

OFFERING YOUTH

FINANCIAL AND NON-FINANCIAL SERVICES

MODULE III: INTEGRATION OF YOUTH FINANCIAL AND NON-FINANCIAL SERVICES



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YouthStart, a UNCDF programme in partnership with The MasterCard Foundation, aims to reach 200,000 youth in sub-Saharan Africa with demand-driven financial services and non-financial services, in particular savings and financial education, by 2014. As of December 2012, US\$7.8 million has been awarded to ten financial service providers. Of that amount, US\$3.2 million has so far been disbursed to design, deliver and scale up demand-driven youth financial services and youth-centric programmes in partnership with youth serving organizations. For more information, visit <http://www.uncdf.org/YouthStart/>.

UNCDF is the UN's capital investment agency for the world's 49 least developed countries. It creates new opportunities for poor people and their communities by increasing access to microfinance and investment capital. UNCDF focuses on Africa and the poorest countries of Asia, with a special commitment to countries emerging from conflict or crisis. It provides seed capital—grants and loans—and technical support to help microfinance institutions reach more poor households and small businesses, and local governments finance the capital investments—water systems, feeder roads, schools, irrigation schemes—that will improve poor peoples' lives. UNCDF programmes help to empower women, and are designed to catalyze larger capital flows from the private sector, national governments and development partners, for maximum impact toward the Millennium Development Goals. For more information, see <http://www.uncdf.org/>.

The MasterCard Foundation is an independent, global organization based in Toronto, Canada, with more than \$6 billion in assets. Through collaboration with partner organizations in 49 countries, mostly in Africa, it is creating opportunities for all people to learn and prosper. The Foundation's programs promote financial inclusion and advance youth learning. Established in 2006 through the generosity of MasterCard Worldwide when it became a public company, the Foundation is separate and independent from the company. Its policies, operations, and funding decisions are determined by its own Foundation Board of Directors and President and CEO. For more information on the Foundation, please visit www.mastercardfdn.org.

Reach Global equips millions of very poor girls and women with the knowledge and skills to activate their most powerful asset—theirself. Reach designs life changing education on health, livelihoods, and family finance, and replicates its delivery in the world's poorest communities. Today, Reach Global supports more than 1.5 million poor girls and women who come together regularly in savings groups to save and find solidarity and solutions to their daily problems. For more information, please go to www.reach-global.org.

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SECTION A

TRAINER'S GUIDE

PREFACE

UNCDF launched YouthStart with the support of The MasterCard Foundation in 2010. YouthStart supports strong financial service providers (FSPs) in developing, piloting and rolling out youth-focused financial products, especially savings, and non-financial services such as financial-literacy or reproductive-health education. Through YouthStart, UNCDF aims to increase financial inclusion for at least 200,000 youth, between 12 and 24 years of age, and to demonstrate that (a) when accessing the right combination of financial and non-financial services, youth—young women and girls in particular—are better equipped to make more informed financial decisions, build financial assets (e.g., savings), social assets (e.g., social networks) and human assets (e.g., skills and knowledge) for their futures and create sustainable livelihoods; and (b) youth financial services contribute to increasing outreach and sustainability of FSPs over time.

As of December 2012, UNCDF-YouthStart has awarded US\$7.8 million (of which US\$3.2 million have been disbursed) to ten FSPs in eight different countries in Africa. Through their pilot tests, these FSPs have provided financial services to 114,360 youth and financial education to 64,418 youth (of which 40 percent are young women and girls). These early and promising outreach figures position UNCDF to almost double the programme's initial outreach projections.

One of the key target outcomes of YouthStart is to strengthen the capacity of FSPs participating in the programme so that they are better equipped to serve the youth market. To this end, UNCDF-YouthStart delivers an annual training to address key technical assistance needs of the FSPs.

For the benefit of other FSPs and organizations interested in targeting youth, UNCDF-YouthStart decided to compile and publish this series of Trainer's guides. The goal is to facilitate the replication of the trainings and to help other FSPs understand key issues, train staff and launch youth-oriented services. Having satisfactorily tested the Trainer's guides with all ten YouthStart partners in eight different African countries, the team was reassured the guides would also be useful for a wider audience.

These Trainer's guides are specifically designed for:

- FSPs that may or may not be offering financial and non-financial services to young clients and that would like to explore an adapted approach to serving youth; and,
- Technical assistance providers supporting FSPs to start offering youth financial and non-financial services.

As of January 2013, this series of Trainer's guides comprised four modules, each covering an essential aspect of providing financial and non-financial services to youth.¹ Each module is relevant at a specific phase of product development, as described in the table 'Relevance of Trainer's guide series.'

¹ UNCDF-YouthStart will continue providing annual training in 2013 and 2014. Therefore, this series of Trainer's guides will be further complemented with new modules related to future trainings.

RELEVANCE OF TRAINER'S GUIDE SERIES		
Phase	Module	Purpose
Start up	Youth Development Programming	To help FSPs to design specifically youth-oriented programmes
	Pilot Testing Youth Financial Services	To help FSPs to design and implement pilot tests for the youth financial services they will offer
	Integration of Youth Financial and Non-financial Services	To help FSPs to integrate financial and non-financial services for youth and to monitor the quantity and quality of the non-financial services being delivered by their institutions and/or partner institutions
Pilot test	Client Protection Principles for Youth	To equip FSPs to apply The Smart Campaign's client protection principles and the Child and Youth Finance International certification criteria to their products for young people
Roll out	Monitoring Quality ^a	To help FSPs to collect data to monitor and evaluate the roll out of their youth programmes

a this training is programmed for 2013 but has not yet been implemented.

Depending on its specific needs, an FSP can choose to train its staff in all four modules or on specific ones.

The ideal people from an FSP to participate in this series of trainings include, at least:

- An internal champion of youth financial services;
- A person from senior management; and,
- Heads of pilot test branches.

The present module, 'Integration of Youth Financial and Non-financial Services,' is part of the start-up training. The ideal trainers to conduct this training are those who:

- Have experience in integrated financial and non-financial services, preferably for youth;
- Are committed to child/youth protection;
- Are comfortable with non-formal education methods and principles;
- Have experience in group facilitation; and,
- Will be able to facilitate the content and methods contained in this Trainer's guide accurately and with confidence.

This training should preferably be conducted before the FSP starts delivering youth services. Its aim is to help the FSP to integrate financial and non-financial services for youth and to monitor the quantity and quality of the non-financial services being delivered by their institution and/or partner institutions.

Participation in this training assumes that the FSP already conducted market research that helped it define the content and delivery channels of the non-financial services, as well as the main attributes of the financial services to be offered to youth.

The content of the module should be adapted in advance to the specific context of the training audience to ensure it is relevant and easy to understand. Context matters.

OVERVIEW OF THE TRAINER'S GUIDE

This module, 'Integration of Youth Financial and Non-financial Services,' provides a user-friendly guide to equip FSPs to integrate financial and non-financial services for youth. Specifically, by the end of this training, trainees will be equipped with the knowledge, skills and attitudes that will help them to:

1. Choose topics and delivery channels for non-financial services appropriate to the FSP and the youth segments the FSP is targeting, especially considering the segments' characteristics and effective learning principles and practices for youth.
2. Select and develop a system for delivering an integrated package of financial and non-financial services to target youth segments.
3. Partner effectively with other organizations to build on core competencies and address gaps to deliver integrated services.
4. Monitor both the quantity and quality of the integrated services.

The specific topics to be addressed during this module as well as the objectives of each topic are listed in the table 'Module III: Integration of Youth Financial and Non-financial Services.'

MODULE III: INTEGRATION OF YOUTH FINANCIAL AND NON-FINANCIAL SERVICES	
Activity	Objectives <i>By the end of this activity, trainees will have:</i>
1. Introduction to the training	<ul style="list-style-type: none"> ▪ Reviewed the training objectives, module materials and schedule; suggested norms; and asked questions. ▪ Listed the reasons that financial and non-financial services are important for youth. ▪ Described the characteristics of target youth segments.
2. Identifying knowledge, skills, attitudes and behaviours	<ul style="list-style-type: none"> ▪ Identified knowledge, skills, attitudes and behaviours. ▪ Practised how to impart knowledge, skills, attitudes and behaviours through an example Learning Game.
3. Identifying youth learning principles and practices	<ul style="list-style-type: none"> ▪ Listed learning characteristics of youth and how they differ from those of children and adults. ▪ Identified youth learning principles and practices. ▪ Linked youth learning principles with trainees' examples (if appropriate).
4. Choosing delivery channels for non-financial services	<ul style="list-style-type: none"> ▪ Listed potential topics and delivery channels for non-financial services. ▪ Reviewed seven examples of delivery channels for non-financial services. ▪ Listed criteria for choosing a delivery channel and evaluated delivery channels using scenarios.
5. Understanding core competencies and integrated service delivery models	<ul style="list-style-type: none"> ▪ Examined three potential delivery models for the integration of financial and non-financial services. ▪ Correlated the core competencies of their FSP with the needs of their target youth segment. ▪ Identified gaps in their FSP that could be addressed by other organizations.

MODULE III: INTEGRATION OF YOUTH FINANCIAL AND NON-FINANCIAL SERVICES	
Activity	Objectives <i>By the end of this activity, trainees will have:</i>
6. Building and maintaining partnerships	<ul style="list-style-type: none"> Listed YSOs that operate in their area. Examined two models for partnerships. Practiced communication skills that are necessary for building and maintaining effective partnerships.
7. Monitoring the quality and quantity of integrated services	<ul style="list-style-type: none"> Linked evaluation questions to evaluation criteria. Developed SMART indicators. Analyzed tools for assessing quality and quantity of integrated services. Applied a work plan for monitoring to a realistic scenario.
8. Action plans, training wrap-up and evaluation	<ul style="list-style-type: none"> Developed an action plan for a real or potential project. Read and commented on the action plans of their peers. Revisited the training objectives, framework and youth learning principles. Practiced the principle of being 'supportive.'

IMPLEMENTATION

This Trainer's guide contains eight learning activities that are designed to be delivered together over a three-day or three-and-a-half-day period. Each activity takes between 60 and 160 minutes to complete and contains between three and four separate steps. To facilitate scheduling, the activities can be paused after any step to allow for tea/coffee breaks, lunch breaks and for the end of the day.

WORKSHOP PREPARATION CHECKLIST

- ✓ Reliable electricity
- ✓ A U-shaped table for large-group activities
- ✓ Small tables (round or square) for break-out activities
- ✓ Ample wall space for flip charts and posters
- ✓ An LCD projector
- ✓ At least two flip-chart stands

There are notes to the trainer specifying steps that can be shortened or skipped entirely to allow for a three-day, rather than three-and-a-half-day, schedule.

The training was designed for 30 trainees, but it can easily be adapted for a smaller number. It is important to prepare the items listed in the box 'Workshop preparation checklist' in advance of the workshop to ensure that the workshop venue is effective for the training.

PREPARATION

Each activity begins with an information box that contains a summary of the objectives and necessary preparations to conduct the activities. Review this information carefully. The 'Preparation' section contains a list of materials needed for each activity. Have these materials ready before the activity begins.

Also note the following: three of the activities have instructions in the information box that prompt the trainer to contact the trainees several weeks before the training in order to complete a number of tasks. First, Activity 1 has instructions in the information box that prompt the trainer to contact the trainees several weeks before the training in order to distribute and collect the 'Learning needs and resources assessment (LNRA)' that is found in the 'Resource materials' section. The trainer should use the results of the LNRA to assess trainees' knowledge of the topic previous to the training and to modify the activities and/or materials in this Trainer's guide as appropriate. Second, Activities 3 and 5 have instructions in their information boxes that prompt the trainer to ask trainees to bring certain materials to the training.

