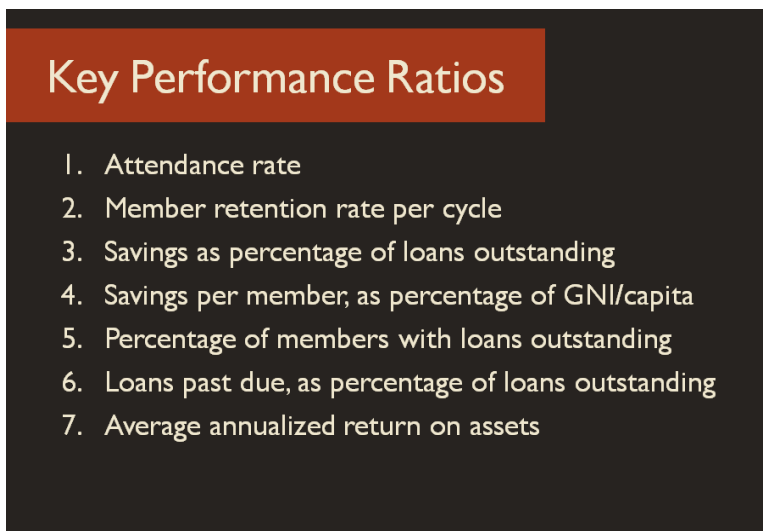
59

*Say:*

In this session, we are going to examine one component of monitoring and evaluation for savings groups: The SAVIX indicators.

The SAVIX is a reporting system that provides transparent and standardized, self-reported data on savings group programs worldwide.

*Show slide 59 and explain the 7 key indicators.*



60

*Ask participants who have experience using SAVIX data to raise their hands. Then, ask:*

- **How have you used the SAVIX data in your programs?**

*After participants have responded, thank them for their participation. Then say:*

You have the SAVIX indicators beginning on page 62 of your workbook.

*Allow a few moments for participants to find the indicators in their workbooks. Then ask:*

- **What questions do you have?**

*Encourage participants to respond to questions. If no participants volunteer, respond to questions.*

### **3. Have participants analyze SAVIX data – 55 minutes**

*Divide participants into 4 groups, making sure that the participants with experience using SAVIX are distributed evenly over the 4 groups. Distribute 1 slip of paper to each group. Then say:*

Each group has data on the key SAVIX indicators for a different savings group program:

- Group 1: Savings groups less than 1 year old
- Group 2: Savings groups more than 1 year old
- Group 3: Savings groups less than 1 year old
- Group 4: Savings groups less than 1 year old

***Note:** The data, while inspired by actual data available on SAVIX, has been modified so that it is not identifiable as specific to individual implementing agencies.*

Remember, this data show the averages across all savings groups in the program, not data for specific groups.

In your groups, discuss how to answer the following questions:

- **What can you say about the performance of these savings groups?**
- **How can you use this data?**

*Ask:*

- **What questions do you have?**

*Respond to questions. Then say:*

You have 15 minutes.

***Note:** In workshops where very few participants have experience understanding SAVIX data, they may struggle to assess the data in small groups. In this case, you may bring them back to plenary earlier as putting the groups' data side by side may make the analysis easier.*

*After 15 minutes, show slide 61 and invite Group 1 to share. Then ask the plenary:*

- **What questions do you have for this group?**

*Encourage members of the group to respond to questions.*

*Thank participants for their participation. Follow the same process for the remaining groups, showing slides 62-64 as each group shares.*

*After all groups have shared, indicate the SAVIX indicators for all 4 groups on the slide and say:*

It is important to note that different programmatic approaches—field officer, paid or unpaid village agent—can all have quality groups, just as they can all have issues as well.

However, we may expect to see some differences in younger groups compared to older groups. For example, younger groups may save less than groups who have completed 1 or more cycles, as members build confidence in the methodology.

- **What else could explain the differences in the indicators?**

*[Possible answers: Different characteristics of the target group, like poverty levels. Contextual factors such as confidence in financial services. Quality of program implementation.]*

*Thank participants and summarize the discussion. Then ask:*

- **How could you use the SAVIX indicators in your programming?**

*Thank participants for their participation. Then say:*

These indicators can be part of a monitoring and evaluation system that can help programs realize the promise of savings groups.





---

<b>Group 1: Key SAVIX Indicators</b> Savings groups less than 1 year old	
Attendance rate	86.7%
Member retention rate per cycle	96.5%
Savings as percentage of loans outstanding	85.4%
Savings per member, as percentage of GNI/capita	4.3%
Percentage of members with loans outstanding	66.5%
Loans past due, as percentage of loans outstanding	0.0%
Average annualized return on assets	73.1%

In your group, discuss how to answer the following questions:

- What can you say about the performance of these savings groups?
  - How can you use this data?
- 

<b>Group 2: Key SAVIX Indicators</b> Savings groups more than 1 year old	
Attendance rate	93.7%
Member retention rate per cycle	99.2%
Savings as percentage of loans outstanding	90.8%
Savings per member, as percentage of GNI/capita	5.6%
Percentage of members with loans outstanding	69.5%
Loans past due, as percentage of loans outstanding	0.2%
Average annualized return on assets	73.1%

In your group, discuss how to answer the following questions:

- What can you say about the performance of these savings groups?
- How can you use this data?



<b>Group 3: Key SAVIX Indicators</b> Savings groups less than 1 year old	
Attendance rate	90.9%
Member retention rate per cycle	99.7% %
Savings as percentage of loans outstanding	102.0%
Savings per member, as percentage of GNI/capita	6.1%
Percentage of members with loans outstanding	59.9%
Loans past due, as percentage of loans outstanding	0.3%
Average annualized return on assets	40.9%

In your group, discuss how to answer the following questions:

- What can you say about the performance of these savings groups?
- How can you use this data?

---

<b>Group 4: Key SAVIX Indicators</b> Savings groups less than 1 year old	
Attendance rate	92.5%
Member retention rate per cycle	99.5%
Savings as percentage of loans outstanding	99.3%
Savings per member, as percentage of GNI/capita	1.9%
Percentage of members with loans outstanding	54.3%
Loans past due, as percentage of loans outstanding	0.0%
Average annualized return on assets	43.5%

In your group, discuss how to answer the following questions:

- What can you say about the performance of these savings groups?
- How can you use this data?



## Activity 20: Reviewing the Evidence Base

### Objectives

By the end of this activity, participants will have:

1. Examined the evidence for savings group programming for vulnerable children.
2. Compared the evidence to their own experience.

### Preparation

- Other materials
  - ♦ *Savings Groups: Designing for Impact* PowerPoint slides
  - ♦ Projector and screen
  - ♦ Participant Workbook (distributed in Activity 2)
  - ♦ Copies of the 4 different excerpts from “Literature Review: Community-Based Microfinance for Orphans and Vulnerable Children” (1 excerpt per participant)

### Time

1 hour

### Steps:

#### 1. Introduce the spectrum of evidence – 20 minutes

Show slide 64.



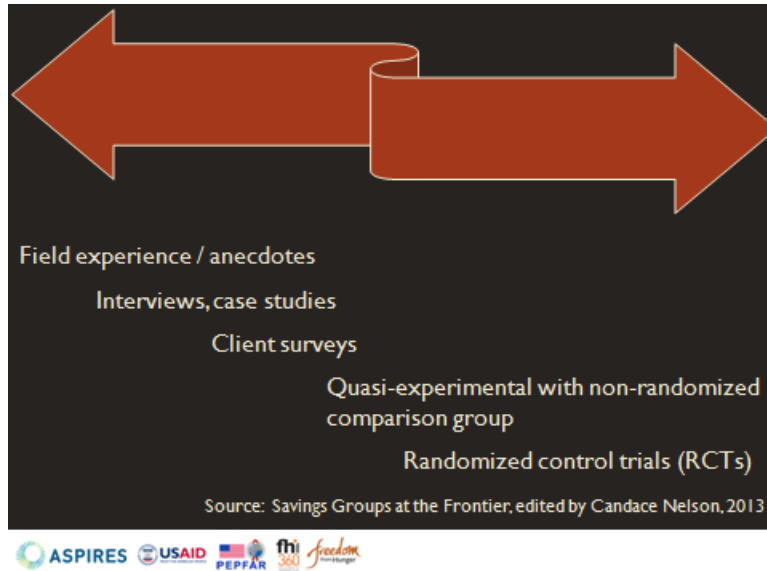
Say:

USG agencies have made it abundantly clear that any funded activity should be “evidence-based,” to ensure funds achieve the results they are intended to achieve.

Another way to say this is: Do the supported interventions lead to the desired outcomes or impacts?

Let us look at what we mean when we say “evidence.”

*Show slide 65.*



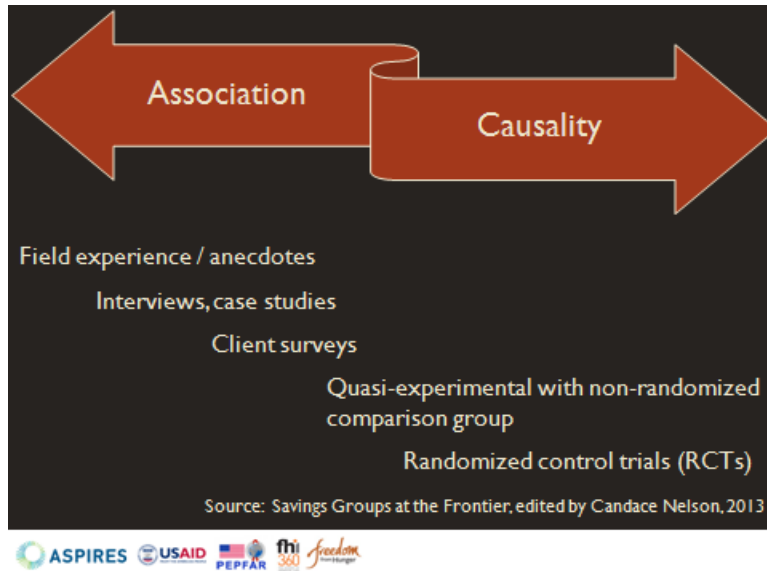
*Say:*

This is a diagram of the spectrum of evidence:

- Field experience/anecdotes
- Interviews, case studies
- Client surveys
- Quasi-experimental with non-randomized comparison group; and
- Randomized control trials (RCTs)

We can gather “evidence” from all of these sources, but some are more rigorous than others. The further to the right we move, the more confident we can be in the evidence.

*Show slide 66.*



Field experience and anecdotes may tell us that the intervention and the outcomes have an association—that they are occurring at the same time. But we do not know that the outcome or impact occurs because of the intervention.

As we move to the right, we begin to find evidence that demonstrates “causality”—meaning the interventions caused the outcomes and impacts.

- **What questions do you have?**

*Respond to questions. Then say:*

When USAID asks for “evidence-based programming,” they are asking that we design programs that implement interventions that have demonstrated evidence that the interventions can cause the desired outcomes and impacts.

Let us look at some of the evidence for savings group programming.

*Show and read slide 67.*

Savings groups have emerged as the most ‘popular and durable’ of the community-based models reaching the poor.

*Literature Review: Community-Based  
Microfinance for Orphans and Vulnerable Children  
International Rescue Committee*



*Show and read slide 68.*

But how do we know if they will work in our programs?



*Say:*

In this activity, you are going to a deeper look at the evidence for savings group programming for vulnerable children.

## **2. Have groups assess the strength of the evidence for savings group programming for vulnerable children – 40 minutes**

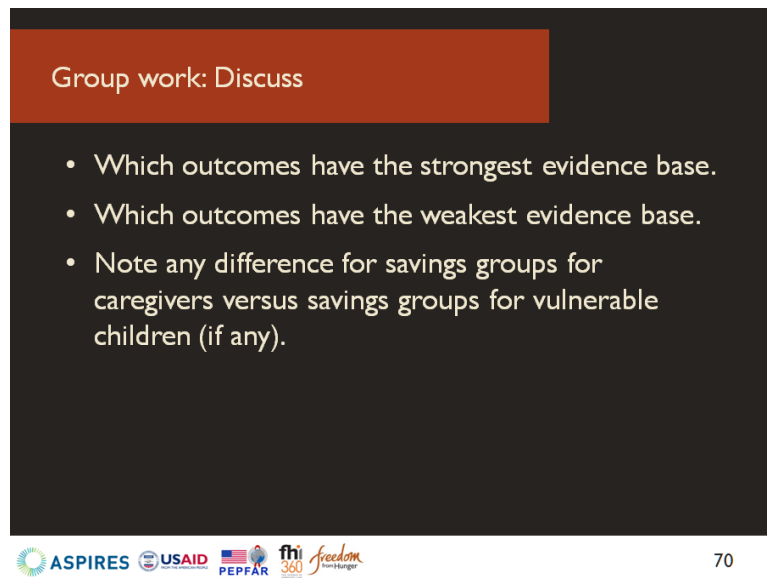
*Distribute the excerpts from “Literature Review: Community-Based Microfinance for Orphans and Vulnerable Children” document and invite participants to put themselves into 4 groups by finding others whose handout has the same animal at the bottom of the page.*



Each group has a different short excerpt from a review of the literature on community-based microfinance—of which savings groups is a part—produced by the International Rescue Committee. We are going to use this to look at the relative strength of the evidence base for different savings group programming.

You also have an electronic copy of the entire document on your USB stick.

*Divide participants into 4 small groups. Then show slide 69 and read the questions the group should discuss.*



**Group work: Discuss**

- Which outcomes have the strongest evidence base.
- Which outcomes have the weakest evidence base.
- Note any difference for savings groups for caregivers versus savings groups for vulnerable children (if any).

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*Then say:*

You have 20 minutes.

*After 20 minutes, ask:*

- **What outcomes have the strongest evidence base?**  
[Answers: Increased household savings; increased household food security.]
- **What interventions have the weakest evidence base?**  
[Answer: Increased child labor.]
- **What does the evidence tell us about savings groups for caregivers versus savings groups for vulnerable children?**  
[Possible answers: There have been more studies on SGs for adults than for children, so we know more about programming that targets adults. Most studies that look at SGs for adults do not distinguish between caregivers and adults without dependants. There is less evidence for SGs serving children directly.]


*Say:*

As we have seen, while there is some good evidence for savings group programming, it is not always clear.

Let us look at the IRC's summary of the evidence base.


*Show slides 70 and 71.*

Savings Groups Engaging Child Caregivers	
Outcomes	Evidence base
Increase household savings	Strong
Increase household assets	Medium
Increase household food security	Strong
Alleviate poverty	Medium
Improve health	Medium
Improve educational attainment	Medium
Increase child labor	Weak



71

Savings Groups Engaging Children and Youth	
Outcomes	Evidence base
Increase savings	Medium
Increase assets	Medium
Improve health	Medium
Social empowerment	Medium
Increase household food security	Weak
Improve educational attainment	Weak



72

*Say:*

We can see that the evidence base for savings groups engaging children and youth directly is overall weaker than for savings groups engaging adults.

*Ask:*

- **How does this evidence base relate to your own experiences?**

*As necessary, ask probing questions to help participants examine how their experiences mirror, compliment or contradict the evidence base. Then summarize the conversation and thank participants for their participation. Then, say:*

Shortly we will look at the gaps in the evidence base. Before we do that:

- **What questions do you have?**

*Encourage participants to respond to questions. If no participants volunteer, respond to questions.*



## ***Literature Review: Community-Based Microfinance for Orphans and Vulnerable Children—Excerpt***

**SGs do indeed increase savings!** While this finding may seem obvious, it is important to recognize that SGs have the primary intended impact they seek to achieve. This finding was confirmed by every study looked at by Gash and Odell in their synthesis of seven randomized control trials in 2013 and is consistent across the literature. For example, total savings balances for participating villages in Ghana were \$14 versus \$10 in control villages, while in Uganda \$41 versus \$34 (Gash & Odell 2013: 31). Moreover, longitudinal studies in 10 countries found “savings groups exhibit a step-increase in savings mobilization rates in their second cycle of operations; and the capitalization of independent savings groups increases rapidly in the 2-3 years following the training period” (Markel & Panetta 2013: 21). Savings are critical for income smoothing, increasing resilience to economic shocks and emergencies, and ability to plan and invest in the future.

**SGs support households in building assets.** Studies support the finding that SGs lead to an increase in domestic and business asset ownership<sup>3</sup> (Markel & Panetta 2013: 16). Annan et al. (2013), utilizing experimental methods, observed that participating households in Uganda had the asset equivalent of one additional head of cattle compared to control households (p. 30). Similarly, BARA & IPA (2013) in Mali—an experimental study—found the value of household livestock holdings to be 13% higher in treatment versus control areas (p. 13).

Asset building can also have impact beyond financial gain. SGs in Bangladesh have shown that an increase in assets reduces the incidence of severe coping strategies—such as decreasing food consumption by skipping meals—in response to emergencies and short-term cash flow needs (Pennotti 2011, cited in Markel & Panetta 2013: 17). Asset building can also lead to positive behavioral effects, “increasing future orientation, long-term thinking, planning and self-efficacy” (Scanlon & Adams 2006, cited in Markel & Panetta 2013: 18). This positive psychosocial effect has been observed in child asset building through savings accounts, which will be explored in the subsequent section.

Conversely, two experimental studies, Ferguson (2013) and Karlan et al. (2012), observed no impact on assets. But no experimental studies find a negative impact. While the experimental evidence is mixed, when taking into account positive evidence from nonexperimental studies, the overall evidence points towards improvements in household assets (Parr & Bachay Forthcoming: 17-25).

Excerpted from *Literature Review: Community-Based Microfinance for Orphans and Vulnerable Children*, written by Andrew Meaux (International Rescue Committee) with contributions from Barri Shorey (International Rescue Committee), Anjuli Shivshanker (International Rescue Committee) and Andrew Velazquez (Independent Consultant); and edited by David Myhre (FHI360) and Whitney Moret (FHI360).

<sup>3</sup> See Allen (2009a); Allen (2009b); Allen & Hobane (2004); Annan et al. (2013); BARA & IPA (2013); Boyle (2009); Pennotti (2011).





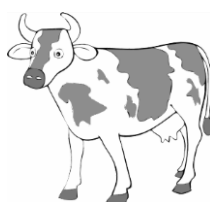
## ***Literature Review: Community-Based Microfinance for Orphans and Vulnerable Children—Excerpt***

**Saving Groups [for adults] increase household food security.** A substantial body of literature records SGs as having a positive impact on food security and nutrition of the household, including Karlan et al. (2013), Ferguson (2013), and Kroll et al. (2013). For instance, the randomized evaluation of the Savings for Change Program in Mali, which ran from 2009 to 2012, observed a 3.6% decline in Freedom from Hunger's Food Security index in participating villages (Beaman et al. 2014: 13-14). The IRC observed that food expenditures for the treatment group increased to \$30.5 from \$28.1, a bump of 8.4%, while the control group's expenditures on food decreased to \$25.8 from \$28.5 (Annan et al. 2013: 25). Gash and Odell (2013)'s synthesis of seven randomized control trials concluded, "there is a reasonable body of evidence suggesting that SG participation supports food security" (p. 35).

**The effect of [Youth Savings Groups] on food security is unclear.** Despite the strong connection between positive food security outcomes and adult SG participation, there is little evidence at present to suggest that children and youth SGs will have a major impact on child-level food security. Very little literature addresses this outcome. The AIM project in Mali found that after 1.5 years there was no evidence of better access or utilization of food, greater family food security, or improved family health and nutrition (Gash & Gray 2014: 4). The Youth Microfinance Project found that youth were spending a considerable portion of their income on food, but there was no data on whether that expenditure had any effect on food security (Nayar 2014: 28-29).

**Savings Group members do better with what they have, but the impact on poverty alleviation is mixed.** Annan et al. (2013) found a net impact of 14% reduction in poverty in Uganda (the incidence of poverty in control group households increased from 65% to 75%, while the incidence of poverty in participating households decreased from 67% to 63%) (p. 27). Conversely, a randomized evaluation of SGs in Mali found no impact on overall income or expenditure, but significant impact on consumption smoothing, food security and buffer stock savings (Beaman et al. 2014: 1). While the studies differ on whether people have more money, both agree that SGs initiate important changes in quality of life and resilience and in the way people handle existing assets and income (Beaman et al. 2014: 1).

Excerpted from *Literature Review: Community-Based Microfinance for Orphans and Vulnerable Children*, written by Andrew Meaux (International Rescue Committee) with contributions from Barri Shorey (International Rescue Committee), Anjali Shivshanker (International Rescue Committee) and Andrew Velazquez (Independent Consultant); and edited by David Myhre (FHI360) and Whitney Moret (FHI360).







## ***Literature Review: Community-Based Microfinance for Orphans and Vulnerable Children—Excerpt***

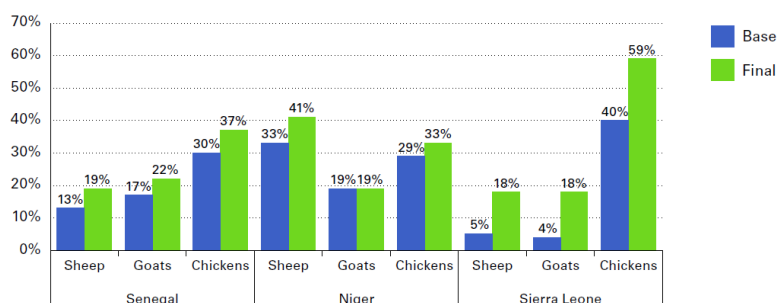
**Children and youth are able to save too.** Every study reviewed found increased savings from children as young as 9 up to youth in their early twenties (Berry et al. 2014; Nayar 2014). Plan's Youth Microfinance Project, which targeted ages 15 to 25, found an annualized “share-out” of savings in West Africa to be close to \$31 per member. This means that over three years, a typical youth savings group could expect to have a capitalization of \$1,500 (Markel & Panetta 2013: 16). Similarly, in Freedom from Hunger's Advanced Integrated Microfinance for Youth (AIM) project in Mali, youth participating in SGs over 1.5 years reported higher amounts in total savings compared to the control group. Also, their saving goals evolved “over time, moving away from clothing toward more productive goals, such as saving for livestock, emergencies, and their trousseaus (for girls)” (Gash & Gray 2014: 4-6). Even young children can save. Berry et al. (2014) studied the impact of Aflatoun and Honest Money Box programs on fifth and seventh grader in Ghana using a randomized evaluation with two treatment groups and a control. The study found that both programs increased the number of children saving and the amount saved.

Similarly, an 18-year British longitudinal study found that saving during adolescence is linked to saving in adulthood, which implies “that encouraging adolescents to save could go some way to shaping their behavior in later life” (Ashby et al. 2011, cited in Ramirez & Fleischer-Proano 2013: 4).

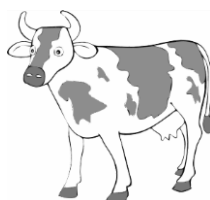
**SGs can empower youth to accumulate and take control of their assets.** The Youth Microfinance Project found significant increases in productive and lifestyle assets across Senegal, Niger and Sierra Leone. The chart to the right depicts the increase in livestock assets from baseline in 2011/2012 to

endline in 2014 (Nayar 2014: 26). Adolescent girls in CRS's OVC savings program noted that they were able to use the share-out money to invest in their businesses, purchase cloth and thread, seeds for community gardens, and goats. Some noted that the small loan amounts inhibited their ability to grow

their business, while other girls were able to use skills gained in the SG to “diversify their savings and borrowing portfolio” by also joining an MFI (Rowe & Miller 2011: 28).



Excerpted from *Literature Review: Community-Based Microfinance for Orphans and Vulnerable Children*, written by Andrew Meaux (International Rescue Committee) with contributions from Barri Shorey (International Rescue Committee), Anjuli Shivshanker (International Rescue Committee) and Andrew Velazquez (Independent Consultant); and edited by David Myhre (FHI360) and Whitney Moret (FHI360).





***Literature Review: Community-Based Microfinance for Orphans and Vulnerable Children—Excerpt***

**SGs [for youth] can increase access to health, reduce sexual risk-taking behavior, and improve psychosocial well-being.** Lack of money is a barrier to accessing health services. SGs increase savings available for health emergencies and can lead to increased health expenditures. Ninety percent of orphans and vulnerable children (ages 12 to 18) participating in the SILC program in Rwanda were able to pay into the national health insurance scheme, often a financial burden for the poor (Mukankusi et al. 2009: 5). While this demonstrates more promise than the caregivers examples outlined above, it is still too soon to tell if SG participation makes a decided difference in child and youth investment in health.

Furthermore, building child assets can cause behavior change that in turn leads to positive health outcomes. The SUUBI program in Uganda studied the impact of matched funding, financial literacy and mentorship on child savings accounts. Ssewamala et al. (2010) and Ssewamala et al. (2012) found that participating orphans and vulnerable children were less likely to engage in sexual risk-taking and experienced significant improvements in psychosocial well-being, respectively. Similarly, qualitative evidence from CRS's OVC program in Zimbabwe showed that adolescent girls participating in SGs were less likely to engage in transactional sex and developed self-esteem, self-efficacy and hope (Miller et al. 2011: 37). Through the increased income from SGs and complementary programming on reproductive health, girls made better choices (Miller et al. 2011: 37).

Beyond having a direct impact on health, SGs provide a strong platform for health trainings. A World Bank evaluation of an HIV/AIDS education project with SGs in Nepal found that they were highly effective due to their organization, regular meetings and high levels of trust. By building off the SG structure, the initiative was able to reach “more than twice as many women as originally planned” (Odell 2011: 20). Sexual and reproductive health training that was bundled with adolescent girls saving groups in the Ishaka project led to a “sharp increase in contraceptive use, some decrease in unwanted pregnancies...[and] helped break taboo about sexual matters and allowed more open and honest communication about responsible sexuality, a major development in Burundi” (Rushdy 2012: 11).

While the findings presented thus far are promising, literature on SGs' impact on the treatment and prevention of adolescent HIV/AIDS remains scarce. Few of the key studies address HIV/AIDS directly, and those that do draw from interviews or case studies lacking control group comparisons or large sample sizes.

Excerpted from *Literature Review: Community-Based Microfinance for Orphans and Vulnerable Children*, written by Andrew Meaux (International Rescue Committee) with contributions from Barri Shorey (International Rescue Committee), Anjuli Shivshanker (International Rescue Committee) and Andrew Velazquez (Independent Consultant); and edited by David Myhre (FHI360) and Whitney Moret (FHI360).





