

Village Savings and Loan Associations (VS&LAs)



Programme Guide



This project is funded
by the European Union

Bridging  the GAP



Disability and Gender Inclusive Field Operations Manual

Final Version 29-1-2021 **Ready for final lay-out** - Based on Access Africa Version – June 2013

Table of Contents

Disability and Gender Inclusive Field Operations Manual.....	1
Introduction to the Disability and Gender Inclusive Manual	4
Notes to the User	7
Table of Acronyms	8
Part 1: Introduction	9
1.1 How the Methodology Works	10
1.2 A Note to Field Officers.....	14
Part 2: Field Operations	16
2.1 Schedule of Operations	17
2.2 Preparatory Phase: Awareness Raising	16
First Meeting A: Orientation of Community Leaders and Administration Officials.....	19
First Meeting B: Orientation of Organisations of Persons with Disabilities	23
Second Meeting: Introduction of VS&LA to the Community	26
Third Meeting: Preliminary Meetings with Clustered Groups of Potential Participants	33
2.3 Intensive Phase: Modules 1 - 8.....	40
Introduction session to Module 1	42
Module 1A: Group Formation	46
Module 1B: Leaders and Leadership	52
Module 1C: Review of Leadership & Elections	58
Module 3: Development of Association Constitution	75
Module 4: Record-keeping and How to Manage a Share-purchase/Savings Meeting	84
Module 5: First Share-purchase/Savings Meeting	97
Module 6: First Loan Disbursement Meeting.....	102
Module 7: First Loan Repayment Meeting.....	110
Module 8: Daily Savings	118
2.4 Maturity Phase: Supervision:.....	129
Module 9: Share-out/Action-Audit and Graduation.....	130
Part 3 – Disability and Inclusion in VS&LA.....	133
3.1 Why is inclusion of persons with disabilities in VSLA so important?.....	134
3.2 What is disability?.....	135
3.3 Different type of impairments	136
3.4 What barriers do persons with disabilities face?	137
3.5 Looking at persons with a disability from a rights-based approach	140
3.6 What is inclusion?.....	141
3.7 Barriers that people with disabilities come across in the context of VSLA.....	142
3.8 Twin-track approach	143
3.9 Role of the Field Officer in promoting inclusion of people with disabilities in the groups.....	144
3.10 Role of Organisations of Persons with Disabilities.....	144
3.11 Role of other actors in promoting inclusion of persons with disabilities in VSLA	145
Part 4 Disability Inclusion tools & resources	147
4.1 Checklist Accessible Meetings	148
4.2 Checklist accessible VSLA meeting place	150
4.3 Tip sheet working together with Organisations of Persons with Disabilities	151
4.4 Stories of inclusion in VS&LA.....	153
4.5 Sensitisation tips for community sessions.....	155
4.6 Disability Friendly language – key message	157

4.7 Training exercise on disability friendly language.....	159
4.8 Tip sheet for overcoming challenges around inclusion in VSLA	160
4.9 Inclusion and communication tips per impairment type	163
Inclusion of persons who are deaf or hard of hearing	164
Inclusion of persons with a visual impairment	165
Inclusion of persons with a physical impairment	167
Inclusion of persons with an intellectual impairment	168
Inclusion of people with a psycho social impairment.....	169
Inclusion of people with Epilepsy	170
Inclusion of people with Leprosy	171
Inclusion of people with multiple impairments - cerebral palsy	173
4.10 Collecting Disability Disaggregated data.....	174
4.11 Data collection tool: Washington Group Short Set Questions - format	175
4.12 Checklist for monitoring inclusion & participation of participants with a disability in the groups	176
4.13 Format for collecting case stories.....	177
4.14 Tip sheet Disability Inclusion at programmatic & organisational level	179
Part 5: Annexes	182
Annex 1: Field Officers' Consolidated Guide to	183
Annex 2: Constitution	187
Annex 3: Operational Administration	192
Annex 4: Impact Evaluation – Matrix and Questionnaire.....	189
Annex 5: Management Information System.....	200
Field Officer Data Collection Form	202
Electronic MIS.....	203
Portfolio Tracking System.....	204
Annex 6: Back-up Written Record-keeping.....	217
Annex 7: Pay-out for Members Leaving the Association in Mid-cycle	228
Annex 9: The Kit.....	232
Annex 10: Key Personnel Job Descriptions,.....	233
Annex 11: Additional Trainings for VS&LA Groups to Develop Members Skill Sets and Engage Men during the Development Phase	240

Introduction to the Disability and Gender Inclusive Manual

In 2013 CARE developed a gender inclusive Village Savings and Loan Associations (VSLA) manual to promote empowerment and equal participation of women in Village Savings and Loan Associations. In the last seven years Gender inclusion has become part and parcel of the VSLA program of CARE worldwide. Building on the experience with gender inclusion, CARE Ethiopia has piloted with the inclusion and empowerment of persons with disabilities in VSLAs as part of the SWEEP project that has been supported through the EU funded Bridging the Gap program of the Austrian Development Agency. To sustain the inclusion of persons with disabilities in VSLA, CARE Ethiopia has taken the initiative to mainstream the topic of disability into the gender inclusive VSLA Manual of Access Africa (version June 2013). The result is this disability and gender inclusive manual.

Why is inclusion of persons with disabilities in VSLA so important?

About 15% of the global population lives with a disability. This is 1 in every 7 persons! (WHO 2011). The majority of persons with disabilities live in low-income countries and they are more likely than others to suffer from poverty. They are often excluded from education, health, work and income generating opportunities. This is even more the case for women and girls with a disability. They often face double discrimination: on account of gender and disability.

When talking about inclusion we should also not forget about families with a child or a spouse with a disability. Having a child with a disability brings a lot of extra costs to the families: such as medical costs, more transport costs and looking after a child with a disability takes more time from the parents. The care for a child or other family member with a disability often comes down on the shoulders of women.

CARE puts women and girls in the center, because poverty cannot be overcome until all people have equal rights and opportunities. Including women and girls with disabilities into the programs will help CARE to realize its vision: a world of hope, inclusion and social justice, where poverty has been overcome and all people live in dignity and security.

People with disabilities are, for various reasons, often excluded from participation in Saving Groups, but when they are given an equal chance to participate, they do really well and they are able to succeed. Inclusion in saving groups will not only improve their economic situation, it will also contribute to empowerment and social inclusion. It will reduce their dependency on their family members and they will be able to contribute to the household income. Instead of being seen as a burden, they can become active and contributing community members. In this manual the barriers that are blocking women and men with disabilities from participation in VSLA are described, as well as the measures that need to be taken to remove these barriers.

How to use this manual?

Inclusion of persons with a disability does not happen automatically. You should deliberately plan for inclusion. The steps that you need to take to include persons with disabilities in VSLA have been mainstreamed throughout this manual. But before starting with the community

meetings it is important that Field Officers have a good understanding of what disability and inclusion in VS&LA entails.

As a preparation Field Officers should take the following steps:

- Read [Part 3 – Disability and Inclusion in VS&LA](#)
- Familiarize themselves with the tools & background resources in [Part 4 Disability Inclusion tools & resources](#)
- The most effective way to strengthen the skills of the Field Officers is to organize a disability awareness and inclusion training with support of National Organisations of Persons with Disabilities. The content of Part 3 and 4 can be used as background resources for this training.

We have included attention points for disability inclusion throughout the text and mention the recommended disability inclusion tools and resources. Most of these tools and resources should be read before the session starts. If the tool is needed during the session this is specifically mentioned. The attention points are highlighted with the following wheelchair logo:



Disability Inclusion is a learning process, it takes time and needs an attitude/perception change. So it is recommended that the VSLA Programme Manager frequently reflects on the inclusion process together with the FOs and take corrective measures where needed. Inclusion can only thrive when it is embedded within the programme and supported by the organization. Tips for embedding disability inclusion in programmes and at organizational level can be found in [4.13 Tip sheet Disability Inclusion at programmatic & organisational level](#)

The activities related to **gender and empowerment** are also mainstreamed throughout the manual. Most of the activities related to gender are found in the Intensive and Development phase. The aim of these activities is to build up the soft skills of women, such as self-confidence, trust- building, decision making, communication, etc. There are three categories of trainings: 1) Building Our Skills 2) Our Family 3) Our Rights. Within each category there are a number of training tools and activities that are provided to assist in developing the skills of VS&LA members and their spouses, who are to be included in the training. Some of the topics covered are: decision making, division of labor, roles and responsibilities, mobility, rights, laws & policies, gender based violence, etc. A complete list of these activities can be found in [Annex 11 : Additional Trainings for VS&LA Groups to Develop Members Skill Sets and Engage Men during the Development Phase](#)

Who contributed to this manual?

The development of this disability inclusive VSLA manual is the joint initiative of The Austrian Development Agency's (ADA) EU funded project Bridging the Gap (BtG II) – Inclusive Policies and Services for Equal Rights of Persons with Disabilities and CARE Ethiopia. The disability mainstreaming in this manual has been realized with the inspiring support of the Ethiopian Bridging the Gap II team: Pia Korpinen, Shitaye Astawes and Tesfu Equbeyonas (in loving memory). Within CARE Ethiopia Manyahshal Ayele, Sintayehu Mesele, and Kasaye Ayele have contributed towards the development of this manual. Special thanks to Grace Majara & Vidhya Sriram from CARE Global – VSLA team for their support and guidance throughout the process. And last but not least special thanks for Fiseha Endale (from ECDD/The Leprosy Mission Ethiopia). Disability has been mainstreamed throughout the manual under the

guidance of Paulien Bruijn – Into Inclusion (www.into-inclusion.nl / paulien@into-inclusion.nl).




Source Listing

In this manual background resources from Light for the World/SeeYou Foundation & CBM International have been used and adapted, as well as pictures from Plan International. The sources are mentioned in footnotes.

Description photo front cover: Disability Inclusive VS&LA group in Dagomkom (Koulpélogo Province, Burkina Faso) holding their regular meeting and collecting contribution from members. Photo credit: @2019 Paulien Bruijn/Light for the World/SeeYou Foundation.

Notes to the User

The Guide: General

- Throughout this Programme Guide the word 'Association' is used to refer to a Village Savings and Loan Association.
- This Programme Guide is based on a system of record-keeping that depends on memorisation, supported by individual Member Share Passbooks (referred to in this manual as 'passbooks'). While this system was originally developed for Associations whose members cannot read and write it is also appropriate for Associations whose members are literate and, who may be expected to appreciate its simplicity, transparency and capacity to facilitate complex transactions.
- This Guide is supplied with an MIS (management Information System) in the form of a blank template. It runs on Microsoft Excel. Excel version 10.0 or better is advised, with the security level set to Medium or Low: *it will not run with the security level set to High.*
- Annex 5 illustrates an example of an MIS with a typical set of data filled in. This shows a programme with four Field Officers, each one of whom has his/her own portfolio worksheet.
- Throughout the manual we have used the Tanzania Shilling (TSh) in all the examples. The rate of exchange to the US dollar at the time of writing is approximately 1,100:1.
- Wherever we wish to stress a point in the manual we use the following symbol: 
- Wherever we wish to note that implementers and Associations who use the methodology can consider different methodological options, we use the following symbol: 
- We are using the wheelchair symbol to highlight the tools, tips and sections that specifically relate to inclusion of persons with disabilities 

Contacting the Authors

- The manual is an updated release and, despite the many reviews to which it has been subjected before publication, may contain errors. We will be grateful to users if they can alert us to any that they discover.
- The disability inclusive aspects of this manual have not yet been field tested, so we would love to hear your experiences with inclusion of persons with disabilities and receive your feedback and learnings, so we can further improve this manual in the future. You can contact Sintayehu.Mesele@care.org from CARE Ethiopia and Vidhya.Sriram@care.org from CARE Global – VSLA team for more information.
- For matters that pertain to the VSLA methodology and its history, please contact Hugh Allen on hugh@vsla.net. For clarifications pertaining to the MIS please contact Chuck Waterfield on chuck@vsla.net

Table of Acronyms

AOB	Any Other Business
ASCA	Accumulating Savings and Credit Association
CARE	Cooperative for Assistance and Relief Everywhere
Char	A riverine land area in Bangladesh (either an island or adjacent to rivers) subject to seasonal flooding
CLP	Chars Livelihood Programme
CRS	Catholic Relief Services
MFI	Micro Finance Institution
MIS	Management Information System
MMD	Mata Masu Dubara. CARE Niger's pioneering VS&L programme. Hausa for 'Women on the Move'
NGO	Non-Governmental Organisation
OPD	Organisation of Persons with Disabilities
Oxfam	Oxford Committee for Famine Relief
ROSCA	Rotating Savings and Credit Association
S/He... ..	She or he
SHG	Self-help Group. The term used to describe Indian ASCAs (many of whom are linked to banks to increase the size of their Loan Funds) whose members now exceed 30 million
SPM	Selection, Planning and Management of Income Generating Projects. CARE Bangladesh's training programme for women working in rural road maintenance. It has been successfully transplanted to Africa
TShs	Tanzania Shillings
VS&L.....	Village Savings and Loan
VS&LA	Village Savings and Loan Association, or 'Association'

Part 1: Introduction



1.1 How the Methodology Works

The basic principle of the VS&L system is that members of a self-selected group voluntarily form a VS&L Association (VS&LA) and save money in the form of shares. The savings are invested in a Loan Fund from which members can borrow, repaying with a service charge added. The primary purpose of a VS&LA is to provide simple savings and loan facilities, in a community that does not have access to formal financial services. Loans can also provide a form of self-insurance to members, supplemented by a Social Fund which provides small but important grants to members in distress.

Associations are autonomous and self-managing. This is fundamental because a VS&LA's goal is institutional *and* financial independence. *Promoting institutions should never seek to manage a VS&LA's affairs on behalf of its members.*

All transactions are carried out at meetings in front of all the members of the Association, to ensure transparency and accountability. To ensure that transactions do not take place outside Association meetings, a lockable cash box is used, to prevent unauthorised cash movement and the risk that records might be tampered with.¹

The cycle of savings and lending is time bound. At the end of an agreed period (the 'cycle') the accumulated savings and service charge earnings are shared out amongst the membership in proportion to the amount that each member has saved throughout the cycle. This is critical for transparency and the confidence of all members. *A cycle must not last for more than one year prior to share-out.*²

All members have an individual passbook. This is necessary to permit varying rates of savings and to track member loan liabilities, *but there is no Association record-keeping ledger.* Only the starting and closing balances of the Association Social Fund and Loan Fund are recorded, mainly through memorisation, at each meeting.

VS&L Associations should be made up of 10 - 30 members. This strikes a balance between being big enough to create a useful pool of capital and keeping meetings manageable. The members are *self-selected*, usually from amongst the adult population.

The VS&L Associations are disability and gender inclusive. This means membership is open both to women and men with and without disabilities. Persons with disabilities are free to choose if they want to participate in a mainstream community VS & L Association, where persons without a disability are the majority or if they want to form or join a VS& L Association where people with a disability form the majority (twin-track approach). To ensure full and equal participation attitudinal, communication and physical accessibility barriers are identified and removed as much as possible.

Associations meet at regular intervals, weekly, fortnightly or every four weeks during the first cycle, as the members agree. In future cycles, once VS&LAs are independent, meetings may reduce in frequency.³

Associations are comprised of a General Assembly and a Management Committee. Members of the Management Committee are elected by the General Assembly, which determines the contents of a constitution that will be implemented by the Committee. Each member of the General Assembly has one vote. Members who hold public office should not be eligible for Committee positions.

Women and persons with disabilities are represented in the Management Committee. At least three of the five Committee members elected should be female in the case of mixed Associations (where men and women are participating), the same rules apply for groups where persons with disabilities are the majority¹


¹ More information about representation is found in [3.8 Twin Track approach](#)


¹ The purpose of the cash box is not primarily to reduce the risk of theft, but to ensure that cash transactions and the process of record-keeping can only be carried out in group meetings.

² If a cycle lasts longer than a year there may be significant divergence between the time-value of shares, which is much less true of shares that have a fixed maturity at the end of a year. In addition, where a cycle lasts longer than a year it is likely that the liquid assets of the group become substantial and require complex financial management. Finally, the share-out at the end of the annual cycle resolves outstanding issues and possible disputes.

³ Weekly meetings are popular, but require a great deal of participants' time. Monthly meetings require much less time (leading to better attendance), but may reduce the amount of savings mobilised. Two weeks between meetings is a compromise. Weekly and fortnightly meetings are common in high density rural and urban areas.

The Management Committee consists of five people: a Chairperson, Secretary, Treasurer and two Money Counters. The Management Committee must be re-elected at the start of each cycle.

 The General Assembly of each Association develops a Constitution, to guide its activities. The Constitution is developed and agreed to by all of the members. A Constitution performs two functions: first to provide a framework for governance, dispute resolution and disciplinary action and secondly to specify the conditions for share-purchase/savings, access to loans and benefits payable from the Social Fund. Each member of the General Assembly may be assigned one or more rules to remember, on which they are likely to be questioned at meetings. This has the effect that after some months everyone knows the regulations by heart.


 Associations must agree on the length of the operating cycle. The length of this cycle is decided by the Association and recorded in the constitution. A cycle should not be less than nine months, or longer than a year.

All members of the Association save through Share-purchase. This is the core activity of the VS&LA and regularity in saving is the key to mutual confidence and success. Between 1 - 5 shares can be purchased at each meeting.

The value of a share is set by the Association. It is set at a level that allows the poorest members reliably and regularly to purchase at least one share per meeting. So members have flexibility on savings. However it should not be set so low that five shares will not satisfy the savings objectives of the majority. At the start of a new cycle, and with the agreement of all members of the Association, the value of a share can be increased or decreased.



Suspension of Share-purchase. An Association may allow a member who is experiencing financial difficulties to suspend Share-purchase, but only for a limited period. At certain times of the year it may be hard to save, or there may be no time to attend meetings. While it is important to ensure financial discipline and regular Share-purchase, it is a reality that rural incomes are unstable and variable. Regardless of the suspension of share-purchase/savings, loans must continue to be repaid and can continue to be disbursed.

 Associations may provide a daily savings service to members through use of a slot-savings system. This system is optional. It makes savings easier because it permits the regular deposit of small amounts. This enables members to meet the minimum Share-purchase /savings requirements.

Loans are made every four weeks. All members of the Association have the same right to borrow from the Loan Fund, which is comprised of the members' share purchase money, loan service charges and fines. The Association sets the length of the loan repayment term, which should never be more than six months and, during the first cycle, no longer than 12 weeks.

The size of a loan available to a member may not be more than three times the total value of shares they have purchased. This ensures fair distribution of capital and prevents the risk that any one member will be overwhelmed by too much credit.

Service charges on loans are due at four-week intervals. The service charge is applied to the balance of the loan every four weeks until fully repaid. It must be paid when due, regardless of whether or not the member repays loan principal.

The Association decides the percentage rate of the service charge for loans, and notes it in the constitution.⁴



Loan principal repayments are made at four-week intervals. The period of loan repayment is agreed when the loan is taken, but the borrower may repay early, to avoid further service charges if FO wishes. When a borrower pays part of the balance due, the remaining balance

⁴

A rate of 10% per month is the most typical.

is treated as a new loan, with the service charge percentage applied to the new amount and due at the end of the next four-week period.

The Association does not fine borrowers for late loan repayment. This aggravates any underlying economic crisis the household may be facing. The embarrassment of being late is sufficient penalty.

All Associations create a Social Fund. Associations agree on a regular, equal contribution by all the members to a Social Fund. This provides small grants for specific purposes such as emergency assistance, funeral expenses and educational costs for orphans. The fund is not intended to grow, but is set at a level that covers the minimum insurance needs of the Association's members.

Anyone needing a grant from the Social Fund makes the request publicly to the General Assembly. Approval rests with the General Assembly and may be immediately disbursed. The Social Fund is kept separate from the Loan Fund, and is not included in the end of cycle share-out.

When the operating cycle comes to an end, the Association shares out the total value of its financial assets amongst the members (except for the Social Fund). As the end of the cycle approaches, no new loans are issued and all outstanding loans are repaid. This is mingled with any money remaining on hand and is shared out amongst the members in proportion to the quantity of each person's shares. After the share-out, members who do not wish to continue may leave and new members may be invited to join.



At the end of the share-out meeting, members who plan to continue to the next cycle may consider making a lump-sum starting contribution to the Loan Fund in order to initiate lending activities with a useful amount of money on hand. If they decide to do this, all members must agree to contribute the same amount at the first meeting of the next cycle, which should take place immediately. The amount is not limited to the normal five-share ceiling. Once the start-up shares are stamped into all passbooks, deposit shares will be bought as normal and are subject to the normal five-share ceiling.

When a new cycle begins, members can agree to change the value of the standard share. The price of a share cannot be changed during the cycle.



1.2 A Note to Field Officers

Field Officers (FO) are *facilitators*, not service providers. FOs ensure the stability of the VS&LA by assisting the participants to organise themselves and build their own resources through a VS&LA. Their major aim is to build awareness and confidence of the VS&LA members so that they learn the system, use it properly, and save actively.

General Principles and Methods of Working for FO

- **Create a Safe and Inclusive Atmosphere:** Create a relaxed atmosphere and encourage VS&LA participants active involvement. Deal with the following constraints that VS&LA members may be experiencing:
 - Feeling timid to participate or speak publicly
 - Gender repression
 - Fear of participating equally with people of higher social status
 - Discrimination based on disability & barriers that block equal participation
- **Gain Confidence of Stakeholders:** Gain the confidence of the VS&LA participants, local leaders, organisations of persons with disabilities, community members and other stakeholders to either join a VS&LA, support their spouses or be a champion of the project.

Additionally, be confident and respectful to all. There are more than a million poor people successfully and independently managing their VS&LAs in many countries. More than 90% of VS&LAs succeed and remain together for several years or more. VS&L has worked wherever it has been tried, so it will work in your project area too.
- **Build Group Cohesion:** Help the participants to understand that as a group they are more capable of resolving problems together, than they are as individuals. This will include building:
 - A strong team respects each other and can be a source of support for its members;
 - Capacity of participants to resolve interpersonal conflicts and learning how to work well together in a positive manner;
 - Monitor risks and harms that might be affecting group members, within the group, from their household's or from other areas;
 - Observe and watch for power inequalities with the group and take measures to work with the group to fix any; This also includes social acceptance of persons with disabilities within the groups.
- **Build Skills of VS&LA Members:** Train VS&LA members to gain the skills required to manage the group on their own. This will include the following
 - Plan and organise their meetings;
 - Make decisions as a group;
 - Address any group issues or even assist individual members with problem-solving personal situations/problems;
 - Identify and overcome barriers that block equal participation of members with disabilities.
 - Adhere to a constitution and group decisions;
 - Take individual responsibility for assigned roles such as memorisation of amounts, or counting of cash;
 - Manage procedures of VS&LA as trained;
 - Leadership skills of group members within and outside of the VS&LA group;
 - To identify and address community and household level issues that matter to them and their own success;
 - Self-confidence, public speaking, and communication skills.

Identify Change Agents from VS&LA Group and Community: Identify members of the VS&LA group and/or community members who would be good change agents to both train other members of the group as well as host community dialogues. The FO should have some ideas of which members have the skill set and interest to do so. Additionally, the FO can facilitate the group to choose such members or have members self-identify as change agents. Also identify persons with a disability who can play a role as change agent.

Attention points for disability inclusion



Inclusion of persons with disabilities in VS&LA groups does not happen automatically, you have to actively remove the barriers that are blocking equal participation in the groups. Your role as Field Officer is crucial in promoting inclusion. The role of the Field Officer in promoting inclusion of people with disabilities in the groups can be summarized as follows:

The FO is responsible for the following activities:

- Networking and cooperation with disabled people organisations.
- Sensitising the community and community leaders about the importance of inclusion of persons with disabilities
- Identification of persons with a disability/ families with a child/spouse with a disability
- Motivation and encouragement of persons with disabilities and their household members to join the VS&LA groups
- Assessing the inclusion needs of persons with disabilities
- Ensuring inclusion of persons with disabilities in leadership positions
- Sensitising VS&LA leaders on inclusive communication in the groups
- Monitoring the inclusion process in the groups/ removal of barriers where needed
- Where needed, providing (or seeking support from other actors) to build up skills of members with a disability with regards to setting up and managing Income Generation Activities.
- Collecting baseline data about disability & collecting case stories from members with a disability.

Part 2: Field Operations Manual



2.1 Schedule of Operations

VS&L Associations (VS&LA) meet and buy shares at every meeting (which may be weekly, fortnightly or every four weeks, depending on the members decision), and borrow and repay loans every four weeks. A VS&L promotion and training programme is implemented in four phases.

- **Preparatory Phase:** This three-week phase provides general information to local leaders and prospective VS&LA members. This is necessary before a Field Officer starts to train Associations.
- **The Intensive Phase:** This phase lasts 14 weeks. It starts off with five consecutive training meetings over a maximum period of two weeks. During the training the Association self-selects, elects its leaders, establishes its constitution and sets out the rules and procedures that govern financial activities. It then continues to meetings in which the Association learns to manage share-purchase/savings, loan and Social Fund transactions. The Field Officer attends all meetings during this phase and is actively involved in facilitating procedures.
- **The Development Phase:** During this phase the Field Officer visits less frequently to assist with the management of the VS&LA and is less active in Association meetings. Yet there will be additional training provided to VS&LA members and their spouses during this period to build their skills and knowledge base, some will be gender focused. This phase lasts 18 weeks.
- **The Maturity Phase:** This phase lasts up to 18 weeks⁵ and involves three visits. Two of these are supervision visits, to check that the Association is running without any outside help. If the Association needs additional training or supervision, the cycle can be extended as needed. If the Association is ready to be independent, the Field Officer makes a third visit at the time of the last meeting of the cycle, to facilitate share-out procedures and celebrate the Association's independence from the Implementing Organisation.

Movement from one phase to the next depends on agreement between the Field Officer and his/her supervisor that the VS&LA is ready to move onwards and does not need any re-training.

⁵ Ideally a cycle should last a year, because this will encompass the full range of seasons. But the length of the total cycle may be affected by climatic or seasonal economic factors. In some countries there are 'hungry seasons' when savings activity is suspended, or a monsoon that brings regular floods, such as in Bangladesh.

Table 1a: Schematic of Field Officer and Association Meeting Every Week

Schedule of Preparatory, Training and Supervision Meetings: Associations Meeting Weekly																																																				
Preparatory			Intensive Phase														Development Phase																Maturity Phase																			
A	B	C	1	2	3	4	5				6				7				8																												9					
1-3 Weeks			2 Weeks		3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50

Legend					
Meetings with Community Leaders & Officials	A	Groups, Leadership & Elections	1	First Credit Meeting	6
Community Meetings	B	Social Fund, Share-purchase/Savings & Credit Policies	2	First Loan Repayment Meeting	7
Preliminary Meetings with Clustered Groups	C	Development of Association Constitution	3	Daily Savings	8
Association Meetings with Field Officer		Memory-based Record-keeping & Managing a Meeting	4	Action Audit/Shareout and Graduation	9
Association Meetings		First Share-purchase/Savings Meeting	5	26 out of 53 meetings attended by Field Officer	

The schematic covers a 50 week period (excluding the Preparatory phase). The lower (dark grey shaded) blocks show Association meetings. The upper row indicates meetings attended by the Field Officer. The black boxes indicate a training meeting, while the grey boxes indicate supervision by the Field Officer.

Community Meetings: The Field Officer starts off by meeting with Community Leaders and Officials (A). The next meeting is a Community meeting (B) and the third is the first meeting attended by groups of people who are interested in forming Associations (C). This preparatory work should not take more than three weeks.

Intensive Phase Meetings: The first five meetings of the Intensive Phase are completed in 2 weeks. The new Association forms and establishes its procedures, and then conducts its first share-purchase/savings meeting (meeting 5). The remaining three training meetings (6 - 9) are conducted in the week indicated.

n.b. If Associations decide to meet every week, then the Field Officer must visit every meeting until the Development Phase. This will significantly reduce the number of Associations that can be developed and supervised by a Field Officer and, since daily savings are feasible and credit meetings occur every four weeks, will also increase the amount of time that members must spend in Association meetings. Wherever possible, a two-week schedule should be encouraged because it reduces the amount of time that members have to spend in meetings and increases Field Officer efficiency. It may, however, be the case that Associations strongly prefer to meet weekly and this must be respected by the Field Officer.

Schedule of Preparatory, Training and Supervision Meetings: Associations Meeting Fortnightly																																																		
Preparatory			Intensive Phase														Development Phase																Maturity Phase																	
A	B	C	1	2	3	4	5			6			7			8																															9			
1-3 Weeks	2 Weeks		3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50

Table 1c: Schematic of Field Officer and Association Meeting Every Four Weeks

Legend					
Meetings with Community Leaders & Officials	A	Groups, Leadership & Elections	1	First Credit Meeting	6
Community Meetings	B	Social Fund, Share-purchase/Savings & Credit Policies	2	First Loan Repayment Meeting	7
Preliminary Meetings with Clustered Groups	C	Development of Association Constitution	3	Daily Savings	8
Association Meetings with Field Officer		Memory-based Record-keeping & Managing a Meeting	4	Action Audit/Shareout and Graduation	9
Association Meetings		First Share-purchase/Savings Meeting	5	15 out of 17 meetings attended by Field Officer	



2.2 Preparatory Phase: Awareness Raising

There are four steps involved in the Preparatory phase:

- Orientation of Community Leaders and Administration officials,
- Orientation of Organisations of People with Disabilities (OPDs)
- Meetings with the community
- Preliminary meetings with clustered groups of potential VS&LA members

Table 2 on the following page illustrates the sequence of the three stages.

Table 2: Schematic of Preparatory Phase

Preparatory Phase: Awareness Raising/Recruitment of Associations: 2 weeks				
<i>Type of Meeting and who is involved</i>	<i>Orientation of Community Leaders and Administration Officials (More than 1 meeting)</i>	<i>Introduction of VS&L to the Community</i>	<i>Preliminary Meeting with Clustered Groups of Potential Participants</i>	
<i>Overall Purpose of Meeting</i>	<ol style="list-style-type: none"> 1. To obtain the support of Community Leaders and relevant Government officials. 2. To understand economic and social issues that may influence the programme. 	<ol style="list-style-type: none"> 1. To create general awareness in the community of the programme's purpose, methodology and process 2. To offer the opportunity to register for training. 	<ol style="list-style-type: none"> 1. To explore the usefulness of the proposed services. 2. To ensure a detailed understanding of the VS&L approach. 3. To clarify mutual expectations and obligations. 4. To register for training and set up a schedule and venue for meetings. 	
<i>Detailed Content of Meeting</i>	<ol style="list-style-type: none"> 1. Introduction of the Implementing Organisation. 2. Project goals and objectives. 3. Target group to be served 4. Services offered. 5. Role of local leaders and administrators. 	<ol style="list-style-type: none"> 1. Introduction of the Implementing Organisation. 2. What services the programme offers to communities. 3. How the methodology works. 4. The group-based delivery channel. 5. How interested groups can contact the Implementing Organisation for further info. 	<ol style="list-style-type: none"> 1. Types of services to be developed and expected impact. 2. Step-by-step description of how the methodology works. 3. How the 3-phased training system works 4. Individual self-selection. 5. Group obligations and the Implementing Organisation's obligations. 6. Discussion of training schedule and selection of training site. 	
<i>Comments</i>	Meeting with Administration and Government officials at District level and with traditional authorities at local level.	Meeting at village level. Participants will discuss the opportunity with other members of their community.	50 - 100 people - equivalent to 2-5 potential Associations (greater numbers will reduce the opportunity to be clear and to address specific concerns).	

Note for lay-out. This column needs to be added to the table on the previous page. On the right side of the column orientation of Community Leaders.

Orientation of Organisations of People with Disabilities (OPDs)
<ol style="list-style-type: none"> 1. To obtain the support of OPDs 2. To understand the needs and barriers that people with disabilities face in the area of economic empowerment/ VSLA.
<ol style="list-style-type: none"> 1. Introduction of the implementing Organisation. 2. Project goals and objectives. 3. Importance of inclusion of persons with disabilities in VS&LA 4. Identification of barriers 5. Services offered. 6. Role of OPDs
Meetings with different OPDs at regional and local level. You can also link up with disability specific NGOs and Community based rehabilitation programmes.

First Meeting A: Orientation of Community Leaders and Administration Officials

Objectives by the end of the session:

- The project is given permission to operate in the area
- The Manager becomes familiar with local leaders, Government officials and their representatives. (Country Offices may adjust as required.)
- Leaders and officials understand the Implementing Organisation, what the project is trying to achieve and how it works
- The Field Officer develops a better understanding of the area and where the programme might start to work
- Community Leaders and Administration Officials agree to convene a public meeting to introduce the project to the community
- The Community Leaders understand that the program targets both women and men, including women and men with disabilities

Who is Involved?

A project should seek to inform Government administrators and line ministries at appropriate levels. Usually this will start at the District (or its equivalent), and continue from there to the targeted local community. Contacts should preferably be made in a series of small meetings to facilitate understanding and agreement.

Most important of all will be community level administrators and traditional leaders. These are the people who can arrange a public meeting and who may be depended on to know who can be most influential in creating community acceptance.

NGOs working in the area should also be contacted. They may have special insights into cultural issues that can affect the way in which VS&L is received. It is possible that NGOs with micro-credit programmes may see VS&L as a threat to their programmes, and their directors will need to understand that VS&L is something that can exist in their targeted communities as a complementary service.



Attention points for disability inclusion

- Sensitize the community leaders, administration officials about the importance of inclusion of persons with disabilities, and families with a child or spouse with a disability in the VSLA program. Motivate the community leaders to invite men and women with a disability to join the second meeting.



Recommended tools and background resources for this session:

- [4.4 Stories of inclusion in VS&LA](#)
- [4.3 Tip sheet, working together with Organisations of Persons with Disabilities](#)
- [3.8 Twin Track approach](#)

- [4.1 Checklist Accessible Meetings](#)
- [4.2 Checklist accessible VSLA meeting place](#)

What is Covered in These Meetings?

1. **Welcome & Introductions:** The Field Officer (FO) introduces him/herself, the project and the Implementing Organisation. **What is a VS&LA?:** The FO explains that a VS&LA is a Village Savings and Loan Association. The Association is formed by a self-selected group, voluntarily, and save money in the form of shares. The savings are invested in a Loan Fund from which members can borrow, repaying with a service charge added. The *primary* purpose of a VS&LA is to provide simple savings and loan facilities, in a community that does not have access to formal financial services.
2. **Project Purpose and Goals:** The purpose of VS&LAs is to build the capacity of community groups to be able to mobilise savings for the following purposes:
 - To increase household security through savings;
 - To provide the opportunity for loans for investments and other needs;
 - To create a Social Fund for relief of members experiencing emergencies;
 - Build the capacity of women and men, including women and men with disabilities to engage in income-generation activities and in turn increase household security;
 - Intentional inclusion of persons with disabilities in VS&LA to enhance not only their economic, but also their social status.
 - Based on prior experience, men usually do not join VSLAs. As a result, this program will work to engage men in the process and join VSLAs. If they do not join then opportunities for them to learn will be provided as well as the opportunity to support the women in their lives (wives, mothers, sisters, etc.) and other community members in their endeavours if they join a VS&LA group.
3. **History of VS&L project and of similar projects worldwide:** There are more than a million poor people successfully and independently managing their VS&LAs throughout the world. More than 90% of VS&LAs succeed and remain together for several years or more. Also worldwide people with disabilities have been successfully included in VSLA groups. *It is, therefore, likely that it will work well in their local setting.*
4. **Relevance of VS&LAs to Community Members:** The FO should elicit from the meetings participants why they think the VS&LAs may be relevant to them and their community. The FO should emphasize the reasons listed below after collecting the communities thoughts.
 - *Access to Savings and Loans:* The opportunity to save and borrow flexibly, and make attractive profits on their savings. Very poor people who lack access to MFIs and banks may find that VS&L meets their needs better than any alternative, this is also the case for persons with disabilities, or families with a child or spouse with a disability who often don't have access to MFIs. *Membership Open to All:* Anyone from the community can join a VS&LA. Even people who have accounts with MFIs and banks can continue to use those services if they like. Also people with disabilities have the right to participate on their own behalf.
 - *No Additional Requirements:* VS&LAs can satisfy the needs of the poor, as there are no problems of high minimum deposit requirements, hidden charges, complicated procedures, or difficulty in accessing loans.
 - *Social Fund Access:* VS&LAs can assist members in case of death, disease or natural disaster; local moneylenders may not be willing to provide this service to the poorest.
 - *Build Capacity of Members:* VS&LAs help members build self-respect, self-reliance and self-confidence. Also people with disabilities who participate in VLSA groups report that they have greatly increased their self-confidence.
 - *Impact of VSLAs:* Improve household income, education of children, improved access to health services, accumulation of assets, and empowers women and persons with

disabilities to take on leadership positions:

- *Create Support Networks:* VSL&LAs help members build trust among each other and a support network they can rely on. As a result this will also build a stronger community, including stronger households. People with disabilities who have participated in VSLA groups explain that it helped them to make friends and that it enhanced their participation and acceptance in their community.
- *External Support:* program will identify and invite support organizations as appropriate to assist VS&LA members in accessing the resources they may need to address some of the issues that they are facing.

NOTE: The VS&LA Program, Country Office &/or implementing partners will be required to due diligence on organizations to identify which ones are appropriate to reach out to in order to link the VS&LA group to receive the correct support. This will also most likely be done during the development phase unless the issues facing the VS&LA group are seen as pressing and affecting the ability for the VS&LA group to operate.

5. The importance of inclusion of persons with Disabilities in VSLA:

Explain the importance of inclusion of persons with disabilities in VS&LA. Experience worldwide has shown that persons with disabilities greatly benefit from participation in VSLA: it helps them to build up their self-esteem, to improve their economic situation, but also helps them to enlarge their social network. Explain that your organization will do it's best to motivate persons with disabilities to join and will provide support to reduce the barriers that may block their equal participation.

- 6. VS&LA Management:** The VS&LAs will be taught to manage their own activities over a cycle of nine months to one year. The first cycle is the training cycle, and a facilitator, either the Field Officer or Village Agent, will attend most of the Association's meetings to train and assist them. It is important during this phase that the group learns to work well together, respect one another and choose appropriate leaders. Participation in the VS&LA will provide all members the opportunity to be a leader. The VS&LAs Management Committee will be made up of members of the VS&LA group. It is important that the VS&LA members choose strong leaders from the beginning. After the first cycle, the Association manages its own affairs.

- 7. Field Officer and Village Agent Roles & Commitments:** The Field Officer and Village Agent promise the following to the community:

- Reliability;
- Respect for all community members;
- Inclusion of all community members that want to participate;
- Integrity;
- Establishment of a sustainable service that enjoys community support and has an important economic impact. Women and persons with disabilities in particular can expect to benefit.

- 8. Role of Community and Government Leaders:** The Field Officer discusses what s/he needs from Government and Community Leaders:

- Permission for the project to work in the area;
- Mobilisation of the community to attend a public meeting, at which VS&LA will be explained and community groups invited to participate, including persons with different kind of disabilities.
- Participation in some additional community training once the VS&LA groups have been established and started working. This will be done through change agents from VS&LA groups, who will be identified to discuss some of the learning's from the VS&LA group as well build community members problem-solving skills.

NOTE: FO should emphasize how important the community is to the success of the VS&LA groups and that the support of the community leaders is extremely vital and important.

- **Public Meeting Arrangements:** The Field Officer ensures that responsibility for arranging a public meeting is assigned and a date set at which the Field Officer can meet with the community. The public meeting should bring together 50 - 100 potential VS&LA members as well as local leaders (such as religious leaders and prominent local business people) who can spread the word to other communities. The place and date of the public meeting should be agreed at this point, so that the Field Officer can schedule an appearance and be introduced by the local leaders. Make sure that the meeting venue is at central and easily accessible location. Check with local OPDs what location is preferred and ask them for support in finding a sign language interpreter to make the community meeting accessible for persons with hearing impairments. You can use the following two checklists:
 - [4.1 Checklist Accessible Meetings](#)
 - [4.2 Checklist accessible VSLA meeting place](#)

The FO states that it is important that all members of the community should be invited to the next public meeting to learn more about the VS&LAs and have the opportunity to form one together. The FO asks participants to let all community members know about the next meeting, both women and men, , including women and men with disabilities. . Emphasize that persons with disabilities also should get the explicit invitation to join the community meeting. Ask the community leaders for support to reach out to all persons with disabilities and their families. Explain that you seek cooperation with Organisations of Persons with Disabilities to spread the message to its members. Ask for contact details of these organisations so you can plan a meeting with them.

9. **Feedback:** The Field Officer should take questions and ask for feedback.

NOTE: If the issue of service charges arises in relation to Islamic principles, especially in conservative communities, the FO emphasises the difference between interest paid on a loan to a commercial lender and a service charge that members pay to the VS&L Association. In VS&L, service charges are paid back to the participants at the end of a cycle and therefore the money does not leave the community or the ownership of the participants. It is, in effect, a form of additional savings.



First Meeting B: Orientation of Organisations of Persons with Disabilities



Objectives by the end of the session:

- The field officers are familiar with the local OPDs
- Have an understanding of the needs and barriers that people with disabilities face in the area of economic empowerment/ VSLA.
- A first foundation has been laid for further cooperation with the OPD
- OPD leaders are informed about the VSLA programme and the possibility for people with disabilities to join (including twin-track approach)
- OPDs understand the importance and benefits of participating in VSLA groups.
- OPDs are motivated to share the information about the upcoming community meeting with their members/ people with a disability in their area.
- The field officers have identified the inclusion needs of persons with a disability to participate in the community meeting (eg. location, transport, sitting arrangements, sign language interpretation etc.)

Who is involved?

Organisations of Persons with Disabilities that are working in the community. You can visit the OPDs one by one, or bring the different OPDs together in one meeting. Or do a combination of the two, first a one to one visit, followed by a joint information meeting.

Attention points for disability inclusion:

- Before the session you have to identify a wide variety of OPDs representing people with all forms of impairments. Read the tip sheet working together with OPDs for more information on how to identify OPDs and how to work with them.
- Make sure the meeting venue for the community meeting is at an accessible location
- Make sure the communication during the meeting is accessible (eg. arrange person who can translate to local sign language so people who are deaf can also participate)
- Explain the twin-track approach: Persons with disabilities are allowed to choose if they want to participate in a group where persons without a disability have the majority, or if they want to start up/participate in a group where persons with a disability are the majority.



Recommended tools for disability inclusion:

- [3.7 Barriers that people with disabilities come across in the context of VSLA](#)
- [3.8 Twin Track approach](#)
- [4.1 Checklist Accessible Meetings](#)
- [4.4 Stories of inclusion in VS&LA](#)
- [4.8 Tip sheet for overcoming challenges around inclusion in VSLA](#)
- [4.9 Inclusion and communication tips per impairment type](#)
- [4.3 Tip sheet working together with Organisations of Persons with Disabilities](#)

What is covered in these Meetings?

1. Welcome & Introductions: The Field Officer (FO) introduces him/herself, the project and the Implementing Organisation. Ask the OPD representative to introduce themselves and invite them to explain about the activities of their organisation.

What is a VS&LA?: The FO explains that a VS&LA is a Village Savings and Loan Association. The Association is formed by a self-selected group, voluntarily, and save money in the form of shares. The savings are invested in a Loan Fund from which members can borrow, repaying with a service charge added. The primary purpose of a VS&LA is to provide simple savings and loan facilities, in a community that does not have access to formal financial services.

The programme is also welcoming participants with all different kind of disabilities to participate. The implementing organisation will make sure that persons with disabilities will be able to participate equally together with people without a disability and that any obstacles that limit their equal participation will be removed. Explain that persons with disabilities can choose in what kind of VSLA group they prefer to participate: in a VSLA group together with their community members, where persons without a disability are the majority, or in a VSLA group where persons with disabilities are the majority.

2. Project Purpose and Goals: The purpose of VS&LAs is to build the capacity of community groups to be able to mobilise savings for the following purposes:

- To increase household security through savings
- To provide the opportunity for loans for investments and other needs;
- To create a Social Fund for relief of members experiencing emergencies;
- Build the capacity of women and men, including men and women with disabilities to engage in income-generation activities and in turn increase household security;

- **3. History of VS&L project and of similar projects worldwide:** There are more than a million poor people successfully and independently managing their VS&LAs throughout the world. More than 90% of VS&LAs succeed and remain together for several years or more. It is, therefore, likely that it will work well in their local setting. Also worldwide people with disabilities have been successfully included in VSLA groups. You can use the [4.4 Stories of inclusion in VS&LA](#) to explain.

4. Relevance of VS&LAs for persons with disabilities: The FO should ask the participants how the VSLA may be relevant for them and their members. The FO should emphasize the reasons listed below after collecting the thoughts of the participants.

- **Access to Savings and Loans:** The opportunity to save and borrow flexibly, and make attractive profits on their savings. Very poor people who lack access to MFIs and banks may find that VS&L meets their needs better than any alternative, this is also the case for persons with disabilities, or families with a child or spouse with a disability who often don't have access to MFIs.
- **Social Fund Access:** VS&LAs can assist members in case of death, disease or natural disaster; local moneylenders may not be willing to provide this service to the poorest.
- **Membership Open to All:** Anyone from the community can join a VS&LA. Even people who have accounts with MFIs and banks can continue to use those services if they like. Also people with disabilities have the right to participate.
- **No Additional Requirements:** VS&LAs can satisfy the needs of the poor, as there are no problems of high minimum deposit requirements, hidden charges, complicated procedures, or difficulty in accessing loans.

- **Build Capacity of Members:** VS&LAs help members build self-respect, self-reliance and self-confidence. Also people with disabilities who participate in VLSA groups report that they have greatly increased their self-confidence.
- **Impact of VSLAs:** Improve household income, education of children, improved access to health services, accumulation of assets, and empowers people with disabilities to take on leadership positions;
- **Create Support Networks:** VSL&LAs help members build trust among each other and a support network they can rely on. As a result this will also build a stronger community, including stronger households. People with disabilities who have participated in VSLA groups, explain that it helped them to make friends and that it enhanced their participation and acceptance in their community.
- **External Support:** program will identify and invite support organizations as appropriate to assist VS&LA members in accessing the resources they may need to address some of the issues that they are facing

If needed, you can use the [4.4 Stories of inclusion in VS&LA](#) to explain that persons with disabilities also succeed in VSLA and to show the benefits of participation. If the OPDs are hesitant and don't see the benefit for their members, ask them why they think it is not beneficial for their members. From this discussion you can easily step over to the next topic.

5. Identifying barriers: Ask the participants what barriers may hamper the equal participation of people with disabilities/ parents of a child with a disability/ participants with a spouse with a disability in the VSLA groups. List them down and have a discussion about what the programme could do to address these barriers. Don't worry if you cannot find solutions to all the barriers right away, explain that you will get back to it.

6. VS&LA Management & twin-track approach: Explain how the VS&LA groups function. The VS&LAs will be taught to manage their own activities over a cycle of nine months to one year. The first cycle is the training cycle, and a facilitator, either the Field Officer or Village Agent, will attend most of the Association's meetings to train and assist them. It is important during this phase that the group learns to work well together, respect one another and choose appropriate leaders. Participation in the VS&LA will provide all members the opportunity to be a leader. Emphasize again the twin-track approach (disability majority groups/ Groups where persons with disabilities are the majority). Discuss with the OPDs the advantages of both options. Explain that in both set-ups people with disabilities will be equally represented in the leadership positions.

7. Community meetings: Explain how the group formation process will look like. Explain about the upcoming community meeting and ask the OPDs to invite their members (including families with a child or spouse with a disability) and other people with a disability in the community to come to the community meeting. Ask them what location would be suitable in terms of accessibility and if there are other needs for them to participate effectively in the session (eg. sign language, transport etc.). Also ask if they know a role model with a disability who is willing to act as ambassador of inclusion of persons with disabilities in VSLA and could give a speech during the community meeting?

8. Closure: make agreements about follow up on the topics that have been discussed (eg. on specific actions to remove barriers).

Second Meeting: Introduction of VS&LA to the Community

Objective by the end of the session:

- Members of the community will be aware of the services offered by the project
- The community will understand that the sole source of Loan Funds will be members' savings, with no external loans or grants being provided
- The community will understand that VS&L depends on the formation of groups of 10-30 members selected amongst themselves
- The community will understand that training is required and attendance at meetings by all members is necessary
- The community understands what next steps they must take in order to register with the project and participate further
- The Community Leaders and members understand that the program targets both women and men, including women and men with different kind of disabilities and parents of a child with a disability

Who is Involved?

The Field Officer's next responsibility is to hold a public meeting with the **community** in order to explain his/her presence and why s/he is there. Once everyone is assembled the Field Officer should be introduced by the local leaders. The participants will be potential VS&LA members who can spread the word to their communities.

Attention points for disability inclusion

- Make sure the meeting venue for the community meeting is at an accessible location
- Make sure the communication during the meeting is accessible (eg. arrange person who can translate to local sign language so people who are deaf can also participate)
- Encourage persons with a disability to speak up in the meeting, also about the potential barriers that may hinder their participation.
- Invite a role model with a disability to speak during the community meeting.
- Inform the groups that anyone can participate, whether they have a disability or not. Persons with disabilities are allowed to choose if they want to participate in a group where persons without a disability have the majority, or if they want to start up/participate in a group where persons with a disability are the majority.



Recommended tools for disability inclusion:

- [3.7 Barriers that people with disabilities come across in the context of VSLA](#)
- [3.8 Twin Track approach](#)
- [4.1 Checklist Accessible Meetings](#)
- [4.2 Checklist accessible VSLA meeting place](#)
- [4.4 Stories of inclusion in VS&LA](#)
- [4.5 Sensitisation tips for community sessions](#)
- [4.8 Tip sheet for overcoming challenges around inclusion in VSLA](#)
- [4.9 Inclusion and communication tips per impairment type](#)

What is Covered in This Meeting?

Welcome & Introduction: The Field Officer (FO) introduces him/herself to the participants again and welcomes them to the meeting. (**NOTE:** The FO or Manager may consider asking a Community Leader or Government Official to introduce them to community members. In asking they should also request that the Community Leader expresses their support for this program. This may be also done at the end of the session, yet will have more weight if done at the beginning.)

Information Shared at Meeting: After introduction the FO begins discussing with the participants the following information:

- 1. What is a VS&LA?:** The FO explains that a VS&LA is a Village Savings and Loan Association. The Association is formed by a self-selected group, voluntarily, and save money in the form of shares. The savings are invested in a Loan Fund from which members can borrow, repaying with a service charge added. The *primary* purpose of a VS&LA is to provide simple savings and loan facilities, in a community that does not have access to formal financial services.
- 2. The Benefits and Impacts VSLA:** The FO discusses the positive benefits and impacts that VSLA can have for both women and men, including women and men with disabilities. The FO asks the group if they can think of any such benefits that they know from being in a VSLA or have heard about. The FO should then highlight any additional benefits that have not been mentioned.

NOTE: If there are any benefits mentioned that are incorrect, the FO should point these out.

Such as:

- To increase household security through savings;
- To provide the opportunity for loans for investments and other needs;
- To create a Social Fund for relief of members experiencing emergencies;
- Build the capacity of women and men, including women and men with disabilities to engage in income-generation activities and in turn increase household security;
- Impact of VSLAs: Improve household income, education of children, improved access to health services, accumulation of assets, and empowers women and people with disabilities to take on leadership positions;
- *Create Support Networks:* VSL&LAs help members build trust among each other and a support network they can rely on. As a result this will also build a stronger community, including stronger households. Being part of a group also helps people with disabilities to enlarge their social network.
- *External Support:* program will identify and invite support organizations as appropriate to assist VS&LA members in accessing the resources they may need to address some of the issues that they are facing.

NOTE: The VS&LA Program, Country Office &/or implementing partners will be required to do due diligence on organizations to identify which ones are appropriate to reach out to in order to link the VS&LA group to receive the correct support. This will also most likely be done during the development phase unless the issues facing the VS&LA group are seen as pressing and affecting the ability for the VS&LA group to operate.

Engaging Men: At this point the FO should also discuss that based on prior experiences, CARE understands that men usually do not join VSLAs. As a result, this program will work to engage men in the process and join VSLAs. If they do not join then to provide opportunities for them to learn as well as be able to support the women in their lives (wives, mothers, sisters, etc.) and other community members in their endeavours if they join a VS&LA group.

Inclusion of persons with disabilities: The FO explains that persons with disabilities also

have the right to participate in VS&LA on their own behalf. Explain that the organization is committed to make the programme accessible for everyone by removing the barriers that may block persons with disabilities from participating. Explain that inclusion is a joint responsibility and you are asking everyone to be welcoming and supportive to include person with disabilities in VSLA.

3. **Implementing Organization:** The FO names the Implementing Organisation and the project, which employs him or her. The point of supplying these details is to avoid confusion with other organisations, especially those offering financial services.

The FO mentions that the organization is non-political, not-for-profit and provides a brief history of the organisation's past work in the locality. If CARE is not the implementing organization, but serves as the donor and Technical Assistance provider, the FO should mention the role of CARE in the program. This allows for the communities and the VS&LAs to be familiar with CARE.

4. **The Source of Loan Funds:** All of the funds used to provide loans to the members of a VS&LA come from the members' own share-purchase/savings and not from an outside lender, such as a microfinance institution or bank. The FO should stress that although this may seem very difficult or even impossible, it has been proven to work successfully within the current country as well as others. Additionally, the FO can explain that in time, the VS&LA will develop significant local capital for loans, without depending upon outside institutions.



5. Problem Tree ⁶ Activity-Savings

FO Discusses: It is often very difficult for people to save. Today we are going to look at what some of these causes are that makes it difficult for people to save and the associated effects. Together as a group we are going to do an activity called "Problem Tree."

NOTE: The FO should decide if this activity can be conducted as one large group or should be done in smaller groups. It will depend on whether the women are comfortable participating in the large group in front of the other community members, especially the men. If smaller groups are formed then it will require each group to have one person who can write.

- **Step 1:** FO asks the participants- What does a tree have? FO should elicit- trunk, branches, roots, and leaves.
- **Step 2:** The FO draws a tree with a trunk, branches and roots. On the trunk the FO writes the problem that is being discussed. Alternatively, for low literate learners the FO can draw an picture that represents the topic. For this activity the topic being discussed is Savings.
- **Step 3:** For the Roots have the group discuss what they think is causing the problem- What are the issues that make it difficult to save?

Example of Problem Tree:



The FO should elicit answers from the group and write the factors or draw pictures or symbols of each factor.

The FO should challenge the groups to think broadly- in terms of individual attitudes and values; individual behaviours and skills; cultural "traditions" and "norms"; as well as cultural, social, economic, and political systems and structures. Each root of a tree has many shoots—if possible the FO should probe and ask "why?" to get to a deeper understanding of the causes.

- **Step 4:** For the Branches have the group discuss what they think the impact of having problems savings can be. Either the FO or the participants directly can write ideas (words, pictures or symbols) on the branches. Again, each branch of a tree has many

shoots—if possible the FO should probe and ask “why?” to get to a deeper understanding of the effects of this problem.

- **Step 5:** FO should discuss some of the solutions to the problem in order to lessen the impacts that having problems savings is having. FO should reiterate how the VS&LA will assist the community members in saving and the results.
- **Step 6:** The FO should stress that it is very important that the VS&LA member has the support of their family when they are saving and that they even are provided assistance with the saving. If the member is able to buy shares each week, as many as possible, the end result will assist the member to have a larger amount after the VS&LA cycle is finished. This in turn will provide the household more money to assist with various expenses.

⁶ Problem Tree Tool from CARE's Pathways Group Empowerment: Topics, Strategies & Tools, Nov. 2012, p.25

The FO discusses with the group how family members can help with savings and determine some ideas/strategies of how members can reach out to family members for assistance.

6. **The Management of VS&LA:** VS&LA members are taught to manage their own savings and loan activities. The Association will manage its own affairs – the FO acts as facilitator, who is only there to teach them the system of how the VS&LA operates. The FO will attend most of the VS&LA meetings to train and assist them for one year, after which the VS&LA will be independent.
7. **VS&LA Group Size:** The size of the Association must be not less than 10 members and not more than 30. Existing groups are encouraged to participate; amalgamating or dividing where necessary to achieve the necessary scale.

The Field Officer emphasises that great care must be taken in the selection of members, who know and trust each other. It will be important that group members are willing to work together by communicating well, listening well, and building cohesion among each other.



Discussion: Defining TRUST

- *How do you define TRUST?*
 - *What are some words that mean TRUST to you?*
 - *What can happen if a group does not work well together?*
 - *What are ways that a group can learn to work better together?*
 - *Why will this be important for the VS&LA?*
8. **The Operating Principles:** A VS&LA is set up to mobilise savings, disburse and recover loans, and provide self-insurance through a Social Fund. The savings consist of regular purchase of shares by all members at each meeting. The money contributed in this way becomes the fund from which short-term loans can be given to members. Each person's savings grows as loans are repaid with a service charge. Members also contribute to a Social Fund to help members cope with unexpected emergencies.
 9. **No External Funding:** No outside funding will be provided to the VS&LAs. Experience has shown that when outside money is contributed people are not so committed to save.
 10. **Profits (Earned Interest) on Savings:** The members of VS&LA groups can expect that they will get a better return on their money saved in this way than in any MFI or bank. As mentioned previously, each person's savings grows as loans are repaid with a service charge. Similar programmes show that if a person saves for a year in a VS&L Association, they will get back at least 30% more than they save, and perhaps even more. They should also be told that loans start off with very small amounts but grow as savings grows.

11. **Meeting Spaces:** The members of the proposed VS&LA will choose where the meetings

are to be held. The location can be a local mosque, church, school or other public building, or the home of the Chairperson of the Association, or another appropriate place.

The important thing is that the location is big enough for all the members to be seated comfortably and that it is quiet, shaded, not too windy and private. The meeting place should also be accessible for participants who have difficulty walking or who are using a wheelchair, or for people who are blind. It is the custom for mats to be laid on the ground and for refreshments to be provided, even if only fresh water.

Reiterate that it should be appropriate and sensitive to the needs of the participants and should consider various needs of the participants, such as childcare and the needs of participants with a disability. The poorest of the poor within the community should also be encouraged to join the VS&LA. The FO can ask that they be invited to the introductory meetings to learn about the program.

In order for an appropriate meeting place and time to be determined the Field Officer discusses the following with the community:



Discussion: Hopes and Fears

The FO should lead a discussion with participants about their hopes and fears about joining a VS&LA group. The FO can use the following questions to help prompt discussion:

- *What are your hopes for joining a VS&LA group?*
- *What might keep you from joining a VS&LA group?*
- *What might prevent you from making the meetings or participating on a regular basis?*
- *What support is needed for you join a VS&LA group and get over your fears? (How can the FO help with spouses or community leaders , or what needs to be done to overcome barriers that block participation of persons with a disability?)*



Make sure that persons with a disability are also encouraged to share their hopes and fears. Specifically ask them what barriers may block their participation. Think of Attitudinal, Communication and Physical Accessibility barriers.

12. Participation in Meetings: All VS&LA group members must attend and participate in every meeting. The attendance of all members will be tracked and any late or missed meetings may require the member to pay a fine. The VS&LA group will decide this during the constitution development meeting. The attendance of all members guarantees the correctness of the accounts. Meetings should not be interrupted by outsiders except in emergencies.



Discussion: Obstacles to Participation

The FO should discuss with the participants if there are any additional obstacles that might hinder them from participation. The FO should gauge whether the discussion in #9 above allowed participants to share enough on this or not.

The FO could start with any obstacles mentioned above in #9 and ask for participants to add to the list. Once obstacles are listed then the FO should lead a discussion about solutions to these obstacles.

Possible Negative Reactions to Women Joining VS&LA:

FO should be aware that the community and male spouses of women may have negative reactions to women joining VS&LAs. Depending on the culture of the community, the fears may be:

- *Women will disrespect their husbands;*
- *Will engage in activities not meant for women;*
- *Won't be able to take care of house and children;*
- *Women are not meant to work outside of house;*
- *Women may meet other men and have affairs or leave their husbands.*

The FO should be aware of these reactions and other ones relevant to the specific community. The FO should be able to answer these fears and minimize the risks by reiterating the purpose of the VS&LA, stressing how it benefits the household as a whole and has

positive affects for the community.

Participation of Spouses: Given that it is very important that a VS&LA member receives support from their spouse, there will be times when the spouse will be invited to VS&LA meetings and trainings. There will be some trainings over the course of the 1 year of the VS&LA formation when spouses will be required to attend, between 3 and 4.

NOTE: This number of trainings can be adjusted by the Country Office.

Participation of participants with a disability: for participants with a disability it is important also to have support from their family members throughout the process. If participants need support to come to the meetings, or need support during the meetings (eg. For translation to sign language) it is possible that they join the VS&LA group together with a family member. Please note that the participant with a disability has to be present every session and takes full ownership for their participation in the VS&LA group. The person who provides support is also allowed to be a group member on his or her own behalf.

Also take account of physical, attitudinal or communication barriers that persons with disabilities may experience. Discuss how these barrier can be overcome. Tailormade solutions may be needed.

Possible Negative Reactions to participants with a disability Joining VS&LA:

FO should be aware that the community may have negative reactions to participation of people with disabilities in VS&LAs. Depending on the culture of the community, the fears may be:

- People with disabilities are cursed/ disability is contagious
- People with disabilities cannot work
- People with disabilities cannot save, they are a risk for the group
- People with disabilities deserve our pity

The FO should be aware of these reactions and other ones relevant to the specific community. The FO should be able to answer these fears.

Look in the document sensitization tips how to react to these fears.



- 13. Training:** The Field Officer explains the training curriculum. VS&LAs will elect leaders and develop a Constitution to make their own rules concerning share-purchase/savings, credit and overall operation of the group. In addition, they need to maintain passbooks and memorise the amount of money on hand at the end of every meeting. The initial training, which is spread over a two-week period, is divided into five separate sessions and each training session lasts about two hours.

Throughout the program there will be opportunities for their spouses to attend trainings with them. Later on there will also be opportunities for members of VS&LAs to become peer educators or change agents. These people are usually self-identified or group-chosen members who can act as ambassadors for the group to train VS&LA members in additional topics and concepts as well as community members.

- 14. Forming VS&LA Groups Prior to Next Meeting:** Those who are interested must form groups of 10 - 30 members prior to the next meeting. It is important that all community members should participate in the VS&LA as all have something to contribute to the group no matter their background, economic status or if they are a man or a woman.



Discussion: Quick Wealth Ranking

The FO states that s/he needs to understand the wealth of the community a bit better.

- **Step 1:** The FO asks: *What categories of households exist in this community? What groups would you put them into?*
- **Step 2:** The FO splits the participants in groups of 8-10 people (depending on number of participants in meeting. Should also split according to gender.)
- **Step 3:** The FO then provides them with 10 cards and a bunch of beans. The FO states: Work together in your group and *sort the cards* in as many piles as there are wealth categories in your village, using your own criteria. (Don't name or list specific households or families. Just the categories.)
- **Step 4:** The FO asks the participants what criteria were used for each pile and what the differences between the piles are.
- **Step 5:** The FO lists the local criteria and indicators derived from the ranking discussion. Discuss the local perceptions of wealth, well-being and inequality?



Discussion: Group Membership

- *Who Should be a Member of a VS&LA? Why?*
- *Who do you think will benefit most from joining a VS&LA?*
- *Is there anyone from your community that should be here today but isn't? Who are these people?*
 - *How can we reach out to them to invite them?*
 - *How can they be welcomed to participate?*

NOTE: The FO should be sure to dispel prejudices or incorrect views about people who may be considered ineligible.

Again, the FO should stress that members must know and trust each other. They should be willing to work together in order to build a strong VS&LA group that can assist them in savings and taking loans to meet the needs of their families. The FO should ask participants what they think their responsibilities towards each other as group members should be?

The FO should also point out that target is also poorest of poor, such as women or child headed households, men and women with a disability, or parents of a child with a disability. The FO should ask for volunteers to go visit these households and inform them of the information learned about VSLAs and invite them to the next meeting. Also encourage that the meeting place is accessible to this group. **NOTE:** This will be a preliminary discussion that will be referred back to at later meetings when the FO will discuss the importance of building a strong team and conducting related activities.

The FO emphasizes that the groups should **not** elect their leaders at this point, as this will be done as part of the training process.

15. Next Meeting with the Field Officer: The Field Officer states that s/he would like to return to the community in 1 week (or the appropriate time period decided) to hold a second meeting. The purpose of this second meeting is to explain VS&LA in more detail to people who are seriously interested and help them begin the process to form groups. The FO asks the community when they should return- day and time- to determine if people are interested in participating in the VS&LA program. Once this is decided the FO tells the assembly that s/he will return at the agreed time.

16. Community Leader(s) (CL) Expresses Support: CL verbalizes support for the program as it adds weight to people's acceptance of the program

Third Meeting: Preliminary Meetings with Clustered Groups of Potential Participants

Objectives by the end of the meeting:

- The participants will have a detailed understanding of the methodology
- The participants will decide if they want to proceed with training
- The participants will decide in what type of group they want to participate
- The participants will decide where and when they will meet

Who is Involved?

The preliminary meeting with **potential participants** is likely to involve several groups. At this time groups will have formed themselves into groups that think they may want to do VS&L, but this meeting is not yet part of the formal training process. This meeting can be comprised of two or three groups, but probably not more, because it becomes unmanageable and does not provide the opportunity for everyone's questions to be answered.

Attention points for disability inclusion

- Explain the rules about leadership positions with regards to gender & disability.
- Give participants the chance to still shift groups (from disability majority to mainstream or vice versa) before the groups are formally established and the names of the members are written down.
- Check if persons with disabilities have any concerns about barriers to participation: eg. related to Attitude, Communication or Accessibility. Take action where needed.



Recommended tools for disability inclusion:

- [3.7 Barriers that people with disabilities come across in the context of VSLA](#)
- [3.8 Twin Track approach](#)
- [4.1 Checklist Accessible Meetings](#)
- [4.2 Checklist accessible VSLA meeting place](#)
- [4.4 Stories of inclusion in VS&LA](#)
- [4.6 Disability Friendly language – key message](#)
- [4.7 Training exercise on disability friendly language](#)
- [4.8 Tip sheet for overcoming challenges around inclusion in VSLA](#)
- [4.9 Inclusion and communication tips per impairment type](#)

What is Covered in This Meeting?

Welcome & Introduction: The Field Officer (FO) introduces him/herself to the participants again and welcomes them to the meeting. The FO conducts a short warm-up activity to energize the group and get them excited for his/her session.



Activity: *Telephone*

Purpose: To use communication and concentration skills to conduct messages. Stresses the importance of listening and reporting carefully.

Materials: None

Time: 20-30 minutes.

Activity Steps:

- **Step 1:** The FO creates a message to be sent through to each player.
- **Step 2:** The FO asks members to form a line and remain quiet. (Depending on the size of the group, it often works best to divide the group into two lines and give each line a different message to send through the line.)
- **Step 3:** The FO starts off by whispering the message to the person at the beginning of the line.
- **Step 4:** Once the second person has received the message, they will then whisper it to the third person next in line.
- **Step 5:** The third person will whisper it to the fourth and so on and so on.
- **Step 6:** After the last person in the line has received the message, they have to repeat it out loud to see if it's the same message that was sent from the start.
- **Step 7:** FO discusses what happened to the message. FO elicits from the group what this says about messages and how people communicate with one another. What is important about this for the group?

Session Introduction

The Field Officer gives them the following information:

Review key issues from previous meeting (2nd meeting.)

1. **A VS&LA is different from a ROSCA:** The FO should draw out from the participants types of savings groups that they are familiar with or in which they have participated. The FO should explain why a VS&LA is different from a ROSCA or other savings groups that the community may be familiar with or have joined at somepoint.

The reasons the FO should highlight are:

- Members can save different amounts;
 - Records are kept, which are very clear and easy for everyone to understand;
 - The Management Committee is re-elected at least once per year;
 - Everyone has the same voting rights in decisions, regardless of the amount saved;
 - Everyone has the same right to loans;
 - Savings and profits are paid out regularly, after a maximum of one year;
 - Loan service charges, which the Association determines, allow the fund to grow. As the fund grows, more and more loans can be provided when they are needed.
2. **The Creation of an Association/VS&LA:** The VS&L system requires the creation of Village Savings and Loan Associations (VS&LA) of between 10 to 30 participants;⁷ probably people with similar interests and backgrounds. More than one VS&LA can be created in a community if needed. The VS&LA will develop a Management Committee and Constitution through a voting process. They will do this with the Field Officer's assistance, and every person will have one vote.

The FO should emphasize again that all members of the community are invited to join the VS&LA and women and persons with disabilities and their family members are especially encouraged to participate. It is important that both men and women with and without disabilities participate in order to strengthen both households and the community as a whole.



Discussion: *Your Goals for Creating a VS&LA*

- *What do you envision for the VS&LA?*
- *What do you hope to get out of being a member of the VS&LA?*
- *Does your spouse or family support you in joining the VSLA?(Probe further what the*

issues are in order to have an understanding to assist in informing later sessions/activities)

3. The Characteristics of an Association & its Members: The Field Officer elicits from the meeting participants what characteristics will be important for the

The FO emphasises on the need for all of the members to have:

- Confidence and respect of each other;
- A reputation for honesty;
- A cooperative personality;
- Open to learning and working together to build a strong group;
- The ability to save regularly in small amounts;
- The ability to repay loans reliably.

The Field Officer stresses that the purpose of the meeting is to publicise the programme and make people aware that if they want to participate they need to be trained as a unified VS&LA. The VS&LA should be composed of people who are keen to save their money and learn how to manage the new Association's affairs in a transparent and expert fashion.

⁷

If people express a strong preference for groups larger than 25 members, the Field Officer should say that experience has shown that when there are more than 25 members the meetings become too long and the procedures are not so clear for everyone to understand.

The Field Officer emphasises that before starting the training, the members should therefore sort themselves out into groups. It is important that the members are willing to learn the process of forming a VS&LA as a group, which will require creating a team willing to work together and open to change. The FO should be aware that no one is left out during this group formation process, especially persons with disabilities.

4. The Principles of the VS&L System:

- **Non-Registered Groups:** VS&L works by creating community-based Associations that do not need to be registered.
- **First Training Sessions:** The first five training meetings will take place over two weeks. After that, Associations will meet once every week, or fortnight, or every four weeks as the members decide.

There will also be opportunity for VS&LA group members to invite their spouses to attend relevant trainings for their households. The FO should remind them that one of the key goals of this project is to increase savings and ability to earn income for their families and provides an opportunity for women to participate in contributing in this manner.

- **Cycle of Activities:** Savings and loan activities are carried out for a period of time (called a "cycle") that everyone agrees on at the start. At the end of the cycle the Association divides its funds amongst the members according to the number of shares they hold. Members are free to leave the Association at that time and new members may be allowed to join. A new Management Committee is elected and a new cycle begins. A cycle is normally from 9 - 12 months in length, but must not be less than six months.
- **VS&LA Constitution:** The members create a constitution that describes how the Management Committee is elected and what it will do. It also covers the rules and regulations that govern how share-purchase/savings, lending and the Social Fund activities will be conducted.
- **Transparency of Transactions:** All transactions take place in front of all the members. *This is a fundamental principle that preserves the transparency of financial operations, and therefore member trust and confidence.* The Association will use a cash box which

is fitted with three locks. The keys to the locks will be given to three Key Holders, to prevent the box from being opened between meetings. The Field Officer shows the participants the box and also opens it to show what is contained in the kit. *The importance of the lockable cash box is not just to prevent stealing, but to prevent unauthorised transactions taking place between meetings and to prevent anyone from being tempted to make private use of the money.*

- **Social Fund Contributions:** All members contribute to a Social Fund at each meeting. The amount contributed is the same for each member.
- **Buying Shares:** Members of an Association make share-purchase/ savings for the purpose of creating a Loan Fund. All members save at each meeting by buying shares. The Association decides on the value of the share. This must be set at a level that everyone in the Association is sure they can afford to pay at every meeting for the whole cycle. The FO should remind participants of the cash flow tree exercise that was completed at the previous meeting and some of the findings from the exercise.
Members can buy between 1 and 5 shares at each meeting and can vary the number of shares that they buy at each meeting. The Field Officer shows the participants a passbook and rubber stamp and explains how shares are recorded.
- **Saving between Meetings:** Members will also be shown how to save between meetings, even though the cash box is locked. The Field Officer shows the participants the inside of the cash box and shows that one side contains the Loan Fund, passbooks and other stationery, while the other side is an area where money can be added through the slot in the top of the box. At the start of every meeting, this money will be returned to members, who can then buy shares with it if they wish, or use it as they wish.



Discussion: Your Savings

- *What are the Benefits to saving?*
- *How would you categorize saving: Easy, Difficult, In the Middle*
- *If Difficult (or in the middle of easy/difficult), what are some of the challenges?*
- *How do you think VS&LA will assist you to save?*
- **Loan Fund:** The money saved as shares is used to finance a Loan Fund. All members are eligible to borrow from this money, if they receive approval from all of the other members. Loans are initially from four weeks to twelve weeks duration, and the Association charges members for borrowing from the Loan Fund. Loans can be taken every four weeks (not every meeting).
- **Service Charge on Loans:** The amount of this service charge is decided by the Association itself as a percentage of the loan amount, paid every four weeks for as long as the loan continues.
- **End of Cycle Pay-out:** There is a pay-out after each cycle in which the Association's money is equally divided up amongst members, based on the total number of shares bought throughout the cycle. So, for example, if 1 member has bought 20 shares throughout the cycle and another person has bought only 10, the person who has bought 20 will receive twice as much as the person who bought 10.

Note: It is important to emphasise the difference between interest paid on a loan to a commercial lender and a service charge that members pay to the Association, especially to Muslim participants. Interest leaves the community and is paid to an outside lender: service charges remain in the VSLA and are the property of the people who paid them. Because the fund (including the service charges paid) will end up in the participants' pockets at the end of the cycle, the service charge is, in effect, an additional opportunity to save.

make profits from investments, but this is not part of the basic VS&L model and no training is received to engage in group-based enterprises. The money in the Social Fund is retained by the Association for future emergencies.

- **VS&LA Group Participation:** Participation is open to all people in the community, according to criteria that the Association itself decides. Associations may be mixed or single sex, as the members prefer. Any mixed groups must be respectful of each sex and the ability of women to maintain leadership positions. Persons with disabilities can choose to participate in mainstream community VSLA groups, where persons without a disability are the majority. And persons with disabilities can take the initiative to form a VSLA group (together with family members and community members without disabilities) where people with a disability form the majority (max. 70%). In this situation people with disabilities maintain leadership positions.
- **Membership Committee Gender Makeup:** When the Association is composed of both men and women, the number of females on the 5-person Management Committee will correspond to the number of women and men in the group, and at least two of the main positions (Chairperson, Secretary or Treasurer) must be female.
- **Membership Committee Disability Makeup:** When the Association is composed of persons with and without disabilities, the number of persons with disabilities on the 5-person Management Committee will correspond to the number of persons with and without disabilities, and in the groups where persons with disabilities form the majority at least two of the main positions (Chairperson, Secretary or Treasurer) must be a person with a disability. The rules for the Gender Makeup of the Management Committee also need to be respected in the disability majority groups.

All members have one vote, regardless of the amount of their share-purchase/savings.

5. **The Role of the Field Officer:** The Field Officer's role is that of facilitator. S/he makes no decisions for the Association and does not handle the Association's cash. S/he can never receive any financial or material benefit from the Association. Rather, the members assume complete responsibility for share-purchase/savings and lending operations and management of the cash box in which the Association's cash and records are stored.

Initially, the Field Officer will play an active role in assisting the Association in share-purchase/savings and loan operations, but will gradually reduce his or her participation.

The Association should take charge of its share-purchase/savings and loan activities as quickly as possible.

The duration of the Field Officer's intervention is limited to a maximum of a year, and is divided into three stages:

- **Intensive Phase:** The first stage, known as the Intensive Phase, lasts 14 weeks. It starts with five training meetings, carried out over a period of two weeks, following which the Association starts its share-purchase/savings activities. The Field Officer then attends each of the subsequent meetings over the next 12 weeks and plays an active role, ensuring that the Management Committee strictly follows procedures and maintains Association records accurately. This phase ends with a review by the Field Officer's supervisor, to ensure that the Association is ready to progress to the next phase.
- **Development Phase:** The second stage is known as the Development Phase and is spread over 18 weeks. During this time the participants will run the Association themselves and, once the meetings are running well, the Field Officer will visit the Association less frequently. The purpose of this phase is to oversee the smooth operation of the Association, with the Field Officer acting solely as a technical resource in case of problems or disputes. During this phase the VS&LA will also receive trainings to build skills and knowledge base. The spouses of the VS&LA members will be invited to attend these trainings. Again, this phase ends with a review by the Field Officer's supervisor.
- **Maturity Phase:** The final stage is the Maturity Phase, lasting another 18 weeks. The

Field Officer visits the Association three times during this phase: twice to ensure that they have encountered no problems and once to help with the first share-out. After the first share-out, the group is independent and will continue to future cycles without project support.

- 6. The Members' Commitments:** The success of the Association depends upon active participation by all members. Active participation means attending all meetings and following the Association's rules and regulations. This also includes agreeing to form a group built on trust and respect and work towards ensuring that this goal is reached. The members' presence guarantees the correctness of the accounts.

The Association needs certain equipment which the project will provide, charging a partial fee to members: ⁸

- Lockable cash box
- Three good quality padlocks, each with two keys
- Passbooks based on number of members
- Member number cards based on number of members
- Rubber stamp for shares
- Different rubber stamp for daily slot-savings
- Rubber stamp ink pad
- Ruler
- Two ball point pens, one red, one black/blue
- Calculator
- 3 plastic bowls, at least 30 cm in diameter and at least 15 cm deep (used for separating out the collection of share/savings contributions, loan repayments, fines and contributions to the Social Fund)

⁸ The project provides the kit to the Association, for which it must make a partial contribution. The kit should not be unreasonably expensive or this may be a disincentive at the start. The group's contribution should be calculated to pay (at least) for the costs of all the contents of the box, but not necessarily the box and locks.

- 3 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 diameter⁹

The Association is responsible for selecting an area where the members can meet - a place that is quiet, comfortable, private, accessible and appropriate for all members, also for participants with a disability. The FO should repeat the findings from the previous meetings where it was discussed that all community members are invited to join the group. Whether they are men or women does not matter as participation of all community members is encouraged.

- Tip: use the [4.2 Checklist accessible VSLA meeting place](#)

It is common for members to provide mats and water for refreshment. It is also useful to use a table so that passbooks can easily be filled out. It is important that the site is secluded in some way so that what takes place is confidential and known only to the participants.

At the end of the preliminary meeting the participants decide if they are interested in creating an Association. Give people a last chance to shift groups (from disability majority to mainstream or vice versa). If they agree to participate, the Field Officer makes a list of the members and plans with them the day and the place of their first training meeting.

NOTE: The FO should collect any concerns the participants may have about barriers to participation (such as: family member support or time constraints). Also check persons with

a disability if they have any concerns about barriers: eg related to attitude, communication or Accessibility. Explicitly ask if they can access the meeting place and whether they are in need of support to come to the meeting place, so that they can take action as needed.

8. **Closing Activity: True or False?**

Purpose: To encourage participants to

Time: Activity should take 5 minutes.

Activity Steps:

- **Step 1:** The FO draws a line in the ground (or has made a division of the meeting space.) On one side of the line the FO draws a symbol for 'True' and on the other side draws a symbol for 'False'.
- **Step 2:** The FO tells participants the participant that s/he is going to read out some statements. If they agree with the statements, they should on the side where the symbol is for 'True.' If they do not agree they should stand on side with the symbol for 'False'.
- **Step 3:** FO makes the following 5 statements and asks participants to stand next to True or False depending on if they believe the statement is True or False. After each statement reading and participants choosing the FO should say if the statement is True or False and why.

Example statements that FO can use:

- VS&LAs are only for women – (F)
- The loan fund comes from the savings of the group members – (T)
- Only men can be leaders of VS&LAs- (F)
- The VS&LA will be managed by rules decided by the group members written in a constitution.- (T)
- Men should make the decision about how large a loan a women VS&LA member should take and how she should use it. –(F)
- Men and women with disabilities should decide for themselves (not their family members) on the size of their loan and how to use it. (T)
- **Step 4:** FO should discuss how people felt about the activity.
- **Step 5:** FO should thank participants for coming to meeting and tell them they look forward to seeing them at the next meeting.

⁹

Tokens can be custom made by a project in the form of coloured plastic counters with '1 Share' stamped on them, or, more simply, they can also be large metal washers obtained from a hardware store and painted in an unusual colour. The main point is that they are not easily found in the community. The number required may have to be greater than 60 if demand is strong.



2.3 Intensive Phase: Modules 1 - 8

There are nine training sessions, eight of which are conducted during the Intensive Phase. The final training session is the end of cycle share-out.

Module 1: Groups, Leadership and Elections

Module 2: Development of Policies and Regulations for the
Social Fund, Share-purchase/Savings and Credit

Module 3: Development of Association Constitution

Module 4: Memory-Based Record-keeping and Managing
a Share-purchase/Savings Meeting

Module 5: First Share-purchase/Savings Meeting

Module 6: First Loan Disbursement Meeting

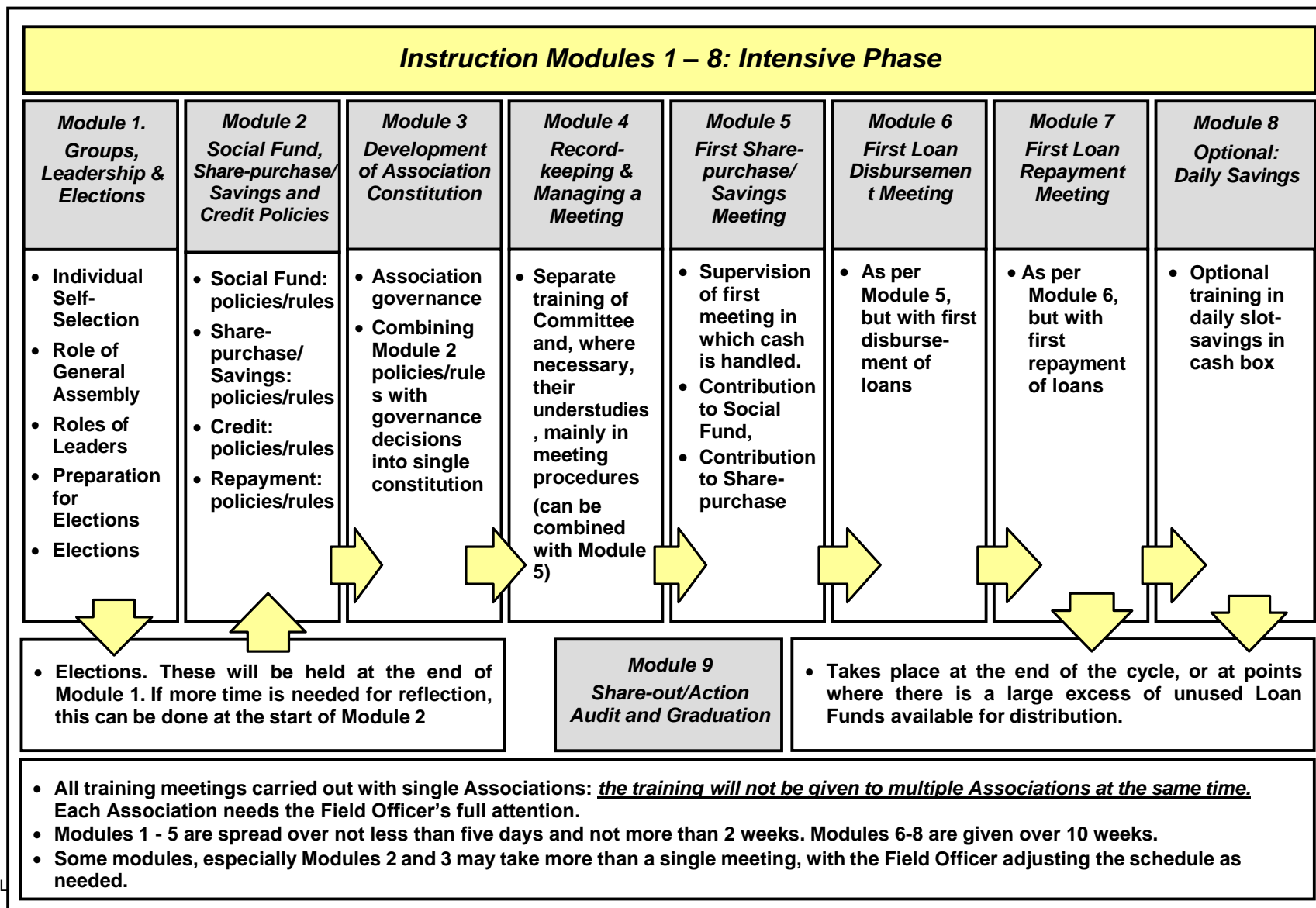
Module 7: First Loan Repayment Meeting

Module 8: Daily Savings (saving in-between meetings)

Module 9: Share-out/Action-audit and Graduation

Table 3 on the following page illustrates the sequence of the nine training sessions.

Table 3: Schematic of Training Phase



Introduction session to Module 1

Objectives by the end of the training sessions of Module 1 the Association will:

- Confirm that all the proposed members are appropriate for their Association, and that all members are interested and committed
- Agree to form itself into a Village Savings and Loan Association (VS&LA)
- Understand the role and authority of the General Assembly
- Understand the roles of its leaders and be prepared to carry out elections of the Management Committee

NOTE: This is the introductory session to Module 1. Module 1 has been split into 3 sessions- Module 1A- Group Formation, Module 1B-Leadership, Module C- Elections. It is highly suggested to do these in 3 separate meetings given the length of each session. It is up to the CO/Implementing Partner to decide. The Introduction session to Module 1 can be combined with Module 1A on Group Formation.

Attention points for disability inclusion

- Encourage the use of disability friendly language as part of the group ground rules
- Express the importance that everyone needs to be treated equally and that the group is jointly responsible that persons with a disability are able to participate and treated with respect.
- Give participants with a disability the confidence that they are able to participate and can be a good group member.



Recommended tools for disability inclusion:

- [3.8 Twin Track approach](#)
- [4.1 Checklist Accessible Meetings](#)
- [4.2 Checklist accessible VSLA meeting place](#)
- [4.4 Stories of inclusion in VS&LA](#)
- [4.5 Sensitisation tips for community sessions](#)
- [4.6 Disability Friendly language – key message](#)
- [4.7 Training exercise on disability friendly language](#)
- [4.8 Tip sheet for overcoming challenges around inclusion in VSLA](#)
- [4.9 Inclusion and communication tips per impairment type](#)

What is Covered in This Introduction Meeting?

1. Welcome & Meeting Set-up: The FO welcomes all participants to the meeting.

At the beginning of the meeting the Field Officer (FO) will ensure that everyone is seated comfortably and will discuss how the meeting place should be arranged. Make sure that people with disabilities are seated comfortably and whether they are seated in a place where they can hear and see what is going on and can easily come forward to the table where the contributions are collected. Typically an Association will be asked to provide seating mats or chairs, water and glasses for refreshment and, if possible, a low table on which share-purchase/savings and loan transactions can take place. The Association will agree at this

point who will be responsible for making sure these facilities are available at the next meeting.

- The FO should confirm with the group that the meeting place/venue and the time of the meeting work for all the members. The FO should remind the group what was discussed in the previous meeting that the place and time should be appropriate for all members and provide a safe environment that all members feel comfortable in. The FO should receive consensus from members that the time and place for the VSLA meetings meet everyone's needs. Explicitly check whether the venue is easily accessible for participants with a disability. If any changes need to be made they should be finalized at this time. Use the [4.2 Checklist accessible VSLA meeting place](#) as a background resource.

2. **Warm-Up Activity:** In order to start the meeting the FO should conduct a warm-up activity for the meeting. This is important to generate energy and excite the group for the days meeting. FO welcomes all the participants to the meeting and then explains the activity.



Introductory Activity: *Learn New Things*

Purpose: To learn new things about your neighbour.

Time: 5 minutes

Activity Steps:

- **Step 1:** The FO instructs the group to stand up and find a neighbour that don't know too well or even someone from another village, if the meeting has more than one village represented. (If it's a mixed group- women should ask women and men ask men as is culturally appropriate.)
- **Step 2:** The FO tells the group they have 1 minute to learn two or three new things about their neighbour.
- **Step 3:** After one person learns things then the other person asks questions and learns new things.
- **Step 4:** The FO should tell the pairs when to switch asking each other questions.
- **Step 5:** After 2 minutes the FO should ask the participants to report anything new that they learned about their neighbour.

3. **Attendance:** The Field Officer will take attendance to ensure that everyone is in attendance. The FO will ask everyone in turn to state his or her name, which the FO writes down.

The FO discusses lateness and non-attendance. If anyone comes late, s/he will tell them that at normal VS&LA meetings, when the VS&LA has started its proper operations, anyone who comes late will be fined. and asks the Association to suggest what that fine should be. The Field Officer shows the members the fines bowl (which is part of the VS&LA equipment kit) and explains that it is normally placed at the entrance to the meeting place and anyone coming late will be required to pay the fine on arrival. S/he explains that the VS&LA will also later develop its own set of rules and will consider for what other reasons fines will be charged.

4. **Setting Ground Rules¹⁰:**



Activity: *Talking Stick¹¹*

Purpose: To encourage dialogue based on respect and to establish ground rules concerning behaviour during the training, both personal behaviour and group behaviour.

Material: A stick, preferable staff or ceremonial stick carved out of wood.

Time: 30 minutes

Activity Steps:

- **Step 1:** Ask the participants to sit in a circle.
- **Step 2:** Holding the stick in front, the FO should tell the story and rules of the talking stick.

FO Tells Abbreviated Story: *The idea of the talking stick began with North American Indians who used it in ceremonies. Groups of men from the tribe would sit in a circle at the end of the day to discuss any disagreements. The talking stick represented the power of the tribal leader and when he held it – it meant for others to remain quiet and listen to his words. When another man wanted to speak, he asked permission to hold the stick.*

The person holding the stick has a potential weapon in his/her hands. The group relationships and discussions have a similar power; as through our words and bodies we can offer respect or offense. The objective of the talking stick is to promote understanding and dialogue and to distribute power. Each member of the group has the right to ask for the stick and must respect the person who is holding it, waiting for him or her to stop talking. And each person who holds the stick must also be ready to give it up.

It is relevant for our ability to relate and communicate our thoughts to our family members and our community, especially when discussing important issues. It relates to our ability to listen, communicate and respect others. That together we can achieve a great deal, but only if we work together and share such power.

¹⁰ Part of this discussion was taken from Journeys of Transformation, Making the Rules Exercise, pg.30

¹¹ Engaging Boys and Men in Gender Transformation: The Group Education Manual, Engender Health and Promundo, 2008, p.57

Step 3: Pass the stick around the group and ask each participant to express one hope and one fear about joining the VS&LA. They should be encouraged to say, “I hope that...” and “I fear that...” Everyone should have the chance to hold the talking stick.

Step 4: When the talking stick returns to the FO, s/he should ask participants to think of other rules for the peaceful coexistence or functioning of the group. The FO should state: “When you want to speak to say/suggest a rule, you should request the stick from whoever is holding it.” (This includes the FO.)

Step 5: The FO should write the rules on the flipchart and verbally speak them.

If the group needs assistance thinking of rules the FO can ask: What are some rules you’ve had in other groups that would work for this VS&LA group? The FO can also state the following 3 rules to help get the group started. If the group doesn’t need assistance the FO should then mention these rules if they have not been mentioned.

- ✓ **Share “air time.”** I would like to give opportunity for each of you to be a part of the discussion and ask questions.
 - ✓ **Respect confidentiality.** I hope you will talk about the information you learn in our sessions with your friends and/or family. We want everyone to feel comfortable with sharing personal information during these sessions. It is important that personal information discussed here is not shared with anyone outside of this group. No one wants to hear personal information about herself or himself outside of this meeting. Does everyone agree with this? (Look around the group for a nod of agreement from each participant.) Great, thank you!
 - ✓ **Use “I”.** Each of us is an expert on our own opinions but not on what others think or feel. It is important that we each stick to discussing what we feel rather than talking for others.
- Use friendly language when talking about persons with a disability. Call everyone by their name,

not their disability. And don't use bad terms. Use positive terms. Give some examples from the disability friendly language key message. You can use the [4.6 Disability Friendly language – key message](#) as a background resource.

- **Step 6:** The FO should ask if everyone understands and agrees with them.
- **Step 7:** The FO should ask if the group likes using the stick and wants to continue using it or not.

5. **Training Program:** The Field Officer explains that the training programme has nine components, eight of which will be carried out during the next 16 weeks. One will be left to the end of the operating cycle. The FO lists the nine modules:

- **Module 1:** Groups, Leadership and Elections (Split into 3 sessions- 1a-Groups, 1b-Leadership, 1c-Elections.)
- **Module 2:** Development of Policies and Regulations for the Social Fund, Share-purchase/Savings and Credit
- **Module 3:** Development of Association Constitution
- **Module 4:** Record-keeping and Managing a Meeting
- **Module 5:** First Share-purchase/Savings Meeting
- **Module 6:** First Credit Meeting
- **Module 7:** First Loan Repayment Meeting
- **Module 8:** Daily Savings
- **Module 9:** First Share-out/Action-audit and Graduation

The Field Officer will call for nine people to remember one topic each. S/he says this is practice for them because, once their operations begin, each person must be able to memorise cash balances and who has borrowed money.

Module 1A: Group Formation

What is Covered in This Meeting?

1. Introduction: The FO explains the process of group formation: we will now move to discuss the first topic mentioned in our list: Group Formation. Part of group formation is that members self-select into the group. Once the members have been chosen and agreed to form a group then the VS&LA's General Assembly is automatically formed. After that the management committee is elected.

2. Group exercise on forming a safe group: In Our Group You Find Respect and

Share¹²



Purpose: To create trust and confidentiality in the group. Everyone should be treated with respect and each participant should respect the others. In order to create a positive atmosphere in the group where participants feel safe.

Time: Activity should take 30 minutes.

Activity Steps: FO states it is important that in this group you feel safe and respect each other. Everyone should be treated with respect and each participant should respect the others. In order to create a positive atmosphere in the group, participants need to feel safe. If you recall it was mentioned at the community meetings that it is very important that members trust each other.

- **Step 1:** The FO asks the group to make a circle. The FO is part of the circle.
- **Step 2:** The FO instructs the group that the circle should be closed. This can be done by holding hands with your neighbor or standing very close together- shoulder to shoulder or stand close but not touching. The FO should determine what is appropriate given the community and whether or not the group is mixed women and men.
- **Step 3:** The FO explains that this exercise is an experiment in creating a safe space. The FO states: "The circle symbolizes a wall of protection. Inside the wall, participants can safely walk with their eyes closed, which makes them feel vulnerable and dependent on trusting others. This exercise helps participants to experiment with helping others to feel safe and builds their own image of how to create trust."
- **Step 4:** FO invites one participant to volunteer.
- **Step 5:** The volunteer stands in the middle of the circle while the FO explains to the volunteer: "You will close your eyes and start to cross the circle until you reach one of the group members. That group member will receive you gently and guide you to turn and go to the next person. The group will take care that you feel safe." NOTE: If the group is mixed then if it is not appropriate for a man to touch a woman then a woman should step in and guide the volunteer. If you have a blind participant in the group you should not select this person as a volunteer. In a group where persons with a disability are the majority you ask a volunteer without a disability.
- **Step 6:** The FO explains to the rest of the group: "While the volunteer walks, it is your job to ensure that s/he feels safe. That means don't make jokes, don't laugh, just concentrate on your task. When he or she reaches you, reach out and hold him/her by the shoulders, don't touch anywhere else. (The FO should ensure that the shoulders are ok depending on the culture of the group.) You should gently turn the person to face the center of the circle and give a small gentle push to start walking

again. The person continues to walk. If the volunteer reaches a gap between two persons, one should insure that the volunteer does not walk out of the circle but rather is protected by the nearest persons. The volunteer can experiment for a few minutes, but can stop anytime s/he wants. Others can volunteer as well."

¹² Journeys of Transformation, p.30

- **Step 7:** The FO asks the volunteer to close her/his eyes and start walking.
- **Step 8:** The FO leads the group in a discussion by asking the following questions:
 - For the volunteer: *"How did you feel? What experiences did you encounter- moments of anxiety or safety? How did others receive you in the circle?"*
 - For the other group members: *"How did it feel to be responsible for and to direct another person?"*
 - *Emphasize that it is important that everyone is safe in the group, also people with a disability. Explain that the group has the responsibility to make sure everyone can participate and if there are barriers, that people are helping each other. Just like in the exercise.*

3. Group exercise on personal skills

The FO states that will start looking at groups by starting with an activity where all participants recognize their own skills and abilities so that we further understand the members of the group.



Activity: *Treasure Hunt*¹³

Purpose: To help members recognize their own abilities. To make participants aware of own skills and abilities they may have come to think of as normal and natural. To send a clear message about personal skills that should be valued.

Time: Activity should take 20 minutes.

Note: This can also be used with women only, or with men and women. If doing in a mixed group, use skills that both women and men can share. Point out, for instance, that both men and women often 'carry heavy loads' or can put a crying baby to sleep. Use the exercise to point out that many skills that are often associated with women (and men) are not often valued. Also emphasize that persons with a disability have a lot of abilities. E.g a person who is deaf is not able to hear, but he or she could for example be very focused on their work. Or a participant who is blind, may be very good in recognizing sound and voices.

Activity Steps:

- **Step 1:** Ask all participants to stand in a circle.
- **Step 2:** Explain the process: You will call out a value or skill and everyone who thinks s/he has that value /skill stands together in a cluster in the middle of the circle. Demonstrate what you mean: say "I am looking for people who like to sing! (Ask all those who like to sing to stand together and briefly chat about why and what they like to sing.)"
- **Step 3:** Begin to play – change categories often so that participants keep on moving!

Other values:

- can run fast
- knows how to treat a cold - can put a crying baby to sleep
- can carry heavy loads
- knows how to make a stove
- has a good relationship with her brother / sister / spouse

- grows good crops
- knows how to cook well
- can negotiate good sales prices
- can make people laugh
- grows healthy crops
- is a good listener

¹³ Adapted from Helen Keller International (Unpublished).

- **Step 4:** Stop the game and ask participants to sit in a circle. Explain that this game is called 'treasure hunt' because it helps us to identify the skills and abilities of people in the group.
- **Step 5:** Discuss what happened:
 - *What were the treasures? (personal abilities / skills)*
 - *Who had at least 3 treasures? What does this say about us? (we have a lot of skills and knowledge amongst us! We can do many things)*
 - *Why do we find it hard to think of these skills / abilities as valuable and things to praise?*
- **Step 6:** Explain the following-- It is hard to build self-esteem, that is, to change the way we think about and see ourselves. A person who has no self-esteem has little confidence in her / his abilities. A person who has a good sense of self-worth is able to manage everyday challenges much better. She/ he can make decisions and act on them.

If we want to change the way we relate to each other we have to support each other and build each other's strengths and abilities.

- **Step 7:** Ask: *What can we do to help each other build our strengths and believe in our abilities?*
- **Step 8: Discuss Key points-** We all have skills, abilities, strengths – but often we are not aware of them and do not value them. Building self-esteem (the way we view ourselves) is a difficult process. We can assist each other by encouraging, praising, thanking, showing respect and admiration. Such experiences will change the way we see ourselves.

4. Requirements of Members: The Field Officer reminds the VS&LA of the preliminary meeting, when the FO met the prospective VS&LA for the first time. The FO asks the VS&LA if they remember the key points about requirements of members. The FO should elicit the information from the participants and then highlight any of the following that may not have been mentioned.

VS&LA members are to have:

- Confidence in each other or open to building trust among each other;
- Respect for each other, including leadership and decision-making abilities, whether a woman or man;
- A reputation for honesty and consistency;
- A cooperative personality, open to learning and sharing with each other;
- The ability to save regularly, even in small amounts;
- The ability to repay loans reliably.

5. Traits of Members: The Field Officer then asks the members to suggest other characteristics that are important in a member of a Village Savings and Loan Association (VS&LA). As the suggestions are made they should be noted by the Field Officer for reference. The Field Officer should ensure that the following characteristics are mentioned/drawn out from the group:

- Trustworthy and honest
- Responsible, mature
- Not argumentative, but cooperative
- Open and respectful to other people's ideas
- Respected in the community
- Fair and considerate of others
- A positive personality
- Hard working
- Have time for meetings

NOTE: It is important for the members to become fully aware of what it takes to work successfully as a member of a Village Savings and Loan Association. If any member feels unable to participate, they should feel free to withdraw. The Field Officer should avoid suggesting that people who are present should start to comment on each other's characters and capacity and must ensure that no one suffers embarrassment in this process.



6. Why Did You Decide to Join: The FO asks group members about their reasons for joining: "Why have you joined a VS&LA?"

The FO asks each participant to think of 2 to 3 goals/aspirations that they have for themselves and/or their families – related to what they would like to get out of being a member of the VS&LA. The FO should encourage participants to establish realistic goals with specific actions and work with them to determine if their goals are clear or vague. The FO can provide examples: "I want to improve my children's education" is vague. "I want to buy school books and uniforms for my children for the next school year" is clearer.



Discussion: Goals for Yourself

- *What changes in yourself would make it possible to build the kind of life you want?*
- *What changes in relationships with other people (or establishment of new relationships) would make it easier for you to build the kind of life you want? What do you want to see change in your decision-making abilities at household level? Relationships with your husbands and children? Or relationship with community?*
- *What changes in the household, community, district, nation would make it easier for you to build the kind of life you want?*
- *How can the VS&LA help you reach these goals?*

The FO should record the answers per participant in order to refer to them in later meetings.

The FO asks the group if there are any concerns that group members have related to joining the VS&LA. (If possible the FO should respond to the concerns raised depending on what the concerns are.)

The Field Officer stresses that VS&LAs can fall apart if members do not possess these qualities. The FO should repeat that members must want to buy shares/save money as their principal objective, because this contributes to their personal and family security.

FO then tells the VS&LA that members should think hard about whether or not they want to carry on as members of the VS&LA. If they decide that they do not, no-one will think worse of them, and they should withdraw before the next meeting and there is no reason for them to feel embarrassed.

7. Definition and Role of the General Assembly (GA):

Step 1- Choosing a Name: The Association members should choose a name, which the Field Officer writes down. The FO also gives the Association a number.

Step 2-Discussing Group Dynamics: The FO asks if members belong to other groups as most VS&LAs will have people who are members of other groups. The Field Officer asks the members to discuss what makes for a successful and an unsuccessful group.

*What are some traits of an unsuccessful Group?*¹⁴

Examples:

- A group that does not get along.
- A group that does not share common values or goals;
- A group that has many fights or disagreements;
- A group with high member turn-over.

*What are some traits of a successful Group?*¹⁵

Examples:

- A voluntary gathering of people who know each other and trust each other;
- Who share common values and goals;
- Who meet on a regular basis to work together towards achieving their goals;
- Who can accomplish together what an individual could not accomplish alone;
- Who often take up different roles, yet show leadership; and
- Who develop a sense of group identity that comes from getting to know each other and strive together to meet their goals.

FO then says that the Association will explore the role of the General Assembly. The FO emphasises the importance of participation by all members.

Step 3- Defining the General Assembly: The Field Officer elicits from the members their understanding of a General Assembly (GA). The FO should explain that the General Assembly is a name for the members of the Association and everyone who is a member of the VS&L is part of the General Assembly. It is the group's highest level of authority. The Management Committee works for the General Assembly (the Association). The General Assembly makes the decisions and the Management Committee carries them out.

NOTE: The point to emphasise is that the General Assembly is the most powerful decision making body because it elects (and can dismiss) the Management Committee. In other words, the General Assembly is the boss of the Management Committee.



Step 4- GA Guidelines & Responsibilities:

- All members of the Association are members of the General Assembly.
- All participants have the same rights in the Association. All members have the right to vote and to be elected to the Management Committee of the Association. In voting, the rule of "one person, one vote" applies.
 - The General Assembly elects the 5-person Management Committee (MC) made up of a Chairperson (1), Secretary (1), Treasurer (1) and Money Counters (2)). The MC reflects the make-up of the VS&L so that the number of women and men on the MC reflect the proportion of the women and men in the group. The number of participants with and without a disability should also be reflected in the MC. All members of the GA are allowed to be elected to the MC. Use the [3.8 Twin Track approach](#) as a background resource.
- The Management Committee works for the General Assembly.

¹⁴ Natural Leaders Training, IMAGE, RADAR, SEF, p. 14

¹⁵ Natural Leaders Training, IMAGE, RADAR, SEF, p. 14

- The General Assembly, not the Management Committee, is responsible for setting the rules and regulations of the Association in a written Constitution. The Management Committee enforces the rules which are established by the GA and takes responsibility for running meetings and representing the Association to outsiders.
- If the Management Committee does not do its work well, the General Assembly may replace it, or any one of its members, by calling a special meeting.
- All the members have the right to propose an issue to be discussed in a meeting. These discussions take place after the share-purchase/savings and loan activities are completed.

8. Summary and Conclusion:

The Field Officer asks if the members have any questions. After answering any questions the FO discusses the following points with the group:

- **Next Meeting:** The Field Officer announces the date of the next training meeting, the topic of which will be “Leaders and styles of leadership”.
- **Closing Circle:** The FO asks the group members to state one new thing they learned today about the topic under discussion.
- **Closing:** The FO thanks the VS&LA members for their participation and closes the meeting.

Module 1B: Leaders and Leadership

Objectives by the end of the training session the Association will:

- Understand types of leaders
- Understand styles and qualities of leaders
- Understand the roles of leaders in VS&LA

Attention points for disability inclusion

- Emphasize the importance of inclusion of persons with disabilities in the leadership of the VSLA groups



Recommended tools for disability inclusion:

- [3.8 Twin Track approach](#)

What is Covered in this Meeting?

1. Introduction: welcome, attendance & recap:

- At the beginning of the meeting the Field Officer (FO) will ensure that everyone is seated comfortably and will discuss how the meeting place should be arranged. Typically an Association will be asked to provide seating mats or chairs, water and glasses for refreshment and, if possible, a low table on which share-purchase/savings and loan transactions can take place. The Association will agree at this point who will be responsible for making sure these facilities are available at the next meeting.
- The Field Officer gives everyone a warm welcome and announces that the objective of the present session is to discuss types of leaders, qualities of leadership and the leadership roles available in the VS&LA.
- **Attendance:** the Field Officer will take attendance to ensure that everyone is in attendance. The Field Officer will ask everyone in turn to state his or her name, which the FO writes down. The FO discusses lateness and non-attendance. If anyone comes late, s/he will tell them that at normal VS&LA meetings, when the VS&LA has started its proper operations, anyone who comes late will be fined. and asks the Association to suggest what that fine should be. The Field Officer shows the members the fines bowl (which is part of the VS&LA equipment kit) and explains that it is normally placed at the entrance to the meeting place and anyone coming late will be required to pay the fine on arrival. S/he explains that the VS&LA will also later develop its own set of rules and will consider for what other reasons fines will be charged.
- **Recap of previous session:** The FO asks what was remembered from the previous session and notes and discusses any changes in the membership (anyone who has dropped out). FO asks the people who were asked to remember the titles of the training modules what they are and asks the General Assembly if the answers are correct. If they are, the person is applauded, but if not, the General Assembly is reminded that at proper meetings the person who forgets will be fined.

2. Warm-Up Activity:

In order to start the meeting the FO should conduct a warm-up activity for the meeting. This is important to generate energy and excite the group for the days meeting. FO welcomes all the participants to the meeting and then explains the activity.



Activity: *Who Do You Admire?*

Purpose: To share values and those of people you admire.

Time: 15 minutes

Activity Steps:

- **Step 1:** Ask the participants, individually, to think of someone they see as a good leader. It could be their mother, grandfather, former teacher, aunt, leader of a self-help group of persons with disabilities. etc.
- **Step 2:** Then ask the group to pair up with the person next to them and take turns to explain why they have chosen that person and the things they admire about the person's actions, attitudes and values.
- **Step 3:** After about 5 minutes, each participant will present to the group the person chosen by the other person in the pair. They should state why they admire this person.
- **Step 4:** Participants should discuss how these leaders relate to their own goals or aspirations for themselves.
- **Step 5:** Discussion Questions:¹⁶
 - *Are there similar themes, conditions, or situations that re-occurred in many of the stories?*
 - *What leadership qualities or skills did many of the women have in common?*
 - *Which leadership characteristics do you feel you have?*
 - *Which additional leadership characteristics do you wish you had?*
 - *Are there family restrictions or community expectations that inhibit you from fulfilling your leadership potential?*
 - *What are some strategies you may use to circumvent these expectations?*
 - *Would you identify yourself as a leader? Why or why not?*
 - *Would others consider you a leader?*

¹⁶ Leading to Choices: A Leadership Training Handbook for Women, 2001, p.37

3. Leaders and Leadership

The Field Officer explains that the next step is to consider what positions need to be filled in a Management Committee. In addition, the FO will discuss the qualities that the Association will be looking for in the people who will be elected to these positions.

Step 1- Leadership Story: The Field Officer will start by reading Story 1 (page 53) The FO will draw out from the participants the reasons for the Association not working well:

- The Association that did not have leaders who were qualified and whose roles and authority were properly defined.
- Lacked a set of rules. The FO will reiterate that it is important that members agree on a set of rules to govern their meetings.

Step 2- What is a Leader?¹⁷: The FO leads the following discussions with the

participants to discuss their knowledge and view of leaders

- **Discussion #1- Definition of a Leader:** The FO opens the discussion by asking the participants to define what a leader is.
- **Discussion #2-Types of Leaders in Community:** The Field Officer asks what types of leaders are to be found in the community and makes a list. The FO should probe further: The list may reveal that the majority of the leaders are men. FO should probe further about why women are not more involved as leaders? What are some of the issues that prevent women from being leaders?

FO asks participants about women leaders: Does your community have any women leaders? What are examples of women leaders in the community? What are the associated traits of these leaders? Why is it important for women to be leaders?

Also ask if there are any leaders, women or men, who have an impairment. What prevents them from being leaders? Why would it be important for people with an impairment to be a leader?

The FO asks if these “usual” leaders always the best choice to be leaders in other situations, such as for a VS&LA group? The FO should point out that these “usual”

¹⁷ Natural Leaders Training, IMAGE, RADAR, SEF, p. 20-22, 52-54

leaders are often too busy to lead a group, yet can be asked for their support, rather than their leadership. Additionally, there are other good leaders, who are natural leaders, who can be found.

How can we promote women leadership in the community? (Probe skill sets, strategies, etc.)

- **Discussion #3-Types of Leaders in Households:** The FO should now lead a discussion about leaders in households. “We just discussed that the types of leaders found in communities, what about in households. Who is usually the leader? Are women leaders in their households? How specifically? Are there ways the leadership sharing can be improved?”

Step 3- Styles of Leadership: The FO should ask participants about styles of leadership they are familiar with. (This may be difficult for participants to discuss, but is good to start with this question.)

The FO should conduct the following activity:



Different Types of Leaders

Activity Purpose: To discuss different

types of leaders.

Materials: Pieces of paper and cardboard

Time: 25 minutes

Activity Steps:

- **Step 1:** Divide groups into 3. Have each group select 1 leader. Assign one person to be the observer.
- **Step 2:** Explain to the groups that they have all been given the same materials. Their job is to construct a bridge, using the papers. They will have 10 minutes to complete the task.
- **Step 3:** Take the three leaders out of the room, and assign each one of them a role to play:
 - **Autocratic leader** – Cares about the bridge, not the group. Knows the best

- solution, tells others what to do.
 - **Democratic, participatory leader**—Cares about the bridge, but also about the group.
 - **Laissez-faire leader** – Let's the group do its own thing, gives no guidance.
- **Step 4:** Set the timer, and after 10 minutes, stop the groups and have them display their bridges. Have the group vote for the best bridge.
- **Step 5:** Process by asking each team to describe:
 - *How did their leader behave? How did they feel working for him/her?*
 - *Which group was most efficient with their task? Which group felt the best about the process?*
- **Step 6:** Ask the observer to share his/her observations.
- **Step 7:** Use the exercise to point out the *task* and *maintenance* functions of groups, and that different types of leaders may be needed at different times.

Step 4 - Qualities of a Leader: The FO asks the participants to list the qualities of a good leader. They should give examples or explanations of each quality.

The FO should review the following list of qualities of a leader:

- Consults others before making decision;
- Always leads by example;
- Is patient and able to work with all kinds of people;
- Respects others, is a good listener and is humble;
- Deals with conflict and does not run away from problems;
- Maintains confidentiality;
- Does not abuse power;
- A leader is a leader everywhere s/he goes;
- Every person is a leader and has a responsibility to practice the above qualities.

Step 5- Leadership Role Play

The FO asks a participant to volunteer to be part of a role play with the FO. The FO tells the volunteer that they are going to be Person A and the FO will be Person B, who are neighbors. The FO tells the volunteer that Person A and Person B are going to have a conversation, whereby Person A tells Person B a personal problem.

FO and the person begin the role-play. While the volunteer, Person A, is speaking, the FO, acting as Person B, the neighbour, does not listen and does other things while Person A is explaining her problem. Person B keeps interrupting Person A and asking things that are not related to the problem. When Person A leaves, Person B quickly goes to another neighbor to gossip.

FO Leads a Discussion about Role-Play: FO asks group members the following questions:

- *What do you think is wrong with the way the neighbour, Person B, helped the woman, Person A, with their problem?;*
- *What kind of leader do you think this neighbour, Person B, is?*
- *What should the neighbor, Person B, do in this situation to be a good leader?*

Participants Conduct Role Play: If time, the FO can ask the participants to do their own role-play that illustrates a problem or conflict that shows what a leader would do in such a scenario.

FO Discusses Take-Away Messages: FO asks participants some key take-away messages they have learned about leadership. FO adds any of the following points, if not mentioned:

- *Good leadership is important in forming and managing a VS&LA;*
- *To be a good leader one must also be prepared to lead, because being a good leader does not mean that you know everything;*
- *As a leader one must always be open to learning new things;*

Step 6- Types of Leaders for VS&LA: FO then asks what types of leaders are needed

to manage a Village Savings and Loan Association (VS&LA). This is likely to result in Chairperson, Secretary and Treasurer. The Field Officer then says that because money is involved it is necessary to have at least two people verifying the amounts that are contributed and issued as loans. FO reaches consensus on the need for Money Counters. The Field Officer then facilitates a discussion about the desirable qualities and responsibilities of people elected to each position.

Step 7- Description of Roles, Responsibilities and Qualities of Association

Leaders: The Field Officer tells the Story 2 (page 53) and asks the members what conclusions they draw. (The lesson here is that this person might have been very good as a Treasurer, but not as a Chairperson).

FO points out that each position calls for different qualities and asks the Association to discuss what the qualities and responsibilities of each Committee member ought to be.

NOTE: The FO should remind the members that it is a requirement that women serve on the Committee should reflect the make-up of the VS&LA group. If the group is mixed then the number of females on the 5-person Management Committee will correspond to the number of women and men in the group, and at least two of the main positions (Chairperson, Secretary or Treasurer) must be female.

Tables 4 - 7 that follow are a guide for the Field Officer to ensure that the members' responses are approximately in line with what is suggested here.

Table 4: Qualities and Responsibilities of the Association Chairperson

Qualities	Responsibilities
<ul style="list-style-type: none"> • Respected by others • Respectful of others • Has good ideas • Trustworthy • Fair with everyone at all times and treats everyone equally • Confident and calm • Listens to others and takes their opinions into account • Organised • Punctual • At ease speaking in front of others • Capable of summarising the views of many people 	<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 Association to outsiders and non-members, including local government officials.

Table 5: Qualities and Responsibilities of the Association Secretary

Qualities	Responsibilities
-----------	------------------

<ul style="list-style-type: none"> • Good with numbers and capable of maintaining the passbooks • Trustworthy • Reliable • Intelligent • From a respected home, reputed for honesty • Available for specialised training by the Field Officer • Punctual 	<ul style="list-style-type: none"> • Ensures that all financial transactions concerning Social Fund, share-purchase/savings and lending take place according to procedure • Makes all passbook entries for shares and loans • Provides a verbal summary of the financial state of Association affairs at every meeting • Assists the Field Officer to update his/her records during monitoring visits
---	---

Table 6: Qualities and Responsibilities of the Association Treasurer

Qualities	Responsibilities
<ul style="list-style-type: none"> • Numerate and able to keep a simple record for daily savings in between meetings • Trustworthy and with a strong character • From a family with a good reputation • Lives in a secure house, close to the meeting-place • Reliable and responsible • Punctual 	<ul style="list-style-type: none"> • Keeps the Association box in between meetings • Takes slot-savings deposits in between meetings, placing money through the slot in the box, issuing tokens and keeping a simple temporary record

Table 7: Qualities and Responsibilities of the Association Money Counters

Qualities	Responsibilities
<ul style="list-style-type: none"> • Numerate • Trustworthy • Calm and organised • Punctual 	<ul style="list-style-type: none"> • Verifies all movements of money both in and out of the cash-box • Counts the money during each cash-box operation • Informs the Secretary of each transaction • Assists the Secretary in resolving any cash discrepancies

Step 8- Length of Leadership Cycle: The Field Officer tells the Association that the Management Committee will serve for one cycle, which is not more than one year.

4. Summary and Conclusion

The Field Officer asks if the members have any questions. After answering any questions the FO discusses the following points with the group:

- **Next Meeting:** The Field Officer announces the date of the next training meeting, the topic of which will be “Nomination and Election of Leaders”.
- **Closing Circle:** The FO asks the group members to state one new thing they learned today about the topic under discussion.
- **Closing:** The FO thanks the VS&LA members for their participation and closes the meeting.

Module 1C: Review of Leadership & Elections

Objectives by the end of the training session the Association will:

- Understand the roles of its leaders;
- Nominate members for leadership positions on Associations Membership Committee
- Carry out elections of the Management Committee

Attention points for disability inclusion

- Make sure persons with a disability are equally represented in the leadership positions as laid down in the twin-track approach



Recommended tools for disability inclusion:

- [3.8 Twin Track approach](#)

Welcome

Warm-Up Activity: In order to start the meeting the FO should conduct a warm-up activity for the meeting. This is important to generate energy and excite the group for the days meeting. FO welcomes all the participants to the meeting and then explains the activity.



Activity: *POWER!*¹⁸

Purpose: To help participants discover different forms of power. It also allows participants to explore how power can be used in positive and negative ways.

Materials: None

Time: 15 minutes.

Activity Steps:

- **Step 1:** The facilitator writes “POWER” in the middle of a flipchart (or done verbally, with symbols or found objects for low literate participants.)
- **Step 2:** Ask participants- What comes to mind when you hear the word ‘Power’. Write their responses around power (or on the ground.)
- **Step 3:** From the collected words, ask the participants to group the associations into positive powers and negative powers
- **Step 4:** Explain to participants that each association can be both- positive and negative, depending on personal experiences.
- **Step 5:** Discuss in conclusion that power has many different faces and different meanings, including positive and negative. Although power by definition is not positive or negative. Each of us has a choice to choose power in one or another way. The same happens in a relationship, in the family and in the community.

Review Discussion: The FO asks what was remembered from the previous session and notes and discusses any changes in the membership (anyone who has dropped out). FOS/he asks the people who were asked to remember the titles of the training modules what they are and asks the General Assembly if the answers are correct. If they are, the person is applauded, but if not, the General Assembly is reminded that at proper meetings the person

who forgets will be fined.

Objective of Days Meeting: The Field Officer announces the objective of the present session is to elect leaders of the VS&LA's Management Committee.

Session Introduction

Step 1- Review of Leadership Roles

The FO does a quick review with the group about the leadership roles in the VS&LA.

¹⁸ *Obstacles and Challenges in Working with your Partner Activity Tool* from CARE's Pathways Group Empowerment: Topics, Strategies & Tools, Nov. 2012, p.39

Step 1: The FO splits the group into 2 large groups – Group A and Group B. (If the FO wants s/he can have the groups pick names.

- **Step 2:** The FO tells the groups it's a competition and the group that answers the most questions correctly wins. The FO will keep count.
- **Step 3:** The FO will ask a question of Group A. If they get it correct then they get a point. If they get it incorrect then Group B has an opportunity to answer the question. Then the FO will ask Group B a question.
- **Step 4:** Sample questions:
 - *What are the names of the leaders for the VS&LA?*
 - *Is prior leadership experience a requirement to be a leader on a VS&LA?*
 - *What are 3 types of leadership styles?*
 - *How long does a leadership cycle last?*
 - *What is 1 responsibility of the secretary?*
 - *What are 2 qualities of a chairperson?*

NOTE: If any of the questions are answered incorrectly, or if the FO feels that the members don't remember the responsibilities of each of the positions, the FO should review them again at this time.

- **Step 5:** The FO should remind the members of the rule around women serving in the management committee. When the Association is composed of both men and women, the number of females on the 5-person Management Committee will correspond to the number of women and men in the group, and at least two of the main positions (Chairperson, Secretary or Treasurer) must be female.

In addition, the FO should remind of them of the important role of the General Assembly- What is the role of the GA and how does it relate to the management committee?

- **Step 6:** The FO should make sure that no members have any remaining questions about leaders and be sure that all points are covered. The FO should be sure to review any missed leadership traits.

Step 3- Nomination Procedures: The Field Officer then tells the members that they need to nominate people for each position, starting with the Chairperson. FO should explain that nominations can be made by anyone and if a person is nominated, then that person has to agree to stand for election. If they do not wish to be considered for the position, they should be free to refuse and not be pressured into doing so.

At least two people should be nominated for each position, so that there is a choice. In an Association with both men and women, the Field Officer reminds the members that the Management Committee needs to include females and reflect the make-up of the group, and suggest that at least two females should occupy the post of Chairperson, Secretary or Treasurer (rather than simply the Money Counter positions). The Management Committee

should reflect how many men and women are members of the group. The same applies to groups with participants with disabilities. The management Committee should reflect how many men and women with disabilities are members of the group. In disability majority groups at least two persons with a disability should occupy the post of Chairperson, Secretary or Treasurer.

Step 4- Nomination of Candidates: The Field Officer facilitates the nomination of candidates for Chairperson, Secretary, Treasurer and Money Counters.

Step 5- Election Process: The Field Officer then prepares the members for the election and explains the process. FO brings two or three boxes to the Association meeting, each a different colour. The members are told that as each position comes up for election, each candidate is represented by a specific coloured box.

The boxes have a small slot in the lid, large enough to accept a metal washer and each person is given one washer. The box will be placed at some distance from the gathering, behind a tree or a bush. Each person in turn will go to the boxes and, hidden from the members but under the eye of the Field Officer, deposit a washer in the box of his/her choice.

When all of the members have voted, the Field Officer will confirm that the number of washers is equal to the number of members and will declare one person the winner. When the number of votes for each candidate is the same, the Association is encouraged to discuss the qualities needed in a candidate in more detail and vote again until a result is declared.

Step 6- Election: The Field Officer will then facilitate the election of the officials and congratulate the winners.

The Association may decide that it needs time to think over whom they would like to elect to each position, but the Field Officer should inform them that the election should be completed before the Association moves on to the next stage of training so that elected officers can begin to prepare for their roles and responsibilities. In such a case FO tells them to show up at the next meeting and expect that the first task will be the election of the leaders and Money Counters.

Step 7- Election Timeline: *The Field Officer must stress that Elections are not a one-time thing and that they have to be held every cycle.* If elections are not held, members may feel that they are being dominated by a few leaders, who act like bosses and do not think they have to explain things. By having regular elections the Association leaders are reminded that they need to serve the members if they want to keep their position. Everyone is also reminded by this that the General Assembly is the supreme body of the Association.

Summary and Conclusion:

The Field Officer asks if the members have any questions. After answering any questions the FO discusses the following points with the group:

- **Next Meeting:** The Field Officer announces the date of the next training meeting, the topic of which will be “Development of Policies and Regulations Related to Social Fund, Share-purchase/Savings and Credit Activities”.
- **Closing Circle:** The FO asks the group members to state one new thing they learned today about the topic under discussion.
- **Closing:** The FO thanks the VS&LA members for their participation and closes the meeting.

Stories

The stories help the participants to understand the meeting's topic. However, the real value of the story is when it is interactive. The participants must find the conclusion, the moral of the story, and they themselves must decide which aspects of the story apply to the meeting's topic.

The Field Officer must ensure that the stories do not contain the names of any of the participants in the Association to avoid misunderstandings. Check this before the meetings.

Story 1 – Importance of Responsibilities, Procedures & Management

Objective: *The importance of creating a Management Committee, the importance of each member's responsibilities and the importance of following a set procedure for meetings.*

In the community of Daraja Mbili the participants decide to form a Village Savings and Loan Association. They felt that because they all knew each other there was no reason to elect a Management Committee. After a few meetings the members tried to speed up meetings and allowed people to come and go as they needed, so long as money was deposited to the collection bowl. A member of the Association volunteered to keep records and they agreed that any spare cash would be kept in a safe place by a trusted widow.

At the next meeting there was disagreement as to how much money was owned by the Association, because the money brought by the widow did not correspond to what the person keeping records claimed should be there, and when different people tried to count it the total was always different. Some members got angry and started to shout at others, who got upset and left the meeting. The Sub-Chief had to be called to restore order and to try and find a solution.

At this point, the Field Officer can ask the members to state the participants' problems, and how they could have been avoided.

Story 2 – VS&LA Member's Role:

Objective: *The importance of each participant's role and of their ability to fulfil that role.*

This is the story of the Village Savings and Loan Association in the village of Ugachiku. At the beginning, there were 20 participants, but they soon found themselves with 35 participants, and had to divide the Association in two. For the second VS&LA, the participants elected the daughter of a well-respected local businessman, a very honest, reliable but timid woman, as Chairperson. The Field Officer tried, without success, to explain that the role of Chairperson demanded confidence; that he or she had to know how to organise and run meetings, and to maintain order and handle conflicts. The Chairperson also had to be able to represent the Association to outsiders and non-members.

After several weeks the new Chairperson grew uncomfortable with her responsibilities and resigned. The participants of the Association elected a new Chairperson, but were delayed in their savings and loan activities, as the new Chairperson had to be trained.

How could this situation have been avoided?

This story should help the participants to define the characteristics necessary for each member of the Management Committee.

Module 2: Development of Policies and Regulations Related to the Social Fund, Share-purchase/ Savings and Credit Activities

Objectives by the end of the training session:

- The VSLA will understand the purpose of having a Social Fund and will have decided if they wish to have one; what the contribution amounts will be; for what sorts of needs the fund will pay out, under what conditions
- The Association will understand the importance of savings and how each individual can invest their savings in a VS&L Loan Fund.
- The Association will have decided on a fixed amount that each member should save at each meeting
- The Association will understand the usefulness of credit; what criteria will determine who should get loans and what terms and conditions will apply if they wish to borrow
- The VS&LA will understand the purpose of having a Social Fund, what the contribution amounts will be and for what sorts of needs the fund will pay out

Recommended tools for disability inclusion:

- [3.7 Barriers that people with disabilities come across in the context of VSLA](#)
- [4.8 Tip sheet for overcoming challenges around inclusion in VSLA](#)



Welcome

Warm-Up Activity: In order to start the meeting the FO should conduct a warm-up activity for the meeting. This is important to generate energy and excite the group for the days meeting. FO welcomes all the participants to the meeting and then explains the activity.



Activity: *Fixed Positions*¹⁹

Purpose: To encourage participants to realize that a person's perspectives on things are based on who they are and their own experiences. To encourage participants to be less judgmental about the actions of others in the group.

Time: Activity should take 20 minutes.

Activity Steps: FO asks participants to stand in a circle.

- **Step 1:** The FO asks for one participant to volunteer to stand in the middle of the circle, facing only one direction. The FO tells the volunteer to stay facing the same direction throughout the activity.
- **Step 2:** The FO explains to all participants that s/he is going to ask some questions. The FO instructs participants to answer only according to what they can actually see from their own position, not what they know is there.
- **Step 3:** The FO asks someone standing in front of the person in the middle of the circle: "How many eyes has s/he got?"
- **Step 4:** The FO asks someone standing behind the person in the middle of the circle: "How many eyes has s/he got?"
- **Step 5:** The FO asks someone standing to the side of the person in the middle of the circle: "How many eyes has s/he got?"
- **Step 6:** Then the FO should thank the volunteer and choose a new volunteer. The FO should then repeat the process but ask, "How many arms does s/he have?"

- **Step 7:** Lastly, the FO chooses one participant to walk around the whole circle, looking at the person in the middle of the circle from all angles. Ask the participant walking to

¹⁹ Stepping Stones Curriculum

give a running commentary on what s/he is seeing and how her/his vision of the person in the middle changes.

- **Step 8:** The FO leads a discussion on feedback about the activity. The FO asks participants to consider how a person's perspective on a situation shapes their understanding of it.
 - *How can we give ourselves a more complete picture more of the time?*
 - *How can we relate this exercise to our everyday experience?*
 - *How can we relate this exercise to working in this group together?*
 - *What is important to consider about other group members?*

Review Discussion: The FO asks what was remembered from the previous session and notes and discusses any changes in the membership (anyone who has dropped out). FOS/he asks the nine people who were asked to remember the titles of the nine training modules what they are and asks the General Assembly if the answers are correct. This shows how important listening skills are important to build (such as the ones in the telephone game we just completed).

The FO should ask the group: *How they can continue building such skills?*

Objective of Days Meeting: The Field Officer announces the objective of the present session is to develop the rules for the Social Fund, share-purchase/savings and loans.

Introduction of New Membership Committee: The FO declares the VS&LA meeting open and calls the new Committee members up one by one, and places them facing the rest of the VS&LA group or General Assembly, preferably behind a low table. By doing this FOS/he is emphasising that the VS&LA now has leaders who will start participating in conducting the VS&LA's activities moving forward. It also creates an atmosphere of formality and order.

Session Introduction

Topic 1: Social Fund

FO Discusses Social Fund: FO states that the Social Fund is the first thing to be considered, because, after Registration, it is the first activity in a normal meeting. FO explains that the Social Fund is not treated like the VS&LAs Loan Fund and the money that is raised for the Social Fund is kept separate from other money. FO explains that it is never used for loans because emergencies cannot be predicted and some money must remain on hand to pay for them when they occur.

Step 1- Benefits of Social Fund: The Field Officer points out that VS&LAs can create a Social Fund to provide small grants to members who encounter serious problems and disasters.

The FO asks the members “*What types of emergencies will be covered? How much should the benefits be?*”

The FO should provide an example: most VS&LAs pay grants in the case of death in a member's family. The emergencies usually covered by a Social Fund include:

- Funeral expenses
- Catastrophes, such as a house burning down
- Educational support to orphans

While other types of benefits can be considered, the main thing to remember is that the Social Fund is intended to cover unpredictable disasters and that money paid out is not expected to be repaid. This principle is important because if the Social Fund offers loans, the VS&LA will have to develop a parallel loan tracking system. This is complicated and unnecessary, because a VS&LA can offer no-interest loans for social purposes from its regular loan fund.

The Social Fund is very important because it allows the Association to provide grants to members who encounter serious problems. The VS&LA decides what the grants can be used for specifically as a group. From experience, members have found that this has been very helpful to them especially in times of emergencies when it is very difficult to money for such situations easily and immediately. It also enables that members to not have to take a loan for such costs as they are unable to access their savings for these situations. Grants are often made to help with:

- Funeral expenses
- Catastrophes, such as fire damage or house damage
- Loss of livestock

Step 2- Amount of Social Fund Contributions: The VS&LA then decides what the amount of regular contributions to the Social Fund should be. The Field Officer should tell the members that the amount of money needed will always depend on two things: the types of emergencies covered and how often they occur. It is up to the Association to decide what an appropriate contribution might be. It is common practice to make a payment that is roughly 20% of the single share value.



Thus, if shares are valued at TShs 500 each, the contribution to the Social Fund can start at TShs 100 per member, per meeting. The Field Officer can tell the members that after they have been running the Social Fund for about half a year they will have a good idea if the amount they are contributing is enough, or whether or not it needs to be adjusted up or down. The amount of money to be regularly contributed by each member to the Social Fund is written down by the Field Officer.

Step 3- Separation of Social Fund: Referring back to Step 1, the Field Officer repeats that the Social Fund must be kept separately from other funds because, if they are mixed with Loan Funds, (and used for normal lending) they will not be available for emergencies. The Social Fund will be stored in its own fabric bag.

Topic 2: Savings Concepts

The Field Officer (FO) explains that savings belong to the saver, and increase their security and options; while loans are made up of money that belongs to someone else that increases risk, because it must be paid back. So it is a good idea for people to build up savings before they start to take out loans. FO says that VS&LAs provide a safe place to save easily (in the form of shares) and earn a good profit on the money invested.

Share-purchase/Savings Practice and Rules

Step 1- Importance of Savings: The Field Officer discusses the idea that savings are more important to poor people than loans, because people need to have a 'cushion' of wealth before they can start to take the risks associated with borrowing.

The FO leads a discussion about savings:

• What is Savings?

Definition: Saving is all about the future, about anticipating and preparing for possible risks and emergencies (a bad harvest, sickness or death), preparing for upcoming events and expenditures (payment of school fees, a marriage, old age, or funeral) or starting a new business or expanding an existing one.

- **Why Save? What are the benefits of savings?**

FO should elicit answers from participants. FO should emphasize that people save for a variety of reasons and mention any of the ones below that weren't mentioned by the members:

- To prepare for future emergencies or risks (natural disasters, injuries, death).
- To smooth out variations in income and consumption: Saving during surplus periods to use during difficult periods.
- To educate their children.
- To be prepared for old age and disability.
- To invest in opportunities potentially profitable (purchasing a cow, starting a small enterprise, storing grain to resell during high price season, etc.).
- To fulfill social and religious obligations (marriage, funeral).

- **Do men and women save differently?**

- **How will savings help both of them? Help their households(HH)?**

Step 2- What Prevents Women From Saving?:

Short Role-Play: FO asks for two volunteers to role play a situation about what or who might prevent them from saving and making their contribution to the VS&LA?

The FO should discuss with the participants some of the reasons why it is difficult for women to especially save. The FO should use the following questions to lead a discussion:

- *What prevents women from saving?*
- *What are some anticipated problems that women may face in the household in wanting to save? (How might family members affect women participation in saving?)*
- *What are some challenges to savings?*
- *What are some of the risks of saving?*
- *What are some solutions?*

NOTE: For mixed groups the FO should make it relevant for both men and women participants, yet be sure to pull out what especially prevents women from saving.

NOTE; for groups with participants with a disability the FO should also include the perspective of men and women with disabilities in this exercise. Try to pull out what men and women with disabilities prevent from saving.



Discussion: Risks to Saving

FO leads a short discussion about some of the risks. The FO discusses a short scenario where a family member pressures a VS&LA group member to use her savings for another purpose. (The FO should elicit ideas from members about this other purpose.)

- *What are some general risks to saving?*
- *What is the role of the family member in affecting the group member's ability to save?*
- *What is or should be the role of the family in supporting the group member?*
- *How could a group member respond to this pressure from the family member?*
- *How could the group support women in this situation?*
- *How could the group support women with unsupportive families?*

NOTE: FO should add any additional relevant questions.

Step 3- Why Save in a Group?: The FO should ask members “*Why is a person better off saving in an Association than individually?*” The answers should cover the following:

- The Association encourages people to save when otherwise they might spend the money
- Savings held by the Association are more secure because they are less likely to be lost or stolen, or demanded by members of the household if it is left in the house
- By using the savings as a source of loans for members the savings earn service charges

and increase in value. When they are held in the household they don't earn anything. Importance of VSLA providing women the experience of learning saving and management skills that can be also be relevant when they start an income-generating activity or a micro/small business.

Step 4- How Savings Can Grow: FO discusses with participants how savings can grow in A VS&LA. The answers may include:

- Share-purchase
- Service charges earned on loans
- Fines charged to members for breaking Association rules

Step 5- How Do People Save: FO should ask how do people save:²⁰

People save in many ways, as *individuals* or in a *group*. They may save *in kind*, *in cash* (at home or in a bank), or by *giving*.

- ***In Kind/Non-cash:***

FO points out that savings are not always held in cash and asks the VS&LA to suggest other forms of savings. The list can include:

- Buying and fattening livestock (cattle, goats, sheep, chickens);
- Buying agricultural tools, bicycles, furniture, cooking pots and other items that can be traded when needed;
- A handful of rice (the setting aside of a handful of rice every day into a separate pot, for periods when money or food is scarce);
- Storing grain.

The point to draw out is that all of these things are savings, as they can quickly be converted to money when needed, or consumed to cope with a shortage.

When prices are continually rising (high inflation), when there is little cash in circulation (barter economy), or when there is no bank around, saving in kind may make sense. In kind savers normally save in food-grains, like maize or rice, or in livestock, such as cattle, goats, or chickens, and sometimes in items like jewellery or gold or other valuable goods which increase in value as prices rise and can be easily resold for cash at a later date.

Disadvantages: The disadvantages of in kind savings are that they tend to be less portable, more difficult to store and maintain (cattle are vulnerable to diseases, grains can be attacked by insects or rodents), less easily converted into cash, and more visible (sometimes people don't want others to see that they now have more chickens or cows than they used to have).

- ***In Cash:*** Almost everyone, including the very poor, has some need for cash: to buy medicine or pay for school fees or buy new clothes, etc. The main advantages of saving in cash are that cash is very portable, storable, not very visible and can be exchanged for almost anything. In view of these features, saving in cash is generally preferred. The main weakness of keeping cash is that it can lose its value during high inflation. That's why many choose a mixed strategy of saving in kind and in cash.
- ***At Home:*** Saving at home has its benefits. The savings are nearby and easily accessed, but this means that it is also more easily accessed by other family members or can be easily stolen.

²⁰ The Group Savings Resource Book, FAO, 2002, pg. 9

- **At a Bank:** Saving at a bank may be a safer option. The problem is that banks only accept cash savings, the cost of opening and maintaining a savings account can be quite high and there are few banks, if any, located in rural areas.
- **By Giving:** People give gifts or offer services not just out of generosity, but also sometimes with the hope of receiving the favor back when needed. A typical example would be volunteering to help a neighbor harvest his crop. By doing this, you expect him to help you when it comes time to harvest your crop.

Step 6- Confidence to Save Regularly: The Field Officer (FO) should ask how confident they feel about saving regularly?

NOTE: If a mixed-group the FO should ask the members in separate groups and then bring together in plenary to discuss the results

Example questions: What could you confidentially save on a weekly basis? What would be the source? What are some of the reasons you may not be able to save as much as you would like? What are some strategies that can help you save?

- FO should point out that not only can poor people save, but they already do so. The Field Officer asks the members if it is easy to save TShs 3,000 per month (about \$3). Probably the members will say that it is hard. The FO should continue the discussion by asking the members the following questions:
- FO asks them if it is hard to save TShs 100 per day. The answer is likely to be that it is easy. The FO should then say that TShs 100 per day is TShs 3,000 a month, so saving large amounts is possible by saving small amounts frequently.²¹

FO should ask: Where could you get TShs 100 from?

Step 7- Share Values: The Field Officer asks what the value of a share should be. FO should tell the members that the amount should be something that everyone in the Association is sure that they can afford throughout the entire cycle at every meeting, including during the seasons when there is very little cash available. She should explain that all members must try to buy at least one share per meeting, and that up to five shares per member per meeting is permitted. So they must pick a value that satisfies everyone and that the poorest amongst them can regularly contribute. For example, if TShs 500 per share is chosen, everyone must agree that saving between TShs 500 and 2,500 per meeting is acceptable to all members.

NOTE: The TShs is for Tanzania Shillings. This currency and amount should be adjusted to be relevant to the country.

Step 8- Members Stop Purchasing Shares: The Field Officer (FO) notes the share value and tells the members that they will put it into their written Constitution, which will be developed in the next session. FO points out that the VS&LA must take the obligation to buy shares very seriously and that it will damage the VS&LA if some people stop saving or save irregularly.

FO then gets the VS&LA to discuss what will happen if a person stops buying shares and writes down the VS&LA's decision for later inclusion in the written Constitution.²² FO also points out that in times of the year when it is very hard to save (such as just before harvest) the whole VS&LA can agree to suspend contributions for a month or two. This is very common in

²¹ The Field Officer should not just use amounts equivalent to the sums in the example, but whatever amounts seem appropriate in the local setting. For some communities, \$3 a month savings seems very hard indeed, while for others it will be easy (especially in towns).

²² This does not mean that a person should be fined. After all, if they can't afford a share, fining them will make it less likely that they will be able to buy a share in the future.

other countries during a 'hungry' season, where 1 - 3 month's share-purchase/savings suspension is common. Nevertheless FO stresses that the obligation to save is at the heart of the VS&LA's activities and that stopping share-purchase/savings should only be temporary and a last resort.

Topic 3: Lending Practice and Rules

Step 1- Experience with Loans: The Field Officer asks members if anyone has received a loan from a bank, from a moneylender, savings group, shopkeeper, family member or friend. The Field Officer asks what the purposes of such loans have been.

Step 2- Characteristics of Loans: FO then asks "What is common to most loans?" The FO should draw out answers to this question. The FO should discuss that all loans have repayment conditions that specify:

- How long it will be before the loan is repaid?
- How it will be repaid (instalments or in a lump sum)? and
- If it attracts service charges or not.

FO then tells the General Assembly that if they use the members' share-purchase/savings as a source of loan capital, they must agree on standard conditions – a set of rules - to avoid favouritism or disagreement.

Step 3- VS&LA Members Loan Needs: The FO should point out that they just discussed loans that the members have had in the past. Now they should discuss the types of loans that they would like to get in the future through the VS&LA. The FO should make a list or ask the Secretary too.

Step 4- Purposes of VS&LA Loans: The FO discusses that the VS&LA needs to decide as a group how loans will be used by members. The Field Officer needs to point out that members should not be encouraged to take out loans that they cannot repay easily. It is a fact that many loans will be taken out in times of money shortage, and that this is not always bad, even if it is not for investment in a business activity.

The FO should discuss some examples of VSLA loans with the group and elicit from them additional examples. Some examples are: consumption, school fees, Income Generation Activities, agriculture inputs, household utensils, etc.

The FO should lead a discussion exploring women and men's use of loans: How do women use VSLA loans? How do men? Why women and men have different priorities? Why do women use their loans differently than men and not in the way that men do? What are the barriers to women using loans in the same way? Why do women invest in small activities and not larger ones? Why do women use loans more for consumption?

Step 5- Discussing Loans Used for Income Generation Activities²³: This step should be completed if the VS&LA group members state that they will use the loan to start an income-generating project/microenterprise. The FO will lead the following discussion.

- **How Feasible is my IG Activity Idea?:** The FO should work with the group members so that they can answer the questions in the feasibility checklist²⁴:
 - *What is needed to run the business? The list could include: materials, labour, skills, equipment, time, buildings, land, transport, licenses, legal requirements,*
 - *Where will it all come from? Local supplier? Outside supplier? What would be the transport cost?*
 - *What will it cost to produce what the business wants to sell?*
 - *What price will be charged for the product/service?*

²³ Journeys of Transformation, CARE and Promundo, 2012, p.38

²⁴ The Group Savings Resource Book, FAO, 2002, p.81

- *Will this cover the cost? Will this be too high for people to buy it?*
- *How will you, the individual, finance the business?*
- *Who will buy the product/service?*
- *Who else is selling similar product/services?*

No Requirement to Borrow: The Field Officer also stresses that the VS&LA's total funds will grow rapidly through the borrowing of the members, but members are not required to borrow. Some may feel that the most important thing is to have a safe place to save. *No one should feel pressured to take out a loan that they do not need.*

Use of Loans Story: The Field Officer should use Story 1 (page 66) to illustrate this point. *Loans do not always have to be for investments, but can sometimes also be used for paying expenses when the borrower knows that there will be income to repay the loan.*

The Field Officer can ask if the members of the Association can think of similar examples from their own experience.

The FO asks the Association what purposes loans will be given.

Challenges of Deciding Use of Loans:



Discussion/Short Activity: Decision Making around Loans

- **Step 1:** FO leads a short discussion about how the participants make decisions about how they will use the loan.
- **Step 2:** The FO draws 4 symbols that represent the different types of decision making- 1) "I make decision", 2) "My spouse makes the decision for me", 3) "I make the decision together with my spouse, equally", 4) "I make the decision with my spouse, but he has the final word."
- **Step 3:** The FO instructs the participants that they are going to ask a few questions. For each question the participant should stand next to the symbol that represents how they make a decision or would make a decision based on the scenario provided.
- **Step 4:** The FO asks the questions:
 - *Who makes the decision about how you will use a loan?*
 - *Who made the decision about joining the VS&LA group?*
 - *Who makes the decision of how you save your money?*
 - *Who makes the decision if you can come to the VS&LA meetings?*
 - *The FO should elicit experiences from participants around their previous decision making on loans and how they involved family members.*
- **Step 5:** The FO discusses the findings with the participants.
 - *What was the most common way that group members make decisions?*
 - *Is this surprising? Why? Why not?*
 - *How do you feel about these results?*
 - *What would you like to see happen?*
- **Step 6:** *How will you discuss this with your husband, fathers or other family members so that he understands this process?*

Step 6- Length of Loan Term: The FO encourages the Association to have a minimum loan term of four weeks and a maximum loan term of twelve weeks during the first cycle, but may consider changing this after one year's experience.²⁵



²⁵Where ASCAs have been operating independently for a long time, and especially where they retain a sizeable amount of loan capital from one cycle to the next, loan terms can be as long as 12 months.

The Field Officer should point out that when loans are short-term, most people in the Association get a chance to borrow. However some activities like animal fattening or horticulture benefit from loans that take longer than four weeks.

The FO asks the VS&LA how long people should be permitted to take out loans.

Once the Association has decided on loan duration limits, the Field Officer writes this down.

Step 7- Size of Loan: The Field Officer says that the amount borrowed by any member cannot be more than three times (3x) the total share holdings of that person. The FO should explain that this prevents unequal distribution of limited Loan Funds, and prevents a member from borrowing more than they can afford to repay comfortably.



Step 8- Service Charges: The Field Officer should return to the concept of service charges, which was previously discussed, during the Preliminary meeting with clustered Associations.

The service charge should not be confused with interest paid to a commercial lender.

The money raised through the service charge is the property of the Association and is not lost to the members (as it would be if they had borrowed from a bank or a moneylender). It ends up back in their pockets and is, in effect, another form of savings, because they get it back at the end of the cycle when the money is shared out.

The following reasons can be given for asking for a service charge on a loan:

- Money that is lent could potentially be used by the lender to invest in a business that brings income. If someone else is using it (because it was borrowed) he/she cannot get the profit and must be compensated for the loss.
- To cover potential losses from unpaid loans.
- To increase the Association's assets for lending.
- To discourage borrowing without a serious need or purpose.



Amount of Service Charge: The Association should discuss how much the monthly service charge (levied every four weeks) should be. The Field Officer should point out that the higher the rate of the service charge, the faster the fund will grow, but that this can make it expensive for members to borrow.

The Field Officer can suggest that in most VS&LAs 10% is normal, but that some charge as little as 5% and some as much as 20%²⁶. When the Association has decided on a monthly service charge rate the Field Officer notes this down.

Type of Service Charge: The Field Officer asks the Association if it wishes to use a declining balance service charge methodology, or a flat service charge. The Field Officer should explain the difference between the two types of charges. The FO should point out that declining balance payments are fair, because the charge is calculated on the remaining sum that has not yet been repaid. On the other hand, a flat service charge system requires a member to pay the same charge, no matter what proportion of the loan has already been repaid.

If the Association prefers to use flat interest, they can do so, because it simplifies calculations, but members should be made aware of the implication, which is, in effect, a higher cost to borrowing.

Step 9- Lending to Non-Members: The Field Officer should then warn the VS&LA about lending to non-members. Other VS&L Associations have lost money by doing this. VS&LAs that only lend to members experience very attractive profits, without the need to take too much risk. VS&LAs which charge a 10% monthly service charge on loans often experience a 50% profit in one cycle (for example, a member who purchases TShs 10,000 worth of shares should

²⁶ If the local rate of inflation is high, then the service charge will need to be high. In Zimbabwe, at the present time, with about 1,500% inflation, the monthly service charges go as high as 50%.

expect to receive TShs 15,000 at share-out time). VS&LAs should be confident that if they follow the system they will succeed.



Discussion: *Consequences of Borrowing for Others*

The FO should lead a discussion about repayment strategies with members. Suggested Questions:

- *Has anyone heard of any stories about people who borrowed for family members?*
- *What are some of the consequences of borrowing for others? Especially husbands and family members?*
- *Why is it against VS&LA rules to borrow for others?*
- *What is important to remember about borrowing for others? (Possible Answer: These members don't know the rules of the VSLA and are not members. They don't have any obligation to repay the loan or help you repay the loan.)*

Step 10- Repayment of Loans: The FO should lead a preliminary discussion with the group about the ways in which they will repay the loan. It will be very important that when members take a loan that they have already determined where they will get the fund to repay the loan.



Discussion: *Repayment Strategies*

The FO should lead a discussion about repayment strategies with members. Suggested Questions:

- *What are some strategies you currently use to make sure you have the money to repay the loan?*
- *How have your families helped with repaying?*
- *What types of discussions have you had with your family about repaying?*
- *What are some consequences of not repaying the loan?*
- *Are there any challenges you have in repaying?*
- *What are some solutions for these challenges?*

NOTE: The FO should reiterate learnings from earlier decision-making conversation about how decisions are made.

Topic 4: Safety of Association Funds



Activity: *Demonstrating and Building Trust*

Purpose: To demonstrate and experience the value of working together and taking responsibility for each other

Materials: Blindfold

Time: 15 minutes

Activity Steps:

- **Step 1:** Ask all participants to stand up in two lines, facing each other.
- **Step 2:** Invite a volunteer to come forward and walk slowly in a straight line across the meeting space. Put the blindfold on him/her and **turn him/her around several times**. Ask her/him to walk across the space again, in a straight line. Request the rest of the group to

keep completely silent, giving no encouragement or guidance at all. They should also not touch him or her.

- **Step 3:** When the blindfolded person reaches the other side, take off the blindfold and ask her/him to compare how close s/he is to where s/he intended to be. How did it feel to walk blindly?
- **Step 4:** Replace the blindfold and repeat the exercise. This time, encourage the other participants to give her/him verbal encouragement and guidance. They still should not touch the volunteer. At the end, ask the volunteer again to compare where s/he wanted to go with where s/he reached.
- **Step 5:** Replace the blindfold and repeat the process. Ask participants to use both their voices and their hands to guide the blindfolded person.
- **Step 6:** Repeat the process with other volunteers.
- **Step 7:** Discuss what happened:
 - *How did it feel to walk the floor blindfolded, without assistance?*
 - *How did it feel to be supported and guided by others?*
 - *In what way did the blindfold help with listening?*
 - *How does this exercise show the importance of trust and mutual support in life?*
- **Step 8:** Conclude by pointing out the importance of trust, mutual support and cooperation in everyday life, within groups and within the household.

Session Information

Step 1- Source of Money for VS&LA: The Field Officer can point out that it is obvious that there will be a lot of money managed by the VS&LA. The FO should ask members what they think this money will be from. The FO should ensure that the members have mentioned the following:

- Share-purchase/Savings
- Fines
- Service charge earnings

The Field Officer asks the members why they think there are three (3) locks on the cash box. After hearing members responses the FO reiterates that the main reason for three locks on the cash box is *not* because there is a serious risk of theft by robbers, but to ensure that all transactions take place in front of the VS&LA.

FO should tell Story No. 2 (page 66) at this point to illustrate the dangers of not having a lockable cash box.

Step 2- Equipment Kit: FO tells the VS&LA that they will be provided with a complete kit of equipment so that they can run their savings and lending activities and that the cash box is part of that kit. Because it is true that a cash box might attract robbers to a member's house, at this point the Field Officer will show the VS&LA the type of heavy-duty cash-box that the project has had manufactured and which they will use.

The Field Officer explains that the cash box will be held by the Treasurer, who will safeguard it between meetings. When the box is locked at the end of the meeting the Treasurer cannot open it because s/he does not have the keys. The Field Officer shows the members the entire kit which consists of:

- Lockable cash box
- Three good quality padlocks, each with two keys
- 25 Passbooks
- 25 Member number cards
- Rubber stamp for shares
- Different rubber stamp for daily slot-savings tokens

- Rubber stamp ink pad
- Ruler
- Two ball point pens: one black or blue, the other red.
- Calculator
- 3 plastic bowls, at least 30 cm in diameter and at least 15 cm deep (used for separating out the collection of share/savings contributions, loan repayments, fines and contributions to the Social Fund)
- 3 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

FO hands the kit over and tells the VS&LA that it must be paid for during Module 4. FO tells them that they must prepare themselves to come with the cost of the kit and provides them the amount in local currency. (See footnote 7, Page 25)

Summary and Conclusion

The Field Officer asks if the members have any questions. After answering any questions the FO discusses the following points with the group:

- **Next Meeting:** The Field Officer announces the date of the next training meeting, the topic of which will be “Development of Association Constitution” and tells the Secretary that FO will be expected to report the day’s proceedings at the next meeting. FO also designates another seven people to remember the titles of the training sessions, telling them that they will be asked to remember the titles at the next meeting.
- **Closing Circle:** FO asks members to describe one thing new they learned that day.
- **Closing:** The FO thanks the VS&LA members for their participation and closes the meeting.

Note: VS&LA programmes must use lockable boxes, or heavy-duty lockable canvas pouches: this should not be optional. The lockable boxes maintain confidence in the system. Groups that do not have cash boxes tend to experience losses. Bear in mind that most groups will be more worried about the possibility that their leaders will be tempted to misuse the Associations money than they will be about the risks of theft by outsiders.

The cash box also guarantees that transactions can only be carried out when all of the Association’s members are present and that records cannot be altered, except with the consent of all of the members.



Stories

Story 1 - What is a Productive Loan? Jemimah is a member of the Sanya Juu 1 VS&LA. She has three bags of rice paddy in store after harvest. School fees are due and she is thinking of selling the paddy to pay the school fees. Jemimah is one of the founding members of Ralang 1. She asks for a loan so that she can pay the school fees.

She is told that she can't have a loan for this purpose because it is not productive. She says that she wishes to keep the paddy for a month so that its value will increase system She says that she can pay back the loan, pay the service charge and end up with a profit.

Questions: Do you think that Jemimah should get her loan? Does a loan have to be productive in order for a member to take it? What might be the reasons that Jemimah decided to do this type of activity?

Story 2 –Security of VS&LA Property: The Nguku Village Savings Group (they weren't a trained VS&L Association but just an informal group) entrusted their money and records to their Treasurer, who was a woman with a reputation for honesty. She took them home in her bag and always showed up to meetings with the records and with the small amount of spare cash left over after previous meetings. After six months a small amount of the group's funds began to accumulate. The Treasurer found that she was holding on to an average of TShs 10,000 in a cupboard in her house. Her husband demanded to use a few thousand Shillings for his milk trading business and paid it back, without paying any service charge. Later he took TShs 5,000 to send their son to Nairobi to look for work, and this time he didn't ask his wife, or pay it back in time for the next meeting. The Treasurer was desperate, and to try and hide this, she altered her own share records, reducing them by the amount that her husband had taken. But the Secretary of the VS&LA noticed the alterations and accused her of falsifying the passbook and said that there was no guarantee she wouldn't do the same thing with another member's passbook, even though, in this way, she was restoring the loss by cancelling her own shares. She confessed what had happened and was allowed to remain in the VS&LA, but lost her job as Treasurer and her family's reputation was badly affected. Ask the VS&LA to discuss the importance of the three-lock system, and ensuring that keys are maintained by different members of the VS&LA. Discuss how this is important to anyone who agrees to be Treasurer, to avoid anyone feeling that they might be dishonest – if they don't have the opportunity to steal or misuse the funds, they don't need to worry about people not trusting them or being suspicious.

Story 3 – Who decides about the use of the loan?

Asia is a 30 year old woman, she is blind. She is member of VS&LA group in her village. Asia lives with her brother. She is not married. She is coming to the meetings together with her sister in law (who is also member of the same VS&LA group). Asia is earning some income by weaving baskets. She does not have a plan to take a loan from the group. However, her brother is pushing her to take a loan to pay for the school fee of her nieces and nephews. Asia is a bit hesitant but decides to give in to her brothers request, because she is grateful she can live in his house.

Discuss: should the group agree with this loan? Who decides about the taking a loan, is it the participant or the family members? How could the group support Asia in a good way?

Module 3: Development of Association Constitution

Objective by the end of the training session:

- The VS&LA will have developed a Constitution. The Constitution will:
 - Describe how the Association is governed, by whom it is governed and how the people who govern it acquire their authority;
 - Set up the rules that govern Social Fund and Savings and Loan Policies.

Welcome

Warm-Up Activity: In order to start the meeting the FO should conduct a warm-up activity for the meeting. This is important to generate energy and excite the group for the days meeting. FO welcomes all the participants to the meeting and then explains the activity.



Activity: *Talking Beans*

Purpose: To use communication and concentration skills to conduct messages.

Materials: Enough beans or stones so that each group member has 3 beans or stones.

Time: Activity should take 20 minutes.

Activity Steps:

- **Step 1:** Count off and put people into 5 groups with 5 people in each group.
- **Step 2:** Give each person in a group 3 beans or small stones.
- **Step 3:** Explain to the group that their task is to come to a conclusion (Agree or Disagree) on a controversial statement, such as: “*The government should allocate 50% of parliament seats to women, in proportion with the percentage of the population who are women.*”
- **Step 4:** Tell them that they must ‘pay’ one bean for every comment, question, opinion or interruption.
- **Step 5:** Tell them they have 10 minutes for this task.
- **Step 6:** At the end of the discussion, allow each group 1 minute to share their group’s consensus on the topic. ONLY those with a bean left are allowed to make the presentation
- **Step 7:** FO should discuss the outcomes of the activity. The FO can use the following questions:
 - *What just happened? How did ‘payment’ for comments affect the conversation flow and outcomes?*
 - *Did everyone get a chance to ‘spend’ their talking points? Why not?*
 - *How did the talkers feel? (those with no beans left) How did the listeners feel?*
 - *Were there any comments that you withheld when you had to conserve your talking points? Were those comments brought up by anyone else?*
 - *Did everyone get to participate equally in the conversation? Did anyone spend a bean on the ‘maintenance’ functions? Why/ why not?*
 - *Did you try to apply the lessons of the first exercise? What was difficult about putting them into practice?*
 - *How did that help you come to a consensus on the issue, or to identify major differences of opinion that still need to be worked out?*
- **Step 8:** The FO should conclude the activity by reminding the participants that effective participation is not about bringing various group or community or team members to the same points of view, but about respecting and paying attention to other members of the group, while thinking about the larger tasks at hand.

Starting Meeting & Review Discussion: The Field Officer asks the Chairperson, Secretary and Treasurer to call the meeting to order and asks the Secretary to report to the VS&LA what was covered at the last training meeting. FO then asks again for the titles of the sessions in the training from the nine people designated to remember.

Objective of Days Meeting: The Field Officer announces the objective of the present session is to understand the importance of having a Constitution to guide them in running the VS&LA.

Session Introduction

Note: The FO should be prepared to spend a lot of time on this topic. For some VS&LAs it may take two sessions instead of one to cover all the components and develop the actual constitution. The Field Officer divides the session into two parts: one relating to VS&LA governance and the other relating to share-purchase/savings, lending and Social Fund rules.



Discussion: *Reasons for a Constitution*

The FO leads a sort discussion with participants about their knowledge of rule setting and constitutions:

- *What are some rules the group has already developed?*
- *What do you know about your national constitution?*
- *What is the reason for it?*
- *What are the benefits of having rules to run an association? How will it keep each member accountable?*
- *What is the responsibility of each group member in developing such a constitution?*

FO Discusses Constitution Development: FO needs to ensure that the members understand the purpose of a constitution.

The FO should discuss with the group that they will create the regulations for themselves, and can modify them in the General Assembly if they prove to be incomplete or ineffective. Once the Constitution is established, and, even if some members of the VS&LA cannot read and write, it should be written and put in the cash box where it is available in the case of misunderstandings. This builds confidence amongst the members that there is a record of their decisions that can be referred to in times of crisis or dispute.

Topic 2- Governance

Step 1- What is a Constitution?: The Field Officer asks the question, 'What is a Constitution?' FO facilitates a discussion with VS&LA members. The FO leads the group towards the answer: "a Constitution is a written document that describes what the VS&LA wants to do, how it will be governed and how the people who govern it will be elected and what their powers will be. It will also be a document that lays out the rules, or policies that cover the way its activities (Social Fund, share-purchase/savings and lending) are implemented."

What does a Constitution Define? A Constitution of an organisation is normally a document that defines:

- The goals and purpose of a VS&LA
- Who governs it
- How the people who govern it get their authority

An VS&LA is owned by its members and it elects leaders to run its affairs. The Constitution needs to say how this happens.

But an VS&LA Constitution contains more than just information relating to ownership, authority and election procedures. It also covers the policies that relate to the Social Fund, share-

purchase/savings and lending and how the VS&LA shares out its money at the end of the operating cycle.

Step 2- Control of VS&LA:



Discussion: Control of VS&LA

The FO asks the members, “Who makes the rules and controls the VS&LA?”

Possible Answers: It is likely that the participants will say that this is the Management Committee, but FO should remind them that the General Assembly makes the rules. The Management Committee can enforce the rules only because the members of the General Assembly have agreed on the rules and the right of the leaders to enforce them.

Let's now look at some scenarios based on real issues and determine some solutions:

- *Male has a role on Management committee and makes all the decisions of the group. He does not let the other members on the committee make decisions because they are women. What should be changed? What are some solutions/strategies?*
- *Management Committee is composed of all women, but men in group are disregarding the role of the membership committee and are making all decisions. What should be changed? What are some solutions/strategies?*
- *The Management Committee is composed of men and women with disabilities, but the men are taking all the decisions. What should be changed?*
- *The Management Committee of a group where persons with a disability form the majority is formed by persons with a physical impairment. The participants with other types of impairments (those with visual impairments and hearing impairments) are not well included in the group process. What are some solutions/strategies?*
- *The chairperson is a woman and is not letting any of the other committee members or even other VS&LA group members talk or bring up issues. She wants to control all the situations and not listen to others. What should be changed? What are some solutions/strategies?*
- *The FO should provide any other relevant scenarios. Or replace the ones above with others.*
- *Some examples of solutions: Identify and use role models to help deal with these situations. Build confidence of group members so they can deal with these situations.*



Discussion: Risks of Power and Control

The FO asks the members:

- *Are there any risks related to the control of the VS&LA?*
- *What are strategies to stop these risks from happening?*

Step 3- Topics in a Constitution: The FO asks the members to suggest what items will be need to be covered in a constitution. The FO should write these down if possible. The FO should make sure that most of the following are mentioned:

- **Governance:**
 - *Purpose of VS&LA:* What will the purpose of the VS&LA be?;
 - *Membership Criteria:* Who can belong and who cannot? (The FO should reiterate to the group the importance of women/participants with a disability participating in the VS&LA.);
 - *Election of Leaders:* How will leaders be elected? (The FO should reiterate the discussions had in module 1 about leaders and choosing leaders.);
 - *Removal of Leaders:* How will leaders be removed?;
 - *Meeting Times & Place:* How often the VS&LA will meet? What needs to be

- considered? Where is the best appropriate, accessible and available place for the VS&LA to meet?
- *Spouses Invited to Meetings*: How often will be spouses be invited to meetings and to which meetings specifically? The topic being discussed should be relevant to engaging men in order to build their support.
- *Leaving the VS&LA*: How can members leave the Association?;
- *Death of a VS&LA Member*: What happens in the case of death of a member?;
- *Fines*: What sort of fines the Management Committee can impose for what types of offences.
- *Establishing Relationships with External Partners (Both Financial and Social)*: This will cover what types of relationships the VS&LA will make with financial institutions and social organizations that may be able to provide support to VS&LA members.
- **Services**: (The FO should remind participants of the notes from the last meeting about services.)
 - *Savings Practices*: How members will save;
 - *Lending Practices*: How members will borrow;
 - *Social Fund Contribution Practices*: What will each member be required to contribute to the Social Fund?
 - *Social Fund Benefits*: What benefits will a Social Fund provide?

FO Discusses with Members: FO should tell the members that the issues listed above are grouped into those that cover how the VS&LA manages itself (Governance) and those that cover how services will be delivered. FO should explain that they will deal with each one in turn, but point out that decisions relating to the Social Fund, to share-purchase/savings, and lending were covered in the last meeting, so they don't need to be discussed again. The Field Officer reminds them that FO took note of their decisions concerning how these things would be done at that time and that these decisions will be included in the Constitution.

Step 4- Constitution Framework: The Field Officer tells the VS&LA that s/he has a written framework that covers the topics listed and that the next step will involve going through the list. The Field Officer asks the members to discuss each point and reach a consensus. FO advises them that they should not rush through the process, because they have to obey the rules that they agree on. FO should assure the group that if necessary, a second meeting on the topic to complete the Constitution can be arranged.

Step 5- Complete Constitution: Discuss and complete the framework (see below). The Field Officer should expect this activity to take at least two hours, and should ensure that all members pay careful attention and participate actively.

Services Offered by the Association

Step 1- Social Fund Rules Review: The Field Officer refers to the previous meeting in which the VS&LA determined the rules and regulations that would guide the operations of the Social Fund, share-purchase/savings and lending. The Field Officer goes over this again and asks everyone if what FO has written is correct. If there is any disagreement it must be resolved at this point. This activity proceeds rapidly.

Notes to the Field Officer on Constitution Framework:

- **Constitution Format & Member Signatures**: The framework for a VS&LA Constitution is shown as a list of questions on the next few pages. Once these questions have been discussed by the members, the constitution can be written in final form.

Member Signatures are required at the end of the form. Everyone in the group who is able will sign their name and non-literate members will affix their fingerprints, to ensure that everyone is in agreement with the provisions.

See Annex 2 for a blank form allowing the Constitution to be written down.

- **No Flexibility on Policies:** Where no flexibility should be given to the VS&LA on a given policy, it is written as a statement and not a question. It is also underlined and italicised. (The reason these policies are not changeable is that experience of forming and implementing VS&LAs has proven the general value and applicability of a particular approach and the specific policy that is underlined and italicised.
- **Areas for In-Depth Discussion:**
 - **Clause III, 'Relationship to External Sources of Finance'** will need careful discussion. It is likely that people will think that getting large loans from an outside service provider is a good idea, but this is rarely the case with VS&LAs. In order to deal with this situation, the Field Officer should say that the VS&LA's greatest strengths are self-reliance and savings. When they build up their own capital members will feel a greater sense of achievement and independence than people who depend on borrowing from an institution for their capital. The following things should be considered:
 - VS&LAs should never agree to deposit their savings with a lending institution, because the lending institution may try to block access to the savings while the VS&LA has a loan. The VS&LA should only consider it if this is not the case.
 - It is better if an VS&LA borrows a lump sum of money from an external source and turns this into smaller loans for its members. There are two reasons for this:
 - By borrowing as a group it is possible to borrow at lower cost, because it is more efficient for the lender;
 - By borrowing one large amount and dividing it into smaller, higher rate loans, the VS&LA can make a profit. If an outside lender lends to individual members, all the profit is made by the outside institution.
 - VS&LAs should never borrow more than the total value of all shares for two reasons:
 - #1: So that members don't take out very large loans that become hard to repay. Their businesses are safer if they grow slowly than if they grow fast;
 - #2: To ensure that the VS&LA can always repay its loans, even if individual members cannot.
 - **Clause IV, 'Relationship to External Stakeholders/Partners'**
 - Establish relationships with external partners or organizations that can assist them in meeting needs of members that cannot be handled on their own (examples: household issues, GBV, health, etc.). These should be approved partner organizations that have been vetted by the program's implementing partner.
 - Identify Community Role Models that may also be able to provide support to the VS&LA and its members. Determine what type of support is required to ensure that choose the correct role models.

Governance of the Association / VS&LA

1) BASIC INFORMATION ON THE ASSOCIATION

- Name of the Association?
- What is the address of the Association?
- On what date was the Association formed?
- Date of registration, if any?

2) OBJECTIVE OF THE ASSOCIATION

- **Purpose:** *The purpose of the Association is to be an independent, profitable provider of financial services to its members.*
- What services will the Association provide in order to achieve this objective?

III. RELATIONSHIP TO EXTERNAL SOURCES OF FINANCIAL SERVICES

- *The Association will not borrow from financial institutions during the first cycle of savings and lending. If it does so in subsequent cycles it will use the following principles:*
 - *The Association must be the borrower and not individual members;*
 - *The Association will not allow the lender access to information on individual loans; Members' savings cannot be used as collateral for an external loan; Any borrowing by the Association must not exceed the total value of all members' paid up shares.*

IV. RELATIONSHIP TO EXTERNAL STAKEHOLDERS/PARTNERS

- Establish relationships with external partners or organizations that can assist them in meeting needs of members that cannot be handled on their own (examples: household issues, GBV, health, etc.)
- Identify Community Role Models that may also be able to provide support to the VS&LA and its members. Determine what type of support is required to ensure that choose the correct role models.

V. WHO MAY BE A MEMBER OF THE ASSOCIATION?

- Lower age limit?
- Gender?
- Place of residence?
- Other common circumstances?

VI. COMPOSITION OF THE MANAGEMENT COMMITTEE

- Chairperson
- Secretary
- Treasurer
- 2 Money Counters

VII. ELECTION PROCEDURES

- How many terms can any one person serve on the Management Committee?

²⁷

See Annex Two for the Constitution form that will be used in the meeting.

- Elections must be held at the start of each new cycle.
- What is the minimum number of members who must be present to hold an election?
- The election procedure will use a system that allows everyone's vote to be secret.
- The minimum number of people that must stand for each position is 2.
- A candidate for election to a post must be proposed for office by another member.
- For mixed groups of women and men: The number of women on the management committee must reflect the corresponding number of women and men in the VS&LA group. For example, if the VS&LA group only has two male members out of a group size of 25 persons, the two male members cannot both serve on the membership committee as this is disproportionate to the number of women and men in the group.
- For mixed groups of persons with and without disabilities, the management committee must reflect the corresponding number of participants with and without a disability.

VIII. REMOVAL OF OFFICERS FROM THEIR POSITION BETWEEN ELECTIONS

- Any member of the General Assembly can request a review of a member's suitability to be on the existing Management Committee. If a majority of the members decide that the person should be removed from the Management Committee, the member must step down and another member be elected to the same position.

IX. MEETINGS

- To mobilise savings the Association will meet every?
- To disburse loans the Association will meet every four weeks.
- The cycle of meetings will continue for a maximum of 52 weeks before the Association shares out its assets
- The spouses of members will be invited to come to at least 3 or more meetings. Members can decide additional times that they would like to invite spouses.

X. MEMBERS LEAVING THE ASSOCIATION

- If a member leaves the Association because they have no alternative (such as if they move away) how will the Association calculate how much they must be paid?
- If a person leaves the Association before the end of the cycle for no good reason, except their wish to leave, how will the Association calculate how much they are paid?
- If a person is expelled for failing to make regular share-purchase/savings deposits, how will the Association calculate how much they must be paid?
- If a person is expelled for failing to repay a loan, how will the Association calculate how much they must be paid?

XI. EXPULSION FROM THE ASSOCIATION

- For what reasons should a person be expelled from the Association?

XII. DEATH OF A MEMBER

- If a member dies how will the Association calculate how much money should be given to their heirs/survivors?

XIII. FINES

The following table lists the fines that can be charged for offences committed by members.

Offence	Amount
Non-attendance at a meeting for personal reasons	
Late to meetings	
Not remembering Association rules	

Loss of member number card	
Chatting through the proceedings	
Showing disrespect to a fellow member	
Not remembering decisions and activities of the preceding meeting	
Failure of a member of the Management Committee to perform his or her duties	

XIV. AMENDMENTS TO THE CONSTITUTION

- 2/3 of the members must agree before the constitution can be changed
- Anyone can propose a change to the Constitution

Services Offered by the Association

I. SAVINGS

- Members may purchase 1 - 5 shares in each meeting
- What will be the value of a share?
- Members may contribute an equal agreed-upon amount at the start of every future cycle to speed up the growth of the loan portfolio. This can be more than five shares if all members agree

II. LENDING

- Who is eligible to borrow?
- The maximum amount that anyone can borrow is three times the value of their shares.
- The maximum length of loan term is 24 weeks, but only 12 weeks during the first cycle
- What service charge rate will be applied every four weeks?
- What will happen if a member does not repay a loan?
- After how long should the Association consider that a loan is unlikely to be repaid and begin recovery action against the defaulter?
- If a borrower dies, his/her loan need not be repaid.
- What will be the highest priority for loans?
- What will be the second highest priority for loans?
- What will be the third highest priority for loans?

III. SOCIAL FUND

- What will be the contribution amount for the Social Fund?
- The Social Fund contribution will be paid at every meeting.
- For what types of emergencies will the Social Fund pay out benefits?
 - *What will be the benefits for the death of a spouse?*
 - *What will be the benefits for the death of a child?*
 - *What will be the benefits for the death of a parent?*
 - *What will be the benefit for a member whose house or workplace is accidentally destroyed?*
 - *What will be the benefit for a wedding of a member or a member's child?*
 - *What will be the benefit for a birth to a member?*
 - *What will be the benefit for support to an orphan?*

Summary and Conclusion:

The Field Officer asks if the members have any questions. After answering any questions the FO discusses the following points with the group:

- **Remember Rules of VS&LA:** The Field Officer then tells the members that in order for all of them to know the rules of the Association, each person is required to remember one rule, starting from Clause II and excluding Clause IV (Composition of the Management Committee). The number of rules is greater than the number of members, so only a limited number of rules can be remembered at one time. The Field Officer tells each member, by number, what rule he or she must remember and asks them to repeat it, to be sure that the member understands the rule. The Field Officer notes down which rule is to be remembered by which member and tells them that they will be fined at the next meeting, according to the Constitution if they cannot remember their rule. FO makes sure that the members agree that this is fair.
- **Next Meeting:** The Field Officer tells the members that the next meeting will involve all of the members, but its purpose will be to train the Management Committee, so that they can learn how to run a meeting and can learn how to keep passbook records. The title of this meeting will be 'Record-keeping and Managing a Meeting'
- **Purchase of Equipment Kit:** The Field Officer reminds the members that the Management Committee can only carry out its training if the kit of equipment is paid for. The cost of the kit is again mentioned and the Field Officer confirms that the Management Committee will have the necessary funds on hand at the next meeting. At this point, the Field Officer can suggest that the Association as a whole commits each member to making the necessary contribution, and helps them calculate the sum that each will have to pay.
- **Closing:** The FO thanks the Association members for their participation and closes the meeting.

Module 4: Record-keeping and How to Manage a Share-purchase/Savings Meeting

Objective by the end of the training session:

- Each member of the Committee will understand their individual responsibilities
- The Secretary and Money Counters will understand their roles in maintaining memory-based records

Attention points for disability inclusion

- Sensitize the Management Committee on disability inclusive communication (based on the needs of the group members)



Recommended tools for disability inclusion:

- [4.6 Disability Friendly language – key message](#)
- [4.7 Training exercise on disability friendly language](#)
- [4.8 Tip sheet for overcoming challenges around inclusion in VSLA](#)
- [4.9 Inclusion and communication tips per impairment type](#)

Welcome

Warm-Up Activity: In order to start the meeting the FO should conduct a warm-up activity for the meeting. This is important to generate energy and excite the group for the days meeting. FO welcomes all the participants to the meeting and then explains the activity.



Activity: *Traffic Jam*

Purpose: Purpose of the activity is to explore leadership issues within the group/team; encourage the team to 'think' in process; sensitize on communication issues.

Materials: Tape, string or stick (to draw in dirt.)

Time: Activity should take 45 minutes.

Activity Steps:

- **Step 1:** The FO discusses: teamwork and communication are essential to understanding complex processes. Teams can make significant process improvements in a short period of time by drawing on the expertise of all the team members.
- **Step 2:** Prepare the floor pattern using tape, string or draw it in the dirt. Make 9 squares. You will need to make 3 sets of the squares.
- **Step 3:** There will be 8 people on each team. (This number should be relevant to the total number of group members.)
- **Step 4:** 24 people will 'do the task' and one person will observe the process and the time.
- **Step 5:** Give the instructions and the rules to all, but ensure the observer has a set of rules or write them up on flip chart paper.
- **Step 6:** Have the participants stand in the boxes of the pattern: half of the group faces right and half of the group faces left.

- **Step 7:** Explain to the participants that all the people on the right side must end up on the left side and all the people on the left side must end up on the right side.
- **Step 8:** However there are rules:
 - *A person may move into an empty space in front of them;*
 - *A person may move around a person who is facing them into an empty space.*
 - *One cannot move backwards*
 - *No moving around someone facing the same way you are.*
 - *No moving which involves two people moving at once.*
- **Step 9:** After the task is completed, ask the teams/groups if they can complete it again in half the time.
- **Step 10:** Ask the observers their feedback.
 - *What did they see? Did someone in the group take the lead? How did the others react? Was everyone listened to? Was there friction or frustration? Were all members consulted?*
 - *How was this exercise relevant for how the group relates to each other and deals with conflict?*
- **Step 11:** Close with key learning points
- **Step 12:** Ask everyone to take five minutes to stretch

Starting Meeting & Review Discussion: The Field Officer asks the Chairperson, Secretary and Treasurer to call the meeting to order and asks the Secretary to report to the VS&LA what was covered at the last training meeting.

The Field Officer asks the members, one by one, about the rule that they were each asked to remember and calls on each, by number, to recite his/her rule. If a member has forgotten, they are fined (according to the Constitution), and the Field Officer asks the rest of the members if anyone else can remember. The fines are put into the Loan Fund fabric bag in the kit. Once this process is complete the Field Officer tells them that they will go through the same process at the next meeting until everyone has remembered their rule.

Objective of Days Meeting: The Field Officer announces that the objective of the present session is to understand how to use the kit, complete the passbook and manage the first buying shares meeting.

Session Information

Topic 1- The Kit

Step 1- Items in the Kit: The FO discusses the items in the kit. The kit consists of the following:

- Lockable cash box
- Three good quality padlocks, each with two keys
- 25 Passbooks
- 25 Member number cards
- Rubber stamp for shares
- Different rubber stamp for daily slot-savings
- Rubber stamp ink pad
- Ruler
- Two ball point pens: one black or blue, the other red.
- Calculator
- 3 plastic bowls, at least 30 cm in diameter and at least 15 cm deep
- 3 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

Step 2- Payment for Kit: The Field Officer receives the money for the kit (agreed at the previous meeting) and formally hands it over, together with a receipt, to the Chairperson. (**NOTE:** Payment for Kit depends on VSLA program.)



Step 3- Safety of Kit: The Association is told that the safety of the kit will be the responsibility of the Treasurer and that s/he must carry all of it to every meeting of the Association. The Field Officer should suggest to the Committee that after each meeting the Treasurer is accompanied to his/her home by other members and escorted to meetings, so as to add to the security of the cash box..

Step 3- Reason for Padlocks: The Field Officer tells the VS&LA that 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. FO asks the members to guess what they might be. FO facilitates a discussion until FO has the following answers:

- It makes the box hard to break in to, because at least 4 different people have to agree to open it; 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.

The Field Officer also brings along a set of sample passbooks that will be used in the practice session, filled out as shown in Figures 1 – 4, pages 51 – 54

Topic 2- Passbook-based Principles

Step 1- VS&LA's Wealth: The Field Officer asks what composes the Association's wealth. The answer FO is seeking is that it is composed of:

- The cash in the box
- Loans owed by members
- Any property owned by the Associations

FO concludes by explaining that the amount of cash in the box must be remembered by everyone, and that loans owed by members will be recorded in the individual's passbook. The condition and existence of property can be observed.

Step 2- Personal Finances:



Discussion: Financial Decision Making

The FO then asks what every member needs to know about their own personal financial situation with the Association. FO facilitates a discussion:

1) At the Household Level:

- *How do women access to cash if they need it? How do men access cash?*
- *How do women and men contribute to household expenses?*
- *What sort of purchases are women allowed to make without asking permission of their spouses or other family members? Which types of purchases are men allowed to make*
- *Which items do women require permission in order purchase? (And permission from whom?)*

- *How do you make the decisions of how to spend your cash to meet household needs, save for VSLA and repay loan?*
- *Do you owe any money in unpaid loans to other organizations? If yes, how much money? How does this affect your decision making around how you spend your cash?*



Discussion: Financial Goals

The FO then asks each member to take a few minutes to think of their own financial goals that are relevant to them, their household and/or their IG activity. It is important to have financial goals so that you know what you are saving for and when it makes sense to take a loan. If one of your goals is to pay school fees, then you can find out how much you need to pay those fees and the months that they are due. From that you can figure out when you might need a loan and how you would repay it.

FO facilitates a discussion:

- *What financial goals do you have for yourself?*
- *What financial goals do you have for your household?*
- *What financial goals do you have for your IG activity?*
- *How are these goals related to ones you made when you started as a group member?*
- *How have they changed?*

NOTE: The VS&LA Program needs to decide if the members goals will be recorded by the FO or VA in order to be able to be referenced at a later time. If it is completed it will assist members to see if they reached their goals, if their goals were realistic and what other assistance they may need to reach their goals in the future. The FO could record the goals in a notebook.

Step 3- Passbooks: The Field Officer then says that information about individual share and loan amounts is held in written passbooks that are owned by the members. FO shows them the passbooks at this point and shows them how the front half of the books tracks each member's shares, and the back half - tracks each member's loans.

Step 4- Record-Keeping: The Field Officer tells the Management Committee that record-keeping is an activity of the whole Association, not just the Management Committee, and that the Management Committee's job is to ensure that everyone is clear on the amounts involved and the process.

Step 5- Counters: The Field Officer tells the Management Committee that although this system does not need people who can read and write, it needs people who can count. FO should verify once more that everyone on the Management Committee (especially the Money Counters) is able to count properly.

NOTE: FO should identify if there are any members who cannot count. If yes, then FO should work with organization's staff to provide supplemental numeracy training for the members that require it.

Topic 3- Share-purchase/Savings:

Step 1- Member Numbers: The Field Officer comes to the meeting with small cards numbered from 1 - 30. FO gives them to the Secretary, who hands them out, one per member. FO says that when transactions are carried out, the Secretary will not need to remember everyone's name, but can call out their number, so no-one gets forgotten. Members are told that each must safeguard his/her number card and may be fined if it is lost.

Step 2- Number of Shares for Purchase: The Field Officer says that members may want to save different amounts from each other, and each member may also want to save different amounts at different times. For this reason, the VS&L approach allows members to save in different amounts by purchasing between 1, 2, 3, 4 or 5 shares each meeting.

The amount of a share is decided by the Association. For example, if the amount of one share

is TShs 100, then each member can save either TShs 100, 200, 300, 400 or 500 at each meeting.


The FO should stress that purchasing shares is not a competition. It is only based on each individual member's ability to purchase a share. How many shares a member buys is solely up to that member and is their individual decision. No one should worry about how many shares other members are buying or that they are not buying enough. It is an individual choice not a group choice.

Step 3- Entering Share-purchases in Passbook: At this point the Field Officer uses three sets of sample passbooks to demonstrate how Share-purchases are entered. About ten of each sample will be needed, with two members sharing a passbook.

The cover of the sample passbooks is shown below in Figure 1. If need be, the passbooks can be made from ordinary school exercise books, so that specialised printing is not needed. Normally these can be made in A5 size (148 x 210 mm).

Figure 1: Passbook Cover

***Village Savings and Loan
Associations
Member Share Passbook***



Association Name	<u>Ralang B</u>
Association Number	<u>2</u>
Member Name	<u>Monica Auma</u>
Member Number	<u>11</u>

The passbook cover has space for the name and number of the Association and the name and number of the member. The member number must match the number on the number card that has been given to each member so that no-one else can use another member's passbook.

Step 4- Passbook Review: The Field Officer hands out the first set of passbooks, with pre-filled entries as per those in Figure 2. The FO explains that when each member buys from 1 - 5 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. In the example below, a share is worth TShs 500 (about \$0.45).

Figure 2: Passbook with 11 Shares Stamped In

Single Share Value		<u>TShs 500</u>			
Cycle Number		<u>1</u>			

Mtg. No.	Shares Bought per Meeting				
1	➡				
2	➡	➡			
3	➡	➡	➡		
4	➡	➡	➡	➡	
5	➡	➡			
6					
7					
8					
9					
10					
11					
12					

Starting number of shares	<u>0</u>
Total number of shares bought this period	
Total number of shares redeemed this period	
Net shares end period (to be carried forward)	

The illustration shows that there have been five share-purchase/savings meetings already, in which this member, Monica Auma, has bought 11 shares.

As members make their contributions, the Treasurer stamps the number of shares in their passbooks, making sure that the Secretary and the member watch this and confirm that the amount is correct.

Empty spaces are then crossed out on each line to prevent fraudulent entry of shares at a later date.

Monica Auma's shares cost her 11 x TShs 500 = TShs 5,500.

Step 5: The Field Officer collects the first set of passbooks and hands out a second set, with entries as per Figure 3.

Figure 3: Passbook Showing Redemption of Three Shares

Single Share Value		<u>TShs 500</u>	
Cycle Number		<u>1</u>	

Mtg. No.	Shares Bought per Meeting			
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				

Starting number of shares	<u>0</u>
Total number of shares bought this period	
Total number of shares redeemed this period	
Net shares end period (to be carried forward)	

At the time of the 7th meeting, Monica explained that she had a personal problem and was unable to buy shares. All five of the blocks for that week were crossed out by the Secretary, indicating that she bought no shares.

In addition, Monica needed some money, so she asked to cancel three shares and received TShs 1,500 from the Secretary (500 x 3 = TShs 1,500).

The two entries for this are shown in Figure 3 on the left, where lines have been drawn through the three shares.

Being able to redeem shares gives members access to their savings, but all members should understand that they will lose future earnings when profits are shared out. Once shares are redeemed, they cannot be put back in.

One of the strengths of the

VS&L system is that it can be flexible when members are facing personal problems. Although it is not good for members to stop saving or to redeem their shares early, it is possible in emergencies.

The Field Officer should now discuss with the Association whether Monica should have considered borrowing the small amount she needed. This might have been a way for her to solve her personal problem without having to sell shares. But it is important that she should not be pressured into borrowing since she might prefer not to increase her risks by taking on additional liabilities.

Note: The red pen is only used to cancel a member's shares, or to close a completed loan.



Step 6: The Field Officer collects the second set of passbooks and hands out a third set, with entries as per Figure 4.

Figure 4: Shares at the End of 12 Meetings

Single Share Value

Cycle Number

TShs 500

1

Mtg. No.	Shares Bought per Meeting				
1	→				
2	→	→			
3	→	→	→		
4	→	→	→		
5	→	→			
6	→				
7					
8	→	→			
9	→	→	→		
10	→	→	→	→	→
11	→	→			
12					

Starting number of shares	0
Total number of shares bought this period	24
Total number of shares redeemed this period	3
Net shares end period (to be carried forward)	21

Figure 4 shows what a passbook looks like when a page is filled. By the time of the 12th. Meeting, Monica Auma had bought a total of 24 shares. In the box below the share stamps this number was entered on the line 'Total number of shares bought during this period',

But, as we have seen, in meeting 7 she cancelled three shares bought in meetings 5 and 6. At the time of the 12th. Meeting this is entered on the line 'Total number of shares redeemed this period'. The 'Net shares end period (to be carried forward)' are, therefore, only 21 not 24.

Figure 4 only shows how many shares have been bought and redeemed after 12 meetings. This is not the same as the end of the cycle which, in the case of this VS&LA, will be close to a year. How this is handled will be

covered in a later training session.

Step 7- Questions: Once all members are clear and there are no further questions, the fieldworker collects the sample passbooks.

The Field Officer says that the procedures for taking loans and repaying loans will be covered in future meetings.

The next step will be for the Management Committee to learn how to manage the next meeting, which will be the first real share-purchase/savings meeting. The rest of the members remain to observe the training.

All members should be reminded to bring enough money to the next meeting to make their contribution to the Social Fund and also to purchase the number of shares they want.

Topic 4- Managing a Share-Purchase/ Savings Meeting:

FO Discusses Managing a Group:²⁸

- *What is Managing a Group?*
 - *Possible Answer:* Managing the group, in this context, means providing overall guidance, direction and moderation for every discussion.
- *Why is it important?*
 - *Possible Answer:* Each session should move the workshop forward in the right direction. Discussions can get derailed by interesting but less relevant points. Sometimes conversations need help starting; other times its hard to close a conversation down. One may even be required to be a peacekeeper during heated debates.
- *How do you manage the group?*
 - *Possible Answer:* Above all, managing a group means listening well and speaking clearly and simply. To manage a group effectively, you need to wear a number of different hats simultaneously.
- *What is a good group manager?*
 - *Possible Answer:*
 - *Initiator:* A good group manager is an *initiator*, who starts conversations and gives them direction, by asking questions during the discussion.
 - *Moderator*, who ensures balanced participation between those who are shy and those who may dominate because of their confidence or authority; The moderator also ensures that communication is inclusive, everyone should be able to understand and contribute to the discussions.
 - *Navigator*, who ensures that conversations stay on course, redirecting side tracks and focusing people on key points;
 - a *pacesetter*, who ensures that the conversations move along and stay on time; and
 - *Summarizer*, who briefly reviews key points made by participants, either to raise a question or to bring a particular discussion to a close.

FO discusses the need for disability inclusive communication:

- Ask if there are any communication barriers for participants with a disability.
- Discuss together what the Managing Committee what they can do to make communication inclusive. (see doc. X about inclusion needs of persons with different kind of impairments.)
- Repeat the importance of using disability friendly language



FO Discusses VS&LA Meeting Types: The members of the Management Committee are told that there are two basic types of meeting: Savings meetings and Savings and Loan meetings. The Field Officer points out that every meeting is a share-purchase/savings meeting, but loan meetings only happen every four weeks. Additionally, there will also be social dialogue meetings that will be with group members as well as spouses being invited.

At this point, the Management Committee will be learning only how to conduct a share-purchase/savings meeting.

FO Reviews the Roles of Management Committee in Meeting: The FO reviews with the group members the roles of the Chairperson, Secretary and Treasurer. The FO asks the group what they think each role is of each position. The FO relates any information from the following list that might have been missed by participants:

- **The Chairperson:** Maintains order; levies fines and announces each step of the meeting

as it moves from one procedure to another.

- **The Secretary:** Controls the financial transactions occurring during each step in the meeting – at this point only those related to the Social Fund and share-purchase/savings, but in the future also loan repayments and disbursements. S/he is also responsible for passbook entries and for announcing balances at the end of the meeting.
- **The Treasurer:** Secures the cash box between meetings, assisting the Secretary to maintain passbooks, and in the future, managing the slot savings in between meetings.

²⁸ Benefits, Harms, Facilitation Manual, CARE, 2001, p.10

Specific Steps to Managing a Share-purchase/Savings Meeting:

Step 1- Procedures: The Field Officer tells the group that they will only concentrate on the Social Fund and share-purchase/savings at this point. This will give everyone, especially the Management Committee, a chance to get familiar with how things are run before they learn about loan meetings. The FO tells the Management Committees that they should not worry about making mistakes because FO will be there to help in actual meetings.

To facilitate this training session for the Management Committee, the Field Officer uses Table 8: (First Share-Purchase/Savings Meeting – Procedures). The Field Officer does not hand this out to the Committee but has it on hand for reference.

Step 2- Committee Seating Arrangement: The Committee is arranged in the way they will sit in the meeting and be in front of the other members of the group.

Step 3- Meeting Procedures: The FO then goes through the procedures in Table 8.

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

Meeting Step	First Share-purchase/Savings Meeting - Procedures
Meeting Opening	<p>The Chairperson calls the meeting to order.</p> <p>The Secretary performs a roll call, calling each member by number.</p> <p>The Keyholders open the box.</p> <p>The Secretary removes the passbooks, share stamp, ink-pad, pens and ruler, but leaves the Social Fund bag and the Loan Fund bag in the box</p> <p>The Fines bowl is placed in front of the Chairperson.</p>
Social Fund (if they have chosen to have a Social Fund)	<p>The Chairperson announces that contributions will be made to the Social Fund. Everyone must contribute the same amount.</p> <p>The Secretary calls each member, by number, to give their Social Fund contributions to the Money Counters. The Money Counters confirm the amount and place it in the Social Fund bowl.</p> <p>If a member fails to make a contribution (especially if absent), the members are told to remember this, so that s/he can be asked to pay at the next meeting.</p> <p>Once all the members have made their contributions, the Money Counters count the total and announce it to the Secretary. The Secretary then announces this amount to the members.</p> <p>The Secretary then asks for first requests for benefits from the Social Fund. Members in need make their case to the General Assembly.</p> <p>If approved, the money is provided according to the constitution.</p> <p>After all benefits have been paid, the Money Counters re-count the remaining Social Fund money.</p> <p>The Secretary announces this amount to the members and asks them to remember it for the next meeting.</p> <p>The Social Fund money is then replaced in its draw-string bag and put back in the cash box.</p>

Meeting Step	First Share-purchase/Savings Meeting - Procedures
Share-purchase/ Savings	<p>The Secretary hands out the passbooks to all the members.</p> <p>The Secretary then calls each member by number, and the member comes to the front to purchase between 1 - 5 shares, giving the money to the Money Counters, and the passbook back to the Secretary.</p> <p>The Secretary then stamps the correct number of shares into the passbook, and crosses out any unused blocks; the passbook then stays with the Secretary for the rest of the meeting.</p> <p>The member then checks that the number of stamps in the passbook is correct.</p> <p>The Money Counters announce the amount contributed by each member and place the money into the Share-purchase/Savings bowl. This procedure continues until all members have made their individual contributions.</p> <p>When all share-purchasing is complete, the Money Counters count the money in the Share-purchase/Savings bowl and inform the Secretary, who announces the total.</p>
Expenses	<p>The Chairperson then asks the Secretary if there will be any necessary expenses before the next meeting. If any expenses are approved by all members, the Chairperson instructs the Money Counters to remove the necessary amount from the Share Purchase/Savings bowl and give it to whoever is designated to make the expenditure.</p>
Closing Balances	<p>The Money Counters then combine the money from the Share-purchase/Savings bowl and the fines bowl. They calculate the new total and inform the Secretary.</p> <p>The Secretary then announces the total, indicating that this now forms the Association's Loan Fund.</p> <p>The Chairperson instructs all members to remember the amount for the next meeting. Those who are able, should write this down. The Loan Fund money is then placed in its draw-string bag and put in the cash box.</p> <p>The Secretary once again announces the total of the Social Fund and the Chairperson instructs all members to memorise the amount for the next meeting. Those who are able should write this down.</p> <p>The Key Holders are called by the Chairperson to lock the box.</p>
Closing	<p>Before closing, the Chairperson invites members to discuss any items of business that may be of interest.</p> <p>Once discussion is complete, the Chairperson announces the date and time of the next meeting.</p> <p>The Chairperson then closes the meeting.</p>

Summary and Conclusion:

The Field Officer asks if the members have any questions. After answering any questions about the Share-purchase/Savings and lending procedures the FO discusses the following points with the group: The FO reminds the Management Committee that from now on their leadership will be critical to the success of the Association.

- **Remember Rules of VS&LA:** The Field Officer then tells the members that in order for all of them to know the rules of the Association, each person is required to remember one rule, The Field Officer reminds the members that they will be expected to repeat the rule from the constitution that they are supposed to have remembered at the start of the next meeting.

- **Next Meeting:** The Field Officer tells the members that the next meeting will involve conducting first share purchase meeting.
- **Closing:** The FO thanks the Association members for their participation, the Management Committee for their leadership, and any members observing and closes the meeting.

NOTE: CLP in Bangladesh reports that this module can easily be combined with Module 5. This is a welcome development that increases Field Officer efficiency. After the orientation of the Management Committee, the Association may prefer to proceed directly with savings. If this is preferred (and if there is time) the procedures shown in Module 5 should be followed

It is, however, suggested that this is not done for the first few months, until the Field Officer has become thoroughly familiar with all of the training materials and is able to evaluate his/her own capacity and that of individual Associations to absorb all of the information in Modules 4 and 5 in one sitting.



Module 5: First Share-purchase/Savings Meeting

Objective by the end of the training session:

- Each member of the Committee will understand their individual responsibilities
- The Secretary and Money Counters will understand their roles in maintaining memory-based records

Recommended tools for disability inclusion:

- [3.7 Barriers that people with disabilities come across in the context of VSLA](#)
- [4.8 Tip sheet for overcoming challenges around inclusion in VSLA](#)



Welcome

Objective: at the end of the training session:

- Everyone will have contributed to the Social Fund for the first time
- Everyone will have bought shares for the first time
- The members of the Management Committee will have managed their first meeting.

Warm-Up Activity: In order to start the meeting the FO should conduct a warm-up activity for the meeting. This is important to generate energy and excite the group for the days meeting. FO welcomes all the participants to the meeting and then explains the activity. In addition, it provides an opportunity to work on an activity that either builds the communication skills or trust in the group.



Activity: *Learning to Listen*

Purpose: To practice demonstrating active listening skills.

Materials: None

Time: Activity should take 40 minutes.

Activity Steps:

- **Step 1:** FO divides participants to get into groups of 3.
- **Step 2:** FO then gives the following instruction- Ask participants to think about a moment in your life when you were very happy.
In each group there will be a person who is A – the storyteller, B- the listener, and C- the observer. Have each group decide who is A, who is B, and who is C.
- **Step 3:** The FO gives the signal for **A** to begin *to tell her/his story*. **B** *to listen actively*, and **C** *to watch*.
- **Step 4:** After a few minutes the FO stops the process.
- **Step 5:** The FO gives a new instruction: This time, A will continue telling the story but now B will not listen actively or pay attention to the storyteller. Again, C must observe what B does.
- **Step 6:** After a few minutes the FO stops the process.
- **Step 7:** FO discusses with the participants what happened by asking the following questions:
 - *How did you know that B was listening?*
 - *How could you tell when they stopped listening*
 - *What body language did you use to show that they were paying attention?*

- *What body language showed that they were not listening?*
- Ask the storytellers:
 - *How did it make you feel when they were or weren't listening?*
 - *How did it change the way that you told your story?*
- In plenary, ask participants to reflect on their own experiences:
 - *Have you experienced situations like this before? What happened? How did you respond in these situations?*
 - *Why is active listening an important part of communication?*
 - *How do you know when active listening takes place in your home?*
 - *How do you know when active listening takes place in community meetings?*
 - *What can we do to make sure that everyone's voice is heard (in the home, or in a group)?*
- **Step 8:** The FO summarises the key points-- Remind the participants about the exercise on trust and point out that if we are going to be comfortable sharing our ideas and feelings, we have to trust that the people in the group are really listening. We can use these skills to show that we are actively listening when people speak.

