SAVING FOR CHANGE

REPLICATION OF SAVINGS GROUPS IN WEST AFRICA

Animator’s Guide
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# TABLE OF CONTENTS

Introduction to *Saving for Change* ................................................................. i
Overview of Pictorial Guide and Animator’s Guide ........................................ ii

## Animator’s Guide Activities

<table>
<thead>
<tr>
<th>Activity</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Opening Activity</td>
<td>1</td>
</tr>
<tr>
<td>2. Replicator Activities</td>
<td>8</td>
</tr>
<tr>
<td>3. Symbols to Conduct Meetings</td>
<td>10</td>
</tr>
<tr>
<td>4. Meeting Agenda</td>
<td>19</td>
</tr>
<tr>
<td>5. Making Decisions in a Participatory Way</td>
<td>25</td>
</tr>
<tr>
<td>6. Supporting Adults when Learning</td>
<td>29</td>
</tr>
<tr>
<td>7. Demonstrating Meeting 1</td>
<td>34</td>
</tr>
<tr>
<td>8. Practicing Meeting 1</td>
<td>38</td>
</tr>
<tr>
<td>9. Demonstrating Meeting 2</td>
<td>41</td>
</tr>
<tr>
<td>10. Practicing Meeting 2</td>
<td>44</td>
</tr>
<tr>
<td>11. Demonstrating Meeting 3</td>
<td>46</td>
</tr>
<tr>
<td>12. Practicing Meeting 3</td>
<td>53</td>
</tr>
<tr>
<td>13. Demonstrating Meeting 4</td>
<td>55</td>
</tr>
<tr>
<td>14. Practicing Meeting 4</td>
<td>58</td>
</tr>
<tr>
<td>15. Demonstrating Meeting 5</td>
<td>60</td>
</tr>
<tr>
<td>16. Practicing Meeting 5</td>
<td>63</td>
</tr>
<tr>
<td>17. Demonstrating Meeting 6</td>
<td>65</td>
</tr>
<tr>
<td>18. Practicing Meeting 6</td>
<td>68</td>
</tr>
<tr>
<td>19. Demonstrating Meeting 7</td>
<td>71</td>
</tr>
<tr>
<td>20. Practicing Meeting 7</td>
<td>74</td>
</tr>
<tr>
<td>21. Returning to the Village</td>
<td>76</td>
</tr>
<tr>
<td>22. Helping Groups with Problems</td>
<td>79</td>
</tr>
<tr>
<td>23. Workshop Closing</td>
<td>81</td>
</tr>
</tbody>
</table>

## Annotated Pictorial Guide

*Saving for Change: Replication of Savings Groups in West Africa*
Animator’s Guide
Saving for Change
Replication of Savings Groups in West Africa

Introduction

In many parts of the world, the very poor and those living in rural villages (especially women) have limited access to financial services. Financial institutions such as banks, credit unions and microfinance institutions (MFIs) typically encounter barriers to providing services (especially savings) to these populations. The cost of reaching dispersed rural populations continues to be high, the loans to the very poor are often too small to be profitable, and the legal environment makes it difficult for many MFIs to mobilize savings. As a result, the very poor and those living in rural villages have limited and low-quality options for lending and savings services. They are charged extremely high interest rates by moneylenders, and have few safe ways to save—much less earn a return on their savings. Many of the very poor and those in rural villages not only lack access to financial services, but also lack access to information on managing household finances and their small businesses or protecting their families against preventable illnesses such as malaria or HIV/AIDS.

Saving for Change is a highly replicable savings-led microfinance program that provides basic financial and non-financial services to the very poor and those living in rural villages (especially women) when they are organized into self-managed Savings Groups. Saving for Change reaches people who typically have no access to formal financial institutions. Saving for Change provides an opportunity for village members to save, borrow money and learn about health, business and money management through education sessions. As a result of their participation in Saving for Change, Savings Group members create solidarity to resolve relevant family and village issues.

In addition to education sessions, another feature of Saving for Change is a structured approach to replication, which ensures the effective, rapid and low-cost creation of new Savings Groups by Replicators. Replicators are qualified members of Savings Groups formed by Animators. Animators train and coach Replicators to form other Savings Groups in their own villages or in nearby villages. The replication of new Savings Groups enables even more very poor and rural village members to gain access to financial and non-financial services.

Saving for Change is a Savings Group methodology developed jointly by the Global Saving for Change Consortium comprised of Oxfam America, Freedom from Hunger and Strømme Foundation.
Saving for Change: Replication of Savings Groups in West Africa

Overview of Pictorial Guide and Animator’s Guide Activities

Pictorial Guide
Replicators use the Pictorial Guide to facilitate training meetings with Savings Group members. The goal of the Pictorial Guide is to extend Saving for Change savings-led financial services to the very poor. The meetings in the Pictorial Guide contribute to this goal by enabling participants to achieve the following two objectives:

- Develop a complete list of Savings Group rules in a participatory manner.
- Save, lend and manage their group activities autonomously and transparently by using their Savings Group rules and the oral record-keeping system correctly.

In addition, each meeting in the Pictorial Guide has its own objectives, which are steps toward accomplishing the overall objectives. The following table provides the title of each meeting and its objectives.

<table>
<thead>
<tr>
<th>Number and Title</th>
<th>Objectives By the end of the meeting, participants will have:</th>
</tr>
</thead>
</table>
| **1. Registration and Group Name** | 1. Reviewed the benefits and responsibilities for Savings Group members.  
2. Registered to be part of a Savings Group.  
3. Decided a name for their Savings Group.  
4. Planned how to get a cashbox, lock and key.  
5. Decided the day, time and place for meetings. |
| **2. Management Committee Election and Savings Amount** | 1. Elected qualified members for the Management Committee.  
2. Decided the amount of savings. |
| **3. Attendance and Savings Fines, Helper Responsibilities and First Savings** | 1. Decided the fine for not attending meetings.  
2. Decided the fine for a missed savings.  
3. Identified who they help and which transactions to remember.  
4. Made their first savings deposit. |
| **4. Loans—Maximum Duration and Interest** | 1. Decided the maximum duration for loans.  
2. Decided the interest to charge on loans. |
| **5. Loans—Evaluation and Fines** | 1. Decided the fine for missing a loan or interest payment. |
Saving for Change: Replication of Savings Groups in West Africa

Pictorial Guide Training Meetings (continued)

<table>
<thead>
<tr>
<th>Number and Title</th>
<th>Objectives</th>
</tr>
</thead>
<tbody>
<tr>
<td>6. How to Manage During Difficult Times and First Loans</td>
<td>1. Analyzed ways to manage their group during difficult times.</td>
</tr>
<tr>
<td></td>
<td>2. Evaluated and disbursed their first loans.</td>
</tr>
<tr>
<td>7. Distribution Period and Personal Goal</td>
<td>1. Decided the period for distribution of their group fund.</td>
</tr>
<tr>
<td></td>
<td>2. Decided their personal goal.</td>
</tr>
</tbody>
</table>

The Pictorial Guide is printed and bound separately from the Animator’s Guide. The Pictorial Guide is equivalent to the Saving for Change: Formation of Savings Groups in West Africa Animator’s Guide. The difference is that the Pictorial Guide is “written” with pictures and the Saving for Change: Formation of Savings Groups in West Africa Animator’s Guide is written with words. All of the pictures from the Pictorial Guide are embedded within the text of the Formation of Savings Groups Animator’s Guide. Replicators are equipped with the Pictorial Guide and trained to “read” the pictures. Since the pictures are small, the pictures must never be used as visuals to show to the Savings Group members.

During the Training Meetings, the Replicator guides the members through a process of sharing ideas, considering advantages and disadvantages and making decisions. The Replicator facilitates this process by framing the issues, asking open questions, and encouraging the group to make its own decisions.

The Training Meetings’ schedule can be adjusted to suit the time constraints of the members. The Training Meetings are usually held each week for approximately 1 hour over a 7-week period. It is recommended that the Training Meetings not all be offered in 2 or even 3 weeks. Likewise, it is recommended that the Training Meetings be completed in no more than 3 months.

Animator’s Guide

Animators use the Animator’s Guide during a 2½-day workshop to train Replicators to facilitate training meetings using the Pictorial Guide. The Animator’s Guide contains 2 important components: Animator’s Guide Activities and the Annotated Pictorial Guide. These components are briefly described below:

Animator’s Guide Activities

The first component of the Animator’s Guide includes activities that prepare Replicators from Savings Groups formed by Animators to form new Savings Groups. The activities are designed to provide Replicators with an opportunity to practice implementing each meeting in the Pictorial Guide. Additional activities are included to prepare Replicators to promote and begin organizing Savings Groups upon their return to their communities.

Saving for Change: Replication of Savings Groups
Overview
There are a variety of features written into the text and embedded in the format of each activity. The intention is to give the Animator written signals that make the delivery of the activity easier. The following is a list of the features.

### Features of the Animator’s Guide Activities

**Information Box**—The box at the start of each activity contains 3 elements:

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

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

- **Italics font** = instructions for the Animator (do not read to the Replicators)
- **Regular font** = specific information, instructions or questions for the Animator to read or closely paraphrase to the Replicators
- **Arrow (➢)** = symbol that highlights specific questions to ask
- **Box ()** = special technical or summary information to share with the Replicators
- **Box with shaded borders ()** = flipchart for posting on the wall
- **[Square brackets]** = the “correct” answer to expect to a technical question
- **(Parenthesis)** = additional instructions or information
- **Group decision-making process** = process for making group decisions in a participatory way

The following are important principles and practices of adult learning to keep in mind as you facilitate the workshop:

- Create a **safe** learning environment.
- Give feedback to the Replicators and **praise** them for their efforts.
- Show **respect** by valuing the Replicators’ knowledge and experience with the subject.
- Let the Replicators know that you are a **learner** with them.
- Ask **open**—not closed—**questions** to promote discussion and interaction.
- Use **small groups** (as suggested in the activities). Small groups help involve all Replicators, build a sense of teamwork and create safety.

Remember that you do not have all the answers. The Replicators come to the workshop with a great deal of experience and have many things to add. It is important that all participants (including you) teach and learn.
Annotated Pictorial Guide
The second component of the Animator’s Guide is an annotated version of the Pictorial Guide. The Animator uses the Annotated Pictorial Guide to demonstrate what the Replicators must do and say during each meeting. The Animator uses the Annotated Pictorial Guide to train and coach Replicators.
ACTIVITY 1: OPENING ACTIVITY

Objectives
By the end of this activity, Replicators will have:
1. Introduced each other, the village they live in and the reasons why they want to become a Replicator.
2. Identified the purpose, agenda, logistics and rules of the workshop.

Preparation
- Review the suggested workshop agenda.
- Add the necessary information to complete the Workshop Logistics section in Step 3.
- Flipchart for use in the following step:
  - Step 2: Replication of Savings Group Workshop Agenda (located at the end of this activity)
- Other materials for use in the following steps:
  - Step 2:
    - Saving for Change: Replication of Savings Groups Pictorial Guide (1 copy for demonstration)
    - A piece of brightly colored paper cut into a circle

Time
45 minutes

Steps

1. Have Replicators introduce each other – 20 minutes

Welcome to this 2½-day workshop on Replication of Savings Groups. Before we begin, let us get to know each other. I am going to divide you into pairs and give you 3 questions to ask each other. You will have 5 minutes to talk.

*Divide Replicators into pairs. Form pairs of Replicators who are *not* from the same village, if possible.*

*After Replicators are in pairs, say:*

Ask your partner these 3 questions:
- *What is your name?*
- *What is the name of the village where you live?*
- *Why did you decide to become a Replicator?*

*After 5 minutes, say:*

Please introduce your partner to the rest of the group. Tell us her name, the name of the village where she lives and why she decided to become a Replicator. You have 2 minutes each.
After all of the Replicators introduce their partner, thank them.

2. Present purpose and agenda of workshop – 15 minutes

The purpose of this workshop is to prepare you to form Savings Groups.

Hold up a copy of the Saving for Change: Replication of Savings Groups in West Africa Pictorial Guide and say:

You are going to use this guide to form Savings Groups in your village. It is like the guide that I used to form your Savings Groups. It contains 7 Training Meetings. This is a guide of pictures, so you do not need to read words to use it. Your experience with your Savings Group and the pictures in this Pictorial Guide are going to help you remember what you are going to do in each meeting.

You are going to use this guide to train village members to organize and manage their Savings Group on their own much like how your Savings Group is now.

➢ What questions do you have about the purpose of this workshop and the Pictorial Guide?

Respond to questions.

