SAVING FOR CHANGE

FORMATION OF SAVINGS GROUPS

Trainer’s Guide
ACKNOWLEDGMENTS

Many people were involved in the design, testing and finalization of the series of Saving for Change guides, based on the savings group methodology developed jointly by Oxfam America and Freedom from Hunger.

In particular, we would like to acknowledge the primary author of the present guide, Saving for Change: Formation of Savings Groups Trainer’s Guide, Laura Fleischer Proaño (Freedom from Hunger).

In addition, we acknowledge the organizations CAEB and TONUS, the first organizations to implement Saving for Change methodology, and the Saving for Change Regional Technical team for helping test and provide feedback, which contributed to the improvement of the Saving for Change guides.

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Saving for Change
Formation of Savings Groups

Preface

In many parts of the world, the very poor and those living in rural communities (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 is 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 communities 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 communities 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 developed by Oxfam America and Freedom from Hunger. Saving for Change provides basic financial and nonfinancial services to the very poor and those living in rural communities (especially women) when 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 community members to save and borrow money to meet their needs and improve their income. Beyond providing financial services, Saving for Change builds members’ skills for enhancing their lives through learning sessions on topics in health, business development, and money management. As a result of their participation in Saving for Change, Savings Group members create solidarity to solve relevant family and community issues. In addition, Saving for Change ensures the effective, rapid and low-cost creation or “replication” of new Savings Groups by existing Savings Group members. The replication of new Savings Groups enables even more very poor and rural community members to gain access to financial services and information on health, business and money management.

The Saving for Change: Formation of Savings Groups Trainer’s Guide is the first in a series of trainer guides. This guide contains a number of activities and materials specifically designed to prepare animators of nongovernmental organizations (NGOs) to form Savings Groups using the Animator’s Guide. There are separate trainer guides on the Saving for Change replication strategy as well as learning session topics in health, business development and money management.

Animator’s Guide
The Animator’s Guide contains 2 Promotion Meetings and 8 Training Meetings, which lead members of a Savings Group-in-training to make many decisions to organize and shape their Savings Group. During the Promotion Meetings, the animator promotes the benefits of Savings Groups and registers interested community members to form a Savings Group. During the Training Meetings, the Savings Group members elect a Management Committee, establish their Savings Group Rules and make other group decisions. The Training Meetings
are designed to provide information that informs these decisions as well as guide the members to organize their ideas and reach consensus.

During the Training Meetings, the animator guides the members through a process of identifying issues or problems; developing a list of possible options or solutions; considering advantages, disadvantages and consequences of the various options; and making decisions to take action. The animator facilitates this process by framing the issues, asking open questions, and encouraging the group to make its own decisions.

The Promotion and Training Meetings’ schedule can be adjusted to suit the time constraints of the members. The Promotion and Training Meetings are usually held each week for approximately 1 hour over a 10-week period. It is not recommended that all of the Promotion and Training Meetings be offered in 2 or even 3 weeks. Likewise, it is not recommended that the Promotion and Training Meetings be spread over more than 3 months.

**How to Use the Trainer’s Guide**

This Trainer’s Guide provides a set of activities to train animators to effectively use the Saving for Change: Formation of Savings Groups Animator’s Guide. The objectives, preparation and steps for each activity are clearly and completely described. The handouts or other materials required for discussion and/or distribution are embedded in the text of the activity or in the pages that follow.

The Animator’s Guide is located separately from this Trainer’s Guide. The objectives, preparation, time and steps for each of the 2 Promotion Meetings and 8 Training Meetings are clearly and completely detailed to assist animators in their implementation.
Saving for Change
Formation of Savings Groups

Overview of the Trainer’s Guide

The Trainer’s Guide provides a set of workshop activities to prepare animators to implement the Promotion and Training Meetings (contained in the Animator’s Guide) with Savings Groups. It is designed to provide trainees with an opportunity to practice implementing the Promotion and Training Meetings as well as to explore in more depth some of the concepts and information related to Saving for Change, Savings Groups, and the forms and reports that animators are required to complete. Additional activities are included to improve trainees’ confidence, knowledge and skills in presentation, facilitation, and the adult learning principles.

There are a variety of features written into the text and embedded in the format of each Trainer’s Guide activity. The intention is to give the trainer written signals that make the delivery of the activity easier. Many of the same features are found in the Promotion and Training Meetings contained in the Animator’s Guide. The following is a list of the features.

### Features of the Trainer’s Guide Activities

- **Information Box**—The box at the start of each activity has 3 elements in it:
  - Objectives—list of actions that the steps in the activity are constructed to accomplish
  - Preparation—list of actions or materials that must be ready before the activity can be presented
    - Flip charts are incorporated into the step in which they occur. Shaded borders easily identify the flip charts.
    - Handouts needed for each activity are listed with the step in which they occur and provided at the end of the activity.
  - Time—an estimated amount of time needed to implement all of the steps designed for the activity.

- **Steps**—The steps needed to complete the activity are listed in the order recommended for implementation. Special features for the trainer to note include the following:
  - *Italics font* = instructions for the trainer (not read to the trainees)
  - Regular font = specific information, instructions or questions for the trainer to read or closely paraphrase to the trainees
  - Arrow (➤) = symbol that highlights specific questions to ask
  - Box (□) = special technical or summary information to share with the trainees
  - Shaded Box (□) = flip chart for posting on the wall
  - [Square brackets] = the “correct” answer to expect to a technical question
  - (Parenthesis) = additional instructions or information
ACTIVITY 1: INTRODUCTIONS AND OPENING ACTIVITIES

Objectives
By the end of this activity, trainees will have:
1. Established a comfortable learning environment.
2. Reconciled trainee hopes and expectations with workshop activities.

Preparation
- Add the necessary information to the box “Workshop Logistics” in Step 2.
- Flip charts for use in the following steps:
  - Step 1: Trainee Introductions
  - Step 2: Workshop Goal and Objectives
  - Step 3: Blank flip chart with the title: Workshop Participation Norms
- Handout for use in the following step:
  - Step 2: Workshop Goal, Objectives and Agenda (1 per trainee)
- Other materials for use in the following steps:
  - Step 1: Blank name tags (1 per trainee)
  - Step 2:
    - Large note card with the title: Our Expectations
    - Large blank note cards (2 per trainee)
    - Blank flip-chart paper, markers and tape (needed for all workshop activities)
    - Whiteboard with whiteboard markers and eraser or blackboard with chalk and eraser (needed for all workshop activities)

Time
1 hour

Steps

1. Give welcome and conduct introductions – 20 minutes

Greet the trainees and distribute blank name tags. Post the flip chart.

Trainee Introductions

1. Write your name in large letters on a name tag.
2. State your name.
3. State your organization.
4. Complete 1 of the statements:
   - What makes me laugh is__________________.
   - A happy moment in my life was when__________.
   - Wise advice from my parents was______________.

Say:
To begin the workshop, let us learn something new or interesting about each other. Each of us is going to do 3 things to introduce ourselves. Here is my example: (Write your name on a blank name tag and put it on. State your name and organization and complete 1 of the statements on the flip chart).
Then say:

You have 2 minutes to prepare.

After 2 minutes, ask trainees to share their name, organization and statement. Give each trainee an opportunity to talk. Invite the trainees to get to know other interesting things about each other during the workshop.

2. Facilitate discussion of workshop hopes and the workshop goal, objectives, agenda and logistics – 30 minutes

Post the large card with the title: Our Expectations on the wall. Distribute 2 large blank note cards to each trainee and say:

Think about your hopes or expectations for this workshop. Write them on a card—one hope or expectation per card—and tape the cards on the wall underneath “Our Expectations.”

After everyone posts at least 1 hope or expectation, distribute the Workshop Goal, Objectives and Agenda handout to each trainee. Next say:

I am going to read the goal and objectives prepared for the workshop (post the flip chart and read it aloud):

---

**Workshop Goal and Objectives**

**GOAL**

+ To extend Saving for Change savings-led financial services to the very poor

**OBJECTIVES**

By the end of this workshop, trainees will be able to:

* Form Savings Groups by successfully demonstrating the steps of:
  - Investigation
  - Promotion
  - Training
* Keep accurate animator forms and reports
* Facilitate group discussions by using at least 2 key facilitation skills

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Then say:

The goal is the desired outcome of your participation in this workshop. The objectives are what you will practice during the workshop and what you will be able to do by the end of the workshop.

Refer to your handout for the agenda. The agenda is the outline of the workshop’s activities that we will cover. It does not have specific times written beside each activity. It is my role as the trainer to ensure that all of the content areas are covered by the end of the workshop.
Let us now spend a few minutes discussing your hopes and expectations. Help me ensure that the hopes and expectations that you wrote will be met to the greatest extent possible.

Discuss each hope or expectation. Point out how it will be met by 1 or more workshop activities. If the current activities do not meet a hope or expectation, explain how the activities can or cannot be modified to address it.

Then ask:

➢ What questions or comments do you have about the goal, objectives and agenda for the workshop?

Respond to any questions.

Next share information on Workshop Logistics, as listed in the box below, with the trainees.

<table>
<thead>
<tr>
<th>Workshop Logistics</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Day begins: 9:00 a.m., and day ends: 5:00–5:30 p.m.</td>
</tr>
<tr>
<td>• Lunch begins: about 12:00 noon and lunch ends: about 1:00 p.m. (1-hour lunch)</td>
</tr>
<tr>
<td>• Bathrooms are located: ______________ (location)</td>
</tr>
<tr>
<td>• Smoking is only allowed: ______________ (location)</td>
</tr>
<tr>
<td>• Transportation ________ (will or will not) be provided to and from the training site.</td>
</tr>
<tr>
<td>✓ (If applicable) Transportation details:</td>
</tr>
<tr>
<td>• Pick-up: __________ (time) and __________ (location)</td>
</tr>
<tr>
<td>• Drop-off: __________ (time) and __________ (location)</td>
</tr>
<tr>
<td>• (If applicable) Hotel bills, receipts and per diems will be resolved by ____________________ (when and how they will be resolved)</td>
</tr>
</tbody>
</table>

Ask:
➢ What questions do you have about the logistics?

Discuss any necessary adjustments to the Workshop Logistics. Share any other necessary logistical information.

Note: Keep the Workshop Goal and Objectives flip chart posted in a prominent place throughout the workshop.

3. Develop list of workshop participation norms – 10 minutes

Say:
We are going to work together for many days. In order to make the workshop a pleasant and productive experience, it is useful to develop a list of rules or norms that everyone can agree to abide by during the workshop.

Post the flip chart.
Ask the trainees to suggest possible rules or norms for participation. Provide a few examples if needed. Write ideas on the flip chart. Clarify ideas as necessary. Possible participation norms include the following:

- Agree on and respect workshop hours
- Be an active and full-time participant
- Show mutual respect
- Allow everyone to participate
- Be responsible for your own learning
- Put cellular phone on silent mode

Invite the group to review the final list of workshop participation norms. Confirm that everyone agrees to the norms. Ask the group to abide by the norms and enjoy the workshop experience. Explain that additional participation norms can be added later, if needed. If trainees begin discussing what to do if trainees do not abide by the norms (e.g., penalties), explain that we are going to discuss that in another activity.

**Note:** Keep the Workshop Participation Norms flip chart posted throughout the workshop so it can be referred to as needed throughout the workshop.
Workshop Goal, Objectives and Agenda

GOAL
- To extend *Saving for Change* savings-led financial services to the very poor

OBJECTIVES
By the end of this workshop, trainees will be able to
- Form Savings Groups by successfully demonstrating the following steps:
  - Investigation
  - Promotion
  - Training
- Keep accurate animator forms and reports
- Facilitate group discussions by using at least 2 key facilitation skills

AGENDA
Day 1:
- Introductions and Opening Activities
- Introduction to *Saving for Change*
- Steps to Form a Savings Group
- How Adults Learn
- Encouraging Participation through Group Work
- Using Open Questions to Encourage Participation
- Participatory Group Decision-Making
- Investigation—Map and Community Investigation Checklist

Day 2:
- Investigation—Meeting with Community Leaders and Members
- Investigation—Community Investigation Report
- Demonstration of Savings Group Promotion Meeting
- Formation of Savings Groups Animator's Guide
- Preparing to Facilitate Promotion or Training Meetings
- Promotion or Training Meeting Practice and Feedback Sessions

Day 3:
- Promotion or Training Meeting Practice and Feedback Sessions
- Demonstration of a Savings Meeting

Day 4:
- Promotion or Training Meeting Practice and Feedback Sessions
- Practice a Savings Meeting

Day 5:
- Identification of Replicators
- Savings Group Rules
- Benefits of Replication and Learning Sessions
- Data Collection Form
- Group Performance Assessment
- Adult Learning Principle—Lavish Affirmation
- Closure
ACTIVITY 2: INTRODUCTION TO SAVING FOR CHANGE

Objectives
By the end of this activity, trainees will have:
1. Explained how Saving for Change contributes to their organization’s mission.

Preparation
- Ask 1 trainee from each participating organization to bring a copy of the organization’s mission statement to the workshop.
- Request each participating organization to send you a copy of their mission statement prior to the workshop. Bring them to the workshop, in case the trainees forget to bring their copy.
- Flip charts:
  - Step 1: Goal of Saving for Change
  - Step 2: Mission: Group Work Instructions
- Handout:
  - Step 1: Pictorial Guide—Meeting 1: 2. Discuss benefits of Savings Group membership (1 per trainee)
- Other materials:
  - Step 2: Copy of the mission statement of each organization participating in the workshop

Time
30 minutes

Steps

1. Present the goal and benefits of Saving for Change – 10 minutes

Say:
We are starting on a journey together to learn about Saving for Change. Saving for Change provides basic financial services, including savings and lending, to poor rural communities through self-managed Savings Groups. It reaches people who typically have no access to formal financial institutions. Beyond providing financial services, Saving for Change builds members’ skills for enhancing their lives through learning sessions on topics in health, business and money management. The goal of Saving for Change is to empower as well as finance poor people’s efforts to rise out of poverty.

Post the flip chart.

Goal of Saving for Change

To empower as well as finance poor people’s efforts to rise out of poverty

Distribute the Pictorial Guide—Meeting 1: 2. Discuss benefits of Savings Group membership handout to each trainee. Ask trainees to think about the benefits of Saving for Change as they look at the pictures. After 1 minute, say:
2. Discuss benefits of Savings Group membership

Savings for Change offers many benefits to Savings Group members.

- Look at the picture in the top left corner. The members in the picture are saving by putting money into a cashbox. Savings Groups give members a way to save money to meet goals.
- Look at the picture in the bottom left corner. Two members are receiving loans. Savings Groups give members a way to borrow money to meet needs and improve income.
- Look at the picture in the top right corner. The animator is showing a picture on an education topic and the members are discussing. Savings Groups give members a way to learn about health, business and money management to build skills.
- Look at the picture in the bottom right corner. The members are supporting and helping each other. Savings Groups give members a way to create solidarity to solve relevant family and community issues.

Then say:

In order to enjoy the benefits of Saving for Change, community members form Savings Groups. Savings Groups hold regular meetings, during which they save, lend, participate in learning sessions and create solidarity. You are going to learn how to form Savings Groups during this workshop.

2. Ask question about how Saving for Change contributes to organizational mission – 20 minutes

Say:
Perhaps you are wondering why your organization decided to deliver Saving for Change. Let us take a look at your organization’s mission statement to understand why. Each organization was asked to bring a copy of its mission statement. Please take out your mission statement now and get into a group with other staff members from your organization.

Note: If a participating organization forgot to bring a copy of its mission statement, offer the copy that you brought.

After trainees get into their groups, post the flip chart and explain the instructions:
Mission: Group Work Instructions

1. Review your organization’s mission statement
2. Review the goal of Saving for Change (shown on the flip chart)
3. Review the benefits of Saving for Change (shown in the handout’s pictures)
4. Discuss the following question in your group: **How does Saving for Change help your organization achieve its mission?**

You have 3 minutes.

After 3 minutes, ask a volunteer from each organization to share their discussion. Possible responses may include that Saving for Change helps an organization achieve its mission by

- contributing to the fight against poverty;
- contributing to improved health, business, and money management of community members; and
- targeting the very poor and/or rural communities that are excluded from formal financial services (especially women).

Then say:

Thank you for sharing all of the different ways that Saving for Change can help your organization achieve its mission. Let us learn more about Saving for Change in the next activity.
Pictorial Guide—Meeting 1
2. Discuss benefits of Savings Group membership
### ACTIVITY 3: STEPS TO FORM A SAVINGS GROUP

**Objectives**

By the end of this activity, trainees will have:

1. Asked questions about the Steps to Form Savings Groups.
2. Discussed the qualities and skills for animators to successfully complete each step to form a Savings Group.
3. Selected 4 qualities and skills they want to improve.

**Preparation**

- Write the name of each step to form a Savings Group on a separate card:
  - “Investigation,” “Promotion” and “Training.”
- Flip chart:
  - Step 1: Steps to Form a Savings Group
- Handouts:
  - Step 1: Steps to Form a Savings Group (1 per trainee)
  - Step 2: Animator Qualities and Skills (1 per trainee)
- Other materials:
  - Step 1:
    - Steps to Form a Savings Group Cards
    - Large blank note cards (3 per trainee)

**Time**

40 minutes

### Steps

1. **Present the steps to form a Savings Group – 20 minutes**

   Say:
   
   This workshop is dedicated to you, the animators. You are the key to the success of *Saving for Change*. You will work directly with members of Savings Groups. If you are not an animator, you will also benefit from this workshop by learning the responsibilities of an animator.

   In *Saving for Change*, there are 3 steps to form a Savings Group. The steps include Investigation, Promotion and Training. The success and future of Savings Groups depends on how the animator manages these steps.

   *Distribute the Steps to Form a Savings Group handout to each trainee and post the flip chart of the same title.*
Steps to Form a Savings Group

1. **Investigation**
   - Draw a map of an area that shows several communities
   - Complete the Community Investigation Checklist
   - Meet with community leaders and community members
   - Complete the Community Investigation Report

2. **Promotion**
   - Organize and facilitate the Promotion Meeting
   - Facilitate the Registration Meeting

3. **Training**
   - Months 1 to 3
     - Organize and train group by facilitating 8 Training Meetings
     - Identify replicators
   - Months 4 to 6
     - Train and guide group
     - Train and coach replicators
     - Facilitate learning sessions

Explain each step to form a Savings Group and explain the activities within each step.

**Note:** Define the term “replicator” the first time it is mentioned: a replicator is a member of a Savings Group who carries out the steps to form a new Savings Group.

Say:
The activities related to learning sessions and replicators are 2 of the features of Saving for Change that make it distinct from other savings-led services. While you are going to be introduced to learning sessions and replication during this workshop, we developed separate workshops dedicated to these activities.

*Post the Steps to Form a Savings Group Cards on the wall. Distribute 3 large blank note cards to each trainee. Then ask:*

- **What questions do you have about the steps to form a Savings Group?**
  Write your questions on your cards—1 question per card—and post each card under the step to which it refers. You have a few minutes.

After a few minutes, explain that you will address these questions throughout the workshop. Also explain that any remaining questions will be addressed in the final activity of the workshop.

**Note:** Keep the Steps to Form a Savings Group flip chart posted throughout the workshop. Also keep the trainee question cards to use in the final activity of the workshop.
2. Discuss animator qualities and skills – 20 minutes

Say:
As you can see from the Steps to Form a Savings Group, animators play many different roles. In the first step, animators play the role of investigators. In the second step, animators play the role of promoters. In the third step, animators play the role of organizers, trainers, coaches and facilitators. Now, let us discuss the qualities and skills necessary to play these roles.

