



PROGRAM IMPLEMENTATION MANUAL

Economic and Social Empowerment (EA\$E)

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PROGRAM IMPLEMENTATION MANUAL

**Economic and Social
Empowerment (EA\$E)**



INTERNATIONAL RESCUE COMMITTEE

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The EA\$E program model was developed in response to women's disclosures that while they could earn and save money, they often did not have the autonomy to decide how to use it. This manual draws on the IRC's four years of EA\$E programming experience in eight countries in Africa. I extend my sincere appreciation and gratitude to the IRC field staff and community volunteers who implement the EA\$E program with tremendous passion and commitment. They are the source of many of the lessons learned and recommended practices described in this manual.

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Heidi Lehmann
DIRECTOR, WPE
INTERNATIONAL RESCUE COMMITTEE

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Introduction

The International Rescue Committee (IRC) is committed to ending violence against women and girls (VAWG) in emergencies and post-conflict settings. Since 1996, the IRC has supported programs, created opportunities and worked in partnerships in pursuit of a world where women and girls are valued members of their communities and live free from violence. The IRC's **Women's Protection and Empowerment** programs facilitate the healing, dignity and self-determination of women and girls who have experienced violence. We create opportunities for women and girls to transform their lives and to make their voices heard in pursuit of a safer, more equitable world. We work in partnership with communities and institutions to promote and protect women's and girls' rights and to empower them to enjoy those rights.

WOMEN'S ECONOMIC AND SOCIAL EMPOWERMENT AND INTIMATE PARTNER VIOLENCE

Globally, women perform 66% of the world's work, earn 10% of the world's income and own less than 1% of the world's property (Source: World Bank).

The U.N. Development Fund for Women estimates that at least one of every three women globally will be beaten, raped or otherwise abused during her lifetime. In most cases, the abuser is a member of her own family.¹

A 2005 World Health Organization study found that of 15 sites in 10 countries representing diverse cultural settings, the proportion of ever-partnered women who had experienced physical or sexual intimate partner violence in their lifetimes ranged from 15% in Japan to 71% in Ethiopia.²

¹ United Nations Development Fund for Women. 2003. Not A Minute More: Ending Violence Against Women. Available at http://www.unifem.org/resources/item_detail.php?ProductID=7.

² García-Moreno et al. 2005. WHO Multi-country Study on Women's Health and Domestic Violence Against Women. World Health Organization. Available at http://www.who.int/gender/violence/who_multicountry_study/en

Intimate partner violence (IPV), commonly referred to as domestic violence, is physical, sexual, psychological and/or economic abuse that takes place in an intimate relationship, including marriage. IPV is one of the most common forms of violence against women and is often characterized by long-term, cyclical patterns of abuse, increased isolation from the outside world and limited personal freedom and accessibility to resources. Whenever a woman is placed in physical danger or controlled by the threat or use of physical force, she has been abused. The risk for abuse is greatest when a woman is separated from supportive networks. IPV can happen regardless of education, social class and nationality.

Intimate partner violence is a pervasive and a significant protection issue for women everywhere. Money is often used as a tool of control within a relationship, and women often cite economic opportunities as being a single most important and desired intervention to address domestic violence.³ While women's economic and social empowerment is more accepted as part of development programming⁴, yet questions remain about its effectiveness in reducing women's vulnerability to violence and abuse; some question whether such programs inadvertently put women at increased risk of violence.⁵ Understanding the risks and benefits of economic empowerment is crucial in designing programs that maximize benefits and minimize harm.

Among the key questions facing practitioners in the field: **Can increasing a woman's access to resources also increase her control over those resources in the household? Can increased economic empowerment influence how much abuse she experiences at home? Can improving communication between couple help women safely assert more control over the economic resources they contribute to the household?**

³ Let Me Not Die Before My Time: Domestic Violence In West Africa, IRC May 2012

⁴ World Health Organization (2005). Addressing violence against women and achieving the Millenium Development Goals. Department of Gender, Women and Health, Family and Community Health, WHO: Geneva.

⁵ Vyas, S. & Watts, C. (2008). How does economic empowerment affect women's risk of intimate partner violence in low and middle income countries? A systematic review of published evidence. *Journal of International Development*, 21, 577-602.

In 2007, with a grant from the Women's Refugee Commission and the U.S. Bureau for Population, Refugees and Migration, the IRC invested in developing, piloting and testing an economic and social empowerment program model that aims to increase women's access to and control over economic resources and social networks, and ultimately increase women's decision-making power and reduce their vulnerability to violence in the home⁶. This initial pilot was carried out in Burundi where, in addition to a history of violent conflict and entrenched poverty, women face a myriad of protection issues. They are often seen as inferior to men, dependent on husbands or male relatives, and unable to make decisions about household resources, children's education or even when to have sex. Husbands consider physical violence as a form of discipline for their wives, sometimes even for small offenses, like serving dinner late⁷.

In September 2007, the IRC established Village Saving and Loan Associations (VSLA) in southern Burundi. The VSLA members contribute to a savings fund on a weekly basis and then cash-out with interest after 8 to 12 months. During the cycle, participants can take out loans from the group savings; the loans must be paid back within an agreed upon interest and timeframe.

To mitigate the potential risk of increased violence as a result of participating in economic empowerment programs, the IRC has added a Discussion Group Series to the VSLAs, calling the intervention package EA\$E (Economic and Social Empowerment). The discussions challenge gender norms about financial decision making (money and assets) using nonthreatening entry points focusing on improving overall household well-being and using participatory methods.

An evaluation of the pilot compared VSLA members who were randomly selected to participate in the Discussion Group Series to VSLA members who did not participate along four outcomes: incidence of intimate partner violence, joint household decision making, negotiating resolutions to conflict, and attitudes toward intimate partner violence. The evaluation findings indicated that adding a tailored discussion group series that addresses gender equity and communication skills to a savings and loans program creates significant and positive changes in the incidence of intimate partner violence, in attitudes toward violence against women, and in household decision making and negotiation. Detailed results of the trial can be found in Annex 1.

Based on the research findings and analysis of programming lessons, the model was reviewed, improved and replicated in multiple countries as EA\$E. A second evaluation of the EA\$E model is currently underway in Cote d'Ivoire. The EA\$E program implementation guide and accompanying facilitator guides is the result of this four-year effort.

⁶ "Peril or Protection: The Link Between Livelihoods and Gender-based Violence in Displacement Settings (Nov, 2009)

⁷ International Women's Rights Action Watch. (2000). Burundi. Retrieved from <http://www1.umn.edu/humanrts/iwraw/burundi.htm>.

THE EA\$E THEORY OF CHANGE

The theory of change that underpins the EA\$E program model is:

- » if women have access to financial services and increased and diversified sources of income,
- » and if men respect women and see them as valuable members of the household,
- » then women will have more equitable relationships and will experience a decrease in intimate partner violence

EA\$E THEORY OF CHANGE

VILLAGE SAVINGS & LOANS ASSOCIATIONS (VSLA)

- » Form EA\$E groups in a manner that promotes cohesion & trust
- » Train EA\$E groups to establish group leadership committees & by-laws in a transparent participatory manner
- » Train women to create a loan fund to be financed through members savings
- » Train women to establish a social fund for emergencies and important life events
- » Provide ongoing capacity building to EA\$E groups during the first cycle (9–12 months)
- » Monitor EA\$E activities using the Management Information System (MIS) tool established by VSL Associates

BUSINESS SKILLS TRAINING

- » Establish a partnership with a local institution to carry out business skills training for EA\$E members
- » Train local partners in the Competency based Economies, Formation of Enterprise (CEFE) methodology, a proven business skills training for illiterate adult learners
- » Establish an ongoing business development service center through the local partner to provide ongoing business consulting services for EA\$E members
- » Provide ongoing capacity building to the local institution
- » Monitoring partner activities using established tools

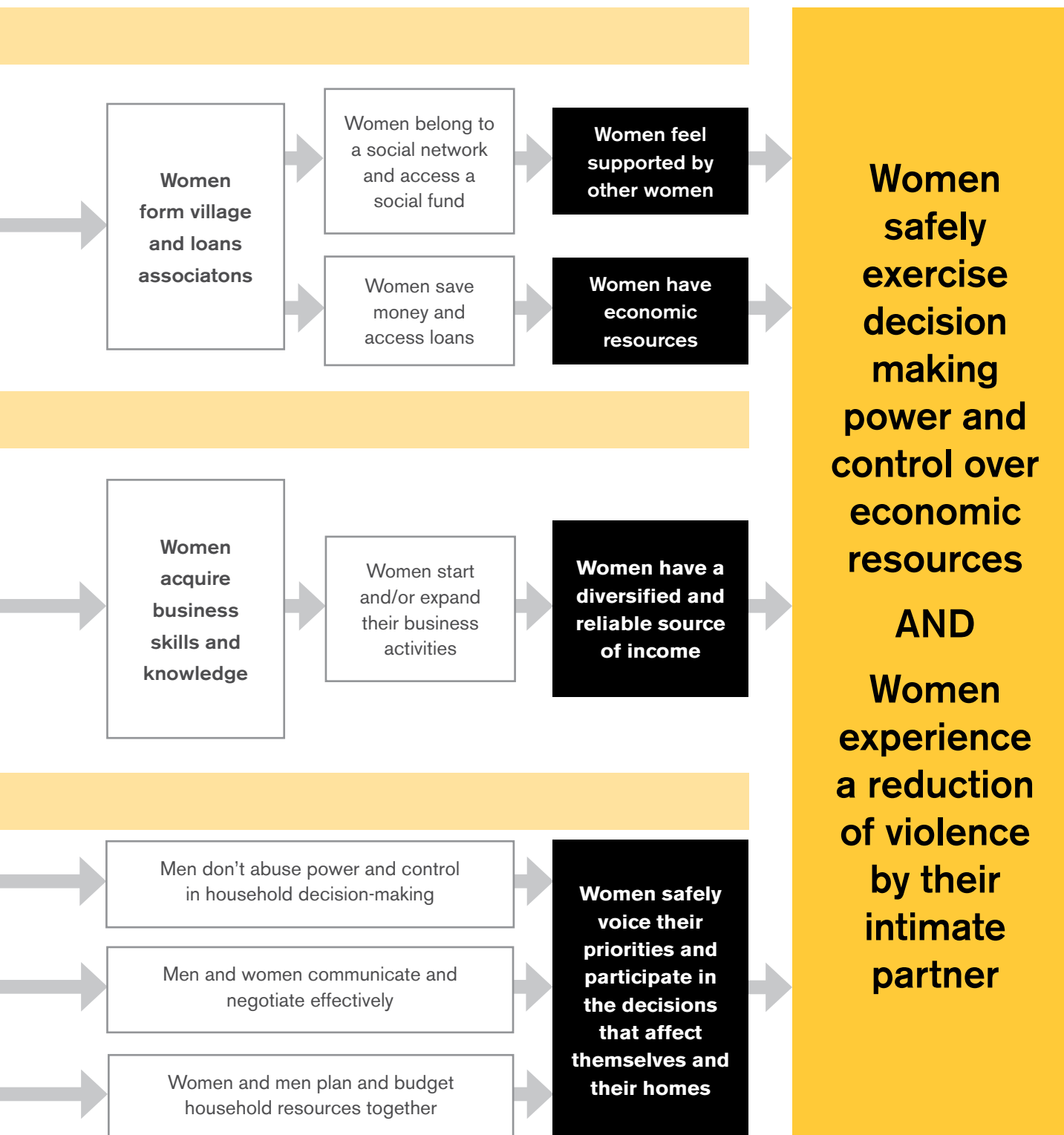
DISCUSSION GROUP SERIES

- » Conduct a training of trainers for facilitators
- » Meet with local leaders to introduce the DG intervention
- » Invite EA\$E members and their spouses to an 8 session discussion series
- » Plan & conduct discussion series with EA\$E members and their spouses
- » Administer baseline and end-line questionnaire
- » Monitor activities using established tools

Men and women acquire budgeting, communication and negotiation skills

Men understand the value of women's contributions to the household

ECONOMIC AND SOCIAL EMPOWERMENT PROGRAM IMPLEMENTATION MANUAL



In summary, the EA\$E model consists of a three-pronged intervention:

1. Village Savings and Loans Associations (VSLAs) for adult women
2. Discussion Group Series for EA\$E members (women) and their spouses
3. Business Skills Training for EA\$E members

Village Savings and Loans Associations (VSLAs) provide affordable credit for borrowers and a return on their savings that typically exceed those that any formal institution could provide⁸. Within the EA\$E program, it is recommended that VSLAs be all women groups. The VSLA methodology can be used to reach the poorest areas—remote rural regions, sparsely populated villages and urban slums—where microfinance institutions can't invest due to high cost of business or low demand. One of the most revolutionary aspects of VSLA is that it is driven entirely by the members. Every penny the group saves or earns, the members have generated themselves—the implementing organization provides only training and basic materials. Once a group is trained, members can continue to operate without supervision and, what's more, teach the principles of VSLA to others in the community. Properly implemented, VSLAs create a safe space for women to save their money, access loans, receive support during personal emergencies and build their social support network⁹. As a result, women will have access to economic resources and feel supported by other women.

The EA\$E Discussion Group Series is designed to invite couples to reflect on the characteristics of a successful household and build skills that will help them transform that vision into reality. While the discussion series focus on household financial well-being and budgeting, communication and negotiation skills, themes related to gender roles and violence are woven throughout the sessions. Participants engage in dialogue about their own attitudes and beliefs regarding financial decision making, women's significant contributions to the household, and alternatives to using violence as a means of asserting power and control. Through participatory exercises targeted at teaching concrete financial planning skills, such as tracking income and expenses, setting goals, and allocating resources, these discussions (1) equip men and women to plan and budget household resources together, (2) encourage men and women to communicate and negotiate effectively and (3) challenge men to not abuse power and control in household decision making. As a result, women will be able to safely voice their priorities in the decisions that affect themselves and their homes.

⁸ Hugh Allen and Mark Staehle, *Village Savings and Loans Associations (VSLAs) in Africa*, Program Guide Field Operation Manual, September 28th 2006.

⁹ For an overview of the history of VSLA please see Annex 2.

Business Skills Training—Competency-based Economies, Formation of Enterprise

(CEFE) is an action-oriented and participatory business skills training developed in the early 1980s. Now CEFE is considered the state-of-the-art training method for adults and business development. The curriculum is developed for both literate and non-literate participants, makes use of effective adult-learning techniques and offers a high degree of flexibility. More importantly, CEFE focuses on the individual as an entrepreneur and on equipping women with business skills and knowledge to enable them to start or expand businesses¹⁰. As a result, EA\$E women participating in CEFE will have a diversified and reliable source of income.

HOW EA\$E DIFFERS FROM VSLA

VSLAs are saving groups established to meet the financial needs of the very poor. In these groups members meet regularly to save together and lend their savings to each other with interest, allowing their fund to grow over time. In addition to a safe place to save and access credit, VSLAs provide members the benefit of being part of an informal social safety net. These groups are sustainable, adaptable and resilient in economically and politically challenged settings. VSLAs are part of a growing movement with an outreach of 3.9 million people.¹¹ With over 20 years of experience and growing efficiencies in the sector, implementing organizations have been able to bring the cost per member assisted to a remarkably low figure of \$23–35¹² per member assisted.

EA\$E is however an integrated program model that uses VSLA as a platform for additional social interventions. VSLAs are used as an entry point, and to add an effective economic strengthening dimension to a social intervention—the Discussion Group Series designed to address the problem of IPV. The activities are sequenced starting with VSLA, then the Discussion Group Series and later the CEFE business skills training. The multi-dimensional EA\$E program intends to increase income, develop skills and transfer knowledge that will lead to behavior change. For this reason, the EA\$E model requires more resources, time and investment compared to a standalone VSLA program. The additional staffing, time and resources required are described throughout the various sections of the manual.

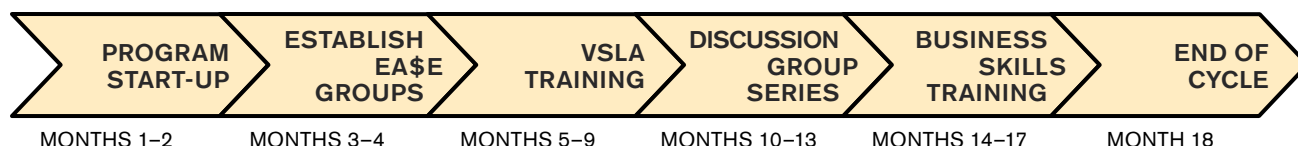
¹⁰ CEFE International Website <http://www.cefe.net/?q=home/about-cefe-0>

¹¹ CARE International, Microfinance in Africa: State-of-the-Sector Report: Closing the Gap 2011

¹² *ibid*

USING THE EA\$E IMPLEMENTATION MANUAL

The EA\$E implementation manual was developed to guide the IRC's Women's Protection and Empowerment program coordinators and managers through the planning and implementation of the EA\$E model. However, we recognize that other technical units within IRC as well as the broader humanitarian community can benefit from these resources. Efforts have been made to remain generic, but some references may only be applicable to IRC's WPE program setup. Nevertheless, this manual walks users through a step-by-step process to implement an EA\$E program. The manual is divided into six chapters which represent the six implementation steps mentioned below, with a seventh chapter on scaling up EA\$E activities after the first cycle.



At the beginning of every chapter, users will find a short overview of the key activities associated with that phase of the implementation. At the end of every chapter, users will find a checklist to help them verify that key activities are completed.

- » **Chapter I** walks users through the program start-up phase. More specifically, it provides detailed information on staffing needs and the hiring process, as well as an overview of major items for procurement.
- » **Chapter II** covers all the principles and key activities that are important when establishing EA\$E groups in the community.
- » **Chapter III** outlines VSLA group training and monitoring. The chapter focuses on preparations for staff training and on the supervision phase, during which EA\$E groups receive extensive support from community workers or community volunteers. All the tools necessary for program monitoring are included as well as detailed explanations of their use.
- » **Chapter IV** of the manual outlines basic principles for setting up the Group Discussion Series, the human resources required and key indicators and monitoring tools. The curriculum can be found in an accompanying guide (see description below).
- » **Chapter V** focuses on business skills training. It walks users through the process of establishing a partnership with local NGOs to conduct business skills training and provide ongoing business advisory services. The IRC has selected the Competency-based Economies, Financial Enterprises (CEFE) methodology as the preferred curriculum for working with target beneficiaries. The IRC-adapted CEFE curriculum can be found in an accompanying guide (see description below).

- » **Chapter VI** walks users through a detailed account of how to conduct the share-out of funds at the conclusion of the first VSLA cycle.
- » **Chapter VII** covers the scale-up and expansion of the EA\$E program beyond the first implementation cycle.

ACCOMPANYING EA\$E RESOURCES

In addition to the EA\$E Implementation Manual, IRC has developed three accompanying facilitator guides which provide field staff with all the necessary tools to conduct VSLA trainings, facilitate EA\$E discussion groups and lead business skills training activities in the field.

- » **VSLA Facilitator Guide:** Includes detailed guidance of the three VSLA implementation phase, the seven training modules and the use of monitoring tools and systems to ensure program quality.



- » **EA\$E Discussion Series Facilitator's Guide:** Covers the underlying theory that underpins the Discussion Group Series, a review of basic facilitation skills and detailed guidance of how to facilitate each of the eight sessions. The guide also provides tools and systems to monitor for quality.



- » **Competency Based Economies, Formation of Enterprise Facilitator's Guide:** Includes guidance on a nine day training program, five training modules and detailed monitoring tools.



While these facilitators' guides provide detailed information to implementers, in-depth training by experienced trainers is critical to ensure the successful implementation of all the activities.



Photo Credit: Elly Perkins

Part One

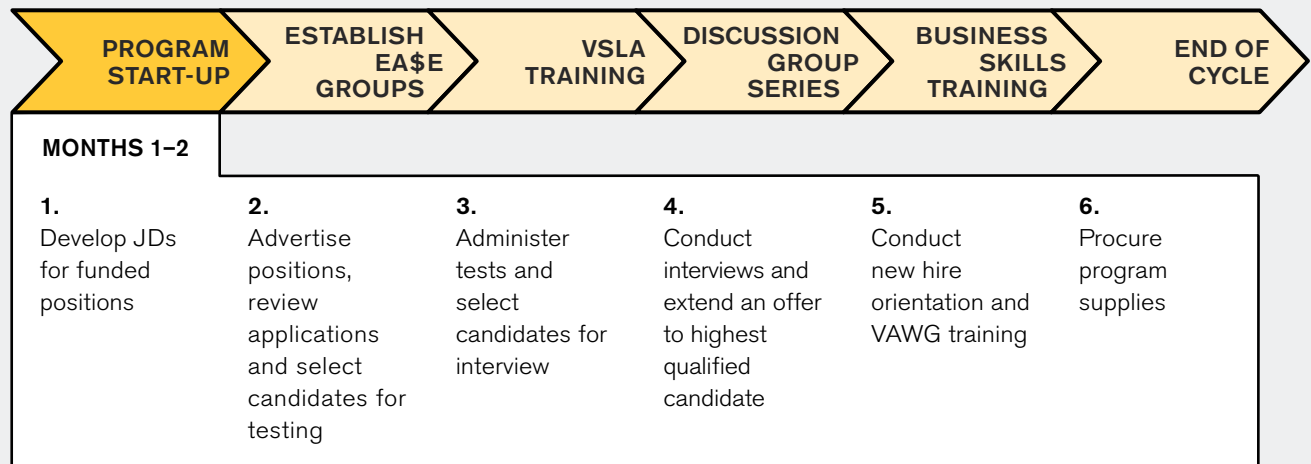
PROGRAM START-UP

CONTENTS OF THIS CHAPTER INCLUDE

- » Notes to the User
- » EA\$E Implementation Strategies
- » EA\$E Program Staffing and Recruitment
- » GBV Staff Orientation
- » Procurement

NOTE TO THE USER

You are here in the implementation process:



This chapter is a detailed description of the EA\$E program startup phase. Users will find guidance on the staffing structure, the recruitment process, staff orientation and procurement.

KEY PROGRAMMATIC DECISIONS

Country programs implementing EA\$E for the first time will need to make key programmatic decisions on the following points:

- » Selecting the appropriate EA\$E implementation strategy:
 - Direct implementation using hired staff or indirect implementation using community volunteers. See below for details on these two approaches.
- » Determining the appropriate staffing structure:
 - Programs need to decide early in the process the number of new positions to create based on existing capacity of the team and the type of new expertise needed for the implementation of EA\$E.

EA\$E STAFFING CONSIDERATION

EA\$E is not a standalone intervention, but one that is implemented within an existing GBV program. For this reason, all staffing considerations should be made within the construct of the existing program without setting up a parallel and separate structure. The following table is an overview of all the possible positions within an EA\$E program. Depending on the size of the program, the spread of the operation area and the implementation strategy selected (direct vs. indirect), a combination of the various positions will be filled.

EA\$E POSITIONS AT A GLANCE

(This is a list of all the possible positions for an EA\$E program, not all positions will need to be filled, only the ones necessary based on the size of the program and the implementation strategy selected)

| | |
|---------------------------------|--|
| GBV MANAGER | Responsible for the management of EA\$E activities as well as other activities of the GBV program. |
| EA\$E MANAGER | Responsible for the management of all components of the EA\$E program. This position only exists when EA\$E is being implemented in multiple sites. If EA\$E is only operational in one site, the GBV manager assumes the management responsibilities for EA\$E as well. |
| ECONOMIC EMPOWERMENT SUPERVISOR | Responsible for overseeing all EA\$E activities (VSLA, DGs, Business Skills) in one operational area; direct supervision of community workers or economic empowerment officers. |
| ECONOMIC EMPOWERMENT OFFICER | Responsible for establishing EA\$E groups, and supervising community volunteers; co-facilitator for the Discussion Group Series. |
| COMMUNITY WORKER | Responsible for establishing, training and supervising EA\$E groups; co-facilitator for the Discussion Group Series. |
| COMMUNITY VOLUNTEER | Responsible for training and monitoring the EA\$E groups; nominated by the community; selection based on pre-established criteria. |

DIRECT VS. INDIRECT IMPLEMENTATION STRATEGY

Program implementers will need to make a decision early on about which implementation strategy to use, as it has significant implications for the staffing structure to be adopted. The two implementation strategies are:

- 1. Direct implementation through hired staff:** Full-time hired community workers will directly train and monitor EA\$E groups. Community workers will be trained in the VSLA methodology in two short intensive trainings conducted by experienced VSLA trainers at key stages in the implementation process. It is expected that each community worker will support at least five EA\$E groups at a time. As much as possible, community workers should be based in the community in which they work, and should have several years of experience in working with community groups (previous experience in the microfinance sector is not desirable). A supervisor will monitor and provide ongoing capacity building support during regular field visits.

OR
- 2. Indirect implementation through Community Volunteers:** Through a transparent process, community members will be asked to identify and select volunteers to help the implementing organization to rollout VSLA activities. The organization will work with community volunteers to train and provide ongoing monitoring support to EA\$E groups. Although community volunteers are not hired staff and do not receive a stipend, the implementing organization will provide a motivation kit to enable them to do their work in the field and help compensate them for their time. Training for the community volunteers will take place once a week, one VSLA module at a time, for approximately three months and they will require frequent supervision visits. A community volunteer can work with two or three EA\$E groups at a time.

Below is a summary table that covers the basic advantages and disadvantages of each implementation model. As a rule of thumb, keep in mind that given high fixed operating costs for EA\$E start-ups, a country program should consider working with a minimum of 15 groups per cycle.

ECONOMIC AND SOCIAL EMPOWERMENT PROGRAM IMPLEMENTATION MANUAL



| DIRECT IMPLEMENTATION (THROUGH HIRED STAFF) | |
|---|--|
| ADVANTAGES | DISADVANTAGES |
| <ul style="list-style-type: none"> » Allows for higher capacity to train groups and provide closer supervision. » Is appropriate for short intensive trainings conducted by VSLA trainers. » Provides for easy transition to the community volunteer model in subsequent years. » Requires no previous in-country EA\$E experience. | <ul style="list-style-type: none"> » Can present difficulties regarding access (long-distance commutes from offices, bad roads, security). » Is more expensive than the volunteer model. |

| INDIRECT IMPLEMENTATION (THROUGH COMMUNITY VOLUNTEERS) | |
|---|--|
| ADVANTAGES | DISADVANTAGES |
| <ul style="list-style-type: none"> » Creates more community ownership for the EA\$E process. » Provides the ability to implement EA\$E in difficult to access sites. » Takes advantage of community volunteers' understanding of local context and population. » Is cheaper than the direct implementation model. | <ul style="list-style-type: none"> » Requires a management team with extensive EA\$E experience. » Adapts more easily to programs with previous in-country EA\$E experience. » Community volunteers have low capacity and require ongoing training and support. » Implementing organization has less control over the quality of EA\$E training and supervision. |

STAFFING CONSIDERATIONS FOR EA\$E DISCUSSION GROUP SERIES

The EA\$E Discussion Group Series have specific staffing requirements. The sessions are designed to be facilitated in pairs using the EA\$E Discussion Group Facilitator Guide, which requires at least high school level reading and writing skills. As such, if the program is using the direct implementation strategy, the community workers will take the lead in the facilitation process along with other GBV staff. Essentially, in a program where there are five community workers five other GBV staff will need to be made available to facilitate the discussions. If this is not possible, discuss with WPE Technical Advisors to identify other possible solutions. If the program is using the indirect strategy, EA\$E officers together with other GBV staff will lead the process. It is important to note that community volunteers will not facilitate the Discussion Group Series but will benefit from the process as participants. With a large EA\$E program where there are 60 groups or more, it may warrant to hire temporary staff for the Discussion Group Series component.

STAFFING CONSIDERATIONS FOR BUSINESS SKILLS COMPONENT

The CEFE training is conducted by a partner organization and will not require significant time investment from the entire GBV team (as does the Discussion Group Series component). However, establishing and managing a partnership requires specific skill sets to monitor the quality of activities and to provide ongoing capacity building support. It is therefore important to identify a specific person from the EA\$E team who will play the role of partnership liaison and provide monitoring and capacity building support to the partner. This staff member will participate in the CEFE TOT as well as the implementation planning process. If the GBV program is managing more than one partnership, it might be worthwhile to consider investing in a partnership manager or supervisor position.

MONITORING AND EVALUATION OFFICER

This position should be considered in a multisite program with 70 or more EA\$E groups and where the volume of data collected from the VSLA, DGs and CEFE can become overwhelming. This position is responsible for:

- » Data management including the VSLA MIS. This will include the input of data and analysis of the information.
- » Data from Discussion Group Series end-of-session surveys as well as baseline and final evaluation surveys.
- » Data from CEFE baseline and end line.

The need for this position depends highly on the structure and workload in the rest of the GBV program.

EA\$E STAFFING STRUCTURE

DIRECT IMPLEMENTATION: COMMUNITY WORKERS

DIRECT IMPLEMENTATION IN ONE OPERATIONAL SITE¹

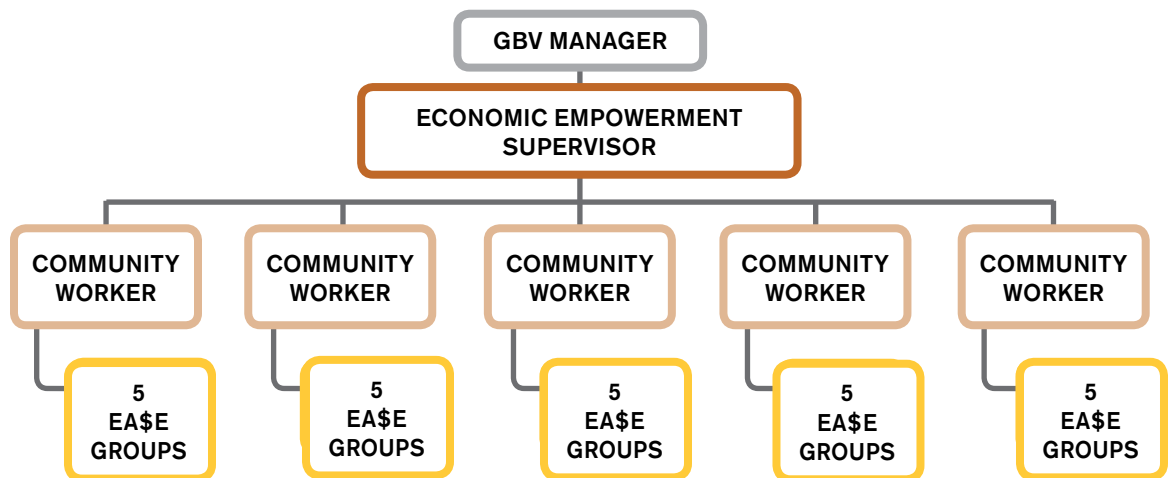
When EA\$E is implemented in one operational site (district, commune, county etc) the overall management of the program falls under the responsibility of the GBV manager. The GBV manager is responsible for overseeing the timely implementation of activities, building the teams' GBV technical skills and capacity, monitoring the budget and compiling reports. The distinct advantage of this structure is that the manager can ensure solid integration of the EA\$E activities into the wider GBV program, and is in a position to more easily manage the Discussion Group Series component which requires extensive coordination with the other GBV activities and staff.

¹ Site is a defined geographic area in which the organization has a physical presence from which field activities are operated. Depending on a country's administrative breakdown, a site might be defined as a district, province, county etc.

1 PROGRAM START-UP

The EA\$E supervisor will directly report to the GBV manager and is responsible for the day-to-day management and implementation of program activities. The supervisor will directly oversee the community workers, develop weekly action plans, train staff and build team capacity and conduct frequent field visits to ensure quality of program implementation. The supervisor is also responsible for managing EA\$E monitoring and evaluation process which includes the VSLA MIS² tool.

The Community workers will report to the EA\$E supervisor. They are responsible for establishing and training EA\$E groups, monitoring their progress, collecting monthly data and mentoring groups to solve their problems and eventually become independent. Community workers work closely with community leaders to get buy-in, conduct community mobilization and create a positive learning environment and empowering process for EA\$E members. The number of community workers necessary will depend on the size of the program. The recommendation is a ratio of one community worker to five EA\$E groups in the first cycle. To establish 25 EA\$E groups, the program will need to hire five community workers as shown in the diagram below.



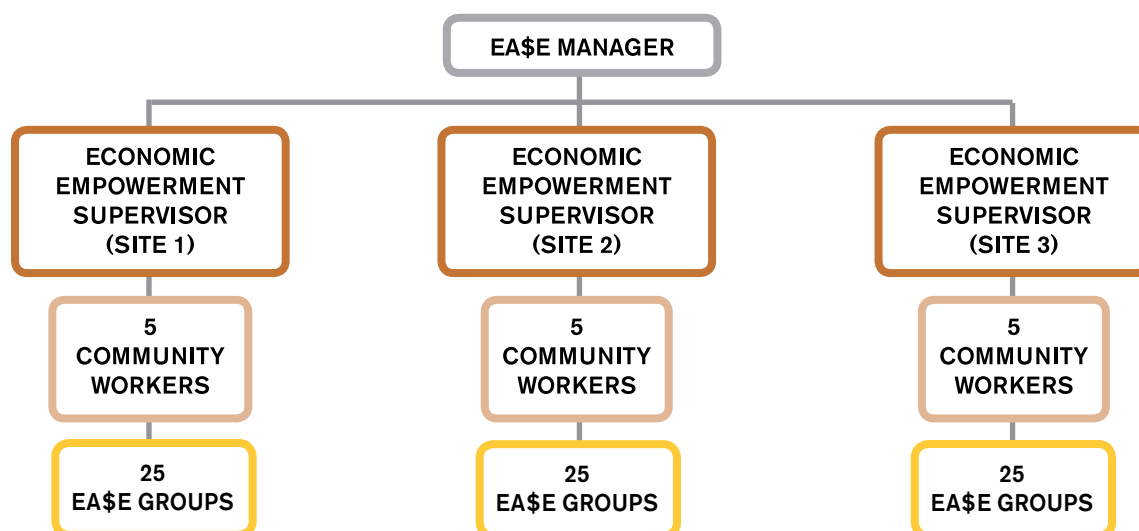
² Users can find a detailed description of the VSLA MIS tool in Chapter three.

DIRECT IMPLEMENTATION IN MULTIPLE OPERATIONAL SITES

When implementing in multiple sites (districts, zones, communes etc), the spread of the operational area and the size of the project may require an additional layer of management. What this means is the creation of an EA\$E manager position that will oversee the implementation of EA\$E in multiple sites. The manager will directly oversee the economic empowerment supervisors in each site, conduct staff training and capacity building, manage the budget, write reports, manage the CEFE partnership and oversee the monitoring and evaluation processes. The EA\$E manager will also need to work closely with the GBV manager to ensure coordination of activities and support from the GBV team on the discussion group series.

Each site will have a supervisor responsible for overseeing the day-to-day management and supervision of activities. The EA\$E supervisor will directly oversee the community workers, develop weekly action plans, train staff and build team capacity. The supervisor will conduct frequent field visits to ensure quality of program implementation, oversee the monitoring and evaluation process and manage the VSLA MIS.

The community workers will directly report to the supervisor. They are responsible for training EA\$E groups, monitoring their progress, collecting monthly data and mentoring groups to solve their problems and eventually become independent. The number of CWs will depend on the size of the program. The recommendation is a ratio of one community worker to 5 EA\$E groups in the first cycle. To establish 75 EA\$E groups in three sites, the program will need to hire three economic supervisors who will each supervise five community workers as shown in the diagram below.

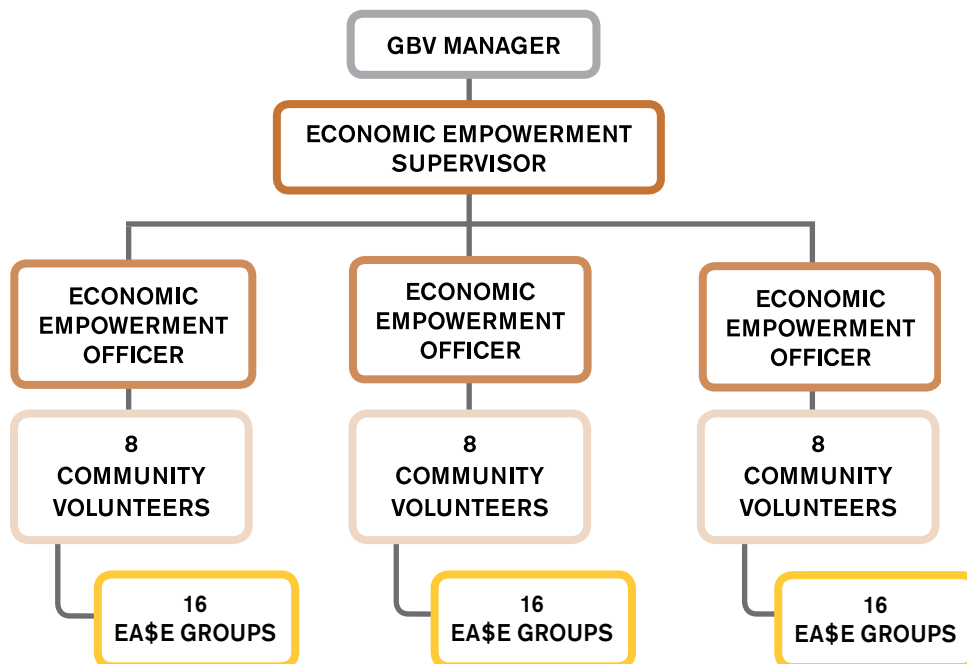


INDIRECT IMPLEMENTATION—COMMUNITY VOLUNTEERS

INDIRECT IMPLEMENTATION IN ONE OPERATION SITE

In the indirect implementation strategy, EA\$E groups are set up and trained by community volunteers. When operating in one site (district, commune, county, zone etc) the GBV manager will oversee the overall implementation of the program, but the day-to-day management of the program falls under the responsibility of the economic empowerment supervisor. The supervisor will directly oversee the economic empowerment officers whose primary responsibility includes but is not limited to training and building the capacity of the community volunteers, conducting community mobilizations, establishing EA\$E groups, conducting frequent field visits, supporting volunteers to conduct a training when necessary and collecting monthly financial data. The officers will also lead the Discussion Group Series process together with other GBV staff.

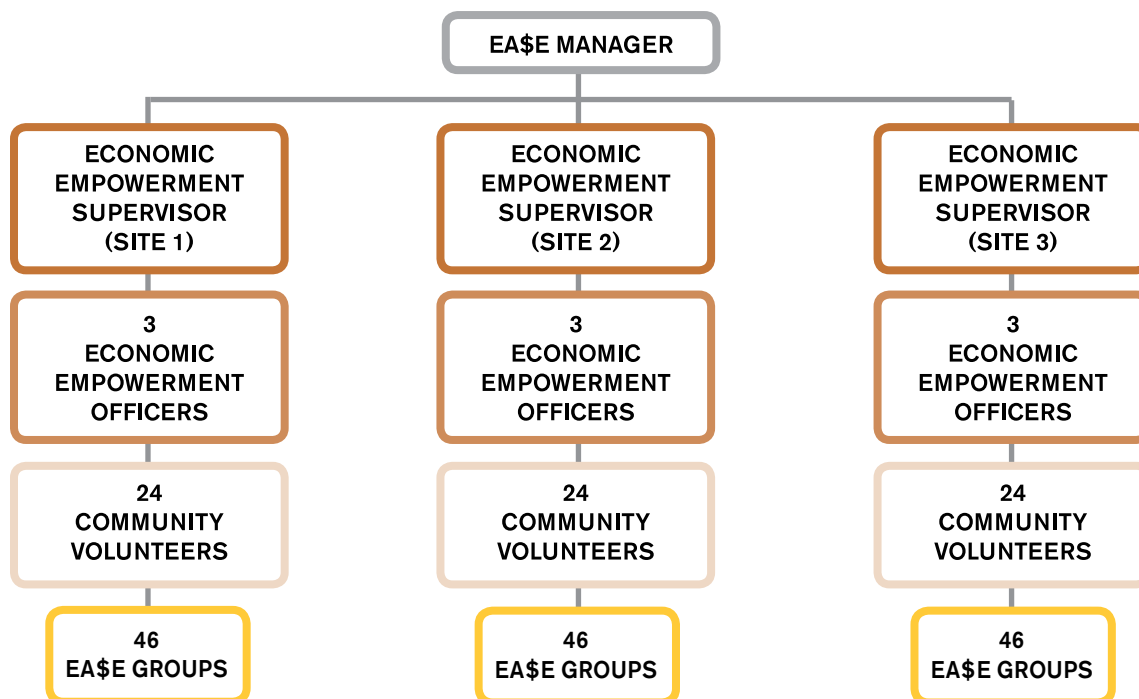
Community volunteers are unpaid individuals who give their time and energy to help members of the community benefit from EA\$E. The number of volunteers needed in a program will depend on the number of EA\$E groups the program seeks to set up. The recommended ratio is one officer to eight community volunteers and one community volunteer to two EA\$E groups. A program working with 48 groups will require 24 volunteers, 3 supervisors and 1 GBV manager.



Volunteers should not be given financial incentives from the implementing organization, but material support (e.g. note pads, rain boots, jackets etc) to help them efficiently do their work. The incentive package is described on page 32. Community volunteers are identified by community members during the mobilization process and are invited to a one-day session for testing and selection (details discussed in Chapter Two). Once selected, community volunteers are trained by the implementing organization and will receive ongoing capacity building and support to enable them to become talented trainers.

INDIRECT IMPLEMENTATION IN SEVERAL OPERATIONAL AREAS

When implementing in multiple sites, depending on the geographic spread and the size of the program, it may be necessary to add an extra layer of oversight and program management. In such cases, it is most appropriate to have an EA\$E program manager who will oversee the implementation and progress of activities in multiple sites. Each site will then have a supervisor who will be responsible for overseeing the day-to-day management and supervision of activities. In this setup, it is crucial that the EA\$E manager works in close collaboration with the GBV manager to ensure the integration of EA\$E activities into the larger GBV program activities.



STAFF RECRUITMENT PROCESS

Once the staffing structure is defined and vacant positions are identified, the recruitment process should begin. While the recruitment process may be different from one country program to another, this section gives users general guidance for an open and transparent process. Key steps to consider include:

1. Develop job descriptions for open and funded positions. Sample job descriptions for all the possible EA\$E positions are available at the end of the chapter.
2. Obtain approval from senior management to launch the recruitment process.
3. Work with Human Resources to advertise positions. To ensure a wide pool of applicants all possible advertising mediums should be used.
4. Develop a written test to evaluate candidates written, math and Excel skills. Excel tests apply only to the manager and supervisor level positions. Sample tests and support in developing questionnaires is available from the IRC WPE Technical Team.
5. Administer and evaluate test results and select qualified candidates for an interview with the GBV and senior management team.
6. Conduct interviews and extend an offer to the highest qualified candidate.

