Financial Inclusion Through Savings Groups (ROSCAs, ASCAs) Training Course

Professional Development Training Course Outline

Category	Microfinance & Financial Inclusion	**Duration**	5 Days
Base Fee	$1,500 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

Savings groups, including Rotating Savings and Credit Associations (ROSCAs) and Accumulating Savings and Credit Associations (ASCAs), have emerged as powerful mechanisms for advancing financial inclusion in underserved communities. They provide accessible, community-driven financial solutions that promote saving discipline, credit access, income smoothing, and economic empowerment. Financial Inclusion Through Savings Groups (ROSCAs, ASCAs) Training Course equips participants with practical knowledge, tools, and strategies to facilitate and manage savings groups effectively, enabling communities to strengthen financial resilience and promote collective economic development.

The training emphasizes the design, management, and sustainability of ROSCAs and ASCAs, integrating principles of group governance, financial literacy, digital tools, risk mitigation, and monitoring. Participants will engage in case studies, interactive exercises, and data-driven insights to learn how to establish, scale, and monitor savings groups that enhance inclusion, reduce vulnerability, and foster social cohesion while contributing to broader financial ecosystems.

Programme Curriculum

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Course Objectives

1. Understand the fundamentals and types of savings groups, including ROSCAs and ASCAs.
2. Analyze the role of savings groups in promoting financial inclusion and empowerment.
3. Develop governance structures for effective group management.
4. Strengthen financial literacy and capacity among group members.
5. Apply trending digital tools to enhance group savings and credit management.
6. Design sustainable operational and accounting systems for savings groups.
7. Monitor group performance and evaluate financial and social impact.
8. Mitigate risks associated with savings group operations.
9. Facilitate integration with formal financial institutions and services.
10. Develop inclusive products and services tailored to community needs.
11. Strengthen partnerships between stakeholders, NGOs, and community leaders.
12. Enhance data collection, reporting, and analytics for group operations.
13. Build scalable models for replicating successful savings group practices.

Organizational Benefits

- Increased outreach to underserved and low-income communities
- Strengthened financial inclusion through community-driven mechanisms
- Improved management and sustainability of savings groups
- Enhanced financial literacy and group accountability
- Reduced operational risks in informal financial arrangements
- Better integration with microfinance and formal financial institutions
- Data-driven decision-making for group scaling and performance
- Strengthened community cohesion and participation
- Efficient monitoring and reporting processes
- Contribution to broader economic development and empowerment initiatives

Target Audiences

- Microfinance practitioners and field officers
- Community development professionals
- NGO program managers focused on financial inclusion
- Financial literacy trainers and educators
- Development finance officers
- Policy makers in social protection and community finance
- Researchers and analysts in inclusive finance
- Consultants and advisors in community financial programs

Course Duration: 5 days

Course Modules

Module 1: Introduction to Savings Groups

- Understanding ROSCAs and ASCAs: definitions and mechanisms
- Historical and global perspectives on group savings
- Key principles of financial inclusion through groups
- Benefits for low-income communities and MSMEs
- Common challenges and opportunities for savings groups
- Case Study: Successful ROSCA implementation in rural communities

Module 2: Group Governance and Leadership

- Establishing clear rules and operating procedures
- Leadership roles and member responsibilities
- Decision-making processes and conflict resolution
- Ensuring transparency and accountability
- Monitoring group meetings and operations
- Case Study: ASCAs governance reform improving member trust

Module 3: Financial Literacy and Capacity Building

- Training members on savings, credit, and budgeting principles
- Developing skills for managing group funds
- Encouraging disciplined saving habits
- Teaching basic accounting and record-keeping
- Promoting financial planning and goal setting
- Case Study: Financial literacy training boosting ROSCA participation

Module 4: Digital Tools for Savings Groups

- Mobile money and digital payment platforms
- Online accounting and group management applications
- Use of technology for monitoring contributions and loans
- Enhancing transparency and record-keeping digitally
- Integrating digital solutions with formal financial systems
- Case Study: Mobile money adoption increasing ASCAs efficiency

Module 5: Risk Management and Sustainability

- Identifying financial and operational risks
- Mitigation strategies for default and mismanagement
- Emergency funds and insurance mechanisms
- Succession planning for leadership transitions
- Encouraging long-term group sustainability
- Case Study: Risk framework reducing defaults in rural ROSCAs

Module 6: Savings Group Accounting and Reporting

- Maintaining accurate records of contributions and loans
- Bookkeeping, reporting, and auditing procedures
- Tracking group performance metrics

- Preparing reports for members and stakeholders
- Ensuring transparency in fund allocation
- Case Study: Accounting improvements leading to ASCAs growth

Module 7: Linkages to Formal Financial Services

- Opportunities for integrating groups with banks and microfinance institutions
- Formal credit, savings, and insurance products for members
- Regulatory and compliance considerations
- Facilitating access to development programs and grants
- Building trust and partnerships with formal financial institutions
- Case Study: Linking ROSCAs to microfinance institutions for enhanced access

Module 8: Monitoring, Evaluation, and Scaling

- Measuring financial and social impact of savings groups
- Using KPIs and data for decision-making
- Lessons learned from successful replication
- Strategies for scaling groups sustainably
- Continuous improvement and adaptive management
- Case Study: Scaling ASCAs model to multiple communities

Training Methodology

- Instructor-led presentations and conceptual briefings
- Practical exercises and real-life group simulations
- Interactive discussions and peer-learning activities
- Case study analysis based on successful ROSCAs and ASCAs
- Hands-on demonstrations of digital and record-keeping tools
- Continuous assessment and participant feedback

Register as a group from 3 participants for a Discount

Send us an email: info@fineskilltrainingcenter.org or call *+254769199797*

Certification

Upon successful completion of this training, participants will be issued with a globally- recognized certificate.

Tailor-Made Course

We also offer tailor-made courses based on your needs.

Key Notes

a. The participant must be conversant with English.

b. Upon completion of training the participant will be issued with an Authorized Training Certificate

c. Course duration is flexible and the contents can be modified to fit any number of days.

d. The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

e. One-year post-training support Consultation and Coaching provided after the course.

f. Payment should be done at least a week before commence of the training, to Fineskill Training Center account, as indicated in the invoice so as to enable us prepare better for you.

Upcoming Scheduled Sessions

Start Date	End Date	Location	Price
23 Nov 2026	27 Nov 2026	Online	$1,000
23 Nov 2026	27 Nov 2026	Physical	$1,500
23 Nov 2026	27 Nov 2026	Physical	$3,000
23 Nov 2026	27 Nov 2026	Physical	$3,000
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$4,500
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$6,000

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