Starting Meeting & Review Discussion: The Chairperson calls the meeting to order and reviews the agenda for the meeting. The Chairperson asks the Secretary to report to the VS&LA what was covered at the last training meeting.

The first item of business, at each meeting until all members clearly understand the constitution, is for the FO to ask each member to repeat the rule from the Constitution that they have been asked to remember. The Field Officer helps the chairman with his/her notes from the last meeting.

Members who have forgotten their rule are reminded that the process of memorisation is very important to VS&L, and that when asked to memorise something, they must be sure they don't forget it. By remembering the rules of the Association they help to manage it.



Discussion: *What have we been learning?*

The FO leads a quick discussion with group members to reflect on what they've been learning over the last few meetings. We've been doing various activities related to team-building, communication, leadership and record keeping.

The FO asks:

- *What are some of the key learnings that you have gained from the past few meetings? (Prompts: leadership, communication, listening, VSLA process, decision-making (HH and financial), self-confidence, inclusion of persons with disabilities etc...)*
- *Is there anything you'd like to learn more about?*
- *What is the most difficult thing for you as a woman involved in VS&LA activities?*
- *What is the most difficult thing for you as a person with a disability involved in VS&LA activities?*
- *How can women support and empower each other in their VS&LA efforts?*
- *How can men support and empower women in their VS&LA efforts?*
- *What do you want to tell men that will help them better understand VS&LA?*
- *Are there any items that are still challenging?*
- *What are some solutions to these challenges?*

The FO should tell the group to congratulate themselves on what they have learned and their continued willingness to participate in VS&LA.

Objective of Days Meeting: The Field Officer announces the objective of the present session is to understand how to conduct the first share-purchase/savings by the group's members.

Session Information

Topic 1: First Share-purchase/Savings

Step 1- Contribution Amounts/Share Purchases: As this is the first meeting with money, the Chairperson reminds everyone of the amount of the Social Fund contribution and the value of a single share.

FO reminds all members that they can save by buying between 1 and 5 shares. The FO also states that purchasing shares is not a competition. It is only based on each individual member's ability to purchase a share. How many shares a member buys is solely up to that member and is their individual decision. No one should worry about how many shares other members are buying or that they are not buying enough. It is an individual choice not a group choice.

Step 2- Seating Arrangements: The Field Officer seats everyone in place, facing the Management Committee, with the Money Counters sitting on a mat in front of the Committee table (if the Association has provided a table).

Step 3- Selection of Key Holders: The FO explains that each key holder is given all the keys to his or her lock and has responsibility for its safe storage. This process avoids the risk of unauthorised access to the box. These should be three people who are reliable as they must come to all Association meetings or the box cannot be opened.



The Field Officer then asks the General Assembly to select 3 Key Holders. This can be done by discussion and does not need voting.

The Chairperson, Secretary and Treasure may not be keyholders (the Money Counters are eligible).

Step 4- Transfer of Meeting Facilitation: *The Field Officer then explains to the General Assembly that from now on the FO is there to support the Management Committee, which is now in charge of meetings.*

Step 5- Opening of the Box: The Chairperson calls on the Keyholders to open the box and the Secretary takes out the passbooks.

Step 6- Preparing Members' Passbooks: The Secretary reminds everyone that they have been given a number and says that s/he will call each person up and help them to prepare their passbook.

Each member is called up by number, in turn and their names and their number are written on the cover of the passbook, along with the name and number of the Association and the value of a single share.

Step 7- Share-purchase/Savings Meeting Steps Conducted: The Committee conducts a Share-purchase/Savings meeting as per the steps laid out in Table 8 from the previous meeting.

Topic 2- Household Decision Making



Activity: *Decision-Making*

Purpose: To explore attitudes about decision-making in household.

Materials: None

Time: 30 minutes

Scenarios

- **Scenario 1:** Imagine that a woman uses her loan to sell vegetables and she earns some money. She brings the money home. She wants to purchase some items to improve the house, such as a basin for clothes. Who decides what to do with that money?
- **Scenario 2:** Imagine a woman wants to send her children to school. She thinks she will have enough earnings to pay for school fees. Who decides?
- **Scenario 3:** Imagine a woman wants save money to build a house. Who decides?
- **Scenario 4:** Imagine a woman wants her husband to help with some of the household chores. Who decides?
- **Scenario 5:** Imagine a woman who wants to start an income generating activity by taking a loan to grow/sell *green beans*. But her husband thinks it's a bad idea & refuses to support her. Who decides what to do? Do other family members also help make decisions? In what instances?
- **Scenario 6:** Imagine a women with a physical impairment. She wants to take a loan to produce soap products. She will need support to buy raw materials and sell the product on the market. Her family members think it is better to raise chicken. Who decides what to do? Do other family members also help make decisions? In what instances?

Activity Steps

- **Step 1:** Explain to the participants that this activity is designed to discuss how decisions are made in their households. Remind the participants that everyone has a right to their own opinion, and everyone's opinions should be respected.
- **Step 2:** Read aloud the first statement you have chosen. Ask participants who makes the decision and why.
- **Step 3:** After a few participants have talked about their reasons/experiences read the next scenario.
- **Step 4:** Repeat Steps 2 and 3. Continue with each of the scenarios.
- **Step 5:** After reading all of the scenarios, lead a discussion by asking the following questions:
 - *What scenarios did you feel are very relevant? Which were not? Why?*
 - *How do you feel about your ability to make decisions in the household?*
 - *What are some challenges to making decisions in the household?*
 - *What are some strategies to assist you in making better decisions? Or working with household members to make decisions better?*

Topic 3- Identifying Peer Educators &/or Change Agents

- At this point in the training and working with the VS&LA group, the FO should be familiar with the group, its members and the community. At this point, the FO should do a preliminary review if there are any possible ambassadors in the group who would be willing and able to become peer educators and/or change agents.
- If the group is only women then it will be more difficult to identify male change agents. Yet the FO should consider having a conversation with the group to determine if they feel there is anyone in their circle, group or community, that could qualify as a change agent.
- The FO can then determine to host a meeting to invite change agents from within VS&LA groups and from the wider community that would be interested and able to become one. Once the change agent (s) is identified then trainings for them can be organized.

Summary and Conclusion

The Field Officer answers any questions about the Share-purchase/Savings procedures. The Chairperson reminds the General Assembly of the time of the next Share-purchase/Savings meeting and reminds all members to come with their Social Fund contributions and Share-

purchase money. FO should also tell the members that the first loan meeting will occur four weeks from this first savings meeting.

- **Remember Rules of VS&LA:** The Field Officer then goes through Constitution, giving each person a new rule to remember for the next meeting; again, noting which member is required to remember which rule. This process goes on throughout the whole training until the Field Officer is satisfied that members are all aware of the rules in the Constitution. *It is not mentioned again in this training manual, but is a routine part of all meetings till the end of the Intensive Phase.*
- **Next Meeting:** The Field Officer tells the members that the next meeting will involve first loan disbursement.
- **Closing:** The FO thanks the Association members for their participation, the Management Committee for their leadership, and closes the meeting.

Module 6: First Loan Disbursement Meeting

Objective by the end of the training session:

- The Social Fund and savings procedures will have been followed as normal
- Some members will have taken out loans for the first time

Attention points for disability inclusion

- Encourage participants with a disability to take a loan.
- When needed, provide or arrange support for members with a disability to strengthen their capacities to start and manage an income generating activity.



Recommended tools for disability inclusion:

- [3.7 Barriers that people with disabilities come across in the context of VSLA](#)
- [4.8 Tip sheet for overcoming challenges around inclusion in VSLA](#)

Welcome

Warm-Up Activity: In order to start the meeting the FO should conduct a warm-up activity for the meeting. This is important to generate energy and excite the group for the days meeting. FO welcomes all the participants to the meeting and then explains the activity.



Activity: I Statements

Purpose: To show how it is possible to face someone with whom you have a problem without either antagonizing them or withdrawing from the problem. To practice making non-judgmental statements, and using a structure this can open rather than close discussion of a difficulty.

Time: 30 minutes

Participants: VS&LA members

Activity Steps:

- **Step 1:** Introduce the idea of “I” statements to the participants. (The group may have use of “I” statement as their ground rules. If they do then refer to it.)

What is an “I” Statement? An “I” statement is a way of expressing clearly your point of view about a situation. It includes an expression of how it is affecting you and how you would like to see it change. “I” statements should be clear and clean (Free of blame and judgement.)

These statements carry no blame and are phrased not to annoy the listener. The expectations within them are presented in a non-judgmental manner and are not accusing.

Ask a Participant to Volunteer an “I” Statement

What is a “You” Statement? Beware of “you” statements which place blame on someone else, hold them responsible, demand change from them or hold a threat.

Ask a Participant to Volunteer an “You” Statement

- **Step 2:** Have the participants work in pairs, as them to prepare one “I” statement each,

relating to a current or recurring difficulty which they are facing in their lives. Partners can help each other to make their statements clear and clean.

- **Step 3:** Ask for a few examples from the participants, giving people an opportunity to comment on them and to offer suggestions as to how they might be improved.
- **Step 4:** Facilitate discussion:
 - *In what ways can the "I" statement be useful to participants? To the group?*
 - *What do you think about these statements?*
 - *Are they easy to make? Difficult?*

Starting Meeting & Review Discussion: This meeting will be the first opportunity for members of the Association to borrow from the Association's funds. Only a few Share-purchase/Savings meetings will have occurred and the money in the Loan Fund will be small. So the Field Officer must help the Association discuss who will be allowed to take a loan.

The Chairperson calls the meeting to order and discusses the agenda for the meeting. FO explains that this will be the first meeting with loans. The Field Officer will then take a few minutes to question each member on the rule that they were assigned from the constitution. This process will be repeated in future meetings if necessary.

Objective of Days Meeting: The Field Officer announces the objective of the present session is to understand how loans are disbursed.

Session Information

Topic 1- First Disbursement of Loans

Step 1: *The Field Officer says that it is advisable that loans will be taken and repaid every four weeks, regardless of how often the Association meets.* Some Associations will want to borrow as often as they meet, so that all of their savings is in circulation. But this is not advisable during the first cycle because experience shows that this usually leads to confusion. It is better for Associations that meet weekly or fortnightly to get used to lending and repaying every 4 weeks before starting on the more complicated task of managing loan-taking and repayment at every meeting. In a rural context where members may be engaged in Income Generating Activities like fattening or breeding they may not be able to pay monthly. In the end the cash flow must be considered and determined by the members.

Step 2: Loan Management in Passbooks. The Field Officer explains that the passbooks will also be used to keep a record of loans.

Step 3: At this point the Field Officer hands out the same (third) set of pre-filled passbooks that were used at the previous training meeting, filled out as illustrated in Figure 8 on page 62. FO explains that the passbooks not only record savings in the form of shares, but also the individual loans taken out by each member.

Step 4: The way the passbook is used to track loans is shown in Figures 5 – 8 on the following pages.

Figure 5 Member Loan Record (1)

Record of Loans						
Cycle Number <u>1</u>						
Loan No.	Date	Amount Borrowed	Monthly Service Charge	Signed Borrower	Repaid	Signed Secretary
1	12/3/5	30,000	3,000	Monica		

The example on the left is Monica Auma's first loan. She borrows TShs 30,000 on the 12th. March 2005.

This is her first loan as indicated in the 'Loan No.' column.

The service charge is

TShs 3,000 because her Association charges 10% per month (every four weeks) for loans.

Monica signs this to show that she understands that she owes TShs 30,000 for the loan and TShs 3,000 for the service charge for four weeks. It is, in effect, a contract

At the next loan meeting, four weeks later on the 9th. April, she made a service charge payment of TShs 3,000. The next entry in her passbook appeared as in Figure 6 below.

Figure 6: Member Loan Record (2)

Record of Loans						
Cycle Number		<u>1</u>				
Loan No.	Date	Amount Borrowed	Monthly Service Charge	Signed Borrower	Repaid	Signed Secretary
1	12/3/5	30,000	3,000	Monica	3,000	Helen
	9/4/5	30,000	3,000	Monica		

Note: Some groups like to record the balance owing, after repayment, on the same line. This can be done but restricts space and involves extra writing. Experience has shown that this is not essential.

This record shows that Monica still owes TShs 30,000 and, once again, a service charge of TShs 3,000 will be payable at the next meeting

The Secretary, Helen, enters TShs 3,000 in the 'Repaid' box and puts her signature, showing that she received the money.

Next, Helen writes the new balance due, which is TShs 33,000 – TShs 3,000 = TShs 30,000, in the 'Amount Borrowed' column.

Helen then adds a TShs 3,000 service charge to the new amount borrowed. The 30,000 is

treated as if it is a new loan, which, over the next month, will attract TShs 3,000 in service charges. Thus, Monica is told that she will owe TShs 33,000 in the next loan repayment meeting, four weeks later.

Figure 7: Member Loan Record (3)

Record of Loans
Cycle Number 1

Loan No.	Date	Amount Borrowed	Monthly Service Charge	Signed Borrower	Repaid	Signed Secretary
1	12/3/5	30,000	3,000	Monica	3,000	Helen
	9/4/5	30,000	3,000	Monica	10,000	Helen
	7/5/5	23,000	2,300	Monica		

The next month on May 7th, 2005 she was able to pay only TShs 10,000. Because she now owes TShs 33,000 (TShs 30,000 principal and TShs 3,000 accrued service charge) this means that she still owes TShs 23,000.

Helen receives the TShs 10,000 and signs, showing that this amount was paid, and writes a new loan of TShs 23,000 (with the same loan number) on the next line. She also adds a service charge of TShs 2,300, which will be owed at the time of the next meeting. Thus, the total she will

owe is TShs 25,300.

Figure 8: Member Loan Record (4)

Record of Loans
Cycle Number 1

Loan No.	Date	Amount Borrowed	Monthly Service Charge	Signed Borrower	Repaid	Signed Secretary
1	12/3/5	30,000	3,000	Monica	3,000	Helen
	9/4/5	30,000	3,000	Monica	10,000	Helen
	7/5/5	23,000	2,300	Monica	25,300	Helen

Indicates that the loan is completely repaid

Figure 8 on the left shows that at the next meeting, Monica paid the full TShs 25,300 owing. Helen enters TShs 25,300 in the 'Repaid' column and signs the entry.

Once the loan is fully paid the Secretary draws a red line through the whole loan record and underlines the loan with a heavy line. This indicates that the loan has been completely repaid.

Once this step is complete the Field Officer collects up the sample passbooks.

Note: The Record of Loan pages are printed horizontally in the passbook to provide more space to record the transactions.



Topic 2: Steps in Managing a Share-purchase/Savings and Loan Disbursement Meeting

Step 1: The Field Officer uses the guide in Table 9 to facilitate the meeting. This guide is the same as the previous guide, but now includes the procedures for loan disbursement. The changes are noted as **NEW** and all else remains the same. The Field Officer does not hand this out to the Committee but has it on hand for reference.

Step 2: The Field Officer then goes through the procedures listed in Table 9 on page 64.

Table 9: Procedures for a Share-purchase/Savings and First Loan Disbursement Meeting

Meeting Step	Share-purchase/Savings and First Loan Disbursement Meeting – Procedures
Meeting Opening	<p>The Chairperson calls the meeting to order.</p> <p>The Secretary performs a roll call, calling each member by number.</p> <p>The Keyholders open the box.</p> <p>The Secretary removes the passbooks, share stamp, ink-pad, pens and ruler, but leaves the Social Fund bag and the Loan Fund bag in the box</p> <p>The Fines bowl is placed in front of the Chairperson.</p>
Social Fund (if they have chosen to have a Social Fund)	<p>The Secretary asks the General Assembly to recall the balance of the Social Fund from the previous meeting; the members must agree on the amount. ²⁹</p> <p>The Money Counters then remove the Social Fund from its bag and count it, announcing the amount to the members and then placing it in the Social Fund Bowl.</p> <p>The Chairperson announces that contributions will be made to the Social Fund. Everyone must contribute the same amount.</p> <p>The Secretary calls each member, by number, to give their Social Fund contributions to the Money Counters. The Money Counters confirm the amount and place it in the Social Fund bowl.</p> <p>If a member fails to make a contribution (especially if absent), the members are told to remember this, so that FO can be asked to pay at the next meeting.</p> <p>Once all the members have made their contributions, the Money Counters count the total and announce it to the Secretary. The Secretary then announces this amount to the members.</p> <p>The Secretary then asks for requests for benefits from the Social Fund. Members in need make their case to the General Assembly.</p> <p>If approved, the money is provided according to the constitution.</p> <p>After all benefits have been paid, the Money Counters re-count the remaining Social Fund money.</p> <p>The Secretary announces this amount to the members and asks them to remember it for the next meeting.</p> <p>The Social Fund money is then replaced in its draw-string bag and put back in the cash box.</p>

²⁹

Many members should have noted this down at the previous meeting.

Meeting Step	Share-purchase/Savings and First Loan Disbursement Meeting – Procedures
Share-purchase/ Savings	<p>The Secretary hands out the passbooks to all the members, who then review them while they are waiting to bring their savings.</p> <p>The Secretary asks the members to recall the balance of the Loan Fund from the previous meeting; the members must agree on the amount.</p> <p>The Loan Fund is then removed from its draw-string bag and counted by the Money Counters and the amount announced to the members. The money is placed into the Share-purchase/Savings bowl.</p> <p>The Secretary then calls each member by number, and the member comes to the front to purchase between 1 - 5 shares, giving the money to the Money Counters, and the passbook back to the Secretary.</p> <p>The Secretary then stamps the correct number of shares into the passbook, and crosses out any unused blocks; the passbook then stays with the Secretary for the rest of the meeting.</p> <p>The member then checks that the number of new stamps in the passbook is correct.</p> <p>The Money Counters announce the amount contributed by each member and place the money into the Share-purchase/Savings bowl. This procedure continues until all members have made their individual contributions.</p> <p>When all share-purchasing is complete, the Money Counters count the money in the Share-purchase/Savings bowl and inform the Secretary, who announces the total.</p> <p>If a member wants to withdraw some of their savings, they will ask for it, instead of purchasing shares. In this case, the Secretary will cross out shares from the member's passbook. The Money Counters give the money from the Share-purchase/Savings bowl. <u>The value of a share paid back to the member will only be equal to its original purchase price.</u></p>
Expenses	<p>The Chairperson then asks the Secretary if there will be any necessary expenses before the next meeting. If any expenses are approved by all members, the Chairperson instructs the Money Counters to remove the necessary amount from the Share-purchase/Savings bowl and give it to whoever is designated to make the expenditure.</p>
Calculating the new Loan Fund Balance NEW	<p>The Money Counters then combine the money from the Share-purchase/Savings bowls and the Fines bowl. They calculate the new total and inform the Secretary.</p> <p>The Secretary announces the total amount to the members and tells them that this is the value of their Loan Fund, from which members can now borrow, for the first time.</p>

Meeting Step	Share-purchase/Savings and First Loan Disbursement Meeting – Procedures
Loan taking NEW	<p>The Chairperson invites loan requests, reminding members of the maximum length of loan term and that the maximum amount they can borrow is three times their total savings.</p> <p>Each member who wants a loan makes a request to the group, giving the amount needed, the purpose of the loan and over what period of time they expect to repay.</p> <p>The Chairperson confirms that the purposes of the loans are in conformity with the constitution.</p> <p>The Secretary then calculates the total value of all the requests and announces the amount.</p> <p>If the total is more than the money available in the Loan Fund, the group must discuss adjustments to the individual loans until all members are satisfied.</p> <p>The Secretary then calls each person to the front in number order and enters the loan number, date, loan amount and monthly service charge in the Member's passbook.</p> <p>The Secretary then tells the Money Counters to give the borrowers their money.</p> <p>The borrowers count the money, and sign or stamp a fingerprint in their passbook, in the 'Signature' column.</p> <p>This process is repeated until all loans have been issued.</p>
Closing Balances	<p>The Chairperson instructs the Money Counters to count the money remaining in the Loan Fund bowl.</p> <p>The Money Counters inform the Secretary of the amount and the Secretary then announces the total, indicating that this is the unused amount of the Loan Fund.</p> <p>The Chairperson instructs all members to remember the amount for the next meeting. Those who are able, should write this down. The Loan Fund money is then placed in its draw-string bag and put in the cash box.</p> <p>The Secretary once again announces the total of the Social Fund, and the Chairperson instructs all members to memorise the amount for the next meeting. Those who are able should write this down.</p> <p>The Key Holders are called by the Chairperson to lock the box.</p>
Closing	<p>Before closing, the Chairperson invites members to discuss any items of business that may be of interest.</p> <p>Once discussion is complete, the Chairperson announces the date and time of the next meeting.</p> <p>The Chairperson then closes the meeting.</p>

Summary and Conclusion

The Field Officer answers any questions about the loan disbursement procedures. The Chairperson reminds the General Assembly of the time of the next Share-purchase/Savings meeting and reminds all members to come with their Social Fund contributions and Share-purchase money.

• Reflection on Taking Loans:

FO should lead a reflection discussion with participants about taking loans.

- *How do you intend to use your loan? How does it relate to any of your personal goals?*

- *Do any members have any fears related to your loans?*
- *What types of risks or problems might happen?*
- *Are there any family barriers that you might face with using the loan? Or repaying?*

Note: participants with disabilities may fear to take a loan, so FO should make sure that participants with disabilities share their fears about taking a loan. It also often happens that family members are taking the decisions on behalf of persons with a disability. Discuss what the group can do to support the participant with a disability.



Look for assistance from organizations (E.g. Business Development Support Providers or Organisations of Persons with Disabilities) who can help to strengthen the Financial Literacy Skills, support participants in selecting profitable Income Generating Activities. This will help them to increase their borrowing confidence.

Remember Rules of VS&LA: The Field Officer then goes through Constitution, giving each person a new rule to remember for the next meeting; again, noting which member is required to remember which rule. This process goes on throughout the whole training until the Field Officer is satisfied that members are all aware of the rules in the Constitution. *It is not mentioned again in this training manual, but is a routine part of all meetings till the end of the Intensive Phase.*

- **Next Meeting:** The Field Officer tells the members that the next meeting will involve first loan repayment.
- **Closing:** The FO thanks the Association members for their participation, the Management Committee for their leadership, and closes the meeting.

Module 7: First Loan Repayment Meeting

Objectives by the end of the training session:

- Everyone will have continued to contribute to the Social Fund and to have bought more shares
- All members will save and contribute to the Social Fund
- Those who took loans in the first loan meeting will service their loans
- Those who wish to do so, will have taken out loans

Attention points for disability inclusion

- Encourage members with a disability to take a loan, if they have not yet done this.
- Monitor whether the members with a disability are able to repay their loans. If they are facing difficulties provide support to overcome the challenges that they are facing.



Recommended tools for disability inclusion:

- [3.7 Barriers that people with disabilities come across in the context of VSLA](#)
- [4.8 Tip sheet for overcoming challenges around inclusion in VSLA](#)

Welcome

Warm-Up Activity: In order to start the meeting the FO should conduct a warm-up activity for the meeting. This is important to generate energy and excite the group for the days meeting. FO welcomes all the participants to the meeting and then explains the activity. In addition, it provides an opportunity to work on an activity that either builds the communication skills or trust in the group.



Activity: *Broken Squares*

Purpose: To demonstrate how completion of individual tasks does not always lead to completion of the bigger picture. To accomplish a group goal, members must be attentive to the broader objective and able to see where their own skill/work fits in.

Time: Activity should take 30-40 minutes.

Activity Steps:

- **Step 1:** Split group into 4 groups of 5 people and 1 observer per team (24 people; 1 observer will watch all groups)
- **Step 2:** Each member is handed one envelope containing pieces of a puzzle.
- **Step 3:** When the facilitator gives the OK, ask each team to try to build 5 perfect squares, using the pieces of the puzzle in their hands.
- **Step 4:** Explain that they will have 20 minutes to meet their individual and team goals, following these rules:
 - Team members may only use the pieces provided.

- No team member may speak or gesture in any way throughout the activity.
 - No team member may ask for another piece from a team member.
 - No member may signal in any way that another member should give them the piece.
 - Members may not put the pieces into the center for other members to take.
 - Members may **give** pieces to other members.
- **Step 5:** FO conducts group discussion on the exercise and questions for reflection on working together:
 - *How willing were members to give away pieces of the puzzle?*
 - *Were participants more interested in getting than in giving?*
 - *Did anyone finish their own puzzle, then withdraw from the group puzzle solving? How did that affect the rest of the team?*
 - *Did dominant individuals emerge, or did everyone seem to participate equally?*
 - *Did you detect evidence of frustration? How did that affect the group?*
 - *What was the critical turning point in getting the teams to work together?*
 - **Step 6:** FO conducts group discussion on Working Together:
 - *Ask participants to reflect on groups they have recently joined in the past:*
 - *What makes people join and/or drop out of groups?*
 - *Why do people form groups?*
 - *What makes group work effective?*
 - **Step 7:** FO reiterates the key lessons from the activity-- A group can have more bargaining power than an individual; accomplish more than an individual. Can also exclude some members or create conflicts. Effective groups need to develop trust, communication skills, share common goals, recognize different contributions.

Starting Meeting & Review Discussion:

The Chairperson calls the meeting to order and reviews the agenda for the meeting. The Chairperson asks the Secretary to report to the VS&LA what was covered at the last training meeting.

This meeting will be the first in which loan repayments will be made. Members who are not planning to repay the loan (in full or in part) must still pay the service charge.

Objective of Days Meeting: The Field Officer announces the objective of the present session is to understand how to manage the loan repayment process.



Session Information

Topic 1- Loan Repayment Procedures

The Field Officer uses Table 10 to facilitate procedures, playing an especially active role as FO gets to the loan repayment part of the meeting.

Table 10: Procedures for Share-purchase/Savings, First Loan Repayment and New Loan Disbursement Meeting

Meeting Step	Share-purchase/Savings, First Loan Repayment and New Loan Disbursement Meeting – Procedures
--------------	---

Meeting Opening	<p>The Chairperson calls the meeting to order.</p> <p>The Secretary performs a roll call, calling each member by number.</p> <p>The Keyholders open the box.</p> <p>The Secretary removes the passbooks, share stamp, ink-pad, pens and ruler, but leaves the Social Fund bag and the Loan Fund bag in the box</p> <p>The Fines bowl is placed in front of the Chairperson.</p>
----------------------------	---

Meeting Step	Share-purchase/Savings, First Loan Repayment and New Loan Disbursement Meeting – Procedures
Social Fund <i>(if they have chosen to have a Social Fund)</i>	<p>The Secretary asks the General Assembly to recall the balance of the Social Fund from the previous meeting; the members must agree on the amount.</p> <p>The Money Counters then remove the Social Fund from its bag and count it, announcing the amount to the members, and then placing it in the Social Fund Bowl.</p> <p>The Chairperson announces that contributions will be made to the Social Fund. Everyone must contribute the same amount.</p> <p>The Secretary calls each member, by number, to give their Social Fund contributions to the Money Counters. The Money Counters confirm the amount and place it in the Social Fund bowl.</p> <p>If a member fails to make a contribution (especially if absent), the members are told to remember this, so that FO can be asked to pay at the next meeting.</p> <p>Once all the members have made their contributions, the Money Counters count the total and announce it to the Secretary. The Secretary then announces this amount to the members.</p> <p>The Secretary then asks for new requests for benefits from the Social Fund. Members in need make their case to the General Assembly.</p> <p>If approved, the money is provided according to the constitution.</p> <p>After all benefits have been paid, the Money Counters re-count the remaining Social Fund money.</p> <p>The Secretary announces this amount to the members and asks them to remember it for the next meeting.</p> <p>The Social Fund money is then replaced in its draw-string bag and put back in the cash box.</p>
Share-purchase/Savings	<p>The Secretary hands out the passbooks to all the members, who then review them while they are waiting to bring their savings.</p> <p>The Secretary asks the members to recall the balance of the Loan Fund from the previous meeting; the members must agree on the amount.</p> <p>The Loan Fund is then removed from its draw-string bag and counted by the Money Counters and the amount announced to the members. The money is placed into the Share-purchase/Savings bowl.</p> <p>The Secretary then calls each member by number, and the member comes to the front to purchase between 1 - 5 shares, giving the money to the Money Counters, and the passbook back to the Secretary.</p> <p>The Secretary then stamps the correct number of shares into the passbook, and crosses out any unused blocks; the passbook then stays with the Secretary for the rest of the meeting.</p> <p>The member then checks that the number of new stamps in the passbook is correct.</p> <p>The Money Counters announce the amount contributed by each member and place the money into the Share-purchase/Savings bowl. This procedure continues until all members have made their individual contributions.</p> <p>When all share-purchasing is complete, the Money Counters count the money in the Share-purchase/Savings bowl and inform the Secretary, who announces the total.</p> <p>If a member wants to withdraw some of their savings, they will ask for it, instead of purchasing shares. In this case, the Secretary will cross out shares from the member's passbook. The Money Counters give the money from the Share-purchase/Savings bowl. <u><i>The value of a share paid back to the member will only be equal to its original purchase price.</i></u></p>

Meeting Step	Share-purchase/Savings, First Loan Repayment and New Loan Disbursement Meeting – Procedures
Loan Repayment NEW	<p>The Chairperson asks borrowers to identify themselves and the Secretary selects their passbooks.</p> <p>Each borrower is then called to the front by the Secretary, by number, to give their repayment to the Money Counters. It should not be less than the monthly service charge.</p> <p>The Money Counters count the payment, announce the amount and place it in the Loan Repayment bowl.</p> <p>The Secretary enters the amount repaid in the Member's passbook and signs it.</p> <p>The Secretary then calculates the remaining balance due and enters it on the next line in the 'Amount Borrowed' column. If the remaining balance due is zero, the Secretary announces that the loan is repaid and draws a red line diagonally through all of the rows relating to the loan to confirm that there is no balance owing.</p> <p>If a balance is remaining, the Secretary calculates the service charge that will be payable at the next meeting, and enters it in the 'Monthly Service Charge' column.</p> <p>The member then signs (or stamps a fingerprint) in the 'Signature' column and the next borrower is called up to make their repayment.</p> <p>When all repayments are complete, the Money Counters count the money remaining in the Loan Repayment bowl and announce the amount to the Secretary.</p>
Expenses	<p>The Chairperson then asks the Secretary if there will be any necessary expenses before the next meeting. If any expenses are approved by all members, the Chairperson instructs the Money Counters to remove the necessary amount from the Share-purchase/Savings bowl and give it to whoever is designated to make the expenditure.</p>
Calculating the new Loan Fund Balance	<p>The Money Counters then combine the money from the two Share-purchase/Savings bowls (balance from the last meeting and contributions during this meeting), the Loan Repayment bowl and the Fines bowl. They calculate the new total and inform the Secretary.</p> <p>The Secretary announces the total amount to the members and tells them that this is the value of their Loan Fund, from which members can now borrow.</p>

Meeting Step	Share-purchase/Savings, First Loan Repayment and New Loan Disbursement Meeting – Procedures
Loan taking	<p>The Chairperson invites loan requests, reminding members of the maximum length of loan term and that the maximum amount they can borrow is three times their total savings.</p> <p>Each member who wants a loan makes a request to the group, giving the amount needed, the purpose of the loan and over what period of time they expect to repay.</p> <p>The Chairperson confirms that the purposes of the loans are in conformity with the constitution.</p> <p>The Secretary then calculates the total value of all the requests and announces the amount.</p> <p>If the total is more than the money available in the Loan Fund, the group must discuss adjustments to the individual loans until all members are satisfied.</p> <p>The Secretary then calls each person to the front in number order and enters the loan number, date, loan amount and monthly service charge in the Member's passbook.</p> <p>The Secretary then tells the Money Counters to give the borrowers their money.</p> <p>The borrowers count the money, and sign or stamp a fingerprint in their passbook, in the 'Signature' column.</p> <p>This process is repeated until all loans have been issued.</p>
Closing Balances	<p>The Chairperson instructs the Money Counters to count the money remaining in the Loan Fund bowl.</p> <p>The Money Counters inform the Secretary of the amount and the Secretary then announces the total, indicating that this is the unused amount of the Loan Fund.</p> <p>The Chairperson instructs all members to remember the amount for the next meeting. Those who are able, should write this down. The Loan Fund money is then placed in its draw-string bag and put in the cash box.</p> <p>The Secretary once again announces the total of the Social Fund, and the Chairperson instructs all members to memorise the amount for the next meeting. Those who are able should write this down.</p> <p>The Key Holders are called by the Chairperson to lock the box.</p>
Closing	<p>Before closing, the Chairman invites members to discuss any items of business that may be of interest.</p> <p>Once discussion is complete, the Chairperson announces the date and time of the next meeting.</p> <p>The Chairperson then closes the meeting.</p>

Topic 2- Power Relationships

FO Discusses: This meeting the group learned the procedures for repaying a loan. The process of finding the funds every month to repay a loan can be a stressful process. Part of this may be due to an individual's power over their own situations or power over the monies in the household, etc. Today, we are going to discuss this topic to see how it can affect our ability to participate in VS&LA, to save, to take a loan and to repay it.

FO Explains: Power has many different faces and different meanings including positive and negative sided. Power, by definition is not positive or negative. Each of us has a choice to choose power in one or another way.



Activity: Let's Talk About Power³⁰

Purpose: To have participants discuss areas in their lives where they have power, where their spouse does, the effects of power and possible changes.

Time: 45 minutes to 1 hour

Materials: Flip-charts and markers, stickers- yellow & blue, or use the ground & found objects

Participants: VS&LA members

Activity Steps:

- **Step 1:** Put a symbol of a woman and of a man separately on the ground or paper.
- **Step 2:** Ask the participants: *Where do you have power? Where does your spouse (husband or wife)?*
- **Step 3:** Allow participants time to share their answers once they have thought it over.
- **Step 4:** On the left side beside the symbol of the men and women, have a list of symbols (or found objects) that represent: 1. Sex, Children/Childcare 2. Money 3. Land 4. Livestock 5. Crops 6. Free Time
- **Step 5:** Have participants put a stone under either man or woman to show who has power under these different areas.
- **Step 6:** After all the stones are used the FO should discuss with the group the results by asking the following questions. Spend about 5 minutes:
 - *Which areas are reserved for men, which for women? Why?*
 - *Does a man or a woman with a disability have the same power as a man or a woman without a disability? What would be the differences?*
 - *Do you know any example of problems in the families caused by the way power is used?*
 - *How is power related to control over resources like money or land?*
 - *Do you have ideas on how to bring some change to this?*
 - *How would it be to give up power? Gain power? (This may be very different for women and men in terms of gaining/giving up power.)*
- **Step 7:** After 5 minutes stop the discussion and ask participants- "Who believes in change?" Divide the group into those who believe in equal power between men and women and in those who do not.
- **Step 8:** Give 3 minutes to the "equal power" participants to convince the others.
- **Step 9:** Following the debate, use the following questions to guide a discussion:
 - *What is the meaning of power for you as women (or men if women's group or both if mixed.)*
 - *Is there a difference of having power as men or women?*
 - *Is there a difference in using power by men and women?*
 - *How does it feel if you have power or when you don't? (Or when you wife/husband has power?)*
 - *How does it feel when you don't have or lose power?*
 - *What are some examples of when you have felt you don't have or have lost, power?*
 - *What possibilities of sharing power with your husband or wife do you see when you look at the charts (findings from earlier exercise)?*
 - *What are the benefits of sharing power with your husband or wife?*
- **Step 10:** Ask the group to think about power compared to other women (if a women's group) or other men (if a men's group). Use the following questions to help guide the discussion:
 - *How do you see your power compared to other women or men in the community?*
 - *Which men or women have power over you?*
 - *How do you feel about this?*
- **Step 11:** Ask group how it affects VS&LA:

³⁰ Let's Talk About Power Activity Tool, from CARE's Pathways Group Empowerment: Topics, Strategies & Tools,

- *How do you think these examples of power and of power in relationships affect your participation in VS&LA? The loans you take? The IG Activities you do?*
- *Other areas?*

NOTE for Facilitator: The facilitator has to stay neutral to help participants to explore the topics. If participants react defensively, the facilitator needs to make clear that the aim of the exercise is to explore and learn, not judge. The facilitator should make it clear that nobody is accusing anyone in the group of being powerful over women or other men, etc. Instead trying to show how helpful and unhelpful power can be.

The facilitator should be aware that some men and women may think that men need to have power over women. If this is said, the facilitator should remind the group that it is important for each person to be working to create a world where power is used in positive ways. To do this need to build our negotiating skills, taking responsibility for actions, share power between partners and show respect as ways to share power, not take it away. This will only increase the benefit for VS&LA, families and communities.

Summary and Conclusion

The Field Officer answers any questions about the loan repayment procedures. The Chairperson reminds the General Assembly of the time of the next Share-purchase/Savings meeting and reminds all members to come with their Social Fund contributions and Share-purchase money.

- **Remember Rules of VS&LA:** The Field Officer then goes through Constitution, giving each person a new rule to remember for the next meeting; again, noting which member is required to remember which rule. This process goes on throughout the whole training until the Field Officer is satisfied that members are all aware of the rules in the Constitution. *It is not mentioned again in this training manual, but is a routine part of all meetings till the end of the Intensive Phase.*
- **Next Meeting:** The Field Officer tells the members that the next meeting will involve discussing daily savings.
- **Ball-Toss:** This is a semi-review and wake-up exercise when covering material that requires heavy concentration. Have everyone stand up and form a resemblance of a circle. It does not have to be perfect, but they should all be facing in, looking at each other. Toss a soft ball or bean bag to a person and have tell what they thought was the most important learning concept was. They then toss the ball to someone and that person explains what they thought was the most important concept. Continue the exercise until everyone has caught the ball at least once and explained an important concept of the material covered.
- **Closing:** The FO thanks the Association members for their participation, the Management Committee for their leadership, and closes the meeting.

Module 8: Daily Savings

Objective by the end of the training session:

- Everyone will understand how they can save as often as they like and to get access to their savings
- The Treasurer will fully understand how to keep daily savings records and to manage the procedures in the savings part of every meeting

Welcome

Warm-Up Activity: In order to start the meeting the FO should conduct a warm-up activity for the meeting. This is important to generate energy and excite the group for the days meeting. FO welcomes all the participants to the meeting and then explains the activity. In addition, it provides an opportunity to work on an activity that either builds the communication skills or trust in the group.



Warm-Up Activity: *Line Up*³¹

Purpose: To acquaint the participants with one another with regard to both physical and personal characteristics. To exercise group collaboration.

Time: 10 minutes

Activity Steps:

- **Step 1:** The participants form two groups. If the number of participants is odd, the smaller group should be complemented by one of the facilitators.
- **Step 2:** The facilitator explains the rules of game and checks to make sure that everyone understands them. The procedure is as follows:
- **Step 3:** The two groups will compete to see which can line up most quickly according to personal or physical characteristics following the instructions of the facilitator.
- **Step 4:** After naming the characteristic and giving instructions for how to form the line (e.g. the characteristic is height: line up from shortest to tallest), the facilitator will slowly count to 10. If a group finishes forming the line before the facilitator reaches 10, the participants should raise their hands (agree on the movement to make that is culturally acceptable) to indicate that they have accomplished the task. The first group to finish will be the first to check whether the sequence they made is correct.
- **Step 5:** The facilitator checks with each group to determine whether the sequence they made is correct.
- **Step 6:** The group that lined up most quickly and with the fewest errors is the winner.

Starting Meeting & Review Discussion: The Chairperson calls the meeting to order and reviews the agenda for the meeting. The Chairperson asks the Secretary to report to the VS&LA what was covered at the last training meeting.

Objective of Days Meeting: The Field Officer announces the objective of the present session is to understand how to make daily savings.

Session Information

³¹ Collection of Games and Group Dynamics Simulations Indonesia National IPM Program

Topic 1: Check-In on Goals

FO Discusses: If you remember at the beginning of the VSLA we discussed your goals for yourself and why you were joining the VSLA. Let's review your goals now and see if you have changed them or met any of them.



Discussion: *Your Goals for Yourself*

- *What changes in yourself would make it possible to build the kind of life you want? Have you seen these changes?*
- *What changes in relationships with other people (or establishment of new relationships) would make it easier for you to build the kind of life you want? What do you want to see change in your decision-making abilities at household level? Relationships with your husbands and children? Or relationship with community? Have you seen these changes?*
- *What changes in the household, community, district, nation would make it easier for you to build the kind of life you want? Have you seen these changes?*
- *Has being part of the VS&LA helped you reach any of these goals?*

Topic 2: Check-In on Savings

The FO should have a quick discussion with VS&LA members to find out how their ability to save has changed since they joined the VS&LA.



Discussion: *Savings- Easier, Harder or the Same?*

The FO should ask the members if their thoughts on savings has changed since they started with the VS&LA group.

- **Why Save?** The FO should state that in the beginning it was discussed why people should save. What do members think now?
- **What are the benefits of savings?**

FO should elicit answers from participants as to whether the benefits they originally thought about savings have changed or stayed the same. What are the top 3 benefits to saving?

- **Do men and women save differently?** What have the members learned about the saving styles of them and others, especially men?
- **What Prevents Women From Saving?** The FO should discuss with the participants some of the reasons why it is difficult for women to especially save. Are these still true today after they have been saving for a while? The FO should use the following questions to lead a discussion and emphasize if the participants feel their answers have changed since when they first started with the VS&LA group.
 - *What prevents women from saving?*
 - *What are some anticipated problems that women may face in the household in wanting to save? Have these changed at all?*
 - *What are some challenges to savings?*
 - *What are some of the risks of saving?*
 - *Have they developed any new solutions or strategies that are helping them save?*
- **What Prevents participants with a disability from Saving?**

The FO should discuss some of the reasons why it is may be difficult for participants with a disability to save. Have their answers changed since after they have been saving for a while?

 - *What prevents participants with a disability from saving?*
 - *What are some anticipated problems that participants with a disability may*

face in the household in wanting to save? Have these changed at all?

- *What are some challenges to savings?*
- *What are some of the risks of saving?*
- *Have they developed any new solutions or strategies that are helping them save?*

Topic 3- Daily Savings Procedure

Step 1: Field Officer asks the members if they are interested in being able to make savings at any time, rather than waiting for the regular meeting. If they are, a training in daily slot-savings may take place as shown in Tables 1a-c, on pages 14 and 15, or at any time thereafter.

The purpose of offering the training is in the case of Associations whose members have regular small streams of income and want to make savings at intervals that are more frequent than those of the normal meeting. In effect, a VS&L Association uses the metal box as a poor-man's ATM: accepting deposits whenever convenient and permitting regular withdrawal at convenient intervals (but not on demand)

Step 2: The Field Officer refers back to training Module 2, step 4 on page 37. FO points out that while it is hard to save TShs 3,000 a month, it may be easy to save TShs 100 a day, which, after a month, will lead to having saved TShs 3,000. The Field Officer explains that the purpose of this session is to help the Association understand how this can be done.



Step 3: The Field Officer tells the Association that they will have noticed that the cash box is divided into two compartments and that one of the compartments has a slot immediately above it, cut into the top of the box. This allows the Treasurer to store all of the Associations passbooks, Social Fund bag, Loan Fund bag, daily savings tokens and stationery on one side of the box, leaving the other side free to receive daily savings, dropped through the slot cut in the lid.

Without having to open the box, the members of the Association can deposit small amounts of money as often as they wish. The idea is that members will be able to visit the Treasurer between meetings and put money in the box and, at the regular meeting of the Association, recover the money to invest in

additional shares.

Step 4: The Field Officer tells the Association that the procedures are simple and are divided into two parts: procedures that take place outside a meeting and those that take place in the full meeting of the Association.

The procedures laid out in Table 11 on the next page show what happens outside the meeting when the member goes to the home of the Treasurer.

Table 11: Daily Slot-savings Procedures: at the Treasurer's House

Step	Daily Slot-savings at the Treasurer's House
------	---

Daily Slot-savings	<p>The member places his/her savings in the slot in the cash-box. The money saved is usually a value equivalent to a single share and thus able to purchase a full share in the regular Association meeting, <u>but some Associations may value a token at less than a full share, to permit very small amounts to be saved.</u></p> <p>The Treasurer stamps the number of tokens bought by the member in an exercise book, showing the number of shares bought between meetings. The entries are chronological, and the names entered as people present themselves. <u>The stamp used is different to the share stamp to prevent fraud and especially if the value of a token is different to the value of a share.</u> (See a copy of a Daily Savings Record sheet, Figure 9, below).</p> <p>The Treasurer gives metal tokens to the depositor (painted steel washers)</p>
--------------------	--

Meeting Step	Daily Slot-savings Reimbursement Procedures in the Association Meeting
Daily Slot-savings (if daily slot-savings is used)	<p>The Treasurer calls up each member by number to receive their daily slot-savings money back.</p> <p>The member gives their token(s) to the Treasurer.</p> <p>As the money is received, the record is crossed out by the Secretary indicating that they have received their money back.</p> <p>Note: If a member does not want to cash in their tokens (or is not at the meeting) they can leave their money in the box and cash the tokens in at a later date.</p>

Once the daily slot-savings reimbursement procedures are completed, the meeting proceeds with Social Fund activities.

Note: A person can save more than the value of 5 shares between meetings, even though it is only permitted to buy a maximum of 5 shares during a meeting. Any money saved between meetings in excess of the amount needed to buy 5 shares must be withdrawn by the depositor at the next meeting. In this way the VS&L Association makes short-term savings possible for small expenses that may have nothing to do with the VS&L Association.



Summary and Conclusion

The Field Officer answers any questions about the daily savings procedures.

- **Remember Rules of VS&LA:** The Field Officer then goes through Constitution, giving each person a new rule to remember for the next meeting; again, noting which member is required to remember which rule. This process goes on throughout the whole training until the Field Officer is satisfied that members are all aware of the rules in the Constitution. It is not mentioned again in this training manual, but is a routine part of all meetings till the end of the Intensive Phase.
- **Next Meeting:** The Field Officer tells the members that the next meeting will involve monitoring.
- **Closing:** The FO thanks the Association members for their participation, the Management Committee for their leadership, and closes the meeting.

NB: In [Annex 11](#) you will find additional training sessions for VS&LA groups to develop the Member Skill sets and Engage Men during the Development Phase.

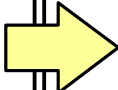
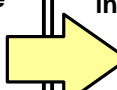


2.4 Supervision: Development and Maturity Phases

-
- Development supervision
 - Maturity supervision

Table 13 on the following page illustrates the sequence of the three stages.

Table 13: Schematic of the Development and Maturity Phases

Change of Phase	Development	Change of Phase	Maturity
<ul style="list-style-type: none"> Moving to the Development Phase from the Intensive Phase requires a Change of Phase assessment, involving the Field Officer and his/her supervisor. <u>A Field Officer cannot make this judgement independently.</u> See Association Health Diagnosis and Change of Phase Form. Annex 3, Page 97 	<ul style="list-style-type: none"> <u>This period lasts for at least 18 weeks (9 meetings)</u> The Development Phase is chiefly characterised by a change in the role of the Field Officer. While the Field Officer plays an active role in the Intensive Phase, he/she visits less often during the Development Phase, only intervening in the process if it veers off track or if the members seek advice. If it seems that the Association is not operating as well as it should, particularly in terms of memory-based record-keeping, the proper maintenance of passbooks or in terms of the roles and responsibilities of the Committee, the Field Officer may undertake re-training in the relevant module 	<ul style="list-style-type: none"> Moving to the Maturity Phase from the Development Phase also requires a Change of Phase assessment, involving the Field Officer and his/her supervisor. Use the same Association Health Diagnosis and Change of Phase Form. Annex 3, Page 97 	<ul style="list-style-type: none"> <u>This period lasts for 18 weeks (9 meetings) but may be less</u> if the area is affected by seasonal floods or migrations The Field Officer visits three times: <ul style="list-style-type: none"> twice to verify that the Association can run successfully for long periods without supervision or support once to graduate the Association to full independence The second visit is made to evaluate the Association's preparedness to become and is conducted by the Field Officer and his/her supervisor. The final visit will usually coincide with the Association's first Share-out/Action Audit, where the Field Officer plays an active supervisory role and shows the Association how their money will be divided. Ceremonies are also usually conducted to mark the transition of the Association to full independence

2.4.a Supervision: Development

The second phase is the Development Phase, which lasts for at least another 18 weeks. The purpose of this phase is for the Association to take over full responsibility for running meetings, with the Field Officer acting more as a consultant responding to members' concerns, rather than actively guiding the meetings. This is to consolidate the Association so that it can be confident in its capacity to manage operations.

Attention points for disability inclusion



During the development and maturity phase the Field Officer needs to:

- Monitor the inclusion and equal participation of participants with disabilities. Such as collecting information on the attendance of participants with disabilities in de VSLA meetings, the level of active participation in the groups, are people with disabilities saving regularly, contributing to the welfare/social fund, taking a loan, are they able to pay back the loans, social acceptance in the group etc.
- Support the VSLA committees to take corrective measures to overcome the challenges where needed.
- Collect case stories of members with a disability and document lessons learned about disability inclusion.

In the monitoring process the collection of disability disaggregated data is a key element. To do this, the Washington group questions need to be included in the data collection formats and the MIS system.

Recommended tools for disability inclusion:

- [4.8 Tip sheet for overcoming challenges around inclusion in VSLA](#)
- [4.9 Collecting Disability Disaggregated data](#)
- [4.10 Data collection tool: Washington Group Short Set Questions - format](#)
- [4.11 Checklist for monitoring inclusion & participation of participants with a disability in the groups](#)
- [4.12 Format for collecting case stories](#)

Session Information

Topic 1- Group Self-Monitoring³²

FO Discusses Monitoring: The FO states that monitoring means keeping track of what the situation is, what is being done or what is being accomplished on a frequent basis. This may include maintaining and periodically reviewing regular records of group decisions, actions and finances, and checking that actions are taken according to plan. The facilitator can use a simple monitoring chart to help group members monitor progress and problems in their activity.

Activity Steps

- **Step 1:** Prepare a sheet of paper with four columns.
- **Step 2:** Discuss with the group which activities they feel are important for their group. List the activities in one column.

- **Step 3:** Write in the second column the result or current performance of each activity.
- **Step 4:** Ask the members whether they are happy or unhappy about the results of each activity. Discuss problems and opportunities they encountered.
- **Step 5:** Once the members have reached agreement on the results, ask them to represent their judgment in the third column using numbers or happy/sad faces. Use a four-point scale, such as: Excellent (☺☺☺ = 3 points) , Good (☺☺ = 2 points), Poor (☺ = 1 point), Bad (☹ = 0 points)
- **Step 6:** Discuss what will be done next for each activity and write them down in the fourth column.
- **Step 7:** Repeat this exercise regularly (at least once a month).
- **Step 8:** If the scores for some activities are consistently low, then the group should find a different way of dealing with those weak areas.
- **Step 9:** Many other aspects of the group and its activities should be monitored, such as regularity of holding meetings, attendance of members in meetings, and participation at meetings, sharing of responsibilities and decision-making, etc. The process of selecting the indicators should be done in a participatory way with the group members. The aim is to collect the most essential information to assess the group's performance.

Topic 2- FO & Supervisor's Monitoring of Group

If there is a problem, it may be necessary to examine the situation in more depth. Discuss the problem with the members in order to decide how best to solve it.

When the problem is related to a lack of comprehension, the Field Officer returns to the topic that was not well understood. If not, confusion will reign and impede the Association's progress.

Even if the members say that everything is working well, the Field Officer should periodically ask some questions which will allow him/her to uncover potential issues.

For example:

³² The Group Savings Resource Book, FAO, 2002, p. 83

- *Do the members attend meetings when the Field Officer is not there?*
- *How is the participation of persons with disabilities in the groups? Are there any barriers that block their equal participation?*
- *Are the Share-purchase/Savings deposits regular?*
- *Is the Constitution (for example, payment of fines) respected?*
- *If the Management Committee fulfilling its role?*
- *Is there any confusion in the operation of the loan disbursement and repayment methods?*
- *Are the memory-based records and passbooks being maintained properly and accurately and is the Secretary providing an informative report on the state of the Association's finances?*
- *Are there any disputes that are causing difficulties?*
- *Do they think they need technical support?*
- *If yes, what kind of support?*

After each monitoring visit, the weak points are analysed and the Association is informed of what they seem to be. The Field Officer discusses the problems with the participants so that they can address the issue and, if need be, make arrangements for re-training.

At the end of the Development Phase the Field Officer once again uses the "Association Health Diagnosis and Change of Phase Form", (Annex 3, Page 96) which FO fills in, again in the company of his/her supervisor.

Moving to the next phase, the Maturity Phase, depends on a satisfactory assessment by the Field Officer and his/her supervisor. This is a particularly important changeover. The Field

Officer is telling the Association, in effect, to operate for long periods of time without support and to do it without his/her active intervention. If there are any weaknesses or lack of cohesion they must be addressed at this point by the Field Officer and his/her supervisor who can prescribe remedial training and an extension of the Development Phase. Field Officers and their supervisors must not be tempted to ignore any issues that are unresolved at this stage.

2.4 Maturity Phase: Supervision:

By the time this phase arrives there is no need for regular Field Officer interaction with the Association, unless training in other activities, such as Selection, Planning and Management of Income Generating Activities (SPM), is being undertaken. If so, this is an ideal time to implement such training because by this time the Association should be thoroughly skilled in managing itself and will have time and attention to acquire new skills.

Contact with VS&LAs: By maintaining occasional contact with Associations, the Implementing Organisation is identifying/agreeing on a point of final assessment to check and see if the Association manages to run successfully, without supervision, for long periods of time. It is also to ensure that the Implementing Organisation can help the Association when it comes time to distribute (share-out) its funds amongst the members at the end of the cycle, if this is what they want to do.

Meeting Schedule:

- **1st Meeting:** A first meeting is scheduled about eight weeks through this eighteen-week phase (about week 40), attended by the Field Officer and his/her supervisor. At this point, they check the memory-based records and look at the passbooks and ask the Secretary to give them a report on the Association's status (total of: value of the Social Fund, cash on hand, loans outstanding⁵³) that have taken place in the absence of the Field Officer.

During this visit the Field Officer can, if necessary, help resolve any problems that the participants faced in the preceding meetings and, where needed, propose re-training in areas of weakness.

- **2nd Meeting:** A second meeting is scheduled at about week 48 to make a final evaluation of the Association's readiness to graduate. The results of the evaluation will guide the Field Officer and his/her supervisor in making their decision as to whether or not the Association should become independent.
- **3rd / Last Meeting:** The decision is announced to the participants and a date is set for the last meeting at which the Implementing Organisation will have any official responsibility, after which the Association will be fully independent. This will coincide, usually, with the first Share-out/Action-audit and involves celebrations to mark the Association's graduation from dependency to independence. The Share-out/Action-audit procedure requires training and is the last of the training modules. It is separated from the rest of the training modules because it takes place about 48 weeks after the original sessions.

⁵³

From scrutiny of the passbooks.

Module 9: Share-out/Action-Audit and Graduation

Objectives by the end of the training session:

- Everyone will have received their share of the Associations Assets
- Those who intend to continue on as members of the Association into the next cycle will have been accepted
- The value of the next cycle's share value will have been agreed
- The number of shares to be contributed by all continuing and new members, to seed the Association's Loan Fund at the start of the next cycle, will have been agreed upon.

The share-out is a simple procedure. The principle is to allocate the money available to share out amongst the members proportionate to the amount that they have saved. It is not necessary to convert member savings to percentages, but simply to count up the total number of shares, divide the number of shares into the total amount of cash to be distributed to arrive at a single share value - and then to multiply the value of a single share by the number of shares owned by each member.

Background

The timing of the end of the cycle will normally coincide with a time of the year when either there is a need for money that is common to most people, such as an important religious holiday, or some naturally re-occurring event that affects everyone in the Association, such as seasonal migration or annual flooding. The timing of this share-out should be predicted well in advance and should be borne in mind as loans are issued close to the end of the cycle. Loans should only be issued late in the cycle if they can be repaid before the share-out.

Procedure

Step 1: Once the Association has completed all of the Social Fund, Share-purchase/Savings, loan reimbursement and fines procedures the Chairperson calls on the Money Counters to count the total amount of money in front of the members.

Step 2: If any member owes the Association money (from loan arrears), the shares equal in value to his/her debt are cancelled in his/her passbook. In this way the defaulting member is penalised, because the cancellation of the shares means that he/she will not receive the profit on those shares, but only on the number of shares remaining. By this time it is too late to make up the arrears, because money paid in the last meeting cannot be borrowed and will only unfairly serve to increase the particular member's share of the profits if it is paid in at the last minute.

Step 3: The Secretary then takes each of the members' passbooks and counts the total number of shares that have been bought. Using the calculator in the kit, FO then divides this number into the total amount of money on the table and announces the result as the current value of a single share. In the example illustrated in Table 14 on the next page, the total number of shares is 1,352. The amount of money to be shared out is TShs 1,149,200. When 1,352 is divided into 1,149,200 the result is 850, which is the TShs value of a single share.

Table 14: Single Share Value Calculation Table

Total to be Shared Out	Total Shares	Value of 1 Share
1,149,200	1,352	850 Shillings

This system makes it much easier to facilitate the share-out at the end of the cycle, because complicated mathematical procedures involving percentage calculations can be avoided and the process is intuitively understood, whereas percentage calculation will not be and may open the door to manipulation of the results. Counting up a small number of share stamps, instead of a large number of currency units, also leads to fewer mathematical errors.

Step 4: The Field Officer then takes each individual passbook and announces the number of shares that a person owns. She then helps the Secretary to multiply this number by the value of a single share (again using the calculator) and the Secretary announces the amount to the General Assembly.

Step 5: The member then comes forward and receives the money from the Money Counters. At the same time the Secretary removes the value of the shares from the passbook by striking them out with a large 'X' in red as shown in Figure 10 below.

Figure 10: Cancelled Shares

Single Share Value

TShs 500

Cycle Number

1

Mtg. No.	Shares Bought per Meeting				
13	→	→	→	→	→
14	→	→	→	→	→
15	→	→	→	→	→
16	→	→	→	→	→
17	→	→	→	→	→
18	→	→	→	→	→
19	→	→	→	→	→
20	→	→	→	→	→
21	→	→	→	→	→
22	→	→	→	→	→
23	→	→	→	→	→
24	→	→	→	→	→

Starting number of shares	21
Total number of shares bought this period	36
Total number of shares redeemed this period	5
Net shares end period (to be carried forward)	52

The page on the left shows the passbook of Monica Auma at the end of a one-year cycle. *It is the second page of the passbook* and shows that there were 12 preceding meetings in this cycle. Together with the meetings on this page there have been a total of 24 meetings over 48 weeks.

This shows that by the start of meeting 13, Monica owned 21 shares ('Starting number of shares' in the table at the bottom of the page – this must be the same as the 'Net shares end period' from the previous page). It shows that between meetings 13 and 24 she bought 36 more shares and thus owned a total of 57. Because, at some time after meeting 15 (probably in meeting 16, when she could not afford shares) she cashed in five shares, the total number of shares that were available for cashing in at the end of the cycle was reduced to 52. Thus, if the

single share value was TShs 850, she would have received TShs 44,200 (850 x 52).

Step 6: The members then discuss the next cycle. Members who wish to continue with the Association into the next cycle make this known and anyone who will not be staying in the Association tell this to the members. It may be that the Association allows other people to join at

this stage, although joining at any stage can be considered, so long as shares are bought. It can, of course, remain unchanged.

Step 7: When the composition of the Association's membership for the next cycle is settled, members then decide on the value of a share for the next cycle. It may increase if the members want to increase the size of their Loan Fund, or it may decrease if members have found it hard in the first cycle to meet the minimum Share-purchase requirement

Step 8: The members then decide how much money each person will contribute, in order to 'kick-start' the Loan Fund at a reasonable level in the next cycle. This means that the members decide on an amount that everyone in the Association can afford to pay, in sums that match a given number of shares. Everyone should agree to a similar sum so that no-one is made to feel that they are not an equal partner in the Association at the beginning of the cycle. Thus, for example, the members may agree to raise the share value from TShs 500 to TShs 1,000 and everyone agrees to buy ten shares. Everyone must, then, contribute TShs 10,000 and buy ten shares.⁵⁴ After this first Share-purchase, the members will go back to restricting their Share-purchases to a range between 1 and 5 shares in all subsequent meetings.

Step 9: The box is locked

Step 10: There is usually a party to celebrate the Association's independence.



⁵⁴ It is possible for the Association to mobilise this money in the share-out meeting, entering share stamps in the members' passbooks and holding on to it until the first meeting of the next cycle, when normal Share-purchase/Savings contributions recommence. This reduces the risk that some members may be unable to hang on to the money until the next meeting and is the standard practice in Tanzania, where the Share-purchase system was first introduced.

Part 3 – Disability and Inclusion in VS&LA

3.1 Why is inclusion of persons with disabilities in VSLA so important?

About 15% of the global population lives with a disability. This is 1 in every 7 persons! (WHO 2011). The majority of persons with disabilities live in low-income countries and they are more likely than others to suffer from poverty. They are often excluded from education, health, work and income generating opportunities. This is even more the case for women and girls with a disability. They often face double discrimination: because of their gender and because of their disability.

When talking about inclusion we should also not forget about families with a child or a spouse with a disability. Having a child with a disability brings a lot of extra costs to the families: such as medical costs, more transport costs and looking after a child with a disability takes more time from the parents. The care for a child or other family member with a disability often comes down on the shoulders of women.

CARE puts women and girls in the centre, because poverty cannot be overcome until all people have equal rights and opportunities. Including women and girls with disabilities into the programmes will help CARE to realize its vision: a world of hope, inclusion and social justice, where poverty has been overcome and all people live in dignity and security.

People with disabilities are also often excluded from participation in Saving Groups, because other saving group members don't believe persons with disabilities are capable of engaging in income generating activities and pay back their loan. But when they are given an equal chance to participate, they do really well and they are able to succeed. Inclusion in saving groups will not only improve their economic situation, it will also contribute to empowerment and social inclusion. It will reduce their dependency on their family members and they will be able to contribute to the household income. Instead of being seen as a burden, they can become active and contributing community members.

Inclusion of persons with disabilities is not only a moral obligation, it is also a human right. The rights of persons with disabilities are laid down in the UN Convention on the rights of persons with disabilities. Article 28 specifically mentions that persons with disabilities, in particular women and girls with disabilities and older persons with disabilities, should have access to social protection programmes and poverty reduction programmes; So development and humanitarian organisations have the legal obligation to ensure equal participation of persons with disabilities in their programmes.

3.2 What is disability?

As a community facilitator it is important to understand what disability is. Disability and impairment are often used as if they are the same word. Maybe there is no distinction between these two words in your own language, but they are different things:

Impairment is the loss of a function of the body. For example, when someone cannot see properly. Impairments are mostly irreversible and lifelong. Sometimes the impairment can be addressed, for example in the case of vision by using glasses.

Disability is when the person has an impairment and experiences a barrier to do an activity.

For example, if someone has an eye problem that results in loss of vision which cannot be addressed by using glasses, and only printed materials are available. This person cannot read printed materials. If the materials are in braille and the person has learned how to read braille, there would be no barrier for the person to read.

$$\text{DISABILITY} = \text{IMPAIRMENT} \times \text{BARRIERS}$$

Thus: the impairment is not a problem in itself, but barriers make it problematic for the person with an impairment to participate in activities like others.

In other words, disability is the **relationship between an individual with an impairment and her/his environment**. Disability is thus not considered to be a characteristic of the person in question, but is the result of an interaction between a person and his environment. The environment that a person is in thus has a huge consequence on how someone experiences disability. If the environment was completely accessible to someone, then they would be more included in society.

KEY MESSAGES

- Disability = Impairment x Barriers
- Impairment is the loss of a function of the body;
- Disability is the result of interaction between a person with an impairment and barriers in his or her environment
- Inclusion is about removing barriers in the environment or the attitude of people, which prevent Persons with Disabilities from doing everyday activities.

3.3 Different type of impairments

There are many different types of impairments which, in combination with barriers, cause a person to be disabled in society. Persons with disabilities are not a homogenous group, and even persons with the same type of impairment may have a completely different experience in everyday life. Also, people can have one or multiple impairments, different levels of severity etc. Generally the following categories of impairments are used:

Physical impairments

A set of conditions that results in difficulties in movement, holding/grasping, feeling, movement coordination, height and ability to perform physical activities. May include:

- Conditions that affect the limbs, skeleton, joints or muscles, or a combination of these
- Loss of limbs
- Conditions of the central and peripheral nervous system e.g., spinal injury, stroke, leprosy



Hearing impairments

This refers to various degrees of loss of hearing. The degrees of hearing impairment are:

- Mild: difficulty to hear soft sound, such as whispering. Can benefit from hearing aids.
- Moderate: difficulty to clearly hear during conversations. Can benefit from hearing aids
- Severe: can only hear loud sound or noise.
- Profound: difficulty to perceive any sound at all. This is also referred to as deafness.

Depending on the severity of hearing impairment, it may also affect speech, particularly if it begins before a child acquires language.



Vision impairments

Is the partial or total loss of vision or ability to see and read. Vision impairments can be categorised as follows:

- Partially sighted: some difficulty to see or read
- Low vision: severe vision impairment, which makes it difficult to read at normal distances. People with low vision require supportive tools to see and read
- Legally blind: difficulty to clearly see near or far
- Totally blind: inability to see at all. Such people need non-visual resources, such as Braille or audio



Speech impairments

This group of impairments affects the ability to communicate. Communication is a two-way process that involves clear expression and full understanding of what is said. Speech impairment can affect either one or both ways, and includes:

- Production of speech: difficulty in verbal expression, such as articulation of speech and / or sounds; difficulties with the quality of the voice; difficulty with sounds formation (stammering) or a combination of these.
- Difficulty in understanding written or spoken language or in using the right words. However, most persons with speech impairment do not have difficulties in understanding written or

spoken language. So don't assume that persons who have difficulty with speaking have low intelligence.

A hearing impairment can affect speech development because the ability to hear is critical to development of speech. If a child cannot hear very well, s/he may also experience difficulty in development of speech.

Intellectual impairment may also affect speech due to difficulty in understanding.

Psychosocial impairments

Psychosocial disability refers to persons affected by a "medical or psychiatric condition that affects an individual's cognition, emotion and/or behavioural control, and interferes with his or her ability to learn and function in the family, at work or in society". There are many different psychosocial impairments such as such as ADHD (hyperactive behaviour), autism, anxiety, depression, schizophrenia and post-traumatic stress disorder. Most persons with mental health conditions benefit from relevant medications prescribed by trained health workers. There is a high level of stigma around people with mental health conditions. They are often pictured as bewitched, harmful, aggressive, not able to perform etc. It is important to know that psychosocial impairments are not a curse or transmitted by a disease. It is important to realise that most persons with psychosocial impairments lead an active life with proper and adequate supports.

