



Savings Groups: Designing for Impact

PARTICIPANT WORKBOOK

Name: _____



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Agenda

Day 1

- Introduction of the Objectives, Participants and Group Norms
- Review of Agenda, Learning Needs and Pre-test
- Savings Groups and the Economic Strengthening Pathway
- What is Your Theory of Change?
- Expected Outcomes of Savings Groups
- Limitations and Challenges of Savings Groups
- Barriers to Participation in Savings Groups

Day 2

- Approaches for Working with Different Target Groups
- Layering Additional Services onto Savings Group Programming
- Linking Savings Groups to Formal Financial Services
- Models for Delivering Additional Services
- Risks of Layering Add-On Services onto Savings Groups
- Review of Additional Services
- Concepts of Sustainability in Savings Group Programming

Day 3

- Sustainability of the Group
- Sustainability of the Service-Delivery Model
- What's Your Definition of "Sustainability?"
- Consumer Protection in Savings Groups
- Assessing Savings Group Quality
- Reviewing the Evidence Base
- Monitoring and Evaluation—Testing Assumptions

Day 4

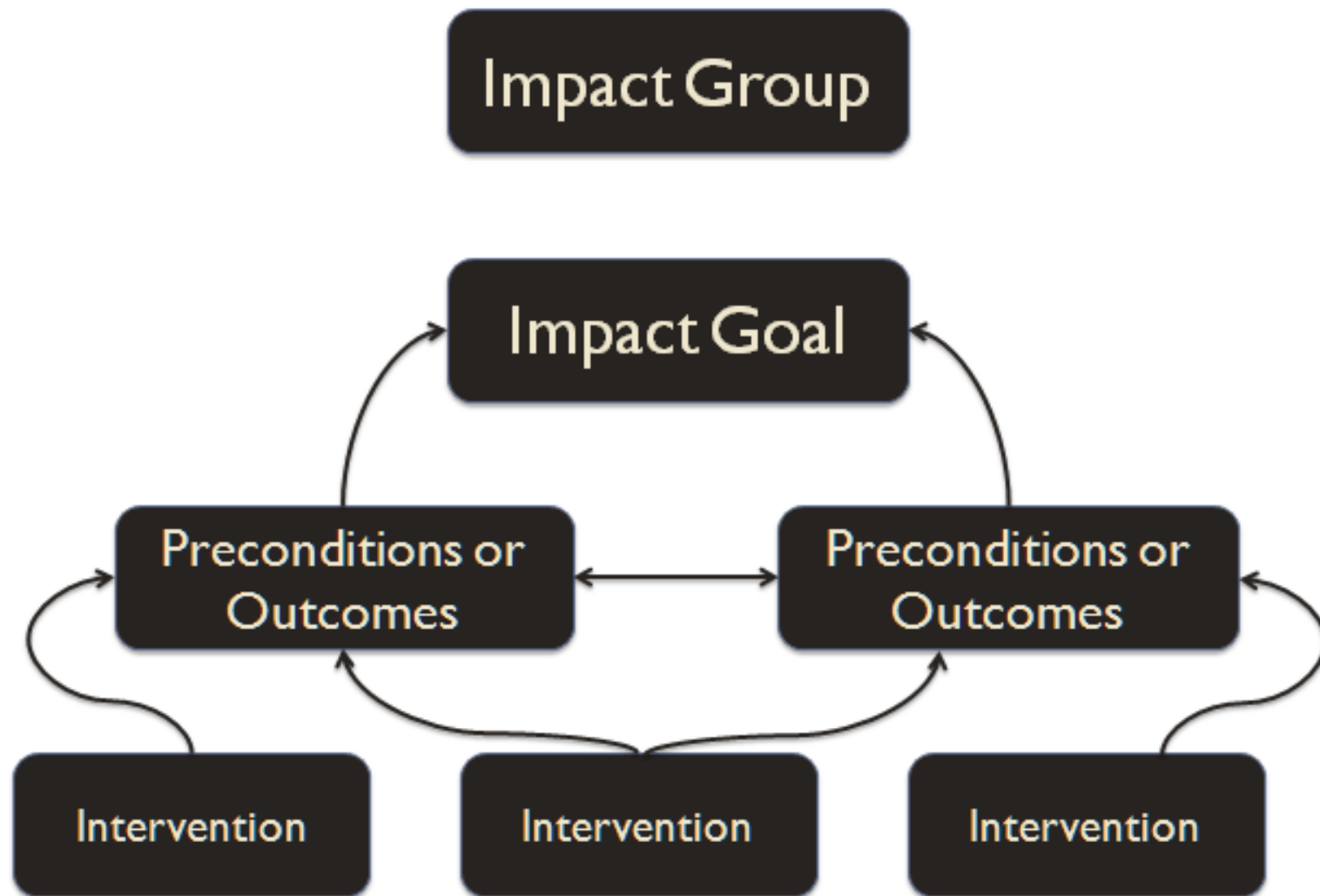
- Testing Hypotheses and Adding to the Evidence Base
- Articulating the Role of Savings Groups in Vulnerable Children Programming
- Review of Learning Needs, Test Results and Workshop Evaluation
- Imaging the Changes in Beneficiaries Lives

My pre-test number: _____

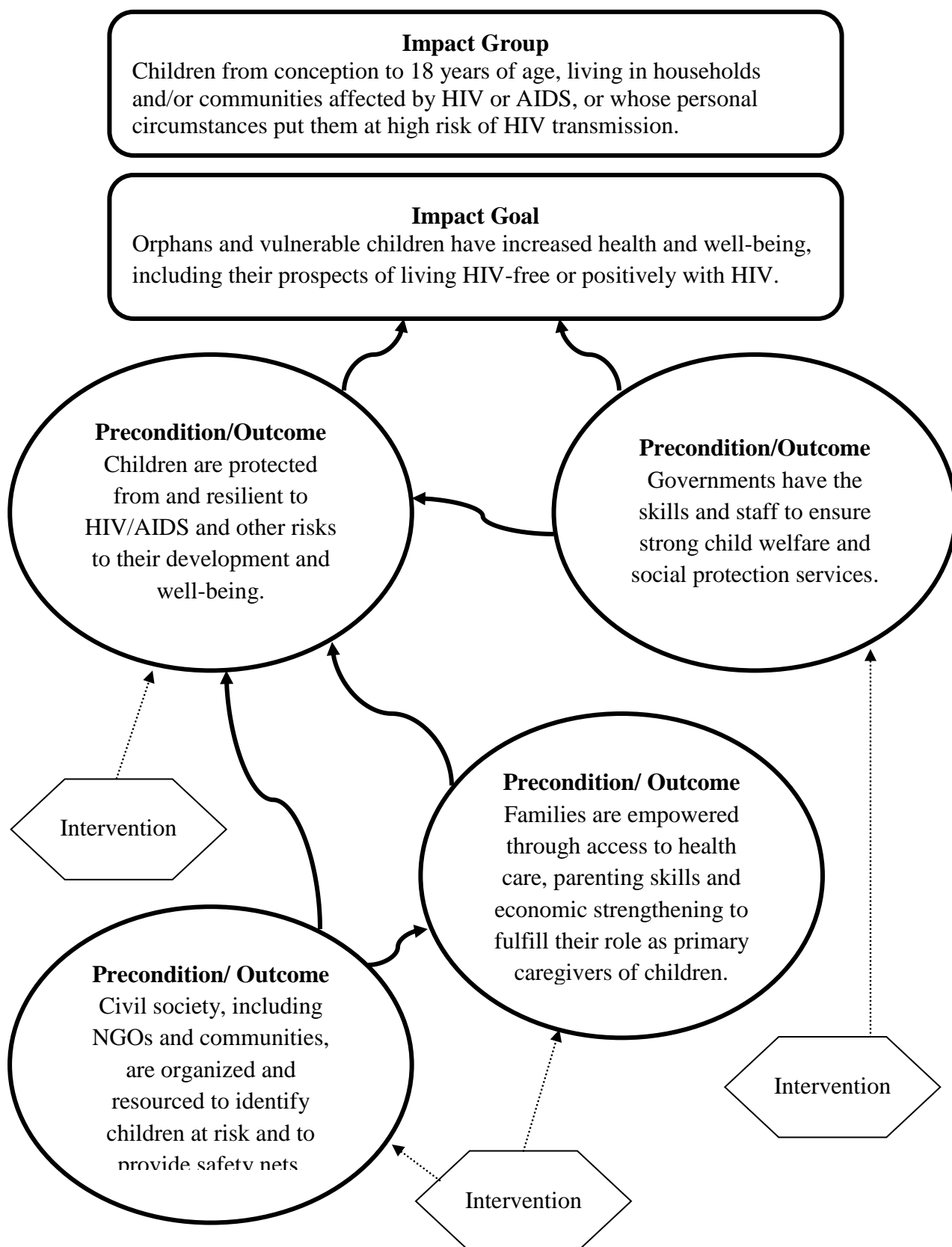
Draw an image of your beneficiary

A large, empty rectangular box with a thin black border, intended for drawing a beneficiary.

Theory of Change



PEPFAR OVC-implied Theory of Change diagram



Developing your Theory of Change—Part 2

Instructions

Diagram your Theory of Change showing the interactions between the different Preconditions or Outcomes. If you can include specific interventions, please do so.



Notes



Expected outcomes of participation in savings groups

Key Informant Interviews for specific target populations

Key Informant: Youth

Ibrahim, Economic Strengthening Specialist at a large INGO

What do you think is important in working with youth in savings group (SG) interventions?

In my mind, it is important to engage youth in the design and the delivery of the Savings Group intervention. This may even include establishing a reference group of targeted youth to review the curriculum and strategy. In our project, we included youth in the piloting of our curriculum, not just as participants, but as reviewers as well.

What specific aspects of young people's lives must good SG program design take into account?

There's an idea that young people are hard to recruit for saving groups or that they are not likely to stay in groups. While we found there is a big demand on the part of youth for SGs, they often participate in seasonal migration. They leave their communities for school or work opportunities during particular times of the year, making it difficult to maintain group cohesion.

What did your program do to address this issue?

First, we gave special attention to mobilization. In our first year, we integrated Savings Groups into the curriculum of vocational schools. But then we found that at the holiday period, groups fell victim to high out-migration. From then on, we decided to go with existing youth groups, sporting clubs and other organizations in which youth may have longer-term participation as possible targeting mechanisms.

We also front-loaded financial education components so that even young people who left the groups early do so with the advantage of basic financial education, which will help them on their journey to adulthood. We found likewise that it was important to make sure groups were clear on the process for members who have to leave before the end of the cycle.

What else must good SG program design take into account?

OVC may be marginalized and discriminated against in communities so may not be invited to join Savings Groups. We used a community-based targeting approach. Rather than opening the Savings Groups to all, we focused on vulnerable children. This was done through discussion with youth groups, social workers, teachers and other stakeholders—explaining the purpose of the Savings Groups and the reasons for targeting specific vulnerable groups. These vulnerable groups were then brought together and out of this smaller subset, self-selected groups can be formed. A few cautionary notes:

- The extent of stigmatization can be exaggerated by fieldworkers so it is best to assess this carefully.

- There are disadvantages with working with exclusively targeted groups: youth in these groups may feel further marginalized, and the social capital benefits of belonging to a savings group may be diluted because the group is seen as a “special group.” Targeted youth also do not get the benefit of forging stronger links with other young people in the community.
- Some successful projects have used CBOs working on youth or OVC issues to publicize the Savings Groups (rather than going through schools or large community meetings) in order to increase the chances that targeted youth will enroll without a strict targeting approach.

What surprised your team about working with youth?

We were very surprised by the demands on young people’s time! We learned so much from working with youth—together and also groups by gender and age—to determine the pressures they have on their time. We used a daily calendar PRA tool to support this exercise and to better understand their obligations. We found it important to use daily calendars for both weekdays and weekends, as their obligations may be different, depending on the day of the week.

The calendars also helped us as a discussion point to decide when it might be conducive for Savings Groups meetings to take place. The time may be different for boys and for girls, so in some communities that led us to consider boy- or girl-only groups. Youth can have a lot of ideas on how they might be able to meet their household obligations (child care, farming, helping in family shops, etc) to the satisfaction of adults in the household and still be able to regularly participate in savings group meetings.

What is one misconception that people sometimes have about youth?

Many people think that youth do not have money that they can use for saving—we even had some of our own staff say this! But many young people DO have access to small amounts of money that they can use for savings. Some may be able to access small sums from existing social grant programs, either as the direct recipient or through engagement with their primary caregiver. Others earn small amounts of money through “piece jobs” or other activities. Encouraging and inculcating a culture of savings with youth is an important thing to do. Thresholds for savings may, however, be low, and so care should be taken when setting the savings amount with youth, to ensure that they will be able to participate and benefit from the group. Because of lower savings, and possibly fewer loans, Savings and Lending Groups for youth may not have the same returns as those with adult members. Managing expectations at the beginning will help prevent youth from becoming discouraged.

What other advice would you give to a program just starting out?

Remember that locations of the meetings must be safe and friendly!

In the same way that the timing for group meetings may affect youth participation, so too can the venue of the meeting. Some places in communities do not feel comfortable for young people, and some may be unsafe, especially later in the day. Youth should be able to determine where their groups meet—rather than this being predetermined. Note as well that participants will have to get to and from the agreed location and so it is important to ensure that this route is deemed safe by all participants before and after meetings.

