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RISK MANAGEMENT AND INSURANCE: Protect Your Family's Future

Training of Trainers Manual

Global Financial Education Program

Washington, D.C.

2008



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



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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. This manual was primarily drafted by Meredith Fox (Microfinance Opportunities).



We want to express our appreciation to the partner organizations and their clients who made the development of this module possible. FASECOLDA (Colombia) and its non-profit organization, FUNDASEG, The Microfinance Centre for CEE and NIS (Poland) with MDF-Kamurj, Mann Deshi Mahila Sahakari Bank (India) and SEDPI (Philippines) tested early drafts of the curriculum and provided invaluable feedback to the designer. Their enthusiasm for this module has reinforced our own commitment to its relevance.



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TRAINING OF TRAINERS TOOLKIT

INTRODUCTION

WELCOME to *Risk Management and Insurance: Protect Your Family's Future*. It is one of nine modules in a unique financial education curriculum that promotes financial literacy among low-income people in developing countries. This curriculum can guide you to help others build basic knowledge, skills, and attitudes 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?

People who are poor share the same goals as everyone—economic security for themselves, their families, and future generations. With limited resources, skillful management of what little money they do have is especially critical to meet day-to-day needs, cope with unexpected emergencies, and take advantage of opportunities.

Financial education 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. 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, they 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, initially started with a focus on clients of microfinance programs. This was in response to the challenges they face in choosing from an increasing number of financial institutions and their credit and savings products. 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 on risk management and insurance focuses on the challenge of protecting one's family against the unexpected shocks that can erode financial stability in seconds. Natural disasters destroy crops and homes without warning; illness and death bring grief and threaten family income; theft can close a business.

You do not have to be poor to lose your life's savings or hard won assets when paying the cost of these unexpected events. But low-income families are more vulnerable to potential crises, and less prepared to cope financially with their negative impact. This module reviews the strategies—both proactive and reactive—that can be used to manage risk. It highlights how saving for emergencies and other risk mitigation measures in anticipation of a crisis can reduce the financial costs of strategies employed after the fact, such as borrowing, working longer hours or selling assets under duress.

The curriculum also introduces insurance, a concept widely misunderstood and often mistrusted among low-income families. It helps trainees understand the concept of pooled risk and guides them through common insurance terms, equipping them with the knowledge and skills they will need to make informed choices about insurance. The growing availability of microinsurance products is a positive development, but only if potential customers are fully informed about how they work and how they can help protect financial welfare.

The Global Financial Education Program goes beyond providing information about insurance products. It prepares people with the knowledge, skills, and attitudes to make informed and strategic decisions, including decisions about the use of risk managing financial services—savings, emergency loans, and insurance. Its goal is to strengthen those behaviors that lead to increased saving, more prudent spending and borrowing, and building assets to help protect against risks. 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 new skills.

The Global Financial Education Program developed five training modules over a three-year period spanning 2003–2005. The five modules were designed with seven partners around the globe¹ 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

¹ Teba Bank (South Africa), SEWA Bank (India), Pro Mujer (Bolivia), Equity Building Society (Kenya), Al Amana (Morocco), CARD Bank (Philippines) and the Microfinance Centre (Poland).

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

For each module, the curriculum offers:

- a content note that provides a 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 consists of multiple learning sessions that start with basic information and progress 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.

TRAINING OF TRAINERS MANUAL

Overview

The *Risk Management and Insurance: Protect Your Family's Future* 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 Risk Management and Insurance module with and for members of low-income families. Its activities will prepare trainers to effectively facilitate the learning sessions in the *Risk Management and Insurance: Protect Your Family's Future* guide, by orienting them both to its technical content and the training skills needed to convey it.

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 three-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 risk management and insurance 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—risk management and insurance. 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 risk management and insurance. 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.

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*.

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 *Risk Management and Insurance: Protect Your Family's Future*. 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.

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

Risk Management and Insurance: Protect Your Family's Future

AGENDA FOR A 3-DAY WORKSHOP

<i>Time</i>	<i>Activities</i>	<i>Minutes</i>	<i>Page</i>
Day 1			
8:00	1. Welcome and Introductions	20	15
8:20	2. Workshop Objectives, Map and Norms; Administer Pre-Test	60	17
9:20	3. Key Principles and Practices of Adult Learning	30	21
9:50	BREAK	15	
10:05	4. Engagement—Promoting It Through Small-Group Work	45	25
10:50	5. Safety—Promoting Safety in a Learning Situation	35	29
11:25	6. Lavish Affirmation—Remembering to Praise Learners	30	31
11:55	7. Using Open Questions	30	33
12:25	LUNCH	60	
1:25	8. Speaking Effectively to Groups	40	37
2:05	9. Overview of Risk Management	60	41
3:05	BREAK	15	
3:20	10. Introducing Formal Insurance	60	49
4:20	11. Understanding Insurance Policies	30	57
4:50	12. Risk Management Behaviors	45	63
5:35	END OF DAY 1		

Risk Management and Insurance: Protect Your Family's Future

AGENDA FOR A 3-DAY WORKSHOP [CONTINUED]

<i>Time</i>	<i>Activities</i>	<i>Minutes</i>	<i>Page</i>
Day 2			
8:00	13. Introduction to the Risk Management and Insurance Learning Sessions	50	67
8:50	14. Structure of the Trainer's Guides	10	79
9:00	15. Group Preparation to Present Learning Sessions	60	81
10:00	16. Local Modification of the Learning Sessions	25	83
10:25	BREAK	15	
10:40	17. Giving and Receiving Feedback	20	87
11:00	18. Present Learning Sessions 1 with Feedback and Adaptation	80	91
12:20	LUNCH	60	
1:20	19. Present Learning Session 2 with Feedback and Adaptation	75	91
2:35	BREAK	15	
2:50	20. Present Learning Session 3 with Feedback and Adaptation	75	91
4:05	21. Present Learning Session 4 with Feedback and Adaptation	65	91
5:10	END OF DAY 2		
Day 3			
8:00	22. Present Learning Session 5 with Feedback and Adaptation	65	91
9:05	23. Present Learning Session 6 with Feedback and Adaptation	65	91
10:10	BREAK	15	
10:25	24. Present Learning Session 7 with Feedback and Adaptation	80	91
11:45	25. Present Learning Session 8 with Feedback and Adaptation	90	91
1:15	LUNCH	60	
2:15	26. Present Learning Session 8A, B or C with Feedback and Adaptation	60*	91
3:15	BREAK	15	
3:30	27. Present Learning Session 9	55	91
4:25	28. Final Evaluation, Post-Test and Wrap-Up	50	93
5:15	END OF WORKSHOP		

*Time needed for this activity will vary slightly depending on which learning session is presented

RISK MANAGEMENT AND INSURANCE: PROTECT YOUR FAMILY'S FUTURE

WORKSHOP MAP 3-DAY PLAN

<i>Opening and Overview</i>	<i>Technical Information and Tools</i>	<i>Risk Management and Insurance Learning Sessions</i>	<i>Closing and Next Steps</i>
<ul style="list-style-type: none"> ■ Welcome and introductions ■ Workshop objectives, map and norms ■ Pre-test 	<ul style="list-style-type: none"> ■ Review key principles and practices of adult learning: <ul style="list-style-type: none"> • Engagement • Safety • Affirmation • Open questions ■ Review key facilitation skills: <ul style="list-style-type: none"> • Speaking effectively to groups ■ Overview of risk management ■ Review the Risk Management and Insurance Content Note ■ Introduction to insurance ■ Compare local current and desired risk management behaviors 	<ul style="list-style-type: none"> ■ 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 	<ul style="list-style-type: none"> ■ Review the workshop material ■ Evaluation ■ Post-Test ■ Closing

