



**Growing the future:** A guide to integrate nutrition practices into a savings group platform

# TRAINING MANUAL



CARE is a humanitarian organization leading the fight against global poverty. CARE places special focus on working alongside women because, equipped with the proper resources, women have the power to help whole families and entire communities escape poverty. As part of its mission, CARE works with survivors of war and natural disasters to help people rebuild their lives.

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## Abbreviations

ASF	Animal Source Food
CARE	Cooperative for Relief and Assistance Everywhere
EED	Environmental Enteric Disorder
F&V	Fruits and Vegetables
M&E	Monitoring and Evaluation
MIS	Management Information System
MICYN	Maternal and Infant Young Child Nutrition
PPT	Participatory Performance Tracking
SAVIX	Savings Groups Information Exchange
UDF	User Defined Fields
VSLA	Village Savings and Loan Associations
WASH	Water, Sanitation and Hygiene

# INTRODUCTION & BACKGROUND

## What are VSLAs?

In 1991, CARE started supporting communities to create Village Savings and Loan Associations in Niger. Village Savings and Loan Associations (VSLAs), also known as Voluntary Savings and Loan Associations are small community-based savings and lending groups that meet, usually in rural areas across the world. VSLAs have since reached over 6 million people globally.<sup>1</sup> Within these groups, members (majority of which are often women) save on a regular basis, to create and support a strong savings culture in the community and to allow a safe space for the rural poor to access small loans. These groups base their activities on trust, accountability, and transparency in all transactions. Savings groups are generally much less expensive per person reached compared to offering other financial services in rural communities.<sup>2</sup> Savings groups are shown to reach the very poor (living below \$1.25/day) and marginalized who often do not have access to financial services.<sup>3</sup> In a study of seven randomized control trials measuring savings group impact, all seven programs showed that they reached the very poor.<sup>4</sup> Studies organized by Oxfam America/Freedom from Hunger and International Rescue Committee show a decrease in poverty rates as a result of participation in savings groups.<sup>5,6</sup>

Savings and loan activities bring together neighbors, and often these groups meet for many years. A five-year study funded by the Bill & Melinda Gates Foundation of 331 savings groups in six countries found that 98% of VSLA members continued to actively meet after 18 months and 90% continue to operate after five years.<sup>7</sup> Additionally, savings group programs were found not to have a negative impact on household expenditure or consumption, meaning that increased saving does not happen at the expense of reducing consumption or expenditures.<sup>8</sup>

Building off of these promising results of savings groups, VSLAs have quickly become an entry point for many development programs by introducing other activities on the savings and loan platform and becoming important platforms to build social capital in the communities. Many programs have utilized savings groups to introduce topics ranging from local governance, education, gender to agriculture production. Evaluations of these programs have shown promising results in food security, health, gender, and child wellbeing. These include improved knowledge and behavior in malaria education from the Oxfam America/Freedom from Hunger project in Mali and improved food security as

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<sup>1</sup><http://www.care.org/work/economic-development/microfinance>

<sup>2</sup>Rippey P and Fowler B. Beyond Financial Services: A synthesis of studies on the integration of savings groups and other developmental activities

<sup>3</sup>Gash M, Odell K. The Evidence-Based Story of Savings Groups: A synthesis of seven randomized control trials; September 2013

<sup>4</sup>Ibid

<sup>5</sup>Annan, J., T. Bundervoet, J. Seban, and J. Costigan (2013). "Urwaruka Rushasha (New Generation): A Randomized Impact Evaluation of Village Savings and Loans Associations and Family-Based Interventions in Burundi." Final Evaluation. International Rescue Committee.

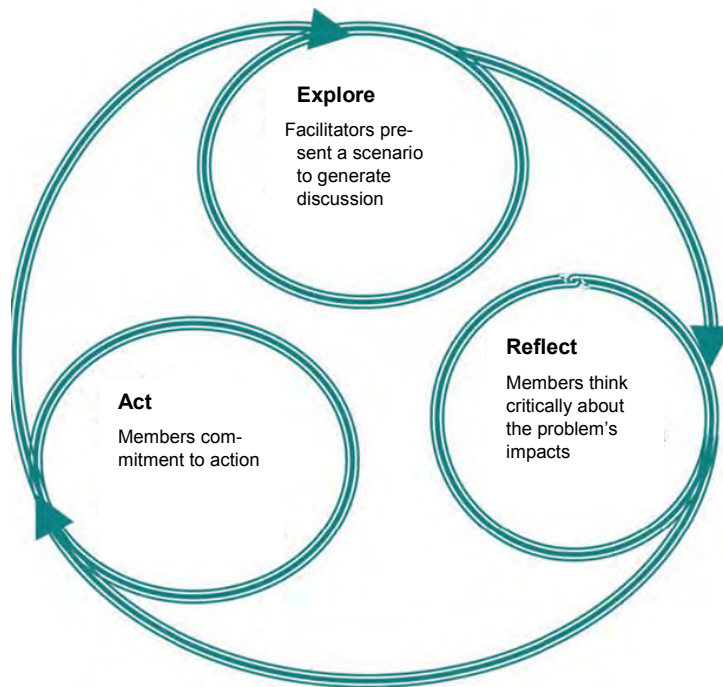
<sup>6</sup>Bureau of Applied Research in Anthropology and Innovations for Poverty Action (BARA and IPA). (2013). "Final Impact Evaluation of the Saving for Change Program in Mali, 2009–2012." The University of Arizona and Innovations for Poverty Action.

<sup>7</sup>Savings Group Information Exchange (SAVIX). <http://thesavix.org/research/research>

<sup>8</sup>Gash M, Odell K. The Evidence-Based Story of Savings Groups: A synthesis of seven randomized control trials; September 2013



demonstrated in CARE’s Save Up program in Uganda and reduced malnutrition in CARE Mali’s IFONS project.<sup>9,10,11</sup> Overall, the impact of these add-on activities largely depends on the quality of facilitation and their content. These programs show that using the VSLA platform can be an effective and sustainable platform for behavior change and to increase knowledge on areas affecting maternal and infant nutrition.



## Purpose Of This Manual

Some interventions with VSLAs have addressed the issues of malnutrition, particularly, Maternal and Infant Young Child Feeding (MICYN) practices. This manual will address critical behavior change messages to improve MICYN practices focused on the first 1,000 days, which encompass the period from conception to the second year of life. Optimal nutrition during the first 1,000 days of life lays the foundation for healthy growth, including a child’s cognitive and physical development. Poor nutrition during this period can cause significant and lifelong damage leading to poor performance in school, higher susceptibility to chronic diseases, and decreased productivity<sup>12</sup>. Therefore, the health of a pregnant woman and young children is vitally important to ensure that children reach their full potential. CARE proposes to leverage this platform as a way to improve nutrition practices among VSLA members’ households.

<sup>9</sup> Bureau of Applied Research in Anthropology and Innovations for Poverty Action (BARA and IPA). (2013). “Final Impact Evaluation of the Saving for Change Program in Mali, 2009–2012.” The University of Arizona and Innovations for Poverty Action.

<sup>10</sup> Innovations for Poverty Action (IPA). (2012). “Impact Assessment of Savings Groups: Findings from Three Randomized Evaluations of CARE Village Savings and Loan Association programs in Ghana, Malawi and Uganda: Final Report.”

<sup>11</sup> CARE. Food Security and Nutrition in Segou (IFONS) Final Evaluation report (2017).

<sup>12</sup> Save the Children, Nutrition in the First 1,000 Days: State of the World’s Mothers 2012.

## Objectives

This manual will provide easy-to-use materials/tools to integrate nutrition messages within the VSLA platform. These additional lessons take less than 30 minutes to ensure that VSLA meetings do not extend beyond 2 hours. This manual suggests a modified VSLA training calendar to insert these messages into an existing VSLA group.

## The ERA Approach

This manual adopts the ERA approach, which is a cyclic process involving three stages: Explore, Reflect, and Act. This approach requires a skilled facilitator to ask thought-provoking questions to be able to move discussions in directions that are most meaningful for the group. ERA is intended to be used with a group to elicit different reactions as a group's conversation moves within a topic, similar to the benefits of conducting focus group discussions. While the group's discussion is important, the individual responses to these questions are key as each individual will be asked to reflect on their personal realities and commit to individual changes in behavior.

### EXPLORE

The first step in the process is Exploration of the topic through discussion of a story or scenario. The manual will employ innovative ways to engage group members through the presentation of a scenario or story to stimulate a conversation surrounding an issue related to nutrition. Stories or scenarios are often used to depict a real life situation portraying some level of conflict or a problem. In each lesson plan presented in the manual, a story will be read to trigger thinking surrounding a challenge or issue faced in the community. This provides a fun and safe space for community members to explore the extent of a particular problem in their community which leads to deeper reflection of how this issue affects their own lives.

### REFLECT

The second step involves analyzing and reflecting on the problem to ask why this happens in the community. Reflection involves thinking critically and discussing an issue that is often overlooked. When groups name the issue and discuss it out in the open, it chips away at its taboo or standoff nature and allows individuals to critically examine the impacts that it has on the community. At this step, participants go through a series of reflective inquiry questions to understand how the problem relates to their own lives and the extent to which this problem impacts their community. Going through this step at a group level builds on the rich interactions resulting from shared experience. Reflection also entails discussing the cause and effects of the problem and identifying local solutions to the problem.<sup>13</sup>

### ACT

Once group participants go through the first two stages, they have named the problem and will be asked what can be done about this problem and what can they personally do to solve the problem. At this step, solutions to overcome the problem are identified and implemented. Brainstorming from reflecting on the problem will lead to generation of concrete small-doable actions that can be adopted by group members. At this stage, the participant makes a voluntary commitment to practice an action before the next meeting and report back on their follow through with their commitment.

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<sup>13</sup> Dewey, J (1933). *How we think*. Buffalo, NY: Prometheus Books. (Original work published 1910).

## How To Use This Manual

This manual uses an integrated approach to nutrition and includes topics on fruits and vegetables consumption, consumption of animal source foods, sugar reduction, environmental enteropathy, and WASH. A total of 7 nutrition related topics are covered with each presented through 2 sessions; 1) a reflection and information session; and 2) an activity session. Each session is about 30 minutes and should be held at the beginning of a VSLA meeting. Each month a new nutrition-related topic will be presented to the VSLA. For each topic, the “lesson” will come first and highlight the ongoing storyline. The lessons are formatted as drama about a rural family resembling the members of the VSLA to make the lessons more interesting and relatable. Each lesson will reveal a different part of the drama and cover a different topic that is related to nutrition. The facilitator will present the storyline through a dialogue with a member of the VSLA and hold a reflective discussion on the storyline. Two weeks after the lesson, a corresponding Activity session will build upon the previous session to reinforce the topical message. Some lessons may have multiple activities conducted over different weeks to reinforce key messages and behavior adoptions. Understanding the integrated nature of nutrition, this manual also addresses the importance of sanitation and its impact on nutrition outcomes.

Sessions are presented with icons to guide the facilitator on which actions to take. In some cases supplemental



Estimated Time



Story



Activity

For each lesson and activity, clear guidance will be presented on how the facilitator should prepare for each session.

## The required conditions for using this manual

- 1) Excellent and committed facilitator who demonstrates humility, boldness, agility in managing and guiding discussions.
- 2) An extensive Training of Trainers organized for facilitators on the integrated nutrition messages presented in this manual to ensure they are comfortable with facilitating discussions on these topics
- 3) A well-established and consolidated VSLA group that has started to save and give out loans and has undertaken the first six training lessons in the Preparatory and Intensive Phases of the VSLA training and supervision schedule.

## Training Schedule

This VSLA + nutrition training and supervision schedule is a modification of the VSLA 3.1 training schedule. It assumes that groups have gone through the first six training sessions during the Preparatory and Intensive phases. The only modifications to the schedule occur during the development and maturity phase in which new 20-30 minute integrated nutrition messages and activities will be inserted every other week until the end of the cycle. Monitoring of individual and group commitments using the Participatory Performance Tracking tool will occur on a quarterly basis (see M&E section for more details).

Phase	Preparatory Phase	Intensive Phase	Development Phase	Maturity Phase
VSLA Weeks	1-2 weeks	1-2 Weeks	Weeks 13-25	Weeks 26-47

Topic	VSLA Week	
Saving for the Future	L	13
		14
	A	15
		16
Budgeting for better nutrition	L	17
		18
	A	19
		20
Fruits and Vegetables	L	21
		22
	A	23
		24
Animal Sourced Foods	L	25
		26
	A	27
		28
		29

Topic	VSLA Week	
Intra household food distribution	L	30
		31
	A	32
		33
Reduced sugar consumption	L	34
		35
	A	36
		37
		38
Proper hygiene practices	L	39
		40
	A	41
		42
Reducing Environmental Enteric Disorder	L	43
		44
	A	45
		46
		47

<b>L</b>	<b>Lesson</b>
<b>A</b>	<b>Activity</b>
<b>Q</b>	<b>Quarterly Individual and Group Goal Assessment, MIS data collection</b>



## Monitoring and Evaluation

This approach combines three tools to monitor the effectiveness of nutrition sessions within VSLAs and the performance of groups.

### 1) Management Information System in SAVIX

The widely accepted Savings Information Exchange (SAVIX) system is currently used by the majority of organizations working with savings groups. This platform analyzes a total of 29 standard metrics on performance, participation, and membership of groups. Embedded into the SAVIX system is an internal Monitoring Information System (MIS) for program managers to generate reports on data entered into the system<sup>14</sup>. It is recommended that field officers collect MIS data from all savings groups on a quarterly basis to assess group performance based on these key standard indicators. For more information on the MIS indicators, the data collection forms, and data definitions, refer to Annexes 1-3.

Every three months, field officers will collect data on questions outlined in the data collection forms by asking questions directly to group members, gathering passbooks and recording shares saved and outstanding loan amounts. If the field officer is trained and has a tablet or smartphone, data can be directly entered into the system using the SAVIX Android App. If a paper-based form is preferred, data from completed forms should be entered into the MIS system by a data entry officer. MIS data collected is analyzed to identify areas requiring program improvement including pinpointing specific groups that need extra support or training. For example, analysis can be conducted on attendance levels and return on savings to identify specific groups and facilitators that require targeted support.

The MIS also allows for the Facilitation Organization to define User-Defined Fields (UDFs). The program may choose to collect data on additional UDFs such as:

- 1) Topic of nutrition message
- 2) Number of members making a behavior change commitment at the end of the session

### 2) Participatory Performance Tracking

Secondly, a modified Participatory Performance Tracking (PPT) tool will be used to track individual and group level adoption of the key practices, streamline data collection, and strengthen program results. Developed in 2009, this tool was used for the Strengthening the Dairy Value Chain (SDVC) project in Bangladesh to track participant adoption rates of 10 key dairy management practices and to help groups monitor their own progress.<sup>15</sup> The PPT is both a management and outcome-monitoring tool and allows for evaluation of group dynamics and performance.<sup>16</sup> The PPT can identify high and low performing groups and allows program managers to study what makes groups successful or what causes groups to struggle. Lastly, PPT provides groups and individuals with the means to assess their own goals and progress, identify their performance gaps, and subsequently empower them and create transparency.

The two parts of PPT allows for monitoring at the individual and group levels. The Individual Tracking Sheet documents each individual's performance in relation to the areas established by the program staff and group leaders. The Group Performance Sheet tracks the group as a whole by documenting group dynamics, and how well the group as a whole is meeting their goals. The combination of these two assessments provides an overall view of changes at the individual and group levels.

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<sup>14</sup> For more resources on setting up the SAVIX MIS, go to: <http://thesavix.org/home/library>

<sup>15</sup> CARE's Participatory Performance Tracking Tool: A Step by Step Guide for Use Completed January 2015.

<sup>16</sup> The Savings Group Information Exchange. <http://thesavix.org/home/whatwemeasure>

## GOAL SETTING

During the first nutrition lesson, VSLA members will set a personal, specific, nutrition related goal that can be achieved within the timeframe of the current savings and loan cycle. Each member may choose to set a goal that will most benefit them. On the individual tracking sheet, each member's name, goal, and symbol of their goal will be recorded. During each quarterly review session, progress will be evaluated based on the steps taken to reach that goal.

Sample PPT- Individual										
District: _____ Village: _____ Facilitator: _____										
Name	ID	Goal	Symbol	Date:	Date:	Date:	Date:	Date:	Consecutive Checks	Total Checks
Maya	1	Exclusively breast-feed child until six months, introduce complementary foods at 6 months	☺						1	3
Aliya	2	Feed an egg every day to my 10 month old child	0						3	3
Omar	3	Start and maintain a home garden							2	2
John	4	Feed 2 servings of vegetables per day to my child							2	2

Individual goals are evaluated every three months during the data collection session.

The group will also set goals based on how many members achieve their goals. Groups will receive grades based on the percentage of group members that achieve their goal or are making progress to reach their goals. The grades will be established as follows: A (>70%), B (50-69%), C (30-49%), D (0-29%). Group goals will be evaluated quarterly at the same time individual goals are evaluated. Additionally, each lesson and activity will ask members at the beginning to review their goal and discuss behavior practices and their progress with other members of the group. Below is an example of the PPT Group tool:

Sample PPT- Group					
District: _____ Village: _____ Facilitator: _____					
Goal	Symbol	Q1 Date:	Q2 Date:	Q3 Date:	Q4 Date:
Example: 8/12 participants reach Individual Goal		7 of 12	7 of 12		
Example: 6/12 participants have 3-5 weeks of consecutive checks		N/A	1 of 12		

### 3) Supervisor Mentoring and Monitoring Checklist during VSLA meeting

The third monitoring tool assesses the quality of facilitation of the integrated nutrition modules. These messages introduced on a VSLA platform have a goal to encourage behavior changes among group members. Since facilitators will be volunteers, close mentoring from supervisors will be required to ensure that group sessions translate to positive changes in behavior. To achieve this, facilitators will need to communicate clearly, use participatory techniques, and emphasize listening and mutual learning. This requires close support, coaching, and mentoring from supervisors on a continual basis to ensure that the quality of facilitation remains high and that behavior change messages are clearly communicated to group members. To encourage this, Supervisor Mentoring and Monitoring Checklists (SMMC) will be employed to:

- 1) Monitor facilitation skills
- 2) Encourage trainers to continue practicing positive facilitation skills
- 3) Improve facilitation techniques of VSLA trainers

Supervisors will use the SMMC tool to provide feedback to VSLA facilitators and identify areas of improvement as they deliver integrated nutrition messages. The SMMC tool will be used by a supervisor during the observation of a group session. Afterwards, the supervisor should hold a discussion with the facilitator to provide both positive and critical feedback. This feedback should be noted and referred to in subsequent coaching meetings to ensure that facilitators are practicing new skills.

The supervisor will need to remember to<sup>16a</sup>:

- Share the checklist contents with the facilitator before observing a group session. This will help the facilitator understand that the SMMC will be used to improve their performance and not simply to monitor their performance
- Observe during the group session and not interrupt the facilitator
- Discuss any critical feedback with the facilitator in private and not in front of community members
- Ask the facilitator about a certain practice or item as a way to discuss critical feedback. This creates a dialogue and encourages self-reflection as a way to improve their own performance
- Be gentle in providing feedback. Provide ample positive feedback including how the facilitator has adopted improved techniques since the last observation session. In general positive feedback should outweigh critical feedback.
- Explain that this is not an assessment, but a tool to help the facilitator improve his/her work.
- Encourage the facilitator to summarize the exchange by mentioning areas they performed well and areas of improvement
- Ask the facilitator to make a commitment to adopt a new skill that will help to encourage behavior change among group members

The SMMC tool is provided in Annex 4. It can be adapted to reflect the context between supervisor and facilitator.

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<sup>16a</sup> <https://www.fsnnetwork.org/quality-improvement-verification-checklists-online-training-module-training-files-slides-qivcs-etc>

# LESSON AND ACTIVITY GUIDES

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# Lesson: Saving for the future

## LEARNING OBJECTIVES

By the end of this session, each participant will:

- Understand the importance of saving towards a nutritious goal

## SESSION PLAN



### **Story: Saving for my family**



5 minutes

Henry and Zulima have a good life together. They have two children, Mariam who is 10 months old and Jojo who is 6 years old. Henry goes out and spends time with his friends in the evenings while Zulima enjoys visiting her friends' homes. They find some money through selling eggs on the market. They see their children grow slowly but find it difficult to get money to pay for enough diverse and nutritious food to feed their family.

### **Discussion**



10 minutes

*Ask participants:* Can you tell this story in your own words

**Encourage** participants to reflect on the story and share with the group using the following guided questions:

- What are some things that Zulima and Henry want to spend money on?
- What are strategies that they can adopt to make sure they have enough money to cover these expenses?

### **Conclusion**



10 minutes

**Say:** As in Henry and Zulima's case, you all need to save towards a goal . Your membership in this VSLA group will provide you savings to support achievement of your goals. I would like for you to think about setting a savings goal for this cycle of saving that will help your children grow big and strong and have the best possible future.

Share your goal with your neighbor. Next meeting we will learn more about how to save more towards your goal.



## Activity: Saving for the future

### LEARNING OBJECTIVES

By the end of this session, each participant will identify:


- One or two savings goals for the year
- Strategies to save more towards that goal

### MATERIALS

None

### SESSION PLAN

#### Review


 5 minutes

Open the session by asking participants what they remember from the last meeting

- The importance of saving toward a goal



#### Activity


 15 minutes

- Ask: What good things do you want for your children in the future?
- Ask: What are some ways you can support your children to have this type of future?

**Say:** During the last meeting we talked about identifying one or two goals to save towards during the course of this year. These goals will help you save towards a positive future for your children. Share that goal with your neighbor.


- What are some ways we can increase the amount you save so you reach that goal? Talk with your partner to brainstorm this. I will give you five minutes.
- Ask each group to share one way they can save more to reach their goal.

#### Discussion

 5 minutes

- Which savings strategies are easier to adopt than the others?
- What are some barriers to adopting these saving strategies?
- How can we overcome some of these barriers?

#### Conclusion

 5 minutes

Summarize the saving strategies that the group identified as the easiest to adopt. Ask group members if they are willing to commit to following a new practice that was discussed during this session. Ask each member to share a specific commitment with the person sitting beside them. For example: I will commit to use a new savings strategy this week.

# Lesson: Budgeting for better nutrition

## LEARNING OBJECTIVES

By the end of this session, each participant will :

- Understand the importance of budgeting

## MATERIALS

- None

## ADDITIONAL INFORMATION FOR THE FACILITATOR

Family structure: The story will include a four person family that the VSLA participants can identify with. They live in the same village as the participants:


- Zulima: The main character; a mother and wife
- Henry: Zulima's husband
- Mariam: Zulima and Henry's 10 month old daughter
- JoJo: Zulima and Henry's 6 year old son

The three basic components of a budget are:

- Income is money coming in
- Expenses is money coming out
- Savings is money saved for the future

## SESSION PLAN


### Review

 5 minutes

- Open the session by asking participants what they remember from the last meeting
- Ask them to update their partner about the commitment they made last meeting and how they have followed through with their commitment. Ask them to discuss if they had any problems or difficulties in acting on their commitment.




### Story: Budgeting for the future

 5 minutes

Henry and Zulima never seem to have enough money. Last week when Mariam fell sick, they did not have the available money to cover clinic fees, so they asked their neighbor to lend them some money. Then they needed to pay for school fees, and looked around again for money from friends. It is stressful for Henry and Zulima not to have money available to cover these important costs.

## **Discussion**


 15 minutes

**Ask participants:** Can you tell this story in your own words

**Encourage** participants to reflect on the story and share with the group using the following guided questions:

- What are some of Henry and Zulima's expenses?
- What is a tool Henry and Zulima could use to ensure they have money available to cover their needs? (budget)
- What is a budget?  
(Two major components are income and expenses. Income is money that comes in, while expenses are money that is spent)
- Why is it important to budget?  
(Helps to create a plan for the way you will spend money, to ensure you will have enough money to cover the most essential expenses. Also budgets help you stay out of debt or have a plan to bring you out of debt. It is essentially a road map to guide your family's use of income.)
- How can a budget be used to reach the goal you set out in the last meeting?

## **Conclusion**

 5 minutes

**SAY:** We had a fruitful discussion about the importance and use of a budget. Before the next session, let's reflect on the different components that make up a budget and return with ideas on how you can start using a budget.

## Activity: Budgeting for better nutrition

### LEARNING OBJECTIVES

By the end of this session, each woman or participant will be able to:


- Identify sources of cash income
- prioritize nutrition related expenses

### MATERIALS

- Printed image of a blank tree

### SESSION PLAN


#### Review

 5 minutes

- Open the session by asking participants what they remember from the last meeting



#### Activity- Money flow illustration


 5 minutes

Show a print out of the blank money tree.

**Say:** Here is a typical tree. In a tree there are roots, which draw up nutrients and water from the ground and nourishes the whole tree which produces branches and fruit. This is similar to the money that comes into our household and used to cover our expenditures. So the roots show the income and all the money that flows into your household. What do you think the branches show here? (expenditures)

- Can you help me label the roots with all of the income sources?
- Can you help me label the branches with your expenditures?

#### Discussion

 15 minutes

- What are some ways, using this illustration you can grow your money?
  - [Either by growing the number of roots by adding more roots (diversifying income sources), growing deeper roots (increasing one income source), or pruning away some branches (reducing expenses that are less important).]
- What are some ways we can increase our income or income sources to cover for all the nutrition needs especially for our young children?
- It is important that we specifically discuss nutrition for children under two years because this is the window of growth to prevent chronic malnutrition, or stunting. Which of the expenses labeled on the branches are foods that you feed a child between 6 months and 2 years? Are there other foods that we can also give to children that are affordable and can be added to this tree as a branch?

## **Conclusion**

🕒 5 minutes

**SAY:** We had a fruitful discussion about the different components of a budget.

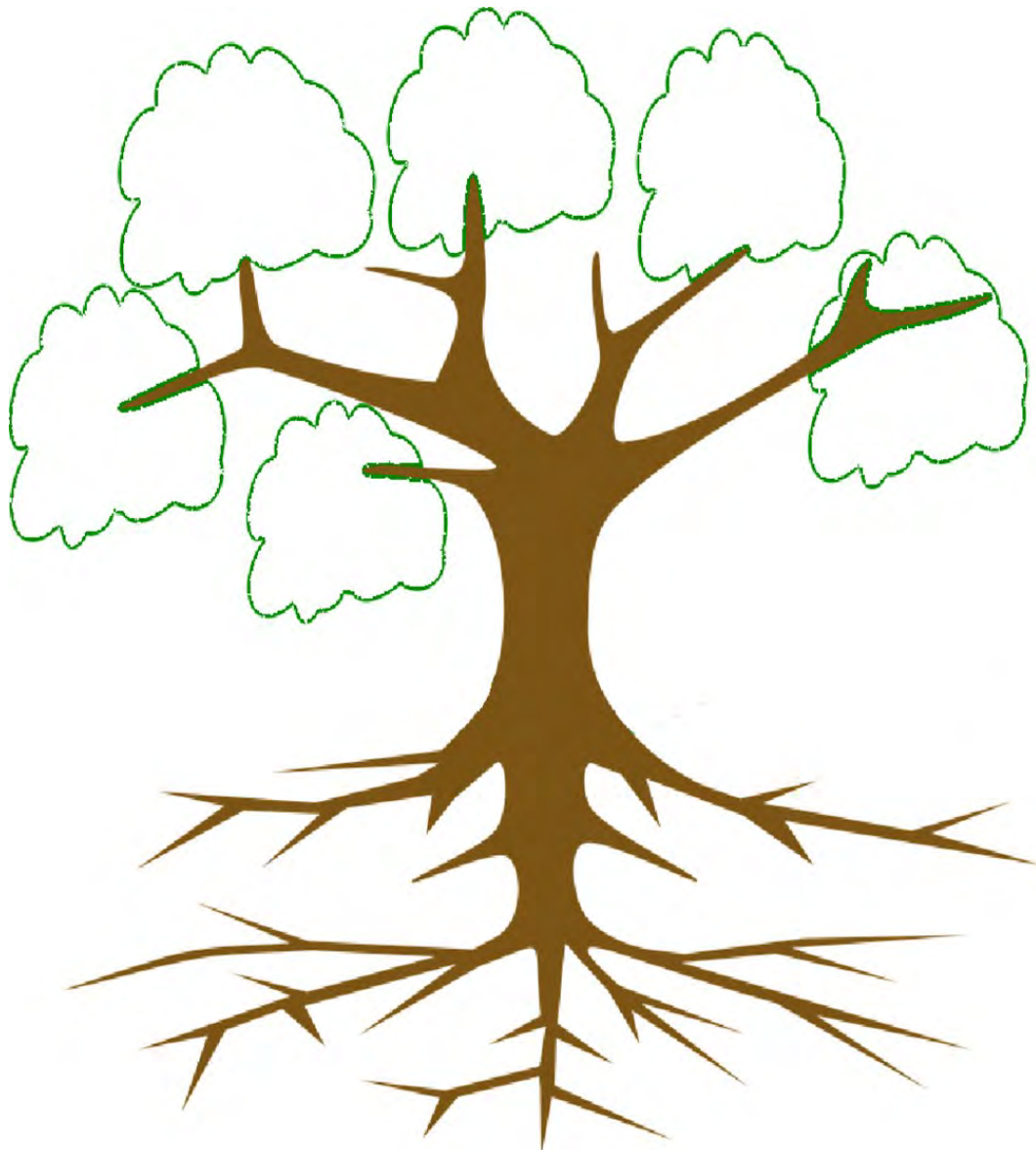
- Ask group members if they are ready to commit to using a budget in their family and to share a specific commitment with their partner.

## **SOURCE ACKNOWLEDGEMENTS**

Adapted from: Food and Agriculture Organization of the United Nations (2002), *The Group Savings Resource Book: A practical guide to help groups mobilize and manage their savings.* (Part B: Tools, Cash Decision Tree)

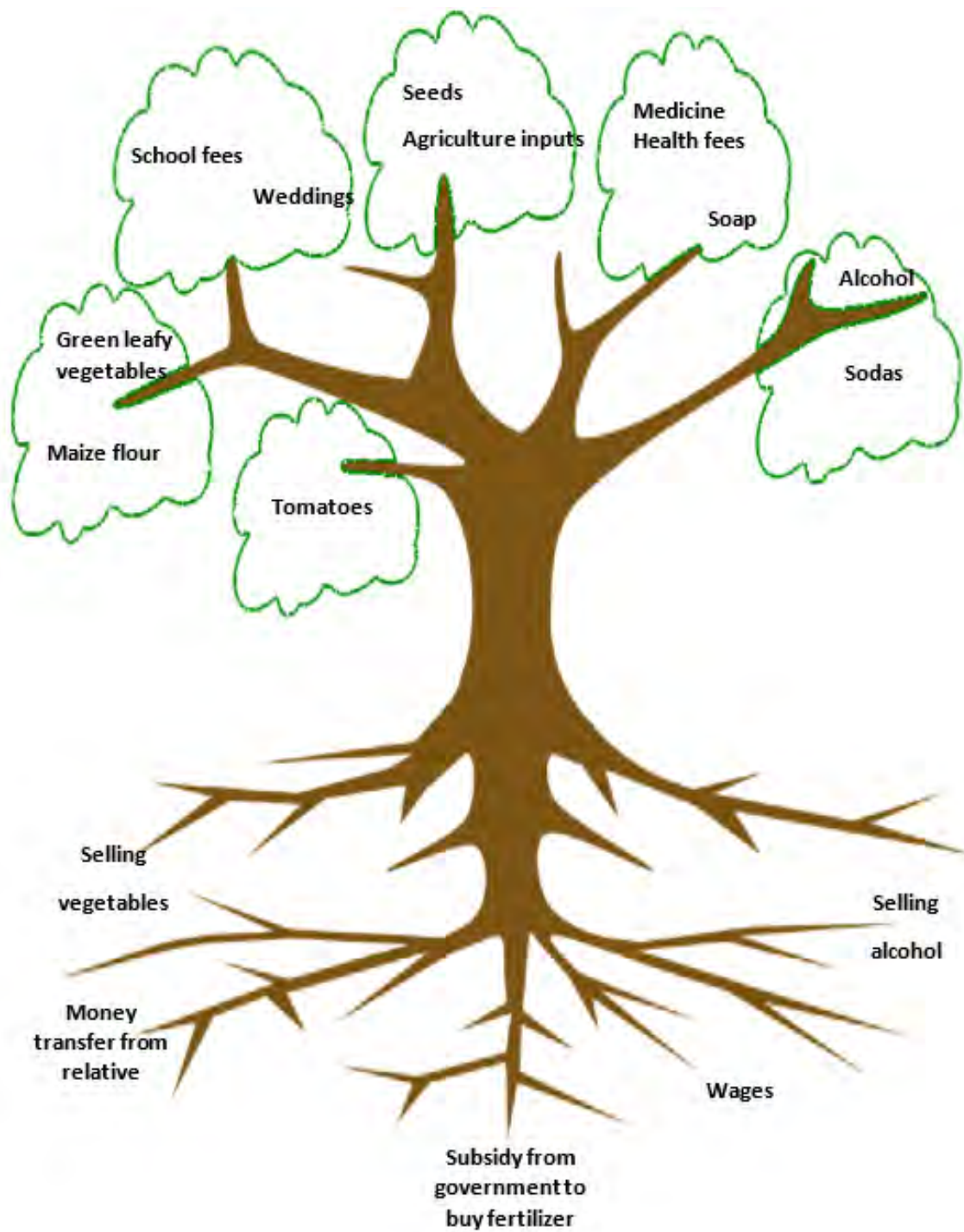
L. Hunter (2013). *FH CFCT Toolkit: Savings Group Manual, A Toolkit for Implementing FH's Child-Focused Community Transformation (CFCT) Model*, Washington, D.C.: Food for the Hungry

## **MONEY FLOW TREE**





EXAMPLE OF A MONEY FLOW TREE



# Lesson: Fruits and Vegetables

## LEARNING OBJECTIVES

By the end of this session, each participant will know how to:

- Enrich meals by adding colorful foods such as orange/ red vegetables and fruits, green leafy vegetables, avocado, etc.
- Add new fruits and vegetables to a child's diet

## MATERIALS

- None

## ADDITIONAL INFORMATION FOR THE FACILITATOR


A supplemental activity is included in the session involving a food card demonstration. This activity can be used after discussing the initial story if there is additional time. For this activity, food cards should be prepared depicting all the foods available locally. A sample of food cards are available below as an example. Food cards should be designed and available before the start of the session.

Family structure: The story includes a four person family that the VSLA participants can identify with. They live in the same community as the participants:

- Zulima: The main character; a mother and wife
- Henry: Zulima's husband
- Mariam: Zulima and Henry's 10 month old daughter
- JoJo: Zulima and Henry's 6 year old son

## SESSION PLAN

### Review


 5 minutes

1. Open the session by asking participants what they remember from the last meeting

Ask them to update their partner about the commitment they made last meeting and how they have followed through with their commitment. Ask them to discuss if they had any problems or difficulties in acting on their commitment.

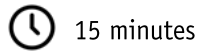


### Story: Henry and his greens

 5 minutes

Zulima heard about the importance of fruits and vegetables for healthy children when she was at a parents meeting at her son, Jojo's school and wanted to add them to their meals. She bought some green leafy vegetables (local name) in the market that she had never cooked before. She didn't know how to prepare them so she boiled them for a long time and served them to Henry and Jojo and fed them to Mariam. She was proud to see the greens on their plates. However, Henry and Jojo laughed at the new food refusing to eat it. Zulima felt like she had wasted her money and was angry with Henry and the children for not eating the greens.

## **Discussion**



Ask: Can you please tell this story in your own words?

Encourage participants to reflect on the story and share with the group using the following guided questions:

- How does this happen in your community?
- Why do people sometimes refuse to eat vegetables?
- What can you do to encourage your family members to eat vegetables?
- What are some ways we can prepare vegetables to make them more appetizing?
- How can we prepare green leafy vegetables to make them more nutritious?

### **TIPS TO MAKE VEGETABLES TASTE GREAT**

- Do not overcook leafy greens. The vibrant green color is the indication that the greens are cooked. When greens are overcooked, it turns an unappealing 'olive or greyish green color' and become mushy.
- For children: try blanching really bitter vegetables which includes dipping them quickly in boiling water for a few minutes before cooking them as part of a dish. Generally, 3-4 minutes is sufficient for lighter greens, 5 minutes for sturdy or fibrous greens.
- Cut out the tough stalks/stems of kale, escarole, rapini, spinach (**substitute local names/greens**) before using. They are stringy and hard, and take much longer to cook than the leaf portion and add to the perceived unpleasantness of greens. Use a sharp knife to make a V-shape cut into the leaf to remove the stem.
- Massage very tough green vegetables until it breaks down and softens. Can rub a bit of oil on your hands before the massage.
- Cook green leafy vegetables with small amounts of an animal source food. It brings out the delicious flavors and the fat helps with absorption of important micronutrients.
- Season the greens. Add salt at the end of cooking.
- Add tender greens to a cooked dish (stew) at the end of cooking, cover the pot and let the greens just wilt for a few minutes. Mix them into the food. No further cooking needed

## Activity: Fruits and Vegetables

### LEARNING OBJECTIVES

By the end of this session, each participant will:

- Understand ways to prepare vegetables for their child under 2 years of age
- Understand the amount of food to feed a child under 2, texture or thickness of the food and frequency of complementary feeding for a child under 2
- Be able to identify healthy snacks that can be given to a child under 2 between meals.

### MATERIALS

Food cards representing all foods found on the market, as wild foods, and grown in household gardens

Blank Flashcards

### ADDITIONAL INFORMATION FOR THE FACILITATOR

A variety of colors is essential to a complete and balanced diet. Diets rich in fruits and vegetables improve health outcomes including protection against disease. Fruits and vegetables are high in many important vitamins and minerals. It is recommended to feed infants 6 months and older foods that are eaten by his/her family members, altered in texture and without hot spices. Avoid cooking green leafy vegetables for more than five minutes as this diminishes the nutrients in the food.

#### Child 6- 8 months

Frequency: Feed your baby foods in addition to breastmilk 3 times a day

Amount: Increase amount gradually to half ( $\frac{1}{2}$ ) cup (250 ml cup: show amount in cup brought by mother). Use a separate plate to make sure young child eats all the food given

Thickness: Give mashed/pureed family foods. By 8 months your baby can begin eating finger foods

*Additional snacks (extra food between meals) such as fruit or bread with nut paste) can be offered once or twice per day.*

#### Child 9-11 months

Frequency: Feed your baby complementary foods 4 times a day

Amount: Increase amount to half ( $\frac{1}{2}$ ) cup (250 ml cup: show amount in cup brought by mother). Use a separate plate to make sure young child eats all the food given.

Thickness: Give finely chopped family foods, finger foods, sliced foods.

*Additional nutritious snacks (extra food between meals) such as pieces of ripe mango, papaya, banana, avocado, other fruits and vegetables can be offered once or twice per day.*

#### Child 12-23 months

Frequency: Feed your young child complementary foods 5 times a day

Amount: Increase amount to three-quarters ( $\frac{3}{4}$ ) to 1 cup (250 ml cup: how amount in cup brought by mother). Use a separate plate to make sure young child eats all the food given

Thickness: Give family foods cut into small pieces, finger foods, sliced food

*Additional nutritious snacks (extra food between meals) such as pieces of ripe mango, papaya, banana, avocado, other fruits and vegetables, boiled potato, sweet potato and fresh and fried bread products can be offered once or twice per day.*


(UNICEF The Community Infant and Young Child Feeding Counselling Package, September 2012).

### In preparation for this activity:

- Obtain pictures of fruits and vegetables that are locally available. Print these pictures on cards to be used in this session.
- To manage time, you can choose one activity to do during the session and save other activities for other activity sessions. It would be beneficial to have enough time for discussion at the end of the activity instead of having multiple activities.

## SESSION PLAN


### Review

 5 minutes

- Open the session by asking participants what they remember from the last meeting
- As a group, name two benefits of eating fruits and vegetables



### Activity: Preparing my child's meal

 15 minutes

Ask group members: Who has a child 6-8 months?

Give the deck of food cards to two group members who have raised their hand and ask them to choose which foods they fed their child 6-8 months of age yesterday. Of the foods that they chose, ask the group:

- How do you prepare this food for a child 6-8 months?
  - *Crushing or mashing*
- What thickness should the food be?
  - *The food needs to be thick enough that it will not run off a spoon. It should be necessary to 'flick the wrist hard' to shake the food off the spoon*
  - *If the food is too thin, it does not matter how diverse the diet is; the child will not be well-nourished*
- How frequently should you feed this child?
  - *Feed your baby foods in addition to breastmilk 3 times a day*
- How much should you feed this child at each meal?
- Why is it necessary to feed the small child so frequently?
  - *Because young children have such small stomachs.*
- What healthy snacks could the child be given between meals?
  - *Mashed avocado, banana, other soft fruit*
- What are some other ways we could add more vegetables to their food?
  - *Stir in some small bits of green leafy vegetables at the end of meal preparation*

(In another session, change the age range to 9-11 months, 12-23 months and ask the same questions)



## Conclusion

🕒 5 minutes

- Which additional fruits and vegetables could you easily prepare for your children at a low cost?
- Do you foresee any barriers in making these small changes to your child's meal?
- Which fruits and vegetables could you include in your shopping list the next time you are at the market?

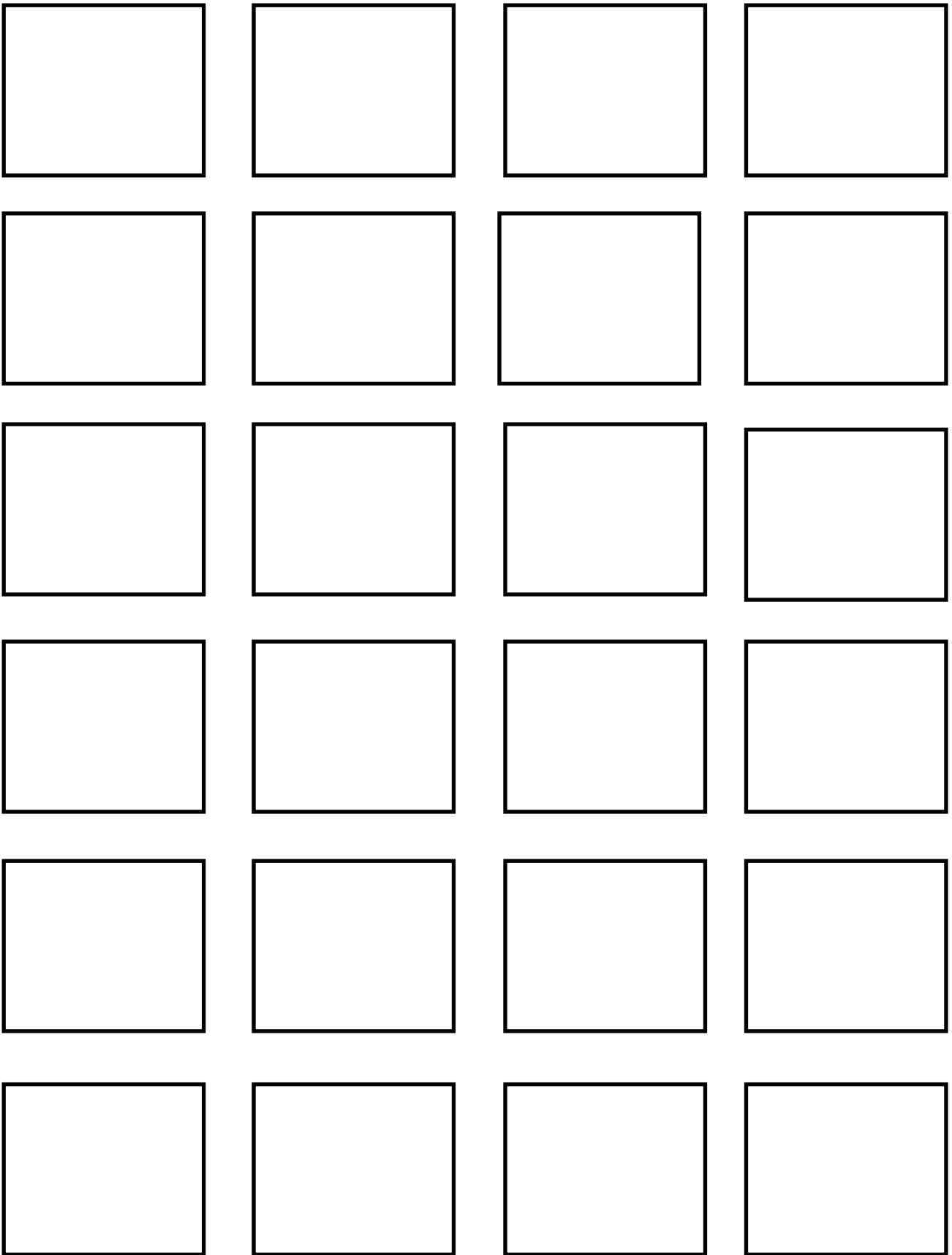
Ask group members if they are willing to commit to follow a new practice that was discussed during this session. Ask each member to share a specific commitment with their partner. For example: I will commit to adding ½ an avocado as a snack for my child on a daily basis.