Other important information about the Trainer's guide is as follows:

- Cards used for various activities are listed in the information box, and there are instructions in the text of the activity about when to distribute and how to use them. The cards are located in Section B. If you make any modifications to the activities, be sure to update the cards as needed before printing and using them.
- Handouts are listed in the information box, and there are instructions in the text of each activity about when to distribute them. The handouts are located in Section C, 'Resource materials.' They are numbered first by activity and then by place in the activity (1.1, 1.2, etc.). For example, a handout labelled 3.4 is found in Activity 3 and is the fourth handout used in that activity.
- Activities 3, 4 and 7 suggest the use of examples of existing youth delivery channels and examples of monitoring tools. These examples are used with permission and are located in an accompanying folder. They can be printed prior to the workshop and used during the activities that call for them. However, do not give copies of the examples to trainees; rather, direct trainees to contact the organizations that produced the examples if they are interested in more information.
- The detailed steps for each activity are listed following the information box. Please conduct the activity following the steps provided. Use your own words to explain each point, being careful to cover all of the steps in order, if possible.
- There are a variety of additional features written into the text and embedded in the format of each activity. The intention is to give the trainer written signals that make the delivery of the activity easier. The box 'Additional features of the Trainer's guide activities' summarizes the features.

ADDITIONAL FEATURES OF THE TRAINER'S GUIDE ACTIVITIES

- *Italic font* = instructions for the trainer. (Do not read this text to the trainees.)
- Regular font = specific information or instructions for the trainer to read or closely paraphrase to the trainees.
- Arrow (➤) = specific open questions for the trainer to ask trainees. (Deliver this text as it is written.)
- [Brackets] = suggested answers to questions.
- (Parentheses) = additional instructions or technical information for the trainer.

Finally, the box 'Important principles to remember' provides some important principles and practices of adult learning to keep in mind during each activity. It is important to use the interactive and fun games and activities outlined in the steps so that you can reinforce lessons and provide trainees with a model for when they deliver their own non-financial services.

IMPORTANT PRINCIPLES TO REMEMBER

- Create a safe learning environment where trainees are free to explore and test their ideas and attitudes as well as practice new skills.
- Give feedback to the trainees and affirm their efforts.
- Ensure the relevance of the content by supporting trainees' efforts to link new content with their own knowledge and experience in the topics.
- Respect the trainees as equals who will draw their own conclusions, make their own decisions and solve their own problems with the training content.
- Let the trainees know that you are a learner with them.
- Ask open—not closed—questions to promote interaction and deep engagement with the content.
- Use small groups (as suggested in the guides). Small groups enable all trainees to engage in the learning tasks and materials.

ACTIVITY 1: INTRODUCTION TO THE TRAINING

OBJECTIVES

By the end of this activity, trainees will have:

1. Reviewed the training objectives, module materials and schedule; suggested norms; and asked questions.
2. Listed the reasons that financial and non-financial services are important for youth.
3. Described the characteristics of target youth segments.

PREPARATION

- Distribute and collect responses for the 'Learning needs and resources assessment (LNRA)'; found in the 'Resource materials' section of this module, prior to the training. Use the results to modify the activities and/or materials in this Trainer's guide as appropriate.
- Optional: To save time during the activity, write each service listed in the box 'Potential financial and non-financial services for youth—Possible answers' on a separate note card ahead of time.
- Flip charts:
 - ♦ 'Offering Youth Financial and Non-financial Services' training
 - ♦ Blank flip chart with the title: 'Workshop norms' (Optional: Completed 'Workshop norms' flip chart previously developed during Module I and/or Module II trainings.)
 - ♦ Module objectives
 - ♦ Sequencing framework
 - ♦ Blank flip chart with the title: 'Parking lot'
 - ♦ Blank flip chart with the title: 'Services for youth'
 - ♦ Blank flip chart with the title: 'Why integrated services for youth?'
 - ♦ Youth segments
 - ♦ Blank flip chart with the title: 'Potential youth segments'
- Handouts:
 - ♦ 1.1 Module objectives and sequencing framework (1 per trainee)
 - ♦ 1.2 Youth segments (1 per group)
- Other materials:
 - ♦ Blank name tags and blank name signs (1 of each per trainee)
 - ♦ Blank note cards for 'Services for youth' flip chart
 - ♦ Blank sticky notes or note cards, blank flip-chart paper, markers and tape (used for all activities)

TIME

1 hour 40 minutes

STEPS

Note: This training was originally designed for the UNCDF-YouthStart programme as the third module in the series 'Offering Youth Financial and Non-financial Services.' If you are not delivering this training in conjunction with the other modules, you may choose to begin the activity with a 'Get-to-know-you' game. If you are delivering this training in conjunction with one or more of the other modules and this training is the second or third interaction with trainees, you do not need to facilitate a 'Get-to-know-you' game.

1. Introduce the training – 15 minutes

Welcome trainees to the training. Introduce yourself and give a short explanation of your background and experience working with youth. If any representatives of sponsoring or partner organizations are present, invite them to introduce themselves as well.

Distribute a blank name tag and a blank name sign to each trainee, and give them a minute to write their names on both.

Post the flip chart "Offering Youth Financial and Non-financial Services' training."

'OFFERING YOUTH FINANCIAL AND NON-FINANCIAL SERVICES' TRAINING

- **Module I: Youth Development Programming**
Builds the foundation to design programmes run for youth and by youth. With a specific emphasis on gender and adolescent girls, this module helps financial service providers (FSPs) design the structure and content of a youth-centred programme.
- **Module II: Pilot Testing Youth Financial Services**
Provides FSPs with a step-by-step process to design and implement critical pilot tests of their youth financial services.
- **Module III: Integration of Youth Financial and Non-financial Services**
Prepares FSPs to integrate financial and non-financial services for youth in a controlled manner. During this module, trainees have the opportunity to explore models for integrating financial and non-financial services, approaches to building linkages with youth serving organizations (YSOs), systems for monitoring quality and quantity of the non-financial services being delivered, and youth learning principles.

Say:

The 'Offering Youth Financial and Non-financial Services' training is a 9-day training that is divided into three modules of three days each. Here is a summary of each. *(Read the summary of each module on the flip chart aloud to the trainees.)*

Discuss the 'Learning needs and resources assessment (LNRA)' by saying:

We received a total of _____ *(insert number of LNRAs received)* responses to our request for learning needs and resources assessments—or LNRAs—before this training! Thanks to everyone who responded. The information you provided helped us ensure that this training reflects your interests, meets your needs and answers your questions.

Explain major results of trainees' responses to the LNRA, for example:

- *Topics that the majority of trainees marked as 'very interested.'*
- *Level of experience that trainees have in the topics.*

Optional: Facilitate a game in which trainees guess who among them has expertise in each topic. For example, say "Guess which trainee has five years of experience in market research" or "Guess which trainee is an expert in youth learning principles."

Then say:

You also posed a number of valuable questions, which we will cover during the training. I'll give some examples. If you asked a question I mention, please expand on it or share any new thoughts you've had on the topic since you completed the LNRA.

Discuss three or four of the questions that trainees noted in their LNRAs. Possible questions include:

- How do we choose a good partner for delivering non-financial services?
- How do we monitor the efficacy of non-financial services delivered by a partner YSO?

2. Review the workshop's norms and schedule and the module's objectives and sequencing framework – 20 minutes

Post the flip chart 'Workshop Norms.'

WORKSHOP NORMS

Optional: If this training is being delivered in conjunction with one or both of the other modules, there may already be a completed 'Workshop norms' flip chart. You may post and use that flip chart instead of developing a new one. If you do that, you can skip to discussing the schedule.

Say:

This training includes a lot of participatory techniques, so a big part of the success of this training depends on how well everyone is able to work together. Therefore, it is important that we set up some norms or rules from the beginning to help us better work together. Let me suggest the first one: turn off your cell phones.

Write the norm on the flip chart. Then ask:

› What other rules would you suggest that we all follow during this training?

As trainees make suggestions, list them on the flip chart. Add the following norms if they are not mentioned: stay on time and participate in discussions.

Say:

We will be together for the next several days. Let's quickly do some housekeeping. Because it is very important that we stay on time, let's review the schedule:

- Each day will begin at 9 a.m. and end at 5 p.m.
- Lunch will be served from _____ (insert time) to _____ (insert time).
- Breaks will be held from _____ (insert time) to _____ (insert time) in the morning and _____ (insert time) to _____ (insert time) in the afternoon.
- Each night, you will be given materials to review for the next day. Please be sure to spend at least one hour reviewing these materials so that we can stay on task.
- Each person should have a notebook and pen or pencil. Be sure to write your name on your materials so that they can be easily located if you misplace them. Come to the training with all your materials every day!
- You will receive handouts that give you more information or guide you through the exercises.

Post the flip chart 'Module objectives' and distribute Handout 1.1 'Module objectives and sequencing framework' to each trainee. Invite a volunteer to read the objectives aloud:

MODULE OBJECTIVES

By the end of this module, trainees will be equipped with the knowledge, skills and attitudes that will help them to:

1. Choose topics and delivery channels for non-financial services appropriate to the FSP and the youth segments the FSP is targeting, especially considering the segments' characteristics and effective learning principles and practices for youth.
2. Select and develop a system for delivering an integrated package of financial and non-financial services to target youth segments.
3. Partner effectively with other organizations to build on core competencies and address gaps to deliver integrated services.
4. Monitor both the quantity and quality of the integrated services.

Say:

Many of you have rich experience in providing financial services to low-income communities in your countries. However, most here today want to expand services to youth. It is clear that these young people are not just 'small adults.' Therefore, they may need a host of non-financial services to help them realize their potential and make the best use of financial services.

This training's topics are sequenced to loosely follow a project development process since it is a familiar framework to those of you with experience managing projects. At the end of each day, we will revisit the sequencing framework to see what we covered and how far we came!

Post the flip chart 'Sequencing framework.'

SEQUENCING FRAMEWORK



Review the flip chart with trainees, using the information in the box as a guide:

SEQUENCING FRAMEWORK—POINTS TO COVER

1. Identify the target youth segment. Describe their characteristics and educational needs.
2. Examine youth learning principles and practices.
3. Explore the delivery channels for integrated services.
4. Analyze core competencies and capacity gaps of each FSP in order to best design and deliver integrated services.
5. Practice communication skills important in selecting partners and building and maintaining strong partnerships as a means of providing integrated services.
6. Examine tools and methods for monitoring the quality and quantity of integrated services.
7. Develop an action plan for developing an integrated service programme after this training.

Ask:

› What questions do you have about the schedule, objectives or framework?

Answer any questions. Then post the flip chart 'Parking lot.'

PARKING LOT

Say:

I will leave this flip chart, called the 'Parking lot,' along with blank note cards and tape here (*point to the place where you posted the 'Parking lot'*). If a question arises that I do not have time to answer, I will write it on a note card and post it in the 'Parking lot.' Likewise, if you think of a question during a break, lunch or after a day's training, you can write it down in whichever language you are most comfortable and post it on the 'Parking lot.' I will be sure to answer the questions posted by the end of the training.

3. List financial and non-financial services and reasons they are important for youth – 20 minutes

Post the flip chart 'Services for youth.'

SERVICES FOR YOUTH

Ask:

- › What financial services can potentially be offered to youth in your country or region?
- › What non-financial services can potentially be offered to youth in your country or region?