Key Informant: Adolescent Girls

Mpho, Economic Strengthening Specialist at a medium-sized national NGO

What do you think is important in working with adolescent girls in SG interventions?

Adolescent girls are an important subgroup of “youth,” and have some important and unique characteristics. So, for me, the first most important thing is to involve them in the design and delivery of interventions. There are important differences, for example, between adolescent girls in urban and rural areas, and different pressures on them. The extent that they are taken seriously and actively engaged in the design, delivery and review of the intervention will result in an approach that is better able to meet their needs and hold their interest.

What specific aspects of young women’s lives must good SG program design take into account?

Adolescent girls face a number of risk factors—early pregnancy, early marriage, migration, etc.—and so there are two things that the girls valued most in our program. First, having a safe place to save even small amounts of money was really important to the girls; much more so than taking loans, they valued savings. Second, there was a real thirst from the girls for *inclusion and building relationships*—they wanted to be part of a group, especially since many of them did not live with both parents, or may be living with relatives in areas far from their original homes.

What did your program do to address these issues?

Once we understood the importance the girls placed on having a safe place to save, we put a lot more emphasis on this part of the program. In the past, we had marketed the loans more, and while this is important for adults and sometimes for adolescent boys, it held little appeal for the girls. We adjusted the curriculum to focus on savings. The SGs also made loans, but the pressure to take a loan was much lower than in our programs for adults. We also lowered the savings or share amount to enable girls with less access to money to participate.

We were already aware of the social benefits of Savings Groups, but we hadn’t anticipated that this would be such an important aspect for the girls. We decided to reinforce some of the social and empowerment aspects of the SG program by recruiting mentors who would support the group members. The mentors could listen and facilitate discussions with the girls about issues that were important to them. They also were important links to other services. The mentors really focused on building a relationship with and between the girls, and not so much on the performance of the savings group—our Village Agents continued to support the groups in that way.

What else must good SG program design take into account?

Adolescent girls often feel marginalized in their communities. We had to be careful when marketing and recruiting girls so that the program did not seem like a program for “bad” girls.

We talked about the program in schools, but also tried to reach out-of-school girls through other youth groups, social workers and community-based organizations. After we had been working in certain communities for a while, word of mouth became a really important way to recruit new girls.

In some communities, parents and other adults were suspicious of our interest in adolescent girls, and so it was really important to explain the purpose of the groups and why we were targeting young women. Parents and guardians were also the source of some of the money that the girls used for savings—some girls got pocket money, which they saved—and so it was important for them to understand the project’s goals and how we would work with the girls. We gave as much attention to working with parents at the beginning of the project as recruiting the girls.

What surprised your team about working with adolescent girls?

One of the things that really surprised us was how uncomfortable the girls often felt in some of the “traditional” youth meeting points. When we looked at it more closely, we noticed that these were often dominated by boys, and that the girls felt harassed and unsafe there. We worked with them to find safe places for their private discussions—about money and about other things in their lives. We used a PRA tool—Community Mapping—to identify safe places for the girls to meet. Not only did we need to find a place where they felt comfortable, but we also had to make sure that they could easily and safely get to the meetings and return home.

What is one misconception that people sometimes have about adolescent girls?

People often think that adolescent girls will use their savings for so-called frivolous purchases, and so they discount the importance of savings for them. But in our work, we found that they used savings for a number of things—including for costs associated with education, for support of their families (especially in emergencies), as well as other purchases. A lot of times, the girls had a goal for their savings, and they wanted to be seen as contributing to the household. The girls also told us that having their own savings was important to them because they did not need to rely on their parents or boyfriends or other relationships for everything. That created safer relationships for them, but also gave them a real sense of self and pride.

What other advice would you give to a program just starting out?

It was really important for us to understand and recognize the different pressures on adolescent girls when we were planning the program—not least the pressures on their time. They often have to help with household duties and so being able to find a time for the SG to meet that didn’t interfere with their other responsibilities was very important. We used a daily calendar PRA tool to support this exercise and to better understand their obligations. We found it important to use daily calendars for both week days and weekends, as their obligations may be different, depending on the day of the week. The calendars also helped us as a discussion point to decide when it might be conducive for Savings Groups meetings to take place.

Key Informant: Primary Caregivers

Mariam, Economic Strengthening Specialist at a large national NGO

What do you think is important in working with primary caregivers in SG interventions?

We have learned a few things when working with primary caregivers—parents and guardians. First, they are not all the same! Different people will have different motivations and emotions. Some of them are caring for children who are not their own, others are themselves HIV-positive and are struggling with both their own and their children’s health and well-being. They also may have really different social and economic needs and assets. So it is not “automatic” that a group of parents or guardians will make a good SG. They still need to select people they trust and have similar needs and aspirations as they do.

What specific aspects of primary caregivers’ lives must good SG program design take into account?

We thought it was necessary to understand the different profile and motivation of the caregivers so that we could tailor the program to meet their needs. Also, it was important to understand how decisions are made in households, and what the relationships inside the household are like. This can affect caregiver participation, and also who gets the benefit of the SG.

Beyond the parents and caregivers, we also need to educate ourselves and our donors on the reasonable expectations of the SGs. We see the SGs as supporting households to better meet their regular needs, a means to build up assets, and a way to build greater social support among caregivers—they are not necessarily the first step towards establishing a business, either for the groups as a whole, or for individuals within that group. This goes with what I said at the beginning—caregivers are different, and have different needs, aspirations and opportunities.

What did your program do to address these issues?

We did a really thorough baseline study as we enrolled OVC into the program. We gathered a lot of information about their households and also spoke to their parents and guardians, and other key stakeholders such as teachers and clinic staff. We were trying to understand how the children were supported and what gaps there were in their access to education, health services, food, shelter, clothing—you know, their basic needs. We wanted to get information both at household level, and for individual children. This helped us segment the households so we knew which ones were really struggling, and also gave us a good idea of what was changing for children through the program, including their caregivers’ participation in the SGs.

In order to help us set realistic expectations, we used the USAID household economic strengthening “graduation” framework as part of our training for both our ES personnel and the SG trainers. This helped them to understand where the SGs were in an overall economic development strategy. We also did some work on market analysis, though, in the areas where we worked, so that we were able to develop some complementary programs for individuals and groups who wanted to start businesses. Mostly, though, we found that the SG participants used the money to support large household purchases—sometimes improving their homes, paying school fees; some bought farming equipment and seeds. This helped them stabilize and avoid going into debt.

What else must good SG program design take into account?

One thing that was really important—for us as a project and for our donor—was having a really sound M & E system that measured changes in the children. We tried to analyze our contribution to positive changes in food security, school and clinic attendance, and those kinds of things. We were not always able to say that money for these improvements came directly from the SGs, but because we understood the households, we were able to show how the SG contributed to positive changes. We used a PRA tool called Income and Expenditure Tree to track changes in both income and expenditure changes with a sample of our participating households.

Although we really focused on using SGs to help smooth household consumption, rather than promising that they would kick-start economic development, we did find it important to have a strong analysis of the kinds of entrepreneurial and economic opportunities that are open to people who want to invest in small businesses. Before we did this, we struggled because a lot of SG members felt pressure to start IGAs, and a really high number of them failed. This was mostly because people were starting businesses that competed with existing ones—like hairdressing—and this crowded the market. Also, we found that the people who were supporting the SGs didn’t really know enough about business development—and it’s not their job to be experts—and so may have given the SG members bad advice. We really tried to separate these aspects.

We also really watched SG members to see who had real spark and understanding and interest. We thought that they might make good trainers and mentors of new groups, as we switched to a “Village Agent” model, where there are people in the community who can support the formation of new groups.

What surprised your team about working with primary caregivers?

I think we initially underestimated how important is for the parents to have access to cash at regular intervals. This really helped them to cope with unforeseen situations and meet social obligations in their communities. This not only helped them in terms of money-management, but also made them feel like contributing members of their communities. When there was a wedding, a funeral or community event, some of the poor households were able to make a contribution like other households—something they hadn’t been able to do before.

Key Informant: Children**Dorcas, OVC Specialist at a large national NGO****What do you think is important in working with children in SG interventions?**

We think it's important for children at a young age to start developing good financial habits, like saving. They often learn how to manage money from their parents and caregivers, who, with respect, are not always the best role models. Some families do not save, or are debt-driven, and this does not model healthy financial behavior. Our SGs with children are an effort to do two things: first, we want children to develop the habit of saving and, on some level, financial planning. We also want to give them an opportunity to build and exercise leadership skills, and group management skills, which will help them as they grow and mature.

What specific aspects of childrens' lives must good SG program design take into account?

We need to remember that children need the chance to be children. Children experiencing poverty and hardship are often deprived of their time to play or to relate with other children. They may feel excluded and inferior, and without any control of their lives. We wanted to design an SG program that would in some ways give them time to be children, as well as learn about savings and their relationship with money.

What did your program do to address these issues?

The first thing we did was engaged children themselves in some of the design and decision-making processes. We asked them about the kinds of activities they liked to do, and their home responsibilities were, and what they admired about other children. This helped us to understand both the kinds of activities we would want to incorporate into the training, but also the kinds of skills or characteristics that the children wanted to develop. We wanted to see if we could really help them develop those characteristics by creating opportunities in either the training or the group processes.

It was really important for us to revise our curriculum to make it more fun and active. We incorporated games and other activities. Our work with primary caregivers was very different, but the kids did not have the patience for meetings and training sessions. And, anyway, that felt too much like school, and we wanted them to have a break from that environment and have some fun in the SGs.

What else must good SG program design take into account?

It is obvious, but our SGs with children focus on savings, with very limited opportunities for loans –mostly with older children, and really only if the demand comes up from the children themselves. Also, we made the savings voluntary, and really tried to avoid competitive behaviour, where children felt pressured to save, or where they were motivated by greed.

Two other things were important to us. First, it was really important to engage adults and help them understand and appreciate what we were doing with children. This includes engaging parents—much of the money the children were saving was pocket money from their parents and caregivers, or other family members. They were initially suspicious and some even worried that we wanted to take their children’s money! But we also needed to make sure that the teachers and other important community members understood the program and could support the children in their savings. After the sensitization process, it has been really nice to see aunties and uncles ask the children how their savings are going, and how much they have saved. It makes the kids feel important, too—they are having an “adult conversation.”

After the first year, it was easier to engage the adults. When we started, some adults were really wary about allowing children stewardship over money, and to run their own meetings, but they have seen the kids grow, and have been positive about their involvement.

We also really wanted to model child participation, so not only did we ensure that they were able to run their own savings groups, electing officers and keeping records, but we also involved them in the design of the program. We also actively asked for their feedback and showed them how we used it. This made them feel valuable and important, and gave them a sense of agency, beyond what they were gaining with their peers in the SGs.

What surprised your team about working with children?

Initially, we were not sure that the children would have money to put to savings so we were happy that most did have access to small amounts of money. It may have been really small amounts of money, and that is why we said that it was not mandatory to save—not every child could “deposit” money at every meeting. Sometimes they got money from relatives, or for doing extra work around the house, or if their parents’ businesses did well that month. It was also interesting to watch the way that the children both mimicked and influenced their parents and caregivers. The ones who were most eager to save at the beginning were the ones whose parents were involved in SGs. And many of the parents of children in the SGs came to us later and asked how they (the adults) could also join SGs!

What is one misconception that people sometimes have about children?

A lot of people—including my colleagues!—did not believe that the children would save. They thought that the children would only be interested in immediate gratification. But they have their own goals, and being able to save money toward those goals was really important to the children. They felt that being able to save was important for their future.

Key Informant: Secondary Caregivers
Buhle, OVC Specialist at a large INGO

Why do you think is important to work with “secondary caregivers” in SG interventions?

We began using the Savings Groups as a way to help motivate secondary caregivers in our OVC programs. Most of the people who are involved as caregivers in our ECD and Youth Centers are volunteers, and they give so much of their time and of themselves to others, but we were not able to provide many incentives for them. In fact, they are the ones who asked us if they could form a Savings Group when they saw that we were doing this with the children’s primary caregivers—parents and guardian. At the time, we were battling with volunteer turnover and burnout, and we did not really know what more we could do, within our budget, to support them. We asked them for ideas about incentives, and they came up with a really good list of ideas—you know, training, cross-visits to other projects, special recognition days—but also inclusion in SGs. We had not really thought of that. I mean, they were part of the community, and so when we did our community mobilization, we thought they might come forth, but they saw this as something to support the OVC directly, and so they did not think they qualified.

Since we started SGs with the volunteers, we have found that they are more motivated, and they feel proud of what they have been able to do both for the community—through their work with children—and for their households, through the SGs and some business opportunities. They are also more cohesive as a group, and are able to resolve issues that they have with their managers. We do not have as many problems with turnover as we used to (although there’s always some turn-over).

What specific aspects of secondary caregivers’ lives must good SG program design take into account?

This is not so much about their lives, but about the purpose of working with voluntary secondary caregivers—we worried that the SG itself would take time away from their work at the OVC centers. And we worried that they would leave the program if they started businesses. We had to balance their need for better economic prospects with our need for a stable group of volunteers dedicated to the well-being of children. We were not sure that starting SGs with this group would allow all of us to meet our needs.

What did your program do to address these issues?

There were a few things we did when we started using SGs with the volunteers who helped us. First, we asked them what would help with their motivation. They are the ones who suggested the SGs, because they saw us using them with primary caregivers. We asked them what they wanted from the SGs—why this appealed to them. For many of them, it was about having more control of their household finances—being able to save, being able to meet certain expenses. A minority were interested in starting small businesses.

We also asked them how they thought they could resolve the tension between the time they were already taking out of their households to volunteer with us, and the additional time that would be required for training and then managing the SG. I should say here that the volunteers wanted a savings group that was made up only of themselves—they already knew and trusted each other, and they liked the idea of this being a kind of “perk” to their job. They agreed that they would do the training by staying at the Center later than normal to attend the training, and then they organized their group meetings to follow other administrative meetings that they had with the project.

We really left it to them to come up with solutions—but because we had experience, and an agenda of keeping them focused on the OVC work—we asked them questions to help anticipate challenges and put in place ways to minimize those challenges before we even started.

What else must good SG program design take into account?

It was really important for the OVC Center managers to support and buy into the idea of SGs for the volunteers. We involved them in the initial discussions with the volunteers, and made them part of the decision-making process.

I think it is also important to keep the SG activities a little bit separate from the “regular” work of the volunteers. And so if the volunteers want to take advantage of being together in their monthly reporting sessions and meet afterwards, that is great—but I do not think their SG work should be part of those monthly meetings. This way we reinforce the voluntary nature of the SGs and the idea that the project’s primary concern is for the children. It also helps them take greater ownership of the SGs.

What surprised your team about working with secondary caregivers?

As I said, one of the things that really worried us about starting the SG with the volunteers was that they would get distracted by economic strengthening opportunities and leave their work as secondary caregivers. I guess we really underestimated their motivation—and the extent to which they really wanted to contribute to the community. Sure, a number of them used loans from the SG to start or expand businesses, but these rarely interfered with their volunteer work. Their business activities were often centered on weekends, or times when they were not needed at the OVC centers.

The other thing that surprised us is that the volunteers became really good ambassadors for the SGs when we were recruiting parents and guardians for the program. They were able to speak about how the SGs helped them, and encouraged primary caregivers to join. It also somehow forged some solidarity between the volunteers and primary caregivers—they were both participating in the same aspect of the program (even if they were not always in the same SGs), and so I think they felt “equal” to each other.

What other advice would you give to a program just starting out?

As I have said earlier, the main focus of our project is on OVC, and so initially there was some hesitation to having SGs made up of secondary caregivers. Both our donor and the OVC Center managers were concerned that the resources used to support SGs with volunteers wouldn't have a positive benefit for children. However, we were able to show that we had lower turnover once we started the SGs, and that the volunteers were more motivated. This created an indirect benefit for the OVC—and it saved the OVC center resources because they did not need to keep training new volunteers!

Key Informant: Adolescent Mothers

Isatu, Economic Strengthening Specialist at a large INGO

What do you think is important in working with adolescent mothers in SG interventions?

Adolescent mothers are a difficult to reach group, but one with high levels of risk and vulnerability as far as HIV is concerned. They may themselves be HIV-positive, and their children also face a high risk of being HIV-positive if the young women either do not know their HIV status or do not access support. Even though there is this double risk, there seem to be few programs successfully targeting adolescent mothers as a specific group. When we noticed this, we decided that we needed to talk to adolescent mothers to find out why existing programs don't seem to work for them. So, for me, it is most important to involve them in the design and delivery of interventions—so that they can say clearly what their needs and preferences are, and so that they can give input into all the components of the program, and check them for relevance.

What specific aspects of young mothers' lives must good SG program design take into account?

There are two things that a good SG program needs to take into account—first, we need to recognize the way that adolescent mothers often fall in two groups, and no groups, at the same time. What I mean is that although they are adolescents, they often have different needs and pressures than other adolescent girls, but they do not fit in with “mothers” groups easily either. Often women are jealous or suspicious of adolescent mothers. I remember once we were doing focus groups and the adult women said that the adolescent mothers were “stealing their husbands.” So it is very hard to create groups with enough mutual trust or interest when they mix the adolescent mothers with others.

The second thing we need to be aware of is that there are a lot of pressures on adolescent mothers, and in some communities they are very marginalized. So they need both the economic and social support that SGs can provide, but we need to work with them to ensure that they are able to get those benefits.

What did your program do to address these issues?

The SGs are all made up of self-selected groups so even when adolescent mothers were part of mixed groups, they often dropped out. So we aggressively tried to recruit adolescent mothers—either to start groups of their own, or to be part of mixed groups, but not as a complete minority in the group. We used schools, clinics, word of mouth, and HIV and OVC focused programs to identify girls. We would also talk to them individually about the savings groups before inviting them to mobilization events, in order to hear their concerns and try to build enthusiasm. We wanted to create an atmosphere of trust and belonging for them. This way we were able to identify either enough adolescent mothers who knew each other and could form their own group, or, in mixed groups, they were able to be brought into the social circle more.

We were very concerned about the multiple challenges that adolescent mothers face, and the difficulties they have in accessing different services—for themselves and for their children. We thought that SGs would help them know about services, be able to afford them, and forge relationships with other young women in similar circumstances. We found that some of the adolescent mothers were more interested in entrepreneurial activities than girls of the same age

who did not have children, so we put emphasis on both the savings and lending aspects of the SG. We also used the groups as an avenue to, at first, distribute information about services for both the young women and their children. Many of the SGs began to use the groups to discuss information, and often the girls would make a plan together about how to access services or engage with different stakeholders. We were very supportive of this, but felt that the ideas needed to come from the girls themselves.

What else must good SG program design take into account?

We were worried that the trainers we were using for the SGs might themselves look down on the adolescent mothers, and so we had to be careful about the selection and training of these trainers. We didn't want anything that would reinforce a message that the girls were somehow "bad" or "irresponsible."

We also thought it was really important to work with the girls to access childcare for their children and babies—many of them came to meetings with their children, which was fine, but was sometimes a distraction. Also, those who were resuming their education, working or selling found it difficult to have their young children with them all the time, and this can also be detrimental to the children. In one area, we were able to work with an ECD center to provide cheaper childcare services for the adolescent mothers who, in exchange, volunteered to clean the center every week.

What surprised your team about working with adolescent mothers?

This should not be surprising, but we were touched by how much they wanted better things for their children, and how frustrated they were that they could not always provide them. We found them a little bit more driven than some of the other adolescent girls we worked with because they felt the pressure of having their children's lives depending on them.

What is one misconception that people sometimes have about adolescent mothers?

We have heard people say that the adolescent mothers are selfish or that they do not care about their babies because sometimes their mothers or aunts care for them, but, really, we found the opposite to be true. The girls were hardworking and serious—but also really enjoyed the friendships they built in the SGs and often laughed and sang and were carefree, just like other teenage girls.

What other advice would you give to a program just starting out?

It was really important for us to understand and recognize the different pressures on adolescent mothers when we were planning the program—not least the pressures on their time. They often have to help with household duties if they are living with their families, and some of them are trying to go back to school, which is important for them. Some had started small businesses or trading activities, and so we had to be careful to find a time for the SG to meet that didn't interfere with their other responsibilities. We were also challenged to keep the SG curriculum and other add-on activities relevant to them. If they thought we were wasting their time, they would leave the group.

Key Informant: Ultra Poor**Nesta, Livelihoods Specialist at a large INGO****What do you think is important in working with the ultra poor in SG interventions?**

The most important thing is to remember that people cannot begin to think of saving unless they have at least some food to eat, a roof over their heads and basic health. They will not have the money to save, even if the savings amount is very small, and they will not have the attention to focus on the message of savings as they are so concerned with meeting their basic needs.

If you want to work with the ultra poor in savings groups, you have to think of how you can meet some basic needs—food, water, shelter—before the financial activities. If you do not, you might find that your program is not meeting its target in terms of the level of poverty of your beneficiaries, because you will be unwittingly excluding the very people you want to serve.

What specific aspects of this population must good SG program design take into account?

It is so important to link with other programs. The ultra poor have so many needs, and there are often other organizations providing various kinds of services but it is rare that just one organization can provide all the services that this group needs. So linking with other programs and forming good partnerships is essential.

What did your program do to address these issues?

The first thing we did was do a thorough analysis to understand the landscape of the different agencies and organizations offering services that could support the ultra poor. While we were doing this analysis, we made sure to look at not just who is offering these services now, but how that might change in the future.

We know that it can take a longer period of time to “graduate” people from one level to the next. We wanted to avoid designing our program assuming we could link to another INGO’s agricultural program, only to have that project end just when our beneficiaries needed it.

What else must good SG program design take into account?

Well, you have to keep in mind where and when the savings groups—and the financial activities—take place. Once you have your population a bit stabilized, you can start some financial activities. At first, we really encourage them to keep the savings at a small, manageable amount, and we do not encourage borrowing right away.

Even though the financial activities start off quite small, it is still very helpful to form the beneficiaries into savings groups. Once the beneficiaries are in savings groups, it becomes a bit simpler to meet with them. Instead of spending all day in a village for example, your field staff can visit groups in 2 or 3 different villages in the same day, depending on the distance between villages. The groups are also great platforms for adding on additional services that the ultra poor

need, such as education or access to additional services. For example, when our beneficiaries start raising poultry and ducks, we can coordinate with the local agriculture extension service for their extension workers to visit the groups. The extension workers in our project area taught our beneficiaries how to prevent common diseases in poultry and how to vaccinate their birds.

What surprised your team about working with the ultra poor?

You really need strong coordination, planning and logistics skills!

There are so many components of an ultra poor program. You have to coordinate with different organizations: local community-based organizations, other INGOs and government organizations. Then there are all of the assets that must be managed. In our case, we supplied wide range of assets including agricultural inputs (improved seed, fertilizer, etc.), livestock inputs (poultry, ducks, goats, and inputs like vaccines) and start-up capital equivalent to US\$150 per household. We also supported beneficiaries in renting plots of land. Can you imagine the procurement process that we went through? And each input was related to the other, so that if we were delayed in finding the land to rent for example, that meant a delay in the transfer of the animals, which in turn impacted the deliveries of the vaccines for the animals.

Initially, we were also a bit worried about working with the extension agents. We had heard that their department had lost almost all funding over the years and that they were lacking in some areas of service delivery. While it is true that sometimes the coordination can be challenging, we found that being very clear on how working together can help us both achieve our own goals we have been able to stay focused on the advantages of the partnership. We also found that it is really important to have very clear expectations spelled out in the MOU.

What is one misconception that people sometimes have about the ultra poor?

Oftentimes we hear that these people, the most vulnerable people, are not willing to work hard. During our project, we saw that once people were stabilized a bit—with enough food to eat and basic health care—they were really able to grow. It is not easy work, and it is true that they need a lot of support to really apply what they are learning in terms of the management of their livestock and other activities. But at the same time, they are so proud of their animals and the work that they are doing. This really starts to have a psycho-social effect, and over time you can see the beneficiaries' self-confidence grow. After some time, we even see that their communities begin to recognize the changes too, and the people who were before on the margins are now becoming respected members of the community.

Approaches for working with different target groups

Appropriate add-ons

Instructions

In your groups, list the different types of add-ons and decide whether they are appropriate or not appropriate for your target group.

Target group: _____

Type of add-on	Appropriateness of Add-on			What motivates practitioners to promote this add-on?
	Appropriate	Not appropriate	Why or why not?	
1.				
2.				
3.				
4.				
5.				
What special considerations are there for subgroups?				
Notes				

Pros and cons of Unified and Parallel models

Instructions

Review the pros and cons of each model in your group and add any additional pros and cons to the list.

Pros and Cons of Models for Delivering Additional Services					
Unified		Parallel		Linked	
Pros	Cons	Pros	Cons	Pros	Cons
<ul style="list-style-type: none"> ▪ Achieves full cost-recovery for both services ▪ Allows same staff to deliver both services 	<ul style="list-style-type: none"> ▪ Delivers narrower range of services ▪ Requires staff to have broader and more flexible skills 	<ul style="list-style-type: none"> ▪ Allows wider range of services ▪ Uses more specialized staff 	<ul style="list-style-type: none"> ▪ Requires 2 kinds of staff ▪ Makes it harder for education to become self-financed ▪ Requires coordination of staff for both services, which represents more of a challenge 	<ul style="list-style-type: none"> ▪ Allows wider range of services ▪ Uses more specialized staff 	<ul style="list-style-type: none"> ▪ Requires coordination of staff in different organizations ▪ Is not likely to achieve self-financing for education
Add any additional pros and cons:					

Instructions

Review the list of the criteria in delivering additional services for each of the 3 models. In your groups, discuss for each criterion whether the situation is more favorable in the unified, parallel or linked model. Check the more favorable model.