Divide trainees into 3 groups and assign each group 1 of the steps to form a Savings Group. Distribute the Animator Qualities and Skills handout to each trainee and say:

This handout lists some of the qualities and skills that we observed successful animators demonstrate. In your group, discuss the qualities and skills you think are the most important to successfully perform the step that your group was assigned. Be prepared to share 1 quality and 1 skill that are important to successfully perform the step that your group was assigned and why. You have 5 minutes.

After 5 minutes, ask each group to share the 1 quality and 1 skill they selected and why the group thinks they are important to their assigned step. Thank the trainees and ask:

➤ What qualities and skills do you want to add to this list?

Tell trainees to write on their handout additional qualities and skills that are mentioned.

Then say:

Look at the list of animator qualities and skills on your handout. As you look at the qualities and skills, think about your own qualities and skills and choose up to 4 from the list that you want to improve in order to be a successful animator. Write them on the bottom or back of the handout. You have a couple of minutes.

After a couple of minutes, say:

I invite any volunteer to share with us what you are planning to improve to become a successful animator.

After 2 or 3 volunteers share their thoughts, say:

While many of you already have some of the qualities and skills, such as speaking the language of the community members and knowing how to do basic math, we will help you develop others during this workshop.
Steps to Form a Savings Group

1. **Investigation**
   - Draw a map of an area that shows several communities
   - Complete the Community Investigation Checklist
   - Meet with community leaders and community members
   - Complete the Community Investigation Report

2. **Promotion**
   - Organize and facilitate the Promotion Meeting
   - Facilitate the Registration Meeting

3. **Training**
   - Months 1 to 3
     - Organize and train group by facilitating 8 Training Meetings
     - Identify replicators
   - Months 4 to 6
     - Train and guide group
     - Train and coach replicators
     - Facilitate learning sessions

*Some activities in the Training step are ongoing and can continue in the Monitoring Phase (months 7 to 12).*
Animator Qualities and Skills

Qualities
- Patience
- Honesty
- Diplomatic
- Hard-working
- Dynamic
- Reliable
- Detail-oriented
- Outgoing
- Compassionate

Skills
- Communication skills
- Listening skills
- Facilitation skills
- Leadership skills
- Basic math skills
- Problem-solving skills
- Question-asking skills
- Motivation skills
- Language skills (speaks local languages)
ACTIVITY 4: HOW ADULTS LEARN

Objectives
By the end of this activity, trainees will have:
1. Explained what can happen when adults are taught by being given information.
2. Discussed ways to teach/facilitate to improve learning.

Preparation
- Fold and tear a piece of paper according to the instructions in the box, “Instructions for Paper Activity” in Step 1.
- Flip charts:
  - Step 2:
    - Blank flip chart with the title: Adults Learn By:
    - Adult Learning Principles
- Other materials:
  - Step 1: Blank sheets of A4 paper (1 per trainee)

Note: Square sheets of paper are the most interesting because creative trainees could choose to fold it from corner to corner, creating a triangle.

Time
15 minutes

Steps

1. Read instructions for paper activity – 5 minutes

To prepare for this activity, in private, tear a sheet of A4 paper following the instructions in the box below and bring it to the activity.

Say:
Before learning more about the steps to form a Savings Group, we will focus on developing your facilitation skills and developing an understanding of adult learning principles that will help you complete the steps successfully.

In this activity, we explore how adults learn.

Distribute 1 blank sheet of A4 paper to each trainee and say:

I prepared a decoration using a piece of paper and I want you to learn how to make it. I will tell you how. Hold the paper in your hands. Close your eyes and listen to what I tell you. Do not ask any questions.

Read aloud the instructions in the box that follows:
Instructions for Paper Activity

1. Fold your paper in half and then tear off the bottom right corner of the paper.
2. Fold the paper in half again and then tear off the upper right corner.
3. Fold the paper in half again and then tear off the lower left corner.
4. Open your eyes and display the unfolded paper to each other and the audience.

Show the paper that you prepared in advance as a comparison to trainees’ papers.

2. Discuss ways adults learn and introduce adult learning principles – 10 minutes

Post the flip chart.

Adults Learn By:

Ask:
- Whose decoration is the same as mine?
- I explained the process to you. Why is yours different from mine?
- What could I as the trainer do differently so that yours would be the same as mine?

[Possible answers:
- Tell us what we are going to do and why.
- Be more specific—provide more detail.
- Let us ask questions.
- Demonstrate how to do it step by step.
- Let us work together.
- Let us see what you were doing.
- There are things you could do differently but this was fun—like solving a puzzle.]

List trainees’ responses on the flip chart. Then say:

Thank you for your suggestions. As we saw in the paper activity, telling someone what to do does not always result in learning the information or skills. I listed all of your suggestions for how adults learn best. They are good examples of the adult learning principles in action (post the flip chart and read the principles aloud):

Adult Learning Principles

- **Respect.** Adults have experience in decision-making. Learners’ right to solve their own problems and make their own decisions must be respected.
- **Participation.** Learners must be actively involved in the sessions or they will remember less than half of what they learned.
- **Useful content.** Learners must be able to apply the new knowledge and skills to real-life issues, such as those they face in their jobs, family, etc.
- **Affirmation.** Learners need to receive affirmation (praise) for their contributions.
Then say:

During this workshop, we will demonstrate and/or discuss these adult learning principles to help you better-recognize them and use them as an animator.
ACTIVITY 5: ENCOURAGING PARTICIPATION THROUGH GROUP WORK

Objectives
By the end of this activity, trainees will have:
1. Identified techniques for helping small groups function smoothly.

Preparation
- Handouts:
  - Step 2: Keys to Managing Small-Group Work (1 per trainee)
  - Step 3: Techniques for Making Small Groups (1 per trainee)

Time
35 minutes

Steps

1. **Ask question to highlight importance of group work – 5 minutes**

   **Say:**
   During this workshop, you will discuss in pairs and groups of 3 or more. Group work encourages participation. Participation is the second adult learning principle.

   Turn to the person next to you and within 2 minutes think of as many answers as possible to the following question:

   ➢ **How does working in pairs and small groups encourage participation and conversation?**
     
     *Possible answers: allows a greater number of people to discuss/speak out on a topic; we can hear everyone better; we can hear more opinions and ideas; there is greater variety—we are not sitting and listening all the time*

   After 2 minutes, invite a few trainees to share the benefits of group work that they discussed.

2. **Identify techniques to make small groups work better – 25 minutes**

   **Say:**
   There are some techniques an animator can use to help groups operate smoothly. These techniques are written as a quiz for you now. I will divide you into groups of 4 by giving each of you a name of 1 of 4 fruits. Find other trainees with the same fruit name and form a group to work on the quiz.

   *Give each trainee a name of 1 of 4 fruits. Ask trainees to find others with the same fruit name and make a group. (Groups can have as many as 6 people, depending on the total number of trainees.)*

   **Say:**
   I will distribute the Keys to Managing Small-Group Work handout that contains 8 statements. These statements relate to small-group work. However, there is a word missing from each statement. Your group must guess the missing word and write it in the space. To help you, the
line is broken up to indicate the number of letters that are in the missing word. Let us do the first 1 together.

Write the following example on the white/blackboard or a blank flip chart:

“Tell members to _ _ _ _ groups or pairs.”

Say:
The missing word fits between “to” and “groups” and has 4 letters.

> What is the missing word?

When a trainee says “form” or “make,” write it in the blank. Ask if trainees need any additional clarification.

Distribute the Keys to Managing Small-Group Work handout to each trainee and say:

There are 8 statements on the paper. You have 8 minutes to work with your group to complete the sentences. Go!

After 8 minutes, ask each group to provide 1 answer to each statement. Seek agreement or alternatives from other groups. Affirm or correct their answers according to the Answer Key in the box that follows.

<table>
<thead>
<tr>
<th>Keys to Managing Small-Group Work—Answer Key</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Tell members to <strong>form (or make)</strong> groups or pairs.</td>
</tr>
<tr>
<td>2. Specify the <strong>size</strong> of the groups before members move from their places.</td>
</tr>
<tr>
<td>3. Give the group their instructions <strong>after</strong> they have formed.</td>
</tr>
<tr>
<td>4. Make sure that members move physically so they can <strong>see</strong> and hear each other—encourage quick physical movement.</td>
</tr>
<tr>
<td>5. <strong>Visit</strong> the groups to answer their questions and listen to key points of their discussion. You may even want to encourage some groups to share specific points you think are key with the full group when the time comes.</td>
</tr>
<tr>
<td>6. It is not always necessary to have each group <strong>present</strong> all of its work. Take a sample from among the groups.</td>
</tr>
<tr>
<td>7. Ask groups to assign only <strong>one</strong> person to present their work.</td>
</tr>
<tr>
<td>8. If you find there is confusion, stop all groups and <strong>explain (or clarify)</strong> the activity again.</td>
</tr>
</tbody>
</table>

Explain why the first 4 steps must be done in the order written. Summarize by saying:
If you give your members instructions before the groups are made, they often forget the instructions by the time the group settles down to work. If you give members instructions while they are moving around to make their groups, they often do not pay enough attention and the instructions can be misunderstood. This is also why you should avoid giving two instructions at the same time, such as “Get into groups and do such and such.” Members focus only on the first statement, “Get into groups,” and do not pay enough attention to the second part of the instructions.

Ask the trainees to read statements 6 and 7, and ask:

➢ Why are these steps important to managing group learning?

After several trainees answer, summarize by saying:

You will not have enough time for every member of the same group to present his or her work. It can also interrupt the flow of the presentation if 1 person after another stands up to present the information for his or her group. Point 7 helps you save time and prevent hearing the same information over and over again.

3. Discuss techniques for making small groups – 5 minutes

Distribute the Techniques for Making Small Groups handout to each trainee and say:

Let us review techniques for dividing members into groups. I have used a few techniques for dividing you into groups. Review this handout and put a checkmark beside the techniques that I have used. You can try using the remaining techniques later in the workshop.
### Keys to Managing Small-Group Work

1. Tell members to ___ ___ groups or pairs.

2. Specify the ___ ___ of the groups before members move from their places.

3. Give the group their instructions ___ ___ they have formed.

4. Make sure that members move physically so they can ___ ___ and hear each other—encourage quick physical movement.

5. ___ ___ the groups to answer their questions and listen to key points of their discussion. You may even want to encourage some groups to share specific points you think are key with the full group when the time comes.

6. It is not always necessary to have each group ___ ___ all of its work. Take a sample from among the groups.

7. Ask groups to assign only ___ ___ person to present their work.

8. If you find there is confusion, stop all groups and ___ ___ the activity again.
### Techniques for Making Small Groups

- Go around the room assigning each member the number 1, 2, 3 or 4. When everyone has a number, ask members who share the same number to form groups.

- Distribute pieces of colored paper (in 3 or 4 different colors) or different patterns of cloth to the members. Then, ask members to find others with the same colored paper or patterned cloth.

- Cut 3 or 4 postcards into 3 or 4 pieces of different shapes. Distribute a piece to each member. Ask members to re-create the puzzle by finding others with the right pieces. When the puzzle is complete, the group is made.

- Distribute pieces of paper upon which are written words that somehow “go together,” for example, salt and pepper or bread and butter. Ask members to read their paper and find the person who has a word on his or her paper that seems to be compatible with the word on theirs. When they find a match, a pair is made. This technique can be used to make groups of 3 as well, using trios such as sun, moon and stars or cheese, ice cream and milk.

- Ask the members to turn to the person beside them to make a pair. Or, move through the room gesturing who should make pairs or groups of 3.

- Clear a space for members to be able to move around the room easily. Tell members: “When I say ‘swimming in the ocean,’ pretend you are swimming in the ocean by swimming around the room. Imagine there are boats to help you, but each boat only holds a certain number of people. Suddenly I am going to say ‘Get into a boat for X number of people.’ Immediately you need to make groups with the correct number of people. After you make groups for the boats, I say ‘swimming in the ocean’ again and we repeat the exercise.” Say a different number of people each time, so that members make groups of various sizes. Continue until the last group size is your desired group size.
ACTIVITY 6: USING OPEN QUESTIONS TO ENCOURAGE PARTICIPATION

Objectives
By the end of this activity, trainees will have:
1. Practiced creating open questions.
2. Practiced asking open questions.

Preparation
- Write each question from the box “Question Cards” in Step 2 on separate cards.
- Flip charts:
  - Steps 1 and 4: Definitions of Closed, Open and Forced Questions
  - Step 2: 3 blank flip charts, each with a different title: “Closed,” “Open” and “Forced”
- Other materials:
  - Step 2: Question Cards (1 per trainee)

Time
1 hour

Steps

1. Define closed, open and forced questions – 5 minutes

Say:
In addition to group work, different types of questions can be used to encourage participation.

There are 3 types of questions: open, closed and forced.

Post the flip chart and give trainees time to read it.

Definitions of Closed, Open and Forced Questions

Closed Questions. These questions can be answered with 1 word, usually “yes” or “no.” An example is, “Do you know the rules of your Savings Group?”

Open Questions. These questions cannot be answered with “yes” or “no.” Open questions encourage people to share their experience and opinions, solve problems and make decisions. An example is, “Why is it important to know the rules for your Savings Group?”

Forced Questions. These questions contain the answer. An example is, “Don’t you think that it is important for members to know the rules of their Savings Group?”

2. Have trainees practice categorizing questions – 15 minutes

Post the flip charts around the room in 3 different locations.
Give each trainee or pair of trainees a Question Card, each card containing 1 question from the box that follows.

**Question Cards**

- Do you know the benefits of participating in a Savings Group?
- Does the group meet on Friday?
- Do you have any questions?
- Do most women spend their savings on their family?
- Did you increase your savings this year?
- Do you plan to save more this year?
- Would you recommend Saving for Change to other women?
- Don’t you think there are a lot of benefits to being a Savings Group member?
- Why is it important to have Savings Group Rules?
- Why does your Savings Group meet weekly?
- Shouldn’t your Savings Group plan actions to improve the community?
- Why should you talk about Savings Groups with your friends and family?
- Why are you a member of a Savings Group?

*Say:*  
Each person or pair has a card with a question written on it. Please read the question. Decide if it is an open, forced, or closed question and post it on the correct flip chart. You have 5 minutes.

*After 5 minutes, review the questions posted on each flip chart. If any questions are placed in the wrong category, ask the trainee why he or she put it there, ask other trainees for their suggestions and place the card on the correct flip chart according to the Answer Key in the box that follows. The correct question category is listed next to the question in the Answer Key.*

*Note:* As you review each question, make sure there is enough space under each question in which to later write in the activity.
Questions Cards—Answer Key

- Do you know the benefits of participating in a Savings Group? CLOSED
  [What are the benefits of participating in a Savings Group?]
- Does the group meet on Friday? CLOSED
  [When does the group meet?]
- Do you have any questions? CLOSED
  [What else do you want to know? What other questions do you have?]
- Do most women spend their savings on their family? CLOSED
  [How do most women spend their savings?]
- Did you increase your savings this year? CLOSED
  [How were your savings this year? How do savings this year compare to last year?]
- Do you plan to save more this year? CLOSED
  [What changes are you going to make to your savings plan this year?]
- Would you recommend Saving for Change to other women? CLOSED
  [What would you tell other women about Saving for Change?]
- Don’t you think there are a lot of benefits of being a Savings Group member? FORCED
  [What do you think about the benefits of being a Savings Group member?]
- Why is it important to have Savings Group Rules? OPEN
- Why does your Savings Group meet weekly? OPEN
- Shouldn’t your Savings Group plan actions to improve the community? FORCED
  [What can your Savings Group do to improve the community?]
- Why should you talk about Savings Groups with your friends and family? OPEN
- Why are you a member of a Savings Group? OPEN

Then ask:

- What words do most open questions begin with? [Who, what, where, when, why, how]
- How do forced questions begin? [Don’t you think, Shouldn’t you?]

3. Have trainees practice writing open questions – 15 minutes

Divide trainees into groups of 3. Assign each group a closed or forced question posted on the flip charts and say:

Please change this question to an open question. After your group decides how to change the question, have 1 person write the open question your group proposes underneath the original closed or forced question. You have 5 minutes.

After 5 minutes, ask the trainees to silently review the proposed open questions. Ask if anyone thinks that 1 or some of the proposed open questions are actually closed or forced. If yes, ask him/her to identify the closed or forced question and to provide suggestions for how the question could be changed to make it open. Continue to invite comments until all poorly written questions are corrected.

Note: Examples of open questions are italicized and enclosed in [square brackets] after each closed or forced question in the Answer Key. If trainees have trouble thinking of their own open questions, share the examples from the Answer Key.
4. **Have trainees practice asking open questions – 25 minutes**

*Say:*  
It takes practice to get comfortable using open questions. Let us practice now.

*Instruct trainees to get back into their groups of 3. Then tell them to review the Definitions of Closed, Open and Forced Questions flip chart again. After a minute, say:*  
In your groups, 1 person will ask questions—this person is the “Questioner.” Another person will answer the questions—this person is the “Responder.” The third person will listen to the questions that were asked and try to write down good examples of open questions —this person is the “Observer.” You have a few minutes to decide who will play each role.

*After a few minutes, ensure that each group decided its members’ roles and say:*  
Here are your instructions:

Responders, consider an accomplishment in your life of which you are especially proud. Share this accomplishment with the Questioner.

Questioners, listen to the accomplishment of the Responder and ask 3 open questions about what was said.

Observers, write down good examples of open questions that were asked. Remember that a good way of identifying open questions is to listen for questions beginning with “who,” “what,” “where,” “when,” “why” and “how.” We just need a few examples.

After 5 minutes, Responders and Questioners will switch roles and repeat the exercise. The Observers will continue writing good examples of open questions that were asked.

*Note: It is important to circulate, listen to the discussion and write down examples of open, closed and forced questions that the groups use.*

*After 5 minutes, remind the Responders and Questioners to switch roles. After another 5 minutes, ask groups to stop.*

*Ask:*  
➢ **How did it feel to try to ask open questions?**

*After a few trainees respond, say:*  
Using open questions gets easier with practice. Let us hear some of the examples from your groups.

*Ask each group’s Observer to share 1 example of an open question that was used. Check to see if trainees agree that this is an open question. If a closed or forced question is identified, give trainees the chance to change the question to an open question.*
ACTIVITY 7: PARTICIPATORY GROUP DECISION-MAKING

Objectives
By the end of this activity, trainees will have:
1. Participated in and/or practiced facilitating participatory group decision-making.

Preparation
- Flip charts:
  - Step 1: Workshop Participation Norms (posted in Activity 1)
  - Step 2:
    - Four Steps for Participatory Group Decision-Making
    - Four Questions to Facilitate Participatory Group Decision-Making
- Handout:
  - Step 3: SUCCESS Savings Group: Participatory Group Decision-Making Scenarios (1 per trainee)

Time
45 minutes

Steps

1. Facilitate participatory group decision-making with the trainees – 15 minutes

Say:
Now you are going to make an important decision as a group.

At the beginning of the workshop, you decided on Workshop Participation Norms (*point to the flip chart*). Imagine that a few trainees are not following the norms and many of you are frustrated. As a group, you need to decide what to do about the situation. Everyone in the group must participate in making the decision. You must abide by the decision that you make for the rest of the workshop. I am going to facilitate a discussion to help you reach a decision.

Use the following questions to facilitate a discussion to help the trainees make a decision. Ask additional probing questions as appropriate.

- What is happening in this situation?
- What do you think about this situation?
- What are potential solutions?
- What decision can the group agree on?