Answers may include those listed in the box:

**POTENTIAL FINANCIAL AND NON-FINANCIAL SERVICES FOR YOUTH—
POSSIBLE ANSWERS^a**

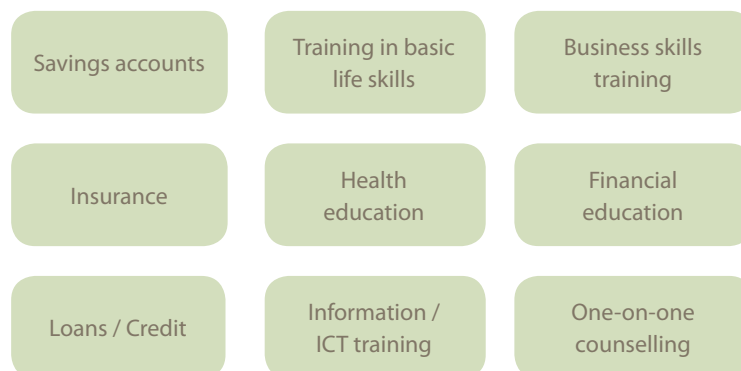
Financial services: Savings accounts, loans/credit products (individual, group), insurance (life, health, etc.) and savings clubs

Non-financial services: Training in business skills, income-generating activities, personal finance, health education, basic life skills, technology/information skills, rights or leadership skills; recreational activities (camps, fun days); one-on-one counselling; referral to other services; experiential learning (apprenticeships, internships, on-the-job training, shadowing); conflict resolution; and trauma counselling

- a Financial and non-financial services listed in the box were taken from the following sources: M. McNulty and G. Natharajan, *Serving Youth with Microfinance* (Washington, DC: United States Agency for International Development, 2005) and 'Youth Inclusive Microfinance: Meeting the Needs and Aspirations of Younger Clients,' Presentation at Microenterprise Development in a Globalizing World: A USAID Learning Conference (Washington, DC: United States Agency for International Development, 2006).

As trainees suggest services, write each service on a separate note card. Tape the note cards on the flip chart 'Services for youth.' (Optional: If you prepared note cards with the possible answers listed in the box, post them in addition to any other ideas mentioned by trainees.) Place financial service note cards on the left side and non-financial service note cards on the right side of the flip chart, like the example shown:

SERVICES FOR YOUTH—EXAMPLE



When the flip chart contains most or all of the possible answers listed in the box, ask:

- Which side of the flip chart contains financial services and which side contains non-financial services?

Make sure trainees see that financial services are on the left and non-financial on the right.

Quickly review all the financial services and then ask:

- Why is it important for youth to have access to financial services?
- What impact could these services have on youth now and in the future?

After a few responses to each question, repeat the same process for the non-financial services. Then post the flip chart 'Why integrated services for youth?'

WHY INTEGRATED SERVICES FOR YOUTH?

Ask:

- Now that we discussed the importance of each service, tell me how could youth benefit from being offered an integrated package of financial and non-financial services?

List the reasons trainees mention on the flip chart. Answers may include those listed in the box. (Note: It is not necessary that trainees mention all the reasons listed in the box, but you may add any reasons that trainees do not mention.)

WHY INTEGRATED SERVICES FOR YOUTH?—POSSIBLE ANSWERS

- Youth are already economically active and need financial products and services to help them manage their money and to do so wisely.
- Youth need safe and supportive 'spaces' to build their confidence to be able to take advantage of economic opportunities and use available services.
- Different segments of youth have specific vulnerabilities that may hamper their ability to use available resources and that therefore need both financial and non-financial services.
- Youth may have limited life and work experience and therefore need educational opportunities to help them navigate the world.
- Youth have limited or no experience with financial services and need to build knowledge and skills to compare products and make good choices.

Summarize the key points of the discussion and say:

The main goal for an integrated programme is to help the youth participants build knowledge, skills, attitudes and behaviours during their transition to adulthood.

4. Describe the characteristics of target youth segments – 45 minutes

Refer to the first step in the 'Sequencing framework' called 'Identify target segment' and say:

As with any new project or programme, a good starting point is to ask yourself who you should serve and what their needs are. Let's play a quick game to help you think about your own target segments or the types of youth that you serve or hope to serve.

In the field of youth services, we refer to different 'groups' or 'cohorts' of youth as 'segments.' A segment is any group of youth with a particular set of characteristics. An example might be 'adolescent girls in Kibera,' a large slum located next to Nairobi, Kenya.

This youth segment has a number of characteristics, assets, needs and vulnerabilities that make it different from other segments.

Note: The terms 'segment,' 'cohort' and 'group' are interchangeable. However, in this module, the term 'segment' is used for simplicity.

Post the flip chart 'Youth segments.'

YOUTH SEGMENTS								
Target segment name	Characteristics					Assets	Needs	Vulnerabilities
	Age	Gender	Education/Literacy level	Economic activities/resources	Rural/Urban			
Adolescent girls in Kibera	14–21	Female	Have primary-school education Can read and write	Hair plaiting, washing clothes, making and selling snacks, money from husbands and boyfriends	Urban	Have some education Already do some work and have income Live in an area with a lot of economic activity	Ways to make a larger, more regular income More schooling or technical schooling to learn skills	Many are already mothers supporting children Often depend on boyfriends or 'sugar daddies' for money or goods Are at risk of contracting HIV or other sexually transmitted infections

Say:

Before we focus on your specific youth segment, let's walk through this example.

Go over the information in each column on the flip chart. For each column, ask:

- **What are the implications of _____ (insert column topic) for the types of financial services that this target youth segment needs?**
[Example responses include (list is not exhaustive):
 - *Age: Minors would not be allowed to access credit*
 - *Economic activities/resources: Youth may need insurance, transfers or other products or services*
 - *Rural/Urban: If rural, youth may have difficulties accessing FSP facilities so mobile banking and/or other alternative delivery channels may be necessary to reach them]*
- **What are the implications of _____ (insert column topic) for the types of educational services that this target youth segment needs?**
[Example responses include (list is not exhaustive):
 - *Age determines educational content (e.g., education on credit may only be directed to adults) and guides language used in order to ease understanding*
 - *Gender may influence content (e.g., girls may be more interested in reproductive health and family budget topics)*
 - *Education/Literacy level influences how educational content is delivered (e.g., for illiterate youth, content should be transmitted through games and pictures and with plain language)*
 - *Economic activities/resources may affect the schedule of non-financial services (e.g., availability of youth to attend education sessions) and may prompt content to be adapted to their needs]*
- **How might the services—financial and non-financial—that are appropriate for this youth segment be different than for another?**

Guide the responses according to the examples provided to the two previous questions.

Give examples of other segments that trainees might target (e.g., boys 10–14 years old who live on the street, in-school youth 14–18 years old, or youth 18–22 years old with high-school education and small businesses in town).

Then ask:

➤ **Which column of information had you not considered before in your work with youth?**

After a few trainees respond, say:

Knowing who you serve and their specific characteristics, assets, needs and vulnerabilities is like aiming for and hitting a target. Let's practice together a bit more.

Post the flip chart 'Potential youth segments.'

POTENTIAL YOUTH SEGMENTS

Ask:

➤ **What youth segments does your FSP work with or want to work with in the future?**

List trainees' ideas on the flip chart. Some possible youth segments are listed in the box:

POTENTIAL YOUTH SEGMENTS—POSSIBLE ANSWERS

1. Educated 15–29 year olds
2. In-school children (i.e., < 17 years old)
3. Vulnerable girls 10–19 years old
4. Young savers (0–18 years old)
5. Out-of-school youth
6. Youth learning artistic trades
7. Youth working in agriculture

Once you have a list of potential youth segments, invite trainees to get into groups by FSP. Say:

Take a minute to choose a segment to focus on in this workshop. If you already have a segment that you serve or want to serve, please focus on that one. If you do not, think of a segment that you may potentially serve. It is fine if you make changes or adjustments to the segment when you get back to your FSP and start working! The important thing is to have continuity during the workshop as you practice developing and monitoring an integrated service programme for youth.

Circulate and talk to any groups that are struggling. Refer trainees to the flip chart if they need help. After each FSP group chooses a youth segment, invite all FSP groups to report their choice.

Reorganize trainees into groups of three or four, so that those who wish to focus on a similar segment sit together. Distribute Handout 1.2 'Youth segments' to each group. Say:

Work in your group to complete the handout. You have 10 to 15 minutes for this task.

While groups work, be available to offer clarification and answer questions.

After 10–15 minutes, distribute a blank sheet of flip-chart paper to each group. Say:

Take 5 minutes to summarize your group's grid on the flip chart. Do not copy the handout completely—just summarize the main ideas on the flip chart.

After 5 minutes, invite a representative from each group to share their work with everyone. Allow trainees to give suggestions and ask questions. Facilitate the discussion by asking:

- What questions do you have about this group's segment: their characteristics, needs, assets and vulnerabilities?
- What suggestions do you have for this group? Is there anything that you think they are missing?
- Given the information presented here, what needs does this segment have related to financial services?
- Given the information presented here, what needs does this segment have related to non-financial services?

Note: Example responses to the last two questions, if trainees were speaking of the girls in Kibera, include the following. The girls' income is largely irregular and cash flow is likely an issue. Their goals are likely education for themselves or their children. Thus the girls might benefit from a low-cost savings account or savings group. A savings account or group might help them smooth their income or improve access to money when cash flow is low or there is an accident or emergency. The girls might benefit from non-financial services like (1) financial education to set savings goals, save regularly and budget; (2) business education to better understand the market and better manage their income-generating activities; and (3) sexual education to avoid contracting HIV or other sexually transmitted infections.

Conclude by saying:

For the next few days, you will continue to concentrate on this segment and refer to the information on your flip chart. If you forget something or learn something new about your segment during the training, please feel free to go back to your handout and flip chart and add it. We do not expect you to know everything right now!

Note: If trainees ask how or when to gather information, advise them as follows:

An FSP typically gathers information about the characteristics, assets, vulnerabilities and needs of a target segment during the needs assessment or market research stage. This information not only shapes product development but also informs content and delivery of non-financial services like education. However, for the purpose of this training, trainees will have to rely on their understanding of youth based on their current exposure to youth in their communities.

Note: Keep the flip charts from this activity posted throughout the training.

ACTIVITY 2: IDENTIFYING KNOWLEDGE, SKILLS, ATTITUDES AND BEHAVIOURS

OBJECTIVES

By the end of this activity, trainees will have:

1. Identified knowledge, skills, attitudes and behaviours.
2. Practised how to impart knowledge, skills, attitudes and behaviours through an example Learning Game.

PREPARATION

- Flip charts:
 - ♦ KSAB staircase
 - ♦ (Optional) Potential youth segments (posted during Activity 1)
- Other materials:
 - ♦ A hat or scarf, and leaves to represent money

TIME

1 hour

STEPS

1. Identify knowledge, skills, attitudes and behaviours – 15 minutes

Ask:

- **How many of you know what a budget is? Raise your hand and keep it raised for the next question.**

After trainees raise their hands, ask:

- **How many of you keep a budget faithfully, using it regularly to make decisions about how you will use your money? Keep your hand up if you do. Put your hand down if you don't.**

After any trainees put their hands down, say:

This exercise demonstrates that there is a gap between knowing something, such as what a budget is, and adopting a positive behaviour based on that knowledge, such as consistently following a budget to manage your finances. Adopting a positive behaviour at any age can be a challenge.