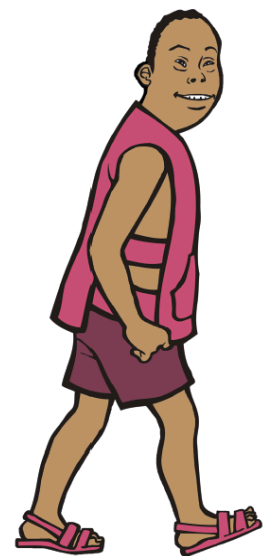
Although often confused, psychosocial impairment is different from intellectual impairment.

Intellectual impairments

Intellectual impairments refer to life-long limitations of the cognitive and intellectual abilities of a person. A person with an intellectual impairment is someone who learns slower than others; he or she needs more time to understand and learn. Intellectual impairments can be the result of causes before birth (such as genetic conditions) or because of injury/illness that affects the brain during pregnancy, during birth or after birth. Intellectual impairments are not a curse or a disease that can be transmitted.

Characteristics of people with intellectual impairments:

- Does not perform in line with his/her age
- Low IQ
- Sometimes people with intellectual impairments have multiple disabilities
- Intellectual impairments cannot be treated with medication (like people with some mental health conditions)
- Intellectual impairments may affect people in terms of education, work and daily routines.
- Intellectual impairments can be mild; moderate; severe



Multiple impairments

Persons who have more than one impairment. Examples are people who are deaf and blind. Or people who have cerebral palsy. More information on Cerebral Palsy can be found in the section about inclusion tips per impairment type.

3.4 What barriers do persons with disabilities face?




Barriers can keep persons with disabilities from doing things just like other people. Persons with Disabilities may not be able to do the same activities as others, but if the


surroundings and people are welcoming to them, it should not be a problem.

Persons with disabilities can experience barriers in work, social life and at home. The **barriers** may differ per person as persons with disabilities have different types of impairments, but also other differences in other characteristics, such as being a woman, or being from an ethnic tribe.

For example, persons with a physical disability may experience limitations in moving around. They experience a problem when community meetings take place in a building where people need to climb stairs. If a ramp would have been there, they would be able to come and participate in the community meeting.

There are four different categories of barriers:

Attitudes 	when people think negatively about Persons with Disabilities A common view in many communities is that children and adults with a disability are not capable, have no abilities and are seen as a burden to the family or deserve our pity. These negative views lead to prejudice, negative assumptions, discrimination and stigma. As a consequence communities do not want to associate themselves with people with disabilities and are thus excluded in society.
Communication 	whether Persons with Disabilities can access information and can share their ideas and feelings Communications can be disabling especially for those with sensory and intellectual impairments – for people who are deaf if there's no sign language; for those with visual impairments if there is no braille on written documents or digital formats that can be read with speech software. Difficult language is a communication barrier to people with intellectual impairments.
Accessibility 	whether someone is able to access a building or service. People with disabilities encounter accessibility barriers in areas such as: <ul style="list-style-type: none">• public transport• shops and marketplaces• hospitals and clinics• offices and factories• schools and housing• sport and playgrounds• places of worship• toilets and washrooms
Political/ Institutional	when Persons with Disabilities are not able to take part because rules and regulations exclude or discriminate them Examples of such barriers are discriminating legislation, laws or selection criteria that exclude persons with disabilities.

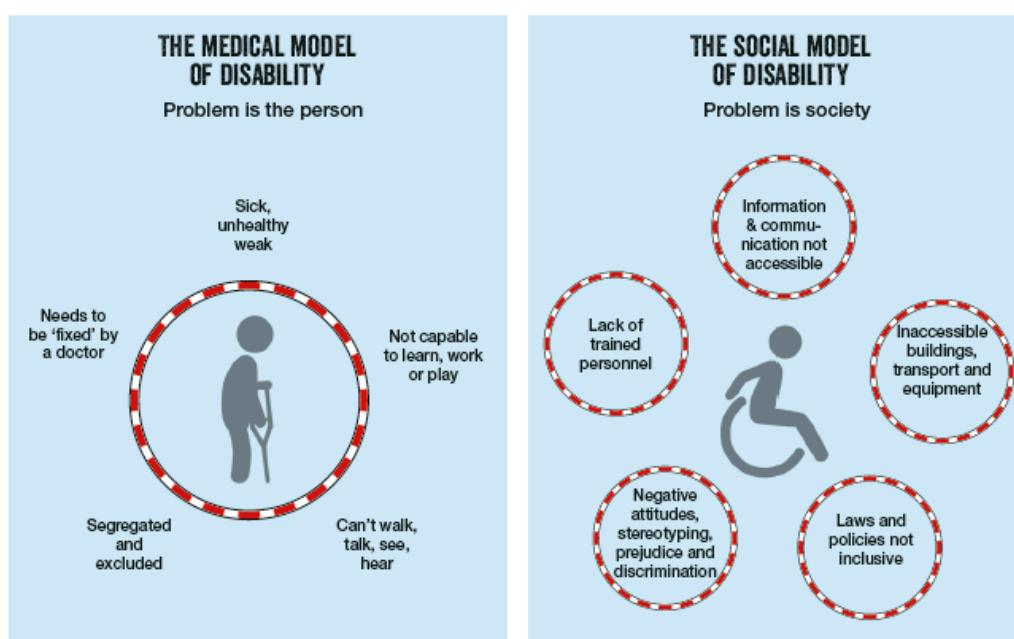
	<p>Microfinance institutions may have for example criteria that prohibit people with disabilities from taking a loan and there are examples where micro-credit programmes do not accept people with disabilities in micro-finance groups, believing people with disabilities are not able to refund the credit as they are assumed not able to work or not able to communicate.</p> <p>Not only do the laws and policies exclude, but often also people with disabilities are not consulted or are not represented in decision making bodies.</p> <p>There can also be institutional barriers within your own organisation: eg. lack of training of staff or lack of budget to include persons with disabilities in programmes</p>
---	--

In the next chapter we will explain in more detail what barriers persons with disabilities come across if they want to access VSLA programmes. We will also explain what you can do as a community facilitator to overcome these barriers.

3.5 Looking at persons with a disability from a rights-based approach

There are different ways or models to look people with a disability. People with disabilities are often looked upon with pity. They are seen as people who cannot contribute to society. Or they are seen as people who are sick and who need to be cured. These views are called the charity model and medical model. These two models consider disability as an individual problem of the person with the disability. The only solution looked for is within the person: In the medical model this means the person needs to be referred to a doctor or hospital for the person to be 'cured'. In the charity model people feel pity for people with disabilities and give them some free gifts or cash, but do not include them in society.

The opposite model is the social model or rights-based model. In this model the aim is to include people with disabilities in all aspects of the community. To achieve this goal, barriers in the community are being identified and solutions are being created to break these barriers. With this model inclusion is seen as a right. The needs and rights are of people with disabilities are the same as non-disabled people's – e.g. love, education, employment; The activities focus on identifying and removing attitudinal, communication, accessibility and institutional barriers that block inclusion. The principles of the rights-based model are those of the UN Convention on the Rights of Persons with Disabilities. CARE wants to take a rights-based approach towards inclusion and is striving to give people with disabilities equal access to its VSLA programmes.



3

But what does it mean in practice to look at people with disabilities from a rights-based perspective? First of all the focus is on the abilities of people. Everyone has capabilities. Having an impairment is just part of human diversity. Secondly people with a disability have the right and are capable to take their own decisions. They have the right to participate and should be given changes to contribute towards their community and take the lead over their own lives. This also means they should be empowered to earn their own income or contribute towards the household income. And last but not least, working from a rights-based approach means removing the barriers in society that block persons with disabilities from

³ Source Disability Awareness Toolkit Plan International

equal participation.

3.6 What is inclusion?

Inclusion of persons with disabilities means that persons with disabilities are able to participate on an equal basis with others. They should get the same changes to participate as people without disabilities. To reach equal participation all attitudinal, communication, accessibility and institutional barriers need to be removed.

The cornerstones of disability inclusion ⁴ are the key principles when working on inclusion.

Attitude is about respect and dignity. When persons with disabilities are approached with a positive attitude they will be empowered to discover their talents, develop their skills, build up their confidence and live a more independent life. The community has a vital role to play in shaping and modelling the attitudes towards disability. If the prominent leaders of a community show respect to their members with disabilities, it may reduce discrimination among the wider public, thereby offering persons with disabilities more space and opportunities to participate.

Inclusive communication is about ensuring that persons with disabilities are able to express themselves and are able to access information. Effective communication allows persons with disabilities to build and maintain relationships, to work, to study, to manage their affairs on their own and to express themselves. This can be done by providing information in accessible formats and technologies: eg. use of sign language, braille, pictorial information, easy to read texts, subtitles etc. Using disability-friendly language is an important first step in promoting inclusive communication.

Creating an **accessible barrier-free environment** is a very important step to make sure that persons with disabilities are able to participate. A barrier-free environment means more than just physical access such as the building of ramps, but needs to be taken much broader. It is also about access to transport, technology, housing, community infrastructures etc. The definition of accessibility is that a person is able to:

- Move around freely without obstacles
- Move around independently (without direct assistance of others)
- Move around with confidence and respect

To promote accessibility it is important that buildings, meeting places, toilets are designed in such a way that everyone can use them. In the case of VSLA groups, it is important that the meeting place of the VSLA group can easily be reached and used by members with a disability. Where needed small adjustments need to be made to make it accessible for persons with all types of abilities. This is called reasonable accommodation.

Participation is about active involvement. The slogan ‘Nothing about us without us’

VSLA Program Manual with Integrated Gender

141

Cornerstones of disability inclusion

Attitude: respect and dignity

Communication: inclusive communication

Accessibility: a barrier-free environment

Participation: active involvement



⁴ Source: Light for the World

means that Persons with disabilities should be involved in all actions that affect them: nothing should be planned or performed without their input. This practically means that persons with disabilities should be consulted and involved in the set-up of VSLA groups. They should be encouraged and empowered to express their opinion and also take on a leadership role in the group. It is also about making their own choices, for example what Income Generating Activity they want to do. No one else should decide for them.

3.7 Barriers that people with disabilities come across in the context of VSLA

There are many different barriers that make it difficult for men and women with disabilities to participate in VSLA groups. The following list gives an impression of the most often experienced barriers.

Attitudinal barriers

- In the local community persons with disabilities are often looked upon as people who cannot save or do income generating activities. So when VSLA groups are set up, people with disabilities are often not invited and there is no welcoming sphere if they are interested to participate. They are often seen as a risk for the VSLA group. This is even more the case for women with disabilities.
- Men and women with disabilities often did not get the chance to go to school or earn their own income generation. They are often excluded from community life and there are very low expectations about their abilities to contribute. The result is that they often don't see themselves as a potential VSLA group member and people with disabilities or their family members may be expecting direct support or charity and may lack the motivation to become self-reliant.
- In some cases, the families may use their family member with a disability as vehicles to generate sympathy and to access credit for their own purposes, without persons with a disability getting a benefit out of it.
- When persons with disabilities are participating in a VSLA group they may still be hesitant to take a loan, the reason is often lack of confidence about doing an IGA.

Communication barriers

- Information about community activities is often not accessible for people with disabilities, so they do not hear about the possibility to participate in a program.
- During meetings the information and communication is not always accessible for persons with disabilities. For example persons who are deaf may have difficulties to equally participate if there is no sign language interpretation available.
- When persons with disabilities are enrolled, coming to the meetings is a new exposure for them. They may be shy and hesitant to share their opinions at the beginning.
- If negative words are used to talk about persons with disabilities, people with disabilities will not feel welcome in the group.

Accessibility barriers

- People with disabilities often have problems to reach the meeting space. Participants with physical or visual impairments may have difficulties to move long distances. They may need transport, which is costly, or they need support to go to the meeting place.
- Meeting places are often inaccessible: because there are stairs, the terrain may be rough, or there are no disability friendly toilets.

Institutional barriers

- The criteria of VSLA programmes may implicitly exclude persons with disabilities. If people with disabilities are not specifically mentioned in the programme proposal, they will likely be overlooked during implementation.
- Community Mobilisers and other field staff often don't know how to involve persons with disabilities and how to identify them.
- Women with disabilities, more than men, may have difficulties accessing household funds in order to pay the contributions.
- People with disabilities often did not have access to schooling, this results in low literacy rates and the lack of financial literacy and numeric skills.

3.8 Twin-track approach

CARE uses the Twin-track approach to inclusion. This means that there are two ways to include persons with disabilities in the VSLA programme.

- Persons with disabilities are participating in mainstream community VSLA groups, where persons without a disability are the majority
- Persons with disabilities are taking the initiative to form a VSLA group where people with a disability form the majority.

Although mainstreaming is preferable, there may be situations where setting up a group where people with disabilities are the majority can be effective. The formation of VSLA groups is self-directed. So the choice to participate in a mainstream group or in a group where persons with disabilities are the majority is up to the communities and the individual participants. Everyone, whether you have a disability or not, should be welcome in either a mainstream group or in a disability majority group. As a facilitator you have to make sure everyone can decide what is in their own best interest. It's also good to realise that in the end the difference between a disability majority and a mainstream VSLA group isn't that big.

The advantages of joining a mainstream VSLA are:

- It will lead to increased social network at community level
- It will lead to reduced stigmatisation in community
- Closer to home/less travel time
- Chance of getting a higher loan, because there will probably more funds available in mixed groups.

The advantages of joining a disability majority group:

- Builds upon already existing networks of persons with disabilities
- Less risk of stigmatisation within group. Social acceptance will be higher at the start
- Opportunity to work on empowerment & skills development.

For the disability majority groups, it is important not to exceed the maximum of 70% persons with a disability. The disability majority groups need to be encouraged to also invite family and community members without a disability. To ensure that participants with a disability maintain leadership positions, the following rules apply:

- When the Association is composed of persons with and without disabilities, the number of persons with disabilities on the 5-person Management Committee will correspond to the number of persons with and without disabilities.
- And in the groups where persons with disabilities form the majority at least two of the main positions (Chairperson, Secretary or Treasurer) must be a person with a disability.
- The rules for the Gender Make-up of the Management Committee also need to be respected in the disability majority groups.

In addition to the twin-track approach it is also important to promote inclusion of parents with a child with a disability into VSLA programmes as well. As they are often facing higher levels of poverty and exclusion as well. Parents of a child with a disability or members with a spouse with a disability are also free to choose what kind of group they prefer to join.

3.9 Role of the Field Officer in promoting inclusion of people with disabilities in the groups.

Inclusion of persons with disabilities in VSLA groups does not happen automatically, you have to actively remove the barriers that are blocking equal participation in the groups. Your role as Field Officer is crucial in promoting inclusion.

The FO is responsible for the following activities:

- Networking and cooperation with disabled people organisations.
- Sensitising the community and community leaders about the importance of inclusion of persons with disabilities
- Identification of persons with a disability/ families with a child/spouse with a disability
- Motivation and encouragement of persons with disabilities and their household members to join the VS&LA groups
- Assessing the inclusion needs of persons with disabilities
- Ensuring inclusion of persons with disabilities in leadership positions
- Sensitising VS&LA leaders on inclusive communication in the groups
- Monitoring the inclusion process in the groups/ removal of barriers where needed
- Where needed, providing (or seeking support from other actors) to build up skills of members with a disability with regards to setting up and managing Income Generation Activities.
- Collecting baseline data about disability & collecting case stories from members with a disability.

3.10 Role of Organisations of Persons with Disabilities

Organisations of Persons with Disabilities (OPDs) are representative organizations or groups of persons with disabilities, where persons with disabilities constitute a majority of the overall staff, board, and volunteers in all levels of the organization. The aim of OPDs is to represent persons with disabilities, advocate for their rights and the empowerment of their members.

There are also organisations of relatives of people with disabilities (for example parents representing children with disabilities, people with intellectual disabilities and/or people who are Deafblind). One of the key principles of inclusion is active participation of persons with disabilities throughout the programme. For that reason OPDs need to be involved right from the beginning of the programme.

Role of OPDs

Organisations of People with disabilities play an important role in making VSLA groups accessible. They may fulfil the following roles, depending on their scope and capacity:

- Identify people with disabilities in the community
- Motivate and encourage people with disabilities to participate in VSLA
- Provide information about inclusion needs of persons with disabilities
- Raise awareness about disability and inclusion at community level

- Provide soft skills training/extra support on Income Generating Activities to participants with a disability
- Build capacity of VSLA staff on inclusion
- Lobby and advocate for inclusion of persons with disabilities in economic development initiatives of NGOs and access to government services

3.11 Role of other actors in promoting inclusion of persons with disabilities in VSLA

Inclusion of persons with disability in VSLA is a joint responsibility. NGOs, government authorities, community leaders, Organisations of Persons with Disabilities and disability specific service providers each have a different role to play. As a Field Officer it is important to know what role other actors can play and to involve them in the process. You don't have to do it on your own.

NGOs like CARE have the following role in promoting inclusion of persons with disabilities in VSLA:

- Make sure persons with disabilities and families with a child/ spouse with a disability are able to participate equally in all VSLA programmes (and other programmes that are being implemented in the community)
- Hire staff with a disability at all levels
- Build up network with the other actors mentioned below
- Refer for disability specific needs

Local government authorities have a key role in promoting inclusion of persons with disabilities. They may fulfil the following roles, depending on local context:

- Provide people with disabilities access to all government services and safety net structures, including access to economic empowerment programmes, education, health care and rehabilitation.
- Provide data and statistics about persons with disabilities.
- Support in identifying people with disabilities in the community.
- Reduce stigma and negative attitudes towards community members with disabilities

Community leaders also need to be involved in inclusion of persons with disabilities in VSLA groups. When they are aware of the importance of inclusion of persons with disabilities they can create an inclusive environment for inclusion:

- Identify and motivate community members with a disability to join the VSLA groups
- Provide information about OPDs and disability specific organisations that are working in the community
- Highlighting the importance of inclusion of people with disabilities in VSLA groups in the community
- Making sure community meetings are accessible and everyone feels welcome
- Reduce stigma and negative attitudes towards community members with disabilities

Disability Specific Service Providers, like community based rehabilitation programmes, rehabilitation centres or NGOs with a specific focus on persons with disabilities can be a great resource. They may be able to fulfil the following roles:

- Provide technical support in case persons with disabilities are in need of assistive devices like a wheelchair, tricycle, hearing aids, white cane or rehabilitation services like physiotherapy.
- Practical advice and support on inclusion in VSLA groups
- Identification and mobilisation of persons with disabilities in the community
- Provide soft skills training to persons with disabilities/provide extra support on Income Generating Activities to participants with a disability

Part 4 Disability Inclusion **tools & resources**

4.1 Checklist Accessible Meetings⁵

When to use this tool? When you are planning a community meeting, a training session and when VS&LA group are selecting a suitable meeting place.

Objective: to organise meetings and events that are accessible to persons with disabilities

Expected result: persons with disabilities can access and participate in meetings and events organised

Persons with disabilities are experts in accessibility; a local DPO can help you in the planning of an accessible meeting.

Outreach – Invitation	Yes	No	Notes
Have people with different kind of disabilities / organizations for people with a disability been invited just like other people / other organizations?			
Has the invitation been provided in different formats (e.g. both on paper and verbally)?			
Has plain and appropriate language been used to provide information?			
Does the invitation provide information on accessibility of the meeting venue?			
Have participants been asked whether they have any accessibility & communication requirements?			

Preparing the venue for the meeting	Yes	No	Notes
Is the meeting place at a central location and easy to reach from the road? (no ditches, potholes, cattle grids)			
Is the building physically accessible? (no stairs, steps or obstacles, are doors and pathways wide enough?)			
Are the toilets, corridors and other areas such as the canteen, physically accessible for persons with disabilities?			
Is the location quiet (no noise from traffic, markets, radios etc.)			
Are there seats available for people who cannot sit on the ground?			

How people will get to the event	Yes	No	Notes
Is it possible to get to the event by public transport? If not, is there an alternative (e.g. organize transport with support of a local DPO)?			
Has information been provided to participants on the meeting venue: how to get there, what support			

⁵ Adapted from: CBM. *Tool: Accessible Meetings or Events*. Make Development Inclusive

they can receive at the meeting, and if there is any reimbursement for extra expenses?			
Is someone at the entrance of the event, to direct people where they need to go and provide assistance if needed?			

How people will be able to participate in the event	Yes	No	Notes
Do you have information from invitees whether they have any special requirements for accessibility or whether they are bringing a personal assistant?			
Has sign language translation been organized and budgeted for if there are people coming who speak sign language?			
Has information in braille, large print or audio been organized and budgeted for if there are people with a visual impairment who are coming?			
Have speakers at the meeting been informed about communication? Ask speakers to speak clearly, and give any translators who are present time to translate.			
Has the meeting place been arranged so that wheelchairs can pass through? Are there no objects that people can trip over?			
Is the timetable suitable for all participants?			
Are washrooms reasonably accessible to People with Disabilities?			
Are there regular breaks?			

4.2 Checklist accessible VSLA meeting place

	Yes	No	Notes
Is the meeting place at a central location and easy to reach from the road? (no ditches, potholes, cattle grids etc.)			
Is the meeting place close to the houses of the participants with a physical or visual disability?			
Are there toilets nearby? And are the toilets reasonably accessible for persons with disabilities?			
Is the location quiet (no noise from traffic, markets, schools, radios etc.)			
Are there seats available for people who cannot sit on the ground?			
If applicable: Is the building physically accessible? (no stairs, steps or obstacles, are doors and pathways wide enough?)			

4.3 Tip sheet working together with Organisations of Persons with Disabilities

What are OPDs?

Organisations of Persons with Disabilities (OPDs) are representative organizations or groups of persons with disabilities, where persons with disabilities constitute a majority of the overall staff, board, and volunteers in all levels of the organization. The aim of OPDs is to represent persons with disabilities, advocate for their rights and the empowerment of their members. There are also organisations of relatives of people with disabilities (for example parents representing children with disabilities, people with intellectual disabilities and/or people who are Deafblind). One of the key principles of inclusion is active participation of persons with disabilities throughout the programme. For that reason OPDs need to be involved right from the beginning of the programme.

OPDs can be divided into two categories: those that have a cross-disability character (meaning that they represent people with all types of disabilities) and those that focus on one type of disability only (such as the National Union for the Deaf). Some OPDs are organised both at national and also regional level, but at local level there may also be more informal self-help groups of persons with disabilities. These self-help groups are groups founded to share common experiences, situations and problems. They are run by and for group members, and often do not have a formal structure or status.

Role of OPDs

Organisations of People with disabilities play an important role in making VSLA groups accessible. They may fulfil the following roles, depending on their scope and capacity:

- Identify people with disabilities in the community
- Motivate and encourage people with disabilities to participate in VSLA
- Provide information about inclusion needs of persons with disabilities
- Raise awareness about disability and inclusion at community level
- Provide soft skills training/extra support on Income Generating Activities to participants with a disability
- Build capacity of VSLA staff on inclusion
- Lobby and advocate for inclusion of persons with disabilities in economic development initiatives of NGOs and access to government services

How to identify OPDs?

To make sure that people with all different kind of impairments are represented, it is important that you reach out to a variety of OPDs. So do not only talk with an OPD of persons with a physical impairment, but also with the association of deaf people and the association of people who are blind. It is also good to be aware that in many countries OPDs may still be male-dominated, so make sure you also include women-led OPDs and hear the voice of women and girls with disabilities.

You can ask community leaders to bring you in touch with local OPDs. If you have problems in identifying OPDs or Self-Help groups at local level, you can get in touch with them via the National or Regional Disability Unions/ Umbrella organisations. You can also link up with disability specific NGOs or Community Based Rehabilitation programmes, they will be able to help you locate OPDs in the community your work in.

Practical tips in organising OPD meetings

- Take time to build up trust with the organisations.
- You can visit the OPDs one by one, or bring the different OPDs together in one meeting. Or do a combination of the two, first a one to one visit, followed by a joint information meeting.
- Whatever approach you choose: make sure that sign language interpretation is available if you communicate with organisations where deaf people are present.
- Make sure the meetings are held at an accessible location. Read through the communication tips per impairment type to be well prepared
- Be aware that not all persons with disabilities are member of a self-help group or OPD, so always mobilise persons with disabilities through different channels and not only through OPDs.

4.4 Stories of inclusion in VS&LA

The stories help the participants to understand the meeting's topic. However, the real value of the story is when it is interactive. The participants must find the conclusion, the moral of the story, and they themselves must decide which aspects of the story apply to the meeting's topic.

The Field Officer must ensure that the stories do not contain the names of any of the participants in the Association to avoid misunderstandings. Check this before the meetings

Story 1 – Inclusion of persons with disabilities in VS&LA

Objective: *people with disabilities are able to join VS&LA on their own behalf and can benefit from it.*

This is Workitu, she is 18 years old. She fell off her mother's back when she was a baby. As a result she acquired a physical impairment. As a child she could not walk and was crawling on the ground to reach somewhere. She did not get the chance to go to school as a child. She is now able to walk with crutches. Workitu has to take care of her mother who became blind recently.

Do you think Workitu could benefit from joining a VS&LA group? Do you think it is possible for her to join and to be successful?

After the discussion: explain that Workitu joined a VS&LA in her village, she started saving and took a loan to invest in her basket weaving activities. She joined school recently and intends to finish her education. She wants to work for a government organisation in the future.

What can we learn from this story? Are there people with disabilities in your village, who just like Workitu could join and benefit from VS&LA.



Story 2 - Inclusion of persons with disabilities in VS&LA leadership

Objective: people with disabilities can take a leadership position in the VS&LA and it helps to improve their social status

This is the story of Lakiya. She is a 40 year old women with a husband and 3 children. She has a disability since her early childhood: she has difficulty using one hand and one leg. She manages quite well until she falls while doing household chores. She breaks her well-functioning hand and injures her legs. She becomes bedridden and can't look after her family any longer. She falls into depression. Neighbours and relatives ridicule her and are pushing her husband to get a divorce. One of her children drops out of school because of financial problems the family is facing. After a long period of time, Lakiya slowly recovers and is able to get out of the house again.

Do you think Lakiya can participate in a VS&LA group? What would be the benefit for her

and her family? Do you think she can be a contributing member and take a leadership position?

After the discussion:

Explain that Lakiya joined a VS&LA group and that she was elected as Cashier. She starts saving and with her first loan, she buys seeds to plant garlic and cabbage. She makes a good profit with support of her husband. After that they start raising sheep. Now they have enough money to pay the school books and fees for their children. And because of the Saving Group Lakiya has made friends, she has gained respect in her community and she is feeling confident.

What can we learn from this story? Are there people with disabilities in your community like Lakiya, who could benefit from joining VS&LA and take a leadership position like she did?

4.5 Sensitisation tips for community sessions

Inclusion in VS&LA can only be successful if the community leaders and the community members are willing to welcome and include persons with disability in the groups. Community members and community leaders may have limited knowledge about disability and as a result may have negative attitudes and behaviours towards people with disabilities; And often exclusion is not a matter of bad will, it's just that people are not aware of the barriers that persons with disabilities experience.

There are many different ways to teach and create awareness about disability in the community. You can use group discussions, roleplays, stories, etc. Whatever method you choose: there are important things to remember when raising awareness about disability in the community, such as:

- Involve persons with disabilities/ organisations of persons with disabilities in the sensitisation activities. They can speak for themselves and awareness-raising activities will have a greater impact when people with disabilities are directly involved in implementing them;
- Messages must be simple;
- The methods used should be appropriate to the local culture;
- Attitudes and behaviours take time to change and is an ongoing process.

Some suggestions for sensitization during community meetings:

- Invite a role model with a disability to promote inclusion of persons with a disability in VSLA groups
- If needed you can tackle the myths that some community members may have about persons with a disability. In the following table you will find common myths about people with disabilities explained with facts.
- Use the stories about people with a disability who participate in VSLA. The discussion will help people to understand that participants with a disability are able to benefit from VSLA and can be good leaders as well.

Myths	Facts
People with disabilities deserve our pity	People with disabilities are very capable and can lead a fulfilling life. Their biggest problem are negative attitudes and barriers in society. Instead of pity, we better remove the barriers that block their equal participation
Persons with disabilities are cursed/ Disability is contagious	Disability is not contagious and has nothing to do with evil spirits or with curses. Impairments always have a physical/ biological reason. Often, they are the result of an accident, complications during birth or they are caused by the effects of a disease, like malaria. Everyone can acquire a disability in his or her life.
People with disabilities cannot work	People with a disabilities have a lot of capabilities. If they get a fair chance they will be able to start their own business, find a job, grow their own food etc.
People with disabilities always need help	Everyone needs help, not only people with disabilities. People with disabilities may

	need some help in overcoming barriers, but at the same time they will be able to help other people with their skills.
People with disabilities are better off in special projects/special groups	People with disabilities are not special. Having an impairment is just part of human diversity. People with disabilities do not need a special treatment. Just make sure that barriers are removed.
People with disabilities cannot save	Everyone can save money. Even persons with disabilities who used to depend on begging have been able to save money through participation in VSLA groups and were able to start their own business.
People with disabilities cannot decide for themselves, they need a caregiver who decides for them.	People with disabilities have the right and are able to decide what is in their own best interest. So people with disabilities themselves can participate in VSLA groups on their own behalf and can decide on how to use their own savings.
People with disabilities are sick and in constant pain	Disability should not be mistaken for an illness. An impairment is a permanent situation and life goes on. Having a disability does not mean that there is lower quality of life.

4.6 Disability Friendly language – key message⁶

Language is a powerful tool for driving prejudice and discrimination. This is particularly so for disability issues. Historically, persons with disabilities have been labelled or called names to emphasize that they are different and do not conform to the societal norms of abilities and beauty. In some countries individuals with disabilities are addressed by their impairments rather than by their given names.

By using appropriate language, we can:


- Shape positive attitudes and perceptions
- Avoid keeping up old stereotypes

Disability etiquette

- **Call a person with a disability by his/her name** and refer to a person's disability only when it is related to what you are talking about. For example, don't ask "What's wrong with you?" Don't refer to people in general or generic terms such as "the girl in the wheelchair."
- **Talk directly to the person with a disability** and not to his or her assistant, when you want to talk to the person with a disability.
- **Use person-first language.** Person-first language puts the person before the diagnosis and describes what the person *has* e.g. "a person with diabetes" or "a person with albinism". Don't reduce people to their condition, like "a diabetic" or "an albino" or "a disabled". A person is foremost a person and secondly a person with some trait.
- **Ask persons with disabilities** which term they prefer if they have a disability.
- When talking about people without disabilities, it is okay to say "**people without disabilities**." But do not refer to them as "normal" or "healthy." These terms can make persons with disabilities feel as though there is something wrong with them and that they are "abnormal."
- **Avoid the use of Acronyms** like PWD or WWD. It is not nice to reduce people to an acronym.
- **Avoid euphemistic language:** such as people with different abilities.
- Use **respectful language** and avoid disrespectful terminology (see table below)

⁶ Adapted from Resource Book on Disability Inclusion Light for the World.

Respectful terminology in English

Disability	Negative Language 	Positive language 	Positive words in local language 
General	Handicapped person, invalid, the impaired, the disabled, PWD, CWD, WWD	Person with a disability, Persons with disabilities	
Blind or Visual Impairment	Dumb, Invalid	Person who is blind/visually impaired	
Deaf or Hearing Impairment	Invalid, Deaf-and-Dumb, Deaf-Mute	Person who is deaf or hard of hearing	
Speech/Communication Disability	Dumb, "One who talks bad"	Person with a speech / communication disability	
Mobility/Physical Disability	Handicapped, Physically Challenged, "Special," Deformed, Cripple, Gimp, Spastic, Spaz, Wheelchair-bound, Lame	Person with a mobility or physical disability Wheelchair user	
Psychosocial Disability	Hyper-sensitive, Psycho, Crazy, Insane, Wacko, Nuts	Person with a Psychosocial disability. Person with a mental health condition.	
Intellectual Disability	Retard, Mentally retarded, "Special ed"	Person with an intellectual disability	
Short Stature, Little Person	Midget, dwarf	Someone of short stature or little person	
Albinism	Albino	Person with Albinism	
Down Syndrome	Idiot, moron, mongoloid	Person with Down Syndrome	
Health Conditions	Victim, Someone "stricken with" a disability (i.e. "someone stricken with cancer" or "an AIDS victim")	Someone with (i.e. epilepsy, or down syndrome)	
Learning Disability	Retarded, Slow, Brain-Damaged, "Special ed"	Person with a learning or cognitive disability	

4.7 Training exercise on disability friendly language

This exercise can be used in the VSLA groups or during training sessions of the Village Agents/ VSLA management committees

Objectives:

At the end of the session, participants:

- Are motivated to use disability friendly language and will call everyone by their name, not by their disability
- Know which terms are disability friendly and which words are disrespectful
- Know which friendly words to use in their local language.

Duration: 45 minutes

Handouts for participants:

Preparation by Trainer:

Read the key message about respectful language to prepare yourself for this exercise.

Make a list of respectful disability terms in the local language. You can ask Organisations of Persons with Disabilities for advice, if needed.

Resources: flip over sheet/ marker

Instructions:

- Hang two flip overs on the wall. One flip-over with a smiley face, and one with a sad face.
- Explain that words are very powerful. They can hurt people or empower people. Explain that it is important to be careful with the words we use when we are talking about people with disability. Explain that with this exercise you are going to learn what positive words to use when talking about disability. Because if you use negative words people with a disability will be hurt and not feel welcome in the group.
- Ask the group what words are being used to refer to people with disabilities in their community. Each time when someone says a word, ask the group if it is a positive or a negative word that is hurting people with a disability? Write all the negative words in the column with the sad face and all the positive words with a smiley face. If you have written down a negative word, discuss with the group what would be a disability friendly term in local language and write it down under the smiley face.
- Ask participants with a disability how they feel about the negative words. Let them share their own experiences.
- Finish the exercise by highlighting that in the VSLA groups only positive disability friendly language should be used. **Two important rules to remember:**
 1. Call each participant by his or her name, not by his or her disability (or by how he or she looks, or by other negative nicknames).
 2. Use friendly terms when talking about a disability (see list with positive words)

4.8 Tip sheet for overcoming challenges around inclusion in VSLA

Challenge	Possible solutions
Participant with a disability not interested to join because he/she has no access to (household) money/ and has no income generating activities yet.	<p>Involve a local OPD/ or role model to sensitize the potential participant and his/her family members. Maybe the family can involve the participant with a disability in Income Generating Activities of the household? Do they want to give participant with a disability access to household money so he or she can start saving and join the VSLA group? Emphasize the importance and benefits of joining the VSLA group for the participant with a disability and their family members.</p> <p>You can also allow another participant from the household to join the VSLA group together with the participant with an impairment, so they can run the IGA together.</p> <p>If possible it would be very beneficial for the participant with a disability to join a VESA group where there is more attention for empowerment, skill development and IGA activities.</p>
What to do when an identified adult has such a severe impairment that it is not possible to join a VSLA group?	<p>First of all we have to be very careful with judging whether someone is able to join a VSLA group or not. Some people may for example think that being blind is a severe impairment, which is not true. However, there may be instances, for example in case of multiple impairments that it may be more beneficial to select a household member to join the VSLA group. In case there is a spouse with a disability, the couple may decide together that it is more beneficial if the spouse without a disability is joining the VSLA group: Eg. a woman with a husband with a disability could join the VSLA group instead of her husband.</p> <p>As a FO it is important to keep an eye on whether these decisions are not taken too easily. Because there is a strong added value for persons with disabilities to be a direct VSLA member.</p>
Participant with a disability needs support to come to the VSLA meetings.	<p>If a participant needs support to come to the VSLA meeting, ask if there is another VSLA member who can support him or her to come to the meetings. If this is not possible, the participant should be encouraged to find a guide who is also willing to join the VSLA group as well. This could be a family member or someone else from the community. Another solution is to organise the meeting as close as possible to the house of the participant with a disability.</p>
How to make sure blind people are not missing VLSA group meetings?	Find relatives or other VSLA group members who live close and are willing to bring them to the meetings.
How to make sure deaf	See annex for communication tips for people who are deaf

participants are able to access communication in the VSLA group?	or hard of hearing. In addition to this, it may be a good solution to find a relative or community member who is able and willing to join the VSLA group and translate the communication during the group sessions.
Family members completely control loans/IGA of participant with a disability, while person with a disability does not benefit and is not involved.	Discuss with the participant first. Ask how the participant feels about this situation. Encourage the participant to think of solutions and involve the VSLA group where needed. Maybe the group members can support him or her to change the situation? Try to find out why the family is acting like this. Discuss with family and participant how he or she can get more in control. Support the person with a disability to build up a support network.
Participant with a disability not taking a loan.	Find out why the participant does not want to take a loan. Is it because he or she does not have any ideas to run Income Generating Activities? Or does he or she have an IGA, but do they see a loan as a big risk? If needed you may need to give support to the participant in finding a suitable IGA for them, or maybe they can start up an IGA with another group member or family member? Participants with a disability may need support for some aspects of running their IGA: maybe they need support in buying raw materials, or maybe they need someone to go to the market for them? Encourage the participant to find suitable support and build up a support structure.
Participants with a disability missing VSLA meetings (or sending someone else to represent them).	In principle participants with a disability need to respect the rules of the group, just like any other group member. If the participant is missing a lot of VSLA meetings this is a signal that there is something wrong. Find out why he or she is skipping the meetings, there can be a lot of different reasons. If it is because of physical or mental inability to join, try to find a solution together with the group. Try to keep the involvement of the participant with a disability as high as possible. If the absence is the result of a transport barrier, try to find a solution to overcome that issue. Or maybe the participant does not feel accepted in the group?
Participant does not have basic financial literacy skills yet.	Try to find ways to address this need. Maybe you can organise a training for participants who do not have basic literacy skills yet? Where needed, involve OPDs in providing training support during these trainings. For example, the union of people with visual impairment can train participants with visual impairments on how to recognize coins and bills.
Participants with a disability not well accepted in VSLA group.	Discuss with the Management Committee how to go about it. Why is the participant with a disability not well accepted? You could organise a sensitisation session about disability together with a local OPD to tackle the myths about disability.
What to do if participants with a family member with a disability are frequently	Find out why they are not able to come to the meetings. The solution of course depends on the reason of their absence. They may not be able to come because they can't leave

missing VSLA group meetings?	<p>their child (or other family member) with a disability unattended.</p> <p>Encourage the group to discuss together with the participant how this problem can be solved together as a group. Maybe one of the neighbors can look after the family member while the participant is going to the VSLA group? Maybe the group can meet close to the house of the participant? Or the timing of the meeting can be adjusted in such a way that another family member can be at home during the VSLA meeting? Maybe someone can be appointed to make sure that the participant who missed the session is updated about what has been discussed?</p>
During the implementation of the project, you may come across challenges that are not mentioned in this list yet. List down these challenges and discuss with the other FOs and your manager how to overcome these challenges.	

4.9 Inclusion and communication tips per impairment type⁷

⁷ Adapted from Inclusion tips from the Resource Book for Disability Inclusion – Light for the World
VSLA Program Manual with Integrated Gender

Inclusion of persons who are deaf or hard of hearing

Some general advice on communication:

- Get the attention of the deaf person. If he or she does not react, gently touch their arm or shoulder, or wave.
- Ask the person how he or she prefers to communicate.
- Face the person. People with hearing disabilities want to see your face so they may read your lips and see your facial expression. Get on the same level as the person (e.g. sit if the person is sitting). Do not put your hand in front of your face.
- Move to a quiet area so there is no or little background noise.
- Stand nearby so the person who is hard of hearing may hear you in the best possible way.
- Have good lighting so he or she can see you clearly.
- Speak clearly and normally. Do not shout.
- Check if the person has understood, for example by asking feedback.
- Repeat key messages. E.g. by writing them down.
- Use facial and body expressions to support what you say.
- Speak directly to the person. Do not direct your speaking to the family member or interpreter of the deaf person.
- Inside buildings, have clear signs to help people who are deaf and hard of hearing identify where to go.
- Provide information in writing if the person can read and write. Have pen and paper with you just in case you need to communicate in writing.

Most importantly, ask someone themselves how they want to be addressed, and how they want to be supported or treated.

Specific tips for inclusion in community meetings/ VSLA groups:

- Decide together with the deaf participant how they can access the communication in the meeting/training or within the VSLA groups. Possible solutions are: hiring a local sign language interpreter (in case of community meetings and training) or involve a family member or community member who can translate during VSLA meetings. But maybe the participant is also able to read lips.
- Make sure participants with a hearing impairment are seated in such a way that they can clearly see what is going on in the group and can look at people's faces when they speak.
- Use visual materials when explaining a topic.
- Take some extra time for face-to-face instruction.
- Learn some basic sign language yourself and motivate the groups with deaf participants to learn some basic signs as well. Simple signs such as "Good morning, how are you?" "Thank you" and "Welcome" already make a big difference.
- In group meetings it is important that only one person is talking at the time, otherwise it will be impossible for people with hearing impairments to follow the discussion.
- Usually persons who are deaf do not have much problems with engaging themselves in income generating activities. Everything that does not involve a high level of verbal communication can be done independently by persons with hearing impairments.

Inclusion of persons with a visual impairment

Some general advice on communication:

- Identify yourself so the person with the visual impairment knows who you are.
- Inform the person if you are moving away. Do not leave without telling him or her that you are leaving.
- Describe the space you are in as well as any things you see to the person.
- Be specific in your descriptions. Say, “the table is in front of you”, NOT “the table is here”.
- When you are in a group, tell them who is present.
- Do not move things, or leave things on the floor where someone can fall over them.
- When you are talking in a group, use the person’s name when you are directing the conversation to him or her.
- Always talk directly to the person. Do not use a third person to answer your questions.
- Speak naturally and clearly. There is no need to shout.
- Do not be scared to use phrases like ‘I will see you tomorrow’. People who cannot see, use such phrases too.
- Avoid noisy places so that he or she can hear you clearly.
- Always ask first if the person wants help. Do not help someone without asking him or her first.
- For people with low vision use clear signs and documents. For example large print.
- For blind people who can read braille, you can give written information in braille. If the blind persons is using a computer you can also provide information in digital format.
- Do not play with, or remove the white cane of a person who is blind from where s/he places it. If it is unavoidable for you to place the white cane elsewhere, remember to inform the person. S/he needs the white cane for mobility purposes.

How to guide a blind person:

- Walk alongside and slightly ahead of him/her. Do not hold the person’s hand. Allow him/her to hold your arm.
- Bend your arm to your back when passing through a narrow space. S/he will get directly behind you to avoid obstacles.

How to seat a blind person:

- Put the person’s hand on the back of his/her chair. S/he will be able to sit.
- If the chair is backless, put his/her hand on the seat for him/her to be able to sit.



Specific tips for inclusion in community meetings/ VSLA groups:

- Check whether the participant needs support to come to the VSLA meetings. Maybe another participant from the group can pick him or her up to go to the meetings together?
- Make sure there are no dangerous obstacles in the close vicinity of the meeting area (potholes, cattle grids etc.)
- It is helpful to describe the meeting area to the blind participant, and guide him or her around so he or she can easily and safely find his or her own way.
- Make sure the person is sitting in a place where he/she can see what is going on and read what is written on a board (in case of low vision). They should also sit in a place where they can hear very well what is being said.
- If you are showing things, use descriptive language and name the items instead of saying, 'this' or 'that'. Or here or there. So for example: clearly describe how the savings box looks like. Give blind participants the chance to also touch the savings box, so they can feel how it looks like.
- Read everything on the blackboard out loud.
- Verbal repetition of messages in the group is an important aspect for blind participants.
- If participants are able to read braille, provide the participants with a braille copy of any written information that is shared. (ask local organisations of people who are blind for support)
- Mention the name of the participants if you give them a turn.
- When it comes to financial literacy, it is important to check whether participants with a visual impairment know how to recognize the different coins and bills. Coins and bills are designed in such a way that people who are blind can also handle them. Involve a local organisation of persons with visual impairments if participants need some extra guidance in this regard.
- When it comes to income generation activities, there are many things persons with visual impairments can do. Farming, food processing, handcrafts, cattle raising, teaching, playing music etc. Encourage the participants with visual impairments to look for support from family or group members where needed.

Inclusion of persons with a physical impairment

Some general advice on communication:

- Address the person who has a physical impairment, not his or her companion.
- Try to place yourself at eye level with the person (i.e. sitting in a chair or kneeling down).
- Don't lean on a wheelchair or other assistive device.
- Do not treat a person's in a wheelchair in a childish way, such as patting on the head or shoulder.
- Ask if the person would like your assistance before you start helping them.
- Do not avoid words like 'run' or 'walk': wheelchair users use them too.
- Do not remove people's assistive devices (e.g. crutches, wheelchairs, artificial limbs) from where they have placed them. If you do temporarily, remember to return them to where the person has placed them initially.

Most importantly, ask someone themselves how they want to be addressed, and how they want to be supported or treated.

Specific tips for inclusion in community meetings/ VSLA groups:

- Make sure the meeting venue is accessible for participants with a physical impairment. Also check the accessibility of toilets.
- Check whether the participant needs support to come to the VSLA meetings. Maybe another participant from the group can pick him or her up to go to the meetings together? Or a meeting place near the house of the participants with a physical impairment can be selected?
- If a person with a physical impairment is in need of an assistive device, such as a walker wheel, crutches or a wheelchair, refer him or her to a rehabilitation service provider (government or NGO). Good mobility will surely enhance their participation in the VSLA groups and in income generating activities.
- When it comes to income generating activities: there are many things persons with physical impairments can be engaged in. The most important thing is that participants can choose for themselves what IGA they want to perform. They know best what they are able to do.
- Encourage participants to look for support from family or group members where needed. Often people with physical impairments have difficulties with going to the market to buy or sell products.

Inclusion of persons with an intellectual impairment

Some general advice on communication:

- Talk directly to the person, not to their companion.
- Take time and create trust first for the person to feel comfortable with you.
- Speak clearly and use short sentences and easy words
- Do not use a childish voice or exaggerate
- Use pictures or other visuals when explaining things.
- Use gestures and facial expressions. For example, look sad when you are talking about being unhappy.
- Check with the person if they understood what you are saying by asking him or her questions.
- Take extra time to explain and give more time to practice
- Give clear instructions, one at a time
- Break down a task into smaller steps and give the tasks one by one. Only add a next task when the other task is mastered

Specific tips for inclusion in community meetings/ VSLA groups:

- Give the participant with an intellectual impairment the opportunity to come to the meetings with a family member. Involve household members/care takers right from the start.
- Encourage the active participation of the person with an intellectual impairment in the VSLA group and give them small tasks to perform. Maybe they can help in setting up the seating arrangements, or help with handing out refreshments? This will give them a sense of belonging.
- Raise awareness amongst the group members about intellectual impairments to promote more understanding and to avoid bullying.
- Make sure the participant is well accepted in the group. Bullying or making fun of persons with intellectual impairments should be penalised.
- Make sure that the participant with the intellectual impairment is able to decide for him or herself as much as possible. So always ask the persons with the intellectual impairment for his or her opinion. Not the caretaker.
- Check if extra training on financial literacy is needed.
- When it comes to income generation activities: they will probably need some assistance from family members in this regard. They may need support to learn how to run their IGAs. Persons with intellectual disabilities can be involved in the income generating activities of one of their family members, but the choice for an IGA should always be taken by the participant.

Inclusion of people with a psycho social impairment

Some general advice on communication:

- Psychosocial disabilities are often not visible. Most of the time you will not know that someone has a psychosocial disability because it simply doesn't affect their communication or social interaction.
- But of course psychosocial disabilities may affect communication. The general advice is to be cautious about interpreting behaviour if social interaction is difficult (which is a good advice in any situation). Be non-judgmental; allow time for interaction and decision-making.
- If she/he appears unfocussed or speaks slowly – the person may be experiencing side-effects of medications or sleep disturbance.
- If he/she is displaying an unusual/inappropriate behaviour – be calm and patient.
- Be aware that mental illnesses are not there all the time

Specific tips for inclusion in community meetings/ VSLA groups:

- Make sure persons with psychosocial disabilities feel welcome in the meetings. You can simple do this by treating them in a respectable way and give encouragement and coaching.
- Raise awareness amongst the group members about Psycho social disabilities and Mental Health Conditions to promote more understanding and to avoid bullying.
- Make sure the meeting environment is quiet. A busy and noisy place easily gives persons with psychosocial disabilities too much stimulus.
- Allow the participant to join together with a family member or ask one of the group members to act as buddy if the participant thinks this is helpful.
- Make sure that the participant with the psychosocial impairment is able to decide for him or herself as much as possible. So always ask the person for his or her opinion, not their family member.
- When it comes to Income Generating activities: the most important thing is that participants can decide for themselves, based on their own interest and abilities.

Inclusion of people with Epilepsy

What is Epilepsy?

Epilepsy is a neurological disorder of the central nervous system in which brain activity becomes abnormal, causing seizures or periods of unusual behavior, sensations, and sometimes loss of awareness.

The cause of most cases of epilepsy is unknown. It can be the result of brain injury, stroke, brain tumors, or genetic conditions. Epilepsy is not contagious.

Seizures can often be controlled by Medicine. Also diet and a regular lifestyle may help to prevent seizures.

What to do when someone has a seizure?

If you see someone having a seizure or fit, there are some simple things you can do to help. You should only call for medical assistance if you know it's their first seizure or when it's lasting longer than 5 minutes. It might be scary to witness, but don't panic.

If you're with someone having a seizure:

- only move them if they're in danger – e.g when they are near a busy road or hot cooker
- cushion their head if they're on the ground
- loosen any tight clothing around their neck – such as a collar or tie to – aid breathing
- when their convulsions stop, turn them so they're lying on their side
- stay with them and talk to them calmly until they recover
- note the time the seizure starts and finishes
- Don't put anything in their mouth, including your fingers.
- They shouldn't have any food or drink until they fully recover.

Specific advice for inclusion in community meetings/ VSLA groups:

- There is a lot of stigma around epilepsy. Raise awareness amongst the group members about the causes of epilepsy and make sure the group members know what to do in case a person with epilepsy has a seizure.
- In some instances a seizure can be provoked by flashing lights, if this is the case, this has to be taken into account when choosing the meeting area for the VSLA meetings.
- Refer the participant with epilepsy for medical support if they are not yet receiving medical support.

Inclusion of people with Leprosy

What is leprosy?

Leprosy is a mildly infectious disease associated with poverty. It is easily cured. Leprosy starts by damaging the small nerves in the skin's surface. The first outward sign is usually discoloured patches where there is no feeling. If treated at this early stage, damage or disability is unlikely. So, early detection and referral for medical treatment is crucial. If left untreated, leprosy goes on to damage the large nerves in the elbow, wrist, knee and ankle. The resulting damage can lead to loss of sensation in the hands and feet and muscle paralysis, which causes clawed fingers and foot drop. Loss of sensation in the hands and feet means everyday activities are fraught with danger – burns go unrecognised and stones in shoes unnoticed leading to ulcers developing. These can be difficult to heal and become infected, often leading to the shortening of fingers and toes or ultimately, amputation of limbs.

Myth	Fact
Leprosy is very contagious (easy to catch)	Leprosy (Hansen's disease) is hard to catch, and in fact, 95% of adults cannot catch it because their immune system can fight off the bacteria that causes HD.
Leprosy causes the fingers and toes to fall off	The digits do not "fall off" due to leprosy. The bacteria that causes leprosy attacks the nerves of the fingers and toes and causes them to become numb. Burns and cuts on numb parts may go unnoticed, which may lead to infection and permanent damage, and eventually the body may reabsorb the digit. This happens in advanced stages of untreated disease.
The leprosy described in historical texts is the same leprosy we know today	Historical leprosy is not the same as modern leprosy. The "leprosy" found in historical and religious texts described a variety of skin conditions from rashes and patchy skin to swelling. They were noted to be very contagious, which is not true for Hansen's disease and also did not have some of the most obvious signs of Hansen's disease, like disfigurement, blindness, and loss of pain sensation. The term was also used for mildew on a person's clothes, possessions or living quarters.
Leprosy is the result of a sin or curse	Leprosy is caused by the slow-growing bacterium <i>Mycobacterium leprae</i> and is not the result of one's behavior or a curse.
People who have leprosy need to live in special houses isolated from healthy people	People with leprosy who are being treated with antibiotics can live a normal life among their family and friends and can continue to attend work or school.

You can get leprosy when sitting next to someone who has the disease	You cannot get leprosy through casual contact such as shaking hands, sitting next to or talking to someone who has the disease.
Once you catch leprosy, you will die	Leprosy can be cured with antibiotic treatment.
You are contagious until your treatment is complete	A person is not contagious within a few days of starting the treatment with antibiotics. However, the treatment must be finished as prescribed (which may take up to 2 years) to make sure the infection doesn't come back.

Leprosy can damage nerves in the face causing the eyelid muscles to stop working. The eyes are no longer protected by the blinking mechanism and can become easily damaged, which eventually leads to blindness. Leprosy can also damage the bones of the nose causing it to collapse and flatten, a common facial trait witnessed in people affected by leprosy.

Treatment

Leprosy can be treated with a multidrug therapy: a combination of three drugs taken daily for six to 12 months. But while treatment halts the progression of the disease, it cannot turn the clock back in terms of impairments. The feeling to hands and feet will not come back after medical treatment, this means that they still can become easily injured. Protective footwear can be worn to reduce the chances of injury and of ulcers developing. The blinking mechanism can also be restored to the eye by surgery. But once eyesight has been lost as a result of injury to the eye, nothing can be done to reverse the situation.

Stigma and discrimination

There are a lot of myths around Leprosy that result in stigma and exclusion. In the table below the most common myths are busted. (source: <https://www.cdc.gov/features/world-leprosy-day/index.html>)

Specific advice for inclusion in community meetings/ VSLA groups:

- Fight stigma and discrimination by providing correct information about leprosy to group members, community leaders etc.
- Refer participants affected by leprosy to medical treatment & assistive devices (like protective footwear) if needed.
- For the rest of the tips you can look under the section of physical impairments

Inclusion of people with multiple impairments - cerebral palsy

What is Cerebral Palsy?

Cerebral palsy (CP) is a problem that affects muscle tone, movement, and motor skills. It hinders the body's ability to move in a coordinated and purposeful way. It also can affect other body functions that involve motor skills and muscles, like breathing, bladder and bowel control, eating, and talking. CP often is caused by brain damage that happens before or during a baby's birth, or during the first 3-to-5 years of a child's life. Brain damage also can lead to other issues, like sight, hearing, and learning problems. People with cerebral palsy often have multiple impairments:

- a physical impairment, such as difficulty walking, holding things)
- a speech impairment: difficulty with speaking and expressing themselves

A big attitudinal barrier that people with cerebral palsy come across is that people think they have an intellectual impairment or people think they are drunk (because of their speech and the way that they walk). This is a wrong assumption, Cerebral Palsy usually only affects the area in the brain that controls the muscles and nerves, so their intellectual capacities are not affected.

There are also different levels of Cerebral Palsy (mild, moderate, severe). Some people with Cerebral Palsy can walk without assistive devices, but some may need to use a wheelchair. Early detection and intervention of cerebral palsy is very important. Cerebral Palsy cannot be cured, but physiotherapy and speech therapy early in life are very important for the development of a child with cerebral palsy.

Some general advice on communication:

- Allow time for the person to speak. He may speak slower than you are used to.
- Do not interrupt or complete the sentence for the person.
- If you do not understand what the person said, ask for repetition.
- Do not pretend you have understood if you haven't.
- Ask if there is somebody close by who may be able to interpret.

Most importantly, ask someone themselves how they want to be addressed, and how they want to be supported or treated.

Specific advice for inclusion in community meetings/ VSLA groups:

- All the same tips as for persons with physical impairments.
- Because of the stigma related to cerebral palsy, it is important to raise awareness in the group about this impairment.
- When it comes to Income Generating activities: the type of income generating activities highly depends on the severity of the impairment, the educational level of the participant and his or her own interests.

4.10 Collecting Disability Disaggregated data

In order to be able to measure the inclusion of person with disabilities in the VSLA groups. The number of male and female members with a disability need to be documented at the beginning of the project. To do this in a structural way, each VSLA participant should answer the six Washington Group Short Set Questions at the time of enrolment in a group. So the FO will only have to collect this data once: during the collection of baseline data.

Every participant needs to answer the questions, not only the participants of whom you think may have a disability. By asking all the members you will be also be able to identify all people with a function limitation, because some impairments may not be visible and some people may not see themselves as a person with a disability. Make sure the questions can be answered in a private setting and the other group members are not listening in.

Introduce the questions by explaining that the questions ask about difficulties the person may have doing certain activities because of a health problem. Do not beforehand state that these questions are about disability, as in many contexts the term disability has stigma or is misunderstood, this may lead to answering the questions below incorrectly or untruthfully.

If a participant answers at least one question with **c. Yes- a lot of difficulty** or **d. Cannot do at all**, the person is considered to have a disability. So everyone who answers all the questions with an **a. No- no Difficulty** or **b. Yes – some difficulty** does not have a disability. Please note that you cannot establish the type of impairment with these questions. It only measures what functional limitation a person has. However, across the line these questions will give a good indication of the overall number of members with a disability. The number of men and women with a disability need to be added to standard data collection formats and included in the MIS. This can be done as part of the User Defined Fields.

NB:

- In places where glasses or hearing aids are not common, the clause ‘even when wearing glasses’ can be omitted.
- When you are interviewing a person who is deaf, you may need to involve a family member or group member who can translate the questions and answers.
- When the questions are translated to local language this has to be done very carefully.

Six Questions on Short Set



Do you have difficulty seeing, even if wearing glasses?



Do you have difficulty walking or climbing steps?



Do you have difficulty (with self-care such as) washing all over or dressing?



Do you have difficulty hearing, even if using a hearing aid?



Do you have difficulty remembering or concentrating?



Using your usual language, do you have difficulty communicating, for example understanding or being understood?

Washington Group Answers:

- a. No - no difficulty
- b. Yes – some difficulty
- c. Yes – a lot of difficulty
- d. Cannot do at all

4.11 Data collection tool: Washington Group Short Set Questions - format

When to use this tool? For collection of baseline data

How to use this tool? Ask all participants to answer these 6 questions (in a private setting)

What to do with the outcomes of this checklist? Data to be included in the MIS system. If a participant answers at least one question with **c. Yes- a lot of difficulty** or **d. Cannot do at all**, the person is considered to have a disability.

Introductory question:

The next questions ask about difficulties you may have doing certain activities because of a health problem.

1. Do you have difficulty seeing, even if wearing glasses?
 - a. No, no difficulty
 - b. Yes, some difficulty
 - c. Yes, a lot of difficulty
 - d. Cannot do it at all
2. Do you have difficulty hearing, even if using a hearing aid?
 - a. No, no difficulty
 - b. Yes, some difficulty
 - c. Yes, a lot of difficulty
 - d. Cannot do it at all
3. Do you have difficulty walking or climbing steps?
 - a. No, no difficulty
 - b. Yes, some difficulty
 - c. Yes, a lot of difficulty
 - d. Cannot do it at all
4. Do you have difficulty remembering or concentrating?
 - a. No, no difficulty
 - b. Yes, some difficulty
 - c. Yes, a lot of difficulty
 - d. Cannot do it at all
5. Do you have difficulty (with self-care such as) washing all over or dressing?
 - a. No, no difficulty
 - b. Yes, some difficulty
 - c. Yes, a lot of difficulty
 - d. Cannot do it at all
6. Using your usual language, do you have difficulty communicating, (for example understanding or being understood by others)?
 - a. No, no difficulty
 - b. Yes, some difficulty
 - c. Yes, a lot of difficulty
 - d. Cannot do it at all

4.12 Checklist for monitoring inclusion & participation of participants with a disability in the groups

When to use this tool? During monitoring visits to VSLA groups

What to do with the outcomes of this checklist? If you notice any problems, talk with the respective participant, their family members and the group leaders to find out the reasons behind the problems. There may be barriers that are blocking their participation. Try to find solutions to overcome these barriers together. You can use the tip sheet for overcoming challenges around inclusion in VSLA for inspiration.

Topic	Considerations	How to find out?
Attendance of persons with a disability in VSLA groups.	Check if participant with a disability is attending the meeting him or herself and do not send a representative.	Observation, group records
Level of participation during group meetings?	Are participants with a disability able to follow and contribute to the discussions in the group? If they come with a family member, is the participant with a disability still an active participant and deciding for him or herself?	Observation, interview
Are people with disabilities saving regularly and contributing to the welfare/social fund.		Observation, group records
Are people with disabilities taking a loan?	For what purpose do they take a loan? Is it a productive loan or an unproductive loan? Does the participant with a disability have ownership over the loan?	Group records, interview
Are participants with a disability able to pay back their loans?		Group records
Social acceptance in the group	How are the group members without disabilities interacting with the participants with a disability and vice versa?	Observation

4.13 Format for collecting case stories

How and when to use this format?

The case story format is a tool for collecting case stories from participants with a disability. To be used at the beginning of the project and towards its end for monitoring and review.

This template will help you to document stories of change in the lives of participants in the VS&LA groups. It is a framework for interviewing participants and recording their answers and responses.

- Before the staff collects the personal information from the participant, the participant will be informed how the information will be used. If information is used for publishing, verbal or written consent of the participant will be obtained.
- Record quotes in participants own words as much as possible
- Make a photo of the person, together with his/her household members

Detail of participant		
Name		
Address		
Contact Number		
Impairment	Gender	Age
Marital Status	Education	Occupation/ IGA
Household situation		
Name of VS&LA group		
Leadership position	Yes/No	Kind of position
Changes in participant's life		
<p>Looking back over the last six months what do you think has been the most significant change in the quality of your life with regards to your participation in the VS&LA group.</p> <div style="border: 1px solid black; padding: 10px; margin-top: 20px;"> <p>Examples of change in quality of life could be:</p> <ul style="list-style-type: none"> - improved income generation - improved social network - more self-confidence - more independence </div>		
Story of participant in brief		
<p>How was your situation before you participated in the VS&LA group? (participant's self-confidence, relation with family and community, financial status, barriers related to disability etc.)</p>		
<p>What crucial changes have been taking place in your life since you are participating in the VS&LA group?</p>		

Information on participation in the VS&LA group		
What specific VS&LA activity enabled the change in your life?		For example: <ul style="list-style-type: none"> - training - savings - loan - being part of the leadership committee - social support from the group - use of social fund
Did you come across any barriers or challenges while participating in the VS&LA group? If so, what was done to overcome this barrier? Or what could be done to overcome this barrier?		For example: <ul style="list-style-type: none"> - going to the meetings - following the discussion - not accepted in the group

4.14 Tip sheet Disability Inclusion at programmatic & organisational level

Disability has been mainstreamed into this manual for Field Officers. This is a very important step in the process, but more needs to be done to make inclusion of persons with disability in VS&LA programmes a reality. First of all there are actions that need to be taken at programmatic level and there are steps that need to be addressed at organisational level. Let's start with the programmatic level.

Tips for inclusion during proposal development

- If you want to make your VS&LA programme disability inclusive, start with training your managers & proposal developers on disability inclusion. If they are well trained, they know how to write and design disability inclusive VS&LA programmes that are attractive for external donors.
- Disability Inclusion starts at the inception of a new VS&LA programme. Involve organisations of persons with disabilities/ persons with disabilities and their family members in the needs assessment and design of the VS&LA programme. Involvement at an early stage will make it possible to adjust the VS&LA programme towards their needs as well. Identify the barriers that may block the participation of persons with disabilities in VS&LA and develop strategies to overcome these barriers.
- Based on the needs of the persons with and without disabilities, you may decide to design a VESA Programme where the VS&LA groups function as Village Economic and Social Associations. This gives the opportunity to pay more attention to specific topics such as financial literacy, empowerment and livelihood. Often persons with disabilities are not yet engaged in income generation, so more attention for starting Income Generating Activities can be very helpful. Based on the needs, the duration of support for disability inclusive groups or VS&LA groups where persons with disabilities are the majority, could be prolonged from 1 to for example 1,5 year. Seek cooperation with Organisations of Persons with disabilities and disability specific NGOs in this process, to bring in their technical expertise and lived experiences. Also set up a referral network, so you know where to refer persons with disabilities who are in need of disability specific support like assistive devices.
- Specifically mention the inclusion of persons with disabilities in the overall objectives of the VS&LA programme. And don't forget to include specific targets and indicators for inclusion of persons with disabilities. If you mention it here, it will be monitored later on. Only mentioning that the VS&LA programme is open for everyone, including vulnerable groups is not enough.
- Include activities that are needed to make disability inclusion a success: think of training of field officers on disability inclusion, awareness raising activities in the community, identification of persons with disabilities & collecting baseline data, networking with local organisations of persons with disabilities etc.
- To make inclusion possible, also budget will be needed. Inclusion of persons with disabilities is not costly, but budget will be needed to remove barriers. Usually 2-7% of the budget is enough to make it disability inclusive. These costs are needed to for example organise staff training, budget that is needed for accommodation. Think of hiring a sign language interpreter, making of braille prints, transport costs and adjustments costs needed for hiring staff with disabilities in the project.

Tips for inclusion during implementation:

- When you hire project staff, also include staff members with a disability. Their presence in the team will give the inclusion process a natural boost, because they bring in their own lived experience and they can function as role model for the community.
- At the start of the project the field officers need to be trained on disability inclusion and disability inclusive communication. Training can be organised in cooperation with Organisations of persons with disabilities and disability specific NGOs.
- When it comes to monitoring: the Washington Group Short Set of Questions can be used to collect baseline data about the number of members with disability in the VS&LA groups. These 6 questions should be included in the User Defined Fields of the MIS system. More info in: [4.10 Collecting Disability Disaggregated data](#) & [4.11 Data collection tool: Washington Group Short Set Questions - format](#).
- Since the topic of disability inclusion in VS&LA is relatively new, it is important to discuss the topic at regular intervals with the project staff. It's also important to analyse the disability disaggregated data. Motivate the Field Officers to share their successes and their challenges in this regard. Discuss together how the challenges can be overcome and document the lessons learned. You can use these lessons for new programmes, but also for reporting to the donor. More info in: [4.12 Checklist for monitoring inclusion & participation of participants with a disability in the groups](#)
- The collection of case stories of persons with disabilities throughout the programme will help to monitor the outcome and impact of participation at individual level. And it will also help to communicate the benefits of inclusion to a wider audience. More info in: [4.13 Format for collecting case stories](#)
- Include some specific questions about inclusion of persons with disabilities in the evaluation of the programme and make sure participants with disabilities are represented in the monitoring and evaluating mechanisms within the project. And use the outcomes of the evaluation to improve future VS&LA programmes.