	Unified Model	Parallel Model	Linked Model	Notes
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				

- **Where do you stand so far on which model is most appropriate for your Theory of Change?**

Check the appropriate box:

☐ Unified
 ☐ Parallel
 ☐ Linked

Your notes on the pros and cons of add-ons

1. Adding on health and HIV-prevention education activities will support behavior change by providing knowledge to complement increased financial independence for adolescent girls.	
PRO	CON
2. Organizing mobile services to be provided during savings group meetings—such as mobile health clinics, provision of identity document or registration for government programs—will mean that savings group participants will gain access to the additional supportive services that they need.	
PRO	CON
3. Introducing business development and business skills training to savings groups will result in groups—or group members—forming successful businesses, further strengthening household resilience.	
PRO	CON

4. Integrating parenting skills development activities in savings groups will support child-development and child-protection outcomes of OVC programming.	
PRO	CON
5. 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.	
PRO	CON
Notes	

Considerations for add-ons

The International Rescue Committee published a brief for the SEEP network in 2015 on savings group add-ons, or bundled services, entitled *Microbrief: Bundled Services for Orphans and Vulnerable Children*, which reviews the evidence for add-ons. It also includes a summary of considerations for adding activities for savings groups drawn from a few sources. Some of these are noted below.

Key Questions to Ask

[From *Beyond Financial Services*. Rippey & Fowler for the Aga Khan Foundation, 2011]

- Does it meet the needs and desires of the target group (“demand-driven”)?
- Is the target group involved in the choice of the activity?
- Does the activity distort markets in any way?
- Is there an exit strategy?
- Are there any risks to adding this activity, and if so, has the target group been informed and allowed to comment?
- What will happen if the activity fails? Who will “repair” any damages?

[From *Savings Groups Plus: Beyond Saving and Borrowing: Technical Note #2*. C Nelson, for the SEEP Network. 2015.]

- Do the services improve the functioning of the SG, such as conflict-resolution training, or its impact on orphans and vulnerable children (such as nutrition, health, and/or life-skills education)?

Operational Considerations: Who should be responsible for the add-on?

Once you have decided to use appropriate add-ons, there are choices about the best-placed organization to deliver the additional service/activities. The table below is a helpful starting point at which to begin thinking about delivery modalities [from *Savings Groups Plus: Beyond Saving and Borrowing: Technical Note #2*. C Nelson, for the SEEP Network. 2015].

Type	Description	Context
Linked	Two or more institutions provide services; one may organize groups for the purposes of saving and credit, while the other delivers a nonfinancial service.	When the additional service requires technical expertise beyond the capacity of the SG implementing agency.
Parallel	Distinct staff within the same institution provide different services to the groups.	This approach is most appropriate for organizations that maintain functional departments and capacity in distinct technical areas, such as financial services, health, education, and agriculture.
Unified	All services are provided by the same staff of the same institution.	This model is often used by smaller organizations operating in areas with limited partnership possibilities.

Prioritizing and integrating savings group add-ons for your Theory of Change

Instructions

Identify the important participant group(s) you want to reach and analyze their needs and demands for add-ons using the table below. If you do not know their needs or demands, how will you find out?
Then answer the questions on the following page.

Which are the important participant groups you want to reach?

Add-on	Expected outcome	Risk of incorporation	Mitigating factors	Link to the theory of change Which pathways or domain does this support?

Notes

<p>1. For which add-on(s) is the evidence the strongest? What are the promising practices that support the inclusion of different add-ons?</p>	
<p>2. Based on your analysis, which are the 3 most important and appropriate add-ons to incorporate into your program?</p>	
<p>3. How will you incorporate these add-ons into existing or new programs? Are there new partners that need to be brought on board? Training that will need to be conducted? Linkages to facilitate? Who will be responsible for making the changes?</p>	

Concepts of savings group sustainability

Concept of Sustainability	Indicator	Notes
	<ul style="list-style-type: none"> Percentage of participants who demonstrate improved knowledge, skills and practices in management of personal finances 	
	<ul style="list-style-type: none"> Percentage of mobilized groups who complete the training curriculum and demonstrate the capacity to continue independent operations 	
	<ul style="list-style-type: none"> Percentage of groups who continue to operate beyond the training period, the project period or other specified period of time 	
	<ul style="list-style-type: none"> Percentage 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 	
	<ul style="list-style-type: none"> Percentage of participants who have continued access to suite of appropriate financial services—formal or nonformal—that is plausibly related to the promotion of savings groups 	
	<ul style="list-style-type: none"> Cost per member = (Total Number of Members) / (Total Program Cost) 	

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?

Concept of Sustainability	Notes
<input type="checkbox"/> Sustainability of Knowledge and Skills <input type="checkbox"/> Sustainability of Process <input type="checkbox"/> Sustainability of Groups <input type="checkbox"/> Sustainability of Access to Groups <input type="checkbox"/> Sustainability of Access to Appropriate Financial Services <input type="checkbox"/> Sustainability of Service-Delivery Model	

Sustainability of the group

Case Study 1: Dynamic Ladies Savings Group

The Dynamic Ladies Savings Group was formed 2 years ago by a staff member of a local community-based organization. About a year ago, the group made a handful of loans to non-members, some of which have not yet been repaid.

The group continues to meet, but meets less regularly now. Over time they have shifted from weekly meetings to meeting approximately once a month. The field agent who initially formed the group visits the village monthly to work with other savings groups. Though the focus of the field agent's visits is to support new savings groups, he does assist the management committee of the Dynamic Ladies Savings Groups in organizing their meeting.

Members have not saved for at least 9 months, though they continue to charge fines for members who miss the now monthly meetings. Between the lack of saving and the losses due to unpaid loans, the savings group is currently unable to lend to members.

Based on the case study, is the Dynamic Ladies Savings Group “sustainable” according to each of the 5 different concepts of sustainability?			
Concept of Sustainability	Yes	No	Notes
Sustainability of Knowledge and Skills			
Sustainability of Process			
Sustainability of Groups			
Sustainability of Access to Groups			
Sustainability of Access to Appropriate Financial Services			

Case Study 2: Bright Futures Savings Group

The Bright Futures Savings Group was formed by a village agent 3 years ago. The village agent assisted the savings group in their first end-of-cycle share-out. After the first cycle ended, all of the members decided to stay in the savings group and to increase the savings amount.

In the 2 years since the initial share-out, Bright Futures Savings Group has continued to meet weekly but they have not had another share-out, creating some tension within the group. Two members would like to leave the group, but cannot get their savings.

The group has made many changes to their constitution. Looking back on the changes they made, members think they may have made some mistakes and say they may have been unaware of best practices for managing their group. Two examples of possible mistakes are continuing to lend to the same member even when that member had not repaid an earlier loan and allowing sitting management committee members to stand for re-election.

The savings group would like to engage in additional training to strengthen the group, but the village agent moved to another, more distant, village.

Based on the case study, is the Bright Futures Savings Group “sustainable” according to each of the 5 different concepts of sustainability?			
Concept of Sustainability	Yes	No	Notes
Sustainability of Knowledge and Skills			
Sustainability of Process			
Sustainability of Groups			
Sustainability of Access to Groups			
Sustainability of Access to Appropriate Financial Services			

Case Study 3: All Our Sons and Daughters Savings Group

The All Our Sons and Daughters Savings Group was formed 2 years ago by a village agent who has since moved away. The village agent assisted the savings group in their group formation and their first end-of-cycle share-out. After the first cycle ended, all of the members decided to stay in the savings group.

As they were launching their second cycle, the All Our Sons and Daughters Savings Group made a number of changes to their internal rules, including increasing the savings amount and starting a social fund. Each change was voted on by all members and the savings group's internal rules are written in a notebook and available for any member to read at any meeting.

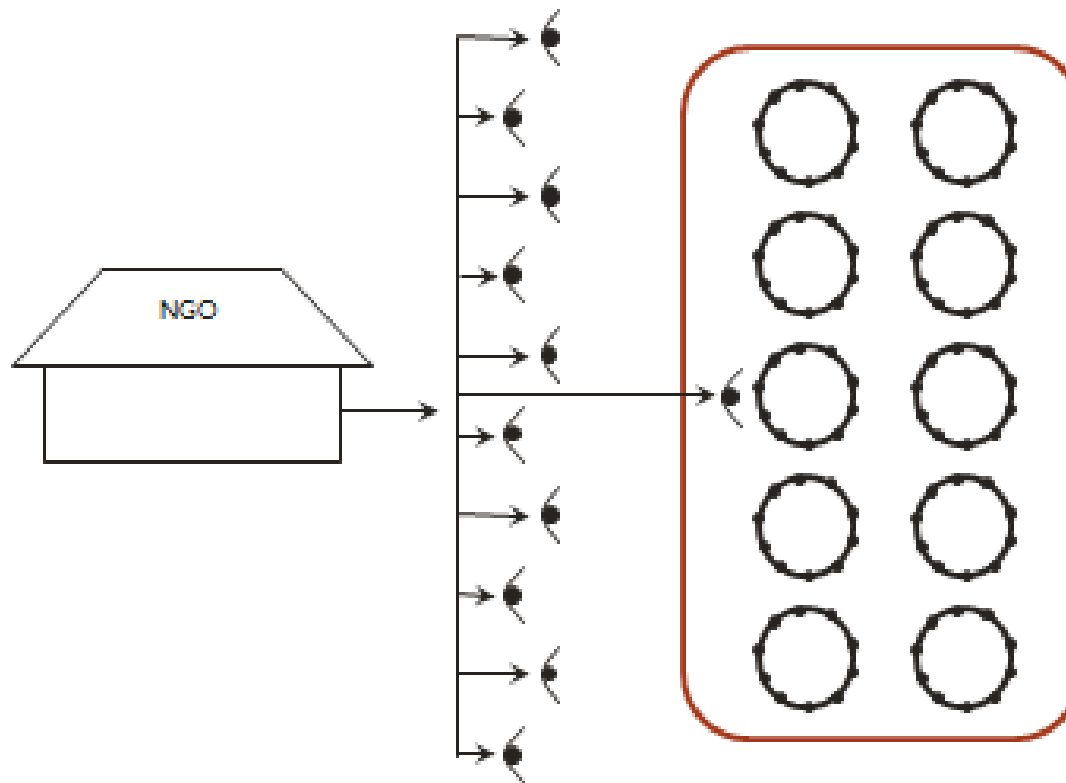
Members are generally happy with their savings group, citing the regular savings and the group solidarity as their favorite benefit of membership. A small number of members, however, would like to take higher loans than are available from the group.

Based on the case study, is the All Our Sons and Daughters Savings Group “sustainable” according to each of the 5 different concepts of sustainability?			
Concept of Sustainability	Yes	No	Notes
Sustainability of Knowledge and Skills			
Sustainability of Process			
Sustainability of Groups			
Sustainability of Access to Groups			
Sustainability of Access to Appropriate Financial Services			