## Activity 2I: Monitoring and Evaluation—Testing Assumptions

### Objectives

By the end of this activity, participants will have:

1. Practiced identifying data to test key assumptions in a Theory of Change.

### Preparation

- Flip charts
  - ♦ Improved Health Outcomes for Vulnerable Children
  - ♦ A Hypothesis for Testing
- Other materials
  - ♦ *Savings Groups: Designing for Impact* PowerPoint slides
  - ♦ Projector and screen
  - ♦ Participant Workbook (distributed in Activity 2)

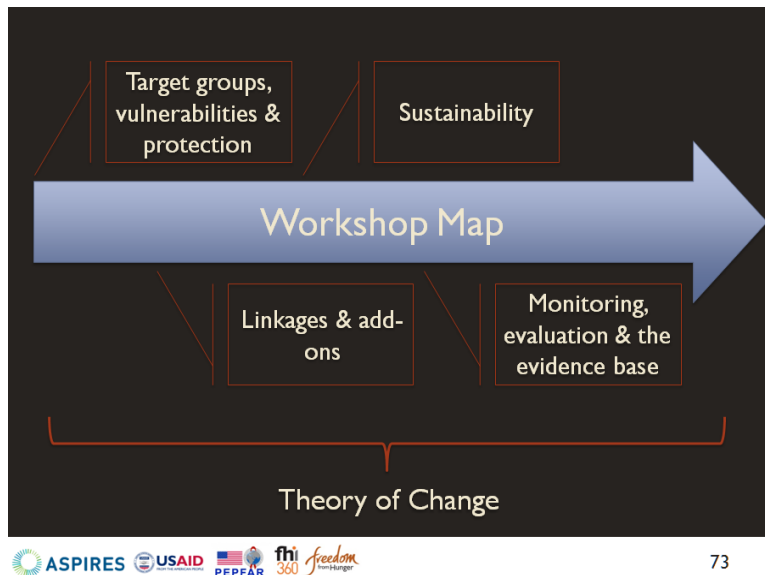
### Time

50 minutes

### Steps:

#### 1. Diagram a Cause-and-Effect relationship in a Theory of Change – 20 minutes

Show slide 72 and briefly summarize the conversations about the Theories of Change.



73

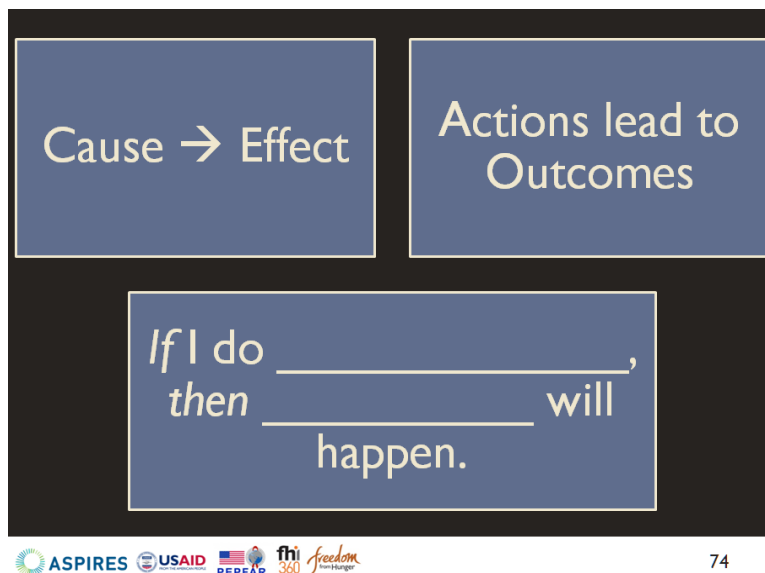
Then say:

We are going to continue to deepen your thinking on your Theory of Change by looking specifically at how we can identify the contribution that savings groups make to programming for vulnerable children.

The first step in doing this is to look at your Theory of Change and identify causal links between savings group activities and vulnerable children outcomes.

Causal links are the way actions lead to outcomes and how outcomes lead to higher-level goals. Here are some ways to think about that.

*Click through slide 73, reading each text box as it appears.*

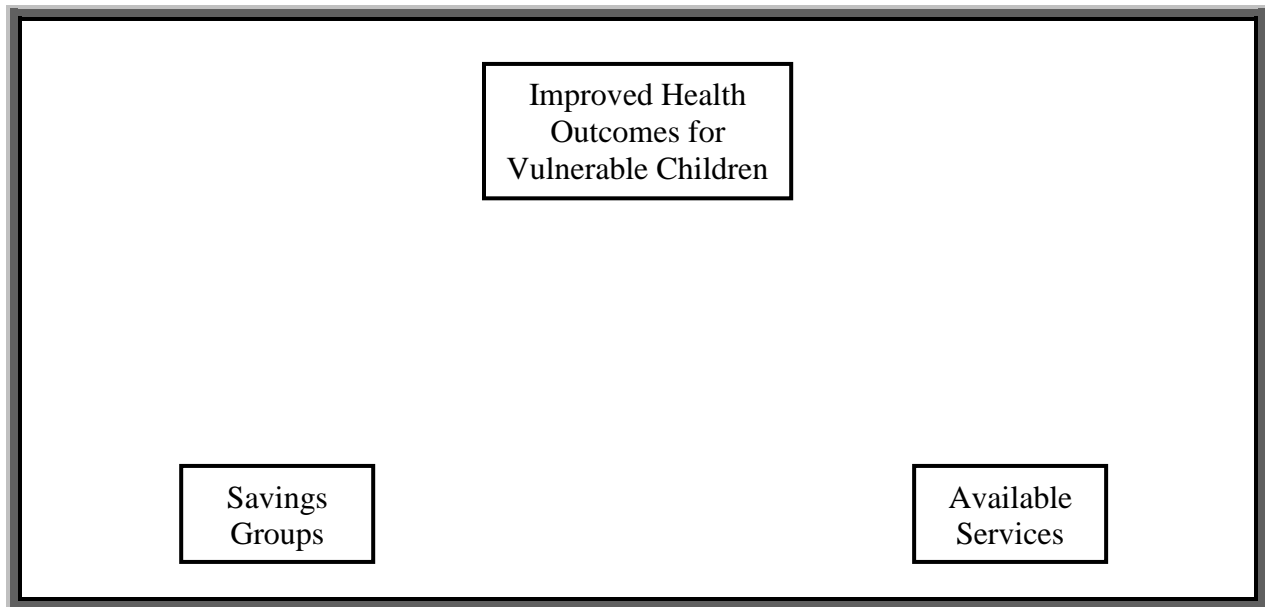


*Say:*

Some of these causal links may be implied, but not fully articulated in your Theory of Change. Your Theory of Change will be strengthened by ensuring that these links are clear—as this will form the basis for M & E activities, which support contribution analysis.

Let us look at an example

*Post the flip chart.*



*Then say:*

Imagine that our project has a theory of change that says that “savings groups” and “available health services” will lead to “improved health outcomes for vulnerable children.”

There are some causal links missing in this example.

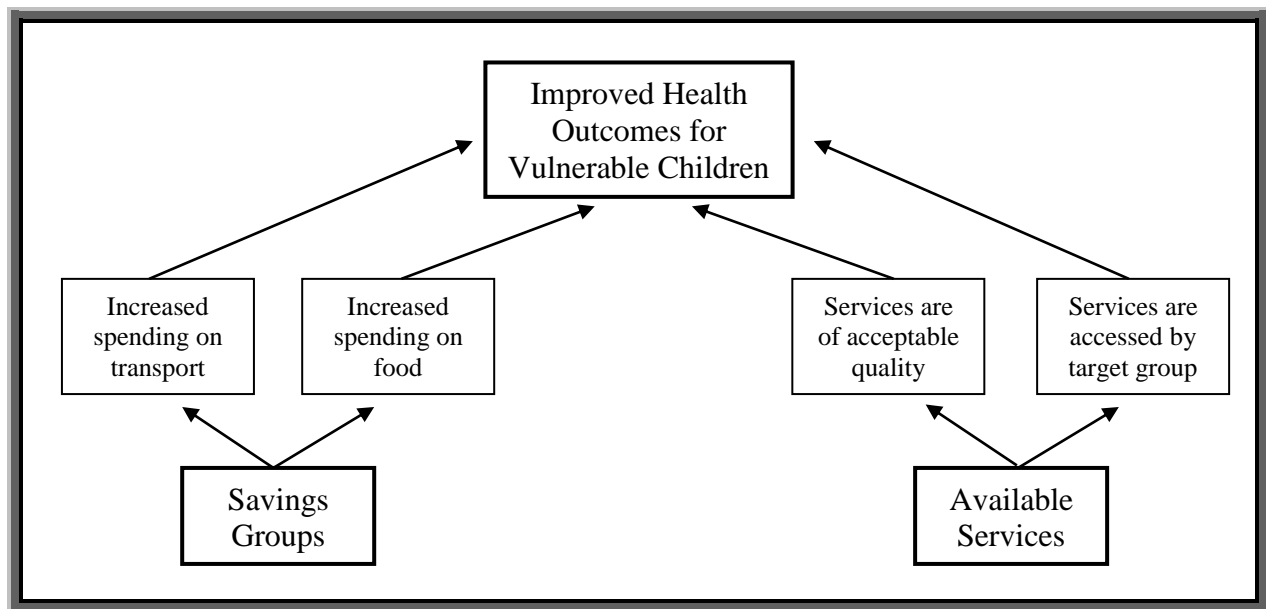
*Ask:*

- **What is missing in this causal chain that will ensure the OVC outcome?**

*[Possible answers:*

- *Participation in savings groups leads to increased spending on other supportive services (transport, costs of medicines, improved spending on food).*
- *Services should be not just available but also of acceptable quality.*
- *Services are not just available to target group but accessed as well.]*

*As participants respond, add to the causal chain on the flip chart. Use the example below to help guide the conversation.*



*Thank participants for their participation.*

## **2. Identifying Key Assumptions in the Theory of Change – 15 minutes**

*Say:*

Now you will have the opportunity to apply these concepts to your own portfolios.

*Have participants sit in organizational teams. If a single organization is represented by more than 5 participants, split them into 2 groups. If an organization is represented by a single participant, connect him/her with another participant, preferably working with similar programming or in a similar context.*

Please open your workbooks to page 66.

*Show slide 74 and review the task instructions.*



**Group work: Causal links in the TOC**

- Identify key cause-effect relationships in your TOC
- Take the most important relationship and review it for completeness

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75

*Ask:*

- **What questions do you have?**

*Respond to questions. Then say:*

You have 15 minutes.

### **3. Identify Indicators and Data Sources for a Cause-and-Effect relationship – 15 minutes**

*After 15 minutes, say:*

These cause-effect relationships form the basis of how you do your monitoring and evaluation work to assess your theory of change. This kind of monitoring and evaluation is often referred to as “testing assumptions”—you use your monitoring and evaluation work to test whether the assumptions that form your theory of change hold true.

Some of the cause-effect relationships are well-known: we know that “A” causes “B” because there has already been research that proves the relationship.

*Ask:*

- **Thinking back to the previous activity, what is an example of a hypothesis that has already been proven?**

*[Possible answers: Savings groups lead to increases in household savings; savings groups lead to increases in household food security.]*

*Say:*

When you test your assumptions, you want to put the greatest effort into understanding whether change is happening the way you anticipated it would. Therefore, effort is concentrated on those assumptions or hypotheses that have not yet been proven—or where evidence is mixed.

- **Thinking back to the previous activity, what is an example of a hypothesis which has not yet been proven?**  
*[Possible answers: Impact of “integrated” savings group programming on health; impact of savings groups on youth food security.]*

*Take an example from the group and write it on the flip chart, or use the example below:*

A Hypothesis For Testing
Participation in Savings Groups → Increased Savings  Increased Savings + Increased awareness of the importance of health services + Increased use of available health services = Improved health outcomes for children

*Ask:*

- **What monitoring data do you need to collect to test the hypothesis?**  
*[Note: for the flip-chart example, responses include: household-level savings data; household-level participation in health awareness activities; household-level changes in knowledge about health services; child-level clinic attendance; child-level health status.]*

*As participants call out their data needs, note them on the flip chart. Thank participants for their participation.*

## Activity 22: Testing Hypotheses and Adding to the Evidence Base

### Objectives

By the end of this activity, participants will have:

1. Identified key assumptions or hypotheses for testing in their Theories of Change.
2. Identified appropriate evaluation methods for understanding the contribution that SGs make to PEPFAR outcomes and goals.
3. Identified opportunities for project or program evaluations that contribute to the evidence base.

### Preparation

- Other materials
  - ♦ *Savings Groups: Designing for Impact* PowerPoint slides
  - ♦ Projector and screen
  - ♦ Participant Workbook (distributed in Activity 2)

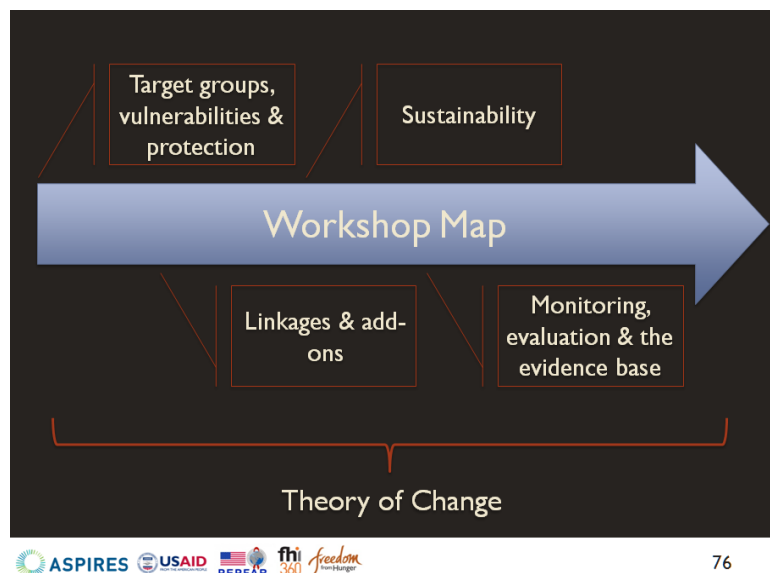
### Time

50 minutes

### Steps:

1. Have participants identify data sources for testing 1 key hypothesis – 20 Minutes

Show slide 75.



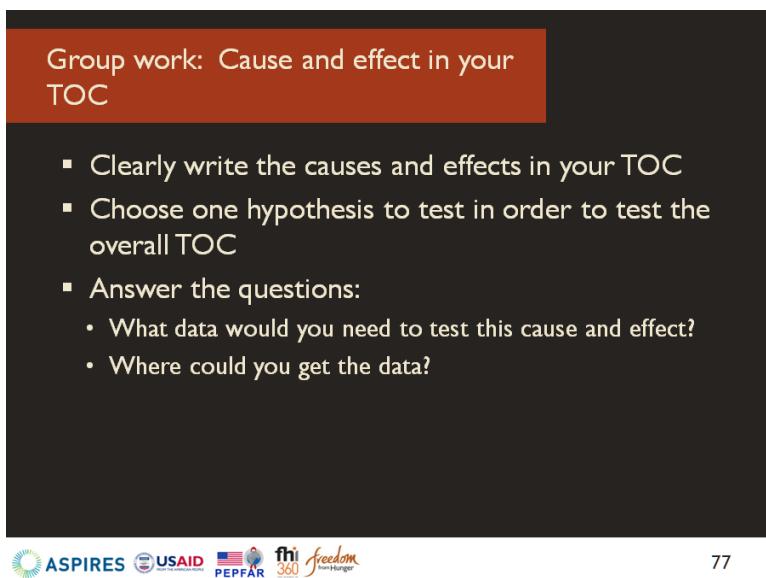
Say:

Let us continue looking at how the evidence base relates to your theory of change.

*Have participants sit in organizational teams. If a single organization is represented by more than 5 participants, split them into 2 groups. If an organization is represented by a single participant, connect him/her with another participant, preferably working with similar programming or in a similar context.*

Please open your workbooks to page 67.

*Show slide number 76 and review the task instructions.*



**Group work: Cause and effect in your TOC**

- Clearly write the causes and effects in your TOC
- Choose one hypothesis to test in order to test the overall TOC
- Answer the questions:
  - What data would you need to test this cause and effect?
  - Where could you get the data?

ASPIRES USAID PEPFAR fhi 360 freedom from hunger

77

*Ask:*

- **What questions do you have?**

*Respond to questions. Then say:*

You have 15 minutes.

*After 15 minutes, call the participants back to the plenary.*

*Ask:*

- **What kinds of data needs do you have for testing the Theory of Change?**
- **How much of the data is already being collected through routine monitoring activities?**

*Thank participants for their participation.*

## 2. Identify evaluation opportunities – 30 minutes

*Say:*

So far, you have identified the key assumptions or hypotheses that you would like to test in order to demonstrate the contribution of savings groups to OVC well-being. You have also identified the data requirements for testing a key assumption.

Now you are going to examine evaluation methods and opportunities for testing the Theory of Change.

*Ask:*

- **What are the types of evaluation that can be conducted?**

*[Possible answers:*

- *Formative evaluation (conducted prior to design and implementation to understand the kinds of interventions that are feasible and appropriate)*
- *Process or implementation evaluation (to see whether activities are being carried out the way they were intended—includes the quality of the activities)*
- *Outcome/effectiveness evaluation (measures the outcomes of the project and the extent to which outcomes are achieved by the intended beneficiaries)*
- *Impact evaluation (measures the extent to which the overall goal/impact of the project has been achieved).]*

*As participants respond, note their responses on a flip chart.*

*Say:*

Page 68 of your Participant Workbook includes more detail on the types of evaluation that PEPFAR programs can consider.

