

# Microfinance Bulletin

## Mozambique Microfinance Facility

### Microfinance Training Programs that Make a Difference



The Mozambique Microfinance Facility (MMF) is a program of the Canadian International Development Agency (CIDA), and implemented by Mennonite Economic Development Associates (MEDA) and Development Partnerships (DevPar).

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“Staff Training” is a challenging and sometimes controversial topic in the field of management. Finance and Operations Managers look at the cost of the event and the trainer, the cost of lost productivity and interference with operations. Human Resource Managers point to positive feedback and results; they value the team building and networking that training activities foster.

Microfinance training programs, tools and resources have rapidly developed in the past years. Many MFI investors and Technical Service Providers finance and provide “in-house” training and on-the-job training. There are also industry-wide training events that offer training in local, regional and international venues.

But some fundamental questions remain: How do we make the training “stick?” How do we know the training investment results in changed behavior

and improved skills in the field? In the office? What are the results of client training?

MFI need to plan and use training activities effectively to maximize the long-term results and impact on their operations.

#### How to Design a Training Intervention

##### ASSESSMENT OF TRAINING NEEDS

Training programs must address the REAL needs of organizations and participants – not simply the felt needs (the participant’s wants and desires) or ascribed needs (what the managers or others think is important). A training needs assessment helps to define the present skill level, the desired skill level and the means of bridging the gap. The following three levels need consid-

eration:

**a) Learner/Participant Level:** What are their needs? What is their current skill, level of knowledge, or attitude on the particular issue?

**b) Performance Level:** What do the supervisors see as the training need or the performance requiring modification? What are the needs at the work site?

**c) Impact Level:** What are the training needs at the “bigger picture” level, i.e., at the board level or that of the organization as a whole? How will this training contribute to the overall bottom line?

There are many methods for administering a needs assess-



“Here is the problem in a nutshell: The simplest thing to evaluate about a training program is the trainees’ immediate reaction to it. After a course, we circulate so-called smile sheets that ask the learners to rate the subject matter, the instructor, the refreshments and so on.... It’s easy to measure, so we almost always pass out those program-evaluation forms.... The hardest thing to measure is the concrete benefit that a given training initiative actually brings to the business that pays for the training. This is the most important question about any training program – the only question that matters when all is said and done.”<sup>1</sup>

ment, ranging from a detailed survey to a quick telephone call or focus groups. Usually the size, length and scope of the training intervention will determine this.

### PLANNING THE EVALUATION STRATEGY

**Question:** Why plan the evaluation strategy BEFORE planning and designing the session?

**Answer:** Because the evaluation strategy focuses on the measurable change that the stakeholders are looking for as a result of the training – the future desired skills and behavior. There are four components of the training evaluation strategy, each carried out at different times during the training intervention:

**a. Reaction** – occurs during and at the end of the training. It answers the question: Did the participants like the training?

**b. Learning** – occurs prior to, during, and at the end of the training. It answers the question: Was there achievement of the learning objectives during the training session?

**c. Transfer** – occurs back in the “real-world” within six or eight weeks (typically). It an-

swers the question: Are people doing things differently on the job? In the community?

**d. Impact** – cannot occur for at least six months (typically) and may not occur for years after the delivery of a program. It answers the question: What difference has been made in the organization? In the community?

Thinking about the desired results of the training helps us to focus on the particular objectives, activities, and means of measuring learning and change in a training workshop.

### DEVELOPING LEARNING OBJECTIVES

There are generally three areas in which learning takes place:

**a. Knowledge** – cognitive (includes information, facts, knowledge, understanding, and awareness);

**b. Skills** – the abilities to apply the knowledge, to perform tasks, to apply understanding; this includes Psycho-motor skills used in physical tasks;

**c. Attitudes** – values, preferences.

A learning objective should include a statement of what the learner will be doing (a clearly stated outcome, behavior, action), the condition under which the observable behavior will be performed (the activities, exercises, and training methods) and the level of acceptable performance



(standards by which to measure successful change, acquiring skills, etc.). Learning objectives are often written as illustrated in the following example for a client training about marketing and the 4 P's:

**Given: (the conditions and activities)**

Role play, small group discussion, large group discussion, mini-lecture, practice, feedback and evaluation;

**The Learner will: (behavior or action verb)**

List the 4 P's of marketing;

**To the Extent that: (standard of behavior or change)**

In a role play, the 4 P's are well-defined and adequately illustrated by example;

**As Evaluated by:**

Fellow participants, the facilitator.

Learning objectives become the basis for planning the training session, training techniques and activities. They give participants a clear picture of what to expect. The challenge in developing helpful learning objectives is to be specific and use strong and measurable verbs that demonstrate understanding and skills. Go to the internet and google

## Adult Facilitation Techniques

An old Chinese Proverb is well-known around the world: *I hear and I forget...I see and I remember...I do and I understand.*

The importance of this proverb reinforces its popularity and universality. All people have preferred learning styles – as children and as adults. However, adults learn differently than children. Over the years there have been many theories and models on adult learning. There is no single model which fits universally. Malcolm Knowles' theory of adult education is based on four assumptions which are still widely accepted today:

- Adults tend to prefer self-direction – for the content, process and time for their training.
- Adults have experiences which are a rich resource for learning. Adults learn more effectively through experiential techniques such as discussion or problem-solving that they do through, say, passive listening.
- Adults are aware of specific learning needs generated by real-life events such as work experiences, business demands, marriage, a new job, losing a job, etc.
- Adults are competency-based learners, meaning that they want to learn a skill or acquire knowledge that can be applied pragmatically to their immediate circumstances.

## The Adult Trainer

The adult trainer is not the traditional teacher. The adult trainer is a facilitator – focused on facilitating the participation, engagement and energy of those attending. The teaching style of an adult trainer is significantly different from that of a teacher working with children. Respect must be mutual; adult participants must be shown respect! Adults will resent being treated like children, and may be very sensitive to criticism or failure. They will lose their respect for the facilitator very quickly and will stop participating if they are belittled or embarrassed.

“Bloom’s Taxonomy of Verbs” to get a demonstration of verbs to use for different types of learning objectives.

## The Role of the Facilitator

As you teach, you should envision a **dialogue between three “sides” – the participants, the material, and the trainer.** Don’t underestimate the ability of the participants to **contribute** – successes and mistakes. Make it **relevant** – this can make a group more lively and make skills more relevant.

In very broad terms, the role of the facilitator is to:

- a) **plan** the training process;

- b) **manage** the training process.

As a facilitator, you do not need to know everything; you do need to be able to create a learning atmosphere. Motivation is one of the key elements of adult learning. What motivates adults to learn?

- Meet the participant’s needs
- Be flexible to each person’s needs
- Build on experience
- Involve participants in course structure and content
- Encourage active participation
- Build trust
- Be Realistic
- Build self-confidence through

- success
- Use positive feedback

## DESIGNING THE TRAINING SESSION

There are a variety of “training models” used today. Most of them incorporate elements of the “experiential design model” or the “adult learning cycle.” The model begins with the learner’s experiences, and is focused on learning by doing or applying new concepts. Ensuring that a training session provides enough opportunity for application and active engagement is paramount. The seven phases of the model are illustrated below (They are described in more detail in the *Diploma in Adult Education Manual* produced by St. Francis Xavier University).

## The Training Session

During teaching sessions remember the following points:

**Be prepared!** Review your materials and plans in advance and understand them well.

**Over 90% of meaning is transmitted by tone of voice (vocal) and non-verbal body language (visual).** Put effort into modifying your voice and body

language as well as into sharing the course contents.

**Involve all your students.** The participants can assist by giving good examples and discussing their personal experience. Find comfortable ways for shy participants to become involved.

**Concentrate on what you are doing and give it your all.** Be charismatic. Your enthusiasm and charisma will motivate the learners; your boredom will put them to sleep.

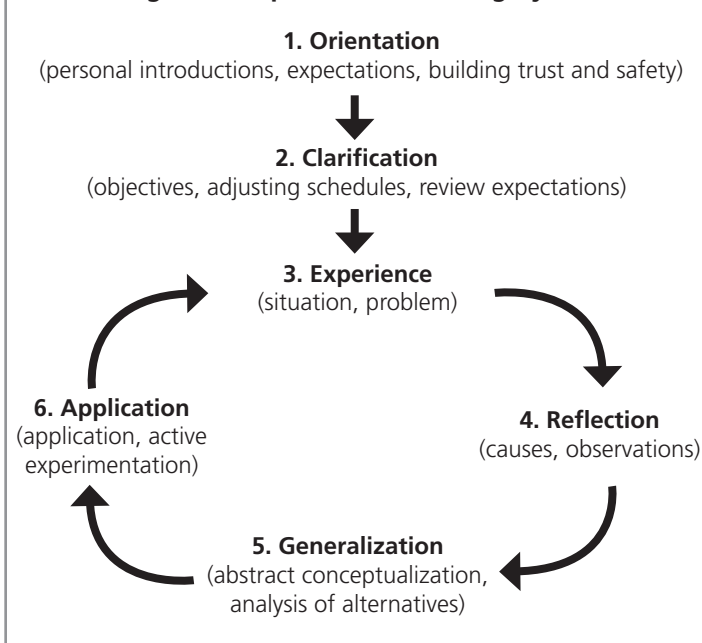
**Get inside their heads.** Try to see how the participant might think of the class, the exercises, and why they ask questions the way they do.

**Don’t be afraid to admit when you don’t know the answer to a question.** This is always much better than giving a wrong answer. Remember, no teacher knows ALL of the answers.

**Take your own copy of the material to class.** Always use your own copy, and make notes about changes, things that worked well, etc.

**Listen to the questions and concerns raised by the participants.** Write these down on the materials at the point they are

Figure 1: Experiential Learning Cycle<sup>2</sup>



## Tools for Creative Teaching

Creative teaching supplements books and discussions with a variety of other tools to assist in the learning process.

- Visual Aids
- Demonstrations and Examples
- Case Studies
- Blackboard, white boards and flip charts
- Role play
- Discussion, dialogues, brainstorming, and question time
- Games, songs, theater, drawing posters, coding
- Small Group Work and Discussion
- Sharing personal experiences



asked. Think about these questions afterwards and be sure you can address them next time you teach.

**Think about how the materials can be improved**, how they can be made clearer, and how they could be changed to answer the questions before they arise.

**Plan the time realistically and DO NOT rush through activities.** Training is about the participants and their needs. Adjust the pace and the activities to their capacity and priorities, to develop THEIR understanding and skills.

**Use available materials.** Don't reinvent the wheel – but use simple materials that describe the concepts in clear language. You can add your own examples to the material, but don't substitute your explanation for what has already been written. Use the SUR Rule: Simplify, Use examples, Repeat.

**Individualize the lesson.** Imagine the particular group you will be teaching and adjust the activities – for a more or less literate group, more or less

talkative, older or younger, experienced or just starting out, etc.

**Practice teaching the material.** Identify your weak spots (posture, expression, voice, attitude) and work on them.

### *PLANNING TRAINING ACTIVITIES*

Selecting the most appropriate activities will be based on the learning objectives that the trainer has developed for the session.

## Matching Methods to Objectives

<i>If your training objective is to have your learners gain or change in ...</i>	<i>then the most appropriate methods are:</i>
<b>Knowledge</b>	Lecture; Debate; Panel/Films/Television; Slide; Readings
<b>Understanding</b>	Audience; Participation; Demonstration, Visual Aids; Dramatization; Problem-solving Discussion; Case Discussion; Case Method-Games
<b>Skills</b>	Drill; Coaching; Role-Play; In-basket Exercise; Participate Cases; Skills Practice Exercise
<b>Attitudes</b>	Role-play; Experience-sharing Discussion; Critical-incident Process; Case Method; Group-centered Discussion
<b>Values</b>	Television; Debate; Films Dramatization; Experience-sharing Discussion; Critical-incident Process; Games/T-Group

### **Follow up Training with Good Supervision or Technical Assistance**

Typically, the results and payoff of a training investment are realized in the long term. It is possible that participants will not have the opportunity or managerial support and leadership in implementing new skills and change in the workplace. Therefore it is critical that senior management and leadership lead are highly committed to the training intervention and its outcomes.

Training has also been proved to be more effective when followed up with regular monitoring, technical assistance or coaching and support. MMF has tried to make effective follow up of its training activities; many other microfinance trainers in the world do the same, most notably MicroSave Africa. In fact, participation in MicroSave Africa implies a commitment to follow-up technical assistance and monitoring in the MFI's own work environment.

*Learning produces change. Strong, efficient, customer-oriented and innovative microfinance institutions.*

## Endnotes & References

<sup>1</sup> Peter Bregman and Howie Jacobson "Training: The Human Side of Business" August 2000.

<sup>2</sup> Training of Trainers, St. Francis Xavier University, June 1996