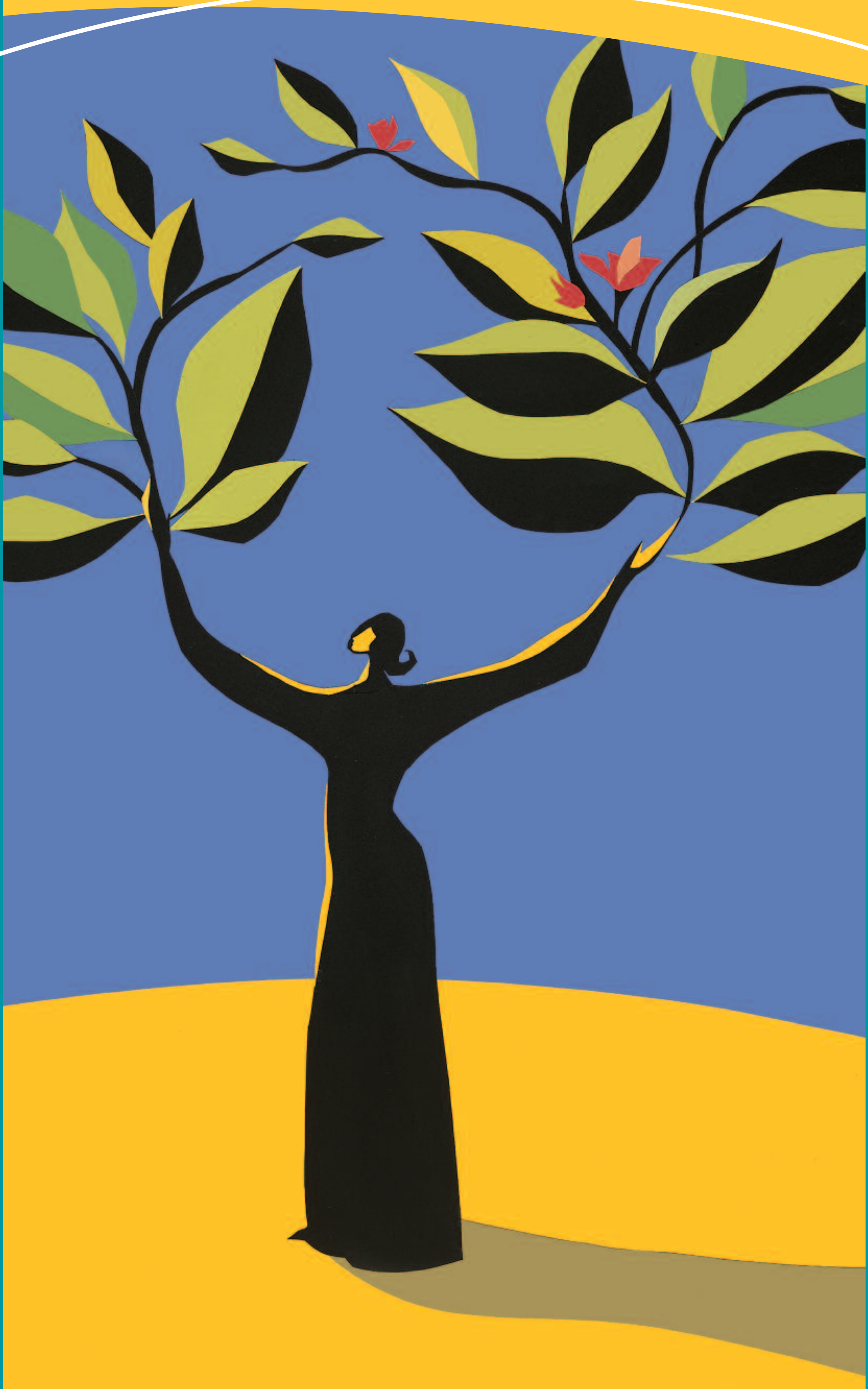
Remittances

MAKE THE MOST OF THEM

Global Financial Education Program
FROM POVERTY TO PROSPERITY



Training of Trainers Manual

MICROFINANCE OPPORTUNITIES

Citi Foundation

citi

freedom from Hunger

Microfinance Opportunities
1701 K Street NW, Suite 650
Washington, DC 2006 USA
Tel: 202-721-0050
Fax: 202-721-0010
E-mail: info@mfopps.org
financialed@mfopps.org
www.MicrofinanceOpportunities.org

Freedom from Hunger
1644 DaVinci Court
Davis, CA 95618 USA
Tel: 530-758-6200
Fax: 530-758-6241
E-mail: education@freedomfromhunger.org
www.FreedomFromHunger.org

Global Financial Education Program
FROM POVERTY TO PROSPERITY

REMITTANCES: Make the Most of Them

Training of Trainers Manual

Global Financial Education Program

Washington, D.C.

2008

Citi Foundation

MICROFINANCE OPPORTUNITIES

Microfinance Opportunities was established in 2002 as a microenterprise resource center that promotes client-led microfinance. It seeks to help poor people increase their access to well-designed and delivered financial services. Microfinance Opportunities provides action-research, training and technical assistance in three areas focused on the clients of microfinance services: Financial Education, Microinsurance and Client Assessment.

FREEDOM FROM HUNGER

Founded in 1946, Freedom from Hunger is a nonprofit, international development organization bringing innovative and sustainable self-help solutions to the fight against chronic hunger and poverty. Freedom from Hunger specializes in ensuring that the poor have access to microfinance and health protection services, and life skills training to achieve food security for their families.

Citi Foundation

CITI FOUNDATION

The Citi Foundation is committed to enhancing economic opportunities for underserved individuals and families in the communities where it works throughout the world. Globally, the Citi Foundation is focusing its giving on Microfinance and Microentrepreneurship, which helps individuals become economically self-sufficient; Small and Growing Businesses, leading to economic expansion and job creation; Education, which prepares young people for personal and professional success; Financial Education, which helps individuals make informed financial decisions; and the Environment with a focus on sustainable enterprises that generate jobs and stimulate economic growth while preserving the environment. Additional information can be found at www.citigroupfoundation.com.

ACKNOWLEDGEMENTS

First and foremost we would like to thank the Citi Foundation for investing in this program. Chip Raymond, the former President of the Foundation, and Leslie Meek and Amy Feldman, our Program Officers, took a double risk, embarking on a new area of microfinance and supporting a start-up organization, Microfinance Opportunities. They have been superior partners in their strong support for this work. Subsequently others from the Citi Foundation have joined us in our work.

Many people were involved in the design, testing and finalization of the Global Financial Education Program curriculum, based on the methodology jointly developed by Microfinance Opportunities and Freedom from Hunger.

In particular, we would like to acknowledge the primary author of the Training of Trainers Manual, Rossana Ramirez (Freedom from Hunger). This manual, *Remittances: Make the Most of Them* was drafted by Danielle Hopkins (Microfinance Opportunities) and Maria E. Perdomo (Freedom from Hunger), with Sue Glassford (Freedom from Hunger).

We want to express our appreciation to the partner organizations and their clients who made the development of this module possible. They are Acción International, Banco Solidario (Ecuador), ADOPEM (Dominican Republic), ALPIMED (El Salvador), FEDECACES (El Salvador), Habitat for Humanity (Central America), First Valley Bank (Philippines), SEDPI (Philippines) and Bank of the Philippines Islands (Philippines). During the two years of the development of this module, they have worked diligently in conducting market research as well as developing and pilot testing the Remittances module.

STEERING COMMITTEE

Monique Cohen	**Jennefer Sebstad,** *Consultant*	**Kathleen Stack**
Microfinance Opportunities	Microfinance Opportunities	Freedom from Hunger

June 2008

TABLE OF CONTENTS

Remittances: Make the Most of Them

Introduction i
Overview of the Training of Trainers Manual 1

TRAINING OF TRAINERS CURRICULUM

Agenda for a 3-Day Workshop 4
Workshop Map 3-Day Plan 6
Alternate Agenda for a 2 1/2-Day Workshop 7
Alternate Workshop Map 2 1/2-Day Plan 9
Table of Required Handouts, Flip Charts and Other Training Aids by Activity 10

ACTIVITIES IN THE TRAINING AGENDA

Activity 1: Welcome and Introductions 13
Activity 2: Workshop Objectives, Map, and Norms; Administer Pre-Test 15
Activity 3: Key Principles and Practices of Adult Learning 19
Activity 4: Engagement—Promoting It Through Small-Group Work 23
Activity 5: Safety—Promoting Safety in a Learning Situation 27
Activity 6: Lavish Affirmation—Remembering to Praise Learners 29
Activity 7: Using Open Questions 31
Activity 8: Speaking Effectively to Groups 35
Activity 9: Using Pictures Effectively 39
Activity 10: Remittances in This Country 43
Activity 11: Overview of Remittances 47
Activity 12: Options for Receiving Remittances 51
Activity 13: Behaviors of Remittance Receivers 57
Activity 14: Introduction to the Remittances Learning Sessions 61
Activity 15: Structure of the Trainer's Guide 71
Activity 16: Group Preparation to Present Learning Sessions 73
Activity 17: Local Modification of the Learning Sessions 75
Activity 18: Giving and Receiving Feedback 79
Activity 19: Presentation of Learning Session 1 with Feedback 83
Activity 20: Presentation of Learning Session 2 with Feedback 83
Activity 21: Presentation of Learning Session 3 with Feedback 83
Activity 22: Presentation of Learning Session 4 with Feedback 83
Activity 23: Presentation of Learning Session 5 with Feedback 83
Activity 24: Presentation of Learning Session 6 with Feedback 83
Activity 25: Presentation of Learning Session 7 with Feedback 83
Activity 26: Presentation of Learning Session 8 with Feedback 83

Activity 27: Presentation of Learning Session 9 with Feedback 83
Activity 28: Presentation of Learning Session 10 with Feedback 83
Activity 29: Presentation of Learning Session 11 with Feedback 83
Activity 30: Final Evaluation, Post-Test and Wrap-Up 85

TRAINING OF TRAINERS TOOLKIT

INTRODUCTION

WELCOME to *Remittances: Make the Most of Them*, one of several modules in a financial education curriculum designed to promote financial literacy among low income people in developing countries. One of the first of its kind targeted to the developing world, this curriculum can guide you to build basic financial literacy for those who want to improve how they manage their money.

Before you start, however, let's ask and answer two key questions:

What is financial education? Why is it important?

The answers to these two questions contain good news and bad news about poor people and their money. While the poor share the same goals as all people—economic security for themselves, their families, and future generations—their limited resources and options often lead to a sense of hopelessness and inertia. Careful management of what little money they do have is critical to meet day-to-day needs, cope with unexpected emergencies, and take advantage of opportunities when they come along. The bad news is that the poor too often lack the knowledge and experience they need to be these careful money managers.

This is the purpose of financial education. It teaches people concepts of money and how to manage it wisely. It offers the opportunity to learn basic skills related to earning, spending, budgeting, saving, and borrowing. The good news is that when people do become more informed financial decision-makers, they can plan for and realize their goals. Moreover, once people have acquired financial literacy skills, those skills cannot be taken away. A one-time course in financial education can have lifelong rewards.

The Global Financial Education Program, led by Microfinance Opportunities and Freedom from Hunger, started in 2003 by developing a core financial education curriculum with a focus on microentrepreneurs and clients of microfinance programs. It is believed that, for this group, financial education is still very relevant because those who seek credit and savings services have more choices of financial institutions and products than ever before. To weigh alternatives and select the products most appropriate for their needs, clients need to understand how the features differ, how to calculate and compare the costs, and how to determine what financial products and services they can afford.

This module is targeted at families receiving remittance income. These families exist everywhere; they may or may not be associated with microfinance. Yet, the remittances represent a sacrifice for the family, both by the sender who works very hard apart from his/her family, and by the family members left behind. Remittances therefore are a financial opportunity to be managed wisely in order to meet the family's short and longer term goals. *Remittances: Make the Most of Them* sets out to help learners do just that.

This module on remittances builds on basic concepts of money management, but in the context of those who receive remittances. It provides guidance on the financial issues that our market research found to be common to these families, including how to avoid dependence on remittance income, how to use remittances to reach their own financial goals, how to choose among the remittance service providers and how to use their remittances to gain access to financial products.

By focusing on informed and strategic decision-making, the Global Financial Education Program goes beyond providing information. Its goal is to strengthen those behaviors that lead to increased saving, more prudent spending and borrowing for sound reasons. To achieve sustained behavior change, the curriculum is based on a learner-centered approach, capturing how adults learn best. It builds on what adult learners already know, makes the new content relevant to their lives, and provides the opportunity to practice the new skills.

The Global Financial Education Program developed five training modules over a three-year period spanning 2003 to 2005. The five modules were designed with seven partners around the globe[1] and constitute the core curriculum. They are:

- Budgeting: Use Money Wisely
- Savings: You Can Do It!
- Debt Management: Handle with Care
- Bank Services: Know Your Options
- Financial Negotiations: Communicate with Confidence

Starting in 2006, the Global Financial Education Program has developed four new modules with a different set of partners. Each module targets a specific population or a specific product. The modules are:

- Young People: Your Future, Your Money
- Remittances: Make the Most of Them
- Risk Management and Insurance: Protect Your Family's Future
- Consumer Protection: Balancing Rights and Responsibilities

[1] Teba Bank (South Africa), SEWA Bank (India), ProMujer (Bolivia), The Equity Building Society (Kenya), Al Amana (Morocco), CARD Bank (the Philippines) and the MicroFinance Centre (Poland)

For each module, the curriculum offers:

- a content note that provides basic discussion of the topic;
- a trainer's guide with detailed instructions for the conduct of each learning session in the module; and
- a training of trainers manual to prepare those who will conduct the training.