*Give participants a few minutes to read through the handout in the Participant Workbook.*

*Then ask:*

- **What questions do you have?**

*Encourage participants to respond to questions. If no participants volunteer, respond to questions.*

*Say:*

Turn to page 69 of your Participant Workbook. Looking at the key hypotheses for your theory of change, and the PEPFAR guidance, take 10 minutes to

- identify the type of evaluation you think would be helpful for testing the assumptions in your theory of change and
- identify any evaluation opportunities in your program—for example, projects that are working with some of the key questions you have identified that could be evaluated, research initiatives in the country which are exploring these questions, etc.

*Give participants 10 minutes to work on this task. After 10 minutes, bring participants back to plenary.*

*Ask:*

- **What questions or key insights do you have about the role of monitoring and evaluation in testing the assumptions and generating evidence for your Theory of Change?**
- **Thinking back to our earlier review of the evidence base, how can you add to the evidence base for savings group programming for vulnerable children?**

*Allow 10 minutes of feedback and discussion. Respond to any questions and thank participants for their participation.*

## Activity 23: Articulating the Role of Savings Groups in Vulnerable Children Programming

### Objectives

By the end of this activity, participants will have:

1. Modified their Theory of Change to better articulate the role that SGs play in their PEPFAR/OVC program.
2. Decided which modifications to SG programming would advance their TOC.

### Preparation

- Other materials
  - ♦ *Savings Groups: Designing for Impact* PowerPoint slides
  - ♦ Projector and screen
  - ♦ Participant Workbook (distributed in Activity 2)

### Time

1 hour 5 minutes

### Steps:

#### 1. Revisit and revise the Theory of Change – 50 minutes

*Say:*

Over the last few days, you have

- clarified the role that you feel savings groups can play in your OVC programming;
- developed a Theory of Change which incorporates how savings groups fit into your OVC program;
- explored the opportunities and programming considerations for working with savings groups; and
- examined how your programming can be used to generate evidence and test some of the assumptions that underpin your Theory of Change.

Now you will consolidate your learning and insights from the last few days.

*Have participants sit in organizational teams. If a single organization is represented by more than 5 participants, split them into 2 groups. If an organization is represented by a single participant, connect him/her with another participant, preferably working with similar programming or in a similar context.*

**Note:** *If there are no organization teams in the workshop, you may divide participants in groups based on who is A) planning on making adjustments to current projects and who is B) planning on engaging in new program design.*

*Show slide 77 and explain the task.*

### Group work: Revising your TOC

- Agree on key changes you feel need to be made to the TOC to reflect what you have learned about the role and potential of savings groups
- Agree to any modifications to the savings group programming (often in the pathways) that would advance the TOC
- Clarify your rationale for these changes



78

*Ask:*

- **What questions of clarification do you have?**

*Respond to any questions.*

You can make notes on pages 70 and 71 of your Workbook.

## 2. Report key insights from the partner work – 15 minutes

*After 45 minutes, call participants back to plenary.*

*Say:*

Now each group can share a key change or action to take in order to strengthen your programming and the evidence base for savings groups in OVC programming.

*Ask:*

- **Which group would like to start us off by sharing the key change or action you will be taking?**

*Thank participants for their participation.*



## Activity 24: Review of Learning Needs, Test Results and Workshop Evaluation

### Objectives

By the end of this activity, participants will have:

1. Confirmed whether their learning needs were addressed during the workshop.
2. Completed the Post-Test and Workshop Evaluation.

### Preparation

- Have the flip-chart sheets with participants' questions from Day 1 (Activity 1) available on the wall.
- Other materials
  - ♦ *Savings Groups: Designing for Impact* PowerPoint slides
  - ♦ Projector and screen
  - ♦ Participant Workbook (distributed in Activity 2)
  - ♦ *Savings Groups: Designing for Impact* Post-Test (1 per participant)
  - ♦ *Savings Groups: Designing for Impact* Pre-Test (completed in the Review of Agenda, Learning Needs and Pre-Test activity)
  - ♦ *Savings Groups: Designing for Impact* Test—Answer Key (1 per participant)
  - ♦ Workshop Evaluation (1 per participant)
  - ♦ Half sheets of flip-chart paper with the workshop topics and participants' questions (posted in the Review of Agenda, Learning Needs and Pre-Test activity)

### Time

45 minutes

### Steps:

#### 1. Review and answer sticky-note questions – 15 minutes

*Say:*

At the beginning of this workshop, I asked you what questions you had about the topics of the workshop. Please look at the sticky-note questions you put by the topics. Decide whether your questions were answered. If so, place a checkmark beside each question that was answered, if there is no checkmark there already. You have 10 minutes.

*After 10 minutes, ask:*

- **What questions are unchecked?**

*For each question a participant says is unchecked—that is, not yet answered—ask:*

- **Who has an answer?**

*Confirm or correct participant's' responses and answer any questions for which they do not have a response. If you cannot answer a question, commit to getting the answer and providing it to the participants.*

## **2. Have participants complete the Post-Test and Workshop Evaluations – 20 minutes**

*Say:*

At the beginning of this workshop, you did a Pre-Test about *Savings Groups: Designing for Impact*. I am going to distribute the same test again so you can measure your own progress. The purpose of this test is to help you see how much you learned in the past 4 days. It will also show me if I need to improve how I present the most important content in each activity. You will have 10 minutes.

*Place the Workshop Evaluations on a table at the front of the room. Then say:*

Once you have completed your Post-Test, please place it face down on this table and take a Workshop Evaluation. This helps us gather feedback on what worked well during this workshop and what needs improvement. You will have an additional 10 minutes for the evaluation.

*Ask:*

- **What questions do you have?**

*Respond to questions. Then, distribute the Savings Groups: Designing for Impact Post-Test handout to each participant. Ask the participants to write their designated number in the upper right-hand corner of the page. Allow participants 20 minutes to complete both the Post-Test and the Workshop Evaluation.*

*As participants place their Post-Tests on the table, review their responses, noting any trends in incorrect questions, and complete the flip chart used for Step 3. Match Post-Tests with Pre-Tests using the numbers in the upper-right hand corner of the tests.*

*After 20 minutes, collect the Workshop Evaluations and thank the participants.*

### 3. Review the results of the Post-Test – 10 minutes

*Return the completed Savings Groups: Designing for Impact Pre- and Post-Tests to the participants—so that each participant has a Pre-Test and Post-Test with the same designated number. Then distribute the Savings Groups: Designing for Impact Test—Answer Key handout to each participant.*

Test Results		
	Pre-test	Post-test
Minimum score		
Maximum score		
Average score		
Questions that seem difficult		

*Read aloud any questions that seem difficult, one question at a time. For each question, ask:*

- **What is the correct answer to this question?**
- **Why is this the correct answer?**

*Encourage participants to respond, and clarify as necessary.*

**Note:** *If, in your review, the Pre- and Post-Tests identified remaining areas of confusion, be sure to clarify responses to these questions.*



Number of your PRE-Test: \_\_\_\_\_

Savings Groups: Designing for Impact Post-Test		
Please circle the best answer.		
Questions	Answers	
1. In what way(s) does a theory of change support a project?	a. It expresses a causal pathway for change b. It focuses on assumptions about how change happens c. It focuses on how change happens d. All of the above	
2. How can you ensure that your programs use savings groups effectively as part of the program's theory of change?	e. By taking into account their limitations f. By taking into account any barriers to participation g. By taking into account their potential for positive outcomes for different participant groups h. All of the above	
3. What is the most common reason that savings group members want to link to formal financial services?	a. To obtain a credit score b. To keep their cash savings safe c. To get a ATM card d. None of the above	
4. True or false: Integrated or unified programming is a model in which one single organization forms savings groups and delivers additional services using the same personnel.	a. True b. False	
5. True or false: The term sustainability can have multiple meanings for savings group programming.	a. True b. False	

<b>Savings Groups: Designing for Impact Post-Test</b> <b>Please circle the best answer.</b>		
Questions	Answers	
6. Various organizations have experimented with different service-delivery models for training and supporting savings groups with the main purpose of:	a. Reducing the cost per member b. Increasing the number of linkages with other services c. Changing the group structure d. Helping groups build a credit history	
7. Fill in the blank: The purpose of the Universal Program Quality Guidelines is to ensure the _____ of savings group members.	a. profitability b. performance c. provisioning d. protection	
8. What is the name of the reporting system that provides transparent and standardized, self-reported data on savings group programs worldwide?	a. SAVING4US b. WESAVE c. SAVIX d. DATASAVE	
9. Do the types of programmatic approach to savings groups—such as group formation by a field officer, a paid village agent, or an unpaid village agent—definitely mean that group-quality performance will be different?	a. Yes b. No	
10. Each of the following examples listed are standard ratios for assessing quality of savings groups except...	a. Attendance rate b. Savings as a percentage of loans outstanding c. Average annualized return on assets d. Number of collective activities members engage in together	

<b>Savings Groups: Designing for Impact – Answer Key</b>		
<b>Questions</b>	<b>Answers</b>	
1. In what way(s) does a theory of change support a project?	d. All of the above	
2. How can you ensure that your programs use savings groups effectively as part of the program's theory of change?	d. All of the above	
3. What is the most common reason that savings group members want to link to formal financial services?	b. To keep their cash savings safe	
4. True or false: Integrated or unified programming is a model in which one single organization forms savings groups and delivers additional services using the same personnel.	a. True	
5. True or false: The term sustainability can have multiple meanings for savings group programming.	a. True	
6. Various organizations have experimented with different service-delivery models for training and supporting savings groups with the main purpose of:	a. Reducing the cost per member	
7. Fill in the blank: The purpose of the Universal Program Quality Guidelines is to ensure the _____ of savings group members.	d. protection	
8. What is the name of the reporting system that provides transparent and standardized, self-reported data on savings group programs worldwide?	c. SAVIX	
9. Do the types of programmatic approach to savings groups—such as group formation by a field officer, a paid village agent, or an unpaid village agent—definitely mean that group-quality performance will be different?	b. No	
10. Each of the following examples listed are standard ratios for assessing quality of savings groups except...	d. Number of collective activities members engage in together	

## Workshop Evaluation

Please provide feedback on the workshop so that we can improve it for you and others in the future. For each statement, place a checkmark in one of the boxes to indicate whether you “strongly agree,” “agree,” “disagree” or “strongly disagree.”

