Private Service Provider
IMPLEMENTATION MANUAL

![Catholic Relief Services logo](CRS — CATHOLIC RELIEF SERVICES)

PREFACE

This manual is the result of years of design, field piloting, operational research and development. I developed the initial idea of the Private Service Provider (PSP) delivery channel based on my understanding of fee-for-services and certification; and worked out a business model driven by detailed questioning by Amolo Ng'weno from the Bill and Melinda Gates Foundation (BMGF).

The PSP delivery channel became operational as a pilot at scale under the BMGF Savings and Internal Lending Communities (SILC) Innovations project (2008–2012), which allowed us to test, refine and research the concept in detail, and produce this manual.

My thanks go out to the many people who field tested and provided feedback during the roll-out in Kenya, Uganda and Tanzania. Alfred Hamadziripi, first SILC Innovations director, provided the basis for the initial market development, outreach and agent supervision modules, and the next project director, marc bavois, developed the certification and fee-for-service structure in great detail through continuous field testing and refining. The delivery channel would not have become what it is today without the invaluable support of the country program teams, their dedicated partners and external reviewers.

Finally, many thanks to marc bavois, main author of this manual, for his persistence and thoroughness to make the PSP delivery channel into a standard for the savings groups industry.

Guy Vanmeenen, Senior Technical Advisor, CRS

TABLE OF CONTENTS

LIST OF ACRONYMS

CRS   Catholic Relief Services

DCF   Data Collection Form

FA   Field Agent

MFI   Microfinance Institution

MIS   Management Information System

MMD   Mata Masu Dubara

NGO   Non-Governmental Organization

PSP   Private Service Provider

ROSCA   Rotating Savings and Credit Association

SACCO   Savings and Credit Cooperative

SG   Savings Group

SILC   Savings and Internal Lending Community

INTRODUCTION

The SILC Model

Catholic Relief Services developed the Savings and Internal Lending Communities (SILC) methodology in 2006, building upon the pioneering work of CARE Niger with the Mata Masu Dubara (MMD) model and subsequent work by Hugh Allen, and influenced by the writings of Stuart Rutherford and Microsave. As of 2012, CRS and its worldwide partners had surpassed the mark of 1 million SILC group members.

SILC groups (15–25 members) are user-owned, self-managed savings and credit groups that are accessible, transparent and flexible. The SILC model offers poor households safe and frequent opportunities to save in the convenience of their own community. It helps members build lump sums that become available at a pre-determined time, and allows them easy access to small, flexible loans or emergency grants[1]. Beyond their financial benefits, SILC groups strengthen the social bonds between members and contribute powerfully to Integral Human Development[2].

SILC groups thrive in rural and remote settings beyond the reach of formal financial institutions, where they are readily appreciated by residents as improvements over traditional Rotating Savings and Credit Associations (ROSCAs). Even in areas where formal financial services are available, SILC groups remain popular due to their flexibility and their unique combination of services.

SILC programs can be implemented by local organizations without any background in financial service provision, as their role consists in recruiting, training and overseeing the work of community-based agents who train groups. As such, SILC is a good fit for CRS' traditional implementing partners, often complementing and reinforcing their activities in agriculture, health or other sectors.

The Need for a Sustainable Delivery Model

SILC groups are inherently sustainable. Following a one-year period of training by qualified agents, they continue operating on their own, with only occasional needs for support. However, the activities of field agents, and therefore the continued formation of groups, have traditionally been dependent on donor funding and therefore limited to project cycles. This situation is illustrated in Figure 1A, which summarizes how SILC groups are established by field agents (FA) who operate only during the course of a project.

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1   For more details on the SILC methodology, see CRS' *Savings & Internal Lending Communities Field Agent Guide*, by Guy Vanmeenen and marc bavois, Version 4.1, September 2011.

2   *SILC: A Basis for Integral Human Development*

Figure 1A. SILC Groups Established in a Traditional FA Project
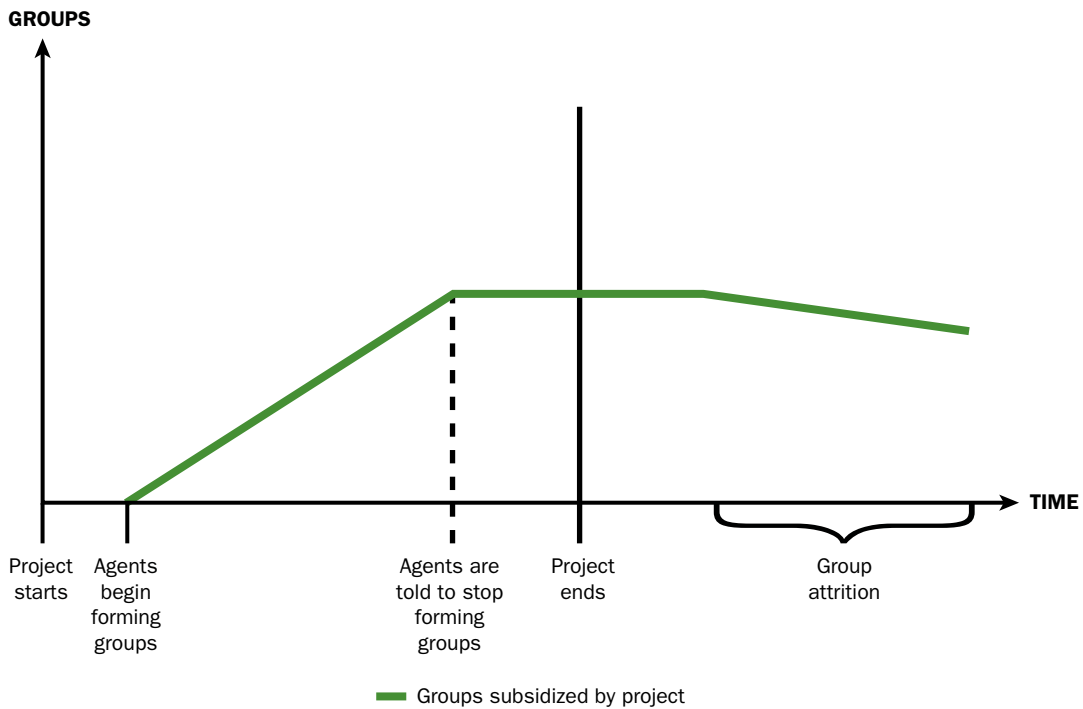
Agents are recruited at the beginning of the project, and are paid by the project to form groups. Several months before the end of project funding, agents are instructed to stop forming groups (since they will not be able to support those groups' first-cycle share-outs), and the number of groups levels off. Then, when project funding ceases, agents separate from the project and move on to other activities, as they lack the financial incentive to continue SILC work. As a result, no new groups are created, and although most groups continue to meet, some do not, and the total outreach might decrease over time through attrition[3]. This results in a missed opportunity to fully leverage the project's investment and the unique skills of the agents, just when the demand for savings services from other community members is increasing as they see others succeed.

The Private Service Provider (PSP) Model

To address this situation, CRS developed the Private Service Provider (PSP) model, which prepares agents to become independent service providers operating on a market-led basis, in a bid to ensure the long-term (post-project) availability of SILC services in a given area. This alternative model is illustrated in Figure 1B.

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3   94% of a representative sample of SILC groups in East Africa continued operations after three years.

Figure 1B. SILC Groups Established in a PSP Project

Groups subsidized by project   Groups that pay the PSP
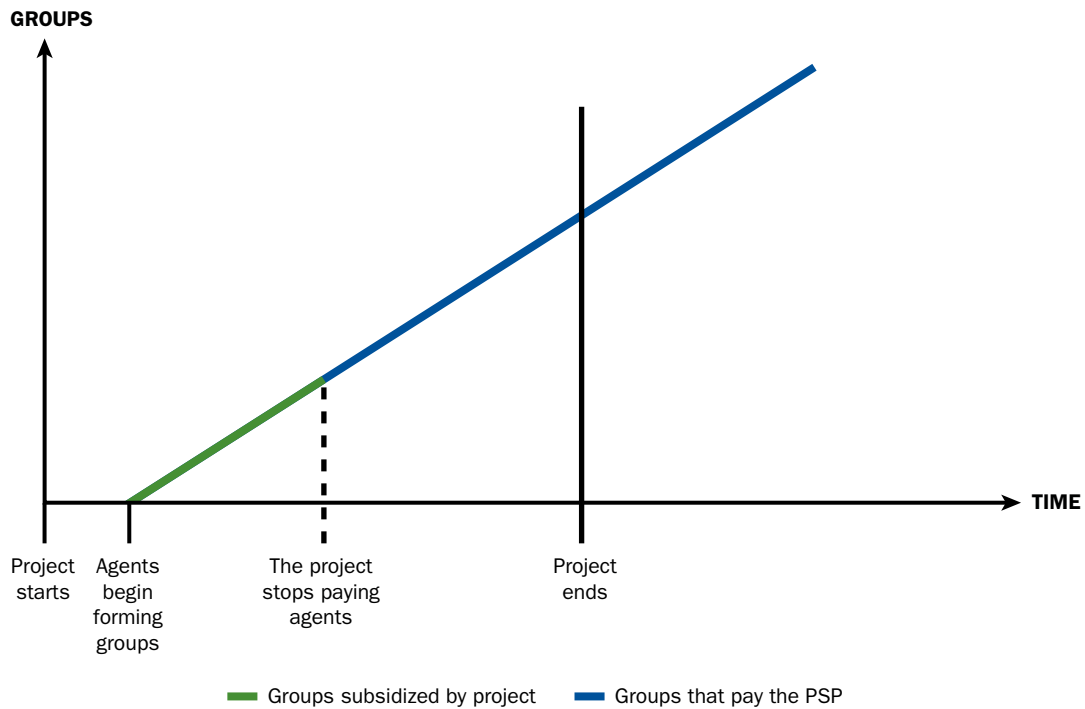
In this model, agents are recruited, but the project only pays them for a limited period of time. After 9 months of operation, agents undergo an examination process to assess the quality of their work and readiness to work independently from the project. Successful agents are certified as PSPs, and from that moment, offer their training and support services to communities at a fee. A combination of financial and social/personal incentives drives the PSPs' work, which is no longer constrained by the project timeline. PSPs continue forming and supporting groups throughout the project period and beyond, greatly leveraging the initial investment that has been made in them through training and supervision.

In addition, the number of agents in a given area is sustained, as they are organized into local, informal peer support networks that are tasked with recruiting and certifying apprentices as needed.

The timeline for PSP-SILC projects is shown in Figure 2 (below), and is further detailed in each of the manual's modules.

Figure 2. PSP-SILC Timeline
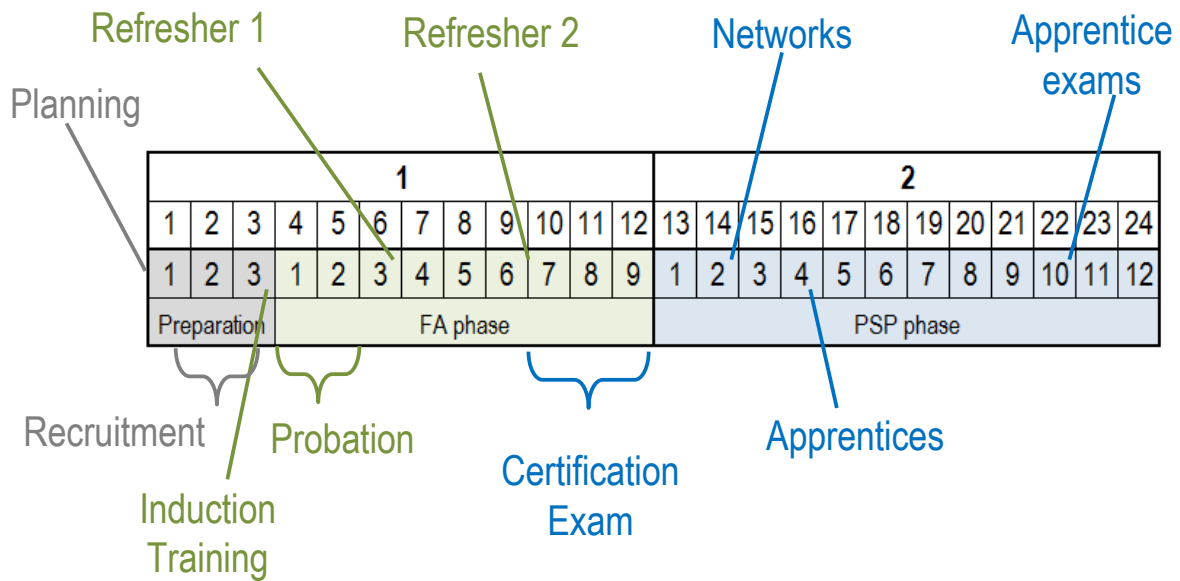
Benefits of the PSP Model

The PSP-SILC model aims at area saturation. Saturation is achieved by putting in place a team of highly skilled agents who are embedded in the community and do not rely on project inputs beyond the preparation phase.

CRS' approach fosters sustainability at three levels:

1. At the group level: Sustainability means that SILC groups continue functioning and offering their members savings and borrowing services, without the need for ongoing external support.

2. At the agent level: Sustainability means that agents continue forming and supporting new SILC groups once they no longer receive financial support from the project. They do so by charging groups for their services.

3. At the area level: Sustainability means that there enough agents operating to satisfy the local demand for SILC services. Agents in a given area are organized in a local peer network with an effective process to bring on apprentices to deepen the delivery capacity as needed, without project support.

The Fundamentals of the PSP Business Model

a. Design to achieve scale and poverty outreach by leaving behind a local, affordable technical structure (PSPs, apprentices, networks) that will saturate the market well beyond the project timeframe.

b. Achieve high-quality groups through tailored trainings and individual assistance to SILC groups.

c. Door-step service: PSPs deliver training and assistance where people live, thus reducing the opportunity cost (time and transport cost) **for members.**

d. Sustainable market delivery of training, services and products through fee-for-services. PSP income is mainly derived from first cycle groups (80%) and assistance for mature groups as needed (Cycle 2 and older) (20%).

e. PSP model provides exit strategy for project and partners.

f. Use the PSP delivery channel to bring other services to groups.

Keys to Success in a PSP-SILC Project

- **The PSP process starts from Day 1 of the project.** Even though a PSP-SILC project includes an "FA phase" with activities such as recruitment, training and supervision that are also part of a traditional "FA project," **they are not equivalent.** The FA phase **must be viewed as a preparation to the PSP phase,** and presented as such to all stakeholders (staff, communities, agents, groups). All stakeholders must understand the logic of the FA-to-PSP transition **from the start of the project. It is not possible to start a project using an FA approach, and transition to the PSP approach midway,** since early and consistent messaging about the PSP model is a key factor to its success.

- **Clear, consistent, frequent messaging to all stakeholders is necessary.** The model must be explained multiple times to staff, community leaders, agents, community members and groups even before agents have been recruited. If the project states the process clearly, expectations will be clear and aligned at all levels.

- **The project must prepare the market for PSPs.** The project should aim to achieve the following dynamic by the time FAs are certified as PSPs, throughout each agent's operating area:
  - Community members know about SILC.
  - Community members value SILC and want to join.
  - Community members know the PSP and think s/he does good work.
  - Community members are willing to pay the PSP for the formation and training of their SILC group.

- **Agents need a smooth upward transition from FA to PSP status.** FAs must look forward to becoming PSPs, and have the right incentives to be certified. One key is to not pay FAs more than they can earn from groups as PSPs so that they understand that becoming a PSP will most likely increase their revenue stream.

Purpose and Structure of this Manual

This manual was developed at the conclusion of CRS' SILC Innovations project, implemented in Kenya, Tanzania and Uganda with support from the Bill and Melinda Gates Foundation[4]. It is informed by the experiences and results of that project, and seeks to distill the project learning in a practical form[5].

This manual is designed to provide practitioners with a step-by-step approach to planning and implementing a PSP-SILC project. It is aimed primarily at CRS' implementing partners, although other implementing partners may use it as well.

The manual follows the chronology of a PSP-SILC project. It is divided into four modules that represent the four main phases of a project:

1. **Preparation phase.** This module helps implementers plan the project by selecting and mapping a project area; determining required staffing, equipment and resources; projecting outreach; and recruiting agents.

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4   http://multimedia.crs.org/2012/the-silc-road/
5   Research briefs and SILC Dashboard: http://www.crsprogramquality.org/microfinance-silc-statistics.

2. **FA phase.** This module covers agent trainings, agent deployment and strategies to cover the operating area, effective and supportive agent supervision, and preparing for the PSP phase.

3. **PSP phase.** This module provides detailed guidance on agent examination, PSP certification and launching, and the FA-to-PSP transition period.

4. **Networks and apprentices.** This module covers the organization of PSPs into peer networks, as well as the development of an apprenticeship process to increase the number of active agents in a project area.

Each module includes a detailed explanation of what project staff must accomplish during that phase of the project. The explanation appears as a sequence of steps to follow, activities to undertake, or key issues to consider[6].

Immediately following each module, a set of tools is presented that are used to implement that part of the project. These tools include checklists, exam forms with answer keys, and sample letters, among others. The tools are referenced throughout the module, and in some cases are explained in-line in the module, through illustrations. These tools can be used as-is, or adapted to meet local needs, and translated. Some tools used to make calculations (outreach projections, agent stipends, etc.) are in Excel format and are gathered in a companion Excel file. They, too, are referenced and explained in-line in the modules.

Immediately following this Introduction section, a **PSP Implementation Checklist** includes a succinct, chronological list of the key decisions and actions to implement a PSP-SILC project. It provides a good overview of the project timeline, but does not replace thoroughly reading this manual. Implementers are urged to complete the checklist step by step, as they plan and execute their projects. In the modules, the following boxes appear at the end of certain sections. The boxes remind users to complete the checklist.

> In the PSP Implementation Checklist, write the project start and end dates, and indicate the number of FA cohorts the project will deploy.

Good luck with your PSP-SILC project!

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6   Module 2 covers the three trainings for field agents (induction training and two refresher trainings). This guide does not include fully scripted trainer's guides, which CRS will publish separately. Rather, it contains guidelines that will enable implementers to deliver strong trainings.

PSP Implementation Checklist

Project name: _____

Topic	Manual ref.	Item	Project decision/ Date/ Accomplishment ☐
Module 1: Preparation Phase			
Timeline and cohorts	1.1.1	Project start date:	
		Project end date:	
		Number of FA cohorts:	
Project area	1.1.2	Name/define the project area:	
		Describe the level of current SG activity in the project area:	
Implementing partner staffing	1.2.2.	Identify and count all full-time SILC staff for the project:	
		Data entry responsibilities have been assigned to:	
Equipment	1.2.3	Computer procured	☐
		Motorbikes procured	☐
		FA bicycles procured	☐
Agents	1.3.1	Number of FAs in cohort 1:	
		Number of FAs in cohort 2:	
Outreach	1.3.1	Outreach Calculator finalized	☐
		Total projected membership outreach by end-of-project:	
FA operating areas	1.3.3	Project area fully mapped, showing the FA operating areas	☐ Show all villages, roads, and identify FA recruitment villages
		Maximum distance an FA must travel in his/her operating area:	
FA stipends	1.3.4	Project payment per subsidized group per month:	
		Number of subsidized groups:	
		Maximum stipend per month:	
		Number of guaranteed groups:	
		Monthly entry stipend:	
		Guarantee period (months):	
		Probation period (months):	
		Replacement trigger (groups):	

Budget	1.4	Total SILC project budget (direct costs, implementing partner and CRS):	
Recruitment strategy	1.5.1	Identify the strategy *(circle)*	Advert/headhunting/ combination
	1.5.3 or 1.5.4	Advert or reference document developed	☐
Recruitment	1.5.5	Applicant screenings completed	☐
	1.5.6	Candidate interviews completed	☐
Module 2: FA Phase			
FA induction training	2.1.1	FA induction training completed	☐
FA selection	2.1.3	Number of selected FAs:	
		Number of viable replacement FAs:	
FA appointment	2.1.4	FA Codes of Conduct signed and on file	☐
		Agent Intake Surveys completed and keyed in	☐
		Agent management table populated*	☐
Cashboxes	2.2.2	Sample FA cashboxes obtained from local artisans	☐
Observation checklists	2.3.3	All field supervisors trained on the use of the monitoring checklist	☐
Refresher trainings	2.4.1	Refresher training 1 completed	☐
	2.4.2	Refresher training 2 completed	☐
PSP pricing	2.4.3.4	Recommended PSP fee/member/month (first-cycle package):	
	2.4.3.5	Recommended PSP fee/member/service (higher-cycle services):	
Module 3: PSP Phase			
PSP certification	3.2.1	Implementing staff trained on adapted/finalized tools:	☐
	3.3	Date all PSPs certified:	
PSP documents	3.4.1	PSP certificate format finalized	☐
	3.4.2	PSP letter of recommendation finalized	☐
	3.4.3	PSP Codes of Conduct signed and on file	☐
PSP launch	3.4.4	Date all PSPs launched:	
Stakeholder meetings	3.5.1	At least one stakeholder meeting held for each PSP	☐
PSP reporting	3.6	PSP quarterly reporting stipend:	
Module 4: Networks Phase			
PSP networks formation	4.1.4	PSP network introductory workshop completed	☐
		PSP Network Constitutions developed	☐
Apprenticeship policy	4.2.1	Apprenticeship Policies adopted by PSP networks	☐

* The Agent Management Table takes over from this checklist for the purposes of tracking the individual progress of each FA/PSP (refresher training dates, certification scores, launch dates).

MODULE 1:
PREPARATION PHASE

MODULE 1: PREPARATION PHASE

This module covers all project planning and recruitment activities, up until the first induction training for field agents.

Figure 3. PSP-SILC Implementation Timeline—Preparation Phase
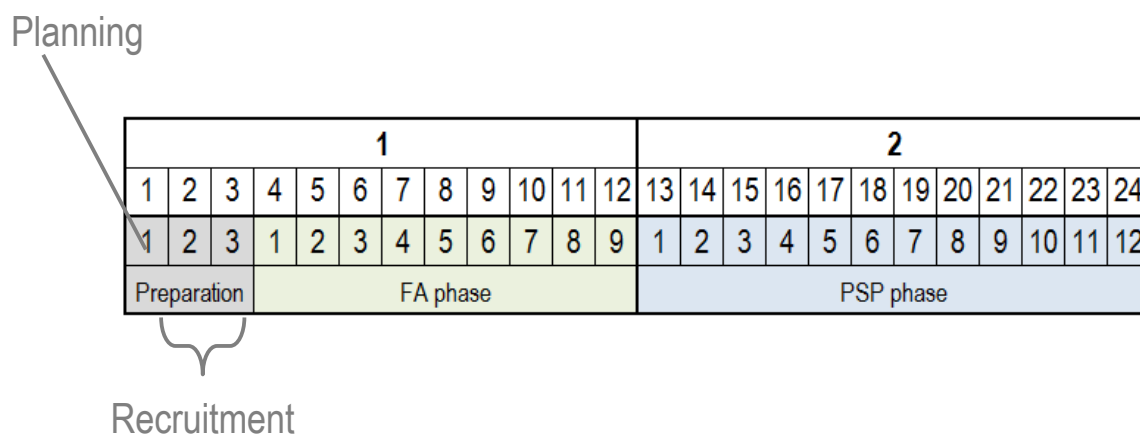
1.1 Implementation Overview

1.1.1 Implementation timeline and agent cohorts

The **minimum amount of time** required to implement an SILC project is 2 years (24 months), as shown in Figure 4A[7].

Figure 4A. PSP-SILC Implementation Timeline (One-Cohort)

The project has three main phases:

- **Preparation:** The first 3 months are devoted to project preparation, including: geographic mapping; community sensitization on the PSP-SILC approach; and agent identification and training, with the objective of deploying field agents (FA) in the field no later than the 4th month of the project.

- The **FA phase** lasts between 7 and 9 months (depending on agent readiness to be certified), with the objective of certifying all FAs as PSPs no later than the 12th month of the project.

- The remaining project time (approximately 12 months) is considered the **PSP phase** and is devoted to helping PSPs establish themselves in their markets, with project support. It is during this period that PSP networks are established, and the apprenticeship system put in place.

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7   For projects shorter than 24 months, implementing partners do not have sufficient time to support PSPs to establish themselves in their markets, set up PSP networks, and certify apprentices. In turn, if agents are not certified as PSPs, and remain project-paid FAs, they must stop forming new groups 9 months before the end of the project to ensure they can support their groups until their first share-out. In these cases, the project's investment in recruiting, training, supporting and supervising agents is not fully leveraged.

FAs who are ready, and express the desire, can take their Certification Exam before 9 months; in fact, spreading out the agent exams eases the workload for field supervisors and managers. However, no FA can be certified before 7 months, as the last refresher training for FAs is scheduled for the 6th month. 7 months is the minimum duration of the FA phase, for the proper technical and market preparation of FAs prior to their certification. Therefore, if the project preparation takes longer than 3 months, FA deployments are delayed, PSP certifications are delayed, and PSPs will benefit from project support for a shorter period of time.

In longer projects (36 months and longer), it becomes possible to recruit and deploy a second cohort (batch or group) of field agents. The second cohort of FAs requires as much support, for as long a period, as the first cohort: therefore, the second cohort also needs a full 7-9 months as FAs, and up to 12 months as PSPs, before the project ends. Since PSPs require less support from field supervisors than when they were FAs, some field supervisors can be freed up to supervise the second cohort of newly recruited FAs. The timeline for the second cohort is the same as for the first cohort; it is simply shifted in time until all agents in the first cohort have been launched as PSPs, and gives field supervisors time to map the area and recruit the new FAs[8]. This is illustrated in Figure 4B, showing a two-cohort timeline:

Figure 4B. PSP-SILC Implementation Timeline (Two-Cohort)
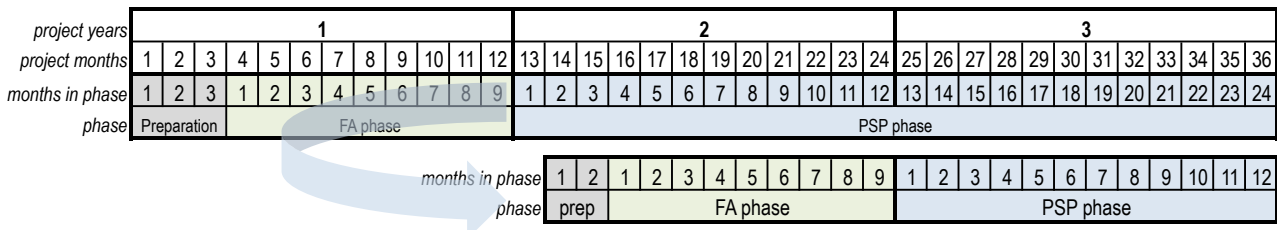
project years	1												2												3											
project months	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
months in phase	1	2	3	1	2	3	4	5	6	7	8	9	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
phase	Preparation			FA phase									PSP phase																							

months in phase	1	2	1	2	3	4	5	6	7	8	9	1	2	3	4	5	6	7	8	9	10	11	12
phase	prep		FA phase									PSP phase											

> In the PSP Implementation Checklist, write the project start and end dates, and indicate the number of FA cohorts the project will deploy.

1.1.2 Appropriate project area

The SILC methodology is an improvement on traditional merry-go-rounds (ROSCAs), and therefore easily understood and accepted by communities. SILC is similar to other Savings Group (SG) methodologies promoted by other development organizations (VSLA, Saving for Change, Worth, etc.). Areas that have already benefited from any SG program (including SILC), or that are known to soon receive an SG program, are **not suitable for PSP-SILC scale-up,** since those communities have already been, or will soon be, exposed to an SG methodology. Furthermore, the PSP approach can be initially less attractive to communities where other SG practitioners are offering free training and/or equipment (cashboxes or complete kits). It becomes an added challenge for PSPs to establish

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8   For projects four years and longer, it is not recommended to have a third cohort. Rather, it is preferable to launch as many agents as desired in two cohorts, and start reducing partner activities after the third year. This allows all PSPs to operate for longer periods of time, and better leverages the project investment in the first two cohorts, resulting in a lower cost-per-member.

themselves in a crowded market, offering a similar service, at a fee. In turn, this hampers the income and productivity of the PSPs, and the project's outreach targets.

Therefore, **PSP-SILC projects should be launched in "virgin areas" that have not been covered by other SG programs.** CRS and implementing partners should contact other development organizations early in the project planning phase to inquire about their current and upcoming SG plans to avoid geographic overlap and duplication of effort. Engaging other SG implementers is particularly important in the case of integrated projects, where another sector (agriculture, health) determines the project area.

If an area has recently benefited from previous SILC projects using the FA model (project-paid or volunteer), and if the area is not yet saturated, the PSP retrofit approach should be used to leverage the skills and portfolios of those agents[9].

The size of the project area ultimately depends on the number of agents deployed (see Section 1.3.2), and it therefore depends on available resources.

When implementing a two-cohort project, the second cohort should be deployed in an adjacent area to the first cohort to strictly avoid any geographic overlap, as the first cohort is operating on its own timeline. In this way, communities served by certified PSPs are not confused by the simultaneous offer of free services from FAs.

> ✓ In the PSP Implementation Checklist, name and describe the project area.

1.2 Implementing Partner Planning

1.2.1 Start-up activities

A comprehensive and well-detailed list of project start-up activities can be found in CRS' *ProPack* guides. With respect to PSP-SILC projects, the following are worth noting:

- **Recruitment sequence:** It is important to select the partner project officer first. S/he should be in a position to select field supervisors. Together, the project officer and field supervisors should select the FAs. This is important for project ownership and accountability over results.

- **Community sensitization:** Community sensitization activities have the triple objective of explaining 1) how SILC works, and its benefits to communities; 2) how the project will operate (limited provision of free services followed by ongoing fee-for-service provision); and 3) how agents will be recruited from among the community. Together with recruitment of entrepreneurial FAs, this is the most important step in the start-up phase and will make sure that all stakeholders have the right understanding and expectations about the PSP-SILC model.

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9   The "PSP retrofit approach" was piloted in Kenya in 2012, in areas that already had FA-model SILC projects. The retrofit approach is essentially an accelerated PSP program as exit strategy that takes advantage of a) field agents' SILC experience and skills; b) field agents' established relationships with local leaders and communities; and c) field agents' existing portfolio of SILC groups. The approach uses specific messaging to help FAs change their business relationship with their market.

1.2.2 Staffing for implementing partners

The recommended staffing for implementing partners is as follows:

- One project officer,
- One field supervisor for every 7 field agents **in the first cohort[10],** and
- One data capture clerk (only for projects that have 28 FAs or above; for smaller projects, the project officer and/or field supervisors can take on data entry duties).

The main responsibilities of each position are as follows (complete sample Position Descriptions are included in the Tools section):

- Project officer: provide overall direction to the project; train, mentor and manage supervisors.
- Field supervisor: sensitize communities, train and support FAs; certify FAs as PSPs; oversee work of PSPs, networks and apprentices.
- Data capture clerk: enter and analyze project-related data.

These staff members must be assigned to the project on a **full-time basis.** Experience has shown that part-time staff are more susceptible to turnover, and that staff who also have responsibilities with other projects are not as focused and can be unavailable at key moments.

Staff replacements

Unlike in typical microfinance projects where vacancies are best filled by promoting internally, field supervisor vacancies should **not** be filled by recruiting/promoting FAs or PSPs. Recruiting FAs or PSPs into staff positions creates coverage gaps in the field and sets wrong expectations among FA/PSPs. It also undermines the investment that has already been made in the agents to position them as long-term SILC providers in their operating area. Therefore, field supervisor vacancies are best filled externally. Project officer vacancies can be filled by field supervisors (depending on their management potential), since they will be well versed already with project activities.

In the PSP Implementation Checklist, identify the number of SILC staff.

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10 For a three-year project using two FA cohorts, the ratio is 1 supervisor for every 7 field agents **in the first cohort.** The second cohort of FAs will be half the size as the first cohort, and half of the supervisors will shift to oversee the second cohort. This way, it will not be necessary to hire and train new supervisors midway through the project. For example, if the first cohort has 28 FAs, 4 field supervisors are needed. In the second year of the project, 14 more FAs are hired. 2 field supervisors remain to oversee the work of the first cohort, and the other 2 field supervisors oversee the 14 new FAs.

1.2.3 Equipment

The following are the **minimum equipment needed** for each implementing partner to optimize service delivery, supervision and reporting:

- One recent-model laptop computer for Management Information System (MIS) processing and report-writing,
- Reliable internet connection for communication and MIS transmission,
- One motorbike for the project officer,
- One motorbike for each field supervisor, and
- One bicycle for each field agent, which will be officially handed over upon certification as a PSP[11].

Independent transport for all field staff

Reliable, independent transport for staff is key. Projects that have field supervisors share vehicles with other staff experience coordination challenges in the best case. Oftentimes, this results in supervisors not providing adequate oversight and support to all FAs.

In the PSP Implementation Checklist, check the boxes when all the equipment has been procured.

1.3 Outreach Modeling, FA Deployment and FA Stipend Calculation

1.3.1 Outreach modeling

Based on the experience of the first PSP-SILC projects, and on subsequent adjustments, new projects should expect (and demand) a **minimum agent productivity of 8 groups per 12-month period.** This results in an expectation of a minimum of **6 groups during the 7-to-9-month FA period,** and **8 groups for every subsequent year as a PSP.**

Projected over the implementation timeline introduced above, the minimum output per agent should be 14 (6+8) groups during a two-year project, and 22 (6+8+8) groups for the first cohort during a three-year project (the second cohort would also have an expectation of 14 groups during the project period). The **member outreach** can then be calculated by using historical average group size in the area served[12].

Projects should also expect that up to 20% of agents take on one apprentice in their first year as PSPs. Apprentices are anticipated to form **2 groups in their first year** and **4 groups in every subsequent year[13].**

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11 In areas where transportation by bicycle is impossible or culturally not accepted, FAs can be provided animals for transportation (e.g., donkey); however, the project should monitor its use and ensure the FA is actually using it for transport.

12 An agent's member caseload is ultimately driven by the number of groups s/he can create, given how much time s/he devotes to SILC and how spread out communities are. It is not reasonable to expect that in countries with lower average group size, agents will work with more groups in order to compensate and achieve an equivalent member caseload.

13 The rate of apprenticeship will vary from project to project, depending on effective demand for SILC services, and the spacing of agents. It is expected that a minority of PSPs will take on apprentices, but that those who do so will face significant demand, resulting in non-trivial productivity. Apprentice productivity will still be lower than PSP productivity, however, given their limited geographic scope and lack of transportation.

The outreach model is shown in Figure 5A:

Figure 5A. Outreach Modeling (Assumptions)

Outreach Model: Assumptions

Field supervisors:	4	FAs per field supervisor:			7
Average group size:	20	Percentage of PSPs taking an apprentice:			20%
Agent productivity (new groups per year, for 1 agent)					
project year →	*Yr 1*	*Yr 2*	*Yr 3*	*Yr 4*	*Yr 5*
C1 FA-PSP groups	6	8	8	8	8
C1 apprentice groups		2	4	4	4
C2 FA-PSP groups		6	8	8	8
C2 apprentice groups			2	4	4

The Tools section includes an Excel Outreach Modeling Tool, which is used to project group and member outreach. The Outreach Modeling Tool allows for adjustments to the model. Cells shaded in yellow are data entry cells, while cells with *italicized blue font* are automatically calculated output cells. The tool is illustrated in Figure 5B, with recommended standards.

