



# Quality in Practice:

## Applying the Program Quality Guidelines for Savings Groups

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# Why the PQGs?

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**Unprecedented  
growth in the  
sector**

**Unprecedented  
innovation**

PQGs guide the  
quality of  
implementation;  
set minimum  
standards;  
ensure a  
common focus for  
program quality

# Contributors to the PQGs

WORLD RELIEF  
CANADA



World Vision



# Development of the PQGs

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**100+** responses to an online survey

**70** practitioner interviews

**10** advisory committee members

**4** in-country consultations

**3** drafts

# Principle 1

DESIGN

**Design the program with clear outreach and quality objectives that are responsive to member interests and that align all stakeholders with the desired outcomes.**

Common understanding of program objectives

Realistic benchmarks for both quality and scale

National level coordination

# Principle 2

## IMPLEMENTATION

**Know the populations you intend to serve, including the most vulnerable, and take deliberate actions to reach them.**

Identification and measurement of intended participants

Program processes that reach the intended population

Messages that are inclusive of vulnerable populations

Group procedures that reflect the needs of vulnerable populations

Alignment of trainer incentives with the objective of inclusion

# Principle 3

## IMPLEMENTATION

**Select, train, manage, and monitor trainers in a manner that recognizes their essential contribution to the program.**

Careful selection of trainers

Tested and effective training methods

Streamlined training structures

Appropriate incentives for trainer performance

Clear trainer monitoring criteria and responsive feedback

# Principle 4

## IMPLEMENTATION

**Promote a tested Savings Group model and instill in members an understanding and respect for that model's procedures.**

Commitment to the group constitution

Caution with tempting shortcuts

Attention to the security of group funds

Respect for both borrowers and savers

# Principle 5

## IMPLEMENTATION

**If choosing to combine a Savings Group with other activities, plan carefully and respect the autonomy of the group.**

Transparent communication of expectations

Respect for the procedures and structure of the SG

Demand-driven quality products and services

Safety of additional services and activities

Caution with the allocation of group funds for any purpose outside of savings and lending

Caution with anyone who views the SG principally as a market for products and services

# Principle 6

## IMPLEMENTATION

**If choosing to promote a relationship with a financial service provider, empower SG members to make good choices based on their interests and demands.**

Education of all parties involved in the financial relationship

Careful assessment of the financial service provider

Care for the interests of the group

Understanding of the implications of mobile banking

# Principle 7

## MONITORING

**Consistently monitor and evaluate program performance using responsible data collection, management, and dissemination practices.**

Varied methods for assessment

Respect for data ownership and security

Monitoring of post-project outcomes

# Principle 8

EXIT

**Put in place a clear exit strategy that leaves behind post-program structures for sustainability, expansion of services, and ongoing support.**

Clearly planned and communicated exit strategies

Culturally appropriate post-project contracts

Carefully designed oversight structures

Responsive redress mechanisms

# Tools to Implement the PQGs

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**Training tools**

**Program  
assessment  
and  
monitoring  
tools**

**Tools for  
combining  
SGs and  
other  
activities**

**Tools for  
financial  
linkages**

**Tools for  
promoting  
and  
measuring  
inclusiveness**

# Where do I find the PQGs?

<http://www.seelearning.org/sg-guidelines.html>

## PROGRAM QUALITY GUIDELINES FOR SAVINGS GROUPS

The Program Quality Guidelines (PQGs) begin with the conviction that facilitating agencies have a responsibility to implement quality Savings Groups (SGs) that safeguard the well-being of members and the security of their assets.

- 1 Design the program with clear outreach and quality objectives that are responsive to member interests and align all stakeholders with the desired outcomes.
- 2 Know the populations you intend to serve, including the most vulnerable, and take deliberate actions to reach them.
- 3 Select, train, manage, and monitor trainers in a manner that recognizes their essential contribution to the program.
- 4 Promote a tested Savings Group model and instill in members an understanding and respect for that model's procedures.
- 5 If choosing to combine a Savings Group with other activities, plan carefully and respect the autonomy of the group.
- 6 If choosing to promote a relationship with a financial service provider, empower SG members to make good choices based on their interests and demands.
- 7 Consistently monitor and evaluate program performance using responsible data collection, management and dissemination practices.
- 8 Put in place a clear exit strategy that leaves behind post-program structures for sustainability, expansion of services, and ongoing support.

