World Vision

Savings for Transformation

Core Project Model

DESIGN GUIDANCE

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For information concerning this guidance please contact: Global Livelihoods team at Livelihoods@wvi.org

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LIST OF ACRONYMS

AP	Area Programme
BSL	Building Secure Livelihoods
CAY	Children, Adolescents or Youth
CBO	Community-Based Organisation
CESP	Community Engagement Sponsorship Programme
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 Approach
DPO	Disabled Persons' Organisation
FSP	Financial Service Providers
FFSP	Formal Financial Service Providers
FAO	Food and Agriculture Organisation
FO	Field Office
GBV	Gender-Based Violence
GECAAR	Good Enough Context Analysis for Rapid Response
HH	Household
HHS	Household Survey
LVCD	Local Value Chain Development
MIS	Management Information System
MFI	Microfinance Institution
MNO	Mobile Network Operator
NGO	Non-Governmental Organisation
OVC	Orphans and Vulnerable Children
PPI	Poverty Probability 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
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

PREFACE

What is the S4T Design Guide?

This Savings for Transformation (S4T) model design guidance outlines the recommended process and minimum standards for adopting the S4T model in a programme or project. These are intended to guide dialogue and ensure a shared understanding of quality between field offices (FOs) technical and operations teams, financial inclusion partners and programme support teams (PSTs).

Who is it for?

The S4T Design Guide is used by Global Technical Advisors, Support Office Technical Teams, Grants Acquisition Management teams, Regional Quality Assurance Teams, Field Office Technical Advisors, Livelihoods Partners and Consultants designing and monitoring S4T programmes or projects.

How should the Guide be used?

The S4T Design Guide should be used as a design facilitation field guide – to provide clarity on standards and requirements for designing a programme or project that implements the S4T model. The guide should also be used during programme and project progress monitoring and field audits to assess fidelity of design and implementation.

Chapter 1:
Overview of Savings for Transformation

1.1 Introduction

Recent studies have shown that households with access to a range of appropriate financial services are more likely to develop sustainable livelihoods, invest more in health and education, and interact with and benefit from markets. In low-income countries, only 28 per cent of adults have an account with a financial institution; and financial exclusion is more severe among the rural poor, youth, women and other marginalised populations. A Savings Group comprises 15–25 self-selected individuals who save together and take small loans from those savings. Savings Groups provide members with the opportunity to save frequently in small amounts, access credit on flexible terms, and have a basic form of insurance. They are owned, managed and operated by their members; they are, by design, financially and institutionally sustainable, and continue to operate independently after a 9–12-month training period. The community-based microfinance model – pioneered in Africa in the 1990s and now promoted by hundreds of international and local NGOs – provides access to basic financial services in underserved communities.

Over the last 25 years, development organisations have trained about 750,000 Savings Groups, comprising over 15 million members, across 73 countries. On average, each group manages total assets of about $1,200, representing an important safety net that supports low-income households to meet consumption, investment and emergency needs.[1] Savings-led microfinance programmes operate in poor rural communities in developing countries to establish groups that save and then lend out the accumulated savings to each other. Non-profit organisations train villagers to create and lead these groups. In a clustered randomised evaluation spanning three African countries (Ghana, Malawi and Uganda), we found that the promotion of these community-based microfinance groups leads to an improvement in household business outcomes and women's empowerment (Dean et al., 2017).

1.2 Gender: engaging men and women

Social norms about gender roles and violence can influence the risk of experiencing gender-based violence (GBV) and of women having a 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. 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. 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 to programme design and to 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.

1.3 S4T approach

Savings for Transformation groups (S4Ts) adopt the same meeting and contribution structure but introduce flexibility. At each group meeting, members (ranging from 15 to a maximum of 25) can decide to contribute more than the agreed minimum and can take a loan from the group without having to wait for their preassigned turn. These loans are usually charged at an agreed interest rate, so that the money deposited by group members can earn interest. Savings and loan repayments are kept in a group lockbox that can only be opened at group meetings and "shared out" among members at the end of a predefined cycle.

S4T groups have an additional social or solidarity fund, managed by the group, that can be accessed by members in the form of an interest-free loan or cash grant in case of an emergency. In some instances, S4T groups have a social responsibility, where they care for a number of vulnerable children in their community. Disbursements for these purposes are assessed and determined by the S4T group. S4Ts do not receive any capital through grants or external loans; the pots simply grow from individual member contributions.

[1] https://mangotree.org/what-are-savings-groups

This work has brought together a wide array of variations in the savings group project models in use across World Vision into one approach that is designed for use across all contexts, from fragile to development to emergency, in urban settings and rural areas, and has adaptations for use with communities that are a broad mix of religions, including Islam.

After an initial community meeting to introduce the programme, trained officers or agents form and guide S4T members for an initial cycle (usually 8–12 months) and provide oversight and support for a second cycle. Groups comprise 15-25 members, who choose to come together as a result of an agent's promotional activity in the community or after having observed other groups.

1.4 Minimum standards of S4T

The following 16 S4T Minimum Standards aim to enhance S4T programming. All technical staff designing projects or programmes that include S4T should use and promote these minimum standards to ensure good quality S4T implementation. These standards make up the S4T model. Some projects or programmes choose not to follow the S4T standards, instead implementing other initiatives.

1. Each Field Office (or project) 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 Implementation Guide.
2. The S4T standardised model, training programme, monitoring and evaluation (M&E) and Group Readiness/Quality Check tool must be used.
3. Groups are autonomous and self-managing, with 15–25 members. (Note: In areas with a population density of fewer than three households per square kilometre, group size can drop to a minimum of seven members).
4. Groups are made up of a General Assembly and a Management Committee that is democratically elected at the start of every cycle.
5. Groups are self-selective, with attention given to inviting the most vulnerable in the community to initial meetings during group formation for inclusion opportunities.
6. Groups must agree on a constitution that 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 up to 52 weeks maximum) by Facilitators (usually 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. To ensure transparency and accountability all transactions are carried out at meetings in front of the group.
10. Group members save 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 participate 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 and Social Fund and Loan Fund activity with group record books and individual member passbooks. Money must be 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.
15. Decisions regarding group leadership and adult involvement in adolescent savings groups should involve adolescent participants. If a group is adolescent-only, the group should consider including an adult leader in order to facilitate the autonomy of the group.
16. Group constitutions, leadership, frequency of meetings and path to autonomy may need to be adapted depending on the age range and number of adolescents in the group.

1.5 Adolescent Savings Groups

Adolescent savings are increasingly implemented in World Vision programmes, and a growing number of S4T groups have adolescent members. The purpose of adolescent savings may vary according to the context but can include increasing adolescent access to savings, providing financial access to out-of-school adolescents, increasing life skills through experiential learning, future orientation, asset accumulation, and addressing protection and rights issues, such as child marriage and child labour (especially when implemented concurrently with life skills).

Adolescent savings may take many forms, including adolescent-only savings groups, adolescent savings as part of a life skills club, and adolescent inclusion in adult-led savings groups. Regardless of the format, the purpose of adolescent savings should be clarified in the design. There is a distinction between economic and financial realities, decisions and responsibilities of adolescents and adults and this distinction should be explored and clarified in mixed or adolescent-only savings groups. Adolescents may have very different motivations from adults to participate in savings groups, and their perspectives should be included from the beginning of the design.

1.6 Strategic relevance of S4T in WV (Our Promise 2030, SDGs, CWBOs, ITWC)

What is new about the S4T Project Model is its strategic adaptation to reflect WV values, goals and priorities, especially gender and disability inclusion, CWB outcomes, and fragile, inter-faith and refugee contexts.

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 and assets
- Families and children have reasons and resources to be in school
- Adolescents develop hope and skills for a productive future.

However, the above aspirations are unattainable when it is the most vulnerable that make up the largest population of an estimated 1.7 billion adults who can't access banking services (Global Findex Data, World Bank, 2018), and when over 192 million people are unemployed (World Employment and Social Outlook: Trends, 2018), making it difficult for parents to bring in income and save for their children's basic needs. Inequality of income frequently stops children from attending school because of the high costs of education. This can sometimes lead families to take desperate measures, including children having to face child marriage (SDG 5), be forced into child labour (SDG 8.7) or end up in care institutions where violence is often widespread. According to the World Health Organization's INSPIRE: Seven Strategies for ending violence against children series, helping vulnerable families to progressively achieve and sustain income growth can contribute to ending violence against children.

Savings for Transformation groups therefore play an important role in this pathway as they can be implemented in different contexts (fragile, refugees) and by different actions, including faith- and interfaith-based organisations. 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 to access 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.

