**Indicator: # of individuals who participate in a full community savings group (CSG) cycle (CED_Econ_007)**

**CED SECTOR**: Economic Development  
**PROJECT AREA**: Economic Development

**Type**: Outcome  
**Unit of Measure**: Individuals  
**Disaggregation**: Sex: Male, Female; Age: 0–9, 10–14, 15–19, 20–24, 25+; Savings group type: savings and credit; savings only

**Outcome Measured**: Individuals increase savings and access to credit

**Precise definitions**

**Access to credit**: The ability of an individual to borrow capital (most often money) from another party without immediately reimbursing the second party (thereby generating a debt), and instead promising to repay the debt at a later date.

**Community savings group**: A community savings group (CSG) is a small community-formed group (12–25 people) that provides savings and lending services to its members. CSG members meet and save regularly; distribute funds in the form of loans as members need them; and ultimately distribute the savings plus profits (from fees and loan interest) back to the group members at the end of a predetermined savings cycle (usually 9–12 months). Each CSG develops its own operating rules for participation and chooses the length of its savings cycle.

**Example of participation in a full CSG cycle (illustrative only; each CSG creates its own set of governing principles):**
1. The member did not miss more than four meetings in the savings cycle.
2. The member purchased at least one share each meeting.
3. The member contributed one share to the social fund each meeting.
4. The member was up-to-date on all late fees (ex: meeting absence fee, failure to purchase a share fee) by the end of the savings cycle.
5. The member fully repaid all loans by the end of the savings cycle.
6. If the member sat on the CSG’s advisory committee, he/she found another group member to fill his/her role during the meetings at which he/she was absent.

**Data collection**

**Tool**: Activity rosters, attendance sheets, or other CSG records.

**Frequency of data collection and tracking**: At the end of the CSG cycle, which is usually 9–12 months.

**Who to measure**: Volunteers should include all individuals who participate in a full CSG cycle (see above example under “Precise Definitions”).

**Reporting**
Measuring progress toward the outcome, by sex and savings group type: At the end of the CSG cycle, record all group members’ names, age, sex, and the savings group type in which they participated in the Community Savings Group Members Tracking Sheet (below) and review activity rosters, attendance sheets, or other CSG records. Determine whether or not each individual meets the group’s definition of full participation.

- For all of those who met the group’s definition of full participation, place a Y in the cell that corresponds to the individual’s sex and age.
- For all those who do not meet the group’s definition of full participation, place an N in the cell.
- In the “savings groups type” column, indicate whether the individual participated in a savings group in which members could both save and access credit/loans (i.e. a typical CSG) or only savings (for example, a youth savings group that did not offer youth members loans).
- Record the sum of all Ys + Ns for each sex, age, and savings group type in the row titled “TOTAL REACHED” and the sum of Ys only for each sex, age, and savings group type in the row titled “TOTAL ACHIEVED.” Report all three column totals in the VRF.

Note: Individuals may only be counted once as part of the “TOTAL ACHIEVED” in a Volunteer’s service for this indicator. If the same individual is eligible for measurement for another indicator, he/she may be counted for that indicator according to the guidelines in that indicator’s definition sheet.
**Community Savings Group Member Tracking Sheet**

**Outcome:** Individuals increase savings and access to credit

**Outcome Indicator:** Number of individuals who participate in a full community savings group (CSG) cycle

<table>
<thead>
<tr>
<th>CSG Member’s Name</th>
<th>Savings group type</th>
<th>Did this individual fulfill requirements for full participation in the CSG? (Y/N)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Only savings</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

TOTAL REACHED (all Ys + Ns) to report in VRF:

TOTAL ACHIEVED (Ys only) to report in VRF:

*Savings and credit*—TOTAL ACHIEVED (Ys only) to report in VRF:

*Savings only*—TOTAL ACHIEVED (Ys only) to report in VRF: