Program Quality Guidelines for Savings Groups
The SEEP Network is a global network of international practitioner organizations dedicated to combating poverty through promoting inclusive markets and financial systems. SEEP represents the largest and most diverse network of its kind, comprised of international development organizations and global, regional, and country-level practitioner networks that promote market development and financial inclusion. Members are active in over 170 countries.
About SLWG

The **Savings-Led Financial Services Working Group (SLWG)** brings together practitioners that support the development and expansion of Savings Groups as a mechanism to promote financial inclusion and other development objectives.

Established in 2007, SEEP’s Savings-Led Financial Services Working Group was at the forefront of this new movement and helped set the stage for broad-based industry coordination. During this time, more than 160 individuals from 70 organizations have contributed to the working group by developing shared learning products and supporting knowledge mobilization through virtual and in-person practitioner-led events and conferences.
What are you seeing in the field?

A. The basic practice of self-selection naturally results in participation by the very poor.

B. To encourage the most vulnerable to join SGs, programs must use a deliberate approach (messages, tools, incentives) and need to monitor their effectiveness.
What are you seeing in the field?

A. Donor targets on outreach and cost-per-member are forcing SG programs to cut corners, resulting in poor quality groups.

B. SG programs are able to balance large outreach and high group quality.
What are you seeing in the field?

A. Group members often face pressure to borrow and “empty the box” to grow the group fund and/or keep cash safe.

B. In their Savings Groups, members do not feel pressure to borrow.
What are you seeing in the field?

A. Project planners bundle other activities with SGs, and members have no choice.

B. Groups freely choose whatever additional activities or investments they have.
What are you seeing in the field?

A. Savings Groups are being encouraged to open accounts with banks or other financial service providers regardless of demand, costs or benefits.

B. Savings Groups enter into relationships with banks or other FSPs based on demand and a clear understanding of the benefits they will receive.
Why the PQGs?

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
Development of the PQGs

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

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Principle 2

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

IMPLEMENTATION

- 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

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

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

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

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Principle 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.

- 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

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

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

- Training tools
- Program assessment and monitoring tools
- Tools for combining SGs and other activities
- Tools for financial linkages
- Tools for promoting and measuring inclusiveness
Table Discussions

1. Which principles or elements are most useful to your work?

2. Which principles or elements might be challenging to implement?

3. Identify a concrete way that your organization can implement or promote the PQGs.
Where do I find the PQGs?

http://www.seeplearning.org/sg-guidelines.html