TIP: The recruitment process always takes longer than planned. It is important to start as early as possible.

ORIENTATION ON VIOLENCE AGAINST WOMEN AND GIRLS

Globally, approximately 1 in 3 women will experience violence during her lifetime, often at the hands of an intimate partner.³ Violence against women and girls (VAWG) has dire consequences for individuals, families and communities. This violence manifests itself in a variety of ways and ranges from everyday socio-cultural practices to systematic and institutional practices that limit women and girls' lives and opportunities. The wide range of human rights violations include sexual abuse of children, rape, domestic violence, sexual assault and harassment, trafficking and exploitation of women and girls and several harmful traditional practices, including forced, early marriage. Any one of these abuses can leave deep psychological scars, compromise the health of women and girls, in particular their reproductive and sexual health, and in some instances, results in death.

³ Heise, L., M. Ellsberg and M. Gottemoeller, 1999.

EA\$E is a program intervention specifically designed to address the problem of domestic violence. Domestic violence is defined as acts of physical, sexual and emotional violence inflicted against a woman by her intimate partner, whether cohabiting or not. It also includes refusal of money to cover basic necessities as well as controlling behaviors such as constraining a woman's mobility or her access to friends and relatives.⁴ Domestic violence is one of the biggest threats to women's health and well-being. For this reason, it is required that all EA\$E staff receive an orientation on violence against women and girls. The IRC has developed a one-day workshop to introduce new EA\$E staff to basic concepts about violence against women and girls.⁵ More experienced GBV staff can also benefit from this one-day workshop, and should be strongly encouraged to participate. The workshop is designed to build participants' understanding about:

- » Gender equity and equality
- » Power and violence
- » Contributing and root causes of violence

The VAWG orientation training is conducted by the program coordinator or manager and should take place within the first few weeks of the new-hire orientation. It is the responsibility of the GBV coordinator or manager to acquire, read the curriculum and prepare training.

EA\$E PROGRAM PROCUREMENT

It is advantageous to begin the procurement process for EA\$E supplies early in the program cycle as several materials such as the metal cash box, the individual passbooks and the money bags need to be custom made. For example, the VSLA cash box is a metal box with three key holes and specific size requirements difficult to find in the market. As such, program coordinators or managers should in advance:

- » Determine procurement needs and check for budget availability.
- » Distinguish between what is available in the market and what needs to be custom made.
- » Ensure Purchase Request (PR) forms with the correct specification are submitted to finance and logistics.
- » Provide specifications for the cash box as well as the passbooks (pages 29–31).
- » Work with logistics to find the right producer for the metal cashboxes and printing press for the individual passbooks.
- » Verify materials purchased by procurement before accepting them.
- » Assemble VSLA toolkits and store.

⁴ This definition is consistent with the World Health Organization's definition used for the Multi-country Study on Women's Health and Domestic Violence against Women

⁵ This one-day orientation curriculum can be made available upon request. Please contact the IRC Women's Protection and Empowerment Technical Unit for more information.

KEY PROCUREMENT ITEMS

The following section is a detailed description of key procurement items for the EA\$E program.

VSLA TOOLKIT

The program manager should prepare the purchase requests for the VSLA toolkits by the second month of project implementation cycle. A complete VSLA toolkit consists of the following items:

- » 1 cashbox (320mm x 220mm x 200mm)
- » 25 individual passbooks
- » 1 large notebook (to use as central register or ledger)
- » 1 stamp and ink pad
- » 1 calculator
- » 2 money counting bowls
- » 2 money bags
- » 4 pens (red plus black or blue)
- » 2 pencils
- » 1 ruler
- » 1 whiteout
- » 1 eraser
- » 3 high-quality medium-size padlocks

figure 1. Cash Box Diagram

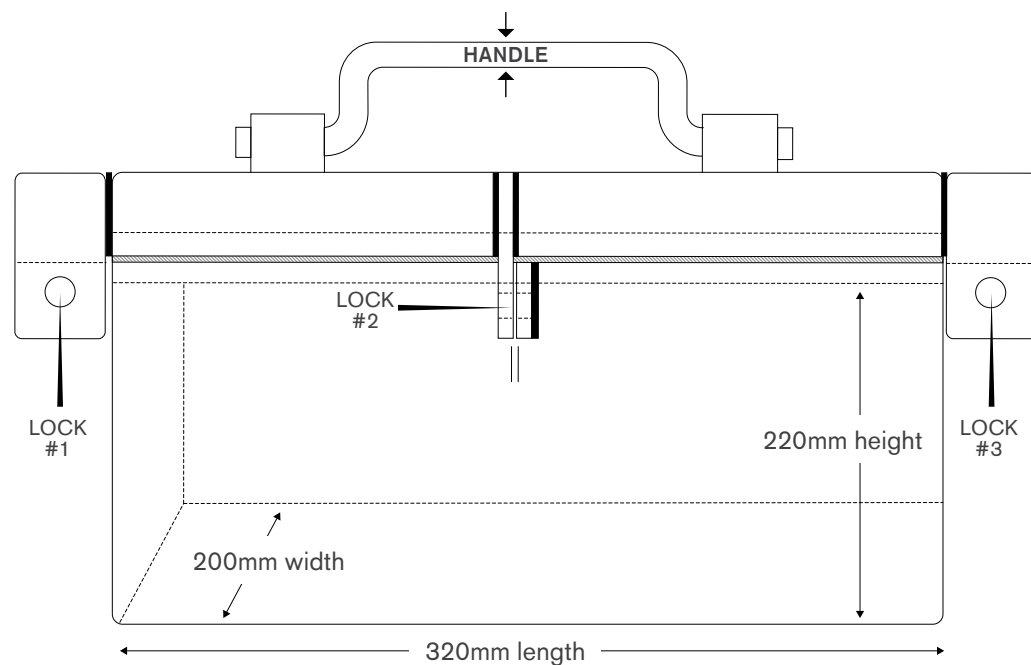


figure 2. VSLA Toolkit



While most items can be purchased readily, the cashbox, the passbooks, money bags and stamps are often custom-made.

The picture below shows the equipment that is handed out with the cashbox. Please note that it only shows a small number of passbooks, sufficient for an association with only seven members.

Once all the materials have been purchased, it is the responsibility of the program staff to verify that every item meets specifications. All VSLA toolkits should be assembled and distributed to EA\$E groups before they begin their savings activity (month five).

TIP: Request that logistics provide you with a sample VSLA toolkit before placing the full order to ensure that all specifications are met.

SAMPLE OF A VSLA PASSBOOK

The VSLA member passbook is a small double sided (16cm x 10cm) book with savings records in the front and loan records in the back. Below is a sample of the cover pages as well as the savings and loan record sections. When printing the book plan on 40 pages for the savings section and 25 for the loans. To get the best quality of work, the books can be printed at a printing press or, if the option of printing does not exist, use notebooks cut into two.

Village Savings and
Loan Association

MEMBER PASSBOOK SAVINGS

Group Name: _____

Member Name: _____

Member Number: _____



SPONSORED BY IRC

SAMPLE PASSBOOK

SAVING PAGE

Single Share Value _____

Cycle _____

| MEETING NO. | SHARES BOUGHT PER MEETING | | | | |
|-------------|---------------------------|--|--|--|--|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

| | |
|-----------------------------------|--|
| STARTING NO. OF SHARES | |
| NO. OF SHARES BOUGHT THIS PERIOD | |
| TOTAL SHARES AT THE END OF PERIOD | |

INTERNATIONAL
RESCUE
COMMITTEE

[illegible]

COMMUNITY WORKER KIT

This Kit consists of all the supplies that a person will need to conduct field work. The basic kit includes a means of transportation (such as a motorcycle or bicycle, depending on budget and distances needed to travel) plus:

- » VSLA facilitator guide
- » calculator
- » rain coat, boots or umbrella
- » ledger/notebook
- » pens

COMMUNITY VOLUNTEER INCENTIVE KIT

This kit is given to community volunteers in installments over the period of the VSLA cycle to keep them motivated over time. Depending on the program size, geographic set up and budget size the following are possible incentive for community volunteers:

- » VSLA facilitator guide
- » Bicycle (if distances covered by the volunteer is large and the program budget allows for it)
- » t-shirts
- » raincoat, rain boots and umbrella
- » pen, pencil, calculator, notebook

DISCUSSION GROUP FACILITATOR KIT

It may be best to order these supplies closer to the start of the Discussion Group Series to ensure that contextual modifications are taken into consideration. The Discussion Group Series requires certain materials that each team of facilitators should have:

- » EA\$E discussion group facilitator guide (1 per facilitator)
- » income and expenses cards (laminated)
- » needs and wants cards (laminated)
- » boat activity cards (laminated)
- » colorful markers
- » tape

The amount of each item is dependent on the number of groups and the number of participants.

CEFE FACILITATOR KIT

It may be best to order these supplies closer to the start of the CEFE training to ensure that contextual modifications are taken into consideration. In addition to session activity materials, CEFE facilitators should have the following training supplies:

- » CEFE facilitator guide (1per trainer)
- » construction paper
- » flip chart and flip chart paper
- » colorful markers
- » tape
- » picture cards (laminated)



STEP 1 CHECKLIST

The following checklist needs to be completed before you move onto the next step:

STAFF RECRUITMENT

- ☐ Review existing staff structure and determine needs.
- ☐ Determine appropriate EA\$E staffing structure.
- ☐ Solicit approval from senior management for new staff positions.
- ☐ Develop job descriptions and test and interview questions.
- ☐ Advertise vacant position.
- ☐ Review applications and short-list candidates.
- ☐ Administer tests, interview candidates and extend offers to most-qualified candidates.

STAFF ORIENTATION

- ☐ Set orientation and training time, date and venue.
- ☐ Review content of VAWG training curriculum and make necessary adjustments.
- ☐ Conduct orientation and VAWG training.

PROCUREMENT

- ☐ Determine procurement needs.
- ☐ Review budget and prepare purchase request with clear specifications.
- ☐ Work with logistics and procurement to acquire program supplies.

WORK PLAN FOR AN 18-MONTH IMPLEMENTATION

| | MONTH | | | | | | | | | | | | | | | | | |
|---|-------|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
| | 01 | 02 | 03 | 04 | 05 | 06 | 07 | 08 | 09 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| General Activities | | | | | | | | | | | | | | | | | | |
| EA\$E Staff Recruitment | | | | | | | | | | | | | | | | | | |
| Staff Orientation and VAWG workshop | | | | | | | | | | | | | | | | | | |
| Quarterly Meetings | | | | | | | | | | | | | | | | | | |
| Print EA\$E Manual | | | | | | | | | | | | | | | | | | |
| Reports | | | | | | | | | | | | | | | | | | |
| RESULT 1 : Women have access to new economic resources through accessing local means of credit and saving money. | | | | | | | | | | | | | | | | | | |
| Activity 1.1: Form groups in a manner that promotes cohesion, trust, and transparency. | | | | | | | | | | | | | | | | | | |
| Initial TOT for EA\$E Staff (Preparatory Phase) | | | | | | | | | | | | | | | | | | |
| Community Needs Assessment and Beneficiary Selection | | | | | | | | | | | | | | | | | | |
| Procurement of VSLA Toolkits | | | | | | | | | | | | | | | | | | |
| Community Mobilization and Group Selection | | | | | | | | | | | | | | | | | | |
| Second TOT for EA\$E Staff (VSLA Training and Supervision) | | | | | | | | | | | | | | | | | | |
| VSLA Training for EA\$E groups (Modules 1-6) | | | | | | | | | | | | | | | | | | |
| Supervision and Monitoring of EA\$E Groups (Development Phase) | | | | | | | | | | | | | | | | | | |
| Supervision and Monitoring of EA\$E Groups (Maturity Phase) | | | | | | | | | | | | | | | | | | |
| Module 7 (Share-out) Training for EA\$E Staff | | | | | | | | | | | | | | | | | | |
| Group Share-out (Module 7) and End of Cycle | | | | | | | | | | | | | | | | | | |

ECONOMIC AND SOCIAL EMPOWERMENT PROGRAM IMPLEMENTATION MANUAL



| | MONTH | | | | | | | | | | | | | | | | | |
|--|-------|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
| | 01 | 02 | 03 | 04 | 05 | 06 | 07 | 08 | 09 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| RESULT 2: Women participate in decision making as men and women's roles in household decision-making shift. | | | | | | | | | | | | | | | | | | |
| Activity 2.1: Conduct discussion groups with members and their partners / spouses on household decision making. | | | | | | | | | | | | | | | | | | |
| TOT for Discussion Group Facilitators | | | | | | | | | | | | | | | | | | |
| Sensitization Meeting and Invitation of Spouses | | | | | | | | | | | | | | | | | | |
| Conducting Discussion Groups Series with EA\$E Members and Spouses | | | | | | | | | | | | | | | | | | |
| Monitoring of Discussion Groups Series | | | | | | | | | | | | | | | | | | |
| RESULT 3: Women acquire knowledge and skills for starting successful businesses. | | | | | | | | | | | | | | | | | | |
| Activity 3.1: Business skills training in undertaken | | | | | | | | | | | | | | | | | | |
| Establish Partnership with Local NGO | | | | | | | | | | | | | | | | | | |
| Capacity Building: Program/CEFE TOT | | | | | | | | | | | | | | | | | | |
| Business Skills Training for EA\$E Groups | | | | | | | | | | | | | | | | | | |
| Monitoring of Business Skills Training | | | | | | | | | | | | | | | | | | |

SAMPLE JOB DESCRIPTIONS

The following are samples of job descriptions for reference when developing JDs for your country program. The section on "Background," "Program Description" and name of intervention sites need to be changed to reflect your own country program.



SAMPLE JOB DESCRIPTION

EA\$E PROJECT MANAGER

International Rescue Committee

Position: Economic and Social Empowerment (EA\$E) Project Manager

Grade:

Location:

Duration:

Reports:

Date:

BACKGROUND

(Insert background information about the country office here.)

PROGRAM DESCRIPTION

(Insert program description here.)

JOB SUMMARY

The EA\$E Project Manager will be based in (insert name of base site here) but oversee the implementation of the program in all of the operational sites. The project manager is responsible for managing and overseeing all aspects of the EA\$E program, which includes overseeing the

quality of EA\$E activities and ensuring adequate staff capacity building, overseeing the implementation of the Discussion Group Series and staff training, and managing a partnership with a local NGO to conduct business skills training for EA\$E members. The manager will directly supervise Economic Empowerment Supervisors, conduct regular staff meetings, oversee monitoring and data collection, and conduct regular data analysis exercises with staff to determine areas for improvement and write regular reports.

SPECIFIC RESPONSIBILITIES

The responsibilities of the Economic Empowerment Manager include, but are not limited to:

PROGRAMS

- » Ensure all EA\$E activities (VSLA, DG and Business Skills) are implemented on time and with high quality.
- » Establish detailed work plans for each site for the full project period, in conjunction with economic empowerment supervisors and the GBV manager (especially for the Discussion Group Series component).
- » Lead monthly review meetings with EA\$E staff in each program site.
- » Actively participate in all EA\$E Training of Trainers sessions and train field staff accordingly.
- » Conduct regular field visits to each site at least twice a month, visit at least four discussion groups per site and visit during business skills training at least 3 times per site.
- » Manage the EA\$E monitoring system, ensuring tools are used properly and data is recorded and analyzed in a timely manner. Compile country-level VSLA MIS data. Write monthly and quarterly reports on the evolution of program activities.
- » Manage all aspects of the partnership with one local NGO, including the identification of partner, development of a common project document, and participate in CEFE training, conducting field visits, review partner reports and provide feedback as necessary.
- » Actively address challenges in program implementation and implement solutions.
- » Work in close collaboration the WPE Technical Unit.
- » Carry out any other tasks as required.

HUMAN RESOURCES

- » Directly supervise the economic empowerment supervisors and manage a team of _____ (indicate the number of staff) staff including field officers and supervisors.
- » Participate in the identification of training needs and opportunities for EA\$E program team and systematically build capacity of the team.
- » Establish performance plans, conduct performance evaluations, manage vacation days, etc., as per human resource policy.

FINANCE

- » Ensure efficient management of project budget, including the development of spending plans and cash forecasts, and review budgets vs. actuals, all in accordance to financial policies and procedures.

QUALIFICATIONS

EDUCATION

- » Bachelor's degree or master's degree in international or community development, business administration, social work and social administration or related field.

SKILLS AND EXPERIENCE

- » Experience working with community groups
- » Extensive training and mentoring skills
- » Familiarity with savings and credit schemes, business administration and/or livelihoods programming
- » Strong analytical and problem-solving skills
- » Good time management and planning skills
- » Management experience and the ability to work as part of a team and to foster team spirit
- » Good written and verbal communication skills
- » Strong computer skills (Word and Excel)
- » Belief in and understanding of gender equality, women's rights and empowerment
- » Willingness to travel to field sites frequently and, preferably, experience working in GBV programs and in rural settings



SAMPLE JOB DESCRIPTION

EA\$E SUPERVISOR

International Rescue Committee

Position: Economic and Social Empowerment (EA\$E) Supervisor

Grade:

Location:

Duration:

Reports:

Date:

BACKGROUND

(Insert background information about the country office here.)

PROGRAM DESCRIPTION

(Insert program description here.)

JOB SUMMARY

The EA\$E Supervisor will be based in (insert the name of base site here) and will oversee the implementation of the program in that site. The EA\$E Supervisor is responsible for the day-to-day management of the EA\$E program, which includes three components:

1. Village Savings and Loan Associations (VSLA)
2. Discussion Group Series (DG)
3. CEFE Business Skills Training

The Supervisor will directly supervise economic empowerment officers or community workers and reports to the EA\$E manager.

SPECIFIC RESPONSIBILITIES

The responsibilities of the economic empowerment supervisor include but are not limited to:

PROGRAMS

- » Ensure all EA\$E activities (VSLA, discussion group series and business skills) are implemented on time and with high quality at the site.
- » Establish detailed work plans for the site and for each economic empowerment officer/community worker for the full project period, in conjunction with the EA\$E manager and with the economic empowerment officers/community workers.
- » Work in very close collaboration with the GBV manager to plan and implement the Discussion Group Series.
- » Actively participate in all EA\$E Training of Trainers sessions and train field staff accordingly.
- » Conduct regular and frequent field visits to EA\$E activities, discussion group sessions and business skills training sessions.
- » Ensure the proper implementation of the EA\$E monitoring system and data collection and input. Ensure that the data is analyzed in a timely manner.
- » Write monthly and quarterly reports on the evolution of program activities.
- » Lead weekly team meetings to review work plans, challenges and solutions and provide feedback based on monitoring data.
- » Coordinate closely with local partner to implement business skills training for EA\$E members. Conduct regular field visits, review partner reports and provide feedback as necessary.
- » Ensuring program procurement needs are met according to logistics policies and procedures.
- » Actively address challenges in program implementation and propose solutions to EA\$E manager.
- » Ensure all EA\$E activities are closely coordinated with other on-going GBV activities.
- » Work in close collaboration the EA\$E manager and WPE Technical Unit.
- » Carry out any other tasks as required.

HUMAN RESOURCES

- » Directly supervise the economic empowerment officers/community workers.
- » Participate in the identification of training needs and systematically build capacity of the team.
- » Establish performance plans, conduct performance evaluations, manage vacation days, etc., as per human resource policy

FINANCE

- » Develop monthly spending plans and ensure efficient use of program resources in accordance to financial policies and procedures.

QUALIFICATIONS

EDUCATION

- » University degree in international or community development, business administration, social work and social administration or related field.

SKILLS AND EXPERIENCE

- » Experience working with community groups and community leaders
- » Extensive training and mentoring skills
- » Familiarity with savings and credit schemes, business administration and/or livelihoods programming
- » Strong analytical and problem solving skills
- » Good time management and planning skills
- » Ability to work as part of a team and to foster team spirit
- » Good written and verbal communication skills, fluency in local language
- » Strong computer skills (Word and Excel)
- » Belief in and understanding of gender equality, women's rights and empowerment
- » Willingness to travel to field sites frequently and, preferably, experience working in GBV programs and in rural settings



SAMPLE JOB DESCRIPTION

EA\$E FIELD OFFICER

International Rescue Committee

Position: Economic and Social Empowerment (EA\$E) Field Officer

Grade:

Location:

Duration:

Reports:

Date:

BACKGROUND

(Insert background information about the country office here.)

PROGRAM DESCRIPTION

(Insert program description here.)

JOB SUMMARY

The Economic Empowerment Field Officer is based in (insert name of base site here) and is responsible for supporting the implementation of the EA\$E program in the field. This includes supervising community volunteers (CV), conducting regular VSLA Training of Trainers (TOT), monitoring field activities, collecting data and providing mentoring and coaching support to CVs and EA\$E groups. The Field Officer is also responsible for conducting Group Discussion Series and monitoring the implementation of the CEFE business skills training.

It is expected for the Field Officer to play an active role in building up community capacity in effectively running EA\$E groups. This position reports directly to the economic empowerment supervisor.

SPECIFIC RESPONSIBILITIES

The responsibilities of the economic empowerment officer include but are not limited to the following:

PROGRAMS

- » Supervise and provide technical support to community volunteers.
- » Participate in and help to organize all EA\$E Training of Trainers.
- » Organize and participate in monthly meetings with community volunteers.
- » Conduct frequent field visits to monitor and provide capacity building support to community volunteers.
- » Facilitate the Discussion Group Series with EA\$E members and spouses.
- » Monitor implementation of business skills training and report findings to economic empowerment supervisor.
- » Collect monitoring data for the VSLA and DG components of the EA\$E program as per the monitoring system in place.
- » Actively address challenges in program implementation and propose solutions to EA\$E Manager and economic empowerment supervisor.
- » Work with economic empowerment supervisor to create detailed weekly and monthly work plans.
- » Attend staff meetings and training events as required.
- » Carry out any other tasks as required.

QUALIFICATIONS

EDUCATION

- » High-school diploma
- » Associate's or bachelor's degree in business administration, social work and social administration or related field

SKILLS AND EXPERIENCE

- » Strong experience working with community groups
- » Great communication skills and ability to clearly and effectively convey complex concepts to populations with limited numeracy and literacy skills
- » Excellent training and mentoring skills
- » Familiarity with savings and credit schemes (VSLA methodology preferred)
- » Strong analytical and problem-solving skills
- » Ability to work as part of a team and to foster team spirit
- » Belief in and understanding of gender equality, women's rights and empowerment
- » Willingness to travel to field sites frequently and, preferably, experience working in GBV programs and in rural settings (must be a licensed to drive a motorbike)



SAMPLE JOB DESCRIPTION

EA\$E COMMUNITY WORKER

International Rescue Committee

Position: Economic and Social Empowerment (EA\$E) Worker

Grade:

Location:

Duration:

Reports:

Date:

BACKGROUND

(Insert background information about the country office here.)

PROGRAM DESCRIPTION

(Insert program description here.)

JOB SUMMARY

The EA\$E community worker is based in (insert name of base site here) and will be responsible for supporting the implementation of the EA\$E program in the field. The community worker will be responsible for starting, training and monitoring EA\$E groups, facilitating the Discussion Group Series and monitoring the implementation of business skills training. The position will report to the economic empowerment supervisor.

SPECIFIC RESPONSIBILITIES

The responsibilities of the community worker include, but are not limited to:

- » Work closely with the community to carry out EA\$E activities.
- » Conduct EA\$E awareness raising in the community and train EA\$E groups on VSLA methodology.
- » Distribute VSLA Toolkits to groups.
- » Facilitate the Discussion Group Series with EA\$E members and spouses.
- » Monitor implementation of business skills training and report findings to economic empowerment supervisor.
- » Collect monitoring data for the VSLA and Discussion Group Series components of the EA\$E program as per the monitoring system in place.
- » Actively address challenges in program implementation and propose solutions to EA\$E manager and economic empowerment supervisor
- » Work with economic empowerment supervisor to create detailed weekly and monthly work plans.
- » Attend staff meetings and training events as required.
- » Carry out any other tasks as required.

REQUIREMENTS

EDUCATION

- » High-school diploma
- » Associate's or bachelor's degree in business administration, social work and social administration or related field

SKILLS AND EXPERIENCE

- » Extensive experience working with community groups
- » Extensive training experience
- » Strong mobilization skills
- » Great communication skills and ability to clearly and effectively convey complex concepts to populations with limited numeracy and literacy skills
- » Good organizational skills and ability to inspire people to action
- » Proficient mathematical skills
- » Experience in working in GBV programs
- » Belief in and understanding of gender equality, women's rights and empowerment
- » Experience with GBV programs preferred (must be a licensed to drive a motorbike)



Photo Credit: Benjamin Barrows

Part Two

ESTABLISHING EA\$E GROUPS

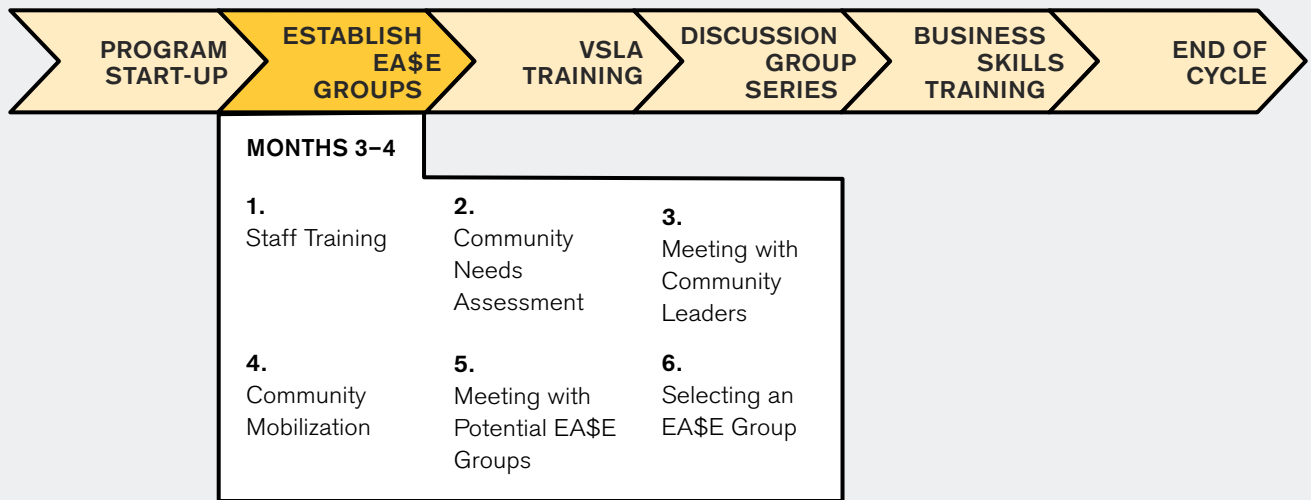
CONTENTS OF THIS CHAPTER INCLUDE

- » Notes to the User
- » Staff Training
- » Community Needs Assessment
- » Meeting with Community Leaders
- » Community Mobilization
- » Meeting with Potential EA\$E groups
- » Selecting EA\$E Groups

2 ESTABLISHING EA\$E GROUPS

NOTE TO THE USER

You are here in the implementation process:



KEY PROGRAMMATIC CONSIDERATIONS

Country programs that are implementing EA\$E for the first time will need to:

- » Decide if the EA\$E groups are going to be women only or mixed gender groups. The recommendation is to have women only groups to ensure that women have a safe space for their activities and can build a support network.
- » Identify a VSLA trainer.¹
- » Commit to a six day training on how to establish EA\$E groups. Details of the training are presented in this chapter.

¹ Consult the WPE Technical Unit about support.

WHAT YOU SHOULD KNOW ABOUT VSLA

1. While there are multiple adaptations to the VSLA model, the core principles that underpin the methodology are:
 - VSLAs are self-managed and autonomous.
 - VSLAs are composed of 15 to 25 self-selected members.
 - Members contribute to a savings fund on a weekly basis.
 - Savings are the only source of loan capital.
 - Only VSLA members can borrow from the group.
 - Loans must be repaid with interest (fee set by the members) after four weeks.
 - VSLA members save into a smaller but separate account called the social fund to finance emergencies.
 - All transactions are carried out at meetings in front of the group to ensure transparency and accountability.
 - A lockable cashbox is provided to every group and can only be opened during a weekly meeting with the presence of at least two or three members.
 - The saving cycle is time bound. At the end of nine to twelve months, each member of the group will recover their savings plus interest earned throughout the cycle in a share-out process.

Note: VSLAs can be mixed or women only groups. The recommendation for EA\$E is that the groups be women only. This gives women a safe space to talk about their lives, to identify and develop their social assets, and to further explore and articulate their own specific needs. As many women are constantly surrounded by the obligations of family, including household chores and caring for their children, it is important to facilitate a space where they can step away from these obligations and reflect on their own wellbeing.

2. The implementation of the VSLA occurs in three phases:
 - **Phase 1:** The preparatory phase.
 - **Phase 2:** The intensive training phase.
 - **Phase 3:** The supervision phase.
3. Movement from one phase to the next depends on the groups' readiness as assessed by the community worker and discussed with the supervisor.

This chapter describes the **preparatory phase** only as it corresponds to the second step of the EA\$E implementation process.

ACTIVITY 1: STAFF TRAINING

The International Rescue Committee has developed a six-day training curriculum designed to introduce the EA\$E program model and build the capacity of staff to establish groups. By the end of the training, participants will be able to:

- » conduct a community needs assessment
- » conduct an orientation meeting with community leaders
- » conduct community mobilization meetings
- » establish EA\$E groups

WHO PARTICIPATES IN THE TRAINING?

Training participants include:

- » community workers or economic empowerment officers
- » economic empowerment supervisors
- » EA\$E manager or GBV manager

Note: This training is not designed for community volunteers.

In preparation for the training, program coordinators or managers can:

- » Develop a term of reference and identify skilled trainers .
- » Inform country leadership and obtain approval.
- » Organize training logistics (venue, training material, refreshments, meals, etc.).

After the training, coordinators and managers are responsible for overseeing the implementation of the following activities:

- » community needs assessment
- » community mobilization
- » meeting with potential EA\$E groups

ACTIVITY 2: COMMUNITY NEEDS ASSESSMENT

The purpose of the community needs assessment is to identify specific communities in which to implement the EA\$E program. Often, the general area of operation (such as the region or district) is defined at the proposal writing stage. However, within that area, there may be several communities or villages that have different needs and access to resources. The assessment will ensure:

1. Communities that demonstrate the most need (financial services unavailable, limited markets, isolation, etc.) have priority.
2. The proposed interventions correspond to the needs of the communities.
3. The team understands the threats and opportunities of carrying out VSLA activities in these communities and can adapt the EA\$E approach as needed.

WHO CONDUCTS THE ASSESSMENT?

The assessment is conducted by the community workers or the economic empowerment officers depending on the staffing setup. The economic empowerment team will need to divide the general intervention region into smaller administrative units as appropriate (by commune, by district, by village, etc.). While the entire region will be assessed, only a selected area will be identified for program implementation based on the assessment results.

For simplicity and efficiency, the most appropriate assessment method is a focus group discussion. Each community worker or economic empowerment officer will be assigned to conduct multiple focus group discussions in each of the operation sites. If time and resources allow, plan to do three focus group discussions in each community, one targeting the whole community, a second targeting women and a third targeting youth. If necessary, complement these discussions with an interview with a key informant using the same questionnaire tool. Allow two hours for each focus group discussion.

Community workers or economic empowerment officers are responsible for contacting community leaders and setting up the focus groups. Once the assessment is completed (in more communities than the implementing organization plans to operate), community workers or officers along with their supervisors, are tasked with analyzing the data and selecting specific areas of intervention based on need.

THE COMMUNITY ASSESSMENT PROCESS

The community needs assessment is designed as a simple and basic activity to help program staff gain a general understanding of the community. The entire process will take two to three weeks depending on geography and distance. The following are key steps in the assessment process:

STEP 1: PREPARE FOR THE COMMUNITY NEEDS ASSESSMENT

- » Adapt the assessment questionnaire to the local context (the assessment tool can be found at the end of this chapter).
- » Identify areas in which to conduct the assessment. The goal is to select intervention areas that are logistically accessible and demonstrate need. The team should identify communities that are administratively separate and characteristically distinct and determine the appropriate administrative level for the assessment.
- » Identify areas with other GBV program activities. This strategy facilitates referral mechanisms and balances staff workloads.
- » Train the community workers or economic empowerment officers on the assessment process and review the questionnaire in detail. You want to make sure that all staff share the same frame of reference. If the assessment will be conducted in a language other than English, the team needs to translate the questionnaire into the local language.
- » Together with community workers or economic empowerment officers develop an assessment schedule. This schedule should incorporate the time needed to meet with community leaders to explain the assessment and solicit mobilization support.
- » Organize logistics (transport, printing of questionnaire tools, etc.).
- » Meet with community leaders to explain the assessment and solicit community mobilization support.

STEP 2: OVERSEE THE ASSESSMENT PROCESS

- » Supervise and monitor community workers or economic empowerment officers during the assessment process and ensure quality of work.
- » Provide necessary technical and logistic support to team.

STEP 3: ANALYZE RESULTS AND SELECT COMMUNITIES OF INTERVENTION

- » Review assessment report and approve community selection (the review and selection process is described in the following sections).

THE COMMUNITY ASSESSMENT TOOL

The community needs assessment is designed to be simple and easy to use. The tool comprises of six sections focusing on:

- » Availability of infrastructure and services.
- » Types of economic activities and availability of opportunities.
- » Types of group activities.
- » Gender dynamics of household finances.
- » Availability and accessibility of savings opportunities.
- » Availability and accessibility of alternative economic services.

The questions are open-ended allowing participants to freely share their thoughts and ideas. The format also allows the interviewer to gather a more comprehensive set of information that can be compared across communities. The following section will walk users through the community ranking and selection process.

SELECTING COMMUNITIES OF INTERVENTION

The assessment tool is accompanied by a Community Ranking Matrix (see end of chapter), a simple table that allows users to rank communities based on their level of vulnerability. There are six assessment categories as described in the following table. The matrix allows users to compare the vulnerability level of each community for each category and then calculate an overall vulnerability score.

figure 3. Assessment Category: Indication of Vulnerability

| ASSESSMENT CATEGORY | INDICATION OF VULNERABILITY |
|---|---|
| CATEGORY 1: Available Services | Lack of MFI and any form of financial service; Limited opportunities for school |
| CATEGORY 2: Economic Activities | Limited accessibility to large local markets; most people travel far to get what they need |
| CATEGORY 3: Group Activities | Lack of opportunity to organize into groups |
| CATEGORY 4: Gender | Indication of women as marginalized, disenfranchised, discriminated against |
| CATEGORY 5: Savings | Limited savings opportunities; prioritize communities with no informal savings groups |
| CATEGORY 6: Alternative Economic Services | Areas with little NGO activity |

2 ESTABLISHING EA\$E GROUPS

Using the Community Ranking Matrix, community workers and their supervisor will rank communities from lowest to highest (vulnerable to less vulnerable) for each of the six survey categories: 1) available services and accessibility, 2) economic activities, 3) group activities, 4) gender 5) savings and 6) alternative economic services. For example if the assessment was conducted in 10 communities, the community worker/economic empowerment officer will review the focus group discussion results and rank all 10 communities on Category 1 (available services and accessibility) from 1 to 10: The community with the least available and least accessible services will be given a score of 1; the community with the most available services and highest level of accessibility will be given a score of 10.

Once the ranking exercise is completed for each of the six categories, the total score per community is tallied. Communities with the lowest scores are the most vulnerable and will most likely be selected as areas of EA\$E intervention. Keep in mind that these scores do not tell users anything in absolute terms. The scores only tell the story of how one community compares to another on a grading scale. After the ranking is completed, community workers need to work with their supervisors and look at each community to ensure that they are accessible. By accessible, we mean the ability to reach the operation site relatively easily by car or on a motorcycle without major health and/or security risks. Especially with the direct implementation model, it is extremely important that the community workers are able to reach the site every week for the next six months reliably. Seasonal changes and the security context should be taken into consideration. Table 2 below is an example of a completed Community Ranking Matrix.

figure 4. Example of a Completed Community Ranking Matrix

| NAME OF COMMUNITY | CAT 1. | CAT 2. | CAT 3. | CAT 4. | CAT 5. | CAT 6. | TOTAL SCORE |
|-------------------|--------|--------|--------|--------|--------|--------|-------------|
| RUHUMA | 2 | 1 | 2 | 3 | 2 | 2 | 12 |
| BELMA | 3 | 4 | 5 | 6 | 4 | 6 | 28 |
| KODE | 1 | 1 | 1 | 1 | 1 | 1 | 6 |
| YOBE | 4 | 4 | 3 | 2 | 3 | 3 | 19 |
| EAGALA | 6 | 6 | 5 | 4 | 4 | 4 | 29 |
| MAMAYE | 5 | 3 | 4 | 5 | 6 | 5 | 28 |

In the above example, six communities were assessed, which means that the ranking for each category will go from 1 (most vulnerable) to 6 (least vulnerable). For Category 1, Kode is the most vulnerable community (with 1 point) and Eagala the least. It is possible for two or three communities to be equally vulnerable. In Category 2, for example, both Ruhuma and Kode scored 1 and Belma and Yobe scored 4.

Once the ranking activity is completed for all six categories, the scores are added up. In the above example, Kobe is the most vulnerable community and should get priority. If the program is capable of operating in three out of the six communities, the three communities above would be Kode (with a score of 6), Ruhuma (with a score of 12) and Yobe (with a score of 19).

If it turns out that Kode is unreachable (due to security or geographical issues), then the next community in line will be Mamaye or Belema (with scores of 28).

TIP: It is recommended that the EA\$E program be implemented in areas where GBV programming is ongoing to ensure that participants have referral services readily available.

ACTIVITY 3: MEETING WITH COMMUNITY LEADERS

The purpose of meeting with community leaders is to educate leaders about the EA\$E intervention and to obtain permission and support for the project. It also allows community workers to become familiar with local leaders, government officials and their representatives. Finally, allows the program to solicit support for the community mobilization.

In preparation for this meeting, program coordinators or managers should:

- » Prepare an agenda and talking points (refer to VSLA Facilitator Guide for details)
- » Ensure meeting dates and time are set
- » Ensure community workers are adequately trained and prepared for the meeting

ACTIVITY 4: COMMUNITY MOBILIZATION

Group Composition

It is a programs' decision to do women-only EA\$E groups or mixed gender groups. It is recommended to have women only groups to ensure that women have a safe space to carry-out their activities and build a support network.

The purpose of the mobilization meeting is to raise awareness in the community about the services offered through VSLA activities. The mobilization meeting is an opportunity for the implementing organization to market the EA\$E model and excite community members about forming EA\$E groups—without raising false expectations. At the very least, program staff should plan to organize one mobilization meeting per community. If the turnout in the first meeting is too low (less than 25 people) or if a given community area is large, staff should plan to organize two or three mobilization meetings to ensure maximum level of outreach.

In this meeting, community workers or economic empowerment officers will outline basic VSLA principles such as:

- » self-selection
- » self-management
- » membership size (of 15–25 per group)
- » weekly meeting and saving
- » time-bound cycle (of 9–12 months)

The mobilization meeting will also help to outline the time and financial commitment expected of program participants, the process for forming or joining a group, and the role of the implementing organization (one of capacity building and not financial supporter).

In preparation for the community mobilization, the manager of the program will:

- » develop an agenda and talking points for use by the community workers (see end of chapter for sample agenda and key talking points).
- » set mobilization meeting dates and venue.
- » work with community leaders to invite participants to the mobilization meeting.
- » prepare photocopies of potential EA\$E group sign-up sheets (see end of chapter).
- » ensure all necessary logistic support is available for community workers.

Community workers will:

- » work closely with community leaders to organize mobilization meetings.
- » ensure that both men and women are invited to mobilization meeting. Even in areas where the organization will be working with women only, the initial mobilization meeting should include men to ensure that they understand the intervention and encourage their spouses to attend.
- » prepare talking points and conduct the mobilization meetings.

On average, you should have at least 40 to 50 participants to ensure that the mobilization message can be shared widely within the community. If the turnout is low (under 25) one should consider conducting a second mobilization meeting within that same community.

If you are adopting the community volunteer model, you will use the community mobilization meeting to identify community volunteers. The identification and selection is conducted by the economic empowerment officer and is described below.

IDENTIFICATION AND SELECTION OF COMMUNITY VOLUNTEERS

If the program will be using community volunteers to establish EA\$E groups, the mobilization meeting is the most convenient time for Economic Empowerment Officers to work with the community to identify potential candidates. This does not have to be a very formal election process but encourage participants to nominate people that they feel can do the job. Once people have been nominated, register their names and contact information on a sheet of paper. A sample form is provided at the end of the chapter.

IDENTIFICATION

The identification of potential community volunteers happens through an informal nomination process where economic empowerment officers define the role of a community volunteer and ask community members to nominate a couple of people. You might need to remind participants that nomination does not mean selection. Community members are asked to identify people they know, that they trust and someone that has previous volunteer experience, someone that cares about the community and enjoys helping others and someone with some basic reading and writing skills. Potential community volunteers should not have formal employment as it is often not possible to find time for their training responsibilities. Also, people who hold positions of authority in the community can sometimes use their power and influence to manipulate the EA\$E groups. Since community volunteers will be expected to travel, it is important that it be someone that can travel, is dynamic and a quick learner. Community volunteers will work with the implementing organization as unpaid volunteers. They will be trained by the organization then return to their communities and replicate the training for 2 groups.

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Participants will nominate 3 to 4 people that they see fit and provide the persons' contact information if that person is not at the meeting. You should ensure that at least 50% of those nominated are women. If your program is working with women-only EA\$Es, you should consider identifying only female community volunteers.

TESTING AND SELECTION

Once individuals have been identified by community members, the implementing organization should invite every nominee to a 1 day meeting where participants will be engaged in multiple activities that will test their reading, writing, math and presentation skills. Based on participants' performance and score the needed number of community volunteers will be selected. It is also very important that the selection process ensures gender equity, with at least 50% of community volunteers being women. If it is not possible to identify enough women community volunteers in the first round, it might be necessary to conduct additional community mobilization in communities where women are underrepresented to ensure that there are enough female community volunteers. Female community volunteers play an important role in the success of the project because they are more likely to get information to women in their communities than are male community volunteers. They also make the EA\$E groups more approachable for women, who may at times feel that economic activities are more appropriate for men.

To foster a fair and positive environment, the selection process should be participatory, transparent and ensure that everyone is in agreement with the selection results. Community volunteers that are not selected are put on a waiting list in case a replacement is needed throughout the lifecycle of the project. Retainer community volunteers are also encouraged to join a group so that they can benefit from the services of a VSLA.

A facilitator guide for the selection process can be found in Annex 3. In it are various games and activities that help identify specific skill sets needed to become a community volunteer. The games and activities can be changed as seen fit.

TIPS TO THE SUPERVISOR

- » It is good practice to attend a few mobilization meetings to show support to your staff, but also to get a good understanding of what is happening in the community and monitor for quality.
- » Given that several community mobilizations will take place within a week, it is also important to touch base with the staff at the end of every week to discuss progress, additional support, and plans for the following week.

At the end of the mobilization process, the EA\$E supervisor or manager should write a short report outlining activities accomplished, challenges met and lessons learned. The report should include, along with an introduction, the following components:

- » Activities completed, including a summary table of all the meetings (community where it took place, date, number of female and male participants).
- » Challenges faced.
- » Solutions and lessons learned.

ACTIVITY 5: MEETING WITH POTENTIAL EA\$E GROUPS

A week or two after the initial mobilization meeting, community workers or economic empowerment officers should hold a meeting for those that are potentially interested in forming an EA\$E group. Although the date and time of this meeting will have been determined during the mobilization meeting, community leaders can help by reminding the community of the meeting. The purpose of this meeting is:

- » To give potential EA\$E members another chance to hear about the workings of a VSLA.
- » To make sure that every potential member understands the requirement and commitment expected of an EA\$E member.
- » To set clear expectations about the program and emphasize that the the implementing organization will not be giving any financial support.

Participation to this meeting will be limited to women who are interested in forming a group or already have one.

In preparation for the meeting with potential EA\$E groups, supervisors will:

- » review the meeting agenda and talking points with staff. You can use the same agenda as the community mobilization meeting but provide more details for each section. It is important to ensure you have enough time for questions and clarifications.
- » ensure logistic support is available for community workers.

It is good practice to attend a few meetings with potential EA\$E groups to show support to your staff, but also to get a good understanding of what is happening in the community and monitor for quality.

2 ESTABLISHING EA\$E GROUPS

Given that several meetings will take place within a week, it is also important to touch base with the staff at the end of every week to discuss progress, additional support, and plans for the following week.

Once all the meetings are completed, the EA\$E supervisor or manager should write a short report summarizing activities accomplished, challenges met and lessons learned. The report should include along with an introduction the following components:

- » Activities completed, including a summary table of all the meetings (time, place, number of participants, number of group lists collected, number of groups selected).
- » Challenges faced.
- » Solutions and lessons learned.

Note: If you are using the direct implementation model, community workers will run the meeting but they will work with community leaders to organize it.

If you are using the indirect CV model, the economic empowerment officers will run the meeting, but the CVs will help mobilize it. The implementing organization can also use this meeting to formally introduce the selected community volunteers to the community.

ACTIVITY 6: SELECTING EA\$E GROUPS

It is common for more EA\$E groups to be formed in a community than the implementing organization has the capacity to work with. The following are three options for selecting EA\$E groups within a community. (Depending on the option chosen, the implementing organization may be able to conduct the selection at the end of the meeting with potential groups; otherwise, plan on one more meeting where the results of the selection are announced and explained.)

OPTION 1: PUBLIC LOTTERY

The public lottery option is viable in programs where the organization is working with groups with no specific targeting. In areas where targeting is necessary such as "refugees", "women only" etc, this option might be a bit more difficult as the eligibility criteria needs to be disclosed before the lottery is conducted. However, the lottery option is the most transparent and easiest to manage.

If working with mixed groups, it is best practice to ensure that 70% of participants are women. A public lottery for coed groups is possible once this criterion is met. During the lottery, groups that are disqualified should be announced as well as the reason for disqualifications before proceeding with the drawing. To avoid frustration in the community, make sure selection criteria is shared during the community mobilization meetings.

OPTION 2: SELECTION CRITERIA

In programs where the implementing organization is targeting its intervention to specific groups such as “returnees,” “IDPs,” and so on, the selection process is a bit more complicated. The challenge here is to put in place a transparent process without stigmatizing participants or breaking confidentiality. In this case, hold a meeting to let the community know which groups have been selected to work with.

OPTION 3: COMMUNITY VOLUNTEERS SELECT THE GROUP

A third option exists if you are implementing indirectly through community volunteers. In this case, the group with a community volunteer as a member is automatically selected, with others selected through public lottery or through consultation with the community volunteers about distance and accessibility of the groups. If the site is sparsely populated, it is important to consult with the volunteers to ensure that he or she can reach each group once a week. Beware of this option: It may be difficult to explain the process to the community, with non-elected groups feeling frustrated that they were disadvantaged due to their specific locations. As much as possible, combine this option with a form of public lottery to ensure transparency.

2 ESTABLISHING EAS\$ GROUPS



STEP 2 CHECKLIST

The following checklist needs to be completed before you move onto the next step:

VSLA TRAINING

- ☐ Organize training for staff (logistics, travel if necessary, etc)
- ☐ Set training dates and identify trainers and participants
- ☐ Develop training TOR and obtain approval from senior management
- ☐ Conduct Training

COMMUNITY NEEDS ASSESSMENT

- ☐ Prepare for the assessment
 - ☐ Develop an assessment questionnaire
 - ☐ Develop workplan for assessments (sites and schedule)
 - ☐ Train staff on tool
 - ☐ Reach out to community members and schedule focus group discussion sessions
- ☐ Conduct the assessment
- ☐ Select areas of intervention

MEETING WITH COMMUNITY LEADERS

- ☐ Prepare staff for the meeting with community leaders
 - ☐ Prepare agenda and talking points
 - ☐ Set dates
- ☐ Conduct the meeting with community leaders
- ☐ Obtain consent from community leaders to organize community mobilization meeting



COMMUNITY MOBILIZATION

- ☐ Prepare staff for community mobilization
 - ☐ Prepare agenda and talking points
 - ☐ Set dates and venue and invite participants
- ☐ Conduct mobilization meeting
- ☐ If Community Volunteer Model—identify Community Volunteers and conduct Community Volunteer selection workshop

MEETING WITH AND ESTABLISHING EA\$E GROUPS

- ☐ Prepare staff for the meeting with potential EA\$E groups
 - ☐ Review agenda and talking points
 - ☐ Set meeting dates and venue and invite participants
- ☐ Select EA\$E groups

COMMUNITY NEEDS ASSESSMENT

Name of District: _____

Name of Town/Village: _____

Approximate population: _____

What languages are spoken in your community? _____

AVAILABLE SERVICES

1. Do the following services exist in your community?

| | | |
|-----------------|---|---|
| COMMERCIAL BANK | Y | N |
|-----------------|---|---|

If yes, indicate name(s):

| | | |
|-----------------------------|---|---|
| MICROFINANCE INSTITUTION(S) | Y | N |
|-----------------------------|---|---|

If yes, indicate name(s):

| | | |
|-------------------|---|---|
| TELEPHONE NETWORK | Y | N |
|-------------------|---|---|

| | | |
|-------------------|---|---|
| PRIMARY SCHOOL(S) | Y | N |
|-------------------|---|---|

| | | |
|---------------------|---|---|
| SECONDARY SCHOOL(S) | Y | N |
|---------------------|---|---|

| | | |
|----------------------|---|---|
| VOCATIONAL SCHOOL(S) | Y | N |
|----------------------|---|---|

| | | |
|-------------|---|---|
| ELECTRICITY | Y | N |
|-------------|---|---|

| | | |
|---------------|---|---|
| POTABLE WATER | Y | N |
|---------------|---|---|

| | | |
|---------------|---|---|
| HEALTH CLINIC | Y | N |
|---------------|---|---|

2. What is the nearest major market? _____
3. What is the distance to the nearest major market? _____
4. Where do people generally go to buy things they can't buy in the community? _____

5. What types of goods are these? _____
 - How do people in your community earn money? What are some examples of ways of making money?

 - What employment opportunities exist in the area (short- and long-term contracts, such as teacher, health care worker, district officer, etc.)?

 - How many people have access to employment opportunities (very few, few, many, almost all)?

 - What do you think is the best/most profitable business in the community? Rank the top three or four and say why these are the best businesses?

GROUP PARTICIPATION

- Have you in the past participated in a group activity? If yes, what type of activity?
- Are you still participating in a group activity? If yes, what type of activity?

GENDER

- How are resources (e.g. money) allocated within the household? who decides how money is spent?
- If you were able to save \$10, who in the household would decide how to use the money?
- Which kinds of activities, tasks and work are forbidden to women and/or men?

- What type of business activities are women forbidden from undertaking?

SAVINGS

- In your community, how do people save money? Are there savings institutions in your area?
- Where do people with savings keep their money? Where is it safest to keep money?
Is it safe to keep money close to the house?
- Can you describe some of the problems that you have experienced with your savings?
- What do you do when you need immediate cash to overcome an unexpected problem?

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- How do you manage to get cash to make large item purchases?

ALTERNATIVE ECONOMIC SERVICES

- Which of the following types of agencies worked here last year? Describe the types of service they provided and their availability.

| AGENCY | NAME | SERVICE | AVAILABILITY |
|---|------|---------|--------------|
| AGRICULTURE EXTENSION | | | |
| COOPERATIVE SOCIETY | | | |
| MINISTRY/ | | | |
| GOVERNMENT PROGRAM (VOCA- TIONAL TRAINING, AGRICULTURAL TRAINING, ETC.) | | | |
| NGO IGA PRO- GRAM (VOCA- TIONAL TRAINING, SMALL GRANTS, ETC.) | | | |
| MICROFINANCE OR CREDIT | | | |
| OTHER | | | |

COMMUNITY RANKING MATRIX

| NAME OF COMMUNITY | CAT. 1 | CAT. 2 | CAT. 3 | CAT. 4 | CAT. 5 | CAT. 6 | TOTAL SCORE |
|----------------------|--------|--------|--------|--------|--------|--------|----------------|
| | | | | | | | |
| | | | | | | | |
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COMMUNITY MOBILIZATION AGENDA AND TALKING POINTS

PREPARING FOR THE MEETING

- » Review meeting agenda.
- » Have clear talking points and be familiar with EA\$E concepts.
- » Schedule a time and place to meet with community members.
- » Advertise meeting in the community.

KEY TALKING POINTS

1. Introductions

- » Introduce yourself.
 - Name: _____
- » Your role with the implementing organization:
 - Briefly introduce the program you work for.
 - Briefly explain the purpose of the meeting (introduce the new approach called EA\$E).

2. Presentation of VSLA

WHAT IS VSLA?

- It is a system intended to provide basic financial services to people in rural communities that do not have access to those services.
- It is savings-led, which means the (name of implementing organization) will help people organize into groups of 15 to 25 members who then combine their own savings into a loan fund.
- The EA\$E methodology has proved useful in various countries around the world. It has been well-adapted to rural Africa where microfinance services are too expensive.
- The methodology is based on traditional forms of savings (susus, tontines, ekubs), where women save on a weekly basis and use the money for loans.
- In addition to savings and loan services, participants will also have access to a social fund in which they will make regular contribution to finance emergencies.

VSLA PRINCIPLES

- VSLAs are made up of 15 to 25 members—big enough to create a useful pool of capital and small enough to keep meetings manageable.
- Members voluntarily form their EA\$E group and purchase shares.
- These shares, or savings, are invested in a loan fund from which members can borrow, repaying the loan with a service charge added.
- The implementing organization WILL NOT provide start-up capital or match member savings.
- Groups are organized into a General Assembly and a Management Committee. Each member of the General Assembly has one vote. The General Assembly elects the Management Committee.
- All transactions are carried out at meetings attended by all the members of the association to ensure transparency and accountability.
- 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 among the membership in proportion to the amount that each member has contributed (or saved) during the cycle.
- On average, EA\$E members can expect a 30% to 40% return on their savings.

3. Explanation of the Implementing Organization's Role

- The (name of implementing organization) will not provide start-up capital but will train groups that are interested in EA\$E.
- The (name of implementing organization) will build the capacity of groups to mobilize their own savings and establish rules and regulations.
- The (name of implementing organization) will provide continuous monitoring and support to groups for the first cycle of savings and loans.

4. Explanation of members' responsibility

- Those that are interested in EA\$E should form a group of 15 to 25 people.
- Groups must be self-selected. No one should join a group because someone told him or her to do so.
- Self-selection allows people to select members they know and trust. It ensures group cohesion and autonomy and, most importantly, it transfers responsibility from the supporting organization to the members themselves.
- Make sure you choose members that:
 - You know very well.
 - You can trust with your money.
 - Are responsible and will show up to meetings on time.
 - Are honest and respected in your community.
 - Have a source of income and can save on a weekly basis.

5. Success stories

It is best to share success stories that are relevant to the community. If you have no first-hand accounts of success stories, you may use the ones below.

ETHIOPIA

Aliya Mumiye is a member of the Biftu Barisa Savings Group in Chefe Aneni Kebele, East Hararghe. "I was a farmer, but the output we received from farming was not sufficient to lead our life properly," he says. "Our children could not have access to education; moreover we did not have a sufficient diet. Last year I joined the group and applied for a 10,000 birr loan. With the money I bought a goat for 6,000 birr and began selling eggs with 4,000 birr. The goat gave birth and I made a profit of 6,000 birr by selling my eggs. I reimbursed the loan with interest by selling the kid.

"Currently, I am selling eggs with my own money. The profit has helped me to buy utensils for my home, clothes for my children and enough food for a good diet for my family. In September, I have decided to send all of my children to school."

UGANDA

Bajware in Kabale, Uganda, says: "Through the group, I have been able to buy books for my children in school and buy a mattress to sleep on. Life has generally improved compared to before." She credits the improvement to the VSLA group: "I have even been able to pay dowry for my first son to marry a wife. This is a miracle."

Steven Tushungirwe, who is the community volunteer, shows that, the savings from members have improved throughout the cycle. He says, 'at first, group members used to save around Ug shs 20,000/= per meeting as total savings for the group. But now members can save up to Ug. Shs. 50,000/=per meeting.'

SUBSEQUENT MEETINGS

The next meeting will be for people interested in forming an EA\$E group. This meeting will give people specifics about VSLA activities, and information about the implementing organization.

The implementing organization will distribute member sign-up sheets at the end of this meeting. Interested participants should start to form a group through self-selection.

Schedule another meeting convenient for everyone interested in EA\$E.

ECONOMIC AND SOCIAL EMPOWERMENT PROGRAM IMPLEMENTATION MANUAL



EA\$E MEMBER SIGN-UP SHEET

| | NAME OF POTENTIAL MEMBER | GROUP NAME | NAME OF VILLAGE |
|----|--------------------------|------------|-----------------|
| 1 | | | |
| 2 | | | |
| 3 | | | |
| 4 | | | |
| 5 | | | |
| 6 | | | |
| 7 | | | |
| 8 | | | |
| 9 | | | |
| 10 | | | |
| 11 | | | |
| 12 | | | |
| 13 | | | |
| 14 | | | |
| 15 | | | |
| 16 | | | |
| 17 | | | |
| 18 | | | |
| 19 | | | |
| 20 | | | |
| 21 | | | |
| 22 | | | |
| 23 | | | |
| 24 | | | |
| 25 | | | |



Photo Credit: Elizabeth Pender

Part Three

VSLA TRAINING AND MONITORING

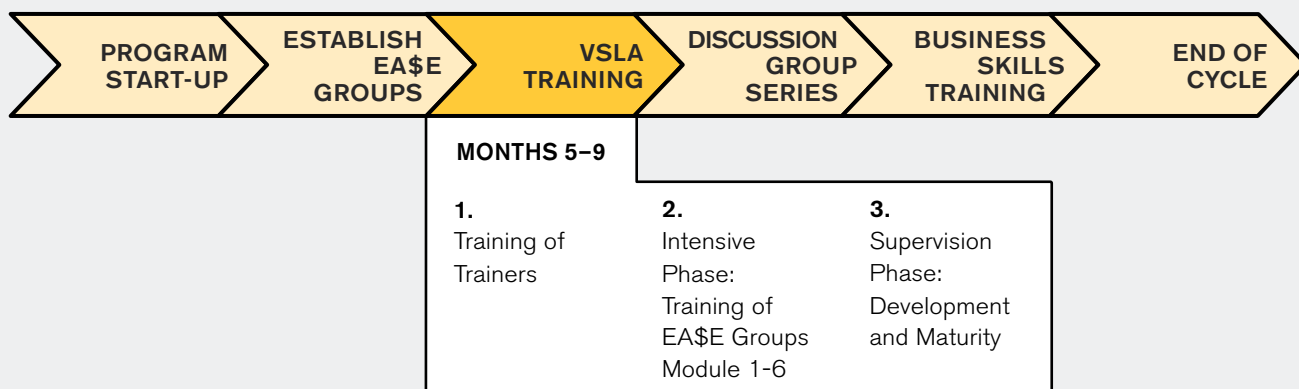
CONTENTS OF THIS CHAPTER INCLUDE:

- » Notes to the User
- » VSLA Training of Trainers
- » Intensive Phase-Training
- » Supervision Phase-Development and Maturity
- » VSLA Monitoring System and Tools

3 VSLA TRAINING AND MONITORING

NOTE TO THE USER

You are here in the implementation process:



KEY PROGRAMMATIC CONSIDERATIONS

- » Country programs that are implementing EA\$E for the first time will need to plan and identify qualified VSLA trainers.¹
- » The program is a 14-day training of trainers (TOT) specifically geared to supervisors, community workers and/or officers . Details of the training are presented in this chapter.
- » Once the training is complete, managers need to make plans for remote support and troubleshooting during the implementation of VSLA activities and the monitoring phase.

Note: There are two types of training in this section. The first is a training of trainers conducted for staff. The second training is one conducted by staff for EA\$E groups. We distinguish between the two by referring to the first as Training of Trainers (TOT) and the second as VSLA training.

¹ Consult with your Technical Advisor for additional support.

ACTIVITY 1: CONDUCT TRAINING OF TRAINERS FOR EA\$E STAFF

The purpose of the TOT is to prepare EA\$E staff to implement the intensive and supervision phase of the program. The International Rescue Committee has developed a participatory nine-day training curriculum² designed to ensure participants acquire both knowledge and skills to train, monitor and coach EA\$E groups for success. A variety of games, skits and roll plays are used during the training.

The last two days of the training is focused on building the capacity of managers and supervisors to monitor their staff and to use the VSL Management Information System (MIS). The MIS tool will allow managers and supervisors to monitor individual group level information and overall program performance. In this training managers and supervisors will upload, customize and learn how to use the MIS tool.

In preparation for the training, supervisors should:

- » Develop a training term of reference (TOR) and identify a trainer.
- » Inform country leadership and obtain approval.
- » Organize training logistics (venue, training material, meals, refreshments, etc.).

TRAINING PARTICIPANT

All EA\$E staff should participate in this training:

- » program managers
- » economic empowerment supervisors
- » community workers or economic empowerment officers

Note: this training is not designed for community volunteers

ACTIVITY 2: THE INTENSIVE PHASE, TRAIN EA\$E GROUPS (MODULE 1–6)

The intensive phase is a period of three to four months during which EA\$E groups are trained on how to manage VSLA activities. Training takes place during weekly meetings and comprises of six modules. The first five trainings happen over five consecutive weeks. Module 6 takes place one month after module 5.

² You can contact the Women's Protection and Empowerment Technical Unit at the IRC for training support.

3 VSLA TRAINING AND MONITORING

OVERVIEW OF THE TRAINING MODULES

Module 1, Leadership and Elections: Participants walk through the principles of VSLA, the characteristics of a successful group, the roles of the general assembly and the management committee. During the training, the group will elect their management committee.

Module 2, Development of Policies and Rules for Savings, Loans and Social Fund

Activities: EA\$E members will establish the rules and regulations for the savings, loans and social fund activities, such as the value of a share, the service charge on loans, and the social fund contribution.

Module 3, Development of Association Constitution: EA\$E members will write into their constitution the rules and regulations that govern the group as well as the regulations around savings, loans and social fund established in the previous week.

Module 4, First Share Purchase/Savings Meeting and Recordkeeping: EA\$E members learn how to conduct the savings meeting as well as how to do oral and written recordkeeping. EA\$E members also purchase shares and save for the first time.

Module 5, First Loan Disbursement Meeting and Recordkeeping: EA\$E members learn how to disburse loans, how to calculate interest and do oral and written recordkeeping. EA\$E members may also take loans for the first time.

Module 6, First Loan Repayment Meeting: EA\$E members learn how to conduct loan repayments as well as how to balance the books for closed loans. This session takes place the week that the first loans are due for repayment.

Note: Module 6 marks the end of the intensive training phase. Module 7 is conducted at the end of the VSLA cycle, the conclusion of nine to twelve months of VSLA activities.

Module 7, Share-out of Funds: EA\$E members learn how to conduct the share-out process during which members recover their savings and interest earned over the course of EA\$E activities.

IF USING THE DIRECT IMPLEMENTATION STRATEGY

Community workers that participated in the VSLA TOT will train EA\$E groups on Module 1-6 during weekly EA\$E meetings. Each module will take on average 1.5-2 hours to complete. Community workers are required to attend every meeting during this intensive phase.

During this phase, supervisors should regularly conduct monitoring visits to ensure quality of training and provide support to community workers as necessary.

IF USING THE INDIRECT IMPLEMENTATION STRATEGY

The economic empowerment officer will train the community volunteers (not the EA\$E groups) and the community volunteers will replicate the training for their groups. Given that the community volunteers may not have followed much formal schooling, the training schedule will look different from the staff TOT.

Community volunteers will instead participate in an Introductory Training that covers the basic principles of EA\$E and gives an overview of all the training modules. The following week, a one-day TOT is given by the economic empowerment officers on Module 1. The community volunteers then have the rest of the week to replicate this training with their groups. The TOT for Modules 2 and 3 could be conducted together because these modules build off each other closely. If you combine these two trainings, schedule two days to do so. It is extremely important that these training sessions put a strong emphasis on role-playing. Role-playing helps the community volunteers build actual training skills and put to the test their understanding of the theory covered (Role-playing is also the most interesting and enjoyable part of the training!). Below is a sample schedule of the Intensive Training Phase for the indirect implementation strategy:

TIP: Module 1 and module 2 can sometimes take a long time to complete. If necessary, it is possible to conduct the training in two separate meetings.

3 VSLA TRAINING AND MONITORING

VSLA TRAINING SCHEDULE FOR COMMUNITY VOLUNTEERS

CV=Community Volunteer

| | MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY |
|----------------|--------------------------------|--|--|--|--|
| WEEK 1 | Introductory Training for CVs. | Introductory Training for CVs. | Introductory Training for CVs. | | |
| WEEK 2 | Mod 1 Training for CVs | CVs train EA\$E groups on Mod 1. EE Officers conduct field visits. | CVs train EA\$E groups on Mod 1. EE Officers conduct field visits. | CVs train EA\$E groups on Mod 1. EE Officers conduct field visits. | CVs train EA\$E groups on Mod 1. EE Officers conduct field visits. |
| WEEK 3 | Mod 2 & 3 Training for CVs. | Mod 2 & 3 Training for CVs. | CVs train EA\$E groups on Mod 2. EE Officers conduct field visits. | CVs train EA\$E groups on Mod 2. EE Officers conduct field visits. | CVs train EA\$E groups on Mod 2. EE Officers conduct field visits. |
| WEEK 4 | | CVs train EA\$E groups on Mod 3. EE Officers conduct field visits. | CVs train EA\$E groups on Mod 3. EE Officers conduct field visits. | CVs train EA\$E groups on Mod 3. EE Officers conduct field visits. | CVs train EA\$E groups on Mod 3. EE Officers conduct field visits. |
| WEEK 5 | Mod 4 Training for CVs. | CVs train EA\$E groups on Mod 4. EE Officers conduct field visits. | CVs train EA\$E groups on Mod 4. EE Officers conduct field visits. | CVs train EA\$E groups on Mod 4. EE Officers conduct field visits. | CVs train EA\$E groups on Mod 4. EE Officers conduct field visits. |
| WEEK 6 | Mod 5 Training for CVs. | CVs train EA\$E groups on Mod 5. EE Officers conduct field visits. | CVs train EA\$E groups on Mod 5. EE Officers conduct field visits. | CVs train EA\$E groups on Mod 5. EE Officers conduct field visits. | CVs train EA\$E groups on Mod 5. EE Officers conduct field visits. |
| WEEKS 7, 8 & 9 | | CVs supervise weekly meetings. EE Officers conduct field visits. | CVs supervise weekly meetings. EE Officers conduct field visits. | CVs supervise weekly meetings. EE Officers conduct field visits. | CVs supervise weekly meetings. EE Officers conduct field visits. |
| WEEK 10 | Mod 6 Training for CVs. | CVs train EA\$E groups on Mod 6. EE Officers conduct field visits. | CVs train EA\$E groups on Mod 6. EE Officers conduct field visits. | CVs train EA\$E groups on Mod 6. EE Officers conduct field visits. | CVs train EA\$E groups on Mod 6. EE Officers conduct field visits. |

ACTIVITY 3: SUPERVISION PHASE, DEVELOPMENT AND MATURITY

Three to four weeks after the groups complete Module 6 training, they transition into the supervision phase, which extends into months 7 to 15. During this period, EA\$E groups conduct their weekly activities on their own, but with guidance and support from the community worker. The purpose of the supervision phase is to:

- » Support EA\$E groups to become confident in managing their activities.
- » Monitor group progress and provide additional training when necessary.
- » Support the group in finding their own solutions to problems.

Note: In the indirect implementation model, community volunteers will supervise the EA\$E groups with the support of the economic empowerment officers.

The supervision phase is divided into two stages, the development and maturity phases, as described below:

THE DEVELOPMENT PHASE (MONTHS 8–12)

The development phase lasts for four to five months after groups finish their training. In this phase, members start to take full responsibility for running meetings. Community workers will visit each group every week or every two weeks, depending on need. Community workers play the role of consultants or mentors responding to members' concerns rather than trainers. During each visit, community workers will pay close attention to how well VSLA procedures are being respected and, if necessary, will review basic principles and recycle some of the training modules. Overall, the purpose of this phase is to help the group become confident in its capacity to manage its operations.

THE MATURITY PHASE (MONTHS 13–15)

This phase lasts three to four months after the end of the development phase and involves three key visits. Two of these are supervision visits, to ensure that the group can function without any outside help. If the group needs additional training or supervision, the cycle can be extended. If the association is ready to be independent, the community workers make a third visit on the last meeting of the cycle to facilitate the share-out process and celebrate the group's independence from the implementing organization. By the this phase, there should be no need for regular community worker interaction with the group unless other activities, such as the Discussion Group Series, are undertaken.

3 VSLA TRAINING AND MONITORING

To ensure adequate supervision and monitoring of activities, the manager and/or supervisor will need to:

- » Set up a monitoring system and coach team on the supervision process.
- » Set up clear monitoring schedules and hold community workers accountable.
- » Review accuracy of collected data and provide feedback.
- » Use data to inform programming and identify areas for additional support.

VSLA MONITORING PROCESS AND TOOLS

There are many different VSLA monitoring tools which can become complex and confusing. The table below provides a summary to guide through this chapter and to serve as a quick reference point during implementation.

VSLA MONITORING TOOLS

| TOOL | PURPOSE | METHOD | PERSON RESPONSIBLE |
|---|---|---|---|
| FINANCIAL DATA COLLECTION FORM | To collect basic financial portfolio data on each EA\$E group. | Data collected by community workers on a monthly or twice monthly basis. | Community worker or community volunteer. |
| VSLA MANAGEMENT INFORMATION SYSTEM (MIS)³ | To analyze performance of each group, community worker and the overall program. | Data inputted from the Financial Data Collection Form is at least once a month; output is analyzed and discussed in regular staff meetings. | Economic empowerment supervisor. |
| VSLA ACTIVITY MONITORING CHECKLIST | To assess the performance of a group during monitoring visits and to document the strengths, weaknesses, challenges and proposed solutions. | Conducted by community workers during every monitoring visit. Compiled into tracking sheet. | Community worker or economic empowerment officer. |
| CHANGE OF PHASE FORM | To assess whether a group has matured enough to move to the next phase of supervision and is ready for less frequent monitoring visits. | Conducted by community workers during a monitoring visit at the end of the Intensive Phase and the end of the Development Phase. Reviewed with Supervisor for approval. | Community worker or economic empowerment officer. |

³ The latest version of the MIS tool can be downloaded from the following web site: <http://vsla.net/home>

3 VSLA TRAINING AND MONITORING

FINANCIAL DATA COLLECTION FORM

This form is used to collect monthly data from EA\$E groups (see end of chapter). For details on how to use this form, refer to “Where Does the Data Come From” in the MIS section below.

VSLA ACTIVITY MONITORING CHECKLIST

This checklist is designed to guide the community workers during monitoring visits and to provide an objective framework for evaluating the quality of the meetings in an ongoing manner. As much as possible, concrete definitions of scores are included to standardize scoring across groups and between community workers, allowing for comparison. Nevertheless, it is very important to review the checklist in detail with the community workers to ensure that there is a common understanding of each indicator. In general, some indicators should see an upward trend in scoring as the group develops (for example, the ability to find solutions without external help), whereas others will more likely see a downward trend (drop-out rate).

The comment section is meant for the community worker to document the difficulties or challenges that the group faced, as well as what recommendations or solutions he or she proposed. The economic empowerment supervisor should review the checklists and give feedback to the community worker regularly, both to build the capacity of the community worker and to strengthen the quality of support the EA\$E group receives.

The data collected in these checklists should be compiled in a tracking sheet so that trends over time can be seen. The checklist form and the tracking worksheet can be found at the end of the chapter.

VSLA CHANGE OF PHASE FORM

This form is used at the end of the intensive phase (just after Training Module 6) and toward the end of the development phase. Once scores are reviewed with the supervisor, feedback should be given to the EA\$E about the results. The EA\$E group should be given a copy of the form and the president should sign to acknowledge the evaluation on behalf of the group. This form can be found at the end of the chapter. A similar form is used at the end of the cycle, so be careful not to confuse them.

VSLA MANAGEMENT INFORMATION SYSTEM (MIS)

An Excel-based system created by VSL Associates, the VSLA MIS allows programs to track group portfolio development, identify poor performance, and allows practitioners to develop appropriate interventions to support group development. A regular stream of data also allows managers to identify trends that tell them how and why their programs are growing and changing. Moreover, groups are made up of investors who, in addition to saving and accessing loans, also share whatever profits or losses that result from day-to-day operations. It is therefore important to monitor the health of the group both by looking at member satisfaction and financial returns.

The MIS allows users to look at three thematic areas. The first helps users determine member satisfaction rates. Member satisfaction is the most important guarantee of group sustainability: People who are satisfied with the services offered will continue to participate in their group. The second helps users determine financial performance from a number of different perspectives. Because EA\$E groups are entirely dependent on member investment in order to offer loan and insurance services (such as social funds), an adequate financial performance is important to ensure future profitability of member investment. The third area helps users determine the efficiency of the group process by measuring the fairness of loan distribution and forecasting returns.

MANAGING THE MIS

It is the responsibility of the manager or supervisor to set up, configure and manage the MIS system. downloaded from the following web site:<http://vsla.net/home> for more information. An MIS user guide will also be made available on the web site.

Depending on the structure of the program, a monitoring and evaluation officer may take on this responsibility, which includes inputting and analyzing data collected by community workers or community volunteers to inform the program on an ongoing basis.

The manager or supervisor will review the Financial Data Collection Form (see end of chapter) with staff and ensure clarity and comprehension.

The community workers or community volunteers will collect the financial data twice a month during the intensive training phase, using the Financial Data Collection Form (end of chapter). During the development and maturity phase, the frequency of data collection will be reduced to once a month. The data collection sheet is simple and requires community workers or community volunteers to collect data that is readily available within groups.

3 VSLA TRAINING AND MONITORING

The supervisor or manager will then enter data collected by the community workers or community volunteers into the MIS database. The supervisor and the manager will analyze the data and share the findings with their team during monthly meetings. The data is used to improve service delivery to EA\$E groups.

WHAT DOES THE MIS MEASURE?

THE MIS MEASURES KEY PERFORMANCE RATIOS SUCH AS:

1. **Attendance rate:** Refers to members who are present at meetings during data collection. The most reliable means to collect this data is through direct observation. The attendance rate also can be used to measure member satisfaction level. If EA\$E member attendance is consistently low, it may infer dissatisfaction with the group or with some aspect of the group process (frequency of the meeting, the time and date of meetings, etc.).

$$\text{Attendance rate} = \# \text{ of members present} / \# \text{ of active members}$$

2. **Drop-out rate:** Refers to members who have left the EA\$E group permanently for any given reason, including voluntary withdrawal, expulsion, sickness or even death. This data is cumulative from the start of the cycle and can be determined by examination of registers or savings and loan records (either ledgers or passbooks) and inquiry among members. The group drop-out rate is a good measure of member satisfaction. If members start to leave a group in significant numbers, it is reasonable to infer member dissatisfaction.

$$\text{Drop-out rate} = \# \text{ of drop-outs} / \# \text{ of members at the start of the cycle}$$

3. **Percent of members with outstanding loans:** Indicates the demand for loans and the degree to which loan access is equitable. The ratio is also an indicator of sensitive issues that may need to be addressed. If a program shows a trend toward a few borrowers only and, at the same time, a high percentage of funds in use, the combine could indicate “elite capture” of group assets. If the program shows a trend toward a high number of borrowers and a high percentage of funds in use, it may mean that the group has hit a ceiling in the demand for loans. In general, the fund utilization rate should rise and fall more or less in line with the flux of borrowers.

$$\% \text{ of members with outstanding loans} = \# \text{ of outstanding loans} / \# \text{ of active members}$$

4. **Loan fund utilization rate:** Indicates the percentage of loan funds in circulation. On its own, the loan fund utilization rate indicates the level of credit demand. A low rate means that a large portion of the loan funds are sitting idle, which inevitably leads to lower rates of return, a fact that may be considered undesirable by members. Furthermore, a low fund utilization rate indicates that there are large amounts of money left in the cash box

$$\text{Loan Fund Utilization Rate} = \text{Value of loans outstanding} / (\text{Value of loans outstanding} + \text{value of cash in loan fund})$$

- **Note:** Looking at the “loan fund utilization rate” together with the “percentage of members with outstanding loans ratio” can give a good indication of how fairly loans are distributed among EA\$E members.
- For example, if a group has a high loan fund utilization rate (the majority of the loan funds are in circulation) and the percentage of members with outstanding loan is low, this indicates very few people (a low percentage of members) have been given large loans— automatically raising concerns and signaling a need for group follow up. In other words, instead of distributing the credit risk over many people (by providing small loans to many people), the group has concentrated its risk in the hands of a select few. If one person defaults on a loan, the group loses a large portion of its portfolio. Moreover, such a case indicates that there may be some power imbalance within the group.

5. **Risk coverage ratio:** Indicates the degree to which current yields or profits cover potential maximum losses. In other words, the ratio indicates whether the interest fees are covering the at-risk loans that have defaulted (will never be paid back). The risk coverage ratio compares the total value of loans past due with net profit to date. Based on present performance, if the ratio exceeds 1.0, members will receive a positive nominal return on their savings, no matter what happens. If the ratio is less than 1.0, members will lose part of their savings if the at-risk loans are not reimbursed.

$$\text{Risk Coverage Ratio} = \text{Net profit or loss} / \text{Value of loans past due}$$

6. **Average outstanding loan:** Indicates the average size of the loans to EA\$E members. An increase in the average outstanding loan size means that EA\$E members' debt capacity is growing (that is, they are taking out larger loans).

$$\text{Average outstanding loan} = \text{Value of loans outstanding now} / \# \text{ of loans outstanding now}$$

3 VSLA TRAINING AND MONITORING

7. **Portfolio at risk (PAR):** Measures the percentage of the entire group portfolio that is at risk of default. It is an indicator of portfolio quality and health. A 5% PAR is unacceptable by microfinance standards; however, this measure needs to be treated with a great deal of caution by EA\$E groups. There is a tendency for the PAR percentage to rise during a repayment cycle and then diminish toward the end of the cycle. A PAR of 12.8% percent is not atypical and, although not desirable, it is an acceptable portfolio quality. In fact, almost all EA\$E members pay back their loans before the end of the cycle (99% loan repayment rate). The PAR ratio should normalize to industry average as groups near the end of their cycles or the share-out of funds.

$$\text{Portfolio at risk} = \text{Value of loans past due} / \text{Value of loans outstanding now}$$

Note: Since the analysis of PAR can sometimes be complicated, a country program may opt out of this ratio. If this is the case, the MIS tool can be modified during the set-up to exclude these columns. The Financial Data Collection Form should also be modified and Question 18 removed. Approach the technical unit for support on this issue.

WHERE DOES THE DATA COME FROM?

EA\$E groups can vary considerably. Some groups keep a written record of all activities, while others have no written record aside from the individual passbooks (usually in cases where literacy levels are extremely low and cash-based economic activity is at a minimum). The MIS is designed to use information generated by groups regardless of their literacy levels. Most of the information can be gathered from the individual passbooks or group ledger. Some data, such as the date of first training, can be obtained from project records or activity reports; other data can be obtained through direct observation (for example, attendance) or questioning. Some data is cumulative (value of savings) and other data specific (attendance). Even if the data is collected approximately once a month, it does not represent monthly figures.

The Financial Data Collection Form is included at the end of the chapter. Data from Questions 1–8 do not change throughout the cycle, so need to be collected one time only. Note that the question numbers on the data collection form correspond to the columns in the MIS database.

HOW TO USE THE MIS TOOL³

The VSL MIS tool is provided as a template built on an Excel 10 platform. It cannot run on Excel versions earlier than 2002 or on versions of Windows earlier than XP.

The tool is a protected file designed to preserve the integrity of the program, much of which is hidden from the user. Many users will be familiar with the program's operations, which have been designed for people with limited computer knowledge; however, they should be aware that many traditional Excel utilities are unavailable or bypassed.

The MIS system needs to be installed and set up to meet program specifications. These operations will be covered during VSLA training of trainers, but coordinators or program managers should expect to provide ongoing staff capacity building support after the first few months of establishing the MIS tool.

Please note that this section is a description of the MIS tool and how the spreadsheet can be operated. It does not provide users with a training on how to interpret the data and use it for management decision making. A thorough training either by IRC or the VSL associates is necessary to ensure full use of the system. Please visit <http://vsla.net/home> for more information.

OPENING SCREEN

Figure 6 on the following page shows the opening screen of the MIS tool. Users should pay attention to three key functions on this page:

- » Name of Institution - allows the user to set the name of the institution using the MIS
- » Set language - allows user to set language preference. The MIS has the following four language options to choose from: English, French, Spanish and Portuguese.
- » Check box - if checked this box enables a pop-up help. When users move the cursor on various boxes, this options allows a pop-up message to appear and explain the data that needs to be entered in that box

The worksheet is locked and data can only be entered in grey areas, where it appears as bold blue type.

Keep in mind that when the blank MIS is loaded, there are no community workers listed, but only a blank 'Field Officer' sheet, which can be reproduced and independently renamed with the name of each community worker.

³ This section is adopted from the The VSL Associates' VSLA Programme Guide Field Operations Manual Version 3.1 by Hugh Allen.

3 VSLA TRAINING AND MONITORING

figure 6. Opening Screen



COLOR CODING

The MIS file is protected and cannot be altered without the permission of the designers. Users enter data and name and save the files, but data can be entered only in unprotected cells.

- » **Grey:** All unprotected cells are shown with grey backgrounds; when text is entered, it appears in blue.
- » **Beige:** Cells that show an output (data that has been automatically calculated/generate) have beige backgrounds and have black text.
- » **Light green:** Bold blue italic text on green background indicates a major heading/title.

The following figure shows how this color coding appears

figure 7. Color Coding

| Overall VSL 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% | 5,228 |
| Net worth | 12,756,561 | 100.0% | 472,465 |

Bold blue italic text on green background indicates major heading

Black text on beige background indicates protected cells. No data entry is possible

Grey cells permit data entry, which appears in blue

Black numbers on beige background indicates data output

ECONOMIC AND SOCIAL EMPOWERMENT PROGRAM IMPLEMENTATION MANUAL



DATA INPUTS: COMMUNITY WORKER PORTFOLIO

The community worker tab is the only place that a user can enter data. Figure 2 shows how the left hand side of the screen initially appears when the user clicks on the community worker worksheet.

figure 8. Initial data entry

| A | C | D | E | F |
|---|---|---------------------|-------------------------------------|----------------------|
| SG Community Workers Performance Analysis - Inputs | | | | |
| <i>Community Workers No. 1 - Hannah Jusu</i> | | | System status: Enter/modify data | |
| <i>Print report</i> | | <i>Delete group</i> | | <i>Archive group</i> |
| 1. Name of group | | 2. Group No. | Error checking | |
| Totals | | 5 | 0 | Description |
| Averages | | | | |
| <i>Goyiela Women's group</i> | | 1 | | |
| <i>Allah Wolue</i> | | 2 | | |
| <i>Le We hep we sef</i> | | 3 | | |
| <i>Degbomie Women's group</i> | | 4 | | |
| <i>Fonikoh community group</i> | | 5 | | |
| | | | | |

This is the main worksheet for data entry and analysis of individual community worker portfolios.

What is shown here is the part of the screen that remains frozen as you scroll to the right to enter data.

There are seven macro buttons on this sheet: six at the top of the table (Add Community Worker Sheet, Print Report, Rename Sheet, Delete Row, Archive Association and Delete this Sheet; one at the bottom (Add 10 more rows to this sheet).

EXPLANATION OF MACRO-BUTTONS

- » **Add Community Worker Sheet:** automatically copies and reproduces the existing worksheet as a new worksheet, named in ascending numerical sequence. For example, a parent worksheet named Community Worker will be named Community Worker (1) if replicated with Add Community Worker Sheet macro button. Note that everything in parent worksheet will be copied, including all data entered, in the new worksheet. Once the sheet is copied, any data must be removed if new data is to be entered.

