SAVINGS & LOANS GROUP (SLG) FORMATION REFRESHER TRAINING

FACILITATOR GUIDE
Youth Entrepreneurship and Women’s Empowerment in Northern Nigeria – Nigeria WAY

Youth Entrepreneurship and Women’s Empowerment in Northern Nigeria – Nigeria WAY – supports women and youth agro-processors in three value chains in Bauchi State: rice, soybean and groundnut. The project focuses particularly on women and youth-led businesses, with activities aimed at improving productivity, adopting environmentally sustainable business practices, and increasing access to markets, financial services, market information, business networks, and partnerships.

Nigeria WAY collaborates with partner organizations operating in Bauchi State to mobilize clients into the project supported activities. The project operates in seven Local Government Areas (LGAs), specifically selected because of their importance in Bauchi’s economy, feeding two key markets in Bauchi State – Bauchi and Azare – which bring together buyers, sellers, and processors for soybean, groundnuts and rice, among other crops. Businesses in Bauchi are largely small and informal, and the market remains nascent, with government – not the private sector – as a primary driver.

In Bauchi state, women and young people face many obstacles in achieving business success. Access to finance and mobility are limited for many women, and gender norms restrict the roles available to them. Endemic poverty and family needs increases the need for their economic participation. With increased access to productive technologies and business services, greater financial inclusion and inclusive community dialogues, Nigeria WAY supports women and youth-led businesses to transform their contribution to their households and communities.

- **Increased community support for at-risk girls**
- **Improved business environment**
- **Improved business capacity**
- **Business Development Services**
- **Financial Services**
- **Market Linkages**
- **Business Association Building**
- **Women Sales Agent**
- **Market Information**
- **Business Mentoring**
- **Life Skills for Girls**
- **Community Dialogues**
- **Learning Agenda**
- **Women’s Organizations**
- **Savings & Loans Groups**
- **Environmentally Sustainable Practices**
- **Agro Technology Fund**

GENDER EQUITY
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This Facilitator’s Guide contains a variety of features written into the text and embedded in the format of each activity. The intention is to give the facilitator written signals that make the delivery of the activities easier. The following is a list of the features.

- **Indicates flip charts, handouts and other materials necessary to facilitate each activity.**

- **Indicates when to show a flip chart.**
  The title of the flip charts is highlighted in **GREEN BOLD CAPS**. Flip charts are incorporated in the activities in which they occur.

- **Font in *italics* are instructions for the facilitator – not to read to the participants.**

- **Indicates when to distribute a handout.**
  The title of each handout is highlighted in **blue italics**. Handouts can be found at the end of each activity in which they are necessary.

- **Highlights specific questions for facilitator to ask.**

- **Emphasizes documents for participants to read.**

- **Points to specific information for facilitator to read or paraphrase.**

- **Indicates questions that participants need to discuss with a partner.**

- **Shows when to break participants into small groups of 4 or 5.**
## DAY ONE

### Learning Activities

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<th>Activity</th>
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**PAUSE**

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<thead>
<tr>
<th></th>
<th>Activity</th>
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**LUNCH BREAK**

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<th>Activity</th>
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<td>9</td>
<td>Characteristics of Effective Feedback</td>
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<tr>
<td>10</td>
<td>Practice Meeting A (Orientation of Local Leaders and Government Officials) + Feedback</td>
</tr>
<tr>
<td>11</td>
<td>Day 1 Evaluation and Closing</td>
</tr>
</tbody>
</table>

**Homework:** Continue to prepare, read SLG manual, play with the SLG app, write down any questions, get ready to facilitate the session you sign up for.
Activity 1: Official Opening

Prior to this activity, make sure that you...

- Have the Workshop Objectives handout ready.

- Welcome participants.
- Allow time for the opening ceremony and opening remarks as per the traditions in this community.
- Have participants introduce themselves in a participatory manner to break the ice.¹
- Distribute the handout: Workshop Objectives (see next page).
- Explain briefly the objectives of the workshop.
- Answer participants’ questions and clarify as necessary.
- Set workshop rules and discuss logistics as necessary.

¹ See a list of ice breakers in the Facilitator’s Toolkit.
ACTIVITY 1:
HANDOUT – WORKSHOP OBJECTIVES

By the end of this workshop, participants will have:

1. Identified and applied the Key Adult Learning Principles and Practices.
2. Reviewed the SLG Principles and listed the differences with their current methodology.
3. Reviewed the SLG Schedule of Operations and highlighted the implications of not following the proper procedures.
4. Practiced facilitating 3 SLG Meetings of the Preparatory Phase and 7 Training Sessions of the Intensive, Development and Maturity Phases.
5. Practiced receiving and giving constructive feedback to improve their performance as trainers.
6. Listed changes or adjustments necessary for their organizations to make to improve quality of the SLGs.
7. Made use of “open questions” to promote dialogue.
8. Determined how to reinforce participatory decisions making process within the SLGs.
9. Communicated what they will do to promote transparency, reinforce autonomy and help organize quality SLGs.
10. Determined the difference between SLGs and traditional tontines or ROSCAs.
11. Analyzed the do-no-harm principles and discussed how to apply them.
12. Planned to train other trainers from their organizations that do not attend this workshop.
Activity 2: Overview of the Training

Prior to this activity, make sure that you…

- Have the OVERVIEW OF THE TRAINING flip chart ready.
- Have the Workshop Agenda handout ready.

- Show the OVERVIEW OF THE TRAINING flip chart.

Overview of the Training

<table>
<thead>
<tr>
<th>Get the training started</th>
<th>Facilitate Adult Learning &amp; SLG Principles</th>
<th>Support Trainees as they are practicing how to train the SLGs</th>
<th>Provide opportunity for Trainers to learn and reflect on how to strengthen savings and loans groups</th>
<th>Plan next steps and clarify expectations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Welcome participants</td>
<td>Introduce the key “Adult Learning Principles”</td>
<td>Demonstrate as necessary</td>
<td>Describe and keep reinforcing the participatory decision-making process</td>
<td>Discuss how to organize training of trainer workshops</td>
</tr>
<tr>
<td>Explain objectives</td>
<td>Promote “Open Questions”</td>
<td>Answer questions</td>
<td>Provide guidance on how to help SLGs address their own issues</td>
<td>Review Facilitator’s Guide</td>
</tr>
<tr>
<td>Review agenda</td>
<td>Provide “Constructive Feedback”</td>
<td>Assist Trainees in their preparation</td>
<td>Provide guidance on how to help savings and loans groups manage their activities autonomously and transparently</td>
<td>Share template for Trainees to create their work plan</td>
</tr>
<tr>
<td>Clarify expectations</td>
<td>Review SLG principles</td>
<td>Pay attention and take notes when they are facilitating</td>
<td>Discuss differences between SLGs and traditional tontines</td>
<td>Evaluate the training experience</td>
</tr>
<tr>
<td>Review Do no harm guidelines</td>
<td></td>
<td>Provide feedback</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- Explain the 5 main elements of the workshop in your own words using the information below:

- Answer participants’ questions and clarify as necessary.
- Distribute the Workshop Agenda (see next page).
- Review the agenda of the workshop while explaining what you will focus on every day.
# ACTIVITY 2: HANDOUT – WORKSHOP AGENDA

## Day 1
- **1** Official Opening
- **2** Overview of the Training
- **3** Reviewing Pre-Workshop Assignment and Expectations
- **4** Key Adult Learning Principles – Telling is not Teaching
- **5** Quick Overview of Savings and Loan Group Principles
- **6** SLG Schedule of Operations
- **7** Sign Up to Facilitate a SLG meeting
- **8** Preparing to Facilitate a SLG meeting
- **9** Characteristics of Effective Feedback
- **10** Practice Meeting A (Orientation of Local Leaders and Government Officials) + feedback
- **11** Day 1 Evaluation and Closing

## Day 2
- **12** Opening
- **13** Questions that Facilitate Dialogue
- **14** Practice Meeting B (Introduction of SLG to the Community) + Feedback
- **15** Practice Meeting C (First Meeting with Newly Formed SLG) + Feedback
- **16** Reflection on the Preparation Phase
- **17** Practice of TRAINING 1: Groups, Leadership & Elections + Feedback
- **18** Practice of TRAINING 2: Social Fund, Share-Purchase and Credit Policies + Feedback
- **19** Making Decisions in a Participatory Way
- **20** Day 2 Evaluation and Closing

## Day 3
- **21** Opening
- **22** Practice of TRAINING 3: Development of Association Constitution + Feedback
- **23** Practice of TRAINING 4: First Share Purchase Savings Meeting + Feedback
- **24** Practice of TRAINING 5: First Loan Disbursement Meeting + Feedback
- **25** Practice of TRAINING 6: First Loan Repayment Meeting + Feedback
- **26** Review of the Intensive Phase
- **27** Day 3 Evaluation and Closing

## Day 4
- **28** Opening
- **29** Practice of TRAINING 7: Share-Out and Elections + Feedback
- **30** Review of the Development and Maturity Phases
- **31** Helping Savings and Loans Groups Manage Their Activities Autonomously and Transparently
- **32** Differences Between SLGs and Traditional Tontines
- **33** The Do No Harm Principles for SLGs
- **34** Plan to Organize Refresher Training for your Organization
- **35** Final Evaluation and Closing
Activity 3: Reviewing Pre-Workshop Assignment and Expectations

- Check the level of preparation and participants’ expectations.
  - Who had a chance to read all the materials and watch ALL the videos?
  - How would you describe those videos in a few sentences to someone who doesn’t know anything about them?
  - What questions do you have about any of the materials so far?
  - What seems not clear to you about the training?
  - What would you like to understand better by the end of this workshop?
  - On a professional level, what would you like to achieve this week?
Activity 4: Key Adult Learning Principles – Telling is Not Teaching

Prior to this activity, make sure that you...

- Have a sheet of paper for each participant.
- Create a paper design based on the following instructions: Take a sheet of paper. Fold it in half. Make a hole in the middle. Fold the paper in half again. Cut one of the corners. Fold one of the corners. Make a hole in the middle. Fold it in half again. Cut the bottom right.

- Give a sheet of paper to each participant.
- Provide the above instructions for participants to create a paper design with no more details and no interactions until they show their design.
- Invite participants to show their design to everyone.
- Show your own design made based on the same instructions.
- Debrief the paper design activity:
  - How do your results compare to mine?
  - How can you explain the difference in results?
  - What could I have done differently so that you would learn the task more successfully?
  - How does that change your notion of teaching?

- Give a copy of the Key Principles and Practices of Adult Learning (see next page) to each participant.
- Allow enough time for participants to read the key principles of Adult Learning.
- Explain and debrief:
  - What clarifying questions do you have about the key principles?
  - How could application of those principles facilitate learning process?
  - What experience or lack of can you share about any of those principles? How did that impact your learning?
ACTIVITY 4: HANDOUT – KEY PRINCIPLES AND PRACTICES OF ADULT LEARNING

In the last 50 years of studying how adults learn best, a number of core principles have emerged. These principles need to be present in training design and implementation to make it easier for adults to learn.

**RESPECT**
Learners feel respected and feel like equals. Learners are respected as adults who are capable of solving their own problems and making decisions.

**AFFIRMATION**
Learners need to receive praise for even small contributions.

**RELEVANCE**
Learners learn best by drawing on their own knowledge and experience. Learning must meet the real-life needs of the adult—jobs, family, etc.

**DIALOGUE**
Learning must be two-way to allow the learner to enter into a dialogue with the teacher and others.

**ENGAGEMENT**
Learners must get involved through discussion, small groups and learning from peers.

**IMMEDIACY**
Learners must be able to apply the new learning immediately.

**20/40/80 RULE**
Learners remember 20 percent of what they hear, 40 percent of what they hear and see, and 80 percent of what they hear, see and do.

**THINKING, FEELING, ACTING**
Learning involves thinking and emotions as well as doing.

**SAFETY**
Learners need to feel that their ideas and contributions are valued—that they are not going to be ridiculed or belittled.

**ACCOUNTABILITY**
Learners gain proposed knowledge, skill and/or attitudes as a result of participating in the training.
Activity 5: Quick Overview of SLGs Principles

Prior to this activity, make sure that you…

• Have printed out the 15 SLG Principles Cards OR write down each principle on flip chart
• Have placed all the principles on the wall for participants to read.

As we said earlier, this workshop is a Refresher Training. Since you are all already familiar with different SLG methodologies, we are having this workshop to make sure that you all follow the same standards. I have posted all around this room various SLG principles or standard practices, I would like you to stand up, move around the room to read them all.

After all of you have a chance to read all the SLG principles, I’ll be curious to hear your thoughts on what is similar and what is different to your current practices.

• Invite and answer clarifying questions. Then encourage participants to circulate in the room to read all the principles.

• When they are done, proceed with the debrief by facilitating a discussion using below questions.

• Debrief:
  • Which of those principles are different to your current practices?
  • If any participant mentions a principle that is different, ask probing questions to understand his / her Organization’s current approach and make sure to agree with them on the way forward.
  • Why is it important to ensure that all our SLGs follow the same principles?

What makes the SLGs so successful comparing to other approach is that the principles and the procedures are now well defined after more than three decades of implementation and robust research to determine what works and what doesn’t work. There is no need to reinvent the wheel. We would encourage all of you to provide adequate support to your SLGs to adopt best practices that we are reviewing this week.
Activity 5: SLG Principles Card to place on the wall in large format (Copies are provided in the Facilitator’s Toolkit)

A Savings and Loans Group (SLG) is a group of 10 - 25 people who save together and take small loans from those savings.

The activities of the SLG run in ‘cycles’ of about one year, after which their money is shared out in proportion to what they have saved.

SLGs are managed by the SLG members.

SLGs are trained by Field Officers or trainers (salaried programme staff) or Village Agents (who receive fees from the SLGs for the training).

The first cycle of SLG is a training and supervision cycle lasting at least 9 months, but ideally 12 months.

At each meeting all members have the right to buy between 1-5 shares. The share value cannot change during the cycle.

Members can choose to have a Social Fund, to use for small grants when members are in distress.

All members have the right to borrow up to a maximum of 3 times the value of their shares.

The Loan Fund is comprised of money contributed in the form of shares, application / processing / management fees and fines.

Loans are taken and repaid once every 4 weeks. All loans should be repaid within a maximum of 12 weeks.

All members have an individual passbook. Passbooks remain locked in the box between meetings.

The SLG has a five-person Management Committee elected for one cycle. Each member has one vote in electing the Management Committee.