Thank trainees and invite them all to put their hands down. Then ask:

- **Why are the youth years, in particular, an opportune time to focus on establishing positive behaviours?**

Affirm or add to trainees' responses using the information in the box:

IMPORTANCE OF YOUTH YEARS—POINTS TO COVER

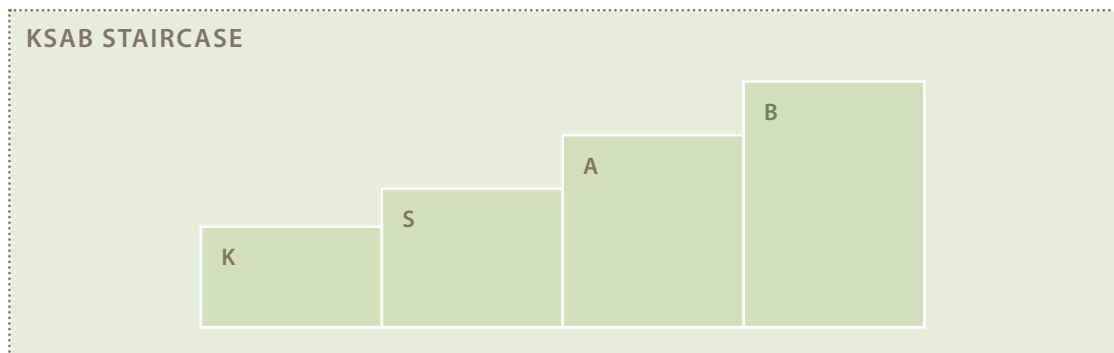
Youth naturally seek more independence and opportunities to exercise their decision-making skills. They begin to value the advice of peers as much as or more than the advice of adults. The part of the brain that helps them to weigh options and calculate risks is not yet fully developed (full development occurs in the early 20s). As a result, youth are prone to risk-taking but aren't as skilled in considering the possible consequences of their actions. Encouraging specific behaviours and supporting sound decision-making can help youth to avoid actions that have a negative long-term effect (e.g., dropping out of school, becoming involved with sugar daddies or experiencing an unwanted pregnancy).

Say:

Developing curriculum that equips youth to adopt a new, positive behaviour involves providing accurate information about the behaviour, addressing the skills to implement the behaviour and fostering a positive attitude about the behaviour in order for the youth to be motivated to adopt and maintain it. However, in order to identify what knowledge, skills and attitudes to include in the curriculum, you need to identify the segment's current behaviours.

Note: A positive attitude doesn't necessarily mean that the participants 'like' the behaviour or enjoy doing it. It does mean that they recognize the benefits of the behaviour or the consequences of not adopting the behaviour and, based on that, are willing to do it.

Post the flip chart 'KSAB staircase.'



Say:

This staircase represents the core competencies youth need to have to start saving: knowledge, skills, attitudes and behaviours.

Let's return to the example of adolescent girls in Kibera. Let's say that we completed a needs assessment, or some market research, and discovered that girls do not save any money. The current behaviour is 'do not save.'

- **What knowledge do girls need to gain in order to start to save, even in small amounts? That is, what do they need to know?**

[How to save, their current income and expenses, where to save]

Note: If trainees have trouble with the term 'knowledge,' describe it as facts or concepts that youth need to have about saving.

- **What skills do girls need to acquire to start to save? That is, what do they need to be able to do?**

[How to track their income and expenses, how to calculate their potential savings]

- **What attitudes do girls need to have to motivate them to save? That is, what do they need to feel?**

[They need to think that saving is important, they need to have the confidence that they can save and they need to feel that even a small amount of money is worth saving]

Answer any questions trainees have about the KSAB staircase. Then invite two or three trainees to give examples of behaviours and corresponding KSAs to check their understanding.

2. Demonstrate a Learning Game¹ – 30 minutes

Note: During the Learning Game, make sure to assign some roles to male trainees as well as female. Doing so will help trainees to realize that, even though the game was created for girls, it can have value for boys as well.

Say:

To illustrate how knowledge, skills, attitudes and behaviours, as well as the characteristics of a youth segment, inform the design of curriculum, you are going to participate in a savings education session. This session is just one in a collection of Learning Games developed for girls by the organizations Reach Global and Freedom from Hunger. At the end of the session, we will discuss the savings-related knowledge, skills, attitudes and behaviours promoted in the session and the intended youth segment. For now, just imagine a 17-year-old in-school girl living in a very poor neighbourhood in the outskirts of Dakar. She was not able to finish school because she got married two years ago. She has a 6-month-old baby daughter.

You will play the roles of girls, and I will play the role of facilitator. Please remember to stay in character until I tell you that the session is over!

Demonstrate Step 1 of the Learning Game:

Put on a hat or scarf to signal that now you are acting as a Learning Game facilitator. Say:

Hello everyone! Welcome to our meeting. It's nice to see you again! How was your weekend? Have you spent any money since last week?

Today we are going to talk about ways to save money. There are different ways to save money. I am going to tell you stories about two girls who are saving in different ways to buy a new necklace. Listen, watch and be prepared to tell me what the girl in each story is doing. To help me, I need five volunteers to act out the stories as I tell them.

Get five volunteers and assign them the following roles:

- *Two volunteers to play the role of girl 1 and girl 2*
- *One volunteer to play the role of the vendor at the movie theatre*
- *One volunteer to play the role of the ice cream vendor*
- *One volunteer to play the role of the balloon vendor*

Invite the movie theatre vendor, ice cream vendor and balloon vendor to stand on the opposite side of the area from girls 1 and 2. Ask girls 1 and 2 their names, give them three leaves each and say:

Each leaf represents 100 francs. I gave each girl three leaves. That means that each girl has 300 francs.

¹ Source: Reach Global, 'Ways to Save Money' in *Learning Games for Girls Volume II: Financial Education* (Berkeley, CA: Reach Global, 2009).

Remind the volunteers to act out the story as you read it:

SAVING STORIES: GIRL 1	
<i>Narrative (Story to read)</i>	<i>Action (Instructions for the volunteers)</i>
_____ (name of girl 1) is saving to buy a necklace.	
She goes to the town centre with 300 francs.	Girl 1 holds up her three leaves and walks across the area to where the movie theatre vendor, ice cream vendor and balloon vendor are standing.
First she buys a ticket to a movie. It costs 100 francs. She enjoys watching the show.	Movie theatre vendor takes one leaf from girl 1 and gives her a 'ticket.' Girl 1 pretends to watch the show.
Then she buys an ice cream for 100 francs.	Ice cream vendor takes one leaf from girl 1 and gives her an 'ice cream.' Girl 1 eats the 'ice cream.'
She has 100 francs left, so she also buys a balloon for 100 francs.	Balloon vendor takes one leaf from girl 1 and gives her a 'balloon.' Girl 1 skips away with the 'balloon.'
_____ (name of girl 1) had a lot of fun in town. She spent all her money and goes home.	Girl 1 smiles and walks across the area away from where the movie theatre vendor, ice cream vendor and balloon vendor are standing.

Thank girl 1 and tell her to take a seat. Then have girl 2 and the other volunteers act out the second story as you read it:

SAVING STORIES: GIRL 2	
<i>Narrative (Story to read)</i>	<i>Action (Instructions for the volunteers)</i>
_____ (name of girl 2) is saving to buy a necklace.	
_____ (name of girl 2) has 300 francs to go to the town centre. Before going, she thinks about the necklace that she wants to buy. She decides to leave some money at home to make sure she does not spend it and can buy the necklace later. She leaves 100 francs at home.	Girl 2 holds up her three leaves and sets down one leaf at her 'home' by placing the leaf where she was seated.
She walks to town.	Girl 2 walks across the area to where the movie theatre vendor, ice cream vendor and balloon vendor are standing.
She buys a ticket for a movie for 100 francs. She enjoys the show.	Movie theatre vendor takes one leaf from girl 2 and gives her a 'ticket.' Girl 2 pretends to be watching the show.
She wants both an ice cream and a balloon, but she chooses to spend her other 100 francs on an ice cream.	Ice cream vendor takes one leaf from girl 2 and gives her an 'ice cream.' Girl 2 eats the 'ice cream.'
_____ (name of girl 2) had a lot of fun in town. She spent all her money and goes home.	Girl 2 smiles and walks across the area away from where the movie theatre vendor, ice cream vendor and balloon vendor are standing. She proudly holds up the leaf she left at 'home.'

Thank girl 2, tell her to take a seat and then say:

Remember that both girls are saving money to buy a new necklace.

- **How much money did _____ (name of girl 1) save?** *[She did not save any money.]*
- **How much money did _____ (name of girl 2) save?** *[She saved 100 francs.]*
- **How did _____ (name of girl 2) save?** *[She saved by leaving some money at home before going to the town.]*

Thank the volunteers and the rest of the trainees for their good work.

Demonstrate Step 2 of the Learning Game:

Say:

Some of you may be saving money for a treat like ice cream while others may be saving money to pay for medicine or school. What you save money for is less important than how you save money. You need to choose a way that is going to work best for you.

There are many different ways to save money. Some of the ways to save money include:

- Setting aside some money before going to the town centre or market, like _____ (name of girl 2) in the story;
- Bargaining for a lower price when buying something;
- Saving a small amount of money each week, even if it is just a couple of francs; and
- Saving more money when you get more money.

Let us talk about how easy or hard it is to save money in these ways. I am going to name each way to save. If you think it is easy for you to try, raise both of your hands. If you think it is hard for you to try, put your hands behind your back.

State each of the ways to save money that are listed above, one at a time, and wait for the trainees to either raise their hands or put them behind their backs before asking one of the following questions.

If most trainees raise their hands, ask:

- **Why is this way easy to try?**

If most put their hands behind their backs, ask:

- **Why is this way hard to try?**
- **What would make this way easier to try?**

After stating and asking trainees about each of the ways to save, say:

Thank you for sharing why some ways to save are easy and how we can make other ways to save easier. You can try these ways to save even if you have just a couple of francs given to you by your parents for a treat.

Demonstrate Step 3 of the Learning Game:

Form trainees into a circle, invite them to stand and say:

If you are willing to try to save money, please step forward and name one way to save money that you are going to try.

After several trainees step forward, invite them to step back into the circle. Then say:

Thank you! Next time we meet, I look forward to hearing about your experiences trying to save money.

Now, all together, pump your arm in the air four times and each time you pump your arm say these words "We (pump arm once) stay (pump arm once) strong (pump arm once) together (pump arm once)!"

Then crouch down, jump up and say, "SAVE!"

When the trainees are done with the cheer, applaud their efforts and thank them for their lively participation.

3. Debrief the Learning Game – 15 minutes

Invite everyone to come out of character. Facilitate a discussion by asking these questions:

- **What youth segment was targeted in this session? And what are some of the characteristics of this segment that were considered in the design of the session?**

[Girls who are old enough to see movies with friends and are illiterate and/or semi-literate, since there is no reading or writing required. These girls could be urban or rural, depending on the accessibility of ice cream, movies, etc.]

- **Which knowledge, skills, attitudes and behaviours were targeted in the session?**

[Knowledge: Different ways to save money]

Skills: Simple ways to plan before you spend and to make decisions about spending

Attitudes: That it is important to save, that a girl is capable of saving, that a girl has the power to make decisions about how she uses her money

Behaviours: Planning before you spend, saving money]

- **What types of activities and materials were used?**

[Simple, interactive activities like participating in a role play, answering questions, standing in a circle and making a commitment to adopt a new behaviour. The only materials necessary were leaves, the role play and the girls themselves.]

- **What content or design aspects of this Learning Game would be relevant and appealing to your target youth segment?**

- **How might you adapt the Learning Game to be more appropriate for your own target youth segment?**

Probe for ideas about how the game could be changed to work for boys or young men, or participants of different age groups. (Optional: Refer to the 'Potential youth segments' flip chart from Activity I.) Ask trainees to give examples of the changes they would make.

Then ask:

- **Finally, can you think of any financial products or services that might be helpful for these girls, which would complement the financial education?**

[Answers will vary, but possible responses are an informal savings club for girls and a low-cost, accessible savings account.]

Thank everyone for their participation and good acting. Then say:

We will look at different ways to deliver non-financial services and examples of education materials shortly.

ACTIVITY 3: IDENTIFYING YOUTH LEARNING PRINCIPLES AND PRACTICES

OBJECTIVES

By the end of this activity, trainees will have:

1. Listed learning characteristics of youth and how they differ from those of children and adults.
2. Identified youth learning principles and practices.
3. Linked youth learning principles with trainees' examples (if appropriate).

