Giving it all away: The Full-Empowerment Model of Training Savings Group

June 8, 2016

SMDP/Plan International Webinar Series
Savings Groups and Beyond - Inclusion, Equity and Transformation
Poll 1
Using the polling tool please select one answer that best describes you:

1. Academic
2. Consultant
3. Management staff
4. Field staff
5. Donor/Funder
6. Other
• Since the 1990s, NGOs have been leading the formation of Savings Groups.
• Over time, the model of group formation has evolved, and more and more control of the process has been transferred to local people
• Initially, NGO staff recruited and formed Savings Groups.
Finally, many organizations took the approach one step further, using particularly motivated SG members and set up networks of fee-for-service trainers who were authorized to take on community-based trainers, eventually certify become new trainers.
In all programs, group members have wanted to share Savings Groups with other people. Everywhere they continue to form and train new groups. Very often, new groups are approached by trainers who agree to train them, for a fee or not. But in many locations, there are no local trainers, or no good ones, and groups form new ones themselves.
How widespread is this phenomenon? In Kenya, the Quality of Delivery Study found

FSD Kenya’s Quality of Delivery Study (2014) sampled 463 group members chosen at random in a door to door survey. 53.1% of respondents said their groups were formed by the community. Many of those groups were later acquired by a trainer of CARE, CRS or other projects, but 27% of groups visited said they had never had a trainer.

Groups formed without a trainer were often adequate, although we don’t know how many have failed along the way. However, members of self-formed groups were more likely to report certain problems, like “lost money in group” or “forced to borrow” or “not confident in share-out method”.
In Uganda, the Datu study confirmed this, finding that over four years for each group created by CARE and CRS two new groups were formed mainly through spontaneous replication, with some assistance from community-based trainers.
Poll 2
Are you aware of your group members forming new groups without the help of a trainer?

1. Yes  
2. No  
3. N/A
In one word, please share what "Giving it all away" means to you and your Savings Groups work.
Guidance for group members forming new groups

1. Members who want to train another group should be sure that their own group is working perfectly; if there is something they haven't learned or fully internalized (i.e. the share-out calculation procedures), they won't be able to teach that to someone else.
Guidance for group members forming new groups

2. If a member starts a group, they need to stay with them until they have learned all there is to learn. Don't ever "half train" a group and leave them to get on with it. Also be available for ‘refresher training (e.g. review procedures around share-out calculation beyond the first cycle)
Guidance for group members forming new groups

3. Make sure the SG or the member has the manual and the videos to help train. They should read the manuals, and watch the videos, themselves, until they are sure they know all the parts of the training.

4. Know when the new group has started to master all elements in the methodology and when it is time to reduce one’s trainer role.
Questions for you!

• Do you ever graduate groups completely so you have no more contact with them?
• Are you aware of your group members forming new groups themselves, without the help of a trainer?
• Do you know how many groups are formed by members themselves in the areas you work? Do you encourage or discourage this? Why?
Questions for you!

• Have you developed any training materials appropriate for community members who want to form new groups?
• What do you think about giving members the tools they need to form groups better?
• What are the advantages? What are the risks? Are you willing to take the risk?
Questions for you!

• Would your field staff support this, or would they feel threatened?
• Would your groups like to have access to training materials and guidance on forming groups?
Poll 3
How’s the pace of this webinar?

1. Much too slow
2. A bit too slow
3. About right
4. A bit too fast
5. Much too fast
Upcoming Webinars

August 31 - Savings Groups and Advocacy: Lobbying for Change

September 14 - Improving Food Security through Social Sector Franchising

October 5 – Oral Information Management: New Tools for Financial Inclusion

November 2 - Savings Groups as a facilitator of education investments

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