Post the Replication of Savings Groups Workshop Agenda flipchart provided at the end of this activity. Then present the Workshop Agenda:

<table>
<thead>
<tr>
<th>Workshop Agenda</th>
<th>What to Do and Say</th>
</tr>
</thead>
<tbody>
<tr>
<td>Workshop Agenda</td>
<td>Point to the flipchart and say: This ladder represents what we are going to do during this workshop. The steps of the ladder are the steps we are going to take together in this workshop to prepare you to form Savings Groups.</td>
</tr>
<tr>
<td>Brightly Colored Circle</td>
<td>Point to the circle and say: This circle represents all of us. We have not yet begun to climb the steps of this ladder, but as we complete each step in the workshop, we are going to move the circle up the ladder. Now, I am going to explain the steps of the ladder.</td>
</tr>
<tr>
<td>What to Point To</td>
<td>What to Do and Say</td>
</tr>
<tr>
<td>------------------</td>
<td>-------------------</td>
</tr>
</tbody>
</table>
| Pictorial Guide  | *Tape the brightly colored circle you prepared on the “Pictorial Guide” step of the ladder. Point to the Pictorial Guide and say:*  
Next to the first step of the ladder is a picture of the Pictorial Guide.  
In this step, you are going to become familiar with the Pictorial Guide. |
| Meeting Agenda   | *Point to the Meeting Agenda and say:*  
This is the symbol for the Meeting Agenda of the Pictorial Guide.  
The Meeting Agenda shows you all the steps that Savings Group members must follow during their meetings. |
| Training Meeting 1 | *Point to Meeting 1 and say:*  
The symbols for all of the Training Meetings are squares (*point to square 1 on meeting agenda*). Here you see 1 square to show Training Meeting 1. There are 7 steps during which you are going to learn about each of the 7 meetings in the Pictorial Guide (*point to the squares for Meetings 1 through 7*).  
I am going to demonstrate each meeting. Then each of you is going to practice 1 meeting in front of the entire group.  
In Meeting 1, you are going to help group members  
▪ review the benefits and responsibilities for Savings Group members;  
▪ register members to be part of a Savings Group;  
▪ decide a name for their Savings Group;  
▪ decide how to get a cashbox, lock and key; and  
▪ decide the day, time and place of meetings. |
| Training Meeting 2 | *Point to Meeting 2 and ask:*  
➢ *Which meeting does this symbol refer to?* [Meeting 2]  
In Meeting 2, you are going to help group members  
▪ elect a Management Committee and  
▪ decide their savings amount. |
| Training Meeting 3 | *Point to Meeting 3 and ask:*  
➢ *Which meeting does this symbol refer to?* [Meeting 3]  
In Meeting 3, you are going to help group members  
▪ decide the fine for not attending meetings;  
▪ decide the fine for missed savings;  
▪ identify who they help and transactions to remember; and  
▪ make their first savings deposit. |
Table 2.1: Training Meeting 4-7 Agenda

<table>
<thead>
<tr>
<th>Training Meeting</th>
<th>Agenda</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Meeting 4</strong></td>
<td>• Which meeting does this symbol refer to? [Meeting 4] &lt;br&gt; In Meeting 4, you are going to help group members &lt;br&gt; ▪ decide the maximum duration for loans; &lt;br&gt; ▪ decide the interest to charge on loans; and &lt;br&gt; ▪ complete their financial activities.</td>
</tr>
<tr>
<td><strong>Meeting 5</strong></td>
<td>• Which meeting does this symbol refer to? [Meeting 5] &lt;br&gt; In Meeting 5, you are going to help group members &lt;br&gt; ▪ understand how to evaluate loan requests; &lt;br&gt; ▪ decide the fine for missing a loan or interest payment; and &lt;br&gt; ▪ complete their financial activities.</td>
</tr>
<tr>
<td><strong>Meeting 6</strong></td>
<td>• Which meeting does this symbol refer to? [Meeting 6] &lt;br&gt; In Meeting 6, you are going to help group members &lt;br&gt; ▪ think about how to manage during difficult times and &lt;br&gt; ▪ evaluate and disburse their first loan.</td>
</tr>
<tr>
<td><strong>Meeting 7</strong></td>
<td>• Which meeting does this symbol refer to? [Meeting 7] &lt;br&gt; In Meeting 7, you are going to help the group &lt;br&gt; ▪ decide the period to distribute their group fund &lt;br&gt; ▪ decide their personal financial goal &lt;br&gt; ▪ complete their financial activities</td>
</tr>
</tbody>
</table>

**Village**<br>This is a picture of a village. After the 7 Training Meetings, we are going to discuss what you are going to do when you return to your villages.

**Celebration**<br>Finally, if you successfully complete the workshop, you are going to receive a certificate—the last step on the ladder. Next to the last step of the ladder is a picture for celebrating your accomplishments.

⇒ What questions do you have about the agenda?

Respond to questions.
3. Discuss logistics and rules of the workshop – 10 minutes

Now, I am going to tell you important information about the workshop.

- Day begins: 9:00 a.m. and day ends: 5:00–5:30 p.m.
- Lunch begins: about 12:00 noon and lunch ends: about 1:00 p.m.—a 1-hour lunch
- Bathrooms are located: ____________ (location)

➢ What questions do you have about the logistics?

Respond to questions. Then say:

It is my responsibility to make sure that we do all the activities on the workshop’s agenda and to provide a comfortable learning environment. I am going to participate actively during the workshop and I am asking you to do the same.

➢ What other rules help a workshop run smoothly?

As a Replicator makes a suggestion, ask whether others agree and, if they agree, repeat all of the rules that are agreed upon. When there are no more suggestions, ask Replicators to say all of the workshop rules.
Saving for Change: Replication of Savings Groups in West Africa
Activity 1: Opening Activity
Note: See below for suggested workshop agenda. Although you are going to follow the ladder agenda with the Replicators, use this agenda to help you equally divide activities among Day 1, Day 2 and Day 3 of the workshop.

Training of Replicators: Workshop Agenda

Day 1:
- Activity 1: Opening Activity
- Activity 2: Replicator Activities
- Activity 3: Symbols to Conduct Meetings
- Activity 4: Meeting Agenda
- Activity 5: Making Decisions in a Participatory Way
- Activity 6: Supporting Adults when Learning
- Activity 7: Demonstrating Meeting 1
- Activity 8: Practicing Meeting 1

Day 2:
- Activity 9: Demonstrating Meeting 2
- Activity 10: Practicing Meeting 2
- Activity 11: Demonstrating Meeting 3
- Activity 12: Practicing Meeting 3
- Activity 13: Demonstrating Meeting 4
- Activity 14: Practicing Meeting 4
- Activity 15: Demonstrating Meeting 5
- Activity 16: Practicing Meeting 5

Day 3: (half day)
- Activity 17: Demonstrating Meeting 6
- Activity 18: Practicing Meeting 6
- Activity 19: Demonstrating Meeting 7
- Activity 20: Practicing Meeting 7
- Activity 21: Returning to the Village
- Activity 22: Helping Groups with Problems
- Activity 23: Workshop Closing
ACTIVITY 2: REPLICATOR ACTIVITIES

Objectives
By the end of this activity, Replicators will have:
1. Identified the benefits of replication for Replicators and their villages.
2. Reviewed Replicator activities and Animator support for Replicators.

Time
20 minutes

Steps

1. Ask Replicators to identify benefits of replication – 10 minutes

Divide Replicators into 3 groups. Say:

When you introduced each other in the first activity, you shared some of your reasons for becoming a Replicator. Some of the reasons you mentioned are also some of the benefits of replication. Benefits of replication are good things that happen to you or your village because you form new Savings Groups. For example, 1 reason some of you became Replicators is to ______________________________ (reason, such as helping your village). ______________________________ (same reason, such as helping your village) is also a benefit of replication.

In your group, discuss how to answer the following questions:
➢ What are the benefits of replication for you?
➢ What are the benefits of replication for your village?

You have 5 minutes to discuss the benefits in your group. Be prepared to share with the group.

After 5 minutes, ask each group to share 1 benefit of replication. Ask each group to share something different. Add any of the benefits in the box below that are not mentioned:

Benefits of Replication

For Replicators:
▪ Replicators get to participate in the improvement and development of their village
▪ Replicators get to learn new things and obtain training
▪ Replicators gain respect from village members

For the village:
▪ Helps more people enjoy the benefits of being part of a Savings Group
▪ Helps more people have access to basic financial services
▪ Helps improve and develop the village
▪ Helps create solidarity in the village
▪ Helps organize village members
Thank you for sharing! The benefits of replication that we just discussed prove that replication is both good for you, as Replicators, and the village.

2. **Present Replicator activities and Animator support for Replicators – 10 minutes**

For you and your village to fully enjoy these benefits, you—the Replicators—must each form 4 or more Savings Groups over 3 years. The activities you must successfully complete are *(read the Replicator activities in the box below)*:

<table>
<thead>
<tr>
<th>Replicator Activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Participate in this 2½-day workshop on how to form Savings Groups</td>
</tr>
<tr>
<td>2. Receive coaching from me about how to better train replicated Savings Groups</td>
</tr>
<tr>
<td>3. Form 4 or more replicated Savings Groups over 3 years</td>
</tr>
<tr>
<td>4. Give me information about your replicated Savings Groups</td>
</tr>
</tbody>
</table>

➢ **What questions do you have about the activities you must complete as a Replicator?**

*Respond to questions. Then say:*

For you to successfully complete these activities, I am going to support you. The support that I am going to give you is *(read the support in the box below)*:

<table>
<thead>
<tr>
<th>Support Animator Gives to Replicators</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Train you during this 2½-day workshop to form Savings Groups</td>
</tr>
<tr>
<td>2. Coach you</td>
</tr>
<tr>
<td>▪ after your formal Savings Group meetings and</td>
</tr>
<tr>
<td>▪ after some of your replicated Savings Group meetings</td>
</tr>
</tbody>
</table>

➢ **What questions do you have about the support I am going to give you?**

*Respond to questions. Then say:*

It is important to understand your activities and responsibilities as a Replicator and for you to understand the support that I can offer you. During the next 2½ days, please ask any questions about my role and responsibilities to you as Replicators, and any questions about your role and responsibilities as Replicators.
ACTIVITY 3: SYMBOLS TO CONDUCT MEETINGS

Objectives
By the end of this activity, Replicators will have:
1. Selected a meeting to practice during the workshop.
2. Practiced locating symbols to conduct meetings in the Pictorial Guide.

Preparation
- Flipcharts:
  - Step 1: Replication of Savings Groups Workshop Agenda (posted in Activity 1)
- Attachments at the end of this activity:
  - Step 3:
    🔄 Training Meeting Cards (make cards by cutting along the lines on the attachment)
    🔄 Replicators to Facilitate Each Meeting
- Other materials:
  - Steps 1, 2 and 4:
    🔄 Saving for Change: Replication of Savings Groups in West Africa Pictorial Guide (1 per Replicator)

Time
40 minutes

Steps

1. Distribute Pictorial Guide – 5 minutes

Point to the Pictorial Guide beside the first step on the ladder agenda flipchart and say:

You are now going to become familiar with the Pictorial Guide.

Distribute a Saving for Change: Replication of Savings Groups in West Africa Pictorial Guide to each Replicator and say:

As I explained earlier, this is the Pictorial Guide—a guide of pictures that you are going to use to form Savings Groups in your village. This is like the guide that I used to form your Savings Groups. It contains 7 Training Meetings to be facilitated over 7 weeks—1 meeting each week. Because this is a guide of pictures, you do not need to know how to read words to use it. The pictures and your experiences from your own Savings Group are going to help you remember what to do at each meeting.

You are going to use this guide to train village members on how to organize and manage a Savings Group on their own.

Allow 2 minutes for Replicators to look through the guide, then ask them to close the guide.
2. **Explain symbols to conduct meetings – 15 minutes**

There are many pictures in the Pictorial Guide that you are going to learn. These pictures are for you only. Do not show them to the group members, to avoid confusing them.

<table>
<thead>
<tr>
<th>Symbol</th>
<th>Description</th>
</tr>
</thead>
</table>
| Square | Now point to the square you see at the top of the page.  
*After Replicators find it, say:* One square means Training Meeting 1. The squares for Training meetings are always going to be on your left side. |
| Circle | You also see a circle. This means this is the start of the training meeting. The circle for where to start meetings is always going to be on your right side.  
You are going to read all of the pictures in your guide from left to right. |

Now, turn to the next page. Point to meeting 2.

*After everyone finds it, say:*  
You see 2 squares for meeting 2 and the circle where you start the meeting.

Now, turn to next page. Point to meeting 3.

*After everyone finds it, say:*  
You see 3 squares for meeting 3 and the circle where you start the meeting.

Now, turn to the next page. Point to meeting 4.

*After everyone finds it, say:*  
You see 4 squares for meeting 4 and the circle where you start the meeting.

Now, turn to the next page. Point to meeting 5.

*After everyone finds it, say:*  
You see 5 squares for meeting 5 and the circle where you start the meeting.

Now, turn to the next page. Point to meeting 6.

*After everyone finds it, say:*  
You see 6 squares for meeting 6 and the circle where you start the meeting.

Now, turn to the next page. Point to meeting 7.

*After everyone finds it, say:*  
You see 7 squares for meeting 7 and the circle where you start the meeting.
Now turn to the next page.

*After everyone turns the page, say:*

After meeting 7, you see a triangle where the squares normally are. The triangle means the Meeting Agenda. Point to the Meeting Agenda.

*After everyone finds it, say:*

The Meeting Agenda shows you all the steps that Savings Group members must follow during their meetings. These are the same steps your Savings Group follows.

Like the other training meetings, you also see the circle that shows where you are going to start the meeting agenda.

- **What questions do you have about the symbols for Training Meetings, Meeting Agenda and where to start a meeting?**

*Respond to questions. Then say:*

Go to Training Meeting 1.

*After everyone finds it, say:*

Now point to the dark borders in Training Meeting 1.

*After everyone finds them, say:*

This is the symbol for meeting steps. Each line separates each step that you must follow when forming new Savings Groups.

Now, point to the star in Training Meeting 1.

*After everyone finds it, say:*

This is the symbol for decisions. Every time you see the star in the Pictorial Guide, you are going to help the Savings Group make a decision in a participatory way, the same way that I helped your group make decisions.

- **What questions do you have about the symbols for meeting steps and decisions?**

*Respond to questions.*
3. Have Replicators choose a Training Meeting to facilitate – 10 minutes

I am going to demonstrate all of the meetings first so you can see what to do and say when forming new groups. Then, you are all going to practice leading 1 Training Meeting in front of the full group. Now you are going to select the Training Meeting that you are going to practice leading in front of the full group later in the workshop.

Put the Training Meeting Cards on the floor, face up. Have Replicators take 1 Training Meeting Card.

Note: If there are more than 7 Replicators, Replicators from the same community may work together. If there are less than 7 Replicators, ask Replicators to take more than 1 Training Meeting Card. Ensure Replicators do not take cards for 2 Training Meetings in a row.

After all Replicators have a Training Meeting Card, ask them to be seated. Say:

You selected the Training Meeting that you are going to practice leading for the full group later in the workshop. Now let us learn who is going to lead each Training Meeting.

Record who is going to facilitate each meeting on the Replicators to Facilitate Each Meeting attachment for your reference.

Please stand if you are going to lead Training Meeting 1.

After the Replicator (or pair) stands, thank her and ask her to be seated. Say:

Please stand if you are going to lead Training Meeting 2.

After the Replicator (or pair) stands, thank her and ask her to be seated. Say:

Please stand if you are going to lead Training Meeting 3.

After the Replicator (or pair) stands, thank her and ask her to be seated. Say:

Please stand if you are going to lead Training Meeting 4.

After the Replicator (or pair) stands, thank her and ask her to be seated. Say:

Please stand if you are going to lead Training Meeting 5.

After the Replicator (or pair) stands, thank her and ask her to be seated. Say:

Please stand if you are going to lead Training Meeting 6.

After the Replicator (or pair) stands, thank her and ask her to be seated. Say:
Please stand if you are going to lead Training Meeting 7.

After the Replicator (or pair) stands, thank her and ask her to be seated. Say:

We are going to discuss each of these Training Meetings in detail throughout the workshop. As we discuss the Training Meeting you are going to practice leading, be sure to pay special attention to what you must do and say.

4. Have Replicators practice locating symbols in the Pictorial Guide – 10 minutes

Have Replicators work with the person with whom they are going to lead the Training Meeting. If Replicators are leading training meetings alone, have them work on their own and provide assistance when necessary. Then say:

Now you are going to practice using your Pictorial Guide that we discussed in your group. Find the meeting that you selected.

After members find their meeting, say:

I am going to read one statement. After I read the statement, point to the symbol in the meeting that you selected.

Read each statement to make sure Replicators point to the correct symbol.

1. Point to the training meeting number you selected
2. Point to the start of the meeting
3. Point to the lines that separate each step
4. Point to the star that tells you to help the group make a decision

Great job!

What questions do you have about these symbols?

Respond to questions. Then say:

Now you know the symbols to conduct the meetings. You must remember these symbols because you are going to see them throughout the Pictorial Guide and they are going to help you to conduct meetings.

Thank Replicators.
Training Meeting Cards

Saving for Change: Replication of Savings Groups in West Africa
Activity 3: Symbols to Conduct Meetings
### Replicators to Facilitate Each Meeting

<p>| | |</p>
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ACTIVITY 4: MEETING AGENDA

Objectives
By the end of this activity, Replicators will have:
1. Identified the Savings Group Meeting Agenda steps.

Preparation
- Flipcharts:
  - Step 2: Replication of Savings Groups Workshop Agenda (posted in Activity 1)

Time
50 minutes

Steps

1. Have Replicators identify Meeting Agenda steps – 10 minutes

Let us discuss the steps that you follow during your Savings Group meetings.

- What do you do first?
- What do you do next?
- What do you do next?

Continue asking what they do next until they name all of the Meeting Agenda steps in the correct order.

Meeting Agenda Steps
- President checks attendance
- Helpers remember the attendance fines
- Members recite their rules
- Members participate in a learning session
- Members announce amount in cashbox
- Treasurer counts and announces amount
- Members pay fines and missed payments
- Members pay savings
- Helpers remember missed savings and fines
- Members repay loans and interest
- Helpers remember missed interest and loan payments and fines
- Treasurer counts and announces amount
- Members evaluate loans
- Members receive loans
- Members and Helpers remember loans
- Treasurer counts and announces amount in cashbox
- Members announce and remember amount
- Key Holder puts 1 stone in the cashbox
- President closes meeting
Thank Replicators. Then say:

It is important for you to remember the steps of the meeting that you do with your own Savings Group when you are training the new Savings Groups. Your experience is going to help them have a strong group like yours.

2. Show and explain the Meeting Agenda – 20 minutes

Move the brightly colored circle to the “Meeting Agenda” step of the Workshop Agenda flipchart and say:

Now we are going to review the Meeting Agenda steps in the Pictorial Guide from Activity 3.

Open your Pictorial Guide to the Meeting Agenda.

After Replicators find it, ask:

➢ How do you know where to find the Meeting Agenda in your Pictorial Guide?
  [It is the last page in their Pictorial Guide with a triangle in the top left corner.]

Thank Replicators. Then say:

- Look at the first step.

Note: As you describe the pictures below, make sure Replicators are pointing to the correct picture.

<table>
<thead>
<tr>
<th>Picture</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>![Image of a checkmark]</td>
<td>Point to the “X.” This means check attendance. When you see this picture, you help the President check attendance.</td>
</tr>
<tr>
<td>![Image of two people with a checkmark]</td>
<td>Point to the member and her Helper. This means the Helper remembers for her member. When you see this picture beside the attendance picture, you help Helpers remember attendance fines.</td>
</tr>
<tr>
<td>![Image of a paper with writing]</td>
<td>Point to the paper with writing on it. This means recite rules. When you see this picture, you help members recite their rules.</td>
</tr>
</tbody>
</table>
Point to the Replicator in the dotted dress. This is you. This means you lead learning activities through which groups can share and learn about group management, business, health and money management.

When you see this picture, you lead members in a learning session.

- Look at the next step. Remember that steps are separated by the dark lines.

Point to the closed cashbox. This means the members announce the amount in the cashbox.

When you see this picture, you help members announce the amount in the cashbox.

Point to the Treasurer counting money.

When you see this picture, you help the Treasurer count and announce the amount in the cashbox.

- Look at the next step.

Point to the attendance picture with a line through it. This means missing a meeting.

Point to the hand with 1 bill in it and a line through it. This means missing a savings payment.

Point to the hand giving money to the other hand and a line through it. This means missing a loan payment.

Point to the hand with coins in it and a line through it. This means missing an interest payment.

Point to the hand with 1 coin in it. This means a fine.

When you see these pictures, you help members pay fines and missed payments.
### Meeting Agenda

- **Look at the next step.**

| ![Image](https://via.placeholder.com/150) | Point to the hand with 1 bill in it. This means savings.  
When you see this picture, you help members pay savings. |
|---|---|
| ![Image](https://via.placeholder.com/150) | Point to the member and her Helper.  
**What does this picture mean?**  
*This means the Helper remembers for her member.*  
When you see these pictures, you remind Helpers to remember missed savings and fines. |

- **Look at the next step.**

| ![Image](https://via.placeholder.com/150) | Point to the hand giving money to the other hand. This means repaying loans.  
When you see this picture, you help members repay loans. |
|---|---|
| ![Image](https://via.placeholder.com/150) | Point to the hand with coins in it. This means interest.  
When you see this picture, you help members repay interest. |
| ![Image](https://via.placeholder.com/150) | Point to the member and her Helper.  
**What does this picture mean?**  
*This means the Helper remembers for her member.*  
When you see these pictures, you remind Helpers to remember missed interest and loan payments and fines. |

- **Look at the next step.**

| ![Image](https://via.placeholder.com/150) | Point to the Treasurer counting money.  
**What does this picture mean?**  
*When you see this picture, you help the Treasurer count and announce the amount in the cashbox.*  
Point to the hand with the thumb and fingers together (*rub your thumb and fingers together*). This means the loan amount. |
<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
<td>Point to the arm with a watch on it (<em>point to your wrist</em>). This means the loan duration.</td>
</tr>
</tbody>
</table>
Activity 4: Meeting Agenda

Point to the woman with her arms out (*put your arms out*). This means the loan purpose.

When you see these pictures, you help members evaluate loans.

Members must present 3 pieces of information about their loan:
- Amount (*rub your thumb and fingers together*)
- Duration (*point to your wrist*)
- Purpose (*put your arms out*)

Point to the woman with a stack of money in her hands. This means members receive loans.

When you see this picture, you help members receive loans.

Point to the member and her Helper.

➢ **What does this picture mean?**
  
  *
  [This means the Helper remembers for her member.]*

When you see these pictures, you remind members and Helpers to remember loans.

- Look at the next step.

Point to the Treasurer counting money.

➢ **What does this picture mean?**

  
  *
  [When you see this picture, you help the Treasurer count and announce the amount in the cashbox.]*

Point to the cashbox. This means members announce and remember the amount in the cashbox.

When you see this picture, you help members to announce and remember the amount in the cashbox.

Point to the hand placing a stone in the bag. This means the Key Holder places 1 stone in a bag at each meeting members save.

When you see this picture, you help the Key Holder put 1 stone in the cashbox.

- Look at the next step.
Point to the President.
When you see this picture, you help the President close the meeting.

➢ What questions do you have about the Meeting Agenda?

Respond to any questions, then say:

You can use your own Savings Group experience to help replicated Savings Groups follow the Meeting Agenda steps. These pictures can help you follow all the steps in the correct order.

3. Have Replicators explain the Meeting Agenda steps – 20 minutes

Put Replicators into pairs. Then say:

With your partner, explain the Meeting Agenda steps to each other using the pictures in the Pictorial Guide. Be sure that each of you can explain the step that each picture represents.

Walk around the room to see whether Replicators need assistance. After 15 minutes, say:

Great job! I would like to invite one pair to explain the first step of the Meeting Agenda.

Make sure each picture is explained correctly. Thank the volunteers. Then ask for another pair to volunteer to explain step 2 of the Meeting Agenda. Continue to ask different pairs to explain the steps of the Meeting Agenda. Make sure each picture is explained correctly.

Thank the volunteers, then ask the entire group:

➢ What was easy or difficult about explaining the Meeting Agenda steps?

Allow for a few responses, then say:

Now you know the pictures for the Meeting Agenda. You must remember these pictures because you are going to use them to help replicated groups run their meetings on their own, much like I helped your group.
ACTIVITY 5: MAKING DECISIONS IN A PARTICIPATORY WAY

Objectives
By the end of this activity, Replicators will have:
1. Practiced the 4 steps to help groups make a decision in a participatory way.

Time
40 minutes

Steps

1. Have Replicators reflect on making decisions in their Savings Group – 10 minutes

Think about how the Animator who formed your Savings Group facilitated group decisions.

➢ Who makes the decisions about your Savings Group?
  [All of the members of the Savings Group.]

➢ What are examples of decisions your Savings Group made?
  [Savings Group name, savings amount, interest to charge on loans, etc.]

➢ How did your Savings Group make that decision?
  [Shared ideas and suggestions, discussed what they like and dislike about the suggestions and voted on the suggestions.]

➢ What are the savings amounts in your formal groups?