S4T groups therefore contribute to the achievement of the following child-focused Sustainable Development Goals:

- *Goal 1 – Ending poverty: provide the most vulnerable families with loans and savings that can be used to increase their income-generating abilities to enable parents and caregivers to meet the basic needs of their children, such as education (SDG 4), food security, and nutrition and health (SDG 3).*

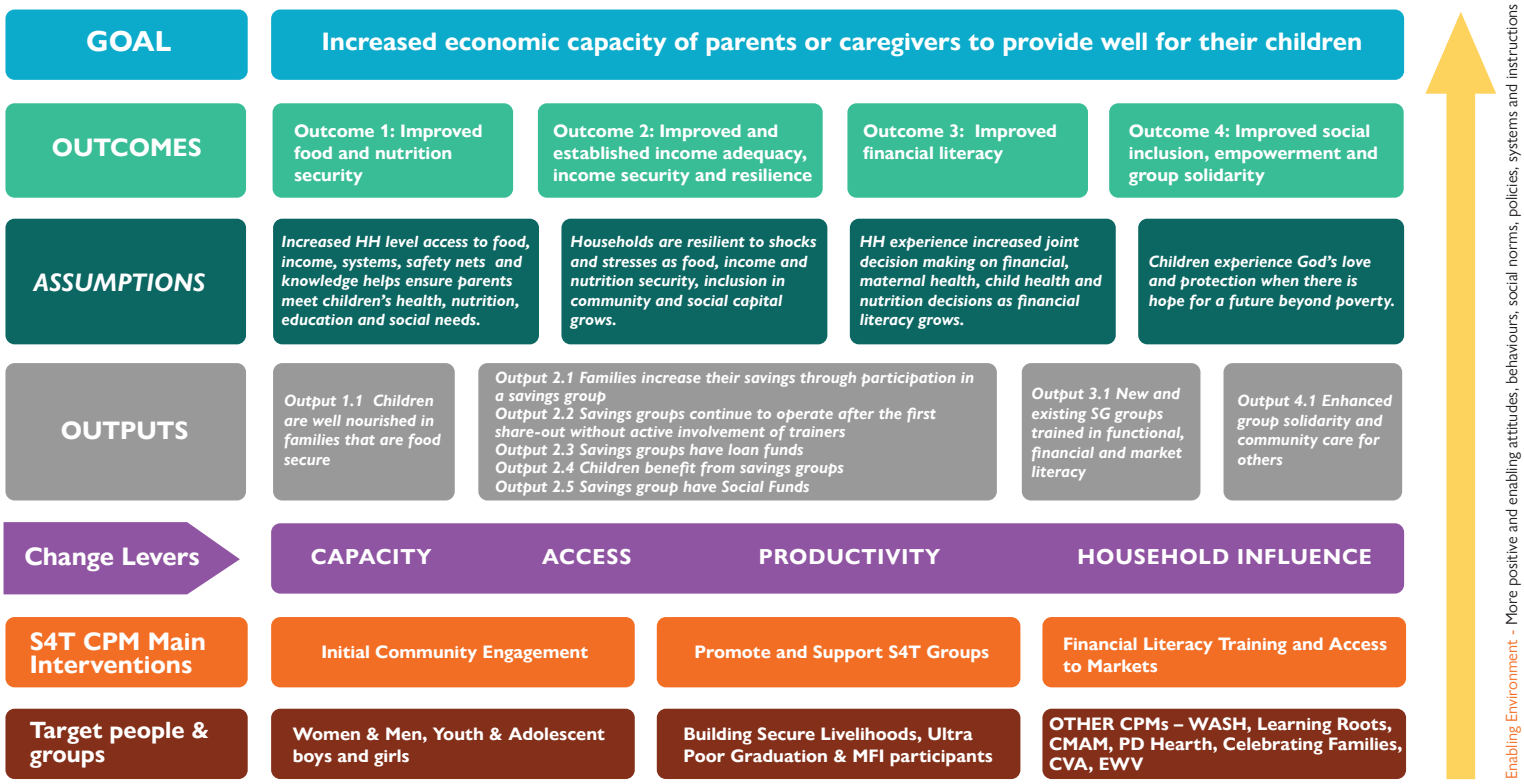
- *Goal 5 – Eliminate all forms of violence against women and girls: financial security reduces exposure of girls to early marriages and the need for parents or caregivers to rely on child labour (SDG 8.7) contributing to World Vision's It Takes the World Campaign (ITWC).*

- *Goal 8 – Decent work and economic growth: Savings Groups can provide skills training so members can invest in their own income-generation activities, tap into government services and eventually qualify for microfinance or employment in local businesses.*

1.7 S4T Logic Model

The S4T Logic Model presents a strong logic to achieve improved economic capacity of parents and caregivers to provide well for their children based on World Vision's Global Impact Framework.

World Vision Savings for Transformation (S4T) Core Project Model



Chapter 2:
Assessment and Design Specifications

2.1 Introduction

Before beginning any new programming, it is highly advisable to conduct the proper assessments to understand who is working in the area, what needs are already covered and what gaps might remain. This section includes a range of tools and guidance to support planning for S4T implementation in a Field Office programme or project.

2.2 Programme design

While the S4T approach is built on core pillars, the interventions have to be adapted to meet the particular needs and opportunities of the vulnerable population in a given context. This chapter provides guidance and tools to design contextualised S4T interventions in various World Vision area programmes and projects. The process of adapting S4T involves two main stages:

1. Conducting rigorous assessments to identify the vulnerabilities of the target communities and opportunities available in the local environment.
2. Targeting specific groups within the vulnerable communities that fall within the S4T target groups.

2.3 Assessment stage

After a Technical Programme (TP) has been developed at national level, individual programmes and projects implementing livelihoods outcomes have to undertake assessments to determine the fit of adoption and implementation of S4T through the use of key assessment tools. You can download the zipped folder containing the following resources and more:

- S4T Step by Step Guide
- S4T monitoring and evaluation (ME) tools (eg, gap assessment, quality check, MIS data entry forms, etc.)
- S4T budgeting tools

2.4 Targeting stage

Preliminary targeting work is essential to identify locations and segments of community where savings group programming is a priority. Activities may include: reviewing existing programmes in the area, analysis of secondary data on poverty, income and financial inclusion, rapid appraisals and context analyses. For example, target groups may include households and groups targeted for livelihoods development, households with Registered Children, identified Most Vulnerable Child (MVC) households, adult women and men living in extreme poverty, youth and adolescents. The following areas may be useful for geographical and community targeting:

1. **Geographical and community targeting**

   - Who is doing what where matrix
   - Secondary data review on local levels of poverty, food security and financial inclusion
   - Good Enough Context Analysis for Rapid Response (GECAAR) analysis tool

2. **Household targeting**

   - Wealth ranking and Community Vulnerability Capacity Assessment (CVCA)
   - Sponsorship data (eg, see Horizon – contact WV IT Help Desk for login access)
   - Child Protection Analysis Design and Planning Tool (CP ADAPT)

3. **Most Vulnerable targeting**

   - Field Office Most Vulnerable Children mapping and targeting
   - Registered children

Chapter 3:
S4T Integration, Adaptation and Contextualisation

3.1 Introduction

S4T is a foundational introduction to economic inclusion for the participants and their households. It provides basic training in savings and loans and builds group cohesion, promotes resilience and is a means to collective and individual management of economic development. S4T's strength is amplified when group members work cohesively and focus together on other important areas of their lives. Further training, information sharing and growth can happen within an S4T group that has benefits beyond income generation. This section gives an introduction to how well-functioning S4T groups can accelerate action in other areas to bring about holistic development.

Note: Only groups that are already functioning well and have already had at least one share-out, should have other themes added into group time.

3.2 S4T Integration with Health and Nutrition programming

There are different ways that women's and children's health and nutrition objectives can be met through introducing S4T programming to maternal health and nutrition structures within the community (CHWs, CHC, Mothers' Clubs, etc.).

1. 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.
2. Use planting and cooking demonstrations to encourage S4T groups to promote and practise Nutrition Sensitive Agriculture (NSA) through kitchen and backyard gardening, vegetable growing, etc.
3. Introduce key health (eg, Positive Deviance Hearth Plus) messages during S4T meetings.
4. Link with VisionFund special micro-insurance products for S4T group members. This innovation is based on experiences from COVID-19 and access to health facilities. The health insurance products aim to provide financial compensation per day of hospitalisation (this can cover the daily income loss, or the salary loss of the parent who takes care of the child being hospitalised and insured or cover some transportation costs). VF will test the following health insurance products:

There will likely be four options:

- *Hospicash $5 per day: estimated cost: around $5 per year per person*
- *Hospicash $10 per day: estimated cost: around $10 per year per person*
- *Maternity cover: around $10 per person*
- *Malaria cover: around $3 per person*

See VF Guidance on S4T groups Health Insurance.

3.3 S4T Integration with Child Protection

Child protection (CP) is everybody's business. Keeping children safe in households and communities takes a coordinated effort where informal actors, such as children, parents, teachers, faith leaders and local civil society organisations work together with formal actors in local and national government to create a protective environment for children. Together, these actors can address all forms of violence against children as part of a child protection system.

S4T group members can act to strengthen protection in their community when equipped with critical information on how to recognise the different forms of violence against children, know how to report and refer cases, and know how to protect their own children and others in the community from exploitation and harmful practices.

The following activities can help parents and caregivers practise positive parenting and create a protective environment for their children, as well ensure that the S4T groups are safe spaces.

Training of S4T members on child protection: WV S4T staff or Community Agents can embed these five child protection lessons and accompanying flip charts on reporting and referral, child labour, child marriage and budgeting for child well-being into the S4T meetings. The S4T groups can reach out beyond their own groups to invite more people in the community to participate in the lessons. We recommend that all groups start with mandatory Lesson 1: Protecting Our Children. After going through the lessons, the S4T group may decide to raise awareness or act on a specific child protection issue that they are concerned about in their community.

The S4T group can select CP content relevant to their priorities. Other CP Lessons and accompanying flip charts designed for Nurturing Care Groups can be adapted if the S4T group wants to explore other CP issues.

Train Community Agents (CAs) on Safeguarding: Ensure that S4T groups include safeguarding protocols in their bye laws. This is especially important if adolescent children are members of adult savings groups (see the section Integration with Adolescent Programming below). All Community Agents or WV staff working with S4T groups or adolescent savings groups need to take safeguarding training and use safeguarding protocols when interacting with savings group members.

Additional Resources

- See the Child Protection and Advocacy project model field guide for more information.
- Case studies: Strengthening livelihoods and preventing child marriage in times of COVID-19

3.4 S4T Integration with adolescent programming

Working with adolescents is a critical investment. Adolescents are disproportionately represented in countries with the lowest incomes, the greatest political instability and the most exposure to adverse effects of climate change. Investing in this age group leads to what is called a demographic dividend: the wide-scale social and economic advancement that results from a new generation of educated, empowered and engaged citizens.

There are various ways to increase adolescent well-being through integration with S4T. Participating in Savings Groups helps adolescents to develop positive savings behaviours and long-term savings habits, which they can carry into their adult lives, strengthening their financial capabilities as they begin to face increased financial and social responsibilities. While research is limited and primarily focused in industrialised countries, there are a few studies that point to the potential for savings in childhood leading to continued savings later in life and improved financial well-being in adulthood.

There are various pathways to choose from based on decisions made during assessment. Regardless of the pathway chosen, the following considerations should be taken into account in assessment and design:

1. World Vision promotes a foundational principle of meaningful child participation; that is, adolescents have a right to participate in decisions about their lives. Therefore, it is crucial to include adolescents in assessment consultations, data collection and design activities. This also means adapting consultation and data collection tools to an adolescent audience to ensure the questions and materials are adolescent-friendly and they are not over-consulted on issues outside their understanding or interest.

2. If targeted adolescents are among the Most Vulnerable, reasonable accommodation should be embedded in the design, as it would be for other marginalised groups, such as women and people with disabilities. Barriers to adolescent inclusion should be assessed and addressed in the design.
3. Integrating adolescent programming with S4T groups should be a joint decision of the community and the organisation, as these interventions will require a different approach from adult-only S4T groups. Outcomes for adolescent S4T groups may differ from mainstream S4T groups, and there are budgetary and resource considerations to consider, such as longer supervision periods, recruiting an adult co-leader in the early phases of the group, and more intensive facilitation needs, especially if life skills are to be integrated into the adolescent S4T groups, which is proven to increase positive outcomes.

3.5 S4T Integration with Education programming

There are different ways into which S4T programming can be integrated with education:

- Advocate for inclusion of financial literacy (savings and loans) in the curriculum of students: Schools can be convenient structures for identifying and engaging adolescents; in some models, ASG meetings are integrated into regular classroom activities and led by a teacher. Also, because trust and safety are important elements of ASGs, engaging with adolescents in schools can either benefit from strong structures and relationships (including garnering caregiver support) or exacerbate existing risks (unsafe travel and violence/exploitation by teachers and classmates, etc.). To engage schools, work with teachers, school leadership, ministry officials, parent-teacher association members, or other school-based management committees, as well as caregivers and adolescents themselves.
- Targeting out-of-school adolescents: This group is harder to identify and may be more difficult to organise, though they may have more flexibility with meeting times and greater motivation to save and borrow, especially if they are already engaged in an income-generating activity (IGA) or employed. Structures that can help recruit out-of-school youth include youth-serving organisations, religious institutions/youth groups, dance or theatre clubs, scouts and other groups that promote healthy youth development, local authorities, community development offices, and trade associations.
- Introduce S4T to school management committees (SMT) and parent-teacher associations (PTA).
- Support training of S4T members in functional literacy.
- 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.

3.6 S4T Integration with Faith & Development

S4T can effectively enhance Faith & Development programming and accelerate the realisation of its intended outcomes while building communities' spiritual growth, social cohesion and economic development. Integrating S4T with Faith & Development would increase expansion and impact to faith communities.

Approaches to integrate include:

- Consider using empowered world view (EWV) training as a foundation for S4T training.
- Targeting clients drawn from multi-faith (interfaith) groups to enhance peace and cohesion in the community.
- Consider appropriate loan interest practices that serve the interests of faith-based groups.
- Consider training S4T Trainer of Trainers within churches as facilitators.
- Follow up of clients within churches and other faith communities is essential.
- Knowledge of working across interfaith contexts for S4T Facilitators is essential.
- Benefits of integrating S4T and Faith & Development include:
    - helps increase trust among group members
    - helps nurture spiritual and social growth in an individual and community
    - helps build bridges with people of different faith, status and gender
    - strengthens church growth in spiritual, social and economic terms while enhancing witness.

Additional Resources

- Empowered World View guidelines and manuals.

3.7 S4T Integration in fragile contexts

While WV and other implementing organisations have used the S4T model in a wide variety of fragile contexts, there are several ways to increase success:

- Meeting frequency, full training modules or timeframe of a cycle can be adjusted, especially during outbreak of war or disease to accelerate implementation.
- Targeting can be more specifically based on poverty levels or other relevant areas, such as host or refugee communities.
- Peacebuilding, advocacy and protection messaging and methodology could be integrated into S4T meetings, with the agreement of the S4T group.
- Explore working with local partners/organisations when access for WV staff is limited.
- Consider appropriate linkages of S4T groups to relevant service providers, including information on registration for refugee communities.
- When working with pastoralists, consider clustering villages into initial S4T information meetings to encourage groups linked by geographic areas.

Additional Resources

- Contextual and Financial Assessment of Savings Groups in West Nile, Uganda
- Delivering Refugee Microfinance in Uganda
- SOMREP Positive Deviance Study

3.7.1 Integration with emergency programming

S4T groups can help communities come back together after rapid onset emergencies and lessen the shock of slow onset crises when started early. There are several considerations to determine appropriateness and to increase success, for instance:

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 of 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.
- Community Agents (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 and organisations where access is limited.
- Peacebuilding, advocacy and protection messaging and methodology could be integrated into S4T meetings in an emergency setting, with agreement of the S4T group

3.8 S4T Integration with Cash and Voucher Programming (CVP)

Cash and Voucher Programming (CVP) is empowering and it should be designed in a manner to further amplify development programming including use of the S4T model. Humanitarian CVP should always have clear limits and parameters and these should be clearly stated in any programme design. This then gives guidance for the transition towards developmental and sustainable S4T, which can then be monitored. Enhancing the transition and leveraging of CVP, especially in protracted crises (like fragile contexts), in contextualised programming (multipurpose, conditional or unconditional, restricted or not) and delivered through digital registration, verification and transfer (including recipients' or groups' digital accounting) enables synergies and strengthens the individual's economic situation. To ensure success, the following considerations have to be taken into account:

- When S4T members face any kind of emergencies limiting their capacity to cope with shocks and compromising development gains, provision of humanitarian assistance in the forms of cash and

vouchers is recommended (when other pre-conditions for CVP exist, like market functionality, community preference, operational feasibility, etc.).

- CVP can be targeted at individual most vulnerable members of S4Ts taking care of children, or at S4T groups, as an initial or complementary injection, depending on need, project goal and wider context.
- Early, tailored and contextualised interventions (and market- and needs-informed interventions) to CVP and S4Ts are critical to ensure appropriate and effective support at different stages of prospective and current S4T members' economic and basic needs. This will help mitigate negative coping mechanisms (such as exposing children to child labour, child marriages, begging and selling off livelihood assets) but also instil further financial literacy and management.
- Consider intentional and systemic linkage or referral of CVP beneficiaries to multipurpose cash transfer assistance and government-led scale-up of social assistance transfers (part of national social protection mechanisms for most vulnerable individuals and households, e.g., orphans) to existing or emerging S4T groups. This will help to enhance financial inclusion pathways beyond humanitarian emergency response, and build economic household and community resilience as part of its Ultra-Poor Graduation (UPG) approach. Further referral to MFI service and product offerings (e.g., VisionFund with Recovery Lending or disaster insurance products) is a critical subsequent building block for effective UPG.
- Consider using CVP for S4T groups to leverage on the existing gains and promote financial inclusion by using digital registration, payment, monitoring system and linkages with financial service providers. This can contribute to "building back better" and achieve S4T objectives. Use of digital platforms should increasingly become the norm, especially where community groups largely utilise mobile money transactions, and/or digital e-savings accounts. Please refer to these Questions & Answers from the Digital Savings Groups - Exciting New Study webinar for more information on key considerations.
- Provision of cash or vouchers to meet basic needs can also be linked to the livelihood and income-generating activities – as conditional transfers – while they continue to engage and go through required training and relevant activities during an emergency period.

Additional Resources

- WVI's Cash Roadmap's Financial Inclusion Building Blocks
- WV most often uses digital means from ODK to Last Mile Mobile Solutions (LMMS) for all key project registration, documentation and transaction as well as reporting, facilitating analysis, and cost-efficiency and effectiveness.
- Cash transfer enables resiliency in Burundi (wvi.org)
- Leveraging cash programming to build longer-term food security and resilience in Kenya: A case study (wvi.org)
- WV and SEEP Network: Savings Groups and COVID-19 (5-pg); ESPAÑOL: Grupos de Ahorro y COVID-19; FRANÇAIS: Groupes d'épargne et COVID-19

3.9 Digitisation of Savings for Transformation Groups

Digital Savings Groups are technologies and systems that digitise savings group records, procedures or transactions. Two types of digitisation are covered: digitisation of the ledger, and then, as a separate stage, linkage to mobile money. Both types of digitisation must be with the consent and decision of the group. New and existing groups can benefit equally from digitisation, after the necessary due diligence process, as explained in the handbook, is followed. New groups can start from their inception, but existing groups are advised to start after share-out.

3.9.1 What are the benefits of Digital Savings Groups?

- Reduces the time taken for meetings
- Groups can focus on important reasons to be together, rather than the ledger book
- Eliminates recording errors, which increases member confidence and trust
- Increases transparency
- Requires less reliance on literate members
- Provides more effective monitoring and data collection
- Increases opportunities for financial service linkage
- Some applications have the option of a mobile banking linkage, which would make transacting via mobile money simpler than having to develop separate three-user passcode security solutions (see Section 3.9.6 Security and three digital passcodes below).

Table 1: SWOT Analysis for digital finance

SWOT Analysis of Digital Finance	
Strengths	**Weakness**
• Cashless • Paperless • Infrastructure – digital platform is readily available • Secure • Private • Convenient • Flexible • Innovative • Often lower cost than travelling to bank	• **Connectivity-dependent** • User fee can be costly on small cash-outs • Limits on the number of shares per meeting • Potential limits on social cohesion • Transaction costs can cause misunderstandings • Needs 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 group members for engagement in other uses of mobile money and the formal banking system	• **Potential for agent fraud** • Technical glitches • Systems/wireless network breakdown • Hacking • Groups that are far from the agent have high transaction costs • Potential issues with agent networks (eg, float)

3.9.2 What are the main types of digital applications?

National Offices are encouraged to focus only on the applications enabling e-recording specific to the way savings groups are run because digitisation should support the S4T method, not change it.

Among the applications for Digital Savings Groups, there are some in which Savings Groups record transactions digitally via mobile. There are others in which transacting via mobile money is a second and optional stage. This is the recommended approach because not all groups will want to transact via mobile, at least not immediately, so it is better not to confuse the two opportunities.

3.9.3 How do I select a vendor?

Before selecting a vendor, the Field Office should evaluate the following points:

- **Sustainable business model** – the company must have a business model that is sustainable in the long run.
- **The team** – for scalability and sustainability you must look at the team. Will they be around in five years? In 10 years? Avoid single entrepreneurs where you are vulnerable to that one person staying in business. Equally, if you choose a large company with large corporate customers, and you are only a small client, you will not get the attention. Avoid linking with projects that have a two-year grant that drop the app maintenance to the user at the end of that period.
- **Option to digitise without mobile** – uptake will be smoother and swifter if groups can choose to digitise their recording while still transacting in cash, and only go to mobile money banking as a second optional step. This is because mobile money has many challenges (cash-out fees, availability of float, availability of agents, stories of fraud) and it is important not to bundle digitisation with these issues.
- **Platform builds on the group methodology** – what are the implications of the technology for the group dynamics? For example: an app where you have to log in to open the meeting before transacting often helps to ensure that the group continues meeting. An app that requires the approval of five random people for a loan can also ensure that people come to the meeting. At a minimum, the app should require approval of three people for a transaction.
- **Accessibility** – is the platform usable if the member is not fully literate? Is it easy to use? Are there pictures or is it text heavy?
- **Back-up** – the system should look for the time when the phone has a connection and then automatically back-up. Without this function, people can forget, and the data never gets backed up. Another feature to consider is how long the back-up takes and how many messages are needed for the back-up.
- **Data sync** – the same person may be in multiple groups, with multiple phones, and the platform needs to be able to manage that (give the customer one interface where they can see all of their information).
- **Technology** – the database cannot be only on one server, and has to be on servers that are sustainable. This means that if one fails, everyone still has all of the information.
- **Connectivity** – must offer online and offline. It won't work if you can only transact online.
- **Transaction** – for a global solution, it must have automated translation management so that it can be in multiple languages.
- **What are the requirements for phones?** At this point, it seems that one reasonably priced phone for the whole group seems to work best, with SMSs sent to members if they have a phone. This allows better usability (USSD phones are difficult to navigate when recording transactions), and does not exclude members who do not have a phone.

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- **Automated support system** – The app must have a viable support system – for example, can the member just press, 'support' and it goes to a tracking system and they get an answer from a real person, so that the real person giving the answer can see the data and everything about that group.
- **Price** – even if the company says it is free, you need to know how the company is going to fund itself in the long run and is this pricing sustainability for the group/NGO/FSP.
- **Plans** – does the company have long-term plans (eg, link with mobile banking). Marketplace, linking groups to all kinds of information and options including: a number of FSPs, insurance products, ag suppliers, information.
- **Mobile** – note that may need to get licensed to offer digital payments and companies need to negotiate this country by country.
- **Privacy of Data** – how is the company protecting client data?

3.9.4 Steps for transition to Digital Savings Groups

WVI is working on a pilot for Digital Savings Groups and any National Office is able to join this pilot. Alternatively if a National Office prefers to select a different vendor, then steps are:

1. Identify potential vendors
2. Evaluate according to key selection criteria
3. Conduct due diligence on selected vendor
4. Develop pilot plan (number of groups, locations, translation, costs)
5. Determine memorandum of understanding (MoU) for piloting (with input from WVI legal on the MoU)
6. National Director approval
7. Pilot
8. Evaluate
9. Determine rollout steps

3.9.5 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.

3.9.6 Security and three digital passcodes

If an S4T group that has been using a paper-based ledger decides to digitise and transact via mobile money, then it is vital to maintain security and to ensure that three responsible people collaborate effectively to access the digital savings account. This will replicate the familiar practice of physical savings groups using three individual keys for a physical cash box requiring all three people to be present with their key to unlock the cash box together. This also ensures that no single S4T leader can make a withdrawal from the group fund on their own.

When using a digital savings box, the chosen application system must ensure that access to the fund is only possible when three separate people use their individual passcodes to complete the logging in/opening process for group access. Two of these must be officers, and the third can be any regular group member.

The process can occur with any three authorised group members, as long as two are officers. This ensures that members are not sharing their private passcodes with others. If a group officer who usually logs in can't attend a meeting, for example, they don't share their passcode with another member – the group cannot access the account until all three passcode holders are present.

Once a successful log-in occurs with the three member passcodes as described above, the group will have full access to view records from their group. Note that any changes to the constitution or transactions conducted will trigger short message service (SMS) notifications to all group members on their personal phones. This ensures full transparency and prevents fraud. It would be impossible, for example, for three members to collude together to log in secretly and make changes to a group without the other members knowing.