### TRAINER

	<b>Strongly Agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>
1. The trainer of the workshop was well-prepared.				
2. The trainer was knowledgeable about the topics presented.				
3. The trainer presented the information and activities clearly.				
4. The trainer was effective in encouraging participation from the participants.				
5. The trainer encouraged us to apply our own experience and knowledge to the topics presented in the workshop.				
6. The trainer managed the time well.				

➤ **How could the trainer have been more effective?**

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**WORKSHOP CONTENT**

	<b>Strongly Agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>
1. The learning activities consistently held my attention.				
2. Because of this workshop, I feel more confident in my ability to:				
a. Identify strategies for best utilizing savings group programming to contribute to region, country or program goals.				
b. Analyze appropriate opportunities for linkages in savings group programming.				
c. Define appropriate monitoring and evaluation elements for savings groups.				
3. I gained practical information and/or skills that will help me in my job.				
4. The exercises in the Participant Workbook helped me apply the content to my own work.				
5. The Resource Materials (USB) contained a lot of useful information.				
6. The amount of time given to each topic was about right.				
7. The balance between broad overview and in-depth analysis was about right.				

**If you disagreed or strongly disagreed with any of the above items, please suggest what we could do differently.**

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**LOGISTICS AND MATERIALS**

	<b>Strongly Agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>
1. The training site was conveniently located from transportation, lodging and food.				
2. I could easily see and hear the trainer and visual aids.				
3. The training room had enough space to comfortably carry out the activities.				
4. The training room had the supplies and equipment required for the activities.				
5. The handouts were useful for the topics discussed.				
6. Accurate information about the workshop (e.g., dates, location and requirements) was provided early enough for me to make adequate preparations.				
7. The workshop lasted the appropriate length of time for the topics discussed.				
8. The workshop started and ended on time each day.				
9. Sufficient time was provided for breaks and lunch.				

➤ **How could we have improved the logistics of the training?**

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## **OPEN QUESTIONS**

**1. In general, what did you like most about this workshop and why?**

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**2. What did you like least about the workshop and why?**

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**3. In general, what was the most valuable for you in the workshop and why?**

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**4. What was the least valuable for you in the workshop and why?**

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**5. Would you recommend this workshop to your colleagues or partners? Why/why not?**

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**Thank you!**

## Activity 25: Imagining the Changes in Beneficiaries' Lives

### Objectives

By the end of this activity, participants will have:

1. Drawn an image representing the impact of quality SG programming on their target beneficiaries.

### Preparation

- Other materials
  - ♦ *Savings Groups: Designing for Impact* PowerPoint slides
  - ♦ Markers or colored pencils
  - ♦ *Savings Groups: Designing for Impact* Certificates of Completion

### Time

25 minutes

### Steps:

1. Have participants reflect on the impact of quality savings group programming for their target beneficiaries – 25 minutes

*Show slide 79.*



79

*Then say:*

On the first day of this workshop, you reflected on your target beneficiaries. Over the past 4 days, we have looked at how savings group programming can be applied to deliver on the promise it holds for your programming.

- **How can savings group programming be applied to deliver on its promise in your programming?**

*Thank participants for their participation. Then say:*

Please open your workbooks to page 72.

*Distribute markers or colored pencils to participants. Then say:*

Take a moment to reflect on how your thinking about savings group programming has evolved over the past 4 days. How can the lives of your target beneficiaries be transformed through their participation in quality savings group programming?

Use the materials here to draw an image that represents the changes that can occur in the lives of your beneficiaries. You have 5 minutes.

*After 5 minutes, invite volunteers to share their images if they would like. Then thank participants for their participation and ask:*

- **What is 1 thing you are going to do when you return to work to apply what you have learned during this workshop?**

*Thank participants for their participation. Then distribute the certificates of completion and close the workshop.*

# Certificate of Completion

*[Insert Name]*

has successfully completed the workshop:

## Savings Groups: Designing for Impact

In [Insert Location] on [Insert Wrokshop Dates]

**Given with respect and affirmation on [Insert Date]**

---

[Insert Facilitator 1 Name]

[Insert Facilitator 1 Job Title]

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[Insert Facilitator 2 Name]

[Insert Facilitator 2 Job Title]

## **End-of-Day Mini-Evaluations**





## Mini-Workshop Evaluation I: The 4 Shapes

### Objectives

By the end of this activity, participants will have:

1. Completed a mini-evaluation of the workshop

### Preparation

- Flip charts
  - ♦ The 4 shapes
- Other materials
  - ♦ Sticky notes





### Time

15 minutes

### Steps:

#### Invite participants to evaluate the workshop – 15 minutes

*Post the flip chart.*

	What squared (agreed) with something you already knew?		What did you see from a new angle?
	What did you learn that was new—that completed a circle of knowledge?		What questions do you still have?

*Distribute sticky notes and say:*

Please reflect on what we have done so far and write on your sticky notes 1 thing that

- agrees with something you already knew;
- makes you see something from a new angle;
- completes knowledge you already had; or
- leaves you with remaining questions.

When you have finished, please post your sticky notes on the appropriate space on the flip chart. Your responses will help us make sure the rest of the workshop meets your expectations as much as possible.

*After all the participants have posted their sticky notes, thank them and remind them of the time the workshop will start again the next day.*

## Mini-Workshop Evaluation 2: Red Light, Green Light, Yellow Light

### Objectives

By the end of this activity, participants will have:

1. Completed a mini-evaluation of the workshop

### Preparation

- Flip charts
  - ♦ Red light, green light, yellow light
- Other materials
  - ♦ Sticky notes

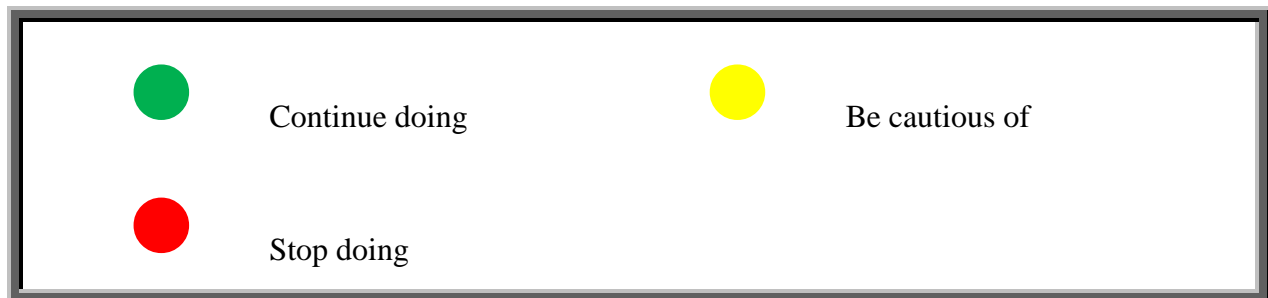
### Time

15 minutes

### Steps:

#### Invite participants to evaluate the workshop – 15 minutes

*Post the flip chart.*



*Distribute sticky notes and say:*

Help us improve the rest of the workshop by giving some feedback. The green, yellow and red circles are like a traffic light. Use the sticky notes to tell us

- what you want us to keep doing—green;
- what you want us to be cautious of—yellow; and
- what you want us to stop doing—red.

Write your suggestions on the sticky notes and place them on the appropriate flip charts.