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- » **Print Report:** automatically prints the worksheet currently displayed. This macro-button also applies to all other output sheets in the program.
- » **Rename Sheet:** allows a community worker to rename a worksheet. Note that the normal Excel sheet renaming convention does not apply for Community Worker worksheets.
- » **Delete this Sheet:** allows for the deletion of additional worksheets but not the parent (original) Community Worker worksheet.
- » **Archive Associations:** allows for the removal and/or transfer to archives of worksheets by associations that have graduated from the program or who have stopped their activities. The user may archive all associations that have left the program or graduated or only those that will be followed up over the long term.
- » **Delete Row:** removes an association from the worksheet (see Archiving below).
- » **Add 10 more rows to this sheet:** adds more rows to the worksheet so as to keep the length of the spreadsheet to a minimum for printing.

WHAT TO DO ON THIS SHEET

- » **Step 1:** enter the name of the community workers and the community worker's number in cells K2 and P2, respectively. The worksheet tab should then be renamed for the community worker as well.
- » **Step 2:** enter the names of the associations with which the community worker works, including their number. Community workers number their groups as they are formed.
- » **Step 3:** enter data taken directly from the Financial Data Collection Form.

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The table shown below shows what this community worker's portfolio would look like, with each association name and number entered. The user moves the cursor to the right and enters data in the next 16 columns (3-18) in exactly the same sequence as they appear in the Financial Data Collection Form. Questions on the data collection form are numbered to match the columns in which the data should be entered in the MIS.

figure 9. Initial Data Entry with Error

| A | | C | D | E | F |
|---|--|--------------|---|--|---|
| SG Community Workers Performance Analysis - Inputs | | | | | |
| Community Workers No. 1 - Hannah Jusu | | | | System status: Enter/modify data | |
| Print report | | Delete group | | Archive group | |
| 1. Name of group | | 2. Group No. | Error checking (WARNING: there is at least one error that needs correcting) | | |
| Totals | | 5 | 1 | Description | |
| Averages | | | | | |
| Goyiela Women's group | | 1 | | | |
| Allah Wolue | | 2 | | | |
| Le We hep we sef | | 3 | | | |
| Degbomie Women's group | | 4 | | | |
| Fonikoh community group | | 5 | x | ERROR: The number of active men and women must equal the total number of active members. | |

Number of errors on this page

Description of the data entry error related to this group

To the right of the "No of Assn." 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 user has completed data entry to Column 16, but must fill in Columns 17 and 18 (Cash Cost of Goods in Stock and Debts).

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figure 10: Completed data entry sheet (initial data entry of association name and number omitted)

| | | | | | | | | | | | | | | | |
|----------------------------|--------------------------|-------------------------------|------------------|------------------------------------|--------------------------------|----------------------------------|-------------------------------|-----------------------------------|---------------------------------|----------------------------|--------------------------------|------------------------------|-------------------------|---------------------------------|-----------|
| Field Officer | | Nelly Otieno | | FO No. | | 1 | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| 3. Date of savings startup | 4. Association formed by | 5. Members at savings startup | 6. Date of visit | 7. Active members at time of visit | 8. Active men at time of visit | 9. Active women at time of visit | 10. Members attending meeting | 11. Dropouts since start of cycle | 12. Cumulative value of savings | 13. Number of active loans | 14. Value of loans outstanding | 15. Cash on hand and at bank | 16. Cash in Social Fund | 17. Cash cost of goods in stock | 18. 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 | 333,000 | 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 |

What is shown here is a snapshot of the community workers portfolio, 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 terms in Rows 8 and 9. These aggregates and averages are shown in the green horizontal band below the headings, with totals on the top line and averages on the bottom. Individual cells in dark grey indicate that no meaningful result can be obtained (Column 6, for example, which indicates dates, is not susceptible to averaging or totaling).

Once the user has entered the data, the program will perform the analytical work displayed to the right as "Outputs" (in column AA with the name of the association/group). Note that Outputs occupy 19 columns, making the text hard to read in hard copy form on A4 (letter) print outs.

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figure 11. Output sheet

| Field Officer Performance Analysis - Outputs | | | | | | | | | | FO No. 1 | | | Field Officer: Nelly Otieno | | | As of | | 1-Jul-05 | | | | | | | | | | | | | | | | | |
|--|--|-------------|--|----------------------------|--|----------------------------|--|---------------------------------|--|--------------------------|--|---------------------------|-----------------------------|---------|--|-----------------------------|--|------------------------------|--|---------------------------|--|-------------------------------|--|------------------------|--|----------------------------|--|----------------------------|--|-----------------------------|--|---------|--|-------------------|--|
| Sort info. | | Columns | | ad | | Direction | | Described | | Initial Association data | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | Membership | | | | Savings | | | | Portfolio | | Worth | | | | | | | | | | | | | | | |
| Name of Group/Association | | No of Assn. | | Members at savings startup | | Age of Association (years) | | Active 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 | | Number of active loans | | Value of loans outstanding | | Cash, bank and Social Fund | | Cash cost of goods in stock | | Debits | | Net worth to date | |
| Totals | | 9 | | 128 | | 14.2 | | 144 | | 12.5% | | 81% | | 67% | | 2,284,433 | | 329,422 | | 19% | | 3,888 | | 63 | | 2,133,096 | | 1,018,508 | | 162,600 | | 21,600 | | 3,326,196 | |
| Averages | | 1 | | 14.2 | | 16.0 | | 16.0 | | 16.0 | | 16.0 | | 16.0 | | 254,365 | | 42,000 | | 17% | | 62 | | 34,000 | | 236,328 | | 18,000 | | 3,444 | | 436,328 | | | |
| Joy | | 1 | | 3 | | 22 | | 12 | | 50% | | 3.0 | | 17% | | 209,200 | | 42,000 | | 17% | | 3,900 | | 5 | | 264,500 | | 13,000 | | 25,000 | | 0 | | 423,000 | |
| Richung B | | 2 | | 20 | | 22 | | 20 | | 0% | | 19.0 | | 75% | | 338,500 | | 27,000 | | 23% | | 3,655 | | 4 | | 251,000 | | 165,000 | | 22,000 | | 1,000 | | 440,000 | |
| Mogini | | 3 | | 20 | | 17 | | 22 | | 10% | | 17.0 | | 100% | | 333,800 | | 47,000 | | 17% | | 2,627 | | 4 | | 341,800 | | 114,000 | | 0 | | 0 | | 455,800 | |
| Nyirika | | 4 | | 15 | | 21 | | 16 | | 37% | | 10.0 | | 67% | | 451,000 | | 10,000 | | 11% | | 3,701 | | 7 | | 403,500 | | 194,000 | | 20,000 | | 10,000 | | 514,000 | |
| Kisumu | | 5 | | 15 | | 21 | | 11 | | 10% | | 10.0 | | 64% | | 209,200 | | 8,400 | | 11% | | 3,200 | | 11 | | 291,000 | | 87,000 | | 0 | | 380,000 | | | |
| Othman | | 6 | | 23 | | 18 | | 20 | | 137% | | 18.0 | | 73% | | 508,200 | | 29,000 | | 17% | | 3,480 | | 11 | | 360,500 | | 119,000 | | 60,000 | | 539,500 | | | |
| Kerogo | | 7 | | 14 | | 19 | | 14 | | 49% | | 12.0 | | 57% | | 308,000 | | 14,000 | | 32% | | 10,550 | | 6 | | 292,500 | | 102,000 | | 0 | | 394,500 | | | |
| Richung A | | 8 | | 11 | | 17 | | 14 | | 27% | | 12.0 | | 54% | | 240,000 | | 53,000 | | 34% | | 2,772 | | 5 | | 277,400 | | 39,000 | | 0 | | 316,400 | | | |
| Palmer | | 9 | | 19 | | 17 | | 11 | | 10% | | 9.0 | | 64% | | 240,000 | | 43,333 | | 34% | | 7,250 | | 5 | | 260,000 | | 46,000 | | 0 | | 342,000 | | | |

OUTPUTS (COMMUNITY WORKER PORTFOLIO)

The table below shows the complete set of outputs for Nelly Otieno's portfolio of nine EA\$E groups.

As you can see from the table to the left, the information is divided into five categories:

- 1. Initial Association Data:** information on the associations.
- 2. Membership:** change in the number of members and gender. Note that once the savings activities begin, no new members can join the EA\$E group. This means that change in membership will always be negative and represent the dropouts for programs implementing EA\$E.
- 3. Savings:** amounts, rates of increase, returns and profits.
- 4. Portfolio:** Loan information.
- 5. Worth:** The net worth of the associations (Cash + Loans + Goods – Debts). Note that generally, in EA\$E programs, groups will not acquire goods or debts; therefore, these columns are usually zero.

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figure 12: Community worker table sorted for 'Return on Savings to Date'

| Field Officer Performance Analysis - Outputs | | | | | | | | | | FO No. 1 | | Field Officer: Nelly Otieno | | As of | | 1-Jul-05 | |
|--|------------|----------------------------|----------------------------|-------------------------------|--------------------------|---------------------------|---------|-----------------------------|------------------------------|---------------------------|-------------------------------|-----------------------------|----------------------------|----------------------------|-----------------------------|-------------------|-------------------|
| Sort Info. | | Column | | Direction | | Initial Association data | | Membership | | Savings | | Portfolio | | Worth | | Net worth to date | |
| Name of Group/Association | N of Assn. | Members at savings startup | Age of Association (years) | Active members (no. of staff) | 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 | Number of active loans | Value of loans outstanding | Cash bank and S-Solid Fund | Cash cost of goods in stock | Debt | Net worth to date |
| Totals | 9 | 428 | 19.2 | 16.8 | 42.5% | 81% | 67% | 2,894,433 | 559,822 | 181% | 3,468 | 6.3 | 2,785,656 | 1,838,988 | 162,860 | 31,888 | 3,926,956 |
| Averages | | | | | | | | | | | | | | | | | |
| Kakira | 9 | 10 | 17 | 11 | 10% | 9.0 | 64% | 248,087 | 83,333 | 34% | 7,626 | 6 | 260,000 | 37,000 | 46,000 | 0 | 342,000 |
| Bakari A | 0 | 0 | 17 | 14 | 27% | 12.0 | 52% | 260,000 | 63,629 | 24% | 4,545 | 7 | 279,829 | 96,000 | 0 | 0 | 374,429 |
| Bakari B | 2 | 21 | 22 | 20 | 0% | 19.0 | 75% | 338,500 | 77,100 | 23% | 3,666 | 4 | 250,000 | 169,200 | 22,000 | 1,000 | 440,200 |
| Poyee | 7 | 32 | 19 | 19 | 0% | 14.0 | 67% | 288,000 | 64,500 | 22% | 3,863 | 11 | 327,500 | 102,000 | 0 | 20,000 | 410,500 |
| Okinda | 6 | 23 | 18 | 20 | -12% | 16.0 | 70% | 286,267 | 68,780 | 17% | 3,438 | 11 | 268,527 | 115,000 | 50,000 | 0 | 528,427 |
| Mogoo | 3 | 20 | 17 | 22 | 10% | 17.0 | 100% | 333,000 | 67,000 | 17% | 2,627 | 4 | 241,600 | 114,000 | 0 | 0 | 455,600 |
| Ay | 1 | 0 | 12 | 12 | 50% | 9.0 | 17% | 207,200 | 47,800 | 17% | 3,963 | 6 | 204,500 | 171,000 | 0 | 0 | 420,500 |
| Nyirau | 4 | 12 | 12 | 16 | 23% | 10.0 | 63% | 465,000 | 109,500 | 17% | 2,981 | 7 | 409,500 | 194,000 | 20,000 | 10,000 | 674,000 |
| Kima | 5 | 10 | 10 | 11 | 19% | 10.0 | 64% | 207,200 | 36,400 | 17% | 3,420 | 11 | 293,000 | 87,000 | 0 | 0 | 380,000 |

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

SORTING OUTPUTS (COMMUNITY WORKER 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 supervisors, it is necessary that the community worker has the means to rank the associations by other criteria. To do this:

1. Enter the letter designation of the columns (s) he wishes to sort, in cell AB4 (in this case Column AP, Return on savings to date).
2. Use the pop-down menu on the Sort icon to sort in either Ascending or Descending order.
3. Press the Sort Info button to sort the entire table as needed.

Sorted Column

Sort direction from top to bottom: high numbers to lower numbers is 'Descend' and from low numbers to higher numbers is 'Ascend.'

Reference to column to be sorted

Press to activate sort function. Cursor must be removed from 'Column' and 'Descend/ Ascend' buttons

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COMMUNITY WORKER COMPARISON

At the end of each reporting period, it is useful to compare the performance of all community workers. This can be done by analyzing each community worker worksheet, but if the user clicks on the FO Comparison sheet, all community worker performance summaries are compared, as shown here:

figure 13: Community worker comparison

| FO Performance Comparison | | Print report | | | | | | | | | |
|--|----------|----------------------------|--------------------------|--------------|---------------------------|---------|---------------------------|--|------------------------|--|---|
| Portfolio Performance Averages | | | | | | | | | | | |
| FO Information | | Membership | | | | | Savings | | Lending and portfolio | | Worth |
| Name of FO | N° of FO | Members at savings startup | Change in no. of members | Dropout rate | Members attending meeting | % Women | Return on savings to date | Annualised net profit per member (average) | Number of active loans | Value of loans outstanding (average Association) | Net worth to date (average Association) |
| 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 | | | | | | | | | | | |
| Note: All monetary figures are in TShs | | | | | | | | | | | |

The table shows that in terms of scale, and return on savings to date, Nelly Otieno is outperforming all other community workers. 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. And she is doing this with associations that have a smaller savings capacity and the smallest loan sizes, making her performance more impressive.

To convert figures into US dollars, users need to:

- » Enter in Cell E15 the type of currency against which the local currency is being measured (that is, the external currency).
- » Enter in Cell E16 the rate of exchange.

PROJECT PERFORMANCE

- » The Project Performance Sheet takes the information from each community worker's individual portfolio and does two things with it:
- » Amalgamates all the community worker output information into project totals, percentages and averages.
- » Present this information in a form that describes the overall project 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 community worker. Most programs have more than one community worker; in these cases, it becomes necessary to do two things with this information:

- » Compare the performance of each community worker.
- » Merge all portfolio information so that the scale, financial performance and efficiency can be described, in order to capture a snapshot of the program at least on a monthly basis.

Merging this information is done on the Program Performance Sheet, which for a typical project with four community workers appears as follows (most of the information here is automatically generated, except for the data entered in blue font in the grey cells):

PERSONNEL PROFILE AND EFFICIENCY

In order to get an analysis for these sections, the user must input additional information into the grey cells. This will allow the program to estimate the total cost per client and the overall efficiency of the program.

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figure 14: 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 | 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% | |

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PERFORMANCE RATIOS

The Small Enterprise Education and Promotion Network (SEEP) has been instrumental in creating performance ratios for microfinance institutions (MFIs), now codified in the Format for Reporting, Analysis, Monitoring and Evaluation (FRAME) tool. Similarly, community-based micro-finance programs are in the process of developing performance indicators that allow for cross-program 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 it's feasible.

The following performance ratio table is automatically generated by the MIS:

figure 15: Performance ratios

| Selected Performance Ratios | | |
|--|---|----------|
| Institution: | Uchumi Savings and Credit Project | |
| Effectiveness | | |
| R1 | Percentage of women members | 65.1% |
| R2 | Membership Growth Rate | 9.3% |
| R3 | Attendance Rate | 79.0% |
| R4 | Dropout Rate | 7.2% |
| Financial Performance | | |
| 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 |
| Efficiency | | |
| 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 | | |

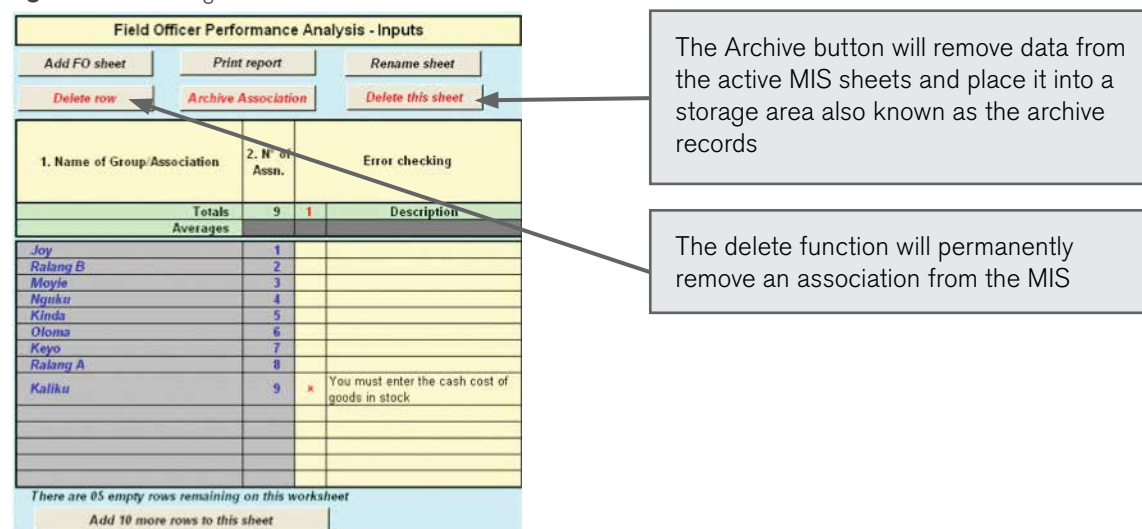
These ratios may change over time as an industry consensus emerges among organizations to compare performance.

Note that the U.S. dollar has been adopted as a widely accepted international currency to use as a standard exchange rate for all financial figures.

ARCHIVING

Once a group is deemed “graduated” and no longer in need of support from the implementing organization, it should be removed from the active MIS sheets and placed in a storage area known here as the archive sheet. To archive a group, the user places the cursor in any cell on the Association Row and presses the red Archive Association button. The association and all data related to the group will be 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 will no longer be integrated into the performance figures for the program.

figure 16: Archiving



The Archive button will remove data from the active MIS sheets and place it into a storage area also known as the archive records

The delete function will permanently remove an association from the MIS

| 1. Name of Group/Association | 2. N° of Assn. | Error checking |
|------------------------------|----------------|--|
| Totals | 9 | 1 |
| Averages | | |
| Joy | 1 | |
| Ralang B | 2 | |
| Moyle | 3 | |
| Nqiku | 4 | |
| Kinda | 5 | |
| Oloma | 6 | |
| Keyo | 7 | |
| Ralang A | 8 | |
| Kaliku | 9 | x You must enter the cash cost of goods in stock |

There are 85 empty rows remaining on this worksheet
Add 10 more rows to this sheet

Note that the MIS is intended solely to capture the performance of groups at a single point in time. For example, if data was collected on June 2, 2011, the MIS provides a snapshot of a group's performance at that moment. Currently, the MIS does not have the capacity to store data and track progress over time. Moreover, as users enter new data, they are required to overwrite old data to prevent the system from double counting. For this reason, the implementing organization should use the archiving feature slightly differently from its original intention. Instead of overwriting old data with new for an established association, the user enters data as if for a new association. The user then archives the old data as described above, effectively storing it for future use and tracking trends without double counting.

The delete function allows users to remove information about a group that was wrongly entered or remove a group that no longer exists. Place the cursor on the row occupied by the group to be removed from the active sheet and click on the red Delete Row button at the head of the CW sheet. The row and data will be deleted. This action cannot be reversed except by exiting the program without saving and re-starting.

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STEP 3 CHECKLIST

The following checklist needs to be completed before you move onto the next step:

STAFF TRAINING OF TRAINERS

- ☐ Organize training for staff (logistics, travel if necessary, etc)
- ☐ Set training dates and identify skilled trainers and participants
- ☐ Develop a training TOR and obtain approval from senior management
- ☐ Trainers conduct the training

INTENSIVE TRAINING PHASE: MODULE 1–6

- ☐ Prepare staff for Module 1–6 training
- ☐ Conduct bi-weekly or monthly staff meetings

SUPERVISION PHASE: DEVELOPMENT AND MATURITY

- ☐ Set up MIS
- ☐ Review VSLA monitoring tools
- ☐ Print VSLA monitoring tools
- ☐ Prepare staff for the supervision phase
- ☐ Set data collection timeline
- ☐ Input data collected into MIS
- ☐ Analyze monitoring data for discussion in staff meetings and to inform programming decisions.

ECONOMIC AND SOCIAL EMPOWERMENT PROGRAM IMPLEMENTATION MANUAL



FINANCIAL DATA COLLECTION FORM

Month of data collection: _____ Name of community worker: _____

1. Name of EA\$E group: _____

2. Group number: _____ Share value: _____ Interest fee: _____

3. Linkages to external savings: Yes No 4. Linkages to external loans: Yes No

5. Date of first training: _____ 6. Date savings started: _____

8. Total membership at start of cycle: _____ Male _____ Female _____

9. Date of data collection: _____

10. Active members at time of visit: _____ 11. Male _____ 12. Female _____

13. Number of members attending the meeting: _____

14. Number of dropouts: _____ Male _____ Female _____

For new dropouts this month, specify sex and reason for leaving: _____

Value of savings
(during the month): _____

15. Cumulative value of savings: _____

16. Number of active loans
(outstanding loans): _____

17. Value of active loans
(outstanding loans): _____

18. Unpaid balance of loans
(four weeks past due): _____

Number. of unpaid/late loans: _____

19. Value of write-off: _____

20. Value of cash in the loan fund: _____

21. Value of cash in the social fund: _____

Money reported by group corresponds with the amount of money present in the:

Loan Fund: yes / no

Social Fund: yes / no

Amount recorded in the register corresponds to the money present in the:

Loan Fund: yes / no

Social Fund: yes / no

Comments on data/financials:

3 VSLA TRAINING AND MONITORING

VSLA MONITORING VISIT CHECKLIST

Name of EA\$E group: _____

Name of community: _____

Number of EA\$E : _____

Date of visit: _____

Name of staff conducting the visit: _____

| | BAD (1 PT.) | OKAY (2 PTS.) | GOOD (3 PTS.) | VERY GOOD (4 PTS.) | SUPER (5 PTS.) |
|--|----------------|------------------|------------------|--------------------------|-------------------|
| 1. THE GENERAL ASSEMBLY | | | | | |
| 80% of members attended the meeting (70%=Okay; 80%=Good; 90%=Very Good; 100%=Excellent). | | | | | |
| 75% of members were on time for the meeting (66%=Okay; 75%=Good; 90%=Very Good; 100%=Excellent). | | | | | |
| Members found solutions to problems without external help. | | | | | |
| Dropouts totaled less than three (3=Okay; 2=Good; 1=Very Good; 0=Excellent). | | | | | |
| The majority of members remember the closing balances of the loan fund and the social from the previous meeting. | | | | | |
| The rememberers fulfill their duties (e.g., remember loan balances). | | | | | |
| The members understand the importance of fines and pay them without hesitation. | | | | | |
| 2. THE MANAGEMENT COMMITTEE | | | | | |
| The president fulfills her duties well. | | | | | |
| The record keeper fulfills her duties well (passbooks and central register are clear and correct). | | | | | |
| The box keeper fulfills her duties well. | | | | | |
| The money counters fulfill their duties well. | | | | | |
| The key holders fulfill their duties well. | | | | | |
| 3. THE QUALITY OF THE MEETING | | | | | |
| The meeting procedures are followed. | | | | | |
| 4. SAVINGS, LOANS AND SOCIAL FUND | | | | | |
| Members buy more than one share (50%=Okay; 60%=Good; 75%=Very Good; 90%=Excellent). | | | | | |
| Loans are repaid on time (70%=Okay; 80%=Good; 90%=Very Good; 100%=Excellent). | | | | | |
| Members contribute regularly to the social fund (80%=Okay; 90%=Good; 95%=Very Good; 100%=Excellent). | | | | | |
| Members apply the internal regulations for social fund assistance. | | | | | |
| 5. GROUP COHESION | | | | | |
| Members demonstrate cohesion. | | | | | |
| TOTAL = /90 % = | | | | | |

ECONOMIC AND SOCIAL EMPOWERMENT PROGRAM IMPLEMENTATION MANUAL



VSLA ACTIVITY MONITORING TRACKING WORKSHEET

The tracking sheet below is designed to accommodate data from the VSLA Activity Monitoring Checklist. The total points earned by each group are entered in the following database to track progress overtime.

| | A | B | C | D | E | F | G | H | I | J | K |
|----|---|---|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 1 | | | | | | | | | | | |
| 2 | | Summary of VSLA Monitoring Checklists | | | | | | | | | |
| 3 | | <i>Instructions: Insert total points scored by each VSLA for each week. If checklist was not administered for one group in a given week, leave blank.</i> | | | | | | | | | |
| 4 | | | | | | | | | | | |
| 5 | | SITE #1 | | | | | | | | | |
| 6 | | | | | | | | | | | |
| 7 | | Week of | Week of | Week of | Week of | Week of | Week of | Week of | Week of | Week of | Week of |
| 8 | | VSLA | | | | | | | | | |
| 9 | | VSLA #1 | | | | | | | | | |
| 10 | | VSLA #2 | | | | | | | | | |
| 11 | | VSLA #3 | | | | | | | | | |
| 12 | | VSLA #4 | | | | | | | | | |
| 13 | | VSLA #5 | | | | | | | | | |
| 14 | | Average | | | | | | | | | |
| 15 | | | | | | | | | | | |
| 16 | | | | | | | | | | | |
| 17 | | SITE #2 | | | | | | | | | |
| 18 | | | | | | | | | | | |
| 19 | | Week of | Week of | Week of | Week of | Week of | Week of | Week of | Week of | Week of | Week of |
| 20 | | VSLA | | | | | | | | | |
| 21 | | VSLA #6 | | | | | | | | | |
| 22 | | VSLA #7 | | | | | | | | | |
| 23 | | VSLA #8 | | | | | | | | | |
| 24 | | VSLA #9 | | | | | | | | | |
| 25 | | VSLA #10 | | | | | | | | | |
| 26 | | Average | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! |
| 27 | | | | | | | | | | | |

3 VSLA TRAINING AND MONITORING

VSLA CHANGE OF PHASE FORM

This form is to be completed by the community worker or field officer that has been working with the group under evaluation. Grading is based on an overall appreciation of the group based on the evaluator's experience with the group. Each category needs to be evaluated on a scale of 1-3:

1 = bad/no, 2 = average and 3 = good/yes.

Name of EA\$E group: _____ Name of community: _____

Number of EA\$E: _____ Date of visit: _____

Name of staff conducting the visit: _____

| ISSUE | POINTS |
|---|--------|
| 1. Did at least 80% of the members attend the meeting? | |
| 2. Did at least three-fourths 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 record keeper accurately summarize the financial position of the association at the end of the meeting? | |
| TOTAL | |

CONDITION 21 – 30 = Good health 11 – 20 = Uncertain health 0 – 10 = Not well

SIGNATURE OF THE CHAIRPERSON: _____

SIGNATURE OF THE COMMUNITY WORKER'S SUPERVISOR:

OBSERVATIONS: _____



Part Four

DISCUSSION GROUP SERIES

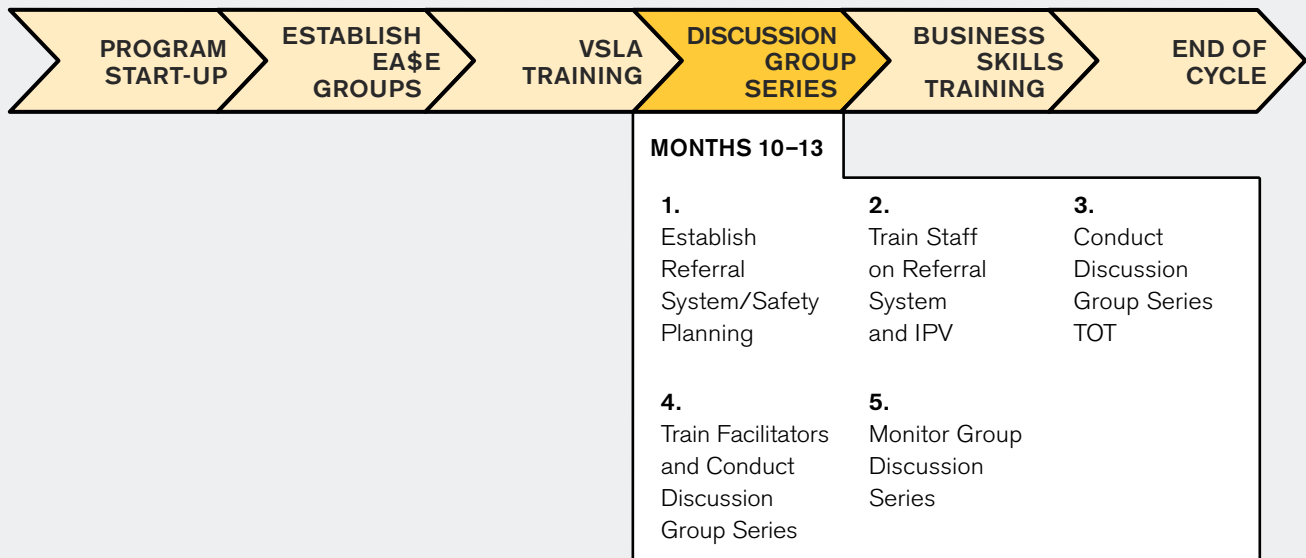
CONTENTS OF THIS CHAPTER INCLUDE:

- » Notes to the User
- » Overview of the EA\$E Discussion Series Curriculum
- » What You Should Know About the Discussion Series
- » Implementing the Discussion Series
- » EA\$E Discussion Group Series Monitoring and Evaluation

4 DISCUSSION GROUP SERIES

NOTE TO THE USER

You are here in the implementation process:



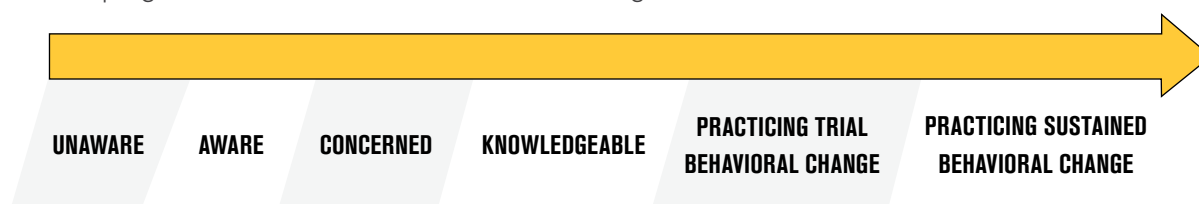
Note: Coordinators and Managers should begin the CEFE partnership process detailed in Chapter 5 at this stage of the EA\$E implementation process.

KEY PROGRAMMATIC CONSIDERATIONS

- » Many gender-based violence programs in humanitarian contexts have a strong focus on conflict-related sexual violence. Focusing on intimate partner violence, even from a prevention standpoint as with EA\$E, may indicate a shift for your program that will likely require additional skills and knowledge specific to intimate partner violence. This manual will not cover the full range of those skills and knowledge. Contact the IRC WPE Technical Team for more information and guidance.
- » Similarly, preexisting survivor service and referral mechanisms need to be examined to ensure that they (1) provide quality services to meet the needs of survivors of intimate partner violence and (2) provide an option for safety planning at the very minimum. In the case where referral mechanisms or services do not exist—or do not adequately address the specific dynamics of intimate partner violence—the option for safety assessment and planning must be established within the gender-based violence program implementing EA\$E.
- » It is not the intention of the EA\$E Discussion Group Series (DGs) to specifically target those who are at high risk of physical or sexual violence by their intimate partner.

OVERVIEW OF THE EA\$E DISCUSSION GROUP SERIES

IRC recognizes that men are in a critical position to stop violence against women and girls, as well as influence norms, attitudes, gender roles and expectations. The EA\$E Discussion Group Series curriculum represents one step in a long-term process of behavior change. It offers participants the opportunity to rethink belief systems, learn through reflection and group discussion, and enhance their own inherent abilities to make individual changes. By engaging EA\$E members and their spouses every two weeks over the course of several months, the IRC aims to help men and women move through the various stages of individual behavior change, from basic awareness of valuing women as contributing members to the household to finally practicing increased communication and choosing not to use violence against their intimate partners. This progression toward sustained behavior change is illustrated below.



At the end of the discussion series, facilitators can expect participants to reach the "knowledgeable" and/or the "practicing trial behavioral change" stage of the spectrum.

EA\$E DISCUSSION GROUP SERIES: THEMES AND INTENDED OUTCOMES

The objective of the EA\$E Discussion Group Series is to help women safely voice their priorities and participate in the decisions that affect themselves and their homes. Coupled with the EA\$E intervention and business skills training for the female participants, the EA\$E Discussion Group Series contributes to ensuring that (1) women safely exercise decision-making power and control over economic resources and, (2) women experience a reduction of violence by their intimate partners.

The EA\$E Discussion Group Series is designed to address three key concepts of financial planning: tracking income and expenditure, setting goals and allocating resources. Using these concepts as an entry point for broader learning and reflection, participants will (1) assess their household economy and women's contribution to the household; (2) acquire communication and negotiation skills; and (3) practice planning and decision-making skills.

4 DISCUSSION GROUP SERIES

The following is a description of the three main themes and expected outcomes of the EA\$E Discussion Group Series.

THEME 1: HOUSEHOLD ECONOMY AND WOMEN'S CONTRIBUTIONS (DISCUSSION SESSIONS 1, 2, 3 AND 4)

Outcome: Men respect and value women's contributions to the household.

These sessions cover the basics of household economy, including who participates in the household economy and how to distinguish sources of revenue and spending in a household. Participants acquire knowledge and skills to understand income and expenditure, men start to question the belief that they are the main contributors to household well-being, and both men and women better understand and appreciate the value that women contribute to the household.

THEME 2: COMMUNICATION AND NEGOTIATION (DISCUSSION SESSIONS 3, 4, 5, AND 6)

Outcomes: Men and women communicate and negotiate more effectively; men listen to and learn to respect their wives; and men give women the space and opportunity to exert more power in the household.

These sessions cover the prioritization of expenses, the importance of setting goals, and more effective ways to be inclusive and to deal with disagreements. Participants will understand the value of good communication, learn how to communicate and negotiate more effectively, and understand the importance of finding "win-win" outcomes to disagreements. Furthermore, participants will see that there are alternatives to using violence to resolve disagreements.

THEME 3: PLANNING AND DECISION MAKING (DISCUSSION SESSIONS 6, 7, AND 8)

Outcomes: Women will be more confident contributing to decisions typically made by men regarding the household; men and women will plan household decisions together; and women will have more control over available resources in the household.

These sessions cover the importance of planning and the allocation of resources in order to meet goals, and provide participants with the opportunity to practice the skills they have learned throughout the series. Participants will understand the value of joint decision making and the importance of prioritizing limited resources to achieve the highest benefit. Participants will also learn basic skills for efficient planning and budgeting of household resources.

THE EA\$E DISCUSSION GROUP SERIES SESSIONS AT A GLANCE

Pre-Session Preparation: The pre-session is designed to introduce the Discussion Group Series and create interest in EA\$E members and their spouses to attend the sessions. The four main activities in this section include:

- 1. Consultation Meeting with the EA\$E Members:** The purpose of this meeting is to introduce the Discussion Group Series to EA\$E members. During this meeting, EA\$E members are encouraged to reflect on the benefit of involving their spouses and the best approach for engaging them. Women should be encouraged to speak one-on-one with the facilitator if they have any concerns regarding their safety or physical well-being.
- 2. Invitation Letters to Spouses:** The purpose of the invitation letter is to add an air of formality and importance to men's participation in the discussion group. The letter can be delivered by EA\$E members to their spouses or by the implementing organization based on what women feel will be the best approach.
- 3. Meeting with Community Leaders:** It is important to meet with community leaders and introduce the discussion series as a new intervention that the implementing organization has brought to the community to help households improve their well-being.
- 4. Meeting with Men Only (optional):** The purpose of this meeting is to “sell” the Discussion Group Series to potential male participants and to wet their appetite for attendance. Since the buy-in of male partners is critical for the success of the Discussion Group Series, a separate meeting with men emphasizes in more detail the purpose of the discussions, the potential benefit of the discussions, and the rules of engagement (such as regular attendance, no sitting fees, etc.).

Session 1: Introduction. The objective of this first session with EA\$E members and their spouses is to get participants excited about the series and to reinforce the importance of regular attendance. Participants will get to know each other and will reflect on their visions of a successful household.

Session 2: Household Economy. Participants will better understand their household economy, reassess the common belief that men are the main contributors to household well-being, and better appreciate the contributions of women to the household. Participants will map the household economy and assess the value that members of the household contribute.

4 DISCUSSION GROUP SERIES

Session 3: Household Cash Flow. Participants will be able to distinguish between income and expenditure, better understand the notions of prioritization and financial planning, and identify at least one key benefit of communication regarding household needs. Participants will create a Cash Tree that will help them visualize income and expenditure and the need to prioritize certain expenses over others.

Session 4: Setting Financial Goals. The objectives of this session are that participants will be able to distinguish between “needs” and “wants”, will apply productive communication skills to prioritize “needs” and “wants”, will set household financial goals and will identify potential tensions around resource management and decision-making. This session has two activities. The first is focused on “needs” and “wants” and is completed in small groups. The second activity is for couples to identify financial goals for their own household.

Session 5: Dealing with Financial Stress. Participants will understand the importance of transforming “win-lose” situations to “win-win” situations; that communication and negotiation are fundamental techniques for successfully overcoming stressful situations; and that listening, validating each other’s opinions and treating each other with respect will improve household well-being. Participants will simulate a risky boat ride during which they must make quick decisions in order to survive.

Session 6: Dealing with Financial Stress, Part 2. Participants learn to identify harmful communication practices, understand the negative impact of violence on the household, and devise alternatives to violence. Participants practice new communication skills through a skit performance.

Session 7: Budgeting and Planning. Participants understand the value of planning and inclusive decision making, will practice allocating resources based on a common goal and the prioritization of “needs” and “wants,” and will practice communication and negotiation skills during household budgeting. Couples will practice prioritizing and allocating money of a hypothetical household.

Session 8: Review and Reflection. This concluding session will review the discussion sessions to date, asking participants to reflect on their own lives and what they will do differently going forward. There are two activities in this session. The first is a group competition to devise a slogan for the discussion group series. The second asks each participant to commit to one goal to make their household stronger after the conclusion of the discussion group series.

WHAT YOU SHOULD KNOW ABOUT THE EA\$E DISCUSSION GROUP SERIES

WHO PARTICIPATES IN THE EA\$E DISCUSSION GROUP SERIES?

The target audience for the Discussion Group Series is EA\$E members and their spouses who are invited to participate in a voluntary biweekly meeting to discuss issues of household well-being. Participants will engage in dialogues and reflection about their own experiences, attitudes and values regarding financial decisions, the value of women in the household, gender equality and the use of violence. To this end, it is critical to invite the spouses or intimate partners of EA\$E members. While financial incentives should never be offered for participating in the DGs, regular attendance can be encouraged by providing a certificate of attendance and a t-shirt to participants that have for example participated in 5 out of 8 sessions. For those who don't have partners, they may invite another adult with whom they make financial decisions.

IMPORTANT TO NOTE

- » It is not the intention of the EA\$E discussion group series to specifically target those who are at high risk of physical or sexual violence by their intimate partner. The EA\$E Discussion Group Series is not a batterer's intervention nor is it couples' counseling. Such interventions are different approaches that require different skill sets and must be delivered with caution so as to not increase the risk of serious harm to the individual experiencing the abuse.
- » While the participation of spouses is critical to the DG methodology, the EA\$E members should also be encouraged to reflect on an individual basis whether there are risks to inviting their spouse to participate in the DGs. The DG Facilitators should encourage female members to discuss any concerns they may have with one of them in private. If women express concern of increasing their risk to violence by inviting their spouse, they should be offered the possibility of conducting a confidential safety assessment with a trained staff person. At any point, women can decide to not invite their spouse.
- » The Facilitators should find opportunities to periodically 'check-in' with the female participants during the discussion group series (i.e. after DG #3 and DG #6) and to encourage any members to speak with them individually about any concerns or issues at home that they feel are related to their own or their spouse's participation in the EA\$E activities.

HOW MANY PARTICIPANTS PER DISCUSSION?

EA\$E members are invited to attend the Discussion Group Series with their spouses. A EA\$E group has a maximum of 25 members, which means a discussion group meeting can have up to 50 participants. Experience shows that a manageable size for a discussion group is between 30 and 35 participants. This size allows facilitators to manage group dynamics and to ensure that participants are engaged in the activities and discussions. Facilitators may divide EA\$E groups into two separate discussion groups. Doing so will require additional human resources and/or time.

WHO FACILITATES THE EA\$E DISCUSSION GROUP SERIES?

The success of an EA\$E discussion relies primarily on the facilitators and their ability to create a safe space for participants to share and learn. The facilitation team is made up of the community workers and GBV social workers, case managers or GBV officers. In addition to extensive training, facilitators will be given a copy of the EA\$E Discussion Group Facilitators' Guide to facilitate their work. Key skill sets to look for or to develop include:

- » listening skills;
- » good communication skills;
- » strong facilitation skills;
- » the ability to create a positive and encouraging learning environment for all;
- » basic psychosocial response experience is a plus

Whenever possible, EA\$E discussion group series always be facilitated in pairs, and by one man and one woman. This pairing creates a supportive environment for the facilitators and allows better management of participant space and of difficult topics that might be raised during the meetings. Additionally, pairing can provide a good opportunity for training and learning by co-facilitators.

IMPLEMENTING THE EA\$E DISCUSSION GROUP SERIES

The following are key steps to take into account when implementing an EA\$E Discussion Group Series.

1. Establish a referral system or safety planning mechanism

Women members of the EA\$E group may disclose the fact that they are in an abusive relationship. Given the types of violence that women experience by their intimate partners (ranging from economic to psychological to physical abuse), it is safe to assume that many of the women participating in EA\$E have experienced or are currently experiencing some form of

abuse in their home. While this does not mean that all women are at imminent risk in terms of their physical safety. EA\$E staff should be prepared to support a woman coming forward with a disclosure of violence by offering options to (1) assess the woman's safety (2) develop a safety plan and/or (3) refer the individual to existing quality services specific to intimate partner violence. While it is not necessary to have fully established response services available for survivors of intimate partner violence (IPV), to implement EA\$E, staff must be in a position to work directly with survivors who are at risk or be able to refer them to a viable service provider, in accordance with GBV guiding principles.

Remember: Any disclosure of violence should be treated with utmost seriousness. It is better to err on the side of safety. The individual's story and concerns must be kept confidential and shared only with those directly responsible for providing or overseeing the program's response to disclosures of violence. Even if the woman discusses it with other members of the group, EA\$E program staff must adhere to the rules of confidentiality.