2. Review the steps and questions to facilitate participatory group decision-making – 15 minutes

Say:
You went through a series of steps in order to decide as a group how to handle the situation of trainees not following the Workshop Participation Norms. They included (*post the flip chart and read the steps aloud*) the following:
Four Steps for Participatory Group Decision-Making

The group members:
1. Describe the situation
2. Ask for and listen to group member opinions
3. Propose solutions
4. Negotiate a decision

Ask:
- What did you do in step 1?
  [Possible answers: described the situation]
- What did you do in step 2?
  [Possible answers: shared thoughts and ideas, asked for and listened to group member opinions]
- What did you do in step 3?
  [Possible answers: considered what to do when trainees do not follow the norms, proposed solutions, came up with criteria to determine the best proposed solutions by asking each other questions and rejecting some solutions]
- What did you do in step 4?
  [Possible answers: decided what to do when trainees do not follow the norms, negotiated a decision]

Then say:

Not all groups will follow the exact order of these steps. Some groups may go back and forth between the last 3 steps several times before negotiating a final decision.

- Who does the describing, asking, listening, proposing and negotiating in each of these steps? [the group members]

Then say:

Yes, it is the group members that describe the situation, ask for and listen to group member opinions, propose solutions and negotiate a decision. Savings Group members need to make many group decisions. They need to make decisions about the Savings Group Rules as well as how to resolve problems. You should not make decisions for them. Your role is to ask them open questions to lead them through the participatory group decision-making process.

Here is a list of the types of open questions that an animator can ask to facilitate participatory group decision-making (post the Four Questions to Facilitate Participatory Group Decision-Making flip chart immediately to the left of the first flip chart).
### Four Questions to Facilitate Participatory Group Decision-Making

The animator asks:
1. What is happening in this situation?
2. What do you think about this situation?
3. What are potential solutions?
4. What decision can the group agree on?

### Four Steps for Participatory Group Decision-Making

The group members:
1. Describe the situation
2. Ask for and listen to group member opinions
3. Propose solutions
4. Negotiate a decision

Say:
1. The animator asks, “What is happening in this situation?” to get the group to describe the situation in their own words.
2. The animator asks, “What do you think about this situation?” to get the group to ask and listen to each other’s opinions.
3. The animator asks, “What are potential solutions?” to get the group to propose potential solutions and consider criteria for good and bad solutions.
4. The animator asks, “What decision can the group agree on?” to help the group negotiate a decision.

Depending on the context, you will need to modify the questions and/or ask additional questions.

➤ What questions do you have about the steps and questions to facilitate participatory group decision-making?

Respond to any questions.

3. Have trainees practice facilitating participatory group decision-making – 15 minutes

Say:
Now let us practice facilitating a group discussion during which the group will make a decision.

*Distribute the SUCCESS Savings Group: Participatory Group Decision-Making Scenarios handout to each trainee and say:*

Read the scenarios and consider how you would facilitate a participatory group decision in each. After a few minutes, I am going to ask for 1 volunteer for each scenario to play the role of the animator of the SUCCESS Savings Group. The volunteer will facilitate the discussion. The rest of the group will play the role of members of the SUCCESS Savings Group.

*After a few minutes, ask for a volunteer. Invite the volunteer to facilitate the discussion for Scenario 1. Remind the volunteer to use the 4 questions to facilitate participatory group decision-making. Allow up to 5 minutes for the discussion. Afterwards, ask the volunteer:*

➤ How did you feel following the steps for participatory group decision-making?

*After the volunteer shares his or her feelings, ask all trainees:*
What questions did the volunteer ask for each step?

After the trainees identify the questions, thank the volunteer. Ask for another volunteer and repeat the same process for Scenario 2.
SUCCESS Savings Group: Participatory Group Decision-Making Scenarios

Scenario 1
Several members of SUCCESS Savings Group regularly make their savings payments late. The members who make their savings payments on time do not think it is fair that they must pay on time when others pay late. Facilitate a group decision about how to handle the situation using the 4 steps/questions for participatory group decision-making.

Scenario 2
Hawa showed up for the first meeting of SUCCESS Savings Group to register to be part of the group. But, she has not shown up for 4 weeks. Facilitate a group decision about how to handle the situation using the 4 steps/questions for participatory group decision-making.

Four Questions to Facilitate Participatory Group Decision-Making

The animator asks:
1. What is happening in this situation?
2. What do you think about this situation?
3. What are potential solutions?
4. What decision can the group agree on?

Four Steps for Participatory Group Decision-Making

The group members:
1. Describe the situation
2. Ask for and listen to group member opinions
3. Propose solutions
4. Negotiate a decision
ACTIVITY 8: INVESTIGATION—
MAP AND COMMUNITY INVESTIGATION CHECKLIST

Objectives
By the end of this activity, trainees will have:
1. Developed a map of an area in which they work.
2. Determined the information to share with management about communities to investigate.

Preparation
- Flip chart:
  - Step 1: Steps to Form a Savings Group (posted in Activity #3)
- Handouts:
  - Step 1: GROW NGO Map (1 per trainee)
  - Step 3:
    - Saving for Change Community Investigation Checklist (1 per trainee)
    - Case Study (1 per trainee)
- Other materials:
  - Step 2: Blank flip-chart paper and markers (1 sheet and 2 markers per group)

Time
1 hour and 10 minutes

Steps

1. Discuss important information on a map – 15 minutes

Say:
The facilitation skills and adult learning principles that we discussed in the last several activities are necessary for you to use when promoting and training a Savings Group. Now let us explore all of the activities required to form a Savings Group.

Point to the Steps to Form a Savings Group flip chart and say:

As we discussed earlier, the first step to forming a Savings Group is “Investigation.” During this step, it is necessary to investigate communities to determine whether they are appropriate for forming Savings Groups. This step has 4 activities:
- Draw a map of an area that shows several communities
- Complete the Community Investigation Checklist
- Meet with community leaders and members
- Complete the Community Investigation Report

The management of your organization leads the process of mapping the area and completing the Community Investigation Checklist. Because you may be familiar with some of the communities, you can help them with those activities. You are responsible for meeting with community leaders and members and completing the Community Investigation Report.

Distribute the GROW NGO Map handout to each trainee and say:
Here is an example of how to map an area.

➢ **What information does this map show?**

   [This map shows]
   - Roads that connect the communities and anything (e.g., river) that might make it difficult or impossible to reach a community at some time during the year.
   - Location of weekly markets.
   - Distances between the communities and/or the amount of time it takes to travel from one to the next.
   - A key and a compass to help read the map.]

➢ **Why is it important to have this information for the Investigation step?**

   [This information helps management determine the most appropriate communities to investigate for the next activities in the Investigation step.]

2. **Have groups create a map – 20 minutes**

   *Say:*
   While the management of your organization decides the area to map, you can help add important details to the map. Now it is your turn to create a map!

   **Tell trainees to get into a group with others from their organization. Distribute a sheet of blank flip-chart paper and 2 markers to each group. Say:**

   In your group, create a map of an area in which you work that you know well. If you do not know an area well in which your organization works, draw a map of an area with which you are familiar. Like the GROW NGO Map, cover an area that allows you to show several different communities. You have 15 minutes.

   **After 15 minutes, ask each group to post its map on the wall. Explain that the groups will use them in the next few minutes.**

3. **Discuss a case study – 20 minutes**

   *Say:*
   Once a map of the area is created, the second activity in the Investigation step is to complete the Community Investigation Checklist.

   **Distribute the Saving for Change Community Investigation Checklist handout to each trainee. Allow trainees a couple of minutes to look it over. After a couple of minutes, say:**

   While the management of your organization uses the Community Investigation Checklist to decide the most appropriate communities to investigate, you, the animators, can help by sharing what you know about the communities.

   **Distribute the Case Study handout to each trainee. Say:**

   Read the case study of the animator Marie who works for the nongovernmental organization, or NGO, GROW. Discuss with a partner how to answer the questions at the end of the case study. You have 10 minutes.
After 10 minutes, ask trainees to share their answers to the questions in the Case Study. Affirm or correct their answers according to the Answer Key in the box that follows.

**Case Study—Answer Key**

1. **What information can Marie share with the management of GROW NGO to help it complete the Community Investigation Checklist?**
   - [Mindanao is 1 of the most rural communities on the map.
   - Mindanao is difficult to access in the rainy season.
   - Koutiala is 1 of the most populated communities on the map.
   - There is a microfinance institution working in Koutiala.
   - Marie knows community leaders as well as women interested in forming a Savings Group in Davis.]

2. **Why is this information important to share?**
   - [This information can help the management of the organization to decide the most appropriate communities to investigate.]

4. **Discuss information to share with management – 15 minutes**

   Tell trainees to get back into a group with others from their organization. Say:

   Use the map you created to discuss what you know about the communities on the map. Decide what information you would share with the management of your organization. Be prepared to share 1 piece of information in the full group after 5 minutes.

   After 5 minutes, ask each group to share 1 piece of information they would share with the management of their organization.
GROW NGO Map

Filing Destination:
Saving for Change Community Investigation Checklist

Organization Name: ___________________________  Completed by (Name): ________________
Region: ___________________________  Date: ___________________________

❑ Map completed showing:

➢ Location of each community relative to the other communities

➢ Important information about the area:
  ❑ Main roads and roads
  ❑ Main towns and communities
  ❑ Weekly markets
  ❑ Bridges
  ❑ Rivers
  ❑ Compass
  ❑ Key
  ❑ Other: ____________, ____________, ____________, ____________, ____________

➢ Time and/or distance between each community

❑ Communities to investigate:

<table>
<thead>
<tr>
<th>Community Name</th>
<th>Reasons to Investigate</th>
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❑ Other important information:

Filing destination:
Case Study

GROW NGO is in the Investigation step of forming Savings Groups. GROW NGO needs to complete the Community Investigation Checklist to help it determine the communities to investigate on the GROW NGO Map. While determining the communities to investigate, GROW NGO needs to consider its organizational strategy. Its strategy includes

- reaching the most rural communities;
- serving the very poor who do not have access to any financial services and health education; and
- forming as many Savings Groups as possible.

Marie is an animator for GROW NGO and is familiar with some of the communities on the GROW NGO Map being considered. Marie knows that Mindanao is 1 of the most rural communities on the map. Sometimes it can be difficult to access Mindanao during the rainy season. Marie also knows that Koutiala is 1 of the most highly populated communities on the map. In addition, there is a microfinance institution, or MFI, working in Koutiala. However, of the communities on the map, Marie is most familiar with Davis because she has family who lives there. She even knows the community leaders as well as some women who are interested in forming a Savings Group.

Discussion questions:

- What information can Marie share with the management of GROW NGO to help it complete the Community Investigation Checklist?
- Why is this information important to share?
ACTIVITY 9: INVESTIGATION—MEETING WITH COMMUNITY LEADERS AND MEMBERS

Objectives
By the end of this activity, trainees will have:
1. Practiced meeting with community leaders and members.

Preparation
- Write each question from the box “Meeting with Community Leaders and Members: Questions for Group Work” in Step 2 on flip charts (1 question per flip chart).
- Flip charts:
  - Step 2: Meeting with Community Leaders and Members: Questions for Group Work flip charts
- Handout:
  - Step 1: Saving for Change Community Investigation Report for Davis (1 per trainee)
- Other materials:
  - Step 2: Markers (1 per group)

Time
1 hour and 10 minutes

Steps

1. Demonstrate a meeting with community leaders and have trainees complete part of the Community Investigation Report – 20 minutes

Say:
We discussed and practiced the first 2 activities in the Investigation step: draw a map of the area and complete the Community Investigation Checklist. The last 2 activities in the Investigation step are to meet with community leaders and members and complete the Community Investigation Report.

Distribute the Saving for Change Community Investigation Report for Davis handout to each trainee and say:

This is a partially completed Community Investigation Report for the community of Davis. The purpose of a Community Investigation Report is to be able to recommend to management whether to form a Savings Group in that community and who should form it—an animator or replicator. Take a few minutes to review the report.

After a few minutes, say:

You, the animator, must meet with community leaders and members in order to get the information to complete the Community Investigation Report. Besides helping you complete the Community Investigation Report, the meetings also help you get the support of community leaders and the interest of community members. In order to achieve both of these
objectives, you need to be able to communicate clear information about you, your organization and *Saving for Change* at the meetings.

I am going to demonstrate a meeting with community leaders from Davis. I will play the role of the animator and I need a couple volunteers to play the role of the Davis community leaders. The volunteers must use the information on the Community Investigation Report for Davis when answering my questions.

After identifying 2 volunteers, demonstrate the meeting by following the instructions and script in the box below.

### Demonstration of Meeting with Davis Community Leaders

#### Organization and Animator Introduction

*Say:*

Thank you Mr./Mrs. _________ (last names of community leaders). I appreciate the opportunity to speak with you today. My name is ______ (first and last name) and I work for an organization named _________ (name of organization) as an animator. The purpose of this meeting is for me to learn more about your community and for me to explain the opportunity for women in your community to form a *Saving for Change* Savings Group.

#### *Saving for Change* Introduction

*Say:*

A *Saving for Change* Savings Group is a group of about 20 women who come together regularly to save, borrow, learn about health, business and money management and solve community issues. I help Savings Group members make important decisions about their group goals, savings amount and interest on loans. I also help them to manage their regular meetings, but I never touch the Savings Group’s money. In addition, I do not make loans or provide grants. After 1 year, the Savings Group will be self-managed. If you support this idea, I can return at another time to talk to community members about the opportunity for women in the community to form a *Saving for Change* Savings Group.

- **What questions or concerns do you have about *Saving for Change***?

*Answer their questions and respond to their concerns.*

#### Information for Community Investigation Report

*Say:*

I also want to learn more about your community.

*Ask questions to get the information needed for the Community Investigation Report.*
Demonstration of Meeting with Davis Community Leaders (cont.)

Date for Meeting with Community Members
Say:
Thank you for your time and your support. I want to meet with community members to learn more about your community and explain the opportunity for women in the community to form a Saving for Change Savings Group.

➤ When can we organize this meeting?

Agree on a date and time for the meeting with community members.

Closing
Say:
Thank you for taking the time to meet with me today. I look forward to coming back to the community on __________ (date and time) to talk more with you and the community members about Saving for Change.

Thank the volunteers, and then say:

Take out the Community Investigation Report for Davis. Based on the meeting that I just demonstrated, complete the key questions/concerns of community leaders. You have 3 minutes.

After 3 minutes, ask the trainees what they wrote and ensure it accurately reflects the meeting just demonstrated.

2. Ask questions to identify how to make introductions to community leaders and members – 20 minutes

Divide trainees into 3 groups and give each group 1 of the Meeting with Community Leaders and Members: Questions for Group Work flip charts and 1 marker. Then say:

In your group, think about the meeting that I just demonstrated and discuss how to answer your assigned question:
You have 5 minutes. Please write your answers to your assigned question on your flip chart.

After 5 minutes, ask a representative of each group to post his or her group’s flip chart with the group’s answers. Use the Answer Key in the following box to help complete their answers. If some answers belong on the flip charts of other groups, ask trainees to identify and write them on the correct flip chart.

| Meeting with Community Leaders and Members: Questions for Group Work—Answer Key |
|---------------------------------|---------------------------------|---------------------------------|
| What would the community leaders and members like to know about you? | What would the community leaders and members like to know about your organization? | What would the community leaders and members like to know about Saving for Change? |
| Your name | The name of your organization | What Saving for Change is |
| Where you come from | How long the organization has been working in the community and/or nearby communities | What Saving for Change is not |
| Your job/position | Where the office is located | How it works |
| Reason you are here | What the organization does | What the benefits are |
| | | Who can benefit from it |
| | | How to join |

Thank trainees for their contributions, and then say:

This is the information you share to introduce you, your organization and Saving for Change to community leaders and members when you meet with them for the first time.
3. **Have trainees practice meeting with community members and complete part of the Community Investigation Report – 30 minutes**

*Say:*
In addition to making introductions, you must ask leaders for information on the Community Investigation Report. And, when you close the meeting, you must be sure you have their support in organizing a meeting with community members.

During the meeting with community members, you follow similar steps as you did for the meeting with community leaders: you make introductions and ask them for information on the Community Investigation Report. Together, the information you get from community leaders and members helps you to determine if you recommend the community for Savings Group formation.

*Divide trainees into pairs and say:*

You are going to practice meeting with Davis community members just as I demonstrated meeting with Davis community leaders. Refer to the flip charts you just created to help remember what to say when making introductions. Refer to the Community Investigation Report to help remember what to ask about the community. You have 10 minutes to practice with your partner and then I will ask for a volunteer to practice in front of the full group.

*Circulate around the room and observe the trainees practicing. Make suggestions as appropriate.*

After 10 minutes, ask for a volunteer animator to practice in front of the full group. Ask the rest of the trainees to play the role of Davis community members and remind them to use the information on the Community Investigation Report for Davis to answer the volunteer animator’s questions.

*Invite the volunteer animator to begin the practice meeting. As the volunteer animator practices, ensure that he or she does the following:*

- When making introductions, includes the information from the Answer Key of the previous page.
- Asks appropriate questions to collect information for the Community Investigation Report.
- Closes the meeting by thanking the community members and telling them that he or she will be in contact with them shortly about forming a Savings Group. If appropriate, the animator can set up a date and time for the Promotion Meeting.

*After the practice meeting, thank the volunteer animator and trainees and say:*

Take out the Community Investigation Report for Davis. Based on the practice meeting you just observed, complete the key questions/concerns of community members. You have 3 minutes.

*After 3 minutes, ask the trainees what they wrote and ensure it accurately reflects the meeting just practiced.*
# Saving for Change Community Investigation Report for Davis

**Organization Name:** GROW NGO  
**Animator Name:** Marie  
**Community:** Davis  
**Date:** July 12, 2007

## Key questions/concerns of community leaders:

1. 

2. 

3.

## Key questions/concerns of community members:

1. 

2. 

3.

## Profile of community members:

<table>
<thead>
<tr>
<th>Urban/rural:</th>
<th>rural</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poor/very poor:</td>
<td>poor</td>
</tr>
<tr>
<td>Predominant language used:</td>
<td>English</td>
</tr>
</tbody>
</table>

## Community accessibility:

- [x] Accessible year round
- [ ] Not accessible in: __________

## Community size:

<table>
<thead>
<tr>
<th>Number of persons:</th>
<th>1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of households:</td>
<td>200</td>
</tr>
<tr>
<td>Number of women who could be part of Savings Groups:</td>
<td>300</td>
</tr>
</tbody>
</table>

## Closest nearby communities/Savings Groups:

1. Cochabamba: 2.5 km—no Savings Groups
2. La Paz: 4 km—no Savings Groups
3. Korat: 5 km—no Savings Groups
4. Accra: 6 km—1 Savings Group

## Community members’ access to and experience with financial services:

### Formal finance:

There are no banks, credit unions or MFIs working in this community or the closest nearby communities. No one with whom we spoke knows of community members who have experience with formal financial institutions including MFIs.

### Informal finance:

None of the community members have been involved in informal savings and lending groups, but they heard that they exist in Accra.

### Cohesiveness:

The community members seem to be quite cohesive. The community committee meets monthly with community members and organizes activities such as the annual community festivals and community clean-up days.

### Interest in forming a Savings Group:

The community members and leaders were very excited about the possibility of forming a Savings Group. Many of the women agreed to talk to their friends and family members about forming a Savings Group.

## Recommended for Savings Group formation by animator because:

## Savings Group Promotion Meeting scheduled for (date and time):

## Recommended for Savings Group formation by replicator because:

## Filing Destination:
ACTIVITY 10: INVESTIGATION—COMMUNITY INVESTIGATION REPORT

Objectives
By the end of this activity, trainees will have:
1. Reviewed appropriate reasons to form a Savings Group.

Preparation
- Handouts:
  - Step 1: Appropriate Reasons to Form a Savings Group (1 per trainee)
  - Saving for Change Community Investigation Report for Davis (distributed in Activity 9)
  - Case Study (distributed in Activity 8)
  - GROW NGO Map (distributed in Activity 8)
  - Step 2: Saving for Change Community Investigation Report (1 per trainee)
- Other materials:
  - Step 2: Map of area in which each organization works (created in Activity 8)

Time
50 Minutes

Steps

1. Review appropriate reasons to form a Savings Group – 20 minutes

Say:
As you heard in the last activity, the purpose of a Community Investigation Report is to be able to recommend to management of your organization whether to form a Savings Group in that community and who should form it—an animator or replicator.

Distribute the Appropriate Reasons to Form a Savings Group handout to each trainee and review it with the trainees. Then ask:

➤ What questions do you have about the appropriate reasons to form a Savings Group?

Respond to any questions. Then say:

Consider the appropriate reasons to form a Savings Group and review the Community Investigation Report for Davis, the Case Study and the GROW NGO Map. Discuss with a partner why you would recommend an animator or replicator to form a Savings Group in Davis. Complete the last row in the Community Investigation Report where it reads “Recommended for Savings Group formation by animator because: …” or “Recommended for Savings Group formation by replicator because:…..” You have 5 minutes.

After 5 minutes, ask trainees to share their results and discussions. Affirm or correct their answers using the Answer Key on the following page.
Community Investigation Report for Davis—Answer Key

☑️ Recommended for Savings Group formation by animator because:
  - Davis is accessible year-round, making it possible for an animator to visit the community regularly during the first 3 months of training.
  - Davis is large enough that a replicator can form many Savings Groups in the community. It is also close enough to other communities in which replicators could potentially form new Savings Groups. In addition there is only 1 other Savings Group nearby in Accra, 6 km away.

Other reasons that Davis is recommended for Savings Group formation:
  - Davis community members fit the profile of GROW NGO’s target clients—rural, poor, and no experience with informal or formal financial services.
  - Davis is a cohesive community. The community committee meets monthly and the community organizes local festivals and community clean-up days.
  - Davis community members and leaders were excited about the possibility of forming a Savings Group in Davis. Some community members agreed to talk to other women in the community about forming a Savings Group.

Thank trainees and say:

If you recommend that an animator form a Savings Group in the community, you can schedule a date and time for the Promotion Meeting and write it on the Community Investigation Report as well.

2. Have groups complete a Community Investigation Report – 30 minutes

Say:
You mapped an area in which your organization works. You decided on the information to share with management of your organization in order to help them decide which communities to investigate. Now, you will investigate 1 community on your map and complete a Community Investigation Report.

Distribute the Saving for Change Community Investigation Report handout to each trainee, and then say:

Get back into a group with others from your organization and review the map that you created. In your group, select 1 of the communities on the map that you know well. Imagine that you met with the leaders and members of that community and got their support and interest. Complete a Community Investigation Report for that community. Discuss why it would be appropriate for an animator or replicator to form a Savings Group in that community. Please be prepared to share your discussion in the full group in 10 minutes.

After 10 minutes, ask the groups to share their discussions. Ensure they consider appropriate reasons for an animator or replicator to form a Savings Group in that community.

Thank the trainees for their contributions.
**Appropriate Reasons to Form a Savings Group**

Appropriate reasons to form a Savings Group in a particular community (animator or replicator):

- The profile of the community members is aligned with the organizations’ target client profile.
- Some of the community members have little or no access to financial services.
- The community members are relatively cohesive and express interest in forming a Savings Group.

Appropriate reasons for an **animator** to form a Savings Group in a particular community:

- The community is regularly accessible to an animator during at least the first 3 months of training.
- To ensure successful replication, the community is 1 of the following types:
  - large community in which there are enough people for replicators to form new Savings Groups or
  - small community that is close enough for replicators to regularly visit and form new Savings Groups.
- The community is an appropriate distance from existing Savings Groups.

Appropriate reasons for a **replicator** to form a Savings Group in a particular community:

- The community is not regularly accessible to an animator during at least the first 3 months of training.
- There is already a Savings Group in this community that your organization formed.
- There are Savings Groups in very nearby communities that your organization formed.
# Saving for Change Community Investigation Report

**Organization Name:** __________________________  **Animator Name:** __________________________

**Community:** __________________________  **Date:** __________________________

<table>
<thead>
<tr>
<th>Key questions/concerns of community leaders:</th>
<th>Key questions/concerns of community members:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>1.</td>
</tr>
<tr>
<td>2.</td>
<td>2.</td>
</tr>
<tr>
<td>3.</td>
<td>3.</td>
</tr>
</tbody>
</table>

**Profile of community members:**

**Community accessibility:**

- Accessible year round
- Not accessible in: __________________________

**Urban/rural:** __________________________

**Predominant language used:** __________________________

**Other:** __________________________

**Community size:**

- Number of persons: __________________________
- Number of households: __________________________
- Number of women who could be part of Savings Groups: __________________________

**Closest nearby communities/Savings Groups:**

1. __________________________
2. __________________________
3. __________________________
4. __________________________

**Community members’ access to and experience with financial services:**

**Community members’ cohesiveness and interest in forming a Savings Group:**

<table>
<thead>
<tr>
<th>Formal finance:</th>
<th>Cohesiveness:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Informal finance:</th>
<th>Interest in forming a Savings Group:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- Recommended for Savings Group formation by animator because: __________________________

**Savings Group Promotion Meeting schedule for (date and time):** __________________________

- Recommended for Savings Group formation by replicator because: __________________________

**Filing Destination:** __________________________
ACTIVITY 11: DEMONSTRATION OF SAVINGS GROUP PROMOTION MEETING

Objectives
By the end of this meeting, participants will have:
1. Compared the activities of current savings practices with a Savings Group.
2. Identified the importance of saving in a group.
3. Decided whether they want to join a Savings Group.

Preparation
- Be sure to study the Pre-Reading for the Savings Group Promotion Meeting and follow the tips listed (attached).
- Review Phases of Savings Group Development (attached).
- Clear a surface on the ground and find a stick or other object for drawing OR bring blank flip-chart paper and markers in 2 colors.

Time
1 hour and 5 minutes

Say:
I will facilitate the first meeting in the Animator’s Guide: the Savings Group Promotion Meeting. The Animator’s Guide is what you, the animators, will use to form Savings Groups. We will discuss more about the guide and the meeting afterwards.

Now, close your eyes. Imagine you are a community member in 1 of the communities in which your organization works. You were invited by the community leader to come together today to hear about Savings Groups from an organization. Open your eyes.

Steps

1. Give welcome and discuss current savings practices – 10 minutes

Welcome all participants. Explain the purpose of the meeting:

Welcome and thank you for coming. The purpose of this meeting is to explain the opportunity to form a Savings Group in your community. Savings Groups help people by providing a way
- to save money to meet goals;
- to borrow money to meet needs and improve income;
- to learn about health, business and money management to build skills; and
- to create solidarity to solve relevant family and community issues.

Let us begin by discussing your current savings practices.

Organize the participants in a circle. Then ask:

➢ How do people save money in this community?

Invite volunteers to share their ideas with everyone. Probe for many ideas. Then ask:
How do people get their savings back when they need money?

Invite volunteers to share their ideas with everyone. Probe for many ideas. Continue to ask questions until it is clear how money is currently being saved and made available for use.

2. Present Savings Group activities – 10 minutes

Let me tell you about a Savings Group that helps members save, earn and learn.

Follow the instructions to draw (either on a blank flip chart or on the ground) a Savings Group and present Savings Group activities:

<table>
<thead>
<tr>
<th>Presentation</th>
<th>Drawing on Flip Chart or Ground</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Saving in a meeting</strong></td>
<td><strong>Saving</strong></td>
</tr>
<tr>
<td>- Here is the group. <em>(Draw a big circle.)</em></td>
<td><img src="image1.png" alt="Drawing" /></td>
</tr>
<tr>
<td>- This group has 20 members. <em>(Draw small circles within the big circle.)</em></td>
<td><img src="image2.png" alt="Drawing" /></td>
</tr>
<tr>
<td>- Here are the members saving together in a meeting. <em>(Draw arrows from each member pointing into the center.)</em></td>
<td><img src="image3.png" alt="Drawing" /></td>
</tr>
<tr>
<td>- Each member saves ____ (300). Together they collect ____ (300 X 20 = 6,000). <em>(Draw a square in the center and write ____ (6,000) in it.)</em></td>
<td><img src="image4.png" alt="Drawing" /></td>
</tr>
<tr>
<td><strong>Borrowing in the same meeting</strong></td>
<td><strong>Borrowing</strong></td>
</tr>
<tr>
<td>- Two members want to take a loan. They tell the group their ideas. One wants to buy ____ (soap) to sell. The other wants to pay for transport to a bigger market where she can sell ______ (brooms) that she made.</td>
<td><img src="image5.png" alt="Drawing" /></td>
</tr>
<tr>
<td>- The members all discuss these loan requests. They think that both the women who want to borrow can make a profit, so they decide to lend them the money.</td>
<td><img src="image6.png" alt="Drawing" /></td>
</tr>
<tr>
<td>- Here are the 2 members receiving their loans. <em>(Draw arrows pointing from the square to the 2 members.)</em></td>
<td><img src="image7.png" alt="Drawing" /></td>
</tr>
</tbody>
</table>
Next meeting activities

- Here is another meeting. *(Draw the big and little circles.)*

- First, the members make a savings payment. *(Draw arrows pointing from each member into the center. Draw a square in the center and write _______ (6,000).)*

- Then the members who borrowed pay back their loans with interest. *(Draw arrows pointing from the 2 members who borrowed money to the square. If possible, make these 2 arrows look different from the others. Write +_______ (6,300) in the square.)*

- Now the group has _______ (6,000 + 6,300 = 12,300) available to lend.

Participating in a learning session at the meetings

- At the meetings, the members learn new ideas about health, business and money management and other topics. They discuss new ideas and how to use their experiences to make life better for their families and community.

What questions do you have about Savings Group activities?

Respond to general questions about the activities of a Savings Group.

3. Discuss importance of a Savings Group – 25 minutes

Form small groups of 4 or 5 participants. Then say:
Think about the presentation on Savings Groups. Discuss in your small group how to answer:

➢ What are the differences between your ways of saving and a Savings Group?

After a few minutes, invite and help participants to share their ideas with everyone. Then say:

Now listen to stories about the savings practices of 2 women. Then we are going to discuss what you think about their practices.

<table>
<thead>
<tr>
<th>(Hawa’s) Story</th>
<th>Money for business idea lost</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Hawa) had a goal of buying (chickens). She tried hard to save by putting any extra money in a secret place at home. Several months later, (Hawa) decided to count her savings for buying (chickens). When she looked for the money, it was gone. She does not know what happened to it. Maybe it was spent by someone in the family or stolen. Now she has to start all over again. She is very sad and wonders how she can ever save enough.</td>
<td></td>
</tr>
<tr>
<td>(Djeneba’s) Story</td>
<td>Money for business idea saved</td>
</tr>
<tr>
<td>(Djeneba) wanted to buy (a goat). She saved by keeping a little cash at home but never had enough to buy it. She decided to join a Savings Group. Each member saved only a little, but the group fund grew and members began taking small loans. After several months, (Djeneba) borrowed money to buy (a goat). When that loan is paid, she is planning to take another loan from the group to buy (a cow). She is glad she decided to save money in the group.</td>
<td></td>
</tr>
</tbody>
</table>

➢ What did you learn about savings practices by listening to these 2 stories?

Summarize the responses. Highlight the importance of Savings Group membership: savings, loans, learning sessions, guidance from an animator and regular meetings.

---

1 The group fund includes savings, fines, interest and loan payments, and any other money that goes into a Savings Group’s cashbox. Equipment, supplies or anything else purchased with the group fund belongs equally to all members. The savings each member has accumulated belong to her individually, while the rest of the group fund is the common property of everyone.
4. Present animator role in Savings Group development – 10 minutes

We discussed the activities of a Savings Group. Now let us talk about the animator’s role in a Savings Group’s development.

<table>
<thead>
<tr>
<th>PHASE 1: Training <em>(Months 1 to 6)</em></th>
<th>Animator trains the Savings Group</th>
</tr>
</thead>
<tbody>
<tr>
<td>• A group of 15 to 25 like-minded women decide to form a Savings Group to achieve their goals.</td>
<td></td>
</tr>
<tr>
<td>• The animator guides the members to make decisions about their Management Committee, how much to save and how much interest to charge.</td>
<td></td>
</tr>
<tr>
<td>• The animator trains members to make loans with their savings and pay back loans with interest.</td>
<td></td>
</tr>
<tr>
<td>• The animator teaches members about health, business and money management.</td>
<td></td>
</tr>
<tr>
<td>• The animator identifies, trains and coaches 2 members to become replicators and form new groups.</td>
<td></td>
</tr>
<tr>
<td>• During phase 1, the animator goes to the Savings Group’s weekly meetings.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PHASE 2: Monitoring <em>(Months 7 to 12)</em></th>
<th>Animator monitors the Savings Group</th>
</tr>
</thead>
<tbody>
<tr>
<td>• During phase 2, the animator monitors the Savings Group as the members continue to save and lend with interest.</td>
<td></td>
</tr>
<tr>
<td>• The animator observes the meeting activities and answers any questions.</td>
<td></td>
</tr>
<tr>
<td>• The animator continues to teach members about health, business and money management.</td>
<td></td>
</tr>
<tr>
<td>• The animator continues to coach replicators to form new groups.</td>
<td></td>
</tr>
<tr>
<td>• At the end of phase 2, the members distribute the group fund among themselves.</td>
<td></td>
</tr>
<tr>
<td>• During phase 2, the animator goes to Savings Group meetings every 2 weeks or once a month.</td>
<td></td>
</tr>
</tbody>
</table>
**Ongoing (after completing phase 2)**
- After completing phase 2, the animator visits periodically to see how the Savings group is working and to offer additional training.
- The animator continues to teach members about health, business and money management.
- The animator supports replicators to form new groups.
- After completing phase 2, the animator goes to Savings Group meetings every 3 months.

**Animator leaves but visits periodically**

The animator does not expect any payment from the members of a Savings Group. However, the animator does expect 2 or more members of the Savings Group to participate in a training to become replicators and form new Savings Groups.

*Organize small groups and ask them to discuss how to answer:*

- **What do you think about the way the animator’s role changes in each of these phases of group development?**

*Give them a few minutes to discuss. Then ask for a few groups to report. Answer all questions.*
5. Prepare for Savings Group registration – 10 minutes

<table>
<thead>
<tr>
<th>By a show of hands, who wants to be part of a Savings Group?</th>
<th>Prepare for registration</th>
</tr>
</thead>
<tbody>
<tr>
<td>After the show of hands, say:</td>
<td>I am going to return on _______ (day), at _______ (time) to register the group and begin training. We are going to meet at _______ (place).</td>
</tr>
<tr>
<td>The next step is to create a group of 15 to 25 women members who know and trust each other. Then I can register their names.</td>
<td>Select Registration Meeting day, time, place</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>What questions do you have about the registration of new Savings Groups?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Answer all questions. Thank participants and end the meeting.</td>
</tr>
</tbody>
</table>
Pre-Reading for the Savings Group Promotion Meeting

Tips to Remember

Before organizing a Savings Group Promotion Meeting
1. Meet with community leaders to explain Saving for Change, get their support, learn about the community and organize a meeting with community members.
2. Meet with community members to explain Saving for Change, learn about the community and organize the Promotion Meeting.

Organizing the Savings Group Promotion Meeting
1. Inform community members in advance of the date and location of the meeting.
2. Inform community members that both men and women are invited to attend the meeting, but Saving for Change is for women.
3. Be prepared to answer questions using stories and examples. If possible, bring a member of a Savings Group from a nearby community to talk about her experience and to help explain how Savings Groups work.
4. Reach the community an hour before the meeting. Go around and gather people for the meeting.

During the Savings Group Promotion Meeting
1. Introduce yourself and the organization that you are representing. Explain the purpose of your organization.
2. Arrange women participants to sit in a circle and invite other attendees to sit outside of the circle and observe.
3. Facilitate the Promotion Meeting as prompted in the Animator’s Guide.
4. Make sure that it is clear that Saving for Change does not have any “grants” or “gifts” to give community members, but that it can help them learn how to better help themselves.
5. Make sure it is understood that Savings Groups are comprised of groups of women, formed voluntarily, who meet regularly to save and lend to each other. The goal is for them to manage the financial and administrative affairs of their group on their own within 12 months.
6. Explain that many Savings Groups also take up issues in the community depending on their interest and address them to the best of their abilities. Provide a few relevant examples.
7. Remember to thank the community members for their time.

After the Savings Group Promotion Meeting
1. As with all formal meetings, it is a good idea to remain in the community for some time after the meeting is over to give shy community members an opportunity to ask you questions and address doubts.

For All Meetings and Events
1. Be familiar with the answers to these and any other frequently asked questions on the page that follows:
Answers to Frequently Asked Questions

➢ Are you giving us a loan or grant?
No, we are not giving any loans or grants to you. We are going to train you to learn to help yourselves. For example:
  • I can leave after giving you fruit today or I can teach you how to climb a fruit tree.
  • I can give you a fish today or I can teach you how to catch a fish.

➢ What are the benefits of forming a Savings Group?
Savings Groups help people by providing a way to save money to meet goals and to borrow money to meet needs and improve income. Savings Groups can also help solve such relevant community issues as alcoholism, gambling, illiteracy, malaria and more.

➢ What is the amount we have to save at a time?
The members of the Savings Group decide the amount to save at each meeting.

➢ What happens to a member’s savings if she wants to leave the group?
When a member decides to leave the group at the end of a cycle, she is given her savings and share of the interest earnings. When a member has a situation that forces her to leave in the middle of a cycle, she gets her savings back in full.

➢ Who decides whether a member gets a loan?
The group discusses each loan request and decides together whether to approve it and the loan amount to approve. If the available funds are less than the demand for loans, the group also decides which loans have the highest priority.

➢ What is the maximum loan amount a member can borrow?
The group decides the maximum loan amount. Normally, groups allow a member to borrow no more than 3 or 4 times the amount the member has saved.

➢ What is the rate of interest that we must pay on a loan?
The group decides the interest rate on loans.
### Phases of Savings Group Development

<table>
<thead>
<tr>
<th>Phase of Group Development</th>
<th>Expected Length of Phase</th>
<th>Frequency of Group Meeting</th>
<th>Frequency of Animator Visits</th>
<th>Animator Activities</th>
<th>Group Activities</th>
</tr>
</thead>
</table>
| PHASE 1: Training | Months 1 to 3 | Weekly | Weekly | ▪ Organize and train group  
▪ Identify replicators | ▪ Save  
▪ Initiate small loans |
|                       | Months 4 to 6 | Weekly | Weekly | ▪ Train and guide group  
▪ Train and coach replicators  
▪ Facilitate learning sessions | ▪ Save  
▪ Lend |
| PHASE 2: Monitoring | Months 7 to 9 | Weekly | Every 2 weeks | ▪ Monitor group activities  
▪ Coach replicators  
▪ Facilitate learning sessions | ▪ Save  
▪ Lend |
|                     | Months 10 to 12 | Weekly | Monthly | ▪ Monitor group activities including group fund distribution  
▪ Coach replicators  
▪ Facilitate learning sessions | ▪ Save  
▪ Lend  
▪ Distribute group fund |
| Ongoing | After completing phase 2 | Group decision (weekly, every 2 weeks or monthly) | Quarterly | ▪ Periodically monitor group  
▪ Support replicators  
▪ Facilitate learning sessions | ▪ Save  
▪ Lend  
▪ Distribute group fund |

*Saving for Change: Formation of Savings Groups  
Trainer’s Guide*
ACTIVITY 12: FORMATION OF SAVINGS GROUPS
ANIMATOR’S GUIDE

Objectives
By the end of this activity, trainees will have:
1. Identified the purpose of the Savings Group Promotion Meeting.
2. Selected a Promotion or Training Meeting to practice facilitating during the workshop.