Note also that a single member can log in with just their passcode. In that case, they would see only the personal member passbooks for any groups they belong to, but they would not see group records, which requires the log in of three authorised members, as described above.

If a Digital Savings Group transacts via mobile money, and the application they are using has a mobile interface, then the security of transactions will have already been built into the app. There will be no need for further development.

3.9.7 Key decision-making criteria for using 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?
- Transaction costs: Are the costs of transacting via mobile money lower than other means? Compare mobile money fees (cash in, cash out) with the cost of travelling to banks, and compared to using cash only and the potential losses from cash transactions.
- Security situation: Are there security issues in the country context that would make the use of mobile money for S4T groups desirable or necessary?

If you answer yes to all the questions above, using mobile money for S4T groups could be appropriate for your context.

3.9.8 Digital cash box/mobile money tips

- Research has shown that women have a lower uptake than men with mobile technologies. Given 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 with the agent.
- Start small to test success and scale up.
- Consider using VisionFund International (VFI) as your microfinance institute partner (in areas where VFI is licensed to accept deposits and has mobile banking).
- Find insurance cover for hacking.
- Deliberately ensure the inclusion of the elderly, and people with disabilities.
- Facilitate S4T groups in obtaining any legal identity required to open a bank account.
- Ensure groups have full information about the risks and rewards of digital banking.

3.9.9 Case studies: digital cash box/mobile money

The following examples show how partnerships with financial institutions use mobile money for S4T groups:

- SEEP Network, 2020, Digital Savings Groups Learning Brief
- *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.*

Chapter 4:
Microfinance Linkages

4.1 S4T Linkages to microfinance services

VisionFund (VF), formal banks, Financial Service Providers (FSPs) and other organisations, such as commercial banks and Microfinance Institutions (MFIs) offer financial products, such as saving accounts, loans or insurance. If implemented carefully, these financial products can help the S4T groups grow and expand beyond the amounts in their cashbox.

For a deeper understanding into the process and procedures of linking and connecting a MFI into a project or to a group, refer to the Micro Finance Core Project Model document.

4.1.1 When to link to financial services?

Aside from the Group Readiness/Quality Check, there may be additional indications that a group is ready for financial services, like a savings group loan from VisionFund, when:

1. Members have income-generating activities. These activities are growing and need more loan funds than the group has available.
2. 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.

3. Few members are taking loans because the amount they need is not available, or all members are receiving lower amounts than required.
4. The cash box being empty is an indicator that there is a need for additional finance during part of the cycle.
5. The cash box being full is an indicator that there is a need for additional savings deposits to keep the money safe.
6. Withdrawal for the following reasons is an indicator of risks faced by the community and that can be ensured: death in the family, disability, illness, accident, bad harvest, animal death, theft, children's education.
7. The group spending money on health emergencies is an indicator of the need for health insurance.
8. It's important that during a year's cycle a group will have different needs at different times, but also over time, as the group experiences new economic opportunities, it will need to explore financial solutions.

4.2.2 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.

1. **Savings accounts**
    a. Saving accounts can allow the S4T group to keep its money safely in the bank rather than in the box.
    b. Ask yourself: Is there a time in the Savings Groups cycle when the group has a lot of money in the box (often at the end and the beginning of the cycle). Find out from the groups if they are comfortable keeping the money in the box or whether they just need a safe place to keep some of the money for one or two months until the share-out?
    c. Ask yourself: Does the FSP provide a savings account for the whole group (vs. an individual)? What are the transaction costs (might be high on small amounts)? How easy is it to withdraw the money when the group needs it?
2. **Insurance products for S4T members** (if available, health insurance, life insurance and funeral benefits).
    a. What: Banks or insurance companies might offer products to individuals or to the whole group, such as health insurance, life insurance and education insurance, but also products to cover the business, such as asset insurance.
    b. Ask yourself: What is the need? What is the capacity and willingness to pay to get protection against risks faced?
    c. Note: with the support of VF Global Insurance Team, even in countries where VF does not operate, the following questions will be discussed and negotiated with a local insurance provider: what is the premium (= fee you have to pay to access the service) and what exactly does it cover or not cover and under which conditions (terms and conditions)?
3. **Credit products: SG Loan**
    a. VisionFund has developed a "Savings Group Loan". This is a loan to the whole S4T group, which is deposited into the group Loan Fund. The members are jointly responsible for repaying the loan and retain the decision about which members borrow, aligned with the group constitution. The advantage of the Savings Group Loan is that individuals can borrow bigger amounts than they could before, within the safety of their group, and do not need to provide security or collateral to VisionFund.

   b. Note: We recommend this Savings Group Loan as an entry product to introduce the S4T group to formal financial services.
   c. Ask yourself: Does the group needs to meet eligibility criteria (eg, being past their second share-out) of the loan?
4. **Credit product: individual credit**
   a. What: S4T members could individually access an MFI loan using their own surplus savings as collateral. The individual needs to apply for the loan.
   b. Ask yourself: What are the loan features, such as minimum and maximum amount the individual can borrow, the monthly interest rate? Does the individual have an income-generating activity that covers the necessary repayment and leaves enough household income for the family?
   c. Note: Savings Group members often do not have the necessary security/collateral to access an individual loan from an FSP.
5. **Credit product: solidarity group**
   a. What: S4T members, individually, can decide to join (or form) a solidarity group with 5–10 other members. This small solidarity group can access a loan from the MFI, receiving individual loans, but guaranteeing for each other in case one member is unable to repay.
   b. Note: This option is best if just a few members of the S4T need additional money for their income-generating activities. This option should not affect the participation in the S4T group.

Financial services are offered by different financial service providers, including banks and MFIs. VisionFund is the microfinance subsidiary of WV. VisionFund International (VFI) offers financial services in 28 countries in Africa, Asia, Latin America and Middle East/Eastern Europe through local MFIs that contribute to the Field Office's child well-being 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 TWO 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.

4.2.3. How do we engage financial service providers?

Consider these action points:

1. 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).

Find out:

- Is there a FSP near you? How far away from the group is it?
- What kinds of products does the FSP have?
- Does the FSP have products specifically for saving groups or only for individuals/solidarity groups?
- How does the group interact with the FSP? Does the group have to travel to the branch, use mobile money, use nearby agents, have access to field staff?

2. Present the above findings to your group.
3. Encourage the group to prioritise which option they find preferable, based on their needs. Allow the group to decide without pressure or external influence.

4. Use these key discussion points for an SG Loan:
    - ***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 that they do not agree to. If there is no consensus, suggest that members seek a loan from a financial service provider by individual decision. For example the VF SG linkage loan requires a secret ballet in which all members have to agree to borrow from the VF MFI before a loan is given.
    - ***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.
    - ***Are members already borrowing from MFIs and other institutions?*** If many of the members already have loans with an MFI or other institution, the SG loan is not appropriate as it will be double lending and put members at undue financial risk.
    - *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 the S4T members will be able to pay back the loan with interest.
    - *Interest rate:* Are the interest and fees charged by the financial service provider lower than those charged by the group? Make sure that the MFI interest and fees are covered by the fees charged when on-lending to members. For example if the SG loan has a 5% declining interest rate, and the S4T groups charge its members 10% then the group's internal interest covers the 5% by VisionFund and is making money.

4.2.4 Evaluating financial service providers

It is important for S4T groups to know how to properly evaluate private sector providers. Please refer to the Microfinance Core Project Model for additional guidance.

Chapter 5:
Operational Planning Guidelines

5.1 Introduction

Implementing the S4T project model is an intensive and iterative process which involves executing the different activities and constantly monitoring the progress of participants and households, the overall programme, and factors influencing the overall context.

5.2 Implementation timeline

S4T groups are trained and supervised by S4T Facilitators over a period of 36–52 weeks. The timeline below attempts to summarise the four key phases of the S4T group lifecycle.

Table 2: Four key phases of the S4T lifecycle

Preparatory phase	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 four meetings in the first week, and then continues with six 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.

5.3 Financial planning

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. There are economies of scale in terms of SAVIX use, which is a fixed cost to the organisation irrespective of the number of S4T groups. At the field level, there are economies of scale in terms of staffing structure, with the cost per group declining as the number of groups increases. In most contexts, S4T training is mostly done by Village Agents and mostly at no cost. Programme staff only train Village Agents. Monitoring is also at very minimal, if any, cost.

5.4 Staffing

S4T is a very hands-on project model that requires well-trained and dedicated staff. Staff requirements depend on context, but in all programmes, staff are expected to have strong communication skills and a deep understanding of how to work with the most vulnerable communities. The number of staff members varies depending on the number of target households, internal capacity and partnership opportunities. Owing to the complex nature of the programme, having at least three levels of field staff for implementation – Facilitator, Programme Officer, and Area Programme Manager – is recommended. Each of the roles is distinct, but collectively, their goal is to implement the programme and build the resilience of the most vulnerable communities.

Table 4: S4T Staffing Structure within the Partnership

Support Level	Staff	Roles and responsibilities	Remarks
Global Centre	S4T Model Champion TSO Advisor	Provide technical support and model guidance	World Vision Staff
Field Office	TP Manager/Advisor SAVIX Administrator DM&E Coordinator	Provide advisory, coordination, troubleshooting and evaluation role	World Vision Staff
Zonal/Cluster	Livelihoods Technical Specialist/Coordinator	Leading implementation, building capacity, supervising implementing staff and providing monitoring implementation	World Vision Staff
Area Programme	Livelihoods Officer, Development Facilitator or S4T Facilitator	Promoting, mobilising, training, monitoring, supervising community staff on S4T implementation	World Vision Staff
Community	Community Agents/S4T Cluster facilitators	Promoting, mobilising, training, monitoring, community staff on S4T implementation	Non-World Vision Staff

Chapter 6:
Monitoring, Knowledge Management, Evaluation and Learning

The design of the S4T Core Project Model (CPM) is a crucial opportunity to ensure that core project model minimum standards are met and to build in monitoring and evaluation that will track impact and monitor progress and performance throughout the project. This section covers important points that must be considered in the design – and introduces monitoring and evaluation (M&E) resources – reflecting the changes in the years since the S4T Field Guide was produced, such as the release of design quality assurance tools, "essential indicators".

This section also covers the use of Savings Groups Management Information System SAVIX (MIS) – which World Vision uses for assessment and monitoring of Savings Groups. In addition, we introduce the S4T Design and Implementation Quality Assurance (DIQA) tool, the refreshed S4T Logic Model and essential indicators (including Livelihoods Global Impact Framework indicators) and a revised S4T M&E framework, which lists all indicators that may be relevant to use in an S4T project and details how and when to use them.

6.1 S4T and child sponsorship

In programming with sponsorship funding, S4T should be intentionally integrated with CESP (Community Engagement Sponsorship Programme) and SMPS (Sponsorship Minimum Programme Standard). S4T can contribute to RC (Registered Child) monitoring through the regular monitoring of implementation. Best practices include:

- The Field Office should build capacity of S4T group leaders and Community Agents (CAs) on sponsorship operation indicators (Sponsorship Minimum standard). These trained S4T leaders and CAs can work closely with Area Programme (AP) staff to monitor the well-being of children, especially RCs, through access to education, health, resilience and livelihood programmes.
- When properly trained on Sponsorship Basic Training (SBT), S4T group members and Community Agents can assist with RC monitoring.
- If interested, S4T group members can be trained on child protection issues, referral options and feedback mechanisms.
- Through the Development Programme Approach (DPA) process, mature S4T groups can be integrated with other sectors.

6.2 Using SAVIX MIS – recommended for S4T CPMs

The SAVIX (Savings Groups Information Exchange)[2] is a digital savings group monitoring platform used by World Vision and other organisations promoting savings groups worldwide.[3] SAVIX MIS – is a cloud-based system that allows for the aggregation and comparison of different projects and is readily customised to incorporate a range of user-defined fields.
Monitoring Savings Groups using SAVIX is a reliable and valuable way to track and report on World Vision's S4T projects.

To get you started, check out the free, self-paced online SAVIX orientation course designed for S4T Project Managers and Data Entry Officers responsible for monitoring and reporting on S4T Group Performance.

Once trained and registered, log into SAVIX to access the following tools:

- Smartphone App Setup Guide
- Set-up, Data Entry Details and Reporting Guide
- MIS Data Entry Forms.

For additional information and assistance, contact David Zvipore (david_zvipore@wvi.org), World Vision's SAVIX point of contact.

[2] SAVIX was created and is powered by VSL Associates, Inc. with funding by The Bill and Melinda Gates Foundation
[3] Based on data available from the SAVIX Dashboard (http://mis.thesavix.org/dashboard/fa/9173)

6.3 S4T Design and Implementation Quality Assurance tool

Core Project Model Design and Implementation Quality Assurance (DIQA) tools released in FY19 are intended to be used by Field Offices (FO) when designing or reviewing a Technical Programme or Technical Project. They are also used by Supporting Offices who are reviewing technical programme (TP) designs. FOs who include S4T CPM in programmes should refer to the S4T DIQA tool during design and meet the minimum standards set out for the CPM in the tool. The S4T DIQA tool lays out the essential elements and interventions and a minimum set of "essential" indicators that need to be included and accommodated in implementation plans and budgets in order to achieve, monitor and report the intended results. CPM essential outcome and output indicators should appear in the TP logframe and Indicator Tracking Table (ITT) and be measured and reported as required. Note that essential indicators are not the only indicators required – all indicators relevant to project logic and context must be included.

List of S4T Essential outcome indicators and compendium indicator code

- Proportion of households living below the national poverty line (C4B.25047)
- Proportion of households in multidimensional poverty according to the multidimensional poverty index (MPI) (C4B.25456)
- Proportion of households facing moderate or severe food insecurity according to the Food Insecurity Experience Scale Global Standard Scale (FIES-GSS). (C4B.25258)
- Proportion of households with women actively engaged in decision making (C4B.25442)
- Proportion of households with the means to save money using a bank or credit union (C4B.0069)
- Proportion of parents or caregivers who report having access to sufficient credit (C4B.0068)
- Average savings per savings group member in US$ (C4B.22842)
- Proportion of members with active loans (C4B.25445)

List of S4T Essential output indicators and compendium indicator code

- Number of functional Savings Groups (C4B.22834)
- Number of Savings Group Members (C4B.22835)
- Number of children under 18 years old who are cared for by Savings Group members (C4B.22838)
- Number and percentage of members who receive financial literacy skills training (C4B.25414)

6.4 Savings for Transformation – all indicators

The full range of indicators that are relevant to WV's S4T CPM are shown in Table 5: Monitoring and Evaluation Indicators for S4T. This table shows indicators that can be used according to the goal, outcome and output objectives of the project – and describes whether they are essential, highly recommended or additional, when and who to measure, and where to find the baseline/endline survey tools or monitoring tools. FOs may be required to use donor specified indicators or tailor their own indicators according to project context. However, there are already many examples in WV's compendium of indicators[4] (CoI) and a search should always be carried out to ensure we do not introduce new indicators needlessly.

[4] https://app.powerbi.com/groups/me/apps/ceedbfc2-4db8-4c6e-b2cb-84a8c831e7b2/reports/cf5cd4dc-4498-475c-af60-363e628c7ef8/ReportSection?ctid=b951e030-af38-40d7-bd0b-fbed3c87653a

WV Compendium of Indicators (CoI) code	Indicator name	Indicator definition	Indicator inclusion	Indicator tool available	Measurement type & unit
Goal: Increased economic capacity of parents or caregivers to provide well for their children					
C4B.25047	Proportion of households living below the national poverty line	Proportion of households who live on less than the national poverty level (#$) per day (based on Poverty Probability Index tool)	Essential Livelihoods GIF indicator	Question tool available WV Caregiver survey Starter Module	Baseline/Endline survey Household
C4B.25456	Proportion of households in multidimensional poverty according to the multidimensional poverty index (MPI)	Percent of households (with children aged less than 18 years) living in multidimensional poverty according to the Global Multidimensional Poverty Index 2018	Essential Livelihoods GIF indicator	Question tool available WV Caregiver survey Economic Development module	Baseline/Endline survey Household
C4B.0044	Proportion of parents or caregivers able to provide well for their children	Proportion of households where parents or caregivers are able to provide all the children in the household, aged 5–18 years, with at three important items, through their own means (assets/production/income), without external assistance (from outside the family, NGO or government) in the past 12 months	Highly recommended	Question tool available WV Caregiver survey Economic Development module	Baseline/Endline survey Households with children
C2D.0298	Proportion of parents/caregivers that were able to pay for children's basic education costs without external assistance	Proportion of households where parents or caregivers report that all the school aged children in the household were provided with the school requirements or learning materials needed during the last year, through their own means and without external assistance	Additional	Question tool available WV Caregiver survey Economic Development module	Baseline/Endline survey Households with children
C1C.0154	Proportion of parents or caregivers who are able to pay for their children's health costs without assistance	Proportion of households where parents or caregivers were able to cover the costs of their children's (aged 0–18 years) health through their own financial means, without external assistance, in the past 12 months	Additional	Question tool available WV Caregiver survey Economic Development module	Baseline/Endline survey Households with children
C4B.0075	Proportion of households who faced a disaster but were able to recover and now live at the level they did before	Percent of households who faced a disaster in the past 12 months, but were able to recover and now have the same (or better) standard of living as they did before	Highly recommended	Question tool available WV Caregiver survey Economic Development module	Baseline/Endline survey Household
C4D.0098	Parents and caregivers and/or community members actively encourage children's ideas and involve them in decisions that affect their lives	Community members, including children, report that parents or caregivers or adult community members encourage children to share their ideas, listen to them and involve them in decisions that affect their lives	Additional	Cared for protected and participating FGD	Baseline/Endline Parents and caregivers