Figure 5B. Outreach Modeling (Example)

Outreach Model: Assumptions

Field supervisors:	4	FAs per field supervisor:			7
Average group size:	20	Percentage of PSPs taking an apprentice:			20%
Agent productivity (new groups per year, for 1 agent)					
project year →	*Yr 1*	*Yr 2*	*Yr 3*	*Yr 4*	*Yr 5*
C1 FA-PSP groups	6	8	8	8	8
C1 apprentice groups		2	4	4	4
C2 FA-PSP groups		6	8	8	8
C2 apprentice groups			2	4	4

Project with 1 FA Cohort

C1 FAs:	28	C1 apprentices:		6	
project year →	*Yr 1*	*Yr 2*	*Yr 3*	*Yr 4*	*Yr 5*
C1 FA-PSP groups	168	224	224	224	224
C1 apprentice groups		12	24	24	24
Total groups per year	168	236	248	248	248
Cumulative groups	**168**	**404**	**652**	**900**	**1,148**
Cumulative members	**3,360**	**8,080**	**13,040**	**18,000**	**22,960**

Project with 2 FA Cohorts

C1 FAs:	28	C1 apprentices:		6	
C2 FAs:	14	C2 apprentices:		3	
project year →	*Yr 1*	*Yr 2*	*Yr 3*	*Yr 4*	*Yr 5*
C1 FA-PSP groups	168	224	224	224	224
C1 apprentice groups		12	24	24	24
C2 FA-PSP groups		84	112	112	112
C2 apprentice groups			6	12	12
Total groups per year	168	320	366	372	372
Cumulative groups	**168**	**488**	**854**	**1,226**	**1,598**
Cumulative members	**3,360**	**9,760**	**17,080**	**24,520**	**31,960**

Instructions on using the Outreach Modeling Tool:

1. Enter the number of field supervisors (recommended standard: 4).

2. Enter the number of FAs per field supervisor (recommended standard: 7).

3. Enter the historical average group size (shown here to be 20 members per group, but should be based on the historical average in the country; reference MIS data).

4. Enter the percentage of PSPs taking an apprentice in their first year post-certification (recommended standard: 20%)

5. Confirm or update the number of new groups a project-recruited agent will form annually (recommended minimum standard: 6 as FA, then 8 each year as PSP). Note that the first year of the project only includes 9 months of operation, taking into account project start-up; therefore, 6 groups is reasonable.

6. Confirm or update the number of new groups an apprentice will form annually (recommended standard: 2 in first year, then 4 each year after).

7. Notice that the same outreach model applies to the second cohort, shifted out by one year.

8. The middle table shows the staffing for one-cohort projects (agents, with apprentices rounded up).

9. The tool calculates:

    a. the number of groups created by each agent cohort, each year.

    b. the total number of groups created each year (FAs/PSPs and apprentices)

    c. the cumulative number of groups at the end of each year.

    d. the cumulative outreach at the end of each year, based on the historical average group size.

10. Most projects will be less than 5 years, and the table shows the appropriate cumulative groups/outreach in the relevant year (for example, find the cumulative totals in the third column for three-year projects).

11. For two-cohort projects, use the lower table; the number of FAs in the second cohort is calculated automatically (one-half the number of FAs in the first cohort, rounded up).

Project outreach therefore depends on the project budget (which determines how many agents can be recruited and deployed, taking into consideration the associated staffing levels) and on project duration. The numbers from the columns beyond the project duration can be included in proposals to show the long-term benefit of the PSP approach, in terms of future coverage.

> In the PSP Implementation Checklist, indicate the number of FAs (for each cohort), check the box when the Outreach Calculator is finalized, and write the total projected outreach.

1.3.2 Agent deployment in the project area

Since PSPs will continue to form groups post-project, it is neither necessary nor desirable to plan for full market saturation within the project's timeframe. In fact, doing so would result in deploying too many FAs and undermine a key benefit of the PSP model. The project prepares PSPs and apprentices to **eventually** saturate a given area (up to several years post-project). Therefore, FA placement does **not** depend on an area's population, but rather on geographic spacing. FAs are assigned a standard geographic area, which they must be able to easily cover using the transport means at their disposal (on foot, by public transport, or on bicycle issued by the project).

However, FA operating areas should not simply be "as big as possible," as this can lead to several problems. First, it increases the area for each field supervisor, making it too big for quality supervision. Second, if agents are spaced too far apart, it becomes difficult to ensure SILC coverage in case of agent dropouts. FA dropouts can be mitigated by project replacements only during the first year; PSP dropouts or low-performing PSPs must be mitigated by the expansion of neighboring PSPs or by apprentice recruitment, starting in the second year. Third, PSPs who are too far apart will find it difficult to collaborate in the field (either informally or in the context of PSP networks).

The recommended standard is that FAs should be assigned an <u>operating area with a 15-kilometer radius</u> (meaning that they can travel 15 kilometers in any direction from their home) and that there should <u>not be more than 35 kilometers between the homes of neighboring FAs.</u>

Adjustments to this standard can be based on the following circumstances:

- Agents in areas with hilly or difficult terrain, or poor roads, can be assigned **smaller standard operating areas** to ensure they can cover them effectively. In these instances, agents should be placed closer together.
- In all cases, agents must be able to travel to the most distant village in their area, work with a SILC group for at least two hours, and return in the same day.
- Overall, looking at the amount of time agents spend on SILC **in a typical week,** they should aim to spend at least 80% of their weekly SILC time delivering SILC services, and no more than 20% of their weekly SILC time traveling (80-20 rule).
- (Other considerations, such as the ability to speak local language(s) throughout the assigned area, need to be dealt with during recruitment.)

It is risky to increase the operating area assigned to each agent in more sparsely populated regions, in an effort to increase their potential market (based on population). The greater distance between agents increases the burden of supervision, makes it difficult for PSPs to work collaboratively, and can lead to severe coverage gaps in case of dropouts or low performers. In sparsely populated regions, the project should preserve the standard operating area, and accept lower per-agent output **in the long run.** As long as agents do not saturate their area within the project timeframe, there is no reason for concern. The following figure illustrates how many households are "required" to fully occupy **highly productive** agents, given an assumption that two-thirds of households will join SILC in the long run. Given the outreach projections presented above (8 new groups in every 12-month period), the operating area for each agent should have enough market

for a PSP in a two-year project with **900 households,** and in a three-year project with
1,350 households (see model in Figure 6).

Figure 6. Minimum Population Requirements for 2- and 3-Year Projects

	Average group size:	20					
	Long-term household take-up:	67%					
	Minimum FA groups	Minimum PSP groups – Yr 1	Minimum PSP groups – Yr 2	Minimum total groups	Groups for highly productive agents	Members for highly productive agents	Households required
2-yr project	6	8	-	14	30	600	900
3-yr project	6	8	8	22	45	900	1,350

Conversely, it is **not** necessary to place agents closer together in more densely populated
regions[14]. Operating in more densely populated areas simply means that PSPs have more
market ahead of them. (If they tackle alone, it will take more time; with apprentices, it will
go more quickly).

The spacing of agents should result in **continuous coverage of the project area** by
neighboring FAs, without gaps. If there are no dropouts or low performers, PSPs will be
able to saturate the project area alone (or with the help of apprentices in case of high
demand), without the project needing to bring in additional FAs.

In a three-year project, the implementing partner can use two cohorts of FAs. The second
cohort should be deployed in a region that has **no geographic overlap** with the first
cohort. This avoids market confusion from having FAs and PSPs side-by-side. It also
ensures all agents in a region are on the same timeline of training, certification, etc.
Ideally the regions for the two cohorts would be **side-by-side**, such that the Project Officer
can easily oversee both regions.

1.3.3 Area mapping
Using the principles of agent deployment, the implementing partner maps the project
area, to determine specifically from which communities to recruit FAs, using the
following steps:
1. Create a detailed map of the project area that shows all villages and communities,
   roads, and physical barriers to movement. There are several ways to do this:
   download a Google map and use markers, use an existing physical map, or draw a
   map based on local knowledge.
2. Show the distance (kilometers) and estimated travel time (given FA transportation
   means) between villages.
3. Overlay a grid of FA operating areas, each with a radius of about 15 kilometers.
4. Each operating area should be centered around a relatively large village/town (the
   largest one in the operating area), from where the FA will be recruited. This results
   in a larger pool of potential candidates, and transport to the other villages in the
   operating area will be easier.

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14   With the exception of truly urban areas (slums, etc.) where agents can be closer together.

5. Adjustment may be needed to ensure continuous coverage of all villages in the area.

Note that in order to provide reliable support to FAs, field supervisors should be located in such a way that they can easily access the operating areas of their 7 FAs.

Area mapping in integrated projects

For integrated projects, the lead intervention (agriculture, health) might already have selected project villages. In that case, it is important that the principles of operating area (with standard radius) and continuous coverage be maintained. As long as the project villages receive SILC services, it is not necessary for one FA to **live** in each one of the villages. **Coverage** of those villages by SILC agents following the standard deployment model is sufficient. Furthermore, neighboring villages should also receive SILC services, since they are naturally served by the agent. If project villages have already been identified, the implementing partner should follow the process above and ensure that the detailed map includes all project villages.

> In the PSP Implementation Checklist, check the box when area map is finalized, and write the maximum distance an FA will need to travel.

1.3.4 FA Stipend calculation

Setting agent stipends (how much the project will pay agents during the FA period) is a delicate and critical project decision. FA stipends must be high enough to attract and retain skilled individuals who want SILC to represent a significant part of their income, but not higher than the eventual income a PSP can earn from her/his groups, since that could lead to PSP discouragement and dropout. Agents should experience an **upward FA-to-PSP progression** in terms of income, work and output. Furthermore, the **structure and amount of FA stipends** should resemble how PSPs will earn from their groups, in order to create continuity from an agent's perspective.

In brief, **the project will pay the FAs on behalf of the first few groups they form, for the duration of the groups' first cycles, at a level equal to or slightly below what a typical group will pay a PSP.**

Section 2.4.3 explains in detail how PSPs should price their service, why they should price their services that way, and how they should communicate their fees to their market. **Review that section now before continuing.**

The present section explains how to use the Stipend Calculator to determine the parameters for FA stipends (see Table 1). IMPORTANT: **The parameters for FA stipends must be finalized prior to recruiting FAs** in order to clearly communicate to potential recruits how much they will be paid and according to which formula. The Stipend Calculator helps the project determine:

- the amount FAs will be paid per group formed, per month;
- the maximum number of groups the project will subsidize for each agent;

- the duration of the guarantee period during which the project will pay FAs a minimum amount (entry stipend), regardless of their actual output; and

- the entry stipend the project will pay FAs during the guarantee period.

On the Stipend Worksheet, users enter figures in yellow-shaded cells; figures in *italicized blue font* are automatically generated by the calculator. The calculator allows users to try several scenarios in succession, making adjustments until they find parameters they feel will retain and motivate FAs. The Stipend Calculator appears twice in the worksheet (upper and lower sections), allowing users to compare two scenarios on the screen at the same time (see Figure 7).

Figure 7. Stipend Calculator (Example)

Minimum savings	50		
Fee as % of savings	10%	Member monthly fee	20
Avg group size	22	Price/mo/ffs-grp	440
Subs group size	20	**Price/mo/subs-grp**	**400**
Subsidized groups	6	Max stipend/mo	2,400
Guaranteed groups	4	**Entry stipend/mo**	**1,600**
Guarantee period	3		

Month	1	2	3	4	5	6	7	8	9
Groups formed	0	1	2	4	6	7	7	7	7
Project payment	1,600	1,600	1,600	1,600	2,400	2,400	2,400	2,400	2,400
Group payment	0	0	0	0	0	440	440	440	440
FA income	**1,600**	**1,600**	**1,600**	**1,600**	**2,400**	**2,840**	**2,840**	**2,840**	**2,840**

Minimum savings	100		
Fee as % of savings	15%	Member monthly fee	60
Avg group size	21	Price/mo/ffs-grp	1260
Subs group size	20	**Price/mo/subs-grp**	**1,200**
Subsidized groups	6	Max stipend/mo	7,200
Guaranteed groups	4	**Entry stipend/mo**	**4,800**
Guarantee period	3		

Month	1	2	3	4	5	6	7	8	9
Groups formed	0	1	2	4	6	7	7	7	7
Project payment	4,800	4,800	4,800	4,800	7,200	7,200	7,200	7,200	7,200
Group payment	0	0	0	0	0	1,260	1,260	1,260	1,260
FA income	**4,800**	**4,800**	**4,800**	**4,800**	**7,200**	**8,460**	**8,460**	**8,460**	**8,460**

Table 1. Stipend Calculator Instructions

	Item	Cell	Explanation
1.	Minimum member saving	C2	Enter the **minimum member savings per week that is the most common** in the area or country[15].
2.	Percentage fee	C3	Enter the percentage of minimum savings that each member should pay per week to pay for the PSP during the first cycle (recommended standard: 10% to 20% as a starting point, since it ensures payments are fair from the perspective of group members[16]).
3.	*Member fee*	*E3*	*The calculator generates the amount a member from a typical group (in terms of its savings policy) will pay a PSP every month, during the first cycle.*
4.	Average group size	C4	Enter the **historical average group size** in the area or country.
5.	*Price per month, per fee-for-service group*	*E4*	*The calculator generates the amount a typical group (in terms of size and savings policy) is projected to pay a PSP every month, during the first cycle.*
6.	Subsidized group size	C5	Enter the **group size that will be used to calculate the subsidized payment per group.** Ideally, it should be lower than the expected group size: As a result, PSPs will earn more from the groups they create than they will from the project for the subsidized groups. Note that the spreadsheet does not allow users to enter a subsidized group size higher than the average group size.
7.	*Price per month, per subsidized group*	*E5*	*The calculator generates the amount the project will pay FAs per subsidized group, per month, during the group's first cycle. Note that this amount will be lower, and can never be higher, than the anticipated fee-for-service price (derived in Step 5).*
8.	Subsidized groups	C7	Enter the **maximum number of groups** on behalf of which the project will pay the FA (recommended standard not more than 6 subsidized groups).
9.	*Maximum monthly stipend.*	*E7*	*The calculator generates the upper (maximum) amount the project will pay FAs per month, once they reach the limit of subsidized groups.*
10.	Guaranteed groups	C8	Enter the number of groups on behalf of which the project will initially pay FAs in the first few months, regardless of their output (recommended standard not more than 4 guaranteed groups).
11.	*Monthly entry stipend*	*E8*	*The calculator generates the "entry stipend" FAs earn when they are first deployed, regardless of their output. Note: FAs can earn **more** than this amount (they can earn up to the maximum monthly stipend), **as soon as they create more than the number of guaranteed groups.***
12.	Guarantee period	C9	Enter the number of months FAs will receive the guaranteed "entry stipend" (recommended standard not more than 3 months).
13.	Groups formed	H3-P3	Enter the number of groups an FA will have formed by the end of the month. Note: Months are counted from the date of deployment.
14.	*Project payment*	*H4-P4*	*The calculator generates the total stipend the project will pay the FA that month, based on the number of groups formed and on the parameters that have been set forth.*
15.	*Group payment*	*H5-P5*	*The calculator generates the amount groups are anticipated to pay the FA that month, based on the number of groups formed and on the anticipated price per month per fee-for-service groups. Note: **FAs can earn from groups only after they have exceeded the number of groups the project will subsidize** (see following Notes section).*
16.	*Agent income*	*H6-P6*	*The calculator generates the total amount FAs are anticipated to earn that month, based on the number of groups formed and on the parameters determined above.*

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15 The Stipend Calculator assumes first-cycle groups meet and save weekly. In the event groups meet and save less frequently, **convert the minimum savings amount to a weekly equivalent** for the calculator to produce accurate results.

16 See Section 2.4.3.4 for an expanded discussion of member fees.

How to interpret and adjust the outputs of the Stipend Calculator:

* Look critically at the "monthly entry stipend." Is the amount enough to motivate FAs from the start? If not, reconsider the price per member (keeping in mind price fairness, see Section 2.4.3.4) or increase the number of guaranteed groups to raise the entry stipend.

* The number of guaranteed groups also creates a target for FAs. They must have created at least that many groups by the end of the guarantee period to avoid a reduction in income from the project. Is it realistic that FAs will have created that many groups by the end of the guarantee period? If not, increase the duration of the guarantee period. Conversely, the project can also choose to keep the guarantee period relatively short to put pressure on FAs to get started quickly.

* Look critically at the number of subsidized groups. If the number is too high, it will delay FAs moving into fee-for-service and will result in many free groups in communities, which will set the wrong market expectations.

Notes:

* FAs can earn more than the monthly entry stipend (they can earn up to the maximum monthly stipend) even during the guarantee period, as soon as they create more than the number of guaranteed groups.

* The project will subsidize the first few groups for **their entire first cycle** (up to 12 months), in order to simulate how groups will eventually pay PSPs. In practice, this means that newly certified PSPs will continue earning from the project until the subsidized groups share out. This avoids sudden drops in PSP income and lets PSPs focus on creating new groups on a fee-for-service basis, rather than renegotiate terms with their existing groups.

* FAs are allowed to charge new groups, beyond those subsidized by the project, even before certification as PSPs, as long as they are transparent about this with their field supervisors and the groups. They will either succeed in doing so or will have an added motivation to request to be certified, if they think certification will help them in marketing. Allowing FAs to charge these new groups creates the right incentive framework (the more groups formed, the more income).

* Budgetary rule-of-thumb: When planning, **assume that each FA will earn the maximum monthly stipend for 15 months.** This caters for agents who develop their portfolio more slowly (and are earning the entry stipend for several months before getting groups) as well as for FA replacements. This way, the stipend line item should be sufficient.

> In the PSP Implementation Checklist, write all decisions regarding agent terms (stipend, targets).

1.4 Budgetary Components

The items in Table 2A and 2B are **essential budget components** that are specific to a PSP-SILC project. This guidance does not supersede budgeting policies and practices at the country program (CP) level, nor does it attempt to be an exhaustive list of budget items. However, implementing partners must ensure all these items are accounted for, to avoid operational gaps.

Table 2A. Budgetary Guidelines: Implementing Partner

Item	Manual reference	Guidelines
Staff salaries and benefits	1.2.2	SILC staff should be full-time to ensure their proper focus on the project.
FA stipends	1.3.4	Budget for maximum stipend for 15 months for the number of deployed FAs.
PSP reporting fees	3.6	Budget for quarterly reporting fees, starting in the project's second year.
Equipment	1.2.3 2.2.2	• Acquiring duty-free motorbikes can cause procurement delays and impact field operations. • Commission low-cost demonstration cashboxes to set a correct precedent in the field.
Transport costs	n/a	• Plan for 1,000 kilometers per month per field supervisor. • Plan for 500 kilometers per month for the project officer. • Budget for motorcycle maintenance. • Plan a fuel allocation for vehicle use.
FA trainings	2.1.1 2.4.1 2.4.2	• Induction: 8 days residential training for more finalists than needed • Refreshers: 2-3 days residential training each
PSP launches	3.4.4	Plan a modest budget to cost-share one launch per PSP.
Communications		• Airtime for staff • Internet costs
Overhead costs (these will depend on organization size and the size of the SILC project relative to other projects)		• Portion of salary and benefits for senior management staff • Portion of rent and utilities

Table 2B. Budgetary Guidelines: CRS Country Program

Item	Guidelines
SILC staff salaries and benefits	The allocation of CP SILC staff to individual projects will depend on the size of the CP's portfolio.
Equipment	All SILC staff must have a laptop computer as well as monthly airtime and field internet connectivity for implementing partner communications.
Transport costs (for trainings, monitoring, certification)	Assume SILC staff spend 1/3 of their time in the field supporting implementing partners to factor hotel, per diem and mileage.
Trainings/workshops for staff of implementing partners	• Training of trainers (SILC-PSP): 8 days • Supervision/MIS: 3 days • Certification: 2 days
CRS overhead costs	Factor in the country program pooled costs, as well as headquarters indirect cost recovery

In the PSP Implementation Checklist, write the total SILC project budget.

1.5 Recruitment and Initial FA Selection

After determining the number and geographic placement of FAs and finalizing the FA terms of engagement (stipend, targets), the project can proceed with recruitment in each of the villages that have been targeted for recruitment (see Section 1.3.3).

1.5.1 Recruitment objectives and approach

The careful selection of FAs is critical, since the project will be investing heavily in their training and support (both technical and financial) leading up to certification as PSPs. The **objective** of the FA recruitment process is to identify individuals with the right skills and motivation, who will be accepted by the community and supported by community leaders. There are two **complementary components** to recruitment; each project can decide on the appropriate importance of each component in its context.

- **Advertising:** Communicating the opportunity widely, such that all interested and qualified individuals learn about the opportunity and have a fair chance to apply.

- **Head-hunting:** Involving local leaders to recommend and vet candidates, given their local knowledge (however, to avoid bias and favoritism, it is important to triangulate their recommendations).

Regardless of the approach chosen (a combination of advertising and head-hunting is recommended), agent recruitment is a multi-step process, as shown in Figure 8 below, with a list of steps following.

Figure 8. Agent Recruitment
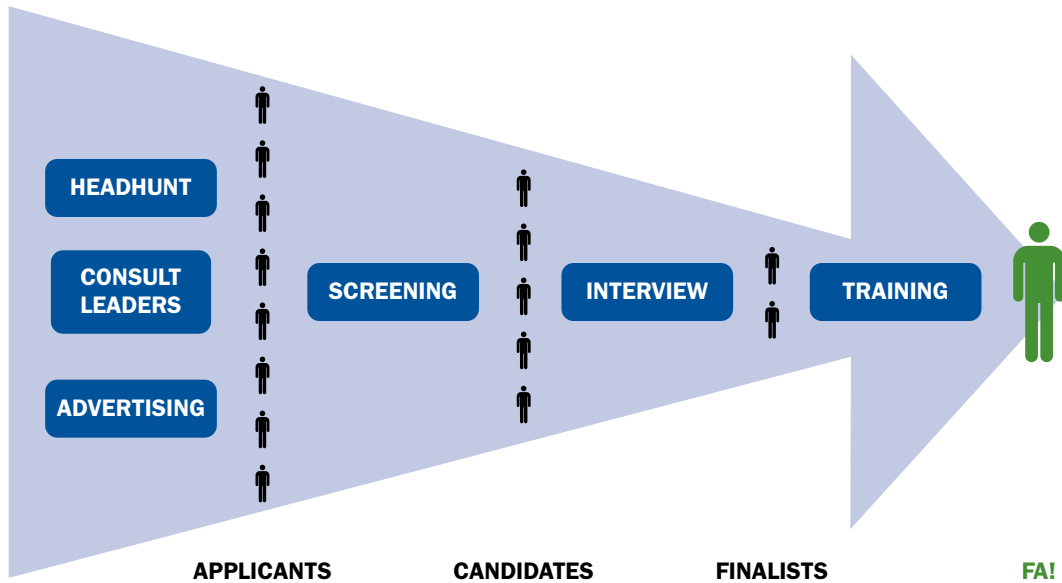
1. Consult with local leaders in the selected village[17].
2. Proceed with advertising and/or head-hunting.
3. After advertising and/or head-hunting, a number of applicants will come forward.
4. Applicants are screened, resulting in a smaller number of candidates.
5. Candidates are interviewed, resulting in an even small number of finalists.
6. Finalists participate in the training and are assessed.
7. Finally, the desired number of FAs is selected and deployed to the field.

It is not possible to control the number of applicants; however, for each agent operating area, the project should aim to **interview at least 5 candidates for each position** and, ideally, invite 2 finalists to the training, if the budget allows to train more finalists than will be needed in the field. (Recommended: Train 50% more finalists than needed.) During the training, the project can evaluate the skills of the finalists and determine whether the runner-up could become a backup FA, in case the first one selected drops out or performs poorly. Backup FAs could also become apprentices later on in the project, given enough market demand.

> In the PSP Implementation Checklist, identify the recruitment strategy that has been selected.

1.5.2 Ideal FA profile
Before starting the recruitment process, project staff must clearly identify the type of person they are looking for and the type of person they want to avoid. Previous PSP-SILC projects have produced the following indicative guidelines.

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17   This is also the opportunity and time to explain the SILC model and the fee-for-service business model.

Ideal field agent profile

Demographics
- Between 25 and 50 years old—*under 25 are high dropout risks; above 50 years might no longer be very active*
- Married and/or with a family—*this is a sign of stability*
- completion of primary education mandatory, preferably some secondary education—*be cautious with those who have completed secondary, especially recently: they might resume studies and have more employment opportunities*

Residency
- Living in targeted community as a permanent resident—*this is critical and must be confirmed independently; beware of candidates who claim they have "just moved back" and might be commuters*
- Well-known and respected by community members and leaders in the assigned area
- Reputation for integrity
- No criminal record or instances of disreputable behavior

Skills
- Basic arithmetic skills (including percentage calculations)
- Ability to read and understand the national language (used in guides and forms)
- Ability to communicate in local language(s) of assigned area
- Good community mobiliser and facilitator, with strong interpersonal and communication skills
- Able to ride bicycle moderate distances

Expectations/Attitude
- **Not looking for stable employment, a salaried job or a long-term engagement with the implementing partner—***this cannot be emphasized enough*
- Willing to join an intensive training program with limited financial support
- Wanting to later work independently and earn part of their livelihood by charging for services

- Willing and able to work in nearby villages/communities
- Willing and able to work at times that are convenient for SILC groups
- Energetic and assertive, with a positive mind-set
- Exudes confidence
- Disciplined and determined
- Outward-looking—*seeks out new opportunities and makes the most of them (including taking chances with unknown ventures)*

Prior experiences
- Tried a new venture or activity (successfully or unsuccessfully)
- Involvement in community work or activities that have raised their community profile
- Beware of "career project agents" who might not be interested in transitioning to PSP or of people who are currently involved in multiple projects

Compatible livelihoods/Occupations
- Occupation **must** offer time flexibility
- Business owner or salesperson
- Vendor
- Farmer (crops or livestock)
- Adult trainer
- Ag extension workers
- Midwife
- **Retired** teacher

Livelihoods/Occupations to avoid
- **Active** teacher
- Politician—*might have a difficult time charging for services and have a completely different goal, such as re-election*
- Local leader/official—*busy with community issues, frequently out of town*
- Owner/operator of large, fixed businesses that require owner's presence
- Businesspeople whose activities regularly take them out of town (miners, traders)
- **Don't assume SILC will become the only source of income**

These are **guidelines only** and should not prevent a project from recruiting an FA who does not meet all of them. For example, someone who is older than 50 years old might be very active and an excellent agent; and someone who has never had a business may prove to be good at selling her services. Over time, CRS country programs should refine their profiling based on the track record of previous PSPs.

1.5.3 Stakeholder meetings at the community level

To start the recruitment process, project staff should organize promotion and awareness-raising meetings in the communities that have been selected for FA recruitment (see Section 1.3.3). These meetings should target key stakeholders such as local community leaders, religious leaders, village elders, government staff, local community-based organizations and their leaders and elected officials. The meetings will explain the project: its goal, objectives, basic operations, delivery channel and target group.

Adapt, translate and use the following **key messages about the PSP-SILC approach:**

- The project's overall goal is to create a large number of SILC groups in this community and in neighboring communities (refer to the *Savings & Internal Lending Communities Field Agent Guide* [*FA SILC Guide*] or to this manual's introduction for an explanation on SILC operations and benefits).

- Previous development projects that were benefiting the community ended without viable sustainability strategies (provide examples).

- People recruited from the community will be responsible for training and supporting SILC groups. **This means the community will truly own the methodology.**

- The project has a training program for field agents and will offer them **modest financial support only for a very limited period of time.**

- After 7 to 9 months, FAs will undergo an exam and be formally certified as PSPs. From that moment on, they will work on their own, training and supporting groups, even after the project closes. **This will make the model sustainable and will ensure everyone gets to participate.**

- The first group in the village will be trained for free (the project will work with the agent); after that, all the other groups will have to pay the PSP to be trained. **The project will no longer pay the agent, and training and supporting groups will be part of the PSP's livelihood.**

- The project is requesting permission to operate in the community, as well as support for its activities.

- In particular, support from community leaders is needed to identify the right individual(s) for the FA training program. If the community does not put forward strong candidates, the project could fail.

- The responsibilities of a field agent are to mobilize the community into groups, train them on the SILC methodology, and support their meetings during their first year.

- Strong candidates are well-established and well-known local residents, with at least some secondary education, who speak the local language. They must have an entrepreneurial attitude and a current livelihood that gives them time flexibility[18].

---

18   See additional details in the Ideal Agent Profile, which is to be **used as internal reference and not handed out as-is.** For example, age range and marital status are predictors of FA performance, but rather than **communicate** these factors during the recruitment process and risk having strong candidates hold back, it is better for the implementing partner to use these factors when considering the pool of applicants.

- The opportunity is to participate in a training program to become a PSP and earn money by charging for training services; it is **not** a job or a permanent engagement with the implementing partner.

- The project asks that community leaders get involved in the following ways:

  - **Spread the word** about the opportunity among community members (talking with them and/or referring them to the advertisements).

  - **Recommend** qualified candidates (taking advantage of their local knowledge) and help them apply as needed.

  - Participate in the candidate **screening process** (at a minimum providing a reference check for candidates; potentially sit on a panel).

1.5.4 Advertising

In order to attract strong candidates in a transparent way and avoid any potential nepotism by local leaders, projects can also advertise the FA opportunity. Options for advertising include posters/notices at implementing partner offices, local government offices, community notice boards market centers and other places of high traffic, and radio advertising. Projects that advertise should be prepared to process a large number of applications.

Each project is in the best position to determine the most effective advertising approach, given local expectations and practices (including how other projects recruit agents); however, the project must, above all, avoid creating the expectation that these are permanent, salaried positions. Use the elements in Table 3 to craft the advertisement.

Table 3. Content for FA Advertisement

Include	Use with caution, depending on interpretation/expectations	Avoid
• Name of implementing partner/project • "Training program" • "Field agent leading to Private Service Provider" • Local resident • At least some secondary education • Basic arithmetic • Local languages • Train and support SILC groups • Work to benefit the community • Work own hours • Work in home community and neighboring communities • Earn money by training groups • "Additional activity to supplement your income" • "Expect to earn more once certified as a PSP"	• Exact FA stipend levels (can help ensure right expectations or could dissuade candidates from applying before understanding the PSP opportunity to earn more) • Targets for group creation (can help ensure right expectations or could dissuade candidates from applying before understanding the time requirements) • CRS name/logo (can show it's a serious program or could lead to employment expectation)	• "Job" or "employment" • "Full-time" • "Staff" • References to specific PSP earning levels

> In the PSP Implementation Checklist, check the box when the recruitment reference documents have been developed.

1.5.5 Application screening

Interested community members should submit short **written applications** that specify at a minimum:

- Name and gender
- Date of birth
- Marital status and number of children
- Education and trainings completed
- Length of residency in community
- Languages spoken/read/written
- Current occupation(s)/livelihood(s)
- Motivation to become a SILC agent
- Relevant experiences (as the candidates see them)
- Recommendation by a local leader

Transfer the information into the Agent Screening Tool (see Tools section), and review against the Ideal Agent Profile. Confirm the application with the leaders mentioned by the applicants.

After screening the applications, shortlist the candidates and invite the most promising candidates to an in-person interview.

> **In the PSP Implementation Checklist, check the box when all applications have been screened.**

1.5.6 Candidate interviews

The interview panel should consist of implementing partner staff (project officer and/ or field supervisors), CRS project staff (for at least the first few interviews, to ensure the implementing partner staff are handling interviews well), and one local leader, if that will ensure local leader support to the project.

Use the FA Candidate Interview Tool (see Tools section) to understand each candidate's experiences and expectations. The open questions should be viewed as a starting point only, and the panelists should not hesitate to probe to get as much information as needed. Note that Question 9 is another opportunity in the recruitment process to specify how much FAs will be paid, in order to screen out candidates who are not willing to work for that amount.

Each panelist should evaluate the candidate's answers (N: does not meet expectations; M: meets expectations; E: exceeds expectations) and total up the marks in each column. The panelists should discuss each candidate after each interview.

Candidates must also complete the arithmetic test (answers to the arithmetic test are provided in the companion Excel file). The test is strictly mathematical; it simulates the types of calculations FAs will need to do often:

- Adding similar numbers (social fund contributions)

- Calculating simple percentages
- Balancing a cashbook
- Doing a share-out calculation
- Calculating loan payments

Candidates should be ranked based on overall impression and not strictly on the number of check marks or arithmetic ability. Note: The final selection decision is up to the project staff, rather than the local leaders.

If possible, the top 2 finalists should be invited to the full FA training, at the end of which, the field agent for that community will be selected.

Savings group agents or members as applicants

In areas with previous experience with savings group programming, former agents or group members might apply for the FA position. These individuals may have already developed confidence and emotional attachment to the methodology; they possess technical knowledge and skills; and they have existing relationships in the community. However, they might not be interested in becoming a PSP, or their established relationships of free service within the community might be difficult to reverse. Furthermore, if they are experienced in a different methodology (e.g.,VSLA using passbooks), it might be more challenging for them to **un**learn than if they started from a blank slate.

The bottom line is that these applicants must meet the same criteria as other applicants, and the project needs to be convinced they can adhere to the SILC methodology and the PSP business model, despite their previous experiences.

In the PSP Implementation Checklist, check the box when all candidates have been interviewed.

MODULE 1 TOOLS

POSITION DESCRIPTION—SILC PROJECT OFFICER

Summary job description:

The SILC project officer is responsible for the overall administrative, technical and financial management of project activities, ensuring the project meets its objectives and targets. The SILC project officer directly supervises field supervisors and the data capture clerk, and indirectly supervises a team of field agents. The SILC project officer develops operational plans, monitors their execution, and prepares periodic project performance reports.

Specific duties and responsibilities:

1. Planning and coordination
- Represent the project to local stakeholders
- Develop annual operational plans in line with the PSP-SILC methodology and oversee their implementation
- Develop monthly activity plans and oversee their implementation
- Facilitate periodic staff and agent meetings

2. Staff supervision and development
- Conduct training needs assessments for field supervisors and data capture clerk
- Coordinate staff trainings
- Approve and monitor individual work plans
- Manage annual staff appraisals

3. Program quality
- Map project area and define agent operating areas
- Oversee communication with project communities
- Oversee agent recruitment
- Oversee agent certification and PSP launches
- Oversee network formation
- Perform spot checks with field supervisors, field agents and SILC groups in the field
- Analyze MIS reports and translate them into management decisions to improve the program

4. Documentation, learning and reporting
- Ensure FAs and field supervisors submit timely, complete and accurate reports
- Document best practices, lessons learned and success stories
- Prepare narrative and MIS reports

5. Financial management and reporting

- Manage project expenditure in line with approved budgets
- Oversee the advance/liquidation process for project activities
- Oversee the preparation of financial reports

Required qualifications, experience and skills:

- Bachelor's degree in Social Science, Microfinance, Business Administration, Project Management or related discipline
- At least 5 years of experience in community development, with at least 2 years of project management
- Specialized knowledge of and experience with savings group programming—with a preference for community-agent and/or fee-for-service approaches
- Proven leadership ability with strong interpersonal skills
- Strong writing and documentation skills
- Excellent English verbal and written communication skills
- Professional proficiency in one or more local languages of the operational area
- Strong computer skills (Word, Excel, e-mail)
- Ability to ride a motorcycle
- Valid motorcycle permit

POSITION DESCRIPTION—SILC FIELD SUPERVISOR

Summary job description:

The field supervisor is responsible for supervising field agents and ensuring the quality of the SILC groups they form; developing FA skills and certifying them as PSPs; overseeing their work as PSPs and organizing them into networks.