*After all the participants have posted their sticky notes, thank them and remind them of the time the workshop will start again the next day.*

## Mini-Workshop Evaluation 3: Sentences to Complete

### Objectives

By the end of this activity, participants will have:

1. Completed a mini-evaluation of the workshop

### Preparation

- Flip charts
  - ♦ Now I have a better understanding of . . .
  - ♦ I am still unsure about . . .
  - ♦ I will use today's learning to . . .
- Other materials
  - ♦ Sticky notes

### Time

15 minutes

### Steps:

#### Invite participants to evaluate the workshop – 15 minutes

*Post the flip charts:*

Now I have a better understanding of...	I am still unsure about...	I will use today's learning to...
---	----------------------------	-----------------------------------

*Distribute sticky notes and say:*

Help us improve the rest of the workshop by giving some feedbacks. Use the sticky notes to complete these sentences:

- Now I have a better understanding of...
- I am still unsure about...
- I will use today's learning to...

Write your suggestions on the sticky notes and place them on the appropriate flip charts.

*After all the participants have posted their sticky notes, thank them and remind them of the time the workshop will start again the next day.*

## Mini-Workshop Evaluation 4: Two Words

### Objectives

By the end of this activity, participants will have:

1. Completed a mini-evaluation of the workshop

### Preparation

- Flip charts
  - ♦ Have the flip charts with workshop topics and participants' questions from Day 1 (Review of Agenda, Learning Needs, and Pre-Test activity) available on the wall.

### Time

15 minutes

### Steps:

#### Invite participants to evaluate the workshop – 15 minutes

*Say:*

At the beginning of this workshop, I asked you what questions you had about the topics of the workshop. Please look at the sticky-note questions you placed by the topics. Decide whether your questions were answered. If so, place a checkmark beside each question that was answered, if there is no checkmark there already. You have 10 minutes.

*After 10 minutes, post the flip chart.*

Two Words	
How do you feel?	What do we have left to do?

*Say:*

Before you leave today, I have two questions for you, and each question needs just one word as a response!

*Ask:*

- **Given where we are in the workshop, how do you feel?**
- **What do we have left to do?**

*Encourage volunteers to answer the questions with just one word per response. Note their responses on the flip chart. After volunteers have shared, thank them and remind them of the time the workshop will start again the next day.*

## **Annexes**

## Suggested Resource Materials

- Banking on Change program, “[The Banking on Change Proposed Youth Savings Group Model: From saving and learning to banking and earning.](#)”
- CARE, “[Connecting the World’s Poorest People to the Global Economy: New models for linking informal savings groups to formal financial services.](#)”
- Ferguson, Michael, “[Research Brief 1: Poverty Outreach in Fee-for-Service Savings Groups.](#)”
- Ferguson, Michael, “[Research Brief 5: An Evaluation of Household Impact Among Fee-for-Service Savings Groups.](#)”
- Fleischer-Proano, Laura, Megan Gash and Amelia Kuklewicz, “[Durability of savings group programmes: A decade of experience in Ecuador.](#)”
- Markel, Erin and David Panetta, “[Youth Savings Groups, Entrepreneurship and Employment.](#)”
- The MasterCard Foundation, “[Research Brief: Practices & Possibilities in Savings Groups.](#)”
- Meaux, Andrew with Anjuli Shivshanker and Andrew Velazquez, “[Literature Review: Community-Based Microfinance for Orphans and Vulnerable Children.](#)”
- Nelson, Candice, *[Savings Groups at the Frontier.](#)*
- Ramírez, Rossana and Laura Fleischer-Proano, “[Saving Together: Group-Based Approaches to Promote Youth Savings.](#)”
- Rippey, Paul, Candace Nelson and Eloisa Devietti, “[The Universal Program Quality Guidelines for Savings Groups.](#)”
- Rippey, Paul and Ben Fowler, “[Beyond Financial Services: A Synthesis of Studies on the Integration of Savings Groups and Other Developmental Activities.](#)”
- Zollmann, Julie, “[Apples to Apples: Standardizing cost per client calculations to measure and promote efficiency in the expansion of savings-led microfinance.](#)”



## Example learning needs and resource assessment survey

1. What is your name?
2. What is your e-mail address?
3. What is your experience level with economic strengthening interventions on a scale of 1 (less experience) to 5 (more experience)?
4. How do you see the role of economic strengthening in OVC programming?
5. Do you consider yourself to be more of a specialist (for example, an expert in a single intervention area) or a generalist (for example, someone who covers multiple intervention areas)?
6. How much of your job is related to program design and how much is related to implementation?
  - a. Please enter an estimate of the percentage of time that you spend on program design, program implementation and other tasks.
7. Who are the target groups for your current economic strengthening interventions?
  - a. Youth
  - b. Children
  - c. Adolescent girls
  - d. Primary caregivers of OVC
  - e. Adolescent mothers
  - f. Secondary caregivers of OVC
  - g. Other (please specify)
8. Who are the target groups for your future economic strengthening interventions?
  - a. Youth
  - b. Children
  - c. Adolescent girls
  - d. Primary caregivers of OVC
  - e. Adolescent mothers
  - f. Secondary caregivers of OVC
  - g. Other (please specify)
9. Do you have direct experience with savings group programming?
10. Have you directly observed the following in the field:
  - a. A regular savings group meeting (savings only)
  - b. A regular savings group meeting (savings and loan activities)
  - c. A group fund distribution meeting
11. A theory of change expresses a causal pathway of how change happens. Many organizations and/or projects have a theory of change. Which of the following best describes your situation:
  - a. I am not sure whether my organization (or project) has a theory of change.
  - b. My organization (or project) does not have a theory of change.
  - c. My organization (or project) has a theory of change, but I could not describe it off the top of my head.
  - d. My organization (or project) has a theory of change and I could describe it without referencing any documents.
12. What do you hope to get out of these trainings?
13. What other comments do you have about the upcoming trainings?

## Suggested agenda

The *Savings Group: Designing for Impact* Facilitator's Guide includes a total of 24 hours of contact time. It is recommended that the activities be spread out over a 4-day workshop. In order to provide the flexibility for certain activities to run long or unforeseen conversations to occur, the suggested agenda allows for some extra time at the end of each day. Facilitators may also choose to conduct one of the short "Mini-Workshop Evaluations" to gauge participant satisfaction and needs part way through the workshop.

<b>Suggested Savings Groups: Designing for Impact Workshop Agenda</b>				
	<b>Activity</b>	<b>Time</b>	<b>Start</b>	<b>End</b>
<b>Day 1</b>				
1	Introductions and course objectives	1:00	8:30	9:30
2	Review of learning needs & agenda	0:40	9:30	10:10
<i>Break</i>		<i>0:15</i>	<i>10:10</i>	<i>10:25</i>
3	Savings groups and the Economic Strengthening pathway	1:10	10:25	11:35
4	What is your Theory of Change?	1:05	11:35	12:40
<i>Lunch</i>		<i>1:00</i>	<i>12:40</i>	<i>13:40</i>
5	Expected outcomes of savings groups	0:45	13:40	14:25
6	Limitations and challenges of savings groups	0:50	14:25	15:15
<i>Break</i>		<i>0:15</i>	<i>15:15</i>	<i>15:30</i>
7	Barriers to participation in savings groups	0:55	15:30	16:25
<b>Day 2</b>				
8	Approaches for working with different target groups	1:00	8:30	9:30
9	Layering additional services onto savings group programming	1:00	9:30	10:30
<i>Break</i>		<i>0:15</i>	<i>10:30</i>	<i>10:45</i>
10	Linking savings groups to formal financial services	0:35	10:45	11:20
11	Models for delivering additional services	1:10	11:20	12:30
<i>Lunch</i>		<i>1:00</i>	<i>12:30</i>	<i>13:30</i>
12	Risks of layering add-ons onto savings group programming	1:15	13:30	14:45
13	Review of additional services	0:45	14:45	15:30
<i>Break</i>		<i>0:15</i>	<i>15:30</i>	<i>15:45</i>
14	Concepts of sustainability in savings group programming	0:45	15:45	16:30

<b>Suggested Savings Groups: Designing for Impact Workshop Agenda</b>				
	<b>Activity</b>	<b>Time</b>	<b>Start</b>	<b>End</b>
<b>Day 3</b>				
15	Sustainability of the group	0:45	8:30	9:15
16	Sustainability of the service-delivery model	1:00	9:15	10:15
<i>Break</i>		<i>0:15</i>	<i>10:15</i>	<i>10:30</i>
17	What's your definition of sustainability?	0:35	10:30	11:05
18	Consumer protection in savings groups	1:10	11:05	12:15
<i>Lunch</i>		<i>1:00</i>	<i>12:15</i>	<i>13:15</i>
19	Assessing savings group quality	1:10	13:15	14:25
20	Reviewing the evidence base	1:00	14:25	15:25
<i>Break</i>		<i>0:15</i>	<i>15:25</i>	<i>15:40</i>
21	Monitoring and evaluation—testing assumptions	0:50	15:40	16:30
<b>Day 4</b>				
22	Testing hypotheses and adding to the evidence base	0:50	8:30	9:20
23	Articulating the role of savings groups in vulnerable children programming	1:00	9:20	10:20
<i>Break</i>		<i>0:15</i>	<i>10:20</i>	<i>10:35</i>
24	Review of learning needs, test results and workshop evaluation	1:00	10:35	11:35
25	Imaging the changes in beneficiaries lives	0:25	11:35	12:00