

# PROGRAM QUALITY GUIDELINES FOR SAVINGS GROUPS

	PRINCIPLE	KEY ELEMENTS					
DESIGN	<p>① Design the program with clear outreach and quality objectives that are responsive to member interests and that align all stakeholders with the desired outcomes.</p>	Common understanding of program objectives	Realistic benchmarks for both quality and scale	National level coordination			
IMPLEMENTATION	<p>② Know the populations you intend to serve, including the most vulnerable, and take deliberate actions to reach them.</p>	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	
	<p>③ Select, train, manage, and monitor trainers in a manner that recognizes their essential contribution to the program.</p>	Careful selection of trainers	Tested and effective training methods	Streamlined training structures	Appropriate incentives for trainer performance	Clear trainer monitoring criteria and responsive feedback	
	<p>④ Promote a tested Savings Group model and instill in members an understanding and respect for that model's procedures.</p>	Commitment to the group constitution	Caution with tempting shortcuts	Attention to the security of group funds	Respect for both borrowers and savers		
	<p>⑤ If choosing to combine a Savings Group with other activities, plan carefully and respect the autonomy of the group.</p>	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
	<p>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.</p>	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		
MONITORING	<p>⑦ Consistently monitor and evaluate program performance using responsible data collection, management, and dissemination practices.</p>	Varied methods for assessment	Respect for data ownership and security	Monitoring of post-project outcomes			
EXIT	<p>⑧ Put in place a clear exit strategy that leaves behind post-program structures for sustainability, expansion of services, and ongoing support.</p>	Clearly planned and communicated exit strategies	Culturally appropriate post-project contracts	Carefully designed oversight structures	Responsive redress mechanisms		



Explore the Program Quality Guidelines at:  
[seeplearning.org/sg-guidelines.html](http://seeplearning.org/sg-guidelines.html)