KEY ACTIONS

- **Assess local case management services for GBV survivors.** What services exist? Are they set up to handle cases of intimate partner violence? Are the service providers trained on the specific dynamics and considerations for working with survivors of intimate partner violence? Do the services include safety assessments, safety planning and client follow-up? Are these services accessible from the location of the group? Are they free of cost? Are there viable options for additional referrals to medical, legal or protection services for intimate partner violence survivors?
- If viable and quality case management services are not available, ensure that designated staff are able to do a safety assessment and safety plan with survivors of intimate partner violence. **Identify staff that can do an initial assessment and safety planning with EA\$E members who disclose violence.** Where are these "intimate partner violence focal points" located? How can the EA\$E members have direct and private communication with an intimate partner violence focal point? How will their role and services be explained and offered to any woman coming forward with a disclosure of violence?
- Assess the viability for focal points to offer referrals to medical, protection and/or legal services. What services exist? Are they set up to handle cases of intimate partner violence? Are the service providers trained on the specific dynamics and considerations

GBV Guiding Principles for Survivor-Centered Care and Response

Safety: Every action ensures emotional and physical safety.

Confidentiality: Share only the necessary information, as requested and agreed to by the survivor.

Respect: Restore dignity, re-establish a sense of control, re-establish trust, understand and manage reactions to trauma

Non Discrimination: Every person, regardless of age, ethnicity, gender, religion, or any other differentiating factor receives quality and appropriate care and treatment.

for working with survivors of intimate partner violence? Are these services accessible from where EA\$E is being implemented? Are they free of cost?

- **Establish the referral mechanism.** If an EA\$E member discloses to an EA\$E staff member or volunteer that she is experiencing abuse, how will the referral option be explained and presented to her in accordance with the GBV guiding principles?

2. Conduct training on intimate partner violence and the referral system or safety planning mechanism

Before the start of the Discussion Group Series and after the establishment of the referral system or safety planning mechanism, the gender-based violence manager or coordinator should organize a GBV training for all EA\$E staff on intimate partner violence.

The EA\$E Discussion Group Series aims to change the power dynamics within couples, which is at the root of intimate partner violence. It is therefore important for staff to be able to recognize the signs of abuse, understand the potential dynamics involved and know how to deal with disclosures of violence. It is also important that facilitators do not inadvertently condone violence against women or blame women for the abuse.

The training should consist of the following:

- a. Define intimate partner violence (why does it happen, who does it happen to) and review the types, consequences and signs of intimate partner violence. For this section of the training, the gender-based violence staff are encouraged to adapt the training modules from Section Two of *Rethinking Domestic Violence: A Training Process for Community Activists* (Raising Voices, 2004).
- b. Establish GBV Guiding Principles for working with survivors, safety assessment, safety planning, and medical or legal referrals. While all staff should receive this training, it is imperative that those with these specific responsibilities (i.e. focal points) be given extra training and practice in putting those skills into practice. Staff who are not responsible for conducting safety assessments should be clear that GBV response is not within the scope of their responsibilities.
- c. Identify and establish a referral system and/or safety planning mechanism within the local context based on existing resources (see above). A safety assessment and safety planning tool is included in at the end of the chapter.
- d. Clarify roles and responsibilities on the team (if focal points are established with specific responsibilities).
- e. Establish a plan for regularly checking in with EA\$E members regarding their situation at home and for ensuring that the women are aware of whatever support services are in place.

3. Plan and conduct EA\$E Discussion Group Series Training of Trainers (TOT)

The purpose of the TOT is to build the skills of EA\$E management team (coordinators, managers and supervisors) to become trainers and provide ongoing support and coaching to facilitators. In preparation for the training, the management team will need to:

- Identify appropriate and qualified trainers to conduct the EA\$E discussion group series TOT.
- Develop a terms of reference (TOR) for the trainer.
- Inform country leadership and obtain approval for the training.
- Organize training logistics (venue, refreshments, meals, training material, etc.).

At the completion of the training the management team will need to:

- Organize and conduct biweekly training for the EA\$E discussion group facilitation team.
- Organize a meeting with community leaders and the spouses of EA\$E members (optional).
- Oversee the baseline data collection process.
- Oversee and monitor the implementation of the DGs.

4. Conduct Discussion Series Training

Having participated in a TOT, the management team will organize and conduct trainings for the facilitators (community workers and GBV staff or EA\$E officers and GBV staff depending on the implementation strategy). To ensure maximum uptake, trainings will be conducted biweekly on one session at a time. After each training facilitators will go into the field for two weeks, facilitate the discussions, and return to the office for another round of training. Every training will include:

- a debrief on the previous session, including challenges faced, lessons learned, and general feedback from supervisors and an analysis of the monitoring data;
- a training with an emphasis on how to contextualize the activities and formulate key facilitation questions
- a translation of key terms, facilitation questions and key messages into the local language;
- a role play of the session, with group feedback;
- and preparation of materials required for the session.

A total of nine trainings will be organized over the course of the Discussion Group Series. The training topics include:

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| | TRAINING TOPIC | LENGTH OF TRAINING |
|------------|---|--------------------|
| TRAINING 1 | Overview of the DGs and Pre-Session | 2 days |
| TRAINING 2 | Session 1: Intro to the Discussion Sessions | 1 day |
| TRAINING 3 | Session 2: Household Economy | 1 day |
| TRAINING 4 | Session 3: Household Cash Flow | 1 day |
| TRAINING 5 | Session 4: Setting Financial Goals | 1 day |
| TRAINING 6 | Session 5: Dealing with Financial Stress (Part 1) | 1 day |
| TRAINING 7 | Refresher VAWG training and Session 6: Dealing with Financial Stress (Part 2) | 2 days |
| TRAINING 8 | Session 7: Budgeting and Planning | 1 day |
| TRAINING 9 | Session 8: Review and Reflection | 1 day |

5. Conduct the EA\$E Discussion Group Series

The discussion series begin five to six months after groups have been formed to ensure that the women participants:

- have built trust among themselves;
- have confidence in their EA\$E group;
- have reaped some benefits of VSLA activities;
- and have increased trust and confidence in the implementing organization.

Discussions will take place every two weeks to avoid burdening EA\$E members with multiple meetings in the same week. Each facilitator team of two can work with a maximum of 10 groups over the two-week period. This ensures that they have enough time for biweekly trainings, debriefing, reflection and preparation.

Depending on the staff structure, the number of discussion groups and logistical support available, the EA\$E discussions will take a total of 18 weeks from the Preparatory Session until the completion of Session 8 (refer to timeline at the end of this chapter). Before the start of the Session 1, it is important to introduce the activity to community leaders as they can play an influential role in encouraging male attendance. After consultation with EA\$E members, formal or informal invitations should be extended to their spouses. The process is described in details in the EA\$E Discussion Group Series Facilitation Guide under the Pre-Discussion Session.

Recommendation: Do not underestimate the time and human resources involved in implementing the EA\$E Discussion Group Series will take. The training of facilitators and actual facilitation of the discussion group series requires considerable technical and logistic support.

6. Conduct supervision and quality oversight

Throughout the implementation of the EA\$E Discussion Group Series, it is important that facilitators get ongoing feedback and support on their facilitation skills and the content of the sessions. The most effective way to do this is by conducting regular field visits and using the Discussion Group Monitoring Sheet (see end of chapter). Managers and supervisors should plan on attending at least one discussion for each session and on observing a team of two facilitators at least twice. Priority should be given to teams that require capacity building support. Session 6 is particularly sensitive as it deals directly with violence; therefore, it is important to attend as many of these sessions as possible. Observations made during the monitoring visits should be brought up during biweekly meetings.

EA\$E DISCUSSION GROUP MONITORING AND EVALUATION

To evaluate the effects of the DGs, a Baseline and Final Evaluation Questionnaire is administered. Each session is also accompanied by a Session Monitoring Tool. Staff will be trained to administer the questionnaires during the first Discussion Group Series training. The following table gives a detailed description of the indicators, the data to be collected and the tools to be used.

4 DISCUSSION GROUP SERIES

KEY INDICATORS

Below is table that summarizes the EA\$E Discussion Series Indicators and how to collect and analyze the data per indicator.

| OUTCOMES AND INDICATORS | | | NOTES |
|---|---|--|---|
| Outcome: EA\$E members and their spouses participate in the Discussion Group Series. Indicators: 1) 70% of EA\$E members attend at least 5 of 8 discussion group sessions; 2) 60% of spouses attend at least 5 of 8 discussion group sessions; 3) 50% of couples that attend at least 5 of 8 discussion group sessions together. | | | |
| Tool: Attendance Tracking Sheet | Data: Individual attendance for each DG session | When: Collected at the beginning of each session by the facilitator and compiled on the tracking sheet afterwards. | With this data, it is also possible to look at the attendance of couples (number of sessions that both husband and wife attend together). |
| Outcome: Men value women's contributions to the household. Indicators: 1) 70% of women feel that their partners consider the importance of their contribution in household to be "high"; 2) 70% of women feel that their partners value their ideas or suggestions. | | | |
| Tool: Baseline Questionnaire; Final Questionnaire | Data: Perception of own contribution as well as perception of how partner perceives her contribution, on a scale from 1–5. Perception of ideas/suggestions being valued by partner, on a scale from 1–5. | When: Baseline conducted by facilitators before the start of the sessions, either during the Pre-Session with EA\$E members or at the beginning of Session 1. Final evaluation conducted by facilitators at the end of Session 8. | Compare the average response at the baseline questionnaire with the average response at the final survey, disaggregated by sex. |

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| OUTCOMES AND INDICATORS | | | NOTES |
|---|--|--|-------|
| <p>Outcome: Women and men plan and budget household resources together.</p> <p>Indicators: 1) 60% of women participating in EA\$E discussion groups experience an increase in joint decision making in at least 1 of 3 financial decision categories; 2) 80% of women participants have control over their own resources in the EA\$E groups (either solely or jointly with their partners); 3) 80% of male and female participants that are able to list at least two benefits of joint decision making.</p> | | | |
| <p>Tool: Baseline Questionnaire; Final Evaluation Questionnaire</p> | <p>Data: Self-report from EA\$E members and spouses on family food spending, major purchases, and cigarettes or alcohol</p> | <p>When: Baseline administered by facilitators before the start of the sessions, either during the Pre-Session with EA\$E members or at the beginning of Session 1. Final evaluation questionnaire conducted by facilitators at the end of Session 8.</p> | |
| <p>Outcome: Men and women communicate and negotiate effectively.</p> <p>Indicator: 70% of male and female DG participants can provide one example of a successful negotiation (where both members are satisfied with the outcome).</p> | | | |
| <p>Tool: Final Evaluation Questionnaire</p> | <p>Data: Two-part question</p> | <p>When: Final evaluation conducted by facilitators at the end of Session 8.</p> | |
| <p>Outcome: Participant Satisfaction Rate.</p> <p>Indicator: 65% of participants recommend the discussion groups to a friend.</p> | | | |
| <p>Tool: Final Evaluation Questionnaire</p> | <p>Data: Individuals who would recommend the discussion groups to a friend, neighbor or family member.</p> | <p>When: Final evaluation conducted by facilitators at the end of Session 8.</p> | |

4 DISCUSSION GROUP SERIES

| OUTCOMES AND INDICATORS | | | NOTES |
|--|---|--|---|
| Outcome: Men and women acquire budgeting, communication and negotiation skills. Indicators: 1) 70% of women retain the key message of each session; 2) 70% of men retain the key message of each session. | | | |
| Tool: Session Monitoring Tools | Data: One content question for each of Sessions 2-7, disaggregated by sex. | When: Facilitators conduct the evaluation at the end of each session. | Conduct the monitoring at the end of each session (versus at the beginning of the next session). This allows the facilitators to analyze and take into consideration the results before the next session. |

MONITORING AND EVALUATION TOOLS

The following section is a short description of the monitoring and evaluation tools used in the EA\$E Discussion Group Series.

PARTICIPANT ATTENDANCE

Attendance in the EA\$E discussion group sessions can be influenced by several factors. A low attendance rate can signal various problems that need to be addressed early:

- » inconvenient meeting time and date
- » inconvenient meeting place
- » lack of interest
- » inability to relate to the issues discussed
- » lack of buy-in

Attendance is taken by the facilitators at the beginning of each session. For faster administration, pre-print the attendance sheets with the names of participants and their spouses. The attendance information is entered into a basic excel spreadsheet by the supervisor. The attendance sheet and the attendance tracking excel spreadsheet can be found at the end of the chapter.

While it is important to track overall attendance and analyze trends, it is equally important to track whether or not couples attend the sessions together. The sessions will be most effective if couples go through the process together and can practice the new skills first in the larger group and

later at home. Furthermore, if only women participate in the discussion group series, they may face resistance from their husbands who may feel threatened by their wives efforts to exercise more decision-making power in the household.

BASELINE QUESTIONNAIRE

A baseline questionnaire (see end of the chapter) is used to collect an initial measure on certain indicators as outlined in the table above. Given the nature of the questions and that the majority of participants are likely to be illiterate; facilitators should conduct individual interviews with women EA\$E members and their spouses/intimate partners, either before or at the end of Session 1.

Women participants: Facilitators will conduct the interviews during the pre-session with the EA\$E members. The staff should introduce the questionnaire and ask consent to interview members. Consent can be obtained orally from the whole group at once. Here is a sample script for introducing the baseline and requesting their informed consent to participate in the data collection exercise:

SAMPLE SCRIPT

EA\$E Discussion Group Facilitator: Before finishing the meeting today, we would like to ask each one of you a few questions about your household. The purpose of these questions is so that we can better understand how your household works to make sure that the discussions we will have are adapted to your needs.

The information you give us in the interview will remain completely confidential. There will be no way to know who answered what to each question because we will not ask for your name or your member number. The interview is not mandatory. You may chose to participate or not and you may also stop the interview or skip a question at any time. Participation in an interview will not affect your participation in the EA\$E activities, the Discussion Group Series or any other activity in any way. Those who chose not to be interviewed will still be able to participate in these activities. You should participate in an interview only if you want to, there should be no other reason motivating your participation. Each interview will take no more than 5 minutes.

If you would like to be interviewed please sit in a line so that we can call you one at a time. My co-facilitator and I will ask each person individually to answer questions in a private place away from the rest of the group so that the conversation won't be overheard.

If you prefer not to be interviewed, you are free to go.



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This process should take approximately one hour to complete with two staff conducting 25 interviews (12 or 13 each). This time should be calculated into the anticipated length of the pre-session meeting.

Spouses/intimate partners: Baseline interviews should also be conducted with the spouses of EA\$E members. If the EA\$E group decides that the implementing organization should conduct a meeting with spouses to inform them of the Discussion Group Series, the implementing organization should use this opportunity to administer the baseline questionnaire. The process described above also applies to spouses.

If a separate meeting is not held with the spouses/intimate partners, then the baseline questionnaire should be administered at the end of Session 1. In this case, assuming that there are 35 participants at Session 1 and half are spouses, allow approximately 40 minutes to interview all the spouses with both facilitators conducting interviews.

Note: Should a respondent (either an EA\$E member or a spouse) disclose an incidence of violence during an interview, the facilitator should use the referral mechanism or the safety planning mechanism in place.

The baseline questionnaire tool and an excel data entry sheet can be found at the end of the chapter.

SESSION MONITORING

The Session Monitoring Tool is designed to assess how well participants understand the topics covered or acquire knowledge during each discussion group session. There are several ways to use the monitoring tools. The suggested method is to conduct the activity at the end of each session and to have the participants mark their answers on answer sheets using markers or thumb prints. This is quick, easy and allows for illiterate participants to answers on their own.

Alternatively, the ballot method requires each participant to “vote” with an answer on a small card he or she drops into an answer box. “Voting” is conducted in a similar way to the election of the Management Committee in the VSLA training modules. The ballot method allows for more confidential answers, but it requires more time to conduct in the field.

Facilitators can choose to conduct session monitoring at the beginning of the following session instead of at the end of the current session. This method reduces the risk that participants will simply mark answers that matches the content of the session rather than voice their individual opinion, but it does not allow facilitators to analyze the results of monitoring before the next session.

You will find the monitoring tools for Sessions 2-7 along with answer sheets at the end of the chapter.

FINAL EVALUATION QUESTIONNAIRE

The final evaluation questionnaire does not attempt to measure the long-term effects of the EA\$E discussion groups, but it can help determine the immediate effects of participating in such a discussion. The final evaluation questionnaire can be administered at the end of Session 8 or before the start of the reception and should follow the same procedure outlined for the baseline questionnaire. Given that interviews can take up to three hours to finish if all 50 participants are interviewed, it's often best to divide the process. It is also possible to interview women participants during a **group meeting** held a week after the end of the discussions. The spouses/intimate partners can be interviewed during the reception (which is hosted on a separate day from the end of Session 8). Alternatively, facilitators could mobilize and train additional staff to help conduct interviews (this can apply to the baseline as well as the final evaluation).

The final evaluation questionnaire repeats many of the questions included in the baseline. However, it is not necessary to attribute codes to each respondent because the analysis is based on the average response given during the baseline compared to the average response given at the final evaluation, disaggregated by sex and member status.

The final evaluation questionnaire and an excel data entry sheet can be found in at the end of the chapter.

4 DISCUSSION GROUP SERIES



STEP 4 CHECKLIST

The following checklist needs to be completed before you move onto the next step:

ESTABLISH REFERRAL SYSTEM / SAFETY PLANNING MECHANISM AND CONDUCT INTIMATE PARTNER VIOLENCE TRAINING FOR STAFF

- ☐ Establish a referral system/safety planning mechanism that is context appropriate
- ☐ Identify or develop a training module on intimate partner violence
- ☐ Organize training for staff (logistics, travel if necessary, etc)
- ☐ Conduct training on intimate partner violence and established referral system

CONDUCT EA\$E DISCUSSION GROUP SERIES TRAINING OF TRAINERS

- ☐ Identify trainers to conduct the ToT
- ☐ Develop terms of reference for the training
- ☐ Obtain approval from country program senior management
- ☐ Organize training logistics (venue, refreshments, travel, projector etc)
- ☐ Participate in the training

TRAIN FACILITATORS AND CONDUCT THE DISCUSSION GROUP SERIES

- ☐ Develop a facilitator training schedule
- ☐ Prepare training content and materials
- ☐ Organize training logistics (venue, refreshments, travel, projector, etc)
- ☐ Conduct training for all DG facilitators every two weeks
- ☐ Conduct the discussion Group Series with each group



MONITOR IMPLEMENTATION OF DGS

- ☐ Decide on method for collecting monitoring data
- ☐ Train staff on the monitoring tools
- ☐ Develop a database for inputting and analyzing data
- ☐ Administer baseline questionnaire to EA\$E members and their spouses/intimate partners
- ☐ Review and discuss monitoring data in bi-weekly training meetings
- ☐ Administer final evaluation questionnaire and organize an end of session reception

4 DISCUSSION GROUP SERIES

DISCUSSION GROUP SERIES IMPLEMENTATION TIMELINE

| | MONTH 1 | | | | MONTH 2 | | | | MONTH 3 | | | | MONTH 4 | | | | MONTH 5 | | | |
|--|---------|---|---|---|---------|---|---|---|---------|---|---|---|---------|---|---|---|---------|---|---|---|
| | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 |
| ACTIVITY | | | | | | | | | | | | | | | | | | | | |
| Develop a Referral System | | | | | | | | | | | | | | | | | | | | |
| Conduct IPV Training for Staff | | | | | | | | | | | | | | | | | | | | |
| Discussion Group TOT for Management Staff | | | | | | | | | | | | | | | | | | | | |
| CONDUCT DGS FACILITATION | | | | | | | | | | | | | | | | | | | | |
| First Training for EA\$E Facilitators | | | | | | | | | | | | | | | | | | | | |
| Consultation Meeting with EA\$E Members and Baseline | | | | | | | | | | | | | | | | | | | | |
| Meeting with Community Leaders | | | | | | | | | | | | | | | | | | | | |
| Meeting with EA\$E Spouses (optional) | | | | | | | | | | | | | | | | | | | | |
| Second Training for EA\$E Facilitators | | | | | | | | | | | | | | | | | | | | |
| Session 1 and Baseline | | | | | | | | | | | | | | | | | | | | |
| Third Training for EA\$E Facilitators | | | | | | | | | | | | | | | | | | | | |
| Session 2: Household Economy | | | | | | | | | | | | | | | | | | | | |
| Fourth Training for EA\$E Facilitators | | | | | | | | | | | | | | | | | | | | |
| Session 3: Household Cash Flow | | | | | | | | | | | | | | | | | | | | |
| Fifth Training for EA\$E Facilitators | | | | | | | | | | | | | | | | | | | | |
| Session 4: Setting Financial Goals | | | | | | | | | | | | | | | | | | | | |
| Sixth Training for EA\$E Facilitators | | | | | | | | | | | | | | | | | | | | |
| Session 5: Dealing with Financial Stress (Part 1) | | | | | | | | | | | | | | | | | | | | |
| Seventh Training for EA\$E Facilitators | | | | | | | | | | | | | | | | | | | | |
| Session 6: Dealing with Financial Stress (Part 2) | | | | | | | | | | | | | | | | | | | | |
| Eighth Training for EA\$E Facilitators | | | | | | | | | | | | | | | | | | | | |
| Session 7: Budgeting and Planning | | | | | | | | | | | | | | | | | | | | |
| Ninth Training for EA\$E Facilitators | | | | | | | | | | | | | | | | | | | | |
| Session 8: Review and Reflection | | | | | | | | | | | | | | | | | | | | |
| Final Evaluation and Reception | | | | | | | | | | | | | | | | | | | | |

SAFETY ASSESSMENT AND PLANNING

This annex on safety assessment and planning is specific to survivors living in situations of intimate partner violence. Safety planning enables the survivor to proceed with a pre-determined course of action when she is in a life-threatening situation. Safety planning can help her to minimize the harm done by the perpetrator by identifying resources, ways to escape, means to avoid harm, and places she can go for safety.

STEP 1: ASSESS THE SURVIVOR'S LEVEL OF SAFETY

It is impossible to accurately predict whether a perpetrator will seriously harm or kill the partner, himself/herself, or another person. However, knowing the danger signs can help us to make an educated evaluation of the survivor's vulnerability. The safety checklist (see next page) is a useful tool for assessing the level of danger at hand. If the survivor or the social worker checks any of the boxes in the safety assessment checklist, they should seriously consider forming a safety plan. With each additional check, the perceived danger level increases. The scale at the bottom of the checklist allows you to get a sense of the survivor's feeling of safety in her home. At times, the list will not reflect a high level of danger, but the scale at the bottom will reflect that a survivor feels extremely unsafe (for example, if she circles, 1, indicating 'unsafe'). In these instances, trust the scale that represents the feeling of the survivor. She is the one who best understands the danger of her own situation.

STEP 2: FIND OUT THE EXACT CIRCUMSTANCES IN WHICH THE SURVIVOR IS IN THE MOST DANGER




Completing the safety checklist should provide general information about what level of danger the survivor is in. With that information, you can begin to work together to develop a safety plan.

The safety checklist mentions "triggers." Triggers are not the cause of the abuse. They are set of circumstances that can set off the perpetrator's use of violence. Each perpetrator responds to different triggers and identifying them is key to making a good safety plan. Some survivors will already know exactly what triggers the perpetrator's violence, others will need your help to think through the situation and discover some of the triggers. Once the survivor has noticed what circumstances instigate violence, she is able to plan to avoid, change, or respond to those circumstances. Using open-ended questions encourages the survivor to carefully think through past instances of violence. If the survivor is too upset or confused to be able to answer open ended questions, you may need to ask her very specific, closed-ended questions.

SAFETY ASSESSMENT CHECKLIST

- ☐ **History of causing serious injury:** If the perpetrator has caused life-threatening injuries in the past he is more likely to kill. (i.e. beating until the survivor loses consciousness, hitting abdomen during pregnancy, deep cuts, injury requiring hospitalization, etc.)
- ☐ **Weapons:** A perpetrator who owns or has access to weapons and has used them or threatened to use them in past assaults.
- ☐ **Frequent violence:** If violence is frequent and/or starts to escalate and become more severe.
- ☐ **Obsessing, jealousy and isolating the survivor:** Perpetrator feels he can't live without the person or is entitled to that person (because he paid the bride price or feels he owns her); is very jealous and accuses her of seeing other men; closely monitors survivor's activities and stalks her when she tries to get space.
- ☐ **Threats or fantasies of killing the survivor or self:** Perpetrators who threaten suicide or homicide must be considered very dangerous. The more a perpetrator develops a fantasy about whom, how, when, and where to kill, the more dangerous he is. If the perpetrator has killed before in or out of combat, he may be more dangerous as well.
- ☐ **History of violence:** A perpetrator who has a history of other types of violence, including conflict-related violence.
- ☐ **Depression:** A perpetrator who is very depressed and sees little hope for moving beyond the depression.
- ☐ **Drug or alcohol abuse:** Perpetrator drinks or uses drugs, which impairs his judgment.
- ☐ **Presence of potential "triggers":** Presence of a current or upcoming event that could trigger abuse (i.e. survivor leaving home, asking for more freedom, etc.)

ON A SCALE OF 1 TO 5 HOW SAFE DO YOU FEEL IN YOUR HOME?

| | | | | |
|---|---|---|---|---|
|  | |  | |  |
| 1 | 2 | 3 | 4 | 5 |

(1 being not safe at all and 5 being perfectly safe)

Some of the following questions may be helpful:

- » Can you tell me about some of the times when you feel unsafe?
- » What have you noticed about the perpetrator during those times when you feel unsafe?
- » What have you noticed about yourself, someone else, or the circumstances during those times when you feel unsafe?
- » Have you noticed anything in particular that precedes the violence?

STEP 3: IDENTIFY RESOURCES AND DEVELOP THE SAFETY PLAN

Once the survivor has identified potentially dangerous situations, she needs to develop an idea of how to react in those situations. Usually, survivors have some coping mechanisms already in place. The key is to find out what is already working for the survivor and build upon it. You can use the following questions to develop the safety plan together:

- » **What do you do when you are in danger?** Help her to think about alternative responses.
- » **Where do you go?** Help the survivor to think of at least one safe place she can run to in an emergency. She should arrange things with that place ahead of time.
- » **Whom do you trust?** Think about anyone (neighbors, friends, family members, an organization) that the survivor can trust. For example: discuss having a signal with helpful neighbors. Upon seeing this signal from the survivor, neighbors would plan to visit in a group.
- » **What local authorities or police might you involve, and under what circumstances would you involve them?** It is best if the survivor decides on a point at which she will report the perpetrator and involve authorities.
- » **Is there anyone who can talk to the perpetrator at a nonviolent time to try to discourage his violence?** There may be someone whom the perpetrator respects that could work with him to change his behavior.
- » **Who already knows about your partner's abuse?** The survivor may not be embarrassed to enlist the help of these people.
- » **What financial resources do you have?** Consider saving money and hiding it somewhere he will never look, or keeping at the designated safe place.

Example

One survivor was being abused by her husband almost daily. Once she began to examine the situation, she could see that there was a pattern to his behavior. He would come after her with a kitchen knife, while she was preparing dinner, every night when he came home from work. Once the survivor identified this pattern, she was able to make appropriate changes. She began to prepare dinner earlier, set it out for him, and then be outside the house by the time he got home.

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- » **What material resources do you have?** Can any of these be moved out of his reach? Can any of them be used to support the survivor if she needs a means of income?
- » **If you have to leave, what will you bring?** Consider important documents, clothing, food, and money and how it will be moved.
- » **How can you involve your children?** What do your children do when you/they are in danger? How do you and your children plan safety together?
- » **If you have to leave, what will happen to your children?** If the survivor has children, what will be their role in the escape? Be aware of their safety and how much they are able to handle.
- » **Who else might be in danger if you had to leave?** Consider whether the perpetrator would take out his frustration on anyone else if the survivor left.
- » **How can you protect against weapons?** If there are weapons in the house, the survivor should know where they are and try to put them in hard-to-access places. If there are guns, the survivor should have someone teach her how to unload them and she should keep the ammunition in a separate place. If she can, she should guide the fight away from areas where she knows there are weapons or potential weapons (like kitchen knives, hot pans, etc.).

As the survivor begins to identify potential responses and resources, help her to plan exactly what she would do in each of the threatening situations. After she has identified all the resources she has, you can begin to discuss how they can be appropriately applied to dangerous situations. Usually, a survivor will have a more moderate plan for less threatening situations and a more drastic one for life-threatening situations. The most dangerous time for any survivor of intimate partner violence is when she tries to leave an abusive situation, so she should know exactly at what point she is going to leave and where she is going to go. Survivors almost always flee with their children.



KEY POINTS

1. Assess a survivor's level of safety.
2. Find out the exact circumstances in which the survivor and her children are in the most danger.
3. Find out what resources the survivor possesses and develop a plan for safety that incorporates those resources.
4. Help her identify strategies to include her children in safety planning.

DISCUSSION GROUP SUPERVISION SHEET

| Name of Supervisor: _____ Date of visit: _____ | |
|--|--|
| Name of facilitators: _____ | |
| Session observed: _____ Total participants present: _____ (out of _____) | |
| Name of DG: _____ Site/village: _____ | |
| Session start time: _____ Session end time: _____ | |
| <p>OVERALL COMMENTS (How did the facilitation of the session generally go? What worked, what didn't?)</p> | |
| ABOUT THE SESSION | |
| Were the objectives clearly stated at the start of the session? | |
| Were facilitators able to explain the activity of the day clearly and in a simple language? | |
| Did participants understand the activity? | |
| Were all the participants engaged throughout the session? Did the facilitators make efforts to engage women? | |

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| | |
|--|--|
| Were participants easily able to pull out key messages? | |
| Did the discussion deal with all the key messages? Was it rich with ideas? | |
| ABOUT THE CO-FACILITATION PROCESS | |
| How did the two facilitators work together? | |
| What worked? What positive lessons can be shared with other facilitators? | |
| What did not? What can be improved? | |
| ABOUT THE FACILITATORS | |
| Did facilitators have a good handle of the room? | |
| What was their body language like? Did they move around? Were they able to make eye contact with everyone in the room? | |

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| | |
|---|--|
| <p>Were the facilitators able to ask open questions? Did the questions have a purpose? What worked? What needs improvement?</p> | |
| <p>Did they manage the time well?</p> | |
| <p>Were they well prepared for the session?</p> | |
| <p>Were there any difficult situations during the session? What were they? How did the facilitators handle them?</p> | |
| <p>Key recommendations for the facilitators:</p> | |

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DISCUSSION GROUP ATTENDANCE SHEET

Name of Group: _____ DG Session #: _____

| | MEMBER NAME | SEX | MARITAL STATUS | ATTENDED (YES/NO) | NAME OF SPOUSE | ATTENDED (YES/NO) |
|----|-------------|-----|-------------------|----------------------|-------------------|----------------------|
| 1 | | | | | | |
| 2 | | | | | | |
| 3 | | | | | | |
| 4 | | | | | | |
| 5 | | | | | | |
| 6 | | | | | | |
| 7 | | | | | | |
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| 16 | | | | | | |
| 17 | | | | | | |
| 18 | | | | | | |
| 19 | | | | | | |
| 20 | | | | | | |
| 21 | | | | | | |
| 23 | | | | | | |
| 24 | | | | | | |
| 25 | | | | | | |

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DISCUSSION GROUP ATTENDANCE TRACKING SPREADSHEET (EXCEL)

| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | T | U | V | W | X | Y |
|----|-----------------------|-------|-----|-------|-------|-----|-------|-------|-----|-------|-------|-----|-------|-------|-----|-------|-------|-----|-------|-------|-----|-------|-------|-----|-------|
| 1 | DG Attendance Summary | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | | DG 1 | | | DG 2 | | | DG 3 | | | DG 4 | | | DG 5 | | | DG 6 | | | DG 7 | | | DG 8 | | |
| 3 | | Women | Men | Total | Women | Men | Total | Women | Men | Total | Women | Men | Total | Women | Men | Total | Women | Men | Total | Women | Men | Total | Women | Men | Total |
| 4 | Group 1 | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | Group 2 | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | Group 3 | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | Group 4 | | | | | | | | | | | | | | | | | | | | | | | | |
| 8 | Group 5 | | | | | | | | | | | | | | | | | | | | | | | | |
| 9 | Group 6 | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 | Group 7 | | | | | | | | | | | | | | | | | | | | | | | | |
| 11 | Group 8 | | | | | | | | | | | | | | | | | | | | | | | | |
| 12 | Group 9 | | | | | | | | | | | | | | | | | | | | | | | | |
| 13 | Group 10 | | | | | | | | | | | | | | | | | | | | | | | | |
| 14 | Group 11 | | | | | | | | | | | | | | | | | | | | | | | | |
| 15 | Group 12 | | | | | | | | | | | | | | | | | | | | | | | | |
| 16 | Group 13 | | | | | | | | | | | | | | | | | | | | | | | | |
| 17 | Group 14 | | | | | | | | | | | | | | | | | | | | | | | | |
| 18 | Group 15 | | | | | | | | | | | | | | | | | | | | | | | | |
| 19 | Group 16 | | | | | | | | | | | | | | | | | | | | | | | | |
| 20 | Group 17 | | | | | | | | | | | | | | | | | | | | | | | | |
| 21 | Group 18 | | | | | | | | | | | | | | | | | | | | | | | | |
| 22 | | | | | | | | | | | | | | | | | | | | | | | | | |
| 23 | | | | | | | | | | | | | | | | | | | | | | | | | |
| 24 | | | | | | | | | | | | | | | | | | | | | | | | | |

BASELINE SURVEY TOOL FOR DISCUSSION GROUPS

BASELINE SURVEY TOOL

This questionnaire should be administered to each participant individually before the first session.

DEMOGRAPHICS:

The respondent is

☐ EA\$E member (Name: _____)

☐ Spouse of EA\$E member (Name: _____)

Sex of respondent: _____ Marital status of respondent: _____

HOUSEHOLD DECISION MAKING

1. Who makes decisions on spending for food for the family?

| | |
|--------------------------|------------------|
| <input type="checkbox"/> | Mostly Me |
| <input type="checkbox"/> | Mostly My Spouse |
| <input type="checkbox"/> | Both Equally |
| <input type="checkbox"/> | Don't Know |

2. Who makes decisions on spending for major purchases (livestock, bicycle, etc.)?

| | |
|--------------------------|------------------|
| <input type="checkbox"/> | Mostly Me |
| <input type="checkbox"/> | Mostly My Spouse |
| <input type="checkbox"/> | Both Equally |
| <input type="checkbox"/> | Don't Know |

3. Who makes decisions on spending for alcohol or cigarettes?

| | |
|--------------------------|------------------|
| <input type="checkbox"/> | Mostly Me |
| <input type="checkbox"/> | Mostly My Spouse |
| <input type="checkbox"/> | Both Equally |
| <input type="checkbox"/> | Don't Know |

4. Who makes decisions on how much to save during VSLA activities?

| | |
|--|------------------|
| | Mostly Me |
| | Mostly My Spouse |
| | Both Equally |
| | Don't Know |

5. Who makes the decision on how to use loans from VSLA activities?

| | |
|--|------------------|
| | Mostly Me |
| | Mostly My Spouse |
| | Both Equally |
| | Don't Know |

STATUS IN THE HOUSEHOLD

6. How would you rate the importance of your economic contribution (monetary and nonmonetary) to the household?

| 1 | 2 | 3 | 5 |
|----------|-----|--------|------|
| Very Low | Low | Medium | High |

7. How would your spouse rate the importance of your economic contribution (monetary and nonmonetary) to the household?

| 1 | 2 | 3 | 5 |
|----------|-----|--------|------|
| Very Low | Low | Medium | High |

8. In general, how does your spouse value your ideas or suggestions?

| 1 | 2 | 3 | 5 |
|----------|-----|--------|------|
| Very Low | Low | Medium | High |

4 DISCUSSION GROUP SERIES

DISCUSSION GROUP BASELINE DATA COLLECTION SPREADSHEET

The following is a spreadsheet to compile data from the baseline. A scale from 1-5 is entered into the spreadsheet to allow users to aggregate and compile data.

| | A | B | C | D | E | F | G | H | I | J | K | L |
|----|-------------------|--------------------|-----|----------------|----------------------------|------------|------------|------------|------------|---------------------|------------|------------|
| 1 | Baseline Response | | | | | | | | | | | |
| 2 | | | | | Household Decisions Making | | | | | Status in Household | | |
| 3 | Respondant No. | Name of Respondant | Sex | Marital Status | Question 1 | Question 2 | Question 3 | Question 4 | Question 5 | Question 6 | Question 7 | Question 8 |
| 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 | | | | | | | | | | | | |

DISCUSSION GROUP FINAL EVALUATION DATA COLLECTION SPREADSHEET

The following is a spreadsheet to compile data from the baseline. A scale from 1-5 is entered into the spreadsheet to allow users to aggregate and compile data.

| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S |
|----|---------------------------|--------------------|-----|----------------|----------------------------|------------|------------|------------|------------|---------------------|------------|------------|------------|-------------------------------|---------------|---------------|---------------|-------------|-------------|
| 1 | Final Evaluation Response | | | | | | | | | | | | | | | | | | |
| 2 | | | | | Household Decisions Making | | | | | Status in Household | | | | Knowledge and Behavior Change | | | | | |
| 3 | Respondant No. | Name of Respondant | Sex | Marital Status | Question 1 | Question 2 | Question 3 | Question 4 | Question 5 | Question 6 | Question 7 | Question 8 | Question 9 | Question 10 | Question 11 a | Question 11 b | Question 11 c | Question 12 | Question 13 |
| 4 | | | | | | | | | | | | | | | | | | | |
| 5 | | | | | | | | | | | | | | | | | | | |
| 6 | | | | | | | | | | | | | | | | | | | |
| 7 | | | | | | | | | | | | | | | | | | | |
| 8 | | | | | | | | | | | | | | | | | | | |
| 9 | | | | | | | | | | | | | | | | | | | |
| 10 | | | | | | | | | | | | | | | | | | | |
| 11 | | | | | | | | | | | | | | | | | | | |
| 12 | | | | | | | | | | | | | | | | | | | |
| 13 | | | | | | | | | | | | | | | | | | | |
| 14 | | | | | | | | | | | | | | | | | | | |
| 15 | | | | | | | | | | | | | | | | | | | |
| 16 | | | | | | | | | | | | | | | | | | | |
| 17 | | | | | | | | | | | | | | | | | | | |
| 18 | | | | | | | | | | | | | | | | | | | |
| 19 | | | | | | | | | | | | | | | | | | | |
| 20 | | | | | | | | | | | | | | | | | | | |
| 21 | | | | | | | | | | | | | | | | | | | |
| 22 | | | | | | | | | | | | | | | | | | | |
| 23 | | | | | | | | | | | | | | | | | | | |
| 24 | | | | | | | | | | | | | | | | | | | |
| 25 | | | | | | | | | | | | | | | | | | | |
| 26 | | | | | | | | | | | | | | | | | | | |
| 27 | | | | | | | | | | | | | | | | | | | |
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| 29 | | | | | | | | | | | | | | | | | | | |
| 30 | | | | | | | | | | | | | | | | | | | |
| 31 | | | | | | | | | | | | | | | | | | | |
| 32 | | | | | | | | | | | | | | | | | | | |
| 33 | | | | | | | | | | | | | | | | | | | |
| 34 | | | | | | | | | | | | | | | | | | | |
| 35 | | | | | | | | | | | | | | | | | | | |
| 36 | | | | | | | | | | | | | | | | | | | |
| 37 | | | | | | | | | | | | | | | | | | | |
| 38 | | | | | | | | | | | | | | | | | | | |
| 39 | | | | | | | | | | | | | | | | | | | |

DISCUSSION GROUP SESSION MONITORING TOOL

MONITORING TOOL, SESSION TWO

Group Facilitators: _____

Name of EA\$E group: _____

Site: _____ Date of session: _____

Instructions: Distribute a piece of paper with pictures and labels depicting a man, a woman and a child, and a second paper with pictures and labels reading “yes,” “somewhat” and “no.” Female and male participants should receive papers differently colored. Ask participants to listen to the question and mark the pictures that apply. Participants can mark the pictures with a pen, a marker or even an ink thumbprint. Remind participants that the answers are private and that they should not look at other papers. Once the participants have finished answering, collect the papers. Tally the responses, listing the totals on the chart below.

Cards

A

B

Question 1: In a family, the man catches fish and sells cows at market. The woman gathers water and tends to the land. The children gather wood. In your opinion, who contributes most to the household income?

No. of Responding Women Only Women: _____ Men: _____

No. of Responding Men Only Women: _____ Men: _____

No. of Responding Children Only Women: _____ Men: _____

No. of Responding Women and Men Only Women: _____ Men: _____

No. of Responding Men and Children Only Women: _____ Men: _____

No. of Responding Women and Children Only Women: _____ Men: _____

No. of Responding Women, Men and Children Women: _____ Men: _____

Question 2: In your opinion, did this discussion give you ideas about how to create a successful household?

No. of Women Responding Yes _____ Somewhat _____ No _____

No. of Men Responding Yes _____ Somewhat _____ No _____

MONITORING TOOL, SESSION THREE

Group Facilitators: _____

Name of EA\$E group: _____

Site: _____ Date of session: _____

Cards

A

B

Instructions: Distribute a piece of paper with pictures and labels depicting a man, a woman and a child, and a second paper with pictures and labels reading “yes,” “somewhat” and “no.” Female and male participants should receive papers differently colored. Ask participants to listen to the question and mark the pictures that apply. Participants can mark the pictures with a pen, a marker or even an ink thumbprint. Remind participants that the answers are private and that they should not look at other papers. Once the participants have finished answering, collect the papers. Tally the responses, listing the totals on the chart below.

Question 1: In a family, the first step in developing a budget is to perform a thorough analysis of income and spending. In your opinion, which members of the household should be involved in this process?

| | | |
|---|--------------|------------|
| No. of Responding Women Only | Women: _____ | Men: _____ |
| No. of Responding Men Only | Women: _____ | Men: _____ |
| No. of Responding Children Only | Women: _____ | Men: _____ |
| No. of Responding Women and Men Only | Women: _____ | Men: _____ |
| No. of Responding Men and Children Only | Women: _____ | Men: _____ |
| No. of Responding Women and Children Only | Women: _____ | Men: _____ |
| No. of Responding Women, Men and Children | Women: _____ | Men: _____ |

Question 2: In your opinion, did this discussion stir ideas about creating a more successful household?

| | | | |
|-------------------------|-----------|----------------|----------|
| No. of Women Responding | Yes _____ | Somewhat _____ | No _____ |
| No. of Men Responding | Yes _____ | Somewhat _____ | No _____ |

MONITORING TOOL, SESSION FOUR

Group Facilitators: _____

Name of EA\$E group: _____

Site: _____ Date of session: _____

Instructions: Distribute a piece of paper with pictures and labels depicting a man, a woman and a child, and a second paper with pictures and labels reading “yes,” “somewhat” and “no.” Female and male participants should receive papers differently colored. Ask participants to listen to the question and mark the pictures that apply. Participants can mark the pictures with a pen, a marker or even an ink thumbprint. Remind participants that the answers are private and that they should not look at other papers. Once the participants have finished answering, collect the papers. Tally the responses, listing the totals on the chart below.

Cards

A

B

Question 1: To understand household “needs” and “wants” and to set overall household goals, in your opinion, which individuals need to be involved in the process?

| | | |
|---|--------------|------------|
| No. of Responding Women Only | Women: _____ | Men: _____ |
| No. of Responding Men Only | Women: _____ | Men: _____ |
| No. of Responding Children Only | Women: _____ | Men: _____ |
| No. of Responding Women and Men Only | Women: _____ | Men: _____ |
| No. of Responding Men and Children Only | Women: _____ | Men: _____ |
| No. of Responding Women and Children Only | Women: _____ | Men: _____ |
| No. of Responding Women, Men and Children | Women: _____ | Men: _____ |

Question 2: In your opinion, did the discussion address how to create a successful household?

| | | | |
|-------------------------|-----------|----------------|----------|
| No. of Women Responding | Yes _____ | Somewhat _____ | No _____ |
| No. of Men Responding | Yes _____ | Somewhat _____ | No _____ |

MONITORING TOOL, SESSION FIVE

Group Facilitators: _____

Name of EA\$E group: _____

Site: _____ Date of session: _____

Cards

A

C

Instructions: Distribute a piece of paper with pictures and labels for “talk,” “argue” and “say nothing,” and a second paper with pictures and labels reading “yes,” “somewhat” and “no.” Female and male participants should receive papers differently colored. Ask participants to listen to the question and mark the pictures that apply. Participants can mark the pictures with a pen, a marker or even an ink thumbprint. Remind participants that the answers are private and that they should not look at other papers. Once the participants have finished answering, collect the papers. Tally the responses, listing the totals on the chart below.

Question 1: A woman is worried that her husband is spending too much money at the local bar, and she has become concerned about the family’s savings. He feels that he works hard and deserves to relax with friends at the end of the day. In your opinion, how should this conflict be resolved?

No. of Responding Women Only Women: _____ Men: _____

No. of Responding Men Only Women: _____ Men: _____

No. of Responding Children Only Women: _____ Men: _____

No. of Responding Women and Men Only Women: _____ Men: _____

No. of Responding Men and Children Only Women: _____ Men: _____

No. of Responding Women and Children Only Women: _____ Men: _____

No. of Responding Women, Men and Children Women: _____ Men: _____

Question 2: In your opinion, did the discussion address how to create a successful household?

No. of Women Responding Yes _____ Somewhat _____ No _____

No. of Men Responding Yes _____ Somewhat _____ No _____

MONITORING TOOL, SESSION SIX

Group Facilitators: _____

Name of EA\$E group: _____

Site: _____ Date of session: _____

Instructions: Distribute a piece of paper with pictures and labels for “husband and wife discuss,” “husband alone decides” and “wife alone decides,” and a second paper with pictures and labels reading “yes,” “somewhat” and “no.” Female and male participants should receive papers differently colored. Ask participants to listen to the question and mark the pictures that apply. Participants can mark the pictures with a pen, a marker or even an ink thumbprint. Remind participants that the answers are private and that they should not look at other papers. Once the participants have finished answering, collect the papers. Tally the responses, listing the totals on the chart below.

Cards

A

D

Question 1: At the end of the month, a family has very little money left to pay for food, school fees, seeds for planting. The wife is worried that if she asks for money, her husband will be upset because he will not be able to go to the local bar with his friends. The husband knows that his wife has no money to buy food and that they have several critical expenses to meet. In your opinion, how should this situation be resolved?

| | | |
|---|--------------|------------|
| No. of Responding Women Only | Women: _____ | Men: _____ |
| No. of Responding Men Only | Women: _____ | Men: _____ |
| No. of Responding Children Only | Women: _____ | Men: _____ |
| No. of Responding Women and Men Only | Women: _____ | Men: _____ |
| No. of Responding Men and Children Only | Women: _____ | Men: _____ |
| No. of Responding Women and Children Only | Women: _____ | Men: _____ |
| No. of Responding Women, Men and Children | Women: _____ | Men: _____ |

Question 2: In your opinion, did the discussion address how to create a successful household?

| | | | |
|-------------------------|-----------|----------------|----------|
| No. of Women Responding | Yes _____ | Somewhat _____ | No _____ |
| No. of Men Responding | Yes _____ | Somewhat _____ | No _____ |

MONITORING TOOL, SESSION SEVEN

Group Facilitators: _____

Name of EA\$E group: _____

Site: _____ Date of session: _____

Cards

A
E

Instructions: Distribute a piece of paper with pictures and labels that represent “win-win,” “win-lose” and “lose-lose” situations, and a second paper with pictures and labels for “yes,” “some-what” and “no.” Female and male participants should receive papers differently colored. Ask participants to listen to the question and mark the pictures that apply. Participants can mark the pictures with a pen, a marker or even an ink thumbprint. Remind participants that the answers are private and that they should not look at other papers. Once the participants have finished answering, collect the papers. Tally the responses, listing the totals on the chart below.

Question 1: A woman thinks her husband spends too much money at the local bar. She knows that if he continues to do so, there won't be enough money to pay school fees next month. The husband believes that he works hard and deserves to relax with his friends. After a discussion, the couple arrives at the following solution: The woman will buy less expensive food and the husband will go to the bar less frequently for the next four weeks. The money that they saved will be used to pay the school fees of their children.

| | | |
|---|--------------|------------|
| No. of Responding Women Only | Women: _____ | Men: _____ |
| No. of Responding Men Only | Women: _____ | Men: _____ |
| No. of Responding Children Only | Women: _____ | Men: _____ |
| No. of Responding Women and Men Only | Women: _____ | Men: _____ |
| No. of Responding Men and Children Only | Women: _____ | Men: _____ |
| No. of Responding Women and Children Only | Women: _____ | Men: _____ |
| No. of Responding Women, Men and Children | Women: _____ | Men: _____ |

Question 2: In your opinion, did the discussion address how to create a successful household?

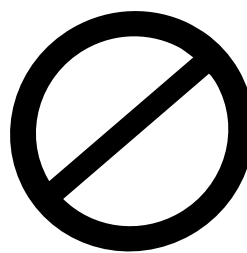
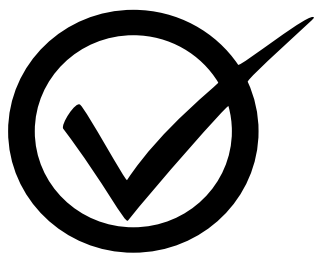
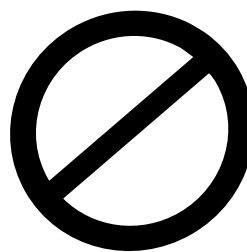
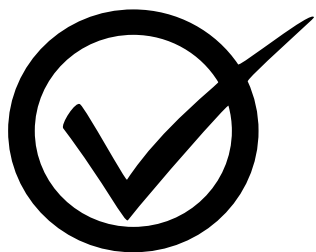
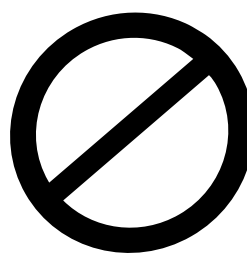
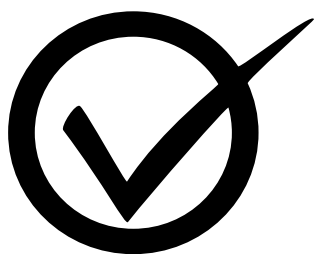
| | | | |
|-------------------------|-----------|----------------|----------|
| No. of Women Responding | Yes _____ | Somewhat _____ | No _____ |
| No. of Men Responding | Yes _____ | Somewhat _____ | No _____ |

MONITORING TOOL CARDS

A

**YES, NO,
MAYBE**








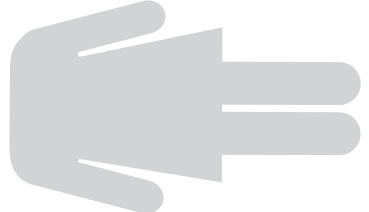
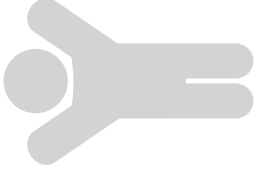
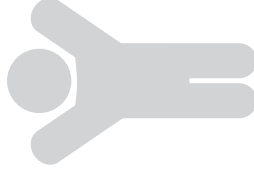





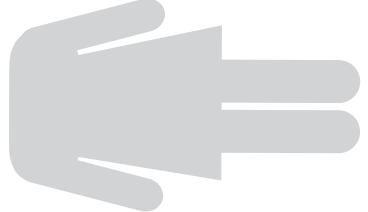

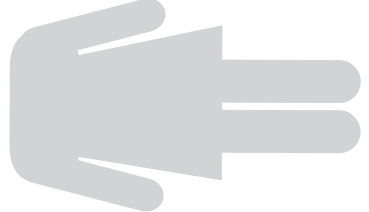


Monitoring Tool
Sessions 2–7



4 DISCUSSION GROUP SERIES

B MAN, WOMAN, CHILD

Monitoring Tool
Sessions 2–4

| | |
|---|--|
|   |   |
|   |   |
|  |  |
|   |   |
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|  |  |

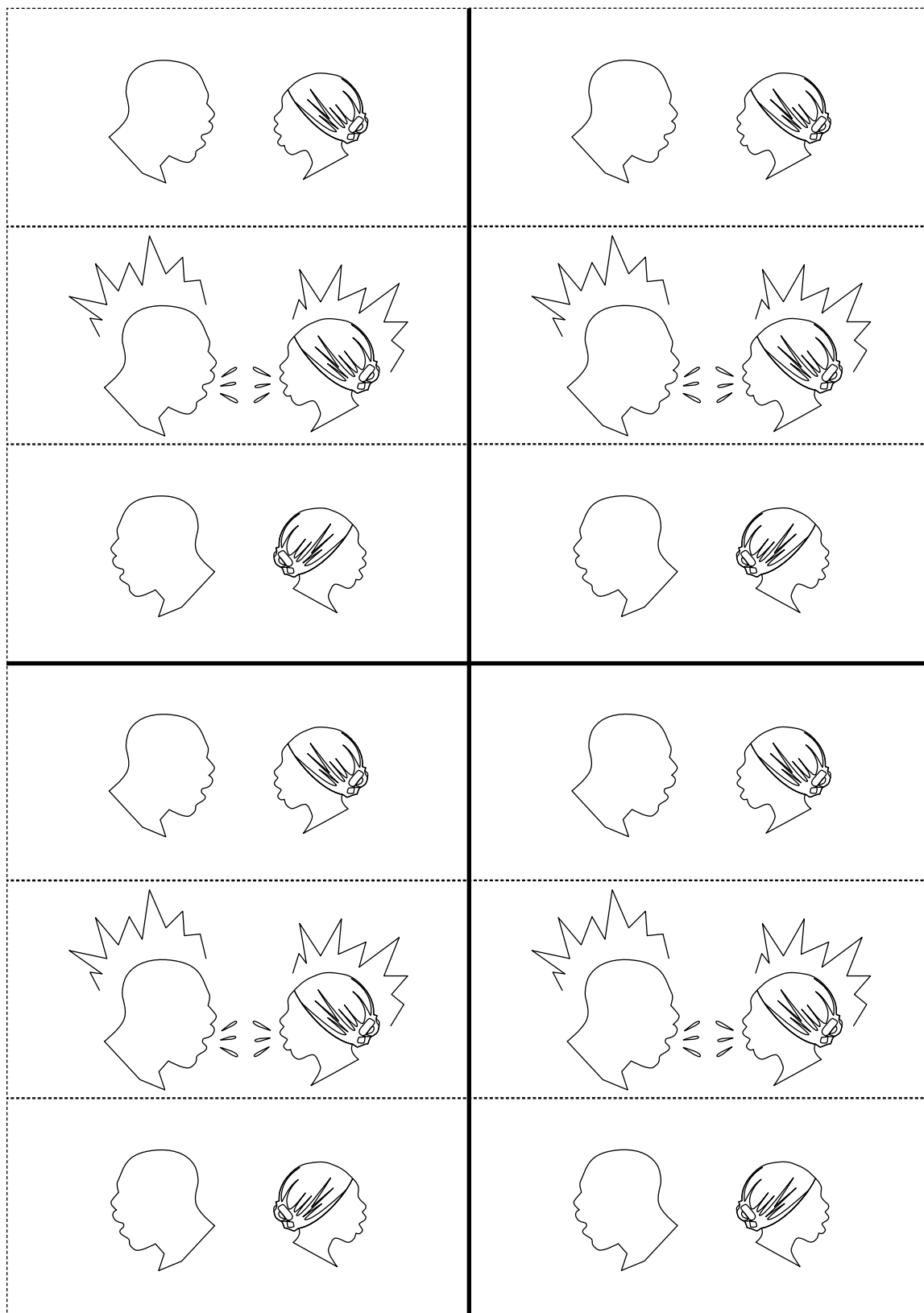
ECONOMIC AND SOCIAL EMPOWERMENT PROGRAM IMPLEMENTATION MANUAL



C

**TALK, ARGUE,
SAY NOTHING**

Monitoring Tool
Session 5

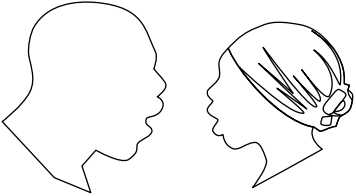
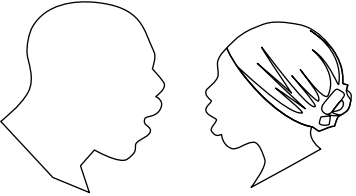




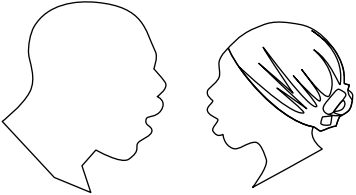
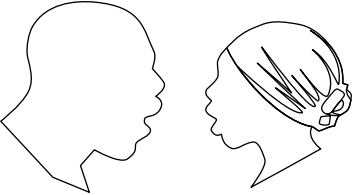


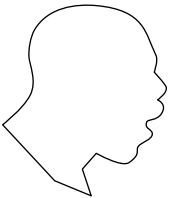



4 DISCUSSION GROUP SERIES

D

**DISCUSS OR
DECIDE ALONE**

























Monitoring Tool
Session 6

| | |
|---|---|
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |

E

WIN-WIN, WIN-LOSE, LOSE-LOSE

Monitoring Tool
Session 7

| | |
|---|---|
|   |   |
|   |   |
|   |   |
|   |   |
|   |   |
|   |   |

FINAL SURVEY TOOL FOR DISCUSSION GROUPS

FINAL EVALUATION SURVEY TOOL

This questionnaire should be administered to each participant individually during Session 8.

DEMOGRAPHICS:

The respondent is

☐ EA\$E member (Name: _____)

☐ Spouse of EA\$E member (Name: _____)

Sex of respondent: _____ Marital status of respondent: _____

HOUSEHOLD DECISION MAKING

1. Who makes decisions on spending for food for the family?

| | |
|--------------------------|------------------|
| <input type="checkbox"/> | Mostly Me |
| <input type="checkbox"/> | Mostly My Spouse |
| <input type="checkbox"/> | Both Equally |
| <input type="checkbox"/> | Don't Know |

2. Who makes decisions on spending for major purchases (livestock, bicycle, etc.)?

| | |
|--------------------------|------------------|
| <input type="checkbox"/> | Mostly Me |
| <input type="checkbox"/> | Mostly My Spouse |
| <input type="checkbox"/> | Both Equally |
| <input type="checkbox"/> | Don't Know |

3. Who makes decisions on spending for alcohol or cigarettes?

| | |
|--------------------------|------------------|
| <input type="checkbox"/> | Mostly Me |
| <input type="checkbox"/> | Mostly My Spouse |
| <input type="checkbox"/> | Both Equally |
| <input type="checkbox"/> | Don't Know |

4. Who makes decisions on how much to save during VSLA activities?

| | |
|--|------------------|
| | Mostly Me |
| | Mostly My Spouse |
| | Both Equally |
| | Don't Know |

5. Who makes the decision on how to use the loans from VSLA activities?

| | |
|--|------------------|
| | Mostly Me |
| | Mostly My Spouse |
| | Both Equally |
| | Don't Know |

6. If a husband and wife fail to agree on budget allocations, the husband make the final decision.

| | |
|--|--------------|
| | Agree |
| | Disagree |
| | I Don't Know |

STATUS IN THE HOUSEHOLD

7. How would you rate the importance of your economic contribution (monetary and nonmonetary) to the household?

| | | | |
|----------|----------|----------|----------|
| 1 | 2 | 3 | 5 |
| Very Low | Low | Medium | High |

8. How would your spouse rate the importance of your economic contribution (monetary and nonmonetary) to the household?

| | | | |
|----------|----------|----------|----------|
| 1 | 2 | 3 | 5 |
| Very Low | Low | Medium | High |

9. In general, how does your spouse value your ideas or suggestions?

| | | | |
|----------|----------|----------|----------|
| 1 | 2 | 3 | 5 |
| Very Low | Low | Medium | High |

4 DISCUSSION GROUP SERIES

KNOWLEDGE ACQUIRED AND BEHAVIOR CHANGE

10. Identify two advantages of joint decision making in the household? (Do not read out loud the answers to the respondent. Simply check the answer categories as they are mentioned by the respondent.)

| | |
|--|---|
| | Makes better use of limited resources. |
| | Satisfies needs of all household members. |
| | Minimizes conflict in the household. |
| | Nourishes feelings of value and respect among household members. |
| | Takes the views and/or needs of all household members into consideration. |
| | Reinforces positive household relationships. |
| | There are no advantages. |
| | I don't know. |
| | Other reason cited (specify:_____) |

(Were at least two reasons cited? Circle YES or NO)

11. Identify two disadvantages of joint decision making in the household? (Do not read the answers out loud to the respondent. Simply check the answer categories as they are mentioned by the respondent.)

| | |
|--|---|
| | Takes more time to make a decision. |
| | Creates more conflict in the household. |
| | I have less decision-making power. |
| | My spouse meddles in my affairs. |
| | There are no challenges. |
| | I don't know. |
| | Other reason cited (specify:_____) |

12. a) In the last two months, did you have a major disagreement or conflict with your partner? (If respondent doesn't have a partner, skip this question.)

| | |
|--|-----------------------------|
| | Yes |
| | No |
| | I don't remember |
| | Not Applicable (no partner) |

b) Did you express your opinion to your partner?

| | |
|--|-----------------------------|
| | Yes |
| | No |
| | I don't remember |
| | Not Applicable (no partner) |

b) How was the disagreement/conflict resolved?

| | |
|--|--|
| | We both got part of what we wanted / We compromised. |
| | I got what I wanted, my partner didn't get anything. |
| | My partner got what s/he or she wanted, I didn't get anything. |
| | It was not resolved / Neither one of us got what we wanted. |
| | I don't remember. |

13. Did you and your partner ever talk about the discussion group topics at home?

| | |
|--|-----------------------------|
| | Yes |
| | No |
| | I don't remember |
| | Not Applicable (no partner) |

14. Would you recommend the discussion group series to a friend, neighbor or other family member?

| | |
|--|----------|
| | Yes |
| | No |
| | Not Sure |



Photo Credit: Benjamin Barrows

Part Five

CEFE BUSINESS SKILLS TRAINING

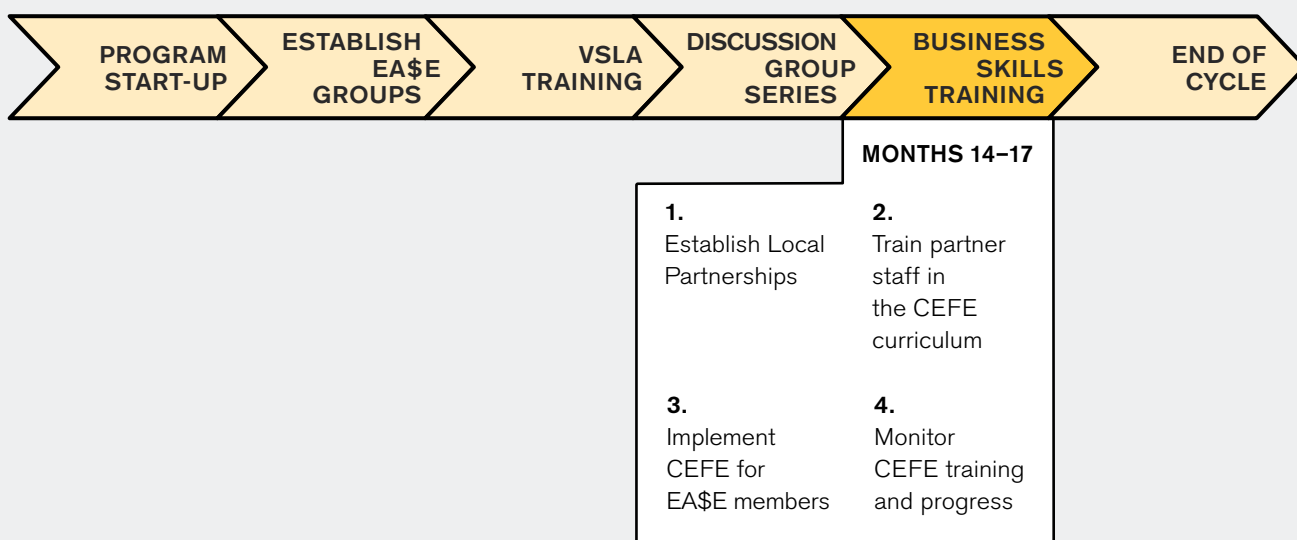
CONTENTS OF THIS CHAPTER INCLUDE:

- » Notes to the User
- » The CEFE Curriculum
- » Working With A Partner
- » Monitoring Process and Tools

5 CEFE BUSINESS SKILLS TRAINING

NOTE TO THE USER

You are here in the implementation process:



KEY PROGRAM CONSIDERATIONS

- » Determine the program's internal capacity for managing a partnership.
- » The partnership process can be complex at time, so ensure that you have the appropriate technical support.
- » Time should be set aside for extensive training and capacity building around the CEFE methodology. There are CEFE certified trainers available by region that can be used.¹

¹ Consult with the WPE Technical Unit for recommended trainers

WHAT YOU SHOULD KNOW ABOUT CEFE

CEFE, which stands for Competency-based Economies, Formation of Enterprise, is an action-oriented, participative training developed in the early 1980s, now considered the state-of-the-art training method for aspiring adult entrepreneurs . It has been disseminated worldwide over the past 25-plus years through CEFE certified trainers .

CEFE's main objective is to improve the entrepreneurial performance of economic actors through:

- » guided self-analysis
- » stimulating enterprising behavior
- » the buildup of business competencies

WHY CEFE?

There are multiple business skills training curriculums. Most incorporate the core elements of business skills training, but few focus on hands-on, experiential learning—key to training people with limited education and low literacy levels.

Moreover, the CEFE curriculum provides unique advantages:

- » certified bilingual CEFE trainers
- » hands-on and interactive learning methods
- » methodology suitable for illiterate participants
- » flexibility
- » ongoing business development services for trainees

CEFE AND EA\$E

As part of the EA\$E model, CEFE training will equip EA\$E members with business skills and knowledge to create or expand existing businesses. The creation or expansion of businesses helps women establish a reliable and diversified source of income.

Country programs are advised to implement the CEFE component of the EA\$E model through a local partner such as a private-sector business consulting firm or a local not-for-profit nongovernmental organization (LNGO). Among the reasons for cultivating a local partner:

- » Local organizations are better positioned to understand socio-economic context and have a longer-term presence in communities.
- » A partnership will relieve the implementing organization's team from implementing an activity in which they may not have any expertise.
- » Building a partner's capacity in CEFE methodology will contribute to the sustainability of the program activities and increase the likelihood that aspiring entrepreneurs receive ongoing business development services beyond a "one-off" training.

THE CEFE CURRICULUM

There are essentially six stages in a CEFE training program:²

1. **Awareness:** Participants are encouraged to examine who they are, clarify their own values and evaluate their own personalities, motivations, capabilities and resources.
2. **Acceptance or recognition of one's own strengths and weaknesses:** Not everyone has to be a leader or hero, but being more creative, innovative, and competent is likely to produce rewards in any profession.
3. **Goal setting:** Emphasis is placed on developing clarity of purpose in one's short and long-term goals in life.
4. **Strategies or action plans:** This stage is designed to orient participants toward enterprise growth.
5. **Direct experience:** The emphasis here is on hands-on activities during which strategies are tested, evaluated and modified.
6. **Transformation and empowerment:** In this end stage, participants are encouraged to come together and "start" a business.

The IRC-customized CEFE training is a nine-session curriculum that can be delivered in several different ways. See Stage Three (Implementation) of the Partnership Process below for more details.

² CEFE International Website, <http://www.cefe.net/?q=home/cefe-basics-0>

WORKING WITH A PARTNER

We recognize that different institutions have specific partnership processes. This chapter is specific to IRC's partnership approach. However, users will find in this section guidance that can inform their own work with partners and the implementation of the CEFE training curriculum.

IRC PARTNERSHIP GUIDELINES

The IRC defines partnership as “a deliberate alliance with actors similarly motivated toward a common vision and objective.” Globally, IRC's partners include traditional community networks or leadership structures, community-based groups and local or international NGOs; local, regional or central government ministries; public-service institutions; for-profit businesses, agencies and financial institutions.

Successful partnerships, both informal and formal, can:

- » Help an organization gain knowledge based on a partners' experience in local context.
- » Build on local initiatives and support the realization of locally driven objectives.
- » Contribute to the sustainability of the program (as most partners will continue to work after the implementing organization has left a country).
- » Strengthen linkages between civil society, community and government stakeholders in the countries in which the international organization operates.

Local organizations are better positioned to understand the socio-economic context of communities and have a longer-term presence in them. With appropriate support, financially and otherwise, a specialized partner can provide targeted business advice and marketing services and promote business-to-business linkages.

Partnerships can be set up to be mutually beneficial. For example, the IRC provides financial support as well as potentially needed capacity building to the partner, while the partner delivers specialized business development services to IRC's beneficiaries and contributes to the sustainability of the program. In addition, a partnership allows the implementing organization to focus on other program activities (discussion groups, support to EA\$E members) and the local organization to build CEFE expertise that will make it more attractive to donors or private-sector partners.

In short, partnerships for the CEFE component will allow the implementing organization to:

- » Better utilize the technical, human and physical resources of local agencies.
- » Develop a more integrated approach by increasing the variety of institutions and individuals advocating and acting on behalf of WPE programming goals.
- » Strengthen and support local organizations on behalf of women and girls in order to ensure the work continues after current programs end.

ESTABLISHING A PARTNERSHIP

The following section will outline the process by which the program team can develop formal partnerships to implement the business skills training portion of the EA\$E intervention. This guide will walk users through each step of the partnership process and provide the necessary tools to establish and monitor partnerships in a country program.

ACTIVITY 1: PREPARATION TO ESTABLISH A PARTNERSHIP

The preparation phase is the foundation of the partnership process and should start in month 9 or 10 of the EA\$E implementation process (simultaneous to the Discussion Group Series). The preparation phase allows program staff to think through the purpose of the partnership, the specific parameters for partnership and specific details regarding time frame and mechanisms in order to develop a Partnership Memo and Justification Sheet.

The Justification Sheet (see end of chapter), a simple template that program staff uses to report results from discussions in Steps 1–6, is intended to help guide the partnership process. The justification sheet should be accompanied by a one-page memo summarizing the partnership justification and used for approval from senior country management.

STEP ONE: IDENTIFY PROGRAM AREA

The first step in the preparation phase is to clearly define the program area—enterprise development, or more specifically, the use of the CEFE methodology to build the skills of EA\$E members to start up or expand existing businesses.

STEP TWO: DEFINE OBJECTIVES

Very early in the process, it is important to define the purpose and the specific deliverables within this partnership. These include business skills training and ongoing Business Advisory Services in the forms of one-on-one consulting, marketing and, when possible, business-to-business linkages. To successfully implement a partnership, it is important to foster a collaborative and mutually beneficial relationship between the implementing organization and the partner.

Key deliverables within this partnership are:

- » CEFE training of trainer provided to the partner.
- » CEFE training delivered to EA\$E members by the partner.
- » Ongoing business advisory services provided by the partner to EA\$E members (which consist of specialized consulting services on enterprise development based on client demand).

STEP THREE: DEFINE SPECIFIC PARAMETERS FOR PARTNER SELECTION

For the CEFE process, the ideal partner would be a private-sector enterprise that is already providing Business Development Services. However, this is extremely rare in the areas where the IRC works. For this reason, it would be equally appropriate to work with a local NGO with some experience in providing business skills training or expanding its existing services in this area.

The following is guidance on the criteria to consider when identifying potential partners:

» **Legal Status**

- Given that the partnership for CEFE will include transfer of capital, partners must have clear legal status and bank accounts.

» **Reputation**

- While reputation is subjective, it is important to consider how a particular institution is perceived by the beneficiaries, by the community and by the government, as it will determine the level of acceptance of its activities. Honesty, respect, trust, and credibility are a few qualities to consider.

» **Size and Staff**

- The size of the partner organization needs to match the size of the EA\$E program and the geographic spread of the beneficiaries. On average, for a program size of about 25-30 EA\$E groups, the partner should have 4-6 people that can be dedicated to the CEFE process full-time and that will be funded through the partnership.

» **Physical Presence**

- Since the partner is required to provide ongoing business advisory services to EA\$E members, it is important that the selected partner have an office or has the capacity and interest to establish an office in the areas where EA\$E is being implemented.

» **Years of Operation**

- A potential partner in operation for two years will have some institutional history and track record of activities and accomplishments.

» **Experience**

- While it would be preferable to partner with an organization with prior livelihoods or business training experience, it is not compulsory. The implementing organization will provide extensive training and support in CEFE methodology. However, the partner organization preferably should have the capacity to work with women and girls or some experience doing so.

» **Expected contribution**

- It is important to clearly define the contributions that the implementing organization will make to this partnership. At the very least, the implementing organization needs to be prepared to provide financial support in the form of a sub-grant to cover the partners' staffing cost, a percentage of the salaries for the management and operations team as well as transport and office costs.

- The program team also needs to discuss the possibility of providing in-kind support, such as the donation of computers, motorcycles, cars, etc.
- Depending on the partner, organizational capacity building may be required outside of the WPE team, particularly in terms of financial management.
- In addition, one should determine any other requirements for partnership, including financial contribution, matching grant, and so on.

STEP FOUR: DEVELOP PROJECT TIMEFRAME

When developing the project timeframe, consider the following:

- » The size of the EA\$E program and the number of EA\$E groups to be trained in a given period.
- » The size of the partner organization and the number of groups they can work with in a given period.
- » The length of the CEFE training and any additional capacity building needs.
- » The period of time business advisory services should be available to EA\$E members following CEFE training.
- » The length of time the country program will require to secure a partner.

Partners should be funded for at least six months to implement the CEFE program and provide ongoing Business Advisory Services once the CEFE training is completed. If your EA\$E program exceeds 40 EA\$E groups, you should consider extending the length of the partnership to 10 to 12 months, unless the partner has 10 or more staff that can work on CEFE full-time. The project timeframe can also be extended if your program plans to scale up the EA\$E intervention into new communities, increase its outreach within the same communities, or both.

STEP FIVE: IDENTIFY MECHANISMS FOR PARTNERSHIP

The last step in the preparation stage is to define the size of the financial transfer and the type of binding agreements the transfer will involve. The CEFE partnership will almost always require a financial transfer of at least \$10,000³ over 6 months, which calls for a sub-grant agreement. The sub-grant will be developed by the finance or grants department following specific compliance requirements.

³ One needs to acknowledge that the cost of living varies from one country to another as well as the size of the program. Both of these factors will significantly influence the size of the budget.

STEP SIX: COMPLETE A PARTNERSHIP JUSTIFICATION FORM

When Steps 1–5 are complete, you will need to fill out the partnership justification form, which includes a one-page memo outlining the purpose of the partnership, principal deliverables and the mechanism for partnership. The justification form (found at the end of the chapter) and memo will be sent to country leadership for approval.

ACTIVITY 2: IDENTIFICATION AND SELECTION OF A PARTNER

Once the partnership has been approved by the senior management, it is the responsibility of the program coordinator or manager to proceed with the identification and selection of a partner as described below.

STEP ONE: DETERMINE TYPE OF CALL

There are typically three types of calls or invitations you can issue to identify and select a partner:

- » **Open Call:** using all available media sources including newspaper, radio, flyers. In an open call, any and all organizations can apply.
- » **Directed Call:** targeting selected potential partners. Only suitable institutions are invited to apply.
- » **Sole Sourcing:** targeting a single institution.

If using directed call or sole sourcing, you will need to do a thorough partnership mapping to identify appropriate partners. This can be an informal brainstorming session with your project team based on pre-established criteria, or a more formal and systematic process by which you identify potential partners. In either case, you will meet with potential partners to discuss areas of interest before inviting any to submit an expression of interest (EOI). Be careful not to raise any expectations during this process.

Make sure to check the donor regulations around partnerships for the EA\$E program. Many donors have specific requirements which must be taken into consideration by the implementing organization as well as the chosen partner.

STEP TWO: DEVELOP AND ISSUE THE EXPRESSION OF INTEREST

The invitation for the submission of an expression of interest includes (EOI) questions for the organization in the following five areas. Refer to the end of the chapter for a sample of EOI call.

1. past experience
2. interest in partnership
3. supervision and monitoring capacity
4. current structure and financial information
5. capacity to incorporate new activities

The call should have a clearly defined deadline for the completion of applications. Never accept applications past the deadline, unless you re-issue a call or extend the deadline for all. Give the same information to all partners therefore creating an even playing field. Whenever possible, conduct an informational meeting with all potential partners and provide guidance for the EOI. The more detailed and the clear the call, the better and more appropriate the applications will be. (The application form for potential partners can be found in at the end of the chapter.)

STEP THREE: SELECT A REVIEW COMMITTEE

Selecting an appropriate and qualified committee is an important element of the partnership selection process. The committee is responsible for objectively grading the EOI against pre-determined criteria established during the partnership preparation activity. The committee should be made up of no more than six members selected from technical and management staff. If you have a technical coordinator or manager, he or she needs to be a part of the committee. It is a good idea to include someone from the finance department. The selected committee should be approved by the senior management team. As a rule of thumb, the same people should review all submitted proposals.

The review process should be simple and transparent. The committee will use a detailed evaluation matrix to grade each EOI. Once all submissions have been reviewed, tally up the scores and select a finalist based on the highest score. Notify the finalist and schedule a site visit and capacity assessment for this organization. Do not forget to send a letter to those that were not selected for the partnership.

STEP FOUR: CONDUCT A TECHNICAL REVIEW

Conduct a technical review combined with a visit to the finalist's site with both program and operation staff. The purpose of this review is to verify whether the potential partner has the organizational and technical capacity to effectively implement CEFE and deliver ongoing business advisory services. (Use the Technical Review Tool provided at the end of the chapter for this exercise.) The technical review process will provide concrete and unbiased information on the strengths and weaknesses of the potential partner helping the selection committee to decide whether or not to proceed with the partnership. If the assessment reveals that the finalist is not a good fit, the committee will need to go redo the process with the second highest ranking candidate.

STEP FIVE: CREATE A PROJECT DOCUMENT

The implementing organization and the partner should jointly create a document that details project activities, a method of monitoring the activities (including a log frame) and a detailed budget and budget narrative. The document will be used to hold the partner accountable for its deliverables and will be attached to the partnership contract. This document should resemble a project proposal and include the following sections:

1. background of the partner organization
2. overview of the project
3. planned activities (technical specifications, work plan and similar details)
4. monitoring plan (including log frame)
5. budget and budget narrative

STEP SIX: FORMALIZE PARTNERSHIP

Discuss with in-country finance and grants teams to develop the sub-grant agreement that will formalize the partnership. In general, all agreements will include the following information:

- » definitive amount and payment method
- » terms of payment
- » reporting requirements
- » budget and clear statement of grant
- » termination clause
- » special donor-mandated requirements

Typically, country programs sign a six-month agreement with an institution to conduct the CEFE training and deliver business advisory services to EA\$E members. The size of the sub-grant can vary depending on the number of beneficiaries to be served and operation costs in country.

For example, the size of the sub-grant for a program with 25 EA\$E groups can range from \$15,000–\$50,000 for six months. This will pay for partner staff overhead, training costs, transportation costs and prize money to be awarded to EA\$E groups at the end of the training.

ACTIVITY 3: IMPLEMENTING CEFE

STEP ONE: PLANNING

Once the partnership is formalized, there are two key planning activities to consider. The first meeting should be led by the logistics and finance team to reflect upon the Technical Review conducted in Step 4 of the previous stage, and to develop with the partner a specific financial and compliance support plan. This plan should address any gaps identified during discussions with the selected partner.

The second meeting should be led by members of the GBV team to develop a broad training and program implementation plan. In this meeting, it is important to review the number of staff the partner has available for the CEFE activities, the available logistics support and the program coverage area. Make tentative plans for the following activities:

- » CEFE training of trainers for partner and select staff from the implementing organization (18 days);
- » CEFE training for EA\$E groups (9-day training per group);
- » Business advisory services offered for three months after the end of CEFE.

A more detailed program implementation and monitoring plan will be developed at the end of the CEFE training of trainers.

STEP TWO: BUILD CAPACITY

CEFE TRAINING

The CEFE training is a critical step to ensure the delivery of quality services and the sustainability of activities. It is the responsibility of the implementing organization to hire a CEFE certified consultant to conduct a training of trainers for partner and its' own staff. The consultancy is estimated to cost around \$17,000.⁴ In addition to the consultancy fees mentioned, a budget for the CEFE training of trainers should include the cost of the venue, accommodations and food for participants, transportation fees, refreshments and training materials and supplies."

The consultant will spend approximately 18 days in country and conduct training over 16 days. All staff who will conduct the CEFE training in field or who are responsible for supervising and monitoring activities should plan to attend the training of trainers. The training agenda will be

developed by the consultant with feedback from the in-country senior management. By the end of the training, participants will:

- » Have a detailed understanding of the CEFE curriculum.
- » Learn specific training and facilitation skills.
- » Practice conducting CEFE training in the field.
- » Develop a detailed training and business advisory plan.

The CEFE training of trainers is designed to be highly interactive: Participants will learn by doing. It is extremely important that staff not be distracted by other obligations but be completely present in the training.

FINANCE AND OPERATIONS

Over the period of the partnership, operation and finance staff will work with the partner to build capacity where gaps are identified.

STEP THREE: PARTNER IMPLEMENTS CEFE

Once the CEFE training is completed, the partner will go through the following steps to implement the program:

- 1. Develop an implementation timeline in collaboration:** the partner will develop a draft implementation timeline during the CEFE training, but will need to flesh out the details in the days following the training. The final work plan will be approved by the implementing organization to ensure that the schedule is realistic and in line with reporting requirements.

There is no standard training schedule for the implementation of CEFE. EA\$E groups will select their preferred dates and times of training. However, it is recommended to plan for a nine-day training that can be organized in one of the following ways:

- Training conducted on five consecutive days for two weeks (nine days of training in two weeks);
- Training conducted on three consecutive days over a period of three weeks;
- One training every other day for three weeks;
- Once a week for nine weeks.

It is recommended that the training be completed within two to three weeks to take advantage of fresh knowledge gained from previous training.

On the following page is a sample of a training schedule for a program for 15 groups with six trainers working in teams of two meeting for three consecutive days a week for three weeks.

figure 17. CEFE Training Schedule

| | DAY | TEAM 1 | TEAM 2 | TEAM 3 |
|---------|---------|----------|----------|----------|
| MONTH 1 | 1 – 3 | GROUP 1 | GROUP 2 | GROUP 3 |
| | 4 – 6 | GROUP 4 | GROUP 5 | GROUP 6 |
| | 8 – 10 | GROUP 1 | GROUP 2 | GROUP 3 |
| | 11 – 13 | GROUP 4 | GROUP 5 | GROUP 6 |
| | 15 – 17 | GROUP 1 | GROUP 2 | GROUP 3 |
| | 18 – 20 | GROUP 4 | GROUP 5 | GROUP 6 |
| | 21 – 26 | WEEK OFF | | |
| MONTH 2 | 27 – 29 | GROUP 7 | GROUP 8 | GROUP 9 |
| | 1 – 3 | GROUP 10 | GROUP 11 | GROUP 12 |
| | 5 – 7 | GROUP 7 | GROUP 8 | GROUP 9 |
| | 8 – 10 | GROUP 10 | GROUP 11 | GROUP 12 |
| | 12 – 14 | GROUP 7 | GROUP 8 | GROUP 9 |
| | 15 – 17 | GROUP 10 | GROUP 11 | GROUP 12 |
| | 18 – 23 | WEEK OFF | | |
| MONTH 3 | 24 – 26 | GROUP 13 | GROUP 15 | |
| | 27 – 29 | GROUP 14 | | |
| | 1 – 3 | GROUP 13 | GROUP 15 | |
| | 4 – 6 | GROUP 14 | | |
| | 8 – 10 | GROUP 13 | GROUP 15 | |
| | 11 – 13 | GROUP 14 | | |

Takeaway

Six trainers will train six EA\$E groups over the course of three weeks and take the fourth week off.

2. **Develop a monitoring plan:** This entails reviewing reporting requirements and the log frame, planning how and when to collect data as per the indicators (see logframe on page 175 for details). The partner will be required to write regular reports to be submitted to the implementing organization. The reports should include the following sections:
 - Project progress (what was accomplished, what was not accomplished and why);
 - Specific information training completed and business advisory services [as elsewhere] rendered to EA\$E groups;
 - Reporting on the project indicators;
 - Planned activities for the following reporting period;
 - Financial report (Obtain standard reporting templates from the finance team.)

3. **Develop a launching message:** Two weeks prior to the launch of the CEFE training in the field, the partner is expected to develop a promotion campaign targeting EA\$E members. This is a simple message designed to capture members' interest in participating in a nine-session business skills training. This message will need to be shared with the implementing organization staff to ensure it is in line with program goals and, more importantly, to ensure that there is consistency between the messages delivered by the partner and by the the implementing organization.
4. **Introduce the partner to EA\$E groups:** Once the messaging has been finalized, the EA\$E team takes the partner staff to the field and introduces them to the groups. The purpose of this meeting is to inform members of the new business skills training program being made available to them. The partner will deliver the campaign message and give a general overview of CEFE. Before the end of the meeting, the partner will schedule a meeting to launch the CEFE process.
5. **Launch CEFE⁴:** To launch the CEFE training, the partner meets with individual EA\$E groups to explain in detail the training process. To ensure the highest level of buy-in, members should be able to discuss among themselves the most convenient time and dates for the training and otherwise fully participate in establishing the schedule.

Moreover, it is critical that the partner discuss its expectations of participants, from regular attendance to contributions of food during training sessions. The partner should make it clear that stipends will not be provided for participation. Participation is voluntary, and only those that are interested, have time and energy to commit and stand to gain from the training should attend.

Once members have made their commitments, the partner will need to revisit the implementation timeline and add the necessary details concerning the specifics of the training.

6. **Conduct CEFE Training:** The training is conducted by the partner organization based on agreements made with EA\$E groups regarding date, frequency and training logistics such as venue and refreshment.
7. **Provide business advisory services:** After the completion of the CEFE training the team is expected to visit EA\$E groups on a regular basis to monitor progress made by participants. Monitoring trips should include one-on-one advisory services based on individual need expressed by the member. This could range from reviewing basic business development concepts covered in the CEFE training to accounting/bookkeeping and access-to market questions. The length of the business advisory services will vary. It will primarily depend on participants and their desire to use it, but generally the recommendation is that the partner makes their services available to EA\$E members three months after the end of the CEFE training.

⁴ Please refer to the IRC version of the CEFE Facilitator Guide for details on the CEFE curriculum.

ACTIVITY 4: EVALUATION

STEP ONE: EVALUATING THE PARTNER ACTIVITIES

Approximately one month before the end of the partnership, the EA\$E team should hold a meeting to review the success of the activities of the partner. Did the partner implement the activities according to the plan? Did they implement the activities well? Did the partner carry out all the monitoring activities as planned? Were reports written with quality? Were the implementing organization's concerns appropriately addressed? Did the partner have the organizational capacity and necessary support from the implementing organization to conduct good financial management and reporting? How did it manage its operations (in terms of assets, procurement, etc.)? It is a good idea to develop a framework for discussing and analyzing these issues, starting with the proposal attached to the contract. The EA\$E team should make recommendations based on their evaluation, although the partner selection committee should review the recommendations and make a final decision on moving forward with the partner or ending the relationship.

STEP TWO: RENEWING OR TERMINATING CONTRACTS

At the end of the project, both the implementing organization and the partner have the opportunity to evaluate the partnership. If this is a relationship that worked well and the implementing organization has the need and funds to continue EA\$E with this partner, then the sub-grant agreement can be renewed. If the implementing organization is expanding the EA\$E model to new sites where the partner does not have a presence, decide whether to support the partner's expansion or re-launch the process to find a new partner. If you do not have funding to continue the partnership or choose not to renew the contract, you should plan the close out process about 60 days before end of the grant. The close out process requires that:

- » All financial and progress reports are received and filed.
- » Any outstanding balance in the financial report is reconciled.
- » Final payment letter is obtained.
- » Final inventory report is received.
- » Disposition of equipment is finalized according to donor requirements.
- » Close-out letter is issued.
- » Unused monies are refunded to the implementing organization.
- » Audit report is carried out (if required by donors). Liaise with the grants department to coordinate the process, ensuring that finance, logistics and the country management team are involved as appropriate.

MONITORING PROCESS AND TOOLS

The partner holds the primary responsibility for the monitoring process which includes collecting, analyzing and reporting data. The following table summarizes key indicators and tools available for CEFE.

| STRATEGY STATEMENT | INDICATORS | TOOLS |
|---|---|---|
| OBJECTIVE: Women have a diversified and reliable source of income | » % of participants who have increased sales (or profits if possible to calculate) | Final evaluation survey |
| EFFECT: Women start and/or expand their business activities | <ul style="list-style-type: none"> » % of participants who started a new business or expanded existing business after CEFE and business development services » % of participants who access new markets » % of participants who attribute the change in business performance to CEFE and Business Development Services | Final evaluation survey |
| OUTPUT: Women acquire business skills and knowledge | <ul style="list-style-type: none"> » % of participants who developed new products » % of participants who started keeping formal accounts | Final evaluation survey |
| ACTIVITIES: <ul style="list-style-type: none"> » CEFE trainings are conducted for EA\$E groups » Business Development Services are provided to CEFE participants | <ul style="list-style-type: none"> » CEFE trainings conducted. » % overall attendance during the CEFE training » % of participants who accessed Business Advisory Services | Activity reports Training attendance records |

Data is collected at two stages of the intervention: before the start of the intervention (baseline) and two months after the end of the intervention (final evaluation).

BASELINE SURVEY

The purpose of the baseline is to collect information that will be used to provide a comparison for assessing results at the end of the program. CEFE trainers will conduct a short interview with each participant at the start of the program using the tools provided at the end of the chapter. Data will then be compiled by the supervisor in a database for analysis (sample spreadsheet can be found at the end of the chapter).

FINAL EVALUATION

The final evaluation survey is conducted at least 2 months after the end of the CEFE training to allow time for groups to fully implement developed business plans. Make sure the partner has the necessary funding to complete this requirement. Data from the final evaluation will be compared to that at baseline to show program outcomes (See end of chapter for the survey tool and data entry spreadsheet.)

It is however important to note that monitoring of field activities should happen on a regular basis. The team supervisor should conduct regular field visits and organize review and reflection meetings at least once a month. The review and reflection meetings should include space to discuss challenges, successes and time for team capacity building.

An important part of the partnership is to monitor and evaluate the progress made on the implementation of CEFE and the delivery of business advisory services. The implementing organization should plan to conduct several field visits and monitor ongoing progress as well as provide technical support when necessary. In general, during the visits, the implementing organization will:

- » Assess the progress made by the partner on the implementation of CEFE and the delivery of business advisory services.
- » Provide necessary technical support and develop plans for additional capacity building activities.
- » Foster a positive working relationship with the partner that includes regular meetings to discuss progress and support.



STEP 5 CHECKLIST

The following checklist needs to be completed before you move onto the next step:

ESTABLISH LOCAL PARTNERSHIP

- ☐ Complete the preparation phase
- ☐ Conduct partner selection
- ☐ Establish/formalize partnership and draw-up the contractual agreement

PARTNER TRAINING AND CAPACITY BUILDING

- ☐ Identify and hire CEFE certified consultants
- ☐ Organize training for the implementing organization and partner staff (logistics, travel, etc)
- ☐ Review TOR developed by CEFE consultants and obtain approval from senior management for the trip
- ☐ Conduct CEFE training for partner and implementing organization staff
- ☐ Develop a needs-based capacity building plan with the partner on the non-technical issues (finance, human resources, logistics)

MONITORING AND EVALUATION OF CEFE

- ☐ Set up partner monitoring tools
- ☐ Prepare staff for the CEFE partnership monitoring process
 - ☐ Review pre-established monitoring tools
 - ☐ Set data collection timeline
 - ☐ Collect data
- ☐ Evaluate partner

PARTNERSHIP JUSTIFICATION SHEET

The following is a form to be completed by country programs as they prepare for the CEFE partnership. It should be reviewed and approved by country management.

Purpose of the Partnership

Write a brief description of the purpose of the partnership, how it will contribute to the program goals and the key deliverables expected of the partner.

The purpose of the partnership is...

Key deliverables include...

Type of Partner Organization

Describe the type of institution (private sector, LNGO, CBO, etc.) under consideration for partnership and why that organization is appropriate.

Description of the Minimal Requirements of a Partner

Discuss each of the following categories and indicate the minimum requirements for a potential partner.

The following represent the minimum criteria expected from a potential partner:

- » The partner must have recognized legal status (check all that apply):
 - Local nongovernmental organization
 - International nongovernmental organization
 - Private-sector agency
 - Community-based organization
 - Other: _____
- » The partner must have a good reputation among stakeholders in the community, including the governmental structures.
- » Size of institution
 - Minimum number of staff: _____
 - Minimum number of offices: _____

» The partner must **currently** have a physical presence and/or operational activities in the following sites or must be ready and willing to start operational activities in the following sites:

» The partner must have technical expertise in at least one of the following areas:

- Business skills training
- Livelihoods programming
- Skills training

» The partner must have _____ minimum years of experience in the above technical areas:

- Less than 2 years ☐ Yes ☐ No
- 2 to 5 years ☐ Yes ☐ No
- More than 5 years ☐ Yes ☐ No

» Additional criteria for the partner

ECONOMIC AND SOCIAL EMPOWERMENT PROGRAM IMPLEMENTATION MANUAL



(Name of Organization) Capacity for Partnership Management

Describe the capacity on the GBV team to manage and monitor this partnership. What support will the team need from other departments (financial management, human resources management, logistics/procurement). Who will be the facilitator in each department?

Proposed Timeframe

Develop a tentative but realistic timeframe to establish a partnership, and the necessary time frame for project implementation

| ACTIVITY | TIME REQUIRED | PERSON RESPONSIBLE | DUE DATE |
|----------|---------------|--------------------|----------|
|----------|---------------|--------------------|----------|

Funding Mechanism

Depending on the type of partner, the contracting mechanism will vary. Work with your grants unit to determine the appropriate funding mechanism and select one of the following two options.

Sub-grant ☐ Yes ☐ No

Service Contract ☐ Yes ☐ No

Name and T1 of grant that will be used: _____

Amount of money available: _____

Summary of donor regulations regarding partnerships:

The following form is a sample that can be used by implementing organizations to issue a call in search of a potential partner to implement the CEFE business skills component of the EA\$E program.

BUSINESS SKILL DEVELOPMENT TRAINING AND SERVICES

CALL FOR EXPRESSION OF INTEREST

BACKGROUND

For over 70 years, the IRC has been one of the most active humanitarian and development agencies in the world, providing relief, rehabilitation, and post-conflict reconstruction support to people displaced by conflict and natural disasters. The IRC operates in 40 countries worldwide and is committed to a culture of bold leadership, innovation, creative partnerships and accountability to those we serve.

Provide a description of the IRC in your country (geographic reach, programming and activities, years of operation, etc.).

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

EA\$E MODEL

The (name of implementing organization) _____ is currently implementing the Economic and Social Empowerment Program (EA\$E), reaching (number of beneficiaries) _____ women in (geographic areas) _____. EA\$E has been designed to give women more access to financial stability, and to provide opportunities to both women and men to create more equitable and safe gender dynamics within their households. The program is characterized by three key components:

Access to financial services. Village Savings and Loan Associations (VSLA) bring together 15 to 25 neighbors, friends or business associates to save money as a group. All members agree to make a contribution (in the form of savings) to a shared fund once a week; individual members can then borrow from this common fund (provided the group deems the planned use of the funds a wise investment) and repay the loan at a modest interest rate, generating a small profit for the fund. The group agrees on a share-out date when each member will receive their savings plus accumulated interest—on average, a 30 percent to 40 percent return! Throughout this process, the implementing organization will not provide any financial capital.

Discussion groups. The bonds of trust and social cohesion that EA\$E groups foster, as well as the increase in household income that they often produce, create a conducive environment for EA\$E members and their spouses to reflect on financial decisions and goals, the value of women in the household, and alternatives to violence. Thus, six months after the savings activities have begun, the EA\$E model introduces discussion groups that focus on household financial well-being, raise awareness of themselves violence against women, and challenge participants to equalize the balance of power between men and women.

Business training. To help EA\$E members save and make the most of their loans, the EA\$E model includes basic, practical business skills training. These trainings help members identify the most profitable business opportunities and plan the most effective uses for loans. Using proven methodology and tailored curriculum, these trainings support women's financial stability by providing the skills they need to start or expand their own small-scale business. The EA\$E model uses an action-oriented, participative training methodology called CEFE, which stands for Competency-based Economies, Formation of Enterprise. Developed in the early 1980s, CEFE is now considered state-of-the-art training for adults and business development, improving the entrepreneurial performance of economic actors through guided self-analysis, and stimulating enterprising behavior and the buildup of business competencies.

EXPRESSIONS OF INTEREST

The (name of implementing organization) would like to request Expressions of Interest from experienced and qualified local NGOs or businesses to implement the business skills development component of the EA\$E program. The selected partner will be trained in the CEFE methodology by certified Trainers of Trainers. Then, over (implementation period) _____, the selected partner will use the CEFE curriculum to train and support (number of EA\$E groups) _____ EA\$E groups in (geographic areas) _____.

Each interested partner must complete the attached Expression of Interest form and submit to the implementing organization. The form includes detailed information about potential partners' ability to learn and use the CEFE methodology to provide business skills development training and support to EA\$E groups.

Specifically, this project will require the partner to conduct in teams of two trainers a nine-day training for each of the (number) _____ EA\$E groups. In essence, this requires the partner to have a minimum of _____ full-time staff dedicated to the implementation of CEFE. The training will be conducted in one-day modules once a week for nine weeks. The EA\$E groups are spread out as follows:

| DISTRICT NAME | VILLAGE NAME | NUMBER OF EA\$E GROUPS |
|---------------|--------------|------------------------|
| | | |
| | | |
| | | |
| | | |
| | | |

Additionally, the partner will provide business development services to the EA\$E member on an as-needed basis for a period of (number) _____ months. The partner will be expected to conduct supervisory and monitoring visits to staff in the field and to hold regular team meetings to review their progress. The partner is also expected to conduct –pre- and final evaluation- surveys in order to measure the indicators of the project.

A maximum amount of \$_____ is available for this partnership.

The implementing organization will select partners based upon their relevant experience, demonstrated skills and capacity to achieve the goals and objectives of the EA\$E program. More than one implementing partner may be identified as a result of this request. An internal commission at the (name of the implementing organization) will review submitted Expressions of Interest against the following criteria:

- » possession of legal registration and a bank account (or ability to obtain);
- » size of the agency and years of operation;
- » physical presence or ability to operate in target geographic areas;
- » relevant programming experience;
- » cost-effectiveness and completeness of budget.

Local NGOs/businesses interested in partnership must fill out the following Expression of Interest Form, in English or (applicable language)_____, and submit no later than (deadline)_____. The implementing organization will then contact selected partner by (decision deadline)_____.

QUESTIONS AND APPLICATIONS SHOULD BE SENT TO:

Name: _____

Title: _____

Email: _____

Telephone: _____

EXPRESSION OF INTEREST FORM

The following form must be submitted by organizations interested in partnering with (name of implementing organization) in the implementation of CEFE business skills training.

BUSINESS SKILL DEVELOPMENT TRAINING AND SERVICES

Interested NGOs or businesses should complete this Expression of Interest form in English or in (appropriate language)_____ and submit to the International Rescue Committee by end-of-day (deadline)_____ to the following address: _____

Name: _____

Title: _____

Email: _____

Telephone: _____

The Expression of Interest should be no more than (maximum number of pages) in total.

NGO/business name: _____

Address: _____

Name and details for contact person: _____

Is the NGO/business legally registered? ☐ Yes ☐ No

Does the institution have a bank account? ☐ Yes ☐ No

How many years has the institution been in operation? _____

1. Please describe your organizational structure. How many employees do you have? What departments/sectors do you have? What is the management structure? (Maximum one-half page, in addition to including an organogram).

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2. Where does the institution operate? How does its geographical area of operation compare to the geographical area of the implementing organization's program? Is the institutions' operations managed from an office in the targeted area? If not, please describe the plan for oversight of activities/operations in the targeted geographical area (maximum one page).
3. Describe your qualifications, approaches or experiences in training and facilitation, gender programming, business skills development, and work with community groups (maximum one page).
4. Please use the table below to describe up to five relevant activities/projects/business development services provided by the organization/business. Relevant activities include projects focused on girls' and women's empowerment, business skills training and development, economic recovery and development, market analysis, business consultations, small and medium enterprise support, micro-entrepreneurial services, or Village Savings and Loan Associations (The description of each project type of services should be no more than five sentences).

| LOCATION | CLIENT/ DONOR | DURATION AND AMOUNT OF FUNDING | BRIEF PROJECT DESCRIPTION |
|----------|---------------|--------------------------------|---------------------------|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

5. Describe the ways in which your organization/business coordinates with government and community stakeholders to carry out activities outlined above (maximum one-half page).
6. Based on the attached Request for Expressions of Interest, please describe your interest in partnering with the (name of implementing organization) for implementation of the CEFE component of the Economic and Social Empowerment Program (maximum one page)
7. Based on the information provided in the Request for Expressions of Interest and any internal policies within your business or organization (such as per diems), please develop a preliminary budget for the project. Below is a basic budget format with some examples. Each applicant should address line items within the categories as they feel are appropriate. Also, please provide a one-page budget narrative.

| CATEGORY | LINE ITEM | DAYS OR MONTHS | NO. OF UNITS | COST PER UNIT | TOTAL COST |
|-----------------------|---------------------------------|----------------|--------------|---------------|------------|
| SALARIES | | | | | |
| | Field Officers | | | | |
| | Project Supervisor | | | | |
| SUBTOTAL FOR CATEGORY | | | | | |
| STAFF BENEFITS | | | | | |
| | Health Benefits | | | | |
| | | | | | |
| SUBTOTAL FOR CATEGORY | | | | | |
| TRAVEL | | | | | |
| | Per Diems for Trainers | | | | |
| | Per Diems for Monitoring Visits | | | | |
| | | | | | |
| SUBTOTAL FOR CATEGORY | | | | | |

ECONOMIC AND SOCIAL EMPOWERMENT PROGRAM IMPLEMENTATION MANUAL



| CATEGORY | LINE ITEM | DAYS OR MONTHS | NO. OF UNITS | COST PER UNIT | TOTAL COST |
|-------------------------|--------------------|----------------|--------------|---------------|------------|
| EQUIPMENT | | | | | |
| | Computers | | | | |
| | Printer | | | | |
| | | | | | |
| SUBTOTAL FOR CATEGORY | | | | | |
| PROGRAM SUPPLIES | | | | | |
| | Training Materials | | | | |
| | Photocopies, etc. | | | | |
| | | | | | |
| SUBTOTAL FOR CATEGORY | | | | | |
| OTHER | | | | | |
| | Motorcycle Rental | | | | |
| | Communication | | | | |
| | Sub-office Rent | | | | |
| | Head Office Rent | | | | |
| | | | | | |
| SUBTOTAL FOR CATEGORY | | | | | |
| GRAND TOTAL | | | | | |

TECHNICAL REVIEW TOOL

| TECHNICAL CAPACITY EVALUATION FORM FOR PARTNERS | |
|---|---------------------|
| Name of NGO: | Date of Evaluation: |
| Title of Project: | |
| Place of Impementation: | |
| Name of Evaluator: | Position: |

| 1. PLANNING ACTIVITIES | | | | | | 10 POINTS |
|---|--------|---|---|---|---|----------------------------------|
| CONSIDERATIONS <i>Ask the following questions and rate each response on a scale of 1–5. 1 being the partner does not meet the criteria at all and 5 being the partner is highly qualified</i> | RATING | | | | | Observations/ Recommendations |
| | 1 | 2 | 3 | 4 | 5 | |
| Who is generally involved in the project implementation planning process? <i>1 if there is no clear planning process, and 5 if very clear and institutionalized planning process with technical support i.e. finance and subject area experts.</i> | | | | | | |
| How do you make use of workplans? How detailed are the workplans you develop (ask to see a sample)? <i>1 if they do not use workplans to guide their work and 5- if they use detailed workplans (with months and specific activities).</i> | | | | | | |

| 2. AWARENESS AND RELEVANCE OF THEMES DEVELOPED | | | | | | 15 POINTS |
|---|--------|---|---|---|---|----------------------------------|
| CONSIDERATIONS <i>Ask the following questions and rate each response on a scale of 1–5. 1 being the partner does not meet the criteria at all and 5 being the partner is highly qualified</i> | RATING | | | | | Observations/ Recommendations |
| | 1 | 2 | 3 | 4 | 5 | |
| How do you determine the needs of the community and the type of projects you get involved in? <i>1 if they do not consult with communities 5 if they use participatory community based approaches.</i> | | | | | | |
| What experience do you have in livelihoods related programing? <i>1 if they have no experience and 5 if they have more than 2years experience.</i> | | | | | | |
| Why are you interested in CEFE? How does it compliment the work that you are already doing? <i>1 if they have no clear understanding of CEFE and how it relates to their work and 5 if clear and compelling reason.</i> | | | | | | |

ECONOMIC AND SOCIAL EMPOWERMENT PROGRAM IMPLEMENTATION MANUAL



| 3. MONITORING AND SUPERVISION OF ACTIVITIES | | | | | | 25 POINTS |
|--|--------|---|---|---|---|----------------------------------|
| CONSIDERATIONS <i>Ask the following questions and rate each response on a scale of 1–5. 1 being the partner does not meet the criteria at all and 5 being the partner is highly qualified</i> | RATING | | | | | Observations/ Recommendations |
| | 1 | 2 | 3 | 4 | 5 | |
| What process do you have in place to monitor your current activities? (Ask to see tools if available.) 1 if no clear supervision plan and 5 if clear monitoring tools and systems in place. | | | | | | |
| What do you do with data from your monitoring? 1 if no clear plan on how to use data and 5 if data is used to improve program quality and reporting | | | | | | |
| What system do you use to manage data? 1 if no set data management system and 5 if data is stored both physically in a secure place and electronically using a system like Excel or another software. | | | | | | |
| How are field staff supervised and how is the quality of the service they provide monitored? 1 if no clear supervision process in place and 5 if supervisors regularly go to the field, monitor field staff and provide ongoing capacity building support. | | | | | | |
| How are field staff held accountable for the work that they do? 1 if no system of accountability and 5 if staff go through a performance evaluation once a year. | | | | | | |

| 4. REPORTING AND CLASSIFICATION OF REPORTS | | | | | | 10 POINTS |
|--|--------|---|---|---|---|----------------------------------|
| CONSIDERATIONS <i>Ask the following questions and rate each response on a scale of 1–5. 1 being the partner does not meet the criteria at all and 5 being the partner is highly qualified</i> | RATING | | | | | Observations/ Recommendations |
| | 1 | 2 | 3 | 4 | 5 | |
| What experience do you have reporting to donors? (Ask to see a sample of a report if available.) 1 if no previous reporting experience and 5 if they can provide a clear sample of a report. | | | | | | |
| What would your donors say about your reporting skills? 1 if donors are unsatisfied with reporting and 5 if donors are always satisfied with submitted reports. | | | | | | |

| 5. MANAGEMENT AND CIRCULATION OF INFORMATION | | | | | | 15 POINTS |
|--|--------|---|---|---|---|----------------------------------|
| CONSIDERATIONS <i>Ask the following questions and rate each response on a scale of 1–5. 1 being the partner does not meet the criteria at all and 5 being the partner is highly qualified</i> | RATING | | | | | Observations/ Recommendations |
| | 1 | 2 | 3 | 4 | 5 | |
| What is your management structure? How does it respond to the needs of your programs? <i>1 if no clear management structure and 5 if supervision lines are clear power is delegated across the organization.</i> | | | | | | |
| What process do you have in place for sharing information with your team? <i>1 if no system in place and 5 if clear communication protocols.</i> | | | | | | |
| How would you describe the management style? <i>1 if management is top down with no room for idea sharing and 5 if management is dedicated to creating a positive environment for learning and idea sharing.</i> | | | | | | |

| 6. CAPACITY BUILDING | | | | | | 10 POINTS |
|--|--------|---|---|---|---|----------------------------------|
| CONSIDERATIONS <i>Ask the following questions and rate each response on a scale of 1–5. 1 being the partner does not meet the criteria at all and 5 being the partner is highly qualified</i> | RATING | | | | | Observations/ Recommendations |
| | 1 | 2 | 3 | 4 | 5 | |
| What opportunities exist for staff professional capacity building? <i>1 if the organization is not interested in capacity building and 5 if organization is committed to staff professional advancement and can provide some examples.</i> | | | | | | |
| How do you prioritize capacity building needs? <i>1 if no clear process and 5 if management is dedicated to staff capacity building and has a clear process in place for identifying and supporting capacity building needs.</i> | | | | | | |

ECONOMIC AND SOCIAL EMPOWERMENT PROGRAM IMPLEMENTATION MANUAL



| | CONSIDERATIONS | MAXIMUM | POINTS ACHIEVED |
|----|---|----------------|-----------------|
| 01 | Planning of activities | 10 pts. | |
| 02 | Awareness and relevance of themes developed | 15 pts. | |
| 03 | Monitoring and supervision of activities | 25 pts. | |
| 04 | Reporting and classification of reports | 10 pts. | |
| 05 | Management and circulation of information | 15 pts. | |
| 06 | Capacity building | 10 pts. | |
| | TOTAL | 85 PTS. | |

CEFE BASELINE SURVEY TOOL

Name of EA\$E member: _____ Name EA\$E Group: _____

Name of CEFE Trainer: _____ Group Number: _____

Marital Status: _____ Number of Children: _____

Number of children attending school: _____ Share Value: _____

Owns a Business: ☐ Yes ☐ No

If client owns a business complete the following section

Number of business(es) owned: _____

Type of business owned: _____

Length of ownership for each business: _____

What type of records do you keep for your business?

☐ I keep no Records (I do memory record keeping)

☐ I keep small tokens like stones for memory

☐ I keep very basic written records

☐ I let a member of my family (husband, son) keep detailed written records

What is the capital invested in your business? _____

Current sales value (precise if per day, week, month, year)

Current operation cost for your business (precise if per day, week, month, year)

How many people do you employ in your business (aside from yourself): _____

What do your employees do? _____

Which market do you currently sell your goods/services in: _____

Distance from your home: _____

How would you assess the performance of your business: High Medium Low

If you could what would you change about your business:

INTERNATIONAL
RESCUE
COMMITTEE

The following Excel spreadsheet is used to enter data from the CEFE Baseline survey to facilitate data analysis. An electronic version can be provided by the WPE Technical Unit upon request.

[illegible]

CEFE FINAL EVALUATION SURVEY TOOL

Name of EA\$E member: _____ Name EA\$E Group: _____

Name of CEFE Trainer: _____ Group Number: _____

Marital Status: _____ Number of Children: _____

Number of children attending school: _____

Owns a Business: ☐ Yes ☐ No

Number of business(es) owned: _____

Type of business owned: _____

Length of ownership for each business: _____

Since CEFE has the **type** of business you own changed? ☐ Yes ☐ No

Since CEFE has the **size** of business you own changed? ☐ Yes ☐ No

What type of records do you keep for your business?

☐ I keep no Records (I do memory record keeping)

☐ I keep small tokens like stones for memory

☐ I keep very basic written records

☐ I let a member of my family (husband, son) keep detailed written records

What is the capital invested in your business? _____

Current sales value (precise if per day, week, month, year)

Current operation cost for your business (precise if per day, week, month, year): _____

How many people do you employ in your business (aside from yourself): _____

What do your employees do? _____

Which market do you currently sell your goods/services in: _____

Distance from your home: _____

What are the top three most significant changes you have experienced since the CEFE training?

1. _____

2. _____

3. _____

How would you assess the performance of your business: High Medium Low

CEFE FINAL EVALUATION DATA ENTRY SPREADSHEET

The following Excel spreadsheet is used to enter data from the CEFE post intervention survey to facilitate data analysis. An electronic version can be provided by the WPE Technical Unit upon request.

| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q |
|----|------------------------------|---------------|----------------------|--------------------|----------------------------------|---------------------------------------|-------------------|--------------------|---|--|--|--|------------------|--------------------------|------------------------------|--|----------|
| 1 | Post CEFE Interview Response | | | | | | | | | | | | | | | | |
| 2 | Name of Participant | Market Status | Name of CEFE Trainer | Name of VSLA Group | No. of Children Attending School | Owns a Business (1 for Yes, 0 for No) | No. of Buis Owned | Type of Buis Owned | Recent Earnings (0 for No records, 1 for small amounts, 2 for small amounts, 3 for small amounts) | Amount of Capital Invested (Indicate per day, week or month) | Current sales volume (Indicate per day, week or month) | Operation Cost (Indicate per day, week or month) | No. of employees | Market value of business | Distance from market to home | Business performance (0 for low, 1 for medium, 2 for high) | Change 1 |
| 3 | | | | | | | | | | | | | | | | | |
| 4 | | | | | | | | | | | | | | | | | |
| 5 | | | | | | | | | | | | | | | | | |
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| 30 | | | | | | | | | | | | | | | | | |
| 31 | | | | | | | | | | | | | | | | | |
| 32 | | | | | | | | | | | | | | | | | |



Photo Credit: Unknown/IRC

Part Six

END OF CYCLE

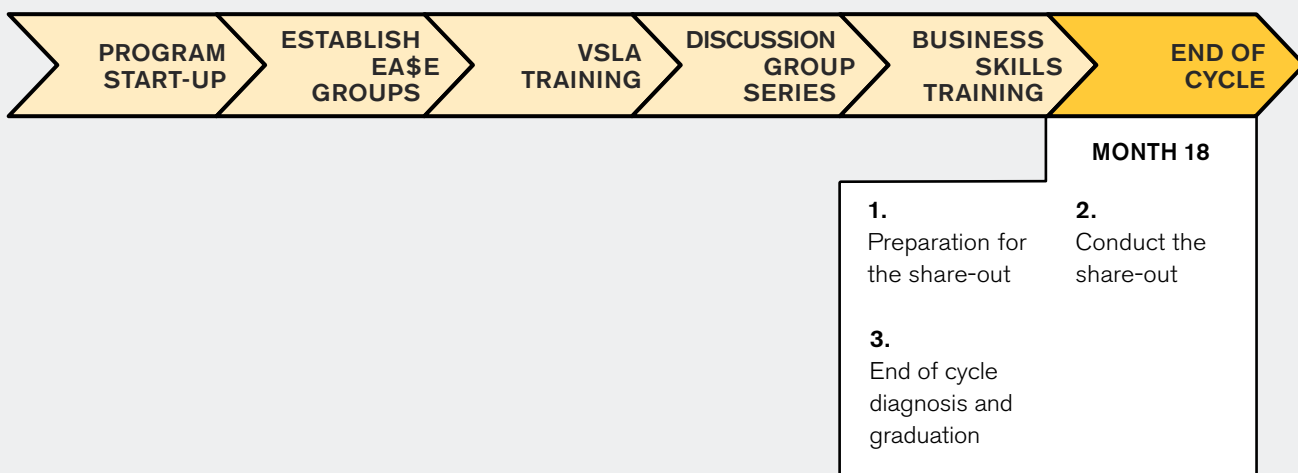
CONTENTS OF THIS CHAPTER INCLUDE:

- » Notes to the User
- » The Share-out Process
- » Module 7 Training
- » End-of-Cycle Group Analysis and Launch of the Second Cycle

6 END OF CYCLE

NOTE TO THE USER

You are here in the implementation process:



VSLA SHARE-OUT

The share-out allocates the association's assets among members of the Village Savings and Loans Association (VSLA). The share-out also allows members to audit the association's books and begin a second cycle with the same or different membership. Finally, it provides immediate verification to all members that their money is safe and the process is profitable.

All members of the association participate in the share-out. In the direct implementation model, the process is supported by the community worker and the supervisor, when available. In the indirect implementation model, the process is supported by the community volunteer and the economic empowerment officer.

PREPARATION FOR THE SHARE-OUT

Preparations for the share-out begin six to eight weeks prior to the end of the cycle. The program manager is responsible for organizing a one-day training for the community workers. If you are using the indirect implementation model, organize a training session for the economic empowerment officers, who will in turn train the community volunteers prior to the share-out.

After the training, the program team will visit each group and conduct a share-out preparation meeting. Key points for discussion include:

- » **Setting the date for the share-out.** In consultation with each EA\$E group, set a date for the shareout five to six weeks out from the consultation meeting.
- » **Establishing procedure for handling loans:**
 - The last loans should be given out four weeks before the date of the share-out so all members have the opportunity to reimburse the loans.
 - All loans should be reimbursed the week before or on the day of the share-out.
 - If groups agree to reimburse loans the day of the share-out, the process may take longer, but the strategy may reduce risk in areas where security is a concern.
- » **Establishing procedure for handling the social fund:**
 - Every member contributes equally to the social fund, and most groups decide to share the social fund equally among members.
 - Members can also use the social fund money to pay for group assets such as replenishing materials, or use some of the funds to finance an end-of-cycle celebration.
- » **Establishing a timeframe for the share-out:**
 - Participants should know that the share-out meeting will take longer than a regular meeting.
 - Every member should be on time and be prepared to spend at least 2.5 hours at the meeting.

6 END OF CYCLE

» **Securing the funds:**

- It is particularly important to talk to the groups about security, as the amount of cash in their box increases during the last four weeks of savings and loans activities.
- Groups should be reminded to avoid taking the cash out of the locked box and splitting it among a few members for safe keeping. This only exposes the group to greater risk despite best intentions.

THE SHARE-OUT MEETING

The share-out meeting takes place on the day groups are scheduled to share-out their funds. The community workers will train groups simultaneously as they conduct share-outs. The process itself is simple but time-consuming, and community workers need to be extra-careful and meticulous to avoid errors. The following is a description of the share-out activities (for detailed meeting procedures, please refer to the VSLA Facilitator Guide):

» **Opening the meeting:**

- The meeting is opened as usual by the president.
- All outstanding loans are reimbursed before the start of the share-out process.
- There will be no purchase of shares or contribution to the social fund (see below for more discussion on loan reimbursement and the social fund).

» **Counting shares in the passbooks:**

- Members count the total number of shares they saved over the course of the cycle
- The record-keeper counts and verifies the total number of shares recorded in the passbook of each member.
- Totals saved by each member, as well as the total shares saved by the group, are recorded in the Member Earnings Calculation Sheet.
- The community worker double checks the figures. If any discrepancies are found, the shares should be recounted until everyone is satisfied.

» **Calculating new share value:**

- The record-keeper calculates the new share value by dividing the total amount of cash in the box by the total number of shares.
- This new share value includes loan interest paid to the group.

» **Calculating member share-out amount:**

- The record-keeper multiplies the new share value by the total number of shares saved by each member to determine each member's share-out amount.

- The amount is recorded on the Member Earnings Calculation Sheet.
- The new share value often fails to round out and therefore needs to be rounded down. For example, if the new share value is calculated to be 722 shillings, the share will be rounded down to 700 because it is not possible to give 22 in local currency.

Note: it is important to round down and not round up; rounding up will lead to a situation where there is not enough money to divide equally.

- An alternative to rounding down the new share amount is to round down the share-out amount. For example, if the total share-out amount for a member is 65,898 shillings, this number is rounded to 65,800.
 - Both options will lead to money being leftover after all members have received their share-out amounts; members can decide how to allocate this money.
- » **Distributing share-out money:**
- As the record-keeper calculates individual share-out amounts, the money counters can begin to allocate amounts in each member's passbook.
 - Passbooks should not be distributed to the members until the process has finished.
 - If money is missing, the process should be restarted.
 - Passbooks with the share-out amount are distributed and members are asked to double-check their received amounts.
- » **Closing the meeting:**
- Once all funds are distributed, members are asked whether or not they would like to continue for a second cycle.
 - Once key decisions are made about the future of the group, the celebrations can begin.

DEALING WITH LATE OR UNPAID LOANS

In an ideal world, all loans will have been reimbursed on time; however, this is not always the case. Unpaid loans can be handled in several ways, but ultimately the decision is left up to the group.

Option 1: The group cancels the number of shares equivalent to the debt. The calculation should be based on the original share value. Members with unpaid loans will not receive the interest earned on the shares that were canceled. See end of chapter for Member Earning Calculation Sheet.

Option 2: The total share-out amount is calculated as usual then the amount of the debt is subtracted from it. The member does not lose the interest earned on his or her saved shares. Essentially, this procedure allows the member to pay back her loan with the money from the share-out. See the end of chapter for Member Earning Calculation Sheet.

Note: For this option to work, the value of the unpaid loan must be added to the total cash in the savings/loans fund before the new share value is calculated.

DEALING WITH THE SOCIAL FUND

The social fund is separate from the savings/loans fund because every member contributes equally to it. Generally, the social fund should be shared out equally between all the members. However, the group may decide to use the money for other purposes, such as purchasing new materials for the second cycle, or paying for a share-out celebration. Community workers or officers will have facilitated a discussion with EA\$E members about the social fund during the share-out preparation, so this should be about executing decisions already made.

AFTER THE SHARE-OUT

END-OF-CYCLE DIAGNOSIS AND GRADUATION

After the share-out is completed, community workers or economic empowerment officers will complete an End of Cycle Diagnosis Worksheet to determine the maturity level of each group (see end of the chapter). Indicators used to assess maturity include:

- » group capacity to resolve problems independently from the implementing organization
- » group solidarity/cohesion
- » active participation of all members in meetings
- » group capacity to record transactions in the central register without error
- » return on savings achieved (target 30%-40%)
- » groups ability to revise regulations based on need
- » loan recovery prior to share-out (target 100%)
- » members' desire to continue for a second cycle (target 90%)

The community worker or economic officer will complete the form based on her/his experience of working with the group and grade each category on a scale of 1-3, 1 being “bad,” 2 being “average” and 3 being “good.” The various indicators are weighted to give more importance to one over another in determining the level of maturity. The points given to each category are then totaled to determine the group’s maturity level. The maturity grading scale is outlined below:

- » 42–33 are mature and need no support from the implementing organization.
- » 32–23 are maturity uncertain and need some level of support from the implementing organization.
- » 22–14 are not mature and need ongoing support from the implementing organization.

After the share-out is complete, members may stay for a second cycle and new members can be invited to join the group. When a new cycle begins, members conduct new elections, review their constitution and make desired changes to the terms and conditions that apply to savings, lending and the social funds. For example, they can decide the value of one share and the amount to be contributed to the social fund on a weekly basis. Members of the new group can choose to contribute an initial lump sum (each member contributes the same lump sum) to seed the loan fund at the start of the new cycle.

The implementing organization’s involvement in the second cycle will depend primarily on funding and on the maturity level achieved by the groups during the first cycle. If the end-of-cycle diagnosis reveals that a group is mature, it is considered graduated and will receive minimal support from the implementing organization. Ideally, the implementing organization should visit the group regularly, once a quarter, for instance, to collect monitoring data and check on progress. If the end-of-cycle diagnosis reveals that a group is not mature, then the implementing organization (if funding is available) has the responsibility to monitor the group more closely to continue to build capacity and provide support. As the group matures and is able to manage its activities, the implementing organization can reduce the frequency of its visits. In IRC’s experience, 85 percent of groups become independent by the end of first cycle and 100 percent by the end of the second cycle.

6 END OF CYCLE



STEP 6 CHECKLIST

The following checklist needs to be completed before you move onto the next step:

PREPARE FOR THE SHAREOUT

- ☐ Train staff on module 7
- ☐ Visit each EA\$S group and together determine the exact date for the share-out
- ☐ Develop clear agreements for dealing with the social fund
- ☐ Remind EA\$E groups that the last loans should be given out 4 weeks before the date of the share-out
- ☐ Support EA\$E groups to develop heightened security measures for the box in the last four weeks prior to the share-out

CONDUCT THE SHAREOUT

- ☐ Shareout complete

CONDUCT END OF PHASE ANALYSIS OF EA\$E GROUPS

- ☐ Have staff conduct the End of Cycle Diagnosis and determine group maturity and level of independence based on the results
- ☐ Determine the level of support that can be given to 2nd cycle EA\$E groups
- ☐ Plan CW visits for the first meeting of the 2nd cycle

ECONOMIC AND SOCIAL EMPOWERMENT PROGRAM IMPLEMENTATION MANUAL



MEMBER EARNINGS CALCULATION SHEET OPTION 1

This form should be used if the group chooses to cancel shares equivalent to a member's debt if they have an unpaid loan at the time of the share-out.

| TOTAL VALUE OF CASH TO BE SHARED OUT | TOTAL SHARES | NEW SHARE VALUE |
|---|--------------|-----------------|
| | | |

| NO. | NAME | # OF SHARES SAVED | # OF SHARES TO SUBTRACT (IF APPLICABLE) | TOTAL NO. OF SHARES REMAINING | NEW SHARE VALUE | TOTAL EARNED THIS CYCLE |
|-------|------|----------------------|---|-------------------------------------|-----------------------|----------------------------|
| 1 | | | | | | |
| 2 | | | | | | |
| 3 | | | | | | |
| 4 | | | | | | |
| 5 | | | | | | |
| 6 | | | | | | |
| 7 | | | | | | |
| 8 | | | | | | |
| 9 | | | | | | |
| 10 | | | | | | |
| 11 | | | | | | |
| 12 | | | | | | |
| 13 | | | | | | |
| 14 | | | | | | |
| 15 | | | | | | |
| 16 | | | | | | |
| 17 | | | | | | |
| 18 | | | | | | |
| 19 | | | | | | |
| 20 | | | | | | |
| 21 | | | | | | |
| 23 | | | | | | |
| 24 | | | | | | |
| 25 | | | | | | |
| TOTAL | | | | | | |

6 END OF CYCLE

MEMBER EARNINGS CALCULATION SHEET OPTION 2

This form should be used if the group chooses to cancel shares equivalent to a member's debt if they have an unpaid loan at the time of the share-out.

| TOTAL VALUE OF CASH TO BE SHARED OUT | TOTAL SHARES | NEW SHARE VALUE |
|---|--------------|-----------------|
| | | |

| NO. | NAME | # OF SHARES SAVED | NEW SHARE VALUE | TOTAL EARNED THIS CYCLE | DEBT OWED TO THE GROUP (SUBTRACT) | AMOUNT OF SHARE-OUT RECEIVED |
|-------|------|----------------------|--------------------|-------------------------------|---|------------------------------------|
| 1 | | | | | | |
| 2 | | | | | | |
| 3 | | | | | | |
| 4 | | | | | | |
| 5 | | | | | | |
| 6 | | | | | | |
| 7 | | | | | | |
| 8 | | | | | | |
| 9 | | | | | | |
| 10 | | | | | | |
| 11 | | | | | | |
| 12 | | | | | | |
| 13 | | | | | | |
| 14 | | | | | | |
| 15 | | | | | | |
| 16 | | | | | | |
| 17 | | | | | | |
| 18 | | | | | | |
| 19 | | | | | | |
| 20 | | | | | | |
| 21 | | | | | | |
| 23 | | | | | | |
| 24 | | | | | | |
| 25 | | | | | | |
| TOTAL | | | | | | |

ECONOMIC AND SOCIAL EMPOWERMENT PROGRAM IMPLEMENTATION MANUAL



END OF CYCLE DIAGNOSIS FORM

Name of Staff: _____

Name of the Site: _____

Name of the Group: _____

Date of Start of Cycle and Date of Share-out: _____

| INDICATOR | POINTS | | |
|--|--------|----|--|
| 1. Groups ability to resolve problems on their own | | X2 | |
| 2. All members the group actively participante in meeitings | | X2 | |
| 3. Strong solidarity and group cohesion | | X2 | |
| 4. Groups ability to accurately record group activities at the last visit before share-out | | X2 | |
| 5. Dropout rate after the start of activities (4+ members= bad; 2-3= Average; 0-1= Good) | | X2 | |
| 6. Return on savings between 30%- 40% (Less than 30%= bad, 30%-40%= average, more than 40%= good) | | X2 | |
| 7. Number of loans unable to be recovered during share-out (more than 2= bad, 1= average, 0= good) | | X2 | |
| 8. Groups able to revise internal regulations based on need | | X2 | |
| 9. Overall appreciation of CV if applicable (Good= 3, Average= 2, Bad=1) | | X2 | |
| TOTAL | | | |

POINTS KEY

1 = bad/no

2 = average

3 = good/yes

MATURITY GRADING SCALE

33 – 42 = Mature

23 – 32 = Uncertain

14 – 22 = Needs ongoing support

Signature of the President: _____

Signature of the Evaluator: _____

Observations: _____



Photo Credit: Tamika Payne

Part Seven

SCALING UP EA\$E

CONTENTS OF THIS CHAPTER INCLUDE

- » Notes to the User
- » Improving Productivity
- » Using Replicating Agents
- » Developing a Hybrid Model

NOTES TO THE USER

After the completion of an EA\$E cycle, country programs can consider scaling up activities within the same operation area, expanding into new communities or both (if funding allows). When expanding into new areas, country programs can apply the process discussed in Chapters 1-6. This chapter focuses on the process of scaling up EA\$E activities (i.e. working with more groups within the same area) and increasing cost effectiveness.