All SLG transactions must be performed during meetings in front of all the members.

To ensure that transactions do not take place outside SLG meetings, cash and passbooks are locked in a cash-box secured with three padlocks.

At the end of every annual cycle, all loans are repaid and the Loan Fund is shared out. Each member then receives his or her pay-out according to the number of shares purchased.
Activity 6: SLG Schedule of Operations

Prior to this activity, make sure that you...

- Have the SLG – SCHEDULE OF OPERATIONS flip chart ready.
- Have the SLG – SCHEDULE OF OPERATIONS – NAME OF YOUR ORGANIZATION flip chart ready.
- Have 1 flip chart and marker for each organization or each small group (in case you are facilitating this training workshop for one organization).
- Masking tape available to post flip charts on the wall.

As I said earlier, we are here to ensure that we are all following the same standards. I would like you to help me understand the process and procedures you follow to form and train your SLGs or the different steps and phases that you go through from the first day when you enter a new community to the end of the first cycle. I would like each organization (or small group) to explain their approach. Let us use the questions shown on this flip chart to guide this conversation.

- Show the SLG – SCHEDULE OF OPERATIONS QUESTIONS flip chart:

**SLG – Schedule of Operations Questions**

- What are the different phases that your SLGs go through from the beginning to the end of the first cycle?
- How do you call each phase?
- How long is each phase?
- What do you do during each phase?
- How often do the SLGs meet during each phase?
- How often do the trainers visit the SLGs during each phase?
- How often do the supervisors visit?
- How many weeks is the first cycle?

Let’s do this in small group. Each organization (or small group) can use flip charts to illustrate their process. Please work with your colleagues for the next 15 minutes and be ready to explain your approach. You can use a table like the one on this flip chart.
• Break participants into small groups.

• Show the **SLG – SCHEDULE OF OPERATIONS – NAME OF YOUR ORGANIZATION** flip chart (see next page) and tell them to use it as a template.

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**SLG – Schedule of Operations – [Name of your Organization]**

<table>
<thead>
<tr>
<th>Phases</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of each phase</td>
<td></td>
</tr>
<tr>
<td>Duration</td>
<td>....... weeks ....... weeks ....... weeks ....... weeks ....... weeks</td>
</tr>
<tr>
<td>Activities</td>
<td></td>
</tr>
<tr>
<td>Frequency of SLG meetings</td>
<td>Every ......... Every ......... Every ......... Every ......... Every .........</td>
</tr>
<tr>
<td>Frequency of trainer’s visit</td>
<td>Every ......... Every ......... Every ......... Every ......... Every .........</td>
</tr>
<tr>
<td>Frequency of supervisor’s visit</td>
<td>Every ......... Every ......... Every ......... Every ......... Every .........</td>
</tr>
<tr>
<td>Length of the first cycle</td>
<td>....... weeks</td>
</tr>
</tbody>
</table>

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• Answer clarifying questions. Then encourage participants to work with their colleagues on the schedule of operations flip chart. After about 15 minutes, invite each organization or small group to post their flip chart on the wall.

I invite you to post your flip chart on the wall and I encourage everyone to circulate in the room to read each organization’s approach. Be ready to share with the large group any difference that you notice with your own approach.

• **When they are done reading, proceed with the debrief by facilitating a discussion using below questions.**

• **Debrief:**
  
  • Question for each organization: the approach that you have on your flip chart, is it the same used by ALL trainers at your organization? Or did you have to agree on a consensus just for the sake of this exercise?

  • What are some of the differences that you notice between the different organizations (or groups)?

  • What can be the implications if trainers from the same organization are using different approaches?
I would never emphasize enough that this workshop is all about setting the standards for proper implementation of the SLGs. We understand that context matters, but each organization needs to be consistent in its approach. Otherwise it is confusing for trainers, it is confusing for SLG members and it is difficult to evaluate.

I know that you already have a schedule of operations in the SLG manual but let me distribute a simpler version that you all may find helpful.

- Give a copy of the SLG Training and Supervision Schedule (see next page) to each participant and walk them through it.
- Explain and debrief.
  - What clarifying questions do you have about this schedule?
  - What challenges do you anticipate at adopting such schedule?
  - What tools do you use to assess performance of the SLGs?
  - This schedule indicates a certain number of visits by the trainers and the supervisors, what should you do if a group is struggling more than others?
  - What happens at the end of a phase when you realize that a group is not ready to move to the next phase?

Always keep in mind that the SLGs are as strong as the support that they receive. Trainers need to spend more time with SLGs that are struggling to provide more support to them and to coach management committee members until they are able to handle all operations on their own.

It is recommended that supervisors visit the SLGs at the end of each phase to assess their performance before they move to the next phase and before they graduate. Remember: your organizations are only providing support to the SLGs for a limited time. We need to do everything possible for members to be able to properly manage the operations on their own.
ACTIVITY 6: HANDOUT – SLG TRAINING AND SUPERVISION SCHEDULE

**Legend:**
- **T:** Trainer attends to facilitate meeting or training session
- **V:** Trainer visits the SLG to coach, provide support and ensure that the group is following the proper procedures
- **S:** Supervisor participates in the meeting with the local leaders and visits the SLG at the end of each phase
- SLG members manage meetings on their own. Trainers do not attend unless the SLG needs additional support.

**Preparatory Phase**
- Month 1
- Orientation of local leaders and Government Officials
- Introduction of SLG Methodology to the community to mobilize new groups

**Intensive Phase**
- Month 2
- First Loan Repayment Meeting
- First Loan Disbursement Meeting
- Resumes scheduled savings meetings

**Development Phase**
- Month 3
- First Loan Repayment Meeting
- First Loan Disbursement Meeting
- Resumes scheduled savings meetings

**Maturity Phase**
- Month 4
- First Loan Repayment Meeting
- First Loan Disbursement Meeting
- Resumes scheduled savings meetings

**Legend for the Table:**
- ( ) Trainer
- ( ) Supervisor
Activity 7: Sign Up to Facilitate a SLG Meeting

Prior to this activity, make sure that you…

- Have the MEETINGS SIGN-UP flip chart ready.
- Have copies of the SLG manual and training app available for all participants.

We are going to transform this classroom into a village. Remember the 20/40/80 principles! Learners remember: 20 percent of what they hear, 40 percent of what they hear and see, and 80 percent of what they hear, see and do. In the next couple of days, to make sure that you remember at least 80% of what we do here, all of you will have the opportunity to play the role of the trainer while we form and train a Savings and Loan Group right here. We will follow exactly the SLG Training Schedule shared earlier.

- Point to the MEETINGS SIGN-UP flip chart.

<table>
<thead>
<tr>
<th>Meetings</th>
<th>Name of Trainers</th>
<th>Meetings</th>
<th>Name of Trainers</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Orientation of Local leaders and Gov. Off</td>
<td></td>
<td>3. Constitution Development</td>
<td></td>
</tr>
<tr>
<td>D. Introduction of SLG to the Community</td>
<td></td>
<td>4. First share purchase savings meeting</td>
<td></td>
</tr>
<tr>
<td>E. First meeting with newly formed groups</td>
<td></td>
<td>5. First loan disbursement meeting</td>
<td></td>
</tr>
<tr>
<td>1. Groups, Leadership &amp; Elections</td>
<td></td>
<td>6. First loan repayment meeting</td>
<td></td>
</tr>
<tr>
<td>7. Social fund, share-purchase &amp; credit policies</td>
<td></td>
<td>7. Action audit / share-out and Elections</td>
<td></td>
</tr>
</tbody>
</table>

Don’t worry! Before you facilitate the meetings, we will share necessary resources materials and we will give you time to prepare. Since you are 20 trainers in this room, we would like to have 2 trainers sign up for each session.

- Invite and answer clarifying questions.
- After you answer all their questions, invite trainees to write their name on the MEETINGS SIGN-UP flip chart next to the meeting that they would like to facilitate.

Please come forward and write your name next to the meeting that you would like to facilitate.
When they all sign up for a meeting, distribute the SLG Manual and share the link to download the SLG Training app: https://play.google.com/store/apps/details?id=air.dk.dca.vslatraining&hl=en_CA

As trainers, the SLG manual and SLG app are great resources for you to always have handy in order to maintain the same standards and to follow the proper procedures. Use them to prepare for your meetings. Note any questions you have as you’re going through them, we will make sure to address all issues to any extent possible this week.

Debrief:

- What final questions or concerns do you have before we let you go in your small groups to start preparing to facilitate your meetings?
- Answer all clarifying questions.

Activity 8: Preparing to Facilitate a SLG Meeting

Prior to this activity, make sure that you…

- Have the MEETINGS SIGN-UP flip chart ready.

Point to the MEETINGS SIGN-UP flip chart (see previous page).

Now that you know what meeting that you are going to facilitate, please take the next hour to start preparing with your partner/s.

One hour from now, we will start with the first group for Meeting A: Orientation of local leaders and government officials. Then we will proceed with the other meetings one at a time until we get to the share-out meeting right here in this room. As you are preparing, let us know if you have any questions. We are here to support.

- Encourage each participant to join their partner/s to start preparing to facilitate the SLG meetings.
- Visit all the small groups as they are preparing, encourage them to practice – NOT JUST read. Encourage them to follow the procedures described in the SLG manual and in the SLG app.
- Pay particular attention to group 1 and 2 since they are first in line. Remind all other groups that they will have more time to prepare in the evening.
- Answer participants’ questions and clarify as necessary.
Activity 9: Characteristics of Effective Feedback

Prior to this activity, make sure that you…

- Have the FEEDBACK – TRAFFIC SIGNS and the FEEDBACK PRINCIPLES AND GUIDELINES flip charts ready.
- Have the Giving Constructive Feedback Handout ready.

- Post the FEEDBACK – TRAFFIC SIGNS flip chart.

Feedback – Traffic Signs

- On the main roads, sometimes we can notice this kind of signs, what information does the stop sign provide to drivers? What information does the “Bauchi 25 km” sign provide to drivers?

- Explain the driving signs vs. feedback analogy:

- Share, read and discuss: Giving Constructive Feedback Handout (see page 25).
- Allow enough time for participants to read the handout.
Debrief:

- How does that apply to your personal experience of “receiving feedback”?
- How do you feel when somebody makes only negative comments about you?
- Post the FEEDBACK PRINCIPLES AND GUIDELINES flip chart and keep it on the wall. You will need it for all the “practice sessions”.

Feedback Principles and Guidelines

**Principles**

- Be specific and provide suggestions for improvement.
- Discuss examples of what went well, not just what needs to be improved.

**Guidelines**

- The trainee who facilitated the meeting says what s/he liked about his/her facilitation and what s/he will change next time.
- Other trainees add any other comments which were not already mentioned.
- The trainer provides feedback.

After everyone facilitates their meetings during this workshop, we’ll take time to practice giving constructive feedback following the guidelines on this flip chart.

- Answer participants’ questions and clarify as necessary.
ACTIVITY 9: HANDOUT – GIVING
CONSTRUCTIVE FEEDBACK

Very often, we make confusion between feedback and criticism. A feedback session should not be an occasion to present a list of errors, mistakes or things to improve. When you are giving feedback, you should try your best to provide useful comments and suggestions that can help the person improve his/her performance and contribute to better results.

A constructive feedback is motivating; it encourages the receiver to continue to practice what s/he did well and provides clear guidelines on what s/he needs to improve. Feedback is a kind of dialog, a way of helping the person to become more proficient. Without feedback, one stagnates and repeats the same mistakes constantly because nobody ever suggests proceeding in a different manner.

To give constructive feedback, you must be in a good state of mind; you must prepare yourself to express your comments in a positive manner. To settle a good environment, always start with the positive. Then switch to the least positive aspects by providing specific guidance on what the receiver can improve and how s/he can improve it. This allows not generating too many negative emotions (frustration, anger, shame, culpability, etc.) which will prevent the receiver from benefiting from the feedback. Emphasize what the person did; give specific examples of what you observed to illustrate your remarks. Say: « I like when you … », « it was good to have… », « you demonstrated a good understanding of the session when you… », Etc.

As for aspects to improve, set the scene in a positive way. It is not necessary to give a long list of things to improve. That demotivates the receiver. A human being cannot improve everything at the same time. It takes time to process, to learn from our mistakes and to adopt new behavior. Proceed step by step! The formula is at least 2 for 1: give at least 2 times more positive elements. Even if you mention 5-6 elements that the person did well, you should only select 2 or 3 of the most critical points that the person needs to improve. Remember that you will have other opportunities to come back to the other elements. For instance, you can say: « as you know, there is always room for improvement. I am here to help you and to provide you with appropriate support. During the last meeting, I notice that you skip the small group discussions …, what do you think of ….? I suggest this because… »

It takes time for people to change their behavior. Be patient! Encourage action, encourage dialogue, create an environment where the receiver can ask questions, can easily share his challenges or difficulties with you. Congratulate him/her for efforts or progress made. Always conclude your feedback sessions with positive points and an action plan: « I really appreciate working with you… Practice those 2 points that we discussed today… Continue to apply all the good things that we discussed today, particularly the way you engage all participants in dialogue… »
Activity 10: Practice Meeting A (Orientation of Leaders) + Feedback

Prior to this activity, make sure that you…

- Have the FEEDBACK PRINCIPLES AND GUIDELINES flip chart ready.

- Invite participant who signed for Meeting A (Orientation of Local Leaders and Government Officials) to get ready to facilitate that meeting as a trainer.

- Ask half of the participants to play the role of Local Leaders and Government Officials.

- Ask the other participants to play the role of observers and to take notes to provide constructive feedback at the end of the meeting.

- After s/he facilitates the meeting, follow the FEEDBACK PRINCIPLES AND GUIDELINES flip chart (see activity 9) to conduct the feedback process.

- Answer participants’ questions about the meeting.

- Follow the same process for all the Practice Meeting activities.
Activity 11: Day 1 Evaluation and Closing

Prior to this activity, make sure that you...

- Have the **TRAFFIC LIGHTS** flip chart ready.
- Have sticky notes ready.
- Post the **TRAFFIC LIGHTS** flip chart.

**Traffic Lights**

- Distribute 3 small sticky notes to each participant.

This is your opportunity to give us some constructive feedbacks to help improve the workshop in the following days. To do that, please write on the sticky note:

- **One thing that we need to keep doing** – green
- **One thing that we need to be more cautious about** – yellow, and
- **One thing that we need to stop doing** – red.

- Thank participants. Let them know that you’ll share the results of the evaluation the next day.

- Encourage participants to continue to prepare, to read the manual, to play with the SLG app in the evening and to be ready to facilitate their meetings.

- Wrap up the first day.
# DAY TWO

## Learning Activities

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</table>

**Homework:** Continue to prepare, read SLG manual, play with the SLG app, write down any questions, get ready to facilitate the session you sign up for.
Activity 12: Opening – Day 2

- Welcome participants.
- Share results of first day evaluation. Explain how you would address “yellow” and “red” lights feedback.
- Explain what’s on the agenda.
- Answer participants’ questions about today’s agenda or any pending/burning questions from previous day.

Activity 13: Questions that Facilitate Dialogue

Prior to this activity, make sure that you…

- Have enough sticky notes to write down participants’ questions.

Often times, participants have questions about a facilitator or about a training that they never have the opportunity to ask. In the next 5 minutes, I invite you to ask me any questions that you have about me or about the training. I am going to write down all your questions on a sticky note and I will answer them after.

- Write down each question on a separate sticky note. Use different colors of sticky notes for “closed questions” and “open questions”.

- After about 5 minutes, post the closed questions sticky notes on the wall in 1 cluster (on the left) and the open questions sticky notes on the wall in another cluster (on the right).

- First, answer all the closed questions by: i) reading the question, ii) just saying “yes” or “no”. Then, answer all the open questions properly.

- Debrief:
  - What do you notice about my answers to the questions on the left?
  - How about my answers to the questions on the right?
  - Explain the differences between closed questions and open questions.

Closed Questions

These are questions that can be answered with 1 word, usually “yes” or “no.” An example is “Do you save any money?”

Open Questions

These are questions that cannot be answered by “yes” or “no.” An example is “What do you do with your earnings?” Open questions encourage people to share their experience and opinions, solve problems and make decisions.
Discuss:

- What category of questions is best for encouraging dialogue among participants during training of trainers or during savings and loans group meetings?
- How could you change the questions on the left into open questions?
- What “open questions” do you have about “open” and “closed” questions?

As trainers, asking Open Questions is critical for you to promote dialogue among participants or group members during your training sessions. Resist the temptation to ask Closed Questions unless it is very intentional like if you need somebody to confirm an information.

Remember: Dialogue is one of the key adult learning principles. If you want to promote dialogue, ask open questions. You’ll be surprised to realize how much dialogue boosts confidence and empowers your trainees to be actively involved in your training activity.

Activity 14: Practice Meeting B (Introduction of SLG to the Community) + Feedback

Prior to this activity, make sure that you…

- Have the FEEDBACK PRINCIPLES AND GUIDELINES flip chart ready.

- Invite participant who signed for Meeting B to facilitate meeting B as a trainer.
- Remind all other participants that they should act as community members.
- After s/he facilitates the meeting, follow the FEEDBACK PRINCIPLES AND GUIDELINES flip chart (see activity 9) to conduct the feedback process.
- Answer participants’ questions about the meeting.
Activity 15: Practice Meeting C (First Meeting with Newly Formed SLGs) + Feedback

Prior to this activity, make sure that you…

- Have the FEEDBACK PRINCIPLES AND GUIDELINES flip chart ready.

- Invite participant who signed for Meeting C to facilitate meeting C as a trainer.
- Remind all other participants that they should act as new SLG members.
- After s/he facilitates the meeting, follow the FEEDBACK PRINCIPLES AND GUIDELINES flip chart (see activity 9) to conduct the feedback process.
- Answer participants’ questions about the meeting.

Activity 16: Reflection on the Preparatory Phase

You have facilitated 3 meetings so far: meeting with community leaders, meeting with community members and first meeting with the newly formed groups. Thanks to the first 3 groups that get us going.

- Remember the SLG “Schedule of Operations”, what phase did we just complete? What phase are the first 3 meetings in? [Preparatory phase]

Yes indeed, we just completed the “Preparatory Phase”. Before we move to the “Intensive Phase”, let’s take a few minutes to reflect on the experience so far. Please take 5 minutes to discuss the following questions with a partner:

- Based on the procedures followed so far for the preparatory phase, what are some of the changes that you plan to make in your approach if any?
- Why?
- Allow about 5 minutes for participants to share their thoughts in pairs and then invite some volunteers to share in plenary.
- Ask clarifying questions as necessary.
Activity 17: Practice TRAINING 1 (Groups, Leadership & Elections) + Feedback

Prior to this activity, make sure that you…

- Have the FEEDBACK PRINCIPLES AND GUIDELINES flip chart ready.

- Invite participant who signed for Training # 1 to facilitate Training # 1 as a trainer.
- Remind all other participants that they should act as new SLG members.
- After s/he facilitates the meeting, follow the FEEDBACK PRINCIPLES AND GUIDELINES flip chart (see activity 9) to conduct the feedback process.
- Answer participants’ questions about the meeting.

Activity 18: Practice TRAINING 2 (Social Fund, Share-Purchase & Credit Policies) + Feedback

Prior to this activity, make sure that you…

- Have the FEEDBACK PRINCIPLES AND GUIDELINES flip chart ready.

- Invite participant who signed for Training # 2 to facilitate Training # 2 as a trainer.
- Remind all other participants that they should act as new SLG members.
- After s/he facilitates the meeting, follow the FEEDBACK PRINCIPLES AND GUIDELINES flip chart (see activity 9) to conduct the feedback process.
- Answer participants’ questions about the meeting.
Activity 19: Making Decisions in a Participatory Way

Prior to this activity, make sure that you...

- **Have the 5 STEPS OF MAKING DECISIONS IN A PARTICIPATORY WAY flip chart ready.**

Now we are half way through, you already facilitated 5 out of 10 meetings and training sessions. One thing that is common to most of the meetings and SLG Training sessions in general is that SLG members have to make many important decisions. They are making decisions progressively until they develop their constitution one rule at a time. And after that, they must address issues they face on a regular basis.

- **What are examples of decisions that our SLG in this very room have made so far?**

- **Who makes the decisions for savings and loans groups?**

- **Wait for a few participants to answer each question.**

Please keep in mind that SLGs are supposed to make their own decisions. Trainers should not try to influence them by any means. When it is difficult for a group to make a decision, there are simple processes that can be followed. Let me show you an example:

- **Show and explain the 5 STEPS OF MAKING DECISIONS IN A PARTICIPATORY WAY flip chart.**

---

### 5 Steps of Making Decisions in a Participatory Way

1. Form small groups
2. Tell members what to discuss
3. Ask members to share in large group what they discussed
4. Summarize and ask members to share what they like and do not like
5. Invite members to vote for their preferred suggestion

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Debrief:

- How does such process help groups be transparent and self-managed?
- What can happen if trainers do not follow the process?
- What can you do to help reinforce such participatory decisions making process?

Activity 20: Day 2 Evaluation and Closing

To wrap up the day, I am going to start two sentences many times. Each time I stop, I invite a volunteer to complete one of the sentences. Let’s start:

- After the first two days of training, what I understand better is: ____________
- After the first two days of training, what is still not clear for me is: ____________

- Clarify as necessary.
- Thank participants.
- Let them know that you’ll get back to any pending issues the next day.
- Ask participants to read all the SLG materials in the evening and to continue to practice in preparation for tomorrow.
- Wrap up the second day
# DAY THREE

## Learning Activities

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**Homework:** Continue to prepare, read SLG manual, play with the SLG app, write down any questions, get ready to facilitate your meeting AND REVIEW THE FACILITATOR’S GUIDE.
Activity 21: Opening – Day 3

- Welcome participants.
- Explain what’s on the agenda.
- Answer participants’ questions about today’s agenda or any pending/burning questions from previous days.

Activity 22: Practice TRAINING 3 (Development of Association Constitution) + Feedback

Prior to this activity, make sure that you…

- Have the FEEDBACK PRINCIPLES AND GUIDELINES flip chart ready.
- Invite participant who signed for Training # 3 to facilitate Training # 3 as a trainer.
- Remind all other participants that they should act as new SLG members.
- After s/he facilitates the meeting, follow the FEEDBACK PRINCIPLES AND GUIDELINES flip chart (see activity 9) to conduct the feedback process.
- Answer participants’ questions about the meeting.

Activity 23: Practice TRAINING 4 (First Share Purchase Savings Meeting) + Feedback

Prior to this activity, make sure that you…

- Have the FEEDBACK PRINCIPLES AND GUIDELINES flip chart ready.
- Invite participant who signed for Training # 4 to facilitate Training # 4 as a trainer.
- Remind all other participants that they should act as new SLG members.
- After s/he facilitates the meeting, follow the FEEDBACK PRINCIPLES AND GUIDELINES flip chart (see activity 9) to conduct the feedback process.
- Answer participants’ questions about the meeting.
Activity 24: Practice TRAINING 5 (First Loan Disbursement Meeting) + Feedback

Prior to this activity, make sure that you…

- Have the FEEDBACK PRINCIPLES AND GUIDELINES flip chart ready.
- Invite participant who signed for Training # 5 to facilitate Training # 5 as a trainer.
- Remind all other participants that they should act as new SLG members.
- After s/he facilitates the meeting, follow the FEEDBACK PRINCIPLES AND GUIDELINES flip chart (see activity 9) to conduct the feedback process.
- Answer participants’ questions about the meeting.

Activity 25: Practice TRAINING 6 (First Loan Repayment Meeting) + Feedback

Prior to this activity, make sure that you…

- Have the FEEDBACK PRINCIPLES AND GUIDELINES flip chart ready.
- Invite participant who signed for Training # 6 to facilitate Training # 6 as a trainer.
- Remind all other participants that they should act as new SLG members.
- After s/he facilitates the meeting, follow the FEEDBACK PRINCIPLES AND GUIDELINES flip chart (see activity 9) to conduct the feedback process.
- Answer participants’ questions about the meeting.
Activity 26: Reflection on the Intensive Phase

The loan repayment meeting is the last TRAINING session of the INTENSIVE phase. The intensive phase is very critical in the life of a SLG. The quality of the training during that phase can make a big difference. If SLGs are well trained from the beginning and if they respect their constitution, trainers won’t need to spend a lot of time building their capacity later on.

- Remember there are 6 training sessions during the intensive phase. When should the trainer facilitate Training sessions 1, 2, 3 and 4? [During the first week after group formation]

- Training session # 5 is the first loan disbursement meeting. Based on the schedule of operations, when should trainers facilitate training # 5? [Week 4 or about 4 weeks after the first share purchase savings meeting]

- Training session # 6 is the first loan repayment meeting. Based on the schedule of operations, when should trainers facilitate that training session? [Week 8 or 4 weeks after the first loan disbursement meeting]

No need to say that Trainers MUST be present to facilitate all the TRAINING sessions because those sessions are scheduled at important meetings when the SLGs are conducting some activities for the first time: first election, constitution, first savings, first loan disbursement, first loan repayment, etc. It is critical that you follow the proper procedures to ensure that SLGs get it right.

- Other than during the TRAINING meetings, how many other times should Trainers visit the SLGs during the Intensive phase? [At least 4 other times depending on the strength of the SLG (see the SLG Training and Supervision Schedule for more details)]

- What about the Supervisor, how many times should Supervisors visit the SLGs during the Intensive phase? [At least 2 times: i) week 1 – first share purchase savings meeting; ii) week 12 – last meeting of the intensive phase to assess performance of the SLG before the SLG passes to the Development Phase and before the Trainer further reduce the frequency of their visits]

Before we move to the “Development Phase”, let’s take a few minutes to reflect more on what we discussed and what we learn about the Intensive Phase. Please take 5 minutes to discuss the following questions with a NEW partner:

- Based on the procedures followed for the Intensive phase, what are some of the changes that you plan to make in your approach if any?

- Why?

- Allow about 10 minutes for participants to share their thoughts in pairs and then invite some volunteers to share in plenary.

- Ask clarifying questions as necessary.
Activity 27: Day 3 Evaluation and Closing

To wrap up the day, I am going to start two sentences many times. Each time I stop, I invite a volunteer to complete one of the sentences. Let’s start:

- The highlight of the day for me is: ________________________________
- After the first two days of training, what I am still struggling with is:
  _____________________________________________________________

- Clarify as necessary.
- Thank participants.
- Let them know that you’ll get back to any pending issues the next day.
- Ask participants to read all the SLG the materials in the evening in preparation for tomorrow.
- Wrap up the third day.
# DAY FOUR

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Activity 28: Opening – Day 4

- Welcome participants.
- Explain what’s on the agenda.
- Answer participants’ questions about today’s agenda or any pending/burning questions from previous days.

Activity 29: Practice TRAINING 7 (Share Out and Elections) + Feedback

Prior to this activity, make sure that you...

- Have the FEEDBACK PRINCIPLES AND GUIDELINES flip chart ready.

- Invite participant who signed for Training # 7 to facilitate Training # 7 as a trainer.
- Remind all other participants that they should act as new SLG members.
- After s/he facilitates the meeting, follow the FEEDBACK PRINCIPLES AND GUIDELINES flip chart (See activity 9) to conduct the feedback process.
- Answer participants’ questions about the meeting.
Activity 30: Review of the Development and Maturity Phases

THANK YOU ALL for facilitating the meetings and for your active participation as community leaders, community members and SLG members. The share-out meeting marks also the end of the first cycle. That means: we went through all 4 phases in 2 – 3 days. As you know, in real life it doesn’t happen like that. It takes 9 to 12 months usually. Let’s debrief a bit about the Development Phase and the Maturity Phase to make sure that we are all on the same page.

• How many times should the trainers visit the SLGs during the development phase? [At least 3 times. Once each month during the loan repayment meetings.]

• How many times should supervisors visit the SLGs during the development phase? [At least once. At the end of the phase to assess performance before the group moves to the maturity phase.]

• How many times should the trainers visit the SLGs during the maturity phase? [At least 4 times. The trainer MUST visit prior to the share-out to ensure that everything is in order for the SLG to distribute the funds. The Trainer should attend the first share-out meeting to lead the process.]

• How many times should supervisors visit the SLGs during the maturity phase? [At least once. At the end of the phase to assess performance before the group graduates.]

• What is the role of the trainers during the visit when there is no training to facilitate? [Supervise, coach the SLG, provide support to ensure that SLG is following proper procedures and is able to operate autonomously.]

We would never emphasize enough how critical the support of the trainers is during the first year of operations of a Savings and Loans Group. The schedule of operations gives you some indications BUT you should assess on a case by case basis. The sooner a SLG can become autonomous the better it is for the Trainer to go to other communities to promote the program and help form new groups.