### EXAMPLES OF FLASHCARDS

Flashcards should include unit amount sold in the market to make it easier to understand the costly/affordable exercise

(UPDATE THESE FLASHCARDS TO ENSURE THEY REFLECT ALL LOCALLY AVAILABLE FOODS, include leafy greens, wild foods, insects, if consumed, and foods available on the market or produced in farms/gardens)





# Lesson: Animal Source Foods (ASF)

## LEARNING OBJECTIVES

By the end of this session, each participant will be able to:

- List benefits of consuming animal source foods for infants and young children
- List sources of local, reasonably affordable animal source foods

## MATERIALS

- None


## ADDITIONAL INFORMATION FOR THE FACILITATOR

- Animal Source Foods (ASF) are an excellent source of protein and are good for the health of pregnant women and their babies.
- ASF are rich in many vitamins and nutrients including vitamin A, vitamin B12, riboflavin, calcium, iron, and zinc.
- Infants and young children (6-23 months) can eat animal source foods, which are essential for their growth.
- ASF include flesh meats (beef, poultry, pork, lamb/goat, wild game, duck or other birds), eggs, dairy (milk, cheese, and yogurt), fish, organ meat, snails, insects
- Eating even small amounts of food from animal sources helps to increase the amount of iron absorbed from non-animal foods
- Fish is an excellent source of nutrients which includes Omega-3 fatty acids, a good fat, and is lower in fat than most other sources of animal foods
- Recommendation is to consume and feed children animal source foods in one meal daily if possible - or as many times per week a family can afford
- If ASF is not available or unaffordable, add non-heme sources of iron to diet including legumes and grains: beans, peas, lentils, nuts and seeds, soy based foods, spinach, whole grains
- Inadequate intake of these vitamins from ASF can lead to anemia, poor growth, rickets, impaired cognitive performance, blindness, and possibly, death.<sup>17</sup>
- Family structure: The story includes a four person family. They live in the same village as the participants:
  - Zulima: The main character; a mother and wife
  - Henry: Zulima's husband
  - Mariam: Zulima and Henry's 10 month old daughter
  - JoJo: Zulima and Henry's 6 year old son

<sup>17</sup> Murphy SP, Allen LH. Nutritional importance of animal source foods. 2003. *Journal of Nutrition* 133 (11). <http://jn.nutrition.org/content/133/11/3932S.full>

## SESSION PLAN


### Review

 5 minutes

- Open the session by asking participants what they remember from the last meeting
- Ask them to update their partner about the commitment they made last meeting and how they have followed through with their commitment. Ask them to discuss if they had any problems or difficulties in acting on their commitment.




### Story: Eat or sell?

 5 minutes

Mariam did not gain any weight last month when she was weighed at the health clinic. The community health worker told Zulima that Mariam needed to eat foods from animals. Zulima raised chickens and wanted to save some eggs to boil for Mariam. However, Henry did not believe eggs were good for his children. He also said that they needed the money Zulima got from selling her eggs. Zulima did not know what to do to help Mariam keep growing.

### Discussion


 15 minutes

ASK: Can you tell this story in your own words

Encourage participants to reflect on the story and discuss these questions with their neighbor:

- What could Zulima do in this situation?
- What would you do in this situation to solve this problem?
- Where else can you find eggs, meat, or fish (or other animal foods) in your community?
- What other types of meats or protein sources can you buy or feed your child?
- What are the benefits of eating eggs, meat, fish (or other animal foods) especially for a child's growth?

### Conclusion

 5 minutes

- Reflect on what can be done and specific actions to be taken by each member
- Ask group members if they are ready to commit to following a new practice that was discussed during this session. Ask each member to share a specific commitment with their partner.

## Activity: Animal Source Foods (ASF)

### LEARNING OBJECTIVES

By the end of this session, each woman or participant will be able to:


- List three places to purchase local, reasonably affordable animal sourced foods
- Name at least one meal or dish that can be made with ASF
- Infer how much money a typical meal may cost which includes ASF

### MATERIAL

- Food cards of common ASF (meats, eggs, dairy, fish, insects)
- Blank flashcards
- Pencils/pens
- Activity Note sheet (for facilitator)
- Facilitator will be provided with resource guide for learning purposes of different examples of affordable, nutritious ASF dishes that will be shared at the end of the activity

### SESSION PLAN

#### Review


 5 minutes

Open the session by asking participants what they remember from last meeting: What are benefits for ASF? Where can I get ASF?

- As a group, name 2 benefits of ASF
- As a group, name 2 reasonably affordable ways to get ASF in this community
  - Where can I get chicken eggs?
  - How can I get meat or fish?



#### Activity: How to budget for meals with animal sourced foods?

 15 minutes


The purpose of this activity is to demonstrate that preparing meals with ASF is simple and does not have to be too costly. Participants will work in teams in a friendly competition to create a meal with ASF that is both affordable and nutritious. Participants will use flashcards as the ingredients and be given blank cards to draw additional ingredients.

- Have participants split into two teams. Teams will compete to create a delicious, nutritious meal.
- Participants will be asked to verbally list all of the ASF available in their community (meat, fish, fish powder, insects, organ meats, eggs, etc.)
- Ask each team to come up with a meal that they can give to their 6-23 month old child which includes at least one ASF (from the list mentioned above) for the lowest cost. The team members will use flashcards to designate the ASF ingredient (s) and draw other ingredients around the flashcards.



- The teams will then share the dish that they created, mention where they got the ingredients from, how they prepared their dish, how long it takes to create the dish and approximately how much it cost. The facilitator can make note of the costs of each of the ingredients and report an average total of how much each dish would approximately cost.
- Participants can vote for their favorite dish that they will try or cook.

### **Conclusion**

 5 minutes

- Were you able to determine how much your dish may cost?
- What are some easy and lower cost ways to add ASF into your child's diet?
- Are there any barriers in preparing this dish for your child? If yes, name them.

## Appendix: Tools for ASF activity

### SOURCES OF ANIMAL SOURCED FOODS IN THE COMMUNITY

Item (Update to reflect local context)	Where/Sources	Price/Unit
Eggs	Farm	
Milk	Farm/Neighbor	
Chicken		
Duck		
Goat		
Beef		
Fish	Market	

### BUDGET SHEET (for facilitator)

Category	Team A Item	Team A Price	Team B	Team B Price
1 ASF				
2 ASF				

### EXAMPLE RECIPES

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Ingredients: [List ASF first]

Ingredients: [List ASF first]

_____	_____
_____	_____
_____	_____

Approximate Cost: \_\_\_\_\_

Approximate Cost: \_\_\_\_\_

Approximate Time: \_\_\_\_\_

Approximate Time: \_\_\_\_\_

FOOD CARDS FOR COMMON ASF FOODS (EXAMPLES)



## Lesson: Intra-household food distribution

### LEARNING OBJECTIVES

By the end of this session, each participant will be able to:

- Understand/identify the social factors that may lead to unequal food sharing in the HH
- Recognize the importance for women, especially pregnant and lactating women, and children to be prioritized for nutritious foods within a household


### ADDITIONAL INFORMATION FOR THE FACILITATOR

Family structure: The story includes a four person family that the VSLA participants can identify with. They live in the same community as the participants:

- Zulima: The main character; a mother and wife
- Henry: Zulima's husband
- Mariam: Zulima and Henry's 10 month old daughter
- JoJo: Zulima and Henry's 6 year old son

### SESSION PLAN


#### **Review**

 5 minutes

- Open session by asking what participants remember about the last session




#### **Story: Sharing Food Equitably**

 5 minutes

One day, Henry brought home a special surprise for his family to eat for dinner: goat meat (or insert other common meat). Everyone was excited and Zulima worked hard to prepare the meal, while making sure to wash her hands before and after cooking the meat. When everyone sat down to eat, Zulima took the platter and began serving Henry the biggest and best portion of meat. She served Henry first the biggest amount, then served Jojo, then Mariam a small portion, and then herself last. Zulima, who is pregnant, ended up with mostly the bones but she was happy that they could share this delicious meal together.

## **Discussion**


 15 minutes

**Ask** participants: Can you tell the story in your own words

**Encourage** participants to reflect on the story and share with the group using the following guided questions:

- Is this something you have seen in your own communities?
- Why do you think Zulima would give her husband the best and most meat?
- What amounts of meat are the children receiving? How does this affect their nutrition?
- What amount of meat is Zulima eating? How does this affect her nutrition?
- Are there differences between what is given between the sons and daughters? If so, what are some causes of these differences?
- What could Zulima or Henry do in this situation or for future meals? What would you have done in this situation?
- How can Zulima and her husband discuss this topic peacefully?
  
- What other family members might give Zulima and her children support in sharing food that meets their needs? What family members might oppose this?
- Has anyone tried to change this behavior in this community? How and what are the results?
- If this is common practice where certain family members get the most and the best foods, how do we get together in the community to change this?

## **Conclusion**

 5 minutes

Summarize the discussion by group members and the suggested actions that might be taken towards giving children and women enough nutritious foods at mealtimes.

**Say:** Before the next session, let's reflect on ways we could discuss this topic with your husbands or family members.

# Activity: Intra-household food distribution

## LEARNING OBJECTIVES

By the end of this activity, each participant will identify:


- Several goals of sharing adequate amounts of nutrient rich foods for each member of the family based on their individual needs

## MATERIALS

Markers, scissors, different coloured paper or notecards (green, brown/tanned, white, orange, and red)

## SESSION PLAN

### Review


 5 minutes

Open session by asking what participants remember from the last meeting

- The importance of distributing food among family members in a way that meets each family members' nutrition needs according to their growth and development needs
- Understand/identify the social factors that may lead to unequal food sharing in the HH
- Recognize the importance for women and children to be prioritized for nutritious foods within a household




### Activity- Mix and Match

 20 minutes

- Split participants into smaller groups with 4-5 people in each group
- Hand out green, brown/tanned, white, orange, and red coloured paper to the different groups
- Have each group discuss the different foods served in their household over dinner during the current season. Start by asking a person in the group to recount what their family ate for dinner the night before and ask the group if this is a typical dinner.
- From the list of foods shared, label each coloured paper with one food by drawing the food, or writing the name of a food on each sheet of paper. Choose a colour that is most closely related to that food. For example, grains should go on the brown/tanned paper; dairy products should be labeled using the white paper, and green leafy vegetables on the green paper.
- Ask the teams to cut or rip each labeled piece of paper into smaller pieces (at least 10 pieces)
- Hand out the pictures of the infant, girl, husband, boy, pregnant woman to each group. Explain that these are members of the same household.
- Ask the teams to discuss among themselves and divide up the smaller pieces of paper representing the different foods among the members of the household in proportion to how much each person typically receives over dinner.
- Ask:
  - ◆ How much of the vegetables are given to the 6 year old girl vs. the 18 month old infant?
  - ◆ How much of the grain/staple food is given to the pregnant woman compared to the husband?




## **Discussion**

 10 minutes

Gather in the larger group to discuss:

- What do you observe are the portion sizes comparing the different family members?
- Are the portions equitable for the two children who are of the same age? Equitable means, fair or that each person gets a fair share of the meal according to their needs.
- Are the portions equitable for the mother compared to the father?
- Does one person receive a bigger share than others of a certain type of food?
  - ◆ If so, what are the reasons for this?
  - ◆ What amounts does the pregnant mother receive? How does this affect her nutrition?
  - ◆ What amounts does the infant receive? How does this affect her nutrition?
  - ◆ What can be done to make the proportions more fair or equitable?

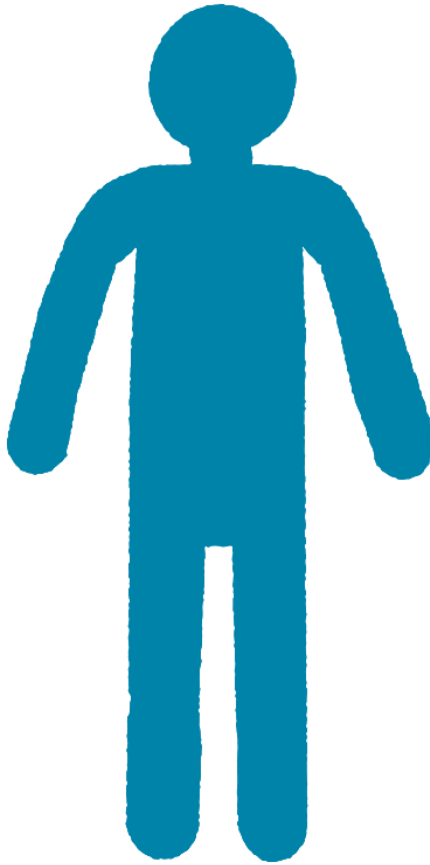
## **Conclusion**

 5 minutes

Summarize the major negative and positive outcomes that may result from either inadequate or adequate amounts/types of food shared among the family at mealtimes. Ask participants if they are willing to commit to a specific action that was discussed during this session. Ask each participant to share a specific commitment with the person sitting beside them with a goal of discussing with their husbands and family members to increase or adjust portion sizes of nutritious/iron-rich foods for different members of the household in the next mealtime.

**IMAGES OF FAMILY MEMBERS**

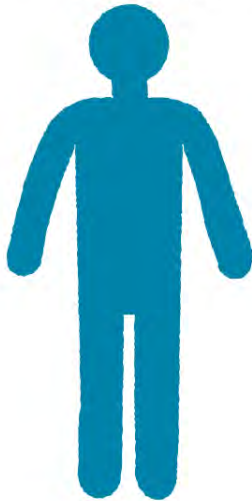
**Husband, 28 years old**



**Mother, 26 years old**



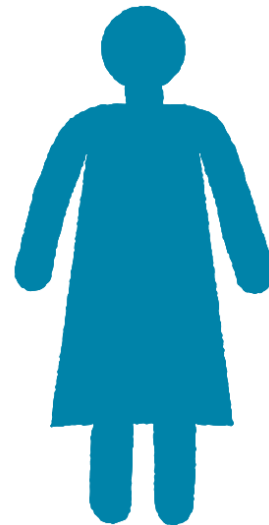
**Boy, 6 years old**



**18 months old**



**6 years old**



## Lesson: Reducing sugar consumption

### LEARNING OBJECTIVES

By the end of this session, each woman or participant will understand:

- The importance of reducing sugar and processed foods for young children
- That there are better choices to replace sugar and processed foods
- The consequences of over-consumption of sugar

By the end of this session, the group will be able to:

- List 2-3 consequences of over-consumption of sugar and/or benefits of reducing sugar intake for young children
- List 2-3 substitutes for sugary snacks and/or beverages

### ADDITIONAL INFORMATION FOR THE FACILITATOR

- Drinks like colas and fruit flavored sodas are high in sugar (350ml cola=10 tsp sugar)
- Most high sugar/processed foods have very little nutritional value
- Sugared and processed foods can result in not eating enough healthy foods that contain critical nutrients
- Too much sugar contributes to cavities and rotten teeth
- Consuming a large amount of sugar and processed foods can lead to overweight and obesity
- Overweight and obesity are also linked to Type II diabetes and high blood pressure
- High sugared and processed foods can be more costly than locally grown fresh food
- A child's body size is less than half that of adults – so per body size, a soda is supplying about twice the amount of sugar it is to an adult.


Source : <http://www.rodalorganiclife.com/wellbeing/the-shocking-truth-about-how-much-sugar-youre-eating>

Family structure: The story involves a four person family that the VSLA participants can identify with. They live in the same community as the participants:

- Zulima: The main character; a mother and wife
- Henry: Zulima's husband
- Mariam: Zulima and Henry's 10 month old daughter
- JoJo: Zulima and Henry's 6 year old son

### SESSION PLAN

#### Review

 5 minutes

- Open the session by asking participants what they remember from the last meeting
- Ask them to update their partner about the commitment they made last meeting and how they have followed through with their commitment. Ask them to discuss if they had any problems or difficulties in acting on their commitment.



## **Story: Jojo and his soda**



5 minutes

JoJo loved sodas and candy. Every time Henry went to work on his parent's farm for a few days, he would bring JoJo a soda and a handful of sweets and a small biscuit for Mariam. The children were happy and this made Henry happy. JoJo was the pride of his parents, a big boy and always so happy. One day, JoJo came home upset because he is always the last player selected for the football team because he does not move as quickly as the other children since he is overweight.

### **Discussion**



15 minutes

*Ask participants:* Can you tell this story in your own words?

Encourage participants to reflect on the story and share with the group using the following guided questions:

- Why do fathers in this community like to give treats to their children?
  - How often does this happen?
  - Do most fathers bring home sweets for their children?
- Why did the schoolboys make fun of JoJo?
- What are the consequences of giving too much candy or sugary foods to children?
- What can be done?
  - What other types of foods and drinks could parents provide for their children?
  - How can we encourage parents to give other treats to their children?

### **Some possible solutions:**

- Substitute water for sugary drinks
- An occasional treat is allowed, just not regular substitution of candy or sweets for those that could contribute to a child's growth and healthy development. Rather, give easy to eat fruits and vegetables like carrots, oranges or bananas
- Not consuming sodas, candy, biscuits or other processed and sugary foods and drinks is also a good way to save some extra money for more important needs
- Talk with their children about not being misled by advertising. Industrially-produced biscuits loaded with fat and sugar are not healthy foods regardless of the pictures and appeal of the labels.
- Parents can model good behavior by rejecting soda or processed foods themselves in favor of a more nutritious alternative

### **Conclusion**



5 minutes

Reflect on what can be done and specific actions to be taken by each member.

Ask group members if they are willing to commit to following a new practice that was discussed during this session.

Ask each member to share a specific commitment with their partner. For example: I will commit to give my child meat each day

# Activity: Reducing sugar consumption

## LEARNING OBJECTIVES

By the end of this session, the group will:

- Understand the amount of hidden sugar in beverages

## MATERIALS

- Teaspoon
- 2 [Clear] Cups
- Sugar/Sand
- Stones
- Coke Bottle

## ADDITIONAL INFORMATION FOR THE FACILITATOR

Daily recommended sugar intake:


Children 4-6 years old: 4-5 Teaspoons

Women: 6 Teaspoons

Men: 9 Teaspoons

## SESSION PLAN


### Review

 5 minutes

- Open the session by asking participants what they remember from the last meeting
  - Ask the group to list two harms of eating excess sugar
- Ask them to update their partner about the commitment they made last meeting and how they have followed through with their commitment including any problems or difficulties they encountered in acting on their commitment.



### Activity 1: Sugar Demonstration

 15 minutes

- 1) Ask a volunteer to come to the front of the group. Ask how many cups of tea/coffee they drink in one day.
- 2) Ask a volunteer to demonstrate how many teaspoons of sugar they add to their tea/coffee every day. Observe the teaspoon measurement. Count the number of spoons of sugar added to the drink and designate this number with stones. If the measure is heaping (not leveled) go to step 3. If it is not heaping (leveled) go to step four.

- 3) Heaping spoon (not leveled) - Observe the teaspoon measurement. Take the cup of sugar/sand that was measured by the volunteer. Show that the excess sugar in a heaping spoon is more than an actual teaspoon measure. Have the volunteer transfer from the first cup to the second empty cup by counting the number of leveled teaspoons. Designate the new number of spoons of sugar added.
- 4) Not heaping spoon (leveled) - Multiply the number of teaspoons times the number of cups of tea/coffee and say this is the total number of teaspoons of sugar they consume on a daily basis. Give them the number of stones representing their daily consumption of sugar.



### **Activity 2: Soda/Cola**



10 minutes

- Have the group divide into three groups. Ask each group to guess how many teaspoons of sugar they believe are in a regular bottle of cola, fruit soda, and other common beverage. (Make it into a competition and have the person guess the closest be the winner)
- Answer 250mL=8 teaspoons sugar; 300mL=9 teaspoons sugar; 350mL=10 teaspoons sugar
  - Have a volunteer count out the number of stones that corresponds to the number of teaspoons representing one cola or juice.

### **Tie it all together**

- Add the total number of sugar from tea and soda by counting the number of stones that the volunteer has in his/her hand. Ask if it seems like a lot of sugar even without counting any sugary snacks.
- Ask the group:
  - What other drinks could we consume to reduce sugar intake?
  - What snacks could we consume to reduce sugar intake?

### **Conclusion**



5 minutes

- Reflect on how much sugar you consume in a day just from drinks. Do you consume more, less, or about the same as this amount?
- What are ways you can reduce the amount of sugar that you consume?
- Have each member make a commitment to reduce consumption of one or two high sugary items in the next week and share their commitments with their neighbor.





# Lesson: Proper hygiene practices

## LEARNING OBJECTIVES

By the end of this session, each participant will be able to:


- List one consequence of poor handwashing practices
- List two critical times for handwashing
- List ways to prepare food that will prevent sickness or diarrhea among those who eat the food

## MATERIALS

- None

## SESSION PLAN

### Review

 5 minutes

- Open the session by asking participants what they remember from the last meeting
- Ask them to update the person sitting next to them about the commitment they made last meeting and how they have followed through with their commitment. Ask them to discuss if they had any problems or difficulties in acting on their commitment.

## ADDITIONAL INFORMATION FOR THE FACILITATOR

- Handwashing with soap/ash and water is an effective and inexpensive activity that prevents diarrhea and pneumonia among children. A small amount of powdered detergent mixed with water (soapy water) can be an alternative to soap.
- The critical times for washing hands with soap/ash and water are in relation to potential contact with feces. This includes:
  - AFTER potential contact with feces, including using the toilet, cleaning a child's bottom and potential contact with animal feces or contact with any animals
  - BEFORE touching food or feeding a child

Family structure: The story includes a four person family that the VSLA participants can identify with. They live in the same community as the participants:

- Zulima: The main character; a mother and wife
- Henry: Zulima's husband
- Mariam: Zulima and Henry's 10 month old daughter
- JoJo: Zulima and Henry's 6 year old son



### **Story: Preparing a family meal**



5 minutes

Zulima liked to cook chicken for her family's meals when she could afford it. She would buy the chicken in the market, clean it, and cut it up and quickly put it in the pan to fry before making her stew. As the chicken was frying she made a quick salad of cabbage and peppers. At meal time, she proudly served the chicken with rice and salad and fed baby Mariam. Henry, JoJo and Mariam all enjoyed the meal so much. The day after this special meal, Henry did not feel well. JoJo and Mariam both had diarrhea. Zulima could not figure out how they got diarrhea, especially after their good meal yesterday.

### **Discussion**



10 minutes

**Ask:** Can you tell this story in your own words

Encourage participants to reflect on the story and share in small groups of 2-3 using the following guided questions:

- Why do you think Henry, JoJo, and Mariam did not feel well or got diarrhea?
- What could be done to stop the family members from getting diarrhea?
  - When could Zulima wash her hands?
- Think about when you prepare meals. What can you do to prevent your family from getting sick?

Ask one member in each group to share their insights with the whole group on the last question.

### **Conclusion**



5 minutes

Summarize the conversation and ensure that these solutions are included in the final discussion:

- Handwashing with soap/ash and water at critical times includes immediately after using the toilet, after cleaning a baby's bottom, before feeding children, before preparing foods, after handling meats (since meat, before it is cooked, may have feces or other harmful germs)
- Keep kitchen utensils and cooking area clean to decrease contamination of foods

## Activity: Proper hygiene and sanitation practices

### LEARNING OBJECTIVES

By the end of this session, each participant will be able to:


- Identify ways to reduce contamination of food and water

### MATERIALS

- Glass of drinking water
- Soil
- One strand of hair (from self or participant)

### SESSION PLAN


#### Review

 5 minutes

Open the session by asking participants what they remember from the last meeting


- The importance of washing hands with water and soap before feeding their child, after going to the toilet, touching meat or animals, etc.

#### **Activity: Contaminated Drinking Water**

 10 minutes


- Take a glass of drinking water and ask participants who would be comfortable drinking it.
- Say this soil represents animal or human feces, and point to the soil
- Then take a piece of hair, dab it in some soil, and put it in the drinking water. Ask participants if they see anything in the glass of water. Now ask who would want to drink the glass of water. Pass the glass to all the participants
- Ask how many legs flies have? Inform the participants that flies have six legs, and each one can pick up feces like this strand of hair. It only takes a small amount of feces in our water or food to make us sick. We cannot see or taste it.

#### Discussion

 10 minutes

- What happens if a fly touches feces in your environment and then touches your food?
- Think about where these particles can be on a person and how it can get into food or water (under fingernails, on clothes, on shoes or feet, etc).
- In groups of 3, brainstorm ways you can reduce the chances of feces or other dirt getting into your food or water
- Come back together after two minutes and ask each smaller group to share what they discussed

## **Conclusion**

 5 minutes

Summarize the group's ideas on ways to reduce drinking dirty water, or eating dirty foods.

These may include covering water, washing hands before handling food, covering food, reducing the presence of human feces near compound (latrine use) if open defecation is common, reducing animal feces in compound.

- Ask: What are ways you can make sure you are eating clean and hygienic foods?
- Ask each member if they are willing to make a commitment to practice one way they can reduce contamination of their food or water. Have them share their commitment with their neighbor.

# Lesson: Reducing Environmental Enteropathy risk


## LEARNING OBJECTIVES

By the end of this session, each participant will be able to:

- List one consequence of keeping children near animals
- List one way to keep children away from animals

## SESSION PLAN

### **Review**

 5 minutes

- Open the session by asking participants what they remember from the last meeting
- Ask them to update their partner about the commitment they made last meeting and how they have followed through with their commitment. Ask them to discuss if they had any problems or difficulties in acting on their commitment

### **ADDITIONAL INFORMATION FOR THE FACILITATOR**


- Animal fur and waste have germs that children may come into contact with
- Children that put their hands in their mouths, eyes and nose after playing in the dirt or outside may become sick and may not grow as well as other children their age
- Germs from animals can cause long term sickness in children and infants

Family structure: The story includes a four person family that the VSLA participants can identify with. They live in the same community as the participants:

- Zulima: The main character; a mother and wife
- Henry: Zulima's husband
- Mariam: Zulima and Henry's 10 month old daughter
- JoJo: Zulima and Henry's 6 year old son




### **Story: Preparing a family meal**

 5 minutes

Zulima tended six chickens and two goats in the yard outside the house. Although they were penned at night, they roamed freely during the day. When Zulima was busy washing clothes outside she would let Mariam sit on the ground beside her. Mariam played happily trying to catch the chickens and the goats. When she got tired she would lie down laughing, and play in the dirt with her ball. When she got really tired she would rest on the ground, rub her eyes and put her thumb in her mouth. Despite her playful nature, since Mariam started crawling, she has been getting sick more frequently and is not gaining weight despite being fed nutritious meals. Zulima does not know why.

## **Discussion**


 15 minutes

Ask: Can you tell this story in your own words

Have participants talk to their neighbors in groups of 2 or 3 about the following questions for about 3-5 minutes. Afterwards, encourage participants to reflect on the story and share with the group about the discussions they had in the small groups.

- What do Mariam and other small children do while playing in the dirt?  
(Possible answers: put their hands in their mouths, lay in the dirt)
- What might be in the dirt?  
(Possible answers: animal fur/feathers, animal feces, human feces, other dirty objects)
- How can coming into contact with dirt affect Mariam?  
(Animal germs and feces make young children sick)
- What might happen if Mariam continues to be around dirt/animal feces/animals in general?  
(Possible answers: might become sick more often, might not grow as fast as other children her age)
- Does this situation happen in your household or your community?

## **Conclusion**

 2 minutes

Conclude the session by summarizing the reflections shared in the discussion and asking group members to:

- List one consequence of keeping children near animals
- List one way to keep children away from animals



## Activity: Reducing Environmental Enteropathy risk

### LEARNING OBJECTIVES

By the end of this session, each woman or participant will be aware of:


- The importance of keeping children away from animals and “dirty” objects (Review from last lesson)
- Two ways to reduce exposure of children to animals and animal feces

### MATERIALS

- (Optional) Flipchart paper, markers
- (Optional) Printed set of animal and household picture cards in Appendix

### SESSION PLAN

#### Review

 5 minutes

Open the session by asking participants what they remember from the last meeting:


- Why is it not good for babies to be in contact with animals and their feces?
- What can happen to babies that are in contact with animals and their feces?

#### ADDITIONAL INFORMATION FOR THE FACILITATOR

The purpose of this activity is for VSLA participants to brainstorm ideas on how to keep animals and animal feces separate from children.




#### **Activity: Which animals are roaming around?**

 15 minutes

In small groups of 3-4 members, have participants draw the following pictures in the sand (or on flipchart paper):


- A typical household compound in their community
- All the types of animals that roam in and around the household compound  
*Animals that roam near the household should be drawn closer to the household while animals that roam further away should be drawn far from the household*
- Where animal waste/feces are typically found, both near the household or further away
- Where their child under two typically crawls or plays

## **Discussion**

 5 minutes

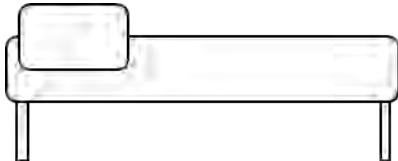
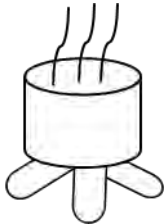
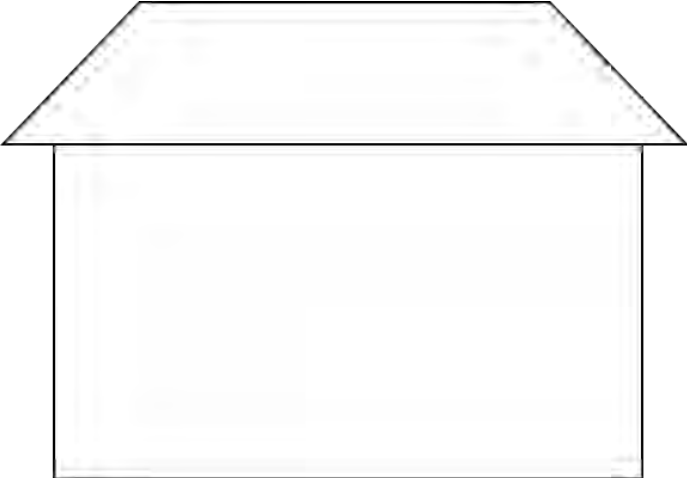
- Which animals come in contact with adults?
- Does the child come into contact with animals?
- Does a child come into contact with animal feces?
- What can you do to keep children from animals and reduce children's exposure to animals?
  - Wash child's hands and feet after playing outside, wash child's ball/toys that they play with outside
  - Children can be placed on a clean mat when they eat their meals.
  - Sweeping of the compound before the child plays there to remove potential animal feces
  - Penn up animals during the day and at night

## **Conclusion**

 5 minutes

- Infants and small children who are around animals/fur/feces can become sick more often and not grow as much or as fast as children their age.
- There are things you can do to keep your child away from animals
  - List 1 or 2 things the group discussed; have facilitator call on group members for answers
- Notice your infant/child the next time he or she is outside. Do you see them putting dirt or animal fur in their mouths? What can you do to stop this?

APPENDIX: OPTIONAL IMAGES FOR "WHICH ANIMALS ARE ROAMING AROUND?" ACTIVITY





## Annex 1: MIS ratios and formula<sup>18</sup>

Name	Text formula	Explanations	Norms
<b>Program scale and Membership profile</b>			
<b>Current Members</b>	Total of Members on both supervised and self-managed Groups	Progress against targets	
<b>% of female Members</b>	Number of female Members / Total number of Members	Program specific progress against targets	70%+ is average but may decline over many years to 50-60%
<b>Attendance rate</b>	No of Members attending this meeting / No. registered Members now	Indicates level of Member commitment. Below 80% indicates diminishing commitment, except for Groups with high % of employees	90%+
<b>Dropout rate</b>	Dropouts this cycle / ((Members at start of cycle + No. registered Members now)/2)	Dropout rates that exceed 10% in second cycle indicate internal problems.	<5%
<b>Membership growth rate</b>	(No. registered Members now - Members at start of cycle)/Members at start of cycle	Growth rate should be either positive or plateau. Indicates attractiveness of Group to Members and aspirant Members	Remaining constant or positive
<b>Assets, liabilities, equity</b>			
<b>Total assets</b>	Loan fund cash in box + Bank balance + Value of loans outstanding + Property now including animals, farming equipment and tools, etc + Social fund balance	Total assets is all of the financial and physical property of the Group that it has at its disposal, regardless of any debts	
<b>Liabilities</b>	All debts	Loans from institutions, companies and individuals. This is an aggregate of all such liabilities.	
<b>Equity</b>	Value of savings this cycle + Social fund balance + Property at start of cycle + Net profit	This is the net worth of the Groups. assets - Liabilities = Equity	

Name	Text formula	Explanations	Norms
<b>Financial performance</b>			
<b>Net profit</b>	Loan fund Cash in Box + Bank Balance + Property Now + Value of loans outstanding - Value of savings this cycle - Property at Start of Cycle - External Debts		
<b>Dividends paid</b>	Cumulative sum of dividends paid to Members before the distribution	Dividends paid represent a partial share-out before the end of the cycle and is included in the Project Performance report to add to net profit, thus indicating a benefit to Members.	
<b>Average annualized savings per Member</b>	((Savings Amount- Savings reinvested at start of cycle)*(365/No Of Days This Cycle) +Savings reinvested at start of cycle)/Registered Members	A useful measure that enables a project to indicate what the average Member will have saved by the end of a 12 month period, if savings continue at the same rate for the remainder of the year	
<b>Average outstanding loan size per Member</b>	Value of loans outstanding / Number of loans outstanding	This indicates what the balance remaining to be reimbursed of the average loan is at this time. It includes all loans, both new and old. A rising average loan size, accompanied by a high return on assets indicates the increasing utility of debt finance to Members	
<b>Return on savings</b>	(Loan fund Cash in Box + Bank Balance + Property Now + Value of loans outstanding - Value of savings this cycle - Property at start of cycle — External Debts) / Value of Savings this Cycle	This is a measure of financial efficiency for the individual Member and is correlated to Members satisfaction. It is not necessarily a measure of financial efficiency of the Group	10-40%

Name	Text formula	Explanations	Norms
<b>Return on assets</b>	(Loan fund Cash in Box + Bank Balance + Property Now + Value of loans outstanding - Value of savings this cycle - Property at start of cycle - External Debts) / (Loan Fund Cash in Box + Bank Balance + Loans Outstanding + Property Now + Social Fund Balance)	This is a measure of financial efficiency of the group, when all of its assets are taken into account. It is a measure widely accepted in the microfinance industry. Normally this ratio is return on average assets, but since these cannot reliably be computed, we use the most conservative measure that indicates current financial performance rather than end of cycle performance	10-35%
<b>(Weighted) Loan fund utilization rate</b>	(Value of Loans Outstanding + Property Now) / (Loan Fund Cash in Box + Bank Balance + Loans Outstanding + Property Now)	This is a measure of the proportion of all available loan funds that are being used, both as loans and as property investments	Highly variable value neutral
<b>Loans outstanding as % of total assets</b>	Value of Loans Outstanding / (Value of Loans Outstanding + Loan Fund Cash in Box + Bank Balance + Property Now + Social Fund Balance)	This is an important indicator that shows the degree to which a Group chooses to invest its assets in loans.	Highly variable value neutral
<b>% of Members with loans outstanding</b>	Number of loans outstanding / No of registered Members now	This is an implicit measure of equity, indicating the extent to which Members have equal access to loans. A highly concentrated (small) % of loans, accompanied by a high rate of Loans outstanding as a % of total assets	Highly variable value neutral
<b>Write-off rate</b>	Write-offs this Cycle / (Loan Fund Cash in Box + Bank Balance + Value of Loans Outstanding + Property Now)	This is a cumulative figure that measures the amount of money that cannot be recovered from borrowers. It is usually computed at the distribution after all efforts to recover the loan from the Member (including cancellation of shares) have been exhausted, but may also be linked to a borrower's illness or death.	Usually less than 5%