WV Compendium of Indicators (CoI) code	Indicator name	Indicator definition	Indicator inclusion	Indicator tool available	Measurement type & unit
C4D.0094	Proportion of youth who report that their views are sought and incorporated into the decision making of local government	Percent of female and male adolescents aged 12–18 years who feel their ideas are valued by local government and they are able to influence decisions in their city	Additional	Question tool available in Youth Healthy Behaviour Survey Child Participation module	Baseline/Endline survey Adolescent and youth Savings Group members
C3B.26088	Proportion of community members who report support for gender-equitable attitudes	Percent of respondents who score 25–36 on the Gender-Equitable Men (GEM) scale	Additional	Question tool available in Caregiver survey x-cutting themes module	Baseline/Endline survey People
C5A.25858	Number and percent of youths reporting good community cohesion	Proportion of youths aged 12–18 years with a mean score of 3.0 or above for the six community cohesion questions in the Youth Healthy Behaviour survey	Additional	Question tool available in Youth Healthy Behaviour survey x-cutting themes module	Baseline/Endline survey Youth Savings Group members
C5A.25857	Number and percent of youths reporting good collective efficacy	Proportion of youths aged 12–18 years with a mean score of 3.0 or above for the four collective efficacy questions in the Youth Healthy Behaviour Survey	Additional	Question tool available in Youth Healthy Behaviour Survey x-cutting themes module	Baseline/Endline survey Youth Savings Group members
C4B.26085	Proportion of adolescents who report support for gender-equitable attitudes	Percent of respondents who score 25–36 on the Gender-Equitable Men (GEM) scale	Additional	Question tool available in Youth Healthy Behaviour Survey x-cutting themes module	Baseline/Endline survey Adolescent Savings Groups members
C4A.21416	Number and percent of HHs reporting good community cohesion	Proportion of households (usually the caregiver will respond on behalf of the household) with a mean score of 3.0 or above for the six community cohesion questions in the Caregiver survey	Additional	Question tool available in Caregiver survey x-cutting themes module	Baseline/Endline survey Household
Outcome 1: Improved food and nutrition security					
C4B.25258	Proportion of households facing moderate or severe food insecurity according to the Food Insecurity Experience Scale Global Standard Scale (FIES-GSS).	Percent of households who experience moderate or severe food insecurity as measured by the FAO FIES-GSS	Essential Livelihoods GIF indicator	Question tool available in WV Caregiver survey Food Security module	Baseline/Endline survey Household

WV Compendium of Indicators (CoI) code	Indicator name	Indicator definition	Indicator inclusion	Indicator tool available	Measurement type & unit
C4B.0060	Proportion of households with sufficient diet diversity as measured by the Household dietary diversity index (HDDI)	Proportion households where minimum acceptable dietary diversity is present as indicated by consumption of food from at least four food groups in the last 24 hours	Highly recommended	Question tool available in WV Caregiver survey Food Security module	Baseline/Endline survey Household
C4B.0064	Proportion of households with adequate food frequency (2 or more meals per day)	Proportion of households where adults and children consumed two or more meals per day in last 24 hours	Highly recommended where nutrition interventions present	Question tool available in WV Caregiver survey Food Security module	Baseline/Endline survey Household
Output 1.1: Children are well nourished in families that are food secure					
C1A.15246	Number and proportion of enrolled caregivers who prepare nutrient dense meal at home	Number and proportion of enrolled caregivers who prepare a meal consisting of PD Hearth foods or other foods in the Hearth menu at home at the one month follow up as observed by PDH volunteers	Highly recommended where PD Hearth is present	Savings Group & PD Hearth monitoring tools	Project monitoring Savings Group member
C4B.25375	Number of parents or caregivers trained in home food gardens/nutrition gardens/vegetable gardens and meal preparation	Number of individual parents or caregivers who complete one or more trainings designed to improved nutrition through home food gardens/nutrition gardens/vegetable gardens and balanced meal preparation increase	Highly recommended where PD Hearth is present	Savings Group & PD Hearth monitoring tools	Project monitoring Savings Group member
Outcome 2: Improved and established income adequacy, income security and resilience					
C4B.0068	Proportion of parents or caregivers who report having access to sufficient credit	Proportion of households who report that they are able to access credit from three or more sources, when needed for investment in business or for cash-flow problems to pay for household needs	Essential Livelihoods GIF indicator	Question tool available WV Caregiver survey Economic Development module	Baseline/Endline survey Households with children
C4B.0069	Proportion of households with the means to save money using a bank or credit union	Proportion of households who report being able to save money in a formal savings account with a bank or credit union	Essential Livelihoods GIF indicator	Question tool available WV Caregiver survey Economic Development module	Baseline/Endline survey Household
C4B.22842	Average savings per Savings Group member in US$	Average savings per Savings Group member in US$	Essential S4T CPM indicator	SAVIX and Savings Group Health Check	Project monitoring Savings Group member

WV Compendium of Indicators (CoI) code	Indicator name	Indicator definition	Indicator inclusion	Indicator tool available	Measurement type & unit
C4B.25445	Proportion of members with active loans	Proportion of Savings Group members with outstanding loan balances	Essential S4T CPM indicator	SAVIX and Savings Group Health Check	Project monitoring Savings Group member
C4B.0045	Proportion of households where one or more adults are earning an income	Percent of households where at least one adult is earning a consistent income, to meet household needs, through sale/ exchange of own produce, labour (self-employed) or wage employment (working for someone else)	Highly recommended	Question tool available WV Caregiver survey Economic Development module	Baseline/Endline survey Household
C4B.0070	Proportion of households with alternative and diversified sources of income	Proportion of households who report having at least one alternative source of income to rely on, or switch to, should the main income source be lost (because of a shock or disaster)	Highly recommended	Question tool available WV Caregiver survey Economic Development module	Baseline/Endline survey Household
C5A.25856	Proportion of households reporting strong economic resilience	Economic resilience at the household level is measured by the presence of a combination of four factors in the household: • there are one or more adults earning an income, and (C4B.0045) • there are secondary/ diversified sources of income, (C4B.0070) and • they report having access to sufficient credit (C4B.0068) and • they have the means to save money (C4B.0069)	Highly recommended	Question tool available WV Caregiver survey Economic Development module	Baseline/Endline survey Household
C4B.25423	Average loan size per savings group member in US$	Average loan size per savings group member in US$	Additional	SAVIX and Savings Group Health Check	Project monitoring Savings Group member
C4B.22762	Number of microfinance clients (disaggregated by sex)	Number of people who access (formal) microfinance through an appropriate provider	Additional	Question tool available in Caregiver survey x-cutting themes module	Project monitoring Household
Output 2.1: Families increase their savings through participation in a savings group					
C4B.22834	Number of functional savings groups	Number of functional Savings Groups (Project Model)	Essential S4T CPM indicator	SAVIX and Savings Group Health Check	Project monitoring Savings Group
C4B.22835	Number of Savings Group members (disaggregated by sex and age)	Number of Savings Groups members by gender and age	Essential S4T CPM indicator	MIS Data Survey Tool. MIS Project Performance Report	Project monitoring Savings Group member

WV Compendium of Indicators (CoI) code	Indicator name	Indicator definition	Indicator inclusion	Indicator tool available	Measurement type & unit
C4B.25411	Percentage Savings Group attendance rate	Proportion of Savings Group members who attend regular meetings (weekly, fortnightly, monthly)	Highly recommended	SAVIX and Savings Group Health Check	Project monitoring Savings Group member
C4B.25412	Percentage Savings Group drop-out rate	Proportion of Savings Group members who drop out in a single year without completing the full cycle (9 months to 12 month cycle)	Highly recommended	SAVIX and Savings Group Health Check	Project monitoring Savings Group member
C3A.23014	Number and percent of faith-based Savings Groups (C3A.23014)	Number and percent of Savings Groups that exhibit a faith component (ie. faith-based study lessons or prayer) and/or are formed within faith communities (ie. congregations), by faith leaders or through, or faith-based external partner	Additional	MIS report	Project monitoring Savings Group
Output 2.2 Savings groups continue to operate after the first share-out without active involvement of trainers					
C4B.25413	Number and percent of all Savings Groups that are older than one cycle	Number and proportion of all Savings Groups that are older than one cycle	Additional	tools/SAVIX and Savings Group Health Check	Project monitoring Savings Group
C4B.25424	Number of cycles completed by each SG (age of group)	Number of cycles completed by each Savings Group (age of group)	Additional	tools/SAVIX and Savings Group Health Check	Project monitoring Savings Group member
Output 2.3 Savings groups have loan funds					
C4B.25532	Proportion of SG members who used SG's funds to protect household from shock or stress, by location	Proportion of Savings Group members who take loans from Savings Group groups for household needs other than economic activities	Additional	tools/SAVIX and Savings Group Health Check	Project monitoring Savings Group member
C4B.25512	Value of loans made to SG members for the purpose of protecting households from shock or stress, by location	Value of Savings Group member loans in ($US) taken for the purpose of meeting member household needs other than economic activities	Additional	tools/SAVIX and Savings Group Health Check	Project monitoring Savings Group member
C4B.25511	Total value of Savings Groups loans outstanding ($USD)	Total outstanding loan balances for all Savings Group Member loans in $USD	Highly recommended	tools/SAVIX and Savings Group Health Check	Project monitoring Savings Group member
Output 2.4 Children, adolescents and youth benefit from savings groups					

WV Compendium of Indicators (CoI) code	Indicator name	Indicator definition	Indicator inclusion	Indicator tool available	Measurement type & unit
C4B.22838	Number of children under 18 years old who are cared for by Savings Group members	Number of dependents (under 18 years old) cared for by the Savings Group and by Savings Group members (Including OVCs and non-biological children)	Essential S4T CPM indicator	Savings Group Monitoring tools. SAVIX and Savings Group Health Check	Project monitoring Savings Group member
C2C.23012	Number and percent of current Savings Group members who are children, adolescents and youth	Number and percent of current Savings Group members who are children (less than 12 years old), adolescents (1–18 years old) or youth (19–24 years old)	Highly recommended Child/ adolescent/ youth Savings Groups	MIS data survey tool	Project monitoring Child/adolescent/ youth Savings Group member
C4A.25365	The mean financial self-efficacy score of adolescent girls and boys	The mean self-efficacy score defines respondents' level of confidence in being able to manage their money and finance	Highly recommended Child/ adolescent/ youth Savings Groups	Question tool available WV in Youth Healthy Behaviour survey	Baseline/endline survey Child/adolescent/ youth Savings Group member
C4A.24702	Proportion of adolescents engaged in child labour in the past 12 months, by sex	Percent of adolescents engaged in more than the age-specific number of hours as classified child labour by sex	Additional Child Protection	Question tool available WV in Youth Healthy Behaviour Survey Child Protection module	Baseline/endline survey Child/adolescent/ youth Savings Group member
C4A.24704	Proportion of adolescents engaged in worst forms of child labour in the past 12 months, by sex	Proportion of female and male adolescents engaged in hazardous child labour defined as working in hazardous working conditions, by sex	Additional Child Protection	Question tool available WV in Youth Healthy Behaviour Survey Child Protection module	Baseline/endline survey Child/adolescent/ youth Savings Group member
C3B.24690	Percent of boys and girls (12–18 years) with positive and peaceful relations with their peers	Percentage of boys and girls of aged 12–18 years old who rate higher in the index of trust and communication with their peers	Additional CWB Obj 2.2	Question tool available WV in Youth Healthy Behaviour Survey F&D module	Baseline/endline survey Adolescent Savings Group member
C3B.24691	Percent of boys and girls (12–18 years) with positive and peaceful relations with their faith leaders	Percentage of boys and girls of age 12–18 years old who rate higher in the index of trust and communication with their faith leaders	Additional CWB Obj 2.3	Question tool available WV in Youth Healthy Behaviour Survey F&D module	Baseline/endline survey Adolescent Savings Group member
Output 2.5 Savings group have Social Funds					

WV Compendium of Indicators (CoI) code	Indicator name	Indicator definition	Indicator inclusion	Indicator tool available	Measurement type & unit
C4B.22840	Number of Savings Groups with Social Funds	Number of Savings Groups where the committee and group members directly contribute to and manage an active Social Fund in the project	Highly recommended	SAVIX and Savings Group Health Check	Project monitoring Savings Group
C4B.25425	Number of Savings Groups members who benefitted from social fund	Number of Savings Group members who benefitted from Social Fund in the last cycle	Highly recommended	SAVIX and Savings Group Health Check	Project monitoring Savings Group member
Outcome 3 Improved financial literacy					
C4B.25533	Proportion of members that report achievement of a financial goal	Proportion of Savings Group members who are green on the four financial indicators and report that they are achieving their set financial targets	Additional	Savings Group member survey	Project monitoring Savings Group member
C4B.25534	Proportion of members with improved attitudes towards future financial prospects	Proportion of Savings Group members who report that their views and aspirations for their future financial prospects has changed for the better	Additional	Savings Group member survey	Project monitoring Savings Group member
Output 3.1 New and existing SG groups trained in functional, financial and market literacy					
C4B.25414	Number and percentage of members who receive financial literacy skills training	Number and proportion of Savings Group members who received training in household financial literacy	Essential – S4T CPM indicator	Savings Group Monitoring tools	Project monitoring Savings Group member
C4B.25522	Basic financial knowledge comprehension test score of members after completion of financial literacy skills training	Savings Group member test scores post completion of financial literacy training	Highly recommended	Savings Group Monitoring tools	Project monitoring Savings Group member
C4B.25523	Average score of financial behaviour survey	Mean score of financial behaviour survey	Highly recommended	Financial behaviour survey tools (written based on training)	Project monitoring Savings Group
Outcome 4: Improved social inclusion, empowerment and group solidarity					
C4B.25540	Proportion of households reporting good social cohesion	Proportion of Savings Groups members with a mean score of 3.0 or above for the six community cohesion questions	Highly recommended	Question tool available in Caregiver survey x-cutting themes module [ref indicator C4A.21416].	Project monitoring Savings Group member

WV Compendium of Indicators (CoI) code	Indicator name	Indicator definition	Indicator inclusion	Indicator tool available	Measurement type & unit
C4B.25442	Proportion of households with women actively engaged in decision making	Proportion of households with women who are actively engaged according to Household Decision-Making Index score in the top third of the 0–1 range – ie, 0.67 and higher.	Essential	Question tool available WV Caregiver survey Economic Development module	Baseline/Endline survey Households with women
Output 4.1 Enhanced group solidarity and community care for others					
C4B.25524	Number of members that report enhanced desire to care for others since joining the savings group	Number of Savings Group members that report willingness to care for others since joining the Savings Group	Additional	SAVIX and Savings Group Health Check	Project monitoring Savings Group member
C4B.25426	Number of Savings Groups forming businesses or social groups together	Number of Savings Groups with active and operating businesses or other social groups in addition to Savings Group operations	Highly recommended	SAVIX and Savings Group Health Check	Project monitoring Savings Group
Output 4.2 Personal development of savings group members that inspires confidence and hope					
C4B.25525	Number of members reporting positive responses around experiencing an increase in respect or decision-making authority around themselves, their children or their savings/income	Number of Savings Group members reporting they are experiencing positive change in how they are respected and accepted in their community or their ability to make independent decisions about themselves, their children or their savings/income	Additional	Savings Group Member Survey	Project monitoring Savings Group member
C4B.25526	Number of members who reporting feeling hopeful for the future	Number of members reporting that they believe their future is bright and they feel hope for better things	Additional	Savings Group Member Survey	Project monitoring Savings Group member
Other indicators					
C4B.22832	Ratio of Savings Groups to Field Officers and Community Agents	Ratio of the number of Savings Groups to the combined number of active Field Officers and Community Agents in the programme area	Highly recommended		Project reporting

6.5 S4T Key assessments

S4T assessments are instrumental in ensuring that the S4T model is implemented within the desired context and conditions to enable achievement of economic well-being within communities. The following assessments form the essential basis for understanding the context and monitoring S4T implementation. You can download all of these resources via a zipped folder under the *Project Model Implementation Tools* section of the Savings for Transformation (S4T) Project Model page (WV Central).

- **4Ws/Gap Assessment**
  Get started by making sure that S4T groups are needed in the area you're considering with the 4Ws Assessment tool here:

- **Detailed Implementation Plan (DIP)**
  A one-year Detailed Implementation Plan

- **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.

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

6.6 Knowledge management resources and learning pathways

Visit and bookmark the **Savings for Transformation (S4T) Project Model** homepage (wvcentral) for all the latest S4T guidance and resources.

- S4T Evidence Brief
- Online S4T Orientation
- Online SAVIX Training

World Vision®

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