Preparation
- Flip charts:
  - Step 1: Savings Group Promotion Meeting – Group Work
  - Step 2: Steps to Form a Savings Group (posted in Activity 3)
  - Steps 2 and 3: Meeting Sign-Up Sheet
- Other materials:
  - Step 2: Saving for Change: Formation of Savings Groups Animator’s Guide
  (1 copy per trainee)

Time
30 minutes

Steps

1. Ask questions about the Savings Group Promotion Meeting – 10 minutes

Say:
You just participated in the Savings Group Promotion Meeting. I used the same guide that you, the animators, will use to lead this meeting.

Post the flipchart.

Savings Group Promotion Meeting

Group Work

- What is the purpose of the Savings Group Promotion Meeting?
- What did I do and what did I have you do to achieve the purpose?

Say:

Please take 5 minutes to discuss with a partner how to answer the following questions about the meeting:

- What is the purpose of the Savings Group Promotion Meeting?
  [The purpose is for community members to decide whether they want to join a Savings Group.]

- What did I do and what did I have you do to achieve the purpose?
The participants compared current savings practices and Savings Group practices. The animator presented the activities of a Savings Group and the participants asked questions. The animator told a story and the participants discussed the importance of joining a Savings Group. The animator presented animator role in Savings Group development and the participants asked questions. The participants indicated by a show of hands whether they wanted to join a Savings Group and selected a day, time and place to meet for the Savings Group Registration Meeting. The participants asked questions about registration.

After 5 minutes, invite the pairs to first share the purpose of the meeting and second share how the purpose is achieved. Then ask:

- What questions do you have about the Savings Group Promotion Meeting?

Answer any questions.

2. Introduce the Animator’s Guide – 10 minutes

Point to the flip chart, Steps to Form a Savings Group and say:

Let us see where we are now!

(point to the Investigation step)
- You mapped an area in which your organization works.
- You decided what information to share with the management of your organization in order to help them complete the Community Investigation Checklist, where the communities to investigate are listed.
- You practiced meeting with community leaders and members.
- You practiced completing a Community Investigation Report.

(point to the Promotion step)
- I facilitated the Savings Group Promotion Meeting to promote Saving for Change.

The next activity in the Promotion step is to facilitate the Registration Meeting.

Distribute a copy of the Saving for Change: Formation of Savings Groups Animator’s Guide to each trainee and say:

This guide is yours! It leads you through the steps to form a Savings Group. This flip chart lists all the meetings provided in the Animator’s Guide, including the Savings Group Promotion Meeting that I just facilitated:

Post the flip chart.
Please take a few minutes to review the table on page ii that states the objectives of each Promotion and Training Meeting.

After a few minutes, ask:

➢ What questions do you have about the Animator’s Guide?

Answer any questions.

Note: Keep the Meeting Sign-Up Sheet flip chart posted through Activity 23.

3. Have trainees sign up to practice facilitating a meeting – 10 minutes

Say:
To prepare to form Savings Groups, each of you (or each group) will practice facilitating a Promotion or Training Meeting from this guide just as I facilitated the Savings Group Promotion Meeting. Please take a few minutes to review the Promotion and Training Meetings in the guide and sign up for 1 of them on the flip chart.

Note: If there are more than 9 trainees, some trainees may work with a partner. If there are 2 trainees from the same organization, encourage them to work together.
ACTIVITY 13: PREPARING TO FACILITATE PROMOTION OR TRAINING MEETINGS

Objectives
By the end of this activity, trainees will have:
1. Prepared to facilitate 1 Promotion or Training Meeting from the Animator’s Guide.
2. Clarified the process and principles of giving and receiving feedback.

Preparation
- Flip charts:
  - Step 1: Preparing for a Promotion or Training Meeting
  - Step 2:
    - Instructions for the Animators
    - Instructions for the Savings Group Members
  - Step 4: Feedback Questions
- Handout:
  - Step 3: Key Principles for Giving and Receiving Feedback (1 per trainee)
- Other materials:
  - Step 1: Saving for Change: Formation of Savings Groups Animator’s Guide (distributed in Activity 12)

Time
1 hour and 30 minutes

Steps

1. Have trainees prepare and practice meetings – 60 minutes

Post the flip chart.

Preparing for a Promotion or Training Meeting
- Read the Objectives
- Look at the Preparation
- Count the number of steps
- Look at the time for each step
- Look at the italicized instructions
- Look at the normal font script
- Look at the arrow questions
- Read the meeting twice
- Practice following the instructions, speaking and asking questions according to each step

Say:
Now you will prepare to practice the Promotion or Training Meeting that you signed up to facilitate. Please open your Animator’s Guide to the meeting that you are going to facilitate.

You must do the following to prepare to practice your meeting:
- Read the Objectives—What is the meeting supposed to accomplish?
- Look at the Preparation—What do you need to prepare before the meeting?
- Count the number of steps—What is supposed to happen in each step?
- Look at the time for each step—How long should each step take?
- Look at the italicized instructions—What are you supposed to do in each step?
- Look at the normal font script—What are you supposed to say in each step?
- Look at the arrow questions—What are you supposed to ask in each step?
- Read the meeting twice.
- Practice following the instructions, speaking and asking questions according to each step.

You will also see pictures in your meeting. These pictures are from the Pictorial Guide, the primary tool that animators use to train and coach replicators. All of the pictures from the Pictorial Guide are embedded in the Animator’s Guide. You will learn more about the Pictorial Guide and how to train and coach replicators in a future workshop. Do not show the pictures in the Animator’s Guide to the members.

Notice that many pictures have instructions, script and questions written near them. When facilitating your meeting, follow the same rules that I just mentioned: that is, follow the instructions written in italics, say what is written in normal font script and ask what is written next to an arrow.

Finally, notice the square-shaped bubbles at the end of the meeting. Each meeting ends with members making a commitment by saying what is inside the bubbles.

After you complete the preparations listed on the flip chart, you will be ready to practice the meeting on your own. You have 45 minutes total to prepare and practice your Promotion or Training Meeting on your own. Then you will practice facilitating your meeting in front of the full group.

What questions do you have about preparing and practicing your meeting?

Respond to any questions, making sure that the task is clear to everyone. Assist the trainees as they prepare and practice their Promotion or Training Meeting. Ensure that each trainee understands the objectives of their meeting, including the rules that members must decide upon and how those rules must be expressed. For example, the interest rate is expressed as a monthly percentage. Give special attention to the first trainees that facilitate since they will not have extra time for preparation and practice like the other trainees. Encourage trainees to simulate facilitating the meeting rather than just reading the meeting guide.

After 45 minutes, invite everyone to join the full group when they are ready.

2. Review instructions for the animators and members – 10 minutes

Once the full group is together, say:

Now you are going to facilitate your Promotion or Training Meeting as you would do it in the field. Here is some guidance:

Post the flip charts and ask a volunteer to read them.
Ask:

➢ **What questions do you have about the process?**

Answer any questions and then say:

I will still play my role as trainer. Sometimes I may briefly interrupt to clarify some points or to help the animator.

**Note:** Keep the Instructions for the Animators and Instructions for the Savings Group Members flip charts posted through Activity 23.

3. **Discuss how to give and receive feedback – 10 minutes**

Say:

After each Promotion or Training Meeting, we will spend about 20 minutes to give feedback to the animator. This process is very useful for everyone to share their appreciation and provide some suggestions to improve the animator’s skills. It is important to set the rules so the process can go smoothly.

Distribute the Key Principles for Giving and Receiving Feedback handout to each trainee and review it with them. Then ask:

➢ **What rules to give and receive feedback do you want to add to the list?**

Thank the trainees for their contributions and ask everyone to add the additional rules to their handout. Say:

These are the basic principles we will follow to give and receive feedback after each meeting.
4. Share trainer questions during the feedback process – 10 minutes

Say:
To help you be specific enough while giving and receiving feedback, I will ask some specific questions during the process (post the flip chart and read it aloud):

<table>
<thead>
<tr>
<th>Feedback Questions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Questions for the animator:</td>
</tr>
<tr>
<td>➢ What did you do well during the meeting?</td>
</tr>
<tr>
<td>➢ What would you like to improve?</td>
</tr>
<tr>
<td>Questions for the trainees who participated as Savings Group members in the meeting:</td>
</tr>
<tr>
<td>➢ What did the animator do well?</td>
</tr>
<tr>
<td>➢ What could be improved?</td>
</tr>
</tbody>
</table>

➢ What are your questions about the feedback process?

Clarify any questions as necessary and then say:

In addition to giving and receiving feedback, we are going to check if the animator achieved the meeting objectives.

Note:  Keep the Feedback Questions flip chart posted through Activity 23.
Key Principles for Giving and Receiving Feedback

The giver:

- Praises what was done well.
- Asks questions to understand why the receiver did what they did.
- Provides specific examples and suggestions.
- Only gives the quantity of information the receiver can use (not the quantity the giver wants to give).

The receiver

- Listens to the entire comment, and does not interrupt.
- Asks questions before responding to make sure there is clear understanding of the feedback.
- Does not get defensive about behavior.
- Helps the giver be specific with the feedback.
- Is thankful for the input.
**ACTIVITIES 14–18: PROMOTION OR TRAINING MEETING**
**PRACTICE AND FEEDBACK SESSION**

**Objectives**
By the end of this activity, trainees will have:
1. Practiced facilitating a Promotion or Training Meeting from the Animator’s Guide and participated in other meetings as a “Savings Group member.”
2. Received feedback as an animator and provided feedback to the animator.

**Preparation**
- Get a cashbox, lock, key and play money for the trainees to use during the practice of the Training Meetings.
- Read the box “Important note for the trainer” in Step 1 carefully.
- Have your copy of the Animator’s Guide open to each meeting as it is practiced by the trainees.
- Flip charts:
  - Step 1: Meeting Sign-Up Sheet (posted in Activity 12)  
  - Instructions for the Animators (posted in Activity 13)  
  - Instructions for the Savings Group Members (posted in Activity 13)  
  - Step 2: Feedback Questions (posted in Activity 13)  
- Handout:
  - Step 2: Key Principles for Giving and Receiving Feedback (distributed in Activity 13)  
- Other materials:
  - Step 2:
    - *Saving for Change: Formation of Savings Groups* Animator’s Guide (distributed in Activity 12)  
    - Blank name tags (1 per trainee)

**Time**
Approximately 1 hour and 15 minutes for each activity, including feedback

**Steps (for each activity)**

1. **Have trainees practice meetings – Approximately 60 minutes**

   *Check the Meeting Sign-Up Sheet flip chart. Say:*

   I invite the first person/group: ______________________ (name[s] of trainee animator[s]) to facilitate the Savings Group Registration Meeting. We will provide feedback and check objectives afterwards.

   Remember to follow the instructions (*point to the flip charts, Instructions for the Animators and Instructions for the Savings Group Members*).

   *Have the animator(s) facilitate the meeting.*
Important note for the trainer:
Your role is to make sure that the animator facilitates the meeting as written in the Animator’s Guide. It is important to have your Animator’s Guide open and follow the meeting step by step to make sure it is accurate. Your role is also to support the animator to make him or her feel safe. Be very subtle if you need to interrupt, for example:

- If the animator asks a question and it is not understood well by the “members,” you can rephrase the question while playing the role of a member. You can say for instance: “I understand. What you are asking us to do is ....”
- If the animator misses a step or forgets an important piece of information, you can raise a question that will draw his or her attention to it.
- If the animator is very confused or the meeting is being led incorrectly, ask for a short break and say: “I am sorry! This is normal at the beginning. Let me clarify a little bit. In fact, this part of the meeting is about....”
- While the “members” are working in small groups, you can make some suggestions to the animator about the steps the animator will facilitate next.
- Write down on a sheet of paper what the animator is doing well and your suggestions for improvement with specific examples. These notes will help you to be objective in your feedback.

This exercise is not easy for the trainees. Please have fun and make it enjoyable.

2. Facilitate feedback session – 15 minutes

After the meeting, say:

Thanks to _________________________ (name[s] of trainee animator[s]) for facilitating that meeting. Let us now move to the feedback session. Use the Key Principles for Giving and Receiving Feedback handout to remind yourself of the rules that we set together.

Let us start with the animator(s) (point to the Feedback Questions flip chart):

- What did you do well during the meeting?

Encourage the animator(s) to be very specific and to focus on what they did well. Then ask:

- What would you like to improve?

After the animator(s) shares ideas, say:

Thank you. Now let us hear from the trainees who observed the meeting and participated as Savings Group members:

- What did the animator do well?

Thank trainees for their positive comments and, if necessary, add any positive methods or skills you noted. Then ask:

- What could be improved that was not already said?
After trainees share suggestions, add any suggestions for improvement you noted. Then wrap up and congratulate the animator(s) again. Ask the animator(s) to be seated.

Invite trainees to open their Animator’s Guide to the meeting just facilitated and ask:

- What are the objectives of this meeting?
- Were the objectives of this meeting achieved?

If the objectives were achieved, congratulate the animator. If they were not achieved, discuss how to achieve the objectives. Highlight any additional technical points to remember for the benefit of all trainees.

Repeat steps 1 and 2 with Training Meetings 1–4.

Note: After the Savings Group Registration Meeting, distribute a blank name tag to each trainee who registered as a "Savings Group member" during the Registration Meeting. Tell trainees to write the name they gave during the Registration Meeting on their name tag and put it on. Do not have the trainee(s) who facilitated the Savings Group Registration Meeting create a name tag. Explain that the purpose of the name tags is to help create realistic conditions for forming a Savings Group during this workshop. Emphasize that they should not use name tags in the field.

Have the trainee(s) who facilitated the Savings Group Registration Meeting put on the name tag(s) of the trainee(s) who will facilitate Training Meeting 1 and to sit in their place(s). Have the trainee(s) who facilitated the Savings Group Registration Meeting repeat this exchange of name tags and places after each Training Meeting.

After Training Meeting 2, ask trainees who were elected as Management Committee members to add their position title to their name tags.
ACTIVITY 19: DEMONSTRATION OF A SAVINGS MEETING

Objectives
By the end of this activity, trainees will have:
1. Participated in a savings meeting.

Preparation
- Other materials:
  - Step 1: Saving for Change: Formation of Savings Groups Animator’s Guide (distributed in Activity #12)
  - Step 2: Cashbox, lock, key and play money

Time
30 minutes

Steps

1. Review savings meeting agenda – 10 minutes

Say:
Before the practice of Training Meeting 5 when the meeting agenda is introduced to members, let us review and practice the meeting agenda.

Ask trainees to find the Savings Group Meeting Agenda in step 3 of Training Meeting 5. Then say:

The meeting agenda has 14 steps. A double-line border surrounds the steps for a savings meeting. A second, broken-line border within the double-line border surrounds the additional steps for a loan meeting. Loan meetings happen every 4 weeks. Therefore, steps G, H, I and J only happen every 4 weeks. The other steps happen at every meeting. You can find a more detailed meeting agenda attached to Training Meeting 5. You must become very familiar with this detailed meeting agenda.

The financial transactions of a Savings Group meeting can take as few as 15 minutes once the members know them well. It is important to train members to follow these steps for the group to function well.

Explain each of the steps as an animator must explain them to members. When explaining step K, say:

Savings Groups must manage their financial transactions without assistance from the animator and without having to write anything down. The way to do this is for every member to have a Helper. A Helper is member who remembers the transactions for another member. Please look at step K – Remember payments and fines due. The Helpers remember payments and fines due for their Members.
2. Demonstrate savings meeting – 20 minutes

Say:
Now I am going to play the role of the animator and you are going to play the role of members. I am going to take you through the meeting agenda steps for a savings meeting.

Tell the Management Committee, Members and Helpers what to do for each step. Have them use the cashbox lock, key and play money. Have them save the same amount that they decided when practicing Training Meeting 4. Ensure that they follow the meeting steps properly. After completing all of the savings meeting agenda steps, thank trainees and ask:

What questions do you have about the savings meeting agenda?

Respond to any questions. Then say:

Now we are going to continue the practice of the meetings with Training Meeting 5.

Have the trainees remove any money from the cashbox before starting Training Meeting 5.
# ACTIVITIES 20-23: PROMOTION OR TRAINING MEETING PRACTICE AND FEEDBACK SESSION

## Objectives
By the end of this activity, trainees will have:

1. Facilitated a Promotion or Training Meeting from the Animator’s Guide and participated in other meetings as a “Savings Group member.”
2. Received feedback as an animator and provided feedback to the animator.

## Preparation
- Read the box, “Important note for the trainer” in Step 1 carefully.
- Have your copy of the Animator’s Guide open to each meeting as it is practiced by the trainees.
- Flip charts:
  - Step 1:
    - Meeting Sign-Up Sheet (posted in Activity 12)
    - Instructions for the Animators (posted in Activity 13)
    - Instructions for the Savings Group Members (posted in Activity 13)
  - Step 2: Feedback Questions (posted in Activity 13)
- Handouts:
  - Step 1: Training Meeting Scenarios (Cut the handout apart so that each scenario is on a separate slip of paper)
  - Step 2: Key Principles for Giving and Receiving Feedback (distributed in Activity 13)
- Other materials:
  - Step 1: Cashbox, lock, key and play money
  - Step 2: *Saving for Change: Formation of Savings Groups* Animator’s Guide (distributed in Activity 12)

## Time
Approximately 1 hour and 15 minutes for each activity, including feedback

## Steps (for each activity)

1. Distribute scenarios and have trainees practice meetings – Approximately 60 minutes

   **Say:**
   We are going to use different meeting scenarios in a couple of the remaining Training Meetings.

   - *For Training Meeting 5, distribute no scenario.*
   - *For Training Meeting 6, distribute the Training Meeting 6 Scenario to the Cashbox Holder.*
   - *For Training Meeting 7, distribute the Training Meeting 7 Scenario to any member who is not a member of the Management Committee or the Cashbox Holder’s Helper.*
   - *For Training Meeting 8, distribute no scenario.*

   **Check the Meeting Sign-Up Sheet flip chart. Say:**

---

*Saving for Change: Formation of Savings Groups*

*Trainee’s Guide*
I invite ______________________ (name[s] of trainee animator[s]) to facilitate the next Training Meeting. We will provide feedback and check objectives afterwards.

*Have the animator(s) facilitate the meeting. Ensure that the appropriate actions are taken for each step in the box below.*

<table>
<thead>
<tr>
<th>Training Meeting</th>
<th>Step</th>
<th>Actions that must be taken:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Training Meeting 6</td>
<td>Step F</td>
<td>The Cashbox Holder does not have her savings payment.</td>
</tr>
<tr>
<td></td>
<td>Step K</td>
<td>The Cashbox Holder’s Helper must remember and say the Cashbox Holder’s savings payment due and fine due for missed savings.</td>
</tr>
</tbody>
</table>
| Training Meeting 7 | Step A | A member is absent.  
**Note:** For the purposes of this scenario, the absent member cannot be a member of the Management Committee or the Cashbox Holder’s Helper.  
The absent member’s Helper must remember her Member’s fine due for absence.  
Step E | The Cashbox Holder’s Helper must remember and say the savings payment and fine for missed savings the Cashbox Holder owes from the last meeting. The Cashbox Holder must pay the late savings payment and fine for missed savings.  
Step F | The absent member did not send her savings payment.  
Step K | The absent member’s Helper must remember and say her Member’s savings payment due, fine due for missed savings and fine due for absence.  
Training Meeting 8 | Step E | The absent member’s Helper must remember and say the savings payment, fine for missed savings and fine for absence her Member owes from the last meeting. The Member who was absent in Training Meeting 7 pays her late savings payment, fine for missed savings and fine for absence. |
**Important note for the trainer:**

Your role is to make sure that the animator facilitates the meeting as written in the Animator’s Guide. It is important to have your Animator’s Guide open and follow the meeting step by step to make sure it is accurate. Your role is also to support the animator to make him or her feel safe. Be very subtle if you need to interrupt, for example:

- If the animator asks a question and it is not understood well by the “members,” you can rephrase the question while playing the role of a member. You can say for instance: “I understand. What you are asking us to do is ....”
- If the animator misses a step or forgets an important piece of information, you can raise a question that will draw his or her attention to it.
- If the animator is very confused or the meeting is being led incorrectly, ask for a short break and say: “I am sorry! This is normal at the beginning. Let me clarify a little bit. In fact, this part of the meeting is about....”
- While the “members” are working in small groups, you can make some suggestions to the animator about the steps the animator will facilitate next.
- Write on a sheet of paper what the animator is doing well and your suggestions for improvement with specific examples. These notes will help you to be objective in your feedback.

This exercise is not easy for the trainees. Please have fun and make it enjoyable.

2. **Facilitate feedback session – 15 minutes**

After the meeting, say:

Thanks to ________________________ (name[s] of trainee animator[s]) for facilitating that meeting. Let us now move to the feedback session. Use the Key Principles for Giving and Receiving Feedback handout to remind yourself of the rules that we set together.

Let us start with the animator(s) (point to the Feedback Questions flip chart):

- **What did you do well during the meeting?**

Encourage the animator(s) to be very specific and to focus on what they did well. Then ask:

- **What would you like to improve?**

After the animator(s) shares ideas, say:

Thank you. Now let us hear from the trainees who observed the meeting and participated as Savings Group members:

- **What did the animator do well?**

Thank trainees for their positive comments and, if necessary, add any positive methods or skills you noted. Then ask:

- **What could be improved that was not already said?**
After trainees share suggestions, add any suggestions for improvement you noted. Then wrap up and congratulate the animator(s) again. Ask the animator(s) to be seated.

Invite trainees to open their Animator’s Guide to the meeting just facilitated and ask:

➢ What are the objectives of this meeting?
➢ Were the objectives of this meeting achieved?

If the objectives were achieved, congratulate the animator. If they were not achieved, discuss how to achieve the objectives. Highlight any additional technical points to remember for the benefit of all trainees.

Repeat steps 1 and 2 with Training Meetings 6-8.
Training Meeting Scenarios

Cut the following scenarios apart individually.

Training Meeting 6 Scenario
The Cashbox Holder does not have her savings payment for Training Meeting 6.

Training Meeting 7 Scenario
A member is absent for Training Meeting 7 and did not send her savings payment.

Note: For the purposes of this scenario, the absent member cannot be a member of the Management Committee or the Cashbox Holder’s Helper.
ACTIVITY 24: PRACTICE A SAVINGS MEETING

Objectives
By the end of this activity, trainees will have:
1. Practiced a savings meeting without an animator’s assistance.

Preparation
• Other materials:
  • Step 1:
    † *Saving for Change: Formation of Savings Groups Animator’s Guide* (distributed in Activity 12)
    † Cashbox, lock, key and play money

Time
25 minutes

Steps

1. **Have trainees practice a savings meeting on their own – 15 minutes**

   *Say:*
   After Training Meeting 8, the Savings Group members must begin to manage their meetings without the help of the animator. Now you are going to demonstrate that you can manage your meeting agenda by conducting a savings meeting on your own. This is the 9th meeting.

   *Have the trainees conduct a savings meeting. Ensure that they manage the meeting properly following the Meeting 5 Attachment.*

2. **Answer trainees’ questions about managing a savings meeting – 10 minutes**

   *Ask:*
   ➢ *What questions do you have about managing a savings meeting?*

   *Respond to any questions and thank trainees. As appropriate, provide additional guidance on how to properly manage a savings meeting.*
ACTIVITY 25: IDENTIFICATION OF REPLICATORS

Objectives
By the end of this activity, trainees will have:
1. Observed or demonstrated a discussion with a potential replicator.

Preparation
• Handouts:
  ♦ Step 1: Replicator Identification Report (1 per trainee)
  ♦ Step 2: Replicator Identification Report (1 per trainee)
  ♦ Step 3: Key Points for Discussion with Each Potential Replicator (1 per trainee)
• Other materials:
  ♦ Step 1: Saving for Change: Formation of Savings Groups Animator’s Guide (distributed in Activity #12)
  ♦ Step 3 and 4: 2 name tags, one with “Potential Replicator” and the other with “Animator” written on it in large letters

Time
55 minutes

Steps
1. Present the Replicator Identification Report – 5 minutes

Tell trainees to turn to Training Meeting 8 in their Animator’s Guide. Then ask a volunteer to read the first paragraph of step 1 aloud:

“Welcome. During the next several meetings, I am going to look for 2 or more Savings Group members to become replicators. I am going to train replicators to form new groups. If you are interested, please let me know. Today we are going to review lending procedures and fund distribution.”

Thank the volunteer, and then say:

As we discussed earlier in this workshop, you form 1 Savings Group per community while replicators form as many Savings Groups as possible. Therefore, you must identify 2 or more Savings Group members to become replicators and form new Savings Groups. It is your role to identify, train and coach these replicators to carry out the steps to form new Savings Groups. Now let us discuss how to identify replicators.

Distribute the Replicator Identification Report handout to each trainee, and then say:

The Replicator Identification Report is a tool that you use to identify replicators from among the Saving Group members. The report lists observable characteristics that you look for in members in order to decide whether they make good potential replicators. They include that the member:
- Attends all Training Meetings
- Participates actively in Savings Group meetings
- Demonstrates a good understanding of Savings Group Rules and methodology
Helps her Savings Group to solve problems
Helps her Savings Groups to follow rules
Communicates her ideas easily and clearly
Is a trusted and respected member of the community

To decide if a Savings Group member has these characteristics, you must observe her, talk to her and talk with community members about her. For example, you must observe a member in Savings Group meetings to assess how actively the member participates. You must talk with a member about how to form a Savings Group to confirm the member understands the methodology. And you must talk to community members to confirm that a Savings Group member is a trusted and respected member of the community.

What questions do you have about the observable characteristics you use to identify good potential replicators?

Respond to any questions.

2. Have pairs complete 2 sections of the Replicator Identification Report – 15 minutes

Say:
As you practiced each of the Promotion and Training Meetings, we formed a Savings Group called ______ (name). Now you must identify members of the ______ (name) Savings Group who are good potential replicators, based on your observations and conversations while forming that group.

Which 2 members of ______ (name) Savings Group do you recommend to be replicators?

Why?

Ensure that they give examples of how the recommended members demonstrated the observable characteristics while forming the ______ (name) Savings Group. After the trainees decide on 2 members, distribute a second Replicator Identification Report handout to each trainee and say:

You now have 2 Replicator Identification Reports. Work with a partner to complete the top section and the observable characteristics section of the 2 reports—1 report for each potential replicator you identified. You have 5 minutes.

After 5 minutes, ask trainees to share how they completed the top section and observable characteristic section of the 2 reports. Ensure that they completed the sections properly.

3. Demonstrate a discussion with a potential replicator and have pairs finish completing the Replicator Identification Report – 20 minutes

Say:
In order to determine if the members you identify can and want to become replicators and form new Savings Groups, you must talk to each of them. There are a number of key points to cover in a discussion with a potential replicator. They are as follows:
Distribute the Key Points for Discussion with Each Potential Replicator handout to each trainee and read it aloud. Then say:

I am going to demonstrate a discussion with a potential replicator. I will be the animator and I need 1 of the 2 members who you just identified to play the role of a potential replicator.

Put the “Potential Replicator” name tag on the member identified and the “Animator” name tag on yourself. Demonstrate a discussion with the “potential replicator” by following the instructions and script in the box below.

**Demonstration of a Discussion with Potential Replicator**

### Introduction
Say:
As you know, I do not expect any cash payment for the work that I do from the members of your Savings Group. However, there is another form of payment that I do expect which is that 2 or more members participate in a training to become replicators and form new Savings Groups. I noticed that you participate actively and take a leadership role in your Savings Group. Also, you seem to have a good understanding of how to form Savings Groups. If you choose to commit to the responsibility of becoming a replicator, I will hold a workshop with you and other replicators to train you in how to form Savings Groups. I will also give you a guide that has pictures in it to help you remember the steps to form Savings Groups.

### Discussion Questions
Ask the potential replicator the following questions and write her responses on the Replicator Identification Report:
- What do you think about becoming a replicator to form new Savings Groups?
- How much time do you want to give to form new Savings Groups over several months?
- How much time can you give to form new Savings Groups over several months?
- Can you regularly visit other communities to form new Savings Groups?
- What questions or concerns do you have?
- Do you want to commit now to becoming a replicator in order to form new Savings Groups? If you do not want to commit now, are you willing to consider making a commitment later?

### Closing
If the potential replicator says she wants to commit now to becoming a replicator, say:
Thank you for your commitment to this very important responsibility. I am going to hold a training workshop shortly and will let you know when it is going to be. The workshop is going to show you exactly how to work with and form groups. In the meantime, do not work with existing groups or form new groups until you are trained.

If the potential replicator says she does not want to commit now to becoming a replicator, say:
Thank you for taking the time to consider taking on this very important responsibility. Let me give you some time to think about this and talk with your family. Let us plan to talk again next week after the Savings Group meeting. Also, if you know of someone else in your group who may be interested in becoming a replicator, please let me know.
Thank the “potential replicator.” Then say:

Take out the partially complete Replicator Identification Report for the potential replicator I just talked with and work with your partner to finish completing the report. You have 5 minutes. Be prepared to share what you write and why.

After 5 minutes, have trainees share what they wrote to complete the Replicator Identification Report and why. Ensure that their answers accurately reflect what occurred during the Demonstration of a Discussion with Potential Replicator. Thank trainees, and then ask:

- What questions do you have about the Replicator Identification Report?

Respond to any questions.

4. Have a volunteer practice a discussion with a potential replicator and have trainees finish completing the Replicator Identification Report – 15 minutes

Say:
Now I need a volunteer animator to practice talking with the second potential replicator that you identified.

After identifying a volunteer, put the “Animator” name tag on the volunteer and the “Potential Replicator” name tag on the member identified. Then say:

The animator is going to use the Key Points for Discussion with Each Potential Replicator handout as a guide. The rest of you need to take out the partially completed Replicator Identification Report for this potential replicator and complete it during their discussion.

After the practice discussion, thank the volunteer animator and the “potential replicator.” Ask the volunteer animator:

- What did you do well?
- What can you improve?

Thank the volunteer animator. Then ask the trainees:

- What did the animator do well?
- What can the animator improve?

Thank the trainees.
Replicator Identification Report

Name of Animator: ____________________________ Date Completed: __________________________

Name of Savings Group Member: ________________ Name of Savings Group: ________

Number of weeks in Savings Group: ________________ Community: ________________

<table>
<thead>
<tr>
<th>Observable Characteristics of the Member during Savings Group Meetings</th>
</tr>
</thead>
<tbody>
<tr>
<td>□ Attends all Training Meetings</td>
</tr>
<tr>
<td>□ Participates actively in Savings Group meetings</td>
</tr>
<tr>
<td>□ Demonstrates a good understanding of Savings Group Rules and methodology</td>
</tr>
<tr>
<td>□ Helps her Savings Group to solve problems</td>
</tr>
<tr>
<td>□ Helps her Savings Groups to follow rules</td>
</tr>
<tr>
<td>□ Communicates her ideas easily and clearly</td>
</tr>
<tr>
<td>□ Is a trusted and respected member of the community</td>
</tr>
<tr>
<td>□ Other observations: __________________________________________________________________</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Discussion with Potential Replicator</th>
</tr>
</thead>
</table>

Key questions/concerns of potential replicator:

____________________________________________________________________________________

____________________________________________________________________________________

Amount of time she wants to give to work with Savings Groups over several months:

____________________________________________________________________________________

____________________________________________________________________________________

Amount of time she can give to work with Savings Groups over several months:

____________________________________________________________________________________

____________________________________________________________________________________

Ability to regularly visit other communities to form new groups:*

____________________________________________________________________________________

____________________________________________________________________________________

□ Member committed to becoming a replicator
□ Member is considering becoming a replicator and follow-up conversation is planned for (date and time):
□ Member did not commit to becoming a replicator because (reasons): ______________

Filing destination:

____________________________________________________________________________________

* Forming new groups in other communities is not a requirement for becoming a replicator; however, if there are many good potential replicators, you may prefer those who want and can to go to other communities to form new groups.
**Key Points for Discussion with Each Potential Replicator**

**Introduction**
- Remind potential replicator of the expectation that 2 or more members of her Savings Group will become replicators
- Tell potential replicator the reasons she was chosen as a potential replicator
- Tell potential replicator that, as a replicator, she will be trained and receive a guide with pictures

**Discussion Questions**
Ask the potential replicator the following questions and write her responses on the Replicator Identification Report:
- What do you think about becoming a replicator to form new Savings Groups?
- How much time do you want to give to form new Savings Groups over several months?
- How much time can you give to form new Savings Groups over several months?
- Can you regularly visit other communities to form new Savings Groups?*
- Do you want to regularly visit other communities to form new Savings Groups?*
- What questions or concerns do you have?
- Do you want to commit now to becoming a replicator in order to form new Savings Groups? If you do not want to commit now, are you willing to consider making a commitment later?

**Closing**
- Thank potential replicator for committing and/or considering becoming a replicator
- If potential replicator needs more time to consider becoming a replicator, set a date and time for a follow-up conversation
- Tell potential replicator to wait to work with any groups until after the training
- Tell potential replicator that you will get back to her with the date of the training workshop
- Finish completing the Replicator Identification Report.

*Forming new groups in other communities is not a requirement for becoming a replicator; however, if there are many good potential replicators, you may prefer those who want and can to go to other communities to form new groups.
ACTIVITY 26: SAVINGS GROUP RULES

**Objectives**
By the end of this activity, trainees will have:
1. Categorized Savings Group Rules as fixed or flexible.
2. Practiced applying Savings Group Rules.

**Preparation**
- **Flipcharts:**
  - Step 1: Fixed Rules, Flexible Rules
- **Handouts:**
  - Step 2: SUCCESS Savings Group Rules List (1 per trainee), SUCCESS Savings Group Scenarios (Cut the handout apart so that each scenario is on a separate slip of paper)
- **Other materials:**
  - Step 1: Write each rule from the box, Savings Group Rules in Step 1 on a separate card.

**Time**
40 minutes

**Steps**

1. **Have trainees categorize Savings Group Rules – 20 minutes**

   *Post the Fixed Rules and Flexible Rules flipcharts on opposite walls.*

   **Fixed Rules**
   (rules that are the same for all Saving for Change Savings Groups)

   **Flexible Rules**
   (rules that the Savings Group decides)

   Say:

   Now let us review the 2 types of Savings Group Rules—fixed and flexible.

   *Distribute 1 Savings Group Rules Card to each trainee each card containing 1 rule. If some cards are left over, distribute a second card to as many trainees as necessary. If not all trainees get a card, ask some trainees to work with a partner.*
## Savings Group Rules

### Flexible (rules that the Savings Group decides):
- Name of Savings Group
- Group financial goal and group social goal
- Number of members (between 15 and 25) in group
- Amount of fine a member will pay for missing a meeting
- Amount each member will save at each meeting
- Amount of fine a member will pay for not saving at a meeting
- Maximum number of months (no more than 6) of loan period
- Percentage of interest to charge on a loan every 4 weeks
- Amount of fine a member will pay for not making a scheduled interest or loan payment
- Number of months (no more than 12) before distributing the entire group fund

### Fixed (rules that are the same for all Saving for Change Savings Groups):
- The loan period will be no longer than 6 months.
- A member can have only 1 active loan at a time.
- Meetings for loan disbursal and loan repayment will be every 4 weeks.
- The distribution of the group fund is mandatory, at least every 12 months.
- Interest payments are paid every 4 weeks and principal at end of loan period

---

**Say:**

Each of you has a card (or cards) with a statement that reflects 1 of the Savings Group Rules. Read the content of your card and decide whether it is a flexible or fixed rule. A flexible rule is one that is decided by the Savings Group. A fixed rule is one that is the same for all Saving for Change Savings Groups. Once you decide whether it is a flexible or fixed rule, post it on the wall on the appropriate flipchart: Flexible Rule or Fixed Rule. You have 5 minutes.

**After 5 minutes, ask trainees to take a few minutes to look at the rules and the rule category under which they were placed. Then ask:**

- **Which rules would you move to a different rule category? Why?**

**Using the Savings Group Rules box above, ensure that all of the Rules Cards are under the appropriate Rule Category Card. Ask a volunteer to read all of the fixed rules and another volunteer to read all of the flexible rules.**

---

**2. Share scenarios to have trainees practice applying the Savings Group Rules – 20 minutes**

Divide trainees into 6 groups. Distribute the SUCCESS Savings Group Rules List handout to each trainee. Then distribute 1 scenario from the SUCCESS Savings Group Scenarios handout to each group.

**Say:**

As an animator, you will face many situations in which you must help Savings Groups make decisions while taking into consideration the money management and meeting rules. Each group received a scenario that SUCCESS Savings Group faced and a copy of the SUCCESS...
Savings Group Rules List. Please consider the scenario that you received and answer the question at the end. After 5 minutes, you will share in the full group.

After 5 minutes, ask each group to read its scenario and its proposed solution one by one. Ensure that the points for each scenario listed in the Answer Key below are covered.

**SUCCESS Savings Group Scenarios—Answer Key**

1. Fatouma is a member of the SUCCESS Savings Group. She missed a meeting last week. She did not send her interest payment of 100. Her loan is due for full repayment next month. How much does she owe this week in fines, interest payments and savings payments?
   
   **Total = 600**
   
   - **Fines = 300:**
     - missed meeting fine = 50
     - missed savings payment fine = 50
     - missed loan payment fine = 200
   - **Interest payments = 100:**
     - last week = 100
   - **Savings payments = 200:**
     - last week = 100
     - this week = 100

2. Ramata is a member of the SUCCESS Savings Group. She is currently paying on a loan for 10,000 and requested a second loan for 5,000. What should the SUCCESS Savings Group members do?
   
   [They should remind Ramata that she cannot take a second loan because SUCCESS Savings Group Rules List (rule 6) states that a member can have only 1 loan at a time. When she pays off her first loan, she will be eligible for another loan.]

3. Bintou is a member of the SUCCESS Savings Group. She missed last week’s loan disbursal meeting. However, she has a great new business idea and requested a loan this week. What should the SUCCESS Savings Group members do?
   
   [They should remind Bintou that loan meetings are every 4 weeks. Because she missed the disbursement last week, she must wait until the next loan disbursement meeting in 3 weeks.]

4. Rose is a member of the SUCCESS Savings Group. She missed last week’s meeting, but sent her savings payment with a fellow member of the SUCCESS Savings Group. How much does she owe this week in fines and savings?
   
   **Total = 150**
   
   - Missed meeting fine: 50
   - This week’s savings payment: 100

5. Salimata is a member of the SUCCESS Savings Group. She requested a loan for her fruit and vegetable stand in the market. She requested to repay her loan after 5 months when she will have generated more income due to the holiday season. What should the SUCCESS Savings Group members do?
   
