

Savings for Transformation

Core Project Model



IMPLEMENTATION GUIDANCE

June 2021

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ACKNOWLEDGEMENTS

We acknowledge the contributions of the following individuals in the development of this field guide:

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We also appreciate the review input and valuable insights from Frank Tembo, Leah Shearman, and Paul Stephenson.

Special thanks to all World Vision contributors and external partners.

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Contents

- What is the S4T Implementation Guide? 6
- Who is this Guide for? 6
- Structure of the Guide 6
- How to use the Guide? 6
- Chapter 1: Introduction 7**
 - 1.1 Background 7
 - 1.2 Schedule of Operations 8
- Chapter 2: Preparation for Implementation of S4T Training 10**
 - 2.1 Approach to Mobilizing for S4T Training 10
 - 2.1.1 Work with Local Authorities, Community leaders & Partners 10
 - 2.1.2 Use your cultural and contextual knowledge 11
 - 2.1.3 Plan for inclusion 11
 - 2.1.4 Know World Vision’s work in the community 11
 - 2.1.5 Reflect and improve 11
 - 2.2 Meeting A: Orientation of S4T with local leaders and government officials 12
 - 2.3 Meeting B: Introducing S4T methodology to the community. 15
 - 2.3 Meeting C: Meeting with potential S4T groups 20
 - 2.4 Training and supporting S4T Groups 23
 - 2.5 S4T Consolidated meeting guide 24
- Chapter 3: Training Modules 26**
 - 3.1 Module 1: Groups, leadership and elections 26
 - 3.2 Module 2: Developing rules for the social fund, share-purchase and loans 32
 - Loan purpose 36
 - Loan amount 36
 - Loan period 37
 - Loan service charge 37
 - 3.3 Module 3: Development of S4T Group Constitution 39
 - 3.4 Module 4: Managing the S4T share-purchase/savings meetings 41
 - 3.5 Module 5: Purchasing Shares 50
 - 3.6 Module 6: Daily Slot Savings 54
 - 3.7 Module 7: Taking Out Loans 57
 - 3.8 Module 8: Making loan repayments 62
 - 3.9 Module 9: Share Out and graduation 64

Chapter 4: Adaptation and Integration	68
4.1 Integration with Emergency programming	68
4.1.1 Introduction	68
4.1.2 Use geographical targeting based on most affected location	69
4.1.3 Process	69
4.2 Digitization of Savings for Transformation Groups	69
4.2.1 Steps for transitioning to Digital Savings Groups.	69
4.3 Adolescent and Youth Savings Programming	72
4.4 Child Protection and S4T Programming	75
How to Integrate Child Protection at Different Stages of S4T Programming?	75
4.6 Fragile Contexts Program Approach	77
References	78
Appendices	79

Adaptation and Integration



Refer to the notes that accompany these icons when planning and implementing in these contexts or with these considerations

LIST OF ACRONYMS

CAY	Children, Adolescents or Youth
CBO	Community-Based Organisation
CA	Community Agent
DIP	Detailed Implementation Plan
DPO	Disabled Persons Organisation
FO	Field Office
NGO	Non-Governmental Organisation
OVC	Orphans and Vulnerable Children
PLWHA	People Living with HIV and AIDS
PWD	Persons with Disabilities
S4T	Savings for Transformation
SILC	Savings and Internal Lending Communities
VFI	Vision Fund International
VSL	Village Savings and Loan (Associates)
VSLA	Village Savings and Loan Associations
WV	World Vision

PREFACE

What is the S4T Implementation Guide?

The S4T Implementation Guide provides guidance to World Vision staff and partners on how to plan and implement the World Vision Savings for Transformation (S4T) Core Project Model. It builds on the central principles of the Village Savings and Lending Association (VSLA) approach and adapts it to existing World Vision programming and business processes. The Guide is designed to ensure that through financial

Who is this Guide for?

The purpose of the S4T Implementation Guide is to help S4T implementing staff within World Vision (or in Programmes/Projects affiliated with World Vision) who would typically include; Field Coordinators, Supervisors, Facilitators, Monitoring and Evaluation (M&E) staff, Community Agents and Partners, to understand essential content for use during training, monitoring, supervision and support to S4T participants. Users will find detailed instructions and training resources to create sustainable, self-selected and independent S4T groups.

Structure of the Guide

The guide will provide detailed information on S4T minimum standards, preparation process and training of community members to kick start S4T implementation. The guide also provides information on how to embed child protection education and information on what to look out for when digitizing S4T groups or implementing groups with or for adolescents. It has modules that guide the delivery of content during training and continuous monitoring of S4T groups.





How to use the Guide?

The guide should be used sequentially during planning for facilitation of S4T Training, development of materials and training resources and as guidance during monitoring and follow-up of S4T groups.

COVID 19 and Other Pandemic Precautions

The COVID-19 pandemic has forced us to reconsider how we do programming and do so effectively given the limits on gatherings and travel. In response to the pandemic, guidance is provided for how S4T groups can operate in the short, medium and long term. This guidance can be applied to newly formed groups or mature groups nearing share-out and graduation. For more information, please refer to [Savings Groups and COVID-19 \(mangotree.org\)](https://www.mangotree.org).

Adaptation and Integration

While this manual provides guidance for how to establish, run and manage S4T groups, there are reflections for consideration included throughout the manual for different contexts and different groups. Where available, digitization can be used when there are limits on gatherings and ensure connection to other group members. The Digitization of Savings Groups  will indicate areas throughout the manual where suggestions for digitization is applicable. For further guidance on S4T Digitization, please refer to [Digital Savings Questions and Answers](#) from the Digital Savings Groups – Exciting New Study [webinar](#). Similarly, considerations for Emergency  and Fragile  contexts are included throughout as well as for Adolescent  groups.



Chapter 1: Introduction

1.1 Background

World Vision through Savings for Transformation (S4T) facilitates a sustainable platform for families to access savings and small loans to invest in their own livelihoods. S4T builds resilience by enabling community members to develop skills and access to funds to cope with household emergencies, learn long-term coping strategies, meet the health, nutrition, child protection and education needs of their children. 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 connects the most vulnerable and marginalized individuals and households in the community to groups, providing accessibility and inclusion to women, people with disabilities and others most vulnerable groups often left behind.

1.2 Schedule of Operations

S4T Groups are trained and supervised by S4T Facilitators over a period of 36–52 weeks. The training and supervision has four phases, according to the schedule as shown in Table 1.

Table 1: Training and supervision stages

Preparatory phase:	In this phase, the S4T Facilitator promotes S4T in the community and mobilises community members to form new groups, by providing general information to prospective S4T members so they can decide whether they want to form a group.
Intensive phase:	This phase takes 12 -16 weeks. It starts with 4 meetings in the first week, and then continues with 6 meetings over the next 10 weeks. During the meetings, the S4T Facilitator trains groups in the S4T methodology using the ten training modules in this section as a guide. Emphasis in week 9 and 10 should relate to Child Protection issues.
Development phase:	This phase takes 12 - 16 weeks. During this time, the S4T Facilitator visits the S4T group during loan meetings only, to provide support and constructive feedback.
Maturity phase:	This phase takes 12 -16 weeks. During this time, the S4T Facilitator visits twice: once for light supervision and once to help the S4T prepare for share out and graduation.

These phases are set out in the S4T Training and Supervision Schedule in Appendix xxx.

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

The S4T Facilitator may increase the frequency of visits in the Intensive Phase and or prolong visiting if s/he feels additional time is needed to help an S4T group to confidently manage share-purchase without support. The frequency of visits in the development phase should be minimal because they fall on loan taking and repayment meetings.

In the maturity phase, the S4T Facilitator should visit only once every two months to confirm that, as the S4T group approaches the end of the annual cycle, it is working efficiently in accordance to the minimum standards and all records are accurate.

Preparatory Phase

This Preparatory Phase includes three community meetings:

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

Table 2: The S4T Preparatory Phase meeting purposes and objectives

Meeting	Purpose	Participants	Meeting Objectives
A	Gain the permission and support of key community leaders	Key community leaders; S4T facilitator and her/his supervisor NB: You may need to run Meeting A more than once to ensure that you have spoken to all the vital people in authority and decision-making positions	<ul style="list-style-type: none"> ➤ Introduce WV and partner (if necessary) ➤ Introduce the S4T purpose, goals and process ➤ Gain permission to run S4T in the local Area ➤ Gain leaders' agreement and support to organise information meetings with the Community
B	Describe to a public gathering how the S4T methodology works	This is an open meeting for whoever is interested to learn more. Usually takes place at a public place like a market, school, church, mosque etc. If adolescents were identified in design as a target group, they should be recruited and invited to this meeting.	<ul style="list-style-type: none"> ➤ Explain what an S4T Group is; how it can help families and children; who can join; the process for and how the S4T Group works
C	Provide a detailed description of how an S4T group works	Attended only by people who are committed to joining an S4T and who show this by having formed themselves into a group.	<ul style="list-style-type: none"> ➤ Help potential group members understand the qualities that an S4Tgroup member should have ➤ Describe the S4T group training process, agree on date, and place for the first training. ➤ Ensure that group numbers and make up are as inclusive as possible



Chapter 2:

Preparation for Implementation of S4T Training

2.1 Approach to Mobilizing for S4T Training

Community meetings are a key step in getting started with S4T Groups. Preparedness is important when you are promoting S4T during the community meetings to achieve your objectives at each meeting. Below are some guidelines that can be used in preparation of meetings:

2.1.1 Work with Local Authorities, Community leaders & Partners

Once you have specified the communities where you will implement S4T and have clearly identified that no other Savings Groups are targeting the community, work with the project team to identify leaders and partners in the community whose permission you need to start implementation. Community leaders could include; government administrators and line ministries at different levels, local community elders or traditional leaders, and faith leaders, such as pastors or imams. Most important will be to include community level administrators and traditional leaders. These are the people who can help to arrange the public meeting (Meeting B) and who can contact other influential community leaders.

As you start to promote S4T in a community, work in partnership with local authorities and leaders. Build positive relationships by being open, honest and transparent in your conversations. Always treat community leaders with respect. Your aim is to build cooperation with them and raise awareness about the value of S4T groups, as well as build confidence in the approach. Work closely with all stakeholders to develop an S4T implementation plan that creates a shared understanding of intended outcomes and trusting relationships. This meeting is often conducted by an appropriate WV leader like an AP or District Manager; especially if WV is new in the area. Money management and collection systems can be very sensitive so care needs to be taken when assessing who should lead this meeting.

2.1.2 Use your cultural and contextual knowledge

Use your cultural and contextual knowledge to adjust the way you work with stakeholders but make sure to portray yourself, the organisation and S4T methodology to the people who you want to influence correctly.

2.1.3 Plan for inclusion

Promote S4T groups using messages that are inclusive of vulnerable and marginalised populations (e.g. *persons with disabilities, children, and women*) and take deliberate actions to reach them and plan for their inclusion. This might mean adjusting your meeting time, location and facilitation of the meetings to ensure everyone can fully participate. Understanding of the community and potential groups of people that may be excluded is important. Be prepared to ask questions and watch for power dynamics taking place, which is often women, persons with disabilities, and young people. Anticipate any issues and identify ways to sensitively overcome these. If adolescents are part of the targeted S4T participants, you will need to discuss with leaders the criteria for inclusion and whether some adolescents will become members of an adult S4T group or whether the project and community has the interest, motivation, and resources to have a separate adolescent S4T group.

The following are several guidance tools on inclusion for reference:

- [Key Reminders for engaging Children with Disabilities.docx \(wvcentral.org\)](#)
- [Guidance for Disability Inclusion in WV Programmes.docx \(wvcentral.org\)](#)

2.1.4 Know World Vision's work in the community

Understand the nature of WV's and any partners' relationship with the community before you do anything to understand their scope of work to avoid duplication of efforts and draw key lessons. Is WV or a partner already working in this community? If so, make sure you know what work is already happening there. Is WV implementing other projects in the area? Are there any RC in the community?

2.1.5 Reflect and improve

After each meeting, reflect with your mentor or supervisor:

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

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

Meeting overview

This meeting lays the foundation for all the S4T programming that happens locally. As we talk with community leaders, it is important to be a respectful guest in their presence, gain their trust and ensure they are correctly informed. (Use Poster #01: Introducing S4T to Community Leaders.)

Meeting objectives

Introduce WV (if necessary) and S4T purpose, goals and process

Gain leaders permission to run S4T and organise information meetings with the community

Target group

Inform government administrators and line ministries at different levels (start at the district or its equivalent), local community elders or traditional leaders and faith leaders, such as pastors or imams about the S4T project. This may take more than one meeting. These are the people who can help to arrange the public meeting (Meeting B) and who can contact other influential community leaders. This meeting lays the foundation in the community for future success.



Alternatives for targeting groups in fragile contexts and adolescent populations should be considered here.

Preparation:

Time allocation: 1 hour

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

Meeting A Step 1: Welcome and objectives

Time: 10 minutes

- Welcome meeting participants and thank them for making the time to attend the meeting.
- Introduce yourself, explain what WV does, and explain your role; if WV has other programmes in the community, mention these.
- Invite participants to introduce themselves and say a little about their role in the community.
- Tell meeting participants that you are here to talk about the new S4T programme that you are hoping to start in the community.
- Share the points you would like to cover in the meeting:
 - o S4T purpose, goals, benefits & process
 - o The introduction and role of the S4T Facilitator & how to move forward

Meeting A Step 2: S4T purpose and goals

Time: 10 minutes

- Ask meeting participants whether they are familiar with or have/ are participating in any other savings groups programmes. Invite two to three meeting participants to share their experiences.
- Ask meeting participants (if there are participants who have been involved in savings groups previously): What are the main purpose and goals of savings groups programmes?

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

- Tell meeting participants: The purpose and goals of the S4T programme are to:
 - Assist in the formation and conduct of self-selected groups that will include those in the community that don't have access to financial services. Individuals will be intentionally invited to join or form a group and include the most vulnerable households including women and persons with disabilities as fully functioning and equal participants.
 - Build the capacity of the groups to be able to mobilise savings, use these savings to start a Loan Fund and to create a Social Fund for relief of members experiencing emergencies.

Explain to participants how S4T works:

- A self-selected group of 15-25 members regularly save money in a common fund.
- The common fund is used for loans, which are borrowed and repaid by members based on a predetermined term and service fee.
 - Group members also contribute to a social fund that can be drawn on for emergencies.
 - Groups run their own meetings, make their own decisions about how to run the S4T group, guided by an S4T Facilitator.
 - All the money in the common fund comes from the group's own savings.
 - Ask leaders if they have any questions or concerns so far and respond as needed.



In fragile contexts, the number of group members can vary to less than the standard to ensure the safety and security of group members.

Meeting A Step 3: The benefits of S4T

Time: 10 minutes

- Ask participants: What do you think some of the benefits of an S4T group are? Invite meeting participants to share their ideas, then emphasise the following points:
- S4T groups can help increase financial security.
- S4T group members can save and borrow flexibly as they need, and they can make a profit on their savings (see Sharia compliant programming before discussing making a profit in areas with members that may be Muslim).
- S4T groups are useful for extremely poor people, because there are no problems of high minimum deposit requirements, hidden charges, complicated procedures, or difficulty in accessing loans.
- When members take loans from the fund, they pay a service charge. The service charge is determined by the group, and the income from the service charge is shared out to the group members at the end of the cycle.
- The S4T group's Social Fund can be used to help members in emergencies.
- The S4T group helps build resilience and confidence.
- Tell participants: There are more than 3 million people successfully managing their savings groups throughout the world through programmes such as S4T. More than 90% of savings groups succeed and remain together for several years or more.

Meeting A Step 4: The S4T process

Time: 5 minutes

Give meeting participants an overview of the S4T process:

- Community members who are interested after the public community mobilisation meeting will form into S4T groups.
- The S4T Facilitator will train S4T groups to manage their own activities over a cycle of nine to 12 months. An S4T Facilitator will attend most of the group's meetings to train and/or assist them.
- At the end of the cycle, the S4T group will share out their funds and start another cycle if they desire.
- In the second and subsequent cycles the S4T group is independent and manages its own affairs.
- Ask leaders if they have any questions or concerns about how S4T works and/or how it benefits community members. Respond as needed.

Meeting A Step 5: The role of the S4T Facilitator

Time: 5 minutes

Tell meeting participants:

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

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

Meeting A Step 6: Moving forward

Time: 15 minutes

- Ask meeting participants for permission to operate S4T groups in the community and support the promotion of S4T groups to community members.
- Ask meeting participants to support you to set up a public community mobilisation meeting to explain the S4T methodology and invite community groups to participate.
- Highlight to participants the importance of having as many community members as possible at the meeting, including those that are often times excluded.
- Plan a public community mobilisation meeting with the meeting participants, including:
 - The date and time of the meeting (consider the best times for women and men to attend)
 - A place for the meeting that will hold up to 50-100 people and be accessible to all
 - Inclusion of all women and men in the community, regardless of wealth or occupation. People from the most vulnerable/marginalised groups in the community, such as persons with disabilities and from extremely poor households, as well as young people, should be fully included.

Tell participants: We want to make sure that we reach everyone in the community with S4T – children, women and persons with disabilities, in addition to men. Ask participants: How can we best reach everyone in the community, to invite them to our meeting? Ask meeting participants to share their ideas. Facilitate a discussion to identify steps the community leaders will take to ensure participation of most vulnerable and marginalised groups.

Meeting A Step 7: Conclude

Time: 5 minutes

- Ask meeting participants if they have any other questions or concerns and respond to these.
- Thank the participants for attending the meeting and the support they are providing for the S4T programme.

2.3 Meeting B: Introducing S4T methodology to the community

Meeting overview

The S4T Facilitator will hold an open gathering to explain and generate interest in S4T. The meeting will include all stakeholders including community, government, faith leaders, CBOs, faith based organisations and groups, disabled people's organisations, business organisations, banks, MFIs and all other community members and local groups that are interested as shown in Poster #02: Gathering at Community Hall.

Meeting objectives

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

Target group

This should be a large, open gathering which is announced well in advance through the help of local leaders and with the permission of those in authority (see Meeting A). There will be many questions. The goal of this meeting is to generate interest, so that many potential groups come to Meeting C. This meeting will include all stakeholders, including community, government, faith leaders, CBOs, faith-based organisations and groups, DPOs, business organisations, banks, MFIs and all other community members and local groups that are interested.

Preparation:

Time allocation: 1-2 hours

1. Prepare your session using the S4T module preparation guide
2. Sample S4T Kit
3. A large piece of paper (flip chart size) and a pen or marker
4. Copy the S4T posters for Meeting B
5. 80 large beans, bottle caps, or stones
6. Remind community leaders to attend the meeting so they can introduce you and offer support

Meeting B Step 1: Welcome, review and objectives

Time: 10 minutes

- Welcome meeting participants and thank them for making the time to attend the meeting
- Introduce yourself, explain what WV does, and explain your role; if WV has other programmes in the community, give a brief overview of the work WV has done.
- Tell participants that you are here to talk to them about a new programme called S4T that WV is starting in their community.
- Tell participants these are the key points we would like to cover in the meeting:

What is the purpose of an S4T Group? How does S4T work? What are the benefits of S4T?	Who can join an S4T group? What is the role of the S4T Facilitator? How do we start?
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Meeting B Step 2: What is the purpose of an S4T group?

Time: 10 minutes

- Ask meeting participants whether they are familiar with or have participated in any other savings groups programmes. If they have, invite two to three meeting participants to share their experiences.
- Ask meeting participants: What do you think the main purpose and goals of a savings group might be? Take two to three ideas from the group.
- Tell participants: The purpose of S4T is to create community-managed savings and loan groups that belong to their members, the goals, to help:
 - Increase members' household financial security through savings
 - Provide the opportunity for members to take out loans
 - Create a social fund for members experiencing hardship

Meeting B Step 3: How does S4T work?

Time: 10 minutes

- Say to participants: Let's take a closer look at how S4T groups work.
- Ask participants: How do people in the community borrow and save? What are some of the advantages and disadvantages about the ways that people in this community save and borrow? Ask participants to discuss the questions in groups of three to four.
- After four to five minutes, invite participants to share their ideas.

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

- All of the funds used to provide loans to the members come from the members' savings. The programme does not provide any money to S4T groups for lending to its members.
- The size of the group must be no less than 15 members and not more than 25.
- S4T group members will be taught to save regularly, to take loans from that savings, and to share out the savings and profits each year according to each person's contributions.
- When members take out a loan they must repay with the interest.
- Interest is charged on all loans taken and the charge is set by the group. NOTE: See Sharia Compliant Programming in areas with prospective members that are Muslim.
- The members choose where and when the meetings are to be held.

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



S4T can be conducted using hard currency, digitally or a combination of both. Please refer to the S4T Digitization reference guide for more information.

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

Table 3: How an S4T Group works

Explain	Show
An S4T group is a group of 15-25 self-selecting community members. Both women and men can join. In this example, the group has 20 members. Each small circle represents a member, and the large circle represents the seating arrangement of an S4T group.	Draw: 20 small circles, each about 5 centimetres in diameter, arranged in a circle

<p>The group meets every week and each member saves at every meeting. In this group, each member decides to save 20 shillings. One bean represents 10 shillings. <i>(Use your own currency to demonstrate this.)</i></p>	<p>Place two beans inside each member's circle</p>
<p>The savings are pooled into a group fund, called the Loan Fund. Ask: How much have the members saved together? [Answer 400 shillings]</p>	<p>Move the beans, member by member, into the centre of the group. There should be 40 beans in the centre.</p>
<p>Members can borrow from this group fund. In this case, one member borrows 200 shillings, and another member borrows 100 shillings. Ask: How much remains in the Loan Fund? [Answer: 100 shillings]</p>	<p>Move 20 beans towards one member and 10 beans towards a second member. (10 beans remain in the centre)</p>
<p>Members who borrow must repay with interest. The interest rate for this group is 10%. Ask: How much interest must each of the borrowers pay? [answer: 20 shillings and 10 shillings] Say: Not everyone is good with numbers, so it is important you have a few members who can count.</p>	<p>Add two beans to the member who borrowed 20 beans, and one bean to the member who borrowed 10 beans.</p>
<p>Ask: How much must each borrower repay in total? [Answer: 220 shillings and 110 shillings]</p>	<p>Move the 22 beans and the 11 beans back to the centre, joining the other beans. There should be a total of 43 beans.</p>
<p>Groups also contribute to a separate fund, called the Social Fund. The Social Fund gives money to members to pay for certain emergencies. In this example, each member contributes 10 shillings per meeting. Ask: How much have the members contributed altogether? [Answer: 200 shillings]</p>	<p>Place 1 bean inside each member's circle. Then, move the beans, member by member, into the centre of the group, in a different pile. There should be 20 beans in this pile.</p>
<p>One member receives 50 shillings, as a grant, to help pay for medicine. Ask: How much remains in the Social Fund in case someone else has an emergency? [Answer: 150 shillings]</p>	<p>Move five beans of the Social Fund towards one member (someone who did not receive a loan). 15 beans remain in the Social Fund pile.</p>
<p>All the group's transactions (saving, taking and repaying loans, accessing the emergency fund) happen during group meetings in front of the members.</p>	<p>Emphasize that everything has happened inside the circle.</p>
<p>Between meetings, the group's money is kept in a locked cashbox, kept by one group member. Other members have the keys to the cashbox. The cashbox is very safe and can only be opened during meetings.</p>	<p>Draw a square to represent the cashbox outside of the circle, next to one of the members. Draw three padlocks on the sides of the cashbox. Put the 43 beans (Loan Fund) and the 15 beans (social fund) in the square, in separate piles.</p>

After about one year of saving and borrowing, the group's money has grown through regular savings, interest on loans, fines and any other group income.	Add 17 more beans to the Loan Fund in the cashbox, then bring all the Loan Fund beans back to the centre (total: 60 beans)
The group divides all its Loan Fund money, and members get back their savings with profit. Many groups have a 30% return on their savings – for example, if a member saves 1,000 shillings during the year, she gets back 1,300 shillings at the end of the year.	Move 3 beans back towards each member.
The group then starts another one-year cycle of saving and lending.	
<i>Credit to Catholic Relief Services' Savings and Internal Lending (SILC) methodology for this activity</i>	

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

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

- Group members can increase financial security.
- Group members can save and borrow flexibly as they need, and they can make a profit on their savings.
- S4T groups are useful because there are no problems of high minimum deposit requirements, hidden charges, complicated procedures, or difficulty in accessing loans, unlike banks and MFIs.
- When members take loans from the fund, they pay a service charge¹. The service charge is determined by the group, and the income from the service charge is shared out to the group members at the end of the cycle. In other contexts, a service charge is added to the loan fund.
- The S4T group's Social Fund can be used to help members in emergencies.
- Members can participate in an S4T group regardless of their literacy level.
- The S4T group helps build resilience and confidence.

Time: 10 minutes



If implementing S4T in a fragile context consider and explain to participants the benefits of S4T in this context. Details on the security of the savings, use of social funds and expectations around loans need to be discussed and agreed upon at this time.



If an adolescent group is a target, there are additional benefits for adolescents, including increasing life skills to transition into adulthood.

Ask participants if they have any questions or concerns. Ensure you call on women, PWD, and young people to voice their questions and concerns. Respond to these as needed.

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

Time: 10 minutes

- The S4T cycle takes nine to 12 months.
- Show participants the S4T cycle timeline, and explain the different stages: e.g., preparatory, training, intensive, development, maturity.

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

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

¹ For Sharia compliant groups: a one-time loan-application fee be charged, varying across a number of pre-determined loan size bands

Meeting B Step 6: Who can join an S4T group?**Time: 5 minutes**

- Anyone who is interested after the public community mobilisation meeting can form an S4T group.
- Members are people who know each other and have similar financial capacity and needs.
- Women and people with disabilities are invited to join in a group or make their own group; as they feel that they are most comfortable. Any difficulties that individuals have that may restrict their participation should be brought to the S4T Facilitator to be addressed. Adolescents may also want to form their own group as a result of this larger meeting; however, this would take more supervision, time, and resources, so should be considered in design.

Meeting B Step 7: What is the role of the S4T Facilitator?**Time: 5 minutes**

- The role of the S4T Facilitator is to train and supervise S4T groups so they can manage their own affairs.
- The S4T Facilitator commits to being reliable and to working with integrity. The S4T Facilitator never:
 - handles any money deposited by the group members
 - holds cash-box keys
 - takes away or keeps the cash-box
 - enters any details in members' passbooks or become members of the group
 - asks for a loan
 - asks for a gift

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

Meeting B Step 8: How do we start?**Time: 15 minutes**

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

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

- Members must know and trust each other.
- Leaders are not elected until after training begins.
- Women, people with disabilities, and people from marginalized groups are encouraged to be part of a group or form one of their own.

Meeting B Step 9: Conclude the meeting**Time: 5 minutes**

- Ask meeting participants if they have any other questions or concerns, and respond to these. If any marginalised groups, such as women, PWD or young people need additional time to discuss forming groups and to ask questions and voice concerns, create time and space to do this after dismissing the larger group.
- Thank the participants for attending.

2.3 Meeting C: Meeting with potential S4T groups

Meeting overview

- In this meeting, the attendees will be people who are interested in participating in an S4T group and have formed potential groups of 15-25 people. The S4T Facilitator will provide more details about the training process and expectations for group members as shown in Poster #03 S4T Facilitator and Group.

Meeting objectives

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

Target group

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

NB: Inclusiveness and sensitivity needs to be applied here. Understanding the community and potential exclusion is important. Watch for power dynamics taking place, especially towards young people, PWD and women.

Preparation:

Time allocation: 85 minutes/1 hour 25 minutes

1. Prepare your session using the S4T module preparation guide
2. Prepare any materials you need, including copying the S4T posters for Meeting C.

Meeting C Step 1: Welcome, review and objectives

Time: 10 minutes

- Welcome meeting participants and thank them for making the time to attend the meeting
- Tell participants these are the key points we would like to cover in the meeting:
- What are the features of an S4T group?
- How does the S4T group keep records?
- What is the training process for the S4T group?
- How do we get started and how long does the S4T group run for?
- What are the qualities of a good member?

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

Time: 15 minutes

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

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

- An S4T group is created so that people can save, borrow and start a social fund.
- Members are self-selected and the S4T group is managed by its members.
- There is a Social Fund from which members can receive small grants for emergencies.
- All the group's cash is kept in a box with three locks, and the keys are kept by three different members of the group who are not part of the Management Committee.
- The box can only be opened in meetings, so all transactions are done in front of all members.

Give participants the following additional information:

- Every group has a written constitution and clear rules.
- Some rules, such as the amount of savings or the loan interest fees, are decided by the members.
- Some rules, such as the need for annual elections, are already fixed.
- Every group has a Management Committee which is democratically elected and changed every year.
- Members must attend all meetings and buy at least 1 share at each meeting.
- There are fines for lateness and missing meetings as set by the group.
- A group allows all members to buy between one and five shares each week. The price of a share is set by the members.
- The money collected from the purchase of shares is used to provide small loans to members, which are repaid over a period of usually not more than 90 days.

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

Time: 5 minutes

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

- Emphasize that record-keeping for the S4T group is based on simple passbooks and memorization of important information, such as the amount of cash in the box and who owes money to the Social Fund, as well as an S4T Record Book.
- Tell participants: Each member has a passbook in which their savings and loans are recorded.

The passbooks are locked in the box between meetings to prevent anyone changing the entries.

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



Digitization of S4T groups adds a unique option that allows for real time and automatic accurate record keeping that each group member can access individually.

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

Time: 10 minutes

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

Module 1	Module 2	Module 3	Module 4	Module 5	Module 6	Module 7	Module 8	Module 9
Groups and Leadership	Social Fund, Savings and Loans	Developing a S4T Constitution	Managing S4T Meetings	Purchasing Shares	Daily Savings	Taking out Loans	Making Loan Repayments	Share out and Graduation
Groups Formation Training Schedule	Policies & Rules related to: The Social Fund Share-Purchase Loans	Development of Group Constitution by Consensus	S4T kit Record Keeping & Responsibilities Memorisation Procedures	First share-purchase / savings meeting	Daily Savings Introduction	Supervision of First Loan Disbursements	Supervision of First Loan Repayments	Distribution of Savings at the End of Cycle
Role of Leaders	Loan repayment		Share-purchase meeting process					
Elections								
Week 1				Week 2	Week 4	Week 6	Week 9	End of Cycle

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

Time: 10 minutes

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

Tell participants: Your new S4T group will buy the box and its contents. You will need your cashbox and kit for use during S4T Training Module 4: Managing the S4T share-purchase/savings meetings. I will provide you with the list and ideas for where to find the items (work with local welders or technical schools to build a box if none are readily available in the marketplace).

Note: *If you encounter resistance in this discussion, encourage the group to talk about how they might come together to purchase the items, or help them with calculations for the cost to each group member. Typically, the box and kit cost \$60-\$85, depending on your location. With 25 members, the cost per member will be between \$2-\$3.50 per person. These costs will differ as smaller groups are formed under pandemic precautions. Groups should plan accordingly to afford the cost of the box and kit. If the group is truly not able to purchase the kit in advance, you can provide the required materials for the group with a formal agreement for repayment no later than their first share-out.*



Adolescent groups might not be able to purchase the box on their own. Consider loaning them the box with a formal agreement for repayment.

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

- The training and supervision period is a minimum of 36 weeks and a maximum of 52 weeks. After this period, the S4T group continues to operate independently without any external support.
- During the training period, the S4T group will meet weekly, and the S4T Facilitator will coach them through meetings as appropriate.
- Once the S4T group becomes independent, the S4T Facilitator will only attend meetings if requested by the members.

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

Time: 20 minutes

- Divide participants into groups of four to five and ask them to discuss what are the qualities of a good S4T Group member? Let participants discuss for four to five minutes.
- Invite participants to share their ideas. Write these on a flipchart. You want to hear the following:
 - Know each other and be from a similar economic background
 - Not live too far from where the meetings will be held
 - Have a reputation for honesty and reliability
 - Be able to attend all meetings
 - Attend all meetings on time
 - Follow all rules
 - Have a cooperative personality (someone who is known to create conflict should probably not join)
 - Be able to buy at least one share each week
 - Be able to repay loans on time
 - There is only one member from any single household – it is better if members from the same household join different S4T Group

(Add anything that participants don't suggest.)

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

- Tell participants: 'I'm going to read out 10 questions. Reflect on each question and think about your response, YES or NO? You don't need to respond out loud.'

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

Do you have time to attend S4T meetings?
 Do you like working in a group?
 Are you willing to share information and knowledge with others in a group?
 Are you comfortable sharing your opinion in a group?
 Are you trustworthy? Honest? Disciplined? Patient? Fair?
 Are you considerate of others?
 Can you listen carefully while others speak?
 Are you able to consider ideas you might disagree with?
 Could you confront other S4T members if problems arise?
 Can you raise the needed savings to belong to a S4T?

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

Meeting C Step 7: Next steps and close

Time: 15 minutes

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

2.4 Training and supporting S4T Groups

This section contains the facilitation notes for nine S4T training modules. The first eight training modules are run during the S4T Intensive Phase. The ninth module is run at the end of the S4T cycle when the S4T Group funds are distributed among members. Table 5 details the training modules.

Table 5: Training module topics

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

2.5 S4T Consolidated meeting guide

Every S4T meeting follows a set of standardised steps to ensure transparency, accountability and fairness. The purpose of the S4T Group training is to ensure that S4T Groups are able to consistently and independently follow the meeting steps according to the S4T methodology.