Select a numbered coin to learn more about each PQG

PHASE:

- DESIGN
- IMPLEMENTATION
- MONITORING
- EXIT



# Share your story!

The screenshot shows a web browser window with the URL [www.seeplearning.org/sg-guidelines/share-your-story/](http://www.seeplearning.org/sg-guidelines/share-your-story/). The page features a header with the title 'PROGRAM QUALITY GUIDELINES FOR SAVINGS GROUPS' and a logo of a hand holding colorful dots. A navigation menu includes links for HOME, ABOUT PQGS, PRINCIPLES, TOOLS, MATERIALS, PQGS: SHARE YOUR STORY!, and SEEP HOME. The main content area is titled 'PQGs: SHARE YOUR STORY!' and contains several paragraphs of text. On the right side, there is a vertical list of eight principles, with Principle 7 highlighted in grey. At the bottom, there are social media icons for Twitter, LinkedIn, Facebook, Google+, Email, and a plus sign, followed by a note about a complimentary registration for the 2018 SEEP Annual Conference. A 'Translate >' button is located in the bottom right corner.

Mail - Savings-Led | Webinar Series: The | PQGs: Share your Story |

www.seeplearning.org/sg-guidelines/share-your-story/

PROGRAM QUALITY GUIDELINES  
FOR SAVINGS GROUPS  
A SEEP initiative

HOME | ABOUT PQGS | PRINCIPLES | TOOLS | MATERIALS | **PQGS: SHARE YOUR STORY!** | SEEP HOME

## PQGs: SHARE YOUR STORY!

As you know, the [Savings-Led Working Group \(SLWG\)](#) officially launched the Program Quality Guidelines (PQGs) at the [SG2015 conference](#) in Zambia back in November, 2015. Since then, we have received numerous emails on how our members are spreading the word to partners, peers, and donors in some of the most inspiring and innovative ways! We want to use this space to recognize your dedication and creativity!

So please post your experience about sharing the PQGs! It could be a short paragraph about your meeting, a reflection on participant's observations, a motivating quote, a picture, or whatever you feel!

And if you have not already shared the PQGs, remember that it is easy: schedule a meeting with your partners, organize a game using our [learning tools](#), talk about the PQGs at the water cooler, hold a webinar—anything is fair game!

And remember we will be giving out a complimentary registration to the [2018 SEEP Annual Conference](#) in Washington, D.C. to the organization/individual with the most posts!\*

## SO START SHARING TODAY!

[Twitter](#) [LinkedIn](#) [Facebook](#) [G+](#) [Email](#) [+](#) \*winning post will cover the registration cost for one entry to [AC2018](#) (value of up to \$1000); not accommodation costs.

ACRONYMS [Translate >](#)

# Reflections on the PQGs

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1. Why are the PQGs relevant and what do they add to the SG field ?
2. What are the challenges and opportunities of implementing the PQGs? What are the tradeoffs?
3. What's next for the PQGs?



# PROGRAM QUALITY GUIDELINES

Kátia Agostinho, FSDMoç

# Importance of the PQGs

- The PQGs provide guidance on how to design programs without harming members' well-being
- It provides direction for programs to ensure continuity and sustainability of groups
- For the particular case in Mozambique, there is a good practice manual in place but definitely needs to be updated and align with the SEEP PQGs
- FSDMoç experience: We are investing in innovation currently with two big international NGOs that are well informed but we have a number of other local NGOs that probably would need more exposure to know about and understand the guidelines – FSDMoç would support on that

# Challenges on its implementation

- Stakeholder coordination
- Stakeholders capacity to implement or ensure the PQGS

# How to prioritize the PQGs

- The design has to be well thought and anticipate potential challenges on implementation and exit
- Specialised skills at implementation (experience in working with communities, understanding of local culture and context, etc.)
- PQGs evolving? What's next?
  - The needs of the groups will be changing over time, different ideas will require new thoughts on how to keep groups with more quality

# SAVINGS GROUPS PROGRAM QUALITY GUIDELINES

## SOME PRACTICAL IMPLICATIONS

# Principles Behind Quality Guidelines

- ❑ Simple, accessible, not too different from local practices
- ❑ Developing Savings discipline
- ❑ Repayments: for timely access for loans
- ❑ Interest bearing: to be fair to net savers and net borrowers, growing capital
- ❑ Access to lump-sum capital at share-out
- ❑ Inclusive of all in the community



# Emerging issues on the ground



- Market engagement
  - Value-chain finance
  - Linkages, networking
- Size of loan ~ interest rate correlation
- Multiple-memberships
- Forced borrowing
- Economically weaker members tendency to leave

# Quality after funded project ends

- ❑ Exit plans, dilution of oversight, commercial viability of the ongoing support
- ❑ Impacts at social and system levels
  - ❑ Health
  - ❑ Education
  - ❑ Food security
- ❑ Legal status, registration



# Why to have and follow the guidelines

Learn the rules so you know how to break them properly (Dalai Lama)

## **Some thoughts for the future, to maintain program quality**

- ❑ Savings Groups need not be all and end all of financial and economic inclusion, keep them simple
- ❑ Social networking and mutual support is equally important aspect of Savings groups
- ❑ Negotiated relationship with banks and MFIs for linkages
- ❑ Enabling environment is essential for Savings Groups to reach full potential (examples: Rwanda, Malawi, Uganda, Ethiopia)



**Thank you for attending!**

**Questions?**

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