Because each module starts with basic information and progresses to more complex aspects of the topic, you can choose only those learning sessions within each module that address your specific needs. The next section, "Training of Trainers Manual Overview," provides more guidance on these options.

Overview

The *Remittances: Make the Most of Them* Training of Trainers (TOT) Manual is a companion to the Trainer's Guide on the same theme. This volume presents a curriculum for training trainers of financial education—specifically, those who will be facilitating the Remittances module with and for members of low-income families. Its activities will prepare trainers to effectively facilitate the learning sessions in the *Remittances: Make the Most of Them* guide, by orienting them both to the technical content and the training skills called for in the guide.

Why is a TOT Important?

A training of trainers workshop brings together peers who will be facilitating the same program with different groups of clients. It is an excellent way for these trainers to not only become familiar with the curriculum, but to take ownership of it. During a TOT, trainees review the content together and teach each other. They prepare and practice their training; they get feedback from their peers; they improve their delivery. This is an opportunity for trainers to embrace the curriculum; to exchange views with peers about both the technical content and the process that the Trainer's Guide outlines for delivering it; and finally, to adapt it as needed.

Investing time in this preparatory process will strengthen the quality of the financial education your organization eventually delivers. Trainers will be more comfortable, confident and above all, qualified.

The TOT Manual contains two components: a detailed curriculum for a 2 1/2- and 3-day TOT workshop, and a Toolkit.

The TOT Curriculum

The TOT curriculum targets skill development in two areas: the specific financial education content and how that content is delivered. Trainees will learn about remittances as well as the key best practices for facilitating adult learning.

- ***Adult Learning Activities***: The Global Financial Education Program curriculum has been built around a learner-centered approach. The TOT manual introduces key adult learning principles and outlines activities that enable trainees to put these principles into practice.[2]
- ***Financial Education Content Activities***: The remaining learning activities focus on the content—remittances. Trainees will familiarize themselves with the Content Note in the Trainer's Guide, a short introduction to the topic, as well as discuss market research and local knowledge about remittances. Finally, trainees will see the sequence of the learning sessions in the Trainer's Guide and prepare and practice facilitating them with their peers.

The TOT Toolkit

The second component of the TOT Manual is the Toolkit. This is a collection of the handouts that are incorporated into the activities in the manual. They are presented in chronological order for easy access while preparing for the workshop and for quick reference during the workshop. Each handout has a reference number in the upper right-hand corner that matches the handout number listed in the information box for each activity.

Getting Started

Before you can offer a TOT, you need to select the curriculum that trainers will use. Start with the Trainer's Guide, which you may choose to follow selectively or in its entirety.

1. Read the Trainer's Guide *Remittances: Make the Most of Them*. Decide how you want to use this curriculum. Which sessions will you include in your training?
2. Adapt the selected sessions as needed (review the "Adaptation Guidance" in *Global Financial Education Program: Implementation Guidance* for its outline of the adaptation questions you may want to address).
3. Read the entire TOT Manual and adapt the workshop objectives and agenda to the learning sessions you have selected from the Trainer's Guide.
4. Select and prepare the handouts, flip charts and other materials you will need for the TOT agenda you have designed (refer to the complete list of handouts, flip charts and other training aids in the TOT Manual to identify those items requiring preparation).
5. Complete logistical preparations in advance of the workshop.

[2] More information on how adult learning is applied in Financial Education is provided in "Adult Learning Principles and Curriculum Design for Financial Education," a chapter in *Global Financial Education Program: Implementation Guidance.*

Features of the Activities in the Training of Trainers Manual

There are a variety of features written into the text and embedded in the format of each Training of Trainers Manual activity. The intention is to give the trainer written signals that make it easier to deliver the activity. Many of these same features are found in the Trainer's Guide learning sessions. The following is a list of the features:

FEATURES OF THE ACTIVITIES IN THE TRAINING OF TRAINERS MANUAL

Trainer's Information Box

The box at the start of each activity has five elements in it.

Purpose—the overall goal of the activity.

Objectives—list of actions that the steps in the activity are constructed to accomplish.

Preparation/Materials—list of actions or materials that the trainer must ensure are ready before the activity can be presented.

Flip charts are listed and incorporated into the step in which they occur. Their shaded borders easily identify the flip charts.

Handouts needed for each activity are listed with the step in which they occur. All of the handouts can be found in the TOT Toolkit. They are identified by number.

Time—an estimated amount of time needed to implement all of the steps designed for the activity.

Steps—a list of the steps needed to complete the activity. The titles capture the process to be used and the content to be covered.

Steps

The steps needed to complete the activity are listed in the order in which they should be implemented. Special features for the trainer to note include:

Italics Font = instructions for the trainer (not to be read to the trainees)

Regular Font = specific information, instructions or questions for the trainer to read or closely paraphrase to the trainees

Arrow (➤) = symbol that highlights specific questions to ask

Box = special technical or summary information to share with the trainees

Box with Shaded Borders = recommended flip chart design to consider using with the trainees

[Square Brackets] = the "correct" answer to expect from a technical question

(Parenthesis) = additional instructions or information

Remittances: Make the Most of Them

AGENDA FOR A 3-DAY WORKSHOP

Time	Activities	Minutes	Page
Day 1			
8:00	1. Welcome and Introductions	20	13
8:20	2. Workshop Objectives, Map and Norms; Administer Pre-Test	60	15
9:20	3. Key Principles and Practices of Adult Learning	30	19
9:50	4. Engagement—Promoting It Through Small-Group Work	45	23
10:35	**BREAK**	15	
10:50	5. Safety—Promoting Safety in a Learning Situation	35	27
11:25	6. Lavish Affirmation—Remembering to Praise Learners	30	29
11:55	7. Using Open Questions	30	31
12:25	**LUNCH**	60	
1:25	8. Speaking Effectively to Groups	40	35
2:05	9. Using Pictures Effectively	30	39
2:35	10. Remittances in This Country	35	43
3:10	**BREAK**	15	
3:25	11. Overview of Remittances	60	47
4:25	12. Options for Receiving Remittances	60	51
5:25	**END OF DAY 1**		
Day 2			
8:00	13. Behaviors of Remittance Receivers	45	57
8:45	14. Introduction to the Remittances Learning Sessions	50	61
9:35	15. Structure of the Trainer's Guide	10	71
9:45	16. Group Preparation to Present Learning Sessions	60	73
10:45	**BREAK**	15	
11:00	17. Local Modification of the Learning Sessions	25	75
11:25	18. Giving and Receiving Feedback	20	79
11:45	19. Present Learning Sessions 1 for Feedback	60	83
12:45	**LUNCH**	60	
1:45	20. Present Learning Session 2 for Feedback	75	83
3:00	21. Present Learning Session 3 for Feedback	70	83
4:10	**BREAK**	15	
4:25	22. Present Learning Session 4 for Feedback	65	83
5:30	**END OF DAY 2**		

AGENDA FOR A 3-DAY WORKSHOP (CONTINUED)

Time	*Activities*	*Minutes*	*Page*
Day 3			
8:00	23. Present Learning Session 5 for Feedback	50	83
8:50	24. Present Learning Session 6 for Feedback	45	83
9:35	25. Present Learning Session 7 for Feedback	75	83
10:50	**BREAK**	15	
11:05	26. Present Learning Session 8 for Feedback	80	83
12:25	**LUNCH**	60	
1:25	27. Present Learning Session 9 for Feedback	85	83
2:50	28. Present Learning Session 10 for Feedback	70	83
4:00	**BREAK**	15	
4:15	29. Present Learning Session 11 for Feedback	45	83
5:00	30. Final Evaluation, Post-Test and Wrap-Up	50	85
5:50	**END OF WORKSHOP**		

REMITTANCES: MAKE THE MOST OF THEM

WORKSHOP MAP
3-DAY PLAN

Opening and Overview	*Technical Information and Tools*	*Remittances Learning Sessions*	*Closing and Next Steps*
▪ Welcome and Introductions ▪ Workshop objectives, map and norms ▪ Pre-test	▪ Review key principles and practices of adult learning: • Engagement • Safety • Affirmation • Open questions ▪ Review key facilitation skills: • Speaking effectively to groups • Using pictures effectively ▪ Estimate the data and use of remittances in the country ▪ Determine education priorities for remittance receivers in the country ▪ Review the Remittances Content Note ▪ Identify local options for receiving remittances ▪ Compare local current and desired behaviors of remittance receivers ▪ Review market research findings	▪ Review the learning session objectives, steps and methods ▪ Review the local modification chart to adapt learning sessions to reflect the local reality ▪ Review principles of giving and receiving feedback ▪ Facilitate learning sessions ▪ Give and receive feedback on facilitation of the learning sessions	▪ Review the workshop material ▪ Evaluation ▪ Post-Test ▪ Closing

Remittances: Make the Most of Them

ALTERNATE AGENDA FOR A 2 1/2-DAY WORKSHOP

Time	*Activities*	*Minutes*	*Page*
Day 1			
8:00	1. Welcome and Introductions	20	13
8:20	2. Workshop Objectives, Map and Norms; Administer Pre-Test	60	15
9:20	10. Remittances in This Country	35	43
9:55	11. Overview of Remittances	60	47
10:55	**BREAK**	15	
11:10	12. Options for Receiving Remittances	60	51
12:10	13. Behaviors of Remittance Receivers	45	57
12:55	**LUNCH**	60	
1:55	14. Introduction to the Remittances Learning Sessions	50	61
2:45	15. Structure of the Trainer's Guide	10	71
2:55	16. Group Preparation to Present Learning Sessions	60	73
3:55	17. Local Modification of the Learning Sessions	25	75
4:20	**BREAK**	15	
4:35	18. Giving and Receiving Feedback	20	79
4:55	19. Present Learning Session 1 for Feedback	60	83
5:55	**END OF DAY 1**		
Day 2			
8:00	20. Present Learning Session 2 for Feedback	75	83
9:15	21. Present Learning Session 3 for Feedback	70	83
10:25	**BREAK**	15	
10:40	22. Present Learning Session 4 for Feedback	65	83
11:45	23. Present Learning Session 5 for Feedback	50	83
12:35	**LUNCH**	60	
1:35	24. Present Learning Session 6 for Feedback	45	83
2:20	25. Present Learning Session 7 for Feedback	75	83
3:35	**BREAK**	15	
3:50	26. Present Learning Session 8 for Feedback	80	83
5:10	**END OF DAY 2**		

Remittances: Make the Most of Them

ALTERNATE AGENDA FOR A 2 1/2-DAY WORKSHOP (CONTINUED)

Time	*Activities*	*Minutes*	*Page*
Day 3			
8:00	27. Present Learning Session 9 for Feedback	85	83
9:25	28. Present Learning Session 10 for Feedback	70	83
10:35	**BREAK**	15	
10:50	29. Present Learning Session 11 for Feedback	45	83
11:35	30. Final Evaluation, Post-Test and Wrap-Up	50	85
12:25	**END OF WORKSHOP**		

REMITTANCES: MAKE THE MOST OF THEM

ALTERNATE WORKSHOP MAP
2 1/2-DAY PLAN

(assumes trainees' understanding of the key principles and practices of adult learning)

Opening and Overview	*Technical Information and Tools*	*Remittances Learning Sessions*	*Closing and Next Steps*
▪ Welcome and introductions ▪ Workshop objectives, map and norms ▪ Pre-test	▪ Estimate the data and use of remittances in the country ▪ Determine education priorities for remittance receivers in the country ▪ Review the Remittances Content Note ▪ Identify local options for receiving remittances ▪ Compare local current and desired behaviors of remittance receivers ▪ Review market research findings	▪ Review the learning session objectives, steps and methods ▪ Review the local modification chart to adapt learning sessions to reflect the local reality ▪ Review principles of giving and receiving feedback ▪ Facilitate learning sessions ▪ Give and receive feedback on facilitation of the learning sessions	▪ Review the workshop material ▪ Evaluation ▪ Post-test ▪ Closing

Remittances: Make the Most of Them

TABLE OF REQUIRED HANDOUTS, FLIP CHARTS AND OTHER TRAINING AIDS BY ACTIVITY

Activity	***Handouts*** *(Training of Trainers Toolkit)*	***Flip Charts***	***Other***
1. Welcome and Introductions			▮ Blank sheets of thick paper ▮ Markers
2. Workshop Objectives, Map and Norms; Administer Pre-Test	1. Remittances Pre-Test	▮ Workshop Objectives ▮ Workshop Map ▮ Norms & Training Rules	▮ Note cards ▮ Markers ▮ Pens ▮ Tape
3. Key Principles and Practices of Adult Learning	2. Key Principles and Practices of Adult Learning	▮ Key Principles and Practices of Adult Learning	▮ Markers ▮ Tape ▮ Note cards
4. Engagement—Promoting It Through Small-Group Work	3. Keys to Managing Small-Group Work	▮ Definition of Engagement ▮ Blank flip chart with title: Some Key Advantages of Small-Group Work Over Large-Group Work ▮ Keys to Managing Small-Group Work	▮ Markers (1 red) ▮ Tape ▮ Pens ▮ Candy
5. Safety—Promoting Safety in a Learning Situation			▮ Blank sheets of paper ▮ Blank flip chart ▮ Markers ▮ Tape
6. Lavish Affirmation—Remembering to Praise Learners			▮ Blank sheets of paper ▮ Tape ▮ Markers
7. Using Open Questions		▮ Role of Trainer	▮ Tape
8. Speaking Effectively to Groups	4. The Story of Sandro's Family	▮ Blank flip chart with title: Ways to Make a Story Interesting	▮ Tape
9. Using Pictures Effectively		▮ Blank flip chart with title: Steps to Show Pictures Effectively	▮ Pictures from the *Remittances: Make the Most of Them* Trainer's Guide ▮ Tape

