

# CONCEPT OVERVIEW AND INSTRUCTIONS



## THE CONCEPT

Participants working in pairs are randomly given cards that feature fictitious, but realistic, profiles of working people in different countries. One side of the card details the challenges and tough decisions facing the client; the other side shows how that person has improved his or her situation as a result of becoming an Opportunity International client. In the first part of the exercise, the leader of each table will act as the Table Captain; later, they will act as Trust Group Leader. One client in the group, Edif Karwi, is unable to pay her loan amount this week, and the Trust Group must decide how to cover it.

## TABLE SET UP

- 10 two-sided cards (My Story, Part 1 and Part 2)
- Pencil and paper for Table Captain

## TIMING OF EXERCISE

### **65 minutes, including Facilitator instructions**

Participants read Client Profiles silently, then discuss with partners.

**5 minutes**

A representative for each client reads aloud to table their card (My Story, Part 1) and discusses the “choice” they’ve made from the options provided.

**15 minutes, or  
3 minutes/client**

Facilitators generate audience comments

**7 minutes**

Participants turn over cards (My Story, Part 2) and read aloud to full group, then launch into Trust Group meeting

**25 minutes**

Facilitators elicit audience comments on Trust Group exercise

**8 minutes**

## EXERCISE SET-UP

### Facilitator reads the following instructions:

#### GET IN PAIRS

This exercise is designed for teams of two. So before we continue, please pair up with someone at your table and know that you're encouraged—if you dare—to pair up with someone you don't already know! You'll need to sit next to your partner, so if that means switching seats, please go ahead and do that now.

#### IDENTIFY TABLE CAPTAINS

##### (if you have more than one table of 10)

Each table has a Table Captain. Table Captains, please raise your hands.  
Table Captains, please hold onto the cards until I give the word to pass them out.

### PART 1: READING CLIENT STORIES

#### INTRODUCE CARDS/ CONCEPT

Each Table Captain has five double-sided cards. Each card features the profile of a person living in conditions of extreme poverty. The names are not of actual people, although the conditions you'll read about are very real.

#### INSTRUCTIONS

When you receive your card, read the description silently and then discuss it with your partner. You'll also need to consider the choices listed on the cards, and make a decision with your partner. Although the cards are two-sided, please read only Part 1.

#### DISTRIBUTE CARDS

Table Captains, with the "Part 1" sides facing up, please pass out the cards now to the five sets of partners.

Ladies and gentlemen, please read Part 1 silently ... and then begin discussing it with your partners. You'll have five minutes for this discussion.

##### **Note to Table Captains:**

If there are fewer than five people at your table, make sure that the EDIF KARWI card is given to someone. The success of this exercise hinges on the EDIF KARWI card.

## SHARE CLIENT PROFILES

### READ ALL PROFILES ALoud AT TABLES

15 minutes

Reps from each team read aloud the contents of their sheets, to the entire table. Both team members are free to comment on their responses to the story and the decision they've made as the client. Each pair will have only 3 minutes.

**Facilitator:**

Ladies and gentlemen, at this time I'm going to ask you to share your story with everyone at your table.

Table Captains, your table will have 15 minutes to hear and discuss all five stories—which means you'll have about 3 minutes per story.

Partners decide which of you will read aloud from your Profile Sheet.

You may begin.

(Facilitator interrupts at 15 minutes)

### FACILITATOR ELICITS PARTICIPANT RESPONSES TO PART 1

15 minutes

Timer alerts Facilitator at 7 minutes, who ends Participant Responses

**Facilitator:**

"Who would like to share their experience of this exercise?"

## PART 2: TRUST GROUP MEETING

### SET UP TRUST GROUPS

**Facilitator:**

Thank you, everyone, for sharing your responses with the group. One of the pivotal ways that people begin to change their lives, is when they become clients of Opportunity. And most of our clients begin as loan clients who receive their loans in a Trust Group.

Now we're going to move your clients forward in time. You have all become Opportunity clients—with many loan cycles already behind you. Your table has become your Trust Group.

In a moment, you'll be able to turn over your cards and read a new development in your story (Part 2). Table Captains, please give your Group about 5 minutes to hear all of the new stories before you launch into your Trust Group meeting.

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**PART 2 TRUST GROUP MEETING** cont.

**READ OR PARAPHRASE  
INSTRUCTIONS**

**Table Captain**

“Let’s go around the group and hear your New Situation, read Part 2.”

**DISCUSS COLLECTIVELY**

**Table Captain**

“It’s great to see everyone here. Once again, our Trust Group has perfect attendance at our weekly meetings.”

**WRITE DOWN THE  
SOLUTION(S)**

**Table Captain**

“The Group acknowledges that Edif is unable to pay her portion of the group loan. Because it is her first default, policy prevents her from taking the amount from her Opportunity savings account. If we are unable to repay it in full today, we will all be in default, and will not be able to get another group loan. Therefore, it’s our challenge now, not just Edif’s. Edif, you’re among friends, and we’re here to help each other. Let’s discuss how we can best handle this.”

Discuss how to collectively make good on the loan. Contribute ideas (examples below) ONLY IF PLAYERS DO NOT.

- a. each of the other players agree to cover Edif’s \$14 payment, which she’ll need to reimburse
- b. offer Edif money now in exchange for some of her used clothing
- c. offer to “swarm” at the home of the customer who owes Edif money and put some collective pressure on her
- d. educate Edif about the pitfalls of extending credit
- e. share ideas of how she might be able to prevent her husband from spending her loan repayment in the future

No matter the manner of support discussed, it must result in the loan payment.

**END SESSION**

**Facilitator** (from stage)

At 25 minutes, Facilitator announces end of session and asks for participant comments (8 minutes of comments).

**Sample questions**

- Will all of the Edif Karwi’s raise their hands? How did it feel to default on the loan?
- How did the Group handle Edif’s default on the loan?
- What did your Trust Group experience in this exercise?
- What insights did you get from this exercise?