Tips for anchoring disability inclusion at organisational level:

- Disability inclusive programmes thrive best in an inclusive environment. People with disabilities are often not included in VS&LA programmes because the organisational strategic policies, budgetary frameworks, annual plans, monitoring systems and HR policies are not supporting the inclusion process. So if you want inclusion of persons with disabilities in VS&LA to be sustainable, it is important to pay attention to inclusion at organisational level as well.
- Organisational change is a process and takes time. A good way to start the process is to do an organisational assessment. This will give you a good insight where your organisation is and will help you to develop an action plan. The Disability Inclusion Score Card that is developed by Light for the World is a very helpful tool in this regard. (<https://lab.light-for-the-world.org/publications/disability-inclusion-score-card/>)
- You can use the learnings from the disability inclusive VS&LA programme to further improve the VS&LA policies and scale up disability inclusion within other areas as well.
- To keep disability inclusion at the agenda you could appoint a staff member to become focal point for disability inclusion. Or even better, form a small taskforce within your organisation to get the process going.

For more tips and resources on disability inclusion at programme and organisational level you can use the following background resources:

- **Count me In** - A practical guide about inclusion of persons with disabilities in development programmes: <https://lab.light-for-the-world.org/publications/count-me-in-en/>
- **Resource Book Disability Inclusion**: <https://lab.light-for-the-world.org/publications/resource-book-disability-inclusion/>

Part 5: Annexes



Annex 1: Field Officers' Consolidated Guide to Meeting Procedures

This guide should be copied and laminated in plastic for reference in the field and routinely used for Association meetings, after the completion of the training.

Meeting Step	Share-purchase/Savings, First Loan Repayment and New Loan Disbursement Meeting - Procedures
1. Meeting Opening	<ul style="list-style-type: none"> • The Chairperson calls the meeting to order • The Secretary performs a roll call, calling each member by number • The Keyholders open the box • The Secretary removes the passbooks, share stamp, ink-pad, pens and ruler, but leaves the Social Fund bag and the Loan Fund bag in the box • The Fines bowl is placed in front of the Chairperson <p>Note: fines for lateness and missed meetings are very important to the Association's success.</p>
2. Daily Slot-savings (if daily slot-savings is used)	<ul style="list-style-type: none"> • The Treasurer calls up each member by number to receive their daily slot-savings money back. • The member gives their token(s) to the Treasurer • As the money is received, the record is crossed out by the Secretary indicating that they have received their money back. <p>Note: If a member does not want to cash in their tokens (or is not at the meeting) they can leave their money in the box and cash the tokens in at a later date</p>
3. Social Fund (if the association does not have a Social Fund, skip to Step 4)	<ul style="list-style-type: none"> • The Secretary asks the General Assembly to recall the balance of the Social Fund from the previous meeting; the members must agree on the amount. • The Money Counters then remove the Social Fund from its bag and count it, announcing the amount to the members, and then placing it in the Social Fund Bowl. • The Chairperson announces that contributions will be made to the Social Fund. Everyone must contribute the same amount. • The Secretary calls each member, by number, to give their Social Fund contributions to the Money Counters. The Money Counters confirm the amount and place it in the Social Fund bowl. • If a member fails to make a contribution (especially if absent), the members are told to remember this, so that FO can be asked to pay at the next meeting. • Once all the members have made their contributions, the Money Counters count the total and announce it to the Secretary. The Secretary then announces this amount to the members. • The Secretary then asks for new requests for benefits from the Social Fund. Members in need make their case to the General Assembly. • If approved, the money is provided according to the constitution. • After all benefits have been paid, the Money Counters re-count the remaining Social Fund money. • The Secretary announces this amount to the members and asks them to remember it for the next meeting. • The Social Fund money is then replaced in its draw-string bag and put back in the cash box.

Meeting Step	Share-purchase/Savings, First Loan Repayment and New Loan Disbursement Meeting - Procedures
4. Share-purchase/ Savings	<ol style="list-style-type: none"> 1. The Secretary hands out the passbooks to all the members, who then review them while they are waiting to bring their savings. 2. The Secretary asks the members to recall the balance of the Loan Fund from the previous meeting; the members must agree on the amount. 3. The Loan Fund is then removed from its draw-string bag and counted by the Money Counters and the amount announced to the members. The money is placed into the Share-purchase/Savings bowl. 4. The Secretary then calls each member by number, and the member comes to the front to purchase between 1 - 5 shares, giving the money to the Money Counters, and the passbook back to the Secretary. 5. The Secretary then stamps the correct number of shares into the passbook, and crosses out any unused blocks; the passbook then stays with the Secretary for the rest of the meeting. 6. The member then checks that the number of new stamps in the passbook is correct. 7. The Money Counters announce the amount contributed by each member and place the money into the Share-purchase/Savings bowl. This procedure continues until all members have made their individual contributions. 8. When all share-purchasing is complete, the Money Counters count the money in the Share-purchase/Savings bowl and inform the Secretary, who announces the total. <ul style="list-style-type: none"> • If a member wants to withdraw some of their savings, they will ask for it, instead of purchasing shares. In this case, the Secretary will cross out shares from the member's passbook. The Money Counters give the money from the Share-purchase/Savings bowl. <u>The value of a share paid back to the member will only be equal to its original purchase price</u>
5. Loan Repayment <i>(if this is not a loan meeting, skip to Step 9)</i>	<ul style="list-style-type: none"> • The Chairperson asks borrowers to identify themselves and the Secretary selects their passbooks. • Each borrower is then called to the front by the Secretary, by number, to give their repayment to the Money Counters. It should not be less than the monthly service charge. • The Money Counters count the payment, announce the amount and place it in the Loan Repayment bowl. • The Secretary enters the amount repaid in the Member's passbook and signs it. • The Secretary then calculates the remaining balance due and enters it on the next line in the 'Amount Borrowed' column. If the remaining balance due is zero, the Secretary announces that the loan is repaid and draws a red line diagonally through all of the rows relating to the loan to confirm that there is no balance owing. • If a balance is remaining, the Secretary calculates the service charge that will be payable at the next meeting, and enters it in the 'Monthly Service Charge' column. • The member then signs (or stamps a fingerprint) in the 'Signature' column and the next borrower is called up to make their repayment. • When all repayments are complete, the Money Counters count the money remaining in the Loan Repayment bowl and announce the amount to the Secretary.

Meeting Step	Share-purchase/Savings, First Loan Repayment and New Loan Disbursement Meeting - Procedures
6. Expenses	<ul style="list-style-type: none"> • The Chairperson then asks the Secretary if there will be any necessary expenses before the next meeting. If any expenses are approved by all members, the Chairperson instructs the Money Counters to remove the necessary amount from the Share-purchase/Savings bowl and give it to whoever is designated to make the expenditure.
7. Calculating the new Loan Fund Balance	<ul style="list-style-type: none"> • The Money Counters then combine the money from the two Share-purchase/Savings bowls (balance from the last meeting and contributions during this meeting), the Loan Repayment bowl and the Fines bowl. They calculate the new total and inform the Secretary. • The Secretary announces the total amount to the members and tells them that this is the value of their Loan Fund, from which members can now borrow.
8. Loan taking	<ul style="list-style-type: none"> • The Chairperson invites loan requests, reminding members of the maximum length of loan term and that the maximum amount they can borrow is three times their total savings. • Each member who wants a loan makes a request to the group, giving the amount needed, the purpose of the loan and over what period of time they expect to repay. • The Chairperson confirms that the purposes of the loans are in conformity with the constitution. • The Secretary then calculates the total value of all the requests and announces the amount. • If the total is more than the money available in the Loan Fund, the group must discuss adjustments to the individual loans until all members are satisfied. • The Secretary then calls each person to the front in number order and enters the loan number, date, loan amount and monthly service charge in the Member's passbook. • The Secretary then tells the Money Counters to give the borrowers their money. • The borrowers count the money, and sign or stamp a fingerprint in their passbook, in the 'Signature' column. • This process is repeated until all loans have been issued.
9. Closing Balances	<ul style="list-style-type: none"> • The Chairperson instructs the Money Counters to count the money remaining in the Loan Fund bowl. • The Money Counters inform the Secretary of the amount and the Secretary then announces the total, indicating that this is the unused amount of the Loan Fund. • The Chairperson instructs all members to remember the amount for the next meeting. Those who are able, should write this down. The Loan Fund money is then placed in its draw-string bag and put in the cash box. • The Secretary once again announces the total of the Social Fund, and the Chairperson instructs all members to memorise the amount for the next meeting. Those who are able should write this down. • The Key Holders are called by the Chairperson to lock the box.

Meeting Step	Share-purchase/Savings, First Loan Repayment and New Loan Disbursement Meeting - Procedures
10. Closing	<ul style="list-style-type: none"> • Before closing, the Chairman invites members to discuss any items of business that may be of interest. • Once discussion is complete, the Chairperson announces the date and time of the next meeting • The Chairperson then closes the meeting.

Annex 2: Constitution

Part 1: Governance of the Association

I. BASIC INFORMATION ON THE ASSOCIATION

- Name of the Association _____
- Address: _____
- The Association was formed on: _____
- Date of official registration: _____

II. OBJECTIVE OF THE ASSOCIATION

- The purpose of the Association is to be an independent, profitable provider of financial services to the members
- The services the Association provides to its members in order to achieve this objective are:

III. RELATIONSHIP TO EXTERNAL SOURCES OF FINANCIAL SERVICES

- The Association will not borrow from financial institutions during the first cycle of savings and lending. If it does so in subsequent cycles it will use the following principles:
- The Association must be the borrower and not individual members
- The Association will not allow the lender access to information on individual loans
- Members' savings cannot be used as collateral for an external loan
- Any borrowing by the Association must not exceed the total value of all members' paid up shares

IV. RELATIONSHIP TO EXTERNAL STAKEHOLDERS/PARTNERS

- Establish relationships with external partners or organizations that can assist them in meeting needs of members that cannot be handled on their own (examples: household issues, GBV, health, etc.)
- Identify Community Role Models that may also be able to provide support to the VS&LA and its members. Determine what type of support is required to ensure that choose the correct role models.

V. WHO MAY BE A MEMBER OF THE ASSOCIATION?

- Lower age limit _____
- Gender _____
- Residence _____

- Other common circumstances _____

VI. COMPOSITION OF THE MANAGEMENT COMMITTEE

- Chairperson:
- Secretary:
- Treasurer:
- 2 Money Counters

VII. ELECTION PROCEDURES

- The maximum number of terms any one person serve on the Management Committee are: _____
- Elections must be held at the beginning of each new cycle.
- The minimum number of members who must be present to hold an election are: _____
- The election procedure will use a system that allows everyone's vote to be secret.
- The minimum number of people that must stand for each position is 2.
- A candidate for election to a post must be proposed for office by another member.

VIII. REMOVAL OF OFFICERS FROM THEIR POSITION BETWEEN ELECTIONS

- Any member of the General Assembly can call for a vote of no confidence in a member of the Management Committee. If a majority of the members the member decide that the person should be removed from the Management Committee, the member must step down and another member be elected to the same position.

IX. MEETINGS

- To mobilise savings the Association will meet every
- To disburse loans the Association will meet every four weeks.
- The cycle of meetings will continue for a maximum of 52 weeks before the Association shares out its assets.

XI. MEMBERS LEAVING THE ASSOCIATION

- If a member leaves the Association because they have no alternative, the Association will calculate how much they must be paid using the following principle:

- If a person leaves the Association before the end of the cycle for no reason, except their wish to leave, the Association will calculate how much they are paid using the following principle:

- If a person is expelled for failing to make regular Share-purchase/Savings deposits, the Association will calculate how much they are paid using the following principle:

-
-
- If a person is expelled for failing to repay a loan, the Association will calculate how much they are paid using the following principle:
-
-

XII. EXPULSION FROM THE ASSOCIATION

- The reasons for which a person should be expelled from the Association are:
-
-

XIII. DEATH OF A MEMBER

- If a member dies the Association will calculate how much money should be given to their heirs using the following principle:
-
-

XIV. FINES

The following table lists the fines that can be charged for offences committed by members.

Offence	Amount
Non-attendance at a meeting for personal reasons	
Late to meetings	
Not remembering Association rules	
Loss of member number card	
Forgetting key	
Chatting through the proceedings	
Showing disrespect to a fellow member	
Not remembering decisions and activities of the preceding meeting	
Failure of a member of the Management Committee to perform their duties	

XV. AMENDMENTS TO THE CONSTITUTION

- 2/3 of the members must agree before the constitution can be changed
- Anyone can propose an amendment to the Constitution

Part 2: Services Offered by the Association

I. SAVINGS

- Members may purchase 1 – 5 shares in each meeting
- Members may contribute an equal agreed-upon amount at the start of every future cycle to speed up the growth of the loan portfolio. This can be more than 5 shares if all members agree

II. LENDING

- Those eligible to borrow are: _____

- The maximum amount that anyone can borrow is three times the value of their shares
- The maximum length of loan term is 24 weeks, but only 12 weeks during the first cycle
- The service charge rate to be charged every four weeks (month) is: _____%
- When a member does not repay a loan the following principle will apply: _____

- A loan that is not repaid will be considered uncollectible after: _____
- If a member dies his/her loan need not be repaid.
- The highest priority for loans will be given for: _____

- The second highest priority for loans will be given for: _____

- The third highest priority for loans will be given for: _____

III. SOCIAL FUND

- The contribution to the Social Fund will be: _____
- The Social Fund contribution will be paid at every meeting
- The benefits for the death of a spouse will be: _____
- The benefits for the death of a child will be: _____
- The benefits for the death of a parent will be: _____
- The benefit to a member whose house or workplace is accidentally destroyed will be: _____

- The benefit for the wedding of a member or a member's child will be: _____
- The benefit for the birth to a member will be: _____
- The benefit for an orphan's support will be: _____

Name: _____ Signature: _____

Name: _____ Signature: _____

Name: _____ Signature: _____

Name: _____ Signature: _____

Name: _____ Signature: _____

Name: _____ Signature: _____

Name: _____ Signature: _____

Name: _____ Signature: _____

Name: _____ Signature: _____

Name: _____ Signature: _____

Name: _____ Signature: _____

Name: _____ Signature: _____

Name: _____ Signature: _____

Name: _____ Signature: _____

Name: _____ Signature: _____

Name: _____ Signature: _____

Name: _____ Signature: _____

Name: _____ Signature: _____

Name: _____ Signature: _____

Name: _____ Signature: _____

Name: _____ Signature: _____

Name: _____ Signature: _____

Name: _____ Signature: _____

Name: _____ Signature: _____

Name: _____ Signature: _____

Annex 3: Operational Administration

The forms that follow are part of the Management Information System (MIS) for a VS&L project, but use qualitative data to evaluate the Association performance and Field Officer performance.



Periodic Report by VS&L Association

Name of Field Officer:

Name of the Community:

Name of the Association:

Number of the Association:

Phase and Stage:

Date of Visit:

Field Officer's summary

1 –Number of meetings held in the month (if meetings were not held, explain why)

2 –Topics of meetings held.

3 –Problems encountered.

4 –Visit by technical service or others (explain).

5 –Is there a demand for the creation of new Associations?

6 –Did you ask your supervisor's help in solving a problem? If yes, explain how.

Monthly Report by Zone Covered by Field Officer

Name of Field Officer:

Name of Zone:

Number of Associations in Zone:

Number of Associations formed in the last month:

Number of Associations graduated in the last month:

Number of Associations visited during the month:

1 Describe problems that appear to be common to a number of Associations

2 How did you deal with these problems?

3 What recommendations do you propose for a long-term solution?

4 What additional support do you need?

5 What opportunities do you see for improving the efficiency of your work?

Monthly Programme of Activities

Field Officer:_____

Month: _____ Year: _____

N.B. The name of Associations to be visited, administrative time and project staff meetings should appear on this form

Week	Monday	Tuesday	Wednesday	Thursday	Friday
1					
2					
3					
4					
5					

Association Health Diagnosis and Change of Phase Form

Name of Field Officer: _____

Name of the Community: _____

Name of the Association: _____

Number of the Association: _____

Date of visit: _____

Issue		Points
1 Did at least 80% of the members attend the meeting?		
2. Did at least 3/4 of the members arrive on time?		
3. Did the Management committee play its role well?		
4. Was the Constitution followed?		
5. Did the members of the Association participate in the discussions?		
6. Were Share-purchase/Savings and lending procedures followed correctly?		
7 Did at least 80% of the members regularly save since the start of the cycle?		
8. Were passbook Share-purchase/Savings records up to date and accurate?		
9. Were passbook loan records up to date and accurate?		
10. Did the Secretary accurately summarise the financial position of the Association at the end of the meeting?		
Total points:		
Points Key 1 = bad/no 2 = average 3 = good/yes	Condition: Good health 21 - 30 Uncertain health 11 - 20 Sick 0 - 10	
Signature of the Chairperson:		
Signature of the Field Officer's Supervisor:		

Observations

Field Officer Supervision Form

Name of Field Officer:

Name of the Field Officer's Supervisor:

Name of the Association:

Number of the Association:

Phase:

Date of Visit:

Was the Field Officer's work plan for the month prepared?

Yes ☐ No ☐

Was the objective of the meeting attained?

Yes ☐ No ☐

Did the participants understand the purpose of the meeting?

Yes ☐ No ☐

Did the Field Officer encourage member participation?

Yes ☐ No ☐

Did the Field Officer deal properly with questions and problems?

Yes ☐ No ☐

Did the Field Officer ensure that proper procedure was followed?

Yes ☐ No ☐

Did the Field Officer check the Association's records and correct any faults?

Yes ☐ No ☐

Did the Field Officer allow the Committee to run the meeting or did FO tend to dominate?

Yes ☐ No ☐

Feedback with the Field Officer

Issues arising

Solutions recommended

Signature of Field Officer:

Signature of Supervisor:

Annex 4: Impact Evaluation – Matrix and Questionnaire

Type of Evaluation: **Impact**
 Level of Enquiry: **Household and Individual**
 When: **End of Project**

Area of Inquiry	Hypotheses	Means of Measurement	Assumptions	Pilot	Follow-on Project
Household Level	Participation in microenterprise programme leads to: <ul style="list-style-type: none"> Increased household assets: goods and transport, savings Increased household welfare: housing, education, food, health IGAs <ul style="list-style-type: none"> Increased number of IGAs Increased labour allocated to family IGAs Increased stability of enterprises Increased regularity of income 	<ul style="list-style-type: none"> Survey 	<ul style="list-style-type: none"> Mostly household-based IGAs sharing a common pool of capital and labour. Principal strategy: diversification and income maximisation Identifying trends rather than measuring amounts is more feasible given the complexity of the household 	End of pilot survey	Mid-term formative evaluation End of project impact evaluation
Individual Level	<ul style="list-style-type: none"> Increased Social Status Increased participation by women Increased participation of men and women with disabilities Increased control of resources by women, and participants with a disability including enterprise resources, business and loan decision making and household decision making Increased self esteem and social status/participation No negative impacts on children's labour Increases in paid employment (including in a household IGA) 	<ul style="list-style-type: none"> Survey In-depth interview 	<ul style="list-style-type: none"> The final goal of all economic development programmes, regardless of services provided, is increased income and economic security Decisions on economic activities and use of resources within household may be joint or separate 		

**VS&L Programme, Impact Evaluation Focus-group Discussion
Questionnaire
Baseline and Follow-up**

Questions to be Asked of Village Savings and Loan Associations

Name of Interviewer: _____

Questionnaire No. _____

Association Basic Data

Address: _____

Name of Village/Community : _____

Number of Participants: _____

Gender **Male** _____ **Female** _____

n.b. The questionnaire is used as part of a rolling baseline: taking in at least one Association out of ten during a pilot phase and dropping to 1 out of 20 during any expansion programme (after 250 Associations have been established and 25 are being followed). Many of the questions ask about change. ('Now' as opposed to 'before VS&L'). The first time the questionnaire is administered, before an Association has started VS&L activities, the 'Now' questions are ignored and the 'Before VS&L' Questions answered. When follow-up surveys are carried out the 'Before VS&L' questions are ignored.

Many tables call for the interviewer to count a total of all the responses from all of the members present. Thus, for example, when the members are asked how many hoes they have in their houses, each person gives the number and the interviewer enters the total.

Household

Assets

What items of equipment? Items should be adapted to norms of project area and encompass a typical set of assets of the targeted socio-economic group.

Productive	Pre-VS&L	Total Now	Non-Productive	Pre-VS&L	Total Now
Animal drawn cart			Motor Cycle		
Animal drawn plough			Bicycle		
Animal drawn cultivator			Radio		
Pickup/car			TV		
Spray Pack			Sofa		
Wheelbarrow			Bed		
Oil Press			Protected Well		
Peanut Butter Mill			Solar Panels		
Hoes			Cups/glasses		
Sewing Machine			Plates		
Knitting Machine			Pots		
Block-making Machine			Blankets		
Cattle			Car Tyre Pump		
Donkeys			Wardrobe		
Goats			Kitchen Table		
Sheep			Kitchen Chairs		
Indigenous Chickens			Piped water		
Water pump			Electricity		

In which of the following forms do you save? (Number)

Method of Saving	Pre-VS&L	Total Now	
Member of ROSCA			
MFI			
Bank			
Post Office			
'Under the bed'			
Private savings collector			Specify
Other			
Other			

Welfare

Welfare: Housing

What investments have you made in improving your housing since joining VS&L? Items should be adapted to norms of project area and encompass the typical range of housing condition of both prosperous and poor households. *Asked only on follow-up survey*

Improvement	No. of Responses
Built new house(s)	
Built food store	
Built animal shelter	
Upgraded to brick	
Upgraded to corrugated iron walls	
Upgraded roof to corrugated iron or tiles	
Outside plastering	
Inside plastering	
Improved floor	
Glazing	
Inside toilet	
Painting house	
Fencing house	
Granary	

Welfare: Education

How many household members could not go to school because it was too expensive?

	No. of responses
No. Pre VS&L	
No. Now	

Welfare: Nutrition

Has your level of food consumption changed since joining VS&L? *Asked only on follow-up survey*

Food Consumption	No. of responses
Eat more than pre VS&L	
Eat the same	
Eat Less	

Why is this? _____

Do you eat a more varied diet than before you joined VS&L, a less varied diet or is there no change in the variety of the food that you eat? *Asked only on follow-up survey*

Variety of Food Consumed	No. of responses
Eat more varied diet than last year	
No change	
Eat less varied diet	

Why is this? _____

Welfare: Health

Compared to before you joined your VS&L Association, do you find the following more or less affordable: *Asked only on follow-up survey*

Service	No. More	No. No Change	No. Less
Medical services			

Why is this? _____

Income Generating Activities (IGAs)

Item	Pre-VS&L	Total Now
Total Number of Family IGAs		

How many family members are employed in family IGAs (ignore whether or not they are paid)?

Item	Pre-VS&L	Total Now
No. of family members employed in family IGAs		

How many months did your most important IGA stay in operation?

Member	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Pre-VS&L															
Now															

Individual

Social Capital

Note: This question is asked only during the baseline visit. It is best if this is answered one-on-one without other members of the group hearing the response, because this could be the cause of some social tension.

Think of a family that is in your community and does *not* belong to a VS&L Association, but is roughly equal to you in terms of their income, quality of housing, education, health status and number and type of IGAs. State the name of the family. (The Field Officer makes a list during the baseline visit)

Member No.	Name of Family
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	

Note: This question is asked only at the follow-up visit, one on one with each member, privately. The Field Officer reads out the names of the family identified by the individual during the baseline visit. Remind them that they said that these people were of roughly equal status in terms of income, education, quality of housing, health status and number and type of IGAs

Remembering the family that you identified last time you visited __months ago (name them), do you regard yourself as having experienced an improved overall standard of living; the same standard of living or a worse standard of living now as the people you identified then?

Member No.	Name of Family	Improved	Same	Worse
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				

How does this show itself? The Field Officer facilitates a discussion in which the five distinguishing factors that are most frequently mentioned are listed. Asked only on follow-up survey.

No.	Distinguishing Factor	No. of Responses
1		
2		
3		
4		
5		

Participation by Women

No. of women participating in income-generating activities?

No. Pre VS&L	
No. Now	

Increased Control of Resources by Women

What resources do women control?

Resource	Pre-VS&L	Total Now

Child labour

How many children work regularly in your economic activities?

Pre-VS&L	
Now	

How many people in your family, living in your household, regularly receive wages for their labour?

Pre-VS&L	
Now	

How many people in your family migrate regularly to seek work?

Pre-VS&L	
Now	

Self-Esteem and Social Status/ Participation

How does the community look on VS&LA members? How do they treat you differently to before you were members? *Asked only on follow-up survey*

No.	How	No. Of Responses
1		
2		
3		
4		
5		
6		

How many other groups do members belong to? (a member may belong to more than one other group).

Pre-VS&L	
Now	

Pre-VS&L: How many positions do you hold in other (non-VS&L) groups) *Asked only on the pre-VS&L survey*

Member No.	Chairperson	Secretary	Treasurer	Committee	Member
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
Total					

Post-VS&L: How many positions do you hold in other (non-VS&L) groups) *Asked only on follow-up survey*

Member No.	Chairperson	Secretary	Treasurer	Committee	Member
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
Total					

Annex 5: Management Information System

Performance data needs to be generated by the Associations, so that they can manage their savings and loan portfolios. *This should be the sole source of data that feeds into a VS&L programme database.* Impact data should be treated separately as an evaluation exercise and is normally focused on the household.

The form on page 111 (Figure 2: Field Officer Data Collection Form) captures the source data, controlled by the project, enabling it to evaluate Association-level scale, performance and efficiency. Most of this data can be gathered from the Association's passbooks, from the project's own data base and by direct observation. *The Field Officer carries out no analysis of this data but passes it on to the Data Capture Clerk.* Once collected the data is input into the project's VS&L Portfolio Tracking System, built on an Excel platform.

Once entered into the Tracking System, the output can be sorted in a number of ways to provide management information. The supervisor can also pass on to each Field Officer their individual Field Officer Performance Analysis sheets, sorted in as many ways as FO wishes, to analyse the performance of each Field Officer and to identify the major characteristics of any individual Field Officer's portfolio.

Flowing out of this is a form that is automatically generated by the spreadsheet. This is labelled the Programme Performance sheet and consolidates the performance of each Field Officer into a programme wide analysis.

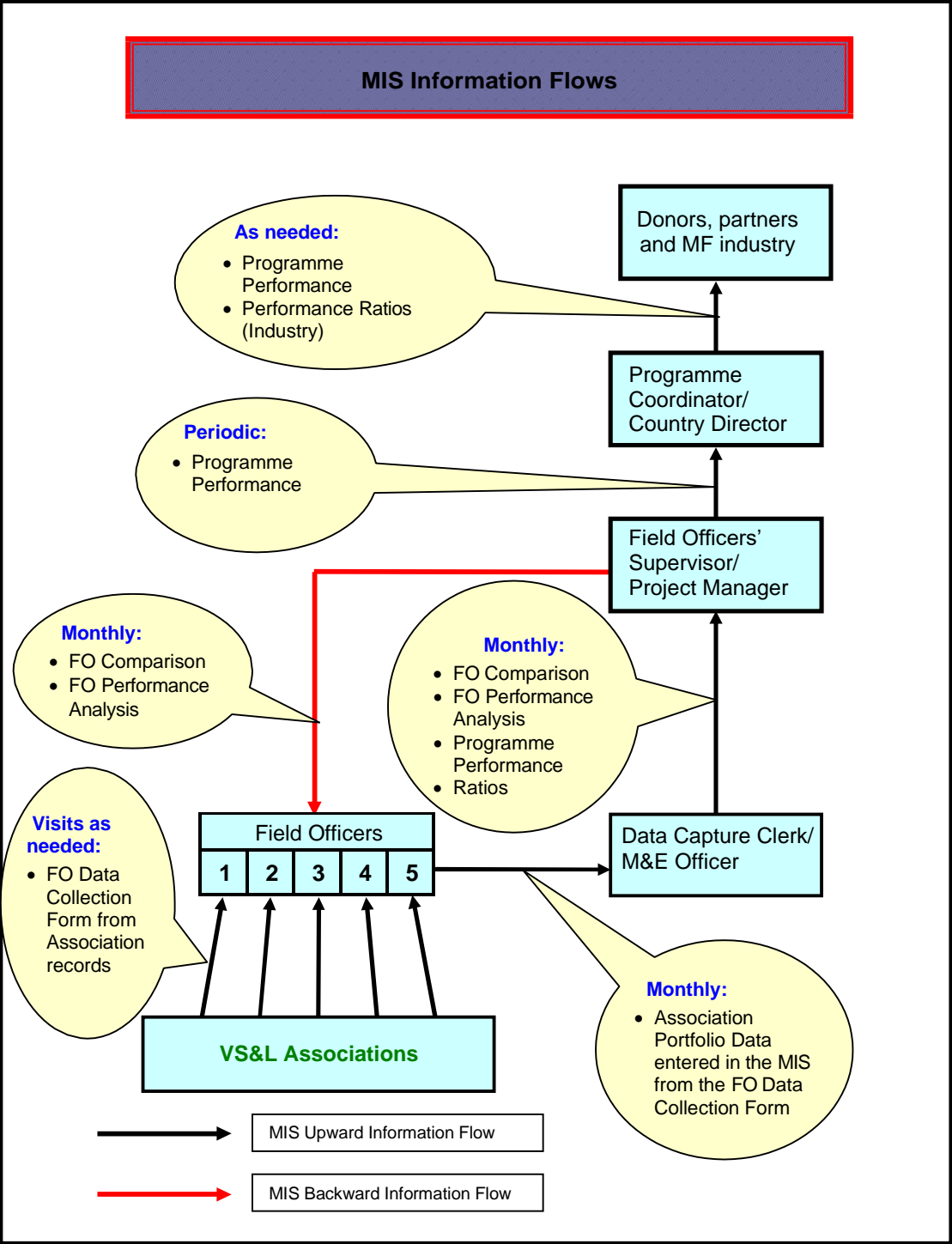
Table 1 shows the MIS process. This shows what data is used, who creates it, who receives it and how frequently it is generated.

Table 1: MIS Matrix: Programme

What	Who Creates	Who Receives the information	When
Field Officer Data Collection Form	Field Officer from Association Data: <ul style="list-style-type: none"> • Passbooks • Memorised ending Social Fund and Loan Fund cash balances 	MIS/Data Capture Clerk	As soon after visit as possible
Field Officer Performance Comparison	MIS/Data Capture Clerk	Field Officers Field Officers' Supervisor	Monthly
VS&L Field Officer Performance Analysis	MIS/Data Capture Clerk	Field Officer Supervisor	Monthly
Overall VS&L Project Performance	MIS/Data Capture Clerk	VS&L Project Manager Country Programme Manager Head Office Technical	Periodic, usually quarterly
Selected Performance Ratios	MIS/Data Capture Clerk	VS&L Project Manager Head Office Technical 'Industry' Audience	As needed

Figure 1 on the following page shows the MIS information flows in schematic form. This diagram is not an organigram, but shows how information flows upwards and back to the field. Data is periodically derived from each of the Field Officer's Association's accounts (by the Field Officers) and sent to the Data Capture Clerk, who processes it for onward transmission upwards, in different forms and at the frequencies needed. It also shows how information flows as performance feedback from Managers to Field Officers.

Figure 1: Information Flows



Field Officer Data Collection Form

The Field Officer visits the Association and collects information at each visit. Some of this data is obtained from the project's database (i.e. date of Association start-up), some of it relates to observations made during a visit (i.e. number of members). Some of it is obtained from the individual passbooks, or by questioning the members. The Field Officer Data Collection Form guides the Field Officer as to where the data can be found. In no case is the Association expected to generate any data that it does not need for its own financial management purposes.

The Field Officer Data Collection Form is a paper document and does not appear in any similar form on the computer-based MIS. It is intended solely to gather information while in the field. Figure 2 below shows what a typical set of data might look like, after being filled out by the Field Officer, Nelly Otieno.

Figure 2: Field Officer Data Collection Form (filled out by hand)

Field Officer Data Collection Form			
Name and Number of Field Officer			<i>Nelly Otieno 1</i>
No.	Item at End of Meeting		Source of Data
1	Name and No. of the Association	<i>Ralang B</i>	Database
2	Date of Creation of Association	<i>1/1/05</i>	Database
3	Association Formed By	<i>Field Officer</i>	Database
4	Members at Date of Creation	<i>20</i>	Database
5	Date of Visit	<i>4/6/5</i>	Note at time of visit
6	Members at Time of Visit	<i>20</i>	Enquiry
7	Men at Time of Visit	<i>5</i>	Enquiry
8	Women at Time of Visit	<i>15</i>	Enquiry
9	Members Attending Meeting	<i>19</i>	Observation
10	Dropouts Since Start of Cycle	<i>1</i>	Enquiry
11	Cumulative Value of Savings	<i>338,500</i>	Member Share Passbooks
12	Number of Active Loans	<i>4</i>	Member Share Passbooks
13	Value of Loans Outstanding	<i>250,000</i>	Member Share Passbooks
14	Cash on Hand and at Bank	<i>124,600</i>	Observation and enquiry
15	Cash in Social Fund	<i>24,600</i>	Observation
16	Cash Cost of Goods in Stock	<i>22,000</i>	Enquiry
17	Debts	<i>1,000</i>	Enquiry

The Field Officer fills out the form and, once back in the office, hands in the form to the data capture clerk, who enters each of the 17 datum in the column of the same number in the relevant Field Officer Performance Analysis sheet, in the accompanying MIS software. The pages that follow show how the MIS is used, how data is entered and how the various outputs may be used to analyse performance.

The Field Officer fills out this form at each visit. FO does not need to analyse it in any way. It is also not important if visits are irregular, because the method of analysis looks at performance data that are not affected if visits are made irregularly. It is, however, the case that data becomes more accurate and meaningful after three months of Share-purchase/Savings and lending activity and is considered highly reliable in the closing three months of the cycle.

The example that follows uses the data from Ralang 'B' VS&LA and shows how this relates to the overall Field Officer portfolio information, which looks at all the Associations that FO is training and supervising. This is then combined into programme level information. The same example is followed throughout in the explanation of how to use the MIS.

Electronic MIS

The VS&L MIS is provided as a template, built on an Excel 10 platform. It cannot run on Excel 2000, or on versions of Windows earlier than XP. If this is attempted all kinds of error messages will appear and frustrate the Data Capture Clerk, and some important utilities will also not work. Under no circumstances plan to use this tool unless your operating system and Office programmes do not conform to these instructions.

Because VS&L programmes do not deal with people's money, no security levels have been assigned to operators and data can be revised.

Although the system runs on Excel, it is a protected file. This is to preserve the integrity of the programming, much of which is hidden from the user. Because the file is built on an Excel platform many users will immediately be at ease with the programme, but they will find that many traditional Excel utilities are either unavailable, or bypassed by this programme. Nevertheless, it is easy to use and has been designed for people with limited computer knowledge, but a working understanding of Excel.


The VS&L MIS is a work in progress. The version that is shown here is version 1.4, released on February 2007. Free downloadable upgrades will be found as they are developed at the VSL Associates website (www.vsla.net). At the time of writing a major upgrade is planned for May 2007, based on user feedback. The principal new development will be the ability to consolidate multiple programme information and maintain time-series data, which is not possible with the version illustrated here.

Portfolio Tracking System




Figure 3: Opening Screen

VS&L Portfolio Tracking System - Passbook-based Records

For Use With Programmes Using the Village Savings and Loan Association Methodology



Version: 1.14
Release Date: 3-Feb-07
Excel Version: 10.0
Developed by: Chuck Waterfield (chuck@vsla.net)
Hugh Allen (hugh@vsla.net)
© VSL Associates
www.vsla.net



Refinement of this MIS was funded by CARE USA and Oxfam USA

See the companion manual, VSLA Programme Guide: Field Operations, for instructions on the use of this MIS

Institution:

Language:

Figure 3 above allows the Data Capture Clerk/Analyst to enter the name of the organisation (Uchumi Savings and Credit Project) and the language in which the MIS is configured. English, French, Spanish and Portuguese are currently catered for. The user can also set up the sheet to include another language, by clicking on 'user-defined language' in the Language cell. Once this is done a 'Translation' worksheet appears, permitting entry of equivalent terms in any other language (only into grey cells).

Colour Coding

The Portfolio Tracking system is an Excel file that accompanies this manual: *Programme Level MIS 1.13* dated 20th. November 2006

When the file is loaded, the screen on the previous page appears. This indicates that the version (1.13) is an upgrade of the first release of the software.

The MIS is to be used solely for tracking the performance of Associations that follow the VS&L methodology and record-keeping system, because its design is closely integrated into the specific procedures and systems developed for VS&L Associations and illustrated in this Programme Guide. The file is protected so that none of the formulae may be altered without the permission of the designers.⁵⁵ While the users are free to enter data and to save the resulting file with whatever name they wish, data can only be entered in the unprotected cells. All unprotected cells are shown with grey backgrounds and when text is entered it appears as blue; cells that show an output have beige backgrounds and have black text, while the background to the worksheet is blue and no data can be entered or generated there. Light green indicates important headings.

The following segment of one of the sheets shows how this colour coding appears.

Figure 4: Colour Coding

Overall VS&L Project Performance				
Institution:		Uchumi Savings and Credit Project		
Scale				
Association	Aggregate	%	Average	
Total Members	410			
Total Members	143	34.9%		
Total Number of Associations	267	65.1%		
Total Number of Members	27			
Average Association Membership			15.2	
Membership Growth Rate		9.3%		
Attendance Rate		79.0%		
Dropout Rate	27	7.2%	1.0	
Number of Members Belonging to Graduated Associations	500			
Total Number of People Assisted by the Project	910			
Composition of Current Assets & Liabilities				
Cash on Hand	1,521,305	11.9%	56,345	
Loans	9,298,556	72.9%	344,391	
	775,700	6.1%	28,730	
	1,302,000	10.2%	48,222	
	141,000	1.1%	5,222	
Total	12,756,561	100.0%	472,465	

This example (incomplete) is part of the Programme Performance Sheet. Because it is an output sheet it is beige with black text. The grey cell with blue text (number of clients belonging to graduated Associations) shows data entered by the Data Capture Clerk, while the background seen on the screen appears light blue (just visible to the top and left). The category heading 'Scale' is shown on a green background, with blue text and cannot be changed. These conventions are used throughout.

⁵⁵ *No responsibility is taken by VSL Associates for any alterations to the spreadsheet or unauthorised use of the designer's password.* Because the spreadsheet utilises many hidden macros and Visual Basic re-programming, any efforts to alter it are likely to destabilise the MIS.

Data Inputs: Field Officer Portfolio

When the Analyst has opened the file, FO clicks on the worksheet tab entitled 'Field Officer'. Figure 5 shows how the left hand side of this screen initially appears.

Figure 5: Initial Data Entry (1)

VS&L Field Officer Performance Analysis - Inputs			
Add FO Sheet	Print Report	Rename Sheet	
Delete Row	Archive Association	Delete this Sheet	

1. Name of Association	No.	Error Checking	
Totals	0	0	Description
Averages			

There are 14 Empty rows remaining on this worksheet

Add 10 more rows to this sheet

This is the main worksheet in which data is entered and from which an analysis is produced of individual Field Officers' portfolios.

The part of the sheet on which data is entered is headed 'VS&L Field Officer Performance Analysis – Inputs.'

What is shown here is the part of the screen that is horizontally frozen. All other parts of the worksheet – the 16 additional data columns and the Outputs table all can be found to the right of these columns and moved to by using the arrows on the numeric pad.

There are seven macro buttons on this sheet – six at the top of the table entitled, respectively ‘Add FO Sheet’, ‘Print Report’, ‘Rename Sheet’, ‘Delete Row’, ‘Archive Association’ and ‘Delete this Sheet’ At the bottom of the table is the button, ‘Add 10 more rows to this sheet’.

Each macro needs explanation.

- Add FO Sheet: When this button is pressed the existing sheet is automatically copied and reproduced as a new worksheet, named in ascending numerical sequence. Thus, while the parent worksheet is called 'Field Officer' the next worksheet will be called 'Field Officer (1)'. It is important to note that when the worksheet is copied, everything in it is copied, including all data entered by the Analyst. This then has to be removed and new data entered. Future versions of the software, due in mid 2007, will create blank sheets.
- Print Report. This allows the Analyst automatically to print the worksheet. It will not print all worksheets, but only one by one as the Analyst requires. This also applies to all other output sheets in which the programme's performance is summarised.
- Rename Sheet. This allows the Analyst to name the sheet in the name of the Field Officer. This cannot be done by using the normal Excel sheet renaming convention and is only possible for Field Officer worksheets..
- Delete this Sheet. This is self-explanatory, but the first Field Officer worksheet cannot be eliminated. Only additional worksheets can be removed.
- Archive Associations. This allows Associations that have graduated from the programme or who have stopped their activities to be removed from the Field Officer's worksheet and

for the data to be transferred to an archive worksheet that allows for continuing follow-up. The Analyst may choose to move all Associations that have left the programme or graduated to be archived, or only those that will be followed up for the long-term.

- Delete Row. This is self-explanatory. It is used when the Analyst removes an Association from the sheet that FO does not want to archive (see below)
- Add 10 more rows to this sheet. Self-explanatory. This is done to limit the length of the spreadsheet (for printing) to a minimum.

The first thing the analyst does is to enter the name of the Field Officer and the Field Officer's number in cells K2 and P2 respectively. The worksheet tab is also then renamed the same as the name of the Field Officer. The next step is to enter the names of the Associations with which the Field Officer works, including their number. Each Field Officer numbers his/her Associations as they are recruited. This means that a master record of Associations must be taken in which the numbers are collated with the Field Officer to create a master roll and avoid confusing different Associations because they may have the same number. This is not done by this worksheet.

The data is entered by a Data Capture Clerk or an Analyst, and is taken directly from the Field Officer Data Collection Form. The table shown below shows what this Field Officer's portfolio would look like, with each Association name and number entered.

Figure 6: Initial Data Entry (2)

VS&L Field Officer Performance Analysis - Inputs			
Add FO Sheet		Print Report	
Delete Row		Archive Association	
		Rename Sheet	
		Delete this Sheet	
1. Name of Group/Association	No.	Error Checking	
Totals	9	1	Description
Averages			
Joy	1		
Ralang B	2		
Moyie	3		
Nguku	4		
Kinda	5		
Oloma	6		
Keyo	7		
Ralang A	8		
Kaliku	9	x	You must enter the cash cost of goods in stock
Description of the data entry error related to this particular Association It describes the closest error to the right			
There are 1 errors on this worksheet			
Add 10 more rows to this sheet			

Note that under the 'No.' title, the total number of Associations is created automatically, but that the names and numbers of the specific Associations are entered manually.

To the right of the No. column are two error checking columns. If the red number is '1' this shows that data is not yet completely entered and describes what data must next be entered. If all of the data is fully entered the error message will disappear and the red number will change to '0'.

In this case, the Analyst/ Data Capture Clerk has completed data entry to column 15, but must fill in columns 16 and 17 (Cash Cost of Goods in Stock

and Debits.

From this moment onwards the Analyst/Data capture Clerk moves the cursor to the right of these columns and enters data in the subsequent 16 columns (2 - 17) in exactly the same sequence as they appear in the Field Officer Data Collection Form. On the following page the 16 columns to the right of the columns shown above are reproduced. In this case the data is now completely filled out for all of the Associations, including Kaliku Association.

Figure 7: Completed Data Entry Sheet (initial data entry of Association name and number omitted)

Field Officer		Nelly Otieno		FO No.		1										
2. Date of Creation of Association	3. Association Formed by	4. Members at Date of Creation	5. Date of Visit	6. Members at Time of Visit	7. Men at Time of Visit	8. Women at Time of Visit	9. Members Attending Meeting	10. Dropouts Since Start of Cycle	11. Cumulative Value of Savings	12. Number of Active Loans	13. Value of Loans Outstanding	14. Cash on Hand and at Bank	15. Cash in Social Fund	16. Cash Cost of Goods in Stock	17. Debts	
		128		144	47	97	116	4	2,894,433	61	2,785,056	538,200	472,700	162,000	31,000	
		14		16.0	5.2	10.8	81%	3%	321,604	6.8	309,451	59,800	52,522	18,000	3,444	
1-Jan-05	Field Officer	8	4-Jun-05	12	10	2	9	1	289,200	6	264,500	47,500	83,500	25,000	0	
1-Jan-05	Field Officer	20	4-Jun-05	20	5	15	19	1	338,500	4	250,000	144,600	24,600	22,000	1,000	
9-Feb-05	Field Officer	20	6-Jun-05	22	0	22	17	0	333,800	4	341,600	50,000	64,000	0	0	
7-Jan-05	Field Officer	12	6-Jun-05	16	6	10	10	0	452,000	7	410,500	92,000	62,400	20,000	10,000	
13-Jan-05	Village Agent	10	7-Jun-05	11	4	7	10	0	289,200	11	293,000	32,600	55,200	0	0	
2-Feb-05	Village Agent	23	7-Jun-05	20	6	14	16	1	396,267	11	358,527	56,500	63,400	50,000	0	
2-Feb-05	Village Agent	14	8-Jun-05	18	6	12	14	0	288,000	6	327,500	45,000	57,600	0	20,000	
7-Feb-05	Field Officer	11	8-Jun-05	14	6	8	12	1	260,800	7	279,429	45,000	50,000	0	0	
13-Feb-05	Field Officer	10	9-Jun-05	11	4	7	9	0	246,667	5	260,000	25,000	12,000	45,000	0	

It can be seen that the data on the Field Officer Data Collection Form (Figure 2, Page 111) is that of the second Association, Ralang 'B'. Each column is clearly headed with exactly the same number and similar words as those appearing on the FO Data Collection Form.

What is shown here is a snapshot of the Field Officer's Portfolio, but mainly in terms of raw data. No analytical result is shown in this table, except for totals and averages that describe the portfolio in aggregate and average terms in rows 8 and 9. These aggregates and averages are shown in the green horizontal band at the top of the page, with totals on the top line and averages on the bottom. Where individual cells are shown in dark grey on this line, this is because no meaningful result can be obtained. It is, for example, illogical to have an average of column 5, since, by definition dates are not susceptible to averaging nor totals

Once the Analyst/Data Capture Clerk has entered the data, FO needs to do no further analytical work, because the output will show up further to the right as Outputs. This starts in column AA with the name of the Association/Group. The Outputs occupy 19 columns, which makes the text very hard to read in hard copy form on A4 (or Letter) printout. The Analyst need only print those of specific interest by hiding the columns that are not vitally important and may choose to print different versions of the same table for different audiences.

Outputs: Field Officer Portfolio

The table immediately below shows the complete set of outputs for Nelly Otieno's portfolio of nine VS&L Associations.

Figures 8: Output Sheet

VS&L Field Officer Performance Analysis - Outputs					Field Officer: Nelly Otieno								FO No. 1		As of		25-Feb-07		
Sort Info	Column	d	Direction	Ascend															
Initial Association Data				Membership				Savings				Portfolio		Worth					
Name of Group/Association	No.	Members at Date of Creation	Age of Association (weeks)	Members at Time of Visit	Change in No. of Members	Members Attending Meeting	% Women	Cumulative Value of Savings	Increase in Value of Savings	Return on Savings to Date	Net Profit per Member to Date	Annualised Net Profit per Member	Number of Active Loans	Value of Loans Outstanding	Cash, Bank and Social Fund	Cash Cost of Goods in Stock	Debts	Net Worth to Date	
Totals	9	128		144	12.5%	116	67%	2,894,433	559,822				61	2,785,056	1,010,900	162,000	31,000	3,926,956	
Averages		14.2	19.2	16.0		81%	67%	321,604	62,202	19%	3,888	10,783	6.8	309,451	112,322	18,000	3,444	436,328	
Joy	1	8	22	12	50%	9.0	17%	269,200	47,800	17%	3,983	9,415	6	264,500	131,000	25,000	0	420,500	
Ralang B	2	20	22	20	0%	19.0	75%	338,500	77,100	23%	3,855	9,112	4	250,000	169,200	22,000	1,000	440,200	
Moyie	3	20	17	22	10%	17.0	100%	333,800	57,800	17%	2,627	8,174	4	341,600	114,000	0	0	455,600	
Nguku	4	12	21	16	33%	10.0	63%	452,000	60,500	13%	3,781	9,176	7	410,500	154,400	20,000	10,000	574,900	
Kinda	5	10	21	11	10%	10.0	64%	269,200	36,400	13%	3,309	8,307	11	293,000	87,800	0	0	380,800	
Oloma	6	23	18	20	-13%	16.0	70%	396,267	68,760	17%	3,438	10,012	11	358,527	119,900	50,000	0	528,427	
Keyo	7	14	18	18	29%	14.0	67%	268,000	64,500	22%	3,583	10,352	6	327,500	102,600	0	20,000	410,100	
Ralang A	8	11	17	14	27%	12.0	57%	260,800	63,629	24%	4,545	13,672	7	279,429	95,000	0	0	374,429	
Kaliku	9	10	17	11	10%	9.0	64%	246,667	83,333	34%	7,576	23,772	5	260,000	37,000	45,000	0	342,000	

Note that the information is divided into five categories:

- Initial Association data: information on the Associations
- Membership: numbers, change in the number of members and gender
- Savings: amounts, rates of increase, returns and profits
- Portfolio: Loan information
- Worth: The net worth of the Associations (Cash + Loans + Goods – Debts)

Sorting Outputs: Field Officer Portfolio

When portfolio information is listed only in the order in which the Associations were recruited into the project it is obvious that the performance of each will vary as a result of many other factors (level of local economic activity, infrastructure, market opportunities etc.) If the analysis is to be useful to the supervisor of the Field Officer it is necessary that FO has the means to rank the Associations by other criteria.

To do this, the analyst enters the letter designation of the columns FO wishes to sort, in cell AB4 (in this case Column AP, Return on Savings to Date) and, using a pop-down menu on the direction of the sort chooses either 'Ascend' or 'Descend'. The next step is to press the 'Sort Info' button and the entire table will sort as needed. This provides Field Officer Supervisors with a powerful tool. In this case, for example, the Supervisor might ask what distinguishes Kaliku so dramatically from all other Associations, or why Nguku and Kinda produce such a low rate of return, when it is known that a typical rate for a portfolio of this age is usually in excess of 20%. More disturbing, perhaps, is the very wide spread of returns, from 13% to 34%. It is reasonable to ask why this should be and what can be done to close the gap.

Figure 9: FO Table Sorted for Return on Savings to Date

VS&L Field Officer Performance Analysis - Outputs										Field Officer: Nelly Otieno				FO No. 1		As of		25-Feb-07	
Sort Info		Column	ap	Direction	Descend														
Initial Association Data						Membership		Savings				Portfolio		Worth					
Name of Group	Location	No.	Members at Date of Creation	Age of Association (weeks)	Members at Time of Visit	Members at Time of Visit	Cumulative Value of Savings	Increase in Value of Savings	Return on Savings to Date	Net Profit per Member to Date	Annualised Net Profit per Member	Number of Active Loans	Value of Loans Outstanding	Cash, Bank and Social Fund	Cash Cost of Goods in Stock	Debts	Net Worth to Date		
		9	14	19.2	144	144	83	559,822	19%			61	2,785,056	1,010,900	162,000	31,000	3,926,956		
		14	14	19.2	16.0	16.0	84	62,202	19%			6.8	309,451	112,322	18,000	3,444	436,328		
Kaliku			10		11	11	87	83,333	34%			5	260,000	37,000	45,000	0	342,000		
Ralang A			11		14	14	90	63,629	24%			7	279,429	95,000	0	0	374,429		
Ralang B							90	77,100	23%			4	250,000	169,200	22,000	1,000	440,200		
Keyo							9000	64,500	22%			6	327,500	102,600	0	20,000	410,100		
Oloma							3,267	68,760	17%	3,438	10,012	11	358,527	119,900	50,000	0	528,427		
Moyie			10		10	10	23,800	57,800	17%	2,627	8,174	4	341,600	114,000	0	0	455,600		
Joy							289,200	47,800	17%	3,983	9,415	6	264,500	131,000	25,000	0	420,500		
Nguku			12		16	16	452,000	60,500	13%	3,781	9,176	7	410,500	154,400	20,000	10,000	574,900		
Kinda			10		11	10%	289,200	36,400	13%	3,309	8,307	11	293,000	87,800	0	0	380,800		

Press to activate sort function. Cursor must be removed from 'Column' and 'Descend/Ascend' buttons

Reference to column to be sorted

Sort direction from top to bottom: high numbers to lower numbers is 'Descend' and from low numbers to higher numbers is 'Ascend.'

Sorted Column

Field Officer Comparison

At the end of each reporting period it is useful to compare the performance of all Field Officers. This can be done by analysing each of the FO worksheets, but is greatly simplified when only the key results pertaining to efficiency and portfolio quality are summarised. When the Analyst clicks on the FO Comparison Sheet, all of the Field Officers' performance summaries are compared. In the case study illustrated here it looks as follows:

Figure 10: FO Comparison

FO Performance Comparison				Print Report							
Portfolio Performance Averages											
FO Information		Membership					Savings		Lending and Portfolio		Worth
Name of FO	No. of FO	Members at Date of Creation	Change in No. of Members	Dropout Rate	Members Attending Meeting	% Women	Return on Savings to Date	Average Annualised Net Profit per Member	Number of Active Loans	Average Association Value of Loans Outstanding	Average Association Net Worth to Date
Results											
Nelly Otieno	1	128	12.5%	3.1%	80.6%	67.4%	19.3%	10,782.6	61	309,451	436,328
Rispah Omolo	2	80	12.5%	7.5%	78.9%	64.4%	17.0%	11,063.4	45	358,258	445,793
Peter Kimani	3	87	-1.1%	13.8%	66.3%	62.8%	3.7%	2,944.8	38	356,825	515,558
John O. Rotich	4	80	12.5%	6.3%	88.9%	64.4%	15.3%	10,521.7	32	370,500	510,250
Name of External Currency		TShs									
Rate of Exchange		0.00									
Note: All monetary figures are in TShs											

It can clearly be seen that in terms of scale, and return on savings to date, Nelly Otieno is out-performing all of the other Field Officers. She has the biggest number of clients, a solid increase in the number of members, the lowest dropout rate and the highest return on savings. But she is doing this with Associations that have a smaller savings capacity and the smallest loan sizes, which makes it the more impressive.

Note that all of the monetary figures have been converted into US Dollars. This is done simply by entering the type of currency against which the local currency is being measured in the upper grey cell E15 (Name of External Currency) and, in cell E16 below, entering the Rate of Exchange. This is useful, because it allows for cross-programme comparisons and is particularly useful in places where inflation is high because, month by month, it indicates if the purchasing power parity of profits, Loans Outstanding and Worth is being maintained – all of which are critical factors in maintaining member motivation and participation. In this case it is clear that somehow, Nelly Otieno is working with a high degree of effectiveness, while it is clear that all of the other Field Officers (especially Peter Kimani) are doing less well. These results should immediately provoke a review of the reasons for the difference in performance.

Programme Performance

Programme Performance takes the information from each Field Officer's individual portfolio and does two things with it:

- Amalgamates all the Field Officer Output information into programme totals, percentages and averages
- Presents this information in a form that describes the overall programme in more general terms, divided into categories that have meaning for country offices, overseas head offices, Board members, donors and external observers.

Thus far we have described what happens at the level of the individual Field Officer. Most programmes have more than one Field Officer and it becomes necessary to do two things with this information:

- Compare the performance of each Field Officer
- Merge all portfolio information so that the scale, financial performance, efficiency and the staff profile can be described, to give an overall snapshot of the programme at least on a monthly basis.⁵⁶

The first of these uses has been described in the previous sheet. Merging this information is done on the Programme Performance sheet and looks as follows for a typical VS&LA project with four Field Officers.

Most of the information here is automatically generated, except for the data entered in blue font in the grey cells.

⁵⁶ Note that it is not important to collect data from every group on a monthly basis. This is not practical because many groups will be visited less frequently, especially as they enter the Maturity stage of the Supervision phase. Data can be collected less frequently because the operating principle of this tool is to compare group performance by annualising key data, especially with respect to individual earnings and percentage yields on savings. Wherever possible, however, it is a good idea to collect data that was generated at a certain date and to do so quarterly. Thus, a programme may decide to collect data valid as of March 31st, and even though the actual visit to an Association is made maybe a month or two later, data can be collected as of March 31st. This is particularly useful in the case of programmes operating in hyper-inflationary environments.

Figure 11: Overall Project Performance

Overall VS&L Project Performance			
Institution:		Uchumi Savings and Credit Project	
Scale			
Association Membership	Aggregate	%	Average
Total Number of Current Members	410		
Total Number of Men	143	34.9%	
Total Number of Women	267	65.1%	
Total Number of Associations	27		
Average Association Membership			15.2
Membership Growth Rate		9.3%	
Attendance Rate		79.0%	
Dropout Rate	27	7.2%	1.0
Number of Members Belonging to Graduated Associations	500		
Total Number of People Assisted by the Programme	910		
Composition of Current Assets & Liabilities			
Cash on Hand and at Bank	1,521,305	11.9%	56,345
Loans Outstanding	9,298,556	72.9%	344,391
Goods	775,700	6.1%	28,730
Social Fund	1,302,000	10.2%	48,222
Debts	141,000	1.1%	5,222
Net Worth	12,756,561	100.0%	472,465
Financial Performance			
Savings			
Cumulative Value of Savings	10,069,183		
Average Member Savings/Contribution to Date			24,559
Increase in Value of Association Savings	1,385,377	13.8%	51,310
Loans			
Value of Loans Outstanding	9,298,556		344,391
Number of Active Loans	176		6.5
Average Outstanding Loan Size			52,833
Average Loans Outstanding per Association			344,391
Current Yield			
Average Net Profit per Member to Date		13.8%	3,379
Annualised Average Net Profit per Member			9,091
Personnel Profile			
Programme Staff	6.0	85.7%	
Project Manager (PM)	1	14.3%	
Field Officers	4	57.1%	
Other	Field Officer Supervisor	1	14.3%
Other			0.0%
Support Staff	1.0	14.3%	
Data Capture Clerk(s)	1	14.3%	
Driver(s)			0.0%
Other			0.0%
Other			0.0%
Other			0.0%
Efficiency			
Ratio of Field Staff to Total Staff		57.1%	
Caseload: Associations per FO	6.8		
Caseload: Individuals per FO	102.5		
Active Clients per Staff Member	58.6		
Portfolio Utilisation		72.1%	
Number of months completed this fiscal year	8		
Total Recurrent Expenditure this Fiscal Year	8,470,000		
Total Expenditure to Date	38,425,000		
Cost per Client	42,225		
Annualised Cost per Active Client	30,988		
Cost per Unit of Financial Assets		99.6%	

Performance Ratios

The Small Enterprise Education and Promotion (SEEP) Network has been instrumental in creating performance ratios for MFIs, now codified in the Format for Reporting, Analysis, Monitoring and Evaluation (FRAME) tool. Similarly, Community-based microfinance programmes are in the process of developing performance indicators that allow for cross-programme comparison and measurement of Effectiveness, Financial Performance and Efficiency. These are a work in progress, but, when fully developed, will be incorporated into the MIS as far as this is feasible.

To date the MIS ratios do not measure sustainability, because Savings-led Community-based Organisations are inherently sustainable. This results from the management Committee and its officers providing voluntary service; there are no rental and other overhead costs to pay and gross profit is usually equivalent to net profit.

The following Performance Ratio table is automatically generated by the MIS.

Figure 12: Performance Ratios

Selected Performance Ratios		
Institution:		Uchumi Savings and Credit Project
<i>Effectiveness</i>		
R1	Percentage of women members	65.1%
R2	Membership Growth Rate	9.3%
R3	Attendance Rate	79.0%
R4	Dropout Rate	7.2%
<i>Financial Performance</i>		
R5	Increase in Value of Association Savings	13.8%
R6	Portfolio at Risk	N/A
R7	Risk Coverage Ratio	N/A
R8	Average Net Profit per Member to Date	3.1
R9	Annualised Average Net Profit per Member	8.3
<i>Efficiency</i>		
R10	Ratio of Field Staff to Total Staff	57.1%
R11	Caseload: Associations per FO	6.8
R12	Caseload: Individuals per FO	102.5
R13	Active Clients per Staff Member	58.6
R14	Portfolio Utilisation	72.1%
R15	Cost per Client	38.4
R16	Average Loans Outstanding per Association	313.1
R17	Average Member Savings/Contribution to Date	22.3
Name of External Currency		\$US
Rate of Exchange		1,100.00
Note: All monetary figures are in \$US		

These ratios may change over time as an industry consensus emerges that supports the interests of many organisations to compare performance.

Note that again a US Dollar exchange rate is used to reduce all financial figures to a stable international currency. The Euro or the Dollar is suggested.

It is the long-term intention of the informal consortium of VS&L practitioners⁵⁷ to develop this tool in 2007 for common adoption in each organisation. As these upgrades become available they will be posted to the SEEP

Network website and the VSL Associates website.

⁵⁷ CARE, CRS, Oxfam USA and Plan International.

Archiving

The MIS is intended solely to capture the performance of Associations that are not yet independent and autonomous. Once Associations graduate (or drop out), they should be eliminated from the MIS. This is done simply by placing the cursor on the row occupied by the Association to be eliminated and clicking on the red 'Delete Row' button at the head of the Field Officer sheet. Once this is done the row is deleted and all data is lost. Once this action is done, it cannot be reversed, except by exiting the programme without saving and re-starting.

If the Analyst determines that an Association will be followed up for the long-term, FO places the cursor on the Association row, in any cell, and presses the red 'Archive Association' button. Once this is done, the Association and all the data pertaining to it is transferred automatically to the 'Graduated Association Archive' sheet. New data can be entered for Associations that are transferred to the 'Graduated Association Archive' sheet, but the results of any changes in the data are not any longer integrated into the performance figures for the programme. If the Analyst wishes to consolidate data for graduated Associations for long-term follow up, FO may consider copying the input data to a new version of the MIS. In such a case there is no need to enter multiple sheets for Field Officers, but simply to create a 'Long-term Follow-up' sheet in lieu of a Field Officer and to ignore programme cost data on the Programme Performance sheet. It is the intention of the authors to create a customised 'Graduated Association MIS' in 2007 that focuses solely on long-term Association-level performance.

Figures 13 and 14 show the Archive sheet with three Association's data transferred here (one for each Field Officer).

Note that output sorting is possible, to facilitate analysis.

Note: This version of the MIS is based solely on the use of Member Share Passbooks and assumes that no central written ledger is maintained. As such, the Field Officer does not try to collect historical loan information about the Cumulative Number of Loans; The Cumulative Value of Loans and the Value of Loans Past Due. While this is possible, using the Member Share Passbooks, it is likely that the Field Officer will find this complex and time consuming. For the purpose of keeping the Field Officer's job simple we have omitted the requirement to collect this information, even at the expense of portfolio quality information and cumulative portfolio information. For programmes that wish to take up this challenge, it is possible to use another version of the MIS, entitled 'VS&L MIS Ledger-based Records'. It works in exactly the same way as the system shown here, but instead of 17 data input columns has 20. The additional 3 are, as noted above:

- Cumulative Number of Loans
- Cumulative Value of Loans
- Value of Loans Past Due

There is no reason why a programme that uses only Passbook-based Records cannot use the Ledger-based MIS, but it must expect to use more highly qualified Field Officers who will need to spend more time per Association meeting carefully constructing current records from the Member Share Passbooks.

Figure 13 Archive Sheet: Data Input Side

Archive File - Input																		
FO No.	1. Name of Group/Association	No.	2. Date of Creation of Association	3. Association Formed by	4. Members at Date of Creation	5. Date of Visit	6. Members at Time of Visit	7. Men at Time of Visit	8. Women at Time of Visit	9. Members Attending Meeting	10. Dropouts Since Start of Cycle	11. Cumulative Value of Savings	12. Number of Active Loans	13. Value of Loans Outstanding	14. Cash on Hand and at Bank	15. Cash in Social Fund	16. Cash Cost of Goods in Stock	17. Debts
	Totals	4			46		59	22	37	50	4	1,589,400	30	1,438,250	283,000	212,000	172,000	0
	Averages				12		14.8	5.5	9.3	85%	9%	397,350	7.5	359,563	70,750	53,000	43,000	0
2	Victoria	1	7-Jan-05	Field Officer	12	4-Jun-05	16	6	10	15	2	335,000	5	391,800	32,000	75,000	0	0
2	Tabla A	2	13-Jan-05	Field Officer	10	4-Jun-05	11	4	7	10	1	420,000	10	403,150	72,500	22,000	50,000	0
3	Okayo COSAMO	1	7-Jan-05	Field Officer	12	4-Jun-05	16	6	10	14	1	422,400	9	294,300	53,500	45,000	122,000	0
4	Upper Women Group	1	7-Jan-05	Field Officer	12	4-Jun-05	16		10	11			6	349,000	125,000	70,000	0	0

Data may continue to be entered in grey cells to update archived Associations.

Does not connect any longer to any other worksheet and does not form part of the Programme Performance information.

Figure 14 Archive Sheet: Data Output Side

Archive File - Output																		
Sort Info		Column	d	Direction	Ascend													
Initial Association Data		Membership							Savings				Portfolio		Worth			
Name of Group/Association	No.	Members at Date of Creation	Age of Association (weeks)	Members at Time of Visit	Change in No. of Members	Members Attending Meeting	% Women	Cumulative Value of Savings	Increase in Value of Savings	Return on Savings to Date	Net Profit per Member to Date	Annualised Net Profit per Member	Number of Active Loans	Value of Loans Outstanding	Cash, Bank and Social Fund	Cash Cost of Goods in Stock	Debts	Net Worth to Date
Totals	3	47		52	11%	47	65%	1,244,900	133,700				21	1,129,100	259,500	122,000	0	1,510,600
Averages		15.7	20.0	17.3		90%		414,967	44,567	11%	2,571	6,301	7.0	376,367	86,500	40,667	0	503,533
Victoria	1	12	21	16	33%	15.0	63%	335,000	88,800	27%	5,550	13,650	5	391,800	107,000	0	0	498,800
Okayo COSAMO	1	12	21	16	33%	14.0	63%	422,400	47,400	11%	2,963	7,266	9	294,300	98,500	122,000	0	514,800
Western	3	23	18	20	-13%	18.0	70%	487,500	-2,500	-1%	-125	-367	7	443,000	54,000	0	0	497,000

As of 25-Feb-07

Annex 6: Back-up Written Record-keeping System

Risks and Limitation of Written Records

The way that VS&LAs keep track of their financial situation, described in this manual, is through noting closing cash balances and recording share purchase and borrowing in members' passbooks. Associations are small enough and meetings short enough that by watching what is going on, the members observe transactions and arrive at a result. The process of witness ensures that everyone knows how the end result was reached and agrees that it was both logical and fair. By respecting this process, members get to know where all of the Association's assets (cash and loans) and liabilities (debts) are distributed by the end of the meeting. Between meetings, no transactions can take place, so, as long as cash balances remain the same and no loan disbursements or repayments have been made, there is no alteration in the Association's financial situation. The use of the lock-boxes ensures that the financial status is frozen in time until the next meeting, because there can be no changes to cash on hands nor to the Association's records.

Centralised written records, kept in a ledger, are often assumed to be indispensable to the functioning of a VS&L Association: the only way that VS&LAs can offer flexible and client-friendly products to their members, while ensuring the safety of their investments. But they are also a major source of confusion, error and fraud. With the development of the passbook system and the introduction of daily slot savings it is now possible to offer a range of flexible products, preserve transparency and ensure the integrity of the financial system.

Keeping a set of ledgers is therefore not essential. Their sole justification is that they provide a back-up in the event of a box being stolen or destroyed by fire. This is a very small risk and materialises very rarely, but if Association members feel anxiety, a simple set of centralised records can be kept that are supplementary to the passbooks. Whatever the reason, however, they should not displace the passbooks, but be used only as a back-up. It should, however, be remembered that this will substantially increase the length of a meeting, unless the task is taken up by the Treasurer, working in parallel to the Secretary.

Logic of the Accounting System and Structure of the Ledger

Experience has shown that people are easily able to keep centralised records of attendance, contributions to the Social Fund and Share-purchase/Savings. They are also easily able to track loans, so long as each member has his or her own page on which all loan disbursements, interest accruals and reimbursements are chronologically recorded. Where mistakes start to occur is when Associations try to maintain cash-books and come up with a written statement of Association Worth. In other words, all individual member cash transactions are easily recorded, but difficulties arise when analysis and summarisation is attempted. This does not matter. There is no need for a VS&LA to produce a Profit and Loss statement or balance sheet, since there are negligible costs to be covered and the Associations do not distribute profits-only. Instead, because the Association distributes all of its net current assets at the end of each cycle, all it needs to do is use the minimum set of records that ensure that members know:

- The amount of each member's investment and loan liabilities.
- The disposition of assets and liabilities

Thus, a record-keeping ledger need only cover the following:

- Register: Lists attendance. Optional but not essential
- Social Fund: revenues and aggregate disbursements

- Savings Ledger: individual savings/share purchase and withdrawal
- Loan Ledger: individual loans disbursed, interest charges and repayment

Layout

A counter-book can be cut in the way that is shown on the following page. Note the tabs on the right to facilitate access to the different sections. The number of pages needed for each tab will depend on how long the record-keeping book is meant to last. The following is a guide.

- Register: 6 single pages
- Social Fund: 8 single sheets
- Savings Ledger: 8 single sheets
- Loan Ledger: 1 for each member: about 30

Figure 1: Typical Association Record-keeping Book Layout

NAME OF ASSOCIATION <i>Ralang B</i>		Register
ADDRESS <i>P.O. Box 471</i> <i>Busia</i>		
CHAIRPERSON	<i>Zibia Akeyo</i>	Savings
SECRETARY	<i>Helen Omolo</i>	Loans
TREASURER	<i>Zablon Odoyo</i>	
YEAR	<i>2005</i>	

The sample ledger that follows shows the state of affairs of the Ralang B Association after ten meetings (20 weeks).

No	Member Names	1/1/05	15/1/5	29/1/5	12/2/5	26/2/5	12/3/5	26/3/5	9/4/5	23/4/5	7/5/5	21/5/5	4/6/5
1	George Akech	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2	Zablon Odoyo	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓
3	Aloyce Abuyah	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓
4	Zibia Akeyo	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
5	Benta Awuma	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
6	Pamela Otieno	✓	✓	✓	✗	✗	✓	✓	✓	✓	✓	✓	✓
7	Helen Omolo	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
8	Angeline Omolo	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
9	Consolata Adhiambo	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓
10	Consolata Ariyo	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
11	Monica Auma	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
12	Irene Achieng	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
13	Consolata Ajwang	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
14	Pamela Odoyo	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
15	Mary Okoth	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
16	Peter Sabunya	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
17	John Ochieng	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
18	Sybil Olondo	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
19	Benta Akeyo	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
20	Carolina Odondo	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
21	Mohammed Juma										✓	✓	✓
22													
23													
24													
25													
26													
27													
28													
29													
30													
Total		20	20	18	19	19	19	16	19	19	19	19	19
Payout													
Cumulative Total													

Note: the Register has 12 columns on each page and 30 rows for clients, but when the group exceeds 25 members it is too large and should be encouraged to sub-divide.

Note: this member left the Association on the 23rd. April

Note: This is a fold-out column pasted into the cover page.

Note: In addition to the names of the members, it lists 'Total' 'Payout' 'Repayment' and 'Cumulative Total'. These last three relate to the Social Fund and Savings Ledger and are ignored for the Register, where only the total number of members is listed

Figure 3: The Social Fund Ledger

No.	Member Names	1/1/05	15/1/5	29/1/5	12/2/5	26/2/5	12/3/5	26/3/5	9/4/5	23/4/5	7/5/5	21/5/5	4/6/5				Total
1	George Akech	200	200	200	200	200	200	200	200	200	200	200	200				
2	Zablon Odoyo	200	200	200	200	200	200	X	200	400	200	200	200				
3	Aloyce Abuyah	200	200	X	400	200	200	200	200	200	200	200	200				
4	Zibia Akeyo	200	200	200	200	200	200	200	200	X	X	200	600				
5	Benta Awuma	200	200	200	200	200	200	200	200	200	200	200	200				
6	Pamela Otieno	200	200	200	X	X	600	200	200	200	200	200	200				
7	Helen Omolo	200	200	200	200	200	200	200	200	200	200	X	400				
8	Angeline Omolo	200	200	200	200	200	200	200	200	200	200	200	200				
9	Consolata Adhiambo	200	200	X	200	200	400	200	200	200	200	200	200				
10	Consolata Ariyo	200	200	200	200	200	200	200	200	200	200	200	200				
11	Monica Auma	200	200	200	200	200	200	X	400	200	200	200	200				
12	Irene Achieng	200	200	200	200	200	200	200	200	200	200	200	200				
13	Consolata Ajwang	200	200	200	200	200	X	X	X	400	400	400	200				
14	Pamela Odoyo	200	200	200	200	200	200	200	200	200	200	X					
15	Mary Okoth	200	200	200	200	200	200	X	200	400	200	200	200				
16	Peter Sabunya	200	200	200	200	200	200	200	200	200							
17	John Ochieng	200	200	200	200	200	200	200	200	200	200	200	200				
18	Sybil Olondo	200	200	200	200	200	200	200	200	200	200	200	200				
19	Benta Akeyo	200	200	200	200	200	200	200	200	200	200	200	200				
20	Carolina Odondo	200	200	200	200	200	200	200	200	200	200	200	200				
21	Mohammed Juma										2,000	200	200				
22																	
23																	
24																	
25																	
26																	
27																	
28																	
29																	
30																	
Total		4,000	4,000	3,600	4,000	3,800	4,400	3,200	4,000	4,400	5,800	4,000	4,400				
Payout					5,000	3,000	10,000		5,000		2,000						
Cumulative Total		4,000	8,000	11,600	10,600	11,400	5,800	9,000	8,000	12,400	16,200	20,200	24,600				

Note: Members have made up their missed payments in later meetings to ensure their continuing access to benefits.

Note: All benefits from the Social Fund are paid out as grants. Loans for other Social Purposes should be taken from the Loan Fund, possibly with a concessional rate of interest, or interest-free.

Figure 4: The Savings Ledger

No.	Member Names	1/1/05	15/1/5	29/1/5	12/2/5	26/2/5	12/3/5	26/3/5	9/4/5	23/4/5	7/5/5	21/5/5	4/6/5				Total
1	George Akech	2,500	2,500	X	2,500	2,000	2,000	1,500	2,000	2,000	2,000	1,000	1,500				
2	Zablon Odoyo	2,500	2,500	2,000	2,000	2,000	2,000	X	2,500	2,000	1,000	X	2,000				
3	Aloyce Abuyah	2,500	2,500	X	1,000	1,500	1,500	2,000	1,500	1,000	1,000	500	1,500				
4	Zibia Akeyo	2,000	2,500	2,500	2,000	2,000	1,000	1,500	1,500	X	X	2,500	2,500				
5	Benta Awuma	2,000	2,000	2,500	2,500	2,000	1,000	1,500	2,000	2,500	2,500	2,000	2,500				
6	Pamela Otieno	2,000	2,500	2,500	X	X	1,500	2,000	1,000	1,000	1,500	1,000	1,000				
7	Helen Omolo	2,000	2,000	2,500	2,500	2,000	1,500	1,500	1,000	1,500	1,500	X	1,500				
8	Angeline Omolo	2,000	2,500	2,000	2,000	X	1,500	1,500	1,000	2,000	2,000	X	0				
9	Consolata Adhiambo	1,000	X	X	2,000	1,500	1,000	1,000	1,000	2,500	2,500	1,000	1,000				
10	Consolata Ariyo	1,000	1,500	1,500	2,000	2,000	1,000	1,000	1,000	0	1,500	500	1,000				
11	Monica Auma	500	1,000	1,500	1,500	1,000	500	X	1,000	1,500	2,500	1,000	0				
12	Irene Achieng	1,000	1,000	2,000	1,000	2,000	2,000	2,000	2,000	0	1,000	1,500	1,000				
13	Consolata Ajwang	1,000	500	2,500	2,000	1,500	X	X	X	500	1,000	500	2,000				
14	Pamela Odoyo	2,000	2,500	1,500	1,000	1,000	1,500	2,000	2,500	1,000	2,000	500	X				
15	Mary Okoth	1,000	2,000	2,000	2,000	2,000	2,500	X	2,500	1,000	1,500	1,000	1,000				
16	Peter Sabunya	1,000	2,000	2,500	2,000	2,500	2,000	1,000	2,000	1,000							
17	John Ochieng	2,500	2,500	2,000	1,000	2,000	2,000	1,000	1,500	1,000	1,000	500	1,500				
18	Sybil Olondo	1,000	1,500	1,500	1,500	1,500	2,000	2,500	2,500	1,500	2,500	1,000	1,000				
19	Benta Akeyo	1,000	1,500	1,500	2,000	1,500	1,500	2,000	2,000	2,500	2,500	1,500	1,000				
20	Carolina Odondo	1,000	2,000	1,000	1,500	1,500	1,500	1,000	2,000	2,000	2,000	1,000	2,000				
21	Mohammed Juma										1,000	1,000	500				
22																	
23																	
24																	
25																	
26																	
27																	
28																	
29																	
30																	
Total		31,500	37,000	33,500	34,000	31,500	29,500	25,000	32,500	26,500	32,500	18,000	24,500				
Payout								1,500			16,000						
Cumulative Total		31,500	68,500	102,000	136,000	167,500	197,000	220,500	253,000	279,500	296,000	314,000	338,500				

Note: A z indicates member w present d contribute

A large 'X' indicates and also contributi

Note: This shows that member (Monica Auma) in three shares, worth a TShs 1,500 (See page 5

Each member is given a separate page in the Loan ledger. While this means that a lot of pages may be needed (up to 30), experience has shown that many Associations like the idea of each member having their own page. The pages are filled in with the members' names only when, for the first time, a member receives a loan.

Figure 5.1: The Loans Ledger - Disbursement

Each loan is listed with a different number and the date on which it is taken 'Date' is noted. Next, the date on which repayment is due is noted, followed by the amount borrowed and the

monthly service charge due. The service charge can be calculated either as a flat charge for all instalments or, as a declining balance charge. Experience has shown that flat charges are more easily understood and lead to fewer mistakes.

Once the amount borrowed and the Monthly Service Charges are noted, the borrower signs, to show that he has received his TShs 15,000. It becomes, in effect, a contract. Figure 5:2 below shows what happened the following month.

Figure 5.2: The Loans Ledger – Full Repayment

Name George Akech No. 1

Loan No.	Date	Date Due	Amount Borrowed	Monthly Service Charge	Signature	Repaid	Comment
<u>1</u>	<u>15/1/5</u>	<u>12/2/5</u>	<u>15,000</u>	<u>1,500</u>	<u>George A</u>	<u>16,500</u>	<u>✓</u>

This shows that George repays the loan in full, including interest of TShs 1,500 after 1 month (4 weeks). The Secretary notes the payment of TShs 16,500 in the 'Repaid' Column. Because the loan is fully repaid a tick is noted in the 'Comment' column. The loan is then underlined and a red line drawn through it to show that it has been repaid in full. This helps the Field Officer to identify loans that have been paid in full and easily to identify those that remain outstanding or past due.

The example here is very simple: a single loan that lasts for a month and is repaid in full and on time. This is not usually the case with VS&L Associations. Most members take loans for between 2 - 3 months at the start. The case that follows shows a member who takes a loan for two months but falls behind in her repayment. In the first month she pays the Service Charge only, leaving the principal sum the same. In the second month, when she is due to pay back the whole sum she is only able to pay a part of the money. The loan is extended for another month until she is able to repay.

Figure 5.3: The Loan Ledger – Two Month Loan

Name Monica Auma No. 11

Loan No.	Date	Date Due	Amount Borrowed	Monthly Service Charge	Signature	Repaid	Comment
10	12/3/5	7/5/5	30,000	3,000	Monica		

The borrower is a woman called Monica Auma. She receives her first loan of TShs 30,000 on the 12th. March 2005 and agrees to pay a Service Charge of TShs 3,000 a month. The loan has to be repaid by the 7th May 2005, making it a loan of two month's duration. She can pay in any amount she wishes up to the end of the loan: she does not have to pay on a fixed schedule, so long as the loan is retired by the agreed date.

Figure 5.4: The Loan Ledger – Service Charge Payment Only

Name Monica Auma No. 11

Loan No.	Date	Date Due	Amount Borrowed	Monthly Service Charge	Signature	Repaid	Comment
10	12/3/5	7/5/5	30,000	3,000	Monica	3,000	
	9/4/5		30,000	3,000	Monica		

Here we can see that on the 9th April 2005 she paid the Service Charge of TShs 3,000 only. Once this was done the balance remaining was calculated. This is TShs 30,000 principal, plus TShs 3,000 Service Charge, minus the TShs 3,000 that she repaid. This means that she still owes TShs 30,000 ($30,000 + 3,000 - 3,000 = 30,000$). She could have paid more or less than the TShs 3,000 and the balance remaining would then have been different.

At the next loan meeting Monica was unable to pay the TShs 30,000 that she owed. She only had TShs 10,000, which she paid.

Figure 5.5: The Loan Ledger – Part Payment and Past-due Loan

Name Monica Auma No. 11

Loan No.	Date	Date Due	Amount Borrowed	Monthly Service Charge	Signature	Repaid	Comment
10	12/3/5	7/5/5	30,000	3,000	Monica	3,000	
	9/4/5		30,000	3,000	Monica	10,000	Past Due
	7/5/5						

Figure 5.5 shows that Monica paid the TShs 10,000 on the 7th May, but because she did not pay everything, as she had agreed (see 'Date Due' column), a comment of the loan being 'Past Due' is entered in the 'Comment' column in red. This helps the Secretary (and the Field Officer) to identify problem loans.

Figure 5.6: The Loan Ledger – Calculation of New Loan Balance

Name Monica Auma No. 11

Loan No.	Date	Date Due	Amount Borrowed	Monthly Service Charge	Signature	Repaid	Comment
10	12/3/5	7/5/5	30,000	3,000	Monica	3,000	
	9/4/5		30,000	3,000	Monica	10,000	Past Due
	7/5/5		23,000	2,300	Monica		

Figure 5.6 above shows how the entry is completed at the meeting on the 7th May. The balance is calculated as follows: Amount Borrowed (TShs 23,000) + Monthly Service Charge (TShs 2,300) – Amount Repaid (TShs 10,000) = TShs 15,300. This is entered as a new 'Amount Borrowed' and the Service Charge re-calculated. Because this Association only charges 10% a month on the actual loan principal remaining, the sum is reduced. But it is possible, if the Association uses a flat method of calculation, that the Service Charge would remain the same, at TShs 3,000. Many Associations prefer this, not only because it is simple, but because it encourages early repayment.

Figure 5.7: The Loan Ledger – Final Payment

Name <u>Monica Auma</u>		No. <u>11</u>					
Loan No.	Date	Date Due	Amount Borrowed	Monthly Service Charge	Signature	Repaid	Comment
10	12/3/5	7/5/5	30,000	3,000	Monica	3,000	
	9/4/5		30,000	3,000	Monica	10,000	Past Due
	7/5/5		23,000	2,300	Monica	25,300	✓

This shows that Monica paid the balance of her loan (TShs 23,000 + TShs 2,300 = TShs 25,300). The date on which she paid this was on the 4th June, four weeks after the meeting of 7th May. It is not necessary to write this date.

This is the final step in managing the loan. Once the loan is completely repaid, the Secretary can score a heavy line under the loan (to separate it from subsequent loans) and then draw a heavy diagonal red line through it to make it very clear that the loan is no longer considered active. This would also be done in the case of loans that the Association decided it could never recover (if, for example, a member died). The checkmark (tick) in the last column shows that the loan was fully repaid.

When Monica takes out a new loan it will be given a new number. This will not necessarily be No. 11, because the loans are numbered one by one, as they are given to all members.



Annex 7: Pay-out for Members Leaving the Association in Mid-cycle

Members may leave the Association in mid-cycle. This may be because the member no longer wishes to participate or, for reasons beyond their control, such as sickness or migration. A member who leaves because they no longer wish to participate will, normally, be entitled only to the face value of their shares (although the Constitution may spell out other restrictions, as the Association decides).

For a person who is forced to leave the Association for reasons beyond their control, it is usual to pay out the value of their shares, including earnings. The way this is done is as follows:

Step 1: Assemble the data

An Association has a member who is leaving to get married and will move to another village. She wants to take her money and join another VS&LA. The following are the data.

- Total shares bought by the members..... 120
- Number of shares owned by the member who is leaving 11
- Cash in the cashbox at the beginning of the meeting.....TShs. 5,500
- Total value of loans outstandingTShs. 150,000
- Debts owed by the AssociationTShs. 2,500
- Debts owed by the member (unpaid balance of loan)TShs. 2,400

Step 2: Calculate the value of a single share

$(\text{Cash} + \text{Loans outstanding} - \text{debts}) / \text{Total shares} = (150,000 + 5,500 - 2,500) / 120 = \text{TShs } 1,275.00$

Step 3: Calculate the value of the departing member's payout

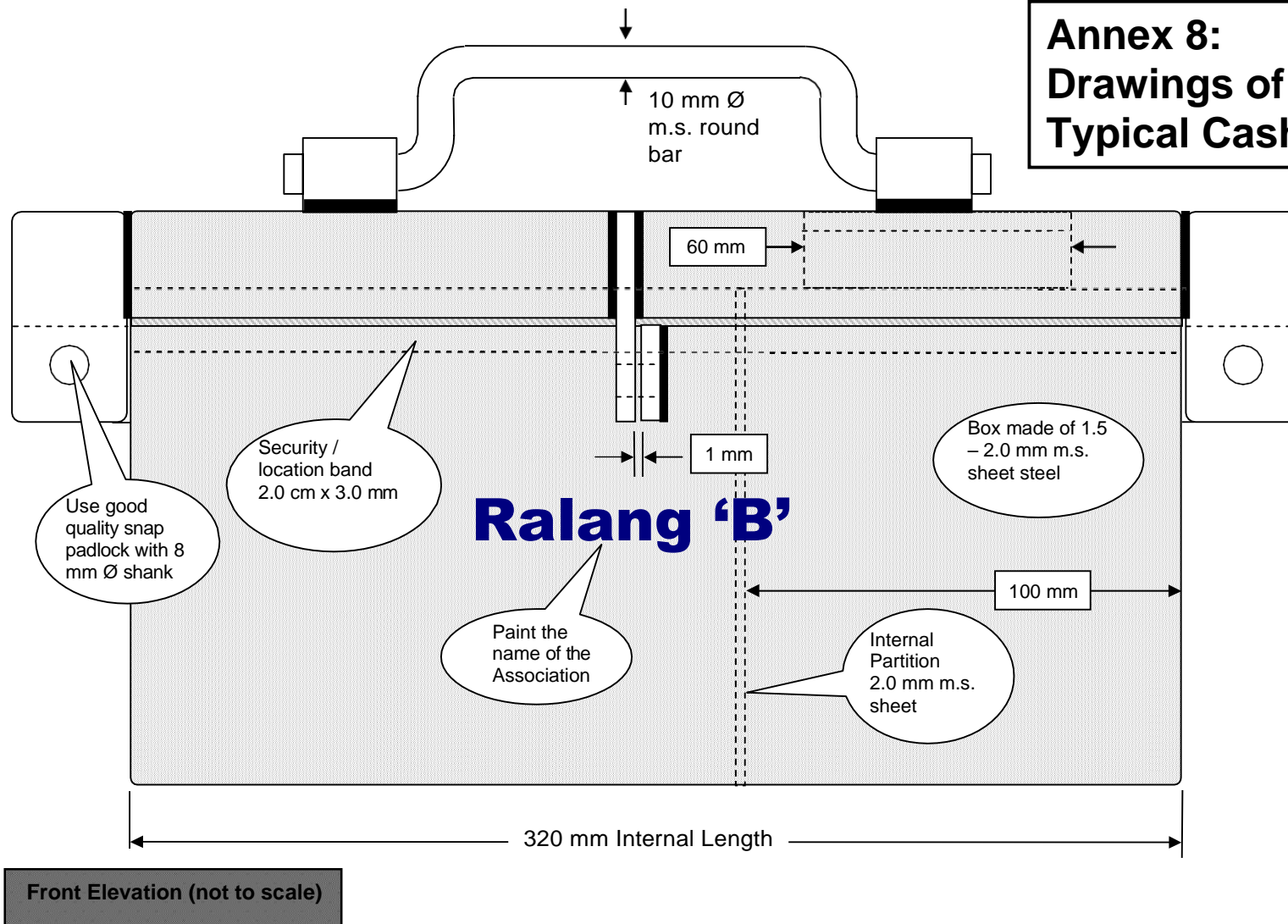
Value of a single share x number of shares =

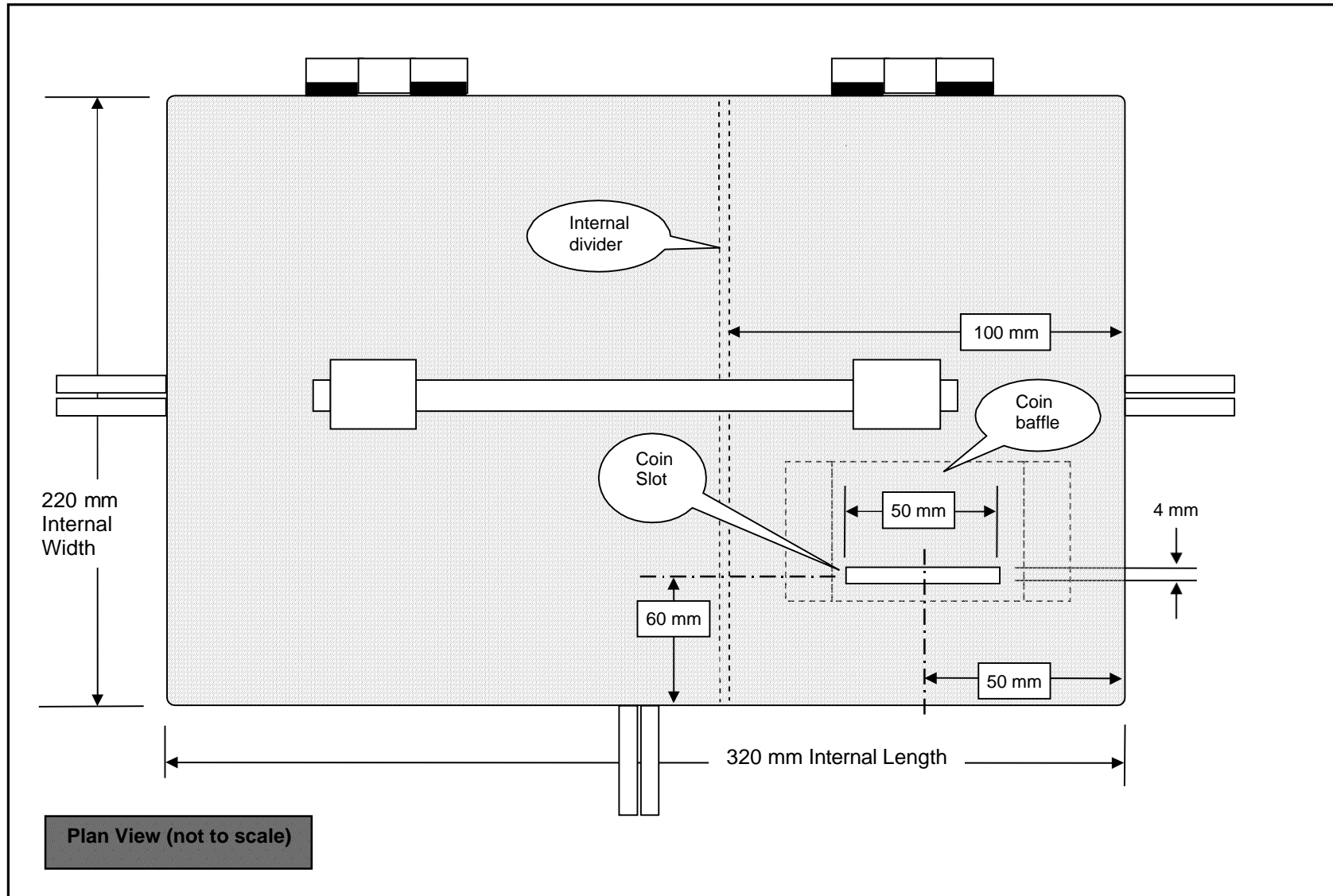
$11 \times 1,275 = \text{TShs } 14,025$

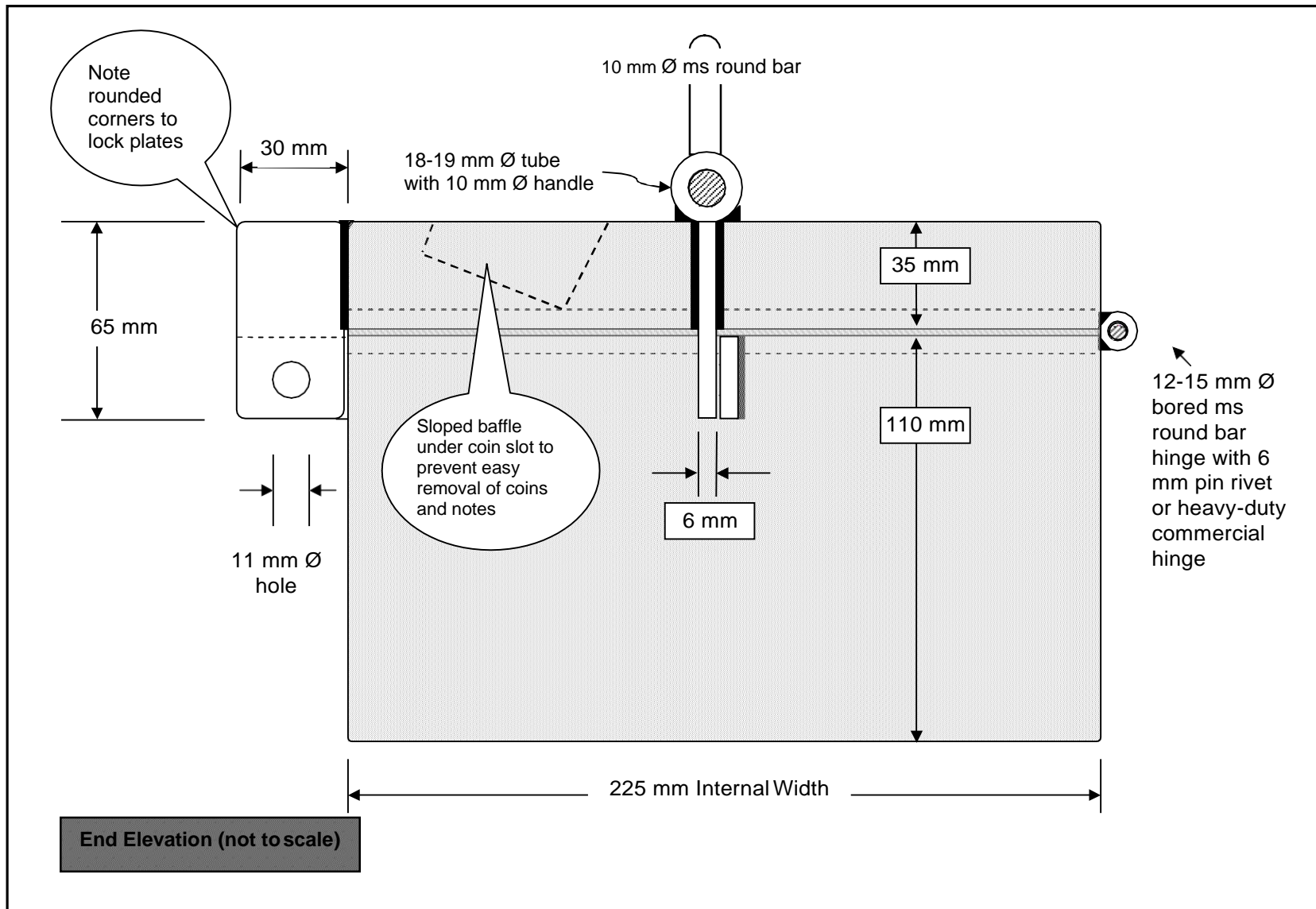
The member owed the Association TShs 2,400, which was the remaining principal and accrued service charges on her loan. She therefore received:

$\text{TShs } 14,025 - 2,400 = \text{TShs } 11,625$

Annex 8: Drawings of a Typical Cash Box



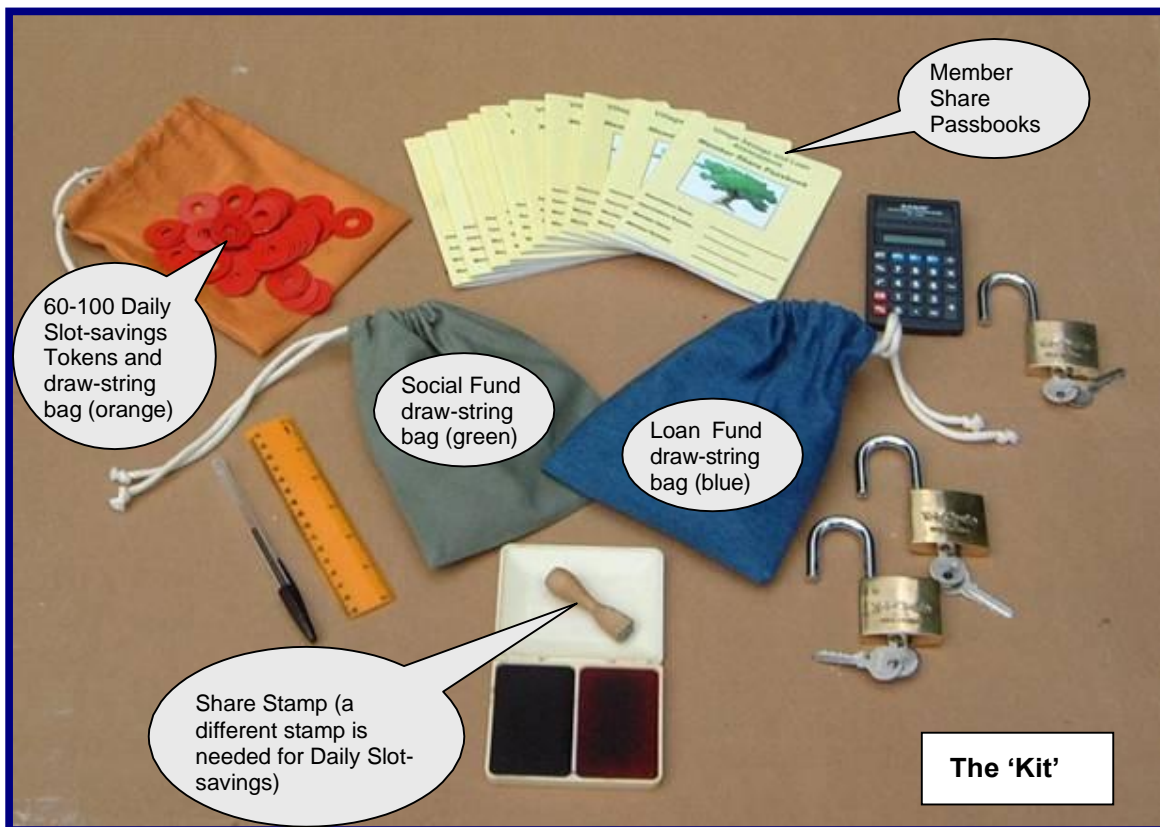




Annex 9: The Kit

The picture below shows the equipment that is handed out with the cash box. It does not show the numbered cards that are also provided, or can be made on site at the time of the first meeting. It also shows only a small number of Passbooks, sufficient for an Association with only 10 members. Other items can be included in the kit, at the discretion on the members, such as a school exercise book for taking notes.

Note that the 4 plastic bowls needed in the kit are also not shown



Annex 10: Key Personnel Job Descriptions, Qualifications and Experience

Position	Job Description	Qualifications	Experience
Programme Manager	<ul style="list-style-type: none"> • External representation (fund raising, marketing, reports to country office and donors) • Preparation of proposals for funding • Preparation of strategic and operational plans • Supervision of operations director and/or field supervisors (depending on programme scale) • Supervision of M&E and Admin 	<ul style="list-style-type: none"> • Degree or diploma in management • Excellent track-record in project management or high-level supervision • Proven leadership skills • Proven capacity to organise complex operations • Proven strategic planning skills • Proven operational planning skills • Proven staff supervision skills • Excellent diplomatic skills • Personal experience in living with a disability is an added value 	<ul style="list-style-type: none"> • Previous senior programme management experience • Familiarity with principles and practice of savings-led microfinance and with a strong awareness of the challenges faced by traditional methodologies • Community development background • Familiarity with basic Gender Concepts, CARE's Women Empowerment Framework and Gender Transformative Approaches • Basic understanding of disability inclusion • Experienced trainer • Strong data analysis background • Strong experience of supervising senior and junior staff • Strong planning skills
Field Supervisor	<ul style="list-style-type: none"> • Monitoring and supervision of Field Officers • Reporting to Programme Manager • Assistance in the preparation of annual plans • MIS Field Officer Performance analysis • Management/supervision of MIS information flows to Field Officers 	<ul style="list-style-type: none"> • High-school or diploma, or promoted Field Officer • Living in local community • Preferably speaking local language • Well-known and respected • Good organisational skills • Team-building and motivational skills • Analytical and presentational skills • Personal experience in living with a disability is an added value 	<ul style="list-style-type: none"> • At least 2 years in community development • Experienced facilitator/trainer • Experienced and detail oriented planner • Experience in data analysis • Familiarity with basic Gender Concepts, CARE's Women Empowerment Framework and Gender Transformative Approaches • Basic understanding of disability inclusion

Field Officer	<ul style="list-style-type: none"> • Mobilisation and awareness raising with local leadership • Mobilisation of community groups • Training Associations in the implementation of VS&L • VS&LA data gathering and Association monitoring • Preparation of periodic operational plans • Preparation of progress reports • Provide Gender Related and Skill Building Training to VSLA 	<ul style="list-style-type: none"> • Maximum of high-school (secondary) education • Living in community and speaking local language • Respected by local people and leaders and known to be conscientious • Reputation for integrity • Organisational skills with an eye for detail • Good diplomatic skills • Proven Facilitation Skills • Personal experience in living with a disability is an added value 	<ul style="list-style-type: none"> • Community development • Experienced facilitator • Exposure to Gender Training Covering Basics • Some knowledge of basic Gender Concepts, CARE's Women Empowerment Framework and Gender Transformative Approaches • Some understanding of disability
----------------------	--	---	---

Position	Job Description	Qualifications	Experience
	Members and Spouses/Family Members		
Village Agent	<ul style="list-style-type: none"> • Training Associations in the implementation of VS&L • Association monitoring and data gathering as requested by the Field Officer 	<ul style="list-style-type: none"> • Living in community and speaking local language • Respected by local people and leaders with a reputation for integrity • Well-known throughout the proposed working zone • Dynamic and with good motivational skills • Personal experience in living with a disability is an added value 	<ul style="list-style-type: none"> • None
Data Capture Clerk	<ul style="list-style-type: none"> • Data audit and entry • Report preparation for Field Officers, supervisors and senior management as required 	<ul style="list-style-type: none"> • Well-known throughout the proposed working zone • Dynamic and with good motivational skills • Personal experience in living with a disability is an added value 	<ul style="list-style-type: none"> • At least 2 years experience in data entry and management

Annex 11: Roll-Out Strategy Framework

Roll-Out Strategy Framework				April 2013
		Action Points	Staff Responsible	Deadline Date
1.	Costs	Costs of hire new staff to manage/implement or assist implanting partners to do so		
		Contribute costs to cover salary technical unit staff in Country Office (part of budget) May include increase in salary or not?		
		Costs of external CARE support/technical unit (ie gender) staff – regional, HQ, external		
		Training Cost of CO &/or partner staff in new manual		
		Training Cost if CO/partner staff require gender training		
		Translation of new manual		
		Printing of new manual		
		Additional Transport costs of staff to implement “development phase” training and supervisory visits		
		Cost for venue for trainings for participants in development phase, if appropriate		
		Costs of quarterly review monitoring meetings to discuss learnings (which includes quarterly monitoring meetings with appropriate partner staff for 2014) and any documentation produced (reports, video, etc.)		
		Incentive costs for staff/VA that implement as appropriate per CO program		
		Hiring experts for different training sessions, as appropriate		
		Developing and completing gender gap analysis		
		Consider accounting implications of sharing costs over various cost-centers for staff		
		Adjustment to appropriate program budgets to include new costs, as required		
2.	Time	Time to engage with management, other technical staff & partners to design a strategy to incorporate gender into VSLA (ie implementation of manual, raising awareness with existing donors, identifying potential donors, etc.)		
		Develop and complete gender gap analysis (Need to be determined who will complete-- CO, partner, etc)		
		Develop a realistic timeline/workplan for implementation <ul style="list-style-type: none"> ▪ including lead time of when receive manual; ▪ identify program and technical staff; ▪ review/change JD as appropriate, for new tasks. Also include gender training aspects that are required. This should 		

		<p>include a checklist of the traits/attributes required for this staff member to be in charge of integrating gender into VSLAs;</p> <ul style="list-style-type: none"> ▪ develop appropriate workplans for staff, as required; ▪ identify locations (existing & new) of implementation; ▪ identify new implementing partners, as required; ▪ identify and determine SOW with key expert partners/organizations, including support organizations (Stakeholder mapping, MOU, etc); ▪ train/capacity building of staff (CO/partner); ▪ determine time needed to deliver VSLA + gender & associated deadlines to start implementation. 		
		Share program implementation information with Access Africa (timeline, monitoring learnings, etc.)		
		Time to incorporate into existing proposal opportunities and other concept notes, etc.		
		Time to review manuals and adapt accordingly (including translation) for CO context (ongoing)		
3.	Monitoring	<p>Monitor lessons learned and adjustments made to the manual and from implementation</p> <ul style="list-style-type: none"> ▪ 2013- report out in December 2013 to AA ▪ 2014- quarterly report out to AA ▪ AA will develop a 1 to 2 page outline for CO to use as a guideline 		
		<p>Develop indicators for monitoring gender outcomes and impact</p> <ul style="list-style-type: none"> ▪ Identify how it will be captured ▪ Develop an M&E plan ▪ Incorporation of gender indicators and tools into existing VSLA indicators 		
		Review updates required to MIS system to meet M&E needs of CO and share with appropriate CARE International units at global level as necessary		
4.	Funding	Review existing donors (project time, adjustments of targets, additional funding, etc.)		
		Identify potential donors		
		Other sources of funds within CARE International		
		Develop strategy with implementing partners on funding to implement gender into VSLA. This would include reviewing any gender funding the partner already has, if appropriate		
		Tap in to existing resources, such as Pathways, WE RISE, Program WP, etc.		
		AA and CO include integration of gender into VSLAs in proposals in order to assist in finding		

		funds for CO VSLA expansion		
		If CO works with mature VSLA groups on integrating gender into VSLA then will need to network with partners on funding		
5.	Cross-Learning	Learn/access resources from other programs about experience with integrating gender into their programs, such as Pathways, WE RISE, Program WP, etc.		
		Learn also from implementing partners		
		Learn from Country Offices that have strong gender programs		
6.	Areas of Support	AA providing support on: <ul style="list-style-type: none"> ▪ MIS modifications ▪ Develop technical resource person list to provide CO on incorporating gender into VSLA ▪ Support from CARE USA gender unit via AA's linkage with them ▪ Advocacy on AA's part to communicate with CO that they have incorporated gender into existing VSLA toolkit and what are CO's policies of integrating gender into the workplace that will support this development. Additional support for this issue can then be devised. (Identify and learn from CO that have already started this process.) 		
		CO leadership support/ buy-in for incorporating gender into VSLA		
		CO identify areas of support required to integrate gender into VSLA and internal resources		
		CO has to "practice what we preach" by developing appropriate gender strategies to ensure that its own staff and internal organizational culture is gender sensitive, equal, etc. Should be reflected in job descriptions, job hiring, appraisal systems and strategic plan for both new hires and existing CO staff and partner staff.		
7.	Reaching Mature VSLA Groups	CO has to determine if they will be using new manual with mature groups and provide capacity building to partners for implementation. Will need to develop new strategy with partners for such implementation. Part of this will be to inform partners of this new resource that they can access and use		
		Possibly adapt manual to be appropriate for mature groups		
		Identify implementing partners who have already determined gender to be a key area for future VSLA work		

		Network with partners who would be willing to fund such work with mature VSLAs		
--	--	--	--	--

Annex 11: Additional Trainings for VS&LA Groups to Develop Members Skill Sets and Engage Men during the Development Phase

As mentioned above, during this **Development Phase** of the VS&LA group is opportune time for implementing organizations to organize additional trainings for the VS&LA members and their spouses in order to build strong support networks for the members.

The following pages list training sessions/tools by category that can be implemented during this phase. The categories covered include: 1) Building Our Skills 2) Our Family 3) Our Rights. Within each category there are a number of training tools and activities that are provided to assist in developing the skills of VS&LA members and their spouses. The chart below outlines these categories.

Building Our Skills	Our Family	Our Rights
Communication/ Listening	Division of Labor	Rights: Land, Human, Child
Negotiation	Roles & Responsibilities	Rights: Division of Family Resources/Assets
Trust-Building	Mobility	Laws & Policies: Country laws and policies about
Decision Making	Decision Making	Gender Based Violence (GBV)
Conflict Resolution	Power & Control	Domestic Violence (DV)
Self Esteem/ Confidence	Cultural Norms	

For the implementation of these trainings to be successful, each CARE Country Office (CO) will be responsible in taking ownership of the process. This will include the following:

- **Adapt/Adjust Activities:** The CO and its VSLA programs will need to adjust and adapt the activities to be appropriate to the context and culture of the communities they are operating in. In addition, programs may have training activities that cover the same topics that are already in local language and have been tested. The program may decide to use such activities as long as the purpose and skill set is the same;
- **Training Schedule:** The CO and its VSLA programs will need to determine when it is best to implement these trainings. They may be done during a VS&LA's weekly meeting, on a separate day during the week, on weekends, or at another time;
- **Determine Meeting Places:** The activities do suggest venues for the meetings, yet the CO should determine if these places are the best for the training topic being discussed. Appropriate adjustments should be made. The program should also discuss meeting places with VS&LA members as they may not be comfortable hosting the trainings at their VS&LA meeting spot;
- **Determine Appropriate Trainers:** The appropriate trainers for these sessions will need to be determined for these sessions. In Rwanda, many of these activities are completed by Village Agents and peer educators. For specific technical areas related to Laws, policies, rights, GBV, DV it is highly suggested that experts are hired to run some of these trainings. (Please note the related activities that are listed for these areas either suggest an expert already or a staff member who is highly knowledgeable and trained in these subject areas.)

Suggestions of types of trainers:

- CARE /implementation partner organization staff
- Village Agents
- Peer Educators (from VSLA and/or community)
- Change Agents (from VSLA and/or community)- VSLA members, traditional leaders, religious leaders or other community members
- Experts (CO identifies and decides where expert is from)
- Other Relevant Partners- Gov't , religious, LNGOs (gender focus)
- **Provide TOT to Trainers:** The trainers of these sessions should have a strong background in facilitation and some exposure to gender issues. It is highly suggested that the facilitators of these activities attend a TOT for Facilitation Skills and a basic gender training. These trainings cannot be done without such skill set and knowledge base.
- **Engaging Men as Change Agents:** The CO needs to determine the model they will use to engage men further in the VSLA process and the community. The next section outlines some suggestions about this based on work completed in a number of COs.

Definition of Term- 'Engaging Men': It is also important to note then when Access Africa speaks of engaging men this does not mean for programs to push to include more men in VSLA groups. It is referring to the engagement of VSLA member male spouses, family members and community members in trainings and activities to improve their understanding about the purpose, goals and end results of VSLA, including the benefits to them, their households and their communities.

Utilizing Peer Educators

Sustainability of the gender transformative process within the VSLA formation process can be tackled in a number of ways by using: Village Agents (VA), Peer Educators (PE), a combination of VAs and PEs and/or Change Agents (CA). (Change agents will be discussed in further detail below.)

Country Offices should consider using PEs in order to support gender related dialogues, discussions and activities within VSLA groups. Additionally, from this peer educators group, change agents can be identified, who will also ensure change and transformation within the wider community.

PEs are identified from within VSLA groups through a process of self-identification. Group members discuss the characteristics required of a good PE, such as the ability to conduct discussion, adequate literacy skills, and willingness to volunteer. PEs should not be part of the VSLA leadership due to their commitments and responsibilities as VSLA leaders as well as the ability to provide other VSLA members leadership opportunities.

Peer educators can be used for the following activities:

- One peer educator per VSLA;
- Willing to be trained in women's rights, various forms of abuse common in the community, corresponding laws that prohibit and penalize these abuses
- Conduct discussion only inside VSLA;
- Discussion can be held twice a month;
- Example topics for discussions: gender roles and responsibilities in household, ways women and men can work together on such responsibilities;
- Meet with CARE staff on a quarterly basis;
- Report on trainings and progress on a quarterly basis;
- Receive Technical Support from CARE staff on a quarterly basis.

Engaging Men & Identifying Change Agents

It will also be important to engage men in all of these discussions. Men who are members of VSLA groups will be part of such training, as well as spouses of women members and other men from the community.

In order to engage men it will be important to identify change agents from the VSLA groups and the wider community, if they exist, to be trained specifically on these topics and how to hold such discussions with their neighbors, relatives and other community members. These men should demonstrate some of the following characteristics: understanding or openness about gender equity, including related leadership skills; supporting wives in VSLAs or other women participants; sharing business acumen with fellow women entrepreneurs.

Change Agents can be used for the following activities:

- Conduct discussions outside the VSLA and inside if required;
- One CA may support several VSLAs;
- Discussion can be held on a weekly basis;
- Meet with CARE staff on a monthly basis;
- Report on trainings/discussions and progress on a monthly basis;
- Receive Technical Support from CARE staff on a monthly basis.

Change Agents Should Be Trained in the following topics, although not limited, based on how the Country Office designs their program. (Topics are from Journeys of Transformation, Pathways and Promundo)

- Facilitation Skills and Leading Dialogues;
- Gender Concepts;
- Gender Roles & Responsibilities
- Building Time-Management skills and learning task –sharing
- Decision Making
- Violence
- Gender Based Violence
- Laws & Policies Knowledge
- Perceptions and implications of the laws

Topic 1: Building Our Skills

Tool/Activity 1: TALKING STICK³³

Purpose: To encourage dialogue based on respect and to establish ground rules concerning behaviour during the training, both personal and group behaviour. This activity can be combined with the next session.

Material: A stick, preferable staff or ceremonial stick carved out of wood. Flip Chart, Markers

Time: 30 minutes

Participants: Mixed

Venue: Open Area- Can be at VSLA meeting place if it can fit all members and spouses

Activity Steps:

- **Step 1:** Ask the participants to sit in a circle.
- **Step 2:** Holding the stick in front, the FO should tell the story and rules of the talking stick.

FO Tells Abbreviated Story: *The idea of the talking stick began with North American Indians who used it in ceremonies. Groups of men from the tribe would sit in a circle at the end of the day to discuss any disagreements. The talking stick represented the power of the tribal leader and when he held it – it meant for others to remain quiet and listen to his words. When another man wanted to speak, he asked permission to hold the stick.*

The person holding the stick has a potential weapon in his/her hands. The group relationships and discussions have a similar power; as through our words and bodies we can offer respect or offense. The objective of the talking stick is to promote understanding and dialogue and to distribute power. Each member of the group has the right to ask for the stick and must respect the person who is holding it, waiting for him or her to stop talking. And each person who holds the stick must also be ready to give it up.

- **Step 3:** Pass the stick around the group and ask each participant to express one hope and one fear about joining the VS&LA. They should be encouraged to say, “I hope that...” and “I fear that...” Everyone should have the chance to hold the talking stick.
- **Step 4:** When the talking stick returns to the FO, s/he should ask participants to think of other rules for the peaceful coexistence or functioning of the group. The FO should state: “When you want to speak to say/suggest a rule, you should request the stick from whoever is holding it.” (This includes the FO.)
- **Step 5:** The FO should write the rules on the flipchart and verbally speak them.
- **Step 6:** The FO should ask if everyone understands and agrees with them.
- **Step 7:** The FO should ask if the group likes using the stick and wants to continue using it.

NOTE TO FACILITATOR: Although the VS&LA members might be familiar with this activity its important to set up rules for this new group that now includes their spouses.

Closing:

The Facilitator asks if the participants have any questions. After answering any questions the Facilitator discusses the following points with the group:

- **Next Meeting:** The Facilitator announces the date of the next training topic and meeting.
- **Closing Circle:** The Facilitator asks the participants to form a circle and to state one new thing they learned today about the topic under discussion.
- **Ending:** The Facilitator thanks the participants for their participation and closes the meeting/training session.

³³ Engaging Boys and Men in Gender Transformation: The Group Education Manual, Engender Health and Promundo, 2008, p.57

Tool/Activity 2: TREASURE HUNT³⁴

Purpose: To help members recognize their own abilities. To make participants aware of own skills and abilities they may have come to think of as normal and natural. To send a clear message about personal skills that should be valued.

Materials: None

Time: Activity should take 20 minutes.

Participants: Women and Men

Note: This can also be used with women only, or with men and women. If doing in a mixed group, use skills that both women and men can share. Point out, for instance, that both men and women often 'carry heavy loads' or can put a crying baby to sleep. Use the exercise to point out that many skills that are often associated with women (and men) are not often valued.

Venue: VSLA Meeting Place – (Open space if it can fit all members and spouses.)

Activity Steps:

- **Step 1:** Ask all participants to stand in a circle.
- **Step 2:** Explain the process: You will call out a value or skill and everyone who thinks s/he has that value /skill stands together in a cluster in the middle of the circle. Demonstrate what you mean: say "I am looking for people who like to sing! (Ask all those who like to sing to stand together and briefly chat about why and what they like to sing.)
- **Step 3:** Begin to play – change categories often so that participants keep on moving!

Other values:

- | | |
|----------------------------------|------------------------------------|
| - grows good crops | -can negotiate good sales prices |
| - knows how to cook well | - grows healthy crops |
| - can make people laugh | - knows how to treat a cold |
| - is a good listener | - can run fast |
| - can put a crying baby to sleep | - has a good relationship with her |
| - can carry heavy loads | brother / sister / spouse |
| - knows how to make a stove | |

- **Step 4:** Stop the game and ask participants to sit in a circle. Explain that this game is called 'treasure hunt' because it helps us to identify the skills and abilities of people in the group.
- **Step 5:** Discuss what happened:
 - *What were the treasures? (personal abilities / skills)*
 - *Who had at least 3 treasures? What does this say about us? (we have a lot of skills and knowledge amongst us! We can do many things)*
 - *Why do we find it hard to think of these skills / abilities as valuable and things to praise?*
- **Step 6:** Explain the following-- It is hard to build self-esteem, that is, to change the way we think about and see ourselves. A person who has no self-esteem has little confidence in her / his abilities. A person who has a good sense of self-worth is able to manage everyday challenges much better. She/ he can make decisions and act on them.

If we want to change the way we relate to each other we have to support each other and build each other's strengths and abilities.

³⁴ Adapted from Helen Keller International (Unpublished).

- **Step 7:** Ask: *What can we do to help each other build our strengths and believe in our abilities?*
- **Step 8: Discuss Key points-** We all have skills, abilities, strengths – but often we are not aware of them and do not value them. Building self-esteem (the way we view ourselves) is a difficult process. We can assist each other by encouraging, praising, thanking, showing respect and admiration. Such experiences will change the way we see ourselves.

Closing:

The Facilitator asks if the participants have any questions. After answering any questions the Facilitator discusses the following points with the group:

- **Next Meeting:** The Facilitator announces the date of the next training topic and meeting.
- **Closing Circle:** The Facilitator asks the participants to form a circle and to state one new thing they learned today about the topic under discussion.
- **Ending:** The Facilitator thanks the participants for their participation and closes the meeting/training session.

Tool/Activity 3: TRUST ME³⁵

Purpose: To build trust between partners

Materials: None

Time: 30 minutes

Participants: Mixed

Venue: VSLA Meeting Place

Activity Steps:

- **Step 1:** Start the exercise with women leading the men;
- **Step 2:** One partner leads another, whose eyes are closed, around the meeting area.
- **Step 3:** The leading partner asks the follower how s/he likes to be guided and supported: hand in hand, arm around shoulders, standing behind, etc. The follower is also invited to indicate what s/he needs in order to feel supported and guided, what builds his or her trust.
- **Step 4:** The leader should ensure that his/her partner is safe and feels safe. (No jokes or clashes with others.
- **Step 5:** After a few minutes have participants change roles.
- **Step 6:** To make the exercise more challenging the facilitator can place some obstacles in the walking area. The leaders have to guide their partners around these obstacles. Guide them to sit, step over, etc.
- **Step 7:** Couples can discuss their impressions between themselves.
- **Step 8:** FO should discuss the exercise with the participants using the following questions:
 - *How was it to be led? (Explore trust and sense of safety as the guided person.)*
 - *How was it to lead? (Explore sense of responsibility as the guide.)*
 - *Which position was the easiest?*
 - *Which one was more difficult?*
 - *Did you feel power in this exercise, and if so, how did you deal with this?*

NOTE to FO: The facilitator should observe and give feedback to participants about reactions and statements.

Closing:

The Facilitator asks if the participants have any questions. After answering any questions the Facilitator discusses the following points with the group:

- **Next Meeting:** The Facilitator announces the date of the next training topic and meeting.
- **Closing Circle:** The Facilitator asks the participants to form a circle and to state one new thing they learned today about the topic under discussion.
- **Ending:** The Facilitator thanks the participants for their participation and closes the meeting/training session.

³⁵ JOT, p.47

Tool/Activity 4: LEARNING TO LISTEN

Purpose: To practice demonstrating active listening skills.

Materials: None

Time: Activity should take 20 minutes.

Participants: Mixed

Venue: VSLA Meeting Place

Activity Steps:

- **Step 1:** FO divides participants to get into groups of 3.
- **Step 2:** FO then gives the following instruction- Ask participants to think about a moment in your life when you were very happy.
In each group there will be a person who is A – the storyteller, B- the listener, and C- the observer. Have each group decide who is A, who is B, and who is C.
- **Step 3:** The FO gives the signal for **A** to begin *to tell her/his story. B to listen actively, and C to watch.*
- **Step 4:** After a few minutes the FO stops the process.
- **Step 5:** The FO gives a new instruction: This time, A will continue telling the story but now B will not listen actively or pay attention to the storyteller. Again, C must observe what B does.
- **Step 6:** After a few minutes the FO stops the process.
- **Step 7:** FO discusses with the participants what happened by asking the following questions:
 - *How did you know that B was listening?*
 - *How could you tell when they stopped listening*
 - *What body language did you use to show that they were paying attention?*
 - *What body language showed that they were not listening?*
 - Ask the storytellers:
 - *How did it make you feel when they were or weren't listening?*
 - *How did it change the way that you told your story?*
 - In plenary, ask participants to reflect on their own experiences:
 - *Have you experienced situations like this before? What happened? How did you respond in these situations?*
 - *Why is active listening an important part of communication?*
 - *How do you know when active listening takes place in your home?*
 - *How do you know when active listening takes place in community meetings?*
 - *What can we do to make sure that everyone's voice is heard (in the home, or in a group)?*
- **Step 8:** The FO summarises the key points-- Remind the participants about the exercise on trust and point out that if we are going to be comfortable sharing our ideas and feelings, we have to trust that the people in the group are really listening. We can use these skills to show that we are actively listening when people speak.

Closing:

The Facilitator asks if the participants have any questions. After answering any questions the Facilitator discusses the following points with the group:

- **Next Meeting:** The Facilitator announces the date of the next training topic and meeting.
- **Closing Circle:** The Facilitator asks the participants to form a circle and to state one new thing they learned today about the topic under discussion.
- **Ending:** The Facilitator thanks the participants for their participation and closes the meeting/training session.

Tool/Activity 5: TELEPHONE

Purpose: To use communication and concentration skills to conduct messages. Activity stresses the importance of listening and reporting carefully.

Materials: None

Time: Activity should take 30 minutes.

Participants: Women and Men together, but the women should be put in one line together and Men in a separate line

Venue: Enough space for the participants to line up in two separate lines

Activity Steps:

- **Step 1:** The FO creates a message to be sent through to each player.
- **Step 2:** The FO asks members to form a line and remain quiet. (Depending on the size of the group, it often works best to divide the group into two lines and give each line a different message to send through the line.
- **Step 3:** The FO starts off by whispering the message to the person at the beginning of the line.
- **Step 4:** Once the second person has received the message, they will then whisper it to the third person next in line.
- **Step 5:** The third person will whisper it to the fourth and so on and so on.
- **Step 6:** After the last person in the line has received the message, they have to repeat it out loud to see if it's the same message that was sent from the start.
- **Step 7:** FO discusses what happened to the message. FO elicits from the group what this says about messages and how people communicate with one another. What is important about this for the group?

Closing:

The Facilitator asks if the participants have any questions. After answering any questions the Facilitator discusses the following points with the group:

- **Next Meeting:** The Facilitator announces the date of the next training topic and meeting.
- **Closing Circle:** The Facilitator asks the participants to form a circle and to state one new thing they learned today about the topic under discussion.
- **Ending:** The Facilitator thanks the participants for their participation and closes the meeting/training session.

Tool/Activity 6: FIXED POSITIONS³⁶

Purpose: To encourage participants to realize that a person's perspectives on things are based on who they are and their own experiences. To encourage people to be less judgmental about the actions of others.

Materials: None

Time: Activity should take 20 minutes.

Participants: Mixed

Venue: VSLA Meeting Place

Activity Steps: FO asks participants to stand in a circle. Given that this is a meeting with potential participants of a VS&LA group, the FO should divide them based on these potential groups.

- **Step 1:** The FO asks each potential VS&LA group to form a circle. The FO asks one participant to stand in the middle of the circle, facing only one direction. The FO tells the volunteer to stay facing the same direction throughout the activity.
- **Step 2:** The FO explains to all participants that s/he is going to ask some questions. The FO instructs participants to answer only according to what they can actually see from their own position, not what they know is there.
- **Step 3:** The FO asks someone standing in front of the person in the middle of the circle: "How many eyes has s/he got?"
- **Step 4:** The FO asks someone standing behind the person in the middle of the circle: "How many eyes has s/he got?"
- **Step 5:** The FO asks someone standing to the side of the person in the middle of the circle: "How many eyes has s/he got?"
- **Step 6:** Then the FO should thank the volunteer and choose a new volunteer. The FO should then repeat the process but ask, "*How many arms does she have?*"
- **Step 7:** Lastly, the FO chooses one participant to walk around the whole circle, looking at the person in the middle of the circle from all angles. Ask the participant walking to give a running commentary on what s/he is seeing and how her/his vision of the person in the middle changes.
- **Step 8:** The FO leads a discussion on feedback about the activity. The FO asks participants to consider how a person's perspective on a situation shapes their understanding of it.
 - *How can we give ourselves a more complete picture more of the time?*
 - *How can we relate this exercise to our everyday experience?*
 - *How can we relate this exercise to working in this group together?*
 - *What is important to consider about other group members?*

Closing:

The Facilitator asks if the participants have any questions. After answering any questions the Facilitator discusses the following points with the group:

- **Next Meeting:** The Facilitator announces the date of the next training topic and meeting.
- **Closing Circle:** The Facilitator asks the participants to form a circle and to state one new thing they learned today about the topic under discussion.
- **Ending:** The Facilitator thanks the participants for their participation and closes the meeting/training session.

³⁶ Stepping Stones Curriculum

Tool/Activity 7: WORKING WITH CHANGE, WORKING TO CHANGE³⁷

Purpose: To encourage participants to think about the importance of change and the long-term process that it takes to change.

Materials: None

Time: Activity should take 15-20 minutes.

Participants: Mixed, but it may be appropriate to ensure women have female partners and men have male partners.

Venue: Enough space for participants to line up

Activity Steps: FO asks participants to follow these steps:

- **Step 1:** Ask participants to form two lines, line 1 and line 2, so that they are facing a partner. (In some areas it may be more appropriate to ensure women have female partners and men have male partners.) If there is an odd person out, ask this person to be an “observer”.
- **Step 2:** Ask participants to take a minute to look over their partner.
- **Step 3:** Ask participants in Line 1 to turn their backs on their partners in Line 2. Then ask them to change five things about themselves. Give them a few minutes.
- **Step 4:** Ask participants in Line 1 to turn around and face their partner again. Have each “partner” in Line 2 tell their partner in Line 1 the five things they changed.
- **Step 5:** Repeat this process two more times. (FO may choose to do only one more time due to time constraints.)
- **Step 6:** Discuss with the group the following questions. (FO may choose to ask additional questions.):
 - *What did you see happen during the exercise?*
 - *How did you feel during the exercise?*
 - *What did you learn about “change” from this exercise?*
 - *What might this mean in relation to participation in a VS&LA group?*
 - *What might this mean in relation to your needing to save as part of the VS&LA group?*

Closing:

The Facilitator asks if the participants have any questions. After answering any questions the Facilitator discusses the following points with the group:

- **Next Meeting:** The Facilitator announces the date of the next training topic and meeting.
- **Closing Circle:** The Facilitator asks the participants to form a circle and to state one new thing they learned today about the topic under discussion.
- **Ending:** The Facilitator thanks the participants for their participation and closes the meeting/training session.

³⁷ *Working with Change, Working to Change Activity Tool* from CARE's Pathways Group Empowerment: Topics, Strategies & Tools, Nov. 2012, p.18

Tool/Activity 8: Drawing a House Activity³⁸

Purpose: To raise awareness about collaboration and process control within a group.

Materials: Flip Chart paper and markers

Time: 10-20 minutes

Participants: Mixed, Spouses should be put together in pairs

Venue: Area that allows for drawing to be done easily. Hard surface will be required

Activity Steps:

- **Step 1:** Ask the participants to form pairs.
- **Step 2:** Both partners of a pair hold the same marker in such a way that they are able to draw or write together.
- **Step 3:** The partners draw a picture and write a title together on a piece of newsprint paper. They are not allowed to speak during the exercise.
- **Step 4:** Discussion of activity:
 - *How did you feel and react during the exercise?*
 - *What factors contributed to or constrained the process of joint drawing and writing?*
 - *What can we learn from this exercise? Have you ever experienced similar feelings and reactions in a real life situation? What constraints do we normally encounter in group collaboration?*

NOTE: The discussion can be done as a small group assignment after which the groups present to the other groups.

Closing:

The Facilitator asks if the participants have any questions. After answering any questions the Facilitator discusses the following points with the group:

- **Next Meeting:** The Facilitator announces the date of the next training topic and meeting.
- **Closing Circle:** The Facilitator asks the participants to form a circle and to state one new thing they learned today about the topic under discussion.
- **Ending:** The Facilitator thanks the participants for their participation and closes the meeting/training session.

³⁸ Collection of Games and Group Dynamics Simulations Indonesia National IPM Program

Tool/Activity 9: A CONVERSATION ABOUT CONFLICT³⁹

NOTE: This activity has a number of sections. The entire activity can be completed in 1.5-2 hrs or each section can be done in separate sessions as long as they are completed one right after the other. The CO can decide what will work best.

Purpose: To explore thoughts and experiences participants have as related to conflict.

Materials: Flipchart of Conflict Approach Chart

Time: 1.5-2 hours

Participants: Mixed, May be easier to discuss topic separated into women groups and men groups and then discuss findings as plenary. (Depends on group.)

Venue: VSLA Meeting Place

Activity Steps:

- **Step 1:** The Facilitator introduces the session to the participants. “We all deal and often struggle with conflicts. (The Facilitator should give relevant cultural/community specific examples of conflicts.) We encounter many different kinds of conflict every day without necessarily connecting them and seeing some of the patterns and lessons to be learned. This activity is an opportunity to explore conflict in our life, our beliefs about it, how it looks, how it impacts us, how we deal with it and what our options are.”
- **Step 2:** Now, let’s begin. First, the word ‘conflict’ means many different things for different people. During this activity we will be exploring its meaning. It is what ‘conflict’ means to you. Yet for the purpose of this exercise, we can say that ‘conflict is a disagreement about something that you care about.’

I will be asking 5 questions related to family and you should answer as it applies to your own situation. There is no right or wrong answer. For each question, you should choose 0, 1, 2, 3, 4 or 5; with 0 meaning “almost always NO” and 5 means ‘almost always YES’. (The Facilitator should decide to use 0-5 or other appropriate symbols.)

When each question is read, each participant should choose their own answer- either 0-5 and record it on the ground in front of them or in their mind. (The Facilitator should provide each participant time to answer each question.)