Encourage Replicators to share different amounts.

➢ What are examples of fine amounts in your formal groups?

Encourage Replicators to share different amounts.

Thank Replicators. Then say:

As you can see, different groups have different rules. Likewise, the groups that you form can and will have different rules.

As you remember when your Savings Group was formed, I helped your group make decisions in a participatory way. You are going to do the same thing for the groups you form. Every time you see the star in your Pictorial Guide, you are going to help the group make a decision in a participatory way. You are never going to make the decision for them, much like how I never made a decision for your group.

You are going to see the star in nearly every meeting in the Pictorial Guide.
2. **Explain and demonstrate the 4 steps of making decisions in a participatory way – 10 minutes**

Before you start facilitating meetings, I want to share a secret with you to help you guide the Savings Groups you train to make decisions in a participatory way.

Every time your group had to make a decision in a participatory way, I followed 4 steps:
1. I formed small groups and asked you for your suggestions and why *(point to your head)*.
2. I asked you to come back together as a large group and asked what you liked about the different suggestions *(show your thumb up)* and what you did not like *(show your thumb down)*.
3. I summarized the discussion *(use your finger to draw a circle in the air)*.
4. I asked your group to vote *(raise your hand)*.

Now, repeat the gestures with me as I say the 4 steps to make a decision in a participatory way.
1. I formed small groups and asked you for your suggestions and why *(point to your head)*.
2. I asked you to come back together as a large group and asked what you liked about the different suggestions *(show your thumb up)* and what you did not like *(show your thumb down)*.
3. I summarized the discussion *(use your finger to draw a circle in the air)*.
4. I asked your group to vote *(raise your hand)*.

Now, I want you all to close your eyes and imagine you are at the first meeting for your new Savings Group. I am going to act as a Replicator for the next few minutes. You are going to act like members of a new Savings Group. Open your eyes.

### Savings Group Name Role-play

Congratulations on registering to be members of this Savings Group! Now you are going to decide a name for your Savings Group.

*Divide members into 3 groups and say:*

You have 3 minutes to discuss how to answer the following questions:

- **What name do you want for your Savings Group? Why?**

*After 3 minutes, invite groups to share. After all groups share, say:*

Now you are going to discuss, in the large group, what you like and dislike about the suggestions from the small groups.

- **What do you like or dislike about the names suggested?**

*Summarize the discussion.*
Now you are going to vote on the name for your Savings Group. You can only vote once, by raising your hand.

➢ Who votes for _________ *(the first name)*?

Count the votes. Then ask:

➢ Who votes for _________ *(the second name)*?

Count the votes. After the members vote on each of the names suggested, say:

The name with the most votes is _________.

Next, ask members to repeat the group’s name:

“We are a Savings Group. Our Savings Group’s name is ______________ *(name of the Savings Group)*.”

Congratulations on deciding a name for your Savings Group! Remember the name of your group. You are going to repeat it at every meeting.

The role-play is ended. Thank you for participating.

3. **Have Replicators practice helping groups make a decision in a participatory way** – **20 minutes**

*Divide Replicators into 2 groups, then say:*

One person in each group is going to act like the Replicator with a Savings Group the way I just did.

In both groups, the person who is the Replicator is going to take 5 minutes and help the group make a decision in a participatory way about how much their Savings Group is going to save each week. Let us review the 4 steps for helping the group make a decision:

1. Form small groups and ask the groups for different ideas *(point to your head).*
2. Have the group come back together as a large group and ask what they like about the different ideas *(show your thumb up)* and what they do not like *(show your thumb down).*
3. Summarize the discussion *(use your finger to draw a circle in the air).*
4. Ask the group to vote *(raise your hand).*

*After 5 minutes, invite the group to come back together and ask:*
Who would like to demonstrate how they helped the group make a decision in a participatory way?

After identifying a volunteer, invite her to begin the demonstration. After the demonstration, say:

Congratulations on helping the group make a decision in a participatory way! Now, I have a question for the Replicator.

What did you like about your facilitation?

Allow Replicator to respond.

What can you change next time you help a group make a decision?

Allow Replicator to respond. Then provide your feedback to the Replicator. Focus your feedback on how the Replicator followed the 4 steps of the decision-making process.

Thank the Replicator. Then ask the entire group:

What questions or concerns do you have about helping groups make decisions in a participatory way?

Answer questions. Then say:

It is important to follow these 4 steps so the Savings Groups think of different ideas, discuss what they like and do not like and then vote to make a decision.
ACTIVITY 6: SUPPORTING ADULTS WHEN LEARNING

Objectives
By the end of this activity, Replicators will have:
1. Identified what “To Do” and “Not to Do” to support adults when learning.

Time
20 minutes

Steps

1. Have Replicators reflect on their learning experience – 5 minutes
   ➢ What did you learn so far in this workshop?
     [4 steps to guide a group to make a decision in a participatory way, pictures to conduct a
     meeting, Meeting Agenda, and Replicator and Animator responsibilities.]
   ➢ How did you learn this information?
     [By listening, discussing, getting into small groups and actively participating in activities.]

I want to share another secret with you. When I am forming Savings Groups and working with
adults, I always make sure I follow 4 principles:
1. I respect the members
2. I have members participate, but do not force them
3. I give important information
4. I thank members

➢ Why do you think it is important that I do this when I am working with adults?
  [It makes them feel safe, encourages them to participate more and helps them to learn
  better.]

Thank Replicators.

2. Have Replicators role-play 2 scenarios and reflect on what to do and what not to do – 15 minutes

I need 1 volunteer to act out a Savings Group meeting with me. I am going to play the role of the
Replicator and the volunteer is going to play the role of a Savings Group member.

After identifying 1 volunteer, say:

Everyone, please observe and be ready to share your observations at the end. I am going to ask
you all a question, but I want ________ (name of volunteer) to answer.

Whisper to the volunteer: “In the role-play, I am going to ask you a question. You are going to
answer the question and say: ‘500.’”
Deciding how much to save—Role-Play 1

Now you are going to decide the savings amount for your group.

- **How much can you comfortably save at each meeting? Why?**

  *Wait for the volunteer to respond by saying 500. Then before they can explain why, put your hands on your hips, shake your head repeatedly, walk back and forth in front of the group and say in a loud, angry voice:*

  How are you going to save 500?! That is impossible. Think of a better amount that your group can save each week! Even better, I am going to tell you how much your group is going to save. Your group is going to save 100, just like my Savings Group.

**THE END**

*Thank the volunteer. Then ask:*

- **How did I, as the Replicator, respond in this role-play?**
  *[In this role-play, the Replicator was not respectful of the Savings Group member. The Replicator did not show appreciation for the member’s participation.]*

*Thank participants for their answers and say:*

I have a question for the volunteer who played the Savings Group member.

- **How did my response make you feel?**
  *[The Replicator made me feel bad and embarrassed me in front of the rest of the group. I am going to feel afraid to participate and share in the future.]*

Thank you.

Now I need 3 volunteers to act out a Savings Group meeting with me. I am going to play the role of the Replicator and the volunteers are going to play the role of Savings Group members.

*After identifying 3 volunteers, say:*

Just like the last time, I am going to ask you all a question, but I want _______ (name of volunteers) to answer. Imagine that the volunteers already discussed with all of you in small groups and they are reporting out for each small group.

*Whisper to the first volunteer: “In the role-play I am going to ask you a question. You are going to answer the question and say: ‘500.’”*
Whisper to the second volunteer: “In the role-play I am going to ask you a question. You are going to answer the question and say: ‘200.’”

Whisper to the third volunteer: “In the role-play I am going to ask you a question. You are going to answer the question and say: ‘100.’”
Deciding how much to save—Role-Play 2

Now you are going to decide the savings amount for your group.

- How much can you comfortably save at each meeting? Why?

  *Wait for the volunteers to respond by saying 500, 200 and 100 and explain why they can comfortably save these amounts at each meeting.*

  *Look at each volunteer as she gives her response and nod your head in agreement. Thank each one for her contribution. Then say:*

  Now you are going to discuss, in the large group, what you like and dislike about the suggestions from the small groups.

- What do you like or dislike about the amounts suggested?

  *Summarize the discussion.*

Now you are going to vote on the savings amount for your Savings Group. You can only vote once, by raising your hand.

- Who votes for 500?

  *Count the votes. Then ask:*

- Who votes for 200?

  *Count the votes. Then ask:*

- Who votes for 100?

  *Count the votes. After the members vote on each of the names suggested, say:*

  The amount with the most votes is ___________

  *Next, ask members to repeat the group’s decision:*

  “We are going to save ____________ (amount) per member at each meeting.”

  THE END

Thank the volunteers. Then ask:

- How did I, as the Replicator, respond in the role-play you just heard?
I have a question for the volunteers who played the Savings Group members in the role-play you just heard.

➢ **How did my response make you feel?**

   [The Replicator made us feel appreciated and respected by listening to our suggestions and thanking us.]

Thank you for your participation. It is important to engage Savings Group members and to encourage their participation and sharing of ideas. The role-plays showed us that we must listen to and acknowledge participants’ ideas and support the group while it is learning to be a strong and successful Savings Group.
ACTIVITY 7: DEMONSTRATING MEETING 1

Objectives
By the end of this activity, Replicators will have:
1. Participated in the demonstration of Meeting 1, playing the roles of members of Savings Groups.
2. Shared their concerns and asked questions about Meeting 1.

Preparation
- Flipcharts:
  - Step 1: Replication of Savings Groups Workshop Agenda (posted in Activity 1)

Time
45 minutes

Steps
1. Explain roles and re-arrange the Replicators in a circle for the demonstration meeting – 5 minutes

Move the brightly colored circle to the “Meeting 1” step of the Workshop Agenda flipchart and say:

We are now moving to the next step of the workshop: Meeting 1.

I am going to demonstrate Meeting 1. During the demonstration, I am going to play the role of a Replicator: your role. I invite you to play the role of the members of your Savings Groups. You are going to act like them, answer questions like them, and ask the types of questions they might ask you when you deliver the meetings to them.

- What questions do you have about your roles and my role during the demonstrations?

Answer the questions. Then ask:

- Who is going to practice Meeting 1?

It is important that you pay close attention to the demonstration of this meeting, as you are going to practice it afterwards. This is my demonstration to show you how to do it, so I encourage you to participate actively and stay focused, because later during this workshop and when you return to the field, you are going to facilitate these meetings yourselves.

Before I start, I invite you to join me and form a circle.

Help them form the circle like they do with their Savings Groups.
2. Facilitate Meeting 1 – 20 minutes

Demonstrate Meeting 1 using the Annotated Pictorial Guide located at the back of the Animator’s Guide.

3. Review meeting 1 format and content – 20 minutes

Thank you for participating in Meeting 1. Open your Pictorial Guide to Meeting 1. That is the meeting that I just demonstrated.

- Look at the first step.

**Note:** As you describe the pictures below, make sure Replicators are pointing to the correct picture.

<table>
<thead>
<tr>
<th>Image</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>![Hand with bill]</td>
<td>Point to the hand with 1 bill in it. This means saving. This is 1 benefit and responsibility for Savings Group members.</td>
</tr>
<tr>
<td>![Member holding loan]</td>
<td>Point to the member holding a loan. This means receiving loans. Point to the 1 hand giving money to the other hand. This means repaying loans. Receiving and paying loans is another benefit and responsibility for Savings Group members.</td>
</tr>
<tr>
<td>![Replicator in dotted dress]</td>
<td>Point to the Replicator in the dotted dress. This is you. This means you lead learning activities during which groups can share and learn about group management, business, health and money management. Sharing and learning is another benefit and responsibility for Savings Group members.</td>
</tr>
<tr>
<td>![Women holding hands]</td>
<td>Point to the women holding hands. This means group support and encouragement. This is another benefit and responsibility for Savings Group members. When you see these pictures, you explain the benefits and responsibilities of being a member of a Savings Group.</td>
</tr>
<tr>
<td>![Woman with notebook]</td>
<td>Point to the woman holding a notebook. This means you help the group register interested new members. When you see this picture, you help the group register interested new members by having them stand and commit to respect the rules and responsibilities of the group. Remember to tell them that a good size for a Savings Group is 15–25 members.</td>
</tr>
</tbody>
</table>
Look at the next step.

<table>
<thead>
<tr>
<th></th>
<th>Point to the star.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>What does this picture mean?</strong></td>
</tr>
<tr>
<td></td>
<td><em>This means you help the group make a decision in a participatory way.</em></td>
</tr>
</tbody>
</table>

Point to the star. This means the group name.

When you see these pictures, you help members decide their Savings Group name.

Look at the next step.

<table>
<thead>
<tr>
<th></th>
<th>Point to the shirt. This means the Savings Group’s name.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>When you see these pictures, you help members decide their Savings Group name.</td>
</tr>
</tbody>
</table>

Look at the next step.

<table>
<thead>
<tr>
<th></th>
<th>Point to the cashbox, lock and key. This means cashbox, lock and key.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>When you see these pictures, you help members decide how to get a cashbox, lock and key.</td>
</tr>
</tbody>
</table>

Look at the next step.

<table>
<thead>
<tr>
<th></th>
<th>Point to the sun. This means the day of week the Savings Group is going to meet.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Point to the clock. This means the time of day the Savings Group is going to meet.</td>
</tr>
</tbody>
</table>
Point to the tree. This means the place at which the Savings Group is going to meet.

When you see these pictures, you help members decide the day, time and place for meetings.

➢ What questions or concerns do you have about this meeting?

*Respond to questions.*
ACTIVITY 8: PRACTICING MEETING 1

Objectives
By the end of this activity, Replicators will have:
1. Practiced (as a Replicator) or participated (as a member of a Savings Group) in Meeting 1.
2. Provided or received feedback after the practice meeting.

Time
55 minutes

Steps

1. **Discuss the feedback process that will be followed during the workshop – 10 minutes**

After you practice facilitating meetings from the Pictorial Guide, you are going to receive comments and suggestions from those who observed and participated. These comments and suggestions are called “feedback.”

There are 2 kinds of feedback. There is **feedback that cautions you to stop doing something**, and there is **feedback that affirms what you are doing so you know to continue**. After you practice your meeting in front of the group, you are going to give yourself feedback and then the other Replicators and I can contribute to the feedback as well.

You are going to receive feedback after you practice in front of the group. You are also going to have the opportunity to give feedback to other Replicators after they practice in front of the group. There are three things that are going to be important to remember when you give feedback:

- Be specific and provide suggestions for improvement
- Discuss examples of what went well, not just what needs to be improved
- Understand the reasons for the Replicator’s actions

After you finish practicing a meeting, there are 3 steps to the feedback process that we are going to follow:

1. The Replicator who practiced the meeting is going to say what she liked about her facilitation and what she is going to change the next time she facilitates.
2. The other Replicators are going to add any comments they have in terms of what went well and suggestions for improvement.
3. I am going to give additional feedback that might not have been given. My feedback is going to address the following areas:
   - Following the format, or order of the meeting correctly
   - Accurately presenting all key technical information
   - Encouraging participation from the Savings Group members

➤ What are your questions?
Respond to questions.

2. Have Replicators practice Meeting 1 – 10 minutes

Divide Replicators into pairs. If 2 Replicators were assigned to practice this meeting, make sure they work together.

You have 10 minutes to practice Meeting 1 using your Pictorial Guide from Activity 3. Imagine that you are going to deliver this meeting to your Savings Group for the first time. If you have questions about what the pictures in your Pictorial Guide mean, you can ask the other members in your group, or ask me.

After 10 minutes of practice, I am going to ask the Replicator who was assigned to deliver Meeting 1 to deliver the meeting for the group. Remember, this is practice and we are all learning together!

➢ What questions do you have?

Respond to questions. Visit pairs and ask Replicators what questions they have. After 10 minutes, gather everyone together as a group again.

3. Replicator(s) practice Meeting 1 – 20 minutes

Refer to the Annotated Pictorial Guide to ensure that all of the content is captured during the practice meeting.

Remember, our volunteer is now going to play the role of a Replicator. The rest of us are going to play the roles of Savings Group members.

After the Replicator(s) practice Meeting 1 in front of the group, congratulate and thank her (them).

4. Provide feedback to Replicator – 15 minutes

Congratulations on facilitating Meeting 1! Now, I want to ask you, the Replicator,

➢ What did you like about your facilitation of this meeting?

Allow Replicator to respond.

➢ What can you change next time you facilitate this meeting?

Allow Replicator to respond.

Then ask the Replicators who played the role of Savings Group members:
What do you think went well?

What suggestions do you have for improvement?

Allow other Replicators to add any comments or questions that were not already mentioned. Feedback is limited to 3 trainees.

Now I am going to provide feedback.

Provide feedback in any of the following areas, as appropriate:

- Following the format, or order of the session correctly
- Accurately presenting all key technical information
- Encouraging participation from the Savings Group members

Thank you for your participation and valuable feedback.

Then ask the entire group:

What other questions or concerns do you have about Meeting 1?

Answer questions.
ACTIVITY 9: DEMONSTRATING MEETING 2

Objectives
By the end of this activity, Replicators will have:
1. Participated in the demonstration of Meeting 2, playing the roles of members of a replicated Savings Group.
2. Shared their concerns and asked questions about Meeting 2.

Preparation
- Flipcharts:
  - Step 1: Replication of Savings Groups Workshop Agenda (posted in Activity 1)
- Other material
  - 2 containers (or boxes) with different symbols on each
  - 1 stone (or bean or small object) for each member to vote
  - A curtain or private place to vote

Time
40 minutes

Steps
1. Facilitate Meeting 2 – 20 minutes

   Move the brightly colored circle to the “Meeting 2” step of the Workshop Agenda flipchart and say:

   We are now moving to the next step of the workshop: Meeting 2.

   ➢ Who is going to practice Meeting 2?

   It is important that you pay close attention to the demonstration of this meeting as you are going to practice it afterwards.

   Demonstrate Meeting 2 using the Annotated Pictorial Guide located at the back of the Animator’s Guide.

2. Review Meeting 2 format and content – 20 minutes

   Thank you for your participation in Meeting 2. Open your guide to Meeting 2.

   After everyone finds it, say:

   This is the meeting that I just demonstrated.

   - Look at the first step.
**Note:** As you describe the pictures below, make sure Replicators are pointing to the correct picture.

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><img src="image" alt="X" /></td>
<td>Point to the “X.” When you see this picture, you help members check attendance.</td>
</tr>
<tr>
<td><img src="image" alt="Paper" /></td>
<td>Point to the paper with writing on it. When you see this picture, you help members recite their rules.</td>
</tr>
</tbody>
</table>

- Look at the next step.

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
</table>
| ![Star](image) | Point to the star.  
  ➢ **What does this picture mean?**  
  *[This means you help the group make a decision in a participatory way.]* |
| ![Woman](image) | Point to the first woman. This is the President. |
| ![Woman](image) | Point to the woman counting money. This is the Treasurer. |
| ![Woman](image) | Point to the woman holding the cashbox. This is the Cashbox Holder. |
| ![Woman](image) | Point to the woman holding a key. This is the Key Holder. |
| ![Women Voting](image) | Point to the picture of the women voting. This means you help members vote for the Management Committee.  
  When you see these pictures, you explain the responsibilities of the President, Treasurer, Cashbox Holder and Key Holder and help members vote for them. |
Look at the next step.

<table>
<thead>
<tr>
<th></th>
<th>Point to the star.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>What does this picture mean?</td>
</tr>
<tr>
<td></td>
<td>[This means you help the group make a decision in a participatory way.]</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Point to the hand with 1 bill.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>What does this picture mean?</td>
</tr>
<tr>
<td></td>
<td>[This means saving.]</td>
</tr>
</tbody>
</table>

When you see these pictures, you help members decide their savings amount.

What questions or concerns do you have about this meeting?

Respond to questions.
ACTIVITY 10: PRACTICING MEETING 2

Objectives
By the end of this activity, Replicators will have:
1. Practiced (as a Replicator) or participated (as a member of a Savings Group) in Meeting 2.
2. Provided or received feedback after the practice meeting.

Preparation
- Other material
  - 2 containers (or boxes) with different symbols on each
  - 1 stone (or bean or small object) for each member to vote
  - A curtain or private place to vote

Time
45 minutes

Steps

1. Have Replicators practice Meeting 2 – 10 minutes

   *Divide Replicators into pairs. If 2 Replicators were assigned to practice this meeting, make sure they work together.*

   You have 10 minutes to practice Meeting 2 using your Pictorial Guide from Activity 3. Imagine that you are going to deliver this meeting to your Savings Group for the first time. If you have questions about what the pictures in your Pictorial Guide mean, you can ask the other members in your group, or ask me.

   After 10 minutes of practice, I am going to ask the Replicator who was assigned to deliver Meeting 2 to deliver the meeting for the group. Remember, this is practice and we are all learning together!

   ➢ What questions do you have?

   *Respond to questions. Visit pairs and ask Replicators what questions they have. After 10 minutes, gather everyone together as a group again.*

2. Replicator(s) practice Meeting 2 – 20 minutes

   *Refer to the Annotated Pictorial Guide to ensure that all of the content is captured during the practice meeting.*

   Remember, our volunteer is now going to play the role of a Replicator. The rest of us are going to play the roles of Savings Group members. Before we start, I am going to remove the stones that we used for the voting process during the last demonstration.
After removing the stones, invite the Replicator(s) to begin her practice.

After the Replicator(s) practices Meeting 2 in front of the group, congratulate and thank her.

3. Provide feedback to Replicator – 15 minutes

Congratulations on facilitating Meeting 2! Now, I want to ask you, the Replicator,

- What did you like about your facilitation of this meeting?
  Allow Replicator to respond.

- What can you change next time you facilitate this meeting?
  Allow Replicator to respond.

Then ask the Replicators who played the role of Savings Group members:

- What do you think went well?

- What suggestions do you have for improvement?
  Allow other Replicators to add any comments or questions they have that were not already mentioned. Feedback is limited to 3 trainees.

Now I am going to provide feedback.

Provide feedback in any of the following areas, as appropriate:

- Following the format, or order of the session correctly
- Accurately presenting all key technical information
- Encouraging participation from the Savings Group members

Thank you for your participation and valuable feedback.

Then ask the entire group:

- What other questions or concerns do you have about Meeting 2?

Answer questions.
ACTIVITY 11: DEMONSTRATING MEETING 3

Objectives
By the end of this activity, Replicators will have:
1. Participated in the demonstration of Meeting 3, playing the roles of members of a replicated Savings Group.
2. Shared their concerns and asked questions about Meeting 3.

Preparation
- Flipcharts:
  - Step 1: Replication of Savings Groups Workshop Agenda (posted in Activity 1)
- Other material
  - Make coins by cutting along the lines of the coins in the attachment located at the end of this activity
  - Cashbox, lock and key
  - Stone and bag for stones

Time
40 minutes

Steps
1. Facilitate Meeting 3 – 20 minutes

Move the brightly colored circle to the “Meeting 3” step of the Workshop Agenda flipchart and say:

We are now moving to the next step of the workshop: Meeting 3.

During this meeting, members are going to make your first savings deposit. So I am going to distribute coins to you.

After distributing enough coins for members to make savings payments at the 7 Training Meetings, ask:

➢ Who is going to practice Meeting 3?

It is important that you pay close attention to the demonstration of this meeting as you are going to practice it afterwards.

Demonstrate Meeting 3 using the Annotated Pictorial Guide located at the back of the Animator’s Guide.

2. Review Meeting 3 format and content – 20 minutes

Thank you for participating in Meeting 3. Open your Pictorial Guide to Meeting 3.
After everyone finds it, say:

This is the meeting that I just demonstrated.

- Look at the first step.

**Note:** As you describe the pictures below, make sure Replicators are pointing to the correct picture.

|  | Point to the “X”.  
|---|---|
| ![Image of X] | **What does this picture mean?**  
|  | *This means you help members check attendance.* |

|  | Point to the paper with writing on it.  
|---|---|
| ![Image of paper with writing] | **What does this picture mean?**  
|  | *This means you help members recite their rules.* |

- Look at the next step.

|  | Point to the star.  
|---|---|
| ![Image of star] | **What does this picture mean?**  
|  | *This means you help the group make a decision in a participatory way.* |

|  | Point to the picture of attendance with a line through it. This means missing a meeting.  
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>![Image of attendance with line through]</td>
<td></td>
</tr>
</tbody>
</table>

|  | Point to the hand with one coin in it. This means a fine that members must pay.  
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>![Image of hand with coin]</td>
<td>When you see these pictures, you help the members decide the fine for missing a meeting.</td>
</tr>
</tbody>
</table>

- Look at the next step.

|  | Point to the star.  
|---|---|
| ![Image of star] | **What does this picture mean?**  
|  | *This means you help the group make a decision in a participatory way.* |
Point to the hand saving with a line through it. This means missing a savings payment.

Point to the hand with one coin in it.

- **What does this picture mean?**
  - *This means a fine.*

When you see these pictures, you help members decide the fine for missing a savings payment.

- Look at the next step.

Point to the group with the members placing their hand on the shoulder of the person to their right. This means you help members identify their Helpers by putting their hand on the shoulder of the person to their right.

Point to the member and her Helper. This means the Helper must remember financial activities for the member she helps.

Point to the hand with a coin in it.

- **What does this picture mean?**
  - *This means a fine.*

Helpers must remember fines.

Point to the savings picture with a line through it. This means Helpers must remember missed savings payments.

Point to the repaying loans picture with a line through it. This means Helpers must remember missed loan payments.

Point to the hand with several coins in it and a line through it. This means Helpers must remember missed interest payments.
Point to the member receiving a loan. This means Helpers must remember the loan amount and duration.

When you see these pictures, you tell Helpers to remember the following:
- Fines—attendance, savings, loan and interest
- Missed payments—savings, loan and interest
- Loan amount and duration

- Look at the next step.

Point to the closed cashbox. This means you help members complete their financial activities.

The financial activities are listed in the Meeting Agenda at the end of your Pictorial Guide. Turn to the Meeting Agenda in your Pictorial Guide now.

*After everyone finds it, say:*  
The financial activities begin with the closed cashbox in the Meeting Agenda. Find the closed cashbox.

*After everyone finds it, say:*  
Use the pictures in your Pictorial Guide and your experience in your Savings Group to list the financial activities in order.

- What is the first financial activity?
- What is the next financial activity?
- What is the next financial activity?

Continue asking what they do next until they name all of the Meeting Agenda steps in the correct order using the pictures in the Pictorial Guide. Make sure they name the agenda steps listed below.

**Meeting Agenda Steps**
- President checks attendance
- Helpers remember the attendance fines
- Members recite their rules
- Members participate in a learning session
- Members announce amount in cashbox
- Treasurer counts and announces amount
- Members pay fines and missed payments
- Members pay savings
- Helpers remember missed savings and fines
| Members repay loans and interest |
| Helpers remember missed interest and loan payments and fines |
| Treasurer counts and announces amount |
| Members evaluate loans |
| Members receive loans |
| Members and Helpers remember loans |
| Treasurer counts and announces amount in cashbox |
| Members announce and remember amount |
| Key Holder puts 1 stone in the cashbox |
| President closes meeting |

**Thank Replicators. Then say:**

You may need to skip some financial activities at some meetings. For example, if it is not a loan meeting, skip the loan activities. Remember, members repay and receive loans every 4 weeks at loan meetings.

▶ **What questions or concerns do you have about this meeting?**

*Respond to questions.*
ACTIVITY 12: PRACTICING MEETING 3

Objectives
By the end of this activity, Replicators will have:
1. Practiced (as a Replicator) or participated (as a member of a Savings Group) in Meeting 3.
2. Provided or received feedback after the practice meeting.

Preparation
- Other material
  - Coins
  - Cashbox, lock and key
  - Stone and bag for stones

Time
45 minutes

Steps

1. **Have Replicators practice Meeting 3 – 10 minutes**

   Divide Replicators into pairs. If 2 Replicators were assigned to practice this meeting, make sure they work together.

   You have 10 minutes to practice Meeting 3 using your Pictorial Guide from Activity 3. Imagine that you are going to deliver this meeting to your Savings Group for the first time. If you have questions about what the pictures in your Pictorial Guide mean, you can ask the other members in your group, or ask me.

   After 10 minutes of practice, I am going to ask the Replicator who was assigned to deliver Meeting 3 to deliver the meeting for the group. Remember, this is practice and we are all learning together!

   ➢ **What questions do you have?**

   Respond to questions. Visit pairs and ask Replicators what questions they have. After 10 minutes, gather everyone together as a group again.

2. **Replicator(s) practice Meeting 3 – 20 minutes**

   Refer to the Annotated Pictorial Guide to ensure that all of the content is captured during the practice meeting.

   Remember, our volunteer is now going to play the role of a Replicator. The rest of us are going to play the roles of Savings Group members. Before we start, I am going to remove the stone and money that we placed in the cashbox during the last demonstration.
After removing the stone and money and re-distributing the money to Replicators, invite the Replicator(s) to begin her practice.

After the Replicator(s) practices Meeting 3 in front of the group, congratulate and thank her.

3. Observers and participants provide feedback to Replicator – 15 minutes

Congratulations on facilitating Meeting 3! Now, I want to ask you, the Replicator,

➢ What did you like about your facilitation of this meeting?

Allow Replicator to respond.

➢ What can you change next time you facilitate this meeting?

Allow Replicator to respond.

Then ask the Replicators who played the role of Savings Group members:

➢ What do you think went well?

➢ What suggestions do you have for improvement?

Allow other Replicators to add any comments or questions they have that were not already mentioned. Feedback is limited to 3 trainees.

Now I am going to provide feedback.

Provide feedback in any 3 of the following areas:

▪ Following the format, or order of the meeting correctly
▪ Accurately presenting all key technical information
▪ Showing respect and thanking Savings Group members
▪ Encouraging participation from the Savings Group members

Then ask the entire group:

➢ What other questions or concerns do you have about Meeting 3?

Answer questions.
ACTIVITY 13: DEMONSTRATING MEETING 4

Objectives
By the end of this activity, Replicators will have:
1. Participated in the demonstration of Meeting 4, playing the roles of members of a replicated Savings Group.
2. Shared their concerns and asked questions about Meeting 4.

Preparation
- Flipcharts:
  - Step 1: Replication of Savings Groups Workshop Agenda (posted in Activity 1)
- Other material
  - Coins
  - Cashbox, lock and key
  - Stone and bag for stones

Time
40 minutes

Steps

1. Facilitate Meeting 4 – 20 minutes

   Move the brightly colored circle to the “Meeting 4” step of the Workshop Agenda flipchart and say:

   We are now moving to the next step of the workshop: Meeting 4.

   ➢ Who is going to practice Meeting 4?

   It is important that you pay close attention to the demonstration of this meeting, as you are going to practice it afterwards.

   Demonstrate Meeting 4 using the Annotated Pictorial Guide located at the back of the Animator’s Guide.

2. Review Meeting 4 format and content – 20 minutes

   Thank you for participating in Meeting 4. Open your Pictorial Guide to Meeting 4.

   After everyone finds it, say:

   This is the meeting that I just demonstrated.

   - Look at the first step.
**Note:** As you describe the pictures below, make sure Replicators are pointing to the correct picture.

| ![Image] | Point to the “X”.  
|---|---
| ➢ **What does this picture mean?**  
| [This means you help members check attendance.] |

| ![Image] | Point to the member and her Helper. This means the Helper remembers for her member. She is remembering her attendance.  
|---|---
| When you see this picture, you remind Helpers to remember attendance fines. |

| ![Image] | Point to the paper with writing on it.  
|---|---
| ➢ **What does this picture mean?**  
| [This means you help the members recite their rules.] |

- Look at the next step.

| ![Image] | Point to the star.  
|---|---
| ➢ **What does this picture mean?**  
| [This means you help the group make a decision in a participatory way.] |

| ![Image] | Point to the member holding 2 loans with a line through 1 of them. This means a member can only have 1 loan at a time. |

| ![Image] | Point to the moons. Each moon means 1 month, or 4 weeks. There are 6 moons and moon 7 has a line through it. This means a loan cannot be longer than 6 months, but it can be less.  
|---|---
| When you see these pictures, you help members decide the maximum duration of loans, which must be 6 months or less. |

- Look at the next step.
Point to the star.

- **What does this symbol mean?**
  ![This means you help the group make a decision in a participatory way.]

Point to the coins in the hand. This means interest.

Point to the moon.

- **What does this picture mean?**
  ![This means 1 month, or 4 weeks.]

When you see these pictures, you help members decide the interest to charge on loans every 4 weeks for every 500 borrowed. Remember that members pay interest every 4 weeks and pay the loan at the end of the loan duration.

- Look at the next step.

Point to the closed cashbox.

- **What does this picture mean?**
  ![This means you help members complete their financial activities.]

- **Where in your Pictorial Guide do you find the financial activities?**
  ![Meeting Agenda, starting where the closed cashbox is.]

Remember to use the meeting agenda at the end of your guide for the order of the financial activities.

- **What questions or concerns do you have about this meeting?**

*Respond to questions.*
ACTIVITY 14: PRACTICING MEETING 4

Objectives
By the end of this activity, Replicators will have:
1. Practiced (as a Replicator) or participated (as a member of a Savings Group) in Meeting 4.
2. Provided or received feedback after the practice meeting.

Preparation
- Other material
  - Coins
  - Cashbox, lock and key
  - Stone and bag for stones

Time
45 minutes

Steps

1. Have Replicators practice Meeting 4 – 10 minutes

   Divide Replicators into pairs. If 2 Replicators were assigned to practice this meeting, make sure they work together.

   You have 10 minutes to practice Meeting 4 using your Pictorial Guide from Activity 3. Imagine that you are going to deliver this meeting to your Savings Group for the first time. If you have questions about what the pictures in your Pictorial Guide mean, you can ask the other members in your group, or ask me.

   After 10 minutes of practice, I am going to ask the Replicator who was assigned to deliver Meeting 4 to deliver the meeting for the group. Remember, this is practice and we are all learning together!

   ➢ What questions do you have?

   Respond to questions. Visit pairs and ask Replicators what questions they have. After 10 minutes, gather everyone together as a group again.

2. Replicator(s) practice Meeting 4 – 20 minutes

   Refer to the Annotated Pictorial Guide to ensure that all of the content is captured during the practice meeting.

   Remember, our volunteer is now going to play the role of a Replicator. The rest of us are going to play the roles of Savings Group members. Before we start, I am going to remove the stone and money that we placed in the cashbox during the last demonstration.
After removing the stone and money and re-distributing the money to Replicators, invite the Replicator(s) to begin her practice.

After the Replicator(s) practices Meeting 4 in front of the group, congratulate and thank her.

3. **Provide feedback to Replicator – 15 minutes**

Congratulations on facilitating Meeting 4! Now, I want to ask you, the Replicator,

➢ **What did you like about your facilitation of this meeting?**

*Allow Replicator to respond.*

➢ **What can you change next time you facilitate this meeting?**

*Allow Replicator to respond.*

Then ask the Replicators who played the role of Savings Group members:

➢ **What do you think went well?**

➢ **What suggestions do you have for improvement?**

*Allow other Replicators to add any comments or questions they have that were not already mentioned. Feedback is limited to 3 trainees.*

Now I am going to provide feedback.

*Provide feedback in any 3 of the following areas:*

- Following the format, or order of the meeting correctly
- Accurately presenting all key technical information
- Showing respect and thanking the Savings Group members
- Encouraging participation from the Savings Group members

Then ask the entire group:

➢ **What other questions or concerns do you have about Meeting 4?**

*Answer questions.*
ACTIVITY 15: DEMONSTRATING MEETING 5

Objectives
By the end of this activity, Replicators will have:
1. Participated in the demonstration of Meeting 5, playing the roles of members of a replicated Savings Group.
2. Shared their concerns and asked questions about Meeting 5.

Preparation
- Flipcharts:
  - Step 1: Replication of Savings Groups Workshop Agenda (posted in Activity 1)
- Other material
  - Coins
  - Cashbox, lock and key
  - Stone and bag for stones

Steps
1. Facilitate Meeting 5 – 20 minutes

Move the brightly colored circle to the “Meeting 5” step of the Workshop Agenda flipchart and say:

We are now moving to the next step of the workshop: Meeting 5.

➢ Who is going to practice Meeting 5?

It is important that you pay close attention to the demonstration of this meeting, as you are going to practice it afterwards.

Demonstrate Meeting 5 using the Annotated Pictorial Guide located at the back of the Animator’s Guide.

2. Review Meeting 5 format and content – 20 minutes

Thank you for participating in Meeting 5. Open your Pictorial Guide to Meeting 5.

After everyone finds it, say:

This is the meeting that I just demonstrated.

- Look at the first step.
Note: As you describe the pictures below, make sure Replicators are pointing to the correct picture.

Point to the “X”.
- What does this picture mean?
  [This means you help members check attendance.]

Point to the member and her Helper.
- What does this picture mean?
  [This means you remind Helpers to remember attendance fines.]

Point to the paper with writing on it.
- What does this picture mean?
  [This means you help the members recite their rules.]

Look at the next step.

Point to the hand with the thumb and fingers together (rub your thumb and fingers together). This means the loan amount.

Point to the arm with a watch on it (point to your wrist). This means the loan duration.

Point to the woman with her arms out (put your hands out to your sides with your palms facing up). This means the loan purpose.

When you see these pictures, explain to members the 3 pieces of information they must present for loan evaluation:
- Amount (rub your thumb and fingers together)
- Duration (point to your wrist)
- Purpose (put your hands out to your sides)

Look at the next step.
**Saving for Change: Replication of Savings Groups in West Africa**

**Activity 15: Demonstrating Meeting 5**

- **Point to the star.**
  - **What does this picture mean?**
    - [This means you help the group make a decision in a participatory way.]

- **Point to the picture for loans with a line through it.**
  - **What does this picture mean?**
    - [This means missing a loan payment.]

- **Point to the picture for interest with a line through it.**
  - **What does this picture mean?**
    - [This means missing an interest payment.]

- **Point to the hand with 1 coin in it.**
  - **What does this picture mean?**
    - [This means a fine.]

  When you see these pictures, you help the members decide the fine for missing a loan or interest payment.

- **Look at the next step.**

- **Point to the closed cashbox.**
  - **What does this picture mean?**
    - [This means you help members complete their financial activities.]

  - **Where in your Pictorial Guide do you find the financial activities?**
    - [Meeting Agenda, starting where the closed cashbox is.]

  Remember to use the meeting agenda at the end of your guide for the order of the financial activities.

- **What questions or concerns do you have about this meeting?**

  *Respond to questions.*
ACTIVITY 16: PRACTICING MEETING 5

Objectives
By the end of this activity, Replicators will have:
1. Practiced (as a Replicator) or participated (as a member of a Savings Group) in Meeting 5.
2. Provided or received feedback after the practice meeting.

Preparation
- Other material
  - Coins
  - Cashbox, lock and key
  - Stone and bag for stones

Time
45 minutes

Steps

1. Have Replicators practice Meeting 5 – 10 minutes

*Divide Replicators into pairs. If 2 Replicators were assigned to practice this meeting, make sure they work together.*

You have 10 minutes to practice Meeting 5 using your Pictorial Guide from Activity 3. Imagine that you are going to deliver this meeting to your Savings Group for the first time. If you have questions about what the pictures in your Pictorial Guide mean, you can ask the other members in your group, or ask me.

After 10 minutes of practice, I am going to ask the Replicator who was assigned to deliver Meeting 5 to deliver the meeting for the group. Remember, this is practice and we are all learning together!

➢ What questions do you have?

*Respond to questions. Visit pairs and ask Replicators what questions they have. After 10 minutes, gather everyone together as a group again.*

2. Replicator(s) practice Meeting 5 – 20 minutes

*Refer to the Annotated Pictorial Guide to ensure that all of the content is captured during the practice meeting.*

Now, our volunteer is going to play the role of a Replicator. Remember, the rest of us are going to play the roles of Savings Group members. Before we start, I am going to remove the stone and money that we placed in the cashbox during the last demonstration.
Remove the stone and money and re-distribute the money to Replicators. Then say,

For this practice, we are going to imagine that the Cashbox Holder does not have her savings payment. The Replicator must help the group manage this situation.

*Invite the Replicator(s) to begin her practice.*

*During the practice, make sure the Replicator(s) helps the Cashbox Holder’s Helper to remember the Cashbox Holder's missed savings payment and fine.*

*After the Replicator(s) practices Meeting 5 in front of the group, congratulate and thank her.*

3. **Provide feedback to Replicator – 15 minutes**

Congratulations on facilitating Meeting 5! Now, I want to ask you, the Replicator,

- **What did you like about your facilitation of this meeting?**
  Allow Replicator to respond.

- **What can you change next time you facilitate this meeting?**
  Allow Replicator to respond.

*Then ask the Replicators who played the role of Savings Group members:*  

- **What do you think went well?**

- **What suggestions do you have for improvement?**
  Allow other Replicators to add any comments or questions they have that were not already mentioned. Feedback is limited to 3 trainees.

Now I am going to provide feedback.

*Provide feedback in any 3 of the following areas:*
- Following the format, or order of the meeting correctly
- Accurately presenting all key technical information
- Showing respect and thanking Savings Group members
- Encouraging participation from the Savings Group members

*Then ask the entire group:*  

- **What other questions or concerns do you have about Meeting 5?**

Answer questions.
Objectives
By the end of this activity, Replicators will have:
1. Participated in the demonstration of Meeting 6, playing the roles of members of a replicated Savings Group.
2. Shared their concerns and asked questions about Meeting 6.

Preparation
- Flipcharts:
  - Step 1: Replication of Savings Groups Workshop Agenda (posted in Activity 1)
- Other material
  - Coins
  - Cashbox, lock and key
  - Stone and bag for stones

Time
40 minutes

Steps

1. Facilitate Meeting 6 – 20 minutes

*Move the brightly colored circle to the “Meeting 6” step of the Workshop Agenda flipchart and say:*

We are now moving to the next step of the workshop: Meeting 6.

*➢ Who is going to practice Meeting 6?*

It is important that you pay close attention to the demonstration of this meeting, as you are going to practice it afterwards.

*Demonstrate Meeting 6 using the Annotated Pictorial Guide located at the back of the Animator’s Guide.*

2. Review Meeting 6 format and content – 20 minutes

Thank you for your participation in Meeting 6. Open your Pictorial Guide to Meeting 6. That is the meeting that I just demonstrated.

- Look at the first step.

*Note: As you describe the pictures below, make sure Replicators are pointing to the correct picture.*
Point to the “X”.

- **What does this picture mean?**
  [This means you help members check attendance.]

Point to the member and her Helper.

- **What does this picture mean?**
  [This means you remind Helpers to remember attendance fines.]

Point to the paper with writing on it.

- **What does this picture mean?**
  [This means you help the members recite their rules.]

- Look at the next step.

Point to the worried women. This means members can face difficult times such as the rainy season.

- Point to the down arrow and the picture for savings. This means groups can decrease savings.

- Point to the down arrow and pictures for interest on loans. This means groups can decrease the interest on loans.

- Point to the up arrow and the picture for duration of loans. This means groups can increase the duration of loans.

  When you see these pictures, tell members these are examples of what they can do to manage during difficult times. For example, decrease the savings amount, decrease the interest on loans or increase the duration of loans.

- Look at the next step.

Point to the closed cashbox.

- **What does this picture mean?**
  [This means you help members complete their financial activities.]
Point to the woman with a stack of money in her hands.

- **What does this picture mean?**  
  *This means members receive loans.*

Today is the first time the group can disburse loans. When you see these pictures, you help members complete their financial activities, including their first loans. Make sure to help members evaluate all loan requests. Use the meeting agenda at the end of your guide for the order of the financial activities.

Remember that loan meetings are every 4 weeks during which members repay and receive loans.

- **What questions or concerns do you have about this meeting?**

*Respond to questions.*
ACTIVITY 18: PRACTICING MEETING 6

Objectives
By the end of this activity, Replicators will have:
1. Practiced (as a Replicator) or participated (as a member of a Savings Group) in Meeting 6.
2. Provided or received feedback after the practice meeting.

Preparation
- Other material
  - Coins
  - Cashbox, lock and key
  - Stone and bag for stones

Time
45 minutes

Steps

1. **Have Replicators practice Meeting 6 – 10 minutes**

   *Divide Replicators into pairs. If 2 Replicators were assigned to practice this meeting, make sure they work together.*

   I am now going to give you all 10 minutes to practice Meeting 6 using your Pictorial Guide from Activity 3. Imagine that you are going to deliver this meeting to your Savings Group for the first time. If you have questions about what the pictures in your Pictorial Guide mean, you can ask the other members in your group, or ask me.

   After 10 minutes of practice, I am going to ask the Replicator who was assigned to deliver Meeting 6 to deliver the meeting for the group. Remember, this is practice and we are all learning together!

   ➢ What questions do you have?

   *Respond to questions. Visit pairs and ask Replicators what questions they have. After 10 minutes, gather everyone together as a group again.*

2. **Replicator(s) practice Meeting 6 – 20 minutes**

   *Refer to the Annotated Pictorial Guide to ensure that all of the content is captured during the practice meeting.*

   Remember, our volunteer is now going to play the role of a Replicator. The rest of us are going to play the roles of Savings Group members. Before we start, I am going to remove the stone and money that we placed in the cashbox during the last demonstration.
Remove the stone and money and re-distribute the money to Replicators. Then say,

For this practice, the Cashbox Holder can pay her missed savings and fine from the last meeting. Also, we are going to imagine that a member of the Savings Group is absent at this meeting. The Replicator must help the group manage these situations.

➤ Who would like to volunteer to be absent for this practice?

Make sure the volunteer is not a member of the Management Committee or the Cashbox Holder’s Helper. Then invite the Replicator(s) to begin her practice.

During the practice, make sure the Replicator helps the absent member’s Helper remember her fine for missing a meeting. Also, help the Cashbox Holder’s Helper remember the Cashbox Holder’s missed savings payment and fine from the last meeting.

After the Replicator(s) practices Meeting 6 in front of the group, congratulate and thank her.

3. Provide feedback to Replicator – 15 minutes

Congratulations on facilitating Meeting 6! Now, I want to ask you, the Replicator,

➤ What did you like about your facilitation of this meeting?

Allow Replicator to respond.

➤ What can you change next time you facilitate this meeting?

Allow Replicator to respond.

Then ask the Replicators who played the role of Savings Group members:

➤ What do you think went well?

➤ What suggestions do you have for improvement?

Allow other Replicators to add any comments or questions they have that were not already mentioned. Feedback is limited to 3 trainees.

Now I am going to provide feedback.

Provide feedback in any 3 of the following areas:

- Following the format, or order of the meeting correctly
- Accurately presenting all key technical information
- Showing respect and thanking Savings Group members
- Encouraging participation from the Savings Group members
Then ask the entire group:

- **What other questions or concerns do you have about Meeting 6?**

  Answer questions.
ACTIVITY 19: DEMONSTRATING MEETING 7

Objectives
By the end of this activity, Replicators will have:
1. Participated in the demonstration of Meeting 7, playing the roles of members of a replicated Savings Group.
2. Shared their concerns and asked questions about Meeting 7.

Preparation
- Flipcharts:
  - Step 1: Replication of Savings Groups Workshop Agenda (posted in Activity 1)
- Other material
  - Coins
  - Cashbox, lock and key
  - Stone and bag for stones

Time
40 minutes

Steps

1. Facilitate Meeting 7 – 20 minutes

Move the brightly colored circle to the “Meeting 7” step of the Workshop Agenda flipchart and say:

We are now moving to the next step of the workshop: Meeting 7.

➢ Who is going to practice Meeting 7?

It is important that you pay close attention to the demonstration of this meeting as you are going to practice it afterwards.

Demonstrate Meeting 7 using the Annotated Pictorial Guide located at the back of the Animator’s Guide.

2. Review Meeting 7 format and content – 20 minutes

Thank you for your participation in Meeting 7. Open your Pictorial Guide to Meeting 7.

After everyone finds it, say:

This is the meeting that I just demonstrated.

- Look at the first step.
Note: As you describe the pictures below, make sure Replicators are pointing to the correct picture.

- Point to the “X”.
  - What does this picture mean?
    - This means you help members check attendance.

- Point to the member and her Helper.
  - What does this picture mean?
    - This means you remind Helpers to remember attendance fines.

- Point to the paper with writing on it.
  - What does this picture mean?
    - This means you help the members recite their rules.

- Look at the next step.

- Point to the star.
  - What does this picture mean?
    - This means you help the group make a decision in a participatory way.

- Point to the many hands with money in them. This means distribution of the group fund.

- Point to the moons. There are 12 moons, and moon 13 has a line through it. This means you must distribute your group fund after no more than 12 months.
  - When you see these pictures, help members decide the period they want to distribute their group fund, which must be in the next 12 months.

- Look at the next step.

- Point to the woman with money in her hand and smiling. This means she is thinking about her personal savings goal.
Point to the goat. This means buying a goat is an example of a personal savings goal.

Point to the girl holding school books. This means paying her daughter’s school fees is an example of a personal savings goal.

Point to the bicycle. This means buying a bicycle is an example of a personal savings goal.

When you see these pictures, help members to think about personal savings goals for the money they are going to receive at distribution.

- Look at the next step.

Point to the closed cashbox.

- What does this picture mean?
  [This means you help members complete their financial activities.]

Remember to use the Meeting Agenda at the end of your guide for the order of the financial activities.

This is the last training meeting. Congratulate members for successfully completing their training meetings.

- What questions or concerns do you have about this meeting?

  Respond to questions.
ACTIVITY 20: PRACTICING MEETING 7

Objectives
By the end of this activity, Replicators will have:
1. Practiced (as a Replicator) or participated (as a member of a Savings Group) in Meeting 7.
2. Provided or received feedback after the practice meeting.

Preparation
- Other material
  - Coins
  - Cashbox, lock and key
  - Stone and bag for stones

Time
45 minutes

Steps

1. Have Replicators practice Meeting 7 – 10 minutes

*Divide Replicators into pairs. If 2 Replicators were assigned to practice this meeting, make sure they work together.*

I am now going to give you all 10 minutes to practice Meeting 7 using your Pictorial Guide from Activity 3. Imagine that you are going to deliver this meeting to your Savings Group for the first time. If you have questions about what the pictures in your Pictorial Guide mean, you can ask the other members in your group, or ask me.

After 10 minutes of practice, I am going to ask the Replicator who was assigned to deliver Meeting 7 to deliver the meeting for the group. Remember, this is practice and we are all learning together!

➢ What questions do you have?

*Respond to questions. Visit pairs and ask Replicators what questions they have. After 10 minutes, gather everyone together as a group again.*

2. Replicator(s) practice Meeting 7 – 20 minutes

*Refer to the Annotated Pictorial Guide to ensure that all of the content is captured during the practice meeting.*

Remember, our volunteer is now going to play the role of a Replicator. The rest of us are going to play the roles of Savings Group members. Before we start, I am going to remove the stone and money that we placed in the cashbox during the last demonstration.
After removing the stone and money and re-distributing the money to Replicators, say:

The member who was absent at the last meeting can pay her fine for missing a meeting at this meeting. The Replicator must help the group manage this situation.

Invite the Replicator(s) to begin her practice.

During the practice, make sure the Replicator helps the Helper of the member who was absent in the last meeting to remember her fine for missing a meeting.

After the Replicator(s) practices Meeting 7 in front of the group, congratulate and thank her.

3. Provide feedback to Replicator – 15 minutes

Congratulations on facilitating Meeting 7! Now, I want to ask you, the Replicator,

➤ What did you like about your facilitation of this meeting?

Allow Replicator to respond.

➤ What can you change next time you facilitate this meeting?

Allow Replicator to respond.

Then ask the Replicators who played the role of Savings Group members:

➤ What do you think went well?

➤ What suggestions do you have for improvement?

Allow other Replicators to add any comments or questions they have that were not already mentioned. Feedback is limited to 3 trainees.

Now I am going to provide feedback.

Provide feedback in any 3 of the following areas:

- Following the format, or order of the meeting correctly
- Accurately presenting all key technical information
- Showing respect and thanking Savings Group members
- Encouraging participation from the Savings Group members

Then ask the entire group:

➤ What other questions or concerns do you have about Meeting 7?

Answer questions.
ACTIVITY 21: RETURNING TO THE VILLAGE

Objectives
By the end of this activity, Replicators will have:
1. Reviewed what they must do when returning to their village.
2. Practiced reporting back to the village.

Preparation
- Flipcharts:
  - Step 1: Replication of Savings Groups Workshop Agenda (posted in Activity 1)

Time
35 minutes

Steps

1. **Explain what Replicators do when they return to their villages – 5 minutes**

*Move the brightly colored circle to the “village” step of the Workshop Agenda flipchart and say:*

We are now moving to the next step of the ladder. We are going to discuss returning to the village.

Congratulations! Each of you successfully completed the Training Meetings! Now let us discuss what you must do when you return to your village.

There are 3 things that you must do when you return to your village:
1. Report back to village leaders and village members about this workshop.
2. Invite other women from your village to come and observe your Savings Group Meetings to see whether they are interested in becoming members.
3. Use the Pictorial Guide to deliver training meetings, starting with Training Meeting 1.

- **What questions do you have?**

*Respond to questions.*

2. **Explain how to report back to their village leaders and members – 15 minutes**

In order to promote Savings Groups, you first must report back to village leaders, village members and members of your Savings Group about this workshop. I am going to demonstrate how to report back to the village.

I am going to play the role of a Replicator. You are going to play the role of the village leaders, village members and members of my Savings Group.

*Demonstrate a meeting to report back to the village by doing and saying the following:*
Replicator Demonstration of Meeting to Report Back to the Village

As many of you may know, I went to a workshop held by __________ (Animator’s name) who works for the organization __________ (organization’s name).

For 2½-days, the Animator trained and coached me in how to form Savings Groups. I received this guide (show Pictorial Guide) to help me form Savings Groups in my village and nearby areas. Because I successfully completed the workshop, I am certified to form Savings Groups. I received this certificate (show certificate).

As you may know, there are many benefits to Savings Groups—savings, loans, learning and sharing of ideas and solidarity. If anyone is interested in forming a Savings Group with other women from the village, please let me know and we can set a meeting time during which I can explain more about how to do it. I invite you, the village leaders, and community members to come and observe my Savings Group to see how we operate. We are a strong Savings Group!

What questions do you have for me?

Now that you know more about Savings Groups, I ask for your support and assistance to help me bring groups of women together in the village to form Savings Groups.

After the demonstration, ask:

Why do you think it is important to have this meeting?

Add any of the following points that the Replicators do not mention:

It is important to:
- tell the village members that the workshop was organized by the organization and Animator because they know and respect them;
- tell the village members that the Replicator was trained to form Savings Groups and has a Pictorial Guide to do it, so they know what the workshop was about;
- show the Pictorial Guide and certificate to provide proof that the Replicator is certified and prepared;
- tell the village members the main activities and benefits of Savings Groups;
- tell the village members to let the Replicator know if they want to form a group so they know what to do if they are interested;
- ask the village members what questions they have and answer them to make sure they understand how the Replicator can help them; and
- ask for community leaders’ and members’ support.

3. Have Replicators practice reporting back to their village – 15 minutes

Divide Replicators into pairs.

Note: If there are 2 Replicators from the same village, make sure they work together.
Practice with a partner what you are going to do and say when you return to your village to report back about this workshop. One person is going to play the role of the Replicator and the other person is going to play the role of the village leader; then you are going to change roles. You all have 5 minutes to play both roles.

After 5 minutes, invite a volunteer to demonstrate how she is going to report back to her village. Provide feedback about what went well and what can be improved by focusing on whether she spoke clearly and covered the following points:

- telling the village members that the workshop was organized by the organization and Animator because they know and respect them;
- telling the village members that the Replicator was trained to form Savings Groups and has a Pictorial Guide to do it, so they know what the workshop was about;
- showing the Pictorial Guide and certificate to provide proof that the Replicator is certified and prepared;
- telling the village members the main activities and benefits of Savings Groups;
- telling the village members to let the Replicator know if they want to form a group so they know what to do if they are interested;
- asking the village members what questions they have and answer them to make sure they understand how the Replicator can help them; and
- asking for community leaders’ and members’ support.

**Note:** If there is enough time, invite another volunteer to demonstrate how she is going to report back to her village.

Remember, you are expected to form 1 or 2 Savings Groups in the first year. I am going to continue to support and coach you to effectively form Savings Groups. If you need me to come to your village and help you talk with your community and local leaders about Savings Groups, please let me know.

➢ What questions do you have about what to do when you return to your village?

Respond to questions.
ACTIVITY 22: HELPING GROUPS WITH PROBLEMS

**Objectives**
By the end of this activity, Replicators will have:
1. Recommended what to do for groups encountering problems.

**Time**
20 minutes

**Steps**

1. **Review what makes a strong Savings Group – 5 minutes**

   You may know or learn of Savings Groups that are not strong. Groups that are not strong do not manage their activities well. But strong groups do manage their activities well by following and respecting group rules and group members. It is your job to train and coach them to be strong Savings Groups.

   **Strong Savings Groups:**
   - Check attendance.
   - Recite their rules.
   - Pay savings on time each week.
   - Respect the duration of loans and pay interest every 4 weeks.
   - Pay fines for missing meetings, late savings and late loan or interest payments.
   - Keep the group size at 15 to 25 members.
   - Distribute their group fund each year during a period that is best for members.
   - Support each other.

   It is important to support and coach the groups if they have problems. You can help Savings Groups that have problems by helping them decide and follow group rules. You can do this by leading meetings from the Pictorial Guide. If they did not decide or do not follow 1 or more of the rules from the Savings Group Rules, you can lead the meeting from the Pictorial Guide that discusses that rule.

2. **Have Replicators discuss solutions for groups that have a problem – 15 minutes**

   I am going to present 3 different scenarios.

   Imagine there is a Savings Group that does not have a fine for absence, but many members miss the meetings.

   - What can you do to help this group?
     - [Help the group decide a fine for absence]
What meeting discusses a fine for absence? You can open and use your Pictorial Guide to help you answer. [Training Meeting 3]

So, you can review and explain Training Meeting 3 to help this group.

Great job! Now, imagine there is a Savings Group that has a difficult time paying its weekly savings amount during the rainy season.

What can you do to help this group?
[Help the group decide how to manage during difficult times such as the rainy season.]

What meeting discusses managing during difficult times? You can open and use your Pictorial Guide to help you answer. [Training Meeting 6]

So, you can review and explain Training Meeting 6 to help this group.

Imagine there is a Savings Group that does not announce the amount in the cashbox before paying fines and making savings payments.

What can you do to help this group?
[Help the group review the Meeting Agenda.]

Where is the Meeting Agenda in your guide?
[At the end of the guide as marked with a triangle.]

So, you can review and explain the Meeting Agenda to help the group.

Thank Replicators for their contributions. Say:

If there are Savings Groups in your village or nearby that need your help, talk to the members, decide which meeting can help them and review or explain that meeting. You can also talk to me for additional advice or help if you do not know what to do.
ACTIVITY 23: WORKSHOP CLOSING

Objectives
By the end of this activity, Replicators will have:
1. Shared 1 new thing they learned in the workshop that they are never going to forget.
2. Received a certificate that certifies them to form *Saving for Change* Savings Groups.

Preparation
- **Flipchart:**
  - Step 3: Replication of Savings Group Workshop Agenda (posted in Activity 1)
- **Handout:**
  - Step 3: Example Certificate (1 per Replicator)

Time
25 minutes

Steps

1. **Review Replicator activities and support for Replicators – 5 minutes**

As I stated at the beginning of the workshop, you must form 4 or more Savings Groups over 3 years. The activities that you must successfully complete are *(read the Replicator activities in the box below)*:

<table>
<thead>
<tr>
<th>Replicator Activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Participate in this 2½-day workshop on how to form Savings Groups—You are almost finished with this activity.</td>
</tr>
<tr>
<td>2. Receive coaching from me about how to better train replicated Savings Groups</td>
</tr>
<tr>
<td>3. Form 4 or more replicated Savings Groups over 3 years</td>
</tr>
<tr>
<td>4. Give me information about your replicated Savings Groups</td>
</tr>
</tbody>
</table>

In order for you to successfully complete these activities, I am going to support you. The support that I am going to give you is *(read the text in the box below)*:

<table>
<thead>
<tr>
<th>Support Animator Gives Replicators</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Train you during this 2½-day workshop to form Savings Groups</td>
</tr>
<tr>
<td>2. Coach you:</td>
</tr>
<tr>
<td>- After your formal Savings Group meetings; and</td>
</tr>
<tr>
<td>- After some of your replicated Savings Groups meetings.</td>
</tr>
</tbody>
</table>

Before we continue,

- **What questions do you have about your job as a Replicator?**
- **What questions do you have about the Pictorial Guide?**
Respond to questions.

2. **Have Replicators share 1 new thing learned during the workshop – 10 minutes**

You learned many things during this workshop on how to form Savings Groups and how you are going to deliver and support new Savings Groups. Now I want each of you to think about how to answer the following question:

- **What 1 new thing did you learn during this workshop that you are never going to forget?**

Give everyone 2 minutes to think about their answer. Then have each Replicator share her answer. Thank them for their contributions.

3. **Congratulate Replicators and give them certificates – 10 minutes**

Point to the Replication of Savings Group Workshop Agenda flipchart and say:

We completed nearly all of the steps in the agenda:

- In the first step, you became familiar with the Pictorial Guide.
- In these steps of the ladder *(point to the steps with the symbols for Meetings 1–7)*, you learned about the pictures to conduct training meetings. Also, I demonstrated the meetings and you practiced them.
- Now we are on the last step of the ladder.

*Move the brightly colored circle to the “celebration” step of the Workshop Agenda flipchart and say:*

Congratulations! You successfully completed this workshop on Replication of Savings Groups. Because of what you learned during this workshop, you can help the members of your village and nearby areas form strong, self-managed Savings Groups. Now I am going to present each of you with a certificate. It says that you are certified to form *Saving for Change* Savings Groups. The certificate says:

“_________ *(name of organization)* acknowledges that you are certified to form *Saving for Change* Savings Groups. Given with respect and affirmation on *(date, month, year)* in *(city, country).*”

The certificate is signed by me. Please come up to receive your certificate when I call your name.

*After you call the name of each Replicator and give them their certificates, say:*

Thank you and good luck in your important work! I am confident that you all are going to do a great job!
[Name or logo of organization] acknowledges that

[Name of Replicator] is certified to form

Saving for Change Savings Groups

Given with respect and affirmation on [date, month, year] in [city, country]

[Name of Animator], Animator