Specific duties and responsibilities:

1. Promote the project and the PSP-SILC to community stakeholders
2. Lead the recruitment process for field agents
3. Train field agents
4. Monitor, coach and provide feedback to FAs to develop their skills
5. Ensure the quality of SILC groups through regular field visits and spot checks
6. Organize and facilitate project events with local leaders, agents and groups, as needed
7. Ensure timeliness and accuracy of agent reporting
8. Review data collection forms and MIS reports and take action to improve project performance
9. Verify stipends due to agents
10. Certify and launch PSPs
11. Organize and oversee PSP networks

Required qualifications, experience and skills:

- Diploma
- Previous experience working with decentralized, community-based projects
- Previous experience with savings group programming helpful
- Strong interpersonal and communication skills
- Fluency in one or more languages of the operating area
- Willingness to be based in the field and to travel long distances
- Ability to ride a motorcycle
- Valid motorcycle permit

POSITION DESCRIPTION—DATA CAPTURE CLERK

Summary job description:

The data capture clerk is responsible for the maintenance of project data systems, the accurate and timely entry of project-related data, and the production of reports that lead to sound management decisions.

Specific duties and responsibilities:

1. Organize and store data forms submitted from the field
2. Maintain the SILC Management Information System (MIS)
3. Enter and clean data in the MIS
4. Produce standard reports to track project, agent and group performance
5. Produce other reports as requested by the project officer
6. Capture Agent Intake Survey data in an Excel format
7. Maintain the Agent Management Table
8. Maintain other databases as required, and produce periodic reports

Required qualifications, experience and skills:

- Diploma
- Previous experience with data entry
- Previous experience working in a development project environment
- Accurate and thorough, with attention to detail
- Excellent Excel skills; database skills helpful
- Knowledge of savings group programming helpful

FA APPLICANT SCREENING TOOL

1. Applicant name	
2. Gender	
3. Residence (village, next administrative levels)	
4. Age	
5. Marital status	
6. Number of children	
7. Highest education reached	
8. Languages spoken	
9. Languages read	
10. Languages written	
11. Length of residency (years)	
12. Current occupations/ livelihoods	
13. Motivation for becoming a SILC agent	
14. Relevant experience	
15. Applicant recommended by	
16. Date application received	

FA CANDIDATE INTERVIEW TOOL

Name of candidate: _____

Name of interviewer: _____

Interview date: _____

1. Welcome and introduction of panel members.

2. Give a brief overview of the project (how SILC groups work; training program for FAs under project support; PSP exam; once certified as PSP, no longer supported by the project but charging groups for services).

3. Confirm the facts in questions 1-10 of the Screening Tool,

4. Ask the open questions below and indicate **N** (does not meet expectations), **M** (meets expectations) or **E** (exceeds expectations). Do not read aloud the expectations *[in brackets and italics]*. These are indicative questions only, and the panel should not hesitate to probe as much as necessary to understand the candidate's experiences and expectations.

	Question	**N**	**M**	**E**
1.	How long have you lived in this community? When did you move here? Where does the rest of your family live? *[Expectation is a long-standing, permanent resident in community. This must be confirmed by local leader in writing.]*			
2.	What are your current income-generating activities? What else have you done in the past to earn money? How much money do you currently earn per month, on average. *[Expectation is to find someone whose activities are compatible with SILC work, who is not making so much money that PSP income would not be interesting.]*			
3.	How much time can you devote to SILC work? What will happen with your other activities while you work on SILC? *[Expectation is to find someone who is prepared to become a half-time to full-time PSP. Beware of someone who might want to spend most of his/her time on other activities or cannot miss his/her other work or have it covered.]*			
4.	What experience do you have starting or operating a business? What experience do you have selling goods or services? *[Expectation is to find an entrepreneurial or sales person who can sell a service/ training to community members.]*			
5.	Have you ever tried doing something completely new? What happened? *[Expectation is to find a candidate who will be able to take a chance on something new and persevere when there are challenges.]*			
6.	What experience do you have with community mobilization or training? *[Expectation is find a candidate who can mobilize groups and train adults. Having taught children is not a problem; however, it is not an advantage.]*			

7.	What experience do you have with as a microfinance staff (as MFI staff or project agent) or a microfinance user (MFI client, savings group member)? *[Expectation is to find someone who will be eager to work with savings groups; microfinance experience is an advantage, but not necessary. Beware of someone who favors credit over savings.]*			
8.	Have you ever worked for development projects? What kind of project, what were your responsibilities, how much were you paid? *[Expectation is to find someone who wants to work to develop the community. Beware of someone who expects a permanent, salaried position or is expecting to earn an income far above that of a typical PSP.]*			
9.	*Carefully explain the FA conditions (how much the FA will be paid at the beginning, how much s/he will be paid per group, how many groups s/he is expected to form as FA and as PSP; the short-term replacement trigger).* What are your reactions to these conditions as FA? *[Expectation is to find someone who is excited about the opportunity. Beware of someone who has reservations about the FA terms.]*			
10.	To become a PSP, you will need to pass an exam after 7 to 9 months. After that, the project will no longer support you financially, and you will charge groups for your services. What are your reactions? *[Expectation is to find someone who is excited about the opportunity. Beware of someone who has reservations about fee-for-services as a livelihood.]*			
11.	Why do you think you would be successful as a PSP? *[Expectation is someone who is self-confident, compelling and gives answers that make sense.]*			
12.	How will you benefit from being a PSP? *[Expectation is someone who can speak of financial, social or personal motivation in a genuine way.]*			
13.	Are you willing to go form groups in nearby communities? Can you ride a bicycle? How else can you travel between villages? *[Beware of candidates who will not expand beyond their home community.]*			
14.	Can you be available for an [x]-day training starting on [date]? *[Expectation is someone who will available on the scheduled dates.]*			
15.	What questions or comments do you have for us?			
16.	*Overall appreciation of candidate's attitude, enthusiasm and confidence*			
	TOTALS FOR EACH COLUMN:			

ARITHMETIC TEST

1. Using these symbols, count the members in attendance:

Symbols for attendance at a meeting:

✓	present
E	excused
x	absent
⊗	late

Attendance marks for a specific meeting:

Member	Attendance Mark
1 Omoding	✓
2 Tom	✓
3 Michael	✓
4 Simon	✓
5 Nakinai	x
6 Solomon	⊗
7 Kate	⊗
8 Odur	E
9 Collins	✓
10 John	x
11 Henry	✓
12 Paul	✓
13 Onek	✓
14 Ochieng	✓
15 Kimau	✓
16 Muthoni	✓
17 Nyakato	✓
18 Kato	x
19 Mary	✓
20 Mwalimu	E

How many members were present at the meeting?

Answer:

2. Add these numbers together:

5
5
5
5
✗
5
10
5
5
✗
✗
5
5
5
10
5
5
5
5

Total:

3. Calculate the percentage of wome group:

Men:	3
Women:	18
Percentage women:	

4. Do the calculation:

		2,630
+		165
-		390
Answer:		

5. Do the calculation

		3,200
÷		42,105
x		54,720
Answer:		

6. Do the calculations:

Starting number:	5,000
Calculate 10% of the number above:	
Add the two numbers:	

Minus this number:	1,000
Answer:	

Calculate 10% of the answer above:	
Add the two numbers:	

Minus this number:	4,500
Final answer:	

MODULE 2: FA PHASE
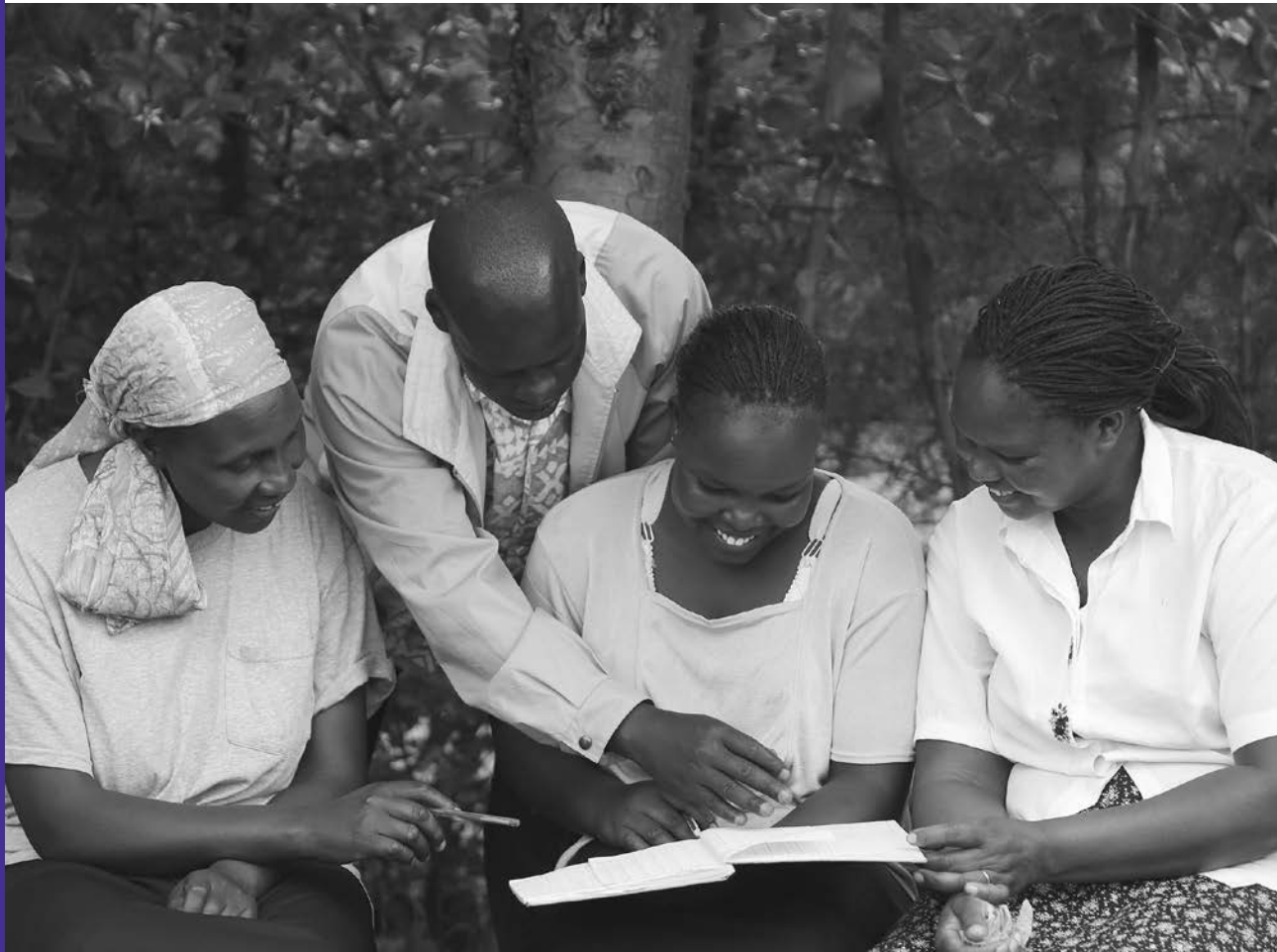
MODULE 2: FA PHASE

This module covers the FA phase, starting with the first induction training for field agents, including refresher trainings and agent supervision, up until Certification Exams.

Figure 9. PSP-SILC Implementation Timeline—FA Phase
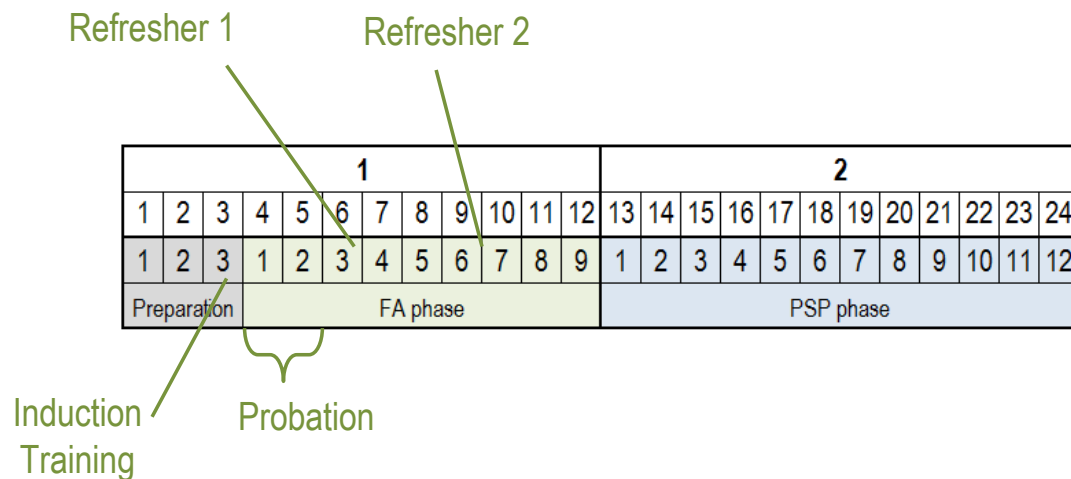
2.1 Induction Training and Final FA Selection

FA finalists are selected following the interviews and undergo a structured training of trainers course on the PSP-SILC methodology. It is considered a "training of trainers" course because it is preparing them to train and support SILC groups.

Ideally, there are more finalists in the training than will be needed in the field. This allows the project to further observe finalists and to select the best FAs based on their performance during the training. It also allows the project to determine whether any of the finalists **not** selected could become replacement FAs in case of dropouts.

2.1.1 Overview of induction training

CRS is in the process of developing a comprehensive guide on how to train new FAs in order to ensure greater consistency across the agency's programming. In the meantime, this section provides high-level guidance on how CRS and/or implementing partner staff can design and deliver strong FA trainings.

The **objectives** of the induction training:

- Equip FAs with the knowledge, skills and attitudes to create, train and support quality SILC groups.
- Ensure FAs understand the conditions of their assignment as FAs and the process through which they will become PSPs.

The **content** of the training must include the following:

- Project overview (objectives, targets, timeline)
- SILC principles
- SILC methodology

- SILC equipment
- Group composition
- General assembly, management committee, elections
- Constitution
- Fund development and management
- Loan policies
- Record-keeping
- Meeting steps
- Share-out and graduation
- FA assignments
  - Responsibilities of FAs
  - FA-to-PSP timeline and the certification process
  - FA targets
  - FA stipends under various performance scenarios
  - FA replacement criteria
- How to use the *FA SILC Guide*
  - Layout and formatting
  - Group decision-making framework (Topic, Information to Share, Questions for Decision-Making)
  - Record-keeping training approach (Read, Guide, Show, Questions)
- Training and group support techniques
  - Adult learning principles
  - Facilitation skills
  - Phases of group development
  - Monitoring group meetings (Stop, Ask, Guide, Explain)
- Agent outreach strategy
  - Messaging and promotion strategy
  - Strategy for promotion and formation of subsidized groups
- Management Information System and data collection

The following **methods** should be used during the training:

- **Lecture presentations** by the trainer on the project, the PSP model and the FA-to-PSP timeline, and SILC. This ensures trainees understand how the project will unfold in the coming months and years, how they will progress from FA to PSP status, and how SILC is rolled out at the community level.
- **Demonstration** by the trainer on how to use the *FA SILC Guide*, how to deliver the modules, how to monitor meetings. This ensures trainees see what is expected of them, done correctly.
- **Practice** delivering modules by each trainee, using the *FA SILC Guide*. This ensures trainees have the experience of delivering sessions in a live setting and receive constructive feedback from the trainer and from their peers.

- **Scenarios** of typical SILC situations. This ensures trainees are aware of what is likely to happen in first-cycle meetings and know the correct way to react when they train and monitor groups.

- **Practice** by trainees on filling out data collection forms. This ensures trainees practice a task they will need to carry out in the field.

- **Practice** by trainees on creating and completing record-keeping books. This ensures trainees have experience working with record-keeping before teaching it to secretaries.

- **Paired exercises** and **small-group work**. This gives opportunities for more trainees to actively participate during the training.

- **Observation** of a well-run SILC meeting (either in the field, if possible, or as a video). This shows SILC to trainees in the most realistic way possible.

- **Illustration** of agent earnings under various productivity scenarios (low productivity, on-track productivity, high productivity). This ensures trainees understand the earning potential, as well as the financial consequences of low productivity.

- Note: It is **not** recommended that trainees undertake any field work before they have completed the training and been selected as FAs. In particular, they should not promote or train, since they might not continue with the program, and community expectations should not be raised.

Some additional **practical recommendations:**

- Take as many days as necessary to ensure a quality training—slow is good! This is a unique opportunity, before agents are deployed to the field, to provide an intensive training without interrupting field work. At least 8 days are recommended for a thorough training.

- If there are more than 20 trainees, sub-divide them into two teams when it comes time to practice delivering the sessions. This ensures everyone gets a chance to practice and receive feedback. The other parts of the training can be done with all trainees, jointly.

- If there are 30 trainees or more, consider dividing the entire training into two, such that each trainee has more opportunities to participate.

- Trainees should practice facilitating sessions in the local language(s) from their assigned areas, since that is what they will use in the field, and gives them an opportunity to collectively identify the exact words for SILC technical terms and concepts.

> In the PSP Implementation Checklist, check the box when the Induction Training has been completed.

2.1.2 Post-training test

Following the training, all trainees must complete a Post-Training Test. The Post-Training Test:

- assesses how well trainees have understood the course content, and how well they can perform critical FA tasks;

- assesses their attitude and behavior;

- identifies areas for follow-up and deepening with FAs;

- helps rank the finalists to make the final FA selection (see Section 2.1.3); and

- determines whether the finalists who are not selected as FAs would be viable replacements (see Section 2.1.3).

The Post-Training Test consists of:

- a written test (multiple choice and sequencing questions),

- a data collection form test (based on a written scenario – provide a blank data collection form to each trainee),

- a record-keeping test (based on a written scenario – provide a set of blank ledgers to each trainee), and

- the training facilitators' assessment and grade of trainees after classroom observation.

The different assignments for the Post-Training Test are provided in the Tools section, as well as the correct answers for the written test and data collection form test, and an overview of the marking/scoring system.

The answers to the record-keeping test are provided in the companion Excel file, along with scoring guidance (see Figure 10).

Figure 10. Scoring for Record-Keeping Test (Example of Social Fund Ledger)

The use of the post-test Trainee Attitude/Behavior tool is illustrated in Figure 11:

Figure 11. Scoring for Trainee Attitude/Behavior Test (Example)

Trainee Behavior/Attitude Scoring

0 = below expectation   1 = average   2 = stands out from the rest of the trainees
In each column, there should be mostly "1" scores with only a few "2" scores; there can be some "0"s (but it is not necessary to have 0s).

Expected behavior Trainee names	Provides correct answers to questions that are asked to the trainees, and/or asks questions for clarification (0–2)	Is orderly and disciplined (0–2)	Is punctual (0–2)	Presents in an energetic and convincing manner (0–2)	Facilitates in a respectful manner (0–2)	TOTAL (out of 10)
Alex	1	1	1	2	1	6
Beatrice	1	2	2	1	1	7
Carlos	2	2	1	2	1	9
David	1	1	1	1	1	5
Eunice	2	1	1	1	2	7
Frank	1	1	2	1	1	6
Gertrude	0	0	1	1	1	3
Hawa	1	1	1	1	2	6
Irene	1	1	0	1	2	5

The companion Excel file also includes a tool to convert the raw scores on the various components, into a final score out of 100. A completed tool is shown in Figure 12. As with other tools, the yellow cells are for data entry, while outputs are in *italic blue font*.

Figure 12. Calculation of Final FA Scores on Post-Test (Example)

Candidate's name	Questions		Data Collection Form		Record-keeping		Trainee behavior	Total score
	Raw score	Weighted score	Raw score	Weighted score	Raw Score	Weighted Score	Score	
Maximum Number of Points	*81*	*50*	*31*	*15*	*77*	*25*	10	*100*
Alex	67	*42*	24	*12*	46	*15*	6	*75*
Beatrice	55	*34*	23	*12*	65	*22*	7	*75*
Carlos	37	*23*	18	*9*	65	*22*	9	*63*
David	78	*49*	15	*8*	71	*24*	5	*86*
Eunice	81	*50*	26	*13*	47	*16*	7	*86*
Frank	57	*36*	26	*13*	48	*16*	6	*71*
Gertrude	80	*50*	16	*8*	62	*21*	3	*82*
Hawa	68	*42*	27	*14*	65	*22*	6	*84*
Irene	39	*25*	19	*10*	38	*13*	5	*53*

2.1.3 FA selection

The trainee ranking resulting from the Post-Training Test is useful in assessing candidates; however, it should not be used as an automatic FA selection tool. In other words, the top-scoring trainees do not automatically become FAs. The following information, which was obtained during the screening and interview process, must also be considered when making the final FA selection:

- Permanent residence in the community

- Community acceptance of the individual

- Time commitment to SILC

- Willingness to make a livelihood as PSP and to work with communities on a service-for-pay basis

To increase transparency and ensure the selection of qualifying and competent FAs, CRS needs to be involved in the FA selection process for the first cohort of each implementing partner.

Once the FAs are selected, the project must assess the suitability of each remaining trainee to become a replacement FA in case of dropouts and get the contact details for those deemed suitable.

> **In the PSP Implementation Checklist, write the number of FAs selected and the number of viable FA replacements.**

2.1.4 FA assignment

Each FA receives an **assignment letter** that specifies the conditions of their participation in the project.

- The assignment letter is not an employment contract and must not imply an employment relationship in the context of the country's labor laws.

- The assignment letter must allow the implementing partner to separate from the FA in the event of low performance or inappropriate conduct.

- The assignment letter must clearly specify the following:
  - Performance targets (groups formed)
  - Agent stipend during the guarantee period
  - Formula for calculating performance-based stipends
  - Conditions under which the FA might be let go from the training program

FAs must also sign and commit to respecting the **SILC Field Agent Code of Conduct** (see the Tools section). The Code of Conduct specifies the behavior expected of FAs, and in particular forbids FAs from belonging to/borrowing from SILC groups. In order for the FA Code of Conduct to be meaningful, it should be used in the following way:

- One copy is given to the FA.

- One copy is kept in the FA's file at the implementing partner's office.

- It is referenced during community sensitization and promotion, to set correct community expectations about the FA.

- It is used during refresher trainings for FAs to reflect on their own behavior.

Implementing partners must also administer the **Agent Intake Survey** (see the Tools section) for the selected FAs. This multiple-choice questionnaire captures the profile, experience and social networks of each FA. The implementing partner records the answers in the pre-formatted Excel file (see the companion Excel file). By analyzing this data over time and across multiple projects, CRS and implementing partners can better understand whether some agent characteristics are predictive of success, low performance or dropouts, and can fine-tune the recruitment process accordingly.

Finally, implementing partners fill in the **Agent Management Table** (see companion Excel file) that helps them keep track of their team in the field. The Agent Management Table has two sections (two different Excel worksheets):

1. The Supervisor Table, in which all field supervisors are entered. It includes:

    a. The supervisor ID, a unique code that is used as reference in the Agent Table.

    b. Biographical and contact information.

    c. Date of hire and date of separation.

    d. In the event a field supervisor is replaced, her/his information remains, and the data for the new field supervisor gets entered on a new row. The Agent Table gets updated as a result, to reflect the new supervisor.

2. The Agent Table, in which all FAs (and apprentices) are entered. It includes four sections:

    a. Coding

    b. Agent Profile

    c. Agent Progress

    d. Network

The use of sections A, B and C of the Agent Table is illustrated in Figure 13A and 13B.

Figure 13A. Agent Management Table (Example 1)

Each agent is assigned a unique ID, to match up with the Agent Intake Survey and the MIS.

Agent status changes over time. In this example, Agent 5 has been certified as a PSP; Agent 6 has dropped out; Agent 8 is an apprentice.

It is possible to insert columns to specify the geographic area assigned to each agent, indicating multiple administrative levels.

	A - CODING								B - AGENT PROFILE						
	Agent ID	Cohort	First name	Last name	Gender	Agent status	Supervisor	Parent PSP (for app)	Mobile number	Community of residence	Assigned area			Languages	Age
Totals	8				38%	7									
Averages						88%					Parish	County			36
	1	1	Geoffrey	Onyik	M	FA	S1		0774015222	Omolo	Atek	Aratek		Luo & English	40
	2	1	Annie	Achieng	F	FA	S1		0781462323	Arak East	Arak	Aratek		Luo & English	25
	3	1	Leo	Ojok	M	FA	S1		077892992	Arak West	Atego North	Atego		Luo & English	44
	4	1	Eunice	Akullu	F	FA	S1		078389232	Acandano	Atego South	Atego		Luo & English	23
	5	1	Patrick	Odur	M	FA	S2		0777755223	Alati A	Alang	Alang Owor		Luo & English	40
	6	1	Alfred	Okello	M	Drop	S2		0756343343	Ocam-cut	Oyoro	Oyoro		Luo & English	41
	7	1	Peter	Obyelo	M	FA	S2		078841799	Ocam	Oyoro	Oyoto		Luo & English	41
	8	1	Roberta	Tile	F	App	S2	5	0783648200	Alati B	Alang	Alang Owor		Luo & English	30

The supervisor code is taken from the supervisor sheet. If the supervisor gets replaced, this code should be updated.

This shows that the apprentice (Agent 8) is working under Agent 5 (the "parent PSP").

Figure 13B. Agent Management Table (Example 2)

Indicate the dates of training completion.

Agent examination is further detailed in section 3.2.5.

It is possible to insert columns if there are multiple extra trainings. List the topic in the green cell, and the completion date in the column.

					C - AGENT PROGRESS												
Date completed induction training	Induction training score	Date completed Refresher 1	Date completed Refresher 2	Date completed Certification Exam	Certification Exam score details						Certification score /100	Date of public notification	Exit date	Exit: drop-out or push-out	Replacement agent	Date completed extra training
					FGD 1 /20	FGD 2 /20	Member satisfaction /25	DCF /10	Group performance /25	Oral exam /50						
	6				6							5		1		
	66					15	19	8	20	41	79.94			13%		
18-Mar-12	59	15-Jun-12	27-Sep-12	12-Dec-12	15	15	18.75	7	17.50	43.00	79.25	20-Dec-12				4-Apr-13
18-Mar-12	72	15-Jun-12	27-Sep-12	12-Dec-12	14	17	19.38	8	20.00	42.30	81.68	21-Dec-12				4-Apr-13
18-Mar-12	77	15-Jun-12	27-Sep-12	2-Nov-12	12	13	15.63	8	20.00	39.00	74.63	7-Nov-12				4-Apr-13
18-Mar-12	60	15-Jun-12	27-Sep-12	18-Oct-12	14	13	16.88	9	22.50	40.00	79.38	1-Nov-12				4-Apr-13
18-Mar-12	59	15-Jun-12	27-Sep-12	19-Nov-12	18	18	22.50	10	25.00	41.60	89.10	25-Nov-12				4-Apr-13
18-Mar-12	69												3-Jun-12	push-out	7	
		15-Jun-12	27-Sep-12	15-Jan-13	15	14	18.13	7	17.50	40.00	75.63	20-Jan-13				4-Apr-13

This agent was pushed out before the first refresher.

A replacement agent was brought in before the first refresher training.

For exiting agents, indicate the date, dropout or push-out, and the ID for the replacement agent.

In the event an agent exits the program, the exit date is noted, her/his information remains, and the data for the replacement agent is entered on a new row.

> In the PSP Implementation Checklist, check the boxes when the Codes of Conduct have been signed, the Agent Intake Survey has been completed and keyed in, and the Agent Management Table has been populated.

2.2 FA Deployment

The *FA SILC Guide* describes the technical process for promoting SILC in communities, and mobilizing, training and supporting groups through the intensive, development and maturity stages until their first share-out. This section discusses other aspects of FA deployment, leading up to certification as PSPs.

2.2.1 Market-preparation approach to group formation

Section 1.3.2 and 1.3.3 explain in detail how to determine the operating area for each FA. The objective is for each agent to saturate her/his area over time (i.e., organize all interested community members into SILC groups, first as a project-supported FA and then as an independent PSP). The **pattern of group formation** (e.g., the location, sequence, timing and terms of group formation) is critical, as it directly influences the market reception of fee-for-service SILC, and therefore the success of PSPs.

FAs are providing a **new service** (SILC), which they need to convince communities to adopt; however, it is a **free service** (since the project is subsidizing the initial groups). PSPs, for their part, are offering a **paying service** (once they have formed all their subsidized groups), which **might or might not be new** to communities, depending on whether the community has become aware of SILC through the subsidized groups.

The ideal scenario is for PSPs to be marketing a service (SILC) that has high demand (i.e., is already known and appreciated) and is not expected to be provided for free. High demand is the most important consideration, since communities will ultimately be willing to pay for value.

In order to position PSPs with high demand throughout their operating area, with minimal expectations of free services, the project must encourage a **market-preparation pattern** of spreading out subsidized groups as widely as possible (Figure 14A: subsidized groups are numbered in green; paying groups are numbered in blue). By using the market-preparation pattern, FAs:

- become known throughout the operating area with project support,
- position their subsidized groups as "demonstration groups," such that large numbers of people become aware of SILC, and
- strictly limit the number of subsidized groups in any given village, such that the idea of free service does not take hold at the local level.

In effect, FAs are preparing their own market for when they will become PSPs.

Figure 14A. FA Market-Preparation Pattern (Correct)
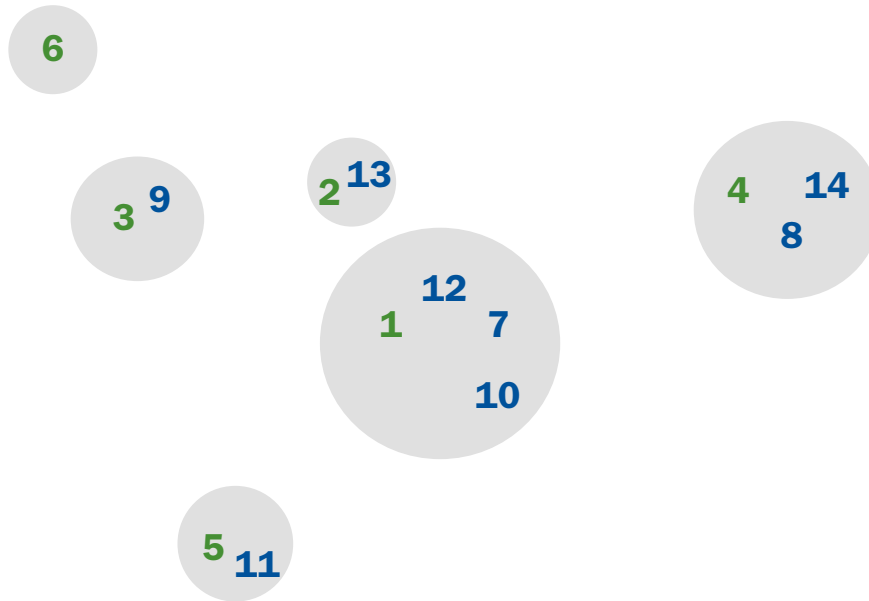
By contrast, the "wrong pattern" is for FAs to form the subsidized groups in their home village, and progressively move on from there (Figure 14B). This is initially attractive, since FAs are known in their home village, FAs and supervisors don't need to travel as far, and FAs don't need to limit the formation of free groups following successful promotion. However, it is ultimately self-defeating, since by the time they become PSPs, their home villages will be rooted in the idea of free service and will not want to pay for SILC. Furthermore, when PSPs first go to more distant communities, they will need to start all over again, introduce themselves, and will be promoting a new service and charging for it.

Figure 14B. FA Market-Preparation Pattern (Incorrect)
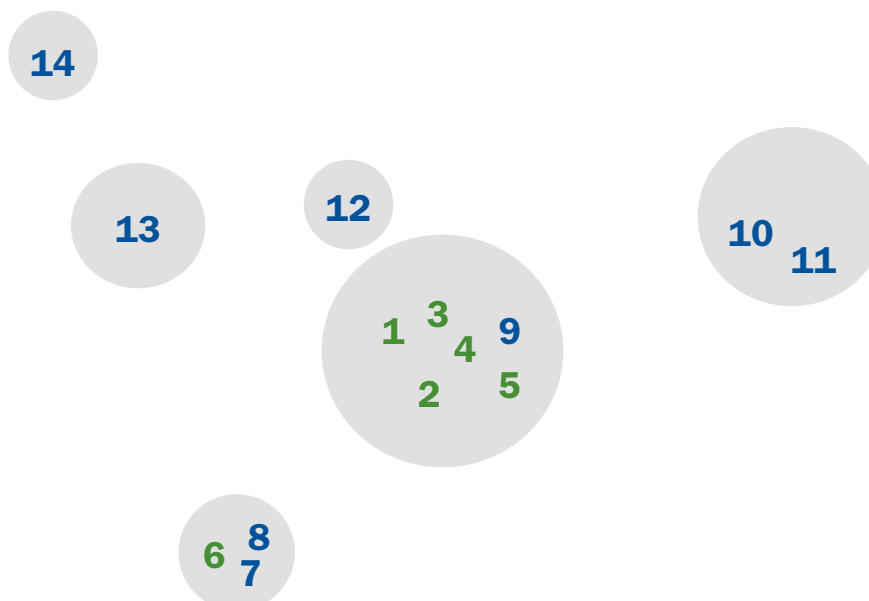
To implement the market-preparation pattern, field supervisors work with each FA to draw up a promotion schedule that covers several villages in the FA's area of operation. Field supervisors participate in promotional activities in order to introduce the FA and indicate

project/implementing partner support. Messaging is key for the market-preparation approach. The promotion messaging must include the following points:

- The FA was selected by the project in the local area, on the basis of recommendations by local leaders.
- The FA is part of a training program and is currently being supported by the implementing partner.
- The FA will only create one group for free per community during the training period
- At the end of the training period (after 7 to 9 months), the FA will be certified as PSP and will be operating without project support.
- Only the first group is trained for free in a few selected villages, all the other groups will need to pay for services.
- This approach will ensure that everyone will be able to participate in SILC in the long run and will ensure that many communities are covered.

2.2.2 Cashboxes

Some savings group projects provide their groups with complete toolkits, whether for free, subsidized or on credit. Although this ensures groups have the recommended equipment to operate, it increases project costs (to the detriment of outreach) and creates a supply chain dependency that is not compatible with a sustainable, fee-for-service model. There is no limit to the number of groups PSPs and apprentices will create post-project, and there must be a viable mechanism for these groups to acquire the necessary equipment.

Padlocks, ledger books, pens, rulers, bags and bowls are cheap and are readily available. Mobile phones can serve as calculators. This section addresses the issue of cashboxes, which safeguard cash and group records between meetings.

Rather than establish a project supply chain for cashboxes, projects should stimulate local markets for cashbox production at the onset of the project, so that SILC groups can commission them or even find them already available for purchase. The following steps are recommended:

1. Identify at least one artisan in the operating area of each FA.
2. In each area, commission one cashbox to project specifications (a sturdy box that has clasps for three padlocks, can hold a ledger book, cash and the rest of the equipment) for a reasonable cost.
3. Provide that box to the FA as a demonstration box.
4. Each FA will train her/his groups on the importance of acquiring and using a cashbox, and indicate where they can buy one locally.

> In the PSP Implementation Checklist, check the box when the demonstration cashboxes have been obtained from local artisans.

2.2.3 Reporting

FAs must report regularly on their portfolio of groups. This allows supervisors and the project to track agent and group performance, using the MIS, and provide corrective support as needed. Section 2.3 examines reporting from the field supervisor's perspective. This section describes the FA's responsibilities with respect to reporting.

FAs use two forms to report on their groups: the Data Collection Form for New Groups and the SILC Data Collection Form.

Data Collection Form for New Groups

- Completed once for each new SILC group formed by an agent (FA or PSP).
- The data is "static"—it will never change or does not need to be updated.
- Filled in after Module 3 is completed (at which moment, members are registered, the group has a name, and the management committee has been elected).
- Filled in on-site where the group meets.
- Submitted to field supervisor who verifies the existence of the group.
- Allows for the creation of the SILC group in the MIS.
- Serves as basis for the payment of FA stipends (see Section 2.2.4).

SILC Data Collection Form

- Completed monthly for each SILC group supported by the FA.
- Some data is "cycle-specific" (it will not change during the cycle) whereas the rest of the data must be updated every time the form is completed.
- Filled in on-site, immediately following a group meeting.
- Completed at any meeting during the month when the FA is supporting the group—not necessarily the last meeting of the month.
- Submitted to field supervisor who verifies the accuracy of the data.
- Allows for the updating of the group data in the MIS.

2.2.4 FA stipends and targets

The project will make monthly payments to FAs from the first month they are deployed, as they build their markets and prepare to become PSPs. The monthly payments will gradually phase out, in order to provide a smooth transition from FA to PSP status.

As detailed in Section 1.3.4, the project subsidizes the first few groups each FA forms and pays the FA a set monthly rate "on behalf" of those groups, until the groups' first share-out. The FA Stipend Calculator helps the project determine:

- the amount FAs will be paid per group formed, per month;
- the maximum number of groups the project will subsidize for each agent;
- the duration in months of the guarantee period during which the project will pay FAs a minimum amount, regardless of their actual output; and
- the guaranteed number of groups for which the project will pay FAs during the guarantee period.

Additionally, the project sets a "replacement trigger." If an FA has not formed at least 2 groups by the end of the second month, s/he may be replaced. Replacing an agent after

the second month gives the project enough time to hire a replacement and have that person participate in the first refresher training.

This section illustrates various productivity scenarios, using standards recommended in the manual (6 subsidized groups; 4 guaranteed groups for a period of 3 months) and taking an example of 100 Sh (use local currency) per subsidized group per month. As a result, the entry stipend in the example is 400 Sh (4x100 Sh) while the maximum stipend is 600 Sh (6x100 Sh). These diagrams can be used during agent trainings, **using the actual parameters that have been chosen by the project** (rather than these examples).

The entry stipend of 400 Sh is represented by a dotted green line. It lasts for 3 months. Starting in month 4, the project will pay FAs **100 Sh** for **each actual group formed**—this amount could be less than **400 Sh, 400 Sh,** or more than **400 Sh**, but never more than **600 Sh** (represented by the dotted red line).

Figure 15A: FA creating exactly 4 groups by the end of the guarantee period. The stipend is maintained into the next month, then increases as the FA forms more groups.

Figure 15A. Productivity Scenario 1 (Normal Start)
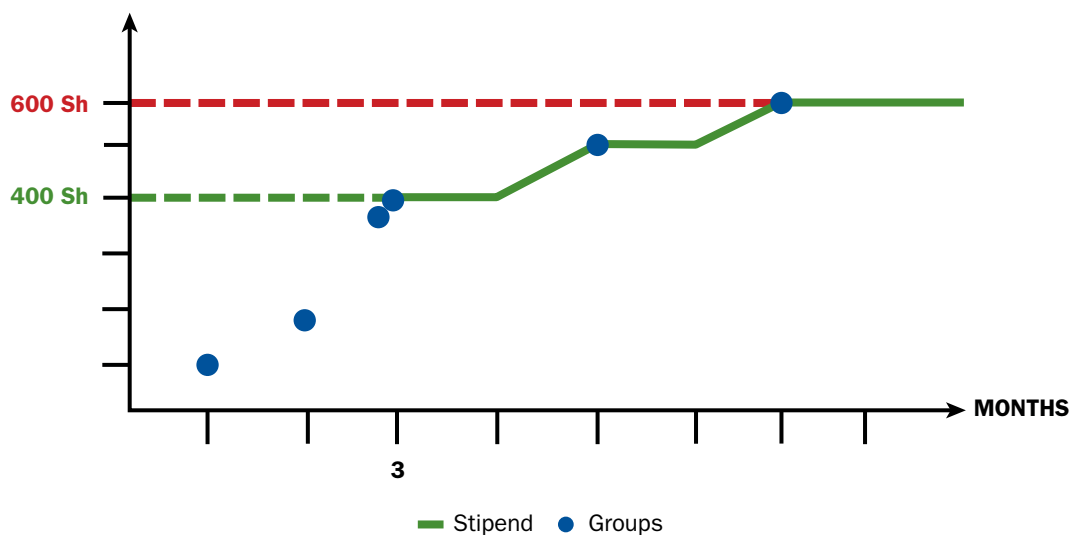
Figure 15B: FA creating fewer than 4 groups by the end of the guarantee period. The stipend is reduced in the next month, but increases later.

Figure 15B. Productivity Scenario 2 (Slow Start)
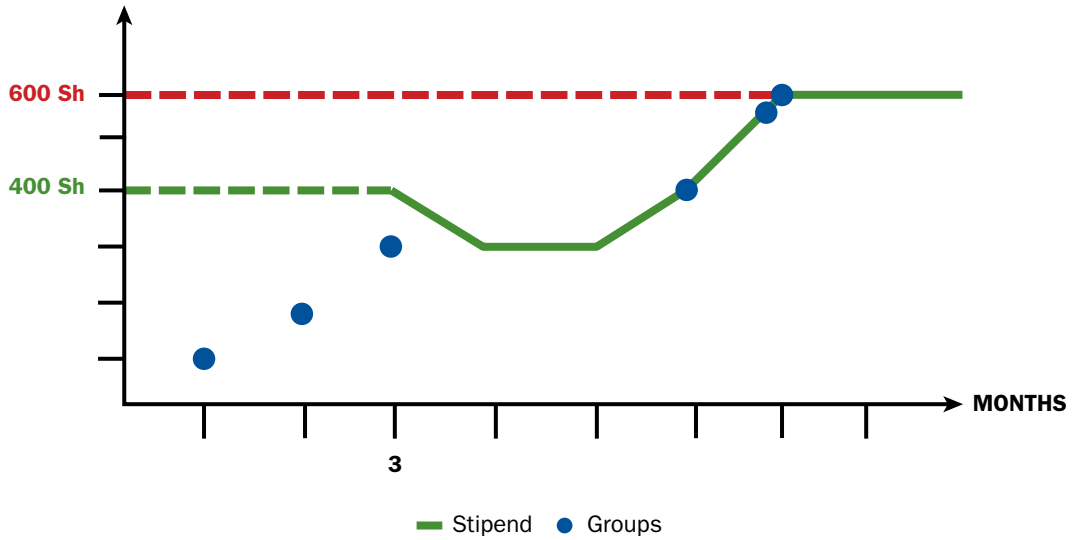
Figure 15C: FA creating more than 4 groups during the guarantee period. The stipend increases beyond 400 Sh. as soon as the 5th group is formed.

Figure 15C. Productivity Scenario 3 (Fast Start)
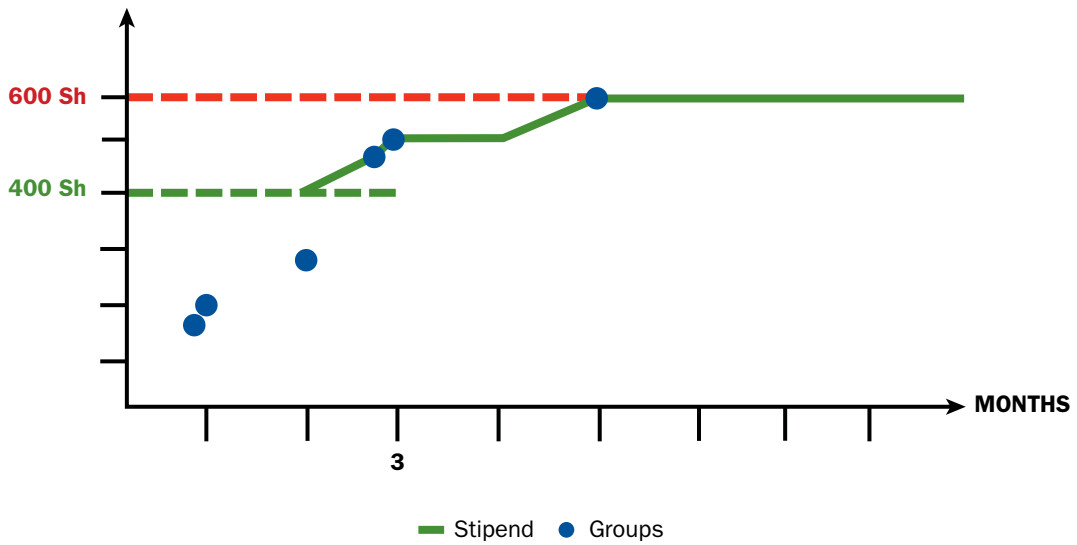
Figure 15D: FA creating more than 6 groups. The project pays only for 6 groups, the FA can charge the 7th group.

Figure 15D. Productivity Scenario 4 (Fast Start, Paying Group)
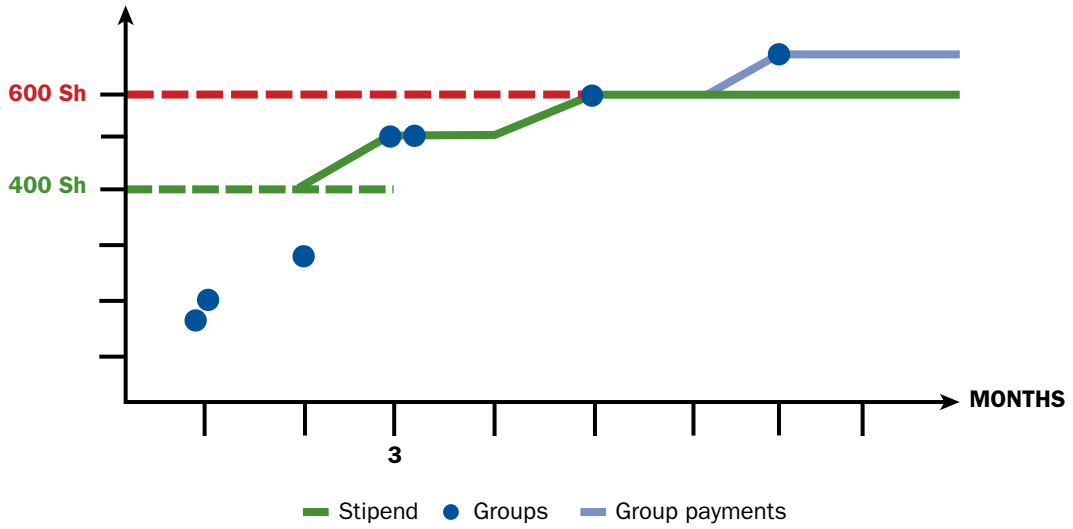
Figure 15E: The FA has failed to create 2 groups in 2 months and is dropped by the project.

Figure 15E. Productivity Scenario 5 (Replacement)
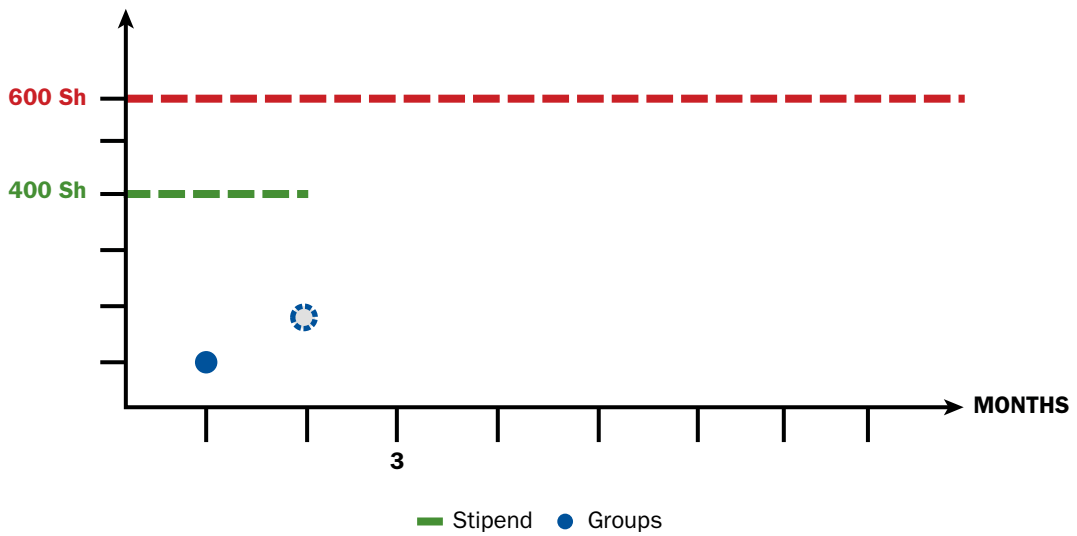
2.3 Supervision and Support

Projects support FAs in a number of ways. Some forms of support are provided uniformly to all FAs and are described in other sections of this manual. They include a means of transport (e.g., bicycle transferable to the PSP upon certification), induction and refresher trainings, and a performance-based stipend. This section discusses individualized support provided by a field supervisor to an FA.

2.3.1 Purpose and value of supervision

Supervising FAs serves two main purposes:

1. Ensuring FAs deliver quality services to SILC groups.

2. Helping FAs develop to the point where they are certified as PSPs, and can operate independently, without further supervision.

Effective supervision strengthens and supports the capacity of FAs to:

- translate SILC training into practice,

- attain consistent and standard performance,

- identify and correct SILC performance gaps in a timely manner,

- report on implementation progress in a timely and accurate way,

- establish their reputation and credibility in their operating area, and

- build market demand for when they will be operating on a fee-for-service basis.

2.3.2 Components of FA supervision and support

Individualized supervision and support for FAs can be divided into several categories. They include:

- **Regular field visits to observe the work of the FA and the functioning of SILC groups, using observation checklists, and to provide feedback**. This is **the most important aspect** of supervision, as it gives direct insight to the field supervisor into FA behavior and group quality, compared with program standards. Any issues observed can be addressed immediately or through on-the-job training. Issues observed across a number of FAs should be addressed during refresher trainings (see Section 2.4).

- **Mentoring and on-the-job training.** The FA phase can be viewed as a continuous development process during which the FA becomes ready to operate independently as a PSP. During this phase, the field supervisor acts as a mentor to the FA, offering individualized learning, dialogue and coaching, and tracking and accompanying the FA's progress. Such mentoring can be highly motivating for the FA. An important part of mentoring is on-the-job training, tailored to the specific needs of the FA, based on FA request or field observation. This type of training, delivered in the field for one or a handful of FAs, can address minor issues or those that cannot wait for the refresher training. Effective techniques for on-the-job training include field practice, demonstration and observation.

- **Guidance for market-preparation, in particular scheduling oversight and in-person support for SILC promotion.** Given the importance of the market-preparation approach described in Section 2.2.1, the field supervisor must work

with the FA to draw up a plan and schedule to cover all villages in the operating area and must ensure the plan is followed. The field supervisor must also attend promotion meetings in person to provide project support to the FA, in particular the first promotion meeting in a new community where the FA may not be known. However, the field supervisor must strike a balance between stepping in to help the FA enjoy a strong start and stepping back to let the FA build up the skills and confidence to promote SILC on her/his own.

- **Analysis of FA-submitted forms and MIS-generated reports**. Timely and thorough review of data forms allows the field supervisor to closely track FA productivity, identify group performance issues, and ensure the accuracy of the data that is entered into the MIS reports. The MIS outputs, in turn, allow the field supervisor to efficiently compare group and FA performance, and make decisions on where to focus efforts and schedule field visits.

- **Regular coordination meetings between FAs and implementing partner staff.** Periodic coordination meetings are the opportunity to discuss challenges, brainstorm solutions, exchange successful practices, and distribute uniform information to all agents.

2.3.3 Tools and approaches

Field supervisors develop a **monthly activity plan** that specifies their schedule of **field visits** and must be validated by the project officer. Field supervisors should visit each field agent at least twice each month (each visit taking up an entire day); low-performing field agents might need extra visits[19]. Field visits can be announced, to work on an agreed-upon issue, or unannounced, as a spot check. Field visits should be scheduled in such a way to give the field supervisors the opportunity to observe the three main FA activity types (promotion, group training, meeting monitoring).

The principal tool used by field supervisors is the **SILC Monitoring Checklist** (provided in the Tools section). This tool structures the field supervisor's observation of how well the group is functioning and how the FA is interacting with the group, and it serves as the basis for providing feedback to the group and the FA. The tool has four sections, which are illustrated below.

1. Meeting procedures

The field supervisor uses this form (first section) during a group meeting to assess how well the group is following key SILC meeting procedures and to observe whether the group requires and/or is receiving agent assistance. Figure 16A shows this form.

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19   With a ratio of 1:7, this represents a minimum of 14 field visits per month, which leaves time for extra visits, meetings and office work.

Figure 16A. SILC Monitoring Checklist: Meeting Procedures

SILC Monitoring Checklist

I. Meeting Procedures	N	Y/H	Y	N/A
The secretary took attendance and marked the register.			X	(gray)
The SF opening balance was verified in 3 ways (members recalled the previous balance; the secretary consulted the ledger; the SF cash was counted in front of members).		X		
Any difference in the SF opening balance was reconciled to the satisfaction of members before moving on.				X
Requests for SF payouts were discussed by all members and awarded according to the Constitution.	X			
The SF closing balance was counted in front of members, reconciled with the SF ledger, and announced to members.			X	(gray)
The LF opening balance was verified in 3 ways (members recalled the previous balance; the secretary consulted the ledger; the LF cash was counted in front of members).			X	
Any difference in the LF opening balance was reconciled to the satisfaction of members before moving on.		X		
The secretary consulted the Fines Due ledger and announced any outstanding fines.	X			(gray)
Every member made a savings deposit or was fined, if provided for in Constitution; the secretary announced individual savings totals.			X	(gray)
The secretary announced all members who owed loan payments that day and the amounts due.		X		
Members with outstanding loans made payments or were fined according to the Constitution.				X
All loan requests specified amount, purpose and duration, and the amount did not exceed the group's savings-to-loan ratio.		X		
All loan requests were discussed at the same time, by all members, and in a participatory way.			X	
The secretary correctly calculated how much each borrower would owe at the next loan meeting and announced the amounts.			X	
The LF closing balance was counted in front of members, reconciled with the cashbook, and announced.			X	(gray)
The cashbox was locked with the Loan Fund cash and records inside.			X	(gray)
Number of checks	_2_x0	_4_ x1	8_ x2	2_ x2
Scores	0	_4_	_16_	_4_
TOTAL SCORE:	_24_ / 32			

Each observation element (line) should only have one box checked (N=No, Y/H=Yes with Help, Y=Yes or N/A=Not Applicable).

"Gray" observation elements can never be "N/A".

Add the number of checks in each column.

Multiply the number of checks by the weight (0 for N; 1 for Y/H, 2 for Y or N/A) to get the score for that column.

Add the scores from each column to get a total score out of 32.

Each line has a positive statement about what the observer should see. In some cases, the statement contains multiple parts, and all parts must be observed. The supervisor must place one, and only one, check in the appropriate box for each observation item based on his/her assessment of what is happening in the group. The codes at the top of each column stand for the following:

N=No: The meeting procedure was **not** followed as described, and the agent did **not** ensure it was followed.

Y/H=Yes with Help: The meeting procedure was followed as described, but with guidance, assistance or correction from the agent

Y=Yes: The meeting procedure was followed as described, without the need for guidance, assistance or correction from the agent.

N/A=Not Applicable: The meeting procedure was not supposed to happen that day (there was no opportunity to observe it). Some statements can be N/A and other statements cannot be N/A, so it is not an option. (These are the "gray" boxes in the figure.)

The dotted border around some statements means that these meeting procedures only happen during loan meetings (every four weeks).

Ideally, supervisors should never need to record an "N"—procedure was not performed—because this means the agent is not doing a good job correcting the group. Over time, the supervisor should see a shift from Y/H—procedure was performed, through assistance/prodding from the agent—to Y—procedure was performed autonomously.

2. Overall group functioning

The supervisor uses the second section of the form to structure her/his observations before, during and after a group meeting. It helps assess how well the group functions, and whether agent assistance is required. Figure 16B shows the form. Note: the N, Y/H, Y and N/A columns have the same meaning on this form as they do on the Meeting Procedures form.

Figure 16B. SILC Monitoring Checklist: Overall Group Functioning

2. Overall group functioning	N	Y/H	Y	N/A
A member chosen at random before the meeting knew the previous SF balance. *(member answer: __8,000__)*	X			
Another member chosen at random before the meeting knew the previous LF balance. *(member answer: _105,500_)*			X	
The meeting lasted no more than 45 minutes (savings) or 1 hour and 30 minutes (loans). *(start time:_9am__ end time: _10:20am_)*			X	
The group sat in such a way that all members could see one another, and all members could see transactions and money-counting.		X		
All secretary entries for the day were correct.			X	
All money-counting for the day was accurate and done in view of all members.		X		
Fines were applied according to the Constitution, and either paid immediately, or recorded in the Fines Due ledger.				X
All members (not just the management committee) actively participated in group discussions and decisions.			X	
The group had a complete Constitution, signed by all members and kept with group records.	X			
A member chosen at random after the meeting knew the closing SF balance. *(member answer: _7,200_)*			X	
Another member chosen at random after the meeting knew the closing LF balance. *(member answer: _120,000_)*			X	
Number of checks	2x0	2_x1	6__x2	1x2
Scores	0	_2	_12	_2_
TOTAL SCORE:	__16__ / 22			

Annotations:
- A single member is asked the previous balance **before** the meeting begins. Y or N or marked when the group verifies **during** the meeting.
- The meeting start and end times are noted. Y or N is marked after the meeting.
- A single member is asked the closing balance **after** the meeting.
- "Gray" observation elements can never be "N/A". In this form, this also includes some cases in which Y/H cannot be used.

Each line has a positive statement about what we should see. In some cases, the statement contains multiple parts. In some cases, the supervisor has to "quiz" members individually (to verify balances) and to observe the record keeping. As in the previous form, some statements can be N/A while other statements cannot be N/A, so it is not an option.

Ideally, supervisors should never need to record an "N"—procedure was not performed—because this means the agent is not doing a good job correcting the group. Over time the supervisor should see a shift from Y/H—procedure was performed, through assistance/prodding from the agent—to Y—procedure was performed autonomously.

3. Agent behavior

The supervisor uses the third section of the form during group meeting to assess how effectively and appropriately the agent interacts with the group. This section does NOT include Y/H, since no one is supposed to intervene with the FA during the meeting. Figure 16C shows this form.

Figure 16C. SILC Monitoring Checklist: Agent Behavior

3. Agent behavior	N	Y	N/A
Was positioned in a way to observe secretary entries and money-counting.		X	
Provided accurate information when answering questions or when giving instructions to the group.		X	
When giving directions to the group, solicited group member input in order for them to recognize incorrect procedures and follow normal procedures.	X		
Directed guidance to appropriate management committee member(s) for them to guide the group.			X
Used respectful language toward all group members.		X	
Number of checks	_1_ x0	3_ x2	1_ x2
Scores	0	_6_	_2_
TOTAL SCORE:	__8_ / 10		

Scoring here is done just as in the previous form.

Most lines can have N/A if the behavior could not be observed during the meeting.

As in the previous forms, each line has a positive statement about what the supervisor should see. In some cases the statement contains multiple parts. In this case, all statements can be N/A in the event the agent doesn't have the need or opportunity to demonstrate the behavior in question, except the first statement about agent placement.

4. Groups records and data collection

The supervisor administers the fourth section of the form after the group meeting and uses it to assess the quality of the group's records. Good quality records are both accurate and complete. The supervisor also uses this form to assess the accuracy of the agent's reporting on the group's financial information. Figure 16D shows this form.

Figure 16D. SILC Monitoring Checklist: Group Records and Data Collection

> 1. The observer has the agent leave and asks the group to give the four numbers (by any method they want). Then the observer asks the agent to give the four numbers (by any method). Finally the observer asks the group to count the two funds and examines the group records to determine the exact savings and loan situation.

> 2. The observer then calculates the group variance and the agent variance for each number (expressed as a percentage).

4. Group records and data collection

Variance worksheet	Group estimate	Agent estimate	Observer estimate	Group variance	Agent variance
LF cash	120,000	130,000	120,000	0%	8%
SF cash	7,200	7,200	7,200	0%	0%
Total savings	185,000	185,000	167,000	10%	10%
Total value of loans	119,000	80,000	90,000	24%	-13%

Variance calculation:
group variance = (group estimate – observer estimate) ÷ observer estimate x 100
agent variance = (agent estimate – observer estimate) ÷ observer estimate x 100

> 3. After calculating each variance, the observer can use the percentages to assess the accuracy of each record and report, and give a score. (S)he circles the appropriate percentage for each fund in the Group and Agent Quality lines and then scores them using the same approach used in other forms.

> 4. The observer examines five key sections of the group records and circles the appropriate observation: complete, incomplete or unusable. The observer then scores using the same system.

Group records quality				
Group variance LF cash	0%	<±10%	<±20%	>±20%
Group variance SF cash	0%	<±10%	<±20%	>±20%
Group variance total savings	0%	<±10%	<±20%	>±20%
Group variance total value of loans	0%	<±10%	<±20%	>±20%
Number of circles	2_ x5	_1_ x3	1 x2	_0 x0
Scores	_10_	_3_	_2_	0
SCORE:	_15__ / 20			

SF ledger complete	complete	incomplete	unusable
Savings ledger complete	complete	incomplete	unusable
Loan ledgers complete	complete	incomplete	unusable
Cashbook complete	complete	incomplete	unusable
Constitution complete	complete	incomplete	unusable
Number of circles	_2_ x2	_2_ x1	_1_ x0
Scores	_4_	_2_	0
SCORE:	_6__ / 10		

Agent reporting accuracy				
Agent variance LF cash	0%	<±10%	<±20%	>±20%
Agent variance SF cash	0%	<±10%	<±20%	>±20%
Agent variance total savings	0%	<±10%	<±20%	>±20%
Agent variance total value of loans	0%	<±10%	<±20%	>±20%
Number of circles	_1_ x5	_2_ x3	1_ x2	_0_ x0
Scores	_5_	_6_	_2_	0
SCORE:	_13__ / 20			

TOTAL SCORE:	_34_ / 50

> 5. All scores are added up.

The first three sections (meeting procedures, group functioning and agent behavior) should be completed at every field visit, as they can be completed for the most part while the group is conducting its meeting. The fourth section (group records and data collection) is a complete data audit. It can take over one hour to complete, as it involves examining and sometimes reconstructing group records, and should only be done **with 4 groups per month,** covering all FAs on a rotating basis.

Each of the sections is scored; however there is no specific guidance for what is a "good" score or a "poor" score. One should expect to see the scores improve with each observation, as agents mature and improve their support to groups.

The two primary uses of SILC monitoring checklist are to:

1. Help prioritize the feedback that the field supervisor gives to the group, immediately following the meeting:

    •   Which positive group behaviors and practices should be highlighted and reinforced?

    •   What is the group not doing well that requires immediate correction (for example, for safety of member funds)?

    •   Which improvements are needed in the short-term, and which can be discussed with the agent for later follow-up?

2. Provide an objective basis for a feedback session between the field supervisor and the FA.

    •   Which positive aspects of group functioning should be highlighted and reinforced?

    •   Which positive aspects of agent behavior should be highlighted and reinforced?

    •   Which meeting procedures are not being followed and not being corrected by the agent? What should the agent do in those situations? Why is this important?

    •   How effectively is the agent getting the group to follow proper procedures?

    •   How good is the record-keeping? How effective is the agent's data collection approach?

    •   Which gaps are specific to this group, and which might apply to all groups in the agent's portfolio?

The field visit and feedback session should result in a written action plan for the FA, to be followed up during the next field visit.

The SILC Monitoring Checklist, and resulting action plans, are kept in each agent's **individual FA file**. The set of forms helps track FA progress over time. Are the same problems identified in several groups? Are scores improving? Are some poor practices systematically eradicated? The FA file is also the appropriate place to store the Code of Conduct signed by each agent at the time of deployment.

> In the PSP Implementation Checklist, check the box when all field supervisors have been trained on the use of the SILC monitoring checklist.

2.4 Refresher Trainings

Although the induction training provides a critical foundation for FAs, experience has shown that additional, targeted trainings are needed once FAs have had a chance to practice what they learned in their training, through the hands-on experience of promoting SILC. Given the FA-to-PSP timeline, two short refresher trainings can be held prior to certification. Any FA replacements must be made before the first refresher training, in order to not spend resources training agents who will be dropped, and to get replacement agents up to speed.

2.4.1 First refresher training

The **objectives** of the first refresher training:

- Reinforce key concepts from the Induction Training, with the benefit of practical field experience.
- Address any systematic issues observed in the field.

The **content** of the training must include the following:

- Promotion and messaging
- Agent productivity review
- Meeting steps
- Record-keeping
- Data Collection Form
- Record keeping
- Other themes arising from field observation

The following **methods** should be used during the training:

- **Practice** of promotion messages. This ensures trainees receive constructive feedback from their trainer and their peers.
- Presentation and discussion of **actual errors** that were observed during implementation (record-keeping, DCF, meeting steps). This ensures trainees are working on realistic cases they can relate to, and understand the correct procedure for typical cases.
- **Problem-solving in small groups** on issues that come up in the field. This stimulates critical thinking and gives FAs ownership of the recommended solutions.
- **High performer highlight.** This presents practical approaches that have been effective in the field, and gives high-performing FAs a chance to shine.

Some additional **practical recommendations:**

- Hold the training approximately 3 months following agent deployment.
- Make any agent replacements before the refresher—this ensures resources are focused on the right people.
- The training should last 2-3 days.
- Record the date each agent completes the first refresher training in the Agent Management Table.

> In the PSP Implementation Checklist, check the box when the first refresher training has been completed.

2.4.2 Second refresher training

The **objectives** of the second refresher training:

- Address any systematic issues observed in the field.
- Prepare agents to effectively support group share-outs.
- Prepare agents to transition to PSP status.

The **content** of the training must include the following:

- Share-out under various scenarios
- Other themes arising from field observation
- Pricing of services (menu, fee structure, pricing, service agreement, negotiation, dealing with non-paying groups)—see Section 2.4.3
- Promotion and marketing of services
- Income modeling under various productivity scenarios

The following **methods** should be used during the training:

- Presentation and discussion of **actual errors** that were observed during implementation (record-keeping, DCF, meeting steps). This ensures trainees are working on realistic cases they can relate to and understand the correct procedure for typical cases.
- **Problem-solving in small groups** on issues that come up in the field. This stimulates critical thinking and gives FAs ownership of the recommended solutions.
- **High performer highlight.** This presents practical approaches that have been effective in the field and gives high-performing FAs a chance to shine.
- **Practice** by trainees on calculating group share-outs, under various scenarios (all loans repaid, loan default greater than member savings, some loans outstanding). This ensures trainees practice a task they will need to carry out in the field.
- **Practice** by trainees of explaining their new status as PSP and negotiating for payment. This ensures trainees have the experience of promoting themselves and receive constructive feedback from the trainer and from their peers on effective messaging.
- **Illustration** of agent earnings under various productivity scenarios, as the subsidized groups share out and PSPs form new groups. This ensures trainees understand the importance of replacing their subsidized groups with new groups and growing their portfolio.

Some additional **practical recommendations:**

- Hold the training approximately 6 months following agent deployment.
- Hold the training at least 1 month prior to the first Certification Examinations, since the content will be necessary for agents launched as PSPs.
- If possible, invite successful PSPs to testify about their experiences.
- The training should last 2-3 days.
- Record the date each agent completes the second refresher training in the Agent Management Table.

> In the PSP Implementation Checklist, check the box when the second refresher training has been completed.

2.4.3 Pricing of services

Note: This section must be consulted before setting the FA compensation in Section 1.3.4.

Reliable, attractive payments from groups to PSPs underpin the fee-for-service business model and its sustainability. PSPs must have a well-thought-out pricing structure they can communicate to their market clearly, as soon as they are certified. The pricing structure must therefore be developed **before** they become PSPs—the last refresher training is the right opportunity to do so.

This section presents information that builds up to a recommended pricing structure and a process for determining PSP fee levels. It is recommended that the information in this section be presented to agents during the last refresher training, so that they understand its rationale and can help shape their own pricing.

2.4.3.1 Criteria for a strong pricing and payment structure

PSPs are social entrepreneurs providing development services. Although they must earn sufficient income from their work, the objective is not profit maximization. In thinking about how they should price their services, the following criteria should apply:

1. The structure is fair to the PSP *(in relation to cash costs, opportunity costs, alternatives.)*
2. The structure does not exploit the group members *(in relation to their savings in the group and their returns from the group).*
3. The structure represents payment-for-value.
4. The structure has a defined time frame (clear end-date or event).
5. Timing and form of payments consider the income needs of the PSP.
6. Timing and form of payments consider the group's capacity.
7. The structure is simple to explain, and simple to implement.

2.4.3.2 Menu of PSP SILC services

PSPs train and support new SILC groups during their first cycle and remain available to provide any requested services to higher-cycle groups (groups in their second cycle and beyond). Below is a list of SILC services that can be thought of as a "menu" that PSPs promote. The items on the menu are divided into two categories: 1) first-cycle package for new groups, and 2) specific higher-cycle services for groups that have shared out once.

First-cycle package for new SILC groups (this package must be delivered *in its entirety*):
- Conduct training on 8 SILC modules.
  - All achievement-based objectives (ABO) are completed by group members.
- Provide scheduled monitoring visits (decreasing frequency).
  - Attend entire meeting.
  - Observe and correct meeting procedures.
  - Verify and correct group records.
  - Ensure group leaders perform their duties.
  - Ensure group follows its constitution.
  - Advise the group on best practices.
  - Provide extra training as needed.

- Provide additional support visits as needed (on-demand).
  - In addition to monitoring visit services, support group as per their request.
- Support first-cycle share-out.
  - Share-out meeting ABOs are completed by group members.

Higher-cycle services for groups that have already shared out once (these services are delivered upon demand of the group; they are expected to be infrequent if the agent has done a good job in the first cycle[20]):

- New cycle start-up.
  - Facilitate group evaluation of previous cycle.
  - Monitor management committee elections.
  - Facilitate Constitution revisions.
  - Assist secretary to prepare ledger book for new cycle.
- Sporadic monitoring/support visits upon demand of the group.
  - Attend entire meeting.
  - Observe and correct meeting procedures.
  - Verify and correct group records.
  - Ensure group leaders perform their duties.
  - Ensure group follows its constitution.
  - Advise the group on best practices.
  - Provide refresher training as needed.
  - Support group as per their request.
- Share-out support.
  - Support management committee to conduct share-out.
  - Verify accuracy of calculations and payout.
- Methodology upgrade.
  - Train group on revised methodology (e.g., record-keeping, meeting steps, digital payments, etc.).
  - Monitor subsequent meeting(s) to support and ensure compliance.
- Provision of complementary trainings, products and services.
  - Training on new curriculum (e.g., business management, financial education).
  - Sale/promotion of other products/services (e.g., solar lamps, irrigation systems, latrines, malaria prevention, etc.).

2.4.3.3 Payment structure: First-cycle groups

PSP income is composed of regular payments from first-cycle groups (this should represent the majority of the PSP income) and less-regular payments from some higher-cycle groups (this should represent a smaller portion of the PSP income). We examine each in turn.

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20 While PSPs can deliver services to mature groups, the main income stream (80%) for a PSP should come from the formation, training and mentoring of first-cycle groups. This allows the PSP to have a steady income while it supports post-project outreach and saturation of the market. The 80/20 rule applies here as well. 80% income from first-cycle groups with 20% incoming from mature groups.

PSP input to first-cycle groups, in the form of training and support, is critical for groups to be strong and autonomous by their first share-out; however, the intensity (and value) of PSP services varies throughout the cycle. It is very intense during the training period (intensive phase); decreasingly less intense as the group moves through the cycle (development phase); and again very intense before and during share-out (maturity phase). The payment structure in the first cycle must ensure **commitments** from both sides (SILC group and PSP) to work together for the entire first cycle. Without this cycle-long commitment, groups risk "under-consuming" needed PSP services, since they have to pay for them, and thus they are not adequately trained. PSPs, for their part, need a reliable income stream from groups in order to remain engaged with SILC work and available to support their groups when needed. A **predictable, consistent monthly payment** is recommended.

The following payment structure and procedures are recommended for first-cycle groups. They adhere to Criteria 3 through 7.

- The group establishes a third fund ("PSP fund" or "training fund"), separate from the Loan Fund and the Social Fund.
- Each member contributes a set monthly PSP fee to the PSP fund for the entire first cycle (groups may decide that members pay weekly or monthly, as long as the monthly contribution is complete).
- The monthly PSP fee is determined in relation to the group's minimum savings policy (see Section 2.4.4.4).
- PSPs can demand an additional "travel premium" for training groups in distant villages
- The PSP can insist on a "minimum group payment" (equivalent to 15 members, for example) in the case registered members drop out of the group.
- The monthly PSP fee is included in the group constitution.
- Member contributions are recorded on a separate page in the central ledger.
- The PSP signs the ledger to indicate when s/he has been paid.
- The PSP and the group enter into a written Service Agreement for the first cycle (see below).
- PSPs are encouraged to not train the group on key implementation sessions (meeting steps and record-keeping) until payment begins.

The understanding and verbal agreement between the PSP and the group regarding services and payment are paramount; however, they may be taken more seriously by both parties when written into a clear and transparent service agreement. The service agreement is not intended to serve as an enforceable legal document, but it can serve as a reference, in particular when bringing in external stakeholders to advise on any dispute.

A sample First-Cycle Service Agreement is provided in the Tools section of this module for adaptation and use. It includes the elements outlined above (names of parties, a description of services and payments, termination).

2.4.3.4 Choosing a PSP fee level

The PSP monthly fee must strike a balance between PSP income and fairness to SILC members (Criteria 1 and 2). The PSP Fee Calculator (found in the companion Excel file) helps projects determine appropriate PSP monthly fee levels by estimating PSP income and member payment ratios (see Table 4).

On the PSP Fee Worksheet, cells shaded in yellow are data entry cells; figures in *italicized blue font* are automatically generated by the calculator. The calculator allows users to try several scenarios in succession, making adjustments until they find a fee level they feel strikes the right balance. The PSP Fee Calculator appears twice in the worksheet (upper and lower sections), allowing users to compare two scenarios on the screen at the same time (see Figure 17).

Figure 17. PSP Fee Calculator (Example)

Assumptions		Fees/Income		Ratios: Savings	Payment/ Savings	Payment/ Return
Minimum savings	50			Always minimum	10%	40%
Fee as % of savings	10.0%	Member monthly fee	20	Half min, half double	7%	27%
Average group size	22	Price/month/grp	440	Always double	5%	20%
First-cycle groups	10	Monthly income	4,400			
ROS	25%					

Assumptions		Fees/Income		Ratios: Savings	Payment/ Savings	Payment/ Return
Minimum savings	100			Always minimum	13%	89%
Fee as % of savings	12.5%	Member monthly fee	50	Half min, half double	8%	60%
Average group size	19	Price/month/grp	950	Always double	6%	45%
First-cycle groups	10	Monthly income	9,500			
ROS	14%					

Table 4. PSP Fee Calculator Instructions

	Item	Cell	Explanation
1.	Minimum member savings	C3	Enter the **minimum member savings per week that is the most common** in the area or country[21]. Note: This refers to the savings **policy**, not the actual savings **deposits**.
2.	Percentage fee	C4	Enter the percentage of minimum savings that each member should pay per week to pay the PSP during the first cycle (recommended standard: between 10% and 20% as a starting point, since it ensures payments are fair from the perspective of group members).
3.	*Member fee*	*E4*	*The calculator generates the amount a member from a typical group (in terms of its savings policy) will pay a PSP every month during the first cycle.*
4.	Average group size	C5	Enter the **historical average group size** in the area, or country.
5.	*Price per month, per group*	*E5*	*The calculator generates the amount a typical group (in terms of size and savings policy) is projected to pay a PSP every month during the first cycle.*
6.	First-cycle groups	C6	Enter the number of first-cycle groups PSPs are expected to support at any given time (recommended minimum standard: 8).
7.	*Monthly income*	*E6*	*The calculator generates the anticipated monthly income for PSPs from their portfolio of first-cycle groups.*
8.	ROS	C7	Enter the historical Return on Savings (ROS) in the area or country
9.	*Payment/savings ratio*	*G3-G6*	*The calculator expresses member payment to PSP as a percentage of the member's savings **deposits**, under three scenarios: 1) a member who always saves the minimum amount; 2) a member who saves on average double the minimum amount; 3) a member who saves half-way between those two amounts.*
10.	*Payment/return ratio*	*H3-H6*	*The calculator expresses member payment to PSP over the course of the cycle as a percentage of the member's return on savings over the cycle, under three scenarios: 1) a member who always saves the minimum amount; 2) a member who saves on average double the minimum amount; 3) a member who saves half-way between those two amounts.*

How to interpret and adjust the outputs of the Fee Calculator:

- PSP income is driven by four variables: group savings policy, average group size, fee and number of first cycle groups.
  - Not all groups will have the same savings policy—one can increase the accuracy of the tool by splitting the PSP's portfolio between "low saving groups" and "high saving groups" in the upper and lower portions of the calculator.

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21 The calculator assumes first-cycle groups meet and save weekly. In the event groups meet and save less frequently, **convert the minimum savings amount to a weekly equivalent** for the calculator to produce accurate results.

- PSPs tend to naturally have slightly larger groups than FAs.
- The fee impacts both PSP income and payment ratios—when adjusting the fee, consider both perspectives.
- The easiest way for PSPs to increase their income is to create more SILC groups.

- In some areas, members tend to save mainly in the upper part of the 1:5 savings range, in which case, it might be appropriate for the percentage fee to be higher.

- The monthly PSP income shown in this tool represents a "steady-state" core income from first-cycle groups only. When they are first certified, PSPs continue to earn project stipends for their subsidized groups and need to strategize to replace the subsidized groups by forming new groups and charging them for services. PSPs can also supplement their income from first-cycle groups by providing services to higher-cycle groups.

- The majority of PSPs will not engage in full-time SILC work. Therefore, it is not recommended to begin with a monthly income figure in mind and divide it by a number of groups to determine per-group fees.

Notes:

- The payment/savings ratio can be thought of as a "tax on savings" (i.e., how much savers must pay to the PSP in order to access the SILC savings facility). This ratio is fairly obvious to members, agents and staff. This ratio makes it clear that low savers are paying relatively more to the PSP. This ratio should be monitored during the course of the project, based on **actual savings deposits.**

- The payment/return ratio can be thought of as a "how much of their cycle profits members give to the PSP in order to enjoy the return at share-out." This ratio is **never** obvious to members, agents or staff, since the payments to the PSP are small, regular payments over a one-year cycle, while the return is obtained all at once. It is not necessary to communicate this ratio with members; however, it should be explained to agents to help them appreciate what their fees represent for members. This ratio makes it clear that low savers are paying relatively more to the PSP, and in some extreme cases could be paying out most or all of their returns to the PSP. This ratio should be monitored during the course of the project, based on **actual savings deposits and actual returns.**

- The payment/return ratio is driven by both the fee and the ROS. Groups with low fund utilization rates or who charge a low interest rate (and have a low ROS) will face higher ratios.

- Working with percentages can be effective for discussions with staff. When working with members and agents, fees should be expressed in monetary terms (e.g., "If the group minimum savings is X every week, every member must pay the PSP half of X every month."), whereas ratios can be represented graphically.

> **In the PSP Implementation Checklist, write the decision for the PSP fee (first-cycle package).**

2.4.3.5 Payment structure and fees: Higher-cycle groups

As discussed in Section 2.4.3.3, it is critical for first-cycle groups to receive a complete set of services, ensured by a corresponding cycle-long payment arrangement. For higher-cycle groups, support needs are more punctual and payments should be made *at every support visit,* rather than monthly. In order to discourage PSPs from developing a habitual, "salaried" relationship with groups, the PSP fee should be relatively higher. **One first-cycle PSP monthly fee is recommended for every support visit.**

> In the PSP Implementation Checklist, write the decision for the PSP fee (higher-cycle services).

MODULE 2 TOOLS

POST-TRAINING TEST

What does SILC stand for?

S =

I =

L =

C =

Which of the following are TRUE regarding SILC members? Check all that are true.

You will earn a point for each correct answer and lose a point for each wrong answer.

☐ Each member must do individual self-screening (ISS) to decide if s/he can participate in SILC.

☐ Community leaders decide who can join SILC.

☐ Members must agree they want to work with each other in a SILC group.

☐ FAs decide who can join SILC.

☐ Some people are too poor to be in SILC groups.

☐ The very poor can be part of SILC groups.

☐ Only women can join SILC groups.

What is the standard size for a SILC group?

☐ At least 30 members

☐ Between 15 and 25 members

☐ Between 10 and 40 members

☐ Exactly 20 members

Which of the following are TRUE regarding SILC groups? Check all that are true.

You will earn a point for each correct answer and lose a point for each wrong answer.

☐ All the money must be lent out at the end of every meeting.

☐ Members save at every meeting.

☐ Members can save any amount they wish.

☐ Members save an amount between the minimum and maximum decided by the group.

☐ The group has a Loan Fund and a Social Fund.

☐ The group has a Loan Fund, a Social Fund and an Education Fund.

☐ Members must repay loans with interest.

☐ The interest rate is 10% per month.

☐ The group decides on the interest rate.

☐ The general assembly decides whose loan requests are approved.

☐ Every member must borrow at least once during the cycle.

☐ Members who borrow must have a guarantor in the group.

Which of the following are part of the SILC Key principles? Check all that are key principles.

You will earn a point for each correct answer and lose a point for each wrong answer.

☐ SILCs do not need to keep records if their Secretary has not been to school

☐ SILCs are self-selecting

☐ SILC are autonomous and self-managing

☐ All members take turns being on the management committee

☐ SILCs meet on a regular basis at intervals they agree upon

Indicate which are characteristics of SILC and which are characteristics of merry-go-rounds.

Characteristic	Merry-go-rounds	SILC
All contributions for the week go into the Loan Fund.		
There is a Social Fund for emergencies.		
Members only access funds once per cycle.		
Members who borrow must repay with interest.		
All the contributions for the week go to one member.		
Several members can borrow at the same time.		
Members who get money don't have to return it.		
During the course of a cycle, members get back exactly what they contributed.		
At the end of the cycle, members receive more than what they contributed.		

Which of the following are true regarding the field agent's role? Check all that are true.

You will earn a point for each correct answer and lose a point for each wrong answer.

☐ The FA keeps the money for groups that don't have cash boxes.

☐ The FA trains groups.

☐ The FA promotes the SILC methodology

☐ The FA mobilizes groups

☐ The FA facilitates groups to decide their own Constitution.

☐ The FA maintains the group records in the first month of the cycle.

☐ The FA validates who can borrow from SILC groups.

☐ The FA monitors group meetings and corrects what is not done right.

☐ The FA asks secretaries to complete Data Collection Forms for their groups.

☐ The FA regularly submits Data Collection Forms.

☐ The FA counts group money to confirm the money counter is being accurate.

Who are the members of the management committee? Check all who are on the management committee.

You will earn a point for each correct answer and lose a point for each wrong answer.

☐ Treasurer

☐ Key holder 1

☐ Key holder 2

☐ Key holder 3

☐ Key holder 4

☐ Chairperson

☐ Vice chairperson

☐ Disciplinarian

☐ Secretary

☐ Back-up secretary

☐ Money counter

Which of the following are <u>responsibilities</u> of the management committee? Check all that apply.

You will earn a point for each correct answer and lose a point for each wrong answer.

☐ Decide which members get loans

☐ Manage meetings

☐ Make decisions for members when they are absent

☐ Decide how to punish people who break the rules

☐ Enforce the constitution

Which of the following are elements of a standard SILC Constitution? Check all that are part of the Constitution.

You will earn a point for each correct answer and lose a point for each wrong answer.

☐ Name and telephone number of the field agent

☐ Allowable uses of Social Fund

☐ Interest rate on loans

☐ Minimum loan amount

☐ Names of management committee members

☐ Minimum and maximum savings amounts

☐ Signatures or thumbprints of management committee members only

☐ Signatures or thumbprints of all members

☐ Fines for various infractions

When should a group share out for the first time? Check any that apply.

You will earn a point for each correct answer and lose a point for each wrong answer.

☐ When the FA tells it to share out

☐ At the moment members have agreed upon

☐ Between 8 and 12 months

☐ After exactly 12 months

☐ Once all loans have been repaid

☐ When the group has accumulated a targeted amount of money

What happens at the end of a SILC cycle? Check all that apply.

You will earn a point for each correct answer and lose a point for each wrong answer.

☐ The group divides up all the Loan Fund money.

☐ The management committee must resign.

☐ Members get their savings back, and the profit is used to start the second cycle.

☐ Each member gets his/her savings back, plus some portion of the cycle profit.

☐ Members can leave the group.

☐ The group decides how much of the Social Fund to carry into the second cycle.

☐ The group dissolves and no longer does SILC.

Indicate which are characteristics of FAs, and which are characteristics of PSPs.

Characteristic	FA	PSP
Paid by the community to train groups		
Paid by the project to train groups		
Work for 7-9 months		
Work for several years		
Reports quarterly		
Reports monthly		
Has a certificate of graduation		

How many groups will the project pay for (subsidized groups)? Check any that apply.

You will earn a point for each correct answer and lose a point for each wrong answer.

☐ All the groups formed during the first year of the project
☐ 10
☐ 6
☐ All the groups in the FA's home village

When can FAs take the PSP exam? Check all that apply.

You will earn a point for each correct answer and lose a point for each wrong answer.

☐ They need to be FAs for at least 1 year.
☐ After they have formed 6 groups.
☐ After their first 6 groups have shared out.
☐ Between 7 and 9 months.
☐ Whenever they want.
☐ At the end of the project.

In which order do these events happen in a village? Put the letters in the correct order.

a. Graduation	1.
b. Promotion of SILC with community members	2.
c. Group mobilization	3.
d. Training of group on SILC	4.
e. Share-out	5.
f. Sensitization of community leaders	6.
g. Monitoring of group meetings during the first cycle	7.

Put the parts of a meeting in the correct order.

a. Payment of outstanding fines	1.
b. Social Fund transactions	2.
c. Loan disbursements	3.
d. Verification of Loan Fund closing balance	4.
e. Meeting close	5.
f. Meeting opening	6.
g. Savings	7.
h. Repayment of loans	8.
i. Group expenses	9.
j. Verification of Loan Fund opening balance	10.

POST-TRAINING TEST—ANSWER KEY/SCORING SCALE

What does SILC stand for? __ / 4

S = Savings

I = Internal

L = Lending

C = Community

Which of the following are TRUE regarding SILC members? Check all that are true.

You will earn a point for each correct answer and lose a point for each wrong answer. __ / 3

- ■ Each member must do individual self-screening (ISS) to decide if s/he can participate in SILC.
- ☐ Community leaders decide who can join SILC.
- ■ Members must agree they want to work with each other in a SILC group.
- ☐ FAs decide who can join SILC.
- ☐ Some people are too poor to be in SILC groups.
- ■ The very poor can be part of SILC groups.
- ☐ Only women can join SILC groups.

What is the standard size for a SILC group? __ / 1

- ☐ At least 30 members
- ■ Between 15 and 25 members
- ☐ Between 10 and 40 members
- ☐ Exactly 20 members

Which of the following are TRUE regarding SILC groups? Check all that are true.

You will earn a point for each correct answer and lose a point for each wrong answer. __ / 6

- ☐ All the money must be lent out at the end of every meeting.
- ■ Members save at every meeting.
- ☐ Members can save any amount they wish.
- ■ Members save an amount between the minimum and maximum decided by the group.
- ■ The group has a Loan Fund and a Social Fund.
- ☐ The group has a Loan Fund, a Social Fund and an Education Fund.
- ■ Members must repay loans with interest.
- ☐ The interest rate is 10% per month.
- ■ The group decides on the interest rate.
- ■ The general assembly decides whose loan requests are approved.
- ☐ Every member must borrow at least once during the cycle.
- ☐ Members who borrow must have a guarantor in the group.

Which of the following are part of the SILC Key principles? Check all that are key principles.

You will earn a point for each correct answer and lose a point for each wrong answer. __ / 3

- ☐ SILCs do not need to keep records if their Secretary has not been to school
- ■ SILCs are self-selecting
- ■ SILC are autonomous and self-managing
- ☐ All members take turns being on the management committee
- ■ SILCs meet on a regular basis at intervals they agree upon

Indicate which are characteristics of SILC and which are characteristics of merry-go-rounds. __ / 9

Characteristic	Merry-go-rounds	SILC
All contributions for the week go into the Loan Fund.		X
There is a Social Fund for emergencies.		X
Members only access funds once per cycle.	X	
Members who borrow must repay with interest.		X
All the contributions for the week go to one member.	X	
Several members can borrow at the same time.		X
Members who get money don't have to return it.	X	
During the course of a cycle, members get back exactly what they contributed.	X	
At the end of the cycle, members receive more than what they contributed.		X

Which of the following are true regarding the field agent's role? Check all that are true.

You will earn a point for each correct answer and lose a point for each wrong answer. __ /6

- ☐ The FA keeps the money for groups that don't have cash boxes.
- ■ The FA trains groups.
- ■ The FA promotes the SILC methodology.
- ■ The FA mobilizes groups.
- ■ The FA facilitates groups to decide their own Constitution.
- ☐ The FA maintains the group records in the first month of the cycle.
- ☐ The FA validates who can borrow from SILC groups.
- ■ The FA monitors group meetings and corrects what is not done right.
- ☐ The FA asks secretaries to complete Data Collection Forms for their groups.
- ■ The FA regularly submits Data Collection Forms.
- ☐ The FA counts group money to confirm the money counter is being accurate.

Who are the members of the management committee? Check all who are on the management committee.

You will earn a point for each correct answer and lose a point for each wrong answer. __ / 7

- ■ Treasurer
- ■ Key holder 1
- ■ Key holder 2
- ■ Key holder 3
- ☐ Key holder 4
- ■ Chairperson
- ☐ Vice chairperson
- ☐ Disciplinarian
- ■ Secretary
- ☐ Back-up secretary
- ■ Money counter

Which of the following are <u>responsibilities</u> of the management committee? Check all that apply.

You will earn a point for each correct answer and lose a point for each wrong answer. `__ / 2`

- ☐ Decide which members get loans
- ■ Manage meetings
- ☐ Make decisions for members when they are absent
- ☐ Decide how to punish people who break the rules
- ■ Enforce the constitution

Which of the following are elements of a standard SILC Constitution? Check all that are part of the Constitution.

You will earn a point for each correct answer and lose a point for each wrong answer. `__ / 6`

- ☐ Name and telephone number of the field agent
- ■ Allowable uses of Social Fund
- ■ Interest rate on loans
- ☐ Minimum loan amount
- ■ Names of management committee members
- ■ Minimum and maximum savings amounts
- ☐ Signatures or thumbprints of management committee members only
- ■ Signatures or thumbprints of all members
- ■ Fines for various infractions

When should a group share out for the first time? Check any that apply.

You will earn a point for each correct answer and lose a point for each wrong answer. `__ / 3`

- ☐ When the FA tells it to share out
- ■ At the moment members have agreed upon
- ■ Between 8 and 12 months
- ☐ After exactly 12 months
- ■ Once all loans have been repaid
- ☐ When the group has accumulated a targeted amount of money

What happens at the end of a SILC cycle? Check all that apply.

You will earn a point for each correct answer and lose a point for each wrong answer. `__ / 4`

- ■ The group divides up the Loan Fund money.
- ☐ The management committee must resign.
- ☐ Members get their savings back, and the profit is used to start the second cycle.
- ■ Each member gets his/her savings back, plus some portion of the cycle profit.
- ■ Members can leave the group.
- ■ The group decides how much of the Social Fund to carry into the second cycle.
- ☐ The group dissolves and no longer does SILC.

Indicate which are characteristics of FAs, and which are characteristics of PSPs. __ / 7

Characteristic	FA	PSP
Paid by the community to train groups		X
Paid by the project to train groups	X	
Work for 7-9 months	X	
Work for several years		X
Reports quarterly		X
Reports monthly	X	
Has a certificate of graduation		X

How many groups will the project pay for (subsidized groups)? Check any that apply.

You will earn a point for each correct answer and lose a point for each wrong answer. __ / 1

- ☐ All the groups formed during the first year of the project
- ☐ 10
- ■ 6
- ☐ All the groups in the FA's home village

When can FAs take the PSP exam? Check all that apply.

You will earn a point for each correct answer and lose a point for each wrong answer. __ / 2

- ☐ They need to be FAs for at least 1 year.
- ■ After they have formed 6 groups.
- ☐ After their first 6 groups have shared out.
- ■ Between 7 and 9 months.
- ☐ Whenever they want.
- ☐ At the end of the project.

In which order do these events happen in a village? Put the letters in the correct order. _ /7

a. Graduation	1.	F
b. Promotion of SILC with community members	2.	B
c. Group mobilization	3.	C
d. Training of group on SILC	4.	D
e. Share-out	5.	G
f. Sensitization of community leaders	6.	E
g. Monitoring of group meetings during the first cycle	7.	A

Put the parts of a meeting in the correct order. __ / 10

a. Payment of outstanding fines	1.	f
b. Social Fund transactions	2.	b
c. Loan disbursements	3.	j
d. Verification of Loan Fund closing balance	4.	a
e. Meeting close	5.	g
f. Meeting opening	6.	h
g. Savings	7.	i
h. Repayment of loans	8.	c
i. Group expenses	9.	d
j. Verification of Loan Fund opening balance	10.	e

POST-TRAINING TEST—DATA COLLECTION FORM

Instructions: Use the information provided in the scenario to complete the SILC Data Collection Forms as if you are Field Agent James Ruto, filling the Data Collection Forms during the meetings. Make sure you complete the profit calculation section!

James Ruto and Moja ni Moja

Moja ni Moja SILC group meets in Nsambya village. The group was trained by Field Agent James Ruto; he trained on the third module on 15 January 2013. By the time the group completed the third module, 21 members were registered.

James Ruto submitted the Data Collection Form for the new SILC group to his supervisor, Joseph Museveni, on 20 January 2013. Joseph Museveni went to meet the group to confirm its existence and approved the group for entry in the MIS on 28 January 2013. The group was assigned the number 0002 by the system.

James Ruto continued training the group on the SILC modules, and the group had its first saving meeting on 1 March 2013. By that time, the group had 25 members. The group did not allow members to make a large initial investment (seed capital), and the group did not own property on that day.

Today is 22 March 2013, and James Ruto finds out the following information at the end of the meeting. He uses the information to fill out the Data Collection Forms.

- The members tell him that one member has left the group since the start of the cycle, but that member has been replaced by her daughter.
- In the register, he sees that 15 of the members currently registered are women.
- The number of members absent that day was 5.
- Collectively, members have saved 840,000 Sh since the start of the cycle.
- The following members have outstanding loans:
  - Members 10, 15 and 16 have borrowed 50,000 Sh each.
  - Members 1 and 18 have borrowed 100,000 Sh each.
  - Member 2 has borrowed 20,000 Sh.
  - Member 8 has borrowed 150,000 Sh.
  - Member 3 borrowed 30,000 Sh.
- The group has not written off any loans.
- At the end of the meeting, 65,000 Sh remained in the Social Fund.
- At the end of the meeting, 300,100 Sh remained in the Loan Fund.
- The group is not keeping any of its money in a bank and has not borrowed from anyone.
- The group has not bought any property.

Data Collection Form for New SILC Group

(Fill out once, after Module 3.)

Form submitted by _____ Date of submission _____

Supervisor who approved the group _____ Date of approval
_____

#	Item/Category	Field Data
1.	Group name	
2.	Group formed by (name)	
3.	Date when group was formed (Module 3)	
4.	Latitude (optional)	
5.	Longitude (optional)	
6.	Number of members at the time of group formation (end of Module 3)	

SILC DATA COLLECTION FORM

(Fill out at the end of the meeting.)

Share-out meeting? ☐

Name of agent monitoring the group: _____

Supervisor: _____

	CYCLE DATA			No. of member	Value of loans outstanding
1.	Group name			1	
2.	Group number/ID as in MIS			2	
3.	Cycle (e.g ., 1, 2 or 3)			3	
4.	Date savings started this cycle			4	
5.	Group status (circle as appropriate)	Supervised	Graduated	5	
6.	Registered members when cycle savings started			6	
7.	Amount of seed capital (initial lump-sum savings)			7	
8.	Purchase price of Group Property held at the start of cycle			8	
	MEETING DATA			9	
9.	Date of data collection			10	
10.	Number of registered members now			11	
11.	Number of registered women now			12	
12.	Number of members attending this meeting			13	
13.	Number of dropouts this cycle			14	
14.	Value of savings this cycle including seed capital			15	
15.	Value of loans outstanding			16	
16.	Number of loans outstanding			17	
17.	Value of loan write-off this cycle			18	
18.	Loan Fund cash in box			19	
19.	Bank balance			20	
20.	Balance in Social Fund and other funds			21	
21.	Purchase price of Group Property held now			22	
22.	Value of external debts			23	
23.	Village			24	
24.	Amount paid to PSP this period			25	
				TOTAL	

A	Row 15 (Value of loans outstanding) + Row 18 (Loan Fund cash in box) + Row 19 (Bank balance) + Row 21 (Purchase price of group property held now)	
B	Row 8 (Purchase price of Group Property held at the start of the cycle) + Row 14 (Savings including seed capital) + Row 22 (Value of external debts)	
	A – B =	

If result (A-B) is negative, *check the data.* If it's still negative, find out what has happened to the missing money.

POST-TRAINING TEST—DATA COLLECTION FORM/ ANSWERS

Data Collection Form for New SILC Group

(Fill out once, after Module 3.)

Form submitted by _____**James Ruto**_____ Date of submission **20 Jan 2013**

Supervisor who approved the group _____**Joseph Museveni**_____ Date of approval **28 Jan 2013**

#	Item/Category	Field Data
1.	Group name	**Moja ni Moja**
2.	Group formed by (name)	**James Ruto**
3.	Date when group was formed (Module 3)	**15 Jan 2013**
4.	Latitude (optional)	_
5.	Longitude (optional)	_
6.	Number of members at the time of group formation (end of Module 3)	**21**

SILC DATA COLLECTION FORM

(Fill out at the end of the meeting.)

Share-out meeting? ☐

Name of agent monitoring the group: _____ **James Ruto** _____

Supervisor: _____ **Joseph Museveni** _____

	CYCLE DATA		No. of member	Value of loans outstanding
1.	Group name	**Moja ni Moja**	**1**	**100,000**
2.	Group number/ID as in MIS	**0002**	**2**	**20,000**
3.	Cycle (e.g ., 1, 2 or 3)	**1**	**3**	**30,000**
4.	Date savings started this cycle	**1 March 2013**	**4**	
5.	Group status (circle as appropriate)	(Supervised) Graduated	**5**	
6.	Registered members when cycle savings started	**25**	**6**	
7.	Amount of seed capital (initial lump-sum savings)	**0**	**7**	
8.	Purchase price of Group Property held at the start of cycle	**0**	**8**	**150,000**
	MEETING DATA		**9**	
9.	Date of data collection	**22 March 2013**	**10**	**50,000**
10.	Number of registered members now	**25**	**11**	
11.	Number of registered women now	**15**	**12**	
12.	Number of members attending this meeting	**20**	**13**	
13.	Number of dropouts this cycle	**1**	**14**	
14.	Value of savings this cycle including seed capital	**840,000**	**15**	**50,000**
15.	Value of loans outstanding	**550,000**	**16**	**50,000**
16.	Number of loans outstanding	**8**	**17**	
17.	Value of loan write-off this cycle	**0**	**18**	**100,000**
18.	Loan Fund cash in box	**300,100**	**19**	
19.	Bank balance	**0**	**20**	
20.	Balance in Social Fund and other funds	**65,000**	**21**	
21.	Purchase price of Group Property held now	**0**	**22**	
22.	Value of external debts	**0**	**23**	
23.	Village	**Nsambya**	**24**	
24.	Amount paid to PSP this period	**0**	**25**	
			TOTAL	**550,000**

A	Row 15 (Value of loans outstanding) + Row 18 (Loan Fund cash in box) + Row 19 (Bank balance) + Row 21 (Purchase price of group property held now)	**550,000 + 300,100 = 850,100**
B	Row 8 (Purchase price of Group Property held at the start of the cycle) + Row 14 (Savings including seed capital) + Row 22 (Value of external debts)	**840,000**
	A – B =	**10,100**

If result (A-B) is negative, *check the data.* If it's still negative, find out what has happened to the missing money.

SILC RECORD-KEEPING TEST

Complete the ledgers for each meeting, based on the following scenario.

Group Tuko Pamoja has 15 members:

1. Michael	2. Samalie	3. Nancy
4. Moses	5. Tony	6. Deborah
7. Alex	8. Jane	9. Joy
10. David	11. Marc	12. Ocen
13. Agnes	14. Joan	15. Joshua

The group's Constitution has the following rules:

- Meeting frequency: weekly
- Social Fund: 200 Sh per meeting per week
- Savings contribution: 1,000 Sh per member per week (minimum); 5,000 Sh per member per week (maximum)
- Fines:
  - Absent without valid reason: 200 Sh
  - Late-coming: 100 Sh
  - Disturbing a meeting: 100 Sh
- Loans:
  - Period: one month (4 weeks), with a maximum of 3 months
  - Interest: 10% per month, flat (for every 1,000 Sh borrowed, 100 Sh paid in interest per month)
  - Maximum loan amount: 3 times the member's cumulative savings

Meeting #1: 03-Feb-13

- All members are present and on time.
- All members contribute to the Social Fund.
- 14 members make savings contributions of 1,000 Sh; David saves 2,500 Sh.
- No one is fined.
- Michael takes a 1-month loan worth 10,000 Sh to open up land.
- David takes a 2-month loan worth 5,000 Sh to buy seed.

Meeting #2: 10- Feb-13

- Moses is absent without valid reason.
- Alex arrives late and pays his fine immediately.
- All members attending the meeting (including late-comers) pay Social Fund.
- All members attending the meeting (including late-comers) make savings contributions of 3,000 Sh each.

Meeting #3: 17-Feb-13

- All members are present and on time.
- All members attending the meeting pay Social Fund, and Moses pays Social Fund for the previous week as well.
- Outstanding fines from previous weeks are paid by members.
- 13 members make a savings contribution of 2,000 Sh; Agnes does not save; Moses pays 1,000 Sh.
- The group takes 12,000 Sh from the Loan Fund to buy a calculator.

Meeting #4: 24-Feb-13

- Agnes is absent without a valid reason.
- All members pay Social Fund (Agnes sends her Social Fund contribution).
- Alex receives 2,000 Sh from Social Fund for a sick child, to be repaid after 1 week.
- All members contribute 1,000 Sh each to savings (Agnes sends her savings contribution).

Meeting #5: 3-Mar-13

- Samalie is absent with apologies.
- All members present pay Social Fund.
- Alex pays back into the Social Fund.
- Outstanding fines from previous weeks are paid by members.
- All members make savings deposits of 2,000 Sh (including Samalie, who sends her savings).
- Michael pays back the loan in full.
- David makes a payment of 2,500 Sh on his loan.
- Michael takes a new 15,000 Sh loan to buy fertilizer, to be paid in 1 month.
- Michael's phone rings during the meeting, and he pays his fine immediately.
- Joshua's phone rings during the meeting, but he does not pay his fine.

TRAINEE BEHAVIOR/ATTITUDE SCORING

0 = below expectation **1 = average** **2 = stands out from the rest of the trainees**

In each column, there should be mostly “1” scores with only a few “2” scores; there can be some “0”s (but it is not necessary to have 0s).

	Expected behavior					
Trainee names	Provides correct answers to questions that are asked to the trainees, and/or asks questions for clarification (0–2)	Is orderly and disciplined (0–2)	Is punctual (0–2)	Presents in an energetic and convincing manner (0–2)	Facilitates in a respectful manner (0–2)	**TOTAL (out of 10)**

FA TRAINEE SCORING SYSTEM

1. Questions (50% of total score)	
For each multiple-choice question:	• +1 point for every correct answer • -1 point for every incorrect answer (i.e., incorrect answers are penalized)
For each "pick the right column" question:	• +1 for getting the right column • 0 points for getting the wrong column or for choosing both columns
For each "sequence" question:	• +1 for getting the right sequence • 0 points for getting the wrong sequence (i.e., incorrect answers are **not** penalized)
It is **not** possible to have a negative score for any single question.	
Score each individual question, then add up the points.	
Raw score out of 81 gets converted to weighted score out of 50 (rounded up).	

2. Data Collection Form (15% of total score)	
New group Data Collection Form (maximum 4 points)	• 1 point for each correct data point (1, 2, 3, 6)
Regular group Data Collection Form (maximum: 27 points)	• 1 point for each correct data point (1–24, A, B, A–B) • If a cell that should have "0" (for example, value of property) is blank or has a dash "-", do **not** give a point. • (The loans worksheet is not scored.)
Raw score out of 31 gets converted to weighted score out of 15 (rounded up).	

3. Record-Keeping (25% of total score)	
Register (maximum: 8 points)	• All names correct: 1 point • All dates correct: 1 point • All attendance marks correct: 4 points (lose 1 point for every error) • All meeting attendance totals correct: 2 points (lose 1 point for every error)
Social Fund ledger (maximum: 10 points)	• Crossing out missed SF contributions by Moses and Samalie: 2 points (lose 1 point for every error) • Moses catching up SF contribution in the correct week: 1 point • All meeting contribution totals correct: 1 point • Social fund payout correct: 1 point • Social fund payback correct: 1 point • All social fund closing balances correct: 4 points (lose 1 point for every error)

3. Record-Keeping (25% of total score) *(continued)*	
Savings ledger (maximum: 14 points)	• Crossing out missed savings contributions by Moses and Agnes: 2 points (lose 1 point for every error) • All meeting total savings correct: 4 points (lose 1 point for every error) • All meetings cumulative savings correct: 4 points (lose 1 point for every error) • All member cumulative savings on last meeting correct: 4 point (lose 1 point for every error)
Social Fund payout ledger (maximum: 6 points)	• All items correct: 6 points (lose 1 point for every error)
Fines Ledger (maximum: 6 points)	• Moses done correctly: 2 points (lose 1 point for every error) • Agnes done correctly: 2 points (lose 1 point for every error) • Joshua done correctly: 2 points (lose 1 point for every error, including indicating the fine has been paid) • Deduct 1 point if Alex's fine appears • Deduct 1 point if Michael's fine appears
Loan ledger—Michael (maximum: 10 points)	• First loan disbursement correct: 2 points (lose 1 point for every error) • First loan interest charge correct: 2 points (lose 1 point for every error) • First loan repayment correct: 2 points (lose 1 point for every error) • Second loan disbursement correct: 2 points (lose 1 point for every error) • Second loan interest charge correct: 2 points (lose 1 point for every error)
Loan ledger—David (maximum: 8 points)	• Loan disbursement correct: 2 points (lose 1 point for every error) • Loan interest charge correct: 2 points (lose 1 point for every error) • Loan repayment correct: 2 points (lose 1 point for every error) • New interest charge correct: 2 points (lose 1 point for every error)
Cashbook (maximum: 15 points) Score cashbook for "internal accuracy": If an error from the savings ledger is carried here, do not deduct; if an incorrect cash-in entry is balanced accurately, do not deduct.	• All dates and descriptions correct: 5 points (lose 1 point for every error, including missing an entry) • All cash-in and cash-out figures correct: 5 points (lose 1 point for every error; if the trainee miscalculated a savings total and carried it to the cashbook, do not deduct a point) • All lines balancing correctly, **according to the cash-in and cash-out entries**: 5 points (lose 1 point for every error, including not having every row balance)
Note: If a trainee does not complete all the meetings (e.g., does not complete the ledgers with data for Meeting 5), treat the omissions as errors and deduct points accordingly.	
Raw score out of 77 gets converted to weighted score out of 25 (rounded up).	

4. Classroom Behavior (10% of total score)	
5 observation categories (maximum points for each category: 2)	• 1 for average behavior (most trainees) • 2 for behavior that stands out from the rest (a few trainees) • 0 for behavior that is below expectations (There could be no trainees that score 0, or there could be some.)
Score out of 10	

SILC FIELD AGENT CODE OF CONDUCT

As a SILC field agent, I will:

1. Offer my services to the entire community, without bias, in order to form as many groups as possible.

2. Provide high-quality and complete SILC training and technical support to first-cycle groups, following the *FA SILC Guide*, in order for them to become independent after the first cycle.

3. Enter into transparent and time-bound service agreements with first-cycle groups, following project guidelines.

4. Never pressure groups to accept services they do not want or need.

5. Represent [*name of partner*] well by behaving with honesty and integrity

6. Keep [*name of partner*], group and member information confidential.

7. Provide [*name of partner*] with complete and accurate reports on my work as requested.

8. Not belong to any SILC group I supervise or support.

9. Never keep, count or otherwise interfere with group funds and property.

10. Never borrow from groups.

11. Never tamper with group records.

12. Not work under the influence of alcohol or other drugs.

13. Behave in a way that is respectful to the communities where I work.

I understand that failure to abide to these commitments may result in my dismissal from the SILC program.

Name: _____

Signature: _____

Date: _____

Witnessed by: _____

SILC AGENT INTAKE TOOL

AGID_____

Field agent/Mobilizer name: _____

Home community: _____

Partner organization: _____

Project name: _____

Interview date: _____

Part I: Personal Information

		Questions	Answers
1.		Gender	a. Male b. Female
2a.		Age when you started as SILC agent/mobilizer	a. <20 b. 20-29 c. 30-39 d. 40-49 e. 50+
2b.		Please fill in exact age	
3.		Marital status	a. Married (monogamous) b. Married (polygamous) c. Single d. Widowed e. Divorced or separated
4.		Relation to HoHH (head of household)	a. HoHH b. Spouse of HoHH c. Son/Daughter of HoHH d. other
5.		Education level	a. No schooling b. Literary training in one or more of the national languages c. Some primary school d. Primary completed e. Some secondary school f. Secondary completed g. Some university h. Finished university i. Some training college j. Finished training college
6.		How long have you lived in your current community?	a. <1 year b. 1–4 years c. 5–9 years d. 10–20 years e. All of your life
7.		How many children are you currently supporting?	a. 0 b. 1 c. 2 d. 3 e. 4 f. 5 g. 6 or more
8a.		How many language(s) do you speak?	a. 1 b. 2 c. 3 d. 4 or more
8b.		Please list all languages spoken.	

Part II: Experience

9.	Do you expect to spend more time on SILC activity than any other aspect of your livelihood (including farming, other jobs, etc.)?	a. Yes b. No
10a.	Do you have previous experience working for CRS or the implementing partner?	a. Yes b. No (skip to 11a)
10b.	*If yes, how long have you worked for them in total?*	a. <1 year b. 1–4 years c. 5–9 years d. 10+ years
10c.	*Are you currently working for CRS or the implementing partner on another project?*	a. Yes b. No
11a.	Do you have experience working on other development projects (for organizations other than CRS or this partner)?	a. Yes b. No (skip to 12a)
11b.	*If yes, how long have you worked for them in total?*	a. <1 year b. 1–4 years c. 5–9 years d. 10+ years
11c.	*Are you currently working for another development project?*	a. Yes b. No
11d.	*If yes to 11c, please describe the type of project.*	
12a.	Have you worked in promoting, training or supporting savings groups before (for any organization)?	a. Yes b. No (skip to 13A)
12b.	*If yes, how long have you worked with savings groups in total?*	a. <1 year b. 1–4 years c. 5–9 years d. 10+ years
12c.	*Are you currently working with savings groups for another organization?*	a. Yes b. No
13a.	Have you belonged to a savings group?	a. Yes a. No (skip to 14a)
13b.	*If yes, how long have you been a member of a savings group in total?*	a. <1 year b. 1–4 years c. 5–9 years d. 10+ years
13c.	*Have you ever occupied a leadership position as a member of a savings group?*	a. Yes b. No
13d.	*Are you currently a member of a savings group?*	a. Yes b. No
14a.	Do you have experience owning and running your own business?	a. Yes b. No (skip to 15A)
14b.	*If yes, how long have you been the owner/operator of a business or businesses in total?*	a. <1 year b. 1–4 years c. 5–9 years d. 10+ years
14c.	*Do you currently own/operate a business?*	a. Yes b. No
14d.	*Please describe the kind of business.*	

15a.	Do you have experience as a salesman/ saleswoman, either for your own business or working for someone else?	a. Yes b. No (skip to 16a)
15b.	*If yes, how long have you worked in sales in total?*	a. <1 year b. 1–4 years c. 5–9 years d. 10+ years
15c.	*Do you currently work in sales, for yourself or someone else?*	a. Yes b. No
15d.	*Please describe what you have sold in your other position(s).*	
NOTE to CRS staff: The wording of questions 16a-16c should be adjusted to capture all possibilities for religious leadership in the community (Christian, Muslim, etc.).		
16a.	Do you have experience as a [religious leader]?	a. Yes b. No (skip to 17A)
16b.	*If yes, how long have you worked as a [religious leader] in total?*	a. <1 year b. 1–4 years c. 5–9 years d. 10+ years
16c.	*Do you currently work as a [religious leader]?*	a. Yes b. No
17a.	Have you ever occupied an elected political office?	a. Yes b. No (skip to 18)
17b.	*If yes, how long have you occupied political office in total?*	a. <1 year b. 1–4 years c. 5–9 years d. 10+ years
17c.	*Do you currently occupy a political office?*	a. Yes b. No

Part III: Relationships

NOTE to CRS staff: Question 18 should be skipped if local area does not have hereditary chiefs.		
18.	What is your relationship to the local (hereditary) chief serving the area where you work?	a. He is a blood relative. b. He is a close friend. c. He is an acquaintance. d. No relationship.
19.	Do you have any blood relatives who occupy an elected political office in this area?	a. Yes b. No
20.	Do you have any close friends who occupy an elected political office in this area?	a. Yes b. No
21.	Do you have any blood relatives who work for CRS or the partner?	a. Yes b. No
22.	Do you have any close friends who work for CRS or the partner?	a. Yes b. No

SILC MONITORING CHECKLIST

1. Meeting Procedures	N	Y/H	Y	N/A
The secretary took attendance and marked the register.				
The SF opening balance was verified in 3 ways (members recalled the previous balance; the secretary consulted the ledger; the SF cash was counted in front of members).				
Any difference in the SF opening balance was reconciled to the satisfaction of members before moving on.				
Requests for SF payouts were discussed by all members and awarded according to the Constitution.				
The SF closing balance was counted in front of members, reconciled with the SF ledger, and announced to members.				
The LF opening balance was verified in 3 ways (members recalled the previous balance; the secretary consulted the ledger; the LF cash was counted in front of members).				
Any difference in the LF opening balance was reconciled to the satisfaction of members before moving on.				
The secretary consulted the Fines Due ledger and announced any outstanding fines.				
Every member made a savings deposit or was fined, if provided for in Constitution; the secretary announced individual savings totals.				
The secretary announced all members who owed loan payments that day and the amounts due.				
Members with outstanding loans made payments or were fined according to the Constitution.				
All loan requests specified amount, purpose and duration, and the amount did not exceed the group's savings-to-loan ratio.				
All loan requests were discussed at the same time, by all members, and in a participatory way.				
The secretary correctly calculated how much each borrower would owe at the next loan meeting and announced the amounts.				
The LF closing balance was counted in front of members, reconciled with the cashbook, and announced.				
The cashbox was locked with the Loan Fund cash and records inside.				
Number of checks	__x0	__x1	__x2	__x2
Scores	0	__	__	__
TOTAL SCORE:	____ / 32			

2. Overall group functioning	N	Y/H	Y	N/A
A member chosen at random before the meeting knew the previous SF balance. *(member answer: _____)*				
Another member chosen at random before the meeting knew the previous LF balance. *(member answer: _____)*				
The meeting lasted no more than 45 minutes (savings) or 1 hour and 30 minutes (loans). *(start time:_____, end time: _____)*				
The group sat in such a way that all members could see one another, and all members could see transactions and money-counting.				
All secretary entries for the day were correct.				
All money-counting for the day was accurate and done in view of all members.				
Fines were applied according to the Constitution, and either paid immediately, or recorded in the Fines Due ledger.				
All members (not just the management committee) actively participated in group discussions and decisions.				
The group had a complete Constitution, signed by all members and kept with group records.				
A member chosen at random after the meeting knew the closing SF balance. *(member answer: _____)*				
Another member chosen at random after the meeting knew the closing LF balance. *(member answer: _____)*				
Number of checks	__x0	__x1	__x2	__x2
Scores	0	__	__	__
TOTAL SCORE:	____ / 22			

3. Agent behavior	N	Y	N/A
Was positioned in a way to observe secretary entries and money-counting.			
Provided accurate information when answering questions or when giving instructions to the group.			
When giving directions to the group, solicited group member input in order for them to recognize incorrect procedures and follow normal procedures.			
Directed guidance to appropriate management committee member(s) for them to guide the group.			
Used respectful language toward all group members.			
Number of checks	__x0	__x2	__x2
Scores	0	__	__
TOTAL SCORE:	___ / 10		

4. Group records and data collection

Variance worksheet	Group estimate	Agent estimate	Observer estimate	Group variance	Agent variance
LF cash					
SF cash					
Total savings					
Total value of loans					

Variance calculation:
group variance = (group estimate – observer estimate) ÷ observer estimate x 100
agent variance = (agent estimate – observer estimate) ÷ observer estimate x 100

Group records quality				
Group variance LF cash	0%	<±10%	<±20%	>±20%
Group variance SF cash	0%	<±10%	<±20%	>±20%
Group variance total savings	0%	<±10%	<±20%	>±20%
Group variance total value of loans	0%	<±10%	<±20%	>±20%
Number of circles	__ x5	__ x3	__ x2	__ x0
Scores	__	__	__	0
SCORE:	**___ / 20**			

SF ledger complete	complete	incomplete	unusable
Savings ledger complete	complete	incomplete	unusable
Loan ledgers complete	complete	incomplete	unusable
Cashbook complete	complete	incomplete	unusable
Constitution complete	complete	incomplete	unusable
Number of circles	__ x2	__ x1	__ x0
Scores	__	__	0
SCORE:	**___ / 10**		

Agent reporting accuracy				
Agent variance LF cash	0%	<±10%	<±20%	>±20%
Agent variance SF cash	0%	<±10%	<±20%	>±20%
Agent variance total savings	0%	<±10%	<±20%	>±20%
Agent variance total value of loans	0%	<±10%	<±20%	>±20%
Number of circles	__ x5	__ x3	__ x2	__ x0
Scores	__	__	__	**0**
SCORE:	**___ / 20**			

TOTAL SCORE:	**___ / 50**

FIRST CYCLE SERVICE AGREEMENT

Between _____ ("PSP")   and _____ ("SILC group")

Village _____   Village _____

We agree to the following:

1. The PSP will provide to the group the following services for its first cycle:

   a. Complete SILC training in 8 modules

   b. Monitoring visits every week for 3 months, followed by monitoring visits every 2 weeks for 3 months, followed by monitoring visits every month until the group shares out. Monitoring visits include attending the entire meeting, observing and correcting meeting procedures, verifying and correcting group records, ensuring group leaders perform their duties, ensuring the group follows its Constitution, advising the group on best practices, and providing extra training as needed.

   c. Additional support visits as requested by the group.

   d. Facilitation of the first cycle share-out meeting.

2. The PSP will provide these services starting _____ and will continue until the successful share-out of the first cycle.

3. The SILC group will pay ____ per registered member per month, with a minimum guaranteed payment of _____ per month.

4. The group will begin paying the PSP on _____ and payments for this agreement will cease after the first cycle share-out.

5. The PSP will provide support visits (in addition to monitoring visits) free of charge upon request.

6. The group commits to working with the PSP for the entire cycle and paying for all services provided by the PSP, as described above.

7. The PSP commits to provide complete, timely, professional, ethical service to the group at all times during the agreement.

8. The PSP will not touch the group's money or borrow from the group.

9. If either the group or the PSP fails to honor their above engagements, either party may cancel this agreement with 1 month's notice after settling any outstanding payments to the PSP.

10. This agreement takes effect when the 3 parties below have signed it.

Chairperson name, phone number, signature and date:

_____

PSP name, phone number, signature and date:

_____

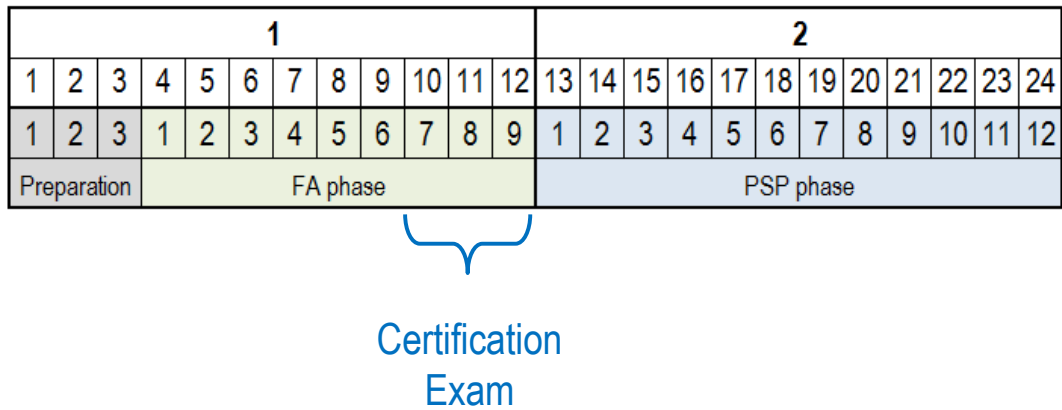**Witness** name, phone number, signature and date:

_____

MODULE 3: PSP PHASE

MODULE 3: PSP PHASE

This module includes all the tools needed to certify and launch field agents as private service providers.

Figure 18. PSP-SILC Implementation Timeline—PSP Phase

Certification
Exam

3.1 Purpose and Value of Certification

The **purpose** of certifying FAs as PSPs is for the project to:

- comprehensively assess the quality of their work as FAs, and
- validate the readiness of the FAs to operate independently as PSPs.

The **value** of certification is to:

- communicate to the market the independent status of the PSP, and
- enhance the marketability of the PSP in the area of operation.

3.2 Certification Exam

3.2.1 Certification overview, panels and preparation

The Certification Exam consists of three distinct activities:

1. Two focus group discussions (FGD) with SILC group members
2. Portfolio review
3. Oral exam

A certification panel conducts all the Certification Exam activities. The panel should have a minimum of three members, who should not be directly related to the FA under examination for purposes of objectivity (for example: one CRS staff, one project officer and one field supervisor **not** supervising the FA in question). CRS should participate in the certifications for the entire first cohort of FAs and participate in at least the first few certifications for the second cohort.

Before beginning with certification, it is recommended that CRS staff provide the implementing partner with a one-day training on the tools, including:

- Review of the logic, content and scoring system for each tool.
- Role-play of the FGDs and oral exam, including terminology translation as needed. It is recommended to illustrate some poor questioning practices (closed questions, lack of probing, leading questions that suggest the answers) as a teaching tool.

- The DCF tool can be calibrated for areas characterized by low return on savings if groups do not charge interest due to religious restrictions.

> In the PSP Implementation Checklist, check the box when implementing staff have been trained on the finalized examination tools.

3.2.2 Focus group discussion: Member satisfaction

Purpose: The purpose of conducting FGDs with a sample of the FA's groups is to understand the **satisfaction of members** with the services delivered by the FA.

Parameters for tool administration:

- Two members of the certification panel will visit a sample of two groups from the portfolio of the FA and use a member satisfaction focus group discussion to document findings.

- Select 2 groups for each candidate. The first group should have been formed in the candidate's first 3 months (randomly chosen). The second group should have completed the training and then have been meeting for at least one month (randomly chosen).

- Each FGD should be held with 6-10 members of a SILC group, with at least 3 management committee members and some members of the general assembly.

- For each FGD, one panelist will act as facilitator while the other panelist will act as primary note-taker.

- Each FGD will take about one hour to administer and about 15 minutes to score.

- The FGD should be held in a quiet, private place where the conversation will not be interrupted.

- Participants should be seated in a semi-circle such that they can see and talk with the facilitator, and see and talk with one another.

- The facilitator should make sure everyone speaks and participates in the discussion.

- Since the FGD seeks to assess candidate performance, if participants begin discussing the SILC methodology and its benefits, redirect the conversation toward the candidate. If participants begin discussing challenges outside of their SILC group, refocus the conversation.

Tool overview and scoring:

- The discussion guide asks questions on five core themes:
  1. FA services
  2. Group difficulties
  3. SILC promotion
  4. Referrals of the FA for other community members
  5. Recommendations for improvement

- Each question is scored from 0 to the maximum allowable (e.g., _0_/3; _1_/3; _3_/3)

- For the questions that ask about performance problems, check the box that says "deduct 1" if there are issues. If there are no issues, do not check the box.

- The facilitator should give opportunities for the candidate to earn points by asking several members for answers, probing and following up. If the facilitator only takes one or two short answers, the candidate might not earn many points.

- To get the final score, the facilitator and the note taker should agree on the appropriate scoring for each question and deduct points when boxes were checked, then add up to obtain the total score, for a maximum of 20 points per FGD (scores are later converted as explained in Section 3.2.5).

Figure 19 shows an excerpt of the FGD discussion guide and helps the reader on its use. The complete guide can be found in the Tools section of this module.

Figure 19. Focus Group Discussion Guide (Example)

The first column lists the questions the facilitator should ask the group members.

The second column has space to take notes on member responses.

The third column is used for scoring. "_ / 2" means that this question could earn 0 point, 1 point or 2 points (maximum of 2).

In *italics*, the first column also provides guidance for the facilitator on how to follow up and probe.

Questions 4 and 6 ask about "difficulties" with the functioning of the SILC group. If the members answer "no difficulties," the FA gets credit for a job well done, earns 2 points and the facilitator **does not ask Question 5**.

Some questions ask about FA behavior or performance problems. These can lead to a 1-point deduction (through checking the box). The facilitator and note-taker should carefully evaluate whether those are genuine problems, according to project standards.

If there are difficulties, Question 4 is **not scored**. The facilitator must ask Question 5, and the FA is scored on her/his responses to group difficulties.

3.2.3 Portfolio review: FA productivity and group quality

Purpose: The purpose of reviewing the portfolio of the FA is to measure her/his **productivity** and to assess the **quality of the groups** formed to date.

Parameters for tool administration:

- The certification panel should gather the most recent Data Collection Forms submitted for each of the groups formed by the FA.

- The calculations should be performed twice to prevent any transcription of calculation error.

- The calculations can be performed for each FA in about 30 minutes.

Tool overview and scoring:

- The Portfolio Review tool calculates seven indicators:

1. Total number of groups created

2. Total registered members

3. Dropout rate

4. Attendance rate

5. Loan distribution (percentage of members with loans)

6. Loan fund utilization rate (share of group liquid assets on loan)

7. Return on savings (ROS)

- The indicators are tabulated manually, which helps the panel appreciate the calculation and meaning of each indicator.

- The indicators are scored according to pre-specified benchmarks.

- The 7 indicators are calculated using the entire FA portfolio, except for the ROS indicators that exclude groups that have been saving for less than 2 months, since they risk artificially dragging down the ROS indicator.

- The ROS indicator can be recalibrated in areas characterized by low return on savings, if groups do not charge interest due to religious restrictions. For example, the thresholds of 15% and 25% can be lowered to 10% and 15%.

- The maximum score is 10 points (scores are later converted, as explained in Section 3.2.5).

- The Portfolio Review tool has two components: the DCF Worksheet and the Scoring Form. We examine each in turn, with sample data.

First, selected data from the FA's DCFs is transferred to the Worksheet (in the same order than they appear on the DCF), and data point totals are computed (they will be transferred to the Scoring Form). This is illustrated in Figure 20, which guides the user through the worksheet. All the spreadsheets can be found in the companion Excel file.

Figure 20. Data Collection Form Worksheet (Example)

DCF Worksheet   FA name: Jacob

5. Count the number of groups formed by the candidate.

1. Write the number of groups formed by the candidate.

2. Copy the number of members at start of cycle from each group's Data Collection Form (data point 6).

6. Add the number of members at start of cycle for each group.

4. For groups that have been saving for less than 2 months, do not copy savings or profit (since ROS would be artificially low).

3. Copy the cycle profit from each group's Data Collection Form (A-B calculation at the bottom of the DCF).

DCF indicator	DATA POINT TOTALS	DATA FROM DCFs					
2 (groups)	6	1	2	3	4	5	6
6 (members start of cycle)	111	20	19	22	15	17	18
10 (registered members)	106	19	17	22	15	17	16
12 (members attending meeting)	94	14	15	21	13	16	15
13 (dropouts)	6	1	2	0	0	0	3
14* (savings)	28,800	7,700	5,600	11,000	1,500	3,000	
15 (value of loans)	32,600	7,000	5,600	9,000	4,400	2,800	3,800
16 (number of loans)	55	9	12	10	7	10	7
18 (loan fund cash in box)	8,790	1,800	450	4,230	1,260	550	500
19 (bank balance)	1,200	0	1,000	0	0	200	0
A-B* (cycle profit)	4,424	1,100	444	2,230	300	350	

* Do not copy savings or profit for those groups that have been saving for less than 2 months.

> The data point totals in this column are transferred to the scoring form.

Figure 21. Data Collection Form Scoring (Example)

FA productivity and group performance scoring   FA name: Jacob

1. Copy the number of groups created from the worksheet.

2. Copy the total from Row 13 (dropouts) from the worksheet.

No.	Indicator		Data Collection Form data point	Totals	Calcu-lation	Result	Scoring guidelines	Score
1	Total number of groups created	2	Number of group	6	=	6	6 and above: 1 pt less than 6: 0 pt	1
2	Total registered members	10	Registered members at time of visit	106	=	106	200 and above: 2pts 100-199: 1 pt 99 or fewer: 0 pt	1
3	Dropout rate	13	Dropouts since start of cycle	6	÷ x100 =	5.4	less than 1%: 2 pts 1% - 3%: 1 pt above 3%: 0 pt	0
		6	Members at start of cycle	111				
4	Attendance rate	12	Number of members attending meeting	94	÷ x100 =	88.7	85% and above - 1 pt less than 85% - 0 pt	1
		10	Registered members at time of visit	106				
5	Loan distribution	16	Number of loans outstanding	55	÷ x100 =	51.9	50% and above - 1 pt less than 50% - 0 pt	1
		10	Registered members at time of visit	106				
6	Loan fund utilisation rate	15	Value of loans outstanding	32,600	÷ x100 =	76.5	60% and above - 1 pt below 60% - 0 pt	1
		18	Loan fund cash in box	8,790 + 32,600 = 42,590				
		19	Bank balance	1,200				
7	Return on savings (ROS)	A-B	Cycle profit	4,424	÷ x100 =	15.4	25% and above - 2 pts 15% - 24% - 1 pt below 15% - 0 pt	1
		14	Value of savings this cycle	28,800				
						TOTAL SCORE:		6

8. Assign the score for this indicator based on the guidelines to the left.

4. Calculate the drop-out rate: Total dropouts, divided by total members at start of cycle, multiplied by 100.

3. Copy the total from Row 6 (Members at start of cycle) from the worksheet.

7. Calculate the loan fund utilisation rate: Total value of loans outstanding, divided by (Total loan fund cash in box plus Total bank balance plus Total value of loans outstanding), multiplied by 100.

9. Total the scores for each indicator.

6. Add the totals from Row 18 (Loan fund cash in box), Row 19 (Bank balance) and Row 15 Value of loans outstanding) for all groups, and carry to the cell on the right.

5. Copy the total from Row 15 (Value of loans outstanding for each group) from the worksheet, and copy again to the line below.

Second, the data point totals are transferred to the Scoring Form (in the order in which the indicators are calculated); the indicators are calculated and scored according to the scoring guidelines (maximum points = 10), as in Figure 21.

3.2.4 Oral exam

Purpose: The purpose of oral exam is to assess FA's **knowledge, problem-solving ability and attitude** toward becoming a PSP.

Parameters for tool administration:

- At least three panelists are required for the oral exam.
- The panelists should allocate the questions among each other ahead of time.
- The oral exam takes about 45 minutes to administered, and up to 15 minutes to score.
- Since the same questions are administered to each candidate, the implementing partner should prevent candidates from communicating about the exam.

Tool overview and scoring:

- The oral exam includes 13 core questions for which anticipated "correct" answers are provided; however, panelists can decide that other candidate answers are correct and earn a check mark.
- The questions cover the following topics:
  - Knowledge of SILC principles and procedures
  - Reactions to typical situations faced by FAs or PSPs
  - Attitude and motivation of candidates to become PSPs
- The panelist asking a question should give opportunities for the candidate to earn points by asking the candidates to complete or specify their answers (e.g., "What else?"); however, the panelist should never use the anticipated answers to guide the candidate.
- Each panelist must have her/his own interview guide and keep her/his own notes and checks.

The scoring system is explained in Figure 22. The complete interview guide can be found in the Tools section.

Figure 22. Oral Exam Scoring (Example)

PSP Certification Oral Exam

- Suggested answers with check boxes (☐) are indicative; panelists *can* judge that other answers "earn" the candidate a check mark.
- Score each question from 0 to the maximum allowable (e.g., _0_/5; _2_/5; _5_/5).
- For questions 2, 8 and 13, check the "Deduct 1" box **only** if the candidate mentions needing external support/having a constant presence with groups/convincing old groups to pay. If not, do not check the box.
- If you have deducted a point, calculate the net score for that question.

> Read the questions in bold. You may repeat or rephrase the questions, however do **not** use any of the anticipated answers (in italics).

> Most questions ask the interviewer to make check marks when s/he hears certain responses (suggested under the question). In this case, the total score is based on the number of checks given. Other responses may be considered correct, in which case they should be written in the margin and "earn" a check.

> Some questions are rated as much for presentation/ attitude as for content.

> As noted in the instructions, three questions allow interviewers to deduct a point if the FA responds in a certain way. In such cases, the "net score" is lower. If there is no deduction, the score remains.
>
> The net score is used for the final tally.

Q	Questions *Anticipated answers*	Scoring system	Candidate Score
1.	**Imagine that I am a community member. I have heard about SILC, but I am not sure I should join a group. Convince me why I should join.**	Rate 1—5 on presentation skills, confidence, attitude	__ / 5
2a.	**What are the most important things you will do as PSP when introducing SILC in a new community?** ☐ *Hold meetings with local leaders/stakeholders to seek permission and support to implement SILC.* ☐ *Hold community-level meetings to promote the SILC methodology.* ☐ *Find out information about the community (available financial services, livelihood activities, seasonal economic cycles).* ☐ *Ask SILC group members to give testimonies about their experience.*	1—2 checks: 1 point 3 checks: 2 points 4 or more checks: 3 points After scoring the checks, deduct 1 point if the candidate mentions needing support from supervisor/other project staff.	__ / 3 ☐ Deduct 1 Net score: __ / 3
2b.	**Why are the things you mentioned so important?** ☐ *To have the permission/support of legitimate local leaders.* ☐ *To help people understand how SILC works.* ☐ *To help community members distinguish between SILC and other microfinance programs/ traditional savings and credit systems.* ☐ *To have knowledge of local conditions (economic conditions, other services) that could make it easy or difficult for SILC to take root.*	1 check: 1 point 2 or more checks: 2 points	__ / 2

| 11. | **Why do you want to be a PSP?**
☐ *Increase my income by charging for my services.*
☐ *Continue doing SILC work (to ensure sustainability of SILC).*
☐ *Participate in the PSP network.*
☐ *Benefit group members and the community at large.*
☐ *Personal recognition in the community.* | 1—2 checks: 1 point
3 checks: 2 points
4 or more checks: 3 points

Additionally, rate 1—2 depending on how convincing and compelling the agent is. | __ / 3

__ / 2

Net score:
__ / 5 |
| 12. | **What will you need to do in order to become a successful PSP?**
☐ *Deliver high-quality services.*
☐ *Market my services.*
☐ *Work with the network/other PSPs.*
☐ *Have a strong reputation in the community.*
☐ *Possess integrity and a good work ethic.*
☐ *Charge affordable fees for my services (agreed upon by both parties).*
☐ *Have good working relationships with local leaders and other stakeholders.* | 1—2 checks: 1 point
3 checks: 2 points
4 or more checks: 3 points

Additionally, rate 1—2 depending on how convincing and compelling the agent is. | __ / 3

__ / 2

Net score:
__ / 5 |

> These two questions are first scored on the check system, for a maximum of 3 points based on the content of the answers.
>
> Then, candidates can earn up to 2 bonus points depending on how convincing and compelling they are.
>
> Any bonus points are added to establish the net score for the question.
>
> The net score is used for the final tally.

Immediately following the oral exam, each panelist should individually score the exam based on the checks and notes. Then, the scores given by the different panelists for each question are transferred to the scoring worksheet.

Figure 23. Oral Exam Scoring Worksheet (Example)

ORAL EXAM SCORING WORKSHEET

- Write each panelist's name at the top of the column.
- Write each panelist's score for each question.
- If there is a wide variance for any question, discuss the candidate answers to see whether the extreme panelists can reconsider their score. Adjust the marks as needed.
- After adjustments (as needed), total the marks for each panelist.
- Average the scores for the 3 panelists, to get the candidate's final score.

Q	Panelist 1:	Panelist 2:	Panelist 3:
1.			
2a.			
2b.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			
11.			
12.			
13.			
TOTALS	_____ / 50	_____ / 50	_____ / 50

Total of 3 scores:	_____ / 150	÷ 3	FINAL SCORE =	_____ / 50

Please note this important point: If there is wide divergence in interviewers (panelists) scores, they must discuss their scores and consider readjustment.

Transfer the panelist scores in the main section.

Add up the score for each panelist **after** any readjustment.

Average the three panelist scores to get a final score out of 50.
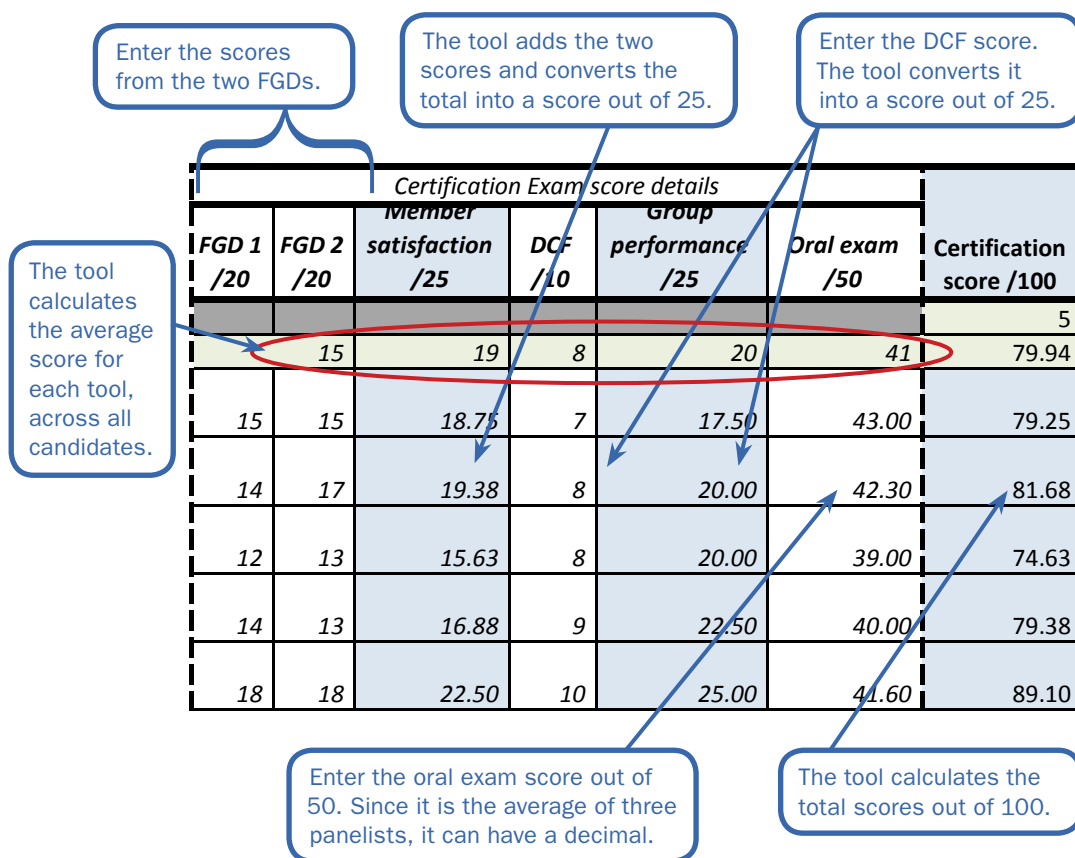
Panel member names and signatures:

3.2.5 Scoring

Once all three parts of the Certification Exam are completed (two FGDs, portfolio scoring, oral exam), you can calculate a final score for each FA. The three parts are weighted, which means that the scores from the individual exam tools need to be converted based on the weight and summed to obtain the final score. Table 5 shows the scores and weights:

Table 5. Certification Exam Weighted Scoring Instructions

Tool	Maximum score	Weight
Two focus group discussions	20	25%
	20	
FA portfolio quality assessment	10	25%
Oral exam	50	50%

The Agent Management Table includes a section that calculates the FA's overall score, using the raw scores from each tool (Figure 24).

Figure 24. Agent Management Table Scoring (Example)

Enter the scores from the two FGDs.

The tool adds the two scores and converts the total into a score out of 25.

Enter the DCF score. The tool converts it into a score out of 25.

The tool calculates the average score for each tool, across all candidates.

	FGD 1 /20	FGD 2 /20	Member satisfaction /25	DCF /10	Group performance /25	Oral exam /50	Certification score /100
							5
		15	19	8	20	41	79.94
	15	15	18.75	7	17.50	43.00	79.25
	14	17	19.38	8	20.00	42.30	81.68
	12	13	15.63	8	20.00	39.00	74.63
	14	13	16.88	9	22.50	40.00	79.38
	18	18	22.50	10	25.00	41.60	89.10

Enter the oral exam score out of 50. Since it is the average of three panelists, it can have a decimal.

The tool calculates the total scores out of 100.

Candidates below the passing score

Candidates need to obtain a minimum of 75% total score to become certified as PSPs. FAs who score less than 75% have an opportunity to take the Certification Exam again within a 2-month period. In this case, they need not take the entire exam again, but can take the tool(s) on which they scored poorly.

3.3 Certification Exam Timing

In order to be eligible for certification, FAs:

- must have formed and completely trained at least 6 groups (those 6 groups must have started saving, and each group must have been visited at least once by the field supervisor);
- must be at least in their 7th month of operation; and
- must have completed both refresher trainings (the second refresher training covers PSP pricing, marketing and negotiation, which will be critical from the moment of certification).

Starting from the 7thmonth, an FA can request to be certified, in particular if s/he is looking for the marketing "boost" of the launch. Alternatively, the field supervisor can suggest to the FA that s/he is ready for certification. In both cases, the FA's field supervisor must validate her/his readiness, based on:

- the technical quality of the FA's work (training, monitoring and reporting) through field observation using the observation checklists and health diagnosis form;
- the FA's market preparation, based on the distribution of the groups already formed and the interest of other potential groups; and
- the FA's mobilization, networking and communication skills, through observation and interaction with key stakeholders.

However, all FAs must take their PSP exam by the end of their 9th month of operation, as per the timeline.

As a result, the exams for a cohort of FAs can be staggered over several months, which makes it easier for implementing partners to manage the examinations, in particular the FGDs. Further, if the exams are staggered, there will be fewer delays in the individual PSP launches.

> **In the PSP Implementation Checklist, write the date when all PSPs have been certified.**

3.4 Graduation and PSP Launch

3.4.1 Certificate

FAs who successfully pass the Certification Exam are issued a PSP Certificate of Graduation. PSPs use the certificate to document their achievement and demonstrate their independence from the implementing partner. PSPs should be prepared to produce the certificate when requested by community members or other stakeholders. A sample PSP Certificate of Graduation is shown in the Tools section.

> In the PSP Implementation Checklist, check the box when the PSP certificate format has been finalized.

3.4.2 Letter of recommendation

Complementing the certificate will be a Letter of Recommendation establishing the independent status of the PSP and detailing the services a PSP is capable of providing. The letter shall be on original letterhead of the certifying implementing partner or network. See the Tools section for a Letter of Recommendation template.

> In the PSP Implementation Checklist, check the box when the Letter of Recommendation has been finalized.

3.4.3 Updated Code of Conduct

When they were selected and deployed to the field, FAs signed Codes of Conduct that specified their relationship to the implementing partner. As certified PSPs, they operate independently and should sign an updated Code of Conduct (included in the Tools section). The implementing partner should keep a copy and use it when engaging with stakeholders (see Section 3.4.2).

> In the PSP Implementation Checklist, check the box when all PSPs have signed the PSP Code of Conduct.

3.4.4 Graduation and launch activities

The graduation ceremony is the first opportunity to publicly communicate the PSP's new status and launch her/him in this new role. The graduation ceremony celebrates the PSP's achievement and provides a big boost to the PSP in the eyes of many stakeholders, notably existing SILC groups, potential SILC members and local leaders.

Objectives of the graduation:

- Present the PSP back to the community following successful exam completion.

- Raise the profile of the PSP who was already known as an FA but now has been "officially" certified.

- Increase demand for SILC by emphasizing its relevance and benefits for the community.

- Position the PSP as an expert, independent SILC service provider.

- Explain the functions of the PSP and their expected conduct.

- Clarify that the project is no longer supporting the PSP and that the community is expected to pay for services.

- Outline the communication channels in the event of queries.

Planning:

- Engage the PSP to choose where and when the graduation should be held, and who should be invited. The graduation is for the PSP's benefit, and s/he should have a voice in the planning.

- Oftentimes, SILC groups and the community will contribute to the event (in the form of seats/tent, gifts for the PSP, food, etc.).

- Ideally, the implementing partner has a budget line to also contribute to launches.

- It is recommended that the graduation take place in a central/strategic location of the PSP's operating area.

- A half-day is typically sufficient.

Invitees:

- PSP being graduated
- CRS staff
- Implementing partner staff
- Members of the PSP's SILC groups
- Government representatives
- Local leaders
- Opinion leaders
- Other FAs or PSPs
- Media

Activities:

- Speeches from several stakeholders:
  - Government officials
  - Local leaders
  - CRS staff
  - Implementing partner staff
  - Graduating PSP
- Testimonies from SILC group members
- Food and refreshments

- Presentation of the Certificate of Graduation and Letter of Recommendation to the PSP
- Dancing and/or cultural events

> **In the PSP Implementation Checklist, write the date by which all PSPs have been launched.**

3.5 Transitional Support to PSPs

Project support for agents and monitoring of agents do not end abruptly with certification and launching. The certification and launch of the PSP transform the relationship between CRS/implementing partners and the agent, as well as the relationship between the agent and the market. These changes can impact the perception of the agent, the reputation of the agencies, and expectations of future SILC service provision. To minimize disruptions and promote continuity, implementing partners must actively support the transition of agents into PSP status. Strong transitional support is key for the PSP to enjoy a strong start. We examine several aspects of the transition strategy, in turn.

3.5.1 Positioning PSPs in the market

During the FA stage, field supervisors have helped agents space out their subsidized groups. These groups become examples of the FA's work, which they can leverage when they become PSPs. At the time of certification and launch, implementing partners should help PSPs draw up a promotion and mobilization schedule for the villages in their operating area. Field supervisors can attend some of these events to support the PSPs.

In addition, implementing partners should work with stakeholders to ensure their understanding of the PSP's independent status and promote understanding of the fee-for-service approach. Table 6 shows key stakeholder types, objectives of interacting with them, and suggested content for meetings. Whenever possible, implementing partners should include PSPs in the meetings.

Table 6. PSP Market Positioning with Stakeholders

Stakeholders	Objectives	Content
Local government departments	• Introduce the PSP business model to local government • Inform local government of the PSP's role • Establish government contacts for the PSP in case follow-up is needed	• Accomplishments of the PSP • Role of the PSP • Expected conduct of PSP • PSP identity documents
Local leaders	• Formally introduce the PSP as an independent, local SILC resource person • Ensure local leader support for the PSP's fee-for-service activities • Position local leaders as recourses in case of consumer protection issues	• Benefits of SILC • Accomplishments of the PSP • Role of the PSP • Expected conduct of PSP • PSP identity documents • Relationship between the PSP and the implementing partner • Rights of groups and communities • Agreement on support and responsibilities of leaders • Communication channels in the event of questions or concerns • Introduction of the idea of PSP networks (see Module 4)
Other NGOs implementing projects in the same area[22]	• Create awareness on the presence and services of PSPs • Identify NGO groups/beneficiaries that could become a target market for the PSP • Identify opportunities for PSPs to deliver other services/products	• PSP strategy and role of the PSP • Expected conduct of PSP • PSP identity documents • Relationship between the PSP and the implementing partner • NGO projects and opportunities[23] • Communication channels

> ✅ **In the PSP Implementation Checklist, check the box when each PSP has benefited from at least one stakeholder meeting.**

3.5.2 Completion of project stipends

Even after certification, the project continues paying the PSP monthly for the 6 subsidized groups, until their first share-out (these first-cycle payments are limited to 12 months, to prevent PSPs from delaying share-outs in order to extend stipends). In most cases, the project stipend payments will reduce gradually in the months following certification, as the subsidized groups share out.

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22 Be selective with these introductions: Other NGOs implementing Savings Groups projects (or other projects) might want to recruit PSPs for their own programs. This would lead to gaps in field coverage and jeopardize project targets and sustainability. The same applies for CRS partners who wish to hire PSPs for other projects.

23 Proceed carefully. Although added services and products will be beneficial in general for the development of communities, groups and PSPs need to be aware of potential risks and do their own cost-benefit analysis before engaging in these relationships. These meetings will help CRS and implementing partners understand the NGOs goal and objectives and allow for corrective measures at PSP/group level if needed.

This prevents the abrupt loss of income for PSPs and gives them time to progressively replace and surpass project stipends with payments from the new groups they form.

3.5.3 Continued monitoring and supervision

Post-certification, field supervisors continue monitoring the work of PSPs in the field, to verify:

- continued adherence to the SILC methodology,
- the proper application of the recommended pricing structure and fees, and
- the use of service agreements.

Note that for a two-cohort project, half of the field supervisors are redeployed to an adjacent zone, therefore the ratio of PSPs to field supervisors doubles.

3.6 PSP Reporting

Even though PSPs operate independently, the project still needs information on the quality of their groups. Additionally, it needs information on PSP productivity and earnings. PSP earnings are a key indicator of PSP performance, as well as a predictor of their continued SILC efforts.

Unlike FAs, who report monthly, PSPs report quarterly. The expectation is that PSPs submit New Group DCFs as they form new groups, and submit one DCF for each of the groups they have trained or supported during the quarter. In other words, PSPs should not visit groups in order to collect data; rather they collect data when they work with groups. **DCFs are expected for each first-cycle group** (since PSPs should visit first-cycle groups at least monthly) **and for higher-cycle groups that the PSP has visited for training or support.**

Since the data can be collected from a group meeting at any time during the quarter, the PSP should delay completing the data point on quarterly group payment until s/he submits the complete set of DCFs, in order to report the cumulative group payment for the entire quarter.

The project pays the PSP a small financial incentive to submit these reports; however, it is important to emphasize that **PSPs are paid by the partner for submitting complete and accurate data, and not for forming groups**. Projects can further incentivize agent reporting by **adding value to the data submission event.** Examples of this are helping the PSP analyze, interpret and use the data; reviewing the PSP's marketing strategy; problem-solving; and scheduling support visits. Also, data submission can be tied to extra trainings for PSPs.

Ideally, the PSP reporting fee is a flat quarterly fee, equivalent to the monthly stipend for 3 subsidized groups. This reduces the administrative burden on field supervisors and communicates goodwill to PSPs. In the event PSPs take advantage of a flat fee and under-report, the project can adopt an incentive structure. The incentives should be based on **reporting quality rather than PSP output/performance.** The purpose of the stipend is to get accurate information, not drive performance.

The four categories are reporting completeness, timeliness, accuracy and payment information accuracy (Table 7).

Table 7. PSP Report Completion Categories

Points Category	2	1	0
Reporting completeness*	DCFs submitted for all groups	DCFs submitted for 85-99% of groups	DCFs submitted for 70-84% of groups**
Reporting timeliness	All DCFs on time	Last DCF submitted is 1 or 2 days late	Last DCF submitted is more than 2 days late
Reporting accuracy	All forms have complete and high-quality group data	No more than 10% of DCFs have missing group data or group data errors	More than 10% of DCFs have missing group data or group data errors
Payment information accuracy	All DCFs have accurate group payment information	No more than 10% of DCFs have missing or incorrect payment information	More than 10% of DCFs have missing or incorrect payment information

* The expected number of DCFs, and the denominator for the percentages in this category, is groups in their first cycle and higher-cycle groups that the PSP visited **for work reasons.**

** If the PSP submits fewer than 70% of the expected DCFs, s/he will not earn any stipend for the quarter.

If the incentive structure is adopted, Table 8 shows what fee would be appropriate for the "grade" given using the criteria from Table 7.

Table 8. PSP Reporting Fees

Points (maximum: 8)	Reporting fee
7 or 8	Equivalent to the monthly stipend for 3 subsidized groups
5 or 6	Equivalent to the monthly stipend for 2 subsidized groups
3 or 4	Equivalent to the monthly stipend for 1 subsidized group
0, 1 or 2	No reporting fee
Regardless of points, for PSPs who report on fewer than 70% of the expected groups	No reporting fee

> In the PSP Implementation Checklist, write the decision for PSP quarterly reporting fee.

MODULE 3 TOOLS

MEMBER SATISFACTION FOCUS GROUP DISCUSSION GUIDE QUESTIONS

Group Selection and Focus Group Discussion (FGD) Set-Up

- Select 2 groups for each candidate. The first group should have been formed in the candidate's first 3 months (randomly chosen). The second group should have completed the training and then have been meeting for at least 1 month (randomly chosen).
- Each FGD should be held with 6–10 members of a SILC group, with at least 3 management committee members and some members of the general assembly.
- The FGD should be held in a quiet, private place where the conversation will not be interrupted.
- Participants should be seated in a semi-circle such that they can see and talk with the facilitator and see and talk with one another.
- The facilitator should make sure everyone speaks and participates in the discussion.
- The FGD seeks to assess candidate performance; if participants begin discussing the SILC methodology and its benefits, redirect the conversation toward the candidate. If participants begin discussing challenges outside of their SILC group, refocus the conversation.
- Score each question from 0 to the maximum allowable (e.g., _0_/3; _1_/3; _3_/3).
- For the questions that ask about performance problems, check the box that says "deduct 1" if there are issues. If there are no issues, do not check the box.
- To get the final score, the facilitator and the note-taker should agree on the appropriate scoring for each question and deduct points when boxes were checked, then add up to obtain the total score.

Introduction (for conversation starting and for background/context—no scoring)

- *Introduce yourself and the note-taker. Request permission to take notes, and tell participants their names will not be used in any report.*
- *Introduce the purpose of the FGD: to find out about the group's experience in working with this particular agent, to see whether the agent should be certified as a PSP.*
- *The answers of participants will not be shared with the agent and will not affect how s/he works with the group.*

- Let every participant state their name and position in the SILC group.
- What is the name of your group?
- When did your group begin SILC activities?
- When did the agent begin working with your group?
- How often does the agent visit your group?

Questions	Notes and Scoring	
1. What SILC **services** has the agent provided to your group? *(Not just the training: probe for complete list, ask for specific examples.)*	Services mentioned:	__ / 3
2. Which of these SILC services benefited your group the most? How?	Beneficial services:	__ / 2
3. Did the agent ever provide advice or recommendations that led to group problems? What happened?	Agent advice or recommendations *that led to group problems*:	☐ Deduct 1
4. What **difficulties** do you currently have in how your SILC group works? *(Do not follow-up on challenges such as poverty, drought, roads, etc., over which the agent has no influence.)*	Current group difficulties that relate to SILC:	*If no difficulties:* *2 pts,* *and go to Question 6.* *If difficulties, ask* *Question 5.*
5. *(Select difficulties that are **relevant to SILC** and over which **the agent has influence.**)* What is the agent doing to help your group overcome these difficulties *[from the list of relevant difficulties]*?	Agent actions/efforts to overcome difficulties:	__ / 2

6. Which difficulties did you have in the past in how your SILC group works that the agent has completely solved? What did the agent do?	Group difficulties that have been solved by the agent:	*If no difficulties:* 3 pts, *and go to Question 7.* *If agent solved difficulties:* __ / 3
7. Which difficulties in how your SILC group works did the agent **not** solve, or not even try to solve?	Group difficulties not resolved or addressed by the agent, **even though they were within his/ her control/influence:**	☐ Deduct 1
8. How did you get to know about SILC? How did your group begin? Did the agent promote SILC? Tell me what s/he did.		*No scoring*
9. What was the community response to **SILC promotion**? *(Probe for leadership support, community acceptance and enthusiasm, group formation.)*	Community response:	__ / 2
10. Is this agent capable of mobilizing other community members to join SILC, from this village or in other villages? Why or why not?	Ability to mobilize others to do SILC:	__ / 3

11. The agent has trained your SILC group and other groups. There are other community members who are not yet in SILC groups. If those people asked you to recommend a trainer, would you recommend that this particular agent be the one to provide SILC **training and support** to those SILC groups? Why or why not?	Recommendation for training and support:	__ / 2
12. Think about **how** the agent trained and supported your group. What should the agent do exactly the same with other groups? Why?	What the agent should do the same:	__ / 3
13. What should the agent do differently with other groups, so that the training is even better? Why?	What the agent should do differently **that would help other groups be better:**	☐ Deduct 1
14. What would you like the agent to improve on, in order to serve you better? *(Can ask this question to individuals, if that produces more candid answers.)*	Areas for improvement **that demonstrate shortcomings on what is expected of the agent on SILC**:	☐ Deduct 1
	Score: __ / 20 - Deductions: __ / 4 = Final Score: ___	

DCF Worksheet   **FA name:**

DCF indicator	DATA POINT TOTALS	DATA FROM DCFs
2 (groups)		
6 (members start of cycle)		
10 (registered members)		
12 (members attending meeting)		
13 (dropouts)		
14* (savings)		
15 (value of loans)		
16 (number of loans)		
18 (loan fund cash in box)		
19 (bank balance)		
A-B* (cycle profit)		

* Do not copy savings or profit for those groups that have been saving for less than 2 months.

FA productivity and group performance scoring   FA name:

No.	Indicator	Data Collection Form data point		Totals	Calcu-lation	Result	Scoring guidelines	Score
1	Total number of groups created	2	Number of group		=		6 and above: 1 pt less than 6: 0 pt	
2	Total registered members	10	Registered members at time of visit		=		200 and above: 2pts 100-199: 1 pt 99 or fewer: 0 pt	
3	Dropout rate	13	Dropouts since start of cycle				less than 1%: 2 pts 1% - 3%: 1 pt above 3%: 0 pt	
				÷	x100 =			
		6	Members at start of cycle					
4	Attendance rate	12	Number of members at meeting				85% and above - 1 pt less than 85% - 0 pt	
				÷	x100 =			
		10	Registered members at time of visit					
5	Loan distribution	16	Number of loans outstanding				50% and above - 1 pt less than 50% - 0 pt	
				÷	x100 =			
		10	Registered members at time of visit					
6	Loan fund utilisation rate	15	Value of loans outstanding				60% and above - 1 pt below 60% - 0 pt	
				÷ x100 =				
		18	Loan fund cash in box	+ =				
		19	Bank balance					
7	Return on savings (ROS)	A-B	Cycle profit				25% and above - 2 pts 15% - 24% - 1 pt below 15% - 0 pt	
				÷	x100 =			
		14	Value of savings this cycle					
							TOTAL SCORE:	

PSP CERTIFICATION ORAL EXAM

- Suggested answers with check boxes ( ) are indicative; panelists *can* judge that other answers "earn" the candidate a check mark.

- Score each question from 0 to the maximum allowable (e.g., _0_/5; _2_/5; _5_/5).

- For questions 2, 8 and 13, check the "Deduct 1" box **only** if the candidate mentions needing external support/having a constant presence with groups/convincing old groups to pay. If not, do not check the box.

- If you have deducted a point, calculate the net score for that question.

Q	Questions / Anticipated answers	Scoring system	Candidate Score
1.	**Imagine that I am a community member. I have heard about SILC, but I am not sure I should join a group. Convince me why I should join.**	Rate 1—5 on presentation skills, confidence, attitude	__ / 5
2a.	**What are the most important things you will do as PSP when introducing SILC in a new community?** ☐ Hold meetings with local leaders/stakeholders to seek permission and support to implement SILC. ☐ Hold community-level meetings to promote the SILC methodology. ☐ Find out information about the community (available financial services, livelihood activities, seasonal economic cycles). ☐ Ask SILC group members to give testimonies about their experience.	1—2 checks: 1 point 3 checks: 2 points 4 or more checks: 3 points After scoring the checks, deduct 1 point if the candidate mentions needing support from supervisor/other project staff.	__ / 3 ☐ Deduct 1 Net score: __ / 3
2b.	**Why are the things you mentioned so important?** ☐ To have the permission/support of legitimate local leaders. ☐ To help people understand how SILC works. ☐ To help community members distinguish between SILC and other microfinance programs/ traditional savings and credit systems. ☐ To have knowledge of local conditions (economic conditions, other services) that could make it easy or difficult for SILC to take root.	1 check: 1 point 2 or more checks: 2 points	__ / 2

3.	**What are the key characteristics for a strong SILC group?** ☐ Members know and trust each other (each member has done ISS, and the group has come together willingly). ☐ Group members have broadly similar socio-economic levels. ☐ Group members are residents of the same locality. ☐ There is a manageable number of members (between 15 and 25). ☐ The group has a Constitution and follows it. ☐ Group leaders adhere to their roles and responsibilities. ☐ The group keeps correct/accurate records. ☐ Group members regularly attend meetings.	1 check: 1 point 2 checks: 2 points 3 checks: 3 points 4 or more checks: 4 points	__ / 4
4.	**Why should SILC groups have a Constitution and follow it?** ☐ The Constitution clearly spells out all the rules to manage the SILC. ☐ The Constitution guides the group on how to handle typical problems/issues. ☐ Having a Constitution helps groups make decisions that are not personalized. ☐ Limits the powers of management committee members. ☐ Rules can be accessed by any member (including new members).	1—2 checks: 1 point 3 checks: 2 points 4 or more checks: 3 points	__ / 3
5.	**Why is it important for a group to verify the opening balances of the Social Fund and the Loan Fund at the beginning of every meeting?** ☐ The group confirms that the closing balance from the previous meeting is accounted for (it is the same as the opening balance). ☐ If there are any differences, they can be resolved **before** the meeting's transactions begin. ☐ Increases transparency and trust between members. ☐ Makes the treasurer accountable.	1-2 checks: 1 point 3 checks: 2 points 4 or more checks: 3 points	__ / 3
6.	**Why is it important for SILC groups to share out their Loan Funds at the end of every cycle?** ☐ Allows members to access a lump sum of money at a pre-determined time, which they can use as they wish. ☐ Promotes transparency: Gives an opportunity for a verification of group funds and profitability. ☐ Makes it easy for members to leave or join the group. ☐ Provides an opportunity to change the management committee. ☐ Provides an opportunity to amend the group Constitution.	1-2 checks: 1 point 3 checks: 2 points 4 or more checks: 3 points	__ / 3

7.	Why should agents progressively reduce the frequency of their visits to group meetings, as the cycle progresses? ☐ In SILC, groups need to eventually manage their operations independently, without ongoing assistance from an agent. ☐ There is a risk of group dependency if agents don't reduce their presence. ☐ Agents have more time to form new groups.	1 check: 2 points 2 checks: 3 points 3 checks: 4 points	__ / 4
8.	When you are a PSP, and you are creating new groups, when will you begin to reduce the frequency of your visits in those new groups? ☐ Mentions the phases of group supervision: intensive, development and maturity (potentially using SILC Health Diagnosis Form). ☐ When groups are following meeting procedures correctly, without guidance. ☐ When the record-keeping has no problems. ☐ Mentions a number of meetings attended, or months of operation.	1 check: 1 point 2 or more checks: 2 points After scoring the checks, if the candidate mentions constant/ weekly attendance until the first share-out, deduct 1 point.	__ / 2 ☐ Deduct 1 Net score: __ / 2
9.	*Give the candidate the following hypothetical problem:* Borrowers from one of your SILC groups are not repaying their loans on time, and since they include members of the management committee and other influential group members, the general assembly is not able to correct the situation. As the group's agent, how would you support and help that group? Explain your plan to us.	Rate 1—3 on how credible/feasible the proposed action is.	__ / 3
10.	Imagine you have been certified as a PSP. One of your groups is struggling, and you can see they need your help, but they are not willing to pay for your services. How will you convince them to use your services, even though they must pay? ☐ Identify the situation/problem in the group, and explain it to the group. ☐ Develop a solution and present it to the group. ☐ Refer to your training, status or Certificate. ☐ Refer to other groups you have trained/supported.	1 check: 1 point 2 checks: 2 points 3 checks: 3 points 4 or more checks: 4 points	__ / 4

11.	**Why do you want to be a PSP?** ☐ Increase my income by charging for my services. ☐ Continue doing SILC work (to ensure sustainability of SILC). ☐ Participate in the PSP network. ☐ Benefit group members and the community at large. ☐ Personal recognition in the community.	1—2 checks: 1 point 3 checks: 2 points 4 or more checks: 3 points Additionally, rate 1—2 depending on how convincing and compelling the agent is.	__ / 3 __ / 2 Net score: __ / 5
12.	**What will you need to do in order to become a successful PSP?** ☐ Deliver high-quality services. ☐ Market my services. ☐ Work with the network/other PSPs. ☐ Have a strong reputation in the community. ☐ Possess integrity and a good work ethic. ☐ Charge affordable fees for my services (agreed upon by both parties). ☐ Have good working relationships with local leaders and other stakeholders.	1—2 checks: 1 point 3 checks: 2 points 4 or more checks: 3 points Additionally, rate 1—2 depending on how convincing and compelling the agent is.	__ / 3 __ / 2 Net score: __ / 5
13.	**What will do in your first month as a PSP?** ☐ Develop a schedule of SILC activities. ☐ Do promotion events in areas where I have groups. ☐ Do promotion events in new areas. ☐ Network with community leaders. ☐ Market my skills and my status as a PSP. ☐ Continue supporting my existing groups (in first cycle). ☐ Ask my existing groups to help mobilize groups for me. ☐ Tell new groups that they must pay for my services.	1 check: 1 point 2 checks: 2 points 3 checks: 3 points 4 or more checks: 4 points After scoring the checks, if the candidate mentions intending to convince existing groups (in first cycle) to start paying, deduct 1 point.	__ / 4 ☐ Deduct 1 Net score: __ / 4

ORAL EXAM SCORING WORKSHEET

- Write each panelist's name at the top of the column.
- Write each panelist's score for each question.
- If there is a wide variance for any question, discuss the candidate answers to see whether the extreme panelists can reconsider their score. Adjust the marks as needed.
- After adjustments (as needed), total the marks for each panelist.
- Average the scores for the 3 panelists, to get the candidate's final score.

Q	Panelist 1:	Panelist 2:	Panelist 3:
1.			
2a.			
2b.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			
11.			
12.			
13.			
TOTALS	_____ / 50	_____ / 50	_____ / 50
Total of 3 scores:	_____ / 150	÷ 3	FINAL SCORE =	_____ / 50

Panel member names and signatures:

PSP CERTIFICATE OF GRADUATION

This is to certify that

MARGARET NAKINAI

has successfully completed the SILC training program
and met the requirements to become a

Private Service Provider (PSP)

in the

Savings and Internal Lending Communities (SILC) methodology

On this 19th Day of August 2011

for Catholic Relief Services

for Catholic Diocese Of Malindi

CRS
CATHOLIC RELIEF SERVICES

CATHOLIC DIOCESE OF MALINDI

P.O. Box 1573, Malindi- Kenya E. Africa
Tel: +254-042-2130767 Fax:+254-042-2130767
Email: malindidevelopment@yahoo.com

19 August 2011

Letter of Recommendation—Margaret Nakinai

This letter serves to inform you that Margaret Nakinai has completed the intensive training program in **Savings and Internal Lending Communities (SILC)** provided by the Catholic Diocese of Malindi, in partnership with Catholic Relief Services Kenya. In addition to 3 workshop trainings, the program has a field practical component, and participants must form and fully train at least 6 SILC groups.

Ms. Nakinai has successfully passed the exams administered by the Catholic Diocese of Malindi, and is now a certified **Private Service Provider (PSP)**. The PSP certificate validates the quality of her work during the training program, and her mastery of the SILC methodology.

From this day forward, Ms. Nakinai works independently of the project. She is fully qualified to provide communities with the following SILC services:

- Group mobilization and organization
- Complete training on the 9 SILC modules, including constitution development, election monitoring, procedures and record-keeping
- Meeting support to SILC groups
- Share-out support to SILC groups

The project is no longer paying Ms. Nakinai for the formation of new groups, and she is at liberty to negotiate her training fees directly with groups.

For further information. you can contact the undersigned.

Yours Sincerely,

Development Coordinator,   **Microfinance Project Officer,**
Catholic Diocese of Malindi   **Catholic Diocese of Malindi**

SILC PRIVATE SERVICE PROVIDER CODE OF CONDUCT

As a SILC PSP, I will:

- Offer my services to the entire community, without bias, in order to form as many groups as possible.

- Provide high-quality and complete SILC training and technical support to first-cycle groups, following the *FA SILC Guide*, in order for them to become independent after the first cycle.

- Enter into transparent and time-bound service agreements with first-cycle groups, respecting the recommended pricing structure.

- Provide services to higher-cycle groups strictly at their expressed demand, in exchange for payment on a fee-per-visit basis.

- Never pressure groups to accept services they do not want or need.

- Keep group and member information confidential.

- Provide [*name of partner*] with complete and accurate reports on my work as requested.

- Not belong to any SILC group I supervise or support.

- Never keep, count or otherwise interfere with group funds and property.

- Never borrow from groups.

- Never tamper with group records.

- Train and mentor my apprentices with the objective of certifying them as independent PSPs.

- Not work under the influence of alcohol or other drugs.

- Behave in a way that is respectful to the communities where I work.

I understand that failure to abide to these commitments may result in measures including, but not limited to, withdrawal of my PSP Certificate.

Name: _____

Signature: _____
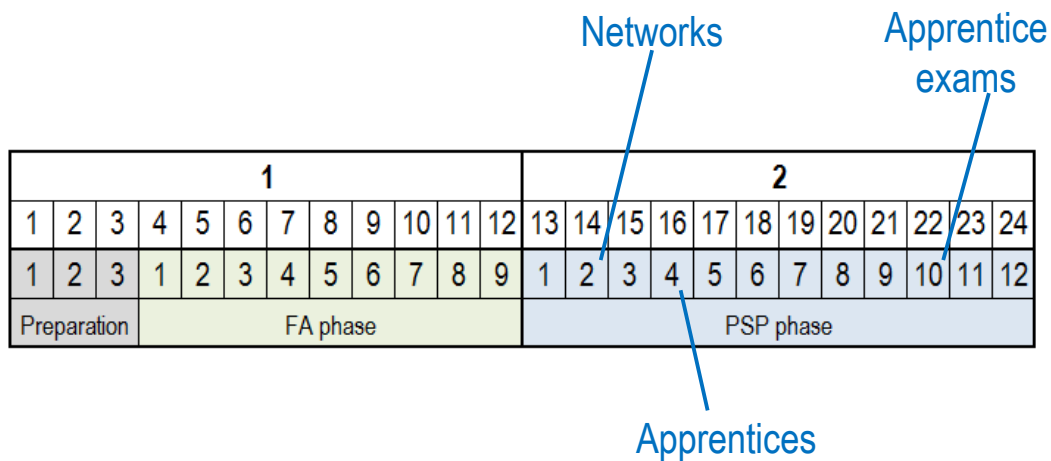
Date: _____

Witnessed by: _____

MODULE 4:
NETWORKS PHASE

MODULE 4: NETWORKS PHASE

This module covers the organization of PSPs into peer networks, as well as the development of an apprenticeship process to increase the number of active agents in a project area.

Figure 25. PSP-SILC Implementation Timeline—Networks Phase

4.1 PSP Networks

4.1.1 Importance of PSP networks

As seen in the implementation timeline, a project can support and monitor PSPs for up to one year following their certification and launch. The intent of the PSP model, however, is for PSPs to continue operating far longer than the project timeframe. Although implementing partners can choose to remain involved with PSPs post-project, they have no obligation to do so, and might not have the needed financial or human resources.

There is an opportunity for PSPs in a given area to form a peer support group called a **PSP network** that can replace some of the functions of implementing partners and enhance the sustainability of the approach. Networks are peer support organizations with the primary aim of delivering quality training and capacity-building services to SILC groups. As such, a network is not a "bricks and mortar" institution, but rather a gathering of interested professionals operating in the same sector who support one another.

A project faces four fundamental questions when designing and establishing PSP networks:

1. Does the PSP network add value to PSPs (are they better off as a result of participating in the network), and is the PSP network demand-driven?

2. Does the PSP network further the original objectives of the project (continued formation of SILC groups at highest quality)?

3. Does the PSP network create risk or mitigate risk?

4. Does the PSP network open up new opportunities for groups, PSPs, implementing partners or CRS?

CRS answers these questions as follows:

1. PSP networks, by definition, must add value to their members (PSPs), or they will simply not participate and will prefer to work in isolation. Therefore, it is up to the project and the networks to ensure PSP networks are beneficial to their members.

2. PSP networks contribute to project objectives in several ways. First, networks foster **growth,** by helping PSPs be more successful and put more effort into their SILC work. Second, networks foster **quality,** through effective quality control and consumer protection systems. Third, networks foster **sustainability and saturation,** by providing a low-cost mechanism to identify, train and certify apprentices as PSPs.

3. PSP networks, as independent entities, inevitably introduce risks to the PSP model, as they become an additional stakeholder with their own objectives, incentives and dynamics. However, CRS recognizes that neighboring PSPs who operate in the same area, offer the same service and face similar challenges, will have a natural (and legitimate) aspiration to associate in ways they find beneficial. Engaging with PSP networks offers a way for projects to shape and guide these associations in ways that are beneficial to PSPs and SILC groups, and therefore reduce risk. Furthermore, PSP networks introduce an element of accountability to their members.

4. PSP networks represent an efficient interface for stakeholders (implementing partners, CRS, other agencies or government entities) who wish to engage with PSPs or access groups post-project, compared with working with individual PSPs. PSP networks and the groups they support are an ideal infrastructure for the introduction and dissemination of new products and services, as well as the cross-pollination of ideas between groups and PSPs.

Even though the greatest value of PSP networks will emerge post-project, they should not be introduced as an exit strategy at the end of the project. It is better to introduce networks shortly after all of the agents in a cohort have been certified as PSPs and have settled in their roles. This gives the implementing partner the opportunity to guide and support PSP networks as they take shape.

4.1.2 Functions and activities of PSP networks

PSP networks have several functions. Table 9 lists the principal functions of PSP networks, organized into four broad categories. In each category, the table gives examples of possible network activities in support of these functions, and lists tools and processes available to networks. Selected tools and processes are marked with an asterisk (*) and further detailed in Section 4.1.5.

Table 9. Principal Functions of PSP Networks

Category	Functions	Activities	Tools / Processes
Support to PSPs	Marketing and promotion of the SILC model and the PSP approach	• Joint promotional events • Development of marketing materials	• SILC days* • T-shirts as a PSP uniform or for sale
	Collaboration, information-sharing, and problem-solving	• Regular meetings • Mutual support in the field	• Recommended meeting agenda*
	Standardizing pricing of services	• Develop and review pricing structure • Monitor adherence to pricing structure	• PSPs share copies of service agreements with the network
	Upgrading member skills and introduction of new products and services	• Identification of group member needs and market opportunities • Organization of trainings for PSPs	
Representation	Representation of SILC and PSPs to stakeholders	• Consolidation of PSP reports • Production of network status reports to share with stakeholders	• Network status report*
Service quality	Quality control	• Review of data forms submitted by PSPs • Peer spot checks of group quality	• Review of PSP-submitted data • Peer review process*
	Consumer protection (regulation of PSP activities/behaviors)	• Develop and monitor constitution • Enforce PSP Code of Conduct • Provide recourse for group member complaints • Verification and enforcement of pricing guidelines • Network-level SILC group for PSPs	• Network Constitution* • Publicize contact information of quality assurance point person • Peer review process*
Network membership development	Management of apprenticeship process	• Development of apprentice standards • Training and certification of apprentices	See Section 4.2

The functions in the "support to PSPs" category have a clear and direct benefit for PSPs (e.g., marketing and promotion, upgrading member skills), and networks will take up those readily.

The functions in the "service quality" category have a clear and direct benefit for groups (e.g., quality control, consumer protection), but networks might not immediately recognize how PSPs themselves benefit from these functions. The project must clearly articulate to PSPs that high service quality ultimately benefits them as well. Provision of high-quality, ethical services will strengthen the reputation of SILC and its providers (PSPs belonging to the network), increase overall demand for SILC, and, therefore, increase incomes for

all PSPs. Provision of poor-quality or unethical services damages the reputation of the product and of all PSPs in the area. Thus, the PSP network has an incentive to focus on service quality.

PSP networks take on these functions gradually, according to their evolving needs and their own capacities (see Section 4.1.4).

4.1.3 PSP network membership, size and structure, and constitution

Membership in PSP networks is restricted to certified PSPs. The initial members are project-certified PSPs (recruited and trained by implementing partners). Later, apprentices who have been certified as PSPs may also join. Membership in PSP networks is not mandatory for PSPs; however, networks should provide sufficient value to all PSPs for them to want to participate. Networks themselves set the specific membership criteria, which may include regular participation in network activities and minimum productivity and quality standards.

The "right size" of PSP networks is determined primarily by the total geographic area that PSPs cover collectively, rather than by a target number of members. If PSPs live and operate too far from one another, it becomes too time-consuming and costly for the entire network to meet regularly or work collaboratively. A good rule of thumb is that the PSPs from 2 field supervisors (14 PSPs) can form an effective network. Over time, the membership will grow through the recruitment of apprentices, with minimal increase to the geographical size of the network, keeping it manageable.

The structure of PSP networks is as simple and streamlined as possible. It allows for the effective and efficient execution of network activities, without unnecessary bureaucracy and costs. The following is the recommended structure of a PSP network:

General assembly: The general assembly includes all members who fulfill the membership criteria that have been set by the network.

Management committee: The management committee is elected by the general assembly to oversee and coordinate the operations of the network. It consists of three positions: chairperson, secretary and treasurer. It is not recommended to increase the number of positions, or to elect deputies or alternates, in the interest of keeping the structure simple.

- The chairperson is responsible for organizing and leading network meetings, for responding to SILC member issues, and for representing the network to external stakeholders.
- The secretary is responsible for keeping minutes of network activities and producing network status reports.
- The treasurer is responsible for managing and reporting on network funds.

In addition, a network may have **point persons** in several thematic areas, depending on the intensity of network activities. The thematic point persons are not in charge of implementation, since that would imply a costly centralization of activities. Rather, they are responsible for coordinating member activities in those thematic areas, ensuring tasks are executed and providing technical support, as needed. Point persons may enlist other members to assist them, if necessary.

The following thematic areas are envisioned:

- Marketing
- Quality assurance
- Apprentice training and certification

All member PSPs belong to the general assembly. However, not all network activities require the convening of all PSPs. On a day-to-day basis, 2 to 3 neighboring PSPs can work together collaboratively, for coordination, mutual support, joint promotion or training, etc. This keeps time commitment and transportation costs to a minimum.

PSP networks decide on a constitution to structure and guide their activities. A simple Constitution Framework is presented in the Tools section.

4.1.4 Network formation and development, and ongoing role of implementing partners

For PSP networks to be sustainable, they must be member-initiated and member-driven. Networks that form simply to meet project requirements have a high chance of becoming dormant once interactions with partner staff stop. Similarly, networks cannot rely on financing from the project or from implementing partners, even at inception. Project support comes in the form of ideas, training, capacity building and technical assistance, without financial support.

The role of the implementing partner with respect to PSP networks evolves over time. The implementing partner first **initiates** PSP networks, by proposing the idea and helping to organize PSPs. Then, the partner **guides** the development of the network through a facilitated process, providing guidance and feedback as needed. Until the end of the project, the partner actively **monitors** the activities of the network. Post-project, the implementing partner becomes **reactive** and acts as a recourse for SILC members and a check on continued network activities. Even if implementing partners do not proactively monitor networks, to the extent that the image of the network depends in part on its association with the implementing partner, the network will have an interest in regulating the behavior of its members[24].

In order to ensure PSP networks are member-driven, the implementing partner holds an introductory workshop to present the network opportunity to PSPs. If enough PSPs are interested, the implementing partner provides training and technical assistance to networks. At all times, PSPs must meet their own expenses for participation in the network, including their travel to all network events and trainings. This is a way of establishing PSP network ownership, interest and commitment in the network activities.

The **objectives** of the introductory workshop:

- Help PSPs decide whether to form a network.
- Organize PSPs into networks of appropriate size/area.

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24   Implementing partners with sufficient resources and interest can choose to continue proactive monitoring of PSP networks. This will be of particular interest to partners who want to introduce new products or services to groups through the PSPs.

The **content** of the introductory workshop must include the following:

- PSP vision: What they see themselves achieving, and how the network can help them.
- Benefits of networks for PSPs, SILC groups and other stakeholders.
- Appropriate functions of networks.
- Examples of successful networks.
- Roles of stakeholders in network operations, and network success, in particular:
  - What PSPs will need to do to make networks strong, sustainable and useful.
  - How implementing partners will work with networks (and what they will not do).
- Appropriate size of networks (geographic and demographic).
- Next steps and scheduling of implementing partner support.

The following **methods** should be used during the workshop:

- **Individual reflection** by PSPs (at the beginning and end of the workshop). This ensures PSPs are making personal decisions, rather than "going with the crowd."
- **Lecture presentations** by the trainer on the recommended approach to networks and the role of implementing partners. This ensures that PSPs receive standard information and do not have incorrect expectations about project support (including financial support).
- **Small-group work** by PSPs to analyze the information presented to them. This ensures PSPs have reflected on the information.
- **Testimonials** from other successful networks (case studies, video, in-person). This provides concrete peer examples and inspiration for PSPs.
- **Clustering of PSPs** into networks for the next steps. This ensures that the new networks will have a viable size.

Some additional **practical recommendations:**

- The workshop should not take more than one day, in order to avoid overnight costs for participants.
- The implementing partner can provide the venue; however, PSPs should cover their own transport costs.

Following the introductory workshop, the implementing partner develops a capacity-building schedule with networks, leveraging the network's regular meetings. The intent is to progressively add value to the network by providing recommendations and feedback, and introducing systems, without creating a set of costly trainings. A recommended sequence for network development is as follows:

- Development of Constitution
- Election of management committee members
- Marketing
- Pricing
- Mutual support in field
- Consumer protection mechanism
- Quality control mechanism

- Apprentice policy
- Apprentice training
- Apprentice certification

It is recommended that the implementing partner make a meeting place available to PSP networks (depending on the location and availability of their premises) on the days when they have network activities. This will reduce network costs (no need to rent a hall or pay rent on a room), show goodwill toward the network, and help the implementing partner stay involved with the network in an advisory/oversight role.

> **In the PSP Implementation Checklist, check the boxes when the introductory workshop has been completed, and when all networks have developed constitutions.**

4.1.5 Network tools and processes

4.1.5.1 Recommended agenda of regular PSP network meeting

Monthly network meeting:

- Each PSP presents on group formation and membership growth.
- Each PSP submits or shows copies of service agreements signed with groups.
- Each PSP reports on the progress of his/her apprentices.
- PSPs share experiences (challenges, new ideas, learning).
- PSPs schedule any joint work.
- PSPs conduct their own SILC meeting.
- PSPs review accomplishments and plan activities in each of the thematic areas.

Once per quarter:

- the network organizes Data Collection Forms for submission to implementing partner, and
- the network finalizes the Network Status Report.

4.1.5.2 Network-level SILC group for PSPs

Organizing a SILC at the network level allows PSPs to enjoy the benefits of SILC membership without the conflict of interest of being members of their own groups. PSPs are of broadly similar socio-economic levels and can set a savings level that makes sense for them.

It is acceptable for a network-level SILC group for PSPs to have fewer than 15 members and to hold monthly meetings (both of which are not standard), given the level of PSP experience in SILC.

4.1.5.3 Network status report

PSP networks are encouraged to produce quarterly Status Reports. The Network Status Report effectively summarizes the membership, activities and accomplishments of the network. The network status report can be shared with stakeholders (implementing partner, local government, other development organizations, etc.) in order to demonstrate

the network's seriousness and garner stakeholder support. When reviewed against the network's Constitution, the Status Reports help chart the network's progression.

The network secretary is responsible for preparing the Network Status Report. A template is provided in the Tools section, and a completed example is shown below.

Figure 26. PSP Network Status Report (Example)

PSP Network Status Report

Network name: _____TurKaNet_____   Reporting period: _____April-June 2013__

Membership				
Number of active PSPs at the end of the period	Men:8	Women:4	Total:12	
Number of active apprentices at the end of the period	Men:3	Women:3	Total:6	
No. of PSPs who left the network during the period:	1			
Reasons these PSPs left the network:	Moved to Limuru			
Chairperson:	Victor Macharia	0732-123-123		
Secretary:	Betty Bidii	0732-134-134		
Treasurer:	Samuel Ochieng	0732-145-145		
Outreach				
Number of groups created in period:	31			
Number of members in the newly created groups:	675			
Cumulative number of groups:	174			
Cumulative number of members:	3,721			
Geographic area(s) served by the PSP network:	Kakuma Division (Turkana County)			
Network activities: List the activities undertaken by the network during the period in each thematic area and indicate the outcomes.				
Promotion/Marketing: *(SILC days, etc.)*	Held a SILC Day on 8 May with over 200 participants. Printed new T shirts for PSPs and officials for the SILC day.			

4.1.5.4 SILC days

By working together, network members can enjoy more visibility and a louder voice. An excellent example is the ability to organize joint marketing and promotional events, known as "SILC days." The following guidance can help PSP networks organize successful SILC days.

Objectives of the SILC day:

- Promote SILC as an accessible and impactful service.
- Promote PSPs and apprentices belonging to the network as trusted SILC service providers.

Participants:

- PSPs who belong to the network and their apprentices
- SILC members
- Other community members not yet in SILC
- Range of stakeholders (government officials, implementing partner staff, religious leaders, other associations and projects, etc.) in order to demonstrate broad support

Location:

- The location will depend on the network's objectives, and who they wish to have attend.
- A central location is more convenient for gathering a large group of people and for ensuring the attendance of high-profile guests.

- A central location might be where there is more competition from other providers (MFIs, SACCOs, credit projects).

- However, a central location might not have promotional outreach to more remote or isolated areas.

Activities:

- Explanation of how SILC works, the different financial services (savings, loans, social fund, share-out), the benefits; could be in the form of role play, posters, etc.

- Speeches by PSPs and apprentices

- Testimonials/support from community leaders (in particular if they are SILC group members themselves)

- Testimonials from other group members (to avoid the impression SILC is only for the elite)

- Cultural activities by SILC groups and/or other local organizations

- Meal and/or refreshments

Key messages:

- Accomplishments of the network, PSPs and the project

- Benefits of SILC membership

- Precise description of PSP services

- Encouragement to tell others about SILC and the PSPs

- Clear next steps for community members who are interested in joining a SILC group (network and PSP contact information, other SILC events)

Materials:

- PSPs should wear their network T-shirts

- Promotional leaflets with key messages and contact information

Budget:

Since the PSPs will ultimate benefit from the SILC day through increased demand for services, they are responsible for ensuring all activities are paid for.

- PSPs should contribute to expenses, as they will benefit.

- SILC members should not directly contribute in cash; however, they should cover their own transportation to the event, and perhaps contribute to the catering (drinks, food, venue, etc.).

- PSPs can ask other stakeholders to contribute financially, if the stakeholders feel positively about SILC accomplishments in their area and wish to see more growth.

4.1.5.5 Peer review process

PSP networks have important responsibilities in terms of quality control and consumer protection. They have an incentive to ensure that all PSPs are delivering high-quality, ethical services in order to protect the brand of SILC and of the network. The peer review process also helps PSPs improve their work, as they receive constructive feedback. To be viable and sustainable, the peer review process must be easy to implement and low-cost. The process is described in detail in Table 10. All PSPs have a role in its implementation; the quality assurance point person is responsible for coordination (training PSPs on the process, creating teams, sampling the groups, reviewing the outputs).

Review teams:

For the peer review, PSPs are organized into teams of 3 neighboring PSPs. This keeps the review local and low-cost, yet eliminates the conflict of interest inherent with paired reviews.

- PSPs 1 and 2 review the work of PSP 3.
- PSPs 2 and 3 review the work of PSP 1.
- PSPs 1 and 3 review the work of PSP 2.

Frequency and sampling:

Each PSP must be reviewed twice per year. Each review will visit 2 groups for that PSP. The network samples the 2 groups from among the PSP's portfolio:

- One first-cycle group that has started saving.
- One higher-cycle group that the PSP is actively supporting.

Table 10. PSP Review Process and Tools

Area for review	Standards	Tools
Group functioning (with or without active PSP support)	· Group is following meeting steps · Group has complete and accurate records (including a signed constitution) · The management committee is following its role	Monitoring Checklist (introduced in Module 2)
PSP support to group	· PSP provides effective support that helps the group develop	
PSP relationship to group	· PSP is not a group member · PSP does not handle group money · PSP does not borrow from the group · Group has a clear service relationship with the PSP, and understands it · The PSP is adhering to the service agreement · Group knows the PSP Code of Conduct · Group knows how to obtain recourse	Peer Review Questionnaire
PSP reports	The last submitted DCF matches with group records	Previously submitted DCF

Financing:

In order to keep the costs of the peer review process at a minimum, the PSPs providing the review are responsible for their own transport to the group meetings, and taking care of their own refreshments. Since there is a rotation among the team of 3 PSPs, every PSP ends up paying for their own peer review.

Use of the peer review outputs:

- The review team shares the results with the PSP, and they jointly develop an action plan for the PSP.
- The review team shares observations with the groups.
- Results are shared with the network, which is responsible for following up on the action plan.

The role of PSP networks in consumer protection in the PSP-SILC model

PSP networks play a crucial part in consumer protection in the PSP-SILC model, in particular by regulating how PSPs relate to groups.

The starting point is the **pricing policy** (structure and amounts), which balances the interests of PSPs and groups and is set with project guidance. The pricing policy is detailed in Module 2. Adherence to the pricing policy is a cornerstone of the **PSP Code of Conduct,** which appears in Module 3. The Code of Conduct includes other important consumer protection concepts for PSPs, such as a restriction on membership in groups and borrowing from groups. In order to be effective, the Code of Conduct and pricing policy are **publicized** to all stakeholders, notably group members and local officials. Group members (consumers) who are well informed on the services and behaviors to expect from PSPs need **recourse mechanisms** in the event they are not able to resolve their issues directly with their PSP (provider).

The PSP network adopts a standard pricing policy and promotes the PSP Code of Conduct as a **criterion for membership.** The network conducts regular **peer reviews** to ensure compliance with both. It also provides a recourse mechanism for members, in the form of a **quality assurance point person.**

The network's activities, in turn, are overseen by the implementing partner, whose reputation is embodied in the PSPs it certified, and the network they have set up. Even post-project, the implementing partner provides a **regulating influence** over the PSP network.

4.2 Apprentices

4.2.1 Overview of the apprenticeship process

The implementing partner recruits and deploys FAs with the objective of saturating a project area over time. However, there can be cases where the local demand for SILC exceeds the capacity of project-certified PSPs, or when a PSP drops out. In these cases, it is both impractical and cost-ineffective for implementing partners to recruit, train and certify new FAs on an individual basis. Rather, PSPs organized in the network take responsibility for recruiting, training and certifying **apprentices.** This is a strategy for PSPs to respond to their market, and for PSP networks to ensure service delivery in their coverage area. From the project perspective, it is a sustainable way to ensure ongoing coverage of an area with qualified SILC providers.

Apprentices are most often SILC group members interested to take on the challenge of becoming SILC trainers. The apprenticeship process is therefore able to leverage their skills and enthusiasm for SILC.

PSP networks establish an **apprenticeship policy** as part of their constitution. This policy provides guidance to PSPs regarding when and how to recruit apprentices, the recommended apprentice profile, how to train and supervise apprentices, apprentice remuneration and apprentice certification. The following sections present recommendations and tools to develop and implement the apprenticeship policy.

All apprenticeship activities are coordinated by the network's point person for apprenticeship. Specific tasks include keeping track of the different apprentices and their progress, organizing apprentice trainings, training network members on the examination tools, and ensuring adherence to the apprenticeship policy.

> In the PSP Implementation Checklist, check the box when an apprenticeship policy has been adopted by all PSP networks.

4.2.2 Apprentice recruitment

4.2.2.1 Conditions for PSPs to recruit apprentices
For a PSP to recruit an apprentice, the following conditions must be met:
- The PSP must have been certified for at least 4 months. This leaves enough time for the PSP to establish his/her business and for the network to get organized, including the establishment of the apprenticeship policy.
- The PSP must have at least 12 first-cycle groups under supervision. Below this number, an apprentice cannot be justified.
- A PSP may not have more than 2 apprentices at any one time. This ensures a PSP is providing the necessary guidance and support to each apprentice.

4.2.2.2 Apprentice profile

The ideal profile for an apprentice is similar to that of a field agent (see Section 1.5.2). The following important differences should be noted:

- SILC group members, in particular management committee members, are favored, since they understand the SILC methodology and have shown their commitment to it.

- Overall, a PSP has better information about criteria such as the residence or character of potential apprentices, compared to the project staff when they were assessing FA applicants.

- Apprentices should not be relatives of the PSP, since this could lead to community perceptions of nepotism.

4.2.2.3 Identification of apprentices

The identification of apprentices must be done with a view to eventually certifying them as PSPs, with their own market for new SILC groups. Therefore, PSPs must recruit apprentices from low-saturation areas. It is recommended that apprentices are recruited from a village with only one SILC group, at least 12 kilometers away from where the PSP lives. The PSPs who live on the "outside edge" of a network have the greatest potential for apprentice recruitment.

Replacement of dropout PSPs by the network

In the event a PSP drops out and the project does not have the time or resources to recruit a new FA and take him/her through the entire training and certification process, the network decides how best to cover the PSP's operating area. One option is for one or more neighboring PSPs to take over the market. Another option is for the network to recruit an apprentice. With this option, a neighboring PSP is responsible for working with the apprentice, who should be selected from a village that is both accessible to the neighboring PSP, and central to the former PSP's operating area.

Once the PSP has identified the community from which to recruit an apprentice, s/he presents the apprenticeship opportunity to the entire SILC group, to give all members an equal chance of applying and to avoid charges of favoritism. The PSP uses the following key points when explaining the apprenticeship opportunity:

- The PSP is looking for another SILC trainer.
- The objective is for that person to be certified as a PSP.
- The PSP network will set up a training program for the apprentice.
- The PSP will have the main responsibility of mentoring and developing the apprentice.
- The apprentice will have the opportunity to earn income from the fees of groups they work with.
- An apprentice is expected to form at least 6 groups.
- The apprentice will take the apprentice exam.
- Interested individuals should discuss the opportunity with their family.
- The PSP will consult with local leaders.

One or more group members may express interest in becoming an apprentice. The PSP collects information about interested members using the Apprentice Screening Tool (see the Tools section), to ensure they meet the criteria. The PSP must consult with local leaders to find out whether they would support the individual as a SILC trainer.

Since the PSP network will play a role in training the apprentice, and will later certify the apprentice as a PSP, it is appropriate that the network validates the choice of apprentice. Two neighboring PSPs review the screening forms and have a conversation with the apprentice candidates to better understand their interest, motivation, availability and mobility. An interview guide is provided in the Tools section. There are no benchmarks for passing or failing; rather, the PSPs consider the totality of the information to recommend or validate a candidate. The network has the option of vetoing the choice of a specific candidate, if the network representatives feel that person would not make for a good PSP.

The selected apprentice and the PSP enter into an Apprenticeship Agreement (shown in the Tools section). This document specifies the responsibilities of the two parties, and includes a Code of Conduct for the apprentice. The apprenticeship agreement is witnessed by a local official, and a copy is kept by the network.

4.2.3 Apprentice training

Unlike newly recruited FAs, apprentices have considerable SILC knowledge and skill. Being a knowledgeable SILC user, however, doesn't automatically translate into being a strong SILC trainer. Table 11 shows the training needs of apprentices in their various areas of responsibility.

Table 11. Apprentice Training Needs

Apprentice responsibility	Transferable experience	Training needed
Monitoring group meetings	Regularly participates in own SILC meetings	Effective ways to correct groups
Data collection	Secretaries help PSPs with DCFs	How to deal with unusual cases; common mistakes
Community sensitization	Can explain the benefits of SILC	Tips from experienced PSPs on organizing and managing promotion sessions
Training SILC groups	Own group was trained	Training techniques; how to use the *FA SILC Guide*

It is more effective and cost-efficient for the PSP network to organize a focused training on these topics for several apprentices at a time. This ensures consistency of the training content, and makes use of the PSPs with the strongest training skills. It also gives apprentices a chance to interact with one another during the training for better learning.

Since not all apprentices will begin at the same time, some apprentices might have already started working individually with the PSPs before the network training is organized.

4.2.4 Mentoring and skills development

The most important component of the apprenticeship process is the individual mentoring and coaching of the apprentice by the PSP, which occurs in several phases.

In the **shadowing** phase, the apprentice watches the PSP perform various SILC tasks. Before the task, the PSP discuss the process. After the task, the two discuss the outcomes.

In the **supervised** phase, the apprentice performs the task, observed by the PSP. The PSP corrects as needed and provides feedback after the task.

Table 12 shows how many times an apprentice must shadow and be supervised for each area of apprentice responsibility. For example, the apprentice must shadow the PSP three times for data collection. Then, the apprentice must collect data three times, under PSP supervision, without significant correction from the PSP, before being allowed to collect data without PSP supervision.

Table 12. Apprentice Shadowing/Supervision

Apprentice responsibility	Shadowing phase (apprentice watches PSP perform the task)		Supervised phase (apprentice performs the task, observed by the PSP)
Monitoring group meetings	3 times		3 times without significant correction
Data Collection	3 times		3 times without significant correction
Community sensitization	1 or more times, leading to the formation of one group		3 times
Training SILC groups	Modules 1-8	Share-out and cycle startup	3 groups

Group training is the most critical task for an apprentice. The apprentice shadows the PSP through a full community sensitization, and the complete training of one group (modules 1-8) before being allowed to train 3 groups under PSP supervision. The apprentice also shadows the PSP during one group share-out, and the subsequent cycle start-up (note that the share-out being shadowed will be for a different group).

The PSP uses the Apprentice Progress Report (Figure 27) to track the progress of the apprentice and to record the dates the various tasks were performed.

Figure 27. Apprentice Progress Report (Example)

Notice that the apprentice has moved on to the supervised phase for monitoring, even though s/he is still in shadowing phase for group training.

Apprentice Progress Report

Apprentice name: _Carol Konana_   Village: __Limuru___   Date completed apprentice training: _9 Apr 2013_   PSP Name: _Victor Macharia_

Activity	Date completed shadowing the PSP activity	Shadowing phase										Date completed without significant correction	Supervised phase		
Monitoring group meetings		2 April 2013				11 April 2013			13 April 2013				18 April 2013	28 April 2013	7 May 2013
Data collection		13 May 2013				21 May 2013			3 June 2013				8 June 2013	11 June 2013	17 June 2013
Community sensitization & promotion		15 April 2013											15 May 2013	25 May 2013	18 June 2013
Group training		18 April 2013	25 April 2013	2 May 2013	9 May 2013	16 May 2013	23 May 2013	30 May 2013	6 May 2013	6 July 2013	11 July 2013	Date completed group training	26 June 2013	5 July 2013	15 August 2013
		1	2	3	4	5	6	7	8	9 (share-out)	New cycle start-up	Group name	Amani	Bila Ubaguzi	SILC Yetu

This is the group that was formed as a result of the community sensitization immediately above, that was shadowed by the apprentice.

The share-out and new cycle start-up are for a different group.

These are the dates when the apprentice's new groups have finished the SILC training (modules 1-8)

For each area of apprentice responsibility, once the apprentice has completed the prescribed number of shadowing and supervised assignments, s/he continues to work independently until certification. The PSP decides how much to oversee the work of the apprentice.

4.2.5 Apprentice remuneration

Throughout the apprenticeship process, apprentices benefit from skills development and support from their PSP. They also commit significant time to working with the PSP, and help the PSP with his/her work. As such, they deserve remuneration. The PSP splits the group payments with the apprentice, as recorded in the Apprentice Agreement.

- Groups trained by PSPs and monitored by apprentices: PSPs earn 75% of the fees, and apprentices 25% of the fees.
- Groups trained by apprentices before they are certified: Apprentices earn 75% of the fees, and PSPs 25% of the fees.
- Apprentices earn 100% of the fees from groups they support, after they are certified as PSPs

4.2.6 Apprentice examination, certification and graduation

The same process, tools and standards presented in Section 3.2 are used to examine apprentices. Network members constitute the examination panel, which cannot include the PSP whose apprentice is being examined. The PSP network is the certifying body and organizes the graduation and launch for the new PSP.

MODULE 4 TOOLS

RECOMMENDED PSP NETWORK CONSTITUTION OUTLINE

1. Name of network

2. Area of operation

3. Vision

4. Mission

5. Core values

6. Membership criteria

7. Suspension or termination of membership

8. PSP Code of Conduct

9. Rights and obligations of members

10. Leadership positions and responsibilities

11. Election procedures, tenure and officer dismissal

12. Network activities

13. Network meetings

14. Network finances

    a. Source of funds

    b. Fund management

    c. Books and accounts

15. Amendments to Constitution

16. Dissolution

17. (statutory requirements by country)

18. Adoption—member signatures

PSP NETWORK STATUS REPORT

Network name: _____ Reporting period: _____

Membership				
Number of active PSPs at the end of the period		Men:	Women:	Total:
Number of active apprentices at the end of the period		Men:	Women:	Total:
No. of PSPs who left the network during the period:				
Reasons these PSPs left the network:				
Chairperson:				
Secretary:				
Treasurer:				

Outreach	
Number of groups created in period:	
Number of members in the newly created groups:	
Cumulative number of groups:	
Cumulative number of members:	
Geographic area(s) served by the PSP network:	

Network activities: List the activities undertaken by the network during the period in each thematic area and indicate the outcomes.

Promotion/Marketing: *(SILC days, etc.)*	
Joint PSP field work: *(mutual support, etc.)*	
PSP skills development: *(trainings, etc.)*	
Quality control: *(peer reviews, etc.)*	
Consumer protection: *(peer reviews, recourse, etc.)*	
Apprenticeship: *(recruitment, training, certification—specify number examined and number passing in period)*	
Other network activities:	

Other	
What innovations has the network made during the period?	
What challenges does the network face, and what does it intend to do about them?	

PEER REVIEW QUESTIONNAIRE FOR GROUP MEMBERS

Name of PSP being reviewed: _____ Group name: _____ Cycle number:

_____

PSP 1: _____ PSP 2: _____

Ask these questions	Notes	Circle according to member answers		
Do you have an agreement with the PSP about the services s/he will provide, and how much you will pay?		Yes		No
Is the agreement written or verbal?		Verbal	Written, have a copy	Written, do not have a copy
What are the terms of the agreement?				
Services:		Group knows services		Group doesn't know services
Payment:		Group knows payment		Group doesn't know payment
Duration:		Group knows duration		Group doesn't know duration
[Do not ask members, but verify: Are the services, payment and duration in accordance with network policy (distinguish first-cycle and higher-cycle groups).]		Yes		No
Is the PSP following the terms of the agreement?		Yes		No, or not fully
Is the PSP currently a member of your SILC group?		No		Yes
Does the PSP have a management committee position in the group?		No		Yes
Does the PSP ever inappropriately influence group decisions or show favoritism?		No		Yes
In this cycle, has the PSP counted the group's money or kept it between meetings?		No		Yes
Does the PSP keep the group's cashbox or any keys to the padlocks?		No		Yes

Ask these questions	Notes	Circle according to member answers			
Has the PSP ever borrowed from the group?		No		Yes	
If yes, has the PSP failed to repay the loan on time?		N/A	No	Yes	
Do you know about the PSP Code of Conduct (CoC)? What does it say?		Can name all the bullets	Can name at least half of the bullets	Have heard of the CoC, but can't name any bullets	Never heard of the CoC
Has your PSP ever shared the Code of Conduct with you?		Yes, verbally	Yes, printout	No	
How well does the PSP follow the Code of Conduct? Answer these questions:					
Does the PSP offer his/her services to the entire community, without bias?		Always		Did not happen once or twice	Frequently does not happen
Does the PSP keep group and member information confidential?		Always		Did not happen once or twice	Frequently does not happen
Has the PSP ever pressured your group to accept services you did not want or need?		Never		Happened once or twice	Happens frequently
Does the PSP work under the influence of alcohol or other illegal drugs?		Never		Happened once or twice	Happens frequently
If you had an issue with your PSP, either regarding the Code of Conduct or some other issue, and you weren't able to resolve the issue with the PSP, what would you do?		Talk with other PSPs or with the network	Talk with the partner or with local officials	Talk with the PSP only	Keep it with themselves
How would you get in contact with other PSPs if you needed to?		Members know how		Members do not know how	
How would you get in contact with network representatives if you needed to?		Members know how		Members do not know how	
How would you get in contact with [the partner] if you needed to?		Members know how		Members do not know how	
TOTAL CIRCLES IN EACH COLUMN (maximum 25):					

APPRENTICE SCREENING TOOL

1.	Applicant name	
2.	Gender	
3.	Residence (village)	
4.	Age	
5.	Marital status	
6.	Highest education reached	
7.	Languages **spoken**	
8.	Languages **read**	
9.	Languages **written**	
10.	Length of residency (years)	
11.	Current occupations/ livelihoods	
12.	Motivation for becoming an apprentice	
13.	SILC group experience (group name, position, number of cycles)	
14.	Applicant recommended by	
15.	Date confirmed interest	

APPRENTICE CANDIDATE INTERVIEW TOOL

Name of candidate: _____ Name of interviewer: _____ Date: _____

1. Welcome and introduction of interviewer(s)
2. Confirm the facts in questions 1—11 from the Screening Tool
3. Ask the open questions below and indicate **N** (does **not** meet expectations), **M** (**meets** expectations) or **E** (**exceeds** expectations). Do **not** read aloud the expectations *[in brackets and italics].* Probe as much as necessary to understand the candidate's experiences and expectations.

	Question	**N**	**M**	**E**
1.	Tell us about your SILC experience. *[Expectation is to find someone who understands how SILC works, can explain it well, and is enthusiastic about SILC.]*			
2.	Why do you want to become a SILC trainer? *[Expectation is to find someone who wants to spread the benefits of SILC and earn income.]*			
3.	How much time can you devote to SILC work, per week? For how long will you want to do SILC work? *[Expectation is to find someone who is prepared to spend several hours every week doing SILC and wants to do SILC work for at least 1 year. Beware of someone who might want to do SILC irregularly, or only do SILC for a few months.]*			
4.	How many SILC groups do you think you can train in total? *[Expectation is to find someone who is willing to train at least 6 groups.]*			
5.	What experience do you have starting or operating a business? What about selling goods or services? *[Expectation is to find an entrepreneurial or sales person who can sell a service/training to community members.]*			
6.	What experience do you have with community mobilization or training, or working with other projects? *[Expectation is find someone who can mobilize groups and train adults.]*			
7.	*Carefully explain the apprentice process (training, relationship to PSP, payment, certification).* The objective of the apprenticeship process is for you to learn how to be a strong SILC trainer and become an independent PSP, working for yourself, and belonging to the PSP network. What are you reactions? *[Expectation is to find someone who is excited about the opportunity to become a PSP and is willing to go through the process. Beware of someone who wants to remain a helper for the PSP or always work under supervision.]*			
8.	Why do you think you would be successful as a PSP? *[Expectation is someone who is self-confident, compelling and gives answers that make sense.]*			
9.	How will **you** benefit from being a PSP? *[Expectation is someone who can speak of financial, social or personal motivation in a genuine way.]*			
10.	Are you willing to go form groups in nearby communities? How would you travel to reach these communities? *[Beware of candidates who will not expand beyond their home community.]*			
11.	What questions or comments do you have for us?			
12.	Overall appreciation of candidate's attitude, enthusiasm and confidence			
	TOTALS FOR EACH COLUMN:			

APPRENTICESHIP AGREEMENT

Between apprentice _____ and PSP _____

The SILC apprenticeship is a training and mentoring process by which a certified SILC Private Service Provider (PSP) recruits an apprentice, and prepares him or her to take the certification exam and become an independent PSP. Both parties have important responsibilities to make the process successful.

As apprentice, I agree to:

- Respect the work plan agreed upon with my PSP.
- Attend all training activities organized by my PSP or by the PSP network.
- Offer my services to the entire community, without bias, in order to form as many groups as possible.
- Provide high-quality and complete SILC training and technical support to first-cycle groups, following the *FA SILC Guide,* in order for them to become independent after the first cycle.
- Enter into transparent and time-bound service agreements with first-cycle groups, respecting the recommended pricing structure.
- Never pressure groups to accept services they do not want or need.
- Represent my PSP and the PSP network well by behaving with honesty and integrity.
- Keep group and member information confidential.
- Provide my PSP with complete and accurate reports on my work as requested.
- Not belong to any SILC group I supervise or support.
- Never keep, count or otherwise interfere with the funds and property of SILC groups I supervise and support.
- Never borrow from SILC groups I supervise or support.
- Never tamper with the records of SILC groups I supervise or support.
- Not work under the influence of alcohol or other drugs.
- Behave in a way that is respectful to the communities where I work.

As PSP, I agree to:

- Provide the apprentice with a full training on SILC services and activities.
- Allow the apprentice to shadow my SILC work, and answer any questions s/he has about my work.
- Supervise the apprentice's SILC work, as per network standards.
- Introduce the apprentice to new communities as a SILC trainer.
- Share a portion of the payments from groups supported by the apprentice, as follows:
- 25% of payments from groups started by the PSP
- 75% of payments from groups started by the apprentice
- Recommend the apprentice to take the Certification Exam offered by the network.

If either the apprentice or the PSP fails to honor their above engagements and the network cannot resolve it, either party may cancel this agreement with 1 month's notice after settling any outstanding payments. The agreement ceases once the apprentice is certified as a PSP.

Apprentice name, phone number, signature and date:

_____

PSP name, phone number, signature and date:

_____

Witness name, phone number, signature and date:

_____

APPRENTICE PROGRESS REPORT

Apprentice name: _____   Village: _____

Date completed apprentice training: _____   PSP name: _____

Activity	Date completed shadowing the PSP activity	Shadowing phase										Supervised phase			
Monitoring group meetings												Date completed without significant correction			
Data collection															
Community sensitization & promotion															
Group training		1	2	3	4	5	6	7	8	9 (share-out)	New cycle start-up	Date completed group training / Group name			

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