Let’s take a few more minutes to reflect on your learning experience this week. In group of 4 this time, please take 10 minutes to discuss the following questions:

• What do you have a better understanding of?

• What do you have a different perspective on?

• What questions do you have about how the SLGs operate?

• What might be more difficult for you to explain when you are conducting your next training? Why?

• Allow about 15 minutes for participants to share their thoughts in pairs and then invite some volunteers to share in plenary.

• Ask clarifying questions as necessary.

• Redirect questions, answer and clarify as necessary.
Activity 31: Helping Savings and Loans Groups Manage Their Activities Autonomously and Transparently

As we are all getting ready to launch this program, one thing that you need to know is that we need to do everything we can to ensure that the savings and loans groups can operate in an autonomous and transparent manner. Keep in mind that the groups belong to the members, not to the trainers or to any of us.

- Throughout the training process, what should trainers do to help SLGs become autonomous?
- How about transparency, what examples of transparency do you notice in the meetings or in the manual?

We need to ensure that the savings and loans groups are strong enough to manage their operations on their own without support from the trainers as soon as possible. Imagine that it is 2 years from today and you are invited to observe a meeting of one of the very first Savings and Loans Groups formed as part of this project. With a partner, discuss the following questions:

- What do you want to see when you observe this Savings and Loans Group?
- If you don’t observe what you want, what can you do to reinforce “autonomy” and “transparency”?
- Listen to a few participants. Thank them. Clarify as necessary.
Activity 32: Differences Between SLGs and Traditional Tontines

As you can see, the savings and loans group methodology is built on savings practices that have been around for many generations. Because of that, many tend to continue business as usual instead of following the methodology. To prevent that, let’s try to identify the differences between SLGs and traditional tontines. With a different partner, discuss the following:

- Based on what you know, what are the differences between SLGs and traditional tontines?
- Use the following list of differences to complete participants’ responses.

<table>
<thead>
<tr>
<th>Group members elect leaders to manage the activities.</th>
<th>Decisions are made by all the members.</th>
<th>Internal rules control how the group is run.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Members hold regular meetings.</td>
<td>Loans are available when the borrower needs money.</td>
<td>There is interest on loans.</td>
</tr>
<tr>
<td>The group fund is shared among members based on the number of shares purchased after no more than one year.</td>
<td>Savings earn profits, increasing the group fund and increasing each member’s share.</td>
<td>A trainer helps and supports the groups.</td>
</tr>
</tbody>
</table>

Group members are going to be more familiar with tontines than they are with SLGs. Sometimes, as they are conducting their activities, they may do things as they are used to do in traditional tontines. It is your job to remind the trainers to encourage group members to comply with the SLG methodology and to guide them to manage their Savings and Loans Groups autonomously and transparently.

- Why autonomy and transparency are so important to the savings and loans groups?
- What would happen if the savings and loans groups do not operate in a transparent manner?
- Listen to a few participants. Thank them and encourage them to promote autonomy and transparency every time they have the opportunity to do so.
Activity 33: Do No Harm – Guidelines for Promoting Safe Savings and Loans Groups

Prior to this activity, make sure that you...

- Have the **DO NO HARM PRINCIPLES** flip chart ready.
- Have the Do No Harm: Guidelines for Promoting Safe SLGs handout ready.

We cannot wrap-up this workshop without reviewing the Guidelines for Promoting Safe Savings and Loans Groups. Too often, we have good intentions, but things don’t go as well as expected. Good intent, bad execution, unwanted results.

During the past few years, SLG practitioners have developed a set of guidelines known as the “Do no harm principles”. Maybe some of you have seen them, maybe not. We believe that it is important for all SLG implementers to review those guidelines very carefully prior to launching any SLG program. Let’s take a few minutes to look at the Do no harm principles into small groups. We’ll have 5 different groups this time, the task is:

- **Point to the** **DO NO HARM PRINCIPLES** flip chart and explain the task.

Do No Harm Principles

*With your partners, read the principle assigned to your team. Prepare a role-play to explain to the rest of the group what the principle is about.*

- **Group 1:** Principle 1 – Program Integrity
- **Group 2:** Principle 2 – Group Mastery of Principles and Procedures
- **Group 3:** Principle 3 – Good Savings and Loans Group Practices
- **Group 4:** Principle 4 – Combining Savings and Loans Groups and Other Activities Safely
- **Group 5:** Principle 5 – Inclusiveness

- **Distribute the Do No Harm Guidelines for implementing Safe SLGs Handout (See next page).**

- **What questions do you have about the assignment?**
- **Answer participants’ questions and clarify as necessary.**
- **Split participants into 5 small groups.**
- **Make sure not to have the same participants in the same group all the time.**

Be ready to present your role-play to the entire group after 15 minutes. Each role-play should not be more than 2 minutes.
• After about 15 minutes, invite each small group to present their sketch one at a time.
• Thank the groups and clarify (the principles) as necessary.
• Debrief (after the last role play):
  • How can you relate to those principles?
  • In your role as trainers, what can you do to follow those guidelines?
  • Listen to a few volunteers. Wrap-up the activity by encouraging all of them to continue to promote those principles to improve quality of the SLGs and achieve better impact.
ACTIVITY 33: HANDOUT – DO NO HARM: GUIDELINES FOR PROMOTING SAFE SLGS

The social and economic benefits of Savings and Loans Groups (SLGs) for their members are well documented, from increased resilience, to social benefits, to asset accumulation. Development organizations that have not traditionally worked with SLGs are noticing the potential of SLGs to provide benefits directly, and to be a platform for other activities, and so are adopting this methodology. At the same time, traditional implementers continue to strive for scale while experimenting and innovating on a number of fronts, from financial linkages to the use of new communication technologies in SLGs. Finally, the SLG community has become increasingly aware of the danger of complacence and the need for understanding the long-range outcomes of SLGs. For all these reasons, the SLG sector has recognized the need to develop guidelines for agencies that promote SLGs.

The guidelines put members’ welfare at the center of any intervention, seek to ensure that products and services offered are not harmful to members, that projects provide measurable and sustainable benefits, and that SLG membership includes those people who most need savings, the very poor. Many practitioners will want to do more or have even higher standards. These guidelines are proposed as a floor, not a ceiling, for good practices.

**Principle 1: Program Integrity**

A Savings and Loans Group project should have a clear set of objectives, and everyone involved in the project, from donor to village agent, should be committed to achieving them. There should be reliable measurement and transparent reporting about progress.

This principle includes the following elements:

- Find common ground with donors around investing in group quality, so that funding agreements include realistic benchmarks for quality and performance of SLGs formed, as well as numbers of groups and members.
- Select partner agencies that share your objectives.
- Avoid unrealistic claims in conducting fund-raising; they could distract program staff from their implementation plan or create false expectations among field staff or group members.
- Have accurate monitoring and reporting.
- Integrate a commitment to group quality and consumer protection into every aspect of the project.

**Principle 2: Group Mastery of Principles and Procedures**

Savings and Loans Groups should be trained well enough to be able to manage their own affairs, transparently and sustainably. Or, if groups do not master all aspects, such as share-out calculations, there should be permanent assistance available on an as-needed basis post project.

