World Vision

S4T

Savings for Transformation

Field Guide

World Vision is a Christian relief, development and advocacy organisation dedicated to working with children, families and communities to overcome poverty and injustice. Inspired by our Christian values, we are dedicated to working with the world's most vulnerable people. We serve all people regardless of religion, race, ethnicity or gender.

Illustrations: Shane McGrath

Acknowledgements

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Introduction

We are living in a world in which many children who are born poor will die poor. The World Bank estimates that 767 million people, one in 10 people in the world, live in extreme poverty on less than US$1.90 per day. Children under age 13 make up half of all the extreme poor (about 385 million children and young people)[1].

The manifestations of poverty on children include hunger and malnutrition, limited access to education and other basic services, social discrimination and exclusion as well as the lack of participation in decision-making. Children living in poverty are also the most exposed to forms of violence such as early and forced marriages, child labour and trafficking.

Given the multidimensional causes of poverty, it follows that solutions are equally complex and interlinked and must ensure that growth is inclusive to provide sustainable jobs and promote equality. Ultimately we aim to work towards World Vision's (WV) commitment to Sustainable Development Goal 1: End poverty in all its forms everywhere.

Ending intergenerational cycles of poverty is therefore at the heart of WV's approach to lifting the most vulnerable families out of poverty for good. Our work addresses the underlying drivers of child poverty, food and nutrition insecurity, unjust market systems, lack of access to financial services and vulnerability to climate change and disaster risk.

WV's integrated and tailored pathway out of extreme poverty focuses on equipping families with the knowledge, skills, and resources to ensure:

- Children are well nourished and free from hunger
- Families with children have adequate and resilient livelihoods, income & assets
- Families & children have reasons and resources to be in school
- Adolescents develop hope and skills for a productive future

Savings for Transformation (S4T) plays an important role in this pathway. By introducing S4T groups into communities, World Vision facilitates a sustainable platform for families to access savings and small loans. S4T builds resilience by enabling community members to develop skills and access to funds to cope with household emergencies, learn long-term coping strategies, focus on the health, nutrition and education of their children and invest in their own livelihoods. These groups become important social safety nets to their members, creating a greater sense of empowerment and trust within communities. The World Vision S4T model tries to connect the most vulnerable and marginalised individuals and households in the community to groups, providing accessibility and inclusion to women, people with disabilities and others often left behind.

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1. World Bank. 2016. Poverty and Shared Prosperity 2016: Taking on Inequality. Washington, DC: World Bank. doi:10.1596/978-1-4648-0958-3.

To date, WV has established 22,822 S4T groups in 20 countries, with 418,921 active members with almost US$13 million in current savings[2].

Notes to the user

The S4T Field Guide has been developed for staff supporting the implementation of S4T activities including Supervisors, Facilitators, Monitoring & Evaluation (M&E) staff, Community Agents and Partners. Users will find detailed instruction and resources to create self-selected, independent groups, facilitate training and provide support to propel groups to success and sustainability. Information is provided in order of use, from consideration of S4T within programming, to design, through implementation and concluding with an overarching FAQ section that can be referenced throughout your work with S4T.

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2. http://www.thesavix.org/analysis as of 2017-08-17

Acronyms

ADP	Area Development Programme
AP	Area Programme
BSL	Building Secure Livelihoods
CAY	Children, Adolescents or Youth
CBO	Community-Based Organisation
CESP	Community Engagement Sponsorship Program
CFRS	Community Feedback and Response System
CA	Community Agent
CVCA	Community Vulnerability Capacity Assessment
CWB	Child Well-being
DIP	Detailed Implementation Plan
DPA	Development Programme Area
DPO	Disabled Persons Organisation
FSP	Financial Service Providers
FFSP	Formal Financial Service Providers
FAO	Food and Agriculture Organisation
GBV	Gender-Based Violence
GECAAR	Good Enough Context Analysis
HH	Household
HHS	Household Survey
LVCD	Local Value Chain Development
MIS	Management Information System
MFI	Microfinance Institution
MNO	Mobile Network Operator
NO	National Office
NGO	Non-Governmental Organisation
OVC	Orphans and Vulnerable Children
PLWHA	People Living with HIV and AIDS
PPI	Progress out of Poverty Index
PWD	Persons with Disabilities
RC	Registered Child
S4T	Savings for Transformation
SAFI	Sustainable Access to Financial Services for Investment
SAVIX	Savings Groups Information Exchange
SBT	Sponsorship Basic Training
SILC	Savings and Internal Lending Communities
SMPS	Sponsorship Minimum Programme Standard
STRIVE	Supporting Transformation by Reducing Insecurity and Vulnerability with Economic Strengthening
SDG	Sustainable Development Goal
TP	Technical Programme
UPG	Ultra Poor Graduation
VFI	VisionFund International
VSL	Village Savings and Loan (Associates)
VSLA	Village Savings and Loan Associations
WV	World Vision

Section1: Key considerations

Section 1: Key considerations

This section includes the S4T Pathway of Change, S4T Step-by-Step Guide and the S4T minimum standards which present the starting point for a National Office (NO) or Emergency Response team to analyse whether to begin implementation of S4T.

Key considerations/decision gate

In most development activities, we are making net material contributions and the risk is ours. When we are mobilising local capital from the communities we serve, and from the poorest in those communities, we have a duty to ensure that it is done with great care. It is not our money and we should not take undue risks. The platform upon which S4T is built has been tested, adapted and proven to work if we provide dedicated, trained staff who are supported to follow the methodology consistently and without undue risks. When done according to the guidance, S4T can have a positive effect on livelihoods and on household assets, nutrition, access to health services, school attendance, income generating activities, social status and civic action. In other words, S4T programming brings tremendous benefits to communities when implemented properly.

The Step-by-Step Guide and the S4T minimum standards present the starting point for a National Office (NO) or Emergency Response team analysing whether to begin implementation of S4T.

Pathway of Change

In designing successful humanitarian and development programmes, beginning with the goal, or end result, in mind, can provide a foundational base. The S4T Pathway of Change can be used as a reference point for staff to reflect on throughout the life of the project, including use in learning events and when discussing with partners and other stakeholders.

S4T (Savings for Transformation): Pathway of Change

| Goal | Increased economic capacity of parents and caregivers to provide well for their children |

| HH Level Change | Improved Food and Nutrition Security | Increased HH resilience to shocks and stresses | Established income diversity and security | Increased hope for the future |

| | Increased HH level access to food, income, systems, safety nets and knowledge helps ensure parents meet children's health, nutrition, education and social needs. | Households are resilient to shocks and stresses as food, income and nutrition security, inclusion in community and social capital grows. | HH experience increased joint decision making on financial, maternal health, child health and nutrition decisions as financial literacy grows. | Children experience God's love and protection when there is hope for a future beyond poverty. |

| Change Levers | Capacity | Access | Productivity | Household Influence |

| | Knowledge Skills Behaviours Attitudes Inclusion Social Capital Self-Confidence Conviction Personal Development Group Solidarity | Resources Markets Services Inputs | Income Yields | Income HH Decision Making Community Voice |

Action Research

Enabling Environment - More positive and enabling attitudes, behaviours, social norms, policies, systems and institutions

Step-by-Step Guide

Step-by-Step Guide

https://www.wvcentral.org/community/RL/Pages/SavingsGroups.aspx

This S4T Step-by-Step Guide sets out the process steps and timeframe for implementation of S4T, including:

- Making a Go/No-Go decision
- Planning, Staffing and Training
- Certifying and Working with Community Agents
- Preparing, Promoting and Supporting S4T groups
- Monitoring, Evaluation and MIS Reporting

World Vision S4T minimum standards

The following 14 S4T Minimum Standards Handbook aim to enhance S4T programming. All staff implementing S4T should use and promote these minimum standards to ensure quality S4T implementation.

1. Each NO must meet all minimum standards including staffing requirements, which includes full-time, dedicated staff as defined in the S4T Staffing Guidelines section of the S4T Field Guide.
2. S4T standardised model, training program, M&E, and Group Readiness/Quality Check tool must be used, including quality data input and sharing in SAVIX.
3. Groups are autonomous and self-managing, with between 15-25 members (*in areas with population density of less than three per square kilometre, group size can drop to a minimum of 10 members*).
4. Groups are made up of a General Assembly and a democratically elected Management Committee (at the start of every cycle).
5. Groups are self-selective, with attention given to invite the most vulnerable in the community to initial meetings during group formation for inclusion opportunities.
6. Groups must agree on a constitution which provides a framework for governance, dispute resolution and disciplinary action, and specifies how the group's funds (Loan Fund and Social Fund) will be managed. Individuals within each group should feel empowered to make individual decisions about whether or not to borrow.
7. Groups are trained and supervised over a defined period (no less than 36 weeks to 52 weeks maximum) by Facilitators (paid by WV or partner programme staff) or Community Agents (paid by the groups).
8. Groups meet on a regular basis, at intervals that they select (ideally weekly during the first cycle).
9. All transactions are carried out at meetings in front of the group, to ensure transparency and accountability.
10. Group members contribute in the form of shared contributions. The value of one share is set by the group to allow the poorest members to reliably and regularly pay and may be revised at the beginning of each new cycle.
11. The group sets loan terms, not to exceed 90 days and ideally shorter, with the size of the loan linked to the total value of each member's savings (not to exceed three times member savings). For mature groups that meet the S4T health checklist requirement, loan terms can be extended to no more than 180 days.
12. All groups must keep records of all savings, Social Fund and Loan Fund activity with group record books and individual member passbooks, and money locked in a three-lock cashbox between meetings or in compliance with digital savings options detailed in the S4T Field Guide.
13. The cycle of savings and lending is time bound. Members agree to save and to borrow from the accumulated savings of the group for a set period (nine to 12 months), with fund distribution (share-out) at least once each year.
14. No asset transfers, including start-up kits, will be made to S4T groups without a repayment plan in place.

Section 2: Planning for S4T
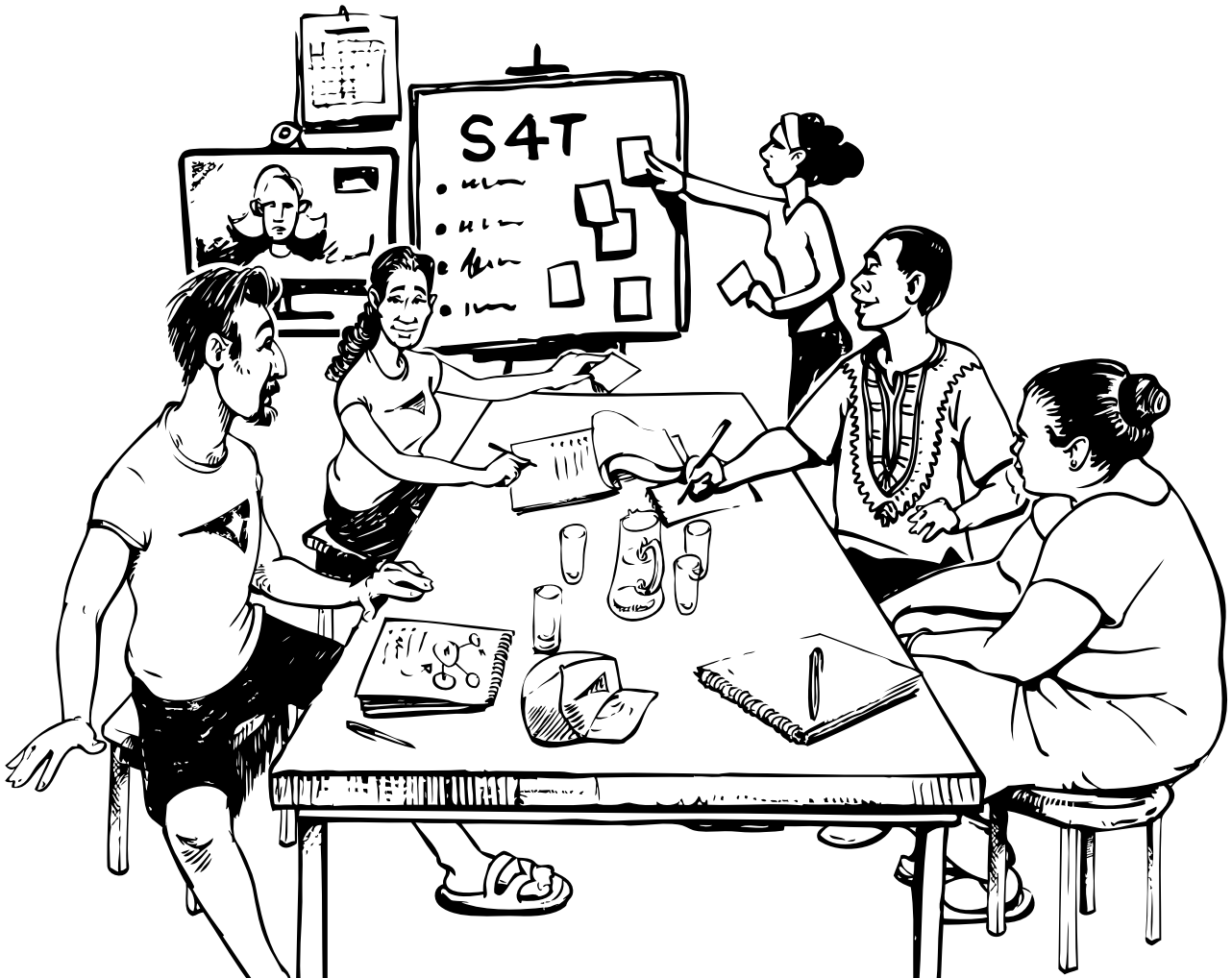
Section 2: Planning for S4T

This section includes a range of tools and guidance to support your planning for S4T implementation. These include the following:

- A 4Ws tool to help identify needs and gaps
- Guidance on ensuring S4T programming is inclusive
- Targeting criteria and methodologies
- Tools to support budgeting for S4T

S4T M&E Tools 4Ws Gap Assessment

https://www.wvcentral. org/community/RL/Pages/ SavingsGroups.aspx

Assessments

Before beginning any new programming, it is highly advisable that you conduct the proper assessments to understand who is working in the area, what needs are already covered and what gaps might remain.

Gender: engaging men and women

Social norms about gender roles and violence can influence the risk of experiencing gender-based violence (GBV) and reduced voice in important household decision making. Based on global lessons learned, S4T groups can be adapted to act as platforms for improving women's economic status, decision making power, and ability to control productive resources for their well-being and that of their households[3]. Engaging men can increase the likelihood of success. Rather than considering men only as potential perpetrators of violence, programmes should leverage men's influence as critical decision makers and potential agents of change, as well as recognise men's susceptibility to violence themselves. Facilitation of dialogue within S4T groups serves as an experience-sharing forum on intra-household gender issues such as division of labour (fetching of water, cooking, and child care) and decision-making, including management of finances. Inclusion of men and women together in these discussions can address norms, attitudes, and relationship dynamics in a safe, comfortable space[4]. Where collective meetings aren't possible, men's groups and women's groups can include complementary discussion topics to foster continued dialogue between men and women outside of groups. Each context brings a different dimension of social norms about gender roles, so careful attention must be paid in programme design and in ongoing monitoring and evaluation with a focus on changes in household labour distributions, household power relations, potential increases in GBV, and negative changes in attitudes and beliefs towards others. When possible, consider partnering with gender-focused organisations to bring additional discussions and trainings to S4T groups.

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3. Gender-based Violence Prevention: Lessons from World Bank Impact Evaluations, April 30, 2014, Sveinung Kiplesund and Matthew Morton
4. Empowering Women through Savings Groups: A Study from the Wellness and Agriculture for Life Advancement (WALA) Program, Final Report 2014, Dr. Marie-Katarine Waller

Disability: intentional inclusion

Of the world's seven billion people, 15 per cent have a disability – that means over one billion people face the challenges of disability every day. People with disabilities exist in every society and play an important role in everyday life, bringing diversity and abilities to their communities. Eighty per cent of people with disabilities live in developing countries. Often this means they are confronted with a severe lack of access to education, health care, employment, decision-making power and participation in community life. In many communities, these struggles are compounded by discrimination, social exclusion and human rights abuses[5]. S4T gives opportunity for these members of the community to engage in meaningful interaction, gain access to resources and contribute meaningfully to household resilience. Every effort should be made to increase access and intentionally include all vulnerable members of the community in the S4T opportunity.

Targeting S4T: including the most vulnerable

The following information about targeting criteria and methodologies will help you identify your S4T target groups.

Targeting - Who?

1. **Geographical targeting criteria**
   - Extremely poor areas with high poverty index
   - Areas where other agencies are not implementing similar programmes
   - Areas that are relatively secure

2. **Community targeting criteria**
   - Communities identified as extremely poor[6], in need, least developed or marginalised
   - Communities that do not qualify for microfinance or have limited access to formal financial services
   - Ethnic minority and/or refugee communities
   - Communities affected by and/or recovering from emergency or humanitarian disaster

3. **Household targeting criteria**
   - Extremely-poor households living below the poverty line
   - Most vulnerable households
   - Households with vulnerable children or supporting orphans and vulnerable children (OVC)

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5. Addressing Poverty through Disability Inclusive Development; https://www.cbm.org.au/documents/FactSheets/
CBM%20IP%20Case%20Studies/CBM%20IP%20Case%20Study%20Brochure_PDF%20version.pdf
6. The World Bank defines "extreme poverty" as living on less than $1.90 per person per day.

- Households with members with chronic illnesses such as HIV and AIDS
- Households with members with mental or physical disabilities
- Households with registered children (RC)
- Women (especially female-headed households)
- Single-headed households

Where S4T groups are promoted among existing programme beneficiaries, project staff must emphasise that participation in an S4T group is completely voluntary and not contingent upon any benefits provided by other WV projects, VisionFund International (VFI) or other interventions (especially relevant when S4T is being implemented as a component of a broader project). If not properly communicated, disinterested individuals may join a group with false expectations and negatively affect the entire group. S4T Facilitators should not interfere with members' self-selection but should support voluntary participation and member self-selection and discourage discriminatory exclusions such as persons with disabilities (PWD) and even exclusion of men or women. It is equally important to discourage people from joining multiple S4T or other savings groups, both within WV and with other organisations.

Gender statistics have shown that there is a higher percentage of female S4T group members than male, leading to considerations to intentionally influence male members to join. It is important to remember that a fundamental principle of all S4T groups is that members self-select their other members. To promote the formation of more groups with men, the most vulnerable and, in some contexts, women, S4T Facilitators should be deliberate in their work to include all people in initial community meetings and to highlight the advantages of S4T group membership that would be of most interest to each of these groups. Consider location and times of meetings so that they are accessible and convenient to attend for men, women, PWDs and other vulnerable people in the community, and encourage word-of-mouth recommendations from others in the targeted group with credible experiences as S4T group members. Be deliberate in including those often not invited to community meetings and ask others in the community if they are aware of anyone who may need assistance getting to a meeting. When considering gender inclusion, remember that male members can help to improve joint household decision making and child nutrition through gender dialogue.

Targeting - How?

Geographical and community targeting

- Progress out of poverty index (PPI)
- Who is doing what where matrix
- Secondary data review
- Good enough context analysis (GECAAR)

Household targeting

- Wealth ranking and Community Vulnerability Capacity Assessment (CVCA)
- Sponsorship data
- Child protection data

Budgeting for S4T

ADP and NO level budgets are included here to get you started.

Provision of S4T start-up kits

Each S4T Group will build their start-up kit during their initial training. All kits should include the following:

- Three good quality padlocks, each with two keys
- Lockable cash box, preferably metal, that is large enough to hold the following items, but also easily carried:

  - ☐ 25 passbooks
  - ☐ 25 member number cards
  - ☐ Rubber stamp
  - ☐ Rubber stamp ink pad
  - ☐ Ruler
  - ☐ Two ballpoint pens
  - ☐ Calculator
  - ☐ Two plastic bowls, at least 30 cm in diameter and at least 15 cm deep, of different colours
  - ☐ Three fabric money-bags, with draw strings: one for the Social Fund, one for the Loan Fund and one to hold the daily savings tokens
  - ☐ 60 coloured metal washers (slot-savings tokens) at least 3 cm in diameter
  - ☐ A notebook to serve as the group's ledger

To ensure the highest rates of sustainability in S4T programming, no asset transfers, including start-up kits, should be given to S4T groups. In contexts without functioning markets or with extreme levels of poverty it may be necessary to facilitate access to kits with an agreement for repayment no later than the first share-out. When lockable cash boxes are not readily available, facilitate partnerships with local welders or other trades people, or consider linking with technical schools or youth groups that have access to metal fabrication for an income generating and skill building activity. Some programmes have even partnered with local sewing groups to create bags for easy, inconspicuous transport of the box to and from meetings.

Section 3: Monitoring, MIS reporting, evaluating and learning

Section 3: Monitoring, MIS reporting, evaluating and learning

This section includes the information and tools needed to create a solid base of information from which you can know that you're reaching the target you have identified, guide your work forward in a systematic process, and have proper evidence to evaluate the work you're doing. Periodic, scheduled learning events can bring your team, partners, and community agents together to understand lessons learned and to build best practices that can be shared with future teams in your NO and with WV colleagues across the partnership. With evidence, you can build a story that donors will want to hear to consider providing additional funding to help you grow to reach new communities. It all begins here.

4Ws/Gap Assessment

S4T M&E Tools 4Ws Gap Assessment

https://www.wvcentral.org/community/RL/Pages/SavingsGroups.aspx

Get started by making sure that S4T groups are needed in the area you're considering with the 4Ws Assessment tool.

Targeting

See **Targeting S4T – including the most vulnerable** section above for details.

Detailed Implementation Plan (DIP)

S4T M&E Tools - DIP

https://www.wvcentral.org/community/RL/Pages/SavingsGroups.aspx

A one-year DIP for use is here.

M&E Plan (including indicators)

S4T M&E Tools - M&E Plan

https://www.wvcentral.org/community/RL/Pages/SavingsGroups.aspx

The S4T log frame with indicators and tools are here.

LEAP 3

In programming with sponsorship funding, S4T should be intentionally integrated with Community Engagement Sponsorship Programme (CESP) and Sponsorship Minimum Programme Standards (SMPS). Best practices include:
- Through the Development Programme Approach (DPA) process, mature S4T groups can be integrated with other sectors.
- If interested, S4T group members can be trained on child protection issues, referral options and feedback mechanism.

SAVIX

SAVIX (Savings Groups Information Exchange)[7] is a reporting system that provides standardised reports on more than 958 savings programmes worldwide. WV is one of 26 organisations that together report a current total of about 5.68 million members in about 255,000 groups in 44 countries. Results are updated daily through the online SAVIX MIS. The aim of the site is to increase awareness of S4T scale, facilitate analysis and improve operational practice by comparing project performance and reporting on long-term research findings. As a tool, SAVIX is a critical component of monitoring, assessing and analysing our work, so your use of the system is crucial to WV's S4T work globally.

To get you started, the Smartphone App Setup Guide and the Set up, Data Entry Details and Reporting Guide are here.

For additional information and assistance, Frank Tembo is the SAVIX point of contact for WV. E-mail: frank_tembo@wvi.org | Skype: frank.d.tembo

S4T Assessment Form

The S4T Assessment Form can provide the basis for your base line survey. The information is provided so that a proper impact evaluation can be done at the end of the project. Refer to WV Leap 3 guidance for a Sample Size Calculator and consider using the recommended 95% Confidence Interval (CI).

S4T Group Readiness/Quality Check

The S4T Quality Check is also known as the Readiness Checklist. It helps to identify the health of each group, and is a critical tool to help understand when a group is or is not ready to be linked to other programmes or services.

Progress out of Poverty (PPI)

The Progress out of Poverty Index® (PPI®) is a simple, statistically-sound poverty measurement tool that helps identify the likelihood a household is living below the poverty line. S4T can use the PPI to help target poor households by identifying households' poverty profiles; and track changes in S4T programme participants' poverty rates over time.

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7. SAVIX was created and is powered by VSL Associates, Inc. with funding by The Bill and Melinda Gates Foundation

S4T Community Feedback and Response System (CFRS)

A CFRS will be slightly different in every programme. The CFRS guide will take you through the core features of a community feedback and response system. It also highlights the decisions that need to be made with staff, partners and communities. The guide refers to tools and resources that can help you make collaborative decisions about what a CFRS will look like in your S4T programme. CFRS works best when it is built into the design, or redesign, of a project. Find the guide here.

Annual learning events

Annual learning events are an opportunity for S4T Facilitators and CAs to come together to share learnings from the field. It is the responsibility of Cluster/Zonal Livelihoods Specialists to ensure these events take place, however they can be facilitated by any staff member. This can be an excellent development opportunity with an agenda that includes (but is not limited to):

- Capturing and sharing learning from the field with a written report
- Furthering understanding of S4T programming knowledge needed
- Delving deeply into topics that are timely and relevant to all staff
- Developing skills that will enable S4T Facilitators to perform their role more effectively (e.g., facilitation skills, coaching skills, understanding group dynamics, etc.)

Section 4: Staffing S4T

Section 4: Staffing S4T

This section provides guidance on staffing S4T, including guidance on staffing structure, staff roles and responsibilities and staff competencies to ensure effective implementation. Example staff job descriptions and competency standards are also included in this section.

Staffing structure

The following staffing structure is required for the implementation of S4T programming.

Global Centre	Staff	Role/responsibilities	Remarks
National Office level	National Level – Technical Programme Manager	Lead/advisor	Should be the lead for MIS administration or can delegate to DM&E (either livelihoods specific DME staff or generalist DME staff)
Zonal or Cluster level	Livelihoods Specialist/ Technical Specialist/ Coordinator or Supervisor	Supervisor/specialist who coordinates S4T groups programming in the zone or cluster – including leading implementation, building programme capacity, supervising and monitoring implementation	WV Staff
Area Programme level	Livelihoods Officer/ Livelihoods Development Facilitator (Also known as Facilitator/S4T Facilitator/S4T Trainer depending on the context – S4T Facilitator or Facilitator is used in this Guide)	Promoting and mobilising S4T groups; training S4T groups; monitoring and supporting S4T groups; identifying, recruiting, training and supervising CAs	WV staff
Community level	At community level within the area programme – Community Agent	Promoting and mobilising S4T groups; training S4T groups; monitoring and supporting S4T groups	Not WV staff

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Roles, competencies and functions

Staff competencies and job descriptions

Use the staff competency and job description documents embedded here to best understand how to staff your S4T programme for best success.

Standard staffing

Where S4T programming is being implemented, a full-time, dedicated S4T training is required based on the number of (new and ongoing) S4T groups active within the programme area.

This table provides guidance for the number of groups each S4T Facilitator can manage each year, in each type of population density:

Population	New groups	Old groups	Total
Densely Populated (Example: Bangladesh) 1 S4T Facilitator	15 S4T Groups/Year	• 30 S4T Groups/Year • 1 CA= 8 S4T Groups	45
Average Population Density (Example: Kenya or Zambia) 1 S4T Facilitator	10 S4T Groups/Year	• 30 S4T Groups/Year • 1 CA =6 S4T Groups	40
Sparse (Population & geographical areas, (Example: Mongolia) 1 S4T Facilitator	8 S4T Groups/Year	• 30 S4T Groups/Year • 1 CA = 4 S4T Groups	38

Staffing for emergency programmes

In case of emergency programming outside the Area Programme (AP), there should be a S4T Facilitator and CAs dedicated to S4T programming.

Staffing for SAVIX administration

The MIS SAVIX project administrator can be the Facilitator, but where there is DM&E or data entry personnel at AP level, they take up that role.

- If you have a generalist DF it is not feasible that they should be the MIS SAVIX project administrator.
- For cost saving, AP should have MIS schedules so that a temp can be employed.

Staffing with Community Agents

Please see section on CAs.

S4T training and supervision schedule

S4T Training and Supervision Schedule			
Preparatory	**Intensive Phase**	**Development Phase**	**Maturity Phase**
A	1 2 3 4 5 6 7 8 PC	PC	9
1-2 Weeks	1 week 2 3 4 5 6 7 8 9 10 11 12	13 14 15 16 17 18 19 20 21 22 23 24	26 28 30 32 34 36 38 40 42 44 46 48 50
	3 Months	3 Months	6 Months

A Community meetings		**1** Groups and Leadership	**4** Managing S4T meetings	**7** Taking out loans	
PC Phase change. **Attended by Supervisor**		**2** Social Fund, Savings and Loans	**5** Purchasing Shares	**8** Making Loan Repayments	
Supervision: no training module		**3** Developing a S4T Constitution	**6** Daily Savings	**9** Distribution of Savings **Attended by Supervisor**	

Section 5: Staff development for S4T
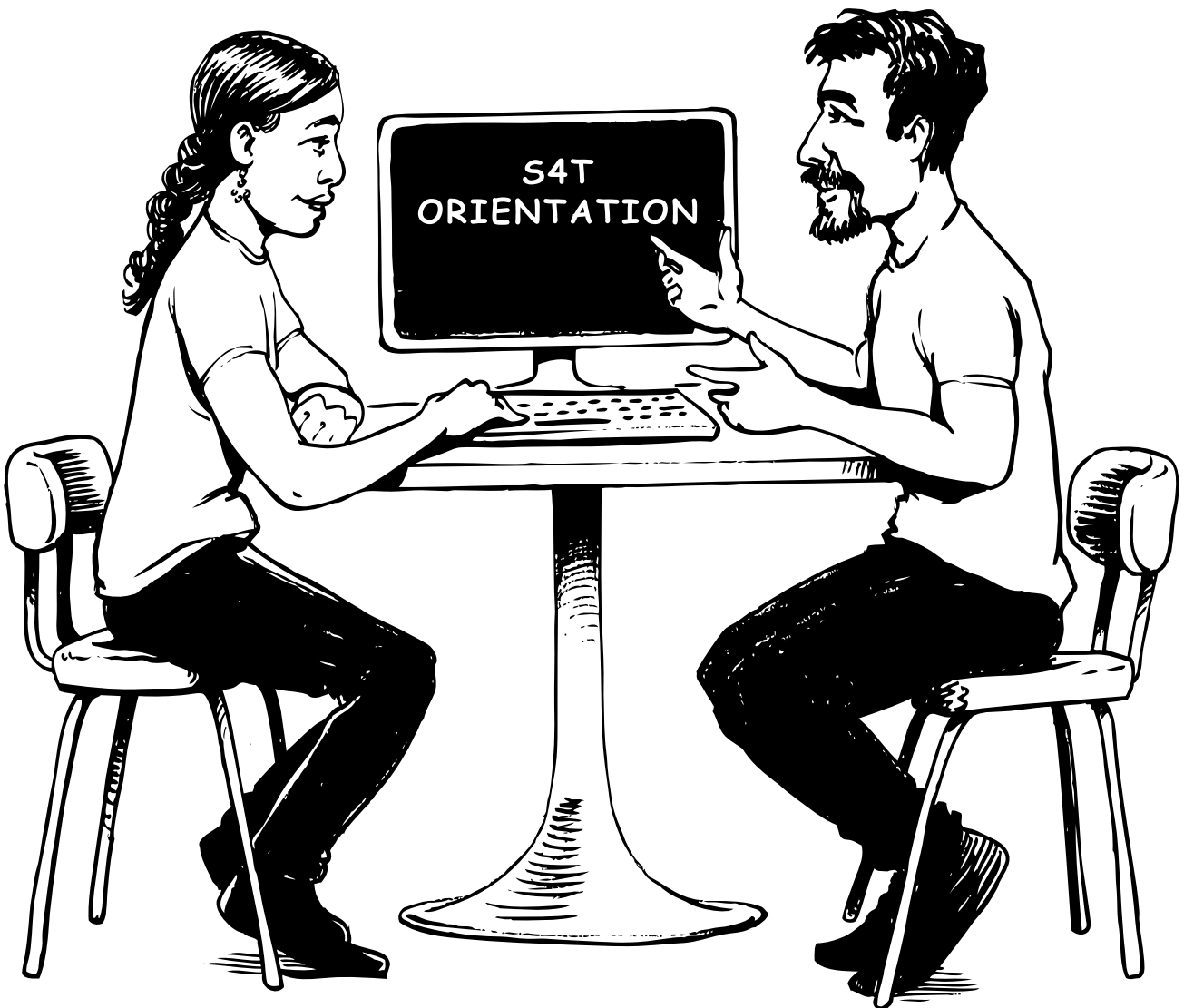
Section 5: Staff development for S4T

This section provides guidance on staff development to help ensure staff have the competencies (skills, knowledge, attitudes and behaviours) that will enable them to perform effectively in their S4T roles. The section describes a recommended staff learning pathway which includes three components: Staff S4T orientation and initial skills training; ongoing S4T Facilitator competency strengthening; and professional development for experienced S4T implementers.

The S4T staff learning pathway

The S4T staff learning pathway provides a stepped solution to building staff capacity over time. The learning pathway supports the capacity building needs of S4T Facilitators and Cluster/Zonal Livelihoods Specialists who lead the implementation of S4T in programme areas.

S4T staff can enter the learning pathway at different points depending on their level of experience, skills and knowledge. This will be determined by the competency self-assessment and individual development plan completed as part of the orientation process and/or as part of the performance review process.

The key components of the S4T learning pathway are outlined below:
- Component 1: Staff S4T Orientation and Initial Skills Training
- Component 2: Ongoing S4T Facilitator Competency Strengthening
- Component 3: Professional Development for Experienced S4T Implementers

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S4T learning pathway overview

Component 1: Staff S4T Orientation and Initial Skills Training		
Activity	**Target group**	**Duration**
• Supervisor-led and online orientation (including SAVIX) • Field exposure visits • Mentoring with existing S4T Facilitator • eWorkshop: Promote and Support S4T Groups in the Community • Ongoing mentoring and supervision • Participation in an S4T practitioner learning event	New S4T Facilitators	3-4 months
Component 2: Ongoing S4T Facilitator Competency Strengthening		
Activity	**Target group**	**Duration**
• Ongoing mentoring and supervision • Supervision and support -of a CA • S4T eWorkshop: Build Capacity to Deliver S4T Programming • Co-facilitation of an S4T practitioner learning event	Practising S4T Facilitators	Up to 18 months
Component 3: Professional Development for Experienced S4T Implementers		
Activity	**Target group**	**Duration**
• Mentoring in-coming S4T Facilitators • Facilitation or co-facilitation of an S4T Training of Facilitators • S4T eWorkshop: Lead S4T Programming • Leading S4T practitioner learning event	Experienced and competent S4T Facilitators or Livelihoods Specialists	Various

Staff S4T orientation and initial skills training

The S4T orientation introduces staff members to the S4T project model and provides an overview of their roles and responsibilities. It lays a foundation for S4T Facilitators to perform effectively in their roles. Staff S4T orientation is the responsibility of the Cluster/Zonal Livelihoods Specialist.

The S4T orientation programme includes: supervision meetings, mentoring, and exposure visits, as well as the initial S4T online orientation and S4T Facilitator skills training.

S4T supervision (1-4 months)

Supervision of a S4T Facilitator begins the day they start in their role as S4T Facilitator and continues until that S4T Facilitator moves into a new position

or leaves the organisation. Supervision of S4T Facilitators is the responsibility of the Cluster/Zonal Livelihoods Specialist.

During the initial supervision meetings, the supervisor should:

- Provide an overview of orientation and initial training activities
- Provide an overview of the history of S4T programming within the cluster or zone
- Explain how S4T programming sits within the broader livelihoods sector approach
- Review the S4T Facilitator role description with the S4T Facilitator
- Guide the S4T Facilitator to complete competency self-assessment and discuss their development plan
- Provide access to S4T Handbook and related resources
- Provide access to the S4T online orientation through WV's eCampus
- Set up a date for the new S4T Facilitator to participate in the initial skills training
- Set up regular meetings over the three-month duration of orientation

S4T mentoring (1-4 months)

Mentoring is a key element of the S4T learning pathway for new and less experienced S4T Facilitators. S4T mentors support S4T Facilitators to perform effectively in their job. The role of the S4T mentor is to:

- Build S4T Facilitator's confidence/self-esteem
- Share understanding of the organisation and S4T
- Teach and develop specific skills (i.e., through coaching and feedback)
- Guide S4T Facilitators through challenging situations
- Challenge assumptions when appropriate

S4T mentors are experienced S4T Facilitators who consistently perform to a high standard in Promoting and Mobilising S4T Groups. Typically, mentors are looking for opportunities to further develop themselves within their current role and have a natural tendency towards building the capacity of others. Mentors are not supervisors but should work alongside supervisors to support the development of the S4T Facilitator. Mentors should be identified by Cluster/Zonal Livelihoods Specialists.

It is recommended that the mentor and S4T Facilitator meet twice each month during orientation.

Exposure visits (within first 4 months)

During the orientation period, S4T Facilitators should observe experienced S4T Facilitators (preferably their mentor) as they promote and train S4T groups in the community. The S4T Facilitator should observe at least one community meeting, as well as at least two S4T training modules. During

this training, the S4T Facilitator should undertake tasks such as monitoring activities, or preparing logistics and resources. With each visit, the S4T Facilitator should have an opportunity to facilitate parts of the training so that she/he can practice and receive feedback.

To organise exposure visits we recommend:

- The S4T Facilitator (where possible) should accompany their mentor on field visits where they can observe their mentor facilitating a community meeting and/or training.
- Before the meeting the mentor and S4T Facilitator should walk through the preparation required. The mentor provides tasks for the S4T Facilitator to do before and during the meeting/training such as data collection, gathering of resources, etc.
- The S4T Facilitator should write down learnings after each exposure visit to reflect on these with their supervisor and/or mentor.

Initial S4T Facilitator skills training

During the S4T orientation period, new and less experienced S4T Facilitators should participate in the initial S4T Facilitator training curriculum, Promote and Support S4T Groups in the community. This can be a 12-week online training based in WV eCampus, or a one week face-to-face training.
By the end of the training, participants will be equipped to:

- Plan for, promote and mobilise S4T programming in the community
- Provide initial training and ongoing support to S4Ts
- Monitor and report on S4T performance
- Identify and support CAs

Promote and support S4T groups in the community: online training

Participants complete the online course while working, allowing them to apply what they are learning and then reflect with the online learning group. The eWorkshops follow a standard schedule, but participants can choose when and how often they log on to complete required tasks within the allocated time. This approach allows for different time zones, travel commitments, and connectivity issues facing global participants whilst also ensuring they move through the activities at the same pace and benefit from being part of an online interactive community learning together.

Promote and support S4T groups in the community: face-to-face training

A face-to-face training course equivalent to the online training will also be available for staff who cannot access online learning. This training must be

delivered by a recognised trainer. Timing of the training will depend of your project needs and trainer availability. Those wanting to run this training should contact the S4T project model champion for resources and advice.

Getting started in the community (4 months)

The recommended S4T Facilitator orientation spans a three- to four-month period (including the initial S4T skills training) at the end of which the Cluster/Zonal Livelihoods Specialist assesses the S4T Facilitator's ability to competently promote and facilitate S4T groups in the community. On completion of this assessment, the S4T Facilitator should be ready to begin the promotion of S4T groups in the local community. At this point, the supervisor should:

- Provide an overview of the communities in which the S4T Facilitator will be working and any important information that will help the S4T Facilitator plan for S4Ts, including important inclusion considerations and any information about other agencies working in the area
- Introduce the S4T Facilitator to local leaders, government representatives, and community-based organisations and help the facilitator to establish relationships with them
- Provide opportunities for the S4T Facilitator to meet and observe existing S4Ts and talk to the members about their experience

Ongoing S4T competency strengthening

Ongoing supervision

After the probation period, supervision should take place between each S4T group training. The purpose of these supervision meetings is to:

- Provide a safe space for S4T Facilitators to reflect on work done and improvements or changes to be made
- Manage staff performance and plan ongoing staff development
- Check how the mentoring relationship is working
- Coach the S4T Facilitator through challenging encounters/situations in a way that increases their problem-solving abilities and builds confidence
- Gather monitoring data
- Help the S4T Facilitators prepare for upcoming training

The supervisor is also required to attend the initial meetings with community leaders during the S4T preparatory phase, first S4T group meeting, the first share-purchase meeting, the two-phase changes, and the share-out meeting.

The role of the supervisor at the initial meeting with community leaders is to lead the meeting and to introduce the S4T Facilitator in a way that builds

confidence in the S4T Facilitator's ability to train and support S4T groups in their community.

The role of the supervisor during the two-phase changes is to observe and provide helpful reflections and feedback to the S4T Facilitator after each meeting in a way that builds her/his confidence and increases learning.

Ongoing S4T mentoring

After the initial three-month orientation period, the mentor and S4T Facilitator meet monthly/as needed until 18 months after the first cycle is complete and the maturity phase has begun.

Annual learning events

Please refer to the "Annual learning events" information in Section 2: Monitoring, MIS reporting, Evaluating and Learning".

Professional development for experienced S4T implementers

NOs can continue to build S4T programme capability by providing ongoing opportunities for competent and experienced S4T Facilitators to consolidate and develop their skills and expertise. This can be done by expanding S4T Facilitators' scope of work, supporting them to take on new responsibilities to increase their span of control and decision-making authority, and to undertake stretch assignments, such as building the capacity of others. Stretch assignments could include:

- Mentoring incoming S4T Facilitators
- Supervising and supporting S4T CAs
- Facilitating or co-facilitating S4T trainings of facilitators
- Leading or facilitating S4T practitioner learning event
- Ongoing mentoring and supervision
- Short-term secondment to another National Office with S4T programming for any of the above

Future training resources for experienced S4T implementers will include:

- Build capacity to deliver S4T programming eWorkshop
- Lead S4T programming eWorkshop

Updates on training opportunities will be announced on the S4T eCampus page.

Section 6: Certifying and working with Community Agents (CAs)

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CAs are an integral part of a sustainable S4T programme. When properly selected and trained, CAs can provide a cost effective way to expand S4T groups as well as an income generating activity for CAs who find success in their role. When combined with the S4T Field Guide, the CA Guide provides the platform needed to successfully integrate CAs into your S4T programme.

CA Guide coming soon

Section 7: Implementing S4T

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This section sets out the schedule of operations for S4T groups and provides a facilitation guide for the three preparatory community meetings (Meetings A, B and C), and the training modules (Training Modules 1-9) that prepare the new S4T group to function independently.

S4T schedule of operations

S4T Groups are trained and supervised by S4T Facilitators over a period of 36 - 52 weeks according to the schedule below. The training and supervision has four phases:

Preparatory phase: In this phase, the S4T Facilitator promotes S4T in the community and mobilises community members to form new groups, by providing general information to prospective S4T members so they can decide whether they want to form a group.

Intensive phase: This phase takes 12 -16 weeks. It starts off with 4 meetings in the first week, and then continues with 6 meetings over the next 10 weeks. During the meetings, the S4T Facilitator trains groups in the S4T methodology using the nine training modules in this section as a guide.

Development phase: This phase takes 12 - 16 weeks. During this time, the S4T Facilitator visits the S4T group during loan meetings only, to provide support and constructive feedback.

Maturity phase: This phase takes 12 -16 weeks. During this time, the S4T Facilitator visits twice: once for light supervision and once to help the S4T prepare for share out and graduation.

These phases are set out in the S4T Training and Supervision Schedule below:

S4T Training and Supervision Schedule

Preparatory	Intensive Phase	Development Phase	Maturity Phase
A	1 2 3 4 5 ▨ 6 ▨ 7 ▨ 8 ▨ PC	PC	9
1-2 Weeks	1 week 2 3 4 5 6 7 8 9 10 11 12	13 14 15 16 17 18 19 20 21 22 23 24	26 28 30 32 34 36 38 40 42 44 46 48 50
	3 Months	3 Months	6 Months

A Community meetings	**1** Groups and Leadership	**4** Managing S4T meetings	**7** Taking out loans
PC Phase change. **Attended by Supervisor**	**2** Social Fund, Savings and Loans	**5** Purchasing Shares	**8** Making Loan Repayments
▨ Supervision: no training module	**3** Developing a S4T Constitution	**6** Daily Savings	**9** Distribution of Savings **Attended by Supervisor**

The S4T Facilitator's supervisor (usually the Zonal/Cluster Livelihoods Specialist) should provide support to the S4T Facilitator during the community meetings (especially with the key community leaders); and should attend the first S4T group meeting, the first savings/share purchase meeting, the two phase-changes, and the share out meeting.

The S4T Facilitator may increase the frequency of visits in the Intensive Phase and may also prolong visiting if additional time is needed to get the S4T group to a position that it can confidently manage share-purchase unaided. The frequency of visits in the development phase need not be increased because they fall on loan taking and repayment meetings.

Preparatory Phase

The S4T Preparatory Phase aims to:

- Gain the support and permission of key community leaders to implement S4T in their community
- Describe to a public gathering how the programme works and how people may get more information
- Provide a detailed description of how an S4T group works, what people must do to participate, and how the S4T Facilitator will support the process

This Preparatory Phase includes three community meetings:

- Meeting A: Orientation of S4T with local leaders and government officials
- Meeting B: Introducing S4T methodology to the community
- Meeting C: Meeting with potential S4T groups

Meeting	Purpose	Participants	Meeting Objectives
A	Gain the permission and support of key community leaders	Key community leaders; S4T facilitator and her/his supervisor	» Introduce VV and partner (if necessary) » Introduce the S4T purpose, goals and process » Gain permission to run S4T in the local area » Gain leaders' agreement and support to organise information meetings with the community
B	Describe to a public gathering how the programme works	Open meeting. Anyone can attend. Usually at a public place like a market, school, church, mosque etc.	» Explain what an S4T group is and how it can help people, who can join an S4T group, the process for joining a group, and how the S4T group works
C	Provide a detailed description of how an S4T group works	Attended only by people who are committed to joining an S4T and who show this by having formed themselves into a group	» Help potential group members understand the qualities that an S4Tgroup member should have » Describe the S4T group training process

Promoting and mobilising S4T: preparation guide

The community meetings are a key step in getting started with S4T. Meeting A is particularly important as this is the meeting in which you will need to gain the understanding, support and permission from community leaders. You may need to run Meeting A more than once to ensure all community leaders have been involved.

When you are promoting S4T during the community meetings, it is important to be prepared so all your sessions go smoothly and you achieve your objectives at each meeting. Below are some guidelines that can be used in preparation of meetings:

1. Identify community leaders

Once you have specified the communities where you will implement S4T and have clearly identified that no other Savings Groups are targeting the community, work with the project team to identify leaders in the community whose permission you need to start implementation.

Community leaders could include: government administrators and line ministries at different levels, local community elders or traditional leaders, and faith leaders, such as pastors or imams. Most important will be to include community level administrators and traditional leaders. These are the people who can help to arrange the public meeting (Meeting B) and who can contact other influential community leaders.

You may need to run Meeting A more than once to ensure that you have spoken to all the vital people in authority and decision-making positions.

2. Work as a partner

As you start to promote S4T in a community, work in partnership with local authorities and leaders. Build positive relationships by being open, honest and transparent in your conversations. Always treat community leaders with respect.

Your aim is to build cooperation and awareness and to educate local authorities and leaders about the value of S4T groups, as well as build confidence in the approach.

Work closely with key internal and external stakeholders to develop an S4T implementation plan that creates a shared understanding of intended outcomes and trusting relationships

3. Use your cultural and contextual knowledge

Use your cultural and contextual knowledge to adjust the way you work with leaders and community members. Always make sure you are portraying

yourself, the organisation and S4T in an appropriate way to the people who you want to influence.

4. Plan for inclusion

Promote S4T groups using messages that are inclusive of vulnerable and marginalised populations and take deliberate actions to reach them and plan for their inclusion.

Identify ahead of time how you will communicate the importance of being inclusive. How will you respectfully ensure all community members, including women and persons with disabilities, are aware of and able to fully participate in the community meetings? What adjustments will you make in your meeting time, location and facilitation of the meetings to ensure everyone can participate fully?

Understanding of the community and potential groups of people that may be excluded is important. Be prepared to ask questions and watch for power dynamics taking place, which is often women and persons with disabilities. Anticipate any issues and identify ways to sensitively overcome these.

5. Know World Vision's work in the community

Understand the nature of WV's and any partners' relationship with the community. Is WV or a partner already working in this community? If so, make sure you know what work is already happening there. Is WV implementing a health and/or nutrition project, or an education project? Are there any RC in the community? Speak to colleagues who are already working there to learn more about the community before you make the first approaches. Also understand if other INGOs or local partners are working in the community and communicate your intentions to them in advance to avoid duplication of efforts and to learn any best practices and lessons learned from their point of view.

6. Reflect and improve

After each meeting, reflect with your mentor or supervisor:

- What went well?
- What didn't go well?
- Is there anything you need to go back over or change for the next time the group meets?

Meeting A: Orientation of S4T with local leaders and government officials

Meeting overview

In this meeting, the S4T Facilitator and their supervisor will meet local leaders and government officials to provide information about S4T programmes, and to gain the permission and support of key leaders to run S4T groups in the local community. This meeting lays the foundation for all the S4T programming that happens locally. We must gain permission from community leaders to run S4T in the areas where they have influence. As we talk with community leaders, it is important to be a respectful guest in their presence, gain their trust and ensure they are informed.

Meeting objectives

- Introduce WV (if necessary)
- Introduce the S4T purpose, goals and process
- Gain permission to run S4T in the local area
- Gain leaders' agreement and support to organise information meetings with the community

Target group

At this stage in the process, government administrators and line ministries at different levels, local community elders or traditional leaders and faith leaders, such as pastors or imams should be informed about the project. With government officials, this will usually start at the district (or its equivalent), and continue downwards from there to the targeted local community. This may take more than one meeting. These are the people who can help to arrange the

public meeting (Meeting B) and who can contact other influential community leaders. This meeting lays the foundation in the community for future success.

Total time allocation

1 hour

Preparation

1. Prepare your meeting using the S4T module preparation guide.

2. Prepare any visual aids you need to help explain S4T to meeting participants. For example, write the S4T purpose and goals and points you would like to cover on a flipchart; draw the S4T nine to 12-month cycle on a flipchart; copy the S4T Meeting A posters.

Meeting A facilitation steps

Meeting A Step 1: Welcome and objectives

Time: 10 minutes

1. Welcome meeting participants and thank them for making the time to attend the meeting.

2. Introduce yourself, explain what WV does, and explain your role; if WV has other programmes in the community, mention these.

3. Invite participants to introduce themselves and say a little about their role in the community.

4. Tell meeting participants that you are here to talk about the new S4T programme that you are hoping to start in the community.

5. Share the points you would like to cover in the meeting:

    a. S4T purpose and goals
    b. The benefits of S4T
    c. The S4T process
    d. The role of the S4T Facilitator
    e. Moving forward

Meeting A Step 2: S4T purpose and goals

Time: 10 minutes

1. Ask meeting participants whether they are familiar with or have participated in any other savings groups programmes. Invite two to three meeting participants to share their experiences.

2. Ask meeting participants (if there are participants who have been involved in savings groups previously): What are the main purpose and goals of savings groups programmes? Take two to three ideas from the group.

RED FLAG: Identify who is leading the other savings group work in the community and speak with them after the meeting ends to confirm that you're targeting different groups.

3. Tell meeting participants: The purpose and goals of the S4T programme are to:

    a. Assist in the formation and conduct of self-selected groups that will include those in the community that don't have access to financial services. Individuals will be intentionally invited to join or form a group and include the most vulnerable households including women and persons with disabilities as fully functioning and equal participants.

    b. Build the capacity of the groups to be able to mobilise savings, use these savings to start a Loan Fund and to create a social fund for relief of members experiencing emergencies.

4. Explain to participants how S4T works:

    a. A self-selected group of 15-25 members regularly save money in a common fund.

    b. The common fund is used for loans, which are borrowed and repaid by members based on a predetermined term and service fee.

    c. Group members also contribute to a social fund that can be drawn on for emergencies.

    d. Groups run their own meetings, make their own decisions about how to run the S4T group, guided by an S4T Facilitator.

    e. All the money in the common fund comes from the group's own savings.

5. Ask leaders if they have any questions or concerns so far, and respond as needed.

Meeting A Step 3: The benefits of S4T

Time: 10 minutes

1. Ask participants: What do you think some of the benefits of an S4T group are? Invite meeting participants to share their ideas, then emphasise the following points:

    a. S4T groups can help increase financial security.

    b. S4T group members can save and borrow flexibly as they need, and they can make a profit on their savings (see Sharia compliant programming before discussing making a profit in areas with members that may be Muslim).

    c. S4T groups are useful for extremely poor people, because there are no problems of high minimum deposit requirements, hidden charges, complicated procedures, or difficulty in accessing loans.

    d.   When members take loans from the fund, they pay a service charge. The service charge is determined by the group, and the income from the service charge is shared out to the group members at the end of the cycle.

    e.   The S4T group's Social Fund can be used to help members in emergencies.

    f.   The S4T group helps build resilience and confidence.

2.   Tell participants: There are more than 3 million people successfully managing their savings groups throughout the world through programmes such as S4T. More than 90% of savings groups succeed and remain together for several years or more.

Meeting A Step 4: The S4T process

Time: 5 minutes

1.   Give meeting participants an overview of the S4T process:

    a.   Community members who are interested after the public community mobilisation meeting will form into S4T groups.

    b.   The S4T Facilitator will train S4T groups to manage their own activities over a cycle of nine to 12 months. An S4T Facilitator will attend most of the group's meetings to train and/or assist them.

    c.   At the end of the cycle, the S4T group will share out their funds and start another cycle if they desire.

    d.   In the second and subsequent cycles the S4T group is independent and manages its own affairs.

2.   Ask leaders if they have any questions or concerns about how S4T works and/or how it benefits community members. Respond as needed.

Meeting A Step 5: The role of the S4T Facilitator

Time: 5 minutes

1.   Tell meeting participants: The role of the S4T Facilitator is to train and mentor S4T groups so they can manage their group's affairs in accordance to the system that WV and others have proven to be successful if followed carefully.

2.   Explain: The S4T Facilitator commits to be reliable and to work with integrity. The S4T Facilitator never handles any money deposited by the group members. She/he does not hold keys, keep the box, enter any details in members' passbooks or become members of the group. These groups belong to their members.

Meeting A Step 6: Moving forward

Time: 15 minutes

1. Ask meeting participants for permission to operate S4T groups in the community and support to promote S4T groups to community members.

2. Ask meeting participants to support you to set up a public community mobilisation meeting to explain the S4T methodology and invite community groups to participate.

3. Highlight to participants the importance of having as many community members as possible at the meeting, including those that are often times excluded.

4. Plan a public community mobilisation meeting with the meeting participants, including:

   a. The date and time of the meeting (consider the best times for women and men to attend)

   b. A place for the meeting that will hold up to 50-100 people and be accessible to all

   c. Inclusion of all women and men in the community, regardless of wealth or occupation. People from the most vulnerable/ marginalised groups in the community, such as persons with disabilities and from extremely poor households, should be fully included

5. Tell participants: We want to make sure that we reach everyone in the community with S4T – women and persons with disabilities, in addition to men. Ask participants: How can we best reach everyone in the community, to invite them to our meeting? Ask meeting participants to share their ideas.

6. Facilitate a discussion to identify steps the community leaders will take to ensure participation of most vulnerable and marginalised groups.

Meeting A Step 7: Conclude

Time: 5 minutes

1. Ask meeting participants if they have any other questions or concerns and respond to these.

2. Thank the participants for attending the meeting and the support they are providing for the S4T programme.

Meeting B: Introducing S4T methodology to the community
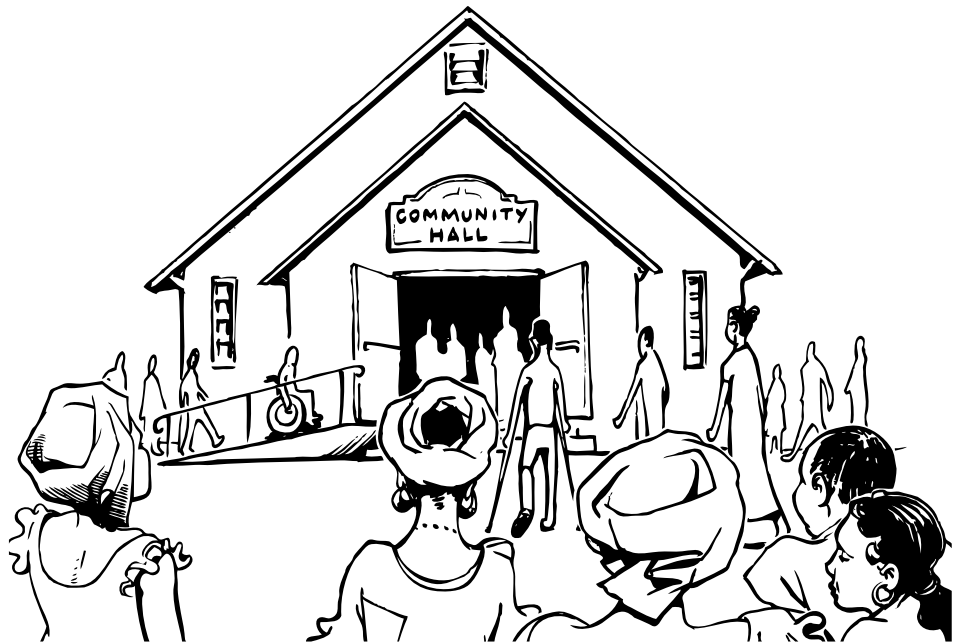
Meeting overview

In this meeting, the S4T Facilitator will hold an open gathering to explain and generate interest in S4T. The meeting will include all stakeholders including community, government, faith leaders, CBOs, faith based organisations and groups, disabled people's organisations, business organisations, banks, MFIs and all other community members and local groups that are interested.

Meeting objectives

- Explain what an S4T group is and how it can help people
- Explain who can join an S4T group
- Explain the process for joining a group
- Explain how the S4T group works

Target group

This should be a large, open gathering which is announced well in advance through the help of local leaders and with the permission of those in authority (see Meeting A). There will be many questions. The goal of this meeting is to generate interest, so that many potential groups come to Meeting C.

This meeting will include all stakeholders, including community, government, faith leaders, CBOs, faith-based organisations and groups, DPOs, business organisations, banks, MFIs and all other community members and local groups that are interested.

Total time allocation

1-2 hours

Preparation

1. Prepare your session using the S4T module preparation guide

2. Sample S4T Kit

3. A large piece of paper (flip chart size) and a pen or marker

4. Copy the S4T posters for Meeting B

5. 80 large beans, bottle caps, or stones

6. Remind community leaders to attend the meeting so they can introduce you and offer support

Meeting B facilitation steps

Meeting B Step 1: Welcome, review and objectives

Time: 10 minutes

1. Welcome meeting participants and thank them for making the time to attend the meeting

2. Introduce yourself, explain what WV does, and explain your role; if WV has other programmes in the community, give a brief overview of the work WV has done.

3. Tell participants that you are here to talk to them about a new programme called S4T that WV is starting in their community.

4. Tell participants these are the key points we would like to cover in the meeting:

   a. What is the purpose of an S4T Group?
   b. How does S4T work?
   c. What are the benefits of S4T?
   d. Who can join an S4T group?
   e. What is the role of the S4T Facilitator?
   f. How do we start?

Meeting B Step 2: What is the purpose of an S4T group?

Time: 10 minutes

1. Ask meeting participants whether they are familiar with or have participated in any other savings groups programmes. If they have, invite two to three meeting participants to share their experiences.

2. Ask meeting participants: What do you think the main purpose and goals of a savings group might be? Take two to three ideas from the group.

3. Tell participants: The purpose of S4T is to create community-managed savings and loan groups that belong to their members, the goals, to help:

    a. Increase members' household financial security through savings

    b. Provide the opportunity for members to take out loans

    c. Create a social fund for members experiencing hardship

Meeting B Step 3: How does S4T work?

Time: 10 minutes

1. Say to participants: Let's take a closer look at how S4T groups work.

2. Ask participants: How do people in the community borrow and save? What are some of the advantages and disadvantages about the ways that people in this community save and borrow? Ask participants to discuss the questions in groups of three to four.

3. After four to five minutes, invite participants to share their ideas.

4. Tell participants: There are more than 3 million people successfully managing their savings groups throughout the world through programmes such as S4T. More than 90% of savings groups succeed and remain together for several years or more.

5. Provide the following general information about S4T groups:

    a. All of the funds used to provide loans to the members come from the members' savings. The programme does not provide any money to S4T groups for lending to its members.

    b. The size of the group must be no less than 15 members and not more than 25.

    c. S4T group members will be taught to save regularly, to take loans from that savings, and to share out the savings and profits each year according to each person's contributions.

    d. When members take out a loan they must repay with the interest.

    e. Interest is charged on all loans taken and the charge is set by the group. **NOTE:** See Sharia Compliant Programming in areas with prospective members that are Muslim.

    f. The members choose where and when the meetings are to be held.

6. Tell participants: I am now going to demonstrate the mechanics of how S4T groups save, take loans and pay interest. (Make sure that everyone is in a position where they can hear the explanation and see the illustration, especially if you have a large number of participants.)

7. Use the notes in the table below to help you explain and illustrate how the S4T group works:

Explain:	Show:
• An S4T group is a group of 15-25 self-selecting community members. Both women and men can join. In this example, the group has 20 members. • Each small circle represents a member, and the large circle represents the seating arrangement of an S4T group.	• Draw: 20 small circles, each about 5 centimetres in diameter, arranged in a circle.
• The group meets every week and each member saves at every meeting. In this group, each member decides to save 20 shillings. One bean represents 10 shillings. *(Use your own currency to demonstrate this.)*	• Place two beans inside each member's circle.
• The savings are pooled into a group fund, called the Loan Fund. • Ask: How much have the members saved together? [answer: 400 shillings]	• Move the beans, member by member, into the centre of the group. There should be 40 beans in the centre.
• Members can borrow from that group fund. In this case, one member borrows 200 shillings, and another member borrows 100 shillings. • Ask: How much remains in the Loan Fund? [Answer: 100 shillings]	• Move 20 beans towards one member and 10 beans towards a second member. (10 beans remain in the centre)
• Members who borrow must repay with interest. The interest rate for this group is 10%. • Ask: How much interest must each of the borrowers pay? [answer: 20 shillings and 10 shillings] • Say: not everyone is good with numbers, so it is important you have a few members who can count.	• Add two beans to the member who borrowed 20 beans, and one bean to the member who borrowed 10 beans.

table continued

• Ask: How much must each borrower repay in total? • [Answer: 220 shillings and 110 shillings]	• Move the 22 beans and the 11 beans back to the centre, joining the other beans. There should be a total of 43 beans.
• Groups also contribute to a separate fund, called the Social Fund. The Social Fund gives money to members to pay for certain emergencies. In this example, each member contributes 10 shillings per meeting. • Ask: How much have the members contributed together? [answer: 200 shillings]	• Place 1 bean inside each member's circle. • Then, move the beans, member by member, into the centre of the group, in a different pile. There should be 20 beans in this pile.
• One member receives 50 shillings, as a grant, to help pay for medicine. • Ask: How much remains in the Social Fund, in case someone else has an emergency? [Answer: 150 shillings]	• Move five beans of the Social Fund towards one member (someone who did not receive a loan). • 15 beans remain in the Social Fund pile.
• All the group's transactions (saving, taking and repaying loans, accessing the emergency fund) happen during group meetings in front of the members.	• Emphasise that everything has happened inside the circle.
• Between meetings, the group's money is kept in a locked cashbox, kept by one group member. Other members have the keys to the cashbox. The cashbox is very safe and can only be opened during meetings.	• Draw a square to represent the cashbox outside of the circle, next to one of the members. • Draw three padlocks on the sides of the cashbox. • Put the 43 beans (Loan Fund) and the 15 beans (social fund) in the square, in separate piles.
• After about one year of saving and borrowing, the group's money has grown through regular savings, interest on loans, fines and any other group income.	• Add 17 more beans to the Loan Fund in the cashbox, then bring all the Loan Fund beans back to the centre (total: 60 beans)
• The group divides all its Loan Fund money, and members get back their savings with profit. Many groups have a 30% return on their savings – for example, if a member saves 1,000 shillings during the year, she gets back 1,300 shillings at the end of the year.	• Move 3 beans back towards each member.
• The group then starts another one-year cycle of saving and lending.	
Credit to Catholic Relief Services' Savings and Internal Lending (SILC) methodology for this activity	

Meeting B Step 4: What are the benefits of S4T?

Time: 10 minutes

1. Ask participants: What do you think some of the benefits are of participating in an S4T group? Invite meeting participants to share their ideas, then emphasise the following points:

    a. Group members can increase financial security.

    b. Group members can save and borrow flexibly as they need, and they can make a profit on their savings.

    c. S4T groups are useful because there are no problems of high minimum deposit requirements, hidden charges, complicated procedures, or difficulty in accessing loans, unlike banks and MFIs.

    d. When members take loans from the fund, they pay a service charge. The service charge is determined by the group, and the income from the service charge is shared out to the group members at the end of the cycle.

    e. The S4T group's Social Fund can be used to help members in emergencies.

    f. Members can participate in an S4T group regardless of their literacy level.

    g. The S4T group helps build resilience and confidence.

2. Ask participants if they have any questions or concerns. Respond to these as needed.

Meeting B Step 5: How long does the S4T group run for?

Time: 10 minutes

1. Tell participants that the S4T cycle takes nine to 12 months.

2. Show participants the S4T cycle timeline, and explain the different stages: e.g., preparatory, training, intensive, development, maturity.

3. Tell participants: Training and supervision takes approximately nine months. After this, the S4T group is independent and continues to operate without help, although the S4T Facilitator will continue to be available for advice and support.

4. Explain that the S4T Facilitator will also identify multiple local people who will be trained to be S4T CAs to carry on the work. She/he will supervise S4T groups to make sure that the quality of the S4T work remains high.

Meeting B Step 6: Who can join an S4T group?

Time: 5 minutes

1. Say to participants: Let's talk about who can join an S4T group:

    a. Anyone who is interested after the public community mobilisation meeting can form an S4T group.

b. Members are people who know each other and have similar financial capacity and needs.

c. Women and people with disabilities are invited to join in a group or make their own group; as they feel that they are most comfortable. Any difficulties that individuals have that may restrict their participation should be brought to the S4T Facilitator to be addressed.

Meeting B Step 7: What is the role of the S4T Facilitator?

Time: 5 minutes

Tell meeting participants: The role of the S4T Facilitator is to train and supervise S4T groups so they can manage their own affairs.

1. Explain: The S4T Facilitator commits to being reliable and to working with integrity. The S4T Facilitator never:

   a. handles any money deposited by the group members

   b. holds cash-box keys

   c. takes away or keeps the cash-box

   d. enters any details in member's passbooks or become members of the group

   e. asks for a loan

   f. asks for a gift

2. Emphasise: These groups belong to their members. Members will manage their activities themselves.

Meeting B Step 8: How do we start?

Time: 15 minutes

1. Inform participants that you will return to the community at an agreed time to see if people are interested and will then make training arrangements. Those who are interested will be encouraged to form groups of between 15-25 members before Meeting C.

2. Tell participants: As you form groups, remember these important things:

   a. Members must know and trust each other.

   b. Leaders are not elected until after training begins.

   c. Women, people with disabilities, and people from marginalised groups are encouraged to be part of a group or form one of their own.

Meeting B Step 9: Conclude the meeting

Time: 5 minutes

1. Ask meeting participants if they have any other questions or concerns, and respond to these.

2. Thank the participants for attending.

Meeting C: Meeting with potential S4T groups

Meeting overview

In this meeting, the attendees will be people who are interested in participating in an S4T group and have formed potential groups of 15-25 people. The S4T Facilitator will provide more details about the training process and expectations for group members.

Meeting objectives

- Help potential group members understand the qualities that an S4Tgroup member should have
- Describe the S4T group training process

Target Group:

This meeting is only attended by people who are interested to be in an S4T, and who have already gathered in groups of 15-25 people who know and trust each other.

Inclusiveness and sensitivity need to also be applied here. Understanding the community and potential exclusion is important. Watch for power dynamics taking place, especially towards PWD and women.

Total time allocation

85 minutes/1 hour 25 minute

Preparation

1. Prepare your session using the S4T module preparation guide

2. Prepare any materials you need, including copying the S4T posters for Meeting C.

Meeting C Facilitation Steps

Meeting C Step 1: Welcome, review and objectives

Time: 10 minutes

1. Welcome meeting participants and thank them for making the time to attend the meeting

2. Tell participants these are the key points we would like to cover in the meeting:

   a. What are the features of an S4T group?

   b. How does the S4T group keep records?

   c. What is the training process for the S4T group?

   d. How do we get started and how long does the S4T group run for?

   e. What are the qualities of a good member?

Meeting C Step 2: What are the features of an S4T group?

Time: 15 minutes

1. Say to participants: Let's talk about some of the key features of an S4T group.

2. Ask participants: What are some of the key features of the S4T group that you can remember from our last meeting? Give participants four to five minutes to discuss with the two to three people next to them. Then invite participants to share their ideas. You should hear the following:

   a. An S4T group is created so that people can save, borrow and start a social fund.

   b. Members are self-selected and the S4T group is managed by its members.

   c. There is a Social Fund from which members can receive small grants for emergencies.

d. All the group's cash is kept in a box with three locks, and the keys are kept by three different members of the group who are not part of the Management Committee.

e. The box can only be opened in meetings, so all transactions are done in front of all members.

3. Give participants the following additional information:

a. Every group has a written constitution and clear rules.

b. Some rules, such as the amount of savings or the loan interest fees, are decided by the members.

c. Some rules, such as the need for annual elections, are already fixed.

d. Every group has a Management Committee which is democratically elected and changed every year.

e. Members must attend all meetings and buy at least 1 share at each meeting.

f. There are fines for lateness and missing meetings as set by the group.

g. A group allows all members to buy between one to five shares each week. The price of a share is set by the members.

h. The money collected from the purchase of shares is used to provide small loans to members, which are repaid over a period of usually not more than 90 days.

Meeting C Step 3: How does the S4T group keep records?

Time: 5 minutes

1. Tell participants: One of the important tasks the S4T must do is keep accurate records. Ask: How do you think the group does this? (You want to hear: making a note of savings in a record book; using passbooks; memorising amounts.)

2. Emphasise that record-keeping for the S4T group is based on simple passbooks and memorisation of important information, such as the amount of cash in the box and who owes money to the Social Fund, as well as an S4T Record Book.

3. Tell participants: Each member has a passbook in which their savings and loans are recorded. The passbooks are locked in the box between meetings to prevent anyone changing the entries.

4. Ask: What skills does the group need to keep good records. (You want to hear: They can count quickly and accurately, and do basic maths.)

Meeting C Step 4: What is the training process for S4T groups?

Time: 10 minutes

Show participants the S4T training schedule and walk through it step-by-step with participants.

Module 1 Groups and Leadership	Module 2 Social Fund, Savings and Loans	Module 3 Developing a S4T Constitution	Module 4 Managing S4T Meetings	Module 5 Purchasing Shares	Module 6 Daily Savings	Module 7 Taking out Loans	Module 8 Making Loan Repayments	Module 9 Share out and Graduation
Group Formation Training Schedule Role of Leaders Elections	Policies & Rules related to: The Social Fund Share-Purchase Loans Loan repayment	Development of group constitution by consensus	S4T kit Record keeping & responsibilities Memorisation procedures Share-purchase meeting process	First share-purchase / savings meeting	Daily Savings introduction	Supervision of first loan disbursements	Supervision of first loan repayments	Distribution of Savings at the end of cycle
Week 1				Week 2	Week 4	Week 6	Week 9	End of Cycle

Meeting C Step 5: How do we get started and how long does the S4T group run?

Time: 10 minutes

1. Tell participants: Each S4T group will need a basic set of tools. Show the S4T Kit to participants and tell them that this is the cash-box and kit for the S4T group.

2. Tell participants: Your new S4T group will buy the box and its contents. You will need your cashbox and kit for use during S4T Training Module 4: Managing the S4T share-purchase/savings meetings. I will provide you with the list and ideas for where to find the items (work with local welders or technical schools to build a box if none are readily available in the marketplace). Note: If you encounter resistance in this discussion, encourage the group to talk about how they might come together to purchase the items, or help them with calculations for the cost to each group member. Typically the box and kit cost $60-$85, depending on your location. With 25 members, the cost per member will be between $2-$3.50 per person. If the group is truly not able to purchase the kit in advance, you can provide the required materials for the group with a formal agreement for repayment no later than their first share-out.

3. Explain: The group members decide on a period for operation of the S4T group before they share out their profits. This is called a cycle. It is never less than nine months or longer than 12 months. At the end of each cycle, all loans are repaid, and all savings and profits are distributed to members according to the number of shares they have purchased.

4. The training and supervision period is a minimum of 36 weeks and a maximum of 52 weeks. After this period, the S4T group continues to operate independently without any external support.

5. During the training period, the S4T group will meet weekly, and the S4T Facilitator will coach them through meetings as appropriate.

6. Once the S4T group becomes independent, the S4T Facilitator will only attend meetings if requested by the members.

Meeting C Step 6: What are the qualities of a good member?

Time: 20 minutes

1. Say to participants: Let's talk about the qualities that a good S4T member should have.

2. Divide participants into groups of four to five and ask them to discuss: What are the qualities of a good S4T group member? Let participants discuss for four to five minutes.

3. Invite participants to share their ideas. Write these on a flipchart. You want to hear the following:

    a. Know each other and be from a similar economic background

    b. Not live too far from where the meetings will be held

    c. Have a reputation for honesty and reliability

    d. Be able to attend all meetings

    e. Attend all meetings on time

    f. Follow all rules

    g. Have a cooperative personality (someone who is known to create conflict should probably not join)

    h. Be able to buy at least one share each week

    i. Be able to repay loans on time

    j. There is only one member from the same household—it is better if members from the same household join different S4T groups

    k. (Add anything that participants don't suggest.)

4. Say to participants: Everyone is here today because they are interested in participating in an S4T group. S4T groups have many benefits, but it takes time and commitment. So we are going to do a short reflection exercise to help you think through whether it is the right choice for you.

5. Tell participants: I'm going to read out 10 questions. Reflect on each question and think about your response. You don't need to respond out loud, just think for yourself whether the answer for you is yes or no.

6. Read the questions slowly and clearly, pausing between questions to give participants time to reflect.

    a. Do you have time to attend S4T meetings?

    b. Do you like working in a group?

    c. Are you willing to share information and knowledge with others in a group?

    d. Are you comfortable sharing your opinion in a group?

    e. Are you trustworthy? Honest? Disciplined? Patient? Fair?

    f. Are you considerate of others?

    g. Can you listen carefully while others speak?

h.   Are you able to consider ideas you might disagree with?

i.   Could you confront other S4T members if problems arise?

j.   Can you raise the needed savings to belong to a S4T?

7.   Say to participants: if you answered 'yes' to all or most of the questions, you probably will do well as an S4T group member. The decision to participate in S4T is an individual choice. You can make this decision privately. Please continue to reflect on your answers to these questions before you make your final decision to join an S4T group.

Meeting C Step 7: Next steps and close

Time: 15 minutes

1.   Tell participants: For those groups who want to go ahead, we need to arrange a date for the first training (a separate training for each group).
2.   Invite new S4T groups to identify a training date for their group, and arrange a date for the first training with each group.
3.   Ask participants if they have any concerns or questions for clarification. Respond as needed.
4.   Thank participants for their time and tell them that you are looking forward to working with them over the coming months.

Training and supporting S4T groups

This section contains the facilitation notes for nine S4T training modules. The first eight training modules are run during the S4T intensive phase. The ninth module is run at the end of the S4T cycle when the S4T group funds are distributed among members.

The modules are as follows:

Training Module	Topic	Timing
Module 1	Groups and leadership	Week 1
Module 2	Social Fund, savings and loans	
Module 3	Developing an S4T constitution	
Module 4	Managing S4T meetings	
Module 5	Purchasing shares	Week 2
Module 6	Daily savings	Week 4
Module 7	Taking out loans	Week 6
Module 8	Making loan repayments	Week 9
Module 9	Share out and Graduation	End of Cycle

Overview of modules 1-9

Module 1 Groups and Leadership	Module 2 Social Fund, Savings and Loans	Module 3 Developing a S4T Constitution	Module 4 Managing S4T Meetings	Module 5 Purchasing Shares	Module 6 Daily Savings	Module 7 Taking out Loans	Module 8 Making Loan Repayments	Module 9 Share out and Graduation
Group Formation Training Schedule Role of Leaders Elections	Policies & Rules related to: The Social Fund Share-Purchase Loans Loan repayment	Development of group constitution by consensus	S4T kit Record keeping & responsibilities Memorisation procedures Share-purchase meeting process	First share-purchase / savings meeting	Daily Savings introduction	Supervision of first loan disbursements	Supervision of first loan repayments	Distribution of Savings at the end of cycle
Week 1				Week 2	Week 4	Week 6	Week 9	End of Cycle

S4T Consolidated meeting guide

Every S4T meeting follows a set of standardised steps to ensure transparency, accountability and fairness. The purpose of the S4T group training is to ensure that S4T groups are able to consistently and independently follow the meeting steps according to the S4T methodology. The consolidated meeting steps are in the following document.

Facilitating S4T: preparation guide

When you are facilitating S4T modules, it is important to be fully prepared so that your sessions go smoothly and you achieve the module outcomes. Below are the ways you can prepare:

1. **Know the module content and process**

    *   Make sure that you know the session content and that you feel confident with the module process. Here are some ways you can do that:

    *   Read the facilitation notes carefully and prepare a session plan with your own notes to help you run this module

    *   If possible, observe another S4T Facilitator delivering this session and/or watch WV Canada or Aga Khan videos on the topic.

    *   Meet with your supervisor and/or mentor to clarify any questions you might have about the module or the session plan.

    *   Practice delivering the session with a colleague, your mentor or supervisor, if you feel uncertain or if you haven't done it before.

    *   Anticipate any questions that group members may have, and think about how you would respond, so that you feel prepared to respond appropriately. Anticipate any challenges group members will have in understanding the module content.

2. **Think inclusion**

Think about how you will ensure everyone in the room is included and involved. Think, ahead of time, about the needs that group members and those with disabilities have. What support may group members with disabilities need to get to and participate in the group? How will you sensitively and respectfully ensure all group members, including those with disabilities, are fully involved in group processes, discussions, decision-making, participatory activities and tasks? What adjustments will you make in your facilitation of the module to respond to the needs of (for example) hearing-impaired group members, group members with visual impairments, group members in wheelchairs, group members who cannot read or write? Anticipate any issues around power dynamics and identify ways to overcome these. A good way is to name power dynamics up front and ask members practical ways they can equally participate when forming group agreements in Module 1.

3. **Anticipate learning needs**

What level of literacy do group members have? What will help them learn and participate more effectively? Think about the language you are using: are you using plain language rather than jargon or the words that only people in WV speak? As you prepare your materials think carefully about the words you are using on the flipchart. If you know some group members don't have functional literacy skills, consider more appropriate ways to share and capture ideas, such as using images, to allow them to feel more included in the process. Sometimes we are unconscious of the way we use language. As a facilitator, it

can be helpful to say this up front and invite members to speak up if they don't understand, so you can be made aware and explain or adjust your language.

4. Prepare your materials

Make copies of any materials you are going to use ahead of time and have them on hand, e.g., the blank S4T Group Constitution Form in Module 3. Before you start facilitating, lay them out in a way that will help you find them at the appropriate moment.

Have your meeting outcomes and agenda written on posters. Pin them up on the wall and cover them over until you need them. If you are doing group exercises, write or draw the instructions clearly on a flipchart ahead of time, so that group members feel clear about the task they must do.

Use visuals and images to generate participant engagement and support learning. This field guide contains a set of S4T posters that you can use during the meetings and training modules. Make copies of the posters, specific to your session, ahead of time. The "Using the S4T poster" guide tells you which posters your will need for each meeting or training module, and provides tips to help you use them effectively.

5. Gather your equipment

Gather the equipment that you will need to run the session: cards or paper, wall space, flipchart stand, flipchart paper and marker pens, masking tape, sticky tack, sticky notes.

6. Prepare the space

If meeting in a room, make sure the seating arrangement actively promotes inclusiveness. For example, have the chairs in a circle so all participants can see one another; make sure group members with disabilities are seated so they can be fully included and participate in the group process.

Ensure there is good lighting, enough space for everyone to sit comfortably, with a large table for the committee members. If you are using a flip stand, make sure it is visible to all members. If you are meeting outside, make sure there is plenty of shade for all members, that it is a relatively quiet area and that the space is easily accessible by all.

7. Consider group energy levels

If there is a lot of teaching in the module, prepare some energising activities to take in with you that will help keep people engaged. A good source of energising activities is the HIV/AIDS Alliance 100 Energisers resource: https://www.aidsalliance.org/resources/467-100-ways-to-energise-groups

8. Reflect and improve

After the session, reflect with your mentor or supervisor:
- What went well?
- What didn't go well?
- Is there anything that you need to go back over or change for the next time the group meets?

Module 1: Groups, leadership and elections

Module overview

The work in Module 1 focuses on facilitation of the group in choosing a name and to elect group leaders who will hold Management Committee positions for a period of one year.

Module outcomes

- By the end of the session, S4T Group members will:
- Have decided on a day, time and location for the S4T meetings
- Be able to describe the S4T training schedule
- Have decided on an S4T group name
- Be able to describe the roles and responsibilities of each group member
- Be able to describe the skills and qualities needed for each role
- Have elected leaders for the first S4T cycle

Total time allocation

170 minutes (2 hours 50 mins) - this session can be divided into two sessions if necessary.

Facilitating S4T - Module Preparation Guide

https://www.wvcentral. org/community/RL/Pages/ SavingsGroups.aspx

Facilitator preparation

1. Prepare your session using the S4T module preparation guide.

2. Read the facilitation notes to make sure you understand and can help group members understand the Management Committee roles and the elections process

3. Prepare a session plan with your own notes

4. Prepare any visual aids you need to help S4T group members understand the session content. For example, print out the Management Committee posters, the Management Committee Roles and Qualities Cards **(embedded in this document)** and have ready your election materials, e.g., 25 voting cards/tokens/stones, three voting boxes or bags (each with a different colour), three large cards (matching the voting-box colours).

5. Before the meeting begins, set up the meeting area for elections according to the diagram in Step 9: Management Committee Elections.

Module 1 facilitation steps

Module 1 Step 1: Welcome, introductions and objectives

Time: 40 minutes

1. Welcome the S4Tgroup members to the first training session.

2. Introduce yourself and your role.

3. Ask participants to introduce themselves to one another, talk to other group members about why being in the group is important to them, what strengths they bring to the group, and what district/suburb they live in. (You can use a game or pair activity to do this.)

4. If necessary, do a short energiser activity to help the group relax. Make sure that the energiser is something all group members can participate in (consider women who may be pregnant or have small children with them and PWD).

5. Make sure all participants are comfortable, can see and hear what is happening, and have access to the group processes. (NOTE: This is where we need to be doubly sure that the group caters to the inclusion we promote. Be very mindful of possible power dynamics here and find ways to overcome them.)

6. Call roll to verify any changes to the group membership and to verify that everyone on the list provided by the group is present.

7. Tell participants that today's meeting serves as the group's first training session. During this training, participants will decide on a name for the group and identify and elect key members of the Management Committee for their first year.

8. Tell participants that before you begin the training, you would like to set up the groups' regular meeting date and time.

Module 1 Step 2: The S4T training process

Time: 5 minutes

1. Take a few minutes to share with group members the S4T training schedule.

2. Briefly explain the outcomes of each session so they can see how the training will progress and inform the group members approximately how long each meeting will take. (Have this written or drawn on a poster

so that group members can see it. Use the poster each time you run a training so that group members can see the progress they are making.)

3. Explain that there are nine training modules, and that they are currently on the first module:

    1. Groups, leadership and elections

    2. Social Fund, savings and loans

    3. Developing a S4T constitution

    4. Management of S4T meetings

    5. Purchasing shares

    6. Daily savings

    7. Taking out loans

    8. Making loan repayments

    9. Share-out and graduation

Module 1 Step 3: Set up a regular meeting date, time and location

Time: 15 minutes

1. Ask the group to discuss and agree upon which day to hold S4T group meetings. Give the group a few minutes to discuss and select a day. (*As you do this facilitate participation by asking questions, e.g., 'Some members think Thursday, what do others think?' 'So, it's between Tuesday and Thursday, can we agree together which one would work best?'''Watch the dynamics in the group as they speak with each other and help ensure everyone in the group has an opportunity to be heard.*)

2. Repeat the same process to select a time for the meeting.

3. Now use the same process to identify a location for the meetings. Remind participants that the location should be accessible to everyone, private and shady/sheltered.

4. Ask participants: How about seating? (i.e., mats, chairs, etc.) Facilitate group agreement and have the group select a member or two who will be responsible for making sure seating facilities are available at the next meeting.

5. Tell group members: 'Now we have a meeting day, time and location, let's talk about timeliness.'

6. Ask group members: 'Why is it important for group members to get to meetings on time?' (*You want to hear: getting to the meeting on time allows the meetings to start and end on schedule; it's respectful of other people's time. Emphasise these points.*)

7. Ask group members: 'How can we encourage/ensure timely attendance? What can we put in place to encourage and facilitate group members to be at the meeting on time?' Invite members to give their ideas. (*You want to hear: charging fines can encourage members to come on time; CAs should also pay fines for arriving late. Emphasise these.*)

8. Tell participants you will discuss fines in more details during the next meeting.

Module 1 Step 4: Choose and S4T group name

Time: 10 minutes

Process:

1. Tell participants that it is time now for them to choose a name for the group that will distinguish them from other groups.

2. Invite participants to discuss possible options for group names (in small groups of three to four people). Give group members three to four minutes to do this.

3. Invite the small groups to share their ideas and write all the ideas onto a flipchart paper.

4. Ask group members whether there are names which stand out. Underline those names—try not to underline more than three. Facilitate agreement in the group on one of those three underlined names. If the discussion is taking more than three to four minutes, ask the group to vote on the name using a show of hands.

5. When the group decides on a name, make a note of it.

Module 1 Step 5: The qualities of a successful S4T group

Time: 10 minutes

1. Ask group members to recall the qualities they thought were important for an S4T group member from the community meeting. Invite them to call out their ideas.

    You should hear qualities that includes the following (wait till you've heard from the group and then add any that might be missing):

    *   *Know each other and be from a similar economic background to ensure similar goals and capacity to buy shares and borrow*
    *   *Not live too far from where the meetings will be held*
    *   *Have a reputation for honesty and reliability*
    *   *Be able to attend all meetings*
    *   *Attend all meetings on time*
    *   *Follow all rules*
    *   *Have a cooperative personality (someone who is known to create conflict should probably not join)*
    *   *Be able to buy at least one share each week*
    *   *Be able to repay loans on time*
    *   *There is only one member from the same household—it is better if members from the same household join different S4T groups*

Module 1 Step 6: Our responsibilities as S4T group members

Time: 15 minutes

1. Say to participants: we have just been thinking about the qualities of an S4T group member, and now we are going to think about some group member responsibilities to help us work well together. What is going to be important for your group? Ask group members to take five minutes to discuss their ideas in groups of three or four.

2. Ask the groups to share their ideas. Write their ideas on a flipchart. (As groups share their ideas, they don't need to repeat what other groups have already said, just add anything new.)

3. If the following points have not been included offer these to the group:

    *   Elect the Management Committee and monitor their activities
    *   Develop the S4T constitution, amend it when needed
    *   Attend all meetings
    *   Come to meetings on time
    *   Participate actively and contribute to group decisions
    *   Save regularly
    *   Contribute to the Social Fund regularly
    *   Repay loans on time

4. Once you have created the list of responsibilities, ask group members, 'What would happen if group members did not uphold those responsibilities?'

5. Point to each responsibility in turn and invite group members to share their ideas. Emphasise the points in the table below:

Member responsibility	If members don't uphold this responsibility...
Elect the Management Committee and monitor their activities	The leaders might not represent the members, or work for their benefit. Leaders might misuse their positions.
Develop the S4T constitution, amend it when needed	The group will not have rules to guide how it works. The group will be less efficient. The group rules will not serve member interests.
Attend all meetings	Members will not participate in making decisions and will not know what is happening in their group.
Come to meetings on time	The meeting cannot start or finish on time. Other members will be kept waiting
Participate actively and contribute to group decisions	Members might not benefit from group decisions.
Save regularly	The Loan Fund will not grow.
Contribute to the Social Fund regularly	There might not be funds available in case of emergencies.
Repay their loans on time	The Loan Fund will not grow. Other members will not be able to borrow.

6. Ask the group, can we all commit to these agreements? Ask how can you keep each other accountable.

Module 1 Step 7: The roles and responsibilities of S4T management committee members

Time: 20 minutes

1. Tell participants: We are now going to think about the roles and responsibilities of the S4T group and how we form a Management Committee.

2. Ask group members: 'What could be the roles on the Management Committee?' As members call out their ideas, post the Management Committee role cards and the Management Committee images on the wall: S4T Group Chairperson, S4T Group Record-keeper, S4T Group Box-keeper, S4T Group Money-counters (two).

3. Point to the S4T Group Chairperson card and ask group members: 'What could be the S4T Group Chairperson's responsibilities?' Take two to three ideas from group members and then post the list of responsibilities for the Chairperson underneath the role on the wall.

4. Compare the group member's responses with the list, pointing out anything that was different, and adding anything important.

5. Repeat the last two steps for the remaining roles: S4T Group Record-keeper, S4T Group Box-keeper, S4T Group Money-counters.

Module 1 Step 8: The qualities S4T management committee members

Time: 30 minutes

1. Tell group members: We are going to elect the Management Committee later in the meeting, so to help us do that let us reflect on and discuss the qualities that each of those roles should have.

2. Divide the large group into four small groups, one for each role. (Try to have someone who has good reading/writing skills in each group, because they will need to help others remember/read the roles/responsibilities. They may also need to take a few notes.)

3. Ask each small group to think about the qualities that the role assigned to them should have. Give groups 10 minutes to reflect and discuss.

4. After 10 minutes, ask each group in turn to share their ideas about the role assigned to them. As each group shares, write in the 'qualities' section on the role poster. If there are key points missing, ask the bigger group to contribute. You should end up with something like this for each role:

Group Chairperson	
Responsibilities	*Qualities*
- To call the meetings to order, announce the agenda and lead discussions - To ensure that the meetings follow proper procedure and that the constitution is followed and respected - To maintain discipline and charge fines as needed - To facilitate discussions and to ensure that everyone's views are listened to - To resolve conflicts - To represent the group to outsiders and non-members, including local government officials.	*Respected* *Confident and calm when speaking in front of others* *Treats everyone equally* *Listens to others and asks for opinions* *Organised* *Always on time*

Group Record-keeper	
Responsibilities	*Qualities*
- Ensures that all transactions for the Social Fund, share-purchase and lending take place according to procedure, and that all rules are followed - Makes all passbook entries for shares and loans - Reads the Social Fund and Loan Fund cash balances out loud at every meeting	*Good with numbers* *Writes neatly* *Has a reputation for trustworthiness* *Always on time* *Willing to work extra hours to train with the CA if needed*

Group Box-keeper	
Responsibilities	*Qualities*
- Keeps the group box safe in between meetings - Ensures that she/he is accompanied to/from meetings as necessary - Brings the box to the meetings on time	*Trustworthy* *From a household that has a good reputation (no one in that household should be considered unreliable)* *Lives in a house with good security* *Always on time*

Group Money-counters	
Responsibilities	*Qualities*
- Counts all amounts paid to, or taken from the S4T - Informs the record-keeper of the correct amount to be recorded in the passbook	*Able to count quickly and accurately* *Trustworthy* *Calm and organised* *Always on time*

Module 1 Step 9: Management committee election

Time: 40 minutes

1. Tell group members that they are now going to elect the Management Committee.

2. Show the voting area that you have prepared, and explain the election process:

    • We are going to nominate three candidates for each Management Committee position. (Anyone can nominate, anyone can be nominated, and a nominated person can decline the nomination.)

    • The Management Committee member will be voted from the three nominated candidates.

    • Each of the three candidates has a different colour.

    • A group member chooses for which 'colour' candidate they would like to vote.

    • Each group member has one stone; one stone is equal to one vote.

    • Behind the screen there are three coloured bags or boxes—show the bags/boxes. The colour of the bag corresponds with the colour of the candidate.

    • If you want to vote for the blue candidate, put your stone in the blue bag; if you want to vote for the yellow one, put your stone in the yellow bag, and so on.

    • We will vote one by one. No one will see your vote.

    • The facilitator will observe the process and will be able to see the voter but not the candidate she/he selected.

3. Check the voting instructions:

    • How many votes does one person have?

    • How do you vote for someone?

    • How many people will vote at one time?

    (NOTE: Group members who have mobility or vision impairments may bring a trusted family member, not of the group, to assist them in the voting procedure.)

4. Hand out one stone or token to each group member.

5. For the first Management Committee member, bring the three candidates to the front of the room. Hand each of them a different coloured card.

6. Check understanding again by asking group members: 'How do you vote for the candidate that you want?'

7. Stand in the observer position and remind group members, 'I will be the observer during this election. I can see what's happening. I can see the voter but I can't see their vote.'

8. Invite the group members one by one to come and put their stone or token in the bag of their choice behind the screen.

9. When all the members have voted, count out the votes in front of the members by removing the stones from each bag. Ensure that that no additional stones or tokens have been put in the bags. The total number of stones or tokens should equal the number of members voting.

10. Repeat the process above for all the positions on the Management Committee.

11. Explain that in the next cycle, a trusted group member or CA shall be the observer, and will agree not to vote.

12. Ask if there are any questions or concerns. Respond as needed.

13. Congratulate group members on having elected their Management Committee.

Diagram of election procedures

Observer
S4T Group
Facilitator or
Community Agent

Building or natural object that hides the coloured bags/tins from outside observers

Coloured bags/tins

Building or natural object that hides the coloured bags/tins from members

Member goes inside building/behind screen to vote

Candidates: each holding up a coloured card

Member who has voted returns to seat

Seated members

Module 1 Step 10: Complete the meeting, summary and conclusion

Time: 10 minutes

1. Ask group members to discuss with their neighbour: What are some of the important things that you learned during this meeting? After two to three minutes ask them to share their ideas. Respond as necessary.

2. Congratulate participants on what they have accomplished.

3. Announce the date for the next training.

4. Evaluate the meeting. (What worked? What could be improved?)

Module 2: Developing rules for the social fund, share-purchase and loans
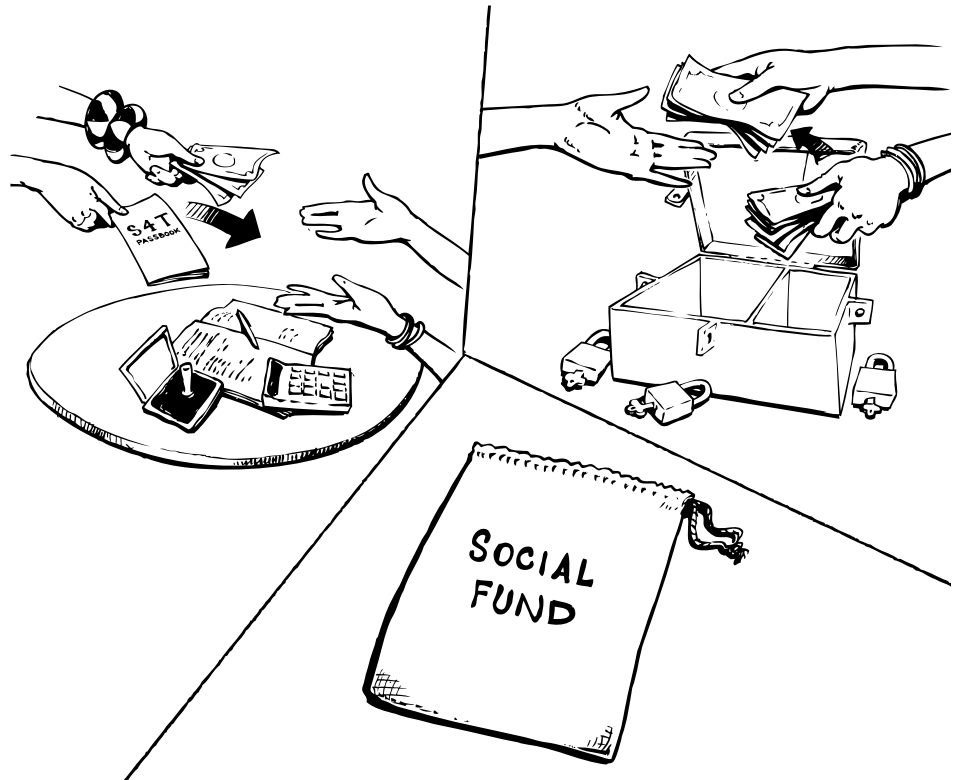
Module overview

This module will cover the process for developing a set of rules concerning how the S4T group members will save by buying shares, how they will take out loans and pay them back, and how they will offer insurance to their members through a Social Fund.

Module outcomes

By the end of the session, S4T group members will:

- Be able to describe how they will save by buying shares
- Be able to describe how they will take and repay loans
- Be able to describe how the Social Fund works
- Decide on key policies and rules for share buying, loans and the Social Fund

Total time allocation

2 hours 30 mins

Facilitator preparation

1. Prepare your session using the S4T module preparation guide.
2. Read the facilitation notes to make sure you can help group members understand the Social Fund, share-purchase and loans, and support them to develop their rules for these.
3. Prepare a session plan with your own notes.
4. Prepare the S4T posters for this session or any other visual aids you need to help the S4T group members develop their rules for the Social Fund, share-purchase and loans.

Module 2 facilitation steps

Module 2 Step 1: Welcome, review and objectives

Time: 5 minutes

1. Welcome the S4T group members.
2. Ask group members to recall briefly what was covered in the previous meeting.
3. Tell participants that during this meeting, they will develop the policies and rules for the Social Fund, for saving/buying shares and for taking out and repaying loans.
4. Share the module outcomes with group members (have these written on a poster ahead of time).
5. Explain the meeting process.

Module 2 Step 2: S4T groups seating arrangements

Time: 15 minutes

1. Tell group members that we are going to talk about seating arrangements for the S4T group.
2. Show the seating arrangement poster to the group members and explain that S4T groups have a set seating arrangement that looks like this:
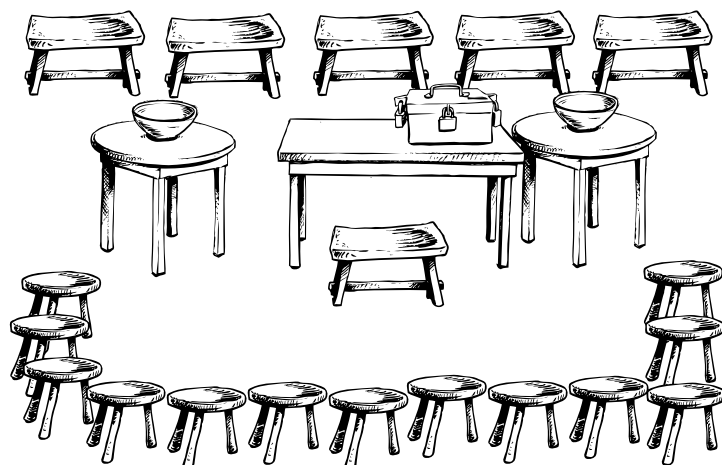
3. Ask group members to give their ideas **about why having a set seating arrangement is important**.

    You want to hear: It allows ALL members to see and hear clearly what is happening; it ensures that all members transact in order; it's more efficient, etc.

4. Explain where the Management Committee and group members sit, indicating the place on the poster, *e.g., 'The chairperson sits here, the group members sit here, etc.'*

5. Ask the participants to arrange the seating according to the poster, making sure that everyone is in a comfortable, accessible place.

    Note to Facilitators: The diagram above shows an S4T group with 18 members. The number can be bigger or smaller. It is important to be flexible so that each group member's needs are accommodated. For example, invite a person with a hearing impairment or low vision to sit at the front; move things around to make things comfortable for a wheelchair user; invite a deaf person to sit where they can read other people's lips and/or read the notes/records that are being taken.

Module 2 Step 3: Setting up the social fund

Time: 30 minutes

1. Explain to group members that S4T groups have a Social Fund to provide small grants to members who are in difficulty. These four points are important:

    *   The Social Fund is used for grants and or loans for emergencies. The types of emergencies usually covered by a Social Fund are:

        ☐   Medical expenses, including drugs, doctor visits and hospital bills

        ☐   Funeral expenses

        ☐   Loss of livestock

        ☐   Disasters, such as a house burning down

    *   Everyone contributes equal amounts to the Social Fund.

    *   The Social Fund is separate from the Loan Fund.

    *   It is never used for loans and is kept separately from the Loan Fund, in its own bag.

2. Tell participants that they need to decide three things:

    *   what the Social Fund should be used for

    *   what members' contributions to the Social Fund should be

    *   how much the Social Fund grants/loans should be

3. Ask the group what types of emergencies could be covered by the Social Fund. If working with a literate group, write ideas on a flip chart. (*These include: funeral expenses; medical emergencies; catastrophes, such as fire damage or house damage; loss of livestock, etc.*)

4. Explain to the group that because the Social Fund is limited, they need to decide which of these emergencies should be covered by the Social Fund. Facilitate agreement among group members on a list.

5. Tell group members they must now decide how much the Social Fund contribution should be.

6. Explain that the contribution can be a share or part of a share (e.g., 20%, 40%, 50% of a share), but emphasise that the poorest member of the group must be able to contribute at every meeting. The amount of money needed will also depend on two things: the types of emergencies covered and how often they occur. For example, if shares are valued at US$5 each, the contribution to the Social Fund can start at US$1 per member, per meeting.

7. Tell group members: After you have been running the Social Fund for about half a year you will have a good idea if the amount you are contributing is enough, or whether it needs to be adjusted up or down. The amount of money to be contributed to the Social Fund is written down by the S4T Facilitator.

8. Ask group members to discuss in groups (three to four people) how much the Social Fund contribution should be. Give them three to four minutes to do this.

9. Invite members to share their ideas with the whole group, then facilitate a discussion to help the group decide on a suitable amount.

10. Tell members: 'Now look at your list of emergencies and decide how much the grant amount should be for each one. Take into consideration the value of your collective weekly contribution and the frequency at which any given event might occur'.

11. Ask participants to give their ideas and facilitate agreement for each emergency event.

12. Summarise the decisions members have made about the Social Fund. Reassure members that these decisions will be written into the constitution at the next meeting.

13. Recap key messages about the Social Fund using the following questions:

    • What is the Social Fund used for?

    • Who contributes to the Social Fund? What are their contributions?

    • Should the Social Fund be kept with the Loan Fund?

    • Can the Social Fund be used for loans?

    • Where should the Social Fund be kept?

14. Ask group members if they have any questions or concerns and respond to these appropriately.

Module 2 Step 4: Saving and buying shares

Time: 30 minutes

1. Ask members: 'What are savings and why are savings important?' Invite group members to share their ideas. (*You want to hear: savings are assets you can put aside for the future, savings help you be prepared for unexpected events, savings can be converted to cash when you have a shortage or emergency.*)

2. Ask members: 'Why could a person be better off saving in an S4T group than individually?' (*You want to hear: the group encourages people to save regularly when otherwise they might spend the money, savings are more secure because they are less likely to be lost or stolen or demanded by members of the household if they are left in the house, group members can earn interest and their money savings will grow. Make sure you emphasise those points.*)

3. Ask participants to recall from the community meeting what makes the savings fund grow in an S4T group? (*You want to hear: buying shares and interest or service charges from loans, fines.*)

4. Ask participants: 'How easy is it to save $10 per month?' (Give an example in local currency.) 'How easy is it to save 30 cents a day?' Invite group members to discuss which is easier to do. (*You want hear: Saving small amounts regularly is easier than saving large amounts less regularly. Make sure you emphasise those points.*)

5. Tell group members that in an S4T group, members save by buying shares, and that they are going to decide how much each share should be.

6. Ask participants: 'What is a share? And what does buying a share mean?' Invite participants to give their ideas.

7. Explain that at each meeting, each member has the opportunity to save by buying one to five shares. One share is the minimum a group member can save and five shares is the maximum a group member can save.

8. Ask participants: 'Why is it important to have minimum and maximum savings per meeting for S4T group members?' (*Emphasise: Minimum savings ensures that all group members are committed to the group and that money is available for loans; the maximum prevents certain members from monopolising the group because they contribute a lot of money; the range of one to five shares gives flexibility for group members to save what they can afford.*)

9. Remind group members that the value of a share should be an amount everyone in the group can afford to save at every meeting throughout the entire cycle, including periods when members may have very little cash available. For example:

   - The amount is too big if the poorest member will have trouble regularly saving at least one share.

   - During a lean season of the year, the amount is too small if better off members feel that five shares will still be too little.

10. Ask group members to discuss with the person next to them how much they think one share should be. Give them two to three minutes to do this.

11. Facilitate a discussion to help the group agree on the value of one share.

12. Check that all group members understand and agree with the decision and remind them that the share value will be written in the constitution, which will be developed in the next meeting.

13. Remind members that they must take the obligation to buy shares seriously. Ask group members, 'What might happen if members don't save regularly in the group?' (*You want to hear: It could damage the group; the Loan Fund will not grow as fast and there will be less money for members to borrow; members will earn less return on their savings at the end of the cycle. Make sure you emphasise those points.*)

14. Ask group members what the group can do to motivate people to save regularly. Invite ideas from the group and facilitate a discussion to agree on some guidelines. (*Examples could be: a member who fails to save regularly will not be given priority for loans; a member who fails to save for four consecutive meetings can be expelled from the group unless the person has a reasonable excuse for missing the payments. Make sure you emphasise those points.*)

15. Write the guidelines on a poster and inform group members that these will be written into the constitution during the next meeting.

16. Conclusion: The S4T Facilitator explains that savings belong to the saver and increase their security and options. Loans are made up of money that belongs to someone else. This is more risky, because it must be paid back, so for this reason, it is a good idea for people to build up savings before they start to take out loans.

17. Summarise all the group's decisions regarding savings activities (i.e., the value of one share, the consequence for failing to save regularly, etc.).

18. Check whether group members have any questions or concerns. Respond appropriately.

Module 2 Step 5: Taking and repaying loans

Time: 45 minutes

1. Ask group members if any of them have ever borrowed money from a bank, a moneylender, shopkeeper, family member or friend? What was it like to borrow from such sources? Invite two to three group members to share their experiences if they would like.

2. Ask participants: 'What are some common things that we know about how loans work?' (*Facilitate a discussion, and draw the commonalities among most loans: All loans have repayment conditions that specify how long it will be before the loan is repaid; all loans specify how it will be repaid, through instalments or in a lump sum; all loans must be repaid with interest or service charges; borrowing*

is voluntary; members who do not borrow are welcome and still get their share of the share out. Make sure you emphasise those points.)

3. Tell group members that in this part of the meeting we will be talking about rules for taking and repaying loans. The rules will help us be efficient, avoid favouritism and prevent disagreements.

4. Tell the S4T group that even though members should save every week, they can only borrow once every four weeks. Ask the group members: 'Why do you think we have that rule?' (*You want to hear: Borrowing once every four weeks keeps most meetings short; it keeps record-keeping simple (loans in every meeting make records very complicated); it allows the Loan Fund to build, so that members can borrow useful amounts. Make sure you emphasise those points.*)

5. Tell the group that they are going to make decisions about four things:

   • What loans should be given for

   • How much members should be able to borrow

   • How long loans should be for

   • What the service charge should be

Loan Purpose

6. Ask group members to discuss with the person sitting next to them: 'What should loans be given for?' Give them two to three minutes to come up with some ideas and then invite pairs to share with the whole group.

7. Guide the group to a consensus on what loans should be given for. (*During the discussion, emphasise that the group may establish various rules, but in general groups tend to approve loans for business activities so that members generate a profit from which to repay the loan and the fees. Loans can also be given for other purposes such as paying school fees or for emergencies, but in this case, no income is generated so the member needs to have a clear plan for how she/he will repay.*)

Loan Amount

8. Once the group has decided on the purpose for loans, tell the group they are going to decide how much members should be allowed to borrow. Ask members, 'What important things do we need to consider when we are thinking about loan amount? What could you do if you get more applications than funds available? What happens if funds are short, and a member needs US$25 for her business, and you only offer her US$5?' Consider having members take turns in getting loans so that members get an amount that is useful for everyone. (*You want to hear: it must be an amount that someone can afford to comfortably pay back/will have the income to pay back, the amount borrowed by any member cannot be more than three times their savings to ensure everyone has fair access to loans, and that loans are not too risky. Make sure you emphasise those points.*)

Loan Period

9. Tell group members they need to decide on the loan period, or the length of time for which members can borrow money. Emphasise that the maximum loan duration should not be more than three months, and that loans are generally given for periods of four weeks during the first cycle. This gives everyone a chance to borrow.

10. Ask the group: 'For how long should members be allowed to take out loans?' Invite group members to share their ideas and guide the group to a consensus.

11. Make a note of the groups' decision and inform the group that these decisions will be included in the constitution during the next meeting.

Loan Service Charge

12. Say to group members: Let's talk about the service charge. When S4T group members take out loans they must pay a service charge every 4 weeks. The service charge is the same percentage of the loan every four weeks until the loan is fully repaid. The service charge is paid to the S4T group for being able to borrow, but it is not the same as interest paid to a commercial lender, like a bank or money lender. The money raised through the service charge belongs to the S4T group. It is not lost to the group members because group members get it back at the end of the cycle when the money is shared out. It's another form of savings. Tell the group that they are now going to make some decisions about the service charge for loans.

13. Ask group members: 'Why is it important to have a service charge for loans?' (*You want to hear: service charges increase the groups assets for lending; it rewards members for contributing to the Loan Fund; and it discourages borrowing without a serious need or purpose. Make sure you emphasise those points*.)

14. Ask the group for their ideas about what percentage of the loan the service charge should be. Invite ideas from the group.

15. As you listen to the group ideas and facilitate agreement, make the following points:

    •   The service charge must be affordable, however if it is very low, this may tempt members to borrow more than they can easily repay. For this reason, it should not be less than 5%.

    •   A service charge which is too high will discourage members from borrowing, and make the S4T group less useful. For this reason, it should not be more than 10% per month.

    •   A service charge of 10% is easy to calculate.

16. When the group has decided the amount of the service charge, make a note of it and tell the group that it will be included in the constitution during the next meeting.

17. Ask group members: 'Are there any loan rules we want to add?' Invite them to share their ideas.

18. If group members do not raise the following points, make sure you raise and emphasise them:

    • The loan payment amount should never be less than the service charge.

    • The Loan Fund will grow more when members borrow, however members should not be pressured to borrow money that they do not need.

    • The Loan Fund should never be used to lend money to people outside the group.

    • Borrow only what you can afford to repay.

    • Use your loan for the intended purpose. If you borrowed to invest in a business, do not use it for consumption.

    • All members are responsible to approve loan applications. Do not approve a loan for a member who is not able to repay.

19. Ask group members whether they have any questions or concerns and clarify/respond as needed.

Module 2 Step 6: Keeping our S4T group money safe

Time: 15 minutes

1. Tell group members that they will purchase their S4T group kit in Training Module 4 (see Module 4, Step 2). If circumstances make it impossible for the group to purchase their own kit, or to find all the necessary items, they may get a kit on loan from WV. Remind the group that the balance must be paid by the end of the cycle. (Have the kit with you but don't hand it over at this point.)

2. Tell the group that now they need to decide how to keep the S4T group's funds safe.

<u>Use the savings box</u>

3. Ask group members: 'Who is responsible for the safety of the funds and the savings box?' (*You want to hear: the group is/we are. Emphasise this and the fact that the S4T group Facilitator will not handle the box or the group's money.*)

4. The S4T group will have a lockable heavy-duty cash box to keep the money safe from fire and theft.

5. Ask group members: 'How will you keep the money and the cash box safe?' Invite participants to share their ideas and make sure the following points are emphasised in the discussion:

   • The cash box has three locks to ensure that transactions cannot take place privately and can only take place when all group members are present.

   • Members should not tell non-members where the box is kept to reduce the risk of robbery.

   • Records cannot be altered without the consent of all members.

   • The box-keeper is always accompanied to and from meetings by two group members.

6. Explain that the cash box will be held by the box-keeper, who will safeguard it between meetings. When the box is locked at the end of the meeting the box-keeper cannot open it because she/he does not have the keys.

7. Point out to group members that during the cycle, most of the savings will be distributed as loans so there will be little money left in the cash box between meetings. This means that if the cash box is stolen, most of the group's assets will be recoverable.

8. Make a note of cash box rules decided by the group.

9. Ask whether there are any questions or concerns and respond as needed.

Module 2 Step 7: Summary and conclusion

Time: 10 minutes

1. Tell participants: We are at the end of our meeting. Let's summarise what we decided.

2. Ask participants: 'What are the decisions we made this week?' (Use follow-up questions such as: What did we decide about the Social Fund? What did we decide about buying shares? What did we decide about loans? What did we decide about the cash box? Where will we be able to see these decisions after next week's meeting?)

3. Ask group members to discuss with their neighbour: 'What are some of the other important things that you learned during this meeting?'

4. After two to three minutes ask them to share their ideas. Respond appropriately.

5. Ask group members if they have any questions or concerns. Respond to these.

6. Announce the date for the next training.

7. Evaluate the meeting. (What worked? What could be improved?)

Module 3: Developing a constitution
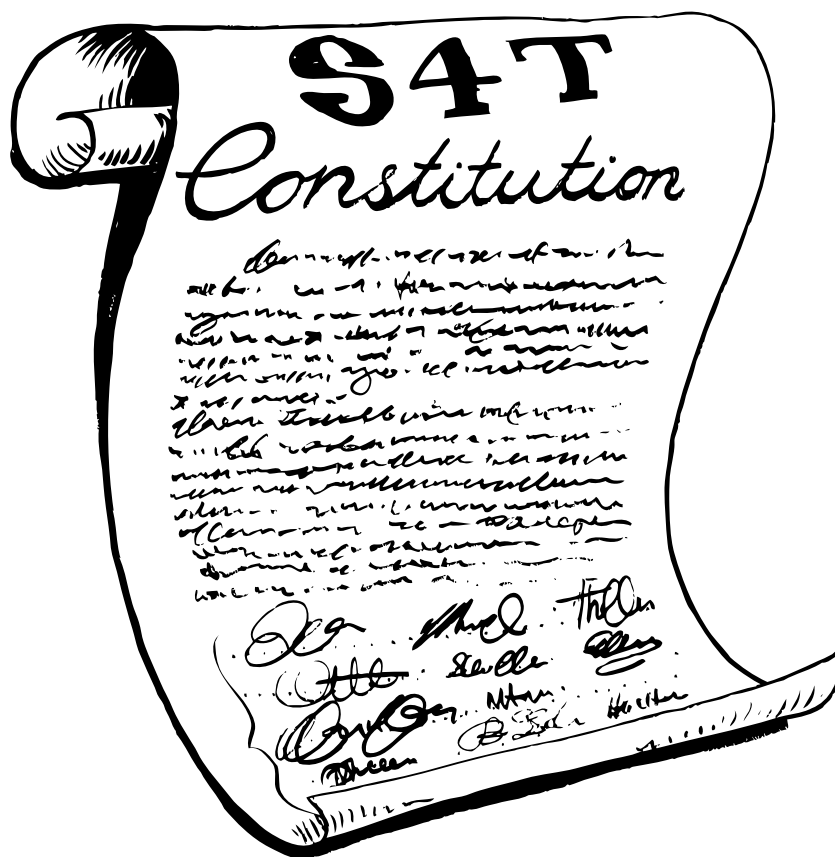
Module overview

The purpose of this module is to develop the S4T group constitution. The module will cover the following questions: What is a constitution? Why is it important to have a written constitution? What are the advantages and disadvantages of having a constitution in the group? Group members will develop their own constitution for the S4T group.

Module outcomes

By the end of the session, S4T group members will:

- Be able to describe what a constitution is

- Be able to explain why having a constitution for the S4T group is important

- Be able to describe what should be included in an S4T group constitution

- Have developed their group constitution

Total time allocation

2 hours – some groups may need longer, so this module can be run over two meetings

Facilitator preparation

1. Prepare your session using the S4T module preparation guide:

2. Read the facilitation notes to make sure you understand and can help group members understand the constitution and the process for developing it

3. Prepare a session plan with your own notes

4. Prepare the S4T posters for this session, or any other visual aids you need to help S4T group members understand the session content.

5. Print enough copies of the S4T group constitution template so each participant can see one.

Module 3 Facilitation steps

Module 3 Step 1: Welcome and introduction to module

Time: 10 minutes

1. Welcome participants to Module 3 of the S4T group training

2. Ask group members: Can you remember what we covered in the last meeting? What were some of the rules that the group decided on? Make sure everyone in the group has an opportunity to speak if they wish.

3. Remind group members that the rules developed in the previous meeting will be included in the constitution.

4. Explain that this meeting will concentrate on the rules that help the group govern itself, including the decisions already made about the Social Fund, share purchase and loans.

Module 3 Step 2: Introduction to the constitution

Time: 30 minutes

1. Ask: 'What is a constitution?' Invite group members to share their ideas. Take three to four responses, then clarify if necessary:

    • A constitution is a document which describes the goals and purpose of a group and contains the rules and regulations of how that group is governed.

2. Ask: 'Why is it important to have rules, regulations for the S4T group?' Invite responses from the group members. (You want to hear: having a constitution means that the rules are clear, equal and transparent for everyone; it makes it easier to resolve difficulties if they arise. Emphasise these points.)

3. Ask: 'Who makes the rules that are written into the constitution?' Invite members to share their ideas. (*Emphasise that the group members decide on the rules together. The Management Committee can enforce the rules because*

the group members have agreed on them and given them the right to enforce the rules by electing them to their positions).

4. Tell group members: 'We are going to think about what goes into a constitution. What would you expect to see in the constitution?' Invite responses from the group members, and make a list on flip chart paper.

5. Summarise responses: Add anything that was missing so the following has been covered:

    Governance (how the group manages itself):

    - What the purpose of the group will be

    - Who can belong and who cannot

    - How the leaders will be elected

    - How leaders will be removed

    - How often the group will meet

    - How members will leave the group

    - What happens in the case of death of a member

    - What sort of fines the Management Committee can impose for which offences

    Services (how services will be delivered):

    - How members will save

    - How members will borrow

    - What the Social Fund contribution will be

6. Check understanding: Organise members into groups of three and ask them to discuss what they have heard, if they are clear on what the constitution is, why we have a constitution and what should be included in it, and ask if there are any questions relating to any of the above.

Module 3 Step 3: Develop the constitution by consensus

Time: 1 hour 10 minutes (or longer depending on how long each item takes – you may need to do this over two or more meetings. It is important not to be time-pressured when developing the constitution).

1. Tell participants: We are now going to develop the constitution for this group. We don't want to rush this because the group must follow the rules that they agree on; we can have a second meeting to finish this if needed.

2. Show group members: a copy of the constitution so that group members can see what the constitution document looks like. (Have a poster prepared ahead of time of the key headings in the constitution so that group members can see where the process is up to – or hand out a paper copy to each group member.)

3. Tell group members: "This is what the constitution looks like. You can see the 'governance' part here and the 'services' part here. The Record-Keeper

is going to record the decisions we make together. And when we have completed the constitution document, all the group members will sign it.

4. Say: We will be using a constitution that has been used for many S4T groups before this. It will cover all the governance topics and services that we talked about before. Now we are going to make decisions together about each of the constitution items in turn.

5. Remind members: Decisions relating to the Social Fund and share/purchase savings were covered in the last meeting, so they don't need to be discussed again. Remind them that you took a note of these decisions and that they will be included in the constitution.

6. Check: whether group members have any questions or concerns, and respond to these.

7. Work through: the blank constitution form item by item with the group. Read each item out and ask group members to give their ideas. **Make sure everyone has an opportunity to participate fully in the discussion.**

8. Help the Record-Keeper: complete the constitution once group members have reached agreement on each clause. (Note: Never fill out the form before going to the meeting.)

9. Read the constitution aloud: once all the clauses are complete.

10. Invite group members: to come and sign the constitution one by one to show that they agree with it.

Module 3 Step 4: Summary and conclusion

Time: 10 minutes

1. Summarise the key decisions that have been made in the session.

2. Assign each member one rule from the constitution for them to memorise for the next meeting. (Some members may need to memorise more than one rule.)

3. Tell group members that they will need to have their S4T kit for use in the next meeting and they will learn about buying shares.

4. Remind participants that no new members can join after this meeting.

5. Ask members if they have any questions. Clarify any issues.

6. Congratulate participants for their accomplishments.

7. Announce the date for the next training.

8. Evaluate the meeting (What worked / What could be improved for next time).

Module 4: Managing the S4T share-purchase/savings meetings

Module overview

In this module, the group will receive their S4T kit. Group members will learn how to manage S4T share-purchase/savings meetings, including: how to record share-purchases/savings; how to use passbooks and the S4T group record book; how to run the meeting process. The S4T Facilitator will facilitate this training, however, after this meeting, the Management Committee will run the meetings and be responsible for the S4T kit. The S4T Facilitator will guide and support them to do that.

Module outcomes

- By the end of the session, S4T group members will be able to:
- Describe what is in the S4T kit and how the kit should be used
- Explain how group members will keep the cash box safe
- Describe three ways that S4T group records will be kept
- Explain how share-purchase/savings will be recorded and memorised

- Describe share-purchases/savings meeting process

- Explain the responsibilities of the Management Committee and group members in the share-purchase/savings meeting

Total time allocation

140 mins/2 hours 20 mins

Facilitating S4T - Module Preparation Guide

https://www.wvcentral. org/community/RL/Pages/ SavingsGroups.aspx

Module 4 and 5 Resource S4T - Share Purchase Meeting Step Cards

https://www.wvcentral. org/community/RL/Pages/ SavingsGroups.aspx

Facilitator preparation

1. Prepare your session using the S4T module preparation guide.

2. Meet with the Management Committee ahead of time. Show them (and particularly the record-keeper) how to prepare the S4T group record book (Ledger) and create the sections, and headers. Train them on how to record information in the record book. Verify that the money-counters can count accurately.

3. Print out the Share Purpose/savings meeting steps and the S4T posters for this session. You will also need these for Module 5:

4. Prepare any additional visual aids you need to help the group members understand the meeting and share purchase procedure. For example, bring cards numbered 1-25 (or as many as members in the group).

5. Prepare a set of sample passbooks that will be used in the practice session.

6. Bring the S4T kit, including:

    - Lockable cash box

    - Three good quality padlocks, each with two keys

    - 25 passbooks

    - 25 member number cards

    - Rubber stamp

    - Rubber stamp ink pad

    - Ruler

    - Two ballpoint pens

    - Calculator

    - Two plastic bowls, at least 30 cm in diameter and at least 15 cm deep, of different colours

    - Three fabric money-bags, with draw strings: one for the Social Fund, one for the Loan Fund andone to hold the daily savings tokens

    - 60 coloured metal washers (slot-savings tokens) at least 3 cm in diameter

    - A notebook

Module 4 facilitation steps

Module 4 Step 1: Welcome and introduction to the module

Time: 10 minutes

1. Welcome the participants
2. Ask the chairperson to open the meeting.
3. Ask the record-keeper to call the roll and make sure that everyone is correctly seated.
4. Ask group members to recall and say briefly what was covered in the last meeting.
5. Ask each group member to recall and say their rule from the constitution. (Group members won't need to do this at every meeting, only until members feel confident that they know the contents of the constitution.)
6. Tell group members that during this meeting, they will begin to use their S4T kit, learn how to manage the S4T meetings and learn how to save by purchasing shares.
7. Share the module outcomes and process with group members.

Module 4 Step 2: Introducing the S4T kit

Time: 15 minutes

1. Say to group members: 'Today you are beginning to use your S4T kit. Let's look at what is in it.' Open their kit and show the group each of the items inside, e.g., this bag is for the Social Fund, this bowl is for counting money, etc.
2. Put everything back in the box apart from the padlocks and keys. Then lock the box with the padlocks (making sure the padlock keys are outside the box.)
3. Ask group members: 'Whose responsibility is the box?' (You want to hear: The safety of the kit is the responsibility of the box-keeper. She/he must carry all of it to every meeting of the S4T group.)
4. Say to group members: 'In Module 2 we talked about how the group can keep the box and the money safe. How will the group do that?' (You want to hear: The cash box has three locks to ensure that transactions cannot take place privately and can only take place when all group members are present; members should not tell non-members where the box is kept to reduce the risk of robbery; records cannot be altered without the consent of all members; the box-keeper is always accompanied to and from meetings by two group members.)
5. Emphasise to the group members: 'The three padlocks mean that the box cannot be opened without the cooperation of the three people who keep the keys and the person who keeps the box. This serves two purposes.'

Invite group members to suggest what they might be. (You want to hear: it makes the box strong and hard to break in to, so the money is safe; because the box cannot be opened between meetings, transactions can only take place in front of all members and records cannot be altered.)

6. Tell participants: Although you have appointed your Management Committee, we now need to appoint three key-holders who will keep the keys, so that the box can only be opened in meetings.

7. Ask participants: 'What criteria are important when we are selecting key holders?' (You want to hear: They must not be members of the Management Committee; they should not be members of the same family; they should be members who can be relied upon to attend meetings and will always be on time.)

8. Facilitate a discussion to identify three key-holders.

9. Tell the group: Now we're going to use your S4T kit.

    At this point, if the group couldn't purchase the kit themselves, they will sign an agreement to fully repay the cost of the kit (as agreed in Module 2 Step 6).

    Ask the chairperson to hand the keys to the key-holders. Time to celebrate!

Module 4 Step 3: Group fund record-keeping and memorisation responsibilities

Time: 10 minutes

1. Tell group members: now, we are going to learn about how the S4T group will keep records. Record-keeping is an activity of all members, not just the Management Committee. There are three ways we keep records for this group: first, using the S4T group record book; second, using group members' passbooks; and third, making sure group members memorise important information.

2. Ask group members: What kind of information do we need to record? Invite group members to share their ideas. (You want to hear: how much cash is in the box, what loans are owed by members, what the total of the group fund is – including savings and loans, how much is in the Social Fund, how much has been paid in fines, how much interest/service fee has been paid. Emphasise these points.)

3. Tell group members: Some of this information will be kept in the S4T group record book.

4. Show the record book to the group and explain/show what information will be kept in there.

5. Tell group members: At every meeting the record-keeper will record the important information in the S4T record book, but the group members will also have to memorise it.

6. Explain: For example, the amount of cash in the box will be written in the record rook, but it must also be remembered by everyone.

7. Ask: Why do you think it's important for members to remember this information if it is also being recorded? (You want to hear: it helps the record-keeper be accurate; it helps ensure everyone has the right information; it means that there is less opportunity for records to be changed.)

Module 4 Step 4: Individual record keeping responsibilities

Time: 10 minutes

1. Tell group members: Information about individual savings and loan amounts is recorded in passbooks that are owned by the members. Show group members the passbooks.

2. Show the front half of the passbooks and tell group members that this is where we record savings, or the shares that members buy.

3. Show the back half of the passbook and tell group members that this is where we track each member's loans.

4. Tell the group: It is the responsibility of all members to know their own personal financial situation when attending each S4T meeting. Members need to know how much money they owe in unpaid loans, how much they can afford to pay back at each meeting and how much money they can save on top of household spending/expenses at each meeting.

5. Tell group members: Next, we are going to talk about how savings are recorded in the passbook.

Module 4 Step 5: Saving money by purchasing shares

Time: 20 minutes

1. Tell the group: we are going to talk about how to save money by purchasing shares, and how to record those shares in the passbooks.

2. Explain: Members may want to save different amounts from each other, and each member may also want to save different amounts at different times. So, members can save in different amounts by purchasing between one and five shares at each meeting.

3. Ask group members: How much is each share worth? (This was decided in Module 2 and is written in the constitution.)

4. Give an example of how much one to five shares is using the share amount that the group decided. For example, if the amount of one share is US$1, then each member can save either US$1, US$2, US$3, US$4 or US$5 at each meeting. (Or ask the group to work it out: How much is one share worth? How much is two shares worth? How much is three shares worth, and so on?)

5. Tell participants: We are going to look at how the shares are written into the passbooks.

6. Hand out the sample passbooks (one passbook between two people) and tell participants: These are sample passbooks – they are not your real ones – we are just using them to learn about how to record share purchases.

Figure 1: Passbook Cover

World Vision - S4T Group

Member Share Passbook

Association Name	*Twiyubake*
Association Number	*17*
Member Name	*Angelique Kagoyire*
Member Number	*11*

7. Ask group members: What can you see on the cover of the passbook? (You want to hear: S4T group name, group number, and member name and member number.)

8. Ask group members: How will you know your member number? (You want to hear: It's on the card we received earlier. The member card matches the number card that has been given to each member.)

9. Ask group members to open the front of the passbook and look at it.

10. Explain that when each member buys one to five shares at the meeting, the shares are stamped into the passbook. A share is shown as a symbol, such as an arrow, star or moon.

   *Note for facilitators: The example below is shown in Tanzanian Shillings (TSh) and one share is worth TShs 500. Make sure the example **you** use shows the currency that your participants will be using.*

Figure 2: Passbook with 11 shares stamped in

Single Share Value			*RWF 200*	
Starting number of shares				**0**
Shares Bought per Meeting				
Ending number of shares				

1. Ask participants: What can you see on this page? (You want to hear: There have already been five share-purchase/savings meetings; this member, Monica Auma, has bought 11 shares in total; the share value is TSH 500; the group is in the first cycle; Monica Auma only bought one share in the first meeting, but she bought three shares in the 3rd and 4th meeting. You can ask these follow-up questions to get this information: What cycle is this group in? How much is a share worth? What do the arrows mean? How many shares has Monica Auma purchased? How many did she purchase in the first meeting, second meeting etc.? In the second meeting how much money did Monica save? How much money has Monica saved so far?)

2. Ask participants: How does the record-keeper record the contribution that a group member has made? (You want to hear: she/he stamps the number of shares in their passbooks and the other committee members watch to see that the entry is correct.)

3. Show the crossed-out spaces in the passbook. Ask participants: What is happening here? Why do we do that? (You want to hear: The empty spaces are crossed out on each line. This prevents anyone entering shares fraudulently at a later date.)

Figure 3: Passbook showing redemption of two shares

Single Share Value		*RWF 200*		
Starting number of shares			*0*	
Shares Bought per Meeting				
Ending number of shares				

1. Ask group members to look at the next page (as above). Say: this is what Monica's passbook looks like by the end of 8 meetings.

2. Ask participants: What can you see in meeting 8? What do you think has happened? (You want to hear: all the spaces were crossed out; Monica didn't buy any shares.)

3. Ask participants: How about Meeting 7? (You want to hear: maybe Monica had a problem and needed money, so she asked to redeem (take back) two shares and received TShs 1,000 (500 x 2) from the record-keeper.)

4. Ask participants: how does the record-keeper record the shares she gave back to Monica? (You want to hear: The record keeper crossed those shares out; she / he drew a line through the shares to show that they had been given back.)

5. Ask participants to discuss in small groups: What are the advantages and disadvantages of redeeming shares? What other things could Monica have done instead of redeeming shares? (You want to hear: being able to redeem shares gives Monica access to their savings, but she will lose the future earnings when profits are shared out; when you redeem shares you can't put them back in; maybe Monica could have considered borrowing the small amount she needed; or finding a different way for her to solve her personal problem without having to sell shares, which she can't put back.)

Figure 4: Shares at the end of 12 meetings

1. Show the next passbook page. Tell group members this is what a passbook looks like when a page is filled.

2. Ask participants: What can you see on this page? (You want to hear: By the time of the 12th. Meeting, Monica had bought a total of 29 shares; she redeemed/cancelled two shares as we discussed earlier; the number of shares to be carried forward is only 27 because of the 2 shares she redeemed.)

3. Tell group members: the procedures for taking loans and repaying loans will be covered in future meetings.

4. Ask group members if they have any questions or comments. Respond to these as needed.

5. Collect the sample passbooks.

6. Tell participants that they should bring enough money to the next meeting to make their contribution to the Social Fund and to purchase the number of shares they want.

Module 4 Step 6: Assigning member numbers and passbooks

Time: 15 minutes

1. Tell group members: in this section of the meeting we are going to assign member numbers and passbooks. Group members will see their passbook with their name and number on today, but the passbooks will stay in the box between meetings.

2. Share the process for this part of the meeting – make sure that this is written or drawn on a poster ahead of time so that group members can see where we are in the process:

   a. The key-holders open the box, which remains in front of the box-keeper, and the materials are taken out and placed in front of the record-keeper.

   b. The fines bowl is placed in front of the chairperson, so fines can be collected during the meeting.

   c. The record-keeper calls each member in number order to the front and gives them their number card and tells them that they must always bring it with them to all meetings.

   d. The record-keeper writes their name and number on a passbook but does not give the passbook to the member.

3. Ask the Management Committee to run through the first two steps (a-b above). Before each step, point to the step on the poster and read it out.

4. At step "c", give the numbered cards and passbooks to the record-keeper. Ask the record-keeper to invite each group member to the front in turn. The record keeper should hand out a card to each member and write their name and member number on the front of their passbook. The group member will keep the number and the record-keeper will keep the passbook. As each member receives their passbooks, this can be a good time to celebrate again!

5. Explain to group members that when transactions are carried out, the record-keeper will not need to remember everyone's name, but can call out their number, so no-one gets forgotten. They must keep their number cards safe and bring them to the meetings. They may be fined if the number cards are lost.

Module 4 Step 7: Managing a share-purchase/savings meeting - general

Time: 10 minutes

1. Tell group members that we are now going to talk about managing meetings.

2. Say: there are types of meeting: savings meetings, and savings and loan meetings. Every meeting is a share-purchase/savings meeting, but loan meetings only happen every four weeks. In this session the group will be learning only how to conduct a share-purchase/savings meeting.

3. Remind group members of the roles of the chairperson, record-keeper, box-keeper and money-counters (you could ask group members to give you this information rather than telling them):

   • The chairperson maintains order, levies fines and announces each step of the meeting as it moves from one procedure to another.

- The record-keeper controls financial transactions at each step in the meeting. For now these are Social Fund and share-purchase/savings transactions, but in the future also loan repayments and disbursements. She/he is also responsible for passbook entries and for announcing balances at the end of the meeting.

- The box-keeper is responsible for the security of the cash box between meetings, for assisting the record-keeper to maintain passbooks, and in the future, managing the slot savings between meetings.

- The money-counters are responsible for counting the money that members use to purchase shares, take out loans and repay loans and announcing totals of each transaction.

4. Invite the committee to sit in the way they will sit in the meeting and explain that we are going to practice so it doesn't matter if they make mistakes.

5. Tell group members: we will only concentrate on the Social Fund and share-purchase/savings at this point.

Module 4 Step 8: Managing a share-purchase/savings meeting

Time: 40 minutes

1. Tell group members: Next the Management Committee is going to learn how to manage the share-purchase/savings meetings in preparation for next week and we are all going to observe the training.

2. Tell group members: We are not going to learn about the whole meeting now, only the parts of the meeting that we need to contribute to the Social Fund and the purchase of shares/savings.

3. Pin the Meeting Step Cards along the wall (The Meeting Step Cards have the information from Table 1.)

4. Tell group members: These are the steps of the meeting. Next week when you purchase shares for the first time, these are the steps you will follow.

5. Explain each step of the meeting. As you explain each step, put the card with its image and the details of the step underneath it. Have the group practice each step, and after they have practised, check whether there are any questions or concerns.

6. Tell group members that in today's training we are missing out two S4T meeting steps: *Meeting Step 5-Loan repayment and Meeting Step 7 – Loan taking.* The group will learn about those meeting steps in Week Six and Week Nine of the S4T Cycle.

Table 1: Procedures for a Share-Purchase/Savings Meeting

Meeting step	Share-Purchase/Savings Meeting Procedures
STEP 1: **Meeting opening**	1. The chairperson calls the meeting to order 2. The key-holders open the box, which remains in front of the box-keeper 3. The record-keeper performs a roll call 4. The fines bowl is placed in front of the chairperson, so that fines can be collected during the meeting
STEP 2: **Social Fund** (if the group does not have a Social Fund, skip to step 3)	1. The record-keeper asks the group to recall the balance of the Social Fund from the previous meeting 2. The money-counters then remove the money from the Social Fund bag, place it in the money-counting bowl, count it, and announce the amount to the members 3. The chairperson announces that contributions will be made to the Social Fund 4. The record-keeper calls each member, by number, to give their Social Fund contribution to the money-counters 5. When the member comes forward, they give their Social Fund contribution to the money-counters and are given their passbook 6. The money-counters confirm that each member has given the right contribution and place it in the money-counting bowl 7. The record-keeper then asks if any member has missed a payment to the Social Fund in the last meeting. If so, they are asked to pay it now. 8. The record-keeper then asks if anyone needs a grant from the Social Fund. Members in need make their request to the group. 9. If a majority of the members approve the grant, the money is provided to the member according to the constitution 10. The money-counters count the total amount in the money-counting bowl and announce this to the members 11. The record-keeper says that everyone should remember this amount for the next meeting 12. The record-keeper records this amount in S4T group record book along with the date 13. The Social Fund money is then replaced in its draw-string bag and put back in the cash-box

Meeting step	Share-Purchase/Savings Meeting Procedures
STEP 3: **Share-purchase/** **savings**	1. The record-keeper asks the members to recall the balance of the Loan Fund from the previous meeting 2. The money-counters then remove the Loan Fund from its bag and count it, announcing the amount to the members 3. Once it is agreed that the amount remembered and the amount counted are the same, the money is placed in the money-counting bowl 4. The chairperson announces that members will now buy shares 5. The record-keeper calls each member to the front by their number 6. Each member comes to the front and buys between one and five shares, giving the money to the money-counters and their passbook to the record-keeper 7. The money-counters count the money, place it in the money-counting bowl, and announce the number of shares that have just been purchased by the member 8. The record-keeper stamps the correct number of shares into the passbook and crosses out any unused blocks 9. The member then checks that the number of new stamps in the passbook is correct. The passbook remains with the record-keeper for the rest of the meeting 10. (If a member needs to make a withdrawal, they will ask for it instead of buying shares. When a withdrawal is needed, the record-keeper will cross out the number of shares from the member's passbook that corresponds to the value of the withdrawal and the money-counters will give the money from the money-counting bowl. The value of a share paid back to the member will be equal to its original purchase price.)
STEP 4: **Expenses**	1. If any money was given for expenses in the previous meeting, the person who made the expenditure gives an account and returns any change to the money-counters, who place it in the money-counting bowl 2. The chairperson asks the record-keeper if there will be any necessary expenses before the next meeting. If any expenses are approved by all of the members, the chairperson instructs the money-counters to remove the amount needed from the money-counting bowl and give it to the member who is responsible for paying the expense.
Meeting step	**Share-Purchase/Savings Meeting Procedures**
STEP 6: **Calculating the** **new Loan Fund** **balance**	1. The money-counters combine the money in the fines bowl and the money-counting bowl 2. The money-counters count the money in the money-counting bowl and the record-keeper announces the amount to the group 3. The record-keeper then tells the group that this is the money available for lending 4. The record-keeper records this amount in the S4T group record book 5. The money-counters place the Loan Fund in its drawstring bag and put it in the cash-box
STEP 8: **Closing balances**	1. The record-keeper announces the total of the Social Fund once again, and the chairperson instructs all members to memorise the Social Fund balance for the next meeting 2. The record-keeper announces the total of the Loan Fund once again, and the chairperson instructs all members to memorise the balance of the Loan Fund for the next meeting 3. The key-holders are called by the chairperson to lock the box
STEP 9: **Closing**	1. Before closing the meeting, the chairperson invites members to discuss any other subject that may be of interest 2. The chairperson announces the date and time of the next meeting 3. Once discussion is complete, the chairperson closes the meeting

7. Ask group members if they have any questions or concerns and respond as needed.

8. Tell group members: next week as the management committee is running the savings meeting, we will put this on the wall to help us to remember the steps that the group needs to follow.

Module 4 Step 9: Summary and Conclusion

Time: 10 minutes

1. Check whether group members have any questions or comments and respond to these.

2. Ask group members: What are some of the important things you learned during this meeting? (Invite three to four members to share their ideas.)

3. Tell the Management Committee that from now on they will be leading the S4T meeting and their leadership will be critical to the success of the group. The S4T Facilitator/CA will guide them through the steps, but from now on the S4T Facilitator/CA is only there to support the Management Committee, which is now in charge of meetings.

4. Remind group members that at the start of the next meeting they will be asked to repeat the rule from the constitution that they need to remember.

5. Tell group members that they need to bring their money for the Social Fund to the next meeting. They will also need to bring money to purchase shares, as it will be the first share-purchase meeting.

Module 5: Purchasing shares

Module overview

In this module, the Management Committee will run the first share-purchase/ savings meeting, following the correct steps. The S4T group members will contribute to the Social Fund and purchase shares for the first time. The S4T facilitator will guide and support the process.

Module outcomes

By the end of the session:

- The members of the Management Committee will have managed their first meeting
- Group members will have contributed to the Social Fund for the first time
- All group members will have purchased shares for the first time
- The record-keeper will have accurately recorded the amounts in the Social Fund and in the Loan Fund
- Group members will have memorised amounts in the Social Fund and in the Loan Fund

Total time allocation

75 minutes/1 hr 15 mins

Facilitator preparation

1. Prepare your session using the S4T module preparation guide.

2. Copy the S4T posters for this session and print out the Module 4 and 5 Resource - S4T Share-Purchase Meeting Steps Cards:

Module 5 facilitation steps

Module 5 step 1: Introduction to module

Time: 10 minutes

1. Tell group members that this meeting will be the first chance they have to contribute to the Social Fund and purchase shares.

2. Explain that from now on the S4T Facilitator is only there to support the Management Committee, which is now in charge of meetings.

3. Tell group members that you are going to post the meeting steps (and the meeting step images) on the wall, so it will be easier to follow the steps.

4. Ask group members to help you post the share-purchase/savings meetings cards on the wall in order.

5. Remind participants that in this meeting we will miss out the loan repayment and loan taking steps.

6. Tell group members that after each step we will reflect and review the next step.

Module 5 step 2: Opening the share-purchase/savings meeting

Time: 10 minutes

1. (S4TF) Read through the steps for this part of the meeting with group members.

2. The Management Committee opens the meeting according to the following steps:

Meeting Step 1: Meeting opening	1. The chairperson calls the meeting to order
	2. The key-holders open the box, which remains in front of the box-keeper
	3. The record-keeper performs a roll call
	4. The fines bowl is placed in front of the chairperson, so that fines can be collected during the meeting

3. (S4TF) Ask group members whether they have any questions or concerns and clarify/respond as needed.

Module 5 step 3: Contributing to the social fund

Time: 15 minutes

1. (S4TF) Read through the steps for this part of the meeting with group members.

2. The Management Committee collects group members' Social Fund contributions, according to the following steps:

Meeting Step 2: Social Fund (if the group does not have a Social Fund, skip to step 3)	1. The record-keeper asks the group to recall the balance of the Social Fund from the previous meeting
	2. The money-counters then remove the money from the Social Fund bag, place it in the money-counting bowl, count it, and announce the amount to the members
	3. The chairperson announces that contributions will be made to the Social Fund
	4. The record-keeper calls each member, by number, to give their Social Fund contribution to the money-counters
	5. When the member comes forward, they give their Social Fund contribution to the money-counters and are given their passbook
	6. The money-counters confirm that each member has given the right contribution and place it in the money-counting bowl
	7. The record-keeper then asks if any member has missed a payment to the Social Fund in the last meeting. If so, they are asked to pay it now.
	8. The record-keeper then asks if anyone needs a grant from the Social Fund. Members in need make their request to the group.
	9. If a majority of the members approve the grant, the money is provided to the member according to the constitution
	10. The money-counters count the total amount in the money-counting bowl and announce this to the members
	11. The record-keeper says that everyone should remember this amount for the next meeting
	12. The record-keeper records this amount in S4T group record book along with the date
	13. The Social Fund money is then replaced in its draw-string bag and put back in the cash-box

3. (S4TF) Ask group members whether they have any questions or concerns and clarify/respond as needed.

Module 5 step 4: Purchasing shares/savings

Time: 20 minutes

1. (S4TF) Read through the steps for this part of the meeting with group members.

2. The Management Committee runs the share-purchase/savings meeting step according to the following steps:

Meeting Step 3: Share-purchase/ savings	1. The record-keeper asks the members to recall the balance of the Loan Fund from the previous meeting
	2. The money-counters then remove the Loan Fund from its bag and count it, announcing the amount to the members
	3. Once it is agreed that the amount remembered and the amount counted are the same, the money is placed in the money-counting bowl
	4. The chairperson announces that members will now buy shares
	5. The record-keeper calls each member to the front by their number
	6. Each member comes to the front and buys between one and five shares, giving the money to the money-counters and their passbook to the record-keeper
	7. The money-counters count the money, place it in the money-counting bowl, and announce the number of shares that have just been purchased by the member
	8. The record-keeper stamps the correct number of shares into the passbook and crosses out any unused blocks
	9. The member then checks that the number of new stamps in the passbook is correct. The passbook remains with the record-keeper for the rest of the meeting
	10. (If a member needs to make a withdrawal, they will ask for it instead of buying shares. When a withdrawal is needed, the record-keeper will cross out the number of shares from the member's passbook that corresponds to the value of the withdrawal and the money-counters will give the money from the money-counting bowl. The value of a share paid back to the member will be equal to its original purchase price.)

3.   (S4TF) Ask group members whether they have any questions or concerns and clarify/respond as needed.

Module 5 step 5: Processing expenses

Time: 5 minutes

1.   (S4TF) Read through the steps for this part of the meeting with group members.

2.   The Management Committee processes expenses according to the following steps:

Meeting Step 4: Expenses	1. If any money was given for expenses in the previous meeting, the person who made the expenditure gives an account and returns any change to the money-counters, who place it in the money-counting bowl
	2. The chairperson asks the record-keeper if there will be any necessary expenses before the next meeting. If any expenses are approved by all of the members, the chairperson instructs the money-counters to remove the amount needed from the money-counting bowl and give it to the member who is responsible for paying the expense.

3.   (S4TF) Ask group members whether they have any questions or concerns and clarify/respond as needed.

Module 5 step 6: Calculating the loan fund balance

Time: 10 minutes

1. (S4TF) Read through the steps for this part of the meeting with group members.

2. The Management Committee calculates and records the Loan Fund balance according to the following steps:

Meeting Step 6: Calculating the new Loan Fund balance	1. The money-counters combine the money in the fines bowl and the money-counting bowl
	2. The money-counters count the money in the money-counting bowl and the record-keeper announces the amount to the group
	3. The record-keeper then tells the group that this is the money available for lending
	4. The record-keeper records this amount in the S4T group record book
	5. The money-counters place the Loan Fund in its drawstring bag and put it in the cash-box

3. (S4TF) Ask group members whether they have any questions or concerns and clarify/respond as needed.

Module 5 step 7: Announcing closing balances

Time: 5 minutes

1. (S4TF) Read through the steps for this part of the meeting with group members.

2. The Management Committee announces the closing balances according to the following steps:

Meeting Step 8: Closing balances	1. The record-keeper announces the total of the Social Fund once again, and the chairperson instructs all members to memorise the Social Fund balance for the next meeting
	2. The record-keeper announces the total of the Loan Fund once again, and the chairperson instructs all members to memorise the balance of the Loan Fund for the next meeting
	3. The key-holders are called by the chairperson to lock the box

3. (S4TF) Ask group members whether they have any questions or concerns and clarify/respond as needed.

Module 5 step 8: Closing the meeting

Time: 15 minutes

1. (S4TF) Read through the steps for this part of the meeting with group members.

2. The Management Committee closes the meeting according to the following steps:

Meeting Step 9: Closing	1. Before closing the meeting, the chairperson invites members to discuss any other subject that may be of interest
	2. The chairperson announces the date and time of the next meeting
	3. Once discussion is complete, the chairperson closes the meeting

3. Remind members that they will be able to request a loan at the first loan meeting, three weeks from the date of this meeting

4. Ask group members whether they have any questions or concerns and clarify/respond as needed.

Module 6: Daily slot savings

Module overview

This module will lay out the process that allows group members to deposit money into the savings box at times other than at a savings group meeting. The module explains how this happens, how this is recorded and the process to reconcile these deposits at the next meeting, when the box is opened.

Module outcomes

By the end of the session, group members will:

- Explain how (and why) they can make deposits (daily slot savings) outside of the group meeting

- Describe how to record daily slot savings

- Describe how the deposits are to be treated at the next group meeting

- The members of the Management Committee will have managed the meeting

Total time allocation

60 minutes/1 hour plus regular meeting time

Facilitator preparation

1. Prepare your session using the S4T module preparation guide.

2. Copy the S4T poster for this session, and print out the Making Daily Slot Savings Process Cards and the Retrieving Daily Slot Savings Process Cards.

Module 6 facilitation steps

Module 6 step 1: Introduction

Time: 5 minutes

1. Welcome group members

2. The chairperson calls the meeting to order

3. The key-holders open the cash-box

4. The record-keeper takes the roll call

5. Ask for volunteers to remember and say what was covered in the previous meeting

6. Tell participants that before the Management Committee starts the meeting proper, we are going to talk about daily slot savings

Module 6 step 2: Daily slot savings

Time: 5 minutes

1. Say to the group: Let's talk about how to deposit savings in the cash box between meetings.

2. Ask: Why would it be helpful to be able to safely deposit money into the cashbox, other than at meeting time? (*You want to hear: You might want to put the money somewhere safe so you can't spend it; you may not want someone else in your house to spend it; your house may not be secure.*)

Module 6 step 3: The function of the cash box daily slot

Time: 10 minutes

1. Tell group members: the cash box has two compartments. The left compartment (bigger) holds the passbooks, Social Fund bag, Loan Fund bag, and other stationery. The right compartment (smaller) is used to deposit daily savings.

2. Open the cash box and show group members the two compartments.

3. Close the top of the cash box and point out the slot in the lid of the box, above the smaller compartment.

4. Tell group members: This can be used when group members want to deposit money between meetings to keep it safe.

5. Explain: When group members make daily slot savings, they put money into the box through the slot and the box-keeper will record how much money they have put into the slot, and give them a token.

6. Show the tokens to the group members.

7. Say: When group members get to the meeting, once the key-holders have opened the box, anyone who has made a daily slot saving will give their token to the record-keeper and receive the money they have saved so that they can purchase shares with it.

8. Tell group members: You need to decide how much one token is worth. It can be a share or less than a share.

9. Invite group members to share their ideas about how much a token should be worth. Facilitate agreement on the value of the token.

Module 6 step 4: Process for making daily slot savings

Time: 15 minutes

1. Say to group members: Let's go through the process for making a daily slot deposit.

2. Ask for five volunteers and hand out the Daily Slot Savings Process Cards to them in random order.

3. Invite group members to try and arrange the cards in the correct order. They should end up with this:

    a. The S4T group member shows how much money they want to deposit.

    b. The S4T group member then places money in the savings compartment slot.

    c. The box-keeper stamps the number of tokens purchased by member into an exercise book (Note: stamp must be different shape to share stamp).

    d. The box-keeper gives metal tokens of equivalent value to depositor.

    e. Immediately before next meeting, the box-keeper counts up shares bought (amount deposited) and writes down total (for each person and for all persons).

4. Show group members the daily slot notebook and the daily savings stamp. Tell them: The daily slot notebook, the daily savings stamp and the inkpad must be kept separate from the cash box. Also, the daily savings stamp must be different from the share stamp.

5. Inform group members that they can save more than five shares between meetings using the daily savings slot, but they can only save up to five shares at the next meeting.

6. Emphasise that if members have not come to meetings but have made daily savings, they should leave that member's money in box and not cross it out from box-keeper's daily slot notebook.

7. Ask group members: Why is it important to keep the daily slot notebook in a separate place with different stamps? (*You want to hear: to easily distinguish them from share records and stamps; because the box-keeper cannot open the cash box between meetings and the Loan Fund records are in the cash box.*)

8. Ask group members whether they have any questions or concerns, or need clarification on anything. Respond appropriately.

Module 6 step 5: Retrieving daily slot payments

Time: 15 minutes

1. Tell participants that group members who deposit daily savings will get these back at the very beginning of the S4T group meeting, before the Social Fund and share-purchase activities.

2. Ask for eight volunteers and hand out the Retrieving Daily Slot Savings Process Cards to them in random order.

3. Invite group members to arrange the cards in the correct order. They should end up with this:

    a. The chairperson opens the meeting

    b. The key-holders open the cash box

    c. The record-keeper places the fines bowl on the table in front of the chairperson

    d. The record-keeper calls the roll

    e. The box-keeper calls up each group member who has made a daily slot savings deposit in turn

    f. The group member gives her/his daily slot savings tokens to the box-keeper

    g. The box-keeper returns the daily savings to the group member and crosses out the record

    h. When all the money has been returned to depositors, the box-keeper cancelled the record sheet

4. Ask group members whether they have any questions or concerns, or need clarification on anything. Respond appropriately.

Module 6 step 6: Share-purchase/savings meeting

Time: 10-30 minutes

1. The Management Committee facilitates the share-purchase/savings meeting, following the correct steps.

Module 6 step 7: Summary and conclusion

Time: 10 minutes

1. Invite two or three group members to share important things or key messages they learned from this meeting

2. Summarise any decisions that have been made

3. Ask members if they have any questions. Clarify any issues or questions

4. Have some members reflect on key messages from the session

5. Congratulate participants for their accomplishments

6. Announce the date for the next training

7. Evaluate the meeting (What worked/What could be improved for next time)

Module 7: Taking out loans

Module overview

In this module, S4T group members will learn how to take out loans from the S4T Loan Fund. The meeting will be the first opportunity for members to borrow money. The Management Committee will run the meeting as usual up to the loan-taking step. At that point the S4T Facilitator will train the group on the procedure for taking out loans.

Module outcomes

By the end of the session, S4T group members will be able to:

- Describe when loan taking happens in the S4T meeting process
- Describe the procedure for taking out loans
- Handle loan disbursements confidently
- Record loan disbursements accurately

Total time allocation

120 minutes plus usual meeting time

Facilitator preparation

1. Prepare your session using the S4T module preparation guide.

2. Check the S4T group's constitution to verify the rules that were agreed about loan taking.

3. Ahead of time meet with the Management Committee. Show them (and particularly the record-keeper) how to use the S4T group record-book to record loan disbursement information.

4. Copy the S4T posters for this session and prepare any other visual aids you need to help explain the loan disbursement procedure to the S4T group members. For example, draw the sample passbook loan page on flipchart paper.

5. Print out the Loan Disbursement Procedure Cards.

Module 7 facilitation steps

Module 7 step 1: Welcome, review, and objectives

Time: 10 minutes

1. Welcome the participants.

2. Ask group members to recall briefly what was covered in the previous meeting.

3. Ask group members to recite their memorised rule from the constitution. (Focus on the parts of the constitution that relate to loan taking.)

4. Share the module outcomes with group members.

Module 7 step 2: Explain today's meeting process

Time: 10 minutes

1. Ask participants to recall the steps of last week's meeting. As they recall the steps, post the step cards and corresponding meeting step images on the wall.

2. Tell participants: This is the first meeting where some members will be able to take out loans. The Management Committee will run the meeting as usual and when we reach the loan disbursement part of the meeting, the group will learn about loan disbursement.

3. Ask group members, 'When in the meeting should the loan disbursement happen?' Ask members to discuss their thoughts with the person sitting next to them.

4. After two to three minutes, invite responses from the group. (You want to hear: Loan disbursement takes place after the savings and Social Fund transactions have been concluded, and when the Loan Fund has been calculated.) When you have these responses, post the meetings step cards and their corresponding images in the correct place in the process.

5. Invite the Management Committee to facilitate the first part of the meeting up to, but not including, the loan disbursement step (i.e., meeting opening, Social Fund, and share-purchase/savings).

Module 7 step 3: Complete the first part of the savings groups meeting

Time: 30-40 minutes

1. The Management Committee facilitates the first part of the meeting up to, but not including, the loan disbursement step (i.e., meeting opening, Social Fund, and share purchase/savings).

Module 7 STEP 4: Understanding S4T loan taking

Time: 20 minutes

1. Tell group members: This meeting will be the first time members can take our loans. It is important that we don't disburse loans at every meeting.

2. Ask group members: Why do you think this is? (*You want to hear: This will help keep most meetings short; it keeps record-keeping simple and understandable for the members and the record-keeper; it allows the Loan Fund to build between loan meetings. Emphasise these points.*)

3. Check: So how regularly will this group have a savings meeting? And how regularly does this group have a loan meeting? (*Typically, when meetings are held weekly, the share-purchase/savings meeting would be every week. The loan disbursement meeting would be every four weeks. Some S4T groups may not meet weekly and will have their own schedule. The important thing is to provide sufficient time for the Loan Fund to build.*)

4. Ask group members: What are the rules that we wrote into the group constitution about taking loans (*You want to hear: the amount of loan a member can take, the acceptable loan purposes, service charge details, loan repayment periods – the group members should be able to recall the details.*)

5. Ask the group: What will happen in the loan disbursement meeting if the total value of loans requested is more than the money available in the Loan Fund? (*You want to hear: the group will discuss adjustments to the individual loan amounts until all members are satisfied.*)

6. Ask the group: How will we decide who does and who does not get a loan, and the loan amount for each borrower? What questions and criteria could we ask to help us decide? Invite group members to discuss their ideas in groups of three to four.

7. After five minutes, ask group members to share their ideas. (*You want to hear: Is the loan amount in line with the constitution? Is the loan purpose in line with the constitution? If there are more requests than funds, could borrowers take a proportion of their request? Could any borrowers wait for the next round of loans?*)

8. Ask group members: When a group member takes a loan, what is the minimum amount they should repay for each instalment? (*You want to hear: the service fee.*)

9. Facilitate deeper reflection by asking gentle, probing questions, e.g., 'Why do you think that is important?'

Module 7 step 4: Recording loan disbursements

Time: 30 minutes

1. Say to group members: Let's discuss how we should record loans. How do you think we will do that? What methods will we use? (*You want to hear: We will record loan amounts and repayment periods; record will be kept in the members' individual passbooks, the S4T Group Record Book, and through memorisation.*)

2. Facilitate reflection by asking questions, if necessary: Why do you think that? Why do you think that is important?

3. Say to group members: Let's look at how we record loans in members' passbooks.

4. Show participants the flipchart with the passbook loan page drawn/written on it. Say: this is what a loan page in a passbook looks like. Ask: What can you see on this page? (*You want to hear: the loan number, the amount of the loan, the amount of the service fee, how much has been repaid, the balance of the loan, a place for the member's signature.*)

Loans			
Loan No	Item	Amount	Signed
1	Loan Amount	30,000	Monica
	Service Charge	3,000	
	Paid		
	Loan Amount		
	Service Charge		
	Paid		
	Loan Amount		
	Service Charge		
End	Paid		
	Loan Amount		
	Service Charge		
	Paid		
	Loan Amount		
	Service Charge		
	Paid		
	Loan Amount		
	Service Charge		
	Paid		

5. Tell the group: We are going to practice calculating and recording loans.

6. Say: Monica is requesting a loan. This is her first loan. Point to the Loan Number Box.

7. Ask the group: Since this is Monica's first loan, what should we write here? (*You want to hear: one or number one*). Ask the record-keeper to write the loan number in the correct box on the flipchart.

8. Say: Monica requests a TS 30,000 loan. (*This is just an example. You should give an example using local currency.*) Ask: Where should we write the amount of the loan? Invite any of the group to come to the flipchart and show where to write the loan amount. Ask the record-keeper to write the loan amount in the correct box on the flipchart.

9. Say: If the service charge is 10% per month, what is the amount of the service charge? Have group members discuss their ideas with the person next to them, then invite someone to suggest the answer. (*You want to hear: TS 3000.*)

10. Ask the group: Where should we write the amount of service charge owed. Invite someone to come and point to the correct box, then ask the record-keeper to write TS 3,000 in the correct place.

11. Ask: What does Monica owe altogether? (*You want to hear: TS 33,000*)

12. Say and ask: When we have recorded the loan amount for Monica, what should she do then? (*You want to hear: sign the passbook.*) Ask: And where should she sign? Invite a group member to come and show where Monica should sign.

13. Tell group members: in four weeks, Monica only pays TS 3,000. How much would she owe now? Invite group members to calculate this in groups of three to four. After two to three minutes, invite members to share their ideas. Ask for a volunteer to fill in the passbook page on the flip chart. It should look like this:

Loans

Loan No	Item	Amount	Signed
1	Loan Amount	30,000	Monica
	Service Charge	3,000	
	Paid	3,000	Monica
	Loan Amount	30,000	
	Service Charge	3,000	
	Paid		

14. Tell group members: after another four weeks, Monica pays TS 10,000. How much would she owe now? What is the service fee? How much would she owe at the next meeting? Invite group members to calculate this in groups of three to four. After two to three minutes, invite members to share their ideas. Ask for a volunteer to fill in the passbook page on the flip chart. It should look like this:

Loans

Loan No	Item	Amount	Signed
1	Loan Amount	30,000	*Monica*
	Service Charge	3,000	
	Paid	3,000	*Monica*
	Loan Amount	30,000	
	Service Charge	3,000	
	Paid	10,000	*Monica*
	Loan Amount	23,000	
	Service Charge	2,300	
End	Paid		

15. Ask group members: In addition to recording the loan in the member's passbook, how else should we record the loan information? (*You want to hear: the record-keeper will write the loan amount into the S4T group record-book. Each borrower will have two loan-rememberers to track the borrower's loan from meeting to meeting.*)

Module 7 step 4: Introduce the loan disbursement process

Time: 20 minutes

1. Tell the group: We are going to run through the process for loan disbursements.

2. Ask participants: What will help the loan disbursement go well? (*You want to hear: timeliness, accurate recording, doing the disbursement process at the correct point in the meeting, following the procedure faithfully.*) Use follow-up questions to get more information, as appropriate: Why do you think that? Why do you think that is important?

3. Ask participants: What do you think are the steps in loan disbursement? Invite five or six ideas from the group. Then use follow up questions to facilitate reflection: Which loan disbursement step comes first? What comes next?

4. Use the Loan Disbursement Procedure Cards to help group members understand the procedure, using the following process:

   - Ask for 15 volunteers from the group and ask them to stand at the front of the room.

   - Give one Loan Disbursement Procedure Card to each member. Make sure they are not in order.

   - Ask group members to look at the cards (read them out loud if necessary) and say which one should be first. When group members have identified the first step in the procedure, move the person with that card to first in line. Then ask the question, 'What is the next step?' Do this until all the steps are in order.

   - Once all the steps are in order, ask the group to read the cards out loud together.

- Post the cards on the wall in order so that everyone can see them.
- Tell group members: this is the procedure that the group will follow in the next session.

5. Ask group members if they have any questions or concerns, and respond to these.

Module 7 step 5: Facilitate the loan disbursement procedure

Time: 20 minutes

1. Tell group members: The Management Committee is now going to run the loan disbursement part of the meeting, carefully and step-by-step.

2. Remind the group that the steps for this part of the meeting are posted on the wall, and that if there are any questions or concerns we can address those at the end of the meeting.

Meeting Step 7: Loan taking	
	1. The chairperson invites loan requests, reminding members of the maximum loan term and loan amount (three times the member's savings)
	2. Each member who wants a loan then makes a request out loud to the group, announcing the amount requested, the purpose of the loan and over what period of time they expect to repay
	3. The record-keeper then calculates the total value of the requests and announces it
	4. If the total value of loans requested is more than the money available in the Loan Fund, the group must discuss adjustments to the individual loan amounts until all members are satisfied
	5. Once it is decided how much each borrower will receive, the record-keeper calls each borrower to the front in order of their number
	6. The record-keeper then enters the loan number, loan amount and service charge due in the borrower's passbook and enters the details of the loan in the S4T group record-book
	7. The record-keeper instructs the money-counters to give the borrower the loan amount from the money-counting bowl
	8. The borrower then counts the money, and signs the passbook
	9. The record-keeper then instructs the borrower to announce out loud the total amount due and the date it is due
	10. The record-keeper identifies two loan-rememberers to memorise and say out loud the total amount of the member's loan and when it is due.
	11. This process is repeated until all loans have been issued
	12. The money-counters then count the money remaining in the money-counting bowl and announce the amount to the Group
	13. The record-keeper then tells the group that this money constitutes their Loan Fund
	14. The record-keeper records this amount in the S4T group record book
	15. The money-counters then place the Loan Fund in its draw-string bag and put it in the cash-box

Module 7 step 6: Complete the meeting

Time: 10-20 minutes

1. Once the Management Committee has completed the loan disbursement procedure, they should follow the steps for completing the remaining meeting business (calculating the new Loan Fund balance, closing balances, closing).

Module 7 step 7: Summary and conclusion

Time: 10 minutes

1. Ask group members to discuss with their neighbour: What are some of the important things that you learned during this meeting? After two to three minutes ask them to share their ideas. Respond appropriately.
2. Congratulate participants for their accomplishments.
3. Announce the date for the next training.
4. Evaluate the meeting. (What worked? What could be improved?)

Module 8: Making loan repayments
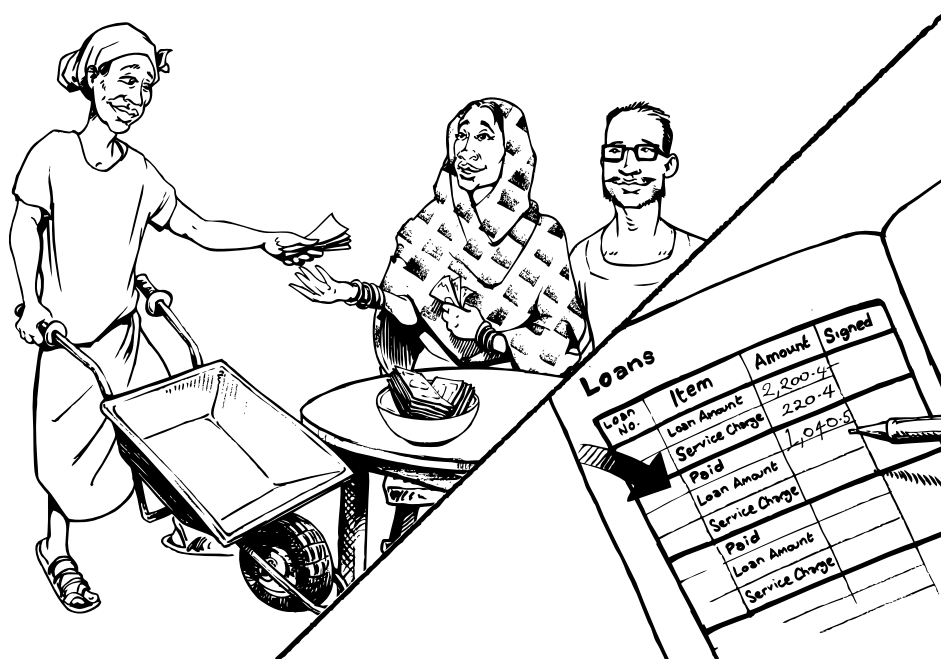
Module overview

This module will cover the procedures for repaying loans in the S4T meeting. Borrowers will repay their loans and learn how loan repayments will be recorded.

Module outcomes

By the end of the session, S4T group members will be able to:

- Describe when loan repayment happens in the S4T group meeting process
- Describe the procedure for making loan repayments
- Handle loan repayments confidently
- Explain how the loan repayment is calculated
- Explain how loan repayments should be recorded

Total time allocation

70 minutes plus usual meeting time

Facilitator Preparation

1. Prepare your session using the S4T module preparation guide.

2. Read the facilitation notes to make sure you understand and can explain the loan repayment procedures.

3. Prepare a session plan with your own notes.

4. Copy the S4T posters for this session. Prepare any other visual aids you need to help explain the loan repayment procedure to the S4T group members. Print out the Loan Repayment Procedure Cards.

Module 8 Facilitation Steps

Module 8 step 1: Welcom, review and objectives

Time: 10 minutes

1. Welcome the participants.

2. Ask group members to recall briefly what was covered in the previous meeting.

3. Tell participants that during this meeting, they will learn how to manage loan repayments. Share the module outcomes with group members.

Module 8 step 2: Explan today's meeting process

Time: 10 minutes

1. Tell participants that we are going to run the S4T group meeting as usual up to, but not including, the loan repayments process. When you reach this point, you will then train them on the loan repayment process.

2. Ask group members, 'When, in the meeting, should the loan repayment happen?' Have members discuss their thoughts with their neighbour for a few minutes.

3. After two to three minutes, invite responses from the group. You want to hear the response, 'The loans repayment procedure takes place after all savings and Social Fund transactions have been concluded, but before the money bowl is counted.'

4. Have the Management Committee facilitate the first part of the meeting up to but not including the loan repayments step (i.e., meeting opening, Social Fund, and share purchase/savings).

Module 8 step 3: Complete the first part of the S4T groups meeting

Time: 15-30 minutes

1. Have the Management Committee facilitate the first part of the meeting up to but not including the loan repayments step (i.e., meeting opening, Social Fund, and share purchase/savings).

Module 8 step 4: Introduce the loan repayment process

Time: 20 minutes

1. Ask participants: What will help loan repayments go well? (You want to hear: timeliness, accurate recording, doing the repayment process at the correct point in the meeting, following the procedure faithfully.)

2. Facilitate deeper reflection by asking gentle, probing questions, e.g., 'Why do you think that? Why do you think that is important?'

3. Ask participants: What do you think are the steps in loan repayment? Invite five or six ideas from the group. Then use follow up questions to facilitate reflection: Which loan repayment step comes first? What comes next? Is there anything important we have forgotten?

4. Use the loan repayment procedure cards to help group members understand the procedure, using the following process:

   - Ask for 10 volunteers from the group members and ask them to stand at the front of the room.

   - Give one Loan Repayment Procedure Card to each member. Make sure they are not in order.

   - Ask group members to look at the cards (read them out loud if necessary) and say which one should be first. When group members have identified the first step in the procedure, move the person with that card to first in line. Then ask the question, 'What is the next step?' Do this until all the steps are in order.

   - Once all the steps are in order, ask the group to read the cards out loud together.

   - Post the cards on the wall in order so that everyone can see them.

5. Ask group members if they have any questions or concerns, and respond to these.

Module 8 step 5: Facilitate the loan repayments procedure

Time: 20 minutes

1. Tell participants, 'We are now going to go through the loan repayment procedure, carefully and step by step.'

2. Read the first card 'The chairperson asks borrowers to identify themselves,' and ask the chairperson to perform that step.

3. When the first step has been completed, read the second card: 'The record-keeper refers each borrower's passbook to confirm the amount that is owed.' Ask the record-keeper to perform that step for each of the borrowers.

4. Continue through the process, as follows, each time reading the step before performing it, until you have completed all the steps.

Meeting Step 5: Loan repayment	1. The chairperson asks borrowers to identify themselves
	2. The record-keeper refers to each borrower's passbook to confirm the amount that is owed
	3. The loan-rememberers for each member confirm the amount owed.
	4. Each borrower is then called to the front to give their payment to the money-counters. The payment must not be less than the service charge due.
	5. The money-counters count the payment, announce the amount and place it in the money-counting bowl
	6. The record-keeper enters the payment amount in the member's passbook in the 'Paid' box
	7. The record-keeper then calculates the remaining balance due and enters it in the 'Balance' box in the member's passbook
	8. If the remaining balance due is zero, the record-keeper signs the passbook and announces that the loan is repaid, cancelling the loan with a diagonal red line drawn through the page
	9. If a balance is remaining, the record-keeper calculates the service charge due in the next meeting and enters it in the appropriate space. The borrower then signs in the space provided.

5. Once all the steps have been completed, ask group members if they have any questions or concerns or if they need clarification on anything. Respond as appropriate.