PREPARATION

- Prior to the training, ask any trainees that come from FSPs that currently offer non-financial services to youth to bring items that exemplify those services in order to present them at the training (e.g., training modules, videos, radio clips, flyers, posters). If any bring example curricula, make enough copies to distribute to all trainees. If any bring examples that require a laptop and projector to demonstrate, be sure they are set up and working when the day begins.
- Based on the make-up of your trainees (i.e., how many have experience or have no experience with non-financial services for youth) revealed by the LNRA, decide whether you will lengthen, shorten or skip Step 3.
- Flip charts:
 - ♦ Blank flip chart with the outline of a human figure
 - ♦ Youth segments (posted during Activity 1)
 - ♦ Youth learning principles
 - ♦ Learning session review
- Handout:
 - ♦ 3.1 Youth learning principles (1 per trainee)
- Other materials:
 - ♦ Copy of any example curricula that trainees brought
 - ♦ Laptop and projector (if any trainees need them to show examples)
 - ♦ Equity Bank learning session (1 per trainee, provided in accompanying folder)
 - ♦ Blank flip-chart paper (1 sheet per group)

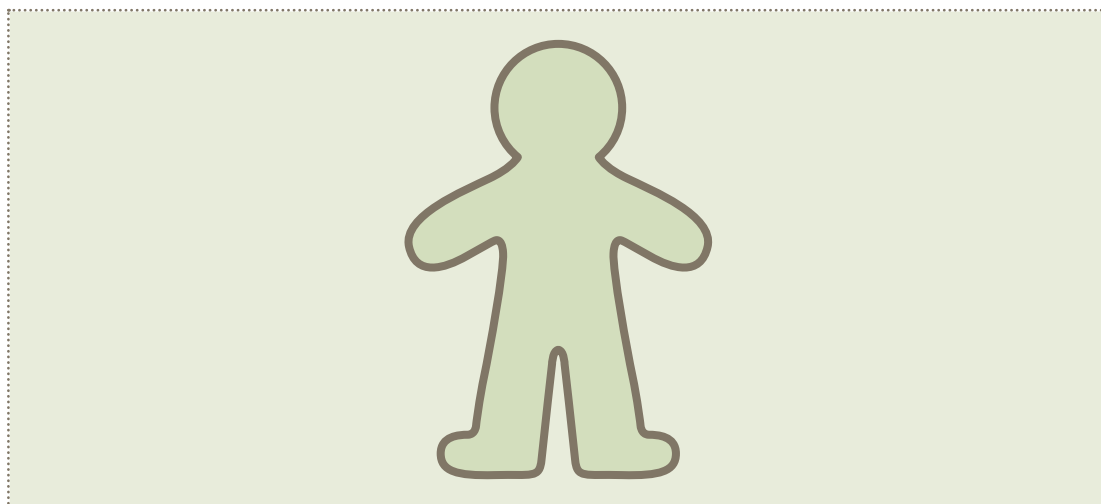
TIME

1 hour 50 minutes

STEPS

1. List learning characteristics of youth – 20 minutes

Post the flip chart.



Say:

So far we identified the value of gathering specific types of information about the target segment (*refer to the flip chart 'Youth segments'*) and the importance of identifying your target segment's current behaviours and the knowledge, skills and attitudes required to equip them to adopt desired behaviours. Sometimes, it is easy to focus on what 'we' adults think that youth need and forget to understand how youth perceive their needs. This is true not only in terms of the knowledge and skills youth want to learn, but how they like to learn them as well. For the next stop on our 'Sequencing framework,' we are going to step back in time and recall what we needed and wanted from our educators.

Instruct trainees to close their eyes for a moment and say:

Think about a time when you were 15 or 16 years old, and you learned something completely new. This can be in school or out of school—it is up to you—but it must be a POSITIVE experience. For example, maybe you learned to ride a bicycle or to prepare a new type of food.

While you are recalling this learning event, think about these details:

- Who taught you the new skill or idea?
- What motivated you to learn or practice the new skill or idea?
- Did you succeed right away, or did you have to fail once or twice before you succeeded?
- How did you feel when you successfully applied the new skill or idea?

Invite trainees to open their eyes and share their memory with the person seated next to them. Give them 2–3 minutes to share.

After 2–3 minutes, invite two volunteers to share their memory in plenary. Then say:

Consider your memory, your partner's memory and some of your insights and feelings after the Learning Game demonstration:

- **What do your stories suggest about the way that youth like to learn?**
[They like to have fun while learning, they prefer learning that involves practice rather than only theory and they like to learn things they can immediately put into practice.]
- **More specifically, what types of content and methods may be effective for educating youth?**
[Games, dynamic and interactive methods, use of new technologies, team work, etc.]

Record trainees' ideas on the flip chart with the outline of a human figure.

Note: *If trainees have difficulty answering the questions above, pose the questions below to probe for more information:*

- **Generally speaking, how are youth different from children and adults?**
- **How does the way that youth learn differ from the way that adults learn?**

Record these ideas on the flip chart as well. Then say:

There are a number of good practices you can use when choosing a programme, or developing a programme, to provide youth with non-financial services. These good practices are reflected in a list of youth learning principles, which I will present to you now.

2. Present the youth learning principles – 60 minutes

Post the flip chart and distribute Handout 3.1 'Youth learning principles' to each trainee.

YOUTH LEARNING PRINCIPLES

Education design principles

- **Dynamic:** Engage emotions and senses (touch, see, hear) through a variety of activities that are enjoyable and fun
- **Relevant:** Ensure information is useful and relevant and reflects day-to-day realities of the lives of youth—incorporate current media, songs and leisure activities that youth know and enjoy
- **Promote self-awareness:** Ensure activities help youth develop a sense of self, which they can explore through conversations and questions
- **Immediate:** Include tasks that connect new content to existing experience and allow youth to practice new skills and apply new knowledge in a hands-on way
- **Include families:** Ensure family members have the opportunity to connect with the programme and understand its content
- **Youth-driven:** Give youth a say in how teaching and learning happens and the opportunity to participate in the design and evaluation of their programme
- **Life skills-oriented:** Ensure activities emphasize problem-solving, decision-making and assertiveness

Effective facilitation practices

- **Respectful:** Treat youth with respect and concern for their individuality
- **Supportive:** Create a supportive environment in which youth are guided, praised and rewarded for their participation
- **Safe:** Value ideas and contributions of youth—do not ridicule or belittle them
- **Cooperative:** Provide opportunities for belonging and connecting to others in the group
- **Responsive:** Give frequent and direct feedback to youth on what they are doing
- **Don't steal the learning:** Let youth engage with the content and materials and reach their own conclusions—don't tell them what they were supposed to have learned

Read the list of youth learning principles aloud and discuss them with the trainees.

Then refer back to the flip chart with the outline of a human figure from Step 1 to remind trainees of the characteristics you discussed earlier and ask:

- **Which of the principles on this list compare with those mentioned by your 15- or 16-year-old-selves on the other flip chart?**

Allow several trainees to offer their answers. Then say:

The list of youth learning principles is divided into two columns. The first column, 'Education design principles,' lists principles related to the design of educational curricula or educational messages. The second column, 'Effective facilitation practices,' lists practices to follow when facilitating learning sessions with youth. In this workshop, we are focusing on the content of first column, 'Education design principles.'

Understanding these principles is useful not only for designing curricula but also for evaluating the curricula being used by prospective partners or paid consultants.

- **For example, which of the education design principles were demonstrated in the Learning Game we played together?**

[Dynamic: it included a variety of activities; Relevant: it included examples of activities girls like to do and things they might buy; Immediate: it used examples based on real-life experiences girls might have and connected existing life experience to new content; Life skills-oriented: it gave girls an opportunity to become conscious of their spending decisions and alternative choices that are within their power to make]

Divide trainees into groups of five, based on language. Post the flip chart 'Learning session review.'

LEARNING SESSION REVIEW

1. **Read** the content of the financial-education learning session
2. **Discuss** the youth principles that you see reflected in the learning session
3. **List** your findings on a sheet of flip-chart paper

Say:

Together, read the handout I will distribute of a financial-education learning session by Equity Bank in Kenya on savings goals. Discuss what methods, materials and discussion questions are used in the session to ensure that the design of the session reflects the education design principles. List your findings on a sheet of flip-chart paper and select a group member to present your results to everyone else. You have 15 to 20 minutes.

Distribute a copy of the 'Equity Bank learning session' to each trainee and give each group a sheet of blank flip-chart paper. While groups work, circulate to answer questions and keep trainees on task.

After 15–20 minutes, invite each group to briefly present their work and flip chart. Then ask:

➤ **Which education design principles are reflected in the learning session?**

Make sure trainees mention the principles listed in the box:

EDUCATION DESIGN PRINCIPLES REFLECTED IN LEARNING SESSION—ANSWERS

- **Dynamic:** There are a variety of activities, such as a game, a story and group and plenary work. In one of the games, participants are asked to stand up and sit down—a physical response to keep them moving.
- **Immediate:** The learning session connects existing knowledge to new knowledge. For example, participants are asked to think about the term for 'savings' in their mother tongue and to imagine their own personal goals.
- **Relevant:** While no current media is used, pictures of savings goals and a relevant story (i.e., Bahati) that resonate with youth are used.
- **Life skills-oriented:** Participants must solve the 'problem' of planning for their own savings goal and then present it to the class. They must also provide feedback to their peers.

Note: *Keep the flip chart 'Youth learning principles' posted throughout the workshop.*

3. Link the youth learning principles to trainees' examples – 30 minutes

Distribute a copy of any example curricula brought by trainees to the rest of the trainees. Invite trainees that brought an example to present it, FSP by FSP. Ask each presenter the following questions about the example:

- **How was this example designed and developed?**
- **How is this example used and implemented?**
- **What is the experience of your FSP with this example? Do you have any data about it from monitoring and evaluation?**

Then ask the rest of the trainees the following questions about each example:

- **Which education design principles does this example demonstrate?**
- **Could you see yourself using something like this with your target youth segment? Why or why not?**
- **How could you change or adapt this tool to better meet your target youth segment's needs?**

Thank everyone for sharing and remind them that they will see more examples of delivery channels.

Note: *Be sure to collect the copies of the 'Equity Bank learning session' that you distributed to the trainees. If trainees express interest in the session, direct them to contact the organization that produced it for more information.*

ACTIVITY 4: CHOOSING DELIVERY CHANNELS FOR NON-FINANCIAL SERVICES

OBJECTIVES

By the end of this activity, trainees will have:

1. Listed potential topics and delivery channels for non-financial services.
2. Reviewed seven examples of delivery channels for non-financial services.
3. Listed criteria for choosing a delivery channel and evaluated delivery channels using scenarios.