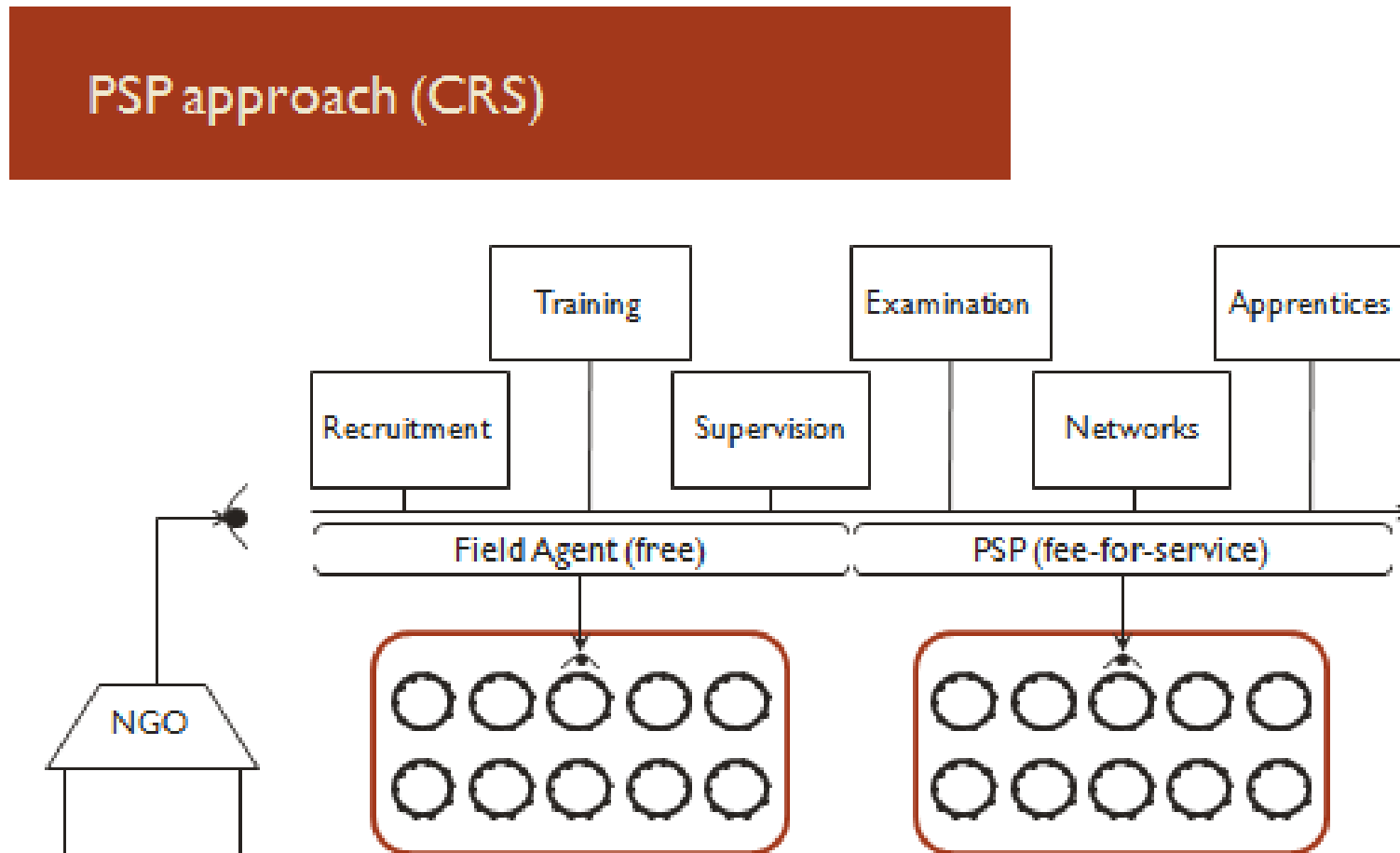
Service-Delivery Models

Traditional approach

“Traditional” approach

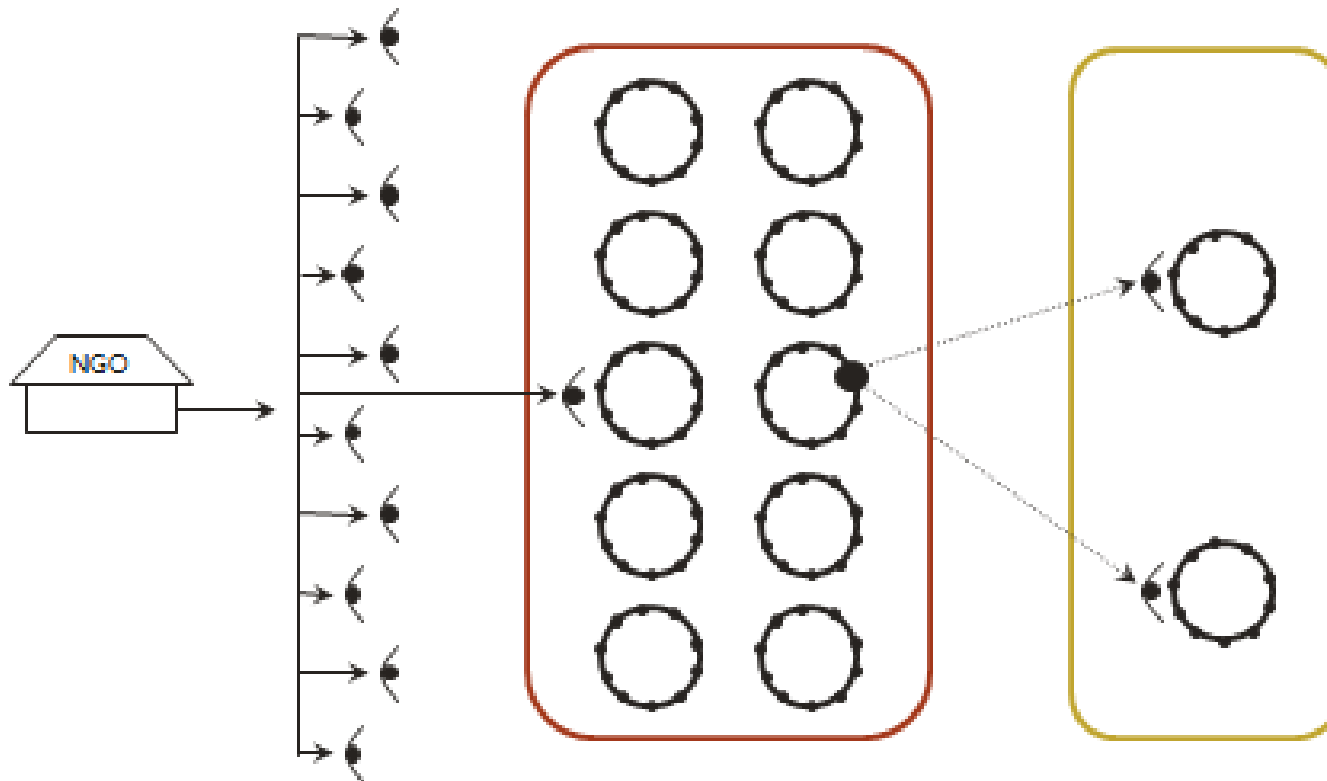


PSP approach



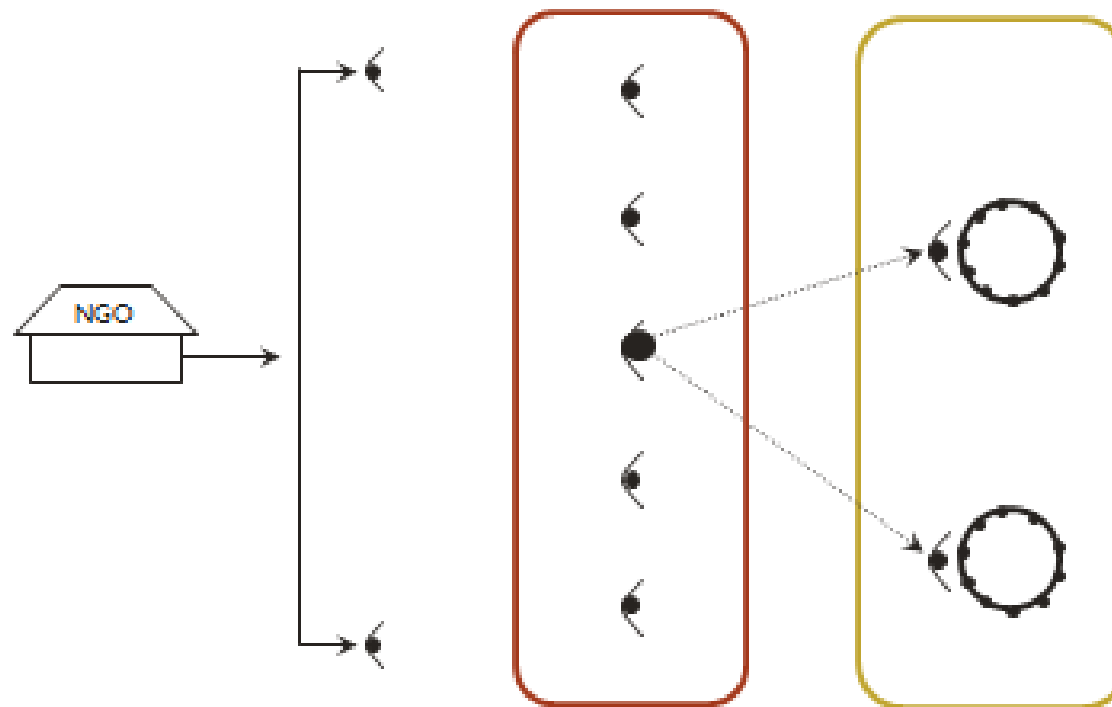
Replicator approach

Replicator approach (FFH)



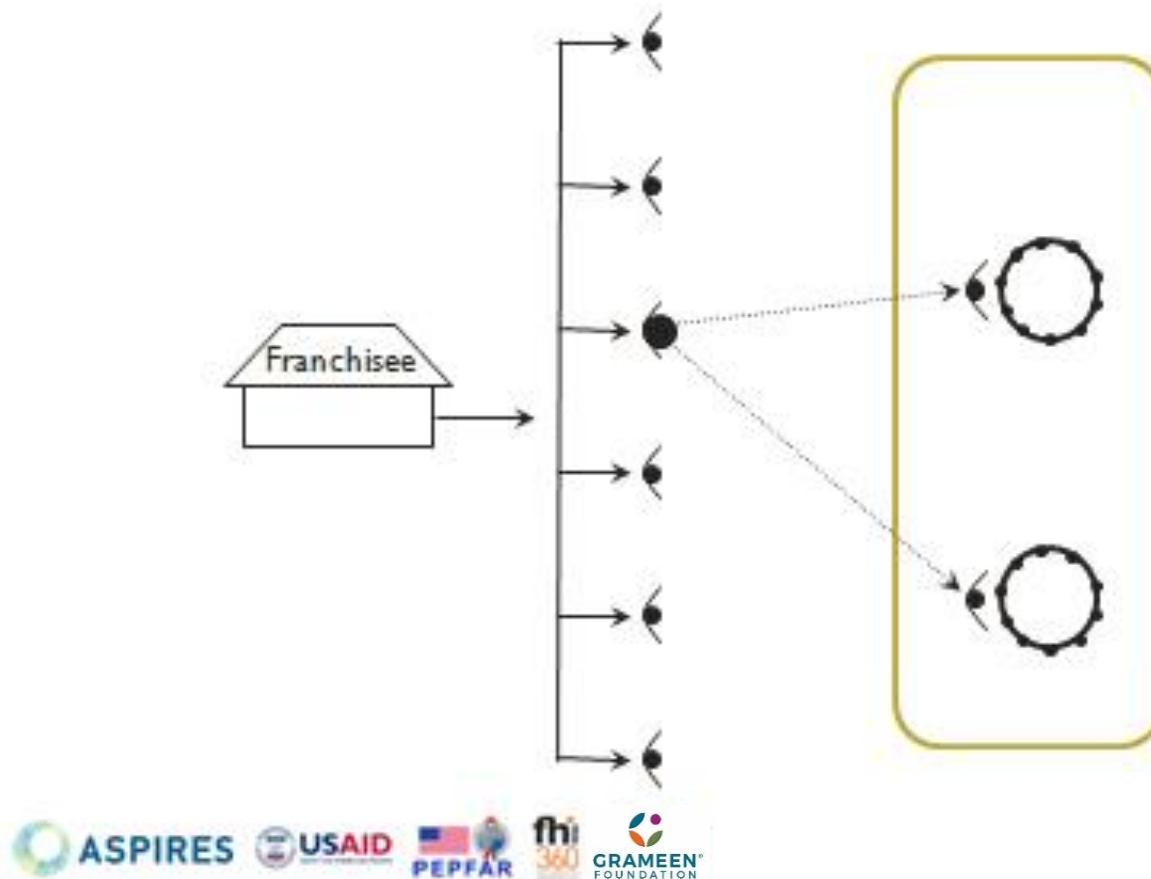
Community agent approach

Community agent approach (FFH)



Franchisee approach

Franchisee approach (CARE)



My definition of sustainability

My definition of sustainability is:

The Universal Program Quality Guidelines for Savings Groups



Paul Rippey
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About The SEEP Network The SEEP Network is a global network of international practitioner organizations dedicated to combating poverty through promoting inclusive markets and financial systems. SEEP represents the largest and most diverse network of its kind, comprised of international development organizations and global, regional, and country-level practitioner networks that promote market development and financial inclusion. Members are active in 170 countries and reach nearly 90 million households.

About the Savings-led Financial Service Working Group (SLWG) The Savings-led Financial Services Working Group (SLWG) brings together practitioners that support the development and expansion of Savings Groups as a mechanism to promote financial inclusion and other development objectives. Known by many different names—for example, VSLAs (Village Savings and Loan Associations) and SILCs (Savings and Internal Lending Communities)—Savings Groups are growing in number and in popularity within SEEP’s membership and beyond. Established in 2007, SEEP’s Savings-led Financial Services Working Group was at the forefront of this new movement and helped set the stage for broad-based industry coordination

and the establishment of common definitions and methodological improvements. During this time, more than 160 individuals from 70 organizations have contributed to the working group in developing shared learning products and knowledge mobilization through virtual and in-person practitioner-led events and conferences.

Acknowledgements

We are thankful to The MasterCard Foundation for recognizing the importance of sector-wide quality programming guidelines as a basis for consumer protection, and for providing funding for their development. We acknowledge the efforts of members of the advisory committee who volunteered their time to shape the content of the guidelines and who reviewed numerous drafts, always providing valuable inputs. For accompanying the development of the guidelines and for sharing their views and experiences, as well as valuable tools, manuals and studies, we thank Susan Wesley Vega (World Vision), marc bavois (Catholic Relief Services), Guy Vanmeenen (Catholic Relief Services), Sophie Romana (Oxfam America), Kaelyn DeVries (Project Concern International), Janet Kaarsgard (World Relief Canada), Boubacar Diallo (Plan International), Gabrielle Athmer (independent Consultant), Milmer Martinez (Plant with Purpose), and Nisha Singh (The SEEP Network). Finally, we thank those members of the SLWG who participated in written surveys and interviews and who helped inform concerns, opportunities, and priorities around program quality emerging in the field.

The Importance of the Universal Program Quality Guidelines

Savings Groups (SGs), informal financial institutions where members come together to save and lend small amounts to one another, are now well-known across the development sector. In fact, they have been steadily growing in popularity as evaluations continue to point towards the social and economic benefits of SG membership, including improved resilience, gains in individual and collective capital, and asset accumulation.

The growing popularity of SGs has brought with it much excitement, but has also highlighted some inherent challenges. As the benefits of SGs become increasingly apparent, new and diverse organizations are entering the field and adopting the SG methodology with a variety of goals and approaches, and employing varying degrees of rigor. At the same time, organizations that have traditionally facilitated SGs are innovating with new, untested approaches and technologies whose long-term impacts are still unknown.