Facilitating S4T: Preparation Guide

Below are ways you can prepare to facilitate S4T modules:

1. Know the module content and process

- Read the facilitation notes carefully and prepare a session plan with your own notes to help you run this module
- If possible, observe another S4T Facilitator delivering this session. Meet with your supervisor and/or mentor to clarify any questions you might have about the module or the session plan.
- Practise delivering the session with a colleague, your mentor or supervisor, especially if you feel uncertain or if you haven't done it before.
- Anticipate any questions that group members may have, and think about how you would answer so that you feel prepared to respond appropriately. Anticipate any challenges group members will have in understanding the module content.

2. Think inclusion

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

3. Anticipate learning needs

- What level of literacy do group members have?
- What will help them learn and participate more effectively?
- Think about the language you are using: are you using plain language rather than jargon or the words that only people in WV speak?
- As you prepare your materials, think carefully about the words you are using on the flipchart.
- If you know some group members don't have functional literacy skills, consider more appropriate ways to share and capture ideas, such as using images, to allow them to feel more included in the process.
- As a facilitator, it can be helpful for you to talk about this up front, and invite members to speak up if they don't understand, so you can be made aware and explain or adjust your language.

4. Prepare your materials

- Make copies of any materials you are going to use ahead of time and have them on hand, eg, the blank S4T Group Constitution Form in Module 3. Before you start facilitating, lay them out in a way that will help you find them at the appropriate moment.
- Have your meeting outcomes and agenda written on posters. Pin them up on the wall and cover them over until you need them. If you are doing group exercises, write or draw the instructions clearly on a flipchart ahead of time, so that group members feel clear about the task they are meant to do.
- Use visuals and images to generate participant engagement and support learning. This field guide contains a set of [S4T Training Posters](#) (NOTE: this is a zipped file) that you can download to use during the meetings and training modules. Make copies of the posters, specific to your session, ahead of time.

5. Gather your equipment

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

6. Prepare the space

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

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

7. Consider group energy levels

If there is a lot of teaching in the module, prepare some energising activities that will help keep people engaged. A good source of energising activities is the HIV/AIDS Alliance's [100 Ways to Energise Groups](#) resource.

8. Reflect and improve

After the session, reflect with your mentor or supervisor:

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



Chapter 3:

Training Modules

3.1 Module 1: Groups, leadership and elections

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

Module outcomes

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

Preparation:**Time allocation: 170 minutes (2 hours 50 mins)**

This session can be divided into two sessions if necessary; after Step 5

1. Prepare your session using the S4T module preparation guide.
2. Read the facilitation notes to make sure you understand and can help group members understand the Management Committee roles and the elections process
3. Prepare a session plan with your own notes
4. Prepare any visual aids you need to help S4T group members understand the session content.
For example, print out the Management Committee posters, the Management Committee Roles and Qualities Cards and have ready your election materials ,e.g., 25 voting cards/tokens/stones, three voting boxes or bags (each with a different colour), three large cards (matching the voting-box colours).
5. Before the meeting begins, set up the meeting area for elections according to the diagram in Step 9: Management Committee Elections.

Module 1 Step 1: Welcome, introductions and objectives**Time: 40 minutes**

- Welcome the S4Tgroup members to the first training session and introduce yourself and your role.
- Ask participants to introduce themselves to one another, talk to other group members about why being in the group is important to them, what strengths they bring to the group, and what district/ suburb they live in. (You can use a game or pair activity to do this.)
- If necessary, do a short energiser activity to help the group relax. Make sure that the energiser is something all group members can participate in (consider women who may be pregnant or have small children with them and PWD).
- Make sure all participants are comfortable, can see and hear what is happening, and have access to the group processes. (NOTE: Make sure that the group caters to the inclusion we promote. Be very mindful of possible power dynamics here and find ways to overcome them.)
- Roll all to verify any changes to the group membership and to verify that everyone on the list provided by the group is present.
- Tell participants that today's meeting serves as the group's first training session. During this training, participants will decide on a name for the group and identify and elect key members of the Management Committee for their first year.
- Tell participants that before you begin the training, you would like to set up the groups' regular meeting date and time.

Module 1 Step 2: The S4T training process**Time: 10 minutes**

- Take a few minutes to share with group members the S4T training schedule.
- Briefly explain the outcomes of each session so they can see how the training will progress and inform the group members approximately how long each meeting will take. (Have this written or drawn on a poster so that group members can see it. Use the poster each time you run a training so that group members can see the progress they are making.)
- Explain that there are nine training modules, and that they are currently on the first module.

Module 1 Step 3: Set up a regular meeting date, time and location **Time: 15 minutes**

- Ask the group to discuss and agree upon which day to hold S4T group meetings.

Note to Facilitator: Ask questions, e.g., ‘Some members think Thursday, what do others think?’

‘So, it’s between Tuesday and Thursday, can we agree together which one would work best?’ Watch the dynamics in the group as they speak with each other and help ensure everyone in the group has an opportunity to be heard.

- Repeat the same process to select a time for the meeting.
- Now use the same process to identify a location for the meetings. Remind participants that the location should be accessible to everyone, private and shady/sheltered.
- Ask participants: How about seating? (i.e., mats, chairs, etc.) Facilitate group agreement and have the group select a member or two who will be responsible for making sure seating facilities are available at the next meeting.
- Tell group members: ‘Now we have a meeting day, time and location, let’s talk about timeliness.’
- Ask group members: ‘Why is it important for group members to get to meetings on time?’ (You want to hear; getting to the meeting on time allows the meetings to start and end on schedule; it’s respectful of other people’s time. Emphasize these points.)
- Ask group members: ‘How can we encourage/ensure timely attendance? What can we put in place to encourage and facilitate group members to be at the meeting on time?’ Invite members to give their ideas. (You want to hear; charging fines can encourage members to come on time; CAs should also pay fines for arriving late. Emphasize these.)
- Tell participants you will discuss fines in more details during the next meeting.



Considerations for integrating youth into adult savings groups including meeting times and places that are suitable for youth (Refer to Adolescent and Youth Savings Programming)

Module 1 Step 4: Choose and S4T group name

Time: 10 minutes

- Invite participants to discuss possible options for group names (in small groups of three to four people). Give group members three to four minutes to do this.
- Invite the small groups to share their ideas and write all the ideas on a flipchart.
- Ask group members whether there are names that stand out. Underline those names—try not to underline more than three. Facilitate agreement in the group on one of those three underlined names. If the discussion is taking more than three to four minutes, ask the group to vote on the name using a show of hands.
- When the group decides on a name, make a note of it.

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

Time: 10 minutes

- Ask group members to recall the qualities they thought were important for an S4T group member from the community meeting. Invite them to call out their ideas.
- You should hear qualities that includes the following (wait till you’ve heard from the group and then add any that might be missing):
- Know each other and be from a similar economic background to ensure similar goals and capacity to buy shares and borrow
- Not live too far from where the meetings will be held
- Have a reputation for honesty and reliability
- Be able to attend all meetings
- Attend all meetings on time
- Follow all rules
- Have a cooperative personality (someone who is known to create conflict should probably not join)

- Be able to buy at least one share each week
- Be able to repay loans on time
- There is only one member from the same household—it is better if members from the same household join different S4T groups

This is the suggested breaking point of the sessions

Module 1 Step 6: Our responsibilities as S4T group members **Time: 15 minutes**

- We are going to think about some group member responsibilities to help us work well together. What is going to be important for your group? Ask group members to take five minutes to discuss their ideas in groups of three or four.
- Ask the groups to share their ideas. Write their ideas on a flipchart. (As groups share their ideas, they don't need to repeat what other groups have already said, just add anything new.)
- If the following points have not been included offer these to the group:
- Elect the Management Committee and monitor their activities
- Develop the S4T constitution, amend it when needed
- Attend all meetings
- Come to meetings on time
- Participate actively and contribute to group decisions
- Save regularly
- Contribute to the Social Fund regularly
- Repay loans on time
- Once you have created the list of responsibilities, ask group members, 'What would happen if group members did not uphold those responsibilities?'
- Point to each responsibility in turn and invite group members to share their ideas. Emphasise the points in the table below:

Table 6: Members' responsibilities

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

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

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

Time: 20 minutes

- Ask group members: ‘What could be the roles on the Management Committee?’ As members call out their ideas, post the Management Committee role cards and the Management Committee images on the wall: S4T Group Chairperson, S4T Group Record-keeper, S4T Group Box-keeper, S4T Group Money-counters (two). (NOTE: if the meeting is outside, the leader should ensure there is somewhere to easily display these items).
- Point to the S4T Group Chairperson card and ask group members: ‘What could be the S4T Group Chairperson’s responsibilities?’ Take two to three ideas from group members and then post the list of responsibilities for the Chairperson underneath the role on the wall.
- Compare the group members’ responses with the list, pointing out anything that was different from the responses that were received, and adding anything important.
- Repeat the last two steps for the remaining roles: S4T Group Record-keeper, S4T Group Box-keeper, S4T Group Money-counters.

Module 1 Step 8: The qualities S4T management committee members **Time: 30 minutes**

- We are going to elect the Management Committee later in the meeting, so to help us do that let us reflect on and discuss the qualities that each of those roles should have.
- Divide the large group into four small groups, one for each role. (Try to have someone who has good reading/writing skills in each group, because they will need to help others remember/read the roles/responsibilities. They may also need to take a few notes.)
- Ask each small group to think about the qualities that the role assigned to them should have. Give groups 10 minutes to reflect and discuss.
- After 10 minutes, ask each group in turn to share their ideas about the role assigned to them. As each group shares, write in the ‘qualities’ section on the role poster. If there are key points missing, ask the bigger group to contribute. You should end up with something like this for each role:

Group Chairperson	
Responsibilities	Qualities
<ul style="list-style-type: none"> - To call the meetings to order, announce the agenda and lead discussions - To ensure that the meetings follow proper procedure and that the constitution is followed and respected - To maintain discipline and charge fines as needed - To facilitate discussions and to ensure that everyone’s views are listened to - To resolve conflicts - To represent the group to outsiders and non- members, including local government officials. 	<ul style="list-style-type: none"> - Respected - Confident and calm when speaking in front of others - Treats everyone equally - Listens to others and asks for opinions - Organised - Always on time

Group Record Keeper	
Responsibilities	Qualities
<ul style="list-style-type: none"> - Ensures that all transactions for the Social Fund, share-purchase and lending take place according to procedure, and that all rules are followed - Makes all passbook entries for shares and loans - Reads the Social Fund and Loan Fund cash balances out loud at every meeting 	<ul style="list-style-type: none"> - Good with numbers - Writes neatly - Has a reputation for trustworthiness - Always on time - Willing to work extra hours to train with the CA if needed

Group box-keeper

Responsibilities	Qualities
<ul style="list-style-type: none">- Keeps the group box safe in between meetings- Ensures that she/he is accompanied to/from meetings as necessary- Brings the box to the meetings on time	<ul style="list-style-type: none">- Trustworthy- From a household that has a good reputation (no one in that household should be considered unreliable)- Lives in a house with good security- Always on time

Group Money-Counters

Responsibilities	Qualities
<ul style="list-style-type: none">- Counts all amounts paid to, or taken from the S4T- Informs the Record-keeper of the correct amount to be recorded in the passbook	<ul style="list-style-type: none">- Able to count quickly and accurately- Trustworthy- Calm and organized- Always on time

Module 1 Step 9: Management committee election

Time: 40 minutes

- Show the voting area that you have prepared, and explain the election process:
- We are going to nominate three candidates for each Management Committee position. (Anyone can nominate, anyone can be nominated, and a nominated person can decline the nomination.)
- The Management Committee member will be voted from the three nominated candidates.
- Each of the three candidates has a different colour.

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

- Each group member has one stone; one stone is equal to one vote.
- Behind the screen there are three coloured bags or boxes—show the bags/boxes. The colour of the bag corresponds with the colour of the candidate.
- If you want to vote for the blue candidate, put your stone in the blue bag; if you want to vote for the yellow one, put your stone in the yellow bag, and so on.
- We will vote one by one. No one will see your vote.
- The facilitator will observe the process and will be able to see the voter but not the candidate she/he selected.

Check the voting instructions:

- How many votes does one person have?
- How do you vote for someone?
- How many people will vote at one time?

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

- Hand out one stone or token to each group member.
- For the first Management Committee member, bring the three candidates to the front of the room. Hand each of them a different coloured card.
- Check understanding again by asking group members: 'How do you vote for the candidate that you want?'

- Stand in the observer position and remind group members, 'I will be the observer during this election. I can see what's happening. I can see the voter but I can't see their vote.'
- Invite the group members one by one to come and put their stone or token in the bag of their choice behind the screen.
- When all the members have voted, count out the votes in front of the members by removing the stones from each bag. Ensure that that no additional stones or tokens have been put in the bags. The total number of stones or tokens should equal the number of members voting.
- Repeat the process above for all the positions on the Management Committee.
- Explain that in the next cycle, a trusted community member or Community Agent (CA) shall be the observer and will agree not to vote.
- Ask if there are any questions or concerns. Respond as needed.
- Congratulate group members on having elected their Management Committee.

Figure 1: Diagram of election procedures

Module 1 Step 10: Conclude the meeting and summarise

Time: 10 minutes

- Ask group members to discuss with their neighbour: What are some of the important things that you learned during this meeting? After two to three minutes ask them to share their ideas.
- Congratulate participants on what they have accomplished.
- Announce the date for the next training.
- After the meeting is concluded, evaluate. (What worked? What could be improved?)

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

This module will cover the process for developing a set of rules concerning how the S4T group members will save by buying shares, how they will take out loans and pay them back, and how they will offer insurance to their members through a Social Fund, (Use Poster #04 Social Fund).

Module outcomes

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

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

Preparation:

Time allocation: 2 hours 30 mins

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

Module 2 Step 1: Welcome, review and objectives

Time: 5 minutes

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

Module 2 Step 2: S4T groups seating arrangements

Time: 15 minutes

- Show the seating arrangement poster #05 to the group members and explain that S4T groups have a set seating arrangement.
- Ask group members to give their ideas about why having a set seating arrangement is important.
- You want to hear: It allows ALL members to see and hear clearly what is happening; it ensures that all members transact in order; it's more efficient, etc.
- Explain where the Management Committee and group members sit, indicating the place on the poster, e.g., 'The chairperson sits here, the group members sit here, etc.'
- Ask the participants to arrange the seating according to the poster, making sure that everyone is in a comfortable, accessible place.

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

Module 2 Step 3: Setting up the social fund

Time: 30minutes

- Explain to group members that S4T Groups have a Social Fund to provide small grants to members who are in difficulty. These four points are important:
 1. The Social Fund is used for grants and or loans for emergencies. The types of emergencies usually covered by a Social Fund are:
 - Medical expenses, including drugs, doctor visits and hospital bill
 - Funeral expenses
 - Loss of livestock
 - Disasters, such as a house burning down
 2. Everyone contributes equal amounts to the Social Fund.
 3. The Social Fund is separate from the Loan Fund.
 4. The Social Fund is never used for loans and is kept separately from the Loan Fund, in its own bag.
- Tell participants that they need to decide three things:
 1. What the Social Fund should be used for
 2. What members' contributions to the Social Fund should be
 3. How much the Social Fund grants/loans should be
- Ask the group what types of emergencies could be covered by the Social Fund. If working with a literate group, write ideas on a flip chart. (These include: funeral expenses; medical emergencies; catastrophes, such as fire damage or house damage; loss of livestock, etc.)



The group should decide if social funds can be used to help members after a rapid onset emergency or shock. Please refer to the (S4T in Emergencies Programming Guidance).

- Explain to the group that because the Social Fund is limited, they need to decide which of these emergencies should be covered by the Social Fund. Facilitate agreement among group members on a list.
- Tell group members they must now decide how much the Social Fund contribution should be.
- Explain that the contribution can be a share or part of a share (eg, 20%, 40%, 50% of a share. For example, if shares are valued at US\$5 each, the contribution to the Social Fund can start at US\$1 per member, per meeting), but emphasise that the poorest member of the group must be able to contribute at every meeting. The amount of money needed will also depend on two things: the types of emergencies covered and how often they occur.
- Tell group members: 'After you have been running the Social Fund for about half a year you will have a good idea if the amount you are contributing is enough, or whether it needs to be adjusted up or down.' The amount of money to be contributed to the Social Fund is written down by the S4T Facilitator.
- Ask group members to discuss in groups (three to four people) how much the Social Fund contribution should be. Give them three to four minutes to do this.
- Invite members to share their ideas with the whole group, then facilitate a discussion to help the group decide on a suitable amount.
- Tell group members: 'Now look at your list of emergencies and decide how much the grant amount should be for each one. Take into consideration the value of your collective weekly contribution and the frequency at which any given event might occur.'
- Ask participants to give their ideas and facilitate agreement for each emergency event.
- Summarise the decisions members have made about the Social Fund. Reassure members that these decisions will be written into the constitution at the next meeting.
- Recap key messages about the Social Fund.
- Ask group members if they have any questions or concerns and respond to these appropriately.

Module 2 Step 4: Saving and buying shares

Time: 30 minutes

- Ask members: 'What are savings and why are savings important?' Invite group members to share their ideas. (You want to hear: savings are assets you can put aside for the future, savings help you be prepared for unexpected events, savings can be converted to cash when you have a shortage or emergency.)
- Ask members: 'Why could a person be better off saving in an S4T group than individually?' (You want to hear: the group encourages people to save regularly when otherwise they might spend the money, savings are more secure because they are less likely to be lost or stolen or demanded by members of the household if they are left in the house, group members can earn interest and their money savings will grow. Make sure you emphasise those points.)
- Ask participants to recall from the community meeting what makes the savings fund grow in an S4T group? (You want to hear; buying shares and interest or service charges from loans, fines.)
- Ask participants: 'How easy is it to save \$10 per month?' (Give an example in local currency.) 'How easy is it to save 30 cents a day?' Invite group members to discuss which is easier to do. (You want to hear; Saving small amounts regularly is easier than saving large amounts less regularly. Make sure you emphasise those points.)
- Tell group members that in an S4T group, members save by buying shares, and that they are going to decide how much each share should be.
- Ask participants: 'What is a share? And what does buying a share mean?' Invite participants to give their ideas.

- Explain that at each meeting, each member has the opportunity to save by buying one to five shares. One share is the minimum a group member can save and five shares is the maximum a group member can save.
- Ask participants: ‘Why is it important to have minimum and maximum savings per meeting for S4T group members?’ (Emphasise: Minimum savings ensures that all group members are committed to the group and that money is available for loans; the maximum prevents certain members from monopolising the group because they contribute a lot of money; the range of one to five shares gives flexibility for group members to save what they can afford.)
- Remind group members that the value of a share should be an amount everyone in the group can afford to save at every meeting throughout the entire cycle, including periods when members may have very little cash available. For example:
 - The amount is too big if the poorest member will have trouble regularly saving at least one share.
 - During a lean season of the year, the amount is too small if better off members feel that five shares will still be too little.
- Ask group members to discuss with the person next to them how much they think one share should be. Give them two to three minutes to do this.
- Facilitate a discussion to help the group agree on the value of one share.
- Check that all group members understand and agree with the decision and remind them that the share value will be written in the constitution, which will be developed in the next meeting.
- Remind members that they must take the obligation to buy shares seriously. Ask group members, ‘What might happen if members don’t save regularly in the group?’ (You want to hear: It could damage the group; the Loan Fund will not grow as fast and there will be less money for members to borrow; members will earn less return on their savings at the end of the cycle. Make sure you emphasise these points.)
- Ask group members what the group can do to motivate people to save regularly. Invite ideas from the group and facilitate a discussion to agree on some guidelines. (Examples could be: a member who fails to save regularly will not be given priority for loans; a member who fails to save for four consecutive meetings can be expelled from the group unless the person has a reasonable excuse for missing the payments. Make sure you emphasise those points.)
- Write the guidelines on a poster and inform group members that these will be written into the constitution during the next meeting

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

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

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

Module 2 Step 5: Taking and repaying loans

Time: 45 minutes

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

Ask participants: 'What are some common things that we know about how loans work?' (Facilitate a discussion, and draw the commonalities among most loans: All loans have repayment conditions that specify how long it will be before the loan is repaid; all loans specify how it will be repaid, through instalments or in a lump sum; all loans must be repaid with interest or service charges; borrowing is voluntary; members who do not borrow are welcome and still get their share of the share out. Make sure you emphasise those points.)

- Tell group members that in this part of the meeting we will be talking about rules for taking and repaying loans. The rules will help us be efficient, avoid favouritism and prevent disagreements.
- Tell the S4T group that even though members should save every week, they can only borrow once every four weeks. Ask the group members: 'Why do you think we have that rule?' (You want to hear: Borrowing once every four weeks keeps most meetings short; it keeps record-keeping simple (loans in every meeting make records very complicated); it allows the Loan Fund to build, so that members can borrow useful amounts. Make sure you emphasise those points.)
- Tell the group that they are going to make decisions about four things:
 - What loans should be given for
 - How much members should be able to borrow?
 - How long loans should be for?
 - What the service charge should be



Taking and repaying loans and safe storage of funds can be done through digital platforms that are easily accessible and user friendly. Please see Digitisation of S4T Guidance and refer to this during the explanation and set-up of the group's processes.

Loan Purpose

Ask group members to discuss with the person sitting next to them: 'What should loans be given for?' Give them two to three minutes to come up with some ideas and then invite pairs to share with the whole group. Guide the group to a consensus on what loans should be given for. (During the discussion, emphasise that the group may establish various rules, but in general groups tend to approve loans for business activities so that members generate a profit from which to repay the loan and the fees. Loans can also be given for other purposes such as paying school fees or for emergencies, but in this case, no income is generated so the member needs to have a clear plan for how she/he will repay.)

Loan Amount

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

Loan Period

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

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

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

Loan Service Charge

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

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

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

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

- o The service charge must be affordable, however if it is very low, this may tempt members to borrow more than they can easily repay. For this reason, it should not be less than 5%.
- o A service charge which is too high will discourage members from borrowing, and make the S4T group less useful. For this reason, it should not be more than 10% per month.
- o A service charge of 10% is easy to calculate.

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

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

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

- The loan payment amount should never be less than the service charge.
- The Loan Fund will grow more when members borrow, however members should not be pressured to borrow money that they do not need.
- The Loan Fund should never be used to lend money to people outside the group.
- Borrow only what you can afford to repay.
- Use your loan for the intended purpose. If you borrowed to invest in a business, do not use it for consumption.
- All members are responsible to approve loan applications. Do not approve a loan for a member who is not able to repay.
- Ask group members whether they have any questions or concerns and clarify/respond as needed.

Module 2 Step 6: Keeping our S4T group money safe

Time: 15 minutes

- Tell group members that they will purchase their S4T group kit in Training Module 4. If circumstances make it impossible for the group to purchase their own kit, or to find all the necessary items, they may get a kit on loan from WV. Remind the group that the balance must be paid by the end of the cycle. Have the kit with you but don't hand it over at this point. Also refer to Poster #06 S4T Cashbox Kit.
- Tell the group that now they need to decide how to keep the S4T group's funds safe.
- Ask group members: 'Who is responsible for the safety of the funds and the savings box?' (You want to hear: The group is/we are. Emphasise this and the fact that the S4T Group Facilitator will not handle the box or the group's money.)
- The S4T Group will have a lockable heavy-duty cash box to keep the money safe from fire and theft.
- Ask group members: 'How will you keep the money and the cash box safe?' Invite participants to share their ideas and make sure the following points are emphasised in the discussion:
- The cash box has three locks to ensure that transactions cannot take place privately and can only take place when all group members are present.
- Members should not tell non-members where the box is kept to reduce the risk of robbery.
 - Records cannot be altered without the consent of all members.
 - The Box-keeper is always accompanied to and from meetings by two group members.
 - Explain that the cash box will be held by the Box-keeper, who will safeguard it between meetings. When the box is locked at the end of the meeting the Box-keeper cannot open it because they do not have the keys.
 - Point out to group members that during the cycle, most of the savings will be distributed as loans so there will be little money left in the cash box between meetings. This means that if the cash box is stolen, most of the group's assets will not have been lost.
- Make a note of cash box rules decided by the group.
- Ask whether there are any questions or concerns and respond as needed.

Module 2 Step 7: Summary and conclusion

Time: 10 minutes

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

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

- Ask group members if they have any questions or concerns. Respond to these.
- Announce the date for the next training.
- Evaluate the meeting. (What worked? What could be improved?)

3.3 Module 3: Development of S4T Group Constitution

The purpose of this module is to develop the S4T Group constitution (NOTE: Download and use these [copies](#) of the S4T [Constitution Template](#) to show members what could be included). The module will cover the following questions: What is a constitution? Why is it important to have a written constitution? What are the advantages and disadvantages of having a constitution in the group? Group members will develop their own constitution for the S4T Group.

Module outcomes

- By the end of the session, S4T group members will:
- Be able to describe what a constitution is
- Be able to explain why having a constitution for the S4T group is important
- Be able to describe what should be included in an S4T group constitution
- Have developed their group constitution



When creating constitutions, be mindful of power dynamics and hierarchy, particularly in mixed gender groups and groups with adolescents.

Preparation:

Time allocation: 2 hours

Some groups may need more time, so this module can be run over two meetings

1. Prepare your session using the S4T module preparation guide:
2. Read the facilitation notes to make sure you understand and can help group members understand the constitution and the process for developing it
3. Prepare a session plan with your own notes
4. Prepare the S4T posters for this session, or any other visual aids you need to help S4T group members understand the session content.
5. Print enough copies of the S4T group constitution template so each participant can see one.

Module 3 Step 1: Welcome and introduction to module

Time: 10 minutes

- Welcome participants to Module 3 of the S4T group training
- Ask group members: Can you remember what we covered in the last meeting? What were some of the rules that the group decided on? Make sure everyone in the group has an opportunity to speak if they wish.
- Remind group members that the rules developed in the previous meeting will be included in the constitution.
- Explain that this meeting will concentrate on the rules that help the group govern itself, including the decisions already made about the Social Fund, share purchase and loans.

Module 3 Step 2: Introduction to the constitution

Time: 30 minutes

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

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

Ask: 'Why is it important to have rules, regulations for the S4T group?'

- Invite responses from the group members. (You want to hear: having a constitution means that the rules are clear, equal and transparent for everyone; it makes it easier to resolve difficulties if they arise. Emphasise these points.)

Ask: 'Who makes the rules that are written into the constitution?' Invite members to share their ideas. (Emphasise that the group members decide on the rules together. The Management Committee can enforce the rules because the group members have agreed on them and given them the right to enforce the rules by electing them to their positions).

Tell group members: 'We are going to think about what goes into a constitution. What would you expect to see in the constitution?' Invite responses from the group members, and make a list on flip chart paper. Summarise responses: Add anything that was missing so the following has been covered:

Governance (how the group manages itself):

- o What the purpose of the group will be?
- o Who can belong and who cannot?
- o How the leaders will be elected?
- o How leaders will be removed?
- o How often the group will meet?
- o How members will leave the group?
- o What happens in the case of death of a member?
- o What sort of fines the Management Committee can impose for which offences?

Services (how services will be delivered):

- How members will save?
- How members will borrow?
- What the Social Fund contribution will be?

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

Module 3 Step 3: Develop the constitution by consensus **Time: 1 hour 10 minutes**

(You may need to do this over two or more meetings. It is important not to be time-pressured when developing the constitution).

- Tell participants: We are now going to develop the constitution for this group. We don't want to rush this because the group must follow the rules that they agree on; we can have a second meeting to finish this if needed.
- Show group members: a copy of the constitution so that group members can see what the constitution document looks like. (Have a poster prepared ahead of time of the key headings in the constitution so that group members can see where the process is up to – or hand out a paper copy to each group member.)
- Tell group members: "This is what the constitution looks like. You can see the 'governance' part here and the 'services' part here. The Record-Keeper is going to record the decisions we make together. And when we have completed the constitution document, all the group members will sign it.
- Say: We will be using a constitution that has been used for many S4T groups before this. It will cover all the governance topics and services that we talked about before. Now we are going to make decisions together about each of the constitution items in turn.
- Remind members: Decisions relating to the Social Fund and share/purchase savings were covered in the last meeting, so they don't need to be discussed again. Remind them that you took a note of these decisions and that they will be included in the constitution.

- Check: whether group members have any questions or concerns, and respond to these.
- Work through the blank constitution form item by item with the group. Read each item out and ask group members to give their ideas. Make sure everyone has an opportunity to participate fully in the discussion.
- Help the Record-Keeper: complete the constitution once group members have reached agreement on each clause. (Note: Never fill out the form before going to the meeting.)
- Read the constitution aloud: once all the clauses are complete.
- Invite group members: to come and sign the constitution one by one to show that they agree with it.

Module 3 Step 4: Summary and conclusion

Time: 10 minutes

- Summarise the key decisions that have been made in the session.
- Assign each member one rule from the constitution for them to memorise for the next meeting. (Some members may need to memorise more than one rule.)
- Tell group members that they will need to have their S4T kit for use in the next meeting and they will learn about buying shares.
- Remind participants that no new members can join after this meeting.
- Ask members if they have any questions. Clarify any issues.
- Congratulate participants for their accomplishments.
- Announce the date for the next training.
- Evaluate the meeting (What worked / What could be improved for next time).

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

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

Module outcomes

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

- describe what is in the S4T kit and how the kit should be used
- explain how group members will keep the cash box safe
- describe three ways that S4T Group records will be kept
- explain how share-purchase/savings will be recorded and memorised
- describe share-purchases/savings meeting process
- explain the responsibilities of the Management Committee and group members in the share-purchase/savings meeting



Please refer to the S4T Digitisation Guide about how to purchase shares and savings if groups decide to digitise.

Preparation:**Time allocation: 140 mins/2 hours 20 mins**

1. Prepare your session using the S4T module preparation guide.
2. Meet with the Management Committee ahead of time. Show them (and particularly the Record-keeper) how to prepare the S4T group record book (ledger) and create the sections, and headers. Train them on how to record information in the record book. Verify that the money-counters can count accurately.
3. Print out the Share Purpose/savings meeting steps and the S4T posters for this session. You will also need these for Module 5:
4. Prepare any additional visual aids you need to help the group members understand the meeting and share purchase procedure. For example, bring cards numbered 1-25 (or as many as members in the group).
5. Prepare a set of sample passbooks that will be used in the practice session.
6. Bring the S4T kit, including:
 - Lockable cash box
 - Three good quality padlocks, each with two keys
 - 25 passbooks
 - 25 member number cards
 - Rubber stamp
 - Rubber stamp ink pad
 - Ruler
 - Two ballpoint pens
 - Calculator
 - Two plastic bowls, at least 30 cm in diameter and at least 15 cm deep, of different colours
 - Three fabric money-bags, with draw strings: one for the Social Fund, one for the Loan Fund and one to hold the daily savings tokens
 - 60 coloured metal washers (slot-savings tokens) at least 3 cm in diameter
 - A notebook

Module 4 Step 1: Welcome and introduction to the module**Time: 10 minutes**

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

Module 4 Step 2: Introducing the S4T kit**Time: 15 minutes**

- Say to group members: 'Today you are beginning to use your S4T kit. Let's look at what is in it.' Open their kit and show the group each of the items inside, e.g., this bag is for the Social Fund, this bowl is for counting money, etc.
- Put everything back in the box apart from the padlocks and keys. Then lock the box with the padlocks (making sure the padlock keys are outside the box.)

- Ask group members: 'Whose responsibility is the box?' (You want to hear: The safety of the kit is the responsibility of the box-keeper. She/he must carry all of it to every meeting of the S4T group.)
- Say to group members: 'In Module 2 we talked about how the group can keep the box and the money safe. How will the group do that?' (You want to hear: The cash box has three locks to ensure that transactions cannot take place privately and can only take place when all group members are present; members should not tell non-members where the box is kept to reduce the risk of robbery; records cannot be altered without the consent of all members; the box-keeper is always accompanied to and from meetings by two group members.)
- Emphasise to the group members: 'The three padlocks mean that the box cannot be opened without the cooperation of the three people who keep the keys and the person who keeps the box. This serves two purposes.'
- Invite group members to suggest what they might be. (You want to hear: it makes the box strong and hard to break in to, so the money is safe; because the box cannot be opened between meetings, transactions can only take place in front of all members and records cannot be altered.)
- Tell participants: Although you have appointed your Management Committee, we now need to appoint three Key-holders who will keep the keys, so that the box can only be opened in meetings.
- Ask participants: 'What criteria are important when we are selecting Key-holders?' (You want to hear: They must not be members of the Management Committee; they should not be members of the same family; they should be members who can be relied upon to attend meetings and will always be on time.)
- Facilitate a discussion to identify three Key-holders.
- Tell the group: Now we're going to use your S4T kit.

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

- Ask the Chairperson to hand the keys to the Key-holders. Time to celebrate!

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

Time: 10 minutes

- Tell group members: now, we are going to learn about how the S4T group will keep records. Record-keeping is an activity of all members, not just the Management Committee. There are three ways we keep records for this group: first, using the S4T group record book; second, using group members' passbooks; and third, making sure group members memorise important information.
- Ask group members: What kind of information do we need to record?
- Invite group members to share their ideas. (You want to hear: how much cash is in the box, what loans are owed by members, what the total of the group fund is – including savings and loans, how much is in the Social Fund, how much has been paid in fines, how much interest/service fee has been paid. Emphasise these points.)
- Tell group members: Some of this information will be kept in the S4T group record book. Show the record book to the group and explain/show what information will be kept in there.
- Tell group members: At every meeting the record-keeper will record the important information in the S4T record book, but the group members will also have to memorise it.
- Explain: For example, the amount of cash in the box will be written in the record book, but it must also be remembered by everyone.
- Ask: Why do you think it's important for members to remember this information if it is also being recorded? (You want to hear: it helps the record-keeper be accurate; it helps ensure everyone has the right information; it means that there is less opportunity for records to be changed.)

Module 4 Step 4: Individual record keeping responsibilities

Time: 10 minutes

- Tell group members: Information about individual savings and loan amounts is recorded in passbooks that are owned by the members. Show group members the passbooks.
- Show the front half of the passbooks and tell group members that this is where we record savings, or the shares that members buy.
- Show the back half of the passbook and tell group members that this is where we track each member's loans.
- Tell the group: It is the responsibility of all members to know their own personal financial situation when attending each S4T meeting. Members need to know how much money they owe in unpaid loans, how much they can afford to pay back at each meeting and how much money they can save on top of household spending/expenses at each meeting.
- Tell group members: Next, we are going to talk about how savings are recorded in the passbook.


Module 4 Step 5: Saving money by purchasing shares

Time: 20 minutes

- Tell the group: we are going to talk about how to save money by purchasing shares, and how to record those shares in the passbooks.
- Explain that members may want to save different amounts from each other, and each member may also want to save different amounts at different times. So, members can save in different amounts by purchasing between one and five shares at each meeting.
- Ask group members: How much is each share worth? (This was decided in Module 2 and is written in the constitution.)
- Give an example of how much one to five shares is using the share amount that the group decided. For example, if the amount of one share is US\$1, then each member can save either US\$1, US\$2, US\$3, US\$4 or US\$5 at each meeting. (Or ask the group to work it out: How much is one share worth? How much is two shares worth? How much is three shares worth, and so on?)
- Tell participants: We are going to look at how the shares are written into the passbooks, (Use poster #08 Passbook Cover)

World Vision - S4T Group

Member Share Passbook



Association Name	<u>Twiyubake</u>
Association Number	<u>17</u>
Member Name	<u>Angelique Kagoyire</u>
Member Number	<u>11</u>

- Hand out the sample passbooks (one passbook between two people) and tell participants: These are sample passbooks – they are not your real ones –they are just to learn about recording share purchases.
- Ask group members: What can you see on the cover of the passbook? (You want to hear: S4T group name, group number, and member name and member number.)
- Ask group members: How will you know your member number? (You want to hear: It's on the card we received earlier. The member card matches the number card that has been given to each member.)
- Ask group members to open the front of the passbook and look at it.
- Explain that when each member buys one to five shares at the meeting, the shares are stamped into the passbook. A share is shown as a symbol, such as an arrow, star or moon.

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

Exercise using Poster #09: Passbook with 11 shares stamped in.

- Ask participants: What can you see on this page? (You want to hear: There have already been five share-purchase/savings meetings; this member, Monica Auma, has bought 11 shares in total; the share value is TSH 500; the group is in the first cycle; Monica Auma only bought one share in the first meeting, but she bought three shares in the 3rd and 4th meeting. You can ask these follow-up questions to get this information: What cycle is this group in? How much is a share worth? What do the arrows mean? How many shares has Monica Auma purchased? How many did she purchase in the first meeting, second meeting etc.? In the second meeting how much money did Monica save? How much money has Monica saved so far?)
- Ask participants: How does the record-keeper record the contribution that a group member has made? (You want to hear: she/he stamps the number of shares in their passbooks and the other committee members watch to see that the entry is correct.)
- Show the crossed-out spaces in the passbook. Ask participants: What is happening here? Why do we do that? (You want to hear: The empty spaces are crossed out on each line. This prevents anyone entering shares fraudulently at a later date.)

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

Exercise using Poster #10 Passbook withdrawal of 2 shares

- Ask group members to look at the next page (as Poster #10). Say: ‘This is what Monica’s passbook looks like by the end of eight meetings.’
- Ask participants: What can you see in meeting 8? What do you think has happened? (You want to hear: all the spaces were crossed out; Monica didn’t buy any shares.)
- Ask participants: How about Meeting 7? (You want to hear; maybe Monica had a problem and needed money, so she asked to redeem (take back) two shares and received TShs 1,000 (500 x 2) from the Record-keeper.)
- Ask participants: how does the Record-keeper record the shares they gave back to Monica? (You want to hear: The Record-keeper crossed those shares out; they drew a line through the shares to show that they had been given back.)
- Ask participants to discuss in small groups: What are the advantages and disadvantages of redeeming shares? What other things could Monica have done instead of redeeming shares? (You want to hear: being able to redeem shares gives Monica access to their savings, but she will lose the future earnings when profits are shared out; when you redeem shares you can’t put them back in; maybe Monica could have considered borrowing the small amount she needed; or finding a different way to solve her personal problem without having to sell shares, which she can’t put back.)

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

Exercise using Poster #11 Passbook After 12 meetings

- Show the next passbook page. Tell group members this is what a passbook looks like when a page is filled.
- Ask participants: ‘What can you see on this page?’ (You want to hear: By the time of the 12th meeting, Monica had bought a total of 29 shares; she redeemed/cancelled two shares as we discussed earlier; the number of shares to be carried forward is only 27 because of the two shares she redeemed.)
- Tell group members that the procedures for taking loans and repaying loans will be covered in future meetings.
- Ask group members if they have any questions or comments. Respond to these as needed.
- Collect the sample passbooks.
- Tell participants that they should bring enough money to the next meeting to make their contribution to the Social Fund and to purchase the number of shares they want.

Single Share Value		RWF 200
Starting number of shares		0
Shares Bought per Meeting		
→		
→		
→	→	
→	→	
→	→	
→	→	
→	→	
→	→	
→	→	
→	→	→
→	→	→
→	→	→
→	→	→
Ending number of shares		27

Module 4 Step 6: Assigning member numbers and passbooks

Time: 15 minutes

- Tell group members: in this section of the meeting we are going to assign member numbers and passbooks. Group members will see their passbook with their name and number on today, but the passbooks will stay in the box between meetings.
- Share the process for this part of the meeting – make sure that this is written or drawn on a poster ahead of time so that group members can see where we are in the process:
- The Key-holders open the box, which remains in front of the box-keeper, and the materials are taken out and placed in front of the record-keeper.
- The fines bowl is placed in front of the chairperson, so fines can be collected during the meeting.
- The record-keeper calls each member in number order to the front and gives them their number card and tells them that they must always bring it with them to all meetings.
- The record-keeper writes their name and number on a passbook but does not give the passbook to the member.
- Ask the Management Committee to run through the first two steps (a-b above). Before each step, point to the step on the poster and read it out.
- At step “c”, give the numbered cards and passbooks to the record-keeper. Ask the record-keeper to invite each group member to the front in turn. The record keeper should hand out a card to each member and write their name and member number on the front of their passbook. The group member will keep the number and the record-keeper will keep the passbook. As each member receives their passbooks, this can be a good time to celebrate again!
- Explain to group members that when transactions are carried out, the record-keeper will not need to remember everyone’s name, but can call out their number, so no-one gets forgotten. They must keep their number cards safe and bring them to the meetings. They may be fined if the number cards are lost.

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

Time: 10 minutes

- Tell group members that we are now going to talk about managing meetings.
- Say: there are types of meeting: savings meetings, and savings and loan meetings. Every meeting is a share-purchase/savings meeting, but loan meetings only happen every four weeks. In this session the group will be learning only how to conduct a share-purchase/savings meeting.
- Remind group members of the roles of the chairperson, record-keeper, box-keeper and money-counters (you could ask group members to give you this information rather than telling them):
 - The Chairperson maintains order, levies fines and announces each step of the meeting as it moves from one procedure to another.
 - The Record-keeper controls financial transactions at each step in the meeting. For now these are Social Fund and share-purchase/savings transactions, but in the future also loan repayments and disbursements. They are also responsible for passbook entries and for announcing balances at the end of the meeting.
 - The Box-keeper is responsible for the security of the cash box between meetings, for assisting the Record-keeper to maintain passbooks and, in the future, managing the slot savings between meetings. This will be discussed in more detail in Module 6.
 - The Money-counters are responsible for counting the money that members use to purchase shares, take out loans and repay loans and announcing totals of each transaction.
- Invite the committee to sit in the way they will sit in the meeting and explain that we are going to practise so it doesn’t matter if they make mistakes.
- Tell group members: ‘We will only concentrate on the Social Fund and share-purchase/savings at this point.’

Module 4 Step 8: Managing a share-purchase/savings meeting **Time: 40 minutes**

- Management Committee learns how to manage the share-purchase/savings meetings in preparation for next week and all group members observe the training.
- Tell group members: We are not going to learn about the whole meeting now, only the parts of the meeting that we need to contribute to the Social Fund and the purchase of shares/savings.
- Pin the Meeting Step Cards along the wall (The Meeting Step Cards have the information in the table below)
- These are the steps of the meeting. Next week when you purchase shares for the first time, these are the steps you will follow.
- As you explain each step, put the card with its image and the details of the step underneath it. Have the group practice each step, and after they have practiced, check whether there are any questions or concerns.
- Tell group members that in today’s training we are missing out two S4T meeting steps: Meeting Step 5-Loan repayment and Meeting Step 7 – Loan taking. The group will learn about those meeting steps in Week Six and Week Nine of the S4T Cycle.

Table 8: Procedures for a Share-Purchase/Savings Meeting

Meeting step	Share-Purchase/Savings Meeting Procedures
STEP 1: Meeting opening	<ol style="list-style-type: none"> 1. The Chairperson calls the meeting to order 2. The Key-holders open the cash box, which remains in front of the Box-keeper 3. The Record-keeper performs a roll call 4. The fines bowl is placed in front of the Chairperson, so that fines can be collected during the meeting
STEP 2: Social Fund	<ol style="list-style-type: none"> 1. The Record-keeper asks the group to recall the balance of the Social Fund from the previous meeting 2. The Money-counters then remove the money from the Social Fund bag, count it, announcing the amount to the members 3. The Money-counters then place it in the money-counting bowl, count it, and announce the amount to the members 4. The Chairperson announces that contributions will be made to the Social Fund 5. The Record-keeper calls each member, by number, to give their Social Fund contribution to the Money-counters 6. When the member comes forward, they give their Social Fund contribution to the Money-counters and are given their passbook 7. The Money-counters confirm that each member has given the right contribution and place it in the money-counting bowl 8. The Record-keeper then asks if any member has missed a payment to the Social Fund in the last meeting. If so, they are asked to pay it now. 9. The Record-keeper then asks if anyone needs a grant from the Social Fund. Members in need make their request to the group. 10. If a majority of the members approve the grant, the money is provided to the member according to the constitution 11. The Money-counters count the total amount in the money-counting bowl and announce this to the members 12. The Record-keeper says that everyone should remember this amount for the next meeting 13. The Record-keeper records this amount in the S4T Group record book along with the date 14. The Social Fund money is then replaced in its drawstring bag and put in the cash box

STEP 3: Share-purchase savings	<ol style="list-style-type: none"> 1. The Record-keeper asks the members to recall the balance of the Loan Fund from the previous meeting 2. The Money-counters then remove the Loan Fund from its bag and count it, announcing the amount to the members 3. Once it is agreed that the amount remembered and the amount counted are the same, the money is placed in the money-counting bowl 4. The chairperson announces that members will now buy shares 5. The record-keeper calls each member to the front by their number 6. Each member comes to the front and buys between one and five shares, giving the money to the Money-counters and their passbook to the Record-keeper 7. The Money-counters count the money, place it in the money-counting bowl, and announce the number of shares that have just been purchased by the member 8. The Record-keeper stamps the correct number of shares into the passbook and crosses out any unused blocks 9. The member then checks that the number of new stamps in the passbook is correct. The passbook remains with the Record-keeper for the rest of the meeting 10. (If a member needs to make a withdrawal, they will ask for it instead of buying shares. When a withdrawal is needed, the Record-keeper will cross out the number of shares from the member's passbook that corresponds to the value of the redeemed shares and the Money-counters will give the money from the money-counting bowl. The value of a share paid back to the member will be equal to its original purchase price.)
STEP 4: Expenses	<ol style="list-style-type: none"> 1. If any money was given for expenses in the previous meeting, the person who made the expenditure gives an account and returns any change to the Money-counters, who place it in the money-counting bowl 2. The Chairperson asks the Record-keeper if there will be any necessary expenses before the next meeting. If any expenses are approved by all of the members, the Chairperson instructs the Money-counters to remove the amount needed from the money-counting bowl and give it to the member who is responsible for paying the expense.
STEP 6: Calculating the new Loan Fund Balance	<ol style="list-style-type: none"> 1. The Money-counters combine the money in the fines bowl and the money-counting bowl 2. The Money-counters count the money in the money-counting bowl and the Record-keeper announces the amount to the group 3. The Record-keeper then tells the group that this is the money available for lending and records this amount in the S4T Group record book 4. The Money-counters place the Loan Fund in its drawstring bag and put it in the cash box
STEP 8: Closing balances	<ol style="list-style-type: none"> 1. The Record-keeper announces the total of the Social Fund once again, and the Chairperson instructs all members to memorise the Social Fund balance for the next meeting 2. The Record-keeper announces the total of the Loan Fund once again, and the Chairperson instructs all members to memorise the balance of the Loan Fund for the next meeting 3. The Key-holders are called by the Chairperson to lock the box
STEP 9: Closing	<ol style="list-style-type: none"> 1. Before closing the meeting, the Chairperson invites members to discuss any other subject that may be of interest 2. The Chairperson announces the date and time of the next meeting once discussion is complete, the chairperson closes the meeting

- Ask group members if they have any questions or concerns and respond as needed.
- Tell group members: next week as the management committee is running the savings meeting, we will put this on the wall to help us to remember the steps that the group needs to follow.

Module 4 Step 9: Summary and Conclusion

Time: 10 minutes

- Check whether group members have any questions or comments and respond to these.
- Ask group members: What are some of the important things you learned during this meeting? (Invite three to four members to share their ideas.)
- Tell the Management Committee that from now on they will be leading the S4T meeting and their leadership will be critical to the success of the group. The S4T Facilitator/CA will guide them through the steps, but from now on the S4T Facilitator/CA is only there to support the Management Committee, which is now in charge of meetings.
- Remind group members that at the start of the next meeting they will be asked to repeat the rule from the constitution that they need to remember.
- Tell group members that they need to bring their money for the Social Fund to the next meeting. They will also need to bring money to purchase shares, as it will be the first share-purchase meeting.

3.5 Module 5: Purchasing Shares

In this module, the Management Committee will run the first share-purchase/ savings meeting, following the correct steps. The S4T group members will contribute to the Social Fund and purchase shares for the first time. The S4T facilitator will guide and support the process, (Use Poster #12 on - S4T Share-Purchase)

Module outcomes

By the end of the session:

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

Preparation:

Time allocation: 75 minutes/1 hr 15 mins

1. Prepare your session using the S4T module preparation guide.
2. Copy the S4T posters for this session and print out the Module 4 and 5 Resource - S4T Share-Purchase Meeting Steps Cards:

Module 5 step 1: Introduction to module

Time: 10 minutes

- Tell group members that this meeting will be the first chance they have to contribute to the Social Fund and purchase shares.
- Explain that from now on the S4T Facilitator is only there to support the Management Committee, which is now in charge of meetings.

- Tell group members that you are going to post the meeting steps (and the meeting step images) on the wall, so it will be easier to follow the steps.
- Ask group members to help you post the share-purchase/savings meetings cards on the wall in order.
- Remind participants that in this meeting we will miss out the loan repayment and loan taking steps.
- Tell group members that after each step we will reflect and review the next step.

Module 5 step 2: Opening the share-purchase/savings meeting **Time: 10 minutes**

- (S4T) Read through the steps for this part of the meeting with group members.
- The Management Committee opens the meeting according to the following steps:

Meeting Step 1: Meeting opening	<ol style="list-style-type: none"> 1. The chairperson calls the meeting to order 2. The key-holders open the box, which remains in front of the box-keeper 3. The record-keeper performs a roll call 4. The fines bowl is placed in front of the chairperson, so that fines can be collected during the meeting
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- (S4TF) Ask group members whether they have any questions or concerns and clarify/respond as needed.

Module 5 step 3: Contributing to the social fund **Time: 15 minutes**

- (S4TF) Read through the steps for this part of the meeting with group members.
- The Management Committee collects group members' Social Fund contributions, according to the following steps:

Meeting Step 2: Social Fund (if the group does not have a Social Fund, skip to step 3)	<ol style="list-style-type: none"> 1. The record-keeper asks the group to recall the balance of the Social Fund from the previous meeting 2. The money-counters then remove the money from the Social Fund bag, place it in the money-counting bowl, count it, and announce the amount to the members 3. The chairperson announces that contributions will be made to the Social Fund 4. The record-keeper calls each member, by number, to give their Social Fund contribution to the money-counters 5. When the member comes forward, they give their Social Fund contribution to the money-counters and are given their passbook 6. The money-counters confirm that each member has given the right contribution and place it in the money-counting bowl 7. The record-keeper then asks if any member has missed a payment to the Social Fund in the last meeting. If so, they are asked to pay it now. 8. The record-keeper then asks if anyone needs a grant from the Social Fund. Members in need make their request to the group. 9. If a majority of the members approve the grant, the money is provided to the member according to the constitution 10. The money-counters count the total amount in the money-counting bowl and announce this to the members 11. The record-keeper says that everyone should remember this amount for the next meeting 12. The record-keeper records this amount in S4T group record book along with the date 13. The Social Fund money is then replaced in its draw-string bag and put back in the cash-box
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- Ask group members whether they have any questions or concerns and clarify/respond as needed.