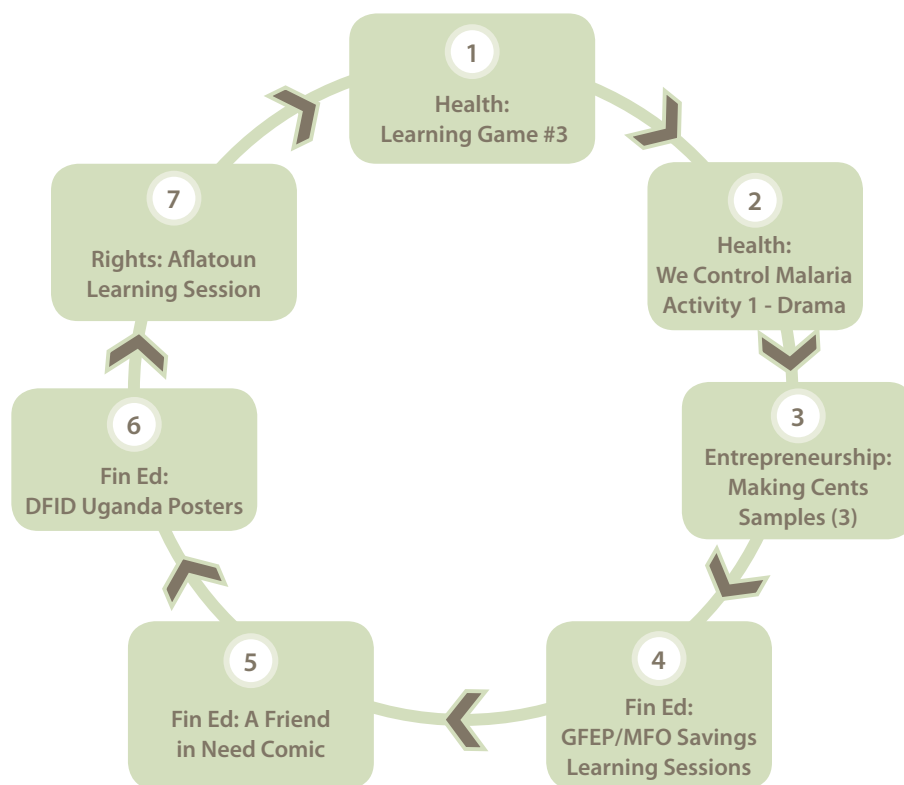
PREPARATION

- Create a flip chart called 'Topics for youth,' based on those mentioned in Activity 1, Step 3.
- Adapt the Matching object game cards (provided in Section B of this module) to fit the training context and to have the appropriate number of cards for the number of trainees. Cut apart the game cards. Remember to prepare in advance so that you do not put trainees that speak different languages in groups together!
- Set up the trade show for Step 2 prior to facilitating the activity: (1) decide whether to use the delivery channel examples provided in the accompanying folder or to replace some/all of them with others more appropriate to the trainees; (2) prepare the delivery channel examples in each of the trainees' major languages (if necessary); (3) set up seven stations, each featuring one of the delivery channels, in a rough circle around the room (each should have a separate table like in the diagram); and (4) place a numbered sign next to each station.
- For the example learning sessions shared in the trade show, familiarize yourself with their Tables of contents so that you are aware of the full scope of behaviours targeted.
- Optional: If you think you will have time during the trade show, prepare to show a video clip, such as Makutano Junction.
- Optional: Adapt Handout 4.2 if you choose to use other delivery channel examples.
- Flip charts:
 - ♦ Topics for youth
 - ♦ Blank flip chart with the title: 'Delivery channels'
 - ♦ Criteria for choosing a delivery channel
- Handouts:
 - ♦ 4.1 Delivery channel grid (1 per trainee)
 - ♦ 4.2 Delivery channel examples (1 per trainee)
 - ♦ 4.3 Criteria for choosing a delivery channel (1 per trainee)
 - ♦ 4.4 Delivery channel scenarios (1 per trainee)
- Other materials:
 - ♦ Matching object game cards (1 card per trainee)
 - ♦ Signs numbered 1–7 to designate the different delivery channel stations
 - ♦ Seven examples of non-financial service materials that use different delivery channels (provided in accompanying folder)
 - ♦ Timer and bell

TIME

2 hours 30 minutes

TRADE SHOW DIAGRAM:



STEPS

1. Brainstorm topics and delivery channels – 15 minutes

Post the flip charts 'Topics for youth' and 'Delivery channels,' side by side.

TOPICS FOR YOUTH

(insert topics)

DELIVERY CHANNELS

(covered with blank sticky notes)

Ask:

➤ **What is a delivery channel?**

Allow trainees to share their definitions. If they have trouble defining it, guide them by saying:

A delivery channel, in the case of non-financial services, is the manner in which a topic or piece of important information is delivered to the participant. A delivery channel, however, goes beyond simply transmitting information. If you remember from Activity 2, successful education must do more than just communicate facts. It must incorporate other principles and practices so that changes in skills, attitudes and behaviours are achieved as well.

➤ **Face-to-face training is one example of a delivery channel. What other ways are there to communicate important topics or information to participants?**

Write trainees' answers on the 'Delivery channels' flip chart. Add any channels listed in the box that trainees do not mention:

TOPICS FOR YOUTH—EXAMPLES	DELIVERY CHANNELS—ANSWERS
<ul style="list-style-type: none"> ▪ Health ▪ Responsible sexuality (preventing pregnancy, HIV and/or sexually transmitted infections, etc.) ▪ Livelihoods ▪ Basic life skills (communication skills, etc.) ▪ Literacy and numeracy ▪ Financial education (savings, budgeting, debt management, using financial services, risk management, etc.) ▪ Leadership skills ▪ Entrepreneurship ▪ Vocational skills ▪ Technology and information communication technologies (ICTs) ▪ Human rights 	<ul style="list-style-type: none"> ▪ Educational campaign (i.e., advertising or social marketing) ▪ Brochures and flyers ▪ Comic books ▪ Television shows/soap operas ▪ Radio programs ▪ Street theatre/Drama ▪ Classroom training/Face-to-face learning sessions (in or out of school) ▪ Training via a trainer or mentor (i.e., at a village saving and loan association meeting) ▪ Workbook ▪ Self-study circles ▪ Individual counselling

When the list is complete, ask:

- Which of these topics might be appropriate and necessary for your segment?
- Which of these delivery channels might be appropriate for your segment?

Allow several responses.

Note: Keep the flip charts 'Topics for youth' and 'Delivery channels' posted.

2. Conduct a trade show of various delivery channels – 90 minutes

Divide trainees into seven equal groups by distributing a Matching object game card to each trainee. (Optional: Use another interactive activity of your choice to group trainees.) Then say:

In this activity, you will participate in a trade show. Others call it a learning café, as well. There are seven tables, or stations, in the show that highlight different delivery channels. Together with your group, you will:

1. Begin at one of the stations. Spend about 5 minutes looking at the example provided. Each station has a sample Table of contents, if applicable, and the delivery channel in the languages of our group.
2. Next take about 5 minutes to fill out the grid, which I will give you in a moment, with information on that delivery channel.
3. When the bell rings, after 10 minutes total at that station, move to the next station and repeat until I stop the exercise. At the end, we will discuss your answers all together.

Distribute Handout 4.1 'Delivery channel grid' to each trainee. Go over the handout and the different columns they will fill in. Regarding potential reach, explain that they do not need to give a specific number, just a general guess like 'many' or 'very few.' Regarding potential expense, explain that actual data on costs are not available. Therefore they do not need to give an exact figure, just a general guess like 'low,' 'medium' or 'high cost.'

Send each group to a separate station to start. Use a timer to remind you when 10 minutes pass. When the timer goes off, ring a bell to remind trainees to rotate.

Optional: If time allows, show a video clip, such as *Makutano Junction*, to all the trainees. Ask the translator to explain some of the dialogue. Have trainees take note of television as a delivery channel on Handout 4.1.

After groups see five stations (after about 50 minutes), call everyone back to plenary to discuss results. Say:

There were many examples of topics and delivery channels in the trade show and each group had some time to review some of them. Let's discuss them now.

Discuss each example. Use the table 'Trade show discussion guide' for examples of topics covered, behaviours targeted, potential reach, and expense and staff needs for each delivery channel. Ask the following questions about each example:

- What behaviours are targeted with this delivery channel?
- What type of reach would you expect with this delivery channel?
- What costs would you expect with this delivery channel?
- What types of staff are needed to develop and deliver non-financial services in this way? Do you need trainers, or animators, or someone to develop curriculum?

After discussing all examples, ask:

- Which delivery channel has the potential to reach the most youth?

After a few responses, say:

Now let's consider which delivery channels would be the most or least expensive to develop and deliver. Please take 10 minutes to rank the delivery channels using a scale from 1 to 5, with 5 being the best delivery channel in terms of both cost and outreach potential and 1 the worst delivery channel in terms of both cost and outreach potential.

After 10 minutes, invite a few volunteers to share their ranking and rationale. Explain that, while there is no specific information on costs, potential expense is an area they will have to seriously consider when deciding on a delivery channel. Costs will differ depending on the capacity of the FSP or the capacity of partners.

Next distribute Handout 4.2 'Delivery channel examples' to each trainee and say:

Here is a handout that summarizes the delivery channels that we discussed, including their advantages and disadvantages. This handout is an excellent reference that you can use later in the workshop as you create your action plan.

While it is necessary to look at both content and delivery of non-financial services during the needs assessment or market research phase, you should generally not finalize your choice of delivery channel until you have assessed the capacity and resources of your FSP and potential partners in order to avoid choosing a channel that would be impossible to implement.

TRADE SHOW DISCUSSION GUIDE					
Delivery channel	Topic covered	Behaviours targeted	Potential reach (How many participants could you reach with this channel?)	Potential expense (How expensive do you think this channel might be?)	Potential staff needs (What type of staff would you need to develop and disseminate?)
1. Learning Game #3	Health: Diarrhoea prevention	Practicing daily behaviours to prevent diarrhoea	Face-to-face facilitation is required, so there is lower outreach. However outreach could be expanded, especially if savings and/or savings and loan groups are already formed. It could reach 20–30 people at a time.	Low expense in terms of materials. Low cost in terms of venue since it does not need one. Also cost effective in terms of delivery since it can be delivered during savings and loan meetings.	Curriculum development staff to adapt, trainers (or current loan officers) to train participants.
2. We Control Malaria Learning Session	Health: Malaria prevention	Getting tested when you think you have malaria, recognizing the signs and symptoms of malaria, informing others in the community	Face-to-face facilitation required, so there is lower outreach. However, the dramas could easily be integrated as an activity into other activities, especially with pre-existing groups. Furthermore, a group could develop the dramas and present them to many groups in an interactive way.	Low cost for materials and venue. Also, if this is employed during pre-existing group meetings, it is cost effective.	Staff members that are informed of or trained on malaria are necessary to lead this activity, so some specialization is involved.
3. Making Cents Samples	Business/Entrepreneurship	MO Identifying and strengthening one's own characteristics and skills	Face-to-face facilitation required, but they could be easily integrated into pre-existing groups or programmes and therefore have a large potential for outreach.	Mostly based on conversational activities and real-life practice, so low cost in terms of materials. Do not require great amounts of reading and writing, so a specialized site is not required, leading to lower costs.	Specialized staff that understand business and entrepreneurship training are required.
		MEF Keeping records, finding solutions to record-keeping challenges			
		MA Conducting market assessments for own business			

TRADE SHOW DISCUSSION GUIDE					
Delivery channel	Topic covered	Behaviours targeted	Potential reach (How many participants could you reach with this channel?)	Potential expense (How expensive do you think this channel might be?)	Potential staff needs (What type of staff would you need to develop and disseminate?)
4. Global Financial Education Program/ Micro-finance Opportunities Learning Sessions	Financial education: Savings	Formulating own savings goals, using savings plans to help save, saving	Face-to-face facilitation is required, so there is lower outreach. However outreach could be expanded, especially if savings and/or savings and loan groups are already formed. It could reach 20–30 people at a time.	Low expense in terms of materials, although pictures must be produced which adds cost. Low cost in terms of venue since it does not need one. Also cost effective in terms of delivery since it can be delivered during savings and loan meetings.	Curriculum development staff to adapt, trainers (or current loan officers) to train participants.
5. A Friend in Need Comic	Financial education: Insurance	Using insurance products to manage risk	Comics can be given out and shared, and do not require a trainer or a set meeting, so there is high potential for outreach.	Design and production costs are often high in Africa, so the initial cost could be very high. Ongoing printing costs need to be covered as well.	Artists are necessary for production, and a curriculum designer is needed to help develop key learning messages. After production, no specialized staff required.
6. Department for International Development – Uganda Posters	Financial education	Behaviours are listed on the posters themselves	Posters can be placed in many public areas, businesses, schools, etc. and many can be reached with short, simple messages.	Costs are associated with design and production, but these are simple materials, so they will cost less than comics.	Artists are necessary for production, and a curriculum designer is needed to choose and develop messages. After production, no specialized staff required.
7. Aflatoun Learning Session	Human Rights/ Rights of a Child	Understanding and practicing rights and responsibilities	Since they are meant to be delivered to school children in a school setting, there is high potential for outreach.	Some costs associated with training teachers in the content. But low costs in terms of materials, since they are meant to be adapted instead of developed from scratch.	A specialized person is necessary to help with adaptation, and educational professionals should be available to help integrate the programme into an existing curriculum.

3. Create a list of criteria to use when choosing a delivery channel – 15 minutes

Post the flip chart 'Criteria for choosing a delivery channel.'

CRITERIA FOR CHOOSING A DELIVERY CHANNEL

- Costs
- Outreach goals
- Organizational capacity

Say:

We have discussed three criteria for selecting a delivery channel for non-financial services: cost, outreach goals and organizational capacity.

- **What other criteria do you need to consider when choosing a delivery channel for non-financial services?**

List trainees' ideas on the flip chart. Add any of the ideas in the box that trainees do not mention:

CRITERIA FOR CHOOSING A DELIVERY CHANNEL—POINTS TO COVER

- **Costs:** Design and delivery of non-financial services, production of materials, training of staff, salaries and costs of staff to deliver, special facilities, equipment, materials, expertise
- **Outreach goals:** How many youth would you like to reach and with what amount of non-financial services?
- **Organizational capacity:** What capacity does your FSP or partner already have? What capacity would have to be developed?
- **Partnerships:** Who will do what at all stages in the work plan?
- **Research findings:** What are the needs of your target population? What delivery channels would they prefer?
- **Timing:** What schedule works for your target youth segment? For you? For your partner?

Distribute Handout 4.3 'Criteria for choosing a delivery channel' to each trainee and say:

We will continue to talk about the capacity of your FSP, as well as the criteria for choosing delivery channels and forming partnerships, in later activities. All of these planning items are related, and we will go over them one by one.

You also have this handout, which covers the criteria for choosing a delivery channel. You can feel free to use it and adapt it to fit the needs of your FSP. It is another important planning tool for developing your integrated programme.

4. Choose a delivery channel for different scenarios in FSP groups – 30 minutes

Invite trainees to get into their FSP groups and distribute Handout 4.4 'Delivery channel scenarios' to each trainee. Say:

Now you will have a chance to practice selecting a delivery channel by applying these criteria to different scenarios. In your group review Handout 4.4, which provides three different scenarios. They were based on real-life situations but changed to some extent.

You can refer back to the delivery channel examples while making your decisions.

Then, based on the criteria we discussed and what you know now, in your group decide which delivery channel you would suggest and why. You have 10 minutes.

After 10 minutes, invite volunteers to share their group's recommendation and rationale for each scenario. Use the information in the box to guide feedback on their recommendations:

DELIVERY CHANNEL SCENARIOS—DISCUSSION GUIDE

1. Drama or street theatre might be a good option. They could be designed around different topics and delivered from time to time. A comic book with simple text that includes educational messages might also work. Finally, a simple game that is easy to implement more than once could reinforce some messages.
2. This scenario is adapted from a CARE Burundi case. In real life, CARE field officers do some face-to-face training with adolescent girls in their groups. Radio programs and simple educational comics have also been designed for the girls to study on their own time.
3. Because the organization already has a centre and trainers and reaches girls, face-to-face training would be an option for them. They also have money to help develop the materials.
4. This scenario is adapted from a case by the Binti Pamoja Centre in Kibera, Kenya.
5. Face-to-face or classroom training would not be a good suggestion for the bank, since it does not want to develop its capacity in training. However, because of its strengths in marketing and knowledge of the target segment's interest in entertainment, the delivery channels of radio, television or other entertainment-based methods would be good for the bank to try.
6. This scenario is based on ideas for delivery channels for XacBank in Mongolia and ADOPEM in the Dominican Republic, although television, not radio, was used in those projects. The banks had promotional days and fun days to promote products and relay simple messages as well.

Note: *Be sure to collect the seven examples of non-financial services that use different delivery channels from the trade show. If trainees express interest in the materials, direct them to contact the organizations that produced the materials for more information.*

ACTIVITY 5: UNDERSTANDING CORE COMPETENCIES AND INTEGRATED SERVICE DELIVERY MODELS

OBJECTIVES

By the end of this activity, trainees will have:

1. Examined three potential delivery models for the integration of financial and non-financial services.
2. Correlated the core competencies of their FSP with the needs of their target youth segment.
3. Identified gaps in their FSP that could be addressed by other organizations.

PREPARATION

- Optional: Prior to the training, contact trainees to ask them to bring literature or other materials that outline the competencies of their FSP.
- Prior to the training, use the results of the LNRA to adapt Handout 5.1 to the competencies of the participating FSPs.
- Cut apart the Pro and con cards (provided in Section B of this module).
- Prior to the training, decide whether you need to adapt the scenarios in Handout 5.3 to your trainees' context since the scenarios were designed to show a realistic range of stakeholders in an African context.
- Flip charts:
 - ♦ Blank flip chart with the title: 'Core competencies'
 - ♦ Integrated service delivery models
 - ♦ Blank flip chart of a grid with the title: 'Pros and cons of integrated service delivery models'
- Handouts:
 - ♦ 5.1 Core competencies game (1 per trainee)
 - ♦ 5.2 Summary of integrated service delivery models (1 per trainee)
 - ♦ 5.3 Integrated service delivery model scenarios (1 per trainee)
- Other materials:
 - ♦ Prize for the Core competencies game
 - ♦ Pro and con cards (1 card per trainee)

TIME

2 hours 10 minutes

STEPS

1. Facilitate game to identify core competencies – 25 minutes

Optional: Invite trainees to take out the literature or other materials they brought that outline the competencies of their FSP.

Post the flip chart 'Core competencies.'

CORE COMPETENCIES

Say:

Every organization has core competencies and core activities. Core competencies are the specializations—or special knowledge, skills and abilities—that an organization has built that gives it an edge in the market. These specializations could include a product, a methodology, an ability to serve a hard-to-reach group such as street children, or a specific expertise such as training young women to be community mentors.

➤ **What are other examples of core competencies that an organization might have?**

Allow two or three volunteers to share their ideas. Write them on the flip chart. Then say:

Each organization represented here has particular core competencies. Let's find out more about them through an interactive game.

I will give each of you a handout. There are eight squares on the handout, each with a core competency written in it. Your job is to go around the room, talk to as many other trainees as you can and write the name of ONE organization that has that core competency in the square. You may not write the same organization in more than one square.

Each core competency on the handout corresponds to at least one organization represented here. However, the competencies are quite general, so many could easily correspond to more than one organization here.

The first person to fill all the squares correctly wins a special prize!

Distribute Handout 5.1 'Core competencies game' to each trainee and start the game. Circulate among the trainees during the game to keep the game moving and to make sure everyone understands how to play.

When someone fills in all the squares, bring everyone back together. Check the answers and debrief the game. (Optional: If time allows, ask trainees to share examples of other core competencies that their organization holds.) If the person who finished first answered all correctly, award the prize. If not, give it to the next person to fill in all the squares.

2. Examine integrated service delivery models – 30 minutes

Say:

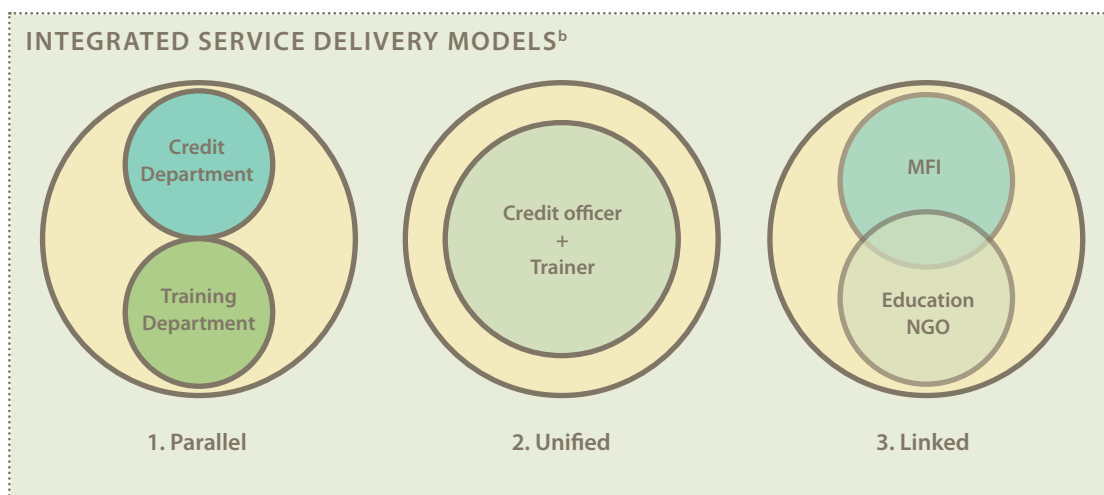
We will come back to core competencies in just a moment, but first I'd like to talk to you about models for delivering integrated services. We'll put all these pieces together very shortly!

There are three common options for providing integrated services. When your organization wants to offer a programme that integrates both financial and non-financial services, you will most likely choose one of the models I will present. Sometimes, organizations will even choose a combination of these models.

Please be aware that these three models are not the ONLY models that exist for integrated service delivery. However, they are very common.

The model you choose will be based on the needs and accessibility of your target segment, as indicated by your needs assessment or market research, and the core competencies and resources of your organization. If you lack the capacity to deliver a needed service, an alternative is to look outside your organization to find others who can provide it.

Post the flip chart 'Integrated service delivery models.'



b The figure was borrowed from FINCA and based on work by Freedom from Hunger. See the following source specifically: Christopher Dunford, 'Building Better Lives: Sustainable Integration of Microfinance in Health, Family Planning, and HIV Prevention for the Poorest Entrepreneurs' (Washington, DC: Microcredit Summit Campaign, 2001)

Say:

First, let's look at the parallel model. In this model, delivery is completed by two or more programmes of the same organization operating in the same area. A generalist or multi-purpose organization—often a grant-mobilizing local, national or international private development organization—offers microfinance services through specialist microcredit programme staff at the same time as it offers services in other sectors through different programme staff of the same organization. All of these services go to the same people in need.

If there are few available services in an area and an organization can afford a long-term commitment to provide two or more services with different specialist staff, then it makes sense to deliver a variety of complementary services in parallel.

➤ **What is an example of a parallel model that you used in your FSP or observed in another organization?**

Allow two or three trainees to share, making sure that the examples shared do in fact represent the parallel model. (Optional: If trainees have a hard time thinking of examples, emphasize that they can think outside the box of financial education.) Then say:

Equity Bank and Equity Group Foundation are two 'branches' of the same organization in Kenya. Equity Bank is a large commercial bank, providing financial services of all kinds to clients of all types. Equity Group Foundation is a separate training and development arm of the same organization. It focuses on a number of things: education and leadership development of youth; support of women and youth entrepreneurs; health promotion; agriculture development; and support of innovation at the bottom of the pyramid.

Equity Bank and Equity Group Foundation deliver financial education, primarily aimed at poor youth between the ages of 18 and 35 in Kenya. The financial education learning session on savings came from their programme. Equity Bank provides specific savings and loan products geared towards those youth, while the Equity Group Foundation delivers and monitors the financial education programme.

Pause to answer any questions trainees have so far. Then continue:

Next, let's look at the unified model. In this model, delivery is completed by one organization, one programme and one staff. The same staff of the same organization offers both microcredit and services from other sectors. All of these services go to the same people in need. Sometimes the unified model is described as an integrated approach, as well.

When the people in need have access to few, if any, development services, as in many rural communities, and the organization cannot afford a long-term commitment to provide two or more services with different specialist staff, it may choose to field only one set of staff and task them to provide microcredit with other services. The organization may even seek to hold its costs to a level it can sustain with revenue generated by the unified service itself.

➤ **What is an example of a unified model that you have used in your FSP or observed in another organization?**

Allow two or three trainees to share, making sure that the examples shared do in fact represent the unified model. Then say:

There are several interesting examples of the unified model that we can learn from. In Burundi, CARE is providing both village savings and loan activities and educational activities on financial management, health, responsible sexuality and simple business skills for groups of adolescent girls. The same staff members who train and mentor the savings and loan groups train the girls in the education topics. In India, Reach India is training local non-governmental organizations—or NGOs—who promote savings groups to also deliver education to those same groups. Each time the savings group—or self-help group—meets to conduct its financial activities, the promoter offers one in a series of education sessions on health, financial or business education.

Finally, let's look at the linked model. In this model, delivery is completed by two or more independent organizations operating in the same area. Financial services are offered by a specialist microfinance institution—or MFI—at the same time as non-financial services are offered by one or more independent specialist or generalist organizations. All of these services go to the same people in need. When there are several development service providers in a target area, as in many urban and peri-urban areas, an organization may choose to specialize as a business-like microfinance service provider.

Ideally, different services offered by different organizations would coordinate their marketing, including delivery at common points of service and mutual referrals, as clients' needs for other services arise. Many specialist MFIs, however, fail to coordinate marketing with non-financial service providers.

➤ **What is an example of a linked model that you have used in your FSP or observed in another organization?**

Allow two or three trainees to share, making sure that the examples shared do in fact represent the linked model. Then say:

A good example of the linked model is a partnership between XacBank in Mongolia, the Mongolian Educational Alliance and a small NGO called the Equal Step Center. XacBank Mongolia offers a savings product called 'Aspire,' specifically designed for girls. The Mongolian Educational Alliance and Equal Step offer complementary financial education programmes through schools and community centres in the capital city, Ulan Bator.

During the design, pilot and training-of-trainers stage of the project, two international NGOs—Microfinance Opportunities and Women's World Banking—were also partners in the work. They helped with market research, design of the product for girls and design of the financial education. As you can see, a linked model can be simple—just two organizations—or more complicated, combining the expertise of a number of organizations.

➤ **What questions do you have so far about integrated service delivery models?**

Answer any questions. Emphasize that, in the cases mentioned, 'integrated services' refers to who is delivering the services; it does not refer to organizations that are creating modules. Those organizations that create modules are partners or consultants to the programme but they are not delivering the services. Integrated services are about service delivery.

3. Identify pros and cons of different integrated service delivery models – 30 minutes

Say:

All of these integrated service delivery models—and any potential combinations of them—have advantages and disadvantages. Some are more suited to certain environments or different types of projects. Let's talk a bit more about how to make a choice that fits your programme.

Post the flip chart 'Pros and cons of integrated service delivery models.' Give each trainee a 'Pro' or 'Con' card. (Optional: Explain that 'pro' means 'advantage' or a reason TO use a certain model and 'con' means 'disadvantage' or a reason AGAINST using a certain model—a weakness.)

PROS AND CONS OF INTEGRATED SERVICE DELIVERY MODELS					
Linked		Parallel		Unified	
Pros	Cons	Pros	Cons	Pros	Cons

Say:

Read your card and decide where it belongs on the flip chart. You must decide which delivery model it corresponds to and whether it is a pro or a con. When you decide, go to the flip chart and tape it where you think it goes.

After all trainees post their cards on the flip chart, ask:

➤ Are there any cards in places that you do not agree with? Why?

Make sure that the trainees eventually have all pro and con cards placed correctly, as shown here:

PROS AND CONS OF INTEGRATED SERVICE DELIVERY MODELS—ANSWERS					
Linked		Parallel		Unified	
Pros	Cons	Pros	Cons	Pros	Cons
Individual staff members can specialize in their particular tasks and develop a deeper expertise since they are focusing on one service area (i.e., only training).	Coordination and management of staff from two (or more) different <u>organizations</u> can be challenging.	Sometimes a wider range of products from the financial-service arm can be made available to clients under this model.	Coordination and management of staff from two (or more) different sectors can be challenging.	There is often full cost recovery for (at least) two sectors because this model does not require salaries and expenses for two (or more) sets of staff.	Staff must have a broader and more flexible range of skills than is normally required (i.e., training skills and skills in offering financial products).
This model is especially strong when non-financial services like health are a goal.	Non-financial services are not likely to become self-financed or sustainable in this model.	The pre-existing partnership between two branches of the same organization can be easier to develop.	Requires (at least) two sets of staff working in one organization.	This model can be considered client focused, as clients can often receive more than one service at the same meeting.	Because staff members are required to do more than one task, a narrower range of services is often possible.

Then ask:

- **What other advantages can you think of for the linked model? The unified model? The parallel model?**
- **What other disadvantages can you think of for the linked model? The unified model? The parallel model?**

Distribute Handout 5.2 'Summary of integrated service delivery models' to each trainee and answer any questions trainees have about the three models.

4. Link core competencies to delivery models in FSP groups – 45 minutes

Invite trainees to get into their FSP groups. Say:

Now let's consider how the target segment and core competencies of an FSP influence their choice of an integrated service delivery model. You are going to 'revisit' the organizations from the scenarios on delivery channels in order to put your analysis into practice. This time, you are going to help the same organizations by recommending which integration model—linked, parallel or unified—would be most appropriate for delivering a combination of financial and non-financial services to their target segments.

Distribute Handout 5.3 'Integrated service delivery model scenarios' to each trainee. Then say:

In your group, follow the instructions on the handout. As in real life, there might be a number of workable possibilities for each organization. Think about the pros and cons of each and make an informed decision. You have 15 minutes.

While trainees work, circulate to answer questions and clarify the exercise. After 15 minutes, call everyone back to plenary and ask the following question for each organization on the handout:

- **What suggestions do you have about an integrated service delivery model for this organization? Please explain your answers.**

Note that there are no strictly correct or incorrect answers. Encourage discussion among all trainees. Encourage them to also ask questions of each other. Emphasize that there is no perfect solution, but more and less advantageous ones. After 10–15 minutes of discussion, ask the following questions that lead into Activity 6 on partnership:

- **Which FSP represented here can offer both financial and non-financial services through a unified model?**
- **Which FSP represented here has separate departments for financial and non-financial services that would work for a parallel model?**
- **At this point, which gaps in your FSP might need to be addressed through partnership with another organization—in other words, through a linked model?**
- **After the last few activities, who here is thinking about exploring one of these delivery models? Please explain.**

After a brief discussion, say:

Take a few moments to write in your notebook what additional information you will need to gather to help you select an appropriate integrated service delivery model for your FSP. You will reference these notes during the activity on action plans.

Explain that you will continue to talk about partnership in the next activity.

ACTIVITY 6: BUILDING AND MAINTAINING PARTNERSHIPS

OBJECTIVES

By the end of this activity, trainees will have:

1. Listed YSOs that operate in their area.
2. Examined two models for partnerships.
3. Practiced communication skills that are necessary for building and maintaining effective partnerships.

PREPARATION

- Make or bring puzzles that are each composed of four pieces. Have enough puzzles so that each trainee will receive one puzzle piece.
- Cut apart the Role-play scenario cards (provided in Section B of this module).
- Flip charts:
 - ♦ Topics for youth (posted during Activity 4)
 - ♦ Delivery channels (posted during Activity 4)
 - ♦ Blank flip chart of a grid with two columns with the titles: 'Products and services' and 'YSOs'
 - ♦ Blank flip chart with the title: 'Management-level decisions'
- Handouts:
 - ♦ 6.1 Issues to consider when forming a partnership (1 per trainee)
 - ♦ 6.2 Partnership models (1 per trainee)
 - ♦ 6.3 Partnership scenario (1 per trainee)
 - ♦ 6.4 Partnership checklist (1 per trainee)
 - ♦ 6.5 Sample memorandum of understanding (1 per trainee)
- Other materials:
 - ♦ Puzzles (1 piece per trainee)
 - ♦ Joint venture and vendor cards (enough so half of the trainees have one card, and the other half the other card)
 - ♦ Role-play scenario cards (1 card per group)

TIME

2 hours 35 minutes

STEPS

1. Facilitate discussion of how partnership is like a puzzle – 15 minutes

Say:

Not everyone in this group will choose the linked model. However, it is likely that at some point you will either partner with another organization or manage a vendor relationship. Or, you may find at some point that you want to reach other youth segments that you cannot reach given your current capacity. In that case, too, you will look for a partnership.

Note: *If you are running short on time, you can skip the following puzzle exercise and go to Step 2.*

Distribute one puzzle piece to each trainee. Be careful to distribute the puzzle pieces so that those trainees who speak the same language receive pieces from the same puzzle. Say:

Let's begin our discussion of partnership with a metaphor. Each of you has a puzzle piece. Go around the room—to those who speak the same language as you—and find the other three people whose puzzle pieces fit with yours. You have 5 minutes.

After 5 minutes, instruct group members to sit together and ask:

- **How does this activity relate to your experience with or consideration of partnerships? That is, how is a partnership like a puzzle?**

Allow two or three volunteers to share. Add any of the following information IF NECESSARY to enhance trainees' conclusions:

HOW PARTNERSHIP IS LIKE A PUZZLE

Partnering with another organization is like completing a puzzle. Each partner has a unique set of competencies and resources to contribute to achieving the bigger picture of improving the well-being of youth. Like puzzle pieces, sometimes the partners' competencies and resources 'fit' together and are complementary and sometimes they don't fit. There may be an apparent fit between organizations at first glance however, after further exploration and analysis of each other's competencies and resources, it becomes clear that a partnership won't achieve the desired picture. Completing a puzzle requires attention, consistency and effort. Partner relationships demand the same.

2. Assess needs for partnerships in FSP groups – 20 minutes

Say:

Previously you identified services that may be valued by your target youth segment. On a blank sheet of paper, draw a table with three columns. Label the first column 'Products and services' and the second 'YSOs' for 'youth serving organizations.' You will use the third column later.

Working individually or with a colleague from your FSP, list the products and services you have identified for your target segment (*refer trainees to the flip charts 'Topics for youth' and 'Delivery channels'*) and list as many YSOs as you can. Before I release you to work, let's do one or two examples together first.

Post the blank flip chart of a grid with two columns with the titles: 'Products and services' and 'YSOs.' Pick two products or services to write on the flip chart. Try to choose those that can be provided by a variety of partners, such as local NGOs, international NGOs, government organizations, etc. Then ask trainees for examples of YSOs that are involved in those types of products or services. See examples here:

PRODUCTS AND SERVICES	YSOS
Leadership-skill training	UNICEF Save the Children
Health education	Reach Global Population Council

Say:

Keep in mind that this exercise is a brainstorm. Do not limit yourself to YSOs that you already approached as potential partners. List all YSOs that could provide a product or service that you identified for your target segment and that would achieve a desirable outcome for your target segment. If you are aware of YSOs in your area but are not sure what they do or offer, write down their names at the bottom of your list to remind yourself to find out more information about them. Reaching out to them may be a necessary step in your action plan. You have 5 to 10 minutes to work.

Circulate to check trainees' work. After 5–10 minutes or when groups come up