Three staffing options to support scale-up include:

1. Use existing staff or volunteers.
2. Work through replicating agents.
3. Develop a hybrid model where both staff and replicating agents work with EA\$E groups.

KEY PROGRAMMATIC CONSIDERATIONS

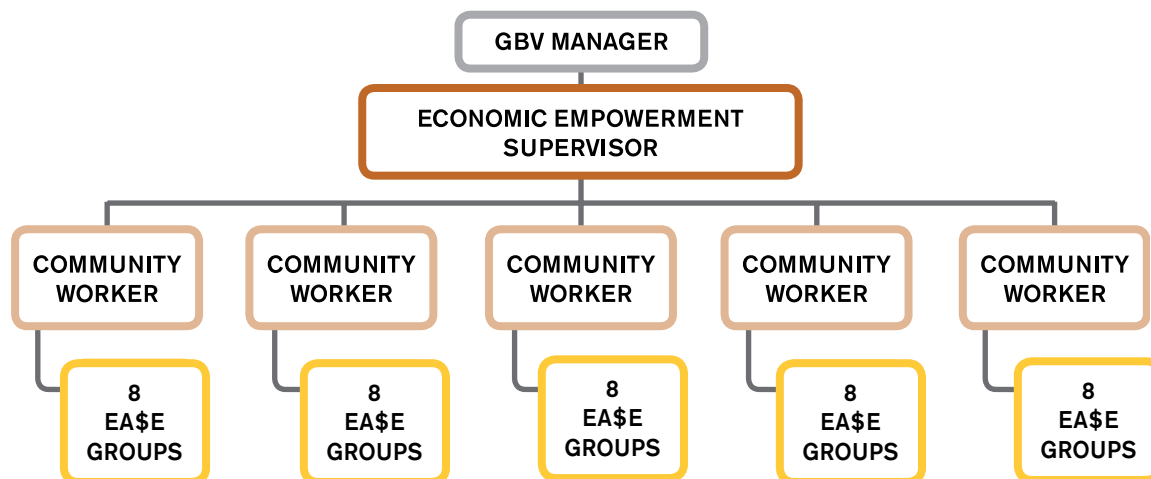
- » When a country program decides to scale up its activities, it needs to consider carefully the human resources available to conduct the Discussion Group Series and CEFE training with an increased number of EA\$E groups.
- » The number of first cycle groups to be supported in the second cycle will influence the size of the scale-up. Graduated groups (as explained in Chapter 6) require minimal support from the implementing organization aside from occasional visits to collect data and monitor progress. Groups that did not graduate at the end of the first cycle will require some support from the implementing organization staff, including regular field visits. Such support must be factored into the workload of community workers, economic empowerment officers or community volunteers (whichever is applicable) during the scale-up and will influence the size of the scale-up.
- » The geographic spread of the groups also should be taken into account during the scale-up. If community workers, economic empowerment officers or community volunteers must travel long distances to reach their groups, they will only be able to work with a limited number of EA\$E groups.
- » When scaling up activities, a large volume of data from all of the EA\$E activities, particularly the VSLA Activity Monitoring Checklist and the VSLA MIS, will be generated. It may be necessary to delegate data entry to a staff member other than the economic empowerment supervisor or manager.

The following section outlines the three scale-up options and, when applicable, distinguishes between direct and indirect implementation strategies.

OPTION 1: USING EXISTING STAFF OR VOLUNTEERS

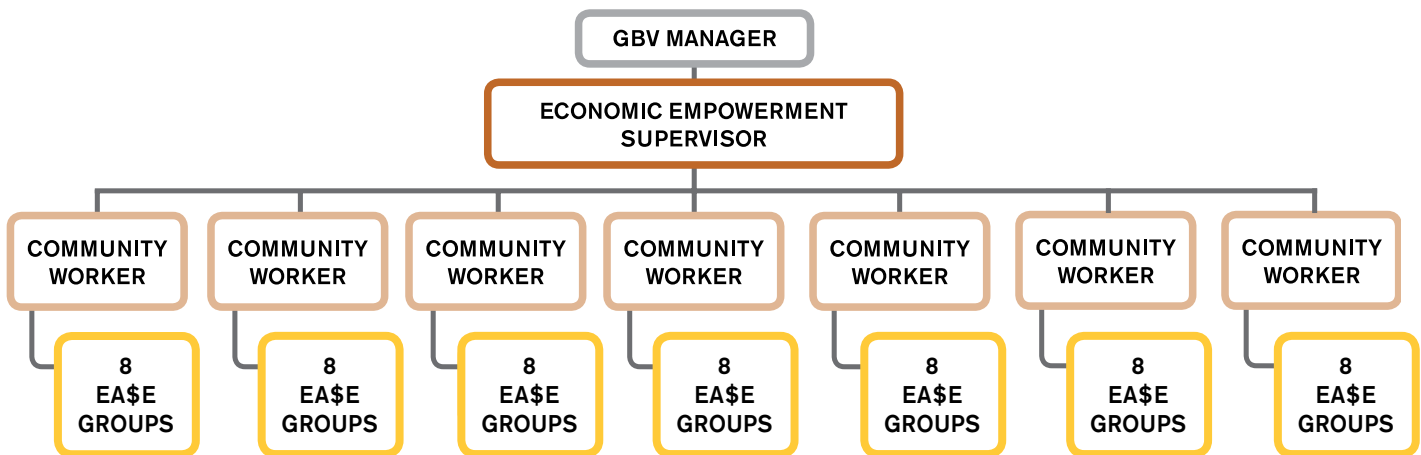
After completing an entire EA\$E cycle, country programs have a pool of experienced staff that will be in a position to work with a larger number of EA\$E groups.

If the program is operating through community workers, it is possible to increase the community worker to EA\$E group ratio from 1:5 to 1:8 in the second cycle because of acquired experience. A program that had 5 community workers supporting 25 EA\$E groups can scale up activity to 40 new EA\$E groups in the second cycle. However, before community workers are able to take on a larger number of groups, supervisors need to conduct a thorough performance review to ensure that the community workers are in a position to manage the increased workload. It is also important to consider factors such as distance and available logistical support. If community workers for example need to travel long distances to reach their groups they will be much more limited in the number of EA\$E groups they can support in the second cycle. In addition, the number of first cycle groups that did not graduate and which will require additional support will also affect the number of EA\$E groups that community workers will be able to work with during the scale-up.

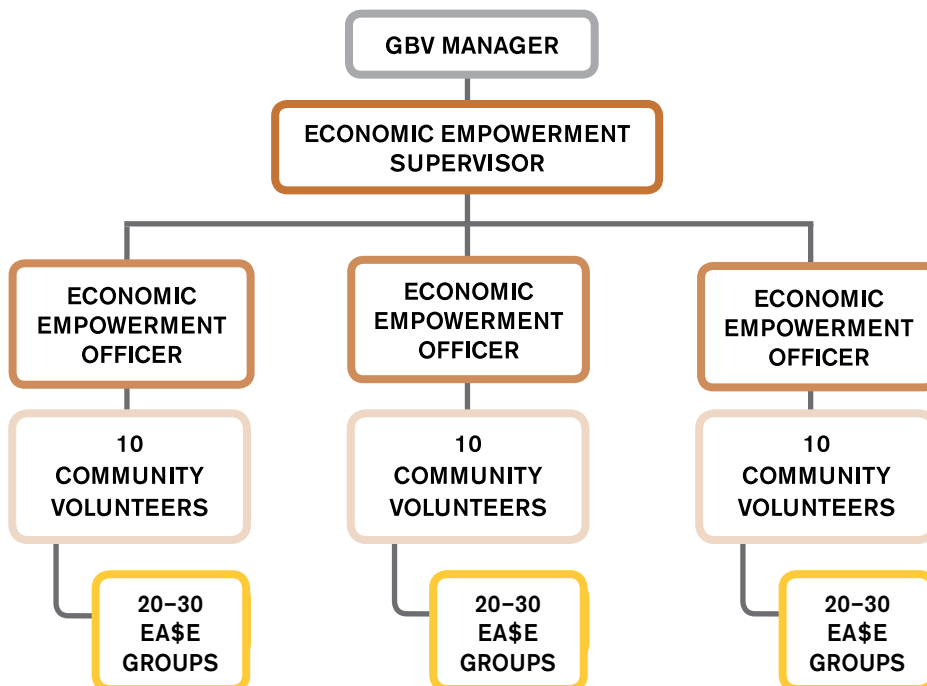


7 SCALING UP EA\$E

A second option for scale-up within the direct implementation model is to increase the number of community workers on the team. If in the first cycle, for example, a supervisor worked with five community workers, in the second cycle this person can oversee seven because of acquired experience. In addition, the five original community workers will be able to increase the number of EA\$E groups they work with from five to eight, while the two new community workers start off with five EA\$E groups. This will allow the number of EA\$E groups created in a community to grow from 25 in the first cycle to 50 ($5 \times 8 + 2 \times 5$) in the second cycle.



If a program is using the indirect implementation strategy working through community volunteers, its economic empowerment officer can increase his or her supervision of community volunteers to 10 in the second cycle (from seven in the first cycle). Experienced volunteers can also increase the number of EA\$E groups they work with to three (from two) in the second cycle. In this case, the motivation package will need to be revised in light of the on-going commitment and increased workload. More “luxury” items such as cell phones and/or a fee-for-service system (EA\$E groups paying a training fee) can be considered. A program with three economic empowerment officers working with seven CVs can thus be scaled up from 42 EA\$E groups to 60 ($3 \times 10 \times 2$) or up to 90 ($3 \times 10 \times 3$) if the CVs work with three new groups.



Note: The scale-up option discussed above assumes that there are no staffing changes from the first to the second cycle. In reality, however, staff resignations and maternity leaves occur routinely and will influence the size of the scale-up.

OPTION 2: WORKING THROUGH REPLICATING AGENTS

A replicating agent plays exactly the same role as a community volunteer. The only difference between the two is that replicating agents are identified in the second cycle from within an existing EA\$E group instead of the community at large. If the program is already operating through a community volunteer model, the replicators will be called community volunteers to ensure consistency.

HOW DOES THE REPLICATOR MODEL WORK?

1. Replicating agents are identified from within existing EA\$E groups. A replicating agent can be self-nominated or nominated by the EA\$E group. Community workers who have been working with these groups can play an important role in the identification of these agents, whose attributes include (but are not limited to):

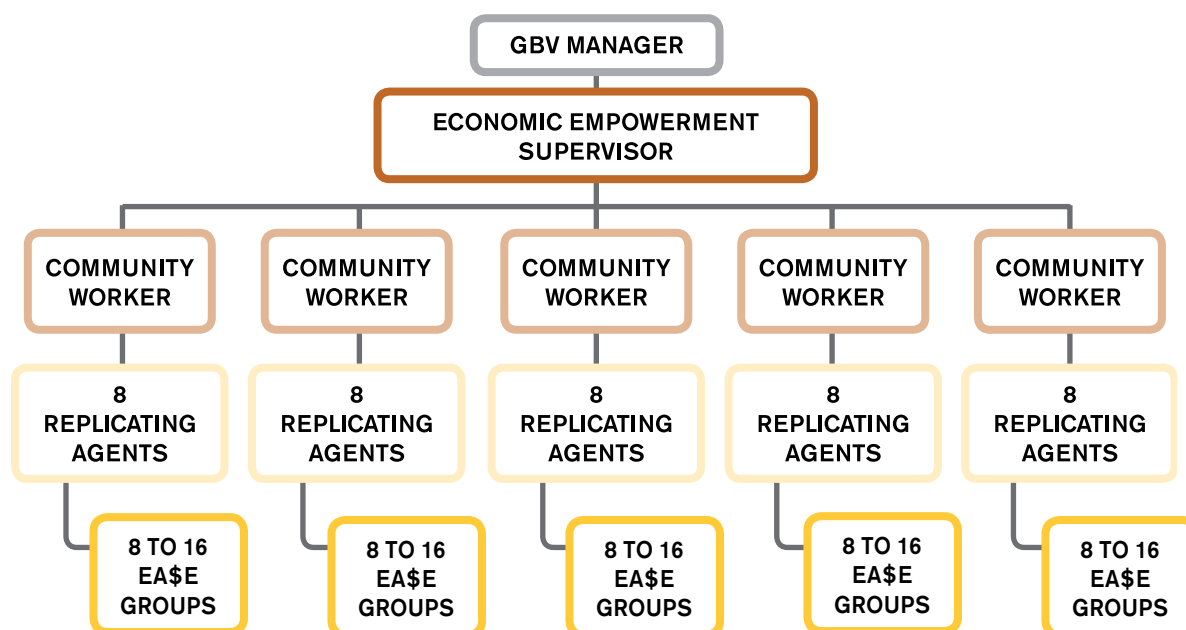
- high degree of trust among EA\$E and community members;
- previous volunteer experience;
- community involvement;
- basic reading and writing skills;
- a solid understanding of the details of VSLA methodology.

Note: Keep in mind it is possible to identify multiple replicating agents within one group and none in others. Ideally, replicating agents should not be part of the management committee of their group, although they might have been during the first cycle.

2. Once identified, replicating agents will go through the same selection process as community volunteers, as described in Chapter 2.
3. Each replicating agent will be responsible for supporting 1 or 2 EA\$E groups within the community while continuing as a member of the original group. The role of the replicating agent will be to teach new groups about EA\$E, to walk them through the seven VSLA trainings and provide monitoring and capacity building support to the replicated groups.
4. Replicating agents will be trained by the implementing organization, but this training will be simplified and adapted to the need of the replicating agents.

If the program is operating through direct implementation using community workers, it is possible to increase scale by identifying up to eight replicating agents to be supported by each community worker. A country program that is supporting 25 EA\$E groups with one supervisor and five community workers can scale up to 40 new EA\$E groups (5 x 8 x 1). If the replicator agents are able to support two EA\$E groups, the number can increase to 80 (5 x 8 x 2). Below is a diagram of what the structure will look like for five community workers:

Note: It is also possible to phase out some of the community workers (reduce the number of staff) in the second cycle, reduce operating cost but maintain or increase the number of EA\$E groups created. A program with five community workers and 25 EA\$E groups can scale down to three community workers and still scale up to 32 EA\$E groups ($3 \times 8 \times 1$) and possibly to 64 EA\$E groups ($3 \times 8 \times 2$) if the agents work with two groups each.



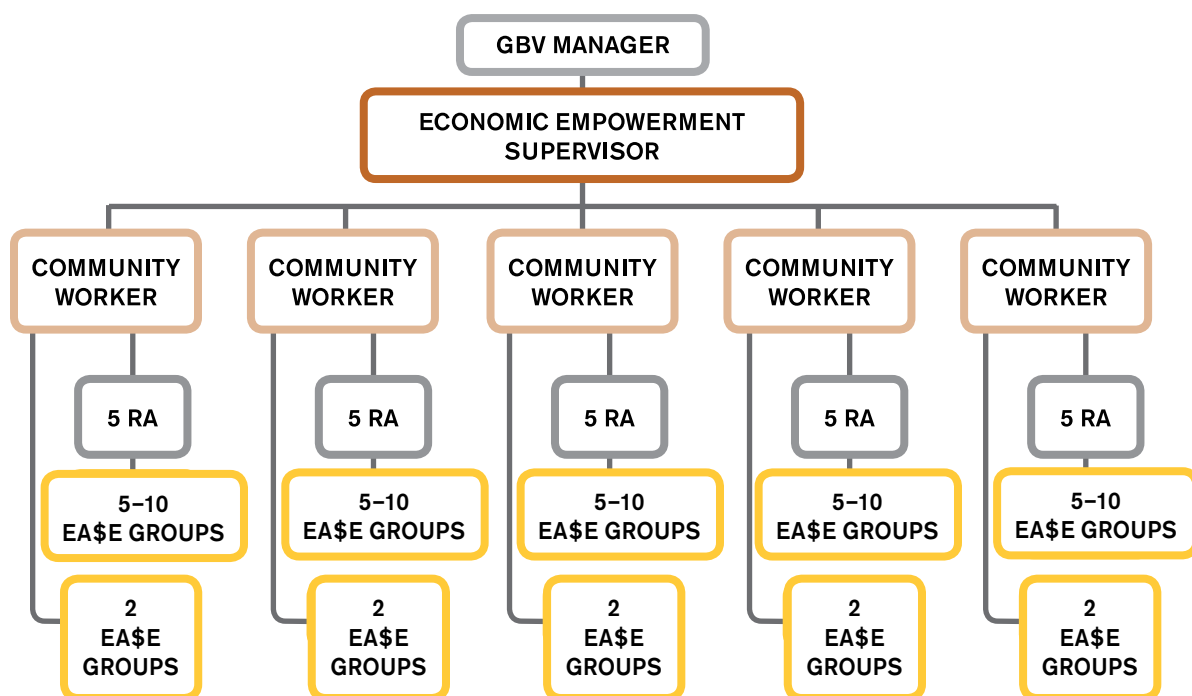
INCENTIVES FOR RAS

Replicating agents, like community volunteers, will be given a motivation kit to do the work (see Chapter 1). Furthermore, experience in other countries shows that replicating agents are often compensated (very minimally) by EA\$E groups through a fee-for-service system, whereby each EA\$E group pays a small amount of money for the training received. Please note that the implementing organization should not be the one to impose a compensation system; allow EA\$E groups to do it only if they so choose.

If a program is using the indirect implementation model (working through community volunteers), the scale-up will look the same as the process described under Option 1.

OPTION 3: HYBRID MODEL

The Hybrid Model is one in which both community workers and replicating agents both work to start up and support EA\$E groups. Within the Hybrid Model, replicating agents will work with one or two new groups in communities where there are existing EA\$E groups, while community workers will start two new groups in new communities. A program with five community volunteers supporting 25 EA\$E groups can thus scale to 35 EA\$Es ($5 \times 2 + 5 \times 5 \times 1$) and up to 60 ($5 \times 2 + 5 \times 5 \times 2$).



Note: As country programs expand and scale up, EA\$E interventions, the human resources needed to support the Discussion Group Series and CEFE training become a challenge. One possible solution is to alternate the DGs and CEFE so that half the groups do the Discussion Group Series and the other half do CEFE training. This may warrant hiring new staff (with GBV-specific skills) to work full-time on EA\$E activities as DG facilitators.

CONCLUSION

Three options for scale up have been described in this chapter. Country programs will need to consider the multiple factors described above to choose the mechanism most appropriate to their context. The IRC is available for consultation and support to IRC field programs implementing and expanding their EA\$E activities.



Photo Credit: Tamika Payne

Part Eight

ANNEXES

ANNEX 1: BURUNDI IMPACT EVALUATION RESULTS

The IRC is committed to evidence-based programming. A randomized impact evaluation was conducted in Burundi to test the effectiveness of the Discussion Group Series and its impact on women's decision-making power in the household and their experience of intimate partner violence. The evaluation compared VSLA members randomly selected to participate in the Discussion Group Series with those who did not participate along four outcomes:¹

OUTCOME 1: WOMEN REPORTED A REDUCTION IN THE LEVELS OF INTIMATE PARTNER VIOLENCE.

- » Among women in relationships with moderate to high risk of intimate partner violence, the study found a 22 percent significant reduction in the incidence of violence.

OUTCOME 2: WOMEN REPORTED INCREASED JOINT DECISION MAKING.

- » The study found significant increases in women's participation in three of eight decision-making categories:
 - 26.6 percent increase in decisions affecting the spending her own income;
 - 14.7 percent increase in decisions about major household purchases;
 - 14.7 percent increase in decisions determining the size of the couple's family.
- » Interestingly, male discussion group participants only reported small decreases in their own household decision-making power, which may indicate that men did not feel as though they were relinquishing power by allowing women to have more say.

¹ International Rescue Committee, *Getting Down to Business: Women's economic and social empowerment in Burundi*, 2010.

OUTCOME 3: MEN AND WOMEN REACHED NEGOTIATED RESOLUTIONS MORE OFTEN IN THE CASE OF DISAGREEMENTS.

- » Female discussion group participants reported an increase in negotiated resolutions in all disagreements measured, with the exception of alcohol and cigarette purchases and frequency of sexual intercourse. However, these changes were small and not statistically significant.
- » Men reported an 11 percent increase in negotiation during disagreements over the size of family.

OUTCOME 4: THE LEVEL OF TOLERANCE OF INTIMATE PARTNER VIOLENCE DECREASED.

- » When asked if violence against women was excusable in certain situations, the study found significant decreases in the following cases:
 - 4 percent decrease in the tolerance of intimate partner violence if a wife refuses to have sex with her husband.
 - 10 percent decrease in the tolerance of intimate partner violence if a wife neglects the children.
- » Other decreases in the following situations were noted but were not statistically significant: if a wife fails to consult with her husband, if a wife argues with her husband, if a wife burns the food, and if the husband is annoyed or angered by the wife.

The IRC continues to expand and learn from its programs. In Côte d'Ivoire, the IRC is evaluating the impact of the Discussion Group Series of the EA\$E model on women's agency and decision-making ability and on their experience of intimate partner violence. In the Democratic Republic of Congo, the IRC is evaluating the impact of VSLAs on improving the psychosocial and economic well-being of survivors of sexual violence. In Burundi, the IRC is looking at the impact of VSLA on household economy and child well-being.

The EA\$E model already has had a striking impact on the lives of women across Burundi, Sierra Leone, Côte d'Ivoire, and Liberia. Women frequently mention the importance of the support the group provides—they report that they feel they have a safe space to come to for help, and know they can rely on the group for assistance in an emergency. Anecdotal evidence also shows that the impact of EA\$E can extend far beyond the VSLA members themselves. Their children have funds to attend school, their families benefit from increased income, their contributions invigorate local economies, and their successes provide the entire community with a powerful example of what women can achieve.

ANNEX 2: HISTORY OF VSLA

Microfinance has been recognized widely in the last couple of decades for proving that the poor are indeed bankable. The microfinance system has also grown more sophisticated and as a consequence is inaccessible for some of the poorest communities in rural Africa. Lack of infrastructure, poor road conditions, low population density and high labor costs for skilled workers all contribute to making microfinance services in Africa much more expensive than in Asia and Latin America. Microfinance institutions (MFIs) tend to offer loans on rigid terms and conditions that significantly reduce the demand for loans. Additionally, the average capitalization of a village-based income-generating activity is less than \$20 and entry level loans for MFIs are at least \$50, too big for most to manage productively.² Finally, most MFIs do not offer saving services, which are in high demand.

The savings-led model also known as Village Savings and Loans Association (VSLA) has been developed as a response to the above-mentioned gap. VSLA is a financial service that reaches extremely poor and vulnerable communities by building on local economic capacity.³ VSLA was developed by CARE International in Maradi, Niger, in 1991. Designed primarily for illiterate and very poor rural women, the methodology has matured over the years, serving both literate and illiterate population in rural areas, market towns, peri-urban settlements and urban slums.

While many banks and MFIs provide valuable services to the poor in the developing world, they are most successful in economically dynamic urban areas, where investment opportunities abound: The borrowing requirements of small-scale enterprises are high, income streams are regular and diverse and the cost of reaching clients is low. But today, 30 years after the start of the micro-finance revolution, people in many rural areas and urban slums, in particular those who are very poor, are having a difficult time gaining access to useful microfinance products. Surprisingly, this is often the case in countries with a well-developed microfinance sector, a fact increasingly evident as the industry matures.

Even large-scale MFIs that are licensed to mobilize savings struggle to provide products that suit the small capital requirements and irregular incomes of their poorest clients, many of whom may borrow from informal sources to support their repayment obligations. They face a high risk of indebtedness if investments or income sources fail them and, to reduce their risk exposure, often save the minimum necessary to access loans. Thus, MFIs are best configured to serve growth-oriented entrepreneurs whose incomes are diverse and reliable, who work full-time at

² Hugh Allen and Mark Staehle, Village Savings and Loans Associations (VSLAs) in Africa, Program Guide Field Operation Manual, September 28th 2006.

³ No external funding is brought into VSLA groups such as start up loan capital. Organizations implementing this program only provide capacity building.

their businesses, and who need access to larger pools of capital to satisfy their demand for loans. People of this type are usually economically secure and for the most part live in densely populated areas served by active markets that are deeply integrated into the national economy.

VSLAs, based in the community, are complementary to MFIs, tending to serve the very poor whose income is irregular and less reliable and who may not be full-time business people. Their principal need is for services that help them manage their household cash flow and provide useful lump sums for life events (which may or may not include income generation). These people are more likely to be economically vulnerable and, for the most part, they live in rural areas that are served only intermittently by local markets at the periphery of the national economy.

The two approaches are not an either/or proposition. MFIs deal with large pools of capital and focus on credit to finance growth investments. Usually the savers and borrowers do not know each other and may be drawn from an extensive geographical area. To cover expenses, the MFI will try to lower unit costs for the delivery of services, minimizing the number of small loans and the expensive administration of a large number of small deposits and withdrawals. Over time, its average loan size will tend to increase. VSLAs, on the other hand, provide people, no matter how remote or poor, with access to small amounts of local capital on flexible terms and at very low risk and negligible cost. VSLAs thus address the problems of sustainability, high transaction costs, unfamiliarity with institution staff and weak incentives to save. Nevertheless, VSLA members can still be MFI clients and vice versa, choosing different services to satisfy different needs. It is not necessary that one service should try to emulate the other; indeed, if a VSLA begins to mimic an MFI, it likely will abandon its original membership base.

Creating federations of VSLAs and creating linkages to MFIs and banks is an area of growing interest in the microfinance community, especially in the light of Indian experience, where Self-help Groups (SHGs) provide more than 40 million people with community-managed access to savings and loan facilities, often augmented by capital supplied by banks and MFIs. While we regard these linkages as useful (and inevitable), we suggest a cautious approach on terms that favor the VSLA and reduce the risks of over-borrowing, indebtedness and loss of autonomy. Creating such linkages should be based on demand and not on an ideological enthusiasm to deepen financial markets.

ANNEX 3: COMMUNITY VOLUNTEER SELECTION WORKSHOP FACILITATION GUIDE

OBJECTIVE

By the end of the workshop:

- » Potential candidates will understand the roles and responsibilities of a community volunteer.
- » Potential candidates will decide if they feel qualified for the position.
- » The facilitator and participants will evaluate and select qualified candidates

SAMPLE AGENDA

| TIME | ACTIVITIES |
|-------------|---|
| 9:00-10:00 | Introductions of participants, overview of the day, and introduction to the grading and selection process |
| 10:00-10:30 | Presentation of the EA\$E Program and the roles and responsibilities of a community volunteer |
| 10:30-11:00 | Break/Breakfast |
| 11:00-11:45 | Game 1 (math) |
| 11:45-12:30 | Game 2 (reading and writing) |
| 12:30-1:00 | Break/Lunch |
| 1:00-1:45 | Game 3 (presentation skills) |
| 1:45-2:30 | Game 4 (leadership) |
| 2:30-2:45 | Score announcement |
| 2:45-3:30 | Conclusion and acknowledgments |

ACTIVITY 1: SETTING THE STAGE FOR THE WORKSHOP



ACTIVITY OBJECTIVES

The objective of this activity is to:

- » Introduce participants and facilitators.
- » Introduce the objectives of the workshop.
- » Preview day and explain the grading and selection process.



Time: 60 minutes



ADVANCE PREPARATION

- » Write out the objectives of the workshop on a flip chart.
- » Prepare materials for Human Bingo (or other name game).
- » Prepare a grading chart.

FACILITATION STEPS

STEP 1: WELCOME AND INTRODUCTION



30 minutes

- » Welcome participants to the recruitment workshop. Tell each participant how happy and excited you are to see him or her.
- » Introduce yourself with as much detail as you are comfortable providing. At the very least, make sure to state your name and what you do with your organization; however, the more you are able to share with participants, the more comfortable they will feel.
- » Once you have completed your introduction, ask your co-facilitator (if you have one) to introduce her/himself.
- » Introduce participants by name and district and allow them to provide more information about themselves to the group.
- » Tell participants that you are going to lead an activity that will help everyone become better acquainted with one another.

- » Introduce the Human Bingo game. Give each participant a Human Bingo Sheet, which lists criteria in boxes. The goal of the game is to find a person in the room that meets the criteria described in each box. Participants can put the name of one person in each box. The person that fills in the boxes first screams out “BINGO!” You can give candy or other treat to the winner before asking him or her to present the names of the other participants in the boxes.

Transition: Thank participants for their participation in the game. Ask participants to return to their seats so you can preview the workshop.

STEP 2: OVERVIEW OF THE WORKSHOP



15 minutes

- » Talk about the purpose of the workshop and review the tentative agenda.

STEP 3: PRESENTATION OF THE GRADING AND SELECTION PROCESS



15 minutes

- » Tell participants that the workshop is designed to be interactive. Participants will be asked to participate in a variety of activities to test their reading, math, presentation and leadership skills.
- » At the end of each activity, participants will be asked to self-evaluate as well as undertake a peer evaluation.
- » The grading sheet below is based on a consensus of workshop participants and input from facilitators. It should be posted on the wall where it can be easily viewed by everyone. At the end of the day, grades will be tallied to show the highest scorers.
- » The purpose of the grade sheets is to ensure a transparent selection process. By the end of the workshop, every candidate will know why they were or were not selected.

ECONOMIC AND SOCIAL EMPOWERMENT PROGRAM IMPLEMENTATION MANUAL



figure 5: Candidate Scoring Sheet

| NAME OF CANDIDATE | Agrees to be a volunteer | Math | Reading | Presentation | Leadership | Facilitator Appreciation (bonus points) | Total |
|-------------------|--------------------------|------|---------|--------------|------------|---|-------|
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
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ACTIVITY 2: PROGRAM PRESENTATION AND ROLES AND RESPONSIBILITIES



ACTIVITY OBJECTIVES

The objective of this activity is to:

- » Introduce the EA\$E program to the candidates.
- » Explain the roles and responsibilities of a community volunteer.
- » Explain the incentive package that will be provided to the volunteers.



Time: 30 minutes

FACILITATION STEPS

STEP 1: PRESENTATION OF VSLA



10 minutes

- » Review the basic principles of VSLA and ensure all participants clearly understand them.
- » Pay particular attention to the implementing organization's role. Participants should understand that the implementing organization will not provide seed or matching capital to EA\$E groups at any point in the saving and loan cycle. The implementing organization will provide each group with a VSLA toolkit and technical support throughout the cycle. Group members will not receive a per diem or refreshments during EA\$E meetings.
- » Ask participants what self-selection means and what qualities make a good EA\$E member.
 - **Self-selection** allows people to select members they know and trust. It ensures group cohesion and autonomy and, most importantly, it transfers responsibility from the supporting organization to the members themselves.
 - Good EA\$E members:
 - Are trustworthy, honest and respected in the community.
 - Are responsible and prompt for meetings.
 - Have a source of income and can save on a weekly basis.

STEP 2: PRESENTATION OF THE ROLES AND RESPONSIBILITIES OF A COMMUNITY VOLUNTEER



10 minutes

- » Discuss with participants the roles and responsibilities listed below. Ask participants a few questions to check on their understanding.
- » Roles and responsibilities of a community volunteer are to:
 - Attend VSLA trainings.
 - Train each of their EA\$E groups on VSLA Modules.
 - Coach EA\$E groups so that they are able to conduct the savings and loans activities on their own.
 - Regularly attend the EA\$E meetings to support the groups.
 - Collect basic financial data once a month from the groups.
 - Attend monthly community volunteer meetings with the implementing organization.
 - Act as focal points for communication with the groups.
 - Respect the independence and autonomy of each EA\$E group.

STEP 3: PRESENTATION OF KEY QUALIFICATIONS FOR A COMMUNITY VOLUNTEER



5 minutes

- » The key qualifications of a community volunteer are:
 - basic literacy in the local language;
 - basic math skills;
 - ability to speak with confidence in front of a group;
 - patience, honesty and trustworthiness;
 - availability to perform approximately 10 hours a week of volunteer activities. (less as when the training phase finishes).

STEP 4: PRESENTATION OF THE INCENTIVE PACKAGE FOR COMMUNITY VOLUNTEERS



5 minutes

- » The incentive package will be dependent on local context; however, basic materials include:
 - notebook, pens, calculator, bag
 - rain boots, raincoat, umbrella
 - bicycle
 - t-shirt

ACTIVITY 3: MATH SKILLS



ACTIVITY OBJECTIVES

The objective of this activity is to:

- » Evaluate candidates' math skills.



Time: 45 minutes



ADVANCE PREPARATION

- » Math sheets

FACILITATION STEPS

STEP 1: INTRODUCE MATH EXERCISE



Time: 25 minutes

- » Tell participants the first activity will test their math skills.
- » Hand out the sheets below and tell participants they have 10 minutes to complete the table to the best of their ability.

- » Calculate the following mathematical equations (4 points)

| CALCULATE | TOTAL | CALCULATE | TOTAL |
|---------------|-------|-------------------|-------|
| $122 + 98$ | | $8,955 - 8,000$ | |
| $547 + 70$ | | $678 + 2456$ | |
| $9,500 + 733$ | | $25,000 - 27,000$ | |
| $1,000 - 340$ | | $34,509 + 345$ | |

- » Calculate the following mathematical equations (4 points)

| CALCULATE | TOTAL | CALCULATE | TOTAL |
|-------------------|-------|--------------------|-------|
| $1000 \div 10$ | | 456×3 | |
| $500 \div 20$ | | $34,1560 \times 5$ | |
| 20000×10 | | $4,550 \div 15$ | |
| 5000×20 | | $450 \div 5$ | |

STEP 2: GRADE THE EXERCISE



20 minutes

- » At the end of the 15 minutes facilitator will collect the sheets and grade them (1 point for every correct answer).
- » While one facilitator grades the exercise, the other can work with the candidates to find correct answers.
- » The graded sheets are then returned to the candidate to verify and disclose the score to the team for it to be put on the grading sheet.

ACTIVITY 4: READING AND WRITING SKILLS



ACTIVITY OBJECTIVES

The objective of this activity is to:

- » Evaluate candidates' reading skills.



Time: 45 minutes



ADVANCE PREPARATION

- » Prepare sheet handouts.

FACILITATION STEPS

STEP 1: INTRODUCE THE READING EXERCISE



Time: 35 minutes

- » Give each candidate a handout with the following “Intro Sheet” and ask each participant to take 10 minutes to complete the blank sections.

EXCERPT

- Good morning, my name is _____, I am _____ years old.
I live in _____.
- I am married to _____, I have _____ kids. Currently I work for _____ as _____.
- My household is made up of _____ people.
- Things that I like to do are _____.
- Something interesting about me is that _____.
- Jobs or volunteer positions I have had in the past include _____.

- If I could change something in my life, I would change _____
_____.
 - My dreams for the future are _____.
- » After everyone has completed the intro sheet, ask each person to read out loud what he or she has written.
 - » Once the activity is completed, ask the participants to evaluate each candidate and grade them on a scale of 1 to 10.
-

STEP 2: GRADE THE EXERCISE



15 minutes

- » Facilitate a discussion and make sure the grading is fair.
- » Record the grades on the scoring sheet.

ACTIVITY 5: PRESENTATION SKILLS



ACTIVITY OBJECTIVES

The objective of this activity is to:

- » Evaluate candidates' presentation skills.



Time: 45 minutes

- »  Advance Preparation Flip chart paper and markers

FACILITATION STEPS

STEP 1: INTRODUCE THE RIVER OF LIFE EXERCISE



Time: 30 minutes

- » Give each participant a flip-chart paper and markers.
- » Ask each participant to draw a river of their life showing important events, changes or whatever else he or she might wish to share. Give participants 15 minutes to draw.
- » The rivers are then displayed and presented to the group. Before the presentations begin, discuss what makes a good presentation. Establish basic criteria for the grading. For example, clarity of message, animation of presenter, voice projection. Give participants a couple of minutes each, but try to keep the presentations to 15 minutes total.

STEP 2: GRADE THE EXERCISE



Time: 15 minutes

- » Ask participants to grade the presentations on a scale of 10.
- » Facilitate a discussion to ensure that the grading is fair.
- » Record the grades on the scoring sheet.

STEP 3: FUN ACTIVITY AS TRANSITION



Time: 15 minutes

- » This activity is not officially graded, but it allows the facilitator to evaluate the leadership characteristics of candidates as well as their ability to find creative solutions to problems.
- » Tell participants that you have a challenge for the group that they need to resolve as a team. Explain that this is not a graded exercise, although it will contribute to the allocation of bonus points.
- » The challenge is for participants to arrange themselves chronologically by the month of their birthdays. In other words, they must arrange themselves in a line starting with a person born in January (for example) and ending with someone born in December (or whatever might be the last month). Please note that participants are not allowed to talk to each other.
- » If participants do not know their birthdays, use variations such as “the distances from training site to home” or “the number of siblings,” etc.
- » This activity is timed. Give participants no more than five minutes for this task.
- » In this process, the facilitator should observe how each participant interacts. Assess who in the group takes a leadership role, who comes up with creative solutions and who is able to communicate a message in a comprehensible way despite the stricture against talking.

ACTIVITY 6: LEADERSHIP SKILLS



ACTIVITY OBJECTIVES

The objective of this activity is to:

- » Evaluate candidates' leadership skills.



Time: 45 minutes



ADVANCE PREPARATION

- » Flip chart paper and markers

FACILITATION STEPS

STEP 1: INTRODUCE AND PLAY THE LEADERSHIP EXERCISE



Time: 15 minutes

- » The objective of this activity is for group members to work together to accomplish a goal. In this process, the facilitator will be able to evaluate each participant's leadership skills.
- » Ask participants to get into groups of four and give each group 20 3 x 5 index cards. Ask teams to divide the cards evenly among their group members.
- » Give all participants marking pens and instruct them to write down any five letters of the alphabet on their cards (one letter per card), hiding the cards from the others in their group.
- » After everyone has done this, have participants in each team put all their cards in a pile. Set a time limit (five to 10 minutes) and challenge the teams to use their cards to make as many words possible, using each card only once. Each word counts as one point; longer words (over five letters) count double.
- » The team with most points wins.

STEP 2: FACILITATE A DISCUSSION



Time: 15 minutes

- » Facilitate a short discussion using the following questions:
- » What did you think of the activity? What was difficult? What was easy?
- » How would you describe the group dynamics?
- » What role did various participants play?

STEP 3: GRADE PERFORMANCE AND ALLOCATE PARTS



Time: 15 minutes

- » Based on the established criteria, allocate points to each group.
- » Remind the group that participants get one point for every word created and two points for the longer words.
- » Participants of the group with the highest score are given one point in their individual scoring sheets.

Note: An alternative to this activity could be the Human Knot. The facilitator can evaluate the different roles that the participants naturally take on when faced with a challenge. Groups that finish in less than five mins get three points, group that finishes in less than eight minutes get two points, and more than eight minutes get one point. The group that finishes the fastest gets the highest points.

ACTIVITY 7: CONCLUSION AND CLOSING



ACTIVITY OBJECTIVES

The objective of this activity is to:

- » Conclude the recruitment session.
- » Select community volunteers.



Time: 45 minutes



ADVANCE PREPARATION

- » Flip chart paper and markers

FACILITATION STEPS

STEP 1: INTRODUCE THE CLOSING EXERCISE



Time: 15 minutes

Lap Sit: The group forms a circle. Each group member places his or her left leg inside of circle. Everyone takes one giant step toward the middle of the circle. Each person puts his or her hands on the person's shoulders in front. The person then "sits" on the other, all along the circle. The group will need to communicate closely to achieve the desired effect. Once the "lap sit" has been accomplished, the group may wish to try to walk in this formation. This is a dynamic activity, and one that will make the group feel a great sense of accomplishment when successfully completed!

STEP 2: TALLY POINTS AND SELECT A CANDIDATE



Time: 15 minutes

- » Together with participants, tally the score of each participant.
- » Facilitate a discussion on the workshop and scores and identify the top ranking candidates in the group. These are the new community volunteers.

STEP 3: WRAP-UP AND CLOSING

- » Congratulate the selected community volunteers. Tell those who were not selected that you will keep them in mind should the need for more volunteers arise. Encourage them to join a group.
- » Tell the participants that you enjoyed the day and thank them for their participation.



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