Remittances: Make the Most of Them

TABLE OF REQUIRED HANDOUTS, FLIP CHARTS AND OTHER TRAINING AIDS BY ACTIVITY (continued)

Activity	Handouts (Training of Trainers Toolkit)	Flip Charts	Other
10. Remittances in This Country		▮ Remittances Indicators in This Country ▮ Blank flip chart with title: Special Emphasis Needed in This Country	▮ Contact the Ministry of Foreign Affairs or another source (e.g., United Nations Development Program in the country or the Ministry of Finance) to find as much data as possible about remittances in the country. The flip chart "Remittances Indicators in This Country" suggests several possible indicators to use. ▮ Tape
11. Overview of Remittances	"Content Note" from the Trainer's Guide for *Remittances: Make the Most of Them*	▮ Blank flip chart with title: Challenges for Remittance Receivers During 3 Stages	▮ Blank flip charts ▮ Note cards ▮ Markers ▮ Tape ▮ Pens
12. Options for Receiving Remittances	"Content Note" from the Trainer's Guide for *Remittances: Make the Most of Them*	▮ Blank flip chart with title: Formal Remittance Service Providers ▮ Blank flip chart with title: Informal Remittance Service Providers	▮ Blank flip charts ▮ Note cards ▮ Markers ▮ Tape ▮ Pens
13. Behaviors of Remittance Receivers		▮ Blank flip chart with title: Behaviors of Remittance Receivers ▮ Market Research Findings: Remittances	▮ Blank flip charts ▮ Markers ▮ Tape
14. Introduction to the Remittances Learning Sessions		▮ Summaries of the Remittances Learning Sessions ▮ Behaviors of Remittance Receivers ▮ Remittances Learning Session Presentation Sign-Up Sheet	▮ Markers ▮ Tape
15. Structure of the Trainer's Guide		▮ Features of the Learning Sessions	▮ Tape

Remittances: Make the Most of Them

TABLE OF REQUIRED HANDOUTS, FLIP CHARTS AND OTHER TRAINING AIDS BY ACTIVITY (continued)

Activity	***Handouts*** *(Training of Trainers Toolkit)*	***Flip Charts***	***Other***
16. Group Preparation to Present Learning Sessions		▪ Preparation Steps for the Learning Session Facilitation	▪ Tape ▪ Blank flip charts ▪ Scissors ▪ Glue ▪ Note cards ▪ Blank sheets of paper ▪ Cell phones as props ▪ Colored paper ▪ Play money ▪ Markers
17. Local Modification of the Learning Sessions	5. Local Modification Chart	▪ Local Modification Chart ▪ Why Adapt the Learning Sessions?	▪ Markers ▪ Tape
18. Giving and Receiving Feedback	6. Key Principles for Giving and Receiving Feedback	▪ Blank flip chart with title: Tips for Giving Feedback ▪ Blank flip chart with title: Desired Behavior by Person Receiving Feedback ▪ Questions for Feedback	▪ Markers ▪ Tape
19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29 Presentation of the Learning Sessions with Feedback		▪ Tips for Giving Feedback ▪ Desired Behavior by Person Receiving Feedback ▪ Questions for Feedback ▪ Key Principles and Practices of Adult Learning ▪ Local Modification Chart ▪ Learning Session Feedback Process ▪ Blank flip chart with title: Feedback of Remittances Learning Sessions	▪ Markers ▪ Tape
30. Final Evaluation, Post Test and Wrap Up	7. Workshop Evaluation 8. Remittances Post-Test 9. Remittances Post-Test with Answers	▪ Workshop Map	▪ Pens ▪ Blank sheets of paper ▪ Tape

ACTIVITY 1

Welcome and Introductions

PURPOSE

TO WELCOME AND INTRODUCE TRAINEES.

OBJECTIVES

BY THE END OF THE ACTIVITY, TRAINEES WILL HAVE:

1. Listened to the introduction of all trainees

PREPARATIONS/MATERIALS

- Notify an appropriate representative of the organization to prepare a welcome greeting for the trainees attending the workshop (optional)
- BLANK SHEETS OF PAPER (if available, thick paper such as poster board to fold in half)
- MARKERS

TIME

20 MINUTES

STEPS

1. Welcome and greetings by the trainer
   5 MINUTES
2. Introductions by trainees
   15 MINUTES

STEP 1

Welcome and Greetings by the Trainer

5 MINUTES

Introduce yourself and give a short welcome greeting.

***Optional**: Welcome greeting by representative from host organization.*

STEP 2

Introductions by Trainees

15 MINUTES

Distribute a blank piece of paper and a marker to each trainee. Have trainees write their name and fold the paper in half and place it in front of them so that the names are visible to everyone.

Ask trainees to briefly introduce themselves by saying their name, job title, city where they work and experience as trainers.

ACTIVITY 2

PURPOSE

TO REVIEW THE OBJECTIVES AND WORKSHOP MAP, DETERMINE WORKSHOP NORMS, AND ADMINISTER A PRE-TEST.

OBJECTIVES

BY THE END OF THE ACTIVITY, TRAINEES WILL HAVE:

1. Discussed the workshop objectives, approach and structure
2. Reviewed the Workshop Map and asked questions
3. Decided on workshop norms and discipline to be maintained
4. Taken a pre-test

PREPARATIONS/MATERIALS

- FLIP CHARTS FOR USE IN THE FOLLOWING STEPS:
  Step 1:
  - Workshop Objectives
  - Workshop Map

  Step 2:
  - Norms and Training Rules
- HANDOUT (handouts are numbered and located in the TOT Toolkit)
  Step 3:
  - Handout 1—Remittances Pre-Test
- NOTE CARDS
- PENS AND MARKERS
- TAPE

TIME

60 MINUTES

STEPS

1. Present the objectives and Workshop Map
   15 MINUTES
2. Present workshop norms and discipline to be implemented
   15 MINUTES
3. Administer the pre-test
   30 MINUTES

Workshop Objectives, Map and Norms; Administer Pre-Test

STEP 1

Present the Objectives and Workshop Map 15 MINUTES

We are here today to improve the knowledge and skills of trainers in the implementation of the Remittances learning sessions.

Post the flip chart Workshop Objectives.

WORKSHOP OBJECTIVES

By the end of this workshop, we will have:

- Explored principles and practices of adult education
- Practiced the Remittances learning sessions

Post and review the flip chart Workshop Map.

REMITTANCES: MAKE THE MOST OF THEM

WORKSHOP MAP
3-DAY PLAN

Opening and Overview	*Technical Information and Tools*	*Remittances Learning Sessions*	*Closing and Next Steps*
■ Welcome and Introductions ■ Workshop objectives, map and norms ■ Pre-test	■ Review key principles and practices of adult learning: • Engagement • Safety • Affirmation • Open questions ■ Review key facilitation skills: • Speaking effectively to groups • Using pictures effectively ■ Estimate the data and use of remittances in the country ■ Determine education priorities for remittance receivers in the country ■ Review the Remittances Content Note ■ Identify local options for receiving remittances ■ Compare local current and desired behaviors of remittance receivers ■ Review market research findings	■ Review the learning session objectives, steps and methods ■ Review the local modification chart to adapt learning sessions to reflect the local reality ■ Review principles of giving and receiving feedback ■ Facilitate learning sessions ■ Give and receive feedback on facilitation of the learning sessions	■ Review the workshop material ■ Evaluation ■ Post-Test ■ Closing

Review the time schedule for the workshop. For example, each day will begin at 8:00 and will end before 6:00. There is an hour scheduled for lunch, and 1 morning and 1 afternoon break of 15 minutes. Ask:

➤ **What questions or comments do you have?**

STEP 2

Present Workshop Norms and Discipline to be Implemented

15 MINUTES

Post the blank flip chart with title: Norms and Training Rules.

NORMS AND TRAINING RULES

Ask trainees what norms and training rules they want to establish for the workshop. For example, trainees could establish a rule that only 1 person can speak at a time. Trainees should also agree to turn off cell phones during the workshop (if applicable).

➤ **What norms do you want to set for the workshop?**

List everything on the flip chart and leave it posted.

STEP 3

Administer the Pre-Test

30 MINUTES

Before administering the pre-test, say the following:

The purpose of this test is to help us assess one aspect of the effectiveness of this training. A more complete evaluation of the effectiveness of the training can only be done via direct observation of your work as you deliver the training. We can, however, begin to assess effectiveness by evaluating knowledge change during the training itself.

By giving a pre-test before the training, we will be able to use your knowledge level before the training as a basis to assess changes that were a result of the training you receive. Test results for an individual will not be shared with anyone, but individuals can discuss their results with the trainer if they desire. The pre-test is a means of assessing how well information is shared concerning a single aspect of the training: technical knowledge.

Before distributing the pre-tests, write numbers on the tests starting with the number 1 through the number of trainees taking the test. Ask trainees to write their assigned number on a note card and keep the number until the end of the workshop. They will be asked to put the same number on the post-test. In this way, the scores will be anonymous but pre- and post-workshop comparisons will be possible.

Distribute Handout 1—Remittances Pre-Test. Give the trainees about 20–25 minutes to complete the test. Then collect the forms.

Tell the trainees that you will not take the time now to go over the questions but that together you will cover all the issues addressed in them by the end of the training.

PURPOSE

TO STIMULATE TRAINEES TO CONSIDER IMPORTANT PRINCIPLES AND PRACTICES OF HOW ADULTS LEARN, DRAWING ON THEIR OWN EXPERIENCE AS LEARNERS.

OBJECTIVES

BY THE END OF THE ACTIVITY, TRAINEES WILL HAVE:

1. Listed key principles and practices of adult education from their own experience
2. Compared these principles and practices with those of adult educators

PREPARATIONS/MATERIALS

- FLIP CHART FOR USE IN THE FOLLOWING STEP:
  - Step 2:
    - Key Principles and Practices of Adult Learning
- HANDOUT
  - Step 2:
    - Handout 2—Key Principles and Practices of Adult Learning
- NOTE CARDS
- MARKERS
- TAPE

TIME

30 MINUTES

STEPS

1. Discuss factors that create a good learning environment
   15 MINUTES
2. Compare experience with "experts" list
   15 MINUTES

ACTIVITY 3

Key Principles and Practices of Adult Learning

STEP 1

Discuss Factors that Create a Good Learning Environment

15 MINUTES

Ask the trainees to work in pairs and discuss the following:

Briefly describe a really good learning experience you have had as adults. Analyze the situation by asking yourselves what made the experience so good. You have 5–8 minutes for this discussion.

After the discussion, say:

Write key things that made your experience so good on note cards and post them on the wall. Write only 1 idea per card and use just a few words.

Encourage them to be as specific as possible. For example, if someone says a key factor was that the training was participatory, ask him/her to describe what made the experience participatory. Move around the room to encourage people to be as precise as possible, as well as to answer any questions.

STEP 2

Compare Experience with "Experts" List 15 MINUTES

Post the flip chart Key Principles and Practices of Adult Learning next to the note cards from the previous step. Distribute Handout 2—Key Principles and Practices of Adult Learning. Summarize the key points in this flip chart:

KEY PRINCIPLES AND PRACTICES OF ADULT LEARNING

Principle	*Description*
Respect	■ Learners feel respected and feel like equals.
Affirmation	■ Learners need to receive praise for even small attempts.
Relevance	■ Learners learn best by drawing on their own knowledge and experience. ■ Learning must meet the real-life needs of the adult—jobs, family, etc.
Dialogue	■ Adults learn better when they can discuss information. The "banking approach" of making "deposits" in someone's head may be effective for children but is less appropriate for adults. ■ Learning must be two-way to allow the learner to enter into a dialogue with the teacher.
Engagement	■ Learners must get involved through discussion, small groups and learning from peers.
Immediacy	■ Learners must be able to apply the new learning immediately.
20/40/80 Rule	■ Learners remember more when visuals are used to support the verbal presentation and best when they practice the new skill. We remember 20 percent of what we hear, 40 percent of what we hear and see, and 80 percent of what we hear, see and do.
Thinking, Feeling, Acting	■ Learning should involve thinking, emotions and doing.
Safety	■ Learners need to feel that their ideas and contributions will be valued—that they will not be ridiculed or belittled.
Accountability	■ Teachers need to be accountable to the learners that their learning needs are met, that the exercise will be useful to them.

Group the factors the trainees posted and ask them to compare what they wrote with what adult education specialists consider to be key factors. Ask them:

➤ **What is different about your responses compared to what the "experts" say?**

Take a sample of responses and ask if any other important factors are missing.

Congratulate them on the work they did to identify these principles from their own experiences.

Ask:

➤ **What other questions do you have about these principles?**

Then say:

You will be discussing some of these principles in more detail in other activities.

PURPOSE

TO CHALLENGE TRAINEES TO THINK ABOUT HOW SMALL GROUPS PROMOTE ENGAGEMENT AND HOW TO MANAGE THEM.

OBJECTIVES

BY THE END OF THE ACTIVITY, TRAINEES WILL HAVE:

1. Listed the advantages of small-group work and described how using small groups is related to the principle of engagement
2. Identified practical ways to make small-group work more efficient and effective

PREPARATIONS/MATERIALS

- FLIP CHARTS FOR USE IN THE FOLLOWING STEPS:
  - Step 1:
    - Definition of Engagement
    - Blank flip chart with title: Some Key Advantages of Small-Group Work over Large-Group Work
  - Step 3:
    - Keys to Managing Small-Group Work (printed large in advance)
- HANDOUT
  - Step 3:
    - Handout 3—Keys to Managing Small-Group Work
- MARKERS (1 RED)
- TAPE
- PENS
- CANDY

TIME

45 MINUTES

STEPS

1. Present the principle of engagement
   5 MINUTES
2. Discuss the principle of engagement
   15 MINUTES
3. Present how to make small groups work better
   25 MINUTES

ACTIVITY 4

Engagement—Promoting It Through Small-Group Work

STEP 1

Present the Principle of Engagement 5 MINUTES

Post and have a volunteer read the following definition of engagement from Jane Vella's book, Training Through Dialogue.[3]

DEFINITION OF ENGAGEMENT

The principle of engagement is that adults must be fully involved in "doing" what they are learning, not merely listening to someone else talk about it. Our education session must be done so that the learners are actually doing something with the information—as a way of learning it.

[3] Vella, Jane. *Training Through Dialogue: Promoting Effective Learning and Change with Adults*, 1995, 224 pg., Jossey-Bass, San Francisco, CA.

STEP 2

Discuss the Principle of Engagement 15 MINUTES

Invite the trainees to form small groups of 3 or 4 people and discuss how to answer the following questions for about 5 minutes:

➤ **In a learning event (training or educational session), what can happen in small-group work that cannot happen in a larger group?**

➤ **How is this related to the principle of engagement?**

Ask volunteers for their ideas and write them on a blank flip chart with title: Some Key Advantages to Small-Group Work Over Large-Group Work.

SOME KEY ADVANTAGES TO SMALL-GROUP WORK OVER LARGE-GROUP WORK

Add or emphasize the following:

SOME KEY ADVANTAGES TO SMALL-GROUP WORK OVER LARGE-GROUP WORK

- Builds solidarity
- Provides safety
- Allows a greater number of participants to discuss/speak out on a topic
- Uses limited time more effectively
- Allows for greater individual engagement

STEP 3

Present How to Make Small Groups Work Better

25 MINUTES

Post the flip chart Keys to Managing Small-Group Work.

KEYS TO MANAGING SMALL-GROUP WORK

- Clearly ___________ the activity and "product" of the small-group work.
- Ensure that everyone understands the group ___________ before breaking into groups. Instructions may be given after groups have formed.
- Use groups of ___________ sizes: pairs and small groups of 3 or 4 people.
- Make sure that participants move physically so they can ___________ each other and hear each other—encourage quick physical movement.
- Move around while discussions are occurring to ensure group members ___________ the activities, answer questions, and note key points of discussion. You may even want to encourage some groups to share specific points you think are key with the large group when the time comes.
- It is not always necessary to have each group ___________ their work. Take a sample from among the groups.
- Avoid having each member of a group ___________ to a large group—ask groups to assign one person to report.
- If you find there is confusion, stop all groups and ___________ the activity.

Pass out Handout 3—Keys to Managing Small-Group Work.

Explain that trainees should work in pairs (or trios) to fill in the blanks and they should complete as many as they can in 10 minutes. Ask trainees to share the words they wrote and explain why they are important. (You may also want to ask them to demonstrate the idea.) As trainees answer, write their words down with a RED marker on the flip chart. Provide candy to trainees for each correct answer.

Make sure trainees answer the following:

KEYS TO MANAGING SMALL-GROUP WORK:

- Clearly **DEFINE** the activity and "product" of the small-group work.
- Ensure that everyone understands the group **SIZE/COMPOSITION** before breaking into groups. Instructions may be given after groups have formed.
- Use groups of **DIFFERENT** sizes: pairs, and small groups of three or four people.
- Make sure that trainees move physically so they can **SEE** each other and hear each other—encourage quick physical movement.
- Move around while discussions are occurring to ensure group members **UNDERSTAND** the activities, answer questions and note key points of discussion. You may even want to encourage some groups to share specific points you think are key with the large group when the time comes.
- It is not always necessary to have each group **SHARE** their work. Take a sample from among the groups.
- Avoid having each member of a group **REPORT** to a large group—ask groups to assign one person to report.
- If you find there is confusion, stop all groups and **EXPLAIN** the activity.

Then ask:

➤ **What else can you add to the list?**

Encourage trainees to keep the modified list with them as a reference. They can refer to this list when they are facilitating learning sessions that incorporate activities using small groups.

ACTIVITY 5

Safety—Promoting Safety in a Learning Situation

PURPOSE

TO HELP TRAINEES THINK ABOUT THE PRINCIPLE OF SAFETY AND HOW TO CREATE A SAFE LEARNING ENVIRONMENT FOR MEMBERS IN THE GROUP.

OBJECTIVES

BY THE END OF THIS ACTIVITY, TRAINEES WILL HAVE:

1. Drawn a picture and shared with each other some examples of what safety means to them
2. Developed their own personal list of how they will promote a safe place for learning for the groups with which they work

PREPARATIONS/MATERIALS

- BLANK FLIP CHART
- BLANK SHEETS OF PAPER
- MARKERS
- TAPE

TIME

35 MINUTES

STEPS

1. Review the principles of safety
   2 MINUTES
2. Discuss "What Safety Means to Me"
   13 MINUTES
3. Discuss what safety means in a learning session
   20 MINUTES

STEP 1

Review the Principle of Safety

2 MINUTES

Say the following:

Adult educators have found that adults learn best when they feel safe in a learning setting. This is especially important in financial education because for many people financial matters are very personal and private. Trainees will need to feel they are in a safe environment in order to talk freely about financial issues. We will conduct an activity that will help you think about this topic.

STEP 2

Discuss "What Safety Means to Me"

13 MINUTES

Distribute blank sheets of paper. Invite trainees to draw a simple picture of something that represents safety to them in their lives (not in the learning session, but in their lives in general). It can be anything. It may be helpful to start by posting your own picture (draw one quickly). For example:

A picture of a plane on the ground represents safety to me because it means I am closer to home.

After a few minutes, ask them to post their pictures on the wall. Ask them to gather around the pictures they have posted. Tell them that if they would like to share what they have drawn, they may do so.

STEP 3

Discuss What Safety Means in a Learning Session

20 MINUTES

Ask trainee to work in pairs and discuss how to answer the following:

Now think about the learning situations in which you have participated.

➤ **What things made you feel safe or unsafe in these situations?**

After a few minutes, ask for volunteers to share the information they discussed. Write the key points on a blank flip chart.

Say:

Consider this list and think about the learning sessions you will lead. Develop a list of “safety rules” that you will try to apply in those sessions.

Give trainees a few minutes to make their lists.

Then tell them that list will be their personal list but that they can share it with you or others if they would like to receive input or suggestions.

Ask for volunteers who would be willing to share elements of their list.

ACTIVITY 6

Lavish Affirmation—Remembering to Praise Learners

PURPOSE

TO HELP TRAINEES "FEEL" THE POWER OF AFFIRMATION AND CONSIDER HOW TO MORE CONSISTENTLY PROVIDE IT TO THEIR GROUPS

OBJECTIVES

BY THE END OF THIS ACTIVITY, TRAINEES WILL HAVE:

1. Practiced giving and receiving praise
2. Related their feelings about receiving praise to what praise can mean to participants in groups or meetings
3. Listed appropriate ways to give praise during group learning sessions

PREPARATIONS/MATERIALS

- BLANK SHEETS OF PAPER
- MARKERS
- TAPE

TIME

30 MINUTES

STEPS

1. Practice giving and receiving praise
   20 MINUTES
2. Discuss how to provide praise in learning sessions
   10 MINUTES

STEP 1

Practice Giving and Receiving Praise 20 MINUTES

Tell the trainees:

We want to take a few minutes to consider the importance of praising people for the contributions that they make in learning events. Praise is one way of showing respect and motivating the adult learner to be a more active trainee. We all like to receive praise and feel that our contributions are important to the trainer and others.

Distribute a blank sheet of paper to each trainee. Tell trainees to do the following:

On the sheet of paper, write the numbers 1 through 4, leaving plenty of space between each number. Help each other tape the paper to your backs.

Move about the room; find people you know and write one thing on the paper that you appreciate about the person or the person's contributions either during this learning event or during the time you have worked together. Be as specific as possible.

Write on 4 different people's papers and have 4 different people write on yours. No person can have more than 4 things on their list and everyone should have 4 by the end of the activity.

All words should be written anonymously and those writing them can start with any number on the list in order to maintain that anonymity. Ask trainees:

➤ **Do you have any questions about this activity?**

After about 5 minutes, ask the trainees to remove their papers from their backs and spend a few minutes reading what others have written. Ask for some volunteers to describe the following for the group:

➤ **How do the comments make you feel?**

STEP 2

Discuss How to Provide Praise in Learning Sessions

10 MINUTES

Tell trainees to form pairs and consider the adult learners in the groups with whom they work. Ask them to discuss with their partner how to answer the following:

➤ **Thinking about how you feel when you receive praise, how do you think trainees in your groups might feel when they receive praise?**

Ask for some volunteers to share their thoughts on this question. Then ask them to discuss how to answer the following:

➤ **What are some appropriate ways and times that you can praise the members during a group meeting or learning session?**

Ask for volunteers to share their answers with the entire group.

Say:

I encourage you to apply these ideas when you are facilitating the learning sessions.

ACTIVITY 7

Using Open Questions

PURPOSE

TO PRACTICE A NEW FACILITATION SKILL.

OBJECTIVES

BY THE END OF THIS ACTIVITY, TRAINEES WILL HAVE:

1. Explained the difference between open and closed questions
2. Practiced asking open questions

PREPARATIONS/MATERIALS

- FLIP CHART FOR USE IN THE FOLLOWING STEP:
  Step 1:
  - Role of Trainer
- TAPE

TIME

30 MINUTES

STEPS

1. Demonstrate open and closed questions
   15 MINUTES
2. Practice open vs. closed questions
   15 MINUTES

STEP 1

Demonstrate Open and Closed Questions 15 MINUTES

Say:

The role of a trainer is to guide learning by asking questions that do the following.

Post the flip chart Role of Trainer.

ROLE OF TRAINER

- Encourage people to open up and examine a topic
- Stimulate ideas and discussion
- Cause people to share experiences
- Arrive at decisions or make commitments

Explain that you will demonstrate this role through a role-play. You will act as a trainer interviewing a volunteer posing as a person from a local community.

Then say:

Please observe the type of questions asked and see if the questions help stimulate conversation, examine issues, share ideas or arrive at decisions.

Talk to the volunteer in private before the activity. Instruct the volunteer to give only one-word answers such as "yes," "no" or "maybe."

The following is the set of questions to ask the volunteer.

SAMPLE QUESTIONS FOR THE CLOSED QUESTION ROLE-PLAY

- Do you save a portion of your remittance?
- Can you save a portion of your remittance every time you receive it?
- Would you be interested in learning new ways to better manage your remittance?
- Should people make long-term savings plans with the money they receive?
- Do you think training could help women learn to better manage their remittances?

Following the role-play, ask the group the following questions:

➤ **How much information did the trainer get?** *[Not very much]*

➤ **How was the trainer able to help the person?** *[The interview was of very little use.]*

➤ **Why did it happen?** *[All of the questions were closed.]*

➤ **What could have been done differently?** [*The trainer could have asked open questions which would have provided more information and helped the person to better examine the problem.]*

Do a second role-play. Again, ask trainees to observe the type of questions and the result (quantity and quality of information, amount of reflection required, and usefulness of questions for facilitating problem-solving).

SAMPLE QUESTIONS FOR THE OPEN QUESTION ROLE-PLAY

- How much of your remittance do you save?
- How often do you save a portion of your remittance?
- What would you like to learn to help you better manage your remittance?
- What do you think about making a long-term savings plan with the money you receive from the remittance?
- How can training help you and other members in the community to better manage remittances?

Following the role-play, ask the group the following questions:

- **What happened? Why?**
- **What was the difference in the amount of thought required to respond?**
- **What was the difference in the amount and quality of information the trainer received by asking these questions?**

STEP 2

Practice Open vs. Closed Questions 15 MINUTES

Say:

It is not new to many of us, that most of the money that people receive from their remittance is being used for unnecessary or luxury goods such as appliances or electronics and very little is actually used for long term productive investments such as a business or a house.

Ask trainees to work in pairs and say:

In pairs, imagine the following scenario. One of you is a client that spends all of her remittance on unnecessary or luxury goods such as appliances or electronics and the other is a loan officer at an MFI. The loan officer is going to use open questions to try to find out the reasons why the client spends all of her remittance on unnecessary goods and is going to try to convince her, using open questions, that prioritizing her expenses is a good idea. The person playing the role of the client can make up the reasons for spending all of her remittance money on unnecessary things.

You will have 3 minutes for this role play. After 3 minutes, I will give you a signal indicating that you will change roles with your partner.

Demonstrate this conversation with a partner to show the group how it is done.

Circle around to make sure people are practicing using open questions. After 3 minutes, give a signal and ask trainees to change roles.

After 3 minutes, ask volunteers to share what they learned about this experience.

➤ **What was challenging about trying to use open questions?**

➤ **What were the benefits of using open questions?**

Close by saying the following:

Using open questions does not mean that you cannot ever use closed questions. For example, sometimes closed questions are useful to help guide a conversation as long as they are followed by an open question. Using open questions is an art, and the more we practice open questions, the more we will be able to use them in our trainings.

ACTIVITY 8

Speaking Effectively to Groups

PURPOSE

TO IDENTIFY THE QUALITIES OF GOOD STORYTELLING.

OBJECTIVES

BY THE END OF THIS ACTIVITY, TRAINEES WILL HAVE:

1. Described the characteristics of a good storyteller

PREPARATIONS/MATERIALS

- HANDOUT:
  Step 1:
  - Handout 4:—The Story of Sandro's Family
- FLIP CHART FOR USE IN THE FOLLOWING STEP:
  Step 2:
  - Blank flip chart with title: Ways to Make a Story Interesting
- TAPE

TIME

40 MINUTES

STEPS

1. Recall a good storyteller
   5 MINUTES
2. Demonstrate good storytelling
   35 MINUTES

STEP 1

Recall a Good Storyteller

5 MINUTES

Say:

Many of the sessions of the Remittances module involve posing a situation in the form of a story to the participants. There are a number of things we must remember in order to tell a story well. As a trainer, it is important to be a good storyteller so that participants are engaged and can easily follow the story. Think of someone you know who is a good storyteller. Write down on a piece of paper what makes this person a good storyteller. You have 5 minutes.

After 5 minutes, ask some volunteers to share their answers.

STEP 2

Demonstrate Good Storytelling

35 MINUTES

Pass out Handout 4—The Story of Sandro's Family, and divide trainees into 3 groups of 4 or 5. Assign each group a number 1, 2 or 3 and say:

Share the characteristics or techniques of a good storyteller that you just individually identified with your group. Then, choose a representative who will tell part of the story of Sandro's family with the big group. You will have 10 minutes to prepare your group's part of the story and 2-3 minutes to present it to the entire group.

While telling the story, the representative should demonstrate the characteristics or techniques of a good storyteller that your group discussed. Group 1 will present Part 1 or Paragraph 1 of the story, Group 2 will present Part 2 of the story and Group 3 will present Part 3 of the story.

After 10 minutes, invite Group 1 to present Part 1 of Sandro's family story, Group 2 to present Part 2 and Group 3 to present Part 3. After all the presentations, post a blank flip chart with title: Ways to Make a Story Interesting.

WAYS TO MAKE A STORY INTERESTING

Ask:

➤ **What are the ways the story was told that made it interesting to hear?**

*Record trainees' responses on the flip chart. (Responses should focus on how the story was told rather than the content of the story itself.) Discuss the characteristics/ techniques in the following box if they **are not mentioned**, and add them to the flip chart.*

WAYS TO MAKE A STORY INTERESTING

- The voice is not too high or too low.
- The tone of the voice goes up and down and facial expressions change to show emotions: sadness, excitement, confusion, whatever a character is most likely feeling.
- The voice is not too quiet or too loud.
- The words are said clearly and not too quickly or slowly.
- The storyteller shows through facial expressions or gestures that she or he is interested in the characters and the characters' situation and makes the trainees care about them, too.

Optional: *If time permits, consider asking volunteers to read some sentences from any other story of the learning sessions and practice saying the sentences with the appropriate emotion.*

Ask:

➤ **What other questions or comments do you have about being a good storyteller?**

After answering any questions or addressing comments, conclude:

Thank you for your participation. These principles can help you become a better storyteller so that participants understand and are actively engaged by the stories. They can also serve as a guide when you practice telling the stories in the learning sessions of the Remittances module.

ACTIVITY 9

Using Pictures Effectively

PURPOSE

TO PRACTICE USING PICTURES EFFECTIVELY.

OBJECTIVES

BY THE END OF THIS ACTIVITY, TRAINEES WILL HAVE:

1. Practiced how to hold a picture to ensure that every trainee can see it
2. Practiced presenting a visual to the group while providing accurate information about its contents

PREPARATION/MATERIALS

- FLIP CHART FOR USE IN THE FOLLOWING STEP:
  Step 2:
  - Blank flip chart with title: Steps to Show Pictures Effectively
- PICTURES FOR USE IN THE FOLLOWING STEPS:
  Step 1, 2 and 3:
  - Pictures from any learning session in the Trainer's Guide
- TAPE

TIME

30 MINUTES

STEPS

1. Demonstrate and discuss the displaying of pictures
   5 MINUTES
2. Explain the 3 steps to displaying pictures
   10 MINUTES
3. Practice showing pictures and explaining the content
   15 MINUTES

STEP 1

Demonstrate and Discuss the Displaying of Pictures

5 MINUTES

Say:

Many of the learning sessions use pictures to help adults learn. Pictures help people learn if they are used effectively. For example:

Quickly show a picture from any learning session to the group. (Show the picture so fast that trainees cannot really grasp what the picture is trying to convey.)

Ask:

➤ **What did you see?**

➤ **What can I do differently to make sure you can see it better?**

Show the picture again, slowly this time, but to half of the group. Do not show the picture to the other half of the group.

Ask:

➤ **What did everyone see?**

➤ **What can I do differently so that everyone can see?**

STEP 2

Explain the 3 Steps to Displaying Pictures 10 MINUTES

Say:

I will demonstrate how to display a picture. I want you to observe and tell me what I did and the order in which I did it.

Hold up any picture from the module. Rotate it so that everyone can see it. Explain the content of the picture.

Post a blank flip chart with title: Steps to Show Pictures Effectively.

STEPS TO SHOW PICTURES EFFECTIVELY

Ask a trainee to summarize in order the steps to show pictures. Write his/her responses on the flip chart. Repeat with other pictures until the trainees are able to correctly identify the steps. Keep the flip chart posted throughout the workshop.

Make sure the group comes up with the following steps:

STEPS TO SHOW PICTURES EFFECTIVELY

- Hold up the picture.
- Rotate it so all the group can see it.
- Explain the content of the picture.

Ask:

➤ **What questions do you have about the steps to show a picture?**

STEP 3

Practice Showing Pictures and Explaining the Content

15 MINUTES

Ask trainees to work in pairs and say:

Now you will have the opportunity to practice in pairs how to show a picture effectively. Choose any picture from the Remittances Trainer's Guide. First, think about what the picture is expressing. Then, practice with your partner to show the picture, following the 3 steps to show a picture effectively. Each person will have the opportunity to practice for 5 minutes with a partner. The partner should give feedback to the person showing the picture.

After 10 minutes, ask some trainees the following questions:

➤ **What do you think of the way you held and explained the picture?**

➤ **What suggestions do you have for improvement?**

When a trainee makes a suggestion, ask that trainee to demonstrate his/her suggestion to the group using the picture. Then say:

Thank you for your participation. It is important to remember these steps when you are showing the pictures, to make them good learning tools. You will get more chances to practice these steps when presenting your learning sessions during this workshop.

PURPOSE

TO EXAMINE COUNTRY-WIDE REMITTANCES DATA.

OBJECTIVES

BY THE END OF THIS ACTIVITY, TRAINEES WILL HAVE:

1. Estimated data on remittances and use of remittance—in their country
2. Determined education priorities to discuss with remittance receivers based on what they learned

PREPARATIONS/MATERIALS

- Contact the Ministry of Foreign Affairs or another source (e.g., United Nations Development Program in the country, the Ministry of Finance or the internet) to find as much data as possible about remittances in the country. Certain statistics may not be available. The flip chart "Remittances Indicators in This Country" suggests several possible indicators to use.
- FLIP CHARTS FOR USE IN THE FOLLOWING STEPS:
  Step 1:
  - Remittances Indicators in This Country

  Step 2:
  - Blank flip chart with title: Special Emphasis Needed in This Country
- TAPE

TIME

35 MINUTES

STEPS

1. Introduce team work to estimate various statistics about remittances
   20 MINUTES
2. Determine the education priorities for remittance receivers in this country based on actual statistics
   15 MINUTES

ACTIVITY 10

Remittances in This Country

STEP 1

Introduce Team Work to Estimate Various Statistics About Remittances 20 MINUTES

Say:

To understand the impact of remittances in our country, we will look at some statistics about remittances and how they are being used. These statistics are drawn from a variety of sources and can help us understand not only the impact of remittances on our economy, but also what we need to do to ensure remittances have a greater positive impact on our clients.

Post the flip chart Indicators of Remittances in This Country.

INDICATORS OF REMITTANCES IN THIS COUNTRY[4]

Indicator	Team A	Team B	Team C	Team D	Actual
# of people that leave the country each year					
Amount of money received in remittances each year					
% of the remittance that is being saved					
% of the remittance that is being spent on consumption goods					
% of people that receive their remittances in a formal or regulated financial institution					

Divide the trainees into four teams. Say:

Your task as a team is to try to estimate the percentages for each indicator on this flip chart.

Review each indicator on the flip chart.

I will give you 5 minutes to make your estimates and then ask you to write them on the flip chart. After every team writes its estimates, we will share the actual or true percentages and compare them with your estimates.

➤ **What questions do you have about these indicators of remittances or about the assignment?**

Respond to questions and clarify information.

After 5 minutes, call the teams back together. Ask each team 1 by 1 to record their estimates on the flip chart. Thank the trainees for their work.

[4] These indicators come from the Inter-American Development Bank, WOCCU and the Pew Hispanic Center papers. Data on these indicators may not be available in your country. If not, you may substitute with other indicators such as: % of remittances invested; % of the remittance spent on food; % of remittance spent on education; % of remittance use for general expenditure; or % of remittance use to cover basic needs.

STEP 2

Determine the Education Priorities for Remittance Receivers in This Country Based on Actual Statistics

15 MINUTES

Write the true figures for each indicator in the "Actual" column on the flip chart and then ask:

➤ **What can you say about the difference between your estimates and the actual figures?**

Allow several volunteers to respond. Then say:

Turn to 1 or 2 other trainees and discuss what you think the education priorities are in this country based on these actual statistics. For example, if a small percentage of the remittance is being saved, then a priority for education is to show remittance receivers how to save a portion of their remittances. You will have five minutes for this discussion.

Post a blank flip chart with title: Special Emphasis Needed in This Country.

SPECIAL EMPHASIS NEEDED IN THIS COUNTRY

After 5 minutes, ask for several volunteers to report the results of their discussion. Write their comments on the flip chart. One example of an education priority could be investment in a long-term project such as a house or small business.

After trainees have finished, say:

The *Remittances: Make the Most of Them* Module will ensure greater impact of remittances in our country by helping remittance receivers to:

1. Better manage the remittance
2. Give the remittance a long-term productive use
3. Engage in a dialogue with the sender about options to send the remittance using formal financial institutions

ACTIVITY 11

Overview of Remittances

PURPOSE

TO PROVIDE AN OVERVIEW OF THE TOPIC BASED ON THE "REMITTANCES CONTENT NOTE."

OBJECTIVES

BY THE END OF THE ACTIVITY, TRAINEES WILL HAVE:

1. Reviewed the "Remittances Content Note"
2. Identified how the 3 stages of migration apply in the communities where they work

PREPARATIONS/MATERIALS

- FLIP CHART FOR USE IN THE FOLLOWING STEP:
  Step 2:
  - Blank flip chart with title: Challenges for Remittance Receivers During 3 Stages
- "REMITTANCES CONTENT NOTE" (1 copy per trainee)
- NOTE CARDS
- BLANK FLIP CHARTS
- MARKERS
- PENS
- TAPE

TIME

60 MINUTES

STEPS

1. Review the 3 stages of the migration process
   15 MINUTES
2. Identify challenges and solutions to better manage the remittance
   45 MINUTES

STEP 1

Review the Remittances Content Note 15 MINUTES

Tell trainees:

In this session we will talk about how people use their remittances and what they could do to get the maximum out of them.

Ask trainees to read the Introduction and the Stages of the Migration Process sections in the "Remittances Content Note." They will have 5 minutes for reading. Then ask:

➤ **How do the 3 stages of the migration process described in the Content Note relate to the experience of your clients?**

Then say:

The stages of the migration process can be different for your target population. The stages can serve as a tool to help remittance receivers identify where they are in the process and plan where they want to go. It is their road map to help them advance in the stages and plan for the remittance sender's return to their country.

STEP 2

Identify Challenges and Solutions to Better Manage the Remittance

45 MINUTES

Ask trainees to form groups of 3 or 4 people. Hand out several note cards to each group and say:

Managing remittances in a way that maximizes the benefits of the remittance does not come easy for low income households who have scarce resources. Please discuss how to answer the following questions in your groups and write your answers on note cards. You will have 10 minutes for discussion.

➤ **What are 2-3 challenges that remittance receivers face in managing their remittance during each of the three stages?**

Say:

When identifying challenges for each stage, think about what causes remittance receivers to get stuck in one stage or prevents them from moving on to the second or third stage. Be sure to write only one answer per card.

Post the following blank flip chart with title: Challenges for Remittance Receivers During 3 Stages.

CHALLENGES FOR REMITTANCE RECEIVERS DURING 3 STAGES		
STAGE 1	**STAGE 2**	**STAGE 3**

Walk around the room to see if they have any questions. After 10 minutes, ask the trainees to post their note cards on their corresponding stage in the migration process on the flip chart.

Then ask the first group to report one challenge for each stage from their note cards. Ask the following groups to add one challenge that is different from the previous group's challenge.

Then assign each group one challenge from the flip chart and say:

Discuss with your group a potential solution for your assigned challenge. You will need to figure out a way to represent the solution through a drawing, a skit, or a demonstration. You have 10 minutes to prepare your solution. After that, your group will present your solution to the whole group. In your presentation, you will first describe the challenge you are addressing. Then you will have 3 minutes to present the solution.

Distribute blank flip charts, pens, and markers to each group. After 10 minutes, have each group make its presentation to the whole group. After each presentation, ask the other trainees the following questions:

➤ **What do you think about this solution?**

➤ **What other ideas can you add to address this challenge?**

Thank trainees for their ideas. Then ask:

➤ **How will you use what we discussed today with the participants in the training?**

Summarize their good ideas and say:

Let's keep these in mind when we practice the learning sessions.

ACTIVITY 12

Options for Receiving Remittances

PURPOSE

TO IDENTIFY AND ASSESS LOCAL OPTIONS FOR RECEIVING REMITTANCES.

OBJECTIVES

BY THE END OF THE ACTIVITY, TRAINEES WILL HAVE:

1. Identified local options for receiving remittances
2. Discussed benefits of receiving remittances through formal remittance service providers
3. Assessed factors for deciding where to receive remittances

PREPARATIONS/MATERIALS

- FLIP CHARTS FOR USE IN THE FOLLOWING STEP:
  Step 2:
  - Blank flip chart with title: Formal Remittance Service Providers
  - Blank flip chart with title: Informal Remittance Service Providers
- "REMITTANCES CONTENT NOTE" (1 copy per trainee)
- BLANK FLIP CHARTS
- NOTE CARDS
- MARKERS
- PENS
- TAPE

TIME

60 MINUTES

STEPS

1. Discuss formal and informal remittance service providers in community
   25 MINUTES
2. Identify advantages of formal remittance service providers
   10 MINUTES
3. Discuss factors for determining where to receive remittances
   25 MINUTES

STEP 1

Discuss Formal and Informal Remittance Service Providers in Community 25 MINUTES

Tell trainees:

Now that we have discussed the stages of the migration process, we will talk about some of the options for receiving remittances. There are different types of formal and informal channels for clients to receive remittances. Think about the communities where you work.

➤ **Where do low-income households receive their remittances?**

Ask a volunteer to use a marker and write on note cards the places trainees mention.

Then say:

Many of the places that you suggested can be grouped into 2 categories: formal and informal remittance service providers. Now help me categorize the different types of remittance service providers you just mentioned.

Post 2 blank flip charts next to each other with the titles: Formal Remittance Service Providers and Informal Remittance Service Providers.

FORMAL REMITTANCE SERVICE PROVIDERS	INFORMAL REMITTANCE SERVICE PROVIDERS

Show trainees the note cards with the examples of providers previously identified, one at a time and ask them to select the appropriate category for each. Post the note cards under the selected category. The flip charts will look something like these, but with local examples.

FORMAL REMITTANCE SERVICE PROVIDERS	INFORMAL REMITTANCE SERVICE PROVIDERS
Cooperatives	Money Transfer Operators
Credit Unions	Couriers
Banks	Retail Shops
Microfinance Institutions	Travelers

Once you have categorized all the different types of remittance service providers, ask:

➤ **How are these categories different?**

Emphasize the following points:

FORMAL AND INFORMAL REMITTANCE SERVICE PROVIDERS

Informal Remittance Service Providers

These organizations provide transactions involving only money transfers or remittances. This type of provider includes money transfer operators (MTOs), retail shops, and couriers.

Formal Remittance Service Providers

These organizations provide several types of financial transactions or services, including money transfers/remittances, loans, deposits and insurance. This type of provider includes commercial and rural banks, MFIs, cooperatives and credit unions.

Then ask:

➤ **Of the different ways in which people receive remittances, which ones are the most common? Why?**

*(**Note:** The answer to this question will vary depending on the context. For example, in rural areas, where there is a lack of formal remittance service providers, the main reason a particular organization is used most frequently might be its location. In an urban area with more options to receive remittances, the reasons for using a formal financial institution might be related to the products and services.)*

Summarize their points. Conclude by saying:

People decide where to send and receive remittances based on many factors, including convenience, security, cost, and access. People who receive remittances can influence how the remittance is sent if they have the necessary knowledge about their options and understand the benefits of receiving the remittance through a formal remittance service provider.

STEP 2

Identify Advantages of Formal Remittance Service Providers

10 MINUTES

Ask trainees to form small groups of 3 to 5 people. Give each group a blank flip chart and a marker.

Then say:

Please select a recorder for the group. You will have 3 minutes to create a list on a flip chart of benefits of receiving remittances through a formal remittance service provider. When I say "Start," all groups need to list as many benefits as possible on their flip charts. When I say "Stop," all groups will stop writing. We will see which group can come up with the most benefits of receiving remittances through a formal financial institution.

Start the activity. After 3 minutes, ask the groups to stop. Then ask them to post their flip charts on the wall. Invite everyone to walk around the room and look at the lists of benefits. Congratulate the group with the most items. Then facilitate a discussion about the results by asking:

➤ **What do you think are the most important benefits of receiving remittances through a formal remittance service provider? Why?**

STEP 3

Identify Factors for Determining Where to Receive Remittances

25 MINUTES

Ask trainees to read the section "Advantages and Disadvantages of Remittance Providers" in the Content Note. Have trainees work in pairs. Then say:

The section "Advantages and Disadvantages of Remittance Service Providers" in the Content Note, lists numerous factors that people should consider when deciding where to receive remittances. These factors can be communicated to their family abroad. Work with your partner to develop a list of 5 key factors remittance receivers should consider when deciding where to receive their remittance.

After 10 minutes of discussion, ask a few volunteers to share their lists.

Summarize their points and say:

Keep in mind that we want to encourage remittance receivers to ask many different questions so they become more informed consumers. Armed with this information, remittance receivers will be able to make better financial decisions about how to make the most of their remittance.

ACTIVITY 13

Behaviors of Remittance Receivers

PURPOSE

TO IDENTIFY AND COMPARE LOCAL CURRENT AND DESIRED FINANCIAL BEHAVIORS TO THOSE IDENTIFIED IN THE MARKET RESEARCH TO DEVELOP THE FINANCIAL EDUCATION CURRICULUM.

OBJECTIVES

BY THE END OF THE ACTIVITY, TRAINEES WILL HAVE:

1. Identified current and desired behaviors of remittance receivers
2. Reviewed market research findings

PREPARATIONS/MATERIALS

- FLIP CHARTS FOR USE IN THE FOLLOWING STEPS:
  - Step 1:
    - Market Research Findings: Remittances
  - Step 1 and 2:
    - Blank flip chart with title: Behaviors of Remittance Receivers
- BLANK FLIP CHARTS (1 per table). PLACE IN ADVANCE.
- MARKERS (2-3 per table). PLACE IN ADVANCE.
- TAPE

TIME

45 MINUTES

STEPS

1. Identify current behaviors of remittance receivers
   20 MINUTES
2. Identify desired behaviors of remittance receivers
   10 MINUTES
3. Compare current and desired behaviors of remittance receivers
   15 MINUTES

STEP 1

Identify Current Behaviors of Remittance Receivers

20 MINUTES

Ask trainees to form groups of 3, 4 or 5. Post a blank flip chart and write the heading "Behaviors of Remittance Receivers" at the top of the chart. Draw 2 columns on the flip chart. Write the sub-heading "Current Behaviors" on the left side of the chart. The flip chart should look like the following:

BEHAVIORS OF REMITTANCE RECEIVERS	
Current Behaviors	

Then say:

Let's start by talking about the behaviors of remittance receivers you currently see in the communities where you work. In your groups, discuss the following question.

➤ **What are the ways your clients use and manage their remittance now?**

Each group will write the sub-heading "Current Behaviors" at the top of the left side of the flip chart. Then write at least 5 ideas underneath the heading. Be sure to leave enough room on the right side. Your flip chart should look like the flip chart posted on the wall.

Allow 10 minutes for discussion and for writing on their flip charts. Ask a few volunteers to share their discussion with the rest of the trainees.

*(**Note:** If there is market research available for the local area, add the results that are most relevant to this topic to the flip chart.)*

Then post the following flip chart Market Research Findings: Remittances.

MARKET RESEARCH FINDINGS: REMITTANCES

Current Behaviors of Remittance Receivers

- Perceive remittance as a permanent source of income. Do not think about what would happen if they stop receiving the remittance
- Use remittance for daily household expenses
- Share financial goals of sender regarding use of remittance
- Not aware of benefits of receiving remittance through formal financial institution
- Do not influence decision of how remittances are sent

Then say:

Now we will review the behaviors we identified through our global market research.

Have one volunteer read the flip chart. Then ask:

➤ **What differences or similarities do you see between these behaviors and the ones you identified specific to your local context?**

Ask one volunteer to come to the flip chart and ask him/her to circle the differences the trainees point out. Explain that noting these differences will be *helpful when adapting the materials to the local context. Then ask:*

➤ **What additional behaviors would you like to add to the list of local behaviors?**

Add these to the flip chart Behaviors of Remittance Receivers in the column with the heading "Current Behaviors."

STEP 2

Identify Desired Behaviors of Remittance Receivers

10 MINUTES

Write the heading "Desired Behaviors" at the top of the right-hand column of the flip chart Behaviors of Remittance Receivers.

Say:

Our next task is to identify the desired behaviors that you want to promote through Financial Education. In your same groups, discuss the following question and record your answers in the right-hand column on the flip chart.

➤ **For each of the local current behaviors you identified, what is the desired behavior you want to promote?**

The flip charts will look like this:

BEHAVIORS OF REMITTANCE RECEIVERS	
Current Behaviors	***Desired Behaviors***
Perceive remittance as a permanent source of income. Do not think about what would happen if they would stop receiving the remittance.	Recognize remittance as a temporary and inconsistent flow of income. Have alternative plan or contingency plan.

STEP 3

Compare Current and Desired Behaviors of Remittance Receivers

15 MINUTES

Ask them to discuss the following question in their same groups:

➤ **How do the desired behaviors compare to the current behaviors?**

Ask groups to elaborate on the reasons why there are differences between the desired and actual behaviors. Ask a volunteer from each group to report.

Conclude by saying:

In the next activity you will analyze how the learning sessions can help clients modify their behaviors to make the most of their remittance.

PURPOSE

TO INTRODUCE THE REMITTANCES LEARNING SESSIONS.

OBJECTIVES

BY THE END OF THE ACTIVITY, TRAINEES WILL HAVE:

1. Discussed how the learning sessions are linked to each other and how they relate to the desired behaviors
2. Signed up to practice learning sessions

PREPARATIONS/MATERIALS

- FLIP CHARTS FOR USE IN THE FOLLOWING STEPS:
  - Step 1:
    - Summaries of the Remittances Learning Sessions
  - Step 3:
    - Behaviors of Remittance Receivers (on the wall for reference from previous activity)
  - Step 4:
    - Remittances Learning Session Presentation Sign-Up Sheet
- MARKERS
- TAPE

TIME

50 MINUTES

STEPS

1. Gallery walk to read summaries of each learning session
   20 MINUTES
2. Analyze the content of the learning sessions and how they are linked
   10 MINUTES
3. Link the content of the learning sessions to the desired behaviors
   15 MINUTES
4. Groups sign up to present learning sessions and give feedback
   5 MINUTES

ACTIVITY 14

Introduction to the Remittances Learning Sessions

STEP 1

Gallery Walk to Read Summaries of Each Learning Session

20 MINUTES

Post the flip chart Summaries of the Remittances Learning Sessions.

Ask trainees to form 10 groups and then say:

Each group will present one of the remittances learning sessions and provide feedback to another group presenting a different learning session. We are going to give you the opportunity to present one session of this module. It is also an opportunity for you to observe all the different learning sessions in this particular module. As you present the learning session, remember the adult learning principles and practices that you have learned.

As you walk around the room to review the learning session summaries that have been posted, think about which learning session your group wants to present and for which learning session your group wants to provide feedback.

SESSION 1: THREE STAGES OF THE MIGRATION PROCESS

PURPOSE: TO INTRODUCE THE STAGES OF THE MIGRATION PROCESS AND HELP TRAINEES IDENTIFY THEIR CURRENT SITUATION IN THE MIGRATION PROCESS

Step	*Methods Used*	*What Is Achieved in This Step*
1	Presentation	■ Introduce the module on remittances
2	Story Analysis and Large-Group Discussion	■ Describe the 3 stages of the migration process using a story
3	Paired Discussion	■ Identify their current stage in the migration process

SESSION 2: USE OF REMITTANCE

PURPOSE: TO IDENTIFY ACTIONS TO MAXIMIZE USE OF THE REMITTANCE

Step	*Methods Used*	*What Is Achieved in This Step*
1	Large-Group Discussion Using a Story	■ Review of the 3 stages of the migration process
2	Small-Group Activity	■ Identify different uses of remittances during different stages of the migration process
3	Paired Discussion	■ Formulate personalized strategies to make the most of the remittance
4	Small-Group Activity and Large-Group Presentation	■ Reinforce actions to make the most of remittance through a song or skit

SESSION 3: REMITTANCE AS SOURCE OF INCOME

PURPOSE: TO RECOGNIZE REMITTANCE FLOWS AS TEMPORARY AND INCONSISTENT

Step	Methods Used	What Is Achieved in This Step
1	Large-Group Discussion	■ Identify changes in remittance flows by month
2	Small-Group Activity	■ Calculate remittance as a portion of total income
3	Small-Group Activity	■ Calculate own remittance as a portion of total income

SESSION 4: COST OF DEPENDENCY ON THE REMITTANCE

PURPOSE: TO IDENTIFY THE DANGERS OF RELYING ON REMITTANCES AND TO BREAK DEPENDENCY ON REMITTANCES

Step	Methods Used	What Is Achieved in This Step
1	Skit and Large-Group Discussion	■ Explore consequences of relying on remittance
2	Paired Discussion	■ Generate ideas to decrease dependency on remittance

SESSION 5: MANAGEMENT OF THE REMITTANCE
PURPOSE: TO DIFFERENTIATE BETWEEN NEEDS AND WANTS AND TO PRIORITIZE EXPENSES

Step	Methods Used	What Is Achieved in This Step
1	Presentation and Large-Group Discussion	▪ Classify expenses by needs and wants
2	Paired Discussion and Large-Group Activity	▪ Prioritize use of remittance for different expenses

SESSION 6: SAVINGS
PURPOSE: TO DEVELOP STRATEGIES FOR SAVING A PORTION OF REMITTANCE

Step	Methods Used	What Is Achieved in This Step
1	Large-Group Discussion	▪ Identify obstacles to saving a portion of remittance
2	Story Analysis and Large-Group Discussion	▪ Discuss the benefits of saving a portion of remittance
3	Paired Activity and Large-Group Discussion	▪ Identify strategies for saving a portion of remittance

SESSION 7: SETTING FINANCIAL GOALS

PURPOSE: TO DEVELOP OWN FINANCIAL GOALS AND IDENTIFY WAYS TO USE REMITTANCE TO ACHIEVE THOSE GOALS

Step	*Methods Used*	*What Is Achieved in This Step*
1	Large-Group Discussion Using a Skit	■ Differentiate between sender's and receiver's financial goals
2	Individual Activity	■ Identify financial goals for each stage of the migration process and make a financial plan to achieve them
3	Paired Activity	■ Practice communicating financial goals with family

SESSION 8: BUDGETING

PURPOSE: TO CREATE A BUDGET THAT INTEGRATES THE REMITTANCE AS A SEPARATE SOURCE OF INCOME AND THE FINANCIAL GOALS FOR THE CURRENT STAGE OF THE MIGRATION PROCESS

Step	*Methods Used*	*What Is Achieved in This Step*
1	Presentation, Paired Discussion, and Large-Group Discussion	■ Presentation of the definition and components of a budget
2	Large-Group Activity Using a Story	■ Calculate income portion of a budget
3	Paired Activity and Large-Group Discussion Using a Story	■ Calculate expense portion of a budget
4	Individual Activity	■ Create own budget

SESSION 9: FINANCIAL PRODUCTS

PURPOSE: TO INTRODUCE FINANCIAL PRODUCTS AND SELECT APPROPRIATE FINANCIAL PRODUCTS FOR FINANCIAL GOALS

Step	*Methods Used*	*What Is Achieved in This Step*
1	Skit and Small-Group Activity	■ Identify financial products in the community
2	Small-Group Activity	■ Identify financial products appropriate for each of the 3 stages of the migration process
3	Large-Group Discussion and Individual Activity	■ Match financial products with financial goals for current stage in the migration process

SESSION 10: REMITTANCE SERVICE PROVIDERS

PURPOSE: TO PRESENT THE ADVANTAGES OF RECEIVING REMITTANCES THROUGH A FORMAL FINANCIAL INSTITUTION AND DISCUSS WAYS TO COMMUNICATE THIS INFORMATION TO FAMILY ABROAD

Step	*Methods Used*	*What Is Achieved in This Step*
1	Large-Group Discussions	■ Identify financial records and their purposes
2	Small-Group Activity	■ Discuss how to organize and safeguard financial records
3	Paired Activity and Large Group Discussion	■ Create questions to ask formal remittance service provider
4	Paired Activity	■ Practice convincing family member to use formal remittance service provider

SESSION 11: GETTING THE MOST FROM YOUR REMITTANCE
PURPOSE: TO REVIEW THE KEY POINTS OF THE REMITTANCE MODULE

Step	Methods Used	What Is Achieved in This Step
1	Game	■ Review information learned in previous sessions
2	Large-Group Activity	■ Review information learned in previous sessions

STEP 2

Analyze the Content of the Learning Sessions and How They are Linked 10 MINUTES

As the trainees walk through the room looking at each of the flip charts, ask the following:

➤ **How are the learning sessions linked?**

Make sure the following points are made:

HOW THE REMITTANCES LEARNING SESSIONS ARE LINKED

- The first session presents the three stages of the migration process, followed by a session that explains how to make the most out of remittance in one's current stage of the migration process.
- The third, fourth and fifth sessions examine how the remittance enters the household budget and how it can be better managed and used to reduce dependency on the remittance.
- The sixth and seventh sessions address how to save a portion of the remittance, set financial goals and use the remittance to achieve these goals.
- The eighth session presents ways to develop a budget that incorporates financial goals.
- The ninth and tenth sessions identify ways remittances can be used to leverage other financial products, how to match products to goals according to the stage in the migration process, and the benefits of receiving remittance through a formal remittance service provider.
- The last session provides an overview of the module.

*(**Note:** These summaries help the presentation teams understand how their learning session fits with the other learning sessions of the topic.)*

STEP 3

Link the Content of the Learning Sessions to the Desired Behaviors 15 MINUTES

Post the flip chart Behaviors of Remittance Receivers from the previous activity.

As you point to the "Desired Behaviors" column on the flip chart, ask trainees:

➤ **How do you think the learning sessions will help trainees achieve the desired behaviors we discussed earlier?**

After the discussion, say:

As you prepare to present the learning sessions on this topic, keep in mind that the goal is to help trainees achieve these desired behaviors.

STEP 4

Groups Sign-Up to Present Learning Sessions and Give Feedback 5 MINUTES

Post the Remittances Learning Session Presentation Sign-Up Sheet.

REMITTANCES LEARNING SESSION PRESENTATION SIGN-UP SHEET

Learning Session Title	*Presenter(s)*	*Feedback*
1. Three Stages of the Migration Process	▮ ____ ▮ ____	▮ ____ ▮ ____
2. Use of Remittance	▮ ____ ▮ ____	▮ ____ ▮ ____
3. Remittance as Source of Income	▮ ____ ▮ ____	▮ ____ ▮ ____
4. Cost of Dependency on the Remittance	▮ ____ ▮ ____	▮ ____ ▮ ____
5. Management of Remittance	▮ ____ ▮ ____	▮ ____ ▮ ____
6. Savings	▮ ____ ▮ ____	▮ ____ ▮ ____
7. Setting Financial Goals	▮ ____ ▮ ____	▮ ____ ▮ ____
8. Budgeting	▮ ____ ▮ ____	▮ ____ ▮ ____
9. Financial Products	▮ ____ ▮ ____	▮ ____ ▮ ____
10. Remittance Service Providers	▮ ____ ▮ ____	▮ ____ ▮ ____
11. Getting the Most from Your Remittance	▮ ____ ▮ ____	▮ ____ ▮ ____

Tell the trainees:

Sign up by writing your name under the Presenter's column and under the Feedback column on the sign-up sheet posted at the front of the room. You will have time to prepare for these presentations. We will provide the instructions after you sign up.

ACTIVITY 15

Structure of the Trainer's Guide

PURPOSE

TO INTRODUCE THE STRUCTURE OF THE LEARNING SESSIONS IN THE TRAINER'S GUIDE.

OBJECTIVES

BY THE END OF THE ACTIVITY, TRAINEES WILL HAVE:

1. Reviewed the structure of the learning sessions in the Trainer's Guide

PREPARATIONS/MATERIALS

- FLIP CHART FOR USE IN THE FOLLOWING STEP:
  Step 1:
  - Features of the Learning Sessions
- TAPE

TIME

10 MINUTES

STEPS

1. Present the features of the learning sessions in the Trainer's Guide
   10 MINUTES

STEP 1

Present the Features of the Learning Sessions in the Trainer's Guide 10 MINUTES

Post and review the flip chart Features of the Learning Sessions. Point to Learning Session #1 in the Remittances Trainer's Guide as an example.

FEATURES OF THE LEARNING SESSIONS

Headers and Footers

This is information found at the top and bottom of each page. It identifies the topic, title, session number and page number of each learning session.

Trainer's Information Box

The box at the start of each learning session has four elements in it.

Objectives—List of actions that the activities in the learning session are constructed to accomplish.

Time— An estimated amount of time needed to implement all the steps designed for the learning session.

Preparations/Materials—List of actions or materials the trainer must ensure are ready before the learning sessions can be presented.

Steps—A list of the activities in the learning session. The titles capture the process to be used and the content to be covered. Activities of the learning session are listed in the order in which they should be implemented. Often the learning session begins with a review of the previous learning session and ends with a review of the key points in the session. Special features for the trainer to note include the following:

Regular font = specific information, instructions or questions for the trainer to read or closely paraphrase to the trainees

***Italics* font** = instructions for the trainer (not to be read to the trainees)

Arrow (➤) = symbol that highlights specific questions to ask

Box = special technical or summary information to share with the trainees

Shaded Box = recommended flip-chart design to consider using with the trainees

[Square Brackets] = the "correct" answer to expect for a technical question

(Parenthesis) = additional instructions or information

Ask trainees:

➤ **What questions or comments do you have about the features of the learning sessions?**

PURPOSE

TO ALLOW THE TRAINEES TIME TO PREPARE TO PRESENT A LEARNING SESSION.

OBJECTIVES

BY THE END OF THE ACTIVITY, TRAINEES WILL HAVE:

1. Read the learning session they will present
2. Reviewed the materials needed for the learning session
3. Practiced presenting the learning session with a small team

PREPARATIONS/MATERIALS

- FLIP CHART FOR USE IN THE FOLLOWING STEP:
  Step 1:
  - Preparation Steps for the Learning Session Facilitation
- TAPE
- BLANK FLIP CHARTS
- SCISSORS
- GLUE
- NOTE CARDS
- BLANK SHEETS OF PAPER
- CELL PHONES AS PROPS
- COLORED PAPER
- PLAY MONEY
- MARKERS

TIME

60 MINUTES

STEPS

1. Introduce group work for learning session preparation
   5 MINUTES
2. Prepare for learning session facilitation
   55 MINUTES

ACTIVITY 16

Group Preparation to Present Learning Sessions

STEP 1

Introduce Group Work for Learning Session Preparation

5 MINUTES

(**Note**: *This activity works best when trainees have one evening to prepare.)*

Tell trainees:

This is your opportunity to prepare to facilitate your assigned learning session. You will first read the learning sessions together, noting any questions or areas of confusion. Next, you will review the materials you need for the learning sessions. Finally, you will begin to practice the steps with each other.

As you are preparing, keep in mind the principles and practices of adult learning that we have discussed in this workshop. Make adjustments to the learning methods as appropriate.

Post the flip chart Preparation Steps for Learning Session Facilitation.

PREPARATION STEPS FOR LEARNING SESSION FACILITATION

- **Read** the learning session
- **Review** and **prepare** any materials needed for the presentation
- **Practice** the steps with other members of your group

Say:

I will circulate around the room to answer any questions you might have.

STEP 2

Prepare for Learning Session Facilitation

55 MINUTES

This time allows teams to prepare to facilitate their assigned learning session. Circulate among the groups during this preparation time to answer questions. Clarify technical content, if necessary.

PURPOSE

TO INTRODUCE TRAINEES TO THE LOCAL MODIFICATION CHART AND ITS USE IN ADAPTING THE LEARNING SESSIONS.

OBJECTIVES

BY THE END OF THE ACTIVITY, TRAINEES WILL HAVE:

1. Reviewed and discussed the Local Modification Chart
2. Identified the importance of adapting the learning sessions so they are relevant to trainees

PREPARATIONS/MATERIALS

- FLIP CHARTS FOR USE IN THE FOLLOWING STEP:
  Step 1:
  - Local Modification Chart

  Step 2:
  - Why Adapt the Learning Sessions?
- HANDOUT:
  Step 1:
  - Handout 5—Local Modification Chart
- MARKERS
- TAPE

TIME

25 MINUTES

STEPS

1. Present the Local Modification Chart
   15 MINUTES
2. Discuss the importance of adapting the learning sessions
   10 MINUTES

ACTIVITY 17

Local Modification of the Learning Sessions

STEP 1

Present and Discuss the Local Modification Chart

15 MINUTES

Post the flip chart Local Modification Chart and distribute Handout 5—Local Modification Chart.

LOCAL MODIFICATION CHART
MODIFICATIONS TO LEARNING SESSION GUIDES

Information/ Modification Issue	*Modifications/ Information Needed*	*No. of the Learning Sessions Requiring Changes*
Title of the Learning Session		
Achievement-Based Objectives		
Time Period for the Learning Session		
Steps—Titles and Sequencing		
Media and Materials		
Story Situation/Examples that Need to be More Relevant		
Worksheets		
Pictures		
Local Problems and Solutions that are Different		
Open Questions that Need to be Changed		
Names of People in Stories/Dramas		
Adult Learning Methods: Small-Group Work, Games, Exercises, etc.		
Local Terms		
Currency and Amounts Used in Stories, Exercises and Examples		

Say:

The learning sessions provide the most recent technical information about remittances. However, the learning sessions may need some modification to reflect the local context.

During the next session, you are going to prepare the learning sessions that were just assigned. While you prepare the sessions, review Handout 5—Local Modification Chart, which highlights the elements of the learning sessions that may need to be adapted and provides a place to record all of the modifications you decide to make.

Review the elements of Handout 5—Local Modification Chart.

Ask:

➤ **What questions do you have about this chart?**

STEP 2

Discuss the Importance of Adapting the Learning Sessions

10 MINUTES

Ask:

➤ **Why do you think it is important to adapt the learning sessions?**

Write their comments on a blank flip chart with title: Why Adapt the Learning Sessions?

WHY ADAPT THE LEARNING SESSIONS?

Make sure people mention that adapting terms and practices is very important because these changes make the learning sessions more relevant to the participants.

Then say:

Consider the modifications you will need to make to the learning sessions as you prepare your presentation to the whole group. At the end of each presentation, we are going to discuss the modifications needed for that particular learning session.

➤ **Based on what you have read about this topic, what are some examples of the type of modifications you will need to make?**

ACTIVITY 18

Giving and Receiving Feedback

PURPOSE

TO REVIEW PRINCIPLES FOR GIVING AND RECEIVING FEEDBACK ON THE LEARNING SESSION PRESENTATIONS.

OBJECTIVES

BY THE END OF THE ACTIVITY, TRAINEES WILL HAVE:

1. Reviewed key principles for giving and receiving feedback

PREPARATIONS/MATERIALS

- FLIP CHARTS FOR USE IN THE FOLLOWING STEPS:
  - Step 1:
    - Blank flip chart with title: Tips for Giving Feedback
    - Blank flip chart with title: Desired Behavior by Person Receiving Feedback
  - Step 2:
    - Questions for Feedback
- HANDOUT
  - Step 1:
    - Handout 6—Key Principles for Giving and Receiving Feedback
- MARKERS
- TAPE

TIME

20 MINUTES

STEPS

1. Discuss key principles for giving and receiving feedback
   15 MINUTES
2. Present feedback questions
   5 MINUTES

STEP 1

Discuss Key Principles for Giving and Receiving Feedback

15 MINUTES

Post the blank flip chart with title: Tips for Giving Feedback.

TIPS FOR GIVING FEEDBACK

Ask trainees to imagine that they just finished facilitating their learning session. Ask trainees to turn to another trainee and quickly discuss how to answer the following question:

➤ **What kind of feedback would you like from other trainees to help you improve?**

Ask pairs to share their suggestions. Write the suggestions on the flip chart. Make sure the general principles listed in the following box are included.

KEY PRINCIPLES FOR GIVING FEEDBACK

Giver:

- Provides specific examples and suggestions
- Includes appreciative comments for what was performed well
- Allows self-evaluation first
- Discusses the results immediately
- Creates an exchange of ideas and information (not one-way) and verifies understanding
- Considers the needs of the receiver, not the giver; only provides the quantity of information the receiver can use—not the quantity the giver wants to provide

Post the flip chart Desired Behavior by Person Receiving Feedback.

DESIRED BEHAVIOR BY PERSON RECEIVING FEEDBACK

Ask trainees to imagine that they are now providing feedback to the presenters after the learning session was facilitated. Ask them to return to their partners and quickly discuss the answer to this question:

➤ **How would you like the person receiving feedback to behave?**

Record the points from the trainees on the flip chart. Make sure the following points listed in the box are covered:

KEY PRINCIPLES FOR RECEIVING FEEDBACK

Receiver:

- Listens to the entire comment; does not interrupt
- Asks questions before responding to make sure there is clear understanding of the feedback
- Does not get defensive about the feedback
- Helps the giver be specific with the feedback by asking questions
- Is thankful for the input

Distribute Handout 6—Key Principles for Giving and Receiving Feedback. Leave the flip charts posted on the wall. When feedback is provided after each learning session, refer to the flip charts for guidelines.

Answer questions and clarify information

STEP 2

Present Feedback Questions 5 MINUTES

Post flip chart Questions for Feedback.

QUESTIONS FOR FEEDBACK

Questions to be answered by the group that facilitated the learning session:

- What do you—the presenter—think worked well?
- What are you—the presenter—going to do differently to improve this learning session the next time you present it?

Questions to be answered by the feedback group:

- What did you particularly like about the way this learning session was facilitated?
- What are some good training tips for the next time this learning session is presented?

To all trainees:

- Since we are all going to use this learning session in the field, what are your questions about this learning session?
- Look at the Local Modification Chart. What changes or additions are needed for this learning session?

Explain:

After each learning session presentation, we are going to have the opportunity as presenters to receive feedback, and as the group, to give feedback. We will follow the process in the flip chart.

First, the presenters will talk about what they liked about their presentation and what they will do differently to improve the next time they facilitate that learning session. Then the feedback group will talk about what they liked and suggest some good training tips to the presenters for the next time they facilitate the session. Finally, all trainees will then have the chance to ask questions about the session, and suggest additional local adaptations that need to be made.

Ask:

➤ **What questions, comments or ideas do you have about how the feedback session is going to be conducted?**

Answer trainees' questions as necessary.

PURPOSE

TO PRACTICE PRESENTING THE LEARNING SESSIONS AND PROVIDE FEEDBACK TO THOSE PRESENTING IT.

Activity 19: Practice Remittances Learning Session 1. *3 Stages of the Migration Process*

Activity 20: Practice Remittances Learning Session 2. *Use of Remittance*

Activity 21: Practice Remittances Learning Session 3. *Remittance as Source of Income*

Activity 22: Practice Remittances Learning Session 4. *Cost of Dependency on the Remittance*

Activity 23: Practice Remittances Learning Session 5. *Management of Remittance*

Activity 24: Practice Remittances Learning Session 6. *Savings*

Activity 25: Practice Remittances Learning Session 7. *Setting Financial Goals*

Activity 26: Practice Remittances Learning Session 8. *Budgeting*

Activity 27: Practice Remittances Learning Session 9. *Financial Products*

Activity 28: Practice Remittances Learning Session 10. *Remittance Service Providers*

Activity 29: Practice Remittances Learning Session 11. *Getting the Most From Your Remittance*

OBJECTIVES

BY THE END OF THE ACTIVITY, TRAINEES WILL HAVE:

1. Presented or participated in all of the Remittances Learning Sessions.
2. Given feedback on the presentation of a Remittances Learning Session (with appointed "feedback givers")

PREPARATIONS/MATERIALS

- FLIP CHARTS FOR USE IN THE FOLLOWING STEPS:
  - Step 1:
    - Tips for Giving Feedback (on the wall for reference from Activity #18)
    - Desired Behavior by Person Receiving Feedback (on the wall for reference from Activity #18)
    - Local Modification Chart (on the wall for reference from Activity #17)
    - Key Principles and Practices of Adult Learning (on the wall for reference from Activity #3)
    - Questions for Feedback (on the wall for reference from Activity #18)
  - Step 2:
    - Learning Session Feedback Process
- BLANK FLIP CHART WITH TITLE: FEEDBACK OF REMITTANCES LEARNING SESSIONS
- MARKERS
- TAPE

TIME

TOTAL TIME: 720 MINUTES (12 HOURS)

Activity 19—45 minutes + 15 minutes for feedback
Activity 20—60 minutes + 15 minutes for feedback
Activity 21—55 minutes + 15 minutes for feedback
Activity 22—50 minutes + 15 minutes for feedback
Activity 23—35 minutes + 15 minutes for feedback
Activity 24—30 minutes + 15 minutes for feedback
Activity 25—60 minutes + 15 minutes for feedback
Activity 26—65 minutes + 15 minutes for feedback
Activity 27—70 minutes + 15 minutes for feedback
Activity 28—55 minutes + 15 minutes for feedback
Activity 29—30 minutes + 15 minutes for feedback

STEPS

1. Present the practice learning session to the group
   TIME WILL VARY BASED ON SESSION
2. Facilitate the feedback on the learning session
   10 MINUTES
3. Use the Local Modification Chart to record adaptations to the learning sessions
   5 MINUTES

ACTIVITIES 19, 20, 21, 22, 23, 24, 25, 26, 27, 28 AND 29

Presentation of the Learning Sessions with Feedback

STEP 1

Present the Practice Learning Session to the Group

TIME WILL VARY BASED ON SESSION

Post on the wall the flip charts Tips for Giving Feedback, Desired Behavior by Person Receiving Feedback, Local Modification Chart, Key Principles and Practices of Adult Learning, Questions for Feedback, and Learning Session Feedback Process.

Introduce the learning session by reminding the trainees that this is a practice learning session. Remind the trainees that they should respect the training norms that have been set for the training course. Remind the group giving feedback that they should be writing down ideas or issues that they would like to provide as feedback.

Then say:

As you prepare to present your learning session, keep in mind the "Key Principles and Practices of Adult Learning" posted on the wall.

Invite the trainees to begin to present the session.

STEP 2

Facilitate the Feedback on the Learning Session

10 MINUTES

Explain the feedback process to the trainees by referring to the flip chart Learning Session Feedback Process:

LEARNING SESSION FEEDBACK PROCESS

- Trainer says what s/he liked about the presentation and what s/he would change
- Appointed feedback givers provide specific feedback using the flip chart Questions for Giving Feedback
- Other trainees add any comments or questions

Manage the feedback process, ensuring that trainees follow the key principles for giving and receiving feedback.

After the presentation of all sessions, post the blank flip chart with title: Feedback of Remittances Learning Sessions.

FEEDBACK OF REMITTANCES LEARNING SESSIONS

Summarize the overall feedback from all the presentations. Then ask the trainees what some of the challenges of facilitation and lessons learned were and how they can apply them for future facilitation of learning sessions.

STEP 3

Use the Local Modification Chart to Record Adaptations to the Learning Sessions

5 MINUTES

Refer to the Local Modification Chart. Complete any parts that are relevant. In particular, review the local vocabulary for any technical terms. If there are terms to change or add to the learning sessions, ask trainees to write the changes in their materials immediately so that everyone has the same adaptations.

ACTIVITY 30

PURPOSE

TO EVALUATE OF THE TRAINING AT THE END OF THE WORKSHOP.

OBJECTIVES

BY THE END OF THE ACTIVITY, TRAINEES WILL HAVE:

1. Reviewed the Workshop Map
2. Discussed in small groups the evaluation of the training and presented their thoughts to the group
3. Completed a post-test of questions concerning Remittances

PREPARATIONS/MATERIALS

- FLIP CHART FOR USE IN THE FOLLOWING STEP:
  Step 1:
  - Workshop Map from Activity #2
- HANDOUTS
  Step 2:
  - Handout 7—Workshop Evaluation
  Step 3:
  - Handout 8—Remittances Post-Test
  - Handout 9—Remittances Post-Test with Answers
- PENS
- BLANK SHEETS OF PAPER
- TAPE

TIME

50 MINUTES

STEPS

1. Present and review Workshop Map
   10 MINUTES
2. Participate in individual and small-group evaluation discussion
   20 MINUTES
3. Administer post-test to assess knowledge of remittances
   15 MINUTES
4. Close the workshop
   5 MINUTES

Final Evaluation, Post-Test and Wrap-up

STEP 1

Present and Review Workshop Map

10 MINUTES

Post and review the Workshop Map.

➤ **What are some questions you have about the workshop?**

STEP 2

Participate in Individual and Small-Group Evaluation Discussion

20 MINUTES

Distribute Handout 7—Workshop Evaluation to all trainees.

Tell trainees they have 10 minutes to complete the evaluation individually.

After the individual evaluations are completed, organize trainees into small groups of 3 or 4 people. Say:

In your group, review the training materials, learning sessions and handouts, and develop a list of recommendations for future trainings. Write your recommendations on a sheet of paper. You will have 10 minutes.

After 10 minutes, collect the recommendations from each group.

STEP 3

Administer Post-Test to Assess Knowledge of Remittances

15 MINUTES

Distribute Handout 8—Remittances Post-Test. Remind the trainees of the following before administering the post-test:

The purpose of this test is to help us assess 1 aspect of the effectiveness of this training workshop. A more complete evaluation of the effectiveness of the training can only be conducted using direct observation of your work as you deliver the learning sessions. We can, however, begin to assess effectiveness by evaluating knowledge change during the training workshop itself.

By comparing the results of this test with the pre-test taken at the beginning of the workshop, we are able to assess changes resulting from the training. We can also assess how much technical knowledge was gained about remittances. Test results for an individual are not shared with anyone, but individuals can discuss their own results if they desire.

Please put your number—the number that was on your pre-test—in the upper right-hand corner. Remember that this is a test of my ability as a trainer to prepare you with the necessary knowledge for the Remittances Learning Sessions. You have 15 minutes to take the test. When you are finished, please place your test on the table. When everyone is finished, I am going to give everyone a copy of the answers to the test.

➤ **What questions do you have about taking this post-test?**

Give the trainees about 15 minutes to complete the post-test. When everyone is finished, set the post-tests aside for later tabulation.

Distribute Handout 9—Remittances Post-Test with Answers. Review the questions and the correct responses. Answer any questions and clarify the information.

STEP 4

Close the Workshop

5 MINUTES

Close the event by thanking all the people who helped to coordinate the event as well as all the trainees.

Financial Education

A ROAD MAP FOR THE CURRICULUM

Global Financial Education Program
FROM POVERTY TO PROSPERITY

CORE CURRICULUM

TRAINERS' GUIDES & TRAINING OF TRAINERS MANUALS

BUDGETING:
Use Money Wisely

SAVINGS:
You Can Do It!

DEBT MANAGEMENT:
Handle with Care

BANK SERVICES:
Know Your Options

FINANCIAL NEGOTIATIONS:
Communicate with Confidence

SPECIALIZED CURRICULUM

TRAINERS' GUIDES & TRAINING OF TRAINERS MANUALS

YOUNG PEOPLE:
Your Future, Your Money

REMITTANCES:
Make the Most of Them

RISK MANAGEMENT AND INSURANCE:
Protect Your Family's Future

CONSUMER PROTECTION:
Balancing Rights and Responsibilities

IMPLEMENTATION GUIDANCE

INTRODUCTION: THE RATIONALE FOR FINANCIAL EDUCATION

MARKET RESEARCH GUIDANCE

OUTCOMES GUIDANCE

ADAPTATION GUIDANCE

ADULT LEARNING PRINCIPLES AND CURRICULUM DESIGN FOR FINANCIAL EDUCATION

Working Papers

MARKET RESEARCH FOR FINANCIAL EDUCATION

ASSESSING THE OUTCOMES OF FINANCIAL EDUCATION

MICROFINANCE OPPORTUNITIES

Citi Foundation

citi

freedom from Hunger