2 http://seeplearning.org/donoharm/principles/
This principle includes the following elements:

- Remember that outcomes depend above all on the trainer, the person who defines what a Savings and Loans Group is to the group, and who gives the group the information needed to succeed. While trainers are generally among the less well-paid persons in a project, in many ways they are the most important.

- Select and train trainers with great care. Select a larger number of trainer candidates than the actual number of trainers needed, and make final hiring selections at the end of the training. Develop written criteria for trainer candidates and apply these criteria consistently and objectively throughout the selection process. Screen candidates for their commitment to the mission and strategy of the organization as well as their technical ability.

- If the project expects to work with a preponderance of women members, preferentially look for qualified women trainers, as well as men with high sensitivity to gender issues.

- Recognize both the intrinsic and extrinsic motivation of trainers. While some projects stress fee-for-service and others social contribution, in fact all trainers want to make a contribution to their community, and most trainers need financial support to do so.

- When possible and consistent with project design and sequencing of activities, recruit trainers with a first-hand knowledge of SLG procedures, that is, people who are or have been SLG members.

- Consider non-trainer approaches to strengthening groups including using smart-phone based technologies such as e-Recording and Critical Message Videos.

- Have your exit or sustainability strategy in place, and announce it to stakeholders, at the time the project launches.

**Principle 3: Good Savings and Loans Group Practices**

The standard procedures and principles taught to Savings and Loans Groups, as they have been developed and taught by VSL Associates, CRS, and others, all produce safe groups. Facilitating agencies should adopt one of these proven systems, or modify it only if they have good reason to believe they can make it even better.

This principle includes the following elements:

- Make sure that SLGs place a high priority on respecting the group’s rules as written in their constitution

- Make sure that SLGs think about security of funds; doing so may involve use of financial institutions, but that will not be appropriate for all groups

- Build a culture in which the SLG respects not only borrowers, but also those who only want to save

- Avoid short-cuts to standard procedures; in particular, avoid as monthly meetings, very large groups, and training in cluster
Principle 4: Combining Savings and Loans Groups and Other Activities Safely

Many Savings and Loans Groups will themselves want to add other activities, such as Income Generating Activities, especially after they have been meeting for several years. Facilitating Agencies, through their trainers, should make it clear that there may be risks in other activities, but that adding them is the choice of the group. When a Facilitating Agency itself introduces another activity, it should take moral responsibility for the outcome, which means that, to the extent the agency urges or requires the other activity, and to the extent that the activity puts the group’s resources or survival at risk, the FA should provide support and redress post-project if the results are not what the FA promised.

This principle includes the following elements:

- Help groups make good choices if they decide themselves to add other activities
- If you introduce other activities, remember that your suggestion may be taken as a requirement; do not under-estimate your influence over the group
- Announce your intention to add other activities as early as possible
- Activities which put the SLG’s financial resources at risk should be avoided, including contracts between SLGs and financial institutions that are likely to result in loans guaranteed by the SLG.
- The three to five years of a typical SLG project are not long enough to measure the long term effects of innovations. Plan realistically for positive outcomes beyond the end of your assistance.

Principle 5: Inclusiveness

Most facilitating agencies assert that they serve the poor or the poorest, or the most vulnerable. While Savings and Loans Groups mostly attract people who are not rich, it usually takes considerable special effort to reach the most vulnerable. FAs which claim to reach the poorest should make that special effort, and measure and report on the results.

This principle includes the following elements:

- Decide who you want to serve, develop a strategy to serve them, measure who you are actually reaching, and if you are missing your target, analyze what keeps the poorest and most vulnerable from joining groups.
- Develop a strategy to include the poor, that might include choice of partners, incentives, and messaging.
- Agree with the local partner on the duration of assistance, and on post-project expectations, and be prepared to sever relations with a non-performing partner as a last resort.
- Align trainer incentives (both monetary and other) to encourage them to form groups with poor people.
- Choose partners who already work with your target group if possible.
- Do not assume that the poor will join eventually; that may not happen automatically.
- In measuring inclusion, compare Savings and Loans Group members to non members in the same area rather than to national averages.
Activity 34: Reviewing Master Trainer’s Guide

Prior to this activity, make sure that you…

- Have the REVIEW OF THE FACILITATOR’S GUIDE flip chart ready.

We are aware that your organizations have other trainers that couldn’t attend the training this week. The plan was for you guys to train them when you go back to your organization. Let’s take some time to discuss about that. We want to make sure that you all feel comfortable contributing to building capacity of your colleagues.

You are going to work in 5 small groups to review the Facilitator’s Guide and note any questions you have.

- Split participants into 5 small groups.
- Point to the REVIEW OF THE FACILITATOR’S GUIDE flip chart and explain the task.

Review of the Facilitator’s Guide

With your partner, read all activities assigned to your team and note all questions or concerns that you have about each activity.

- **Group 1**: Activities 4 - 9
- **Group 2**: Activities 10 - 15
- **Group 3**: Activities 16 - 21
- **Group 4**: Activities 22 - 27
- **Group 5**: Activities 28 - 33

- What questions do you have about the assignment?
- Answer participants’ questions and clarify as necessary.

Be ready to share with the entire group after 20 minutes.

- After about 20 minutes, invite each small group to share questions or concerns that they have about the Facilitator’s Guide.
- Answer participants’ questions and clarify as necessary.

Thanks for taking the time to go over all the learning activities. The Facilitator’s Guide is your guide to support and to train other trainers for your organizations. If you have any questions or any concerns, keep in mind that we are here to support you.
How would the different features listed on page 3 of the guide help you in your preparation?

Before we move on, what additional questions do you have about organizing training of trainers?

- Answer participants’ questions and clarify as necessary.
- OPTIONAL: As time allows, invite participants to work in small group per organization to start developing a plan to train other trainers. Plan may include: number of trainees, date, location, facilitator, etc.

Activity 35: Workshop Evaluation and Closing

By being a Trainer, you are embarking on a great mission to change the lives of millions of people in your communities. There cannot be SLGs without you. We are now at the end of the workshop. Take a couple of minutes to think about what you learn this week and to think about your responsibilities. With a partner, discuss the following:

- As Trainers, what are you going to do to ensure that your organization form and train strong savings and loans groups?

- After about 5 minutes, invite some volunteers to share their thoughts. Ask clarifying questions if necessary and thank them.

Thank you for your commitment to help form quality savings and loans groups and to make a difference in the lives of millions of our brothers and sisters. You deserve a big round of applause for getting involved and for participating in this workshop.

- Give a copy of the Workshop Evaluation (see next page) to each participant.

Please take a few minutes to give us some feedbacks on how well we do this time. That will help improve training workshops in the future.

- When all participants complete the workshop evaluation, thank them.
- Proceed with the closing ceremony and closing remarks as per the traditions in this community.
ACTIVITY 35: HANDOUT – WORKSHOP EVALUATION

Please provide feedback on the workshop so that we can improve it for you and others in the future.

Complete the following sentences:
1. What I learned most from this refresher training is:

2. After this workshop, I am confident that I will be able to:

3. What I still need to learn more about is:

4. The course might have been more effective if:

5. My overall feeling about the course is:

6. Please rate and comment on the following based on your level of satisfaction:

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<th>2 = not satisfied</th>
<th>3 = moderately satisfied</th>
<th>4 = very satisfied</th>
<th>5 = extremely satisfied</th>
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7. Other comments: