

Implementation guide

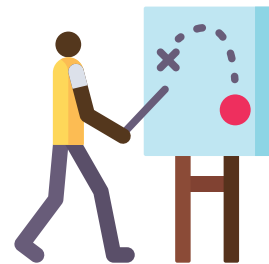
Financial literacy training program for refugees & host communities

March 2020



01 Training of trainers (ToT):

- All trainers need to complete a ToT that is delivered by an education specialist
- Trainers need to be able to deliver content in a participatory manner as this is the core of the finlit training which involves an active teaching and learning approach with a focus on role plays, discussion, brainstorming and other participatory activities
- Trainers should act as a role model to the beneficiaries
- Speaks the local language (to avoid spending time on translating content)
- Able to think out of the box
- Able to personalise the content and use the curriculum as a guide that adapts to the participants and their levels of knowledge and understanding
- The trainer acts as a facilitator, not a lecturer
- Homework that encourages learning by doing
- The training should ideally run over a **5-day** period in order to go through the curriculum in detail and for trainers to be well prepared to successfully deliver the training
- **Field officer managers** should also be part of the training to take full ownership of the program, and when needed be able to step in and support trainers
- The training should be divided into a theoretical part and a **practical** part, which allows the trainers to practice what they learn in order to be better prepared for delivering the training to beneficiaries
- The ToT should be offered in different **languages** and not only english to ensure that all content is understood by the trainers
- **M&E** has to be included in the training and should be **uniform** to ensure that data is entered and understood correctly
- The number of participants should not exceed **15** to ensure high quality of the training



02 Mobilisation:

Preparation

- It is important to **liaise** with other organisations and their programs to avoid confusion in the settlements
- **OPM** should organise a monthly financial literacy meeting with relevant organisations and stakeholders to establish a collaborative spirit and awareness in working towards mutual goals
- All relevant **stakeholders** need to be involved for mobilisation: community leaders (church leaders, RWCs), social workers and partners
- Invite the **local leaders** for a brief informative session to onboard them with the aim that they become spokespeople for the programme and to answer to their limited availability
- Be mindful and remain **flexible** as each settlement differs from one another which may change the setup



Selection

- Important to identify during the selection process in which **languages** people prefer to read, speak and write to assess the language of the training, and which languages are preferred for workbooks, scenario cards and income/expense cards
- Register on the spot those who are immediately interested. Beneficiaries who are interested but do not register on the spot have to get in touch with a designated person within a set timeframe
- Be very clear on the **expectations** and **criteria** to be eligible for the training
- The **food distribution point** (FDP) is a natural meeting point in the settlement for mobilisation
- The **Refugee council** (representing OPM) mobilises and calls a meeting with the beneficiaries under the lead of WFP
- Meetings should be held over a period of **one week** in order to spread the word in each settlement



Home visit

The team visit the registered participants at their home and go through the following:

- **Criteria sheet:** stop the process if the criteria is not fulfilled
- Conduct the 15-question **selection tool** for both household members selected for the training, and note down the score. Then calculate the average for the household team which will decide on the group they will be placed in (either group 1 or 2)
- Fill in the **personal data form**



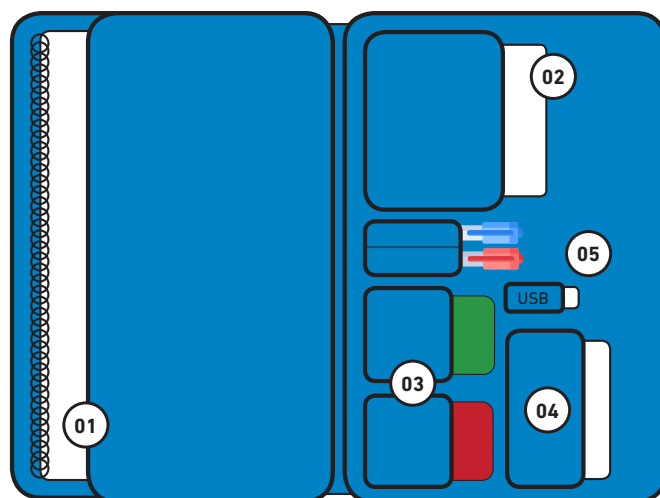
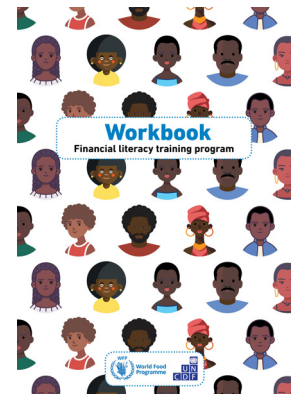
Group meets to prepare for training

- The group chooses one **leader**, who will keep an eye on participants; making sure people commit and show up to every session and in general ensuring that there is good dynamics within the group and that content has been understood
- Together the group decides on **rules** (i.e timekeeping, no mobile phones etc.) that need to be followed throughout the training period
- The trainer explains the **expectations** once again and remind the participants to buy their own **notebooks and pens** for the training
- The group decide on a **location** for the training, depending on what is available. Do not stay near someone's house, as this will affect the person's concentration



03 Toolkit & training materials

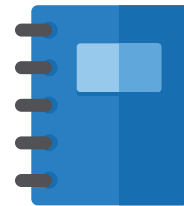
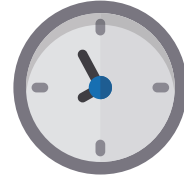
- The workbook consists of module summaries and templates that the participants have to copy into their notebooks. The workbook should not be written in, and serves purely as a template and summary book to be used throughout the training, and for participants to continue to use as a resource once the training is completed. The workbook encourages daily/weekly practice of tools with the aim of a change in behaviour that will have a positive effect on participant's financial situation
- Each trainer/organisation needs to assess which language the different items of the toolkit should be printed in as this may differ (some participants speak one language but write in another)
- The curriculum should include record keeping for VSLAs, as the training encourages participants to start their own groups
- Each field office should have a copy of the toolkit and workbook
- Each participant needs to have his/her own workbook as a couple understands different languages and sharing a workbook has proven to be difficult
- A chapter on financial service options should be included so participants are empowered to make informed decisions based on their needs
- The toolkit language needs to be updated and improved as there are different versions of a language (i.e Swahili from Tanzania and Congo are different). The language should be adapted to the context from what is spoken in the different settlements



- 01 Flip chart
- 02 Curriculum
- 03 Income & expense cards
- 04 Scenario cards
- 05 USB with soft copies

04 Training

- Trainers will have 2 groups each with 10 participants/5 households pr. group - a total of 20 participants
- The groups will meet 2 times a week for 2 hours pr. session
- Only participants who achieve an **80% attendance** will receive a certificate at the end of the 9-week period.
- Participants are also expected to commit to the training and bring their own **notebook** and pen for the entire training period.
- There will be no compensation/monetary reward in the form of transport, snacks, sodas, materials etc.
- The trainer must respect **timekeeping**, as this is expected from the participants and sets an example for the entire group
- Data collection and **reporting** is an important factor to monitor progress, and hence trainers must follow these processes
- The trainers need to be fully **dedicated** – its not a side job. Needs to be included in the yearly workplan
- **Proximity** of training is important to assure high attendance
- The training period should include a buffer period of one week to be flexible around unforeseen events etc., which increases the time of training to 6 weeks – avoiding trainers to cut lessons short and rush through
- Each team should hold weekly **reflection meetings** in order to handle any arising challenges and to solve them as a team
- **Coordinate** with other agencies and car share if someone has transport, which may be a challenge for some members
- WFP needs to define which livelihood **profiles** to target
- Training needs to start at the same time for all locations to ensure **uniformity** in regards to M&E
- Each team should create a **Whatsapp** group to solve challenges immediately



05 Reporting x monitoring & evaluation (M&E)

- The trainers will notify the group already in the first session when dealing with the topic savings, that they will set a savings goal at the end of the 5-week training
- Participants must then make a plan for the goal they want to achieve for the 4-week M&E period - this has to be monitored closely and savings and progress need to be tracked and noted in the excel sheet
- Involvement of WFP monitoring team is key, as they are neutral and not a competing interest (such as another NGO)
- How do we know that the training had a direct impact on the success stories? The right parameters need to be set for M&E to track 'before and after'
- Trainers need to have access to computers to be able to do their reporting tasks in a timely manner
- Entering data should be short and not a burden
- Qualitative data can still be uploaded to Dropbox
- A monitoring scheme needs to be set up to understand how to control the quality of trainers
- There should be a certification of trainers put in place so they can train VSLAs and get paid by the groups (long term effect)
- Quality control – certification by WFP and UNCDF
- M&E should explore whether joint decision making and improved family dynamics reduces domestic violence and GBV
- Program the M&E tools to be used on a tablet for efficiency and ease to be shared by 3-4 people
- M&E needs to be fine tuned and analysed to understand what is needed
- What is the long-term impact of the training?



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