Name	Text formula	Explanations	Norms
<b>Operational efficiency</b>			
<b>% of Groups formed by Village Agents</b>	Number of Groups formed by Village Agents / Total number of Groups	Increasingly, programs are depending on VAs to carry the major burden of growth in large projects lasting more than 2-3 years.	50%+
<b>Cost per Member</b>	((Total Project Cost / Total amount of days in the project between start date and end date) * Total amount of days in the project between start date and now) / Total amount of Members	This is a figure that must first of all be computed on an agreed-upon basis across all projects in an MIS. Programs must decide what their direct and indirect cost line items will be. A decline, over time, is considered positive and normal.	The average cost per Member for international organizations is about \$23, while for local organizations this figure is usually about \$10-12

## ANNEX 2: MIS Data Collection Forms <sup>19</sup>

Data Collected at formation of group	
Group Name	
Group formed by (name)	
Date of formation	
Number of members at formation	
Latitude (optional)	
Longitude (optional)	

<sup>19</sup> From thesavix.org

Data Always Collected from Group		Worksheet		
Group name and no.		N° of Mbr	Shares per member this cycle	Value of loans outstanding
<b>Cycle Data</b>				
Cycle number		1		
Date savings started in this cycle		2		
Group status (Supervised/Self-mngd) at start of cycle		3		
Group Monitored by (name)		4		
Registered members when savings started this cycle		5		
Savings re-invested at start of cycle		6		
Property at start of cycle		7		
<b>Information</b>		8		
Date of data collection		9		
No. of registered members now		10		
No. of registered women now		11		
No. of members attending this meeting		12		
Drop outs this cycle		13		
<b>Loans and Savings</b>		14		
Value of savings this cycle		15		
Value of loans outstanding		16		
No. of loans outstanding		17		
Write-offs this cycle		18		
Loan fund/cash in box		19		
<b>Other Assets and liabilities</b>		20		
Bank balance		21		
Social fund balance		22		
Property now		23		
External Debt		24		
<b>Dividends and Share-out</b>		25		
Dividends paid this cycle		26		
End of cycle share-out meeting		27		
		28		
		29		
		30		
		Total		
		Price of 1 Share		
		Total Savings		
<b>In-field profit calculation</b>				
Value of loans outstanding				
Plus: Loan fund cash in box				
Plus: Bank balance				
Plus: Property Now				
Minus: Value of Savings this Cycle				
Minus: Property at Start of Cycle				
Minus: External debts				
Equals: Profit (or loss) to date				

## Annex 3 – Data definitions for MIS<sup>20</sup>

**Table 1 - Group Static Fields**

The data below only needs to be entered once, when the group is created, usually during training. This data never changes

No	Name	Type	Description	Mandatory
1	<b>Group Name</b>	Text	The group name to identify the group. Usually this is chosen by the group.	Yes
2	<b>Group trained by</b>	Text	The name of the person who originally trained the group This is NOT the designation (such as 'Field Officer' or 'VA'). This will be matched with a list of names that will have been pre-entered in the database, when you first set it up.	Yes
3	<b>Date of first training</b>	Date	The date on which the group was first formed to become a savings group. We ask for this because it will enable us to always know how long the group has been working as an SG. So, for example, if a group already existed (i.e. a farmers' group) you would not write the time it was first trained as a farmers' group but when it received its first training to be able to start operating as a savings group	Yes
4	<b>Number of members at creation of group</b>	Numeric	The total number of members of the group at the start of the first cycle. This number will NOT change in subsequent cycles	Yes
5	<b>Latitude/ Longitude</b>	Specific to a standard convention	<p>Standard Latitude and Longitude format (Degrees, Minutes, Seconds) This is optional data but must be generated by a GPS device and written in one of three standard formats:</p> <ol style="list-style-type: none"> <li>1 Degrees, minutes and seconds (i.e. N 51°09'07.5" – E 007°03'34.3") This is the most widely used convention in hand-held GPS systems</li> <li>2 Degrees, minutes and decimal minutes (d m.m) (i.e. N 51°09.129 – E 007° 03.569)</li> <li>3 Degrees, decimal degrees (d.d) (i.e. N 51.15208 E 007.5950)</li> </ol> <p>Note: all three examples were measured at the same location. You will be able to enter group coordinates using any one of the three conventions, but it is better of a program standardizes on one, so as to avoid confusion. These data will change only if the group changes its meeting place.</p>	No

<sup>20</sup> From thesavix.org

**Table 2 - Cycle Data**

The data below needs to be verified at every visit to the group, but is unlikely to change after the first meeting of a cycle.

No.	Name	Type	Description	Mandatory
1	<b>Group name</b>	Text	The group name to identify the group. Usually this is chosen by the group.	Yes
2	<b>Cycle number</b>	Numeric	This is the cycle number of the group. A cycle is a period in which a group saves, gives loans to its members and finally shares out its assets.	Yes
3	<b>Date savings started this cycle</b>	Date	The date when the people started saving money during this cycle. It does not refer to the date that the group first started saving, if the group is now in a subsequent cycle. This field will be empty when a new cycle starts but after being filled in it will not be changed	Yes
4	<b>Group status at start of cycle</b>	Text	Choice: Supervised or Self-managed. A group may still be receiving training and supervision as a savings group, in which case it is defined as Supervised, or it may be operating independently and no longer being trained or supervised, in which case it will be defined as Self-managed. If a program is carrying out other activities with the Savings Group that are not related to savings and credit, this is not relevant. The status as being Supervised/Self-managed only refers to the savings and credit activities of the group	Yes
5	<b>Group monitored by</b>	Text	The name of the person who is monitoring the group. If data is being collected from the groups, then this is the name of the person doing this on a regular basis. It may not be the person who trained the group.	Yes
6	<b>Registered members when savings started this cycle</b>	Numeric	The number of group members at the start of the current cycle. This will be the same as the number of registered members filled out on the Group Static Fields sheet for the first cycle, but may change in subsequent cycles.	Yes
7	<b>Savings re-invested at start of cycle</b>	Currency	The total amount of money that members carried over as their personal savings from the previous cycle.	Yes; default 0
8	<b>Property at start of cycle</b>	Currency	The value of the physical property owned by the group at the start of the cycle, not including any Seed capital. The value of this property is listed only as the purchase price paid. No depreciation or appreciation is estimated.	Yes

**Table 3: Dataset**

The data below should be collected at every meeting and is very likely to change

No.	Name	Type	Description	Mandatory
<b>Information</b>				
9	<b>Date of data collection</b>	Date	The exact date this data was collected in the field.	Yes
10	<b>No. of registered members now</b>	Numeric	The number of people at the time of data collection who are considered by the group to be members. They may not be present at the meeting for various reasons (i.e. illness) but are counted as members.	Yes
11	<b>No. of registered women now</b>	Numeric	The number of women at the time of data collection who are considered by the group to be members.	Yes
12	<b>No. of members attending this meeting</b>	Numeric	The number of group members attending the meeting at the time of data collection. This information is usually gathered towards the end of the meeting when all latecomers have arrived.	Yes
13	<b>Dropouts this cycle</b>	Numeric	The amount of dropouts in this cycle until this moment. A dropout is a member who has left the group for any reason (voluntarily leaving for no specific reason, removal by the other members for reasons they deem sufficient, death, moving away to live elsewhere etc.)	Yes, default 0
<b>Loans and savings</b>				
14	<b>Value of Savings this cycle</b>	Currency	Total value of all savings to date this cycle (including savings invested at start of cycle)	Yes, default 0
15	<b>Value of loans outstanding</b>	Currency	Total value of all outstanding loans at the moment of data collection. It does not matter if the loan is being paid on time or is late: the amount that is listed is the total value of all remaining principal to be repaid. It does not include interest.	Yes, default 0
16	<b>No. of loans outstanding</b>	Numeric	Number of loans outstanding at the time of data collection.	Yes, default 0
17	<b>Write offs this cycle</b>	Currency	The amount of any loans lost or forgiven during this cycle. This is a cumulative figure	Yes, default 0
18	<b>Loan fund cash in box</b>	Currency	The amount of Cash in the Box which is available to members for loans.	Yes, default 0

No.	Name	Type	Description	Mandatory
<b>Other assets and liabilities</b>				
19	<b>Bank balance</b>	Currency	The total balance of all funds the group has deposited to any type of financial institution.	Yes, default 0
20	<b>Social fund balance</b>	Currency	The total amount of cash held by the group in any other funds separate from the loan fund. In most cases this refers only to the Social Fund, but some groups have additional funds, such as Education funds or Loan insurance funds etc.	Yes, default 0
21	<b>Property now</b>	Currency	The total value of all of the property owned by the group at the time of data collection. It refers to all types of physical property owned by the group. The value of this property is the purchase price paid. No attempt should be made either to depreciate or re-value physical assets.	Yes, default 0
22	<b>External debts</b>	Currency	The total value of the debts a group owes to external organizations (banks, coops) or individuals	Yes, default 0
<b>Dividends and share-out</b>				
23	<b>Dividends paid this cycle</b>	Currency	Some groups make a partial share-out during a cycle (usually for buying inputs to agriculture, or for important ceremonies: SHGs fall into this category). 'Dividends paid this cycle' refers to the total money that was paid out to members, before the main share-out. It is a cumulative figure.	Yes, default 0
24	<b>Is this an end-of-cycle share-out (distribution) meeting?</b>	Yes/No	This field, displayed on the MIS as a checkbox, is intended to indicate if the meeting at which the data was collected was a share-out (distribution) meeting at the end of the cycle. The system has a default of 'No' and this must be changed to 'Yes' if this is, in fact, a meeting at which a share-out (distribution) takes place.	Default No



## Annex 4: Supervisor Mentoring and Monitoring Checklist

<b>Supervisor:</b>	<b>Date:</b>
<b>Facilitator:</b>	<b>Location:</b>
<b>Today's Topic:</b>	
<b>Skill 1: Counseling skills</b>	
Did the facilitator(s) appropriately apply: Listening and Learning skills Building Confidence and Giving support	Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Skill 2: Facilitate discussion</b>	
Did the facilitator(s): Encourage participants to share their own experiences Draw out ways that participants have solved problems Ask questions that generate participation Motivate the quiet members to participate	Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Skill 3: Manage content &amp; materials</b>	
Did the facilitator(s): Emphasize "correct/good" behaviours/beliefs/attitudes Correct any misinformation, as necessary Acknowledge any unanswered questions Use job aids, food cards, materials as appropriate	Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Skill 4: Motivate continued participation</b>	
Did the facilitator(s): Thank the participants for attending the meeting Ask participants to make a commitment practice a new behavior	Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Exit questions for mothers:</b> Supervisor to ask <b>3 group members</b> to wait for 5 minutes after the meeting. ***Supervisor to ask each member <b>separately</b> : <b>In your opinion, what is one key take home message that was discussed in the group today?</b>	
Member 1 understood a key message Member 2 understood a key message Member 3 understood a key message	Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>
Take 15 minutes to sit with the facilitator(s). Discuss any issues you noted above. Encourage the facilitator(s) to raise any questions or comments. Note a few items discussed:	



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