6. Congratulate the group members on having gone through the first loan repayment process.

Module 8 step 6: Complete the meeting

Time: 10-20 minutes

1. Once you have completed the loan repayment procedure, follow the steps for completing the remaining meeting business (calculating the new loan fund balance, loan taking, closing balances, closing).

Module 8 step 7: Summary and conclusion

Time: 10 minutes

1. Ask group members to discuss with their neighbour: What are some of the important things that you learned during this meeting? After two to three minutes ask them to share their ideas. Respond appropriately.

2. Congratulate participants for their accomplishments

3. Announce the date for the next training

4. Evaluate the meeting (What worked? What could be improved?)

World Vision

Module 9: Share out and graduation

Module overview

In this module, the S4T Facilitator will train the group on share-out procedures. The module should be run on the day the groups are scheduled to share-out their funds. During this meeting, the group will not make contributions to the Social Fund or purchase shares. The S4T Facilitator will help the group follow the steps of the share-out process.

Module outcomes

By the end of the session, the group will have:

- Calculated the share-out amount

- Received their savings plus their interest

- Completed share-out records

- Decided whether to continue for a second cycle

- Determined the next cycle's share value

- Decided whether they would like to contribute seed money for the next cycle

Total time allocation

160 minutes/2 hrs 40 minutes

Facilitator Preparation

Facilitating S4T - Module Preparation Guide

https://www.wvcentral. org/community/RL/Pages/ SavingsGroups.aspx

1. Prepare your session using the S4T module preparation guide.

2. Check the S4T group's constitution to verify the rules that were agreed upon for share-out.

3. Ahead of time, meet with the Management Committee. Show them how to use the S4T group record-book to calculate the share-out.

4. Prepare any visual aids you need to help explain the share out procedure to the S4T group members. For example, write flipcharts with the module outcomes and the meeting steps; draw the Share-Out Calculation Form on a flipchart; check that the Share-Out Calculation Form is correctly formatted in the S4T group record-book.

Module 9 facilitation steps

Module 9 step 1: Welcome, review and objectives

Time: 10 minutes

1. Welcome the group.

2. Tell participants: In this meeting, we are going to calculate and share out the Loan Fund; we will also make some decisions about the next cycle.

3. Share the module outcomes on a flip chart with group members.

4. Show the flipchart with the meeting process and run through the meeting steps with the group:

   a. Count the Social Fund and make decisions about what to do with it
   b. Settle outstanding loans
   c. Count the Loan Fund and calculate the share value
   d. Calculate the share-out amounts
   e. Share out funds
   f. Make group decisions about S4T Cycle 2
   g. Reflect on the S4T process
   h. Conclude and celebrate

Module 9 step 2: Count the social fund

Time: 20 minutes

1. Ask the money-counters to count the Social Fund and announce the amount.

2. Tell group members: The Social Fund is not shared out with the Loan Fund money. The Social Fund can be carried forward and will form the opening balance of the Social Fund for the next Cycle.

3. Explain: If the group does not continue, then the fund will be divided evenly between the members or in a way that all members agree to, such as a donation to a church or school.

Module 9 step 3: Settle outstanding loans

Time: 15 minutes

1. Tell participants that before we start the share-out process, we need to make sure all loans have been repaid.

2. Ask the Management Committee to process any last loan repayments or fines.

3. When all loan repayments or fines have been paid, tell group members: If anyone owes the group money, the shares equal in value to the debt will be cancelled in the passbook.

4. Ask members with loan amounts outstanding to identify themselves and say how much they owe.

5. Ask the record-keeper to verify the outstanding loan amount in the member's passbook and deduct shares from the passbook equal to the amount outstanding.

6. Ask the Record–Keeper to verify that all outstanding loans have been redeemed.

Module 9 step 4: Count the loan fund and calculate the share value

Time: 15 minutes

1. Once all loans have been repaid, ask the money-counters to count all the money in the cash box (including all the savings, all the fines, all the loan recoveries). This is the total money to be shared.

2. While the money-counters are counting, the chairperson asks the record-keeper to count all the stamps (members' shares bought) in each member's passbook.

3. Ask the record-keeper to add all the shares from all the members' passbooks to find the total number of shares purchased by the group.

4. Ask the money-counters to announce the amount in the Loan Fund. Write this on a flipchart, as below.

5. Ask the record–keeper to announce the total number of shares purchased, and write it on the flipchart, as below.

6. Ask the group to calculate the value of the share using the formula below:

Total funds to be shared	Divided by	Total members' shares	New share value (B) (to 3 decimal places)
TS 3,000,000	÷	800	TS 3750.000

7. Announce the new share value.

8. Tell group members that the new share value will be multiplied by each member's total shares (bought during the cycle). This will give us the total amount each member will receive.

Module 9 step 5: Calculate the share-out amounts

Time: 20 minutes

1. Show the group members the share-out form on the flipchart. Tell the group: This is what the share-out calculation form in the S4T record-book looks like. We will use this form to calculate how much money each group member will receive in the share-out.

2. Ask the record-keeper to write each member's name in the "Name" column and their number of shares in each member's passbook in the box to the right of that.

3. Ask the record-keeper to multiply each member's number of shares by the share value, and then announce the number of shares and the amount, rounding down to the lowest unit of currency.

4. Ask the money-counters to put that amount into the passbook, and set it aside. Do not hand this to the member yet.

5. Request the record-keeper to cancel all the member's shares by drawing a large cross on each page of the passbook on which there are share stamps.

6. Repeat this process for all members.

7. When this process is complete, a small amount of money will be left over due to rounding, but there should not be a shortfall. If there is a shortfall, repeat the process until the amounts are correct. Any small amount remaining is put in the Social Fund.

Module 9 step 6: Share out the loan fund

Time: 20 minutes

1. Call each member in turn and give them their passbook with their money. It is very important that every member's money is placed in their hand.

Module 9 step 7: Make group decisions about S4T cycle 2

Time: 20 minutes

1. Ask group members if they are interested in continuing with the S4T group for a second cycle. Invite group members to share their thoughts.

2. Remind group members: If you would like to continue with the group for the next cycle, make this known. Or if you want to leave you are also are free to do that.

3. Tell the group: New members can be allowed to join now, if all other members agree. However, once the share-purchase/savings starts, new members will no longer be able to join. Anyone new should join the group before the first share-purchase/savings meeting. (If the composition of the group's membership is not settled, tell them you can return next week once the new group is constituted.)

4. When the composition of the group's membership is settled, say to group members: Let's decide on the value of a share for the new cycle. (It can increase if the members want to increase the size of their Loan Fund, or it can decrease if members have found it hard in the first cycle to meet the minimum share-purchase requirement.)

5. Invite group members to discuss their thoughts about the share value in groups of three to four people.

6. After two to three minutes, ask group members to share their ideas about the new share value. Facilitate a discussion with the group to reach agreement on the share price.

7. Explain: In your next meeting, you must hold elections and then revise your constitution to reflect the new share price. New members should also sign. (Offer to attend the next meeting to assist with elections and the constitution.)

8. Tell group members: If you want, you can establish some 'seed capital' – funds to help the Loan Fund for the next cycle get started. All members, including new members, must contribute the same amount. It can be more than five shares on this one occasion.

9. Ask group members: In this group, would you like to establish some seed capital, and if yes, how many shares would you like to contribute? Invite group members to discuss their thoughts about the seed capital in groups of three to four people.

10. After two to three minutes, ask group members to share their ideas about the seed capital. Facilitate a discussion with the group to reach agreement on the number of shares each group member will contribute for the seed capital.

11. Ask the record-keeper to call each member in turn to contribute their seed capital shares and record the number of shares in their passbook, in the "Starting number of shares this page" box.

12. Ask the money-counters to count the seed capital and place it in the Loan Fund bag in the cash-box.

13. The chairperson announces the amount and explains that this is the balance of the Loan Fund to start the next cycle.

14. The chairperson asks the key-holders to lock the box and the cycle is now formally ended.

Module 9 step 8: Reflect on the S4T process

Time: 30 minutes

1. When all group members have received their share-out, congratulate them.

2. Invite members to share their thoughts about the S4T process: anything they liked about it, any challenges they faced and how they resolved those, anything they learned, anything in their lives that changed as a result of being part of the group, or anything the group learned which will help the next cycle go well.

3. Make sure that everyone who would like to speak has the opportunity.

Module 9 step 10: Conclude and celebrate

Time: 10 minutes

1. Congratulate participants for their accomplishments and wish them luck with the next S4T cycle.

2. Sometimes groups like to have a celebration at the end of the cycle.

Section 8: Transition, scale up and linkages

Section 8: Transition, scale up and linkages

This section explains the transition, scale up, linkage and integration opportunities, and complementary activities, that can be available for S4T groups, including: integration with other livelihoods sector project models and approaches; integration into other sectors; linkages to market development work, and linkages to microfinance institutions such as VisionFund.

WV transition and CA continuity plan

The core principles of S4T, based on VSLA methodology, maintain that groups are independent and autonomous, laying the framework for their trust in each other and sense of ownership.

Every component of S4T reinforces the strength, empowerment and autonomy of groups. Group strength is measured by meeting attendance and the quality of record keeping for saving and lending. Empowerment is measured by the shift in household decision making and by groups taking an active role in community projects and campaigns. Group autonomy is measured by their capacity to manage their accounts and to resolve group problems on their own. These areas are measured in the Group Readiness/Quality Check document, and when groups have received high quality training, facilitation and mentoring from the start, they can often transition after their first share-out. In areas with CAs, they have taken responsibility for continuing to respond to group questions and to offer new trainings and linkages with private sector and other projects.

Scale-up

WV's focus is on creating strong savings and lending groups that can make decisions to link to other services and programmes within and outside of WV when they are ready. An S4T group can continue to save, lend and share-out (at least annually) for as long as the group wants to stay together and finds value in being together. There is therefore no end date to an S4T group. The WV S4T savings methodology does not provide a pathway for groups to become credit unions, savings and credit cooperative organisations or cooperatives where the group fund begins to increase from cycle to cycle, where the membership increases to more than 25 members, or where there is lending between groups. Given this core principle, WV and partner staff should ensure that each S4T group continues to end each cycle (36-52 weeks) with a share-out. This 'action audit' is essential for proving to members that their money exists and is available to them. It is important to advise groups that

skipping their share-out and allowing funds to roll over from cycle to cycle results in two things that can be detrimental to group trust and solidarity:

- As group Loan Funds grow, so does the risk for fraudulent activities

- No share-out leads to a lack of transparency (members that don't see their money at least once per year soon lose faith that their money exists)

Although it is recognised that individual NOs may have staff who have competencies or aspirations to build more sophisticated programmes, we are seeking a standardised approach which does not rely on the skills and abilities of particular individuals or departments, but minimum standards and practices that allow every staff member to implement high quality savings programming across all contexts. In doing so, we are providing a solid platform and tools for the extremely poor in the communities in which we work to lift themselves out of poverty with less risk for their relationships and their money.

That said, as S4T groups mature and develop new knowledge and skills, they may develop an interest in learning about or being linked to other services and programmes. This section outlines the options open to S4T inside and outside of WV. When the group has completed at least their first share-out, begin with the Group Health/Quality Check:

After passing the Group Health/Quality Check, you can proceed to discuss relevant options, noted in the Linkage Opportunities and Complementary Activities section of the S4T Field Guide. Care should be taken not to overwhelm groups with too many activities, resulting in a loss of focus or ability to manage the S4T group well. The S4T project model targets extremely poor individuals who initially in many cases are extremely vulnerable, and often on the fringes of society, without a viable income generating activity, so please proceed carefully.

S4T M&E Tools - Quality Check

https://www.wvcentral. org/community/RL/Pages/ SavingsGroups.aspx

Linkage and integration opportunities and complementary activities

Key Guidance:
Do not overload S4T groups and do not assume S4T groups wish to become anything else – provide opportunities to groups that are ready and allow the members to make their own choices.

S4T groups are popular, participatory and dynamic groups. They are a cost-effective instrument for social mobilisation in extremely poor and remote areas. As a result, NOs and programmes may regard these groups as an effective entry for an integrated programme, for training and for community education. Participation in any workshop or information session must be entirely voluntary and should not interfere with S4T group meeting procedures or overload the members of the group. The imposition of additional sessions or training requires members to spend more time at meetings and away from their families and workload. This may adversely affect the dynamism and sustainability of the group.

If a group shows interest, has completed at least one full cycle with a successful share-out, and has passed the Group Readiness/Quality Check noted above, together with the S4T Facilitator or CA, you can introduce ideas that follow for linkages or integration. Consider these action points:

- Discuss the options with the S4T group, including the advantages and disadvantages.

- Encourage the group to prioritise which option they find preferable, based on their needs. Allow the group to decide without pressure or external influence.

- Link the group to the relevant service provider or project coordinator.

Integration with other livelihoods sector project models and approaches

In addition to its use as a stand-alone approach, the S4T methodology forms an integral part of two core models in the livelihoods sector strategy—Building Secure Livelihoods (BSL) and the Ultra-Poor Graduation (UPG). In each case, S4T's principles, basic operations and roll out remains the same, with the potential for a slightly different project purpose.

UPG project model integration

Under UPG the overall goal of the S4Ts is to establish mature self-organised S4T groups that can be linked to cash/non-cash safety nets and to formal financial service providers such as MFIs at an appropriate time based on group maturity.

BSL project model integration

Under BSL, the project goal is to provide mature groups with sustainable livelihoods options, which may include work to enhance the productivity and profitability of sustainable agriculture, to improve market access and strengthened rural value chains as well as providing access to financial services.

Linkage to financial literacy and entrepreneurship training

Until an official WV approved training package for financial literacy has been developed, the VisionFund Financial Literacy Materials will be made available on the S4T Home Page on eCampus. Financial Literacy Training should be led by a competent facilitator/trainer to be determined by the Cluster/Zonal Lead.

Linkage to market development work

Why link to market development work?
Farmers (producers) will increase their wealth through better engagement with markets. Building relationships with critical service providers can help

them overcome market barriers. Access to market development work can benefit mature S4T groups by enabling them to:

- Graduate from subsistence farmer to small holder farmer, and even to commercial farmer with diversified (on and off farm) income generating activities

- Analyse market opportunities to focus on high value sectors and understand market timing for peak sales income

- Buy inputs cooperatively to get a lower price

- Produce what the market demands

- Sell produce cooperatively to get a higher price

What are the options for market development linkage?
If a group shows interest, has completed at least one full cycle with share-out, and has passed the Group Readiness/Quality Check with at least 90%, you can introduce the benefits and opportunities of linking to local value chain work. This may entail engagement with a market facilitator to analyse the market and identify high potential value chains, more lucrative buyers, or lower cost inputs. Members may decide to form a producer group to access any of these opportunities. Producer groups are self-managing, voluntary groups which form based on the interest of producers. Producer group members participate in market information gathering and analysis and groups are facilitated to identify their needs and drive the agenda for training and support. Members work together to collectively sell their products to buyers. Producer groups may also work together to collectively buy from input providers. WV programmes often include producer group development with one or more savings groups voluntarily forming within the producer group. While not all producer groups may want to join S4T, many do. They see the value of the savings, credit, linkage to suppliers and linkage to buyers, so use of the S4T methodology should be considered.

Possible action points include:

- Thoroughly research existing market development work in the S4T groups' area, both inside WV programming and outside.

- Find which government department resources and registers producer groups, the requirements for registration and the resources available for registered groups.

- If some members want to form a producer group, but others do not, encourage those who are interested to form their own producer group and continue saving with the original S4T group.

- If the group is undecided about whether to form a producer group, plan a time of reflection to revisit the decision. If groups are unsure due to a lack information, put them in contact with other farmers who are producing commercially and/or in a value chain project so they can more fully evaluate the potential benefits, but do allow the group to decide without pressure or external influence.

Finally, for additional information on this option, see the WVUS Integrating Extremely Poor Producers into Markets Field Guide here or WV Australia's Local Value Chain Development Guide here.

Linkage to micro-franchising work

Opportunities here may include linking to an established micro-franchise for small business or income generating opportunities for the group or members (such as selling solar lamps, clean cook stoves, bed nets, health kits or internet kiosks). Or if available, it may include linkage to a local business facilitator who negotiates a market linkage for group members to buy lower cost inputs or to sell their goods or produce. S4T groups may access this linkage opportunity through partner organisations or the private sector, or where WV has an established micro-franchising project like this in Cambodia or can connect to a project like this in Nicaragua.

Linkage to agricultural cooperatives, credit unions, CBOs, or farmer associations

This linkage can provide an opportunity to sell cooperatively, obtain lower cost inputs or other member services. The goal is not for the group to become a cooperative or credit union, although if the group members choose to, they may of course join one of these external groups.

Option	Advantage(s)	Issue(s) to consider
Link to Market Development Work	Opportunity to work together to analyse and access the market, buy inputs, sell cooperatively and increase profitability	Do all members want to form a producer group? What will you do if not all S4T members want to form a producer group? Could the interested members form a separate producer group, or join an existing group and continue to be a member of the S4T group?
Integrate with BSL project model	Enables groups with insecure livelihoods to build resilience by enhancing the productivity and profitability of sustainable agriculture, to improve market access and strengthen rural value chains as well as providing access to financial services	The integration with this project model would be decided at the programme design stage.
Integrate with UPG project model	Enables extremely poor households to graduate into sustainable economic activity as well as provides access to financial services and cash/non-cash safety nets	
Link S4T groups to micro-franchising opportunities	Enables individual group members or the entire group to engage in a profitable enterprise	What partner organisations offer this opportunity? Is it available?
Link S4T groups to agricultural cooperatives	Access to members' services such as lower cost of inputs, access to market by selling together with cooperative members and potentially access to training and other services	Would the S4T members be required to deposit their funds with the cooperative? If so, obtain full and clear information about the management track record of the cooperative. Explain to S4T members that this linkage is in no way WV endorsed or backed, and the decision rests entirely with the group to evaluate. Explain that some cooperatives have management problems and the S4T group should evaluate whether their group fund is safer within the S4T group where the members know one another well.

Integration with other sectors

Child protection

- Training of S4T members on child protection
- Use S4T members to monitor RC in the communities
- Train S4T members on sponsorship (SOI)
- S4T members can serve as Child Protection Committees
- Train CAs on Child Protection and SOI
- Link S4T groups with government child protection line agencies ministry (Gender, Children's Affairs)

Maternal health and nutrition

- Introduce S4T programming to maternal health and nutrition structures within the community (CHWs, CHC, Mothers' Clubs, etc.).
- Link S4Ts to maternal health and nutrition resources for information on vaccinations, healthy timing and spacing of pregnancy, exclusive breast feeding and other relevant topics.
- Use planting and cooking demonstrations to encourage S4T groups to promote and practice Nutrition Sensitive Agriculture (NSA) through kitchen and backyard gardening, vegetable growing, etc.
- Introduce key health (PD-Hearth) messages during S4T meetings.

Water, sanitation and hygiene (WASH)

- Introduce a community health worker to provide information about disease prevention through proper hand washing and understanding sources of clean drinking water.
- Provide a local expert to teach the group about rainwater harvesting or other contextually appropriate water saving methods, including a private sector link to purchase, install and maintain the necessary equipment.
- Encourage groups to think about ideas for creative uses for their Social Fund, like a community well or other water source.

Education

- Advocate for inclusion of financial literacy (savings and loan) in the curriculum of students.
- Introduce S4T to school management committees (SMT) and parent-teacher associations (PTA).
- Support training of S4T members in functional literacy.
- Introduce S4T to youth through alternative learning system (ALS) or non-formal education.

- Encourage groups to consider use of Social Funds to support vulnerable children to access education and even provide them with school supplies or uniforms.
- Consider integrating S4T into mobile schools for pastoralist communities.

Integration into Muslim contexts

S4T can easily be implemented with communities of Muslim faith. In most basic terms, charging interest is haram (forbidden) in Islam. The Qur'an term commonly associated with interest is Riba[8], literally translating to "an increase in a particular item". However, to ensure the profitability and sustainability of Islamic banks that can apply to our work with S4T groups that save and lend money together, S4T groups can be Shari´ah-compliant in several ways; each should be discussed between the S4T group and their imam for full disclosure, acceptance and transparency.

The first option is to remove interest paid through loans and replace it with a flat, consistent loan implementation fee that all members would pay when they take the money from the Loan Fund. The group would agree on the fee rate and include this in their constitution.

The second option is by using a mudarabah[9] contract which is one of the most widely used financial instruments in the formal Islamic banking sector. It is based on a partnership in which one partner is the financier (the investor, or silent partner) and the other partner (the fund manager, or working partner) manages the financier's investment in an economic activity. Both parties share any profit made from the investment (based on a pre-agreed ratio), but only the investor loses money if the investment flops. The fund manager loses the value of the time and effort dedicated to the investment. (However, the fund manager assumes financial responsibility if the loss results from her/his negligence.). This can be agreed at a standing ratio of 10%.

The decision of which option to pursue should be made in consultation with the community and their faith leaders to ensure that your approach is contextually appropriate.

Integration into fragile contexts

While the S4T model has been used in a wide variety of fragile contexts by WV and other implementing organisations, there are several ways to increase success:

- Meeting frequency can be adjusted, especially during outbreak of war or disease.
- Timeframe of a cycle may be reduced, especially during outbreak of war or disease.

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8. https://en.wikipedia.org/wiki/Riba
9. http://www.islamic-banking.com/mudarabah_sh_ruling.aspx

- The full training modules may be done more intensively over a shorter period to accelerate implementation.

- Targeting can be more specifically based on poverty levels or other relevant areas like host or refugee communities.

- Peacebuilding, Advocacy and Protection messaging and methodology could be integrated into S4T meetings, with agreement of the S4T group.

- Explore working with local partners/organisations in emergencies when access is limited for WV staff.

- Consider appropriate linkages of S4T groups to relevant service providers including information on registration for refugee communities.

- When working with pastoralists, specific attention should be paid to clustering villages into initial S4T information meetings to encourage groups linked by geographic areas.

Integration with emergency programming

S4T groups can help communities come back together after rapid onset emergencies, and can help to lessen the shock of slow onset crises when started early. There are several considerations to determine appropriateness and to increase success, as follows

Targeting for emergency programming

- Use geographical targeting based on most affected location.
- Target households based on most affected and vulnerable. Use wealth ranking in refugee settings to identify and bring together people from the same socioeconomic status.
- Hold community S4T information meetings in neighbourhood clusters in refugee settings to encourage neighbourhood group formation.
- When working with pastoralists, specific attention should be paid to clustering of villages into initial S4T information meetings to encourage groups linked by geographic areas.

Process

- Meeting frequency can be adjusted, especially during outbreak of war or disease.

- S4T meetings can be suspended during disease outbreaks or when access by a Facilitator is limited.

- Use early warning indicators to advise groups to consider an early share out as a contingency measure. Outstanding loans for all members will be impacted so proceed with caution.

- Timeframe of a cycle of an S4T can be reduced to no less than seven months.

- The full training modules may be done more intensively over a shorter period of time to accelerate implementation.

- A higher number of Facilitators can also accelerate implementation and increase the number of groups formed in a shorter amount of time.

- CAs should be required during the first year to mentor and support the groups after the emergency programming funds end.

- Explore partnership with other implementing institutions/organisations where access is limited.

Integrating programmes

- Peacebuilding, Advocacy and Protection messaging and methodology could be integrated into S4T meetings in an emergency setting, with agreement of the S4T group

- Consider appropriate linkages of S4T groups to relevant service providers including information on registration for refugee communities and government or other safety nets

- Psychosocial support or a more patient approach, with additional time spent to build trust, may be needed.

- When lockable cash boxes are not readily available, facilitate partnerships with local welders or other trades people, or consider linking with technical schools or youth groups that have access to metal fabrication for an income generating and skill building activity. Some programmes have even partnered with local sewing groups to create bags for easy, inconspicuous transport of the box to and from meetings.

Linkage to financial services: VisionFund, other MFIs and formal banks

Why and when to link to financial services?

Financial service linkage can, in some cases, make operations more efficient and secure. Aside from the Group Readiness/Quality Check included above, there may be additional indications that a group is ready for financial services, like a linkage loan:

- Members have income generating activities. These activities are growing and need more loan funds than the group has available.

- There is a very high loan fund utilisation rate, high return on assets, and members are asking for more loans to grow their income generating activities than the group can provide.

- Few members are taking loans because the amount they need is not available, or all members are receiving lower amounts than required.

What are the options for financial service linkages?

Financial services include a wide range of products, with some or all available in the area of your S4T groups.

- Savings accounts to keep the cashbox balance. Institutions may have a product available with PIN codes to enable joint access by group leaders. Caution: transaction costs on small amounts are high, so S4T should focus more on cases where savings terms are longer and this often isn't an option with the need to have cash on hand for the Loan Fund and Social Fund.

- Interest earning savings accounts in which individual members may choose to deposit some or all of their share-out to continue to grow their savings.

- Mobile money accounts through which members can deposit savings into the S4T account (see digital cash linkage for more details).

- Insurance products for S4T members (if available, health insurance, life insurance and funeral benefits).

- S4T Group Linkage Loans have been developed by VFI. This is a loan to the S4T group which is deposited into the group Loan Fund. The members are jointly responsible to repay the loan and retain the decision about which members borrow, aligned with the group constitution.

- S4T members could individually access an MFI loan using their own surplus savings as collateral.

- Note that S4T members, individually, can decide to join (or form) a lending group within an MFI or other institution to receive a loan. This option is best if just a few members of the S4T need additional money for their income generating activities.

Financial services are offered by different financial service providers, including banks and MFIs. VisionFund is the microfinance subsidiary of WV. VisionFund International (VFI)[10] offers financial services in 31 countries in Africa, Asia, Latin America and Middle East/Eastern Europe through local MFIs that contribute to the NO's CWB efforts. VFI has a unique focus on and capability with rural and agricultural clients. In many countries, VisionFund has specific products for S4T groups.

If a group shows interest, has completed at least one full cycle with a successful share-out, and has passed the Group Readiness/Quality Check, together with the S4T Facilitator or CA, you can introduce ideas that follow for linkages or integration. Consider these action points:

- Gather information about financial service providers and explain the different options to the group, including the advantages and disadvantages. Or hold a forum of ready groups and invite different service providers to present (see details below).

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10. http://www.visionfund.org/

- Encourage the group to prioritise which option they find preferable, based on their needs. Allow the group to decide without pressure or external influence.

- Use these key discussion points for linkage loans:

  o *Do all members want this loan?* Never pursue this avenue unless all members agree to the loan. It is not fair to ask members to guarantee a loan which they do not agree to. If there is not consensus, suggest that members seek a loan from a financial service provider by individual decision.

  o *Do the majority of members (>75%) want to borrow from the loan fund in this cycle?* Never push a linkage loan if it is only going to benefit a few members. In this case, it is better to suggest that individuals go directly to the MFI.

  o *Are members already borrowing from MFIs and other institutions?* If many of the members already have loans with an MFI or other institution, the linkage loan is not appropriate as it will be double lending and put members in undue financial risk.

  o *Do members have a viable economic activity to invest in?* Help the group to understand that if they borrow from a financial institution, but then do not lend out the funds to generate interest and/or fees, they will still need to repay the loan with interest. Advise the group against borrowing from a financial service provider unless you are sure S4T members will be able to pay back the loan with interest.

  o *Interest rate*: Are the interest and fees charged by the financial service provider lower than that charged by the group? Make sure that the MFI interest and fees are covered by the fees charged when on-lending to members.

Key information for S4T groups to evaluate the options for different financial service providers

Savings products

- Interest rate

- Fees and charges (per withdrawal, number of free transactions, or fees monthly or annually)

- Minimum account opening balance

- Minimum monthly balance

- Know Your Client (KYC) requirements and account opening steps

- How an S4T account would be managed (e.g., three signatories among key holders or leaders, account in group name)

- What documents are given as evidence of deposits and withdrawals?

- How far is the nearest branch from the group meeting?

- Is mobile money available? If yes, is there an agent network through which the S4T group can deposit or withdraw cash? Where is the nearest agent? What is the cost per transaction?

Insurance products

- What kinds of insurance are available to S4T groups?
- What are the terms and conditions and benefits?
- What are the fees?
- What are the exclusions?

Loan products

- Available loan size
- Eligibility criteria
- Effective interest rate (i.e., considering all loan fees, annual interest rate and whether it is charged on a flat or declining basis)
- Coverage and districts where the financial service provider operates
- How does the loan need to be repaid? What is the distance from the repayment place to the group?
- What documents are required to receive a loan?
- What financial literacy training is available?
- How accessible are the financial services and products to women, specifically the flexibility of products, meeting times and places, availability of female loan officers and other aspects of institutional culture?
- Does the institution have a focus on client service and client protection (check for SMART campaign certification)?

Financial Services Linkage Steps	Key Questions
Complete the Group Readiness/Quality Check	Did the group score >=90% on the health check and pass the criteria on the Group Readiness/Quality Check?
Discuss financial service linkages with the group using the points above	Is the group interested in pursuing a financial service linkage and do they feel ready?
Gather information about financial services (using details above). If VisionFund is available in country, discuss options with the branch manager – a loan officer could come and speak to the group. If no VisionFund MFI is available, consider holding a forum of ready S4T groups and invite financial service providers to present at the forum. Another option would be to invite the loan officers of available organisations to come to the group and provide information to the group.	If the group interested in pursuing a financial service linkage? Which product/s is the group interested in? Which provider do they prefer?
In the case of a S4T Group Linkage Loan, it is essential to confirm that all members want to take this loan. A secret vote may be needed if consensus is doubtful.	Do ALL members want to get an S4TGroup Linkage Loan? If not, encourage members to link with a financial service provider on an individual basis.
Invite the loan officer from the financial institution preferred by the group to initiate training and possible loan application.	Is the group fully trained in what it means to borrow from a financial service provider? Do they fully understand their responsibilities?

Section 9: Use of technology

Section 9: Use of technology – digital cash box/mobile money

Using mobile money for S4T groups can give groups and members additional options for storing excess funds safely. This section will provide tools for decision making and for implementation of digital cash.

In some cases, S4T groups could have a mobile savings account as a replacement for the cash box. Individual members would have a personal mobile wallet and would transfer their savings total to the S4T through the mobile wallet. They could also receive loans through mobile transfer. Individual S4T members may also have a mobile wallet for their own transactions, separate from the group.

SWOT Analysis of Digital Finance	
Strengths	**Weakness**
✓ **Cashless** ✓ **Paperless** ✓ **Infrastructure/digital platform is readily available** ✓ **Secure** ✓ **Private** ✓ **Convenient** ✓ **Flexible** ✓ **Innovative**	✓ **Connectivity-dependent** ✓ **User fee can be costly** ✓ **Limits on the number of shares per meeting** ✓ **Potential limits on social cohesion** ✓ **Transaction costs can cause misunderstandings** ✓ **Need a functioning banking and mobile service provider that work together; not possible in all contexts**
Opportunities	**Threats**
✓ **Market is big; mobile population is growing** ✓ **Can help to build financial literacy and prepare S4T groups members for engagement in other uses of mobile money and the formal banking system**	✓ **Potential for fraud** ✓ **Technical glitches** ✓ **Systems / wireless network breakdown** ✓ **Hacking** ✓ **Groups which are far from the bank have high transaction costs** ✓ **Potential issues with agent networks**

Key decision-making criteria for digital cash box/mobile money

The questions below will help to guide your decision on use of mobile money for S4T (you may need to meet with one or two banks in your area to help answer these questions):

- Access to mobile phones: Do S4T members have mobile phones? Are they comfortable using them?

- Availability of Mobile Network Operators (MNOs): Are there MNOs who can provide this sort of service in the country and the local area?

- Cost of funds transfers: Are transfer costs affordable for S4T group members?

- Security situation: Are there security issues in the country context which would make the use of mobile money for S4T groups necessary?

- Distance to banks: Are groups physically far from functioning formal banks making traditional deposit services ineffective?

If you have answered yes to all the questions above, using mobile money for S4T groups could be appropriate for your context.

Implementation steps for digital cash box/mobile money

1. Evaluate the availability of digital finance products, as well as wireless and phone coverage. Use the questions (below) and criteria (above) to assist you.

2. Develop guidance to provide to the financial institutions and mobile network operators about the needs of the S4T groups to enable them to understand what product(s) might be most suitable.

3. Make a short-list of appropriate financial institutions and mobile network operators and meet to present the S4T guidance that you developed to assess their willingness to adapt products and delivery channels to meet S4T needs.

4. Select a partner (if the coverage or agent network of one operator is insufficient, multiple partners may be required). Sign an MoU with the partner/s. Work with the partner to develop a product suitable for S4T groups.

5. Your new partner should develop and present a business process map to clarify how the groups would link to the mobile network operator. If needed, obtain advice from WV GC Livelihoods team, VisionFund and others in the partnership on the digital security and robustness of the process. Use the sample process (below) to guide you.

6. Develop a pilot project with the financial institution and MNO to test the method; update the S4T training process to incorporate Digital Cash Box/ Mobile Money; develop materials to train group members; develop a digital cash box ledger for groups to record transactions, train staff and train groups.

7. The financial institution partner should ensure that the MNO has fully briefed their staff and operators on the mobile accounts for S4T groups. Mobile accounts are more commonly used by individuals and staff and agents may not be familiar with how the account works for groups.

8. Implement, closely monitor and then evaluate the pilot. Use the box (below) for points to evaluate in the pilot.

9. Decide whether to rollout, and develop a rollout plan accordingly.

10. Share findings and lessons learned with the GC Livelihoods team for broader sharing and potential scale-up.

Questions to ask to evaluate an MNO

- Coverage – which areas of the country have strong coverage? Which areas don't?

- What are the transaction fees?

- What is the security/password system? Is it secure?

- If the groups are far from banks, does the MNO have a network of agents where the group members could make account deposits and withdrawals?

- Gather feedback about the quality and potential challenges of agents. For example, do they always have sufficient cash balance or is the group likely to arrive and find the agent has no balance for a withdrawal?

- What account types might be available to S4T groups? For example, is it possible to have a multiple password protected account so that all three key holders or leaders need to be present for the withdrawal and deposit?

- Does the MNO have insurance, i.e., if there is the case of account fraud or hacking, is the group protected?

- What is the account opening procedure and would the group have the required documents to open an account?

Sample digital cash box/mobile money process

1. Group is trained by the Facilitator in mobile banking. Ensure all members know how to check the account balance by viewing their mobile phone. It should not only be one or two leaders who know how to see the account.

2. Check that the group has multiple working phones.

3. Members sign resolution.

4. Group key holders or group leaders register at MNO's outlet.

5. Four appointed PIN holders from the group choose PIN code.

6. Group representative(s) obtain(s) SIM card from mobile phone company.

7. Group representative(s) (ideally three key holders or group leaders) jointly take cash to nearest MNO agent.

8. Group can now access their mobile account at meetings.

9. Account members check the account balance in the account by checking the phone as an accountability.

Sample evaluation criteria of a digital cash box/mobile money pilot

• What do S4T members say about their satisfaction with the use of a digital cash box? What went well? What did not go well? Do they think their money is now more, or less safe?

• Do all members understand what the account balance is, now that the money is not in a cashbox?

• If using agents, what were members' experience with the agents for transactions? Did the agents always have sufficient cash for their deposits and withdrawals? Were agents friendly and approachable?

• How did women S4T members feel about the use of mobile money? About the service of the agents?

• How much did each group spend, on average, in fees? How does this compare to the benefits of convenience, security etc.?

Case studies: digital cash box / mobile money

The following examples from CARE and Plan show how they have worked in partnership with financial institutions to use mobile money for S4T groups.

In Uganda, a partnership between Barclays Bank, Grameen Foundation and Airtel Uganda led to the development of 'eKeys' – a mobile wallet with three passwords to replicate the three padlocks on S4T metal boxes. The mobile wallet is further linked to a Barclays Bank savings account. Groups transact between the wallet and savings account through Airtel mobile money agents[11].

CARE's Wekeza/Save Up program, which has established some 4,800 VSLAs in northern Tanzania with a total of more than 100,000 members, launched its M-Pesa linkage pilot project with a small number of VSLAs in early 2010 to test how the groups can use M-Pesa to store excess cash temporarily, pay bills and transfer money to any other mobile customer in the country. But the main benefit for VSLAs is the security.

Digital cash box/mobile money tips

- Research has shown that women have lower uptake than men with mobile technologies. With the female majority in S4T groups, you must be very proactive in training and engaging women in the technology to ensure success.

- Be practical in S4T mobile money training. Periodically check that members are following the process. For example, explain security in basic terms to ensure that members do not share their PIN number with the agent.

- Start small to test success and scale up.

- Consider using VFI as your MFI partner (in area where VFI is licensed to accept deposits and has mobile banking).

- Find insurance cover for hacking.

- Be deliberate to ensure the inclusion of the elderly, PWDs.

- Facilitate S4T groups in obtaining legal identity required to open a bank account.

- Ensure groups have full information about the risks and rewards of digital banking.

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11. CARE, Plan and Barclays, *The State of Linkage Report: The first global mapping of savings group linkage* (2016) 14.

Section 10: Frequently asked questions (FAQ)

Section 10: Frequently Asked Questions (FAQ)

In this section, you will find the answers to many Frequently Asked Questions (FAQ). These are arranged under the following topics:

- Key considerations / general questions
- Context options and considerations
- Monitoring, evaluating, MIS reporting and learning
- Implementation
- Use of technology – digital cash box/mobile money
- Linkage to Financial Services: VisionFund, other MFIs and formal banks
- Maturation and transition

Key considerations / general questions

1. **Can the S4T model and/or methodology be modified or changed?**

    No, the S4T model, and most importantly the methodology, cannot be changed. The model was designed based on VSLA, a heavily researched, evidence-based methodology and in its current form, S4T and VSLA have been shown to work across all contexts, including fragile, rural, urban, Muslim, and with refugee populations. The WV GC Livelihoods team will continue to gather feedback from practitioners inside and outside of WV and make adaptations, including the addition of innovative new practices, as appropriate. All changes will be reflected in the Field Guide and be communicated throughout the WV Partnership. A feedback loop for use within WV is in development; until launched, information should flow from field staff to the NO leader for S4T to the GC Livelihoods PQ point of contact and vice versa.

2. **Why should S4T be treated differently than other activities? (adapted from Hugh Allen, founder of VSL Associates[12])**

    In most development activities, we are making net material contributions and the risk is ours. When we are mobilising local capital from the communities we serve, and from the poorest in those communities, we have a duty to ensure that it is done with great care. It is not our money and we should not take undue risks. The platform upon which S4T is built has been tested, adapted and proven to work if we provide dedicated, trained staff that follow the methodology consistently and without undue risks. When done according to the guidance, S4T can have a positive

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12. http://www.vsla.net/

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effect on livelihoods, and on assets, nutrition (quantity and variety), access to health services, school attendance, income generating activities, social status and civic action.

3. **What is minimum staffing structure/the number of groups recommended per Facilitator/CA?**

    The table below provides a summary of groups (or caseload) per Facilitator and CA

Staffing Plan				
Case load (per position)	Facilitator per S4T		Total	CA per S4T
	New group	Mature group (more than 1 cycle)		
Dense Population (Example: Bangladesh)	15 S4T/cycle	30 S4T/cycle	45	8 S4T/cycle
Evenly distributed population (Example: Kenya or Zambia)	10 S4T/cycle	30 S4T/cycle	40	6 S4T/cycle
Sparsely distributed population (Example: Mongolia)	8 S4T/cycle	30 S4T/cycle	38	6 S4T/cycle

4. **How can S4T be integrated with WV technical programmes and other institutions?**

    S4T groups are popular, participatory and dynamic groups. They are a cost-effective instrument for social mobilisation in extremely poor and remote areas. As a result, NOs and programmes may regard these groups as an effective entry for an integrated programme, for training and for community education. Participation in any workshop or information session must be entirely voluntary and should not interfere with S4T group meeting procedures or overload the members of the group. The imposition of additional sessions or training requires members to spend more time at meetings and away from their families and workload. This may adversely affect the dynamism and sustainability of the group.

    If a group shows interest, has completed at least one full cycle with a successful share-out, and has passed the Group Readiness/Quality Check noted above, together with the S4T Facilitator or CA, you can introduce ideas that follow for linkages or integration. Consider these action points:

    •   Discuss the options with the S4T group, including the advantages and disadvantages.

    •   Encourage the group to prioritise which option they find preferable, based on their needs. Allow the group to decide without pressure or external influence.

    •   Link the group to the relevant service provider or project coordinator.

5. **Should WV provide incentives to CAs?**

   No salary should be provided to CAs. Incentives can be considered, including covering expenses like meals and transportation only for required trainings. S4T groups should be expected to pay all expenses and fees for their CAs, and doing something different jeopardises the model and the future earning opportunities for the CAs. There should be clear guidance and communication with CAs including consideration for expected workload. Reviewing the performance and mentoring of CAs should be done regularly by the Facilitator to ensure continued communication.

6. **Do S4T groups need to have a legal identity?**

   It is not compulsory for S4T groups to have a legal identity. If the S4T chooses to do so, consider linking them with relevant stakeholders and government agencies.

7. **Is S4T aligned with legal requirements?**

   The purpose of S4T is simple and context based. S4Ts are informal groups that do not require legal documents. WV NOs should ensure that there are no differing legal requirements; if a government requires the S4T groups to register and acquire legal documentation, WV staff should review the required process and coordinate to secure registration. If clarity is needed, consult the WV GC Livelihoods team for advice.

8. **How does S4T contribute to the Sustainable Development Goals?**

   The S4T model contributes directly towards SDG 1 (no poverty), 2 (zero hunger), 5 (gender equality) and 8 (decent work and economic growth). The model also contributes indirectly to SDG 3 (good health and well-being) and 4 (quality education).

   Savings is a necessary component of household economic well-being. S4T group members can increase household resilience, and can gain access to finances needed to send children to school longer, have better access to health care, increase access to nutritious food, and construct safer homes.

9. **Can S4T pay taxes?**

   If an advanced S4T group is engaged in income generating activities, the group should consider legal implications and secure required registration documents from local government agencies.

10. **Do we need a stand-alone S4T budget?**

    YES. Implementing programmes must have an S4T budget to ensure that activities are implemented in an effective way. S4T budget guidelines are included in the S4T Field Guide.

11. **Does S4T need to be a stand-alone project?**

    S4T can be implemented on its own as a stand-alone project and integrated into other technical programmes. The answer for each office is largely dependent upon strategy, need, context and donors, but both are

possible. See the S4T Field Guide for details on integration with other livelihoods project models, with other sectors and in all contexts.

12. What is the cost of implementing an S4T?

Implementing programmes must have an S4T budget to ensure that activities are implemented in an effective way. S4T budget guidelines are included in the S4T Field Guide and the total cost is dependent upon the number of groups your programme would like to start.

13. How can we attract new funding for S4T?

Donors are generally keen to fund projects like S4T due to the low cost and positive return on investment with high programme sustainability. To attract funding for your specific programme, begin with strong programme design using the tools provided in the S4T Field Guide. The S4T model has a focus on inclusion of the most vulnerable in the community, so consider how you can incorporate innovative ways to reach the most excluded and include that detail in your proposals (especially targeting, accessibility and monitoring).

14. Can WV share the S4T model with other stakeholders?

Yes, WV encourages sharing the S4T so more groups can be created using this inclusive, sustainable methodology.

15. What are the differences between S4T and other savings group programmes?

- Group size is limited to 15-25 (except in extremely remote locations; the minimum group size can drop to 10 with less than three people per square kilometre).

- No federation in S4T.

- After the first share out, with successful Group Readiness/Quality Check completion, links can be made to formal financial services and other service providers for growth.

- S4T has a heavy emphasis on self-development, including no handouts for transfers.

Context options and considerations

16. Can S4T be implemented in a Muslim community?

S4T can easily be implemented with communities of Muslim faith. In most basic terms, charging interest is haram (forbidden) in Islam. The Qur'an term commonly associated with interest is Riba[13], literally translating to "an increase in a particular item". However, Islamic finance has its own ways around charging interest to ensure the profitability and sustainability of Islamic banks that can apply to our work with S4T groups that save and lend money together. S4T groups can be Shari´ah-compliant in several ways; each should be discussed between the S4T group and their imam for full disclosure, acceptance and transparency.

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13. https://en.wikipedia.org/wiki/Riba

The first option is to remove interest paid through loans and replace it with a flat, consistent loan implementation fee that all members would pay when they take the money from the Loan Fund. The group would agree on the fee rate and include this in their constitution.

The second option is by using a mudarabah[14] contract which is one of the most widely used financial instruments in the formal Islamic banking sector. It is based on a partnership in which one partner is the financier (the investor, or silent partner) and the other partner (the fund manager, or working partner) manages the financier's investment in an economic activity. Both parties share any profit made from the investment (based on a pre-agreed ratio), but only the investor loses money if the investment flops. The fund manager loses the value of the time and effort dedicated to the investment. (However, the fund manager assumes financial responsibility if the loss results from negligence.). This can be agreed at a standing ratio of 10%.

The decision of which option to pursue should be made in consultation with the community to ensure that the approach is contextually appropriate.

17. Is S4T good for refugees?

Yes! They've been used in several regions of the world and have worked well, if members are able to meet regularly over the cycle of 36-52 weeks, as determined by the group's constitution. See the S4T Field Guide section on implementing in fragile contexts or emergency situations for more guidance.

18. What adjustments are needed for integrating S4Ts into fragile contexts?

While the S4T model has been used in a wide variety of fragile contexts by WV and other implementing organisations, there are several ways to increase success:

- Meeting frequency can be adjusted, especially during outbreak of war or disease.
- Timeframe of a cycle may be reduced, especially during outbreak of war or disease
- The full training modules may be done more intensively over a shorter period to accelerate implementation.
- Targeting can be more specifically based on poverty levels or other relevant areas like host or refugee communities.
- Peacebuilding, Advocacy and Protection messaging and methodology could be integrated into S4T meetings, with agreement of the S4T group.
- Explore working with local partners/organisations in emergencies when access is limited for WV staff.

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14. http://www.islamic-banking.com/mudarabah_sh_ruling.aspx

- Consider appropriate linkages of S4T groups to relevant service providers including information on registration for refugee communities.

- When working with pastoralists, specific attention should be paid to clustering villages into initial S4T information meetings to encourage groups linked by geographic areas.

19. Can we integrate S4Ts with emergency programming?

S4T groups can help communities come back together after rapid onset emergencies, and can help to lessen the shock of slow onset crises when started early. There are several considerations to determine appropriateness and to increase success, including targeting, process and integrating S4T into other programmes. See the S4T Field Guide for more information.

Monitoring, evaluating, MIS reporting and learning

20. How can we monitor impact of S4T groups in terms of utilisation of savings?

At present, the SAVIX MIS does not generate this report, so this should be a question for KII and FGD as appropriate given the indicators selected for your NO. See the S4T Field Guide for a full log frame with indicators, definitions and tools.

21. Where can I find a log frame for S4T operations (with indicators, definitions and tools)?

You will find a log frame for S4T in the Field Guide. Each NO should consider their context to select appropriate indicators.

22. How can we make data collection easy?

Tools: Where possible use the SAVIX app on mobile phones or tablets in the field so that data collection and entry are simplified.

Structure: Ensure there is staffing and structures from the field to the NO level for data collection, capture and entry.

Monitoring: Only capture relevant information that feeds directly into your indicators as selected from the S4T log frame.

23. How do I get data for one fiscal year from SAVIX?

Each NO can develop monthly monitoring tools within SAVIX MIS to track this information. Once created, it is easy to generate this report from the system.

24. How will I know the total number of S4T groups in my programme?

With proper set up and reporting, you can easily generate this report on SAVIX MIS.

25. What standard monitoring tool are our S4T groups using?

MIS data collection forms, S4T Group Readiness/Quality Check, and MIS data schedule. All are available in the S4T Field Guide.

26. Why we should collect and enter data for SAVIX? What's the benefit for us?

The SAVIX (Savings Groups Information Exchange[15]) is a reporting system that provides standardised reports on more than 958 savings programmes worldwide. WV is one of 26 organisations that together report on a current total of about 5.68 million members in about 255,000 groups in 44 countries. Results are updated daily through the online SAVIX MIS. The aim of the site is to increase awareness of the S4T scale, facilitate analysis and improve operational practice, by comparing project performance and reporting on long-term research findings. As a tool, SAVIX is a critical component of monitoring, assessing and analysing our work, so your use of the system is crucial to WV's S4T work globally.

27. Do we continue tracking data from matured S4Ts managed by themselves or CAs for monthly monitoring and SAVIX?

How long you collect data generally depends on the grant or funding source for your programme. When the project/funding closes there is no need to monitor the groups. If staff remain and are able to continue to track, it is recommended that groups in their second and third cycle are monitored four times per year. From the fourth cycle, data collection (monitoring) is done no more than once per year.

28. How can I better understand SAVIX MIS? How do I get started?

Training is being developed; for now, please refer to the documents included in the S4T Field Guide or request support from the Livelihoods TSO.

Implementation

29. What are the approaches for intentional inclusion (people with disabilities, gender considerations, people living with HIV and AIDS (PLWHA) and other marginalised groups)?

Because S4T groups are self-selecting, the best approach is to start early so there is an opportunity for everyone in the target community to form or join a group.

- Understand your context and the specific groups that are frequently left behind or not included in society, government or other programmes.
- Consider innovative approaches in bringing the community together to be more inclusive in S4T community meetings. Consider advocacy and awareness campaigns prior to the initial meetings.
- Partner with organisations that are focused on the most marginalised groups in your context.

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15. SAVIX was created and is powered by VSL Associates, Inc. with funding by The Bill and Melinda Gates Foundation

30. How can I understand the S4T model and operational guidelines for implementation?

WV has developed an S4T Field Guide which includes step-by-step guidance on planning, creating your M&E plan, finding funding, hiring and training staff and implementing S4T. The S4T Field Guide can be found on WV Central.

31. Can any incentive mechanism for S4Ts be initiated by government?

Government can promote and encourage S4T group formation, and depending on context you may find it helpful to link S4T groups to existing government programmes like social welfare services, grants and refugee registration.

32. How safe are your resources if kept in the box?

S4T is designed using core VSLA methodology. VSLA has refined its model through many years of practice and thousands of groups to create a model that provides trust and safety for group members and their money. Each group is required to have a metal safe box with three locks and keys held by three different group members. These three people are not members of the Management Committee and are not related to one another; the box is kept by a box keeper who can lock it in a safe and secure space near the group meeting point. With proper training and facilitation, theft is very rarely a problem.

33. Why use a box when money can be banked?

At its basic core, the S4T model, and VSLA, was created for those without access to formal financial systems. In some cases this is due to a lack of presence of banks, in some cases due to risk in getting money to banks, and in most cases because our target population are not considered viable clients by formal financial systems. When banking is an option, it is important to consider the methodology and rationale described fully in the S4T Field Guide.

34. Who can be a member of S4T?

- Someone who is cooperative and able to save regularly
- A person with a good reputation for honesty
- A person whose character is known by all members
- A person who is able to repay and treat loans seriously
- A person whose members are confident of her/him
- All interested persons irrespective of sex, race, religion, beliefs and ability or disability

35. What if the group cannot afford a start-up kit?

To ensure the highest rates of sustainability in S4T programming, no asset transfers, including start-up kits, should be given to S4T groups. In contexts without functioning markets or with extreme levels of poverty, it may be necessary to facilitate access to kits with an agreement for repayment no

later than the first share-out. When lockable cash boxes are not readily available, facilitate partnerships with local welders or other trades people, or consider linking with technical schools or youth groups that have access to metal fabrication for an income generating and skill building activity. Some programmes have even partnered with local sewing groups to create bags for easy, inconspicuous transport of the box to and from meetings.

36. Is the approach Sharia compliant?

S4T can easily be implemented with communities of Muslim faith. In most basic terms, charging interest is haram (forbidden) in Islam. The Qur'an term commonly associated with interest is Riba[16], literally translating to "an increase in a particular item". However, Islamic finance has its own ways around charging interest to ensure the profitability and sustainability of Islamic banks that can apply to our work with S4T groups that save and lend money together. S4T groups can be Shari´ah-compliant in several ways; each should be discussed between the S4T group and their Imam for full disclosure, acceptance and transparency.

The first option is to remove interest paid through loans and replace it with a flat, consistent loan implementation fee that all members would be when they take the money from the loan fund. The group would agree on the fee rate and include this in their constitution.

The second option is by using a mudarabah contract. A mudarabah[17] contract is one of the most widely used financial instruments in the formal Islamic banking sector. It is based on a partnership in which one partner is the financier (the investor, or silent partner) and the other partner (the fund manager, or working partner) manages the financier's investment in an economic activity. Both parties share any profit made from the investment (based on a pre-agreed ratio), but only the investor loses money if the investment flops. The fund manager loses the value of the time and effort it dedicated to the investment. (However, the fund manager assumes financial responsibility if the loss results from its negligence.). This can be agreed at a standing ratio of 10%.

The decision of which option to pursue should be made in consultation with the community to ensure that your approach is contextually appropriate.

37. Is it possible to amend the constitution? When?

S4T groups create their constitution upon group formation. They can amend the constitution (with 75% of members in agreement) at the beginning of each new cycle. Groups are encouraged, however, to develop a constitution that is well thought through to avoid changes which could be disruptive.

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16. https://en.wikipedia.org/wiki/Riba
17. http://www.islamic-banking.com/mudarabah_sh_ruling.aspx

38. What would be the measure of success in S4T?

Success is measured through several metrics set forth in your indicator selection and log frame including the Group Readiness/Quality Check form. A score of 90% or higher shows several signs of sustainability and positive impact. Other measures of success could include:

- Independence of the group in their operations
- Increased access to formal and informal financial services
- Members' household socioeconomic development
- School attendance for children of participating households
- Increase in household assets for members
- Improved access to medical care for children of participating households
- 85% membership retention
- All loans repaid before the end of cycle/share-out
- Positive rate of return on savings

39. Which are the key (minimum) record keeping documents needed by saving groups?

Key minimum records are group level and include the member passbook and the group record-book/ledger. These are used to record all transactions (savings, loans, training and important decisions made).

40. How can groups avoid long S4T meetings?

Groups that are properly trained will, over time, reduce the amount of time spent on required meeting procedures. It is important to reiterate to groups the care and attention needed in following the process for trust and long-term group impact. There are a few specific ways that the group can begin to reduce the length of meetings including:

- The chairperson learns to master the meeting procedure.
- The next meeting agenda is set and recorded during the current meeting.
- Members are respectful of time and charge penalties when others are late, beginning with the first meeting.
- The steps of each meeting and the agenda are followed to detail. Even small things like members sitting in the same place each week reduces time required for roll call, money collection and loan payments.

41. How do we align existing groups to the S4T model?

Identify any gaps in your existing practice to understand what might be different or missing and develop a capacity building plan to align. When starting new groups, use the S4T model.

42. How do people access loans?

Members should express their need during loan meetings. Loans given are determined by the group based on number of loan applications, priority of needs, amount of money available and share value of each member.

43. How is the S4T approach different from savings and credit cooperative?

- S4Ts are generally informal while credit cooperatives are formal and governed by cooperative policies.

- S4Ts apply share-out at the end of cycle to reduce risk and increase transparency.

- The level of complexity in savings & credit cooperatives is much higher than S4T groups.

- The S4T approach is community based and focused on poor, marginalised and illiterate/ semi-literate populations.

44. Why isn't there interest on the Social Fund?

The Social Fund is set aside to support members during unforeseen emergencies such as death of a member's family or for a broader community goal determined by the group. Because the money must be available for quick use, no loans are taken so no fees or interest gathered. Consider the Social Fund a form of group insurance.

45. Can a group use their money as capital for a group project?

A group can agree to use their money together, with individual projects always encouraged.

46. What measures should be undertaken by S4T when a member defaults on loan repayments?

Loan repayment and defaults are covered in each group constitution and usually include a clause for debt forgiveness in case of a member death. Ideally, in cases of other default, the group should work with the member to find a way to fully repay their debt, according to her/his ability, to maintain the relationship with the group and to support her/him, while making it clear that all loans must be repaid.

47. Do members that didn't borrow get interest at the end of the cycle?

Yes. All members share interest and fees at the end of each cycle since everyone bears the risk of loaning their money together. Those who do not borrow participate in the risk with members that do borrow and pay interest and/or fees.

48. How do we determine the rate of interest, management fee, service charge and why?

The interest rate is determined by the group to cover the administrative costs such as stationery and to help profits grow for each group member. In Muslim contexts, generally interest is not charged but a loan application fee is considered acceptable.

49. Is monitoring and coaching of S4T necessary?

Monitoring and ongoing coaching is a critical component of S4T. This helps to ensure that groups grow towards sustainability and self-reliance.

50. Why are we changing our approach?

WV has undertaken a comprehensive look at existing S4T group work and created a project model that will provide consistency of implementation and ultimately improve our quality, outcomes and impact. S4T has adopted an inclusive approach, which can help WV to more effectively reach the most vulnerable and excluded in the communities that we serve.

51. How can S4T solve grievances and conflict amongst the members?

The S4T model provides natural conflict resolution by the creation of a prescriptive constitution with specific decisions required by group consensus. Ensuring that each constitution is well defined and followed provides a platform for neutrality, consistency and trust.

52. What handouts will you give to the group and government?

No handouts will be provided to groups or the government.

53. What are shares and why do we limit the number of shares to five?

Shares are core to the savings model. They are what the group agrees to as a unit contribution of a specific cash equivalent that each member is obliged to contribute as savings. The group sets a minimum and maximum number of shares that members can purchase during each meeting. The maximum allocated share is capped at five to avoid some group members from dominating other members.

54. Why do we limit the number of members to 15-25?

- Makes it easy to manage and run meetings efficiently and effectively
- Smaller group size enhances group dynamics and cohesion
- Allows for accumulation of the loan fund to a useful amount

55. The population in our area of work is spread very far apart. Can we lower the minimum number of members per group?

If population density is less than three people per square kilometre, it is acceptable to lower the minimum number of members in each group to 10.

56. What benefits will community members get in joining S4T groups?

- Access to finance and services such as loan and savings
- Inculcating saving culture
- Ability to smooth cash flow and manage emergencies
- Solidarity
- Overall area development

- Linkages with other stakeholders
- Social support

Use of technology – digital cash box/ mobile money

57. What is a mobile wallet?

A mobile wallet is a type of payment service through which businesses and individuals can receive and send money via mobile devices. It is an e-commerce model that is designed to be used with mobile devices due to their convenience and easy access. A mobile wallet is also known as mobile money or a mobile money transfer.

58. How does the SIM card work on a mobile account?

A typical process is as follows: The S4T needs a SIM card that will serve as their 'mobile wallet' for 'storing' funds. SIM cards are provided free of charge from the MNO (e.g., Vodafone, Airtel, etc.). The SIM card is password protected. If a group's SIM card is lost, stolen or malfunctions, no one else can use it without the four-digit access code. When they sign the resolution, the group designates three signatories whom they trust with the responsibility of authorising the replacement of a lost, stolen or damaged SIM card. If this happens these three members can obtain a replacement card from an authorised shop of the MNO[18].

59. What is a mobile banking agent?

An agent is a local shopkeeper, kiosk manager or owner of a petrol station who has been trained and authorised by the MNO and who is available to customers during the day. Using a password and PIN code system, the customer can withdraw funds from their mobile account, getting cash from the agent. The same process is also available to deposit funds.

60. What does the term 'digital finance' mean?

Digital finance is a broad term referring to the use of information and communication technologies (such as mobile phone and internet) for financial transactions.

61. How does the mobile account work with S4T?

A typical process is as follows: To activate an account the group's chairperson or secretary takes the money to be stored to the nearest agent of the MNO, shows proper photo identification and provides the group's resolution paper. When a group member enters the group's SIM card into their phone, then the two members with the PIN numbers can enter the codes onto the phone so that the group can access their mobile account. To maintain security and transparency, every mobile transaction takes place at an S4T meeting that all members are expected to attend[19].

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18. Adapted from CARE, *Tanzania, Linking Saving Groups to Mobile Banking* in Access Africa Technical Learning Series : No. 2 (2011) 4.
19. Ibid.

62. Is the Loan Fund and Social Fund kept in the same mobile account?

Yes, therefore the group members need to keep careful records to know how much of the money is in each account.

63. How are transactions recorded for groups using mobile money?

A typical process is as follows: All transactions must be approved by the entire S4T group, and these approvals may be given only during a regular weekly meeting. Each transaction is recorded immediately in the group's mobile money ledger, which shows the purpose of the transaction, the account's opening balance, the sum added to the account, any money withdrawn from the account, fees paid and the ending balance. The format of the mobile money ledger should be developed during the pilot and provided to groups[20].

64. What is an MNO?

An MNO is a telecommunications service provider organisation that provides wireless voice and data communication for its subscribed mobile users.

Linkage to financial services: VisionFund, other MFIs and formal banks

65. What kind of legal documents for registration and recognition do groups need?

Depending on the context, S4Ts can operate with or without formal registration. These are usually informal groups governed by their own by-laws (constitutions). Their constitution is equally binding and provides the basis for organised operation.

66. Do S4T groups have the necessary KYC requirements for account opening?

This depends on the context of the country and the national identification registration system and requirements. Check with local banks to understand specific requirements.

67. What are the S4T product needs for linking with banks and other formal financial institutions?

Generally, the main financial products requested by groups includes loans, savings and insurance. In some areas, other products such as mobile money may be requested and appropriate.

68. Should we encourage our S4T groups to open bank accounts?

S4T is an informal self-help way for the most vulnerable communities to learn the power of and their ability for saving their money. Ultimately, the goal is for them to have access to the formal financial system. A good first

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20. Ibid, 6.

step is through opening savings accounts with banks or other financial service providers.

69. What kind of collateral do banks require for S4T groups to access loans?

Formal banks and MFIs have different collateral requirements depending on local context. It is recommended to contact banks in your area for specific requirements.

70. When is it appropriate to link S4T groups to MFIs and other formal financial service providers for larger group or individual loans?

This should be based on demand of individuals/groups expressed in the need for loans for business investment that exceeds the group fund. A linkage should only be undertaken after the first or second share-out with successful completion of the Group Readiness/Quality Check. The loan amount is typically limited to 50% of the previous cycle share-out.

When this need arises, and you have followed the required steps in the S4T Field Guide, a link to a financial institution can be made. It is important to note that many groups will not wish to be linked; such decisions must be left to them as long as they are well informed about the possibilities and the risks involved.

In this case, members can link individually with a financial institution. It is not advisable for S4Ts to provide individual loans bigger than three times their savings as this may pose significant financial risk to the rest of the group. Therefore larger loans are better managed by an established financial institution such as an MFI.

71. How do S4T members prove their credit worthiness?

The group can perform a peer assessment of each other's ability to pay based on an individual's performance (meeting attendance, number of shares, track record, trustworthiness, reputation, etc.). S4T groups prove their credit worthiness to a financial institution through their share-out amount, records kept, and on-time repayment of loans.

72. What are the criteria that VFI uses when considering an S4T group for a linkage loan?

- Membership retention >85%
- Share-out amount (can borrow up to 50% of immediate previous cycle share-out amount)
- All loans were paid in full
- For a linkage loan, groups must have completed one cycle. Many institutions require two cycles. Check the institution's policy.
- Only link groups where 100% of members vote for the S4T linkage loan.
- At least 75% of members should have some form of economic activity. This ensures the majority of members would benefit from an S4T linkage loan.

- At least 75% of members should be interested in getting a loan this cycle or the S4T linkage loan will only benefit a few members.

- Group members must be aware of which members are already borrowing from a financial service provider. Do not link groups in which more than 20% of members already have another loan with a financial service.

- Groups should be trained in borrowing wisely before getting a linkage loan and should be willing to participate in this training.

Maturation and transition

73. How can we ensure sustainability of S4T groups after the project ends?

It can't be stated enough that the best way to ensure group sustainability and success is to follow the S4T methodology in training staff and in facilitating group trainings. Providing a solid base from the very start with a consistent approach is critical. The core principles of S4T, based on VSLA methodology, maintain that groups are independent and autonomous, laying the framework for their trust in each other and sense of ownership.

74. How many S4T cycles will it take groups to move out of extreme poverty?

This should not be based on the number of cycles but on the capacity of the group to function independently, and to have increased their ability to access business organisations and establish partnerships with other producers. Some groups will progress more quickly than others depending on the context and the consistency applied during training, facilitation and mentoring.

Supporting documents

1. Step-by-Step Guide
2. S4T M&E Tools 4Ws/Gap Assessment
3. S4T Budget - National
4. S4T Budget - ADP Level S4T
5. S4T M&E Tools - DIP
6. S4T M&E Tools - M&E Plan
7. SAVIX MIS Mobile Application Setup Guide
8. SAVIX Setup Guide
9. S4T M&E Tools - MIS Data Entry
10. S4T M&E Tools - S4T Assessment
11. Group Readiness Quality Check
12. WV and PPI Presentation
13. CFRS Guide
14. LHS 003 Promote and Support S4T
15. LHS 203 Lead Implementation of S4T Groups
16. S4T Facilitator Job Description
17. S4T Livelihood Specialist
18. Facilitating S4T Module Preparation Guide
19. Consolidated S4T Meeting Guide
20. S4T Group Management Committee Roles
21. S4T Group Constitution Template
22. Module 4 and 5 Resource S4T - Share Purchase Meeting Step Cards
23. Module 6 Resource - Making Daily Slot Savings Process Cards
24. Module 6 Resource - Retrieving Daily Slot Savings Process Cards
25. Module 7 Resource - Loan Disbursement Procedure Cards
26. Module 8 Resource - Loan Repayment Procedure Cards
27. Module 9 Resource - Share Out Calculation Form
28. S4T M&E Tools - Quality Check
29. Using the S4T posters: Facilitator's guidance
30. S4T Posters

All supporting documents can be found here. The S4T posters and poster guide can also be found below.

Using the S4T posters: Facilitator's guidance

How do I use the S4T Poster set?

The S4T Poster Set provides you with some visual aids to use as you promote, mobilise and train S4T Groups in the communities where we serve. You can use the posters as you facilitate preparatory meetings and training modules to:

- Generate conversation and collaborative learning
- Explain processes or the relationships of parts to the whole
- Clarify difficult or complicated concepts, or to emphasise very important points.
- Increase participants' retention of learning
- Check participants' understanding
- Reach your visual learners and aid communication, especially with low-literacy groups
- Help you organize your training session
- Save preparation time (because they can be reused)

Using the S4T posters with a group:

Use the images to help participants reflect and learn. Do this by asking participants to think and work it out for themselves, rather than telling them or giving them the information. In this way, you engage the participants in a more active, participatory learning process, and they are more likely to understand and retain key information.

Here are some examples of questions that you can use:

- What can you see? What's going on in this image?
- Who is in this picture? What are they doing?
- What makes you say that/Why do you think that is happening/Why do you think they are doing that/Why is that important?
- What tools are they using?
- When does that happen during an S4T meeting?
- What more do you want to know about this?

How are the S4T posters organised?

There are 35 posters in the S4T Poster Set. Each poster has its own identifying number and name. Some posters can be used in a series to understand a process, such as the Meetings Steps (MS) posters or Training Modules (TM) posters.

Some posters can be used multiple times. For example, the poster "#03 Purchasing shares - MS 3 - TM 5" can be used to help explain:

- How share purchase works
- Meeting Step 3, and also,
- Training Module 5

S4T Posters: complete list

The complete list of posters is as follows:

- #01 Whole S4T group
- #02 Growing savings
- #03 Purchasing shares - MS 3 - TM 5
- #04 Taking a loan - MS 7 - TM 7
- #05 Repaying a loan - MS 5 - TM 8
- #06 Service charge
- #07 Social fund - MS 2
- #08 S4T facilitator and group
- #09 Public meeting
- #10 Agreement and support
- #11 S4T cashbox and kit
- #12 Management committee working - TM 1
- #13 Constitution - TM 3
- #14 Fines
- #15 Keeping records
- #16 Qualities of S4T group members
- #17 Managing the meeting
- #18 Management committee
- #19 Chairperson
- #20 Record keeper
- #21 Box-keeper
- #22 Money-counters
- #23 Key-holders
- #24 Seating arrangement
- #25 Meeting opening - MS 1 - TM 4
- #26 Expenses - MS 4
- #27 Calculating the balance - MS 6
- #28 Closing balances - MS 8
- #29 Closing the meeting - MS 9

- #30 Daily savings - TM 6
- #31 Loan fund
- #32 Social fund-savings-loans - TM 2
- #33 Share out - TM 9
- #34 Passbook and stamps
- #35 S4T facilitators

Meetings Steps posters

The Meeting Steps (MS) Posters will help S4T group members remember and follow the S4T meeting procedure accurately. The MS posters follow the order of the Consolidated S4T Meeting Guide from MS 1 to MS 9, as follows:

- #25 Meeting opening - **MS 1** - TM 4
- #07 Social fund - **MS 2**
- #03 Purchasing shares - **MS 3** - TM 5
- #26 Expenses - **MS 4**
- #05 Repaying a loan - **MS 5** - TM 8
- #27 Calculating the balance - **MS 6**
- #04 Taking a loan - **MS 7** - TM 7
- #28 Closing balances - **MS 8**
- #29 Closing the meeting - **MS 9**

Training Module posters

The Training Module (TM) Posters will help the S4T facilitator to explain the S4T training schedule. The TM posters follow the order of the schedule of S4T operations from TM 1 to TM 9, as follows:

- #12 Management committee working - **TM 1**
- #32 Social fund-savings-loans - **TM 2**
- #13 Constitution - **TM 3**
- #25 Meeting opening - MS 1 - **TM 4**
- #03 Purchasing shares - MS 3 - **TM 5**
- #30 Daily savings - **TM 6**
- #04 Taking a loan - MS 7 - **TM 7**
- #05 Repaying a loan - MS 5 - **TM 8**
- #33 Share out - **TM 9**

The following table shows which images you will need for the three community meetings and for each training module:

Community Meeting Images	
Meeting	**Image**
Meeting A	#01 Whole S4T group #02 Growing savings #03 Purchasing shares - MS 3 - TM 5 #04 Taking a loan - MS 7 - TM 7 #05 Repaying a loan - MS 5 - TM 8 #06 Service charge #07 Social fund - MS 2 #35 S4T facilitators #08 S4T facilitator and group #09 Public meeting #10 Agreement and support
Meeting B	#01 Whole S4T group #02 Growing savings #03 Purchasing shares - MS 3 - TM 5 #04 Taking a loan - MS 7 - TM 7 #05 Repaying a loan - MS 5 - TM 8 #06 Service charge #07 Social fund - MS 2 #08 S4T facilitator and group #11 S4T cashbox and kit #12 Management committee working – TM 1
Meeting C	#01 Whole S4T group #02 Growing savings #03 Purchasing shares - MS 3 - TM 5 #04 Taking a loan - MS 7 - TM 7 #05 Repaying a loan - MS 5 - TM 8 #07 Social fund - MS 2 #11 S4T cashbox and kit #13 Constitution – TM 3 #14 Fines #15 Keeping records #16 Qualities of S4T group/members - Use all TM images to help explain the training schedule

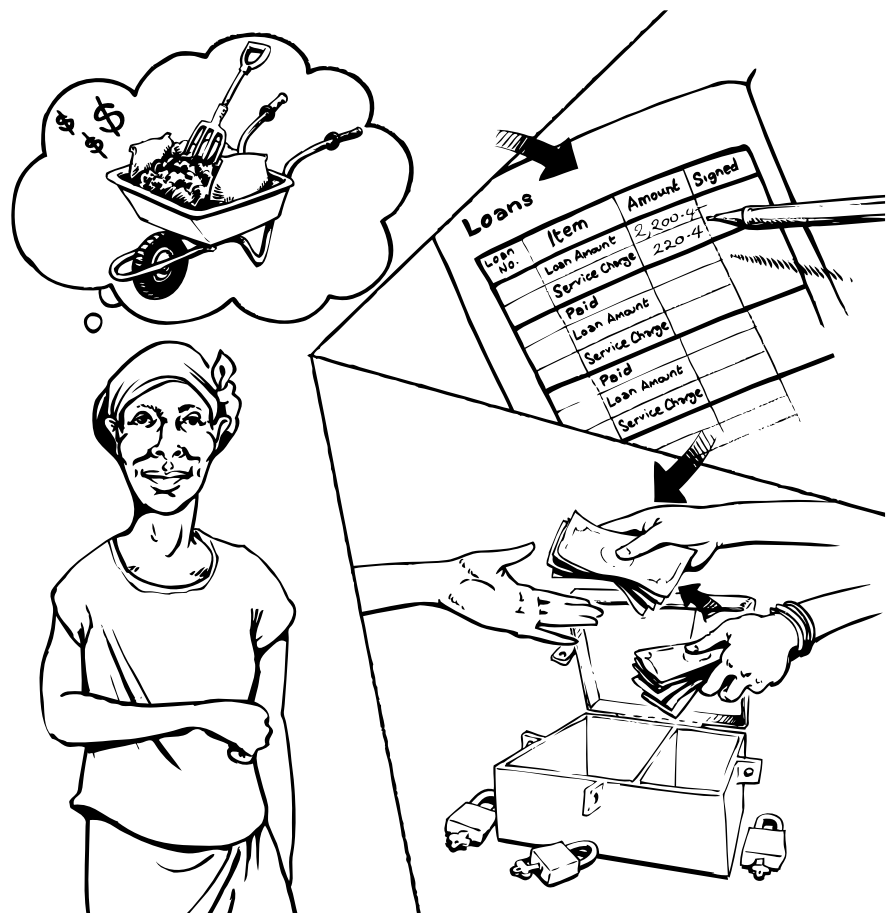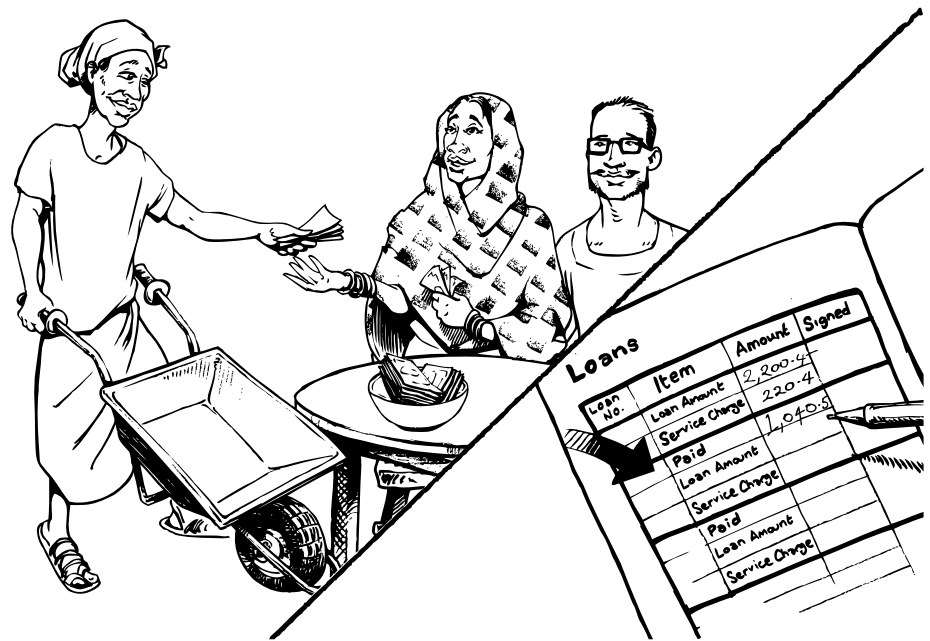| Training Module Images	
Module	**Image**
Module 1	• #16 Qualities of S4T group/members **Management Committee Images:** • #18 Management committee • #19 Chairperson • #20 Record-keeper • #21 Box-keeper • #22 Money-counters • #23 Key-holders
Module 2	• #11 S4T cashbox and kit • #24 Seating arrangement • #03 Purchasing shares - MS 3 – TM 5 • #04 Taking a loan - MS 7 – TM 7 • #05 Repaying a loan/ MS 5 – TM 8 • #06 Service charge • #07 Social fund - MS 2 • #11 S4T cashbox and kit • #21 Box-keeper • #23 Key-holders
Module 3	• #13 Constitution – TM 3
Module 4	• #11 S4T cashbox and kit • #15 Keeping records • #34 Passbook and stamps **Management Committee Images:** • #18 Management committee • #19 Chairperson • #20 Record-keeper • #21 Box-keeper • #22 Money-counters • #23 Key-holders **Meeting Step Images** • #25 Meeting Opening - MS 1 • #07 Social fund - MS 2 • #03 Purchasing shares - MS 3 – TM 5 • #26 Expenses - MS 4 • #05 Repaying a loan - MS 5 – TM 8 • #27 Calculating the balance - MS 6 • #04 Taking a loan - MS 7 – TM 7 • #28 Closing balances - MS 8 • #29 Closing the meeting - MS 9
Module 5	**Meeting Step Images** • #25 Meeting Opening - MS 1 • #07 Social fund - MS 2 • #03 Purchasing shares - MS 3 – TM 5 • #26 Expenses - MS 4

table continued on next page

	- #05 Repaying a loan - MS 5 – TM 8 - #27 Calculating the balance - MS 6 - #04 Taking a loan - MS 7 – TM 7 - #28 Closing balances - MS 8 - #29 Closing the meeting - MS 9
Module 6	**Meeting Step Images** - #25 Meeting Opening - MS 1 - #07 Social fund - MS 2 - #03 Purchasing shares - MS 3 – TM 5 - #26 Expenses - MS 4 - #05 Repaying a loan - MS 5 – TM 8 - #27 Calculating the balance - MS 6 - #04 Taking a loan - MS 7 – TM 7 - #28 Closing balances - MS 8 - #29 Closing the meeting - MS 9 - #30 Daily savings image
Module 7	**Meeting Step Images** - #25 Meeting Opening - MS 1 - #07 Social fund - MS 2 - #03 Purchasing shares - MS 3 – TM 5 - #26 Expenses - MS 4 - #05 Repaying a loan - MS 5 – TM 8 - #27 Calculating the balance - MS 6 - #04 Taking a loan - MS 7 – TM 7 - #28 Closing balances - MS 8 #29 Closing the meeting - MS 9 - #31 Loan fund - #06 Service charge
Module 8	**Meeting Step Images** - #25 Meeting Opening - MS 1 - #07 Social fund - MS 2 - #03 Purchasing shares - MS 3 – TM 5 - #26 Expenses - MS 4 - #05 Repaying a loan - MS 5 – TM 8 - #27 Calculating the balance - MS 6 - #04 Taking a loan - MS 7 – TM 7 - #28 Closing balances - MS 8 - #29 Closing the meeting - MS 9 - #06 Service charge image
Module 9	- No images needed

S4T Posters

1. Whole S4T group

2. Growing savings
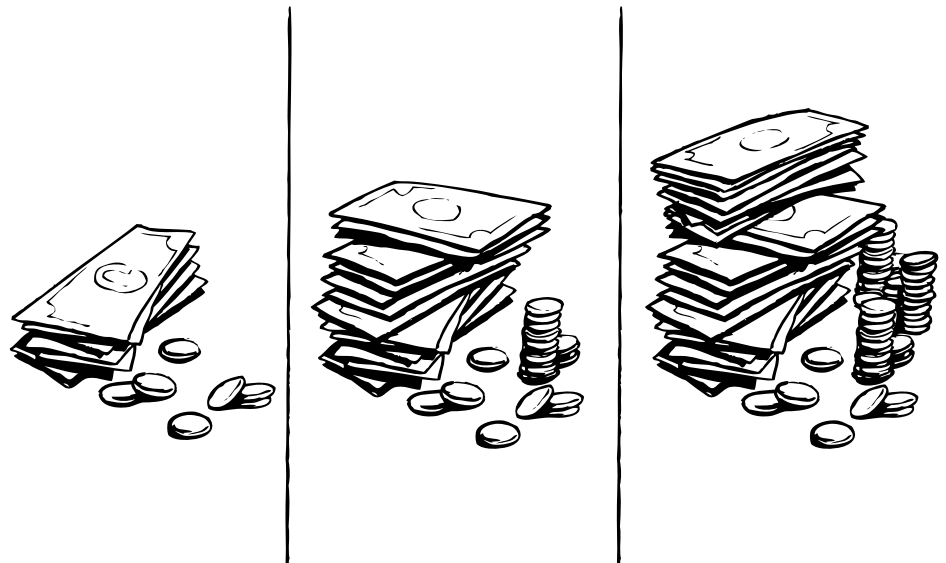
3. Purchasing shares - MS 3 - TM 5
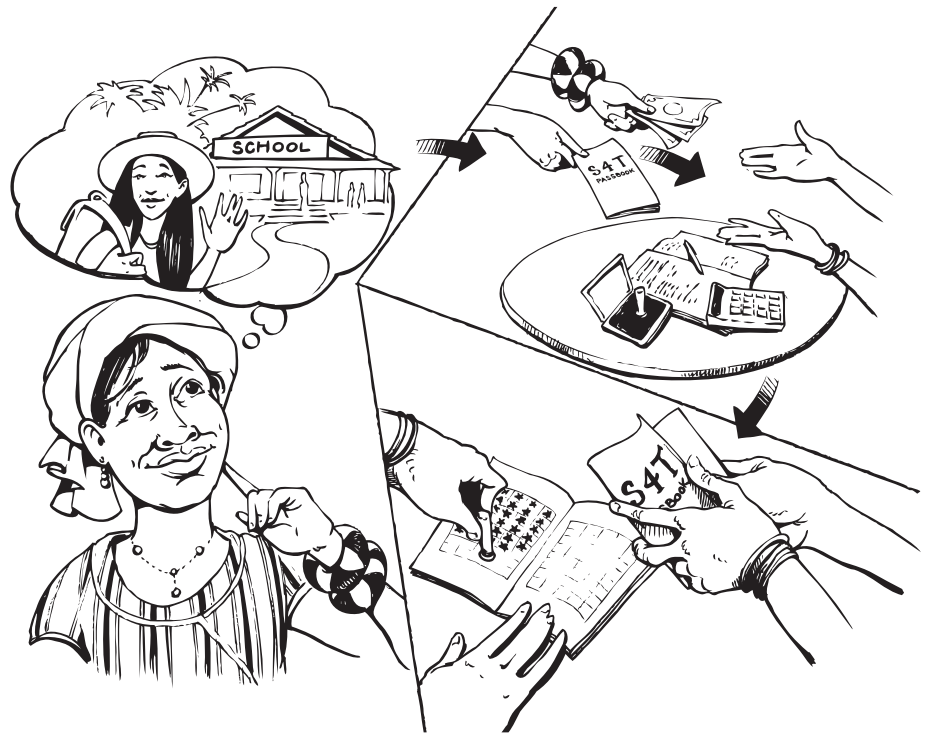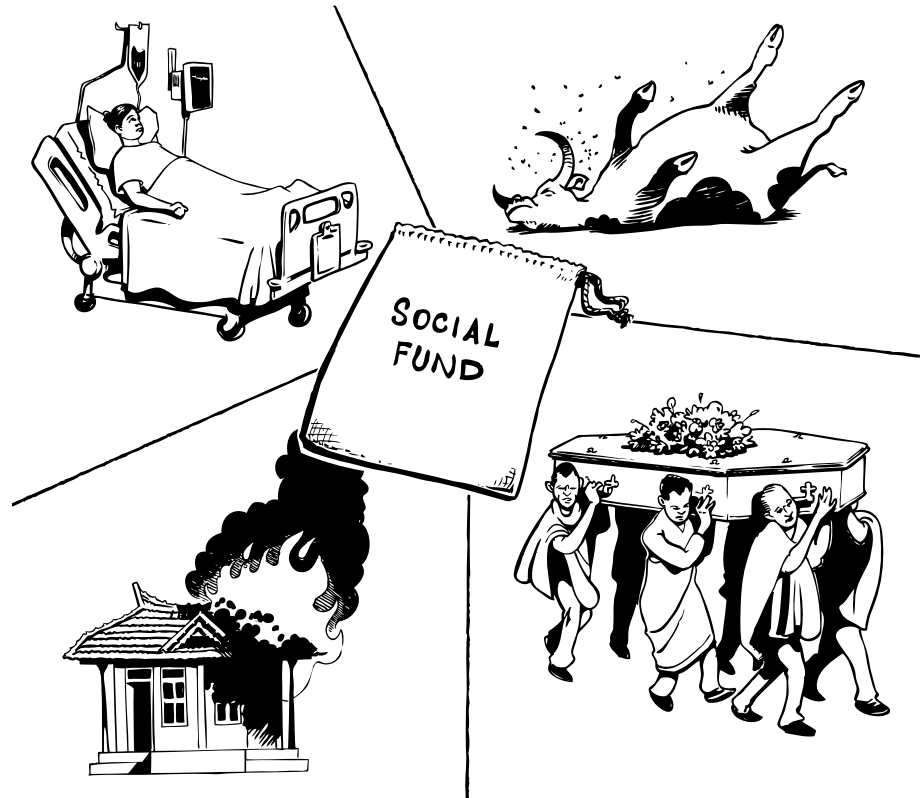

4. Taking a loan - MS 7 - TM 7

5. Repaying a loan - MS 5 - TM 8
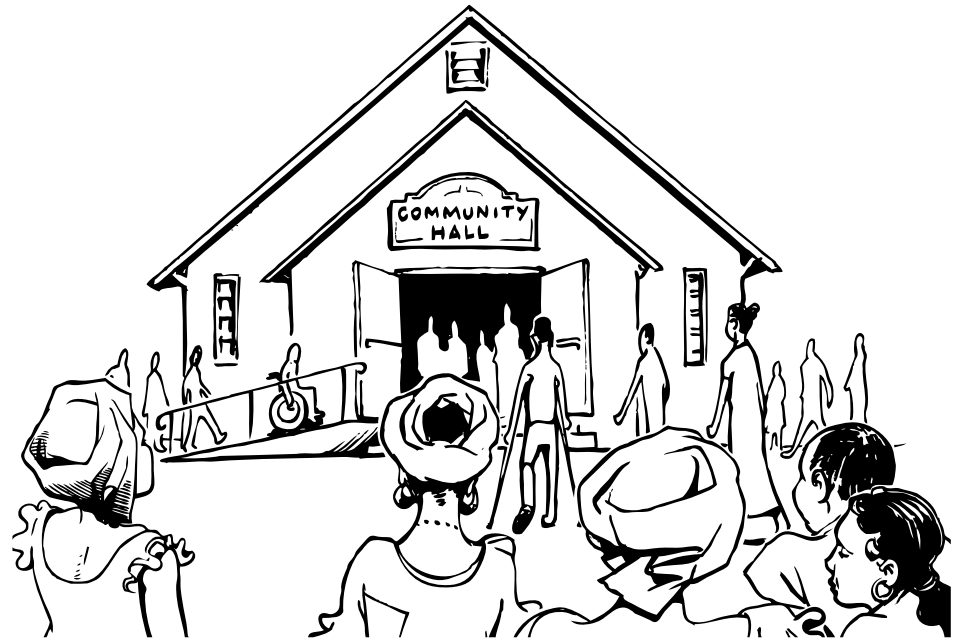

6. Service charge
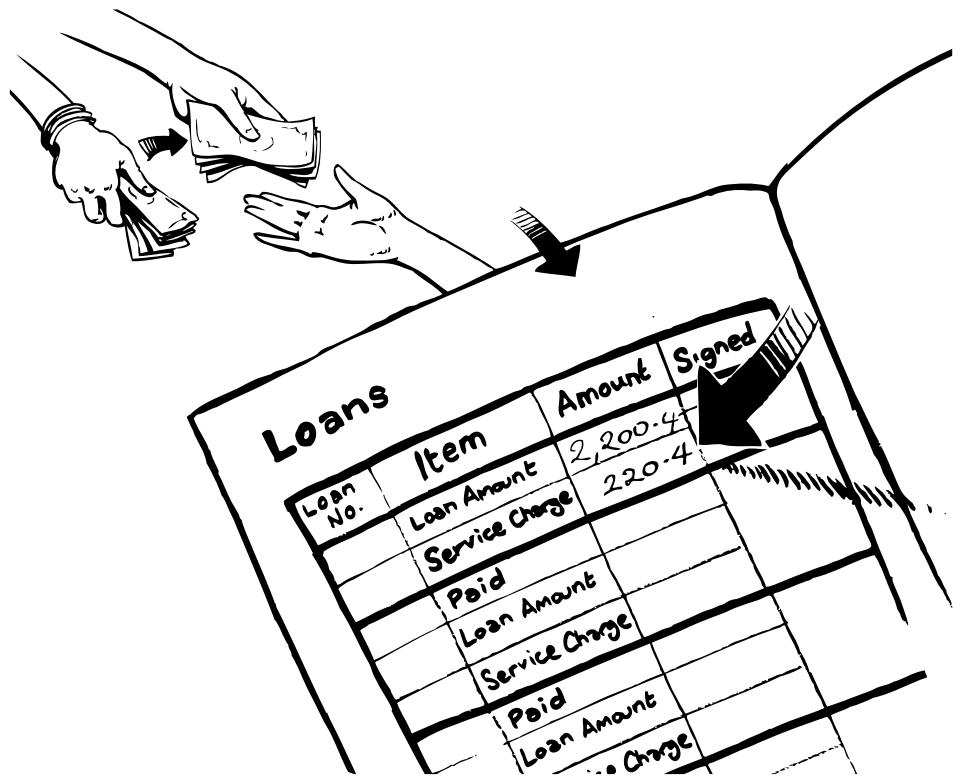
7. Social fund - MS 2
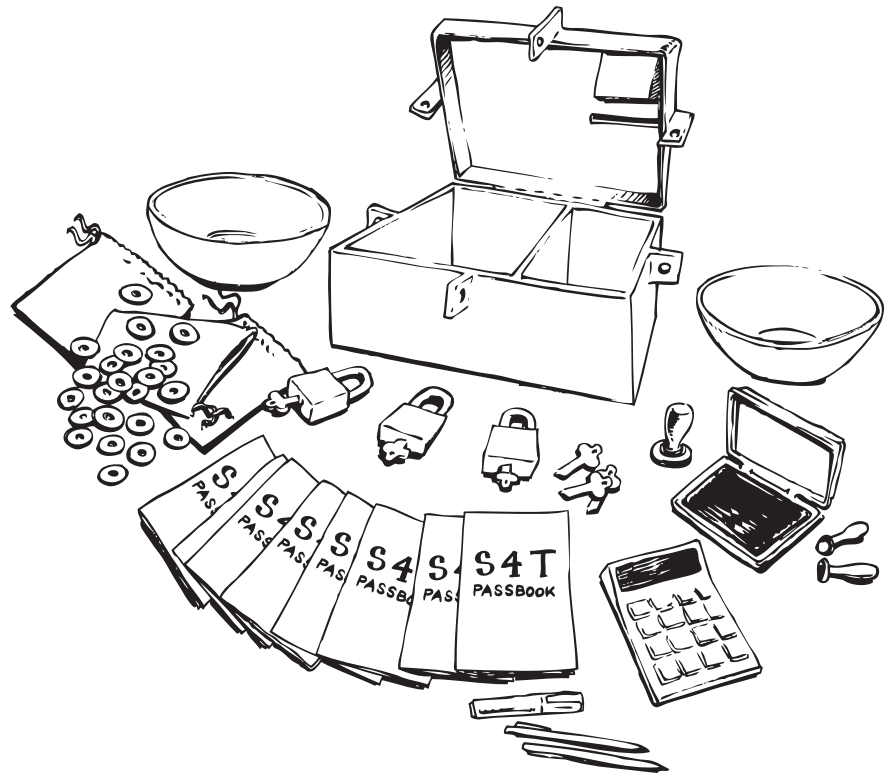

8. S4T Facilitator and group

9. Public meeting

10. Agreement and support

11. S4T cash box and kit
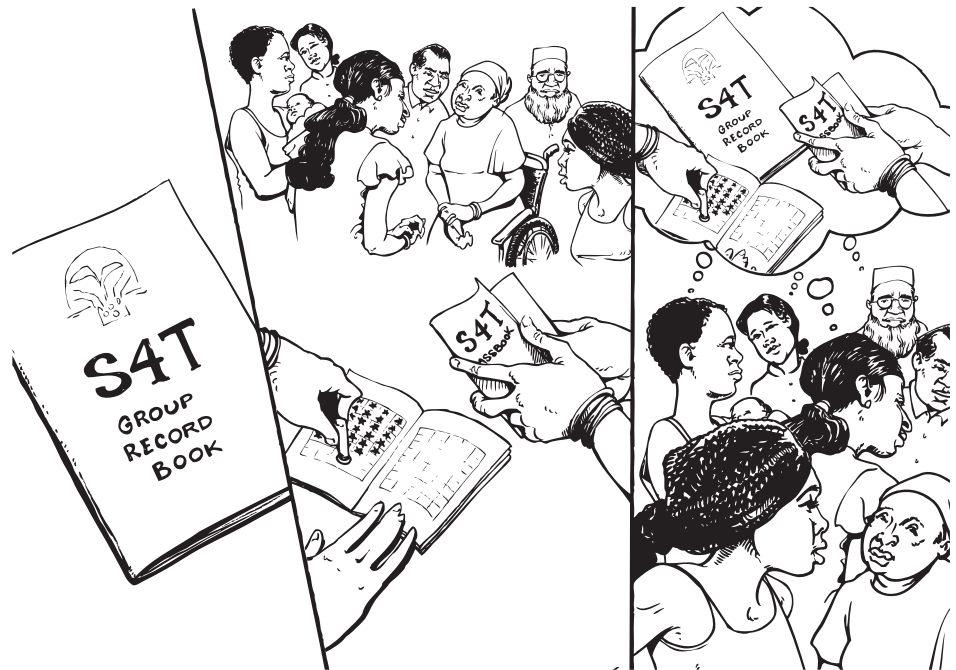

12. Management committee working - TM 1

13. Constitution - TM 3

14. Fines

15. Keeping records

16. Qualities of S4T group members

17. Managaing the meeting

18. Management committee

19. Chairperson

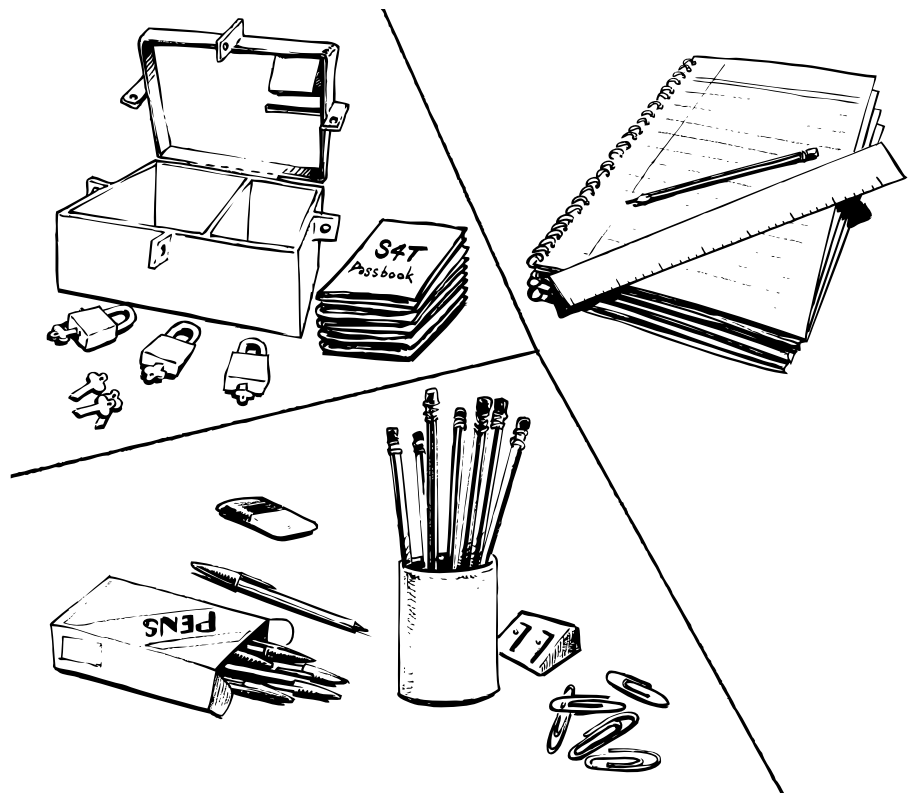20. Record-keeper

21. Box-keeper

22. Money-counters

23. Key-holders

24. Seating arrangement
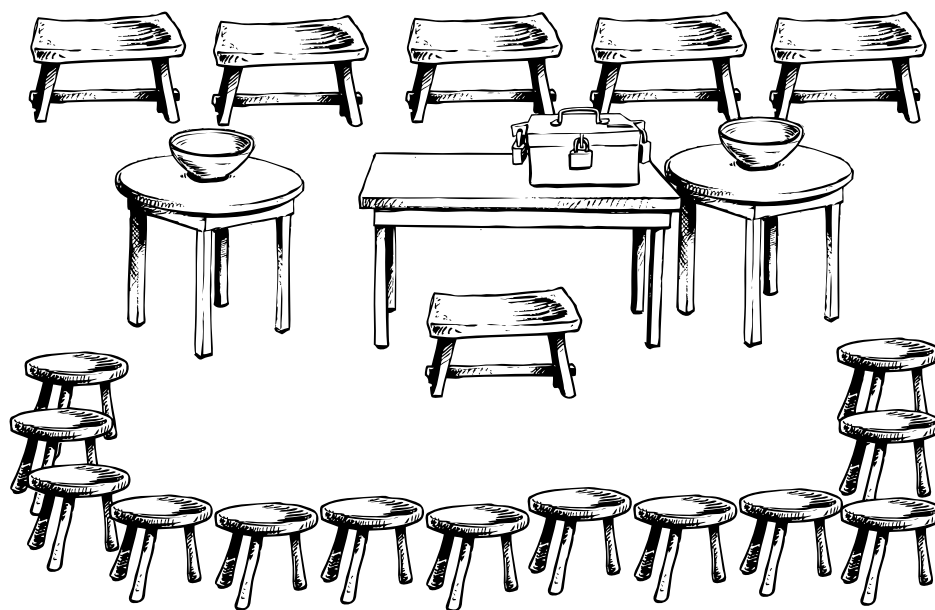
25. Meeting opening - MS 1 - TM 4

26. Expenses - MS 4

27. Calculating the balance - MS 6

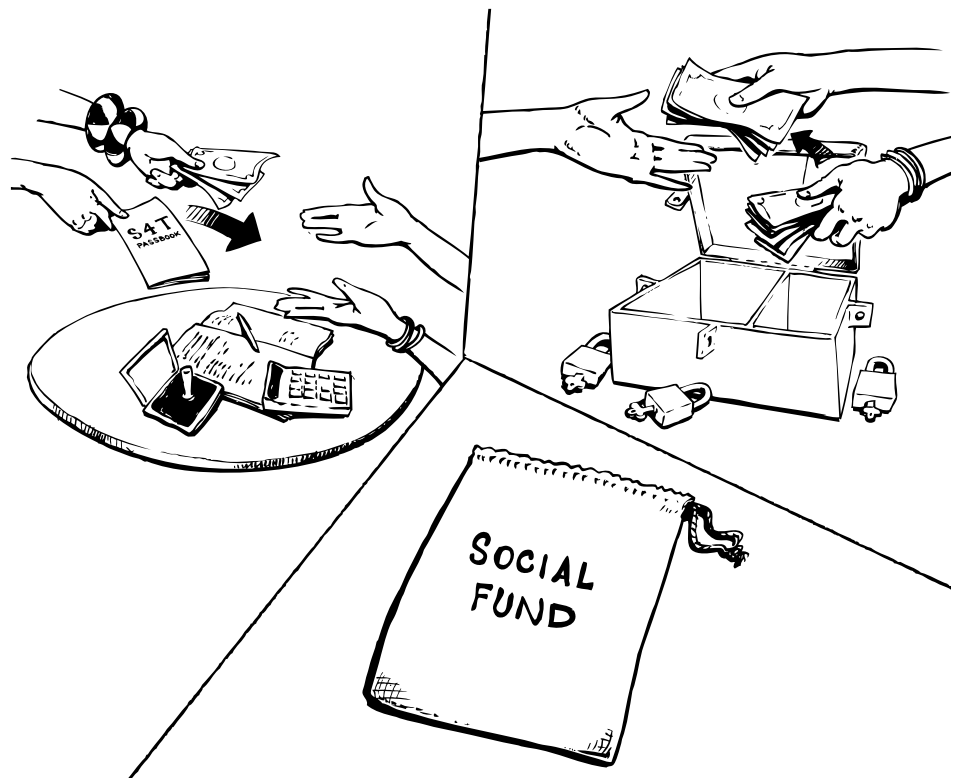## 28. Closing balances - MS 8

29. Closing the meeting - MS 9

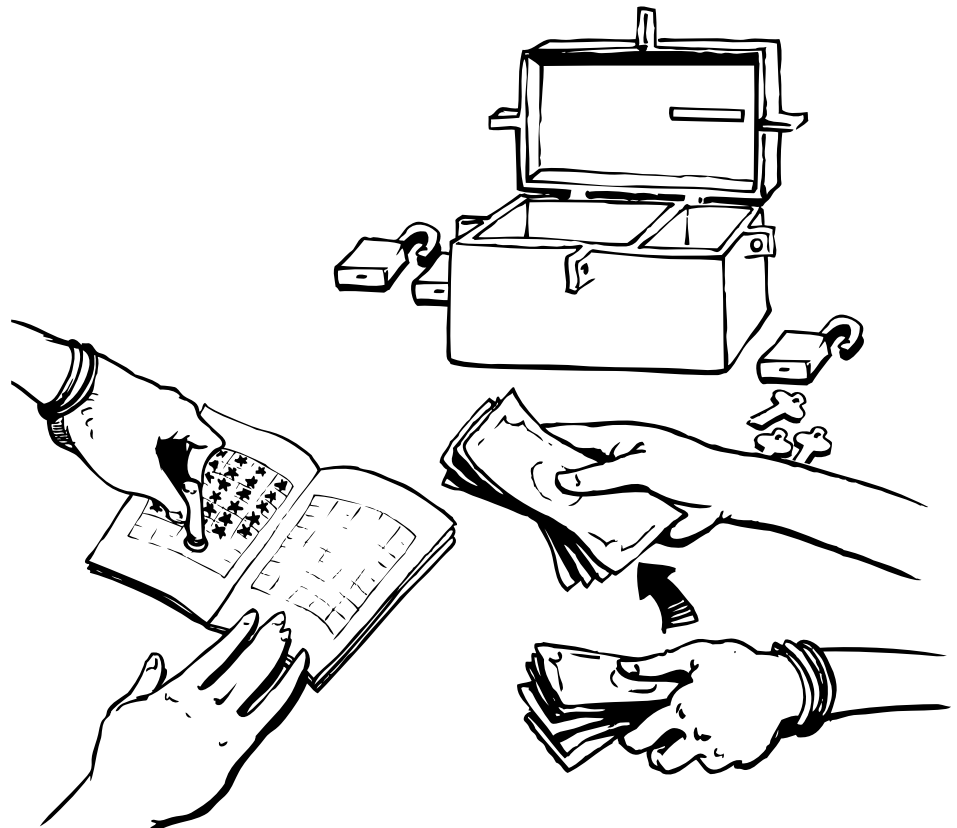## 30. Daily savings - TM 6

31. Loan Fund

32. Social Fund-savings-loans - TM 2

33. Share-out - TM 9

34. Passbook and stamps

35. S4T Facilitators

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