Questions:

- 1) Is it easy for you to raise an issue or disagree?
 - 2) When in conflict, can you share your feelings, especially anger?
 - 3) Do you deal with the ‘real’ issue and find a resolution? (The Facilitator should give an example here to explain what is meant by ‘real’ issue. If a husband does not help washing up and a conflict is started – Is it the superficial reason of washing up or is it a deeper, more real issue, such as respect in the relationship?)
 - 4) Is everyone’s voice heard and respected?
 - 5) What would it take to create a safe or comfortable space for conflicts and differences?
- **Step 3:** Ask participants to now pair up with a neighbor and discuss their findings. Reassure participants that they don’t need to share anything they are not comfortable talking about. Tell them they will have 10 minutes to share. At 5 minutes tell them they are half-way through.
 - **Step 4:** Debrief the entire group by asking:
 - 1) What came up in your discussion?
 - 2) What insights or patterns did you see?

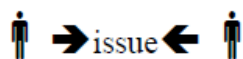
³⁹ A Conversation about Conflict, A Facilitator’s Guide, Search for Common Ground, 2003

- 3) What similarities or differences did you see?
 - 4) What did you answer for Question 5?
- **Step 5:** Let's now move to discuss the concept of conflict and the role it plays in our lives. Ask the group: What does the word conflict mean to you? What role does conflict play in your life? How often do you experience conflict?
 - **Step 6:** Facilitate the discussion with additional questions:
 - Why do we have conflicts?
 - Is it possible not to have conflict?
 - Do you consider conflict to be normal?
 - Do you believe we have more or less conflict than say, 5 years ago?
 - What do you think of this idea: *Conflict is a natural part of life. It is everywhere and is a part of every relationship.*
 - **Step 7:** Let's discuss now if we think conflicts are good or bad. Shut your eyes and try to think of one of your first experiences of conflict. After two minutes ask them to turn to their neighbour and discuss the conflict. Discuss for 5 minutes using these questions:
 - What happened in this conflict?
 - What lessons did you learn from this experience?
 - What beliefs about conflict did you develop?
 - **Step 8:** Debrief as the whole group. Use these questions:
 - How did these experiences influence the way you perceive or react to conflict today?
 - Are there conflicts that can be easily resolved?
 - Did any of the earlier conflicts have a positive outcome?
 - What makes a conflict have positive or negative consequences?
 - What do you think of this idea: *Conflict is neither positive nor negative. It is the way we deal with the situation that will turn it into something destructive or an opportunity for growth.*
 - **Step 9:** Let's now discuss how we handle conflict. What is your usual response to conflict? What are your immediate or automatic emotions, attitudes, beliefs and behaviors?
 - **Step 10:** There are two different ways to deal with a conflict- you can either focus on winning, convincing, overcoming the person you're in conflict with OR you can engage that person as a partner and work together on the problem you have.

Conflict Approach Chart:

ADVERSARIAL APPROACH

Seeing each other as the problem,
the source of the conflict
& focusing on our differences



or

COOPERATIVE APPROACH

Understanding our differences
& working together to find
common ground

or



Discuss: Review the chart and discuss the two approaches. Provide an example:

If only my husband or wife was more understanding or less selfish, etc. Or you can focus on- How can we have a relationship that works for the both of us? This second question frames the situation differently.

- **Step 11:** Ask them to discuss as large group or in pair. Use questions-
 - How did each of you deal with the problem and each other?
 - Which model/approach were you the closest to?
 - How did the conflict affect your relationship?
 - Did you get to the real issue and resolve it?

NOTE: Depending on the level of the participants, may decide to present them with scenarios that relate to the chart and two approaches and then ask questions about the scenarios.

- **Step 12:** What do you think of this idea: *Conflict is a choice, although this is not the easy answer to all problems, there is always a choice.*
- **Step 13:** Let's discuss how do we make conflicts work for us? Ask the group- when we're in conflict do we really think about the options we have in the way react? How confident are you in your ability to deal with conflict?
- **Step 14:** Discuss as large group or in pairs-
 - Think back to the conflict you recalled earlier, what tools and skills did you use to deal with this conflict?
 - What have you found useful in dealing with conflicts?
 - What skills, processes and qualities do we need to deal with conflict and all the emotions that go with it?
 - What do you think of this idea: *Dealing with conflict can be learned and practiced.*
- **Step 15:** Let's now discuss what are we willing to do? Remember the questions at the beginning. How would you feel if you could answer YES to all those questions. How would you describe that feeling?
- **Step 16:** Discuss as large group:
 - What would it take for that to happen- answering YES to all those questions?
 - What would become possible in our families and our communities if we were able to?
 - Do you see a connection between the way we deal with our personal conflicts and other, larger conflicts?
 - What do you think of this idea: *We each make a difference. There is a connection between the way we deal with our everyday conflicts and the larger ones. Change takes place one person at a time until it becomes the norm.*
- **Step 17:** Conclude by asking: How useful have you found this conversation? What do you leave with?

Closing:

The Facilitator asks if the participants have any questions. After answering any questions the Facilitator discusses the following points with the group:

- **Next Meeting:** The Facilitator announces the date of the next training topic and meeting.
- **Closing Circle:** The Facilitator asks the participants to form a circle and to state one new thing they learned today about the topic under discussion.
- **Ending:** The Facilitator thanks the participants for their participation and closes the meeting/training session.

Tool/Activity 10: CONFLICT RESOLUTION ROLE PLAY

Purpose: To consider situations which provoke conflict at the household level, to discuss what happens and why, and how can avoid or resolve such conflict.

Materials: Props, markers, flipchart paper

Time: 45 minutes- 1 hour

Participants: Mixed, Yet the role plays should be discussed and gender separate groups and then findings discussed in plenary

Venue: VSLA Meeting Place

Role Play Scenarios: These should be adjusted to the context and culture of the community being trained.

- Food - The husband arrives home and the food is not ready because the wife is late back from a VSLA meeting;
- Mobility - A woman goes out to visit other women and her husband comes home to find her absent;
- VSLA loan – the woman's loan has been used to buy a seed or other agricultural inputs for her husband. Repayment time arrives and she has to get the money from him.

Activity Steps:

- **Step 1:** Facilitator discusses with participants that conflict is present when two or more parties perceive that their interests are incompatible, express hostile attitudes or pursue their interests through actions that damage the other parties. Interests can differ over:
 - Access to and distribution of resources (e.g. Territory, money, energy sources, food);
 - Control of power and participation in political decision-making;
 - Identity (cultural, social and political communities); and
 - Status, particularly those embodied in systems of government, religion, or ideology'
- **Step 2:** Introduce the Role-Play scenarios to the participants.
- **Step 3:** Split participants into smaller groups. (Make sure they are not mixed. If although the VSLA has 2 or 3 men then have to ask which women would be willing to work with them in a group.)
- **Step 4:** Assign the role-plays to the number of groups you have.
- **Step 5:** The groups discuss the role-play scenario. Then they work on the role-play they are assigned.
- **Step 6:** Each group presents the role play to the larger group.
- **Step 7:** Either after each role-play the larger group discusses the role-play and discusses what can happen as a result of such a scenario as well as strategies to work through the conflict.

NOTE: The facilitator can also discuss if violence is a result of these conflicts or if it is raised by participants. The facilitator may decide to do this activity at a later time, such as in Section 3: Our Rights to discuss how such conflicts can lead to violence against women and strategies to avoid or address violence.

Closing:

The Facilitator asks if the participants have any questions. After answering any questions the Facilitator discusses the following points with the group:

- **Next Meeting:** The Facilitator announces the date of the next training topic and meeting.
- **Closing Circle:** The Facilitator asks the participants to form a circle and to state one new thing they learned today about the topic under discussion.
- **Ending:** The Facilitator thanks the participants for their participation and closes the meeting/training session.

Tool/Activity 11: CROSS THE LINE⁴⁰

Purpose: To provide participants the experience of trying to negotiate

Materials: rope, tape or something to make a line on ground

Time: 15-20 minutes

Participants: Mixed

Venue: VSLA Meeting Place or an area with enough space.

Activity Steps:

- **Step 1:** Divide your group up into two teams.
- **Step 2:** Each team picks a team leader.
- **Step 3:** Place the teams on opposite sides of the meeting/training space and run a piece of rope, tape or mark a line in ground down the middle of the meeting space. Players cannot move to the other team's side. The leaders stand across from each other during this game.
- **Step 4:** Each team tries to negotiate with the leader of the other team to make him move to their side. They can debate, cajole and even bribe the leader into changing sides. All bribes must be honored by the team for them to successfully win the game. The other team tries to negotiate with the other leader.
- **Step 5:** Discuss outcomes of activity. Who won and why? Was it easy to negotiate with the leader? Which strategies worked? Which ones didn't? Why?

Closing:

The Facilitator asks if the participants have any questions. After answering any questions the Facilitator discusses the following points with the group:

- **Next Meeting:** The Facilitator announces the date of the next training topic and meeting.
- **Closing Circle:** The Facilitator asks the participants to form a circle and to state one new thing they learned today about the topic under discussion.
- **Ending:** The Facilitator thanks the participants for their participation and closes the meeting/training session.

⁴⁰ http://www.ehow.com/list_6754703_negotiation-skill-games.html#ixzz2Ue5tSSjm

Topic 2: Our Family / Our Community

Tool/Activity 1: DAILY ACTIVITY SCHEDULE

Purpose: Participants will have an increased awareness of gender differences that exist between women's and men's daily activities.

Materials: Large sheets of flip-chart paper, markers

Time: 1.5-2 hrs

Participants: Mixed

Venue: Enough space for small groups to write on large sheets of paper

Activity Steps:

- **Step 1:** Explain that the activity is to understand what each person does each day for their daily activities. (The facilitator should remind the participants that this is a group learning exercise and that it is not necessary for everyone to agree on everything.)
- **Step 2:** Divide the group into two or more smaller, homogenous groups- all women, all men.
- **Step 3:** As the groups to either write or draw a list of all the activities they complete in a normal 24 hour period, starting with when they wake up and ending with when they go to sleep. They should list out the time they spend on the activity, where they complete the activity and if anyone who helps them with the activity.

The groups should fill in a chart that looks like this:

	Activity	Time Spent	Location of Activity	Helper (Person who assists)
1				
2				
3				
4				
5				

- **Step 4:** After the first lists are complete, ask the participants to create a second list that describes all the activities they can think of that people of the opposite sex do on a daily basis. (The women will make a list of men's activities and the men will make a list of the women's activities.)
- **Step 5:** When the lists are finished, ask the small groups to share them with the larger group.
- **Step 6:** Ask the groups if there are any themes that emerge.
- **Step 7:** Discuss the findings with the group using the following guiding questions:
 - What surprised you about this exercise?
 - Did the men accurately list women's activities? Did the women accurately list men's activities?
 - Is there a difference in the kind of activities that men and women do? What is the difference?
 - What is the reason for the difference?
 - Does society expect very different things from men and women? Why does society expect men and women to spend time in different ways?
 - Which group has more leisure time to spend as they like? Which group has a larger workload? Is this justified? Why or why not?
 - Are there certain ways that you would like to change community expectations of men's and women's daily activity schedules and workloads? What are they? Describe them.

Closing:

The Facilitator asks if the participants have any questions. After answering any questions the Facilitator discusses the following points with the group:

- **Next Meeting:** The Facilitator announces the date of the next training topic and meeting.
- **Closing Circle:** The Facilitator asks the participants to form a circle and to state one new thing they learned today about the topic under discussion.
- **Ending:** The Facilitator thanks the participants for their participation and closes the meeting/training session.

Tool/Activity 2: PILE SORTING⁴¹

Purpose: Participants will be able to articulate some of key gender-based issues around who in a given household makes decision around different tasks as well as the access and control of resources.

Materials: Colored index cards, stones or tape, markers

Time: 45 min-1 hour

Participants: Mixed

Venue: VSLA Meeting Place

Activity Steps:

- **Step 1:** Introduce the issues of tasks.
- **Step 2:** Have participants identify and draw a number of tasks (or symbols for tasks) on different cards.
- **Step 3:** Have groups spend 10 minutes brainstorming a list of tasks (12-15) that rural household members might undertake.
- **Step 4:** Put 3 headings on the ground or flipchart: 1) a woman, 2) a man, and 3) a woman and man together.
- **Step 5:** Have participants put different task cards under 1 of 3 categories
- **Step 6:** Facilitate discussion:
 - *Looking at the piles who does it look like does which jobs? How much work do these people have? Who has the most responsibility? Why does this person have the most responsibility?*
 - *Which is the most important? Which is the least important?*
 - *Who makes the most decisions? Who does it seem is in charge? How do you feel about that?*
 - *Do these piles reflect decision-making among a married man and woman in this community?*
 - *What if these piles represent an unmarried woman and man- would these piles be different at all? Would decisions be made differently?*
 - *How does this affect the ability of women to save? Take loans?*
- **Step 7:** On blank cards write: leader, vulnerable, in-charge, responsible, etc. Present these cards and have the group place them under the same 3 categories.
- **Step 8:** Discuss groups thoughts:
 - *Do these piles reflect men and women in your community? Do you want to move any cards between the piles? Why?*
 - *If we want to create equality for men and women in the community or for the group, which cards would be most important to move between the piles? Why?*
 - *How might household decision-making affect the work of the VS&L A?*
 - *What can the group do to support equitable decision making in the group?*

Closing:

The Facilitator asks if the participants have any questions. After answering any questions the Facilitator discusses the following points with the group:

- **Next Meeting:** The Facilitator announces the date of the next training topic and meeting.
- **Closing Circle:** The Facilitator asks the participants to form a circle and to state one new thing they learned today about the topic under discussion.
- **Ending:** The Facilitator thanks the participants for their participation and closes the meeting/training session.

⁴¹ Pile Sorting Activity Tool from CARE's Pathways Group Empowerment: Topics, Strategies & Tools, Nov. 2012, p.45

Tool/Activity 3: WHOSE WORKLOAD? WHOSE TIME? ⁴²

Purpose: To encourage participants to look at needs of all potential members.

Materials: None

Time: Activity should take 30 minutes.

Participants: Mixed

Venue: VSLA Meeting Place

Activity Steps:

- **Step 1:** Let's discuss the activities you complete on a day-to-day basis in order to determine the factors that go into making decisions around what type of IG activity or other economic activity you do.
- **Step 2:** Divide the participants into small mixed groups of two or three groups.
- **Step 3:** Ask each group to imagine a typical day in the lives of a wife and husband in their community. Ask the group to list the activities or tasks performed by women and men in a household over 24 hours. (For literate groups- write on flip-chart paper. For illiterate groups ask them to draw pictures of tasks, verbally remember the tasks or provide pictures of various tasks that they can choose from. Additionally, if each group has one literate person that person can take notes.) Also ask the participants to identify whether each of the tasks is paid or unpaid.
- **Step 4:** Give groups up to 10 minutes to discuss. Either have the groups post their flip-chart papers or have them verbally share their findings. If the flip-charts are spread out, have the groups walk around and look at each other's results, looking for what is the same and what is different from their lists.
- **Step 5:** Lead a discussion about what they are learning about how men and women spend their days. Use the discussion questions below to lead a discussion about women's and men's roles and their status in society.
 - Example Discussion Questions:
 - *What differences do you notice in the way in which men and women spend their days?*
 - *Which of the activities are considered work?*
 - *How do you define work?*
 - *Who generally carries out more activities or tasks during the day? Men or women?*
 - *Who generally has more leisure time? Men or women?*
 - *What activities or tasks can never be done by women?*
 - *What activities or tasks can never be done by men?*

Closing:

The Facilitator asks if the participants have any questions. After answering any questions the Facilitator discusses the following points with the group:

- **Next Meeting:** The Facilitator announces the date of the next training topic and meeting.
- **Closing Circle:** The Facilitator asks the participants to form a circle and to state one new thing they learned today about the topic under discussion.
- **Ending:** The Facilitator thanks the participants for their participation and closes the meeting/training session.

⁴² Whose Workload? Whose Time? Activity Tool from CARE's Pathways Group Empowerment: Topics, Strategies & Tools, Nov. 2012, p.50

Tool/Activity 4: LOOKING AT ROLES⁴³

Purpose: To practice demonstrating active listening skills.

Materials: None

Time: Activity should take 30-40 minutes.

Participants: Mixed but when separated into small groups should be separated by gender

Venue: VSLA Meeting Place

Activity Steps:

- **Step 1:** FO Introduce the first activity by saying, *"We will now do a fun activity to talk about the differences between men and women, boys and girls, in our society."*
- **Step 2:** Break participants into 3 groups.
- **Step 3:** Have one group draw a large picture of a man, have the second group draw a large picture of a woman, and the third group draw both.
- **Step 4:** When they have finished, they should tape their drawing on the wall and put lots of space between each drawing.
- **Step 5:** Once everyone is seated ask the group what comes to mind when they hear the words "Man" then "Woman." Write these in the appropriate columns you made.
 - Ensure some of the following words are included for men: "father," "strong," "no crying," "provider," "decision-maker", "leader", "violence", "alcohol", "courageous"
 - Also ensure some biological traits are included as well, such as "beard," and "penis." For women, "pregnancy" and "birth" should also be included.
- **Step 6:** If participants do not respond right away, ask the following questions:
 - *What are some good things associated with being a man? What about bad? And what about good things associated with being a woman? And bad?*
 - *What are things that men and women do?*
- **Step 7:** Ask the group to get up and move to the wall with their drawings of the man, the woman, and both man and woman.
- **Step 8:** From the columns read off the words and phrases listed and ask participants to stand by the drawing the word represents.
- **Step 9:** For participants who stand under the "Both" ask why the word pertains to both women and men.
- **Step 10:** Ask the group to sit in a circle.
- **Step 11:** Facilitate a Discussion:
 - *Can a woman [insert culture] be a good police officer or president? Why do we not see more women in positions of power? Or leadership positions*
 - *Can a man cook and take care of sick children? Why do we not see more men as caregivers in our culture?*
 - *Can it be limiting or harmful for men to "Act like a man" and women to "Act like a woman"?*
- **Step 12:** Review the lists in the columns and circle the biological traits mentioned and say, *"Sex' refers to the biological traits of women and men including anatomy and genetics. In general, it is what defines humans as male or female. 'Gender' refers to the way culture influences how men and women act, dress, talk, and think."*
 - *Who has more power in our society? Men or women? Why?*
 - *Are women more powerful today than they were in the past? Is this good or bad? Why?*
 - *Can women be leaders?*

⁴³ A MenCare Fathers' Groups Manual for Sri Lanka, World Vision and Promundo, 2013, p.16

- **Step 13:** Close the activity: Thank the participants for exploring how gender affects men and women in our culture. Remind them that although sex roles do not change over time, gender roles can and do change all the time.

Closing:

The Facilitator asks if the participants have any questions. After answering any questions the Facilitator discusses the following points with the group:

- **Next Meeting:** The Facilitator announces the date of the next training topic and meeting.
- **Closing Circle:** The Facilitator asks the participants to form a circle and to state one new thing they learned today about the topic under discussion.
- **Ending:** The Facilitator thanks the participants for their participation and closes the meeting/training session.

Tool/Activity 5: LOOKING AT OUR ATTITUDES⁴⁴

Purpose: To explore attitudes about gender differences, roles, and inequalities

Materials

- Four signs (“Strongly Agree,” “Strongly Disagree,” “Agree,” and “Disagree”)
- Markers
- Tape

Time: 45 minutes

Participants: Mixed

Venue: VSLA Meeting Place

Advance Preparation: Before the activity begins, place the four signs around the room. Leave enough space between them to allow a group of participants to stand near each one. Review the statements provided below. Choose five or six that you think will help the discussion most. The Facilitator should adjust accordingly to the local context.

Statements

- It is easier to be a man than a woman.
- Women who are successful are so because they are having an extra-marital affair.
- A woman can't do economic activity outside of the community, such as at the market or in another community because she might be seduced by another man and leave her husband.
- Men are more intelligent than women.
- Only men can decide how women use their loan.
- Women can only do small IG activities, they cannot do large ones.

Facilitator's Notes: If all the participants agree about any of the statements, play the role of “devil's advocate” by walking over to the opposite side of the room and asking, “Why would someone be standing on this side of the room?” (i.e., what values would they have that would put them here?)

Some participants may say that they don't know whether they agree or disagree and don't want to stand beside any of the four signs. If this happens, ask these participants to say more about their reactions to the statement. Then encourage them to choose a sign to stand beside. If they still don't want to, let these participants stand in the middle of the room as a “don't know” group.

Activity Steps

- **Step 1:** Explain to the participants that this activity is designed to give them a general understanding of their own and each other's values and attitudes about gender. It is designed to challenge some of their current thinking about gender issues and help them clarify how they feel about certain issues. Remind the participants that everyone has a right to his or her own opinion, and everyone's opinions should be respected.
- **Step 2:** Read aloud the first statement you have chosen. Ask participants to stand near the sign that says what they think about the statement. After the participants have moved to their sign, ask for one or two participants beside each sign to explain why they are standing there. Ask them to say why they feel this way about the statement.
- **Step 3:** After a few participants have talked about their attitudes towards the statement, ask if anyone wants to change their mind and move to another sign. Then bring everyone back together to the middle of the room and read the next statement.
- **Step 4:** Repeat Steps 2 and 3. Continue with each of the statements you have chosen.

⁴⁴ Engaging Boys and Men in Gender Transformation: The Group Education Manual, p.61

- **Step 5:** After reading all of the statements, lead a discussion by asking the following questions:
 - *What statements, if any, did you have strong opinions and not very strong opinions about? Why?*
 - *What benefits does gender equality bring to men's lives?*
 - *How did it feel to talk about an opinion that was different from that of some of the other participants?*
 - *How do you think people's attitudes about the statements might affect the way they deal with men and women in their lives?*
- **Step 6:** End the activity by reminding participants about the importance of thinking about their own attitudes towards gender. Encourage people to continue to challenge their own personal values and beliefs about gender throughout this workshop, and beyond.

Everyone has their own attitudes about gender. Often, our attitudes may be in conflict with others. It is important to respect other people's attitudes about gender, but to also challenge them if their attitudes and values can be harmful to them and to others. As you do gender-related work, it is equally important to challenge your own personal values and beliefs about gender.

Closing:

The Facilitator asks if the participants have any questions. After answering any questions the Facilitator discusses the following points with the group:

- **Next Meeting:** The Facilitator announces the date of the next training topic and meeting.
- **Closing Circle:** The Facilitator asks the participants to form a circle and to state one new thing they learned today about the topic under discussion.
- **Ending:** The Facilitator thanks the participants for their participation and closes the meeting/training session.

Tool/Activity 6: BROKEN SQUARES

Purpose: To demonstrate how completion of individual tasks does not always lead to completion of the bigger picture. To accomplish a family goal, members must be attentive to the broader objective and able to see where their own skill/work fits in.

Materials: Envelopes with puzzle pieces

Time: 45 minutes-1 hour

Participants: Mixed

Venue: VSLA Meeting Place

Activity Steps:

- **Step 1:** Split group into 4 groups of 5 people and 1 observer per team (24 people; 1 observer will watch all groups)
- **Step 2:** Each member is handed one envelope containing pieces of a puzzle.
- **Step 3:** When the facilitator gives the OK, ask each team to try to build 5 perfect squares, using the pieces of the puzzle in their hands.
- **Step 4:** Explain that they will have 20 minutes to meet their individual and team goals, following these rules:
 - Team members may only use the pieces provided.
 - No team member may speak or gesture in any way throughout the activity.
 - No team member may ask for another piece from a team member.
 - No member may signal in any way that another member should give them the piece.
 - Members may not put the pieces into the center for other members to take.
 - Members may **give** pieces to other members.
- **Step 5:** FO conducts group discussion on the exercise and questions for reflection on working together:
 - *How willing were members to give away pieces of the puzzle?*
 - *Were participants more interested in getting than in giving?*
 - *Did anyone finish their own puzzle, then withdraw from the group puzzle solving? How did that affect the rest of the team?*
 - *Did dominant individuals emerge, or did everyone seem to participate equally?*
 - *Did you detect evidence of frustration? How did that affect the group?*
 - *What was the critical turning point in getting the teams to work together?*
- **Step 6:** FO conducts group discussion on Working Together:
 - *Ask participants to reflect on groups they have recently joined in the past:*
 - *What makes people join and/or drop out of groups?*
 - *Why do people form groups?*
 - *What makes group work effective?*
- **Step 7:** FO reiterates the key lessons from the activity-- A group can have more bargaining power than an individual; accomplish more than an individual. Can also exclude some members or create conflicts. Effective groups need to develop trust, communication skills, share common goals, recognize different contributions.

Closing:

The Facilitator asks if the participants have any questions. After answering any questions the Facilitator discusses the following points with the group:

- **Next Meeting:** The Facilitator announces the date of the next training topic and meeting.
- **Closing Circle:** The Facilitator asks the participants to form a circle and to state one new thing they learned today about the topic under discussion.
- **Ending:** The Facilitator thanks the participants for their participation and closes the meeting/training session.

Tool/Activity 7: SOCIAL MAPPING

Purpose: Participants will explore how social status may determine a person's mobility and access to community resources.

Materials: Flip-chart paper, markers, pens

Time: 1.5-2 hours

Participants: Mixed... Groups should be 8-10 people. Facilitator should decide if groups should be divided into women and men and then larger plenary

Venue: Space where participants can draw a map

Activity Steps:

- **Step 1:** Explain that in this exercise participants are to identify what they consider to be sources of social and institutional support within their community. Please also consider social and gender status in relationship to access to resources.
- **Step 2:** Ask participants to work together to draw a map of their community. If they have never seen a map, explain that you are asking them to imagine how their community would look to someone flying over it and draw that image on the paper or on the ground. Reassure the participants that things do not have to be drawn exactly- just a general idea.

Alternative Map Making: If participants are not accustomed to writing- an area of ground can be cleared and participants can create a map using objects found in nature- rocks, sticks or grass.

- **Step 3:** Ask the participants to draw all of the resources in the community. Explain that resources are buildings, organizations, people or services that are available to the community.

Resources- roads, houses, health clinics, schools, religious buildings or leaders, water wells, public baths, markets, rivers, trees

- **Step 4:** Ask participants identify resources by name or symbol.
- **Step 5:** Ask participants to mark where different groups in the community live (ie wealth, different religious or ethnic groups, original settlers, others).
- **Step 6:** Discuss with participants about the map. Explore issues of mobility and access to resources of community members (ie. women, men, children (girls vs. boys), etc.)

Guiding Questions

- Are you surprised by the amount of resources in your community? Are there more or fewer than you thought?
- Which places or resources can be visited by anyone in the community?
- Are there any places or resources that certain people might feel uncomfortable or unsafe visiting or using? Can you identify them on the map?
- Do you think there is a difference between what men experience in some places and what women experience in the same places?
- Does a person's caste, gender, ethnicity, age or educational level determine the places they can go in the community? Affect how they are received or treated in different places?
- Whose mobility is generally more restricted? Whose mobility is generally less restricted? Why is the mobility of some restricted while the mobility of others is not?
- How can the restriction of mobility be harmful?
- Would you like to change the situation you've described? What can you as an individual? As a group?

Closing:

The Facilitator asks if the participants have any questions. After answering any questions the Facilitator discusses the following points with the group:

- **Next Meeting:** The Facilitator announces the date of the next training topic and meeting.
- **Closing Circle:** The Facilitator asks the participants to form a circle and to state one new thing they learned today about the topic under discussion.
- **Ending:** The Facilitator thanks the participants for their participation and closes the meeting/training session.

Tool/Activity 8: WOMEN's MOBILITY MAPPING

Objective: Participants will analyze the connections between gender, sexuality, mobility, and access to services in their community.

Materials : Colored markers or pens, flipchart paper

Time: 1 1/2 – 2 hours

Participants: Separate women and men. Put them in small groups 3-5 participants

Venue: A private, safe space, such as someone's home

Activity Steps

- **STEP 1:** If participants are not already acquainted, ask them to introduce themselves. Describe the activity, its purpose, and how it will work. Remind participants that this is a group learning exercise, and that it is not necessary for everyone to agree on everything. However, everyone in the group deserves respect. Participants should refrain from judging, interrupting or ridiculing others, and should respect the privacy of others by maintaining confidentiality.
- **Step 2:** Spread out a map that was drawn during the social mapping exercise, if one is available. Alternatively, ask participants to draw a rough sketch of their community (this should only take about five minutes), either on a large piece of paper or with sticks on a patch of space on the bare earth. It does not have to be detailed or accurate, as long as it gives a sense of where the boundaries and important landmarks in the community are. If literacy is an issue in your group, ask participants to use sticks, stones and other objects to represent different places in the community. Ask the participants to discuss and decide on places or situations in the community where women can:
 1. Go unaccompanied without the permission of her husband, father, or other male relative.
 2. Go unaccompanied with the permission of her husband, father, or other male relative.
 3. Go accompanied without the permission of her husband, father, or other male relative.
 4. Go accompanied with the permission of her husband, father, or other male relative.
 5. Go for an extended period of time (e.g. visit to her family's home).
- **Step 3:** Designate one or two of the women to be responsible for representing the places or situations that are being agreed upon by the group. Try to get a sense of which places everyone agrees on, and which places create some disagreement. As the women are discussing, use the guiding questions provided below to probe deeper.
- **Step 4:** After the map has been completed, ask participants how freely people can go to the different places illustrated on the map (i.e. streets, religious buildings, schools, markets, homes, etc.). Based on their answers, they can draw symbols (i.e. small triangles, circles, stars, etc.) or mark in each of the places identified on the map, what type of person is freely able to move in that area (i.e. young unmarried men; young unmarried women; widowed women; widowed men; mothers-in-law; married women; divorced women; and women or men of different classes, castes, and ethnicities, depending on the context). The number of symbols drawn will represent the different groups in the community who can go to the different places identified on the map. For example, if married women are allowed to go to the market, this can be symbolized by a star in the marketplace.
- **Step 5:** Next, you may want to also use symbols to indicate if these groups are allowed to go to these places with or without permission. Use a (+) to show those places on the map, where women can go without permission, and a (-) to show those places on the map where women can only go with permission.
- **Step 6: Guiding Questions** (to be used during the exercise)
 - *In this community, are people allowed to move about freely? What do others think if certain people leave their homes unaccompanied? Do some people feel unsafe*

- moving around by themselves?*
- *Are men able to move about the community outside their homes freely? Why or why not?*
 - *Which places in your community are men not allowed to go? Are some places restricted at some times and open at other times? Are certain men restricted more than others? Why or why not?*
 - *Are women able to move about the community outside their homes freely? Why or why not?*
 - *Which places in your community are women not allowed to go? Are some places restricted at some times and open at other times? Are certain women restricted more than others? Why or why not?*
 - *Why does a woman's reputation change if she leaves her home unaccompanied? Is restricting women's mobility related to sex or "having sex"? Is it fair?*
 - *Are expectations different for women of different classes, castes, religions, age, or marital status? Why?*
 - *Do you think restriction of mobility harms women and their families? How?*
 - *Would you like to change the situation you describe? What can you do as an individual? What can you and other members of the community do to change the situation? How can the project assist you and other community members in making this change?*

Closing:

The Facilitator asks if the participants have any questions. After answering any questions the Facilitator discusses the following points with the group:

- **Next Meeting:** The Facilitator announces the date of the next training topic and meeting.
- **Closing Circle:** The Facilitator asks the participants to form a circle and to state one new thing they learned today about the topic under discussion.
- **Ending:** The Facilitator thanks the participants for their participation and closes the meeting/training session.

Tool/Activity 9: LET'S TALK ABOUT POWER⁴⁵

Purpose: To have participants discuss areas in their lives where they have power, where their spouse does, the effects of power and possible changes.

Time: 45 minutes to 1 hour

Materials: Flip-charts and markers, stickers- yellow & blue, or use the ground & found objects

Participants: Mixed

Venue: VSLA Meeting Place

Activity Steps:

- **Step 1:** Put a symbol of a woman and of a man separately on the ground or paper.
- **Step 2:** Ask the participants: *Where do you have power? Where does your spouse (husband or wife)?*
- **Step 3:** Allow participants time to share their answers once they have thought it over.
- **Step 4:** On the left side beside the symbol of the men and women, have a list of symbols (or found objects) that represent: 1. Sex, Children/Childcare 2. Money 3. Land 4. Livestock 5. Crops 6. Free Time
- **Step 5:** Have participants put a stone under either man or woman to show who has power under these different areas.
- **Step 6:** After all the stones are used the FO should discuss with the group the results by asking the following questions. Spend about 5 minutes:
 - *Which areas are reserved for men, which for women? Why?*
 - *Do you know any example of problems in the families caused by the way power is used?*
 - *How is power related to control over resources like money or land?*
 - *Do you have ideas on how to bring some change to this?*
 - *How would it be to give up power? Gain power? (This may be very different for women and men in terms of gaining/giving up power.)*
- **Step 7:** After 5 minutes stop the discussion and ask participants- "Who believes in change?" Divide the group into those who believe in equal power between men and women and in those who do not.
- **Step 8:** Give 3 minutes to the "equal power" participants to convince the others.
- **Step 9:** Following the debate, use the following questions to guide a discussion:
 - *What is the meaning of power for you as women (or men if women's group or both if mixed.)*
 - *Is there a difference of having power as men or women?*
 - *Is there a difference in using power by men and women?*
 - *How does it feel if you have power or when you don't? (Or when you wife/husband has power?)*
 - *How does it feel when you don't have or lose power?*
 - *What are some examples of when you have felt you don't have or have lost, power?*
 - *What possibilities of sharing power with your husband or wife do you see when you look at the charts (findings from earlier exercise)?*
 - *What are the benefits of sharing power with your husband or wife?*
- **Step 10:** Ask the group to think about power compared to other women (if a women's group) or other men (if a men's group). Use the following questions to help guide the discussion:
 - *How do you see your power compared to other women or men in the community?*
 - *Which men or women have power over you?*

⁴⁵ *Let's Talk About Power Activity Tool*, from CARE's Pathways Group Empowerment: Topics, Strategies & Tools, Nov. 2012, p.39

- *How do you feel about this?*
- **Step 11:**
 - *How do you think these examples of power and of power in relationships affect your participation in VS&LA? The loans you take? The IG Activities you do?*
 - *Other areas?*

NOTE for Facilitator: The facilitator has to stay neutral to help participants to explore the topics. If participants react defensively, the facilitator needs to make clear that the aim of the exercise is to explore and learn, not judge. The facilitator should make it clear that nobody is accusing anyone in the group of being powerful over women or other men, etc. Instead trying to show how helpful and unhelpful power can be.

The facilitator should be aware that some men and women may think that men need to have power over women. If this is said, the facilitator should remind the group that it is important for each person to be working to create a world where power is used in positive ways. To do this need to build our negotiating skills, taking responsibility for actions, share power between partners and show respect as ways to share power, not take it away. This will only increase the benefit for VS&LA, families and communities.

Closing:

The Facilitator asks if the participants have any questions. After answering any questions the Facilitator discusses the following points with the group:

- **Next Meeting:** The Facilitator announces the date of the next training topic and meeting.
- **Closing Circle:** The Facilitator asks the participants to form a circle and to state one new thing they learned today about the topic under discussion.
- **Ending:** The Facilitator thanks the participants for their participation and closes the meeting/training session.

Tool/Activity 10: CASH FLOW TREE ⁴⁶

Purpose: A cash flow tree shows the different sources and uses of cash in a household. It is another way of visualizing income and expenditures to get people thinking about their spending and saving patterns. To get people to identify all their sources of cash income and think about the ways in which they need to spend money.

Materials: Flip Charts and markers

Time: 1 hour

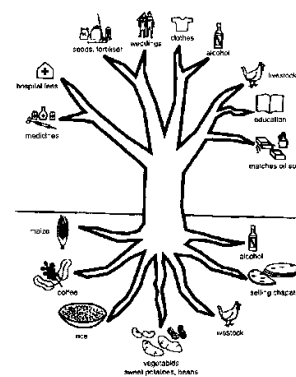
Participants: Mixed, Couples will work together

Venue: VSLA Meeting Place or wherever participants can draw

Activity Steps:

- **Step 1:** Draw a tree like the one shown to the right.
- **Step 2:** Explain that just as water is drawn into the roots, up the tree and along the different branches, so money comes into a household and has to be channeled towards a variety of expenditures.
- **Step 3:** Ask participants to label the roots with their different sources of cash income and label the branches with different types of expenditures.
- **Step 4:** Ask them to put the most important items on the lower branches and those of less importance on the higher branches. This generally leads to much debate and differences of opinion. Women will have different views from men and older people may differ from younger ones. It may be useful and interesting to get different members of the household to make separate versions and compare the results.
- **Step 5:** Discuss the competing demands for money and how choices are made. Who decides what money should be used for? This is important when people have different opinions about what is important to spend money on. You need good gender awareness to handle this topic.
- **Step 6:** Can one type of cash income be singled out for one type of cash spending? The answer should generally be “no”, as income flows are diverted to whatever need is most pressing on any particular day. This is why it is silly to imagine that loan repayments will be made from one particular income source and this partly explains why people fail to make loan repayments.
- **Step 7:** Discuss the relative importance of each source of cash income. Ask participants to allocate different numbers of beans or seeds to the different sources. You could then count the beans and ask the people involved in the discussion to allocate this number of beans to the different expenditures.
- **Step 8:** Where is the money kept when it is not required immediately? This information is useful for initiating discussions about where and how people save money and the problems that they see in this (safety and accessibility).

Example of Cash Flow Tree:



Closing:

The Facilitator asks if the participants have any questions. After answering any questions the Facilitator discusses the following points with the group:

- **Next Meeting:** The Facilitator announces the date of the next training topic and meeting.
- **Closing Circle:** The Facilitator asks the participants to form a circle and to state one new thing they learned today about the topic under discussion.
- **Ending:** The Facilitator thanks the participants for their participation and closes the meeting/training session.

⁴⁶ The Group Savings Resource Book, FAO, 2002, p.72

Tool/Activity 11: ASSET MAPPING

Purpose: To understand the assets that are important to a household and individual members within that household.

Materials: Flipcharts and markers

Time: 1 hour

Participants: Mixed

Venue: VSLA Meeting Place or wherever possible to be able to draw

Activity Steps

- **Step 1:** Explain to the participant(s) that they will draw a diagram of the household's assets. Each couple will draw their own diagrams.
- **Step 2:** At the center of the diagram, ask the one member of the couple to draw a picture of their households. Include all the family members in this picture.
- **Step 3:** Ask the couple to list some of the assets their household owns. When they have named a few, ask them to draw a picture of these items around the respondent. Ask them to place those that are most important to the family's well-being closest to the center of the picture.
- **Step 4:** When all of the assets are drawn around the household, begin to discuss the assets with the couple. Ask them to choose 3 types of lines to show:
 - Who owns an asset?
 - Who takes care of an asset?
 - Who decides when to sell an asset?
- **Step 5:** For example, **ownership** could be indicated by a ----- dotted line or **caretaking** could be indicated by a -/-/-/-/-/-/-/-/-/- slashed line.
- **Step 6:** According to the key above, draw a line from the asset to the individual who owns/takes care of/decides when to sell asset.
- **Step 7:** When the drawing is complete, create a chart that shows the ownership/management profile.

Asset type	Who owns?	Who takes care of?	Who decides when to sell?	Who spends the income from the sale?

Probing Questions

- What do you notice about this pattern?
- What do you think about this pattern?
- Who does most of the caring for the assets?
- Who owns most of the assets?
- Who gets to use the money from the assets?
- What type of assets do women own/control?
- What type of assets do men own/control?
- Is this pattern fair?

- Why do we think that women are incapable of managing large assets, even though they are capable of taking care of them?
- How would decisions be different if women and men jointly took them?
- If women take care of the assets, why don't they get to spend money from them?
- Is this pattern fair? What will you do to make this picture more fair?

Closing:

The Facilitator asks if the participants have any questions. After answering any questions the Facilitator discusses the following points with the group:

- **Next Meeting:** The Facilitator announces the date of the next training topic and meeting.
- **Closing Circle:** The Facilitator asks the participants to form a circle and to state one new thing they learned today about the topic under discussion.
- **Ending:** The Facilitator thanks the participants for their participation and closes the meeting/training session.

Tool/Activity 12: LEARNING ABOUT GENDER

Purpose: To understand the difference between the terms “sex” and “gender”.

Materials: Flipchart, Markers, Tape

Time: 45 minutes

Participants: Mixed

Venue: VSLA Meeting Place

Activity Steps:

- **Step 1:** Ask participants if they can explain the difference between “sex” and “gender”. After getting feedback from the group, provide the following definitions:

-**Sex:** refers to physiological attributes that identify a person as male or female

-**Gender:** refers to widely-shared ideas and expectations concerning women and men. These include ideas about typically feminine/female and masculine/male characteristics and abilities, as well as common expectations about how women and men should behave in various situations.

- **Step 2:** Draw a symbol in the ground that represents ‘Gender’ and another symbol that represents ‘Sex’. Have them on different sides of the meeting place.

Explain to participants that you are going to make a statement and that they should stand on the symbol that they think it relates to. If the statement refers to ‘gender’ they should stand near the ‘gender’ symbol. If the statement refers to ‘sex’ they should stand near the ‘sex’ symbol.

- **Step 3:** Have the participants stand up. Read a statement. If there are participants standing on the wrong symbol- Ask why they think the statement relates to that symbol.

Example Statements:

- Women give birth to babies, men don’t. (Answer: Sex)
- Girls should be gently; boys should be tough (Answer: Gender)
- Women can breastfeed babies; men can bottle-feed babies. (Answer: Sex)
- Many women do not freely make decisions. (Answer: Gender)
- Women get paid less than men for doing the same work. (Answer: Gender)
- Men’s voices change with puberty; women’s voices do not. (Answer: Sex)
- Women are expected to stay home, and men are expected to earn a living. (Answer: Gender.)

Closing:

The Facilitator asks if the participants have any questions. After answering any questions the Facilitator discusses the following points with the group:

- **Next Meeting:** The Facilitator announces the date of the next training topic and meeting.
- **Closing Circle:** The Facilitator asks the participants to form a circle and to state one new thing they learned today about the topic under discussion.
- **Ending:** The Facilitator thanks the participants for their participation and closes the meeting/training session.

Tool/Activity 13: GENDER LIFELINES

Objectives: To illustrate the different roles the community assigns to female and male members of the community, and how this impacts personal experience and community development.

Participants: Men and women

Note: The facilitators' input on gender and sex requires clear understanding of gender concepts.

Activity Steps:

Step 1. Creating Gender Lifelines (45 min)

1. Divide the participants into two gender-separate groups—men and women.
(* If it is a single-sex group, have the women /men role-play the opposite sex.)
2. Ask both groups to draw the timeline of a girl or a boy in their community (or themselves), starting from birth to 20 years old. Ask them to think about how boys and girls are expected to **behave**, what **rules** s/he had to follow, what responsibilities s/he had. Also think about the opportunities and accomplishments/milestones they had at a given age.

For example, during childhood, the girl may be made to wear dresses, take care of younger siblings, do household chores and may be expected to be quiet, help in the house rather than play, or eat less than the brother. Boys may be expected to do well in school, to play sports, to be tough, to do petty trading.

3. Ask each group to draw two columns on the flipchart, and to title column one, "Age," column two, "behavior, treatment, opportunities, activities."

So, in column one, the first entry would be 0-5 years. 5-10 years, in column 3, 10-15 years, in column 4, 15-20 years.

Age	Expected behaviors, responsibilities, rules	Opportunities, accomplishments
0-5		
5-10		
10-15		
15-20		
20-25		

Ask each group to record the life of that person in five-year increments. **(30 minutes)**

Step 2: Discussing Lifelines (45 min)

Mixed-group presentations

Bringing the men and women together, show the lifelines side-by-side, and lead a discussion around the following:

- What are the differences between the men's and women's rules, expected behaviors, and responsibilities?
- Why are they different?
- How did girls/boys learn these rules and responsibilities? Who enforced them?
- What are the differences between the men's and women's opportunities and accomplishments?
- How do the rules/expected behaviors shape the opportunities and accomplishments of men/women?

- Are the rules and opportunities for boys and girls the same? Are they fair?
- Thinking about agriculture and income-generating opportunities, what are some of the different rules, responsibilities, and opportunities for men and women who farm? Are the rules, responsibilities, and opportunities the same? Are they fair?

Summary Reflection:

- What did you learn from your lifelines with your peer group?
- Is this how your children's lifeline will look? What would you like to see change?

Facilitators Input:* Discuss why there is a difference in the way we socialize girls and boys.

Emphasize the point that we teach girls to behave in a different way compared to boys. *Sex is determined biologically but gender is the social roles that the culture and community imposes on individuals.*

Explain that *the sex of a person is biological and fixed but gender is social and can change. Sex is what we are born with; gender is what society teaches us about how we should behave based on our sex.*

In this way, the culture in which girls and boys grow up determines their quality of life by the difference in opportunities it offers them. As communities and cultures change and grow, so can our rigid expectations about how we should behave simply because of our sex.

Explain that part of our work is to create awareness about how these different expectations and roles are unfair and can have a negative effect on our overall productivity and accomplishments, individually, in our households, and in our communities.

Step 3. Goal-setting and Homework

Turning to a partner, discuss one specific action that you will try at home (with your wife, daughter, husband, sister, mother-in-law, father, children) that would lead to more equal lifelines for our children in the future.

Closing:

The Facilitator asks if the participants have any questions. After answering any questions the Facilitator discusses the following points with the group:

- **Next Meeting:** The Facilitator announces the date of the next training topic and meeting.
- **Closing Circle:** The Facilitator asks the participants to form a circle and to state one new thing they learned today about the topic under discussion.
- **Ending:** The Facilitator thanks the participants for their participation and closes the meeting/training session.

Tool/Activity 14: ACT LIKE A MAN/ ACT LIKE A WOMAN

Purpose: To identify the differences between how men and women are expected to behave. To understand how these gender rules affect the lives of women and men.

Materials: Flipchart, Markers, Tape

Time: 45-90 minutes

Participants: Mixed

Venue: VSLA Meeting Place

Activity Steps:

- **Step 1:** Ask the male participants if they have ever been told to 'Act Like a Man'. Ask them to share their experiences of having someone say this or something similar to them.

Ask: *Why do you think they said this? How did it make you feel?*

- **Step 2:** Ask the female participants if they have ever been told to 'Act Like a Woman'. Ask them to share their experiences of having someone say this or something similar to them.

Ask: *Why do you think they said this? How did it make you feel?*

- **Step 3:** Tell participants that you want to look more closely at these two phrases and this helps to see how society creates very different rules for how men and women are supposed to behave.

Explain that these rules are sometimes called 'gender norms' as they dictate what is "normal for men to think, feel and act and what is 'normal' for women to think, feel and act. These rules restrict both the lives of women and men.

- **Step 4:** On a flipchart print- "Act Like A Man". Ask participants what men are told in their community about how they should behave. Record the responses on Flipchart.
- **Step 5:** Discuss responses. Re-read the list. (Read as many times as group needs due to their literacy levels.) Use the following questions
 - Which of these messages are potentially harmful? (Star the harmful ones.)
 - Why are these messages harmful?
 - How does living within these rules limit men's lives? Limit those around them?
 - What happens to men who try not to follow the gender rules? What do people say about them? How are they treated?
- **Step 6:** On a flipchart print- "Act Like A Woman". Ask participants what men are told in their community about how they should behave. Record the responses on Flipchart.
- **Step 7:** Discuss responses. Re-read the list. (Read as many times as group needs due to their literacy levels.) Use the following questions:
 - Which of these messages are potentially harmful? (Star the harmful ones.)
 - Why are these messages harmful?
 - How does living within these rules limit women's lives? Limit those around them?
 - What happens to women who try not to follow the gender rules? What do people say about them? How are they treated?
- **Step 8:** For those men and women that are living outside these rules or norms- What are the characteristics of them. List first men and then women traits.
- **Step 9:** Discuss in large group:

- Are your perceptions of the roles of men and women affected by what your family and friends think? How?
- How can you in your own lives challenge some of these ways?

Closing:

The Facilitator asks if the participants have any questions. After answering any questions the Facilitator discusses the following points with the group:

- **Next Meeting:** The Facilitator announces the date of the next training topic and meeting.
- **Closing Circle:** The Facilitator asks the participants to form a circle and to state one new thing they learned today about the topic under discussion.
- **Ending:** The Facilitator thanks the participants for their participation and closes the meeting/training session.

Tool/Activity 15: GENDER FISHBOWL⁴⁷

Purpose: VS&LA members are able to share some of their learnings from the VS&LA group formation and savings with their spouses. In addition, for participants to learn new ways of collaborating with partners.

Materials: None

Time: 1 hour

Participants: Mixed

Venue:

Activity Steps:

- **Step 1:** Divide the male and female participants;
- **Step 2:** Ask the women to sit in a circle in the middle of the room facing each other and the men to sit around the outside of the circle facing in.
- **Step 3:** Tell the men it is their job to observe and listen to what is being said. They are not allowed to speak.
- **Step 4:** Begin a discussion by asking the women the following questions:
 - *What is the most difficult thing for you as a woman involved in VS&LA activities?*
 - *What do you want to tell men that will help them better understand women?*
 - *What do you find difficult to understand about men?*
 - *How can men support and empower women in their VS&LA efforts?*
- **Step 5:** After 30 minutes close the discussion and have the men and women switch places.
- **Step 6:** Lead a discussion with the men while the women listen. Use the following questions with the men:
 - *What do you want to tell women that will help them better understand men?*
 - *What do you find difficult to understand about women?*
 - *What is the most difficult thing for you to do in support of your wife in her VS&LA efforts?*
 - *How can men support and empower women in their VS&LA efforts?*
- **Step 7:** Discuss the activity after both groups have taken a turn. Use the following questions to wrap up the activity.
 - *What surprised you about this activity?*
 - *How did it feel to talk about these things with others listening?*
 - *For the men: Based on what you learned, what opportunities do you see for supporting your wife in her VS&LA efforts?*
 - *What have you learned from this activity? How can this help you in your life and in your relationship?*
- **Step 8:** Close the activity with the following discussion:



Discussion: FO/Facilitator States: “Often, our perspectives about the other sex are informed by stereotypes, and gender and social norms, that are reinforced over time by many sources, such as the media or our peers. This often makes it difficult for us to understand the other sex and their needs and concerns. By having a better understanding of the opposite sex and their needs and experiences, we are able to have greater empathy for how they experience gender and how it affects them.

The FO should also discuss that VS&LA members will be working more on problem-solving and social dialogue. As they start taking loans and continue to learn the VS&LA process they will need continued support from their spouses and families.

⁴⁷ JOT, p.47

NOTE to FO/Facilitator: This is a mixed group of participants so it may be difficult for some, especially when both husbands and wives are attending the session, to speak openly in front of their spouses.

Closing:

The Facilitator asks if the participants have any questions. After answering any questions the Facilitator discusses the following points with the group:

- **Next Meeting:** The Facilitator announces the date of the next training topic and meeting.
- **Closing Circle:** The Facilitator asks the participants to form a circle and to state one new thing they learned today about the topic under discussion.
- **Ending:** The Facilitator thanks the participants for their participation and closes the meeting/training session.

Tool/Activity 16: ARE MEN INTERESTED IN CHANGE⁴⁸

Purpose: To identify reasons why men might be interested in changing gender norms

Materials: Flipcharts, markers

Time: 1 hour

Participants: Male Spouses

Venue: VSLA Meeting Place or other community meeting area

Activity Steps:

- **Step 1:** Ask participants to give some examples of men who have become involved in groups to reduce gender inequality.
- **Step 2:** What are some reasons those men became involved? If there are no men involved, what are the reasons those men are not involved? Or for those men who don't involve themselves, why not?
- **Step 3:** What are benefits for men promoting positive gender norms? (The Facilitator should make a list.)

The Facilitator should augment the list with any of the benefits listed below if they are not mentioned by the participants:

- Self-respect
- Greater responsibility
- A way to contribute to the community
- Knowledge of social issues
- A chance to learn how to treat other people (especially women)
- A chance to talk about fears and to know that men can be victims too
- A chance to discuss our roles as fathers, as well as our emotions
- An opportunity to challenge men and question traditional values, especially those that support abuse
- To help men become equal partners in society and marriage
- **Step 4:** Lead discussion with group around this issue. Example questions:
 - Do you think men are really interested in changing harmful gender norms or is change being forced on them?
 - From your experience, what are some of the issues men like discussing with each other?
 - What motivates them to discuss these things? (Prompt about relational issues they want to understand.)
 - What motivates me to discuss and learn about gender?
 - Why is it important for men to discuss these issues?
 - How can men get involved with these issues?
 - How do they benefit?
 - What are some challenges/difficulties men might face when they try to work on gender issues/norms in their community?
 - What other groups in the community (apart from peers) is it important to reach in order to reinforce positive perceptions about gender and gender equality? (Facilitator should ensure that the following are mentioned: men's partners, religious leaders, service providers, government leaders.)
- **Step 5:** The FO/Facilitator should discuss the idea of change agents with the participants and see the level of interest by participants in becoming a change agent.

NOTE: The information the FO provides on this will depend on what the VSLA program has decided around change agents.

⁴⁸ Community Engagement Manual, The ACQUIRE Project/EngenderHealth and Promundo, 2008, p. 33-34

Closing:

The Facilitator asks if the participants have any questions. After answering any questions the Facilitator discusses the following points with the group:

- **Next Meeting:** The Facilitator announces the date of the next training topic and meeting.
- **Closing Circle:** The Facilitator asks the participants to form a circle and to state one new thing they learned today about the topic under discussion.
- **Ending:** The Facilitator thanks the participants for their participation and closes the meeting/training session.

Topic 3: OUR RIGHTS

Tool/Activity 1: LAND & PROPERTY RIGHTS FISHBOWL ⁴⁹

Purpose: Participants will gain a better understanding of the important linkages between property rights, livelihoods, food and nutrition security, income generation and benefits and overall well-being. In particular they will be able to identify and discuss some of the issues around property rights and the different effects they have on women, men, boys and girls.

Materials: Story about property rights or other locally relevant story as an example.

Time: 1.5 hours

Participants: Mixed

Venue: VSLA Meeting Space or appropriate venue

Activity Steps:

- **Step 1:** In working groups or plenary (depending on the time available and participants' work pace) have participants develop a role play based around a story from their own community that focuses on land and property issues from a gendered perspective.
- **Step 2:** Have each group develop the characters for a household. Have them come up with different livelihood activities and responsibilities for each character as well as a bit of context (the size of land, type of land they farm, livestock they raise, crops and vegetables, trees they grow, etc.) as well as any other livelihood options (eg. Form seasonal labor, fishing, mining, etc.)
- **Step 3:** Ask them to develop a role play around the following scenario: The husband becomes increasingly sick and the wife has to spend more time caring for him.
 - *What happens to the different activities?*
 - *Who takes on the roles?*
 - *How does the extended family react?*
 - *What happens to the land if the husband dies?*
 - *What is the impact on the family?*
- **Step 4: Discussion**
 - *What did you see happening in the role play?*
 - *What sort of impact might this have on those people (women, men, boys, girls, elders) in terms of their ability to provide for their family in terms of food, income, shelter, education, etc.?*
 - *Suggest changes to improve the situation in the household and the community.*

Closing:

The Facilitator asks if the participants have any questions. After answering any questions the Facilitator discusses the following points with the group:

- **Next Meeting:** The Facilitator announces the date of the next training topic and meeting.
- **Closing Circle:** The Facilitator asks the participants to form a circle and to state one new thing they learned today about the topic under discussion.
- **Ending:** The Facilitator thanks the participants for their participation and closes the meeting/training session.

⁴⁹ Group Empowerment, Pathways, CARE, 2012, p.29

Tool/Activity 2: KNOWLEDGE OF POLICIES AND LAWS

Purpose: To learn about Country's laws and policies related to land and succession, gender and GBV

Materials: None

Time: 2 hours or more depending on expert facilitator

Participants: Women and Men

Venue: VSLA Meeting Space or Appropriate Venue

Facilitator: For this exercise an expert who knows the policies and laws of the country must be hired by the Country Office/program. The program should research human rights organizations, law centers, law universities, government units, etc to find the correct expert.

Exercise 1: Expert presents information on the following topics

- Land, GBV and gender laws of the specific country;
- How to comply with these laws
- Where and how to seek justice
- What structures of justice are present in village and other government structures

Exercise 2: Expert leads a lecture. After lecture the expert leads a discussion with participants about what they have learned. This provides the opportunity to bring up any questions about the laws and express views about them.

Example Questions:

- *Are the laws and policies clear?*
- *Which policies and laws are still unclear?*
- *Which policies or laws did you know about prior to the session?*
- *How do you imagine implementation of the laws will affect your community? Your family?*

Closing:

The Facilitator asks if the participants have any questions. After answering any questions the Facilitator discusses the following points with the group:

- **Next Meeting:** The Facilitator announces the date of the next training topic and meeting.
- **Closing Circle:** The Facilitator asks the participants to form a circle and to state one new thing they learned today about the topic under discussion.
- **Ending:** The Facilitator thanks the participants for their participation and closes the meeting/training session.

Tool/Activity 3: FORMS OF VIOLENCE⁵⁰

Purpose: To understand the forms of violence and how they can impact women and men and their VS&LA groups.

Time: 2 hrs

Materials: Flipchart, idea cards, markers, tape or stones. Use symbols to represent different ideas instead of words. Have group develop the symbol.

Participants: Work with women and men in separate groups to allow for greatest participation. General observations can be shared in larger group setting. Alternatively can host this session twice- once with women and another time with men.

Venue: VSLA Meeting Place or area that both groups feel safe to share and there is enough room that both groups can discuss but not overhear each other.

Activity Steps:

- **Step 1:** If group has done a mapping exercise than use that map. If not then have the group map the community from their perspective.
- **Step 2:** Use the map to discuss where different types of violence occur, to whom and by whom?
- **Step 3:** List the different types of violence that arise and the group forms of violence as sexual, emotional, physical, etc.
- **Step 4:** For each type of violence, ask participants:
 - *When is violence tolerated or not tolerated? Why?*
 - *Who tolerates violence? Why?*
- **Step 5:** Ask question to probe into the role or value of using violence and perception of violence with the community. The questions may include:
 - *What is the role or value of using violence to men (power, pain, pleasure)? To women?*
 - *When is it acceptable to talk about certain types of violence and when is it not? Where are the silences and where are the bragging points?*
 - *For men who don't use violence, what are the factors supporting and consequences related to that behaviour?*
 - *How can violence affect the group's work? (Ability to save, build savings, start or grow a business, etc.)*
 - *How can the group work to change attitudes and behaviors around violence?*

Closing:

The Facilitator asks if the participants have any questions. After answering any questions the Facilitator discusses the following points with the group:

- **Next Meeting:** The Facilitator announces the date of the next training topic and meeting.
- **Closing Circle:** The Facilitator asks the participants to form a circle and to state one new thing they learned today about the topic under discussion.
- **Ending:** The Facilitator thanks the participants for their participation and closes the meeting/training session.

⁵⁰ CARE, Pathways, 2012, p.43

Tool/Activity 4: WHAT IS DOMESTIC VIOLENCE?⁵¹

Purpose:

- To open a discussion on forms of violence experienced by women (and men if appropriate.)To identify ways in which women are not supportive of other women.
- To talk about domestic violence
- To learn empathy and confidentiality skills.
- To discuss myths and misunderstandings about rape and what to do after sexual assault
- To encourage women and men to share personal stories and lend emotional support through a process of debriefing.

Materials: None

Time: 1.5 hours

Participants: Women and men separately.

Venue: Safe, confidential venue. May be VSLA meeting place for VSLA members.

Activity Steps:

- **Step 1:** Ask women/men to share forms of violence against women that they have experienced, witnessed or heard of which was subjected to women.
- **Step 2:** Who were the offenders and what sort of weapons were used?
- **Step 3:** Group the different behaviors/acts into the types of violence by placing P (physical), E (emotional), S (sexual) and T (threat).
Step 4: Thank the women who have shared their personal stories. Discuss how and why abused women stay in abusive relationships (financial dependence, emotional dependence, lack of confidence, stigma of leaving, children, etc.). Discuss how domestic violence put women at risk of being infected with HIV. Brainstorm some ideas of how women can support other women who are in abusive relationships.
- **Step 5:** Demonstrate empathy and confidentiality skills by doing two role-plays with a co-facilitator.

Ask the women to take part in two role -plays to demonstrate how empathy and confidentiality influence the communication around rape.

First Role-Play:

An abused woman visits a friend. She tells her friend what her husband did to her the night before. The friend blames the victimized woman for the abuse. Immediately after the abused woman leaves, the friend goes to a neighbor to gossip.

Second Role-Play:

An abused woman visits a friend. She tells her friend what her husband did to her the night before. The friend listens and shows empathy.

- **Step 6:** Facilitator opens up the session by discussing about how to be a good listener. Make sure that you give the participants enough room for them to come up with their way of offering help but make it clear that the aim is to listen, offer emotional support and help the woman find her own solutions - but not necessarily to “solve” the woman’s problems for her.

⁵¹ Natural Leaders, p. 29

Facilitator Discusses Take Home Messages

- It is important for women to talk about their experiences of domestic violence in order to break the silence and realize that they are not alone.
- Rape is something that can happen to any woman - women who get raped do not “ask for it.”
- Whenever we blame women for being raped, we give men the power to continue abusing women.
- Women need to involve their communities (including men) in fighting rape.
- Women should try to build a supportive environment to speak about rape even though there a lot of shame around rape.
- For those who have experienced abuse, sharing your experiences with someone you trust can be an important part of healing emotionally.

Closing:

The Facilitator asks if the participants have any questions. After answering any questions the Facilitator discusses the following points with the group:

- **Next Meeting:** The Facilitator announces the date of the next training topic and meeting.
- **Closing Circle:** The Facilitator asks the participants to form a circle and to state one new thing they learned today about the topic under discussion.
- **Ending:** The Facilitator thanks the participants for their participation and closes the meeting/training session.

Tool/Activity 5: ENGAGING MEN ABOUT VIOLENCE⁵²

Purpose: Perceptions and knowledge about different forms of violence

Materials:

Time: Approximately 2 hours and 30 minutes

Participants: Men only

Venue: A venue open to men- maybe a community center or a religious building that all the men would be comfortable at

Objective of the Session

To learn about violence, to raise awareness about the different levels at which violence takes place and the various forms violence takes in our society, and to encourage reflection on participants' own experiences with violence, including GBV.

Knowledge

The facilitator explains that violence occurs at different levels in society: the State level (violence from armed forces during war, for example), the community level (e.g., violence between ethnic groups and tribes), the interpersonal level (violence towards oneself, such as drinking or suicide). Violence is defined as the intentional use of physical force, whether threatened or actual, against oneself, another person, or against a group or community, that results in, or could result in, injury, death, psychological harm, maldevelopment, or deprivation (WHO, 2002).

Being exposed to violence can encourage the use of violence, consciously and unconsciously. But this cycle of violence can be stopped. In this session, we focus on violence that happens in the family and between partners. Violence has many different faces, including GBV. In order to recognize what acts are perceived or experienced as violence, we need to understand the different forms of violence that can occur between partners: psychological, economic, physical, and sexual.

Facilitator's Note:

The facilitator leads a very quick discussion (question-and-answer session), asking: Do you know of any ways that violence can be transmitted from one person to another?

Activity

Introduction to the exercises:

In this session there are different exercises and we ask participants to talk about personal experiences with GBV (as either actors or victims). We know this is never easy, because it reminds us of things we'd prefer to forget. However, the exercises in this session can help participants to be honest with themselves and give them the courage to think about violent events. If you are able to reflect on your past experience, you may become stronger in dealing with them, and you may gain new insights for the future.

This session must be introduced with a very good reminder from the facilitator regarding confidentiality. None of the information received or shared will be shared with others outside the group. The object here is not to convict anybody for their past behavior but to prevent future violence in any form at the community or family level.

Exercise 1: "4" – Four forms of violence

Purpose: To allow participants to speak about different forms of violence.

Materials: Flip-charts, markers

Time: 1 hour

⁵² Journeys of Transformation, p. 62

Participants: Men Only

Activity Steps:

- **Step 1:** The facilitator asks the group to think together about examples of the four forms of violence and writes them on a flip-chart.
- **Step 2:** The facilitator asks: *What are some examples of GBV?*
- **Step 3:** The facilitator points out that what all these examples have in common is the abuse of power by one person over another related to professional status, to physical appearance, to social (gender) role, etc.
- **Step 4:** The facilitator explains that differences in power can be abused as well as used to justify violence. The facilitator asks a question:
 - *How did unequal power play a role in the examples you gave?*
- **Step 5:** The facilitator indicates the role of power on the chart and makes sure that everybody understands the relationship between power and violence.

Exercise 2: “Violence Clothesline”

Purpose: To reflect on personal experiences with violence, and to rethink personal behaviors and attitudes about violence.

Materials: None

Time: 1 hour

Participants: Men Only

Activity Steps:

- **Step 1:** The Facilitator asks participants to think about situations in which they were the victim, but also about situations in which they used violence against another person. Participants choose examples that still disturb them when they think too much or are nervous.

Participants may also relay story of someone they know. If they do not want to share, that should be respected.

- **Step 2:** The facilitator encourages participants to think about one or more of the four forms of violence (physical, sexual, economic and psychological) that they have been the victims of or that they committed against another person. (did something harmful to another person.)
- **Step 3:** The facilitator gives each participant a few pieces of paper. Each sheet of paper represents an experience- committed or experienced. The participants sit and think on their own

Facilitator’s Note:

The above exercise should stimulate the men to rethink their experiences, confrontations, and problems with violence, without being forced to openly disclose their personal experiences to the group.

After the Exercise: The facilitator asks the group how it felt to undertake this exercise. If somebody feels offended or touched, give that person time to talk. If nobody wants to share anything, that is okay, too, and you should continue the session. Thank the participants for their courage in remembering and rethinking their own experiences, and emphasize that after this session all the papers with the written memories will be burned and nobody will see them. Idea: taking part in burning the bad memories may help the men to leave them behind mentally as well as physically, and create “space” for new and different behavior. If you plan to do this, burn the papers outside in a pot.

Closing:

The Facilitator asks if the participants have any questions. After answering any questions the Facilitator discusses the following points with the group:

- **Next Meeting:** The Facilitator announces the date of the next training topic and meeting.
- **Closing Circle:** The Facilitator asks the participants to form a circle and to state one new thing they learned today about the topic under discussion.
- **Ending:** The Facilitator thanks the participants for their participation and closes the meeting/training session.