   [They should remind Salimata that she can only take a loan for 4 months because the SUCCESS Savings Group Rules List (rule 6) states that the loan period will not be longer than 4 months. She may want to consider changing the date that she takes the loan in order to better match with the holiday season.]
6. The SUCCESS Savings Group has been meeting for 10 months. Alina, the group’s President, suggested that the group distribute the group fund next month in order to have some extra money for the community festival. What should the SUCCESS Savings Group members do?
[They should remind Alina that the SUCCESS Savings Group Rules List (rule 2—financial goal and rule 9) states that they will distribute the entire group fund after 12 months. It is especially important to respect this rule when there are members who are still repaying their loans into the 12th month.]

Then ask:

➢ What questions do you have about the rules and/or these scenarios?

Respond to any questions.
SUCCESS

Savings Group Rules List

These rules are decided by the Savings Group during its Training Meetings. The rules are recited at the beginning of each meeting.

1. Our Savings Group’s name is SUCCESS (name of Savings Group).

2. Our Savings Group’s goals are:
   - Financial Goal: Our group fund grows to 250,000 after 1 year.
   - Social Goal: All group members sleep under a mosquito net every night.

3. We aim to maintain 20 (number) members in our group.

4. We are going to attend all group meetings. Those who miss a meeting are going to pay a fine of 50 (amount).

5. Each member is going to save 100 (amount) (or multiples of it) at every meeting. Those who do not save are going to pay a fine of 50 (amount).

6. A member may have only 1 loan at a time with a loan period of no more than 4 (number: no more than 6) months.

7. We are going to charge 10 (number) % interest every 4 weeks for loans with payment at the end of the loan period.

8. We are going to make loan and interest payments on time. Those who do not are going to pay a fine of 200 (amount) for every meeting the payment is late.

9. We are going to distribute all of our group fund after 12 (number: no more than 12) months and begin a new cycle.
SUCCESS Savings Group Scenarios

Cut apart the following scenarios along the broken line.

1. Fatouma is a member of the SUCCESS Savings Group. She missed a meeting last week. She did not send her interest payment of 100. Her loan is due for full repayment next month. How much does she owe this week in fines, interest payments and savings payments?

2. Ramata is a member of the SUCCESS Savings Group. She is currently paying on a loan for 10,000 and has requested a second loan for 5,000. What should the SUCCESS Savings Group members do?

3. Bintou is a member of the SUCCESS Savings Group. She missed last week’s loan disbursal meeting. However, she has a great new business idea and has requested a loan this week. What should the SUCCESS Savings Group members do?

4. Rose is a member of the SUCCESS Savings Group. She missed last week’s meeting, but sent her savings and loan payment with a fellow member of the SUCCESS Savings Group. How much does she owe this week in fines and savings?

5. Salimata is a member of the SUCCESS Savings Group. She has requested a loan for her fruit and vegetable stand in the market. She requested to repay her loan after 5 months when she will have generated more income due to the holiday season. What should the SUCCESS Savings Group members do?

6. The SUCCESS Savings Group has been meeting for 10 months. Alina, the group’s President, suggested that the group distribute the group fund next month in order to have some extra money for the community festival. What should the SUCCESS Savings Group members do?
ACTIVITY 27: BENEFITS OF REPLICATION AND LEARNING SESSIONS

**Objectives**
By the end of this activity, trainees will have:
1. Discussed the importance of replication.
2. Discussed the benefits of learning sessions.

**Preparation**
- Write the following roles on separate cards: “Organization’s Management,” “Animator” and “Replicator.”
- Flip chart:
  - Step 1: Steps to Form a Savings Group (posted in Activity 3)
- Handouts:
  - Step 2: Replication Statements (Cut the handout apart so that each set of statements is on a separate slip of paper)
  - Step 3: Fatim’s Learning Session Testimonial (1 per trainee)
- Other materials:
  - Step 2: Role Cards

**Time**
40 minutes

**Steps**

1. **Review steps completed – 10 minutes**
   
   *Point to the Steps to Form a Savings Group flip chart and say:*
   
   Let us see where we are now!

   *(point to the Investigation step)*
   - You mapped an area in which your organization works.
   - You decided on the information to share with the management of your organization in order to help them complete the Community Investigation Checklist, on which the communities to investigate are listed.
   - You practiced meeting with community leaders and members.
   - You practiced completing a Community Investigation Report.

   *(point to the Promotion step)*
   - I facilitated the Savings Group Promotion Meeting to promote Saving for Change.

   *(point to the Promotion and Training steps)*
   - You organized and trained a Savings Group by facilitating the Promotion and Training Meetings. I am going to name the activities involved in the Promotion and Training Meetings that you facilitated. Please stand up if you facilitated the Promotion or Training Meeting that involved the activity I list. You, the animators,
     - Registered a Savings Group *(animator[s] of Savings Group Registration Meeting stand)*
• Organized a Savings Group ( animator[s] of Training Meeting 1 stand)
• Trained a Savings Group to elect a Management Committee ( animator[s] of Training Meeting 2 stand)
• Trained a Savings Group to establish a Savings Group name, goals and size ( animator[s] of Training Meeting 3 stand)
• Trained a Savings Group to establish rules for attendance, savings amount and fines ( animator[s] of Training Meeting 4 stand)
• Trained a Savings Group on Member/Helper responsibilities and the meeting agenda ( animator[s] of Training Meeting 5 stand)
• Trained a Savings Group on fund utilization and lending policies ( animator[s] of Training Meeting 6 stand)
• Trained a Savings Group on lending policies ( animator[s] of Training Meeting 7 stand)
• Trained a Savings Group on fund distribution and lending ( animator[s] of Training Meeting 8 stand)

(point to the Training step)

Finally, you practiced identifying and talking with replicators.

You successfully practiced all the activities in the Investigation and Promotion steps and many of the activities in the Training step. Congratulations!

There are 2 activities in the Training steps that we did not discuss: how to train and coach replicators and how to facilitate learning sessions. We will cover these topics in a separate workshop, but I am going to introduce the benefits of these activities now.

2. Discuss importance of replication – 15 minutes

Say:
First, let us consider why replication is important.

Post the Role Cards on 3 different walls and ask for 3 volunteers. Say:

Each volunteer will read several statements made by 1 of these 3 people about why he or she believes that replication is important. As the volunteers are reading the statements, think about who would say them. After they are finished reading the statements, go to the card that has the name of the person who you think would say them.

One by one, give each volunteer 1 set of statements from the Replication Statements handout and have him or her read the set of statements aloud.

After a volunteer reads his or her set of statements, ask trainees to stand by the Role Card that has the name of the person they think would say the statements. Then ask:

➢ Why do you think the ______ (role identified: Animator or Replicator or Organization’s Management) made these statements?

If there is disagreement about the role, facilitate discussion until the correct role is identified—as listed in the Answer Key below.
<table>
<thead>
<tr>
<th>Replication Statements—Answer Key</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Animator</strong></td>
</tr>
<tr>
<td>Replication is important because:</td>
</tr>
<tr>
<td>▪ it helps me form more Savings Groups than I could on my own</td>
</tr>
<tr>
<td>▪ it contributes to my success by helping me expand into new communities</td>
</tr>
<tr>
<td>▪ it helps me acquire and develop supervision, training and coaching skills</td>
</tr>
<tr>
<td><strong>Replicator</strong></td>
</tr>
<tr>
<td>Replication is important because:</td>
</tr>
<tr>
<td>▪ it allows me to participate in the development of my community</td>
</tr>
<tr>
<td>▪ it allows me to receive training and build new skills</td>
</tr>
<tr>
<td>▪ it helps me increase my status in the community</td>
</tr>
<tr>
<td><strong>Organization’s Management</strong></td>
</tr>
<tr>
<td>Replication is important because:</td>
</tr>
<tr>
<td>▪ it helps my organization meet its mission</td>
</tr>
<tr>
<td>▪ it helps my organization efficiently reach more communities and the very poor</td>
</tr>
<tr>
<td>▪ it helps my organization have more impact in the communities in which we work</td>
</tr>
<tr>
<td>▪ it helps my organization provide services sustainably and at a lower cost</td>
</tr>
</tbody>
</table>

After all Replication Statements are discussed, thank the volunteers and trainees and ask them to be seated. Say:

There are many people and communities that could benefit from Savings Groups. There are also many people and communities that want to participate in Savings Groups. Replication makes it possible to reach all of these people and communities. Replication is 1 of the features of Saving for Change that makes it distinct from other savings-led services. Saving for Change developed tools and a strategy to ensure effective replication of new Savings Groups by replicators. You will learn more about these tools and strategy in a future workshop.

➢ What questions do you have about replication?

Respond to any questions.

3. Discuss benefits of learning sessions – 15 minutes

Say:

Let us now discuss learning sessions.

*Divide trainees into groups of 3. Distribute the Fatim’s Learning Session Testimonial handout to each trainee. Say:*

This is a testimonial from a Savings Group member named Fatim about her experience with learning sessions. As you read Fatim’s Learning Sessions Testimonial, underline the benefits of learning sessions. Then, in your group, discuss the benefits of learning sessions and why they are important. You have 10 minutes. Be prepared to share your discussions with the rest of the trainees.
After 10 minutes, ask each group to share a benefit of learning sessions and why it is important. Make sure trainees identify the benefits listed in the Answer Key below.

<table>
<thead>
<tr>
<th>Benefits of Learning Sessions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Able to talk and learn about many things that she can use in life (e.g., how malaria is spread, how to protect children from malaria, how to make business grow, how to manage money)</td>
</tr>
<tr>
<td>Everyone, even the quietest members, feel comfortable to share experiences</td>
</tr>
<tr>
<td>Hear advice and what others are doing to manage money and businesses</td>
</tr>
<tr>
<td>Learning sessions do not take up too much time, about 30 minutes</td>
</tr>
<tr>
<td>Pictures, stories and skits in the learning sessions</td>
</tr>
</tbody>
</table>

Thank trainees. Say:

Learning sessions are short—about 30 minutes—simple group discussions designed to meet the learning needs of poor women, the vast majority of whom are illiterate, and who have little time to spend on self-education. Animators facilitate learning sessions to introduce thought-provoking ideas to a group on topics in health, business or money management, which are relevant to the lives of its members. Learning sessions are a non-threatening and fun way to encourage members to talk, discuss, take action, solve problems and bond around common solutions. There are separate workshops for each learning session topic. You will learn more about learning sessions in a future workshop.

➢ What questions do you have about learning sessions?

Respond to any questions.
Replication Statements

Cut apart the following sets of statements along the broken line..

Replication is important because:
- it helps me form more Savings Groups than I could on my own
- it contributes to my success by helping me to expand into new communities
- it helps me acquire and develop supervision, training and coaching skills

Replication is important because:
- it allows me to participate in the development of my community
- it allows me to receive training and build new skills
- it helps me increase my status in the community

Replication is important because:
- it helps my organization meet its mission
- it helps my organization efficiently reach more communities and the very poor
- it helps my organization have more impact in the communities in which we work
- it helps my organization provide services sustainably and at a lower cost
Fatim’s Learning Session Testimonial

“I like learning sessions because I am able to talk and learn about many things that I can use in my life. For example, I learned how malaria is spread and how I can protect my children from getting it. I also learned how to make my business grow and how to manage my money. Because of what I learned in the learning sessions, I increased my business sales, saved some of that money and bought a mosquito net to protect my children from malaria. I also told my family and friends about the importance of mosquito nets.

“I like that everyone, even the quietest members, feels comfortable to share experiences during the learning sessions. Some of the women have very good advice about managing money and their businesses, so I like to hear what others are doing. I like that the learning sessions do not take up too much time, usually about 30 minutes, because I have a lot of work to do for my business and family. I also really like the pictures, stories and skits in the learning sessions. They are a lot of fun.”
## ACTIVITY 28: DATA COLLECTION FORM

### Objectives
By the end of this activity, trainees will have:
1. Practiced completing the Data Collection Form.

### Preparation
**Handouts:**
- Step 1: Data Collection Form—Marie (1 per trainee)
- Step 2:
  - SUCCESS Savings Group—Visit by Marie (1 per trainee)
  - How to Complete the Data Collection Form (1 per trainee)

### Time
35 minutes

### Steps

1. **Introduce the Data Collection Form – 15 minutes**

   **Say:**
   There are 2 reports that you, the animators, must complete to report on the performance of the Savings Groups for which you are responsible. You are responsible for your formal and replicated Savings Groups. Your formal Savings Groups are those that you formed. Your replicated groups are those that were formed by the replicators whom you trained and coached. The 2 reports are as follows:
   1. Data Collection Form
   2. Group Performance Assessment.

   **Distribute the Data Collection Form—Marie handout to each trainee. Say:**

   This is the Data Collection Form.

   Here is some important information about the Data Collection Form.
   - **Purpose:** The purpose of the Data Collection Form is to track the performance of all of the Savings Groups for which an animator is responsible.
   - **When to complete:** You must complete this report every month for all of the Savings Groups for which you are responsible.
   - **How to get the information:** For formal groups, you get the information for this report during your regular visits to your formal Savings Group meetings. For replicated groups, you get the information for this report from the replicator during your regular visits to their formal or replicated Savings Group meetings. You can observe meetings or ask questions to get the information.

   You have a partially completed Data Collection Form for the animator Marie. Let us review what you have to write for each line of the Data Collection Form (*read aloud how to complete the Data Collection Form from the box below*):
### How to Complete the Data Collection Form

**Name of Animator.** Write your name.

1. **Name of Group/community.** Write the name of the Savings Group and the community it is in.

2. **Number of Group.** Write the number given to the Savings Group by your organization, if it uses such a system.

3. **Start date of Savings: current cycle.** Write the date that the Savings Group began saving in the current cycle. A cycle starts when a Savings Group begins saving and ends when it distributes its group fund.

4. **Group formed by.** Write who formed the Savings Group, either animator or replicator, or that the group formed spontaneously. A spontaneous group is a group that was not formed by an animator or replicator. You do not have to write the name of a person, just whether the group was formed by an animator, a replicator or spontaneously.

5. **Number of Members at start of current cycle.** Write the number of registered members in the Savings Group at the beginning of the cycle. A cycle starts when a Savings Group begins saving and ends when it distributes its group fund.

6. **Date of Visit.** Write the date you visited the Savings Group and collected the data. If you get the data from the replicator about a group that you did not visit, write the date when the replicator collected the data.

7. **Number of Members at time of Visit.** Write the number of members registered in the Savings Group as of the date when the data was collected.

8. **Number of Men at time of Visit.** Write the number of male members registered in the Savings Group as of the date when the data was collected.

9. **Number of Women at time of Visit.** Write the number of female members registered in the Savings Group as of the date when the data was collected.

10. **Number of Members attending meeting.** Write the number of members present at the meeting when the data was collected.

11. **Dropouts since start of cycle.** Write the number of members who left the Savings Group since the beginning of the cycle. A cycle starts when a Savings Group begins saving and ends when it distributes its group fund.

12. **Cumulative Value of Savings.** Write the amount of savings the Savings Group has as of the date when the data was collected. If the members do not know the amount, estimate the cumulative value of savings. For example, the number of meetings since the beginning of the cycle multiplied by the savings amount per meeting per member multiplied by the number of members equals the cumulative value of savings. Note: This is not the same as the group fund, which includes everything that belongs to the group.

13. **Number of Active Loans.** Write the number of loans members currently have as of the date when the data was collected (including late loans).

14. **Value of Loans Outstanding.** Write the total amount of loans members have as of the date when the data was collected (including late loans).

15. **Cash in hand/cash box and bank.** Write the amount of money in the cash box as of the date when the data was collected.

16. **Cash in insurance/social fund.** – If the Savings Group has a social fund (insurance fund), write the amount of money in the social fund as of the date when the data was collected. If the group includes the social fund balance in its “cash in hand/cash box” amount (line 15 of this form), subtract the amount of the social fund from the amount on line 15 so that the social fund is only counted once (in line 16 of this form).
### How to Complete the Data Collection Form (continued)

**17. Property/physical goods at start of cycle.** Write the purchase price of any physical goods the Savings Group owns at the beginning of the cycle. A cycle starts when a Savings Group begins saving and ends when it distributes its group fund. The goods might include grain or a cart that the group acquired using the group fund.

**18. Property/physical goods (Now).** Write the purchase price of any physical goods the Savings Group owns (and has not sold) as of the date when the data was collected. Even if the price of the goods (such as grain) has increased or decreased from when the Savings Group acquired them, the value of the goods needs to be calculated using the purchase price.

**19. Debts – Not applicable in the Saving for Change program.** The debts here refer to those that the group collectively owes to an external entity such as a bank or an MFI. Loans taken by individuals from banks or MFIs are not counted here. Any payments made towards the rotating fund of the Association to which the Savings Group belongs are not counted here.

**20. Facilitated learning sessions.** Write the code and number for all of the learning sessions facilitated with the group as of the date when the data was collected. For example, write “MAL 1–2” if learning sessions 1 and 2 in the malaria topic were facilitated or “MAL(√)” if all learning sessions in the malaria topic were facilitated.

---

**Ask:**

- **What questions do you have about the Data Collection Form?**

**Respond to questions.**

**2. Have trainees practice completing the Data Collection Form in pairs – 20 minutes**

*Divide trainees into pairs. Say:*

Now you are going to complete the Data Collection Form for Marie who recently visited the SUCCESS Savings Group.

*Distribute the SUCCESS Savings Group—Visit by Marie handout to each trainee. Say:*

Read about Marie’s visit to SUCCESS Savings Group. Use the information that she learned during her visit to fill in the Data Collection Form. You have 10 minutes.

*After 10 minutes, ask the pairs to share how they completed the Data Collection Form. Ensure that they correctly completed it using the Answer Key below.*
# Data Collection Form—Marie: Answer Key

<table>
<thead>
<tr>
<th></th>
<th>Name of Group/community</th>
<th>Opportunity/ Davis</th>
<th>SUCCESS/ Davis</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Number of Group</td>
<td>Not applicable</td>
<td>Not applicable</td>
</tr>
<tr>
<td>2</td>
<td>Start date of Savings: current cycle</td>
<td>1-Jan-08</td>
<td>1-Mar-07</td>
</tr>
<tr>
<td>3</td>
<td>Group formed by</td>
<td>Replicator</td>
<td>Animator</td>
</tr>
<tr>
<td>4</td>
<td>Number of Members at start of current cycle</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td>5</td>
<td>Date of Visit</td>
<td>1-Feb-08</td>
<td>1-Feb-08</td>
</tr>
<tr>
<td>6</td>
<td>Number of Members at time of Visit</td>
<td>20</td>
<td>19</td>
</tr>
<tr>
<td>7</td>
<td>Number of Men at time of Visit</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>8</td>
<td>Number of Women at time of Visit</td>
<td>20</td>
<td>19</td>
</tr>
<tr>
<td>9</td>
<td>Number of Members attending meeting</td>
<td>18</td>
<td>19</td>
</tr>
<tr>
<td>10</td>
<td>Dropouts since start of cycle</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>11</td>
<td>Cumulative Value of Savings</td>
<td>8,000</td>
<td>91,200</td>
</tr>
<tr>
<td>12</td>
<td>Number of Active Loans</td>
<td>5</td>
<td>8</td>
</tr>
<tr>
<td>13</td>
<td>Value of Loans Outstanding</td>
<td>6,000</td>
<td>110,000</td>
</tr>
<tr>
<td>14</td>
<td>Cash in hand/cashbox and bank</td>
<td>2,200</td>
<td>20,000</td>
</tr>
<tr>
<td>15</td>
<td>Cash in insurance/social fund</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>16</td>
<td>Property/physical goods at start of cycle</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>17</td>
<td>Property/physical goods (Now)</td>
<td>0</td>
<td>5,000</td>
</tr>
<tr>
<td>18</td>
<td>Debts</td>
<td>Not applicable</td>
<td>Not applicable</td>
</tr>
<tr>
<td>19</td>
<td>Facilitated learning sessions</td>
<td>MAL 1-2</td>
<td>MAL(√)</td>
</tr>
</tbody>
</table>

Thank trainees and ask:

- **What questions do you have about completing the Data Collection Form?**

Respond to questions. Distribute the How to Complete the Data Collection Form handout to each trainee. Say:

This handout explains how to complete the Data Collection Form.

Remember that you must complete the Data Collection Form every month for all of the Savings Groups, both formal and replicated, for which you are responsible.
<table>
<thead>
<tr>
<th>Name of Animator/VBA</th>
<th>Marie</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of Group/community</td>
<td>Opportunity/Davis</td>
</tr>
<tr>
<td>Number of Group</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Start date of Savings: current cycle</td>
<td>1-Jan-08</td>
</tr>
<tr>
<td>Group formed by</td>
<td>Replicator</td>
</tr>
<tr>
<td>Number of Members at start of current cycle</td>
<td>20</td>
</tr>
<tr>
<td>Date of Visit</td>
<td>1-Feb-08</td>
</tr>
<tr>
<td>Number of Members at time of Visit</td>
<td>20</td>
</tr>
<tr>
<td>Number of Men at time of Visit</td>
<td>0</td>
</tr>
<tr>
<td>Number of Women at time of Visit</td>
<td>20</td>
</tr>
<tr>
<td>Number of Members attending meeting</td>
<td>18</td>
</tr>
<tr>
<td>Dropouts since start of cycle</td>
<td>0</td>
</tr>
<tr>
<td>Cumulative Value of Savings</td>
<td>8,000</td>
</tr>
<tr>
<td>Number of Active Loans</td>
<td>5</td>
</tr>
<tr>
<td>Value of Loans Outstanding</td>
<td>6,000</td>
</tr>
<tr>
<td>Cash in hand/cash box and bank</td>
<td>2,200</td>
</tr>
<tr>
<td>Cash in insurance/social fund</td>
<td>0</td>
</tr>
<tr>
<td>Property/physical goods at start of cycle</td>
<td>0</td>
</tr>
<tr>
<td>Property/physical goods (Now)</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Debts</td>
<td>MAL 1.2</td>
</tr>
<tr>
<td>Facilitated learning sessions</td>
<td>2</td>
</tr>
</tbody>
</table>
ACTIVITY 29: GROUP PERFORMANCE ASSESSMENT

Objectives
By the end of this activity, trainees will have:
1. Reviewed the Group Performance Assessment.

Preparation
- Handout:
  - Steps 1 and 2: Saving for Change Group Performance Assessment—SUCCESS Savings Group (1 per trainee)
- Other materials:
  - Step 1: Saving for Change: Formation of Savings Groups Animator’s Guide (distributed in Activity #12)

Time
40 minutes

Steps

1. Introduce the Group Performance Assessment – 15 minutes

Say:
There are 2 phases of Savings Group Development: Phase 1 – Training and Phase 2 – Monitoring.

Ask trainees to open their Animator’s Guide to page 9 on which the Phases of Savings Group Development attachment is located. Say:

Take a few minutes to look at the Phases of Savings Group Development. Think about what is similar and different among the phases.

After a few minutes, ask:

- What is similar about each phase?
  [The group’s saving and lending activities occur in all phases.]
- What is different about each phase?
  [Expected length of phase, frequency of animator visits, animator activities such as coaching replicators and group activities such distributing the group fund]

Then say:

The frequency of animator visits is 1 of the important differences between the phases. In order to determine the frequency of your visits to a Savings Group, you do an assessment of the group when it reaches the end of the expected length of a phase. Savings Groups move from 1 phase to the next when they successfully demonstrate their abilities and reach key indicators. The Group Performance Assessment helps you to determine when a Savings Group successfully reaches key indicators and can therefore move to the next phase.
Distribute the Saving for Change Group Performance Assessment—SUCCESS Savings Group handout to each trainee. Say:

This is the Group Performance Assessment for the SUCCESS Savings Group. Take a few minutes to look at the indicators on this form.

After a few minutes, say:

Here is some important information about the Group Performance Assessment.

- **Purpose.** The purpose of the Group Performance Assessment is to determine whether a Savings Group can move to the next phase.
- **When to complete.** You must complete this report when each of the groups for which you are responsible is scheduled to move to the next phase. The Expected Length of Phase column in the Phases of Savings Group Development attachment tells you when to expect a Savings Group to move to the next phase.
- **How to get the information.** You get the information for this report by visiting each of the groups for which you are responsible when each group is scheduled to move to the next phase and by observing group meetings and asking the members questions.

2. **Discuss how to get information for indicators on the Group Performance Assessment – 25 minutes**

Assign each trainee or pair of trainees 1 of the indicators on the Saving for Change Group Performance Assessment—SUCCESS Savings Group handout. Say:

Review your indicator and consider how you would get this information. Be prepared to share with the rest of the trainees. You have 3 minutes.

After 3 minutes, read each indicator and ask the trainee or pair assigned to that indicator how they would get the information. Affirm or correct their responses using the Answer Key below.
### Saving for Change Group Performance Assessment—SUCCESS Savings Group

<table>
<thead>
<tr>
<th>Indicator</th>
<th>How to Get the Information to Assess the Indicator</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. All Training Meetings completed</td>
<td>Because of an animator’s experience working with the Savings Group, the animator knows whether the group completed all Training Meetings. If it is a replicator group, ask the replicator.</td>
</tr>
<tr>
<td>2. 90% of members are saving (at date of visit)</td>
<td>Observe the meeting to get the number of members saving at date of visit.</td>
</tr>
<tr>
<td>a. Number of members saving at date of visit 19</td>
<td></td>
</tr>
<tr>
<td>b. Number of members 19</td>
<td></td>
</tr>
<tr>
<td>c. Percentage of members who are saving: (\frac{a}{b}) * 100 = (\frac{19}{19}) * 100 = 100%</td>
<td></td>
</tr>
<tr>
<td>3. Balance announced by the group is the same as the total amount of cash in cashbox</td>
<td>Observe the beginning of the meeting when the members call out the amount in the cashbox, and the Cashier counts and announces the amount in cashbox.</td>
</tr>
<tr>
<td>4. More than 25% of members had active loans in the past 3 months</td>
<td>Ask for members who had a loan in past 3 months to raise their hands.</td>
</tr>
<tr>
<td>a. Number of active loans 8</td>
<td></td>
</tr>
<tr>
<td>b. Number of members 19</td>
<td></td>
</tr>
<tr>
<td>c. Percentage of members with active loans: (\frac{a}{b}) * 100 = (\frac{8}{19}) * 100 = 42%</td>
<td></td>
</tr>
<tr>
<td>5. More than 80% of the group fund is on loan (at date of visit)</td>
<td>Ask the members for the amount in cashbox and the amount of active loans. (The amount in cashbox and the amount of active loans equals the group fund.)</td>
</tr>
<tr>
<td>a. Amount of active loans 110,000</td>
<td></td>
</tr>
<tr>
<td>b. Amount of group fund 130,000</td>
<td></td>
</tr>
<tr>
<td>c. Percentage of group fund on loan: (\frac{a}{b}) * 100 = (\frac{110,000}{130,000}) * 100 = 85%</td>
<td></td>
</tr>
<tr>
<td>6. Number of late loan payments is one (1) or zero (0) (at date of visit)</td>
<td>Observe the meeting or ask members.</td>
</tr>
<tr>
<td>7. The group is able to run meetings without assistance from the animator or replicator</td>
<td>Observe the meeting.</td>
</tr>
<tr>
<td>8. The group is able to manage record-keeping without help from the animator or replicator</td>
<td>Observe the meeting.</td>
</tr>
<tr>
<td>9. The group successfully distributed the group fund and decided to start a new cycle</td>
<td>Observe the meeting.</td>
</tr>
</tbody>
</table>

Say:
An animator can get most of the information to assess indicators by observing the group meeting or asking group members. Some indicators the animator knows because he or she was responsible for them.
The key at the bottom of the Group Performance Assessment helps you decide whether to recommend a Savings Group move to the next phase:

To move from Phase 1 to Phase 2, there must be a “Y” or yes response to all points from 1–6. To complete Phase 2 and graduate, there must be a “Y” or yes response to all points from 1–9.

To graduate means that a Savings Group no longer needs regular training or guidance from an animator or replicator.

For formal groups, it is recommended that the animator’s supervisor observe the meeting for which the Group Performance Assessment is completed. If a Savings Group is not ready to move to the next phase, discuss with your supervisor how you can guide the Savings Group to help it improve and reach the indicators to move to the next phase. If a Savings Group is ready to move to the next phase, follow the guidance about the frequency of visits found in the Phases of Savings Group Development attachment in your Animator’s Guide. Also, tell the Savings Group how the frequency of your visits will change.

➢ What questions do you have about the Group Performance Assessment?

Respond to any questions.
Saving for Change Group Performance Assessment — SUCCESS Savings Group

Name of Animator: Marie
Name of Community: Davis
Name/Number of Savings Group: SUCCESS
Date of Training Meeting 1: 1-Feb-07
Date of Assessment: 1-Feb-08

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Y/N</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. All Training Meetings completed</td>
<td>Y</td>
</tr>
<tr>
<td>2. 90% of members are saving (at date of visit)</td>
<td></td>
</tr>
<tr>
<td>a. Number of members saving at date of visit 19</td>
<td>Y</td>
</tr>
<tr>
<td>b. Number of members 19</td>
<td></td>
</tr>
<tr>
<td>c. Percentage of members who are saving: (a/b)*100 = (19/19)*100 = 100%</td>
<td></td>
</tr>
<tr>
<td>3. Balance announced by the group is the same as the total amount of cash in cashbox</td>
<td>Y</td>
</tr>
<tr>
<td>4. More than 25% of members had active loans in past 3 months</td>
<td>Y</td>
</tr>
<tr>
<td>a. Number of active loans 8</td>
<td></td>
</tr>
<tr>
<td>b. Number of members 19</td>
<td></td>
</tr>
<tr>
<td>c. Percentage of members with active loans: (a/b)*100 = (8/19)*100= 42%</td>
<td></td>
</tr>
<tr>
<td>5. More than 80% of the group fund is on loan (at date of visit)</td>
<td>Y</td>
</tr>
<tr>
<td>a. Amount of active loans 110,000</td>
<td></td>
</tr>
<tr>
<td>b. Amount of group fund 130,000</td>
<td></td>
</tr>
<tr>
<td>c. Percentage of group fund on loan: (a/b)*100 = (110,000/130,000)*100= 85%</td>
<td></td>
</tr>
<tr>
<td>6. Number of late loans is one (1) or zero (0) (at date of visit)</td>
<td>Y</td>
</tr>
<tr>
<td>7. The group is able to run meetings without assistance from the animator or replicator</td>
<td>Y</td>
</tr>
<tr>
<td>8. The group is able to manage record-keeping without help from the animator or replicator</td>
<td>Y</td>
</tr>
<tr>
<td>9. The group successfully distributed the group fund and decided to start a new cycle</td>
<td>Y</td>
</tr>
</tbody>
</table>

Key:
To move from Phase 1 to Phase 2: “Y” response to all points from 1–6
To complete Phase 2 and graduate: “Y” response to all points from 1–9
ACTIVITY 30: ADULT LEARNING PRINCIPLE—
LAVISH AFFIRMATION

Objectives
By the end of this activity, trainees will have:
1. Practiced giving and receiving praise.
2. Related their feelings about receiving praise to what praise can mean to Savings Group members.
3. Listed appropriate ways to give praise during group meetings.

Preparation
- Other materials:
  - Step 1: Blank sheets of paper (1 per trainee)

Time
30 minutes

Steps

1. Have trainees practice giving and receiving affirmation – 20 minutes

Say:
We demonstrated many of the adult learning principles during this workshop. One of the adult learning principles we demonstrated is affirmation or praise. Praise is 1 way of showing respect and motivating the adult learner to be a more active participant. We all like to receive praise and feel that our contributions are important to the facilitator and others.

Distribute a blank sheet of paper to each trainee and explain:

Write the numbers 1 through 4 on your sheet of paper. Leave plenty of space between each number.

Everyone stand in the middle of the room. Help each other tape the papers to your backs.

Move about the room. Find people you know and write 1 thing on their back that you appreciate about the person or the person’s contributions either during this workshop or during the time you have worked together. Be as specific as possible.

Write on 4 different people’s papers and allow 4 different people to write on yours. Remember:
- No person can have more than 4 things on his or her paper and everyone should have 4 by the end of the activity.
- Do not use markers. Use a ballpoint pen or pencil.
- All words must be written anonymously. You can start with any number on the paper to maintain anonymity.

What questions do you have about this activity?

Respond to any questions.
After the activity is complete, ask trainees to remove their papers from their backs and spend a few minutes reading what others have written.

- How do the comments make you feel?

Let several trainees respond. Some may read what is written on their papers.

2. Discuss how to provide affirmation in group meetings – 10 minutes

Instruct trainees to form pairs and to consider the adult learners in the groups with which they work and ask:

- Thinking about how you feel when you receive praise, how do you think members in your groups might feel when they receive praise?

After a few minutes, invite a few volunteers to report what they discussed. Then ask pairs to discuss how to answer the following question:

- What are some appropriate ways and times that you can praise members during a group meeting?

After a few minutes, invite a few volunteers to share what they discussed. Say:

I encourage you to apply these ideas when you are facilitating meetings.
ACTIVITY 31: CLOSURE

Objectives
By the end of this activity, trainees will have:
1. Received information about follow-up Saving for Change workshops.
2. Addressed remaining questions about any topics of the workshop.
3. Shared memory, quality or skill gained during workshop.

Preparation
- Prepare any additional information and/or pamphlets about future workshops and follow-up technical assistance for the trainees (Optional).
- Post the Steps to Form Savings Groups Cards and post trainee question cards underneath according to the step to which they relate.
- Flip chart:
  - Step 3: Workshop Experience
- Handouts:
  - Step 3: Animator Qualities and Skills (distributed in Activity 3)
  - Step 4: Workshop Evaluation (1 per trainee)
- Other materials:
  - Step 2:
    - Steps to Form Savings Groups Cards (from Activity 3)
    - Trainee question cards (created in Activity 3)

Time
55 minutes

Steps

1. Promote follow-up workshops – 5 minutes

Say:
Congratulations! You just completed the first Saving for Change: Formation of Savings Groups workshop! You are prepared to investigate communities and promote and train Savings Groups. In addition, you are prepared to accurately complete animator forms and reports and effectively use key facilitation skills. Because of what you learned, you and your organization can help poor rural communities gain access to basic financial services through self-managed Savings Groups. Beyond providing financial services, you can also help build member’s skills for enhancing their lives. You will help empower as well as finance poor people’s efforts to rise out of poverty.

As we previously discussed, training and coaching replicators and facilitating learning sessions are 2 of the features of Saving for Change that make it distinct from other savings-led services. Saving for Change developed tools and a strategy to ensure that replicators effectively form new Savings Groups. In addition, Saving for Change integrates learning sessions, an added nonfinancial service for members, into Savings Group meetings to build members’ skills. While you were introduced to the Saving for Change replication strategy and learning sessions during this workshop, your participation in future workshops will prepare you to deliver the entire Saving for Change package.
Optional: If you have additional information and/or pamphlets about future workshops and follow-up technical assistance, distribute it to the trainees after the workshop.

2. Address remaining questions – 20 minutes

Say:
You asked questions at the beginning of the workshop that we posted on the wall under 3 categories: Investigation, Promotion and Training (point to the Steps to Form Savings Groups Cards and the trainee question cards posted underneath them).

Let us see if your questions were answered. If not, we will answer your questions now.

Read each trainee question card 1 at a time and ask trainees to respond until all questions are answered. Then ask:

➢ What questions do you still have?

Respond to all trainees’ remaining questions.

3. Have trainees share memory, skill or quality gained – 10 minutes

Say:
I am going to take away some very happy memories from this learning journey with you. You were an amazing group.

At the beginning of the workshop, you identified up to 4 qualities or skills that you wanted to improve to become a successful animator. Some of the activities and experiences from this workshop may have helped you to improve some of these qualities and skills. Take some time to think about all of your experiences during this workshop and, while you are thinking, complete these sentences (post the flip chart and read it aloud):

<table>
<thead>
<tr>
<th>Workshop Experience</th>
</tr>
</thead>
<tbody>
<tr>
<td>I learned better ________ skills because ….</td>
</tr>
<tr>
<td>I learned to be more ________ qualities because….</td>
</tr>
<tr>
<td>My favorite time during this workshop was….</td>
</tr>
</tbody>
</table>

Say:
You can use your Animator Qualities and Skills handout if you need help remembering.

After a few minutes, say:
I invite anyone to share by completing any of these 3 sentences!

After most trainees share, say:
Thank you all once again! I learned a lot with you this week and you all made great contributions to this learning journey.
4. **Conduct workshop evaluation – 20 minutes**

*Distribute the Workshop Evaluation handout to each trainee and say:*

Please help us to improve this workshop for you and others in the future. Take about 15 minutes to fill out this Workshop Evaluation.

*After about 15 minutes, invite anyone who is done to give you their evaluation. Thank the group once again and close the workshop. Ask trainees who did not finish the evaluation to complete and give it to you before they leave.*
**Workshop Evaluation**

Please provide feedback on the workshop so that we can improve it for you and others in the future. This evaluation focuses on the content and logistics of the workshop as well as the trainer’s performance.

For each statement, place a checkmark in 1 of the boxes to indicate whether you “strongly agree,” “agree,” “disagree” or “strongly disagree.”

**TRAINEER**

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. The trainer of the workshop was well-prepared.</td>
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<td>2. The trainer was knowledgeable about the topics presented.</td>
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<td>3. The trainer presented the information and activities clearly.</td>
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<td>4. The trainer introduced and summarized each activity.</td>
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<tr>
<td>5. The trainer was effective in encouraging participation from the trainees.</td>
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<tr>
<td>6. The trainer’s behavior during this workshop demonstrated the principles of affirmation and respect.</td>
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<tr>
<td>7. The trainer encouraged us to apply our own experience and knowledge to the topics presented in the workshop.</td>
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<tr>
<td>8. The activities the trainer used during this workshop helped us absorb new information and practice skills.</td>
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<td>9. The trainer managed the time well.</td>
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</tbody>
</table>

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

________________________________________________________________________

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________________________________________________________________________
WORKSHOP CONTENT

This workshop was successful in improving my ability to:

<table>
<thead>
<tr>
<th></th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Understand how <em>Saving for Change</em> helps my organization achieve its mission.</td>
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<tr>
<td>2. Investigate communities to form Savings Groups.</td>
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<tr>
<td>3. Promote the formation of Savings Groups in communities.</td>
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<tr>
<td>4. Organize and train Savings Groups.</td>
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<td>5. Identify replicators.</td>
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<td>6. Accurately complete animator forms and reports.</td>
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<td>7. Recognize the difference between flexible and fixed Savings Group Rules.</td>
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<td>8. Facilitate participatory group decision-making.</td>
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<td>9. Understand the impact of demonstrating respect, encouraging participation, applying useful content and giving affirmation when forming Savings Groups.</td>
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<td>10. Use group work to encourage participation.</td>
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<tr>
<td>11. Recognize the difference between open, closed and forced questions and use open questions to encourage participation in discussions.</td>
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<tr>
<td>12. Understand the benefits of replication and learning sessions.</td>
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</table>

If you disagreed or strongly disagreed with any of the above items, please advise us on what we could do differently.

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### LOGISTICS AND MATERIALS

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

➢ How could we have improved the logistics of the training?

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________________________________________________________________________

________________________________________________________________________

**OPEN QUESTIONS**

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

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

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

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

Thank you