Risk Management and Insurance: Protect Your Family's Future

ALTERNATE AGENDA FOR A 2½-DAY WORKSHOP

<i>Time</i>	<i>Activities</i>	<i>Minutes</i>	<i>Page</i>
Day 1			
8:00	1. Welcome and Introductions	20	15
8:20	2. Workshop Objectives, Map and Norms; Administer Pre-Test	60	17
9:20	9. Overview of Risk Management	60	41
10:20	BREAK	15	
10:35	10. Introducing Formal Insurance	60	49
11:40	11. Understanding Insurance Policies	30	57
12:10	LUNCH	60	
1:10	12. Risk Management Behaviors	45	63
1:55	13. Introduction to the Risk Management and Insurances Learning Sessions	50	67
2:45	14. Structure of the Trainer's Guide	10	79
2:55	BREAK	15	
3:10	15. Group Preparation to Present Learning Sessions	60	81
4:10	16. Local Modification of the Learning Sessions	25	83
4:35	17. Giving and Receiving Feedback	20	87
4:55	END OF DAY 1		
Day 2			
8:00	18. Present Learning Session 1 with Feedback and Adaptation	80	91
9:20	19. Present Learning Session 2 with Feedback and Adaptation	75	91
10:35	BREAK	15	
10:50	20. Present Learning Session 3 with Feedback and Adaptation	75	91
12:05	LUNCH	60	
1:05	21. Present Learning Session 4 with Feedback and Adaptation	65	91
2:10	22. Present Learning Session 5 with Feedback and Adaptation	65	91
3:15	BREAK	15	
3:30	23. Present Learning Session 6 with Feedback and Adaptation	65	91
4:35	24. Present Learning Session 7 with Feedback and Adaptation	80	91
5:55	END OF DAY 2		

Risk Management and Insurance: Protect Your Family's Future

ALTERNATE AGENDA FOR A 2½-DAY WORKSHOP [CONTINUED]

<i>Time</i>	<i>Activities</i>	<i>Minutes</i>	<i>Page</i>
Day 3			
8:00	25. Present Learning Session 8 with Feedback and Adaptation	90	91
9:30	26. Present Learning Session 8 A, B or C with Feedback and Adaptation	60	91
10:30	BREAK	15	
10:45	27. Present Learning Session 9 with Feedback and Adaptation	55	91
11:35	28. Final Evaluation, Post-Test and Wrap-Up	50	93
12:25	END OF WORKSHOP		

RISK MANAGEMENT AND INSURANCE: PROTECT YOUR FAMILY'S FUTURE

WORKSHOP MAP 2½-DAY PLAN

<i>Opening and Overview</i>	<i>Technical Information and Tools</i>	<i>Risk Management and Insurance Learning Sessions</i>	<i>Closing and Next Steps</i>
<ul style="list-style-type: none"> ■ Welcome and introductions ■ Workshop objectives, map and norms ■ Pre-test 	<ul style="list-style-type: none"> ■ Overview of risk management ■ Review the Risk Management and Insurance Content Note ■ Introduction to insurance ■ Compare local current and desired risk management behaviors 	<ul style="list-style-type: none"> ■ 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 	<ul style="list-style-type: none"> ■ Review the workshop material ■ Evaluation ■ Post-Test ■ Closing

Risk Management and Insurance: Protect Your Family's Future

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

Activity	Handouts <i>(Training of Trainers Toolkit)</i>	Flip Charts	Other
1. Welcome and Introductions			<ul style="list-style-type: none"> ■ Blank sheets of thick paper ■ Markers
2. Workshop Objectives, Map and Norms; Administer Pre-Test	1. Risk Management and Insurance Pre-Test	<ul style="list-style-type: none"> ■ Workshop Objectives ■ Workshop Map ■ Norms & Training Rules 	<ul style="list-style-type: none"> ■ Pens ■ Tape ■ Note cards ■ Markers
3. Key Principles and Practices of Adult Learning	2. Key Principles and Practices of Adult Learning	<ul style="list-style-type: none"> ■ Key Principles and Practices of Adult Learning 	<ul style="list-style-type: none"> ■ Markers ■ Tape ■ Note cards
4. Engagement—Promoting it Through Small-Group Work	3. Keys to Managing Small-Group Work	<ul style="list-style-type: none"> ■ 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 	<ul style="list-style-type: none"> ■ Blank flip charts ■ Markers (one red) ■ Tape ■ Pens ■ Candy
5. Safety—Promoting Safety in a Learning Situation			<ul style="list-style-type: none"> ■ Blank sheets of paper ■ Blank flip charts ■ Markers ■ Tape
6. Lavish Affirmation—Remembering to Praise Learners			<ul style="list-style-type: none"> ■ Blank sheets of paper ■ Tape ■ Markers
7. Using Open Questions		<ul style="list-style-type: none"> ■ Role of Trainer 	<ul style="list-style-type: none"> ■ Tape
8. Speaking Effectively to Groups	4. One Accident, Three Responses	<ul style="list-style-type: none"> ■ Blank flip chart with title: Ways to Make a Story Interesting 	<ul style="list-style-type: none"> ■ Tape

Risk Management and Insurance: Protect Your Family's Future

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

Activity	Handouts <i>(Training of Trainers Toolkit)</i>	Flip Charts	Other
9. Overview of Risk Management	4. One Accident, Three Responses story <i>(from Activity 8)</i>	<ul style="list-style-type: none"> ■ Blank flip chart with title: Coping Strategies ■ Definition of Risk ■ Definition of Protection Steps ■ Definition of Reaction Steps ■ Guideline for Using Credit or Savings 	<ul style="list-style-type: none"> ■ Risk Management and Insurance Content Note ■ Blank flip charts ■ Markers ■ Pens ■ Tape
10. Introducing Formal Insurance		<ul style="list-style-type: none"> ■ Definition of Insurance 	<ul style="list-style-type: none"> ■ Fake money ■ Signs (Strongly Agree, Strongly Disagree, Agree Somewhat, Not Sure, Disagree Somewhat) ■ Blank flip charts ■ Markers ■ Tape
11. Understanding Insurance Policies	5. In Good Hands Insurance Company Life and Accident Insurance Policy Summary 6A and 6B. Questions to Ask the Insurance Agent	<ul style="list-style-type: none"> ■ In Good Hands Insurance Company Life and Accident Insurance Policy Summary 	<ul style="list-style-type: none"> ■ Blank flip charts ■ Markers (one red) ■ Tape ■ Candy or other small prizes
12. Risk Management Behaviors		<ul style="list-style-type: none"> ■ Blank flip chart with title: Risk Management Behaviors ■ Market Research Findings: Risk Management 	<ul style="list-style-type: none"> ■ Blank flip charts ■ Markers ■ Tape

Risk Management and Insurance: Protect Your Family's Future

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

Activity	Handouts <i>(Training of Trainers Toolkit)</i>	Flip Charts	Other
13. Introduction to the Risk Management and Insurance Learning Sessions		<ul style="list-style-type: none"> ■ Summaries of the Risk Management and Insurance Learning Sessions ■ Learning Session Presentation Sign-Up sheet 	<ul style="list-style-type: none"> ■ Markers ■ Tape
14. Structure of the Trainer's Guide		<ul style="list-style-type: none"> ■ Features of the Learning Sessions 	<ul style="list-style-type: none"> ■ Tape
15. Group Preparation to Present Learning Sessions		<ul style="list-style-type: none"> ■ Preparation Steps for the Learning Session Facilitation 	<ul style="list-style-type: none"> ■ Tape ■ Blank flip charts ■ Scissors ■ Glue ■ Note cards ■ Blank sheets of paper ■ Colored paper ■ Play money ■ Markers
16. Local Modification of the Learning Sessions	7. Local Modification Chart	<ul style="list-style-type: none"> ■ Local Modification Chart ■ Why Adapt the Learning Sessions? 	<ul style="list-style-type: none"> ■ Markers ■ Tape
17. Giving and Receiving Feedback	8. Key Principles for Giving and Receiving Feedback	<ul style="list-style-type: none"> ■ Blank flip chart with title: Tips for Giving Feedback ■ Blank flip chart with title: Desired Behaviors by Person Receiving Feedback ■ Questions for Feedback 	<ul style="list-style-type: none"> ■ Markers ■ Tape

Risk Management and Insurance: Protect Your Family's Future

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

Activity	Handouts <i>(Training of Trainers Toolkit)</i>	Flip Charts	Other
18, 19, 20, 21 22, 23, 24, 25, 26, 27. Presentation of the Learning Sessions with Feedback		<ul style="list-style-type: none"> ■ Tips for Giving Feedback ■ Desired Behaviors by Person Receiving Feedback ■ Questions for Feedback ■ Key Principles and Practices of Adult Learning ■ Local Modification Chart ■ Learning Sessions Feedback Process ■ Blank flip chart with title: Feedback of Risk Management and Insurance Learning Sessions 	<ul style="list-style-type: none"> ■ Markers ■ Tape
28. Final Evaluation, Post Test and Wrap Up	9. Workshop Evaluation 10. Risk Management and Insurance Post-Test 11. Risk Management and Insurance Post-Test with Answers	<ul style="list-style-type: none"> ■ Workshop Map 	<ul style="list-style-type: none"> ■ Pens ■ Blank sheets of paper ■ Tape

ACTIVITY 1

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

Welcome and Introductions

STEP 1

Welcome and Greetings by the Trainer 5 MINUTES

Introduce yourself and give a short welcome greeting.

Optional: Representative of host organization welcomes

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 FOR USE IN THE FOLLOWING STEP:(handouts are numbered and located in the TOT Toolkit)

Step 3:

- Handout 1: Risk Management and Insurance Pre-Test

■ NOTE CARDS

■ PENS

■ 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

Say:

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

Post the flip chart Workshop Objectives.

WORKSHOP OBJECTIVES

By the end of this workshop, we will have:

1. Explored principles and practices of adult education
2. Practiced the Risk Management and Insurance learning sessions

Post and review the flip chart Workshop Map:

RISK MANAGEMENT AND INSURANCE: PROTECT YOUR FAMILY'S FUTURE

WORKSHOP MAP 3-DAY PLAN

<i>Opening and Overview</i>	<i>Technical Information and Tools</i>	<i>Risk Management and Insurance Learning Sessions</i>	<i>Closing and Next Steps</i>
<ul style="list-style-type: none"> ■ Welcome and introductions ■ Workshop objectives, map and norms ■ Pre-Test 	<ul style="list-style-type: none"> ■ Review key principles and practices of adult learning: <ul style="list-style-type: none"> • Engagement • Safety • Affirmation • Open questions ■ Review key facilitation skills: <ul style="list-style-type: none"> • Speaking effectively to groups ■ Review the Risk Management and Insurance Content Note ■ Compare local current and desired risk management behaviors ■ Introduction to insurance ■ Review market research findings 	<ul style="list-style-type: none"> ■ 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 	<ul style="list-style-type: none"> ■ 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 end at approximately 6:00. There is an hour scheduled for lunch, and one morning and one 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 flip chart Norms and Training Rules.

NORMS AND TRAINING RULES

Ask:

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

For example, trainees could establish a rule that only one person can speak at a time. If trainees do not suggest it, you should propose that trainees turn off cell phones during the workshop (if applicable).

List all their suggestions on the flip chart and leave it posted throughout the workshop. Remind trainees of these norms at the beginning of each day as well as when rules are broken

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—your grasp of its technical content. By testing you before the training, we will be able to use your knowledge level now as a basis to assess changes that result from the training you receive. You will also take a post-test and we will compare the results. Test results for an individual will not be shared with anyone, but individuals can discuss their results with the trainer if they desire.

Before distributing the pre-tests, write numbers on the tests starting with the number one 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: Risk Management and Insurance 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 they address by the end of the training.

ACTIVITY 3

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 FOR USE IN THE FOLLOWING STEP:

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

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 had as adults. Analyze the situation by asking yourselves what made the experience so good. You have five to eight 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 one 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

<i>Principle</i>	<i>Description</i>
Respect	■ Learners feel respected and feel like equals.
Affirmation	■ Learners need to receive praise for even small attempts.
Relevance	<ul style="list-style-type: none"> ■ 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	<ul style="list-style-type: none"> ■ 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.

ACTIVITY 4

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 FOR USE IN THE FOLLOWING STEP:

Step 3:

- Handout 3: Keys to Managing Small-Group Work

■ MARKERS (1 RED)

■ 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

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 three or four people and discuss how to answer the following questions for about five 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

1. Builds solidarity
2. Provides safety
3. Allows a greater number of trainees to discuss/speak out on a topic
4. Uses limited time more effectively
5. 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 trainees 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 ten 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

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 CHARTS
- BLANK SHEETS OF PAPER
- MARKERS
- TAPE

TIME

35 MINUTES

STEPS

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

Safety—Promoting Safety in a Learning Situation

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

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 trainees to work in pairs and discuss how to answer the following:

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

Ask:

➤ **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 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

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 trainees 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

Lavish Affirmation— Remembering to Praise Learners

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 one through four, 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 four different people's papers and have four different people write on yours. No person can have more than four things on their list and everyone should have four 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 five 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 discussion with the entire group.

Say:

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

ACTIVITY 7

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

Using Open Questions

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 who faces risks in her local community.

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 understand the term 'risk'?
- Do you face many risks?
- Would you be interested in learning new ways to be better prepared for risks?
- Do you think training could help women learn to better prepare for risks?

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

- What do you understand by the word 'risk'?
- What are the biggest or most important risks that you and families similar to yours face in your community?
- What would you like to learn to help you better prepare for the risks you face?
- How can training help you and other members in the community to better prepare for and cope with the risks you face?

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:

Low-income families face many risks that can cause financial devastation. Such risks include fire, theft, illness, death and natural disaster. Although we cannot anticipate when these unexpected events occur we can try to prepare for them.

Ask trainees to work in pairs and say:

In pairs, imagine the following scenario. One of you is a new client at an MFI and the other is a loan officer at the same MFI. The loan officer is going to use open questions to try to find out how the client manages risks and what the client knows about insurance. The loan officer is going to try to convince the client, using open questions, that making a financial plan to deal with risks and learning more about insurance are good ideas. The person playing the role of the client can make up the coping strategies they use.

You will have three minutes for this role play. After three 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 three minutes, give a signal and ask trainees to change roles.

After three 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

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 story teller

PREPARATIONS/MATERIALS

- FLIP CHART FOR USE IN THE FOLLOWING STEP:

Step 2:

- Blank flip chart with title:
Ways to Make a Story
Interesting

- HANDOUT FOR USE IN THE FOLLOWING STEP:

Step 1:

- Handout 4: One Accident,
Three Responses

- TAPE

TIME

40 MINUTES

STEPS

1. Recall a good storyteller
5 MINUTES
2. Demonstrate good story telling
35 MINUTES

Speaking Effectively to Groups

STEP 1

Recall a Good Storyteller 5 MINUTES

Say:

Several of the sessions of the Risk Management and Insurance module involve posing a situation in the form of a story to the trainees. 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 trainees 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 five minutes.

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

STEP 2

Demonstrate Good Storytelling

35 MINUTES

Pass out Handout 4: One Accident, Three Responses, and divide trainees into three groups of four or five. Assign each group a number one, two or three 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 the accident with the big group. While telling the story, the representative should demonstrate the characteristics or techniques of a good storyteller that your group discussed. Everyone should read the first paragraph of the story to learn about the accident. Then, group one will present Pedro's story, group two will present Alberto's story and group three will present Juan's story. You will have ten minutes to prepare your group's part of the story and two to three minutes to present it to the entire group.

After ten minutes, invite group one to present the story of the accident and Pedro's story, group two to present Alberto's story and group three to present Juan's story. 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 the 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 voice and facial expressions vary to show emotion; the tone goes up and down to communicate: sadness, excitement, confusion, or whatever a character is most likely feeling.
- The voice is not too quiet or too loud.
- The words are pronounced clearly.
- The story is read at a moderate pace—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?**

Conclude:

Thank you for your participation. These principles can help you become a better storyteller so that trainees 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 Risk Management and Insurance module.

PURPOSE

TO PROVIDE AN OVERVIEW OF RISK MANAGEMENT

OBJECTIVES

BY THE END OF THIS ACTIVITY, TRAINEES WILL HAVE:

1. Identified what risks people in their community face and how they cope after a shock
2. Reviewed the “Risk Management and Insurance Content Note”

PREPARATION/MATERIALS

- FLIP CHARTS FOR USE IN THE FOLLOWING STEPS:

Step 1:

- Definition of Risk

Step 2:

- Blank flip chart with title: Coping Strategies

Step 3:

- Definition of Protection Steps
- Definition of Reaction Steps

Step 4:

- Guideline for Using Credit or Savings

- HANDOUTS FOR USE IN THE FOLLOWING STEP:

Step 2:

- Handout 4: One Accident, Three Responses story (from Activity 8)

- “RISK MANAGEMENT AND INSURANCE CONTENT NOTE” (1 COPY PER TRAINEE)

- NOTE CARDS

- BLANK FLIP CHARTS

- MARKERS

- PENS

- TAPE

TIME

60 MINUTES

STEPS

1. Introduction to Risks in this Community
10 MINUTES
2. Three Different Responses to the Same Shock
30 MINUTES
3. Identify Protection (“Before”) and Reaction (“After”) Measures
10 MINUTES
4. Review the Risk Management and Insurance Content Note
10 MINUTES

ACTIVITY 9

Overview of Risk Management

STEP 1

Introduction to Risks in this Community

10 MINUTES

Explain:

In this session we will talk about the risks people face and how they cope with the financial impacts of unexpected events.

Post the following definition on a flipchart and say:

Every day, families around the world face diverse risks.

DEFINITION OF RISK

Risk is the possibility of loss or injury.

Ask:

- What risks do people in this community face?

Record answers on a flip chart. If the group needs prompting, some examples are:

- *Flood*
- *Typhoon*
- *Earthquake*
- *Fire*
- *Accident*
- *Illness*
- *Death*
- *Drought*

Ask:

- **If one of these events happened to a low-income family in your community, how would their financial situation be affected? What would be the impact on the family's income and expenses?**

STEP 2

Three Different Responses to the Same Shock

30 MINUTES

(Note: If you did not do Activity 8, add an additional ten minutes to the following step so that trainees can read the "One Accident, Three Responses" story. You should read the introductory paragraph with the participants before they begin reading.)

Say:

We have identified many crises that could happen to families in your community and have discussed how such emergencies can really cause financial problems for them. Now using the 'One Accident—Three Responses' story we read in the last session we will look at one type of risk—an accident—and the many ways that three different victims responded.

Ask trainees to get back into the three groups they formed in Activity 8.

(Note: If you did not do Activity 8, divide trainees into three groups and assign each group one of the accident victims.)

Ask the groups to review their victim's story and make a list of each action his family took to cover the cost of his treatment. Give each group a flip chart labeled "Coping Strategies" where it can record how their victim and his family responded to the accident.

COPING STRATEGIES

After five minutes, ask each group to remind the other trainees of the story of their accident victim and how his family responded to the accident. Post the three flip charts on the wall, side by side. The lists should include the following:

COPING STRATEGIES

<i>Pedro</i>	<i>Alberto</i>	<i>Juan</i>
<ul style="list-style-type: none"> ■ They borrowed from Pedro's aunt and uncle. ■ They used their savings which was set aside to purchase a dairy cow. ■ Pedro's mother took in laundry. ■ Pedro's two younger brothers began working on the farm after school. 	<ul style="list-style-type: none"> ■ His wife belonged to a village savings and loan group that lent her money. ■ His wife collected the money her brother owed them. ■ His wife kept her food stall open for lunch. ■ Their children stopped buying lunch and ate at his wife's stall instead. ■ They canceled their annual pig roast. 	<ul style="list-style-type: none"> ■ They borrowed from a moneylender. ■ Juan sold his motorbike to pay off the loan. ■ His older daughter quit school and found a job. ■ His wife sold half of her goats.

After the three groups have reported, ask:

- **Which family was in the best position to respond to this accident?**
Why? *[Alberto's family will have the easiest time handling the accident. Alberto's wife belonged to a savings and credit group that used its emergency fund to help her. She could expand her business relatively easily; they could reduce unnecessary expenditures to find additional funds they needed.]*
- **Which family was in the worst position? Why?** *[Juan's family had no savings, so they got a loan. But with no income, they could not repay it and had to sell their only productive asset.]*

STEP 3

Identify Protection ("Before") and Reaction ("After") Measures

10 MINUTES

Say:

Knowing that we face so many different risks, we do things to protect ourselves. What does this word "protection" mean? Protection is similar to prevention. We try to prevent bad things from happening. We do this every day in many ways. Let me give you an example. I take my children to the clinic for vaccinations. Why? I am protecting them against deadly diseases.

Ask:

- **What are some examples of things you do to protect yourself or your children from the risks you face?**

If the group needs prompting, some additional examples are:

- *Repair the roof to protect your home against damage from wind and rain*
- *Lock your door to protect your home (or business) against theft*
- *Tether the pigs to protect your home and crops from getting trampled*
- *Douse the cooking fire to protect against the house catching on fire*
- *Hold a small child's hand when you walk in a crowd to protect her from getting lost*
- *Observe pre-natal practices to guard against risks during pregnancy*
- *Seek good nutrition to protect children's health*

- In these examples, does the protective action happen before or after the feared event? *[Before the event.]*
- What happens if you fail to protect yourself, and the event you fear actually happens? For example, if you choose not to repair the roof and a big rain storm comes, your home may suffer damages. What will you do then? *[You react any way you can. Somehow you find the money to repair the damages and the roof.]*

Explain:

Now if we look at the different ways in which our three families in the bus accident responded, we will find a few things families did **before** the accident ever occurred to **protect** themselves in case something like that did happen. These are “Protection Steps.”

Post the following definition, written on a sheet of flip chart paper, on the wall and read it.

DEFINITION OF PROTECTION STEPS

“Protection steps” are actions we take before a crisis or emergency occurs to help us respond.

Let’s label the actions on your lists that took place **before** the accident with a “P” for “protection” or “prepared.”

Ask volunteers to identify the actions that families took before the accident, and mark them with a “P.” (There are two actions: savings and membership in savings and loan group).

Ask:

- Can you think of any other steps one could take as protection before, or in anticipation of, an emergency? *[Join a funeral/burial society; build an emergency savings account, diversify sources of income with more than one income earner in the household.]*

Explain:

The rest of the steps our families took to pay these unexpected costs happened **after** the accident. They were not planned. People **reacted** to the accident and its costs in any way they could—by borrowing, working longer hours, finding new ways to earn money and selling assets. We will call these “reaction steps.”

Post the following.

DEFINITION OF REACTION STEPS

“Reaction steps” are actions we take in response to something that happens after the fact.

Say:

Let us look at the remaining items and mark them with an “R” for “reaction.” As we do this, we will identify which one of the following reaction steps they are:

- borrow
- work longer hours
- find new ways to earn money
- sell assets

For example, “taking in laundry” on your list becomes “find new ways to earn money.”

Make sure the answers are the following:

Action	Type of Action
Pedro <ul style="list-style-type: none"> ■ They borrowed from Pedro's aunt and uncle. ■ Pedro's mother took in laundry. ■ Pedro's two younger brothers began working on the farm after school. 	<ul style="list-style-type: none"> ■ Borrow ■ Find new ways to earn money ■ Work longer hours
Alberto <ul style="list-style-type: none"> ■ His wife collected the money her brother owed them. ■ His wife kept her food stall open for lunch. ■ Their children stopped buying lunch and ate at his wife's stall instead. ■ They canceled their annual pig roast. 	<ul style="list-style-type: none"> ■ Find new ways to earn money ■ Find new ways to earn money ■ Reduce expenditures ■ Reduce expenditures
Juan <ul style="list-style-type: none"> ■ They borrowed from a moneylender. ■ Juan sold his motorbike to pay off the loan. ■ His older daughter quit school and found a job. ■ His wife sold half of her goats. 	<ul style="list-style-type: none"> ■ Borrow ■ Sell assets ■ Find new ways to earn money ■ Sell assets

Ask:

- **What is the main difference between protection and reaction steps?** *[Protection is something you do before a difficult situation or emergency takes place to prepare yourself to respond. Reaction steps are actions we take to address the crisis after it occurs.]*
- **Why do you think there are more reaction steps?** *[People struggle to deal with day to day life and do not think about planning for the future.]*

STEP 4

Review the Risk Management and Insurance Content Note

10 MINUTES

Ask trainees to read the following three sections in the Content Note: Introduction, "Coping with Shocks: Reaction or Protection?" and "Choosing between Using Savings and Borrowing." They will have five minutes for reading.

Ask:

- **How do the coping strategies mentioned in the Content Note compare to what people in your community do when faced with a shock?**
- **Of the different ways people cope with shocks, which are the most common? Why?**

Post the following guideline, written on a sheet of flip chart paper, on the wall and read it.

GUIDELINE FOR USING CREDIT OR SAVINGS

If the emergency you face affects your ability to earn income, use savings to pay your expenses. If the emergency does not stop or reduce your income, consider taking a loan to pay the unexpected expenses.

Ask trainees to turn to their neighbor to discuss the following question:

- **How does the advice in this guideline compare to what people in this community have done in the past when responding to an emergency?**

Ask a few volunteers to share the results of these discussions and thank everyone for their work!

PURPOSE

TO INTRODUCE FORMAL INSURANCE AND POOLED RISK.

OBJECTIVES

BY THE END OF THIS ACTIVITY, TRAINEES WILL HAVE:

1. Identified how a disaster affected those with and without insurance differently
2. Discussed the negative and positive perceptions people have of insurance
3. Compared formal insurance with informal insurance
4. Debated whether or not to buy insurance

PREPARATIONS/MATERIALS

- FLIP CHART PAPER AND MARKERS OF TWO COLORS
- FLIP CHART FOR USE IN THE FOLLOWING STEP:
 - Step 2:
 - Definition of Insurance
- FAKE MONEY (DRAW ONE NOTE WORTH \$10 AND PHOTOCOPY IT; DOLLARS IS THE CURRENCY USED IN THIS EXERCISE. IF YOU USE LOCAL CURRENCY, CHOOSE ONE AMOUNT FOR ALL NOTES THAT IS EASY TO ADD, LIKE 100 OR 1000.)
- SIGNS (ONE OF EACH OF THE FOLLOWING: STRONGLY AGREE, STRONGLY DISAGREE, AGREE, SOMEWHAT, DISAGREE SOMEWHAT, NOT SURE)

TIME

60 MINUTES

STEPS

1. Brainstorm and define “insurance”
10 MINUTES
2. Listen and Discuss Story
10 MINUTES
3. Understanding Pooled Risk:
A Simulation
30 MINUTES
4. Agree or Disagree Statement
10 MINUTES

ACTIVITY 10

Introducing Formal Insurance

STEP 1

Brainstorm and define “insurance”

10 MINUTES

Explain:

In this session we will learn more about insurance, a protection measure you may already know about. People have many different perceptions about insurance so, I ask you to call out anything you know or have heard about insurance, good or bad.

Keep a list of everything they say on a flip chart. When they are finished, review the flip chart. Use a marker to check off the positive words and statements about insurance. Ask for volunteers to describe an experience they have had or that someone they know has had with insurance. Use a different color marker to identify the negative associations. Ask volunteers to explain their negative impressions.

Say:

We have both positive and negative impressions about insurance. People commonly hold misconceptions about insurance, and often do not trust it because there is not much information about it. Plus, it is hard to understand. Our task is to prepare ourselves to be able to teach others about insurance and help them understand how it might help them prepare for unexpected crises.

Now that we have discussed our ideas about insurance, let us see the definition of insurance.

Present the definition below on flip chart.

DEFINITION OF INSURANCE

Insurance is a form of protection against the threat or possibility of loss.

Explain:

The insurance company collects payment from customers for their insurance coverage. These payments are put together, or 'pooled,' to create a fund that can pay benefits to the unlucky customers who suffer a loss covered by the insurance policy. Insurance is usually provided by a commercial company that works across the whole country, maybe even in neighboring countries too. An insurance company will attract thousands of customers who pay into the pooled fund. These customers will live all over the country. Some will live in cities, some in rural areas; some in the north, some in the south. Many people in very different situations all pay to protect themselves against the same type of risk.

In the next step we will hear a story that will help us better understand how insurance works.

STEP 2

Listen and Discuss Story

10 MINUTES

Read the story below.

I have a sad story to tell you. Last week a big fire swept through our market. It destroyed at least half of the stalls and all their goods. Luckily no one was hurt. It was a windy day, so the fire spread quickly. All the market vendors rushed in to help in some way. Some carried water while others beat the fire with blankets. Others kept the children far from danger. But by the time they were able to put it out, the fire had destroyed many things. Many vendors were left with nothing. My little restaurant is okay. The fire was put out before it reached my section of the market.

Now I hear all kinds of stories from my customers. Some are so sad about vendors who lost everything and still have to repay their loans! How will they repay their loans, I wonder? One lady was actually sleeping at her stall because her husband's relatives had chased her out of her home after his death. Now she has nowhere to go. So many people are desperate for a way to start over. They are worried about finding working capital and losing their customers while they rebuild.

During all this misery, I heard something very strange. Some vendors are receiving payment for the full value of everything they lost. I could not believe my ears. I thought it was just gossip. But I kept asking questions and learned that these lucky vendors had something called "insurance." What is that, I asked? I had no idea. It seems that with this insurance thing, you have protection against certain types of accidents or disasters like this fire. If that bad thing happens to you, the insurance company gives you money so you can start over. I guess you have to pay for it in advance. But how? How can someone charge you money for something that might not even happen? I do not understand. But some vendors who had insurance are actually planning to expand and improve their stalls with better products to sell. I wonder how people in the same group can suffer the same loss and come out of it so differently.

Discuss the story with trainees by asking:

- **How did the fire affect some vendors differently from others?** [*Some vendors lost their businesses and were still in debt. Other vendors could rebuild and even expand their businesses.*]

- **Why were those who had insurance able to rebuild and even expand their business?** *[They received money from the insurance company to pay for the value of their lost property.]*
- **Who might be interested in having this kind of protection for their business or house?**

STEP 3

Understanding Pooled Risk

30 MINUTES

Some of you may be familiar with mutual aid societies, like a funeral society. Normally, those members all come from the same place and live near each other.

Ask:

- **What types of mutual aid groups exist in your community? How do they work?**

Say:

Let us look at how the “pooled” funds of a formal insurance company can be a little different from a funeral society or other informal groups you have in your community. We will conduct a short simulation to understand better how insurance works.

Ask everyone to stand up. Divide the group into two unequal groups, one with 75% of the trainees, the other with the remaining 25%. (If your group is small, you can divide them 1/3 and 2/3.) Give everyone the same amount of fake money (e.g. two notes of \$10 for a total of \$20 for each participant).

Say:

Those in the smaller group are all business owners in the **same section of town**. This group does not belong to any kind of emergency fund, and it does not have insurance.

The members of the large group are customers of an insurance company.

Turn to the large group and say:

You live in different parts of the country, and each of you purchased a policy to protect your property against damage caused by fire and flood. For this policy, you pay a “premium” or fee of \$20 for the year. I will now collect that \$20, please.

Collect the premium payment from each participant of the large group (business owners who are insured). Then divide the large group into three smaller sub-groups of equal size. Send one of these sub-groups to stand near the small group (business owners who are not insured). Place the other two sub-groups in different spots in the room.

Explain:

Now, members of this group (*first sub-group*) are all business owners in the same section of town where the uninsured group has its businesses.

The remaining two groups (*sub-groups*) are customers of the same insurance company. They purchased the same policy, but they each live in a different town. (*Assign the two remaining sub-groups to two distinct towns in your country.*)

Stand near the two groups of business owners in the same section of town, and make the sound of a fire alarm. Then shout to them:

FIRE! FIRE! EVERYBODY OUT!! A disaster has struck!

Explain (with emotion):

A fire destroys several blocks of buildings, including all of the businesses belonging to the members of the uninsured group **and** those who purchased insurance. Thankfully everyone survives!

Say to the members of the uninsured group:

This is a tragedy! The fire has ruined each of your businesses. What will you do now? Some of you will borrow money to re-build. Some may have to find other work. Some will return to your villages.

Show the money that the insurance company has to pay their customers who suffered damage to their property.

Explain:

Now, for those of you who are insured with my company, I can help you. Look, I have \$300 in premiums that I will divide up among the five of you. That means each of you will receive \$60.

Pay the insurance customers. Then ask all the trainees:

- **What happened to the business owners who did not have any insurance? What will they do?** [*They lost everything. They will borrow money, find other work or return to their villages.*]

- **What happened to the group of business owners that had a formal insurance policy?** *[They received money from the insurance company.]*
- **Why was the insurance company able to pay all these business owners?** *[The insurance company collects premium payments from customers all over the country. Since many of them were not affected by the fire, the company has enough money to pay those who did experience loss.]*
- **What about the insurance customers who were not affected by the fire? Do they receive any benefit?** *[The insurance customers in the two other different locations were not affected by the fire, so they did not have any claim to a payment.]*
- **What has happened to the money that these unaffected policyholders paid to the insurance company? Do they get ever get it back?** *[The money these customers pay for their insurance policy is collected with other customers' payments to create the fund that pays benefits to those who make claims. If a customer never experiences an emergency that qualifies for an insurance payment, her premium payments will not be returned. You are paying for protection against the threat of something bad happening that could devastate you and your family. You are paying for peace of mind.]*

Ask trainees to turn to a person sitting next to them to work with as a partner. Ask them to discuss the following question.

- **What are the advantages of having a large number of insurance customers living in so many different situations to cover losses when they happen?** *[There is a bigger fund to cover losses. With customers spread out across the country, it is less likely that the same event will affect everyone.]*

Review their answers together. Then ask:

- **In the story, two groups have insurance but only one group has to make a claim. One group pays for the insurance but is not affected by the fire and does not get any money back, and the other group loses their businesses in the fire and receives an insurance payment to cover at least part of their loss. Who do you think suffers more?**

STEP 4

Agree or Disagree Statement

10 MINUTES

For this activity, you will need to create space along the entire length of the training room. In this space, use string to create a line that is long enough for trainees to stand side by side along it. Mark one end of the line with a sign that reads “Strongly Disagree” and the other end with a sign that says “Strongly Agree.” Place the sign “Not Sure” in the middle of the line. Use the two remaining signs, “Agree Somewhat” and “Disagree Somewhat” to mark other positions along the line between the two extremes.

I am going to read a statement and your job is to decide if you agree or disagree with the statement I read. If you strongly agree, go all the way to the end of the line and stand by the “Strongly Agree” sign. If you strongly disagree, move to the opposite end by the “Strongly Disagree” sign. If you are not sure, place yourself in the middle of the line by the “Not Sure” sign. If you agree or disagree only somewhat, place yourself where you think you should be between the middle and either end of the line.

Ask:

► What questions do you have?

When participants have understood the instructions, read the following statement:

“Insurance offers protection against the **possibility** of loss. When you buy an insurance policy, you pay first for protection against something that might or **might not** happen. It is not worth it. I prefer to gamble that the loss never happens. I will save a lot of money by not buying insurance.”

After participants have moved to where they think they should be in the line, ask volunteers at different points along the line to explain their position.

Explain:

We have different opinions about the value of insurance. That is natural. Some of you may feel that you do not have anything worth insuring. But remember insurance is one more way you can protect your home, business or family health **before** something bad happens. This can be hard to do and there are not many ways to do it.

Ask:

- **What will you tell your staff, coworkers or clients to help them better understand or appreciate insurance?**

Thank everyone for their hard work!

ACTIVITY 11

PURPOSE

TO INTRODUCE COMMON TERMS AND DEFINITIONS FOUND IN AN INSURANCE POLICY.

OBJECTIVES

BY THE END OF THE ACTIVITY, TRAINEES WILL HAVE:

1. Defined the terms basic to an insurance policy: policy, premium, beneficiary, eligibility, benefits, claim, exclusions, deductible and waiting period
2. Asked and answered questions about an insurance policy

PREPARATIONS/MATERIALS

- FLIP CHARTS FOR USE IN THE FOLLOWING STEPS:

Step 1:

- In Good Hands Insurance Company Life and Accident Insurance Policy Summary

- HANDOUTS FOR USE IN THE FOLLOWING STEPS:

Step 1:

- Handout 5: In Good Hands Insurance Company Life and Accident Insurance Policy

Step 2:

- Handout 6A & 6B: Questions to Ask the Insurance Agent

- BLANK FLIP CHART PAPER

- CANDY OR OTHER SMALL PRIZES

TIME

30 MINUTES

STEPS

1. Basic insurance vocabulary
15 MINUTES
2. Questions about an insurance policy
15 MINUTES

Understanding Insurance Policies

STEP 1

Basic Insurance Vocabulary

15 MINUTES

Say:

Insurance has many terms that are new to many of us. These terms are listed in an insurance policy, the printed document that states the terms and conditions of the insurance contract. When you conduct trainings on risk management and insurance, it will be important to help participants understand the terms they will find in an insurance policy.

Post the flip chart "In Good Hands Insurance Company Life and Accident Insurance Policy Summary."

IN GOOD HANDS INSURANCE COMPANY LIFE AND ACCIDENT INSURANCE POLICY SUMMARY

1. _____

The policyholder must pay \$10 every six months to In Good Hands to activate the insurance policy and keep it in force

2. _____

When a covered death or injury occurs, In Good Hands will provide a payment of the following amounts:

- Loss of life: \$3,000
- Loss of limb: \$1,500
- Loss of sight: \$2,000
- Loss of hearing: \$1,000

In the instance of loss of life, the beneficiary will receive the full payment. In case of injury, the policyholder will receive the full payment.

3. _____

The policyholder must designate one person to receive the insurance money in case of death of the policyholder. This person may include the policyholder's spouse, child, parent or sibling. This person should be listed on the enrollment form provided by In Good Hands.

4. _____

If an insured injury occurs, the policyholder must submit a request to In Good Hands for the payment. The person making the claim will be required to complete the appropriate paperwork to In Good Hands in support of his or her request. In case of death, additional required documentation includes birth certificate and death certificate. In case of injury, a doctor's note may be required.

5. _____

The policy does not cover any loss caused by or resulting from suicide or self-destruction; committing or attempting a felony or illegal act; act of war. In Good Hands will not pay any benefits for injury or death resulting from any of these causes.

**IN GOOD HANDS INSURANCE COMPANY
LIFE AND ACCIDENT INSURANCE POLICY SUMMARY
(CONTINUED)**

6. _____

All clients of Happy MFI who are between the ages of 18 and 65 are eligible for coverage.

7. _____

When filing a claim for an injury caused by an accident, the policyholder must pay \$20 before receiving the insurance benefit.

8. _____

The policyholder must wait 3 months before his or her life insurance coverage becomes effective. Coverage for injuries due to accidents begins immediately upon activation of the insurance policy, once the first premium payment is made.

Pass out Handout 5: In Good Hands Insurance Company Life and Accident Insurance Policy Summary.

Explain that trainees should work in pairs to fill in the blanks of the sample insurance policy with the correct insurance term from the box. They should complete as many as they can in ten minutes. After ten minutes, review the handout together and write the correct answers on the flip chart in RED. Give a small prize to trainees for each correct answer (e.g. candy or other small object that will please them).

Make sure trainees answer the following:

IN GOOD HANDS INSURANCE COMPANY LIFE AND ACCIDENT INSURANCE POLICY SUMMARY

1. Premium

The policyholder must pay \$10 every six months to In Good Hands to activate the insurance policy and keep it in force.

2. Benefits

When a covered death or injury occurs, In Good Hands will provide a payment of the following amounts:

- Loss of life: \$3,000
- Loss of limb: \$1,500
- Loss of sight: \$2,000
- Loss of hearing: \$1,000

In the instance of loss of life, the beneficiary will receive the full payment. In case of injury, the policyholder will receive the full payment.

3. Beneficiary

The policyholder must designate one person to receive the insurance money in case of death of the policyholder. This person may include the policyholder's spouse, child, parent or sibling. This person should be listed on the enrollment form provided by In Good Hands.

4. Claim

If an insured injury occurs, the policyholder must submit a request to In Good Hands for the payment. The person making the claim will be required to complete the appropriate paperwork to In Good Hands in support of his or her request. In case of death, additional required documentation includes birth certificate and death certificate. In case of injury, a doctor's note may be required.

5. Exclusions

The policy does not cover any loss caused by or resulting from suicide or self-destruction; committing or attempting a felony or illegal act; act of war. In Good Hands will not pay any benefits for injury or death resulting from any of these causes.

IN GOOD HANDS INSURANCE COMPANY LIFE AND ACCIDENT INSURANCE POLICY SUMMARY (CONTINUED)

6. *Eligibility*

All clients of Happy MFI who are between the ages of 18 and 65 are eligible for coverage.

7. *Deductible*

When filing a claim for an injury caused by an accident, the policyholder must pay \$20 before receiving the insurance benefit.

8. *Waiting Period*

The policyholder must wait 3 months before his or her life insurance coverage becomes effective. Coverage for injuries due to accidents begins immediately upon activation of the insurance policy, once the first premium payment is made.

You will find these terms in most types of insurance policies. However, while these are very common elements of insurance, they will be a little different with each policy.

STEP 2

Questions About an Insurance Policy

15 MINUTES

Say:

Now that we have reviewed common terms found in an insurance policy, you will have the opportunity to practice using these terms in a role play.

Divide participants into pairs. Assign one person per pair to be partner "A" and one to be partner "B". Give Handout 6A to partner "A" and Handout 6B to partner "B".

Say:

On your handouts are questions that a prospective client might ask an insurance agent. We are going to practice asking and answering these questions through a role play.

Explain that they will take turns playing a prospective insurance client and an insurance agent. First, "A" will be the client and ask questions about the insurance policy to "B," the insurance agent. "B" should listen to the questions and try to answer based on the information in the In Good Hands Insurance Company policy. "A" will correct "B" by using the answers on Handout 6A. After "B" has answered the questions, the pair changes roles and "A" becomes the insurance agent and "B" becomes the client asking questions. Allow participants 15 minutes for this activity.

Say:

These questions are important to ask and answer about any insurance policy. You can find them in the Content Note, along with the definitions to the key insurance terms.

Thank everyone for their hard work!

ACTIVITY 12

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 risk management behaviors
2. Reviewed market research findings

PREPARATIONS/MATERIALS

- FLIP CHARTS FOR USE IN THE FOLLOWING STEPS:

Step 1:

- Market Research Findings: Risk Management

Steps 1 and 2:

- Blank flip chart with title: Risk Management Behaviors

- 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 risk management behaviors
20 MINUTES
2. Identify desired risk management behaviors
10 MINUTES
3. Compare current and desired risk management behaviors
15 MINUTES

Risk Management Behaviors

STEP 1

Identify Current Risk Management Behaviors 20 MINUTES

Ask trainees to form groups of three, four or five. Post a blank flip chart and write the heading "Risk Management Behaviors" at the top of the chart. Draw two 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:

RISK MANAGEMENT BEHAVIORS

Current Behaviors

--	--

Then say:

Let's start by talking about how people in the communities where you work manage risk. In your groups, discuss the following question:

➤ **What are the ways your clients manage and cope with risks 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 five 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 ten 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:

MARKET RESEARCH FINDINGS

Current Risk Management Behaviors

- Mostly use reactive strategies after a shock has happened rather than proactive strategies to prepare for a possible shock
- Are members of a mutual aid society, such as a burial society, where such societies exist
- Borrow from family and friends, MFI or a moneylender
- Have a small amount of savings, usually not sufficient to cover a large emergency
- Sell/pawn assets such as livestock, jewelry and land/property
- Lack understanding of insurance; if they have insurance, it is likely mandatory credit-life insurance
- May access government grants/public assistance

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 Risk Management Behaviors in the column with the heading “Current Behaviors.”

STEP 2

Identify Desired Risk Management Behaviors

10 MINUTES

Write the heading “Desired Behaviors” at the top of the right-hand column of the flip chart Risk Management Behaviors.

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.

Ask:

- **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:

RISK MANAGEMENT BEHAVIORS

Current Behaviors

Mostly use reactive strategies after a shock has happened rather than proactive strategies to prepare for a possible shock

Desired Behaviors

Prepare for shocks by implementing a risk management strategy that includes savings and insurance

STEP 3

Compare Current and Desired Risk Management Behaviors

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 better manage and cope with the risks they face.

PURPOSE

TO INTRODUCE THE RISK MANAGEMENT AND INSURANCE 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 Risk Management and Insurance Learning Sessions

Step 3:

- Risk Management Behaviors (on the wall for reference from previous activity)

Step 4:

- Risk Management and Insurance 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 13

Introduction to the Risk Management and Insurance Learning Sessions

STEP 1

Gallery Walk to Read Summaries of Each Learning Session

20 MINUTES

Post the flip chart Summaries of the Risk Management and Insurance Learning Sessions.

Ask trainees to form ten groups and then say:

Now we are going to give you the opportunity to present one session of this module and provide feedback to another group. We will have a chance to observe the different learning sessions in this 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.

Summaries of the Risk Management and Insurance Learning Sessions

SESSION 1: UNDERSTANDING RISK

PURPOSE: TO DISCUSS UNEXPECTED EVENTS THAT CAUSE FINANCIAL DIFFICULTIES AND IDENTIFY WAYS PEOPLE COPE WITH THE COSTS OF A CRISIS

Step	Methods Used	What Is Achieved in This Step
1	Presentation	■ Introduce the insurance module
2	Brainstorming and Large-Group Discussion	■ Brainstorm happy occasions, events or memories and what sudden events can threaten happiness
3	Paired Discussion and Large-Group Activity	■ Reflect on the hardships caused by difficult events and how they could impact their lives ■ Rank the importance of risks faced by the community
4	Large-Group Discussion and Paired Discussion	■ Define risk ■ Identify measures they can take to protect themselves

SESSION 2: RESPONDING TO RISK

PURPOSE: TO DISCUSS THE VARIOUS WAYS PEOPLE RESPOND TO SHOCKS, INCLUDING PROACTIVE AND REACTIVE MEASURES

Step	Methods Used	What Is Achieved in This Step
1	Small-Group Activity Using a Story and Large-Group Discussion	■ Analyze how three different families responded to the same shock
2	Large-Group Discussion	■ Identify protection and reaction measures for dealing with risks
3	Debate	■ Debate advantages and disadvantages of protection-reaction strategies

SESSION 3: REACT AND RECOVER

PURPOSE: TO IDENTIFY LONG-TERM COSTS OF RECOVERING FROM EMERGENCIES AND COMPARE REACTION STEPS

Step	Methods Used	What Is Achieved in This Step
1	Large-Group Discussion Using a Story	■ Discuss reactive risk management strategies
2	Small-Group Activity Using a Story	■ Identify the long term impacts of an emergency and the costs involved in coping with one
3	Paired Discussion and Large-Group Discussion	■ Consider how an emergency can affect their family ■ Identify the financial and emotional impacts of choosing different reaction strategies

SESSION 4: SAVE REGULARLY

PURPOSE: TO IDENTIFY WAYS TO SAVE REGULARLY

Step	Methods Used	What Is Achieved in This Step
1	Large-Group and Small-Group Discussions Using a Story	<ul style="list-style-type: none"> ■ Discuss how and when to save ■ Identify savings goals
2	Small-Group Discussion	<ul style="list-style-type: none"> ■ Identify factors that can help people to save
3	Small-Group Activity (Song)	<ul style="list-style-type: none"> ■ Reinforce the rules of saving with a song

SESSION 5: SAVINGS AND RISK MANAGEMENT

PURPOSE: TO IDENTIFY PLACES TO SAVE WHEN IT IS BEST TO USE SAVINGS OR CREDIT

Step	Methods Used	What Is Achieved in This Step
1	Large-Group Discussion	<ul style="list-style-type: none"> ■ Brainstorm the ways we have to save in the community ■ Rank the savings options according to their helpfulness in an emergency
2	Large-Group Activity Using a Story and Small Group Activity Using Case Studies	<ul style="list-style-type: none"> ■ Identify times when it is best to use savings to respond to an emergency and times when using credit is a good option
3	Large-Group Discussion	<ul style="list-style-type: none"> ■ Analyze the "Guideline for Using Savings or Credit"

SESSION 6: UNDERSTANDING POOLED RISK

PURPOSE: TO UNDERSTAND THE PRINCIPLE OF POOLED RISK

Step	Methods Used	What Is Achieved in This Step
1	Large-Group Activity (Simulation)	■ Understanding of pooled risk and its benefits as a protection mechanism
2	Small-Group Discussion	■ Compare individual savings and mutual aid societies

SESSION 7: INTRODUCING FORMAL INSURANCE

PURPOSE: TO DISCUSS HOW INSURANCE WORKS AND ITS ADVANTAGES AND DISADVANTAGES

Step	Methods Used	What Is Achieved in This Step
1	Large-Group Brainstorming	■ Discuss positive and negative impressions about insurance
2	Large-Group Discussion Using a Story	■ Define insurance ■ Discuss the benefits of insurance
3	Large-Group Discussion	■ Define insurance
4	Large-Group Activity (Simulation)	■ Analyze the impact of a crisis on people with insurance and people without
5	Large-Group Activity	■ Debate whether or not to buy insurance

SESSION 8: WHAT YOU NEED TO KNOW ABOUT INSURANCE

PURPOSE: TO DEFINE KEY INSURANCE TERMS

Step	Methods Used	What Is Achieved in This Step
1	Large-Group Discussion	■ Identify types of insurance
2	Presentation	■ Introduce basic insurance vocabulary
3	Large-Group Activity (Matching game)	■ Reinforce new vocabulary with a matching game
4	Small-Group Activity	■ Identify what people need to know about an insurance policy

SESSION 8A: WHAT YOU NEED TO KNOW ABOUT LIFE INSURANCE

PURPOSE: TO INTRODUCE LIFE INSURANCE

Step	Methods Used	What Is Achieved in This Step
1	Large-Group Discussion	■ Define life insurance
2	Small-Group Activity	■ Analyze the options for choosing a beneficiary
3	Large-Group Discussion	■ Review life insurance exclusions

SESSION 8B: WHAT YOU NEED TO KNOW ABOUT PROPERTY INSURANCE

PURPOSE: TO INTRODUCE PROPERTY INSURANCE

Step	Methods Used	What Is Achieved in This Step
1	Large-Group Discussion	■ Define property insurance
2	Large-Group Discussion	■ Identify common exclusions of property insurance policies
3	Paired Activity (Case studies)	■ Discuss case studies about property insurance
4	Large-Group Activity (Game)	■ Review the benefits of property insurance

SESSION 8C: WHAT YOU NEED TO KNOW ABOUT HEALTH INSURANCE

PURPOSE: TO INTRODUCE HEALTH INSURANCE

Step	Methods Used	What Is Achieved in This Step
1	Large-Group Discussion	■ Discuss the value of health insurance
2	Large-Group Discussion	■ Define key terms for health insurance
3	Paired Activity (Case studies)	■ Analyze health insurance case studies

SESSION 9: FINAL QUESTION AND ANSWER

PURPOSE: TO REVIEW THE KEY POINTS OF THE RISK
MANAGEMENT AND INSURANCE MODULE

Step	Methods Used	What Is Achieved in This Step
1	Large-Group Activity	■ Voice opinions and perceptions of insurance
2	Individual Activity and Large-Group Discussion	■ Formulate questions that articulate ongoing confusion or uncertainty about insurance
3	Large-Group Activity	■ Identify a next step they will take to learn more about insurance

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 RISK MANAGEMENT AND INSURANCE LEARNING SESSIONS ARE LINKED

- The first session presents the definition of risk and how unexpected events can cause hardships.
- The second and third sessions present how people respond to risks using both protection and reaction measures.
- The fourth and fifth sessions examine how savings can be used to cope with an emergency and also when savings or credit should be used to respond to a crisis.
- The sixth session introduces pooled risk and the seventh defines insurance and shows how insurance, as a form of pooled risk, can be a useful protection measure.
- The eighth session defines key terms for understanding different types of insurance and introduces important questions to ask about insurance policies. Sessions 8A, B and C use the key terms introduced in Session 8 to explain life, property and health insurance.
- The ninth session allows for perceptions of insurance and allows for final questions about insurance.

(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 Risk Management Behaviors 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 Risk Management and Insurance Learning Session Presentation Sign-Up Sheet:

RISK MANAGEMENT AND INSURANCE LEARNING SESSION PRESENTATION SIGN-UP SHEET

<i>Learning Session Title</i>	<i>Presenter(s)</i>	<i>Feedback</i>
1. Understanding Risk	■ _____ ■ _____	■ _____ ■ _____
2. Responding to Risk	■ _____ ■ _____	■ _____ ■ _____
3. React and Recover	■ _____ ■ _____	■ _____ ■ _____
4. Save Regularly	■ _____ ■ _____	■ _____ ■ _____
5. Savings and Risk Management	■ _____ ■ _____	■ _____ ■ _____
6. Understanding Pooled Risk	■ _____ ■ _____	■ _____ ■ _____
7. Introducing Formal Insurance	■ _____ ■ _____	■ _____ ■ _____
8. What You Need to Know about Insurance	■ _____ ■ _____	■ _____ ■ _____
8A, B, or C. What You Need to Know about Life/Property/Health Insurance*	■ _____ ■ _____	■ _____ ■ _____
9. Enrollment and Making a Claim	■ _____ ■ _____	■ _____ ■ _____

*(*Note: Select the session that is most appropriate for the trainees and write that session on the chart.)*

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 14

PURPOSE

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

OBJECTIVES

BY THE END OF THE ACTIVITY, TRAINEES WILL HAVE:

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

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 Guides
10 MINUTES

Structure of the Trainer's Guides

STEP 1

Present the Features of the Learning Sessions in the Trainer's Guides

10 MINUTES

Post and review the flip chart Features of the Learning Sessions. Point to Learning Session 1 in the Risk Management and Insurance 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?**

ACTIVITY 15

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
- HANDOUTS FROM LEARNING SESSIONS
- BLANK SHEETS OF PAPER
- 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

Group Preparation to Present Learning Sessions

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

STEP 1

Introduce Group Work for Learning Session Preparation

5 MINUTES

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 following flip chart:

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

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.

ACTIVITY 16

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 STEPS:

Step 1:

- Local Modification Chart

Step 2:

- Why Adapt the Learning Sessions?

■ HANDOUT FOR USE IN THE FOLLOWING STEP

Step 1:

- Handout 7: Local Modification Chart

■ MARKERS

■ TAPE

■ TIME

TIME

25 MINUTES

STEPS

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

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 7: Local Modification Chart.

LOCAL MODIFICATION CHART

MODIFICATIONS TO LEARNING SESSION GUIDES

<i>Information/ Modification Issue</i>	<i>Modifications/ Information Needed</i>	<i>No. of the Learning Sessions Requiring Changes</i>
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 risk management and insurance. 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 7: 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 7: 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 titled: 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 trainees. 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.

Ask:

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

ACTIVITY 17

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 FOR USE IN THE FOLLOWING STEP:

Step 1:

- Handout 8: 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

Giving and Receiving Feedback

STEP 1

Discuss Key Principles for Giving and Receiving Feedback 15 MINUTES

Post the following flip chart:

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 box below 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 following flip chart.

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 8: 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.

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.

QUESTIONS FOR FEEDBACK

1. 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?
2. 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?
3. 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?

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 18: Practice Learning Session 1
Understanding Risk

Activity 19: Practice Learning Session 2
Responding to Risk

Activity 20: Practice Learning Session 3
React and Recover

Activity 21: Practice Learning Session 4
Save Regularly

Activity 22: Practice Learning Session 5
Savings and Risk Management

Activity 23: Practice Learning Session 6
Understanding Pooled Risk

Activity 24: Practice Learning Session 7
Introducing Formal Insurance

Activity 25: Practice Learning Session 8
What You Need to Know about Insurance

Activity 26: Practice Learning Session 8A, B or C
What You Need to Know about Life/Property/Health Insurance

Activity 27: Practice Learning Session 9
Enrollment and Making a Claim

OBJECTIVES

BY THE END OF THE ACTIVITY,
TRAINEES WILL HAVE:

1. Presented or participated in all of the Risk Management and Insurance Learning Session.
2. Given feedback on the presentation of a Risk Management and Insurance 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 #17)
- Desired Behavior by Person Receiving Feedback (on the wall for reference from Activity #18)
- Local Modification Chart (on the wall for reference from Activity #16)
- 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 #17)

Step 2:

- Learning Session Feedback Process
- Blank flip chart with title: Feedback of Risk Management and Insurance Learning Sessions

■ MARKERS

■ TAPE

TIME

Time

Total Time: 720 minutes (12 hours)

Activity 18—65 minutes + 15 minutes for feedback

Activity 19—60 minutes + 15 minutes for feedback

Activity 20—60 minutes + 15 minutes for feedback

Activity 21—50 minutes + 15 minutes for feedback

Activity 22—50 minutes + 15 minutes for feedback

Activity 23—50 minutes + 15 minutes for feedback

Activity 24—65 minutes + 15 minutes for feedback

Activity 25—75 minutes + 15 minutes for feedback

Activity 26—45 minutes + 15 minutes for feedback

Activity 27—50 minutes + 15 minutes for feedback

STEPS

1. Present the learning session to the group
TIME WILL VARY BASED ON SESSION
2. Facilitate the feedback on the learning session
10 MINUTES
3. Use local modification chart to record adaptations to learning sessions
5 MINUTES

ACTIVITIES 18, 19, 20, 21, 22, 23, 24, 25, 26 AND 27

Presentation of the Learning Sessions with Feedback

STEP 1

Present the Practice Learning Session to the Group

TIME WILL VARY BASED ON SESSION

On the wall, post the following 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 following flip chart:

LEARNING SESSION FEEDBACK PROCESS

- Trainer says what he or she liked about the presentation and what he or she would change
- Appointed feedback providers give specific 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, summarize the overall feedback at the end on a blank flip chart with title: Feedback of Risk Management and Insurances Learning Sessions. 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.

PURPOSE

EVALUATION OF THE TRAINING AT THE END OF THE WORKSHOP.

OBJECTIVES

BY THE END OF THE ACTIVITY, TRAINEES WILL HAVE:

1. Reviewed 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 Risk Management and Insurance

PREPARATIONS/MATERIALS

- FLIP CHART FOR USE IN THE FOLLOWING STEP:

Step 1:

- Workshop Map from Activity #2

- HANDOUTS FOR USE IN THE FOLLOWING STEPS:

Step 2:

- Handout 9: Workshop Evaluation

Step 3:

- Handout 10: Risk Management and Insurance Post-Test
- Handout 11: Risk Management and Insurance 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 risk management and insurance
15 MINUTES
4. Close the workshop
5 MINUTES

ACTIVITY 28

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 9: Workshop Evaluation to all trainees.

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

After the individual evaluations are completed, organize trainees into small groups of three or four 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 ten minutes.

After ten minutes, collect the recommendations from each group.

STEP 3

Administer Post-Test to Assess Knowledge of Risk Management and Insurance

15 MINUTES

Distribute Handout 10: Risk Management and Insurance Post-Test. Remind the trainees of the following before administering the post-test:

The purpose of this test is to help us assess one 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 Risk Management and Insurance. 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 Risk Management and Insurance 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.

Ask:

► 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 11: Risk Management and Insurance 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.