To ensure that SG members are not harmed by this unprecedented growth and innovation within the sector, stakeholders within the SG community have come together to define minimum standards for a common approach to quality programming. Quality programs are understood as those programs that prioritize members' welfare and that provide members with lasting and measurable benefits. Quality groups are those that exemplify the core principles of the SG methodology—autonomy, transparency, and democracy—and that have a demonstrated respect for the procedures of their group constitutions. Sustainability and safety are key components of quality that must be emphasized at each step of program implementation.

The Universal Program Quality Guidelines (PQGs) are based on the belief that facilitating agencies have a responsibility to implement quality SGs and to guarantee that their interventions are in no way putting members or their assets at risk. They represent a sector-wide effort to focus on quality from the very beginning as a guarantee for consumer protection, rather than waiting for problems to emerge before taking steps to address them. They assume that further growth and success of the sector rests on the ability of the facilitating agencies to balance scale and quality, all while safeguarding the well-being of their clients.

The Development of the Guidelines

The Guidelines were developed by SEEP's Savings Led Working Group (SLWG), which is comprised of practitioners representing over 70 organizations. Over one hundred practitioners participated in written surveys and interviews, which informed the content of the PQGs, helping to understand programming priorities and concerns emerging in the field. The PQGs went through a number of drafts that were posted online for open commenting. They were also vetted at each phase with an advisory committee whose members were identified for their interest and expertise on the topic. Going forward, we plan to further develop the Guidelines through consultations with funders involved in the promotion of Savings Groups.

The Audience

The Program Quality Guidelines address all implementers and supporters of Savings Groups, experienced and inexperienced, international and local. Specifically, the PQGs are targeted towards:

1. International facilitating agencies promoting SG programming both directly or through local partner organizations, either as standalone interventions or as part of integrated programs;

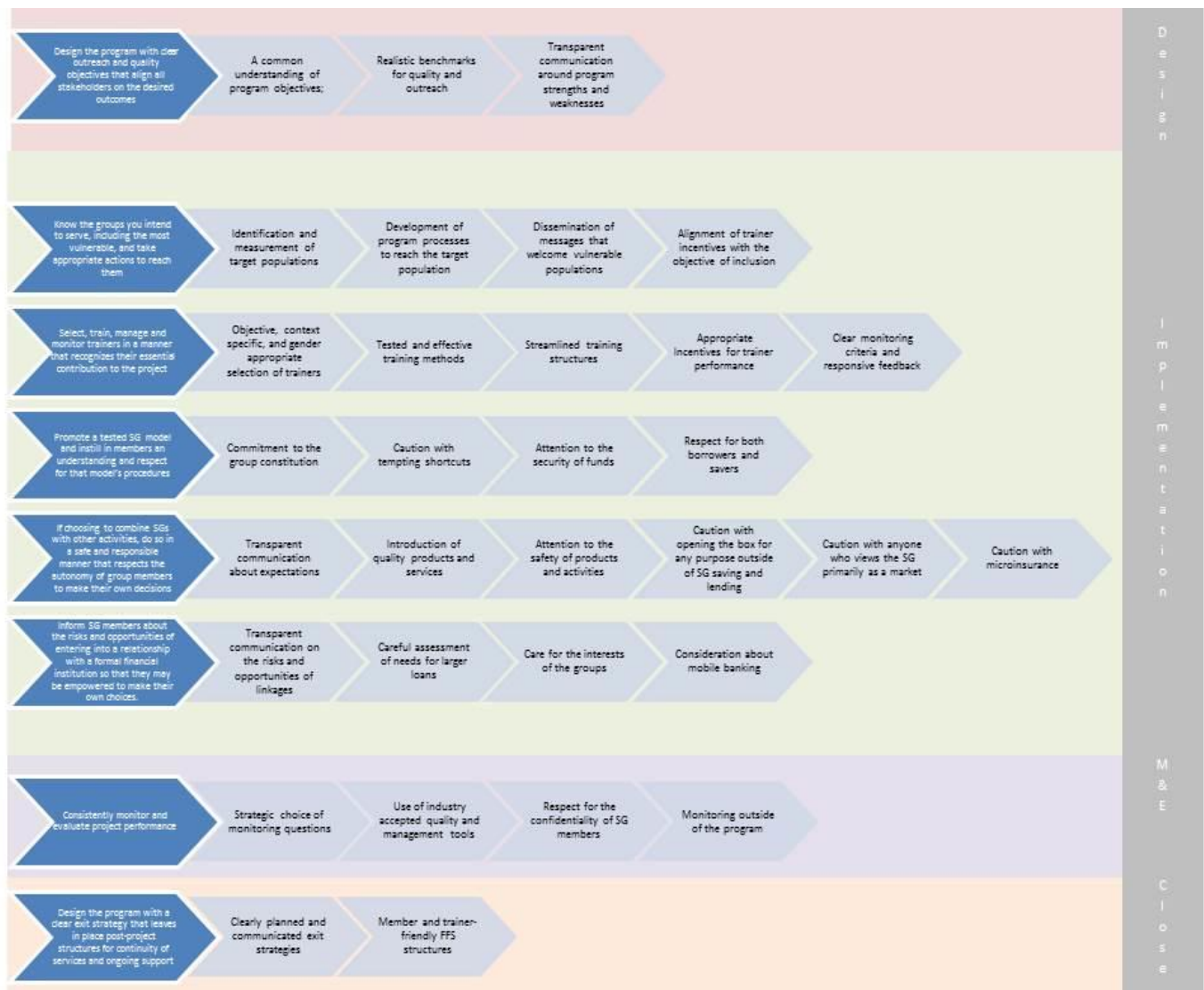
2. National organizations facilitating SGs directly or through partner organizations, either as standalone interventions or as part of integrated programs;
3. Local organizations facilitating SGs directly, either as standalone interventions or as part of integrated programs;
4. Funders of SG programming both at the national and international level;
5. Formal financial service providers and Mobile Network Operators (MNOs) seeking to build relationships with the SG market.

How to Use the Guidelines

The Guidelines are grouped under eight overarching principles that are believed to be both necessary and sufficient for guaranteeing quality SGs. Each principle is followed by core elements that better detail that principle, as well as guidance notes that offer further considerations and suggestions. The PQG website lists a series of tools that provide the reader a concrete way of implementing and measuring each principle.

The principles are organized in such a way as to reflect the stages of the project cycle. They give guidance at each major stage: from design, to implementation, to monitoring, and closing.

The diagram below serves to summarize the principles:



The reader must keep in mind that some of the principles reflect new practices that are not yet well studied and where commonly accepted approaches are still not clear. While no one would deny that the promotion of safe SGs requires good training and a respect for the group constitution, it should come as no surprise that there is less agreement over how to best use groups as platforms for other services or how to help link them with formal financial institutions if they so choose. As a result, the Guidelines are conceived as a living document that will be updated regularly to reflect evolutions in the field.

The hope is that facilitating organizations and donors alike will adopt the Guidelines as a standard part of their programming and that they will work together to draft performance-based contracts that reward client-oriented programming and sustainability of benefits.

Principle 1: Design the program with clear outreach and quality objectives that align all stakeholders with the desired outcomes.

Integrity of program design involves clear objective-setting that is shared by all stakeholders. Organizations striving for integrity will balance scale and quality, and will transparently communicate program challenges and opportunities for the benefit of the sector. While some agencies report a conflicting pull between quality and outreach, others believe that resources are usually adequate for both; the challenge is one of designing systems for scale that also reward quality.

Elements of Principle 1

Guidance notes

Common understanding of program objectives

Develop a well-documented and widely accepted strategy that includes a description of the program's purpose, expected outcomes, target population, and exit plans. Having all partners and all elements of the program aligned towards the same goal is a sign of program integrity, and makes achieving intended results much more likely.

Realistic benchmarks for both quality and scale

With donors, take a stand for quality and avoid signing contracts that compromise proven SG approaches (see operational manuals on www.website.org) or that do not provide adequate resources to form quality SGs. Work with donors to agree on the measure and benchmarks of group quality and outreach, and monitor these benchmarks quarterly, making appropriate adjustments. Tools that provide quantifiable measures for a quality group are available (are available to the sector (www.website.org)).

Transparent communication of program strengths and weaknesses

Communicate regularly and accurately about the program and reduce gaps between the realities in the field and inflated claims made by headquarters staff brought about by a need to market the program to donors. When communicating about the program, ensure that the information shared is an accurate representation of the progression of benefits that group members may experience: while SGs don't help reduce poverty, at least not at first, they do make the lives of members more bearable by helping them afford food during the hungry season, or send their kids to school. It is only after a few years that members will build up assets and some will begin to invest in agriculture or businesses.

Principle 2: Know the groups you intend to serve, including the most vulnerable, and take appropriate actions to reach them.

SGs can benefit a broad range of people, including the physically disabled, persons living with HIV/AIDS, and those socially excluded because of caste, economic status, faith, age, or ethnicity. However, it is unrealistic to assume that vulnerable groups will join SGs in the absence of specific actions to include them. Programs with a mission to serve the most vulnerable will benefit from purposeful identification and targeting of vulnerable populations, proper planning, and a consistent measurement of inclusion.

Elements of Principle 2

Guidance notes

Identification and measurement of target populations

Define the profile of people that the program would like to reach, determine if and why they are being excluded, and develop a deliberate strategy to include them in the program. Use industry tools (see www.website.org) to measure wealth levels of members and assess whether the program is effectively reaching its target. Ideally sample non-members for comparison; whenever possible, use local poverty averages, as rural areas where SGs are usually located tend to be poorer than national averages.

Development of program processes to reach target population

Consider the determinants of poverty and vulnerability and purposefully develop clear program processes to reach target populations. These may include assigning trainers to cover remote villages, working with local health officials to target areas with a high incidence of HIV/AIDS, developing simplified record keeping systems, or reducing share values. To reach the physically disabled, one agency has changed the dimensions of the cashbox to make it easier to carry; others have required mixed membership, with both able and disabled members to help one another. Similarly, some organizations have allowed family membership into the groups so that people living with HIV/AIDS may continue to save in case of illness through a child or parent.

Dissemination of messages that are inclusive of vulnerable populations

Deliberately choose messages that will be welcoming to vulnerable populations. The message “Savings Groups can help you grow your business” is likely to deter people without businesses. In contrast, a message like “Everyone needs to save—SGs are for all, rich or poor, farmer or farm worker” is much more inclusive. Similarly, when explaining savings parameters, use a range to describe the possible savings amounts: “whether you want to save five or five hundred, you can join a Savings Group”. In this way, those with less capacity to save will not be intimidated by the requirements of group membership.

Vulnerable populations tend to be more risk averse and beset with

**Alignment of trainer incentives
with the objective of inclusion**

daily challenges; consequently, trainers have to invest more time and effort in group formation and training. Provide trainers with adequate and appropriate incentives to include the most vulnerable, which may range from recognition and praise to in-kind or monetary bonuses. In addition, make sure to set out a process for trainers to reach those vulnerable populations.

Principle 3: Select, train, manage, and monitor trainers in a manner that recognizes their essential contribution to the program.

Program outcomes depend above all on the trainer, the person who teaches members the policies, procedures, and operations of SGs, and, most importantly, who articulates the SG values to members. Increasingly, facilitating agencies are recognizing the crucial role of trainers not only in the organization of SGs, but also in their ability to deliver ongoing support after the close of a program. As a result, facilitating agencies are putting in place Fee for Service Structures (FFS) where trainers are paid by the groups and offer an array of services in response to group demand. The quality of service delivery, whether by program-paid trainers or by FFS trainers, depends on the trainers' motivation, commitment, and skills.

Elements of Principle 3	Guidance notes
Objective, context specific, and gender-appropriate selection of trainers	When selecting trainers, develop written criteria and apply these criteria consistently and objectively throughout the trainer selection process. Screen candidates for their commitment to the mission and strategy of the organization, as well as their interpersonal skills and technical ability. Programs that expect to organize mostly women in the SGs should recruit qualified women trainers and be aware of any local customs they may need to be addressed (for example, women often do not ride motorcycles and may require complementary training on motorbike use). In all cases, hire trainers that speak local languages and are aware of local traditions.
Tested and effective training methods	Provide trainers with tools, manuals and training curriculums that have been tested and proven to give good results (see www.website.org for a list of manuals and tools). Help trainers supplement the training with additional teaching aids that reinforce the essential SG principles and practices imparted to the groups, such as videos delivered on cell phones and SMS messages ¹ .
Streamlined training structures	To reduce the risk of crucial messages getting lost before they reach SG members, avoid cascade training structures. Ideally, all trainers should be trained by a master trainer—one with a near perfect understanding of principles and procedures, and well-developed skills in transmitting this knowledge to the groups.
Appropriate incentives for trainer performance	For trainers hired as full time staff, provide a fair and stable salary; for fee for service trainers, make sure they understand the opportunities, challenges, and skills required for the position. Build trainers' marketing and technical skills so that they may promote themselves as credible and competent facilitators. Ensure that the fees trainers

¹ Some teaching aids exist, and others, especially those based on technology, are under active development.

negotiate with the groups are both fair compensation for their time and affordable to group members. Additionally, keep in mind that while financial incentives are essential (many trainers say they do not work for money, but they need money in order to work), intrinsic motivations are also important. Trainers cite prestige, learning, opportunities to advance, and the chance to serve the community as their most important motivations.

**Clear trainer monitoring
criteria and responsive
feedback**

Evaluate trainers both on the number of the groups they form and on the inclusiveness, performance, and sustainability of these groups. Clearly communicate expectations and ensure that trainers understand the criteria used to assess their performance. Especially with newer trainers, carry out frequent monitoring visits to observe how the trainer interacts with the groups and provide written feedback to correct errors in messaging, content, or training methodology. Talk to randomly selected groups in the absence of the trainer to understand their particular experience with the trainer, paying close attention not to create suspicion or imply incompetency on the part of the trainer. On the contrary, use these interactions not only to gather valuable data on trainer performance, but also as an opportunity to build up the trainer's credibility with group members.

Principle 4: Promote a tested savings group model and instill in members an understanding and respect for that model's procedures.

It is the responsibility of the FA to make sure that the groups acquire the skills to manage themselves. The various SG models have much in common; they all teach procedures based on the core values of SGs: *democracy* in decision making, *transparency* in group transactions, and *autonomy* of group operations. The strength of SGs depends on members' commitment and respect for whichever model is chosen; a strong group is marked above all by members' disciplined adherence its values and procedures.

Elements of Principle 4

Guidance Notes

Commitment to the group constitution

Ensure that trainers empower members to develop their group constitutions in a participatory, informed and democratic way, as this will promote ownership and commitment to its policies and procedures. Help members understand that these policies and procedures function to protect the group from drifting into various pitfalls, including internal and external threats to the group and its assets. Updating the constitution is appropriate if there is a particular need to reflect the evolution of the group practices over time and if all members agree to the change.

Caution with tempting shortcuts

Discourage practices that may appear to offer greater efficiency, but that in fact, are likely to compromise group quality in the long run. For example, the practice of bringing several SGs together for training saves time, but reduces the trainer's interaction with each group. Similarly, monthly meetings also reduce training time, but may negatively impact savings amounts and the ability of members to remember critical information from one meeting to the next.

Attention to the security of funds

While outright theft of group funds is rare, when it does occur, it is catastrophic for the SG. Stress a practice of strict confidentiality among all members about the box location and amounts saved, and encourage the group to devise locally appropriate solutions that enhance the security of their funds.

Respect for both borrowers and savers

Send the consistent message to groups that it is acceptable for members to save without borrowing, and educate the group that savers make it possible for others to borrow. Look for patterns that suggest a pressure to borrow and quickly address it with the trainer. Encourage groups to devise and propose their own solutions to borrowing pressures.

Principle 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.

Collective action, whether undertaken by the group members themselves, or promoted by the facilitating agency or other external actor, is at the heart of savings groups. Members may choose to undertake activities to boost their income, participate in trainings to prevent malaria, learn to read, or come together for sanitation campaigns, to name a few examples. They may also decide to pool their money to purchase inputs or technologies, such as seeds and fertilizer or solar lamps. However, the uptake of certain add-ons may come with risks. Facilitating agencies bear the responsibility to introduce safe and worthwhile products and activities and to make information available to help members decide whether or not they want to engage. Facilitating agencies also play a role in building the confidence of SG members to manage both the additional activity and any relationships they might have formed with external agents.

Elements of Principle 5

Guidance Notes

Transparent communication of expectations

Inform prospective members early of the intention to include other activities in the program and give members the choice whether to participate. If additional activities come as a surprise and are perceived as an outside imposition, they can undermine members' sense of ownership, erode the discipline they accept as a condition of membership, and may drive some members to leave the group.

Introduction of quality products and services

Other activities—whether educational, entrepreneurial or service oriented—need to be well designed to be worthy of members' time. Additionally, they need to be relatively easy to manage so as to not exceed members' capacity and leave the group vulnerable to elite capture. When promoting additional activities, consider the following: Who will manage the activity? What expertise is required? How much additional time will it demand from SG members? What is the cost of the additional activity and who pays for it? What is the risk if the activity fails?

Attention to the safety of services and activities

Ideally, introduce other activities once the group is well established and has built the needed confidence, trust, and solidarity to adequately manage that activity. Discourage investment of group funds in high risk businesses or activities that yield benefits to only a few members. Guide SGs eager to start a business towards options that retain their value and require limited management, time, or labor. These activities may include purchasing animals, stocking grain, or buying chairs to rent for large gatherings. Despite their safety and relative ease of management, keep in mind that these investments may also lead to issues when members decide to leave the group.

Before a group makes such an investment, urge its members to decide what will happen at the end of the cycle, and what part of the investment will accrue to those members who choose to leave.

**Caution with ‘opening the box’
for any purpose outside of SG
saving and lending**

ternal agents are often drawn to SGs because they perceive that the group has resources to pay for new technologies or inputs that offer potential benefits. Help external agents to understand that while members may decide to participate in the new activity, the decision to allocate group funds towards it must remain with the group. Stress this point with members too. Similarly, help them to understand that opening their box to receive external funds can be risky as such donations often come with strings attached and may alter group dynamics.

**Caution with anyone who
views the SG primarily as a
market for the introduction of
goods and services**

Facilitating agencies and other agents that both train SGs and view the group as a market for other activities, services or products are unlikely to be objective with the groups. Avoid incentive structures that reward group uptake of such opportunities as these shift the trainer from an honest broker to a salesperson.

Caution with microinsurance

Poor people widely misunderstand microinsurance and mistrust insurance companies. Make sure that SG members understand what insurance is and how it works: costs, coverage, exclusions in coverage, co-pays, and the pay out or loss ratio (the relation between the amount collected in premiums and the amount paid out in claims). Assess the credibility of the information and pass it on to potential SG clients so they have sufficient knowledge to make an informed decision.

Principle 6: Inform SG members about the risks and opportunities of entering into a relationship with a formal financial institution and empower them to make their own choices.

While building relationships with formal financial institutions is not a central objective of SG programming, members and facilitating agencies are increasingly recognizing the benefits that these relationships may bring, such as security for excess liquidity, long-term savings, and access to larger loans. In some cases, SGs are opening accounts on their own; in others facilitating agencies are actively bringing SGs and banks, MFIs or Financial Cooperatives and negotiating appropriate products for the SG market. At the same time, however, more cautious organizations question the motives of formal financial institutions for building relationships with SGs and warn of risks to group stability, group dynamics and members' financial well-being. Irrespective of the approach, since these models and their outcomes remain unproven, they require careful assessment of possible risks and thoughtful implementation guided by group demand.

Elements of Principle 6	Guidance Notes
Transparent communication about the risks and opportunities of linkages	If facilitating a linkage, promote informed decisions by all parties. Financial institutions need to understand how SGs work in order to design products that fit the groups' process; members need to understand the terms of the product and the contract before them. The process begins with a careful assessment of the financial service provider by the facilitating agency; paying close attention to the mission and objectives of the formal institution, as well as its immediate and long term plans with the groups. With full knowledge of the benefits, risks and costs, the SG members can decide for themselves. Remember that trainers play a crucial role in empowering members to make informed decisions and must themselves be educated on risks and opportunities and appropriately trained.
Careful assessment of needs for larger loans	Before facilitating a relationship with a bank, assess the bank's motives and the interest of the group members in pursuing a relationship. Group loans guaranteed by members' savings have the potential of distorting group processes and power dynamics and negatively affecting poorer members who might not need or want the external capital. Assess if the need for larger sums of capital is common or if it is limited to a few members; only facilitate the credit linkage with groups that have a demonstrated need for the larger loans. Finally, ensure that the group has the skills, knowledge, and confidence to manage its relationship with the financial institution on its own.
Care for the interests of the group	Be an advocate first and foremost for the SG members and only offer the opportunity to enter into a relationship with a formal financial provider if it responds to members' articulated needs. Increasingly, donor contracts include stipulations for formal financial inclusion that

may complicate the relationship with the SGs. Make sure not to shift from an impartial facilitator of financial services to a market actor seeking to meet quotas.

Consideration about mobile banking

Mobile banking promises greater convenience and security, but requires careful planning, especially since its coverage is still uneven and, in many cases, unable to meet the liquidity needs of the groups. In facilitating mobile linkages, start with financial education, as this is key to empowering group members and helping them understand the product and how to access it. At the same time, consider training the mobile network operator and its agents on consumer protection and make sure they understand and respect the needs of the groups. Be aware that a relationship with an MNO may require the group to alter its procedures to protect transparency and internal controls. It may also shift the power balance in favor of those members with access to cellphones. Any adjustments to procedures should strive to preserve the cashbox and group's leadership structure and guarantee proper documentation for each transaction.

Principle 7: Consistently monitor and evaluate program performance.

Between 2009 and 2012, the SG sector carried out a significant number of Randomized Control Trials to assess the impacts of SG programming. At the same time, the MIS (a standardized data collection tool), and the SAVIX (a global SG database) have fostered the conversation around SG performance. As the sector continues to grow, it becomes incumbent upon practitioners to adopt responsible data collection and dissemination practices and to ensure that their programs operate on well researched and tested assumptions.

Elements of Principle 7

Guidance notes

Strategic choice of monitoring questions

Choose monitoring questions and indicators that will inform decisions about program adjustments and future courses of action. Pay particular attention to monitoring the impacts of innovations on group members, especially if the program plans to scale-up the intervention.

Use of industry accepted quality and management tools

The MIS and the SAVIX are widely used to collect and report data and analyze program performance. Use the MIS to gather information on group performance and accurately report this data to the SAVIX. While the SAVIX offers a number of tools to analyze MIS data and track group performance, remember to supplement the MIS with qualitative analysis and direct observation of randomly selected SGs.

Respect for the welfare and confidentiality of SG members

Increasingly, data on SGs location, meeting times, money saved, etc., might be of interest to banks and marketers of consumer goods who may not always have the best interest of the SG in mind. Put in place clear policies on data management that reflect the sensitive nature of the information and prevent organizations from selling SG data to third parties. Be aware to comply with any local regulations and make sure to receive informed consent from SG members for any data collection, use, and dissemination.

Monitoring outside of the program

Whenever possible, monitor a sample of groups no longer receiving direct program supervision, such as failed groups, members who have dropped out, and graduated groups that are no longer receiving direct program support. Including these data points in the monitoring allows the organization to consider not only the impacts within the control of program, but also any dynamics that might occur outside of its intervention. In doing so, the facilitating agency will develop better informed and more accurate conclusions.

Principle 8: Design the program with a clear exit strategy that leaves in place post-program structures for expansion of services and ongoing support.

Although SGs are designed to function autonomously after approximately 12 months, organizations have started to acknowledge the need to leave in place post-program support structures. Some organizations have intentionally built cadres of trainers who are paid by members to offer technical assistance as needed and continue to organize new groups. They have pioneered and tested Fee-for-Service models that are informing exit strategies sector wide.

Elements of Principle 8 Guidance Notes

Clearly planned and communicated exit strategies

From the outset, develop an exit strategy that lays the groundwork for SGs' ongoing access to services and specifies the steps and timeline for phasing out the program. If staff are expected to transition to Fee-for-Service trainers post-program, inform them of the options available to them, and how long they will receive salaries or stipends from the project. In the same way, communicate realistically with SGs about the skills they can expect to gain during the first cycle, the types of assistance they may receive in later cycles, and the terms for ongoing support.

Member and trainer friendly Fee-for-Service structures

Where Fee-for-Service structures will replace direct program investment, put in place written contracts between trainers and SGs outlining the specific services, how long these will be provided, and the expectations for payment. Create pro-consumer codes of conduct for trainers and especially Fee-for-Service networks and ensure that these networks have occasional oversight post-program.

What would you add to the guidelines?

SAVIX Indicators

Table 1. Group static fields

These are data that needs to be entered only once, when the group is created, usually during training. It records data that never changes and need never be filled out again.

No	Name	Type	Description	Mandatory
1	Group Name	Text	The group name to identify the group. Usually this is chosen by the group.	Yes
2	Group trained by	Text	The name of the person who originally trained the group This is NOT the designation (such as “Field Officer” or “VA”). This will be matched with a list of names that will have been pre-entered into the database when you first set it up.	Yes
3	Date of first training	Date	The date on which the group was first formed to become a savings group. We ask for this because it will enable us to always know how long the group has been working as an SG. So, for example, if a group already existed (i.e., a farmers’ group) you would not write the time it was first trained as a farmers’ group but when it received its first training to be able to start operating as a savings group	Yes
4	Number of members at creation of group	Numeric	The total number of members of the group at the start of the <u>first cycle</u> . This number will NOT change in subsequent cycles	Yes
5	Latitude/ Longitude	Specific to a standard convention	<p>Standard Latitude and Longitude format (Degrees, Minutes, Seconds) <i>This is optional data</i> but must be generated by a GPS device and written in one of three standard formats:</p> <ol style="list-style-type: none"> 1 Degrees, minutes and seconds (i.e., N 51°09’07.5” – E 007°03’34.3”) This is the most widely used convention in hand-held GPS systems 2 Degrees, minutes and decimal minutes (d m.m) (i.e., N 51°09.129 – E 007° 03.569) 3 Degrees, decimal degrees (d.d) (i.e., N 51.15208 E 007.5950) <p>Note: all three examples were measured at the same location. You will be able to enter group coordinates using any one of the three conventions, but it is better of a programme standardises on one, so as to avoid confusion.</p> <p>These data will change only if the group changes its meeting place.</p>	No

Table 2. Cycle data

These are data that are verified at every visit to the group, but are unlikely to change after the first meeting of a cycle

No.	Name	Type	Description	Mandatory
1	Group name	Text	The group name to identify the group. Usually this is chosen by the group.	Yes
2	Cycle number	Numeric	This is the cycle number of the group. A cycle is a period in which a group saves, gives loans to its members and finally shares out its assets.	Yes
3	Date savings started this cycle	Date	The date when the people started saving money <u>during this cycle</u> . It does <u>not</u> refer to the date that the group first started saving, if the group is now in a subsequent cycle. This field will be empty when a new cycle starts but after being filled in it will not be changed	Yes
4	Group status at start of cycle	Text	Choice: Supervised or Self-managed. A group may still be receiving training and supervision as a savings group, in which case it is defined as Supervised, or it may be operating independently and no longer being trained or supervised, in which case it will be defined as Self-managed. If a program is carrying out other activities with the Savings Group that are not related to savings and credit, this is not relevant. <u>The status as being Supervised/Self-managed only refers to the savings and credit activities of the group</u>	Yes
5	Group monitored by	Text	The name of the person who is monitoring the group. If data is being collected from the groups, then this is the name of the person doing this on a regular basis. <u>It may not be the person who trained the group.</u>	Yes
6	Registered members when savings started this cycle	Numeric	The number of group members at the start of the <u>current</u> cycle. This will be the same as the number of registered members filled out on the Group Static Fields sheet for the first cycle, but may change in subsequent cycles.	Yes
7	Savings re-invested at start of cycle	Currency	The total amount of money that members carried over as their personal savings from the previous cycle.	Yes; default 0
8	Property at start of cycle	Currency	The value of the physical property owned by the group at the start of the cycle, not including any Seed capital. <u>The value of this property is listed only as the purchase price paid.</u> No depreciation or appreciation is estimated.	Yes

Table 3: Dataset

These are data that are collected at every meeting and are very likely to change.

No.	Name	Type	Description	Mandatory
9	Date of data-collection	Date	The exact date this data was collected in the field.	Yes
10	No. of registered Members now	Numeric	The number of people at the time of data collection who are considered by the group to be members. They may not be present at the meeting for various reasons (i.e. illness) but are counted as members.	Yes
11	No. of registered women now	Numeric	The number of women at the time of data collection who are considered by the group to be members	Yes
12	No. of Members attending this meeting	Numeric	The number of group members attending the meeting at the time of data collection. This information is usually gathered towards the end of the meeting when all latecomers have arrived.	Yes
13	Dropouts this cycle	Numeric	The number of dropouts in this cycle until this moment. A dropout is a member who has left the group for <u>any</u> reason (voluntarily leaving for no specific reason, removal by the other members for reasons they deem sufficient, death, moving away to live elsewhere etc.)	Yes, default 0
Loans and savings				
14	Value of Savings this cycle	Currency	Total value of all savings to date this cycle (including savings invested at start of cycle)	Yes, default 0
15	Value of loans outstanding	Currency	Total value of all outstanding loans at the moment of data collection. It does not matter if the loan is being paid on time or is late: the amount that is listed is <u>the total value of all remaining principal</u> to be repaid. <u>It does not include interest.</u>	Yes, default 0
16	No. of loans outstanding	Numeric	Number of loans outstanding at the time of data collection.	Yes, default 0
17	Write offs this cycle	Currency	The amount of any loans lost or forgiven during this cycle. This is a cumulative figure.	Yes, default 0
18	Loan fund cash in box	Currency	The amount of Cash in the Box which is available to members for loans.	Yes, default 0
Other assets and liabilities				
19	Bank balance	Currency	The total balance of all funds the group has deposited to any type of financial institution.	Yes, default 0
20	Social fund balance	Currency	The total amount of cash held by the group in any other funds separate from the loan fund. In most cases this refers only to the Social Fund, but some groups have additional funds, such as Education funds or Loan insurance funds etc.	Yes, default 0
21	Property now	Currency	The total value of all of the property owned by the group at the time of data collection. It refers to all types of physical property owned by the group. The value of this property is the purchase price paid. No attempt should be made either to depreciate or re-value physical assets.	Yes, default 0
22	External debts	Currency	The total value of the debts a group owes to external organizations (banks, coops, SAACOs) or individuals	Yes, default 0

No.	Name	Type	Description	Mandatory
Dividends and share-out				
23	Dividends paid this cycle	Currency	Some groups make a partial share-out during a cycle (usually for buying inputs to agriculture, or for important ceremonies: SHGs fall into this category). “Dividends paid this cycle” refers to the total money that was paid out to members, before the main share-out. It is a cumulative figure.	Yes, default 0
24	Is this an end-of-cycle share-out (distribution) meeting?	Yes/No	This field, displayed on the MIS as a checkbox, is intended to indicate if the meeting at which the data was collected was a share-out (distribution) meeting at the end of the cycle. The system has a default of “No” and this must be changed to “Yes” if this is, in fact, a meeting at which a share-out (distribution) takes place.	Default No

Developing your Theory of Change—Part 3

Instructions Identify the key cause-effect relationships in your TOC. Take the most important of these as it relates to savings groups and check for completeness.	
Identify key cause-effect relationships in your Theory of Change	
Cause	Effect
Notes <div style="height: 100px;"></div>	

Instructions

In your Theory of Change groups, review the work you did earlier on cause–effect relationships.

- Choose one key hypothesis on which you would like to test the overall theory of change.
- Answer the questions:
 - What data would you need to test this cause-effect relationship?
 - Where could you get the data?

Cause-Effect	Data Needs (Indicators)	Data Source	Frequency of Collection
Notes			

Evaluation types

The PEPFAR Evaluation Standards Guidance from 2014 uses the following definitions of evaluation and types of evaluation.

EVALUATION. “Evaluation is the systematic collection and analysis of information about the characteristics and outcomes of programs and projects as a basis for judgments, to improve effectiveness, and/or inform decisions about current and future programming. Evaluation is distinct from assessment, which may be designed to examine country or sector context to inform project design, or an informal review of projects.”

PROCESS EVALUATION. “A type of evaluation that focuses on program or intervention implementation, including, but not limited to access to services, whether services reach the intended population, how services are delivered, client satisfaction, and perceptions about needs and services, management practices. In addition, a process evaluation might provide an understanding of cultural, socio-political, legal, and economic context that affect implementation of the program or intervention.” Example of question asked: Are activities delivered as intended, and are the right participants being reached?

OUTCOME EVALUATION. Is “a type of evaluation that determines if and by how much, intervention activities or services achieved their intended outcomes.” It focuses on “outputs and outcomes (including unintended effects) to judge program effectiveness, but may also assess program process to understand how outcomes are produced.” It is possible to use statistical techniques in some instances when control or comparison groups are not available (e.g., for the evaluation of a national program). Example of question asked: To what extent are desired changes occurring due to the program, and who is benefiting?

IMPACT EVALUATIONS (IEs). These measure the change in an outcome that is attributable to a defined intervention by comparing actual impact to what would have happened in the absence of the intervention (the counterfactual scenario). IEs are based on models of cause and effect and require a rigorously defined counterfactual to control for factors other than the intervention that might account for the observed change. There are a range of accepted approaches to applying a counterfactual analysis, though IEs in which comparisons are made between beneficiaries that are randomly assigned to either an intervention or a control group provide the strongest evidence of a relationship between the intervention under study and the outcome measured to demonstrate impact.

ECONOMIC EVALUATION. Use of applied analytical techniques to identify, measure, value and compare the costs and outcomes of alternative interventions. Economic evaluation is a systematic and transparent framework for assessing efficiency focusing on the economic costs and outcomes of alternative programs or interventions. This framework is based on a comparative analysis of both the costs (resources consumed) and outcomes (health, clinical, economic) of programs or interventions. Main types of economic evaluation are cost-minimization analysis (CMA), cost-effectiveness analysis (CEA), cost-benefit analysis (CBA) and cost-utility analysis (CUA). Example of question asked: What is the cost-effectiveness of this intervention in improving patient outcomes as compared to other treatment models?

PEPFAR Evaluation Standards of Practice, p2–3; 2014.

Opportunities for Evaluation

Instructions <ul style="list-style-type: none"> Identify the type of evaluation you think would be helpful for testing the assumptions in your theory of change. 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 that are exploring these questions, etc. 	
Evaluation types that could help test my TOC	
Evaluation opportunities in my programs	
Notes	

Revisiting your Theory of Change

Instructions

Review your initial Theory of Change. Then, review the notes you have made in your Workbook in which you have reflected on opportunities for strengthening your theory of change.

- Review TOC and make any modifications needed around the role of SGs
- Discuss modifications to SG programming that would advance TOC

Identify 1 key change or action and the rationale that you want to make to share with plenary.

Theory of Change Components	Modifications that would advance TOC
Impact Group Who do you want to experience the change? (There may be important subgroups of OVC that you want to highlight; e.g., street children, etc., based on your context.)	
Impact Goal What is the high-level change you want the Impact Group to experience?	
Preconditions or Outcomes What needs to be in place for the Impact Goal to be realized?	
Outcome Pathways What is the relationship between the different preconditions?	
Notes 	

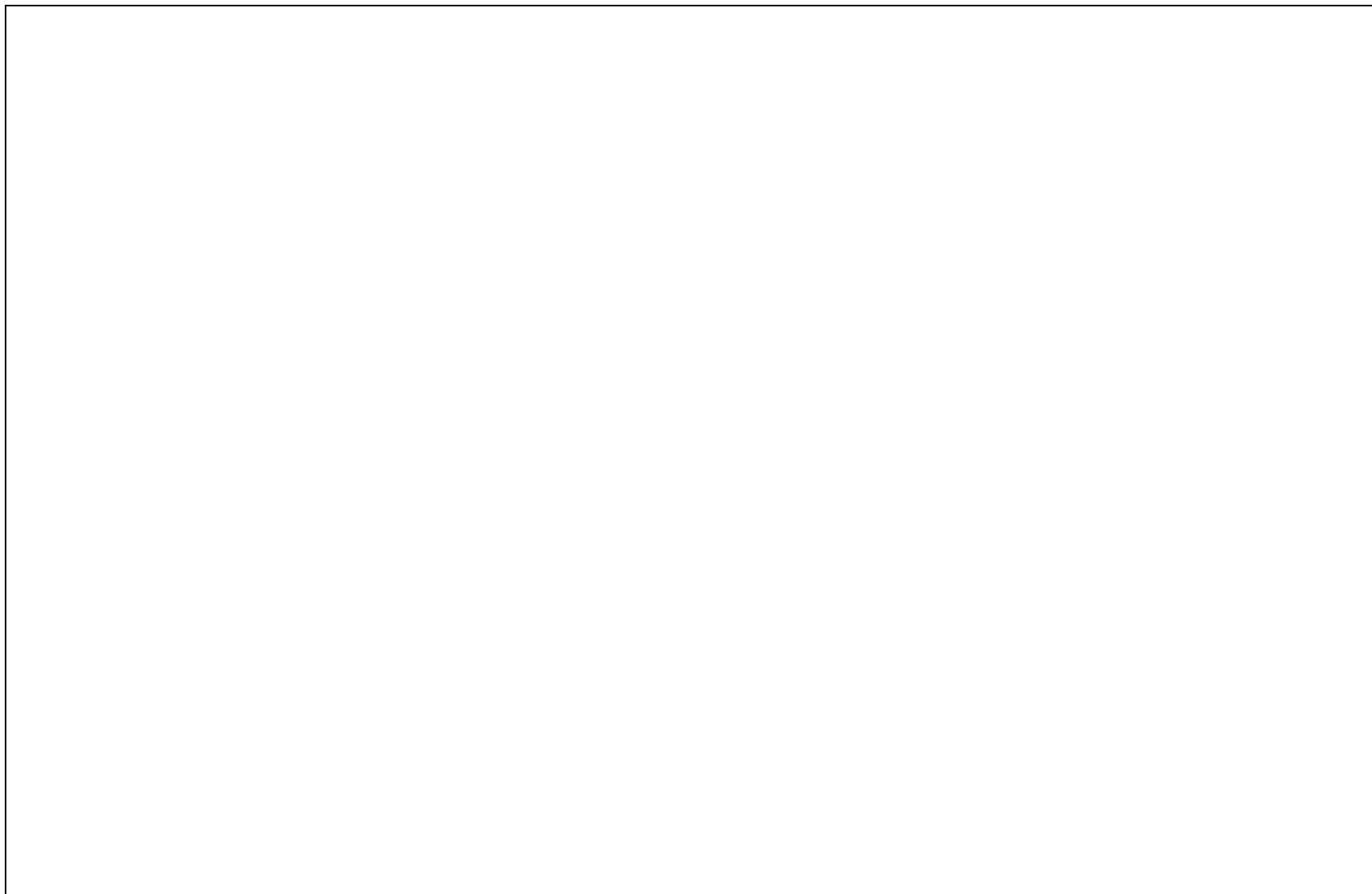
Developing your Theory of Change—Part 2

Instructions

Diagram your Theory of Change showing the interactions between the different Preconditions or Outcomes. If you can include specific interventions, please do so.

Notes

Draw an image of your beneficiary—after participating in a quality savings group program

A large, empty rectangular box with a thin black border, intended for a drawing. It occupies the central portion of the page below the instruction.

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