Module 5 step 4: Purchasing shares/savings

Time: 20 minutes

- Read through the steps for this part of the meeting with group members.
- The Management Committee runs the share-purchase/savings meeting step according to the following steps:

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

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

Module 5 step 5: Processing expenses

Time: 5 minutes

- Read through the steps for this part of the meeting with group members.
- The Management Committee processes expenses according to the following steps:
- Ask group members whether they have any questions or concerns and clarify/respond as needed

Meeting Step 4: Expenses

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

Module 5 step 6: Calculating the loan fund balance

Time: 10 minutes

- Read through the steps for this part of the meeting with group members.
- The Management Committee calculates and records the Loan Fund balance according to the following steps:
- Ask group members whether they have any questions or concerns and clarify/respond as needed.

Meeting Step 6: Calculating the new Loan Fund balance

- The Money-counters combine the money in the fines bowl and the money-counting bowl
- The Money-counters count the money in the money-counting bowl and the record-keeper announces the amount to the group
- The Record-keeper then tells the group that this is the money available for lending
- The Record-keeper records this amount in the S4T group record book
- The Money-counters place the Loan Fund in its drawstring bag and put it in the cash-box

Module 5 step 7: Announcing closing balances

Time: 5 minutes

- Read through the steps for this part of the meeting with group members.
- The Management Committee announces the closing balances according to the following steps:
- Ask group members whether they have any questions or concerns and clarify/respond as needed.

Meeting Step 7: Closing Balances

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

Module 5 step 8: Closing the meeting

Time: 15 minutes

- Read through the steps for this part of the meeting with group members.
- The Management Committee closes the meeting according to the following steps:
 - Remind members that they will be able to request a loan at the first loan meeting, three weeks from the date of this meeting.
 - Ask group members whether if they have any questions or concerns and clarify/respond as needed.

Meeting Step 8: Closing

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

3.6 Module 6: Daily Slot Savings

This module will lay out the process that allows group members to deposit money into the savings box at times other than at a savings group meeting. The module explains how this happens, how it is recorded and the process to reconcile these deposits at the next meeting, when the box is opened. (Use Poster #13: Daily Savings.)

Module outcomes

By the end of the session, group members will:

- Explain how (and why) they can make deposits (daily slot savings) outside of the group meeting
- Describe how to record daily slot savings
- Describe how the deposits are to be treated at the next group meeting
- The members of the Management Committee will have managed the meeting

Preparation: **Time allocation: 60 minutes/1 hour plus regular meeting time**

1. Prepare your session using the S4T module preparation guide.
2. Copy the S4T poster for this session, and print out the Making Daily Slot Savings Process Cards and the Retrieving Daily Slot Savings Process Cards.

Module 6 step 1: Introduction

Time: 5 minutes

- Welcome group members
- The chairperson calls the meeting to order
- The key-holders open the cash-box
- The record-keeper takes the roll call
- Ask for volunteers to remember and say what was covered in the previous meeting
- Tell participants that before the Management Committee starts the meeting proper, we are going to talk about daily slot savings

Module 6 step 2: Daily slot savings**Time: 5 minutes**

- Say to the group: Let's talk about how to deposit savings in the cash box between meetings.
- Ask: Why would it be helpful to be able to safely deposit money into the cashbox, other than at meeting time? (You want to hear: You might want to put the money somewhere safe so you can't spend it; you may not want someone else in your house to spend it; your house may not be secure.)

Module 6 step 3: The function of the cash box daily slot**Time: 10 minutes**

- Tell group members: the cash box has two compartments. The left compartment (bigger) holds the passbooks, Social Fund bag, Loan Fund bag, and other stationery. The right compartment (smaller) is used to deposit daily savings.
- Open the cash box and show group members the two compartments.
- Close the top of the cash box and point out the slot in the lid of the box, above the smaller compartment.
- Tell group members: This can be used when group members want to deposit money between meetings to keep it safe.
- Explain: When group members make daily slot savings, they put money into the box through the slot and the box-keeper will record how much money they have put into the slot, and give them a token or a receipt for the value of their deposit
- Show the tokens and the receipt book to the group members.
- Say: When group members get to the meeting, once the key-holders have opened the box, anyone who has made a daily slot saving will give their token or receipt to the record-keeper and receive the money they have deposited there so that they can purchase shares with it in this meeting.
- Tell group members: If there is going to be tokens used, you need to decide how much one token is worth. It can be a share or less than a share. The group may find receipts are more flexible, but the intention is that the slot is used to 'hold' money until they can be transferred into shares at the next meeting.
- Invite group members to share their ideas about how much a token should be worth, when deposits are made and how much is deposited. Facilitate agreement on the use of the daily slot provision.

Module 6 step 4: Process for making daily slot savings**Time: 15 minutes**

- Say to group members: Let's go through the process for making a daily slot deposit.
- Ask for five volunteers and hand out the Daily Slot Savings Process Cards to them in random order.
- Invite group members to try and arrange the cards in the correct order. They should end up with this:
 1. The S4T Group member shows how much money they want to deposit.
 2. The S4T Group member then places money in the savings compartment slot.
 3. The Box-keeper stamps the number of tokens purchased by member into an exercise book (NOTE: stamp must be different shape to share stamp).
 4. The Box-keeper gives metal tokens of equivalent value to depositor.
 5. Immediately before the next meeting, the Box-keeper counts up shares bought (amount deposited) and writes down total (for each person and for all persons).
- Show group members the daily slot notebook and the daily savings stamp. Tell them: The daily slot notebook, the daily savings stamp and the inepad must be kept separate from the cash box. Also, the daily savings stamp must be different from the share stamp.
- Inform group members that they can save more than five shares between meetings using the daily savings slot, but they can only save up to five shares at the next meeting.
- Emphasise that if members have not come to meetings but have made daily savings, they should leave that member's money in box and not cross it out from box-keeper's daily slot notebook.

- Ask group members: Why is it important to keep the daily slot notebook
- in a separate place with different stamps? (You want to hear: to easily distinguish them from share records and stamps; because the box-keeper cannot open the cash box between meetings and the Loan Fund records are in the cash box.)
- Ask group members whether they have any questions or concerns, or need clarification on anything. Respond appropriately.

Module 6 step 5: Retrieving daily slot payments

Time: 15 minutes

- Tell participants that group members who deposit daily savings will get these back at the very beginning of the S4T group meeting, before the Social Fund and share-purchase activities.
- Ask for eight volunteers and hand out the Retrieving Daily Slot Savings Process Cards to them in random order.
- Invite group members to arrange the cards in the correct order. They should end up with this:
 1. The Chairperson opens the meeting.
 2. The Key-holders open the cash box.
 3. The Record-keeper places the fines bowl on the table in front of the chairperson.
 4. The Record-keeper calls the roll.
 5. The Box-keeper calls up each group member who has made a daily slot savings deposit in turn.
 6. The group member gives their daily slot savings tokens to the Box-keeper.
 7. The Box-keeper returns the daily savings to the group member and crosses out the record.
 8. When all the money has been returned to depositors, the Box-keeper cancels the record sheet.
- Ask group members whether they have any questions or concerns, or need clarification on anything. Respond appropriately.

Module 6 step 6: Share-purchase/savings meeting

Time: 10-30 minutes

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

Module 6 step 7: Summary and conclusion

Time: 10 minutes

- Invite two or three group members to share important things or key messages they learned from this meeting.
- Summarise any decisions that have been made.
- Ask members if they have any questions. Clarify any issues or questions.
- Have some members reflect on key messages from the session.
- Congratulate participants for their accomplishments.
- Announce the date for the next training.
- Evaluate the meeting (What worked? What could be improved for next time?)

3.7 Module 7: Taking Out Loans

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

Module outcomes

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

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

Preparation:

Time allocation: 120 minutes

1. Prepare your session using the S4T module preparation guide.
2. Check the S4T group's constitution to verify the rules that were agreed about loan taking.
3. Ahead of time meet with the Management Committee. Show them (and particularly the record-keeper) how to use the S4T group record-book to record loan disbursement information.
4. Copy the S4T posters for this session and prepare any other visual aids you need to help explain the loan disbursement procedure to the S4T group members. For example, draw the sample passbook loan page on flipchart paper.
5. Print out the Loan Disbursement Procedure Cards.

Module 7 step 1: Welcome, review, and objectives

Time: 10 minutes

- Welcome the participants.
- Ask group members to recall briefly what was covered in the previous meeting.
- Ask group members to recite their memorised rule from the constitution. (Focus on the parts of the constitution that relate to loan taking.)
- Share the module outcomes with group members.

Module 7 step 2: Explain today's meeting process

Time: 10 minutes

- Ask participants to recall the steps of last week's meeting. As they recall the steps, post the step cards and corresponding meeting step images on the wall.
- Tell participants: This is the first meeting where some members will be able to take out loans. The Management Committee will run the meeting as usual and when we reach the loan disbursement part of the meeting, the group will learn about loan disbursement.
- Ask group members, 'When in the meeting should the loan disbursement happen?' Ask members to discuss their thoughts with the person sitting next to them.
- After two to three minutes, invite responses from the group. (You want to hear: Loan disbursement takes place after the savings and Social Fund transactions have been concluded, and when the Loan Fund has been calculated.) When you have these responses, post the meetings step cards and their corresponding images in the correct place in the process.
- Invite the Management Committee to facilitate the first part of the meeting up to, but not including, the loan disbursement step (ie, meeting opening, daily slot distribution, Social Fund, and share-purchase/savings).

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

Time: 30-40 minutes

- The Management Committee facilitates the first part of the meeting up to, but not including, the loan disbursement step (ie, meeting opening, daily slot distribution, Social Fund, and share purchase/savings).

Module 7 STEP 4: Understanding S4T loan taking

Time: 20 minutes

- Tell group members: 'This meeting will be the first time members can take our loans. It is important that we do not disburse loans at every meeting.'
- Ask group members: Why do you think this is? (You want to hear: This will help keep most meetings short; it keeps record-keeping simple and understandable for the members and the record-keeper; it allows the Loan Fund to build between loan meetings. Emphasise these points.)
- Check: So how regularly will this group have a savings meeting? And how regularly does this group have a loan meeting? (Typically, when meetings are held weekly, the share-purchase/savings meeting would be every week. The loan disbursement meeting would be every four weeks. Some S4T groups may not meet weekly and will have their own schedule. The important thing is to provide sufficient time for the Loan Fund to build.)
- Ask group members: What are the rules that we wrote into the group constitution about taking loans (You want to hear: the amount of loan a member can take, the acceptable loan purposes, service charge details, loan repayment periods – the group members should be able to recall the details.)
- Ask the group: What will happen in the loan disbursement meeting if the total value of loans requested is more than the money available in the Loan Fund? (You want to hear: the group will discuss adjustments to the individual loan amounts until all members are satisfied.)
- Ask the group: How will we decide who does and who does not get a loan, and the loan amount for each borrower? What questions and criteria could we ask to help us decide? Invite group members to discuss their ideas in groups of three to four.
- After five minutes, ask group members to share their ideas. (You want to hear: Is the loan amount in line with the constitution? Is the loan purpose in line with the constitution? If there are more requests than funds, could borrowers take a proportion of their request? Could any borrowers wait for the next round of loans?)
- Ask group members: When a group member takes a loan, what is the minimum amount they should repay for each instalment? (You want to hear, the service fee.)
- Facilitate deeper reflection by asking gentle, probing questions, e.g., 'Why do you think that is important?'

Module 7 Step 5: Recording loan disbursements

Time: 30 minutes

- Say to group members: Let's discuss how we should record loans. How do you think we will do that? What methods will we use? (You want to hear: We will record loan amounts and repayment periods; record will be kept in the members' individual passbooks, the S4T Group Record Book, and through memorisation.)
- Facilitate reflection by asking questions, if necessary: Why do you think that? Why do you think that is important?
- Say to group members: Let's look at how we record loans in members' passbooks.
- Show participants the flipchart with the passbook loan page drawn/written on it (Refer to Poster#14 on Loan Recording). Say: this is what a loan page in a passbook looks like. Ask: What can you see on this page? (You want to hear: the loan number, the amount of the loan, the amount of the service fee, how much has been repaid, the balance of the loan, a place for the member's signature.)
- Tell the group: We are going to practice calculating and recording loans.
- Say: 'Monica is requesting a loan. This is her first loan.' Point to the Loan Number Box on the Flip Chart Diagram

- Ask the group: ‘Since this is Monica’s first loan, what should we write here?’
- (You want to hear: One or number one). Ask the Record-keeper to write the loan number in the correct box on the flipchart.
- Say: Monica requests a TS 30,000 loan. (This is just an example. You should give a relevant example using local currency.) Ask: ‘Where should we write the amount of the loan?’ Invite any of the group to come to the flipchart and show where to write the loan amount. Ask the Record-keeper to write the loan amount in the correct box on the flipchart.
- Say: ‘If the service charge is 10% per month, what is the amount of the service charge?’ Have group members discuss their ideas with the person next to them, then invite someone to suggest the answer. (For this example, you want to hear TS 3000, but your example might be different.)
- Ask the group: ‘Where should we write the amount of service charge owed?.’ Invite someone to come and point to the correct box, then ask the Record-keeper to write TS 3,000 in the correct place.
- Ask: ‘What does Monica owe altogether?’ (You want to hear TS 33,000)
- Ask: ‘When we have recorded the loan amount for Monica, what should she do then?’ (You want to hear: Sign the passbook.) Ask: ‘And where should she sign?’ Invite a group member to come and show where Monica should sign.
- Tell group members: ‘In four weeks, Monica only pays TS 3,000. How much would she owe now?’ Invite group members to calculate this in groups of three to four. After two to three minutes, invite members to share their ideas. Ask for a volunteer to fill in the passbook page on the flip chart. It should look like this:

Loans			
Loan No.	Item	Amount	Signature
1	Loan Amount	30,000	Monica
	Service Charge	3,000	
	Paid		
	Balance		
	Service Charge		
	Paid		
	Balance		
	Service Charge		
	Paid		
	Balance		
	Service Charge		
	Paid		
	Balance		
	Service Charge		
	Paid		

Loans			
Loan No.	Item	Amount	Signature
1	Loan Amount	30,000	Monica
	Service Charge	3,000	
	Paid	3,000	Monica
	Balance	30,000	
	Service Charge	3,000	
	Paid		
	Balance		
	Service Charge		

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

Loans			
Loan No.	Item	Amount	Signature
1	Loan Amount	30,000	Monica
	Service Charge	3,000	
	Paid	3,000	Monica
	Balance	30,000	
	Service Charge	3,000	
	Paid	10,000	Monica
	Balance	23,000	
	Service Charge	2,300	

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

Module 7 Step 6: Introduce the loan disbursement process

Time: 20 minutes

- Tell the group: ‘We are going to run through the process for loan disbursements.’
- Ask participants: ‘What will help the loan disbursement go well?’ (You want to hear: Timeliness; accurate recording; doing the disbursement process at the correct point in the meeting; following the procedure faithfully.) Use follow-up questions to get more information, as appropriate: ‘Why do you think that?’ ‘Why do you think that is important?’
- Ask participants: ‘What do you think are the steps in loan disbursement?’ Invite five or six ideas from the group. Then use follow up questions to facilitate reflection: ‘Which loan disbursement step comes first? What comes next?’
- Use the Loan Disbursement Procedure cards to help group members understand the procedure, using the following process:
 - Request 15 volunteers from the group and ask them to stand at the front of the room.
 - Give one Loan Disbursement Procedure card to each member. Make sure they are not in order.
 - Ask group members to look at the cards (read them out loud if necessary) and say which one should be first. When group members have identified the first step in the procedure, move the person with that card to first in line. Then ask the question: ‘What is the next step?’ Do this until all the steps are in order.
 - Once all the steps are in order, ask the group to read the cards out loud together.
 - Post the cards on the wall in order so that everyone can see them.
 - Tell group members: ‘This is the procedure that the group will follow in the next session.’
- Ask group members if they have any questions or concerns and respond to these.

Module 7 Step 7: Facilitate the loan disbursement procedure**Time: 20 minutes**

- Tell group members: 'The Management Committee is now going to run the loan disbursement part of the meeting, carefully and step-by-step.'
- Remind the group that the steps for this part of the meeting are posted on the wall, and that if there are any questions or concerns they can be addressed at the end of the meeting.

Meeting Step 5: Loan taking

1. The Chairperson invites loan requests, reminding members of the maximum loan term and loan amount (three times the member's savings)
2. Each member who wants a loan then makes a request out loud to the group, announcing the amount requested, the purpose of the loan and over what period of time they expect to repay
3. The Record-keeper then calculates the total value of the requests and announces it
4. If the total value of loans requested is more than the money available in the Loan Fund, the group must discuss adjustments to the individual loan amounts until all members are satisfied
5. Once it is decided how much each borrower will receive, the Record-keeper calls each borrower to the front in order of their number
6. The Record-keeper then enters the loan number, loan amount and service charge due in the borrower's passbook and enters the details of the loan in the S4T Group record-book
7. The Record-keeper instructs the Money-counters to give the borrower the loan amount from the money-counting bowl
8. The borrower then counts the money, and signs the passbook
9. The Record-keeper then instructs the borrower to announce out loud the total amount due and the date it is due
10. The Record-keeper identifies two loan-rememberers to memorise and say out loud the total amount of the member's loan and when it is due.
11. This process is repeated until all loans have been issued
12. The Money-counters then count the money remaining in the money-counting bowl and announce the amount to the group
13. The Record-keeper then tells the group that this money constitutes their Loan Fund
14. The Record-keeper records this amount in the S4T Group record book and puts it in the cash box

Module 7 Step 8: Complete the meeting**Time: 10-20 minutes**

- Once the Management Committee has completed the loan disbursement procedure, they should follow the steps for completing the remaining meeting business (calculating the new Loan Fund balance, closing balances, closing).

Module 7 Step 9: Summary and conclusion**Time: 10 minutes**

- Ask group members to discuss with their neighbour: What are some of the important things that you learned during this meeting? After two to three minutes ask them to share their ideas. Respond appropriately.
- Congratulate participants for their accomplishments.
- Announce the date for the next training.
- Evaluate the meeting. (What worked? What could be improved?)

3.8 Module 8: Making loan repayments

This module will cover the procedures for repaying loans in the S4T meeting. Borrowers will repay their loans and learn how loan repayments will be recorded. (Illustrate using Poster #15 Repaying a Loan .)

Module outcomes

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

- Describe when loan repayment happens in the S4T group meeting process
- Describe the procedure for making loan repayments
- Handle loan repayments confidently
- Explain how the loan repayment is calculated
- Explain how loan repayments should be recorded

Preparation:

Time allocation: 70 minutes

1. Prepare your session using the S4T module preparation guide.
2. Read the facilitation notes to make sure you understand and can explain the loan repayment procedures.
3. Prepare a session plan with your own notes.
4. Copy the S4T posters for this session. Prepare any other visual aids you need to help explain the loan repayment procedure to the S4T group members. Print out the Loan Repayment Procedure Cards.

Module 8 step 1: Welcome, review and objectives

Time: 10 minutes

- Welcome the participants.
- Ask group members to recall briefly what was covered in the previous meeting.
- Tell participants that during this meeting, they will learn how to manage loan repayments. Share the module outcomes with group members.

Module 8 step 2: Explain today's meeting process

Time: 10 minutes

- Tell participants that we are going to run the S4T Group meeting as usual up to, but not including, the loan repayments process. When you reach this point, you will then train them on the loan repayment process.
- Ask group members, 'When, in the meeting, should the loan repayment happen?' Have members discuss their thoughts with their neighbour for a few minutes.
- After two to three minutes, invite responses from the group. You want to hear the response, 'The loans repayment procedure takes place after all savings and Social Fund transactions have been concluded, but before the money bowl is counted.'
- Have the Management Committee facilitate the first part of the meeting up to but not including the loan repayments step (i.e., meeting opening, daily slot distribution, Social Fund, and share purchase/savings).

Module 8 step 3: Complete the first part of the S4T groups meeting **Time: 15-30 minutes**

- Have the Management Committee facilitate the first part of the meeting up to, but not including, the loan repayments step (ie, meeting opening, daily slot distribution, Social Fund, and share purchase/savings).

Module 8 step 4: Introduce the loan repayment procedure **Time: 20 minutes**

- Ask participants: ‘What will help loan repayments go well?’ (You want to hear: Timeliness; accurate recording; doing the repayment process at the correct point in the meeting; following the procedure faithfully.)
- Facilitate deeper reflection by asking gentle, probing questions, e.g., ‘Why do you think that?’ ‘Why do you think that is important?’
- Ask participants: ‘What do you think are the steps in loan repayment?’ Invite five or six ideas from the group. Then use follow up questions to facilitate reflection: Which loan repayment step comes first? What comes next? Is there anything important we have forgotten?’
- Use the loan repayment procedure cards to help group members understand the procedure, using the following process:
 - Request 10 volunteers from the group members and ask them to stand at the front of the room.
 - Give one Loan Repayment Procedure card to each member. Make sure they are not in order.
 - Ask group members to look at the cards (read them out loud if necessary) and say which one should be first. When group members have identified the first step in the procedure, move the person with that card to first in line. Then ask the question, ‘What is the next step?’ Do this until all the steps are in order.
 - Once all the steps are in order, ask the group to read the cards out loud together.
 - Post the cards on the wall in order so that everyone can see them.
- Ask group members if they have any questions or concerns, and respond to these.

Module 8 Step 5: Facilitate the loan repayments procedure **Time: 20 minutes**

- Tell participants: ‘We are now going to go through the loan repayment procedure, carefully and step by step.’
- Read the first card ‘The Chairperson asks borrowers to identify themselves,’ and ask the Chairperson to perform this step.
- When the first step has been completed, read the second card: ‘The Record-keeper refers to each borrower’s passbook to confirm the amount that is owed.’ Ask the Record-keeper to perform this step for each of the borrowers.
- Continue through the process, each time reading the step before performing it, until you have completed all the steps.
- Once all the steps have been completed, ask group members if they have any questions or concerns or if they need clarification on anything. Respond as appropriate.
- Congratulate the group members on having gone through the first loan repayment process.

Module 8 step 6: Complete the meeting

Time: 10-20 minutes

- Once you have completed the loan repayment procedure, follow the steps for completing the remaining meeting business (calculating the new loan fund balance, loan taking, closing balances, closing).

Module 8 step 7: Summary and conclusion

Time: 10 minutes

- Ask group members to discuss with their neighbour: What are some of the important things that you learned during this meeting? After two to three minutes ask them to share their ideas. Respond appropriately.
- Congratulate participants for their accomplishments
- Announce the date for the next training
- Evaluate the meeting (What worked? What could be improved?)

3.9 Module 9: Share Out and graduation

In this module, the S4T Facilitator will train the group on S4T share out. The module should be run on the day the groups are scheduled to share-out their funds. During this meeting, the group will not make contributions to the Social Fund or purchase shares. The S4T Facilitator will help the group follow the steps of the share-out process. (Use Poster #16: Share-Out)

Module outcomes

By the end of the session, the group will have:

- Calculated the share-out amount
- Received their savings plus their interest
- Completed share-out records
- Decided whether to continue for a second cycle
- Determined the next cycle's share value
- Decided whether they would like to contribute seed money for the next cycle



Groups that have decided to go digital should refer to the S4T Digitisation

Guide to learn how to manage share out with funds and savings held digitally.

Preparation:

Time allocation: 160 minutes/2 hrs 40 minutes

1. Prepare your session using the S4T module preparation guide.
2. Check the S4T Group's constitution to verify the rules that were agreed upon for share-out.
3. Ahead of time, meet with the Management Committee. Show them how to use the S4T group record-book to calculate the share-out.
4. Prepare any visual aids you need to help explain the share out procedure to the S4T group members. For example, write flipcharts with the module outcomes and the meeting steps; draw the Share-Out Calculation Form on a flipchart; check that the Share-Out Calculation Form is correctly formatted in the S4T group record-book.

Module 9 step 1: Welcome, review and objectives**Time: 10 minutes**

- Welcome the group.
- Tell participants: In this meeting, we are going to calculate and share out the Loan Fund; we will also make some decisions about the next cycle.
- Share the module outcomes on a flip chart with group members.
- Show the flipchart with the meeting process and run through the meeting steps with the group:
 - Count the Social Fund and make decisions about what to do with it
 - Settle outstanding loans
 - Count the Loan Fund and calculate the share value
 - Calculate the share-out amounts
 - Share out funds
 - Make group decisions about S4T Cycle 2
 - Reflect on the S4T process
 - Conclude and celebrate

Module 9 Step 2: Count the Social Fund**Time: 20 minutes**

- Ask the Money-counters to count the Social Fund and announce the amount.
- Tell group members: The Social Fund is not shared out with the Loan Fund money. The Social Fund can be carried forward and will form the opening balance of the Social Fund for the next cycle.
- Explain: If the group does not continue, then the fund will be divided evenly between the members or in a way that all members agree to, such as a donation to a church or school.

Module 9 step 3: Settle outstanding loans**Time: 15 minutes**

- Tell participants that before we start the share-out process, we need to make sure all loans have been repaid.
- Ask the Management Committee to process any last loan repayments or fines.
- When all loan repayments or fines have been paid, tell group members that if anyone owes the group money, the shares equal in value to the debt will be cancelled in the passbook.
- Ask members with loan amounts outstanding to identify themselves and say how much they owe.
- Ask the Record-keeper to verify the outstanding loan amount in the member's passbook and deduct shares from the passbook equal to the amount outstanding.
- Ask the Record-keeper to verify that all outstanding loans have been redeemed.

Module 9 Step 4: Count the Loan Fund and calculate the share value **Time: 15 minutes**

- Once all loans have been repaid, ask the Money-counters to count all the money in the cash box (including all the savings, all the fines, all the loan recoveries). This is the total money to be shared.
- While the money-counters are counting, the chairperson asks the Record-keeper to count all the stamps (members' shares bought) in each member's passbook.
- Ask the Record-keeper to add all the shares from all the members passbooks to find the total number of shares purchased by the group.
- Ask the Money-counters to announce the amount in the Loan Fund. Write this on a flipchart, as below
- Ask the Record-keeper to announce the total number of shares purchased, and write it on the flipchart, as below.
- Ask the group to calculate the value of the share using the formula below:

Table 7: Illustration of share value

Total funds to be shared	Divided by	Total members' shares	New share value (B) (to three decimal places)
TS 3,000,000	÷	800	TS 3,750.000

- Announce the new share value.
- Tell group members that the new share value will be multiplied by each member's total shares (bought during the cycle). This will give us the total amount each member will receive.

Module 9 step 5: Calculate the share-out amounts**Time: 20 minutes**

- Show the group members the share-out form on the flipchart. Tell the group: 'This is what the share-out calculation form in the S4T record-book looks like. We will use this form to calculate how much money each group member will receive in the share-out.'
- Ask the Record-keeper to write each member's name in the 'Name' column and the number of shares in their passbook in the box to the right of that.
- Ask the Record-keeper to multiply each member's number of shares by the share value, and then announce the number of shares and the amount, rounding down to the lowest unit of currency.
- Ask the Money-counters to put that amount into the passbook, and set it aside. Do not hand this to the member yet.
- Request the Record-keeper to cancel all the member's shares by drawing a large cross on each page of the passbook on which there are share stamps.
- Repeat this process for all members.
- When this process is complete, a small amount of money will be left over due to rounding, but there should not be a shortfall. If there is a shortfall, repeat the process until the amounts are correct. Any small amount remaining is put in the Social Fund.

Module 9 step 6: Share out the loan fund**Time: 20 minutes**

- Call each member in turn and give them their passbook with their money. It is very important that every member's money is placed in their hand.

Module 9 step 7: Make group decisions about S4T cycle 2**Time: 20 minutes**

- Ask group members if they are interested in continuing with the S4T group for a second cycle. Invite group members to share their thoughts.
- Remind group members: If you would like to continue with the group for the next cycle, make this known. Or if you want to leave you are also free to do that.
- Tell the group: New members can be allowed to join now, if all other members agree. However, once the share-purchase/savings starts, new members will no longer be able to join. Anyone new should join the group before the first share-purchase/savings meeting. (If the composition of the group's membership is not settled, tell them you can return next week once the new group is constituted.)
- When the composition of the group's membership is settled, say to group members: Let's decide on the value of a share for the new cycle. (It can increase if the members want to increase the size of their Loan Fund, or it can decrease if members have found it hard in the first cycle to meet the minimum share-purchase requirement.)
- Invite group members to discuss their thoughts about the share value in groups of three to four people.

- After two to three minutes, ask group members to share their ideas about the new share value. Facilitate a discussion with the group to reach agreement on the share price.
- Explain: 'In your next meeting, you must hold elections and then revise your constitution to reflect the new share price. New members should also sign.' (Offer to attend the next meeting to assist with elections and the constitution.)
- Tell group members: 'If you want, you can establish some "seed capital" – funds to help the Loan Fund for the next cycle get started. All members, including new members, must contribute the same amount. It can be more than five shares on this one occasion.'
- Ask group members: 'In this group, would you like to establish some seed capital, and if yes, how many shares would you like to contribute?' Invite group members to discuss their thoughts about the seed capital in groups of three to four people.
- After two to three minutes, ask group members to share their ideas about the seed capital. Facilitate a discussion with the group to reach agreement on the number of shares each group member will contribute for the seed capital.
- Ask the Record-keeper to call each member in turn to contribute their seed capital shares and record the number of shares in their passbook, in the 'Starting number of shares this page' box.
- Ask the Money-counters to count the seed capital and place it in the Loan Fund bag in the cash box.
- The Chairperson announces the amount and explains that this is the balance of the Loan Fund to start the next cycle.
- The Chairperson asks the Key-holders to lock the box and the cycle is now formally ended.

Module 9 step 8: Reflect on the S4T process

Time: 30 minutes

- When all group members have received their share-out, congratulate them.
- Invite members to share their thoughts about the S4T process: anything they liked about it, any challenges they faced and how they resolved those, anything they learned, anything in their lives that changed as a result of being part of the group, or anything the group learned which will help the next cycle go well.
- Make sure that everyone who would like to speak has the opportunity.

Module 9 Step 9: Conclude and celebrate

Time: 10 minutes

- Congratulate participants for their accomplishments and wish them luck with the next S4T cycle.
- Sometimes groups like to have a celebration at the end of the cycle.



Chapter 4:

Adaptation and Integration

4.1 Integration with Emergency programming

4.1.1 Introduction

S4T groups can help communities come back together after rapid onset emergencies and can help to lessen the shock of slow onset crises when started early. For example, existing saving groups in an emergency can be used for managing relief assistance. For instance World Vision can provide a relief fund to a saving group to provide cash relief to its members. Then later on WV can change cash relief to conditional cash for early recovery and then transition again from conditional cash to micro-credit. Thus the saving group has been an implementing partner of WV adjusting the assistance provided to the phase in the emergency/recovery process.

There are several considerations to determine appropriateness and to increase success, as follows:

4.1.2 Use geographical targeting based on most affected location.

- Target households based on most affected and vulnerable. Use wealth ranking in refugee settings to identify and bring together people from the same socioeconomic status. This is particularly appropriate in refugee of protracted crisis situations
- 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.

4.1.3 Process

- Meeting frequency can be adjusted, especially during outbreak of war or disease.
- S4T meetings can be suspended during disease outbreaks or when access by a Facilitator is limited.
- Use early warning indicators to advise groups to consider an early share out as a contingency measure. Outstanding loans for all members will be impacted so proceed with caution.
- Timeframe of a cycle of an S4T can be reduced to no less than seven months.
- The full training modules may be done more intensively over a shorter period of time to accelerate implementation.
- A higher number of Facilitators can also accelerate implementation and increase the number of groups formed in a shorter amount of time.
- CAs should be required during the first year to mentor and support the groups after the emergency programming funds end.
- Explore partnership with other implementing institutions/organisations where access is limited.

4.2 Digitization of Savings for Transformation Groups

Digital Savings Groups are technologies and systems that digitize savings group records, procedures or transactions.[1] There are different levels of digitization:

- Savings groups record transactions digitally via mobile but still save in the cash box. 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 this with mobile money.
- Savings groups transacting via mobile money. This is optional only if the following conditions are met:
 - o **Access to mobile phones:** Do S4T members have mobile phones? Are they comfortable using them?
 - o **Availability of Mobile Network Operators (MNOs):** Are there MNOs who can provide this sort of service in the country and the local area?
 - o **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 only cash and the potential losses from cash transactions?
 - o **Security situation:** Are there security issues in the country context which would make the use of mobile money for S4T groups necessary

4.2.1 Steps for transitioning to Digital Savings Groups

The steps for digitizing S4T groups are:

1. Sensitization of S4T groups on the benefits and costs related to digitization (phone, airtime for backups, fees if using mobile money)

Benefits of digital S4T groups

- Reduces the time taken for meetings
- Groups can focus on important reasons to be together, rather than the ledger book, for example child protection education
- Eliminates recording errors, which increases member confidence and trust
- Increases transparency
- Less reliance on literate members
- More effective monitoring and data collection
- Increased opportunities for financial service linkage to access additional loans
- Some applications which have the option of mobile banking linkage – this makes transacting via mobile money simpler than having to develop a 3-pin code solution.

Disadvantages of digitization of S4T groups

- Connectivity-dependent
- User fee can be costly on small cash-outs
- Limits on the number of shares per meeting if MM agents have limits
- Potential limits on social cohesion
- Transaction costs can cause misunderstandings Need a functioning banking and mobile service provider that work together
- not possible in all contexts

2. Compilation of S4T groups ready for digitization
 - Conduct an assessment for mature groups using the S4Treadiness checklist criteria or identify new groups for digitization to go digital on day one.
3. Identify potential vendors (either Fintech or MNO) and evaluate according to key selection criteria.

Questions to ask to evaluate an MNO

- Coverage – which areas of the country have strong coverage?
- Which areas don't?
- What are the transaction fees? Compare mobile money fees (cash in, cash out) with the cost of travelling to banks, and compared to using only cash and the potential losses from cash transactions?
- What is the security/password system? Is it secure?
- If the groups are far from banks, does the MNO have a network of agents where the group members could make account deposits and withdrawals? Gather feedback about the quality and potential challenges of agents. For example, do they always have sufficient cash balance or is the group likely to arrive and find the agent has no balance for a withdrawal?
- What account types might be available to S4T groups? For example, is it possible to have a multiple password protected account so that all three key holders or leaders need to be present for the withdrawal and deposit?
- Does the MNO have insurance, i.e., if there is the case of account fraud or hacking, is the group protected? What is the account opening procedure and would the group have the required documents to open an account?

Before selecting a Fintech vendor, evaluate the following points:

- Sustainability of the Fintech (will they be around in 5 years? In 10 years?)
- 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 SMSes 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.
- Extent to which the platform builds on the S4T methodology
- Accessibility – is the platform usable if the member is not fully literate?
- Technology – back-ups, data sync, more than one server

NB: Refer to the design principles in the Design Guide for a comprehensive list.

Supporting Documents:

- Consideration Criteria for Vendor Selection
 - Sample IT Capability Assessment Statement for DreamStart Labs
 - S4T Readiness Checklist
4. Develop guidance to provide to the financial institutions and mobile network operators about the needs of the S4T Groups to enable them to understand what product(s) might be most suitable.
 5. Make a short-list of appropriate financial institutions and mobile network operators and meet to present the S4T guidance that you developed to assess their willingness to adapt products and delivery channels to meet S4T needs.
 6. Sign MoU for piloting with selected vendor and get approval from the National Director. See sample *MoU with DreamStart Labs*
 7. Develop pilot plan (number of groups, locations, translation, and other project costs). Your new partner should develop and present a business process map to clarify how the groups would link to the mobile network operator and or digital ledger.
 - If needed, obtain advice from WV GC Livelihoods team, VisionFund and others in the partnership on the digital security and robustness of the process. Use the sample process (below) to guide you.
 - Develop a pilot project with the financial institution and MNO to develop a product suitable for S4T Groups and test the methodology
 - Update the S4T training process to incorporate Digital Cash Box/ Mobile Money
 - Develop materials to train group members
 - Develop a digital cash box ledger for groups to record transaction
 - Train staff and S4T Groups.
 8. Select pilot groups among groups who consent and train them on digitisation of S4T ledger and/or mobile transactions.

Sample digital cash box/mobile money process to orient S4T group members

- Group is trained by the Facilitator in mobile banking/S4T ledger process. Ensure all members know how to check the account balance by viewing their mobile phone. It should not only be one or two leaders who know how to see the account.
- Check that the group has multiple working phones
- Members sign resolution.
- Group key holders or group leaders register at MNO's outlet.
- Three appointed PIN holders from the group choose PIN code
- Group representative(s) obtain(s) SIM card from mobile phone company.
- Group representative(s) (ideally three key holders or group leaders) jointly take cash to nearest MNO agent.
- Group can now access their mobile account at meetings
- Account members check the account balance in the account by checking the phone as an accountability

9. Closely monitor and evaluate the pilot and decide whether to continue

Sample evaluation criteria of a digital cash box/mobile money pilot

- What do S4T members say about their satisfaction with the use of a digital cash box or ledger? What went well? What did not go well? Do they think their money is now more, or less safe?
- Do all members understand what the account balance is, now that the money is not in a cashbox?
- If using agents, what were members' experience with the agents for transactions? Did the agents always have sufficient cash for their deposits and withdrawals? Were agents friendly and approachable?
- How did women S4T members feel about the use of mobile money? About the service of the agents?
- How much did each group spend, on average, in fees? How does this compare to the benefits of convenience, security etc.

10. Determine roll-out steps and develop roll-out plan.
11. Share findings and lessons learned with the GC Livelihoods team for broader sharing and potential scale-up.

Example of Savings Groups Digitisation

- Overview [video](#) of the Dream Save mobile app
- [Impact study](#): Recent study on the impact of digital savings groups

4.3 Adolescent and Youth Savings Programming

Adolescent S4T (AS4T) groups function in a similar way as adult savings groups with the exception of the following key considerations:

- 1. Ensure emotionally-safe spaces:** adolescents learn and grow together when they feel that they are in an emotionally-safe space. A safe and nurturing environment will maintain consistent rules of behavior, age-appropriate monitoring, and clear expectations and boundaries.
- 2. Promote positive peer interactions:** Provide regular opportunities for all young people to feel included in meaningful ways, regardless of sex, ethnicity, disability, religious tradition/orientation or other vulnerability factors that exclude and isolate. Bringing diverse groups of young people together can increase positive group interactions and build social and cultural competence. It's also important for young people to have opportunities to share their experiences, lessons and progress.
- 3. Integrate training on life and protective skills:** All children and youth in saving groups should be trained on their rights and duties, and risks of abuse in the exercise of their activities.
- 4. Caution against child labor:** The suggested activities chosen for the saving groups of adolescents (e.g., small trade, breeding of poultry or small ruminants, market gardening) should comply with the protection, safety and dignity of children, and not risk getting in the way of school work and attendance for those still attending school.
- 5. Target the most vulnerable adolescents:** Whenever possible S4T groups should be deliberate in targeting victims of abuse, neglect or violence such as survivors of early marriages, sexual harassment or worst form of child labor resulting from poverty.

Similar considerations should be taken into account for including adolescent members in adult S4T groups, with these additional considerations:

1. Ensure the adolescent S4T member can integrate well with the adult group and create space for adults in the group to coach adolescent members in a safe way.
2. If adult group meet during school hours, ensure adolescent members are not skipping school to attend S4T meetings; either find a different time to meet or encourage the adolescent to join a different group or alternative programming.
3. Ensure adolescents' family members are not pressuring the adolescent to engage in risky financial behavior on their behalf as a member of the group.

Questions to ask before establishing AS4T Groups²

Question	Recommendations
Are there national or local laws or regulations pertaining to adolescents and youth engagement or youth financial transactions?	Ensure the laws and regulations allow for formation of adolescent savings groups. Consult with others who have previously established ASGs if possible.
Are community leaders, caregivers, adolescents, and youth open to and interested in the idea of savings groups?	Conduct an assessment that specifically addresses cultural sensitivities around adolescent or youth participation in economic activities. Whenever possible, involve children/youth in designing, leading and/or analyzing the results of the barrier analysis. As needed, adapt your messaging (what you say and to whom you say it) and determine the extent to which you can make changes to address community concerns and needs while maintaining program objectives and the core tenets of the savings group model you are using.
Are there restrictions that would prevent young women from participating in ASGs?	Providing appropriate adult female supervision or forming female-only groups may be sufficient to gain support for female participation in ASGs in some communities. In others, barriers may be too deep (cultural, religious, safety) to overcome within the project timeframe.
Do adult SGs already exist or have they existed in the past in target or nearby communities (in project-initiated or indigenous formats)?	Starting AYSGs can be challenging if adult SGs have not already been established; some practitioners recommend only starting AYSGs after adult SGs have completed one or more cycles. It might better to start with children of child sponsorship registered households or those of existing members of savings groups.
Do security conditions make AYSGs a viable option?	Adolescents/youth need safe spaces to meet, safe routes to travel to and from meetings, and safe places and persons with whom to keep their money. If these conditions cannot be met, AYSG initiatives may fail. Ensure the laws and regulations allow for formation of adolescent savings groups. Consult with others who have previously established ASGs if possible.
Do mobility and migration patterns allow for regular group meetings?	Adolescents/youth are more mobile than older adults in their daily lives and at different points in their lives. Since regular AYSG meetings are essential for their effectiveness, high rates of mobility and migration may cause AYSG initiatives to fail.

² Adapted from: Savings Groups for Adolescents and Youth Affected by HIV: A Technical Guide p 11: https://ovcsupport.org/wp-content/uploads/2019/01/2018-11-30_Savings_Groups_for_Adolescents_and_Youth_Affected_by_HIV_A_Technical_Guide.pdf

<p>Can adolescents/youth (or their caregivers or other family members, who may provide savings funds) regularly access enough money to save?</p>	<p>While studies have shown that many very poor adults can save successfully, there are situations in which the household financial situation is such that AYSG participation is infeasible.</p>
<p>Do communities offer opportunities for economic activities that are attractive to young people, safe to practice, and will be accepted by other residents?</p>	<p>Conduct a rapid market assessment for individual and group activities. Note that even if there are few investment opportunities, young people will still benefit from regular saving and from receiving training. Ensure this is understood by savings groups members and clarify expectations at the outset.</p>

The Role of Parents and Caregivers

- Obtaining consent to start AS4T groups.
- Obtaining support for starting AS4T groups (e.g., asking them to encourage their children to join (12-18 years)).
- Identifying safety and security risks and determining if AS4T groups can be designed in a way that does not expose young people to additional risk.
- Recommending protection strategies and/or taking an active role in protection, conflict resolution, etc.
- Identifying key vulnerabilities faced by adolescent and youth that may need to be overcome or supported by ASGs.
- Understanding adolescents/youth expectations and determining when they can be met and when they cannot.

Exceptions to Minimum Standards

For all S4T Groups, the S4T minimum standards have to be adhered to when setting up groups. As a result, we recommend that no GIK should be provided until the first share out and on condition that the group has successfully undergone a group readiness checklist. The needs of the group also have to be assessed first before providing any donations. However, an exception can be made for adolescent or youth S4T groups under the following circumstances after consulting with your GIK Manager / Coordinator, or a member of the Global Gifts-in-Kind Steering Committee.

Linkages with Life Skills

Adolescent S4T groups provides opportunities to embed other trainings on life skills. Evidence shows that combining savings and life skills achieves better outcomes than savings alone. Life skills topics should be in line with the desired outcomes of the AS4T activity. See the S4T Design Field Guide for more information on integrating AS4T with the IMPACT+ project model.

4.4 Child Protection and S4T Programming

World Vision defines child protection as all efforts to prevent and respond to abuse, neglect, exploitation, and other forms of violence against children-especially the most vulnerable- in alignment with the Convention on the Rights of the Child (1989). *We want to be able to prevent the issues from happening, respond to issues and protect children when they occur and help restore children who are affected by such issues to a state of well-being.*

Violence is a thief; physical, sexual and emotional abuse, neglect and exploitation rob children of their future, their dignity, human rights and God-given potential. As an organization, we work to prevent violence wherever it occurs so no child has to experience it.

S4T groups provide a platform not only to increase household income to enable parents and caregivers to provide for the basic needs of their children but when child protection education is embedded, the groups are a powerful force to safeguard children from different forms of violence. Four years ago, World Vision rebranded its savings groups from “Village Savings and Lending Associations (VSLA) to “Savings for Transformation” (S4T) groups” to ensure that they are established for the benefit of children and reflect the change we would like to see in the lives of children. To achieve this purpose, the following **four modules** to integrate child protection in S4T programming: have been developed for guidance:

- **Budgeting for child well-being:** S4T group members will understand the importance of saving for child well-being. They will also understand budget spending to meet the needs for different age groups of children (conception to birth, 0-2, 2-5, 6-12, 12-18 years).
- **Protecting children from abuse:** S4T group members will understand the different types of abuse and neglect against children; the short and long-term effects thereof and how to report any abuse against children and commit to not tolerating any abuse, neglect, exploitation, or other forms of violence against children.
- **Protecting children from harmful work (child labor):** S4T group members will talk about the negative effects of child labor with their partners and communities and ensure family businesses do not exploit or harm children, keep their boys and girls in school.
- **Protecting children from child and forced marriages:** S4T group members talk about the negative effects of child marriage with their partners and communities; commit to keeping their girls in school and waiting until at least 18 years of age before they choose as to whom and when to marry.

How to Integrate Child Protection at Different Stages of S4T Programming?

Child Protection modules can be integrated at different stages of S4T implementation. The following key considerations are important when deciding at what stage to introduce CP education:

1. For **new groups**, the CP integration modules have to be included **from the outset** of the formation of S4T Groups. This is to ensure that CP standards are included in the constitution and deliver on child well-being and child protection objectives.

- *It is suggested that the module on budgeting for child well-being be completed before the development of the group Constitution to ensure the CP commitments*
 - *The other specific modules on CP can be embedded throughout the year as members meet. This is a plus for groups who have taken a step to digitize their saving ledger as this frees them time to embed other trainings.*
2. For **new S4T groups** already in their first year **saving cycle**, the training has to be introduced closer to the period of their first share-out.
 - *Introducing the module on budgeting for child well-being at this stage helps to inform members of the importance of budgeting for the needs of children of different age groups after share-out.*
 - *Integrating embedded education close to share out period will also ensure that members' commitments to CP are incorporated in the revised constitution.*
 3. For **mature groups** ready for **micro-finance linkages**, and transitioning to **“Finance for Transformation”**, it is recommended that the group members adopt the Vision Fund Embedded Education Resources for Child Protection and Savings Groups.

Please Note:

Even though CP integration sessions are done either from the onset of the formation of S4T groups or after the first share-out, it is important to repeat the different coaching and practice sessions throughout the S4T implementation process to ensure increased awareness. We advise that members of the S4T include this in their Constitution as a reminder.

References:

1. **Short video** on Child Protection: (1:45mins)
2. **Module 1:** Budgeting for child well-being
3. **Module 2:** Protecting children from abuse
4. **Module 3:** Protecting children from harmful work (child labour)
5. **Module 4:** Protecting children from child and forced marriages
6. Embedded Education Resources for Child Protection and Savings Groups (NOTE: download from the “Supplemental Training Materials” section of the **Savings for Transformation (S4T) Project Model** [home page](#) on wvcentral.org)
7. Nurturing [Care Group Guidance Note for Child Protection](#)

4.6 Fragile Contexts Programme Approach

The Fragile Context Programme Approach (FCPA) is World Vision's new approach to adaptive programming in fragile contexts, which brings together humanitarian, development and peacebuilding actors to work flexibly together towards collective outcomes for children, in a way that spans the humanitarian, development and peacebuilding nexus (HDPN). Built on valuable experience, capabilities and institutional knowledge, the FCPA enables World Vision field offices to respond flexibly to cyclical or recurrent shocks and stresses in fragile contexts, reducing their impact and supporting peace that is essential for sustainable child well-being.

This guidance is for field offices planning to implement the Fragile Contexts Programme Approach when expanding into new geographic areas that are fragile or as a framework to review and improve existing work in fragile areas where sponsorship funded programming is not appropriate or possible.

It provides information and background on the FCPA approach itself, the key components of adaptive programming and the wider enabling environment, for all readers, including field office senior leaders; and a step-by-step guide to the implementation process (programme design, implementation and monitoring, evaluation, learning and accountability) with tools, tips and examples drawn from the experiences of the pilot field offices for front line staff who are responsible for implementing FCPA-aligned programmes.





References

1. **Article:** First children's savings group champions child protection cause – Sierra Leone (wvi.org).
Case studies: Strengthening Livelihoods and preventing child marriage in times of COVID-19
2. **IMPACT Plus Project Model**

Also see: [Saving Together: Group-Based Approaches to Promote Youth Savings](#) by Rossana M. Ramírez and Laura Fleischer-Proaña



Appendices

Appendix 1: Savings for Transformation Training Posters

(NOTE: Download the [S4T Training Posters](#) via this zipped [folder](#). All posters are listed exactly as they appear below and in the manual)

- #01: Introductions
- #02: Gathering at Community Hall
- #03: S4T Facilitator and Group
- #04: Social Fund
- #05: Seating Arrangement
- #06: S4T Cashbox and Kit
- #07: Constitution
- #08: Passbook Cover
- #09: Passbook with 11 Shares
- #10: Passbook Withdrawal of 2 Shares
- #11: Passbook After 12 Meetings
- #12: Purchasing Shares
- #13: Daily Savings
- #14: Taking a Loan
- #15: Share Out



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We believe a world without violence against children is possible, and World Vision's global campaign It takes a world to end violence against children is igniting movements of people committed to making this happen. No one person, group or organisation can solve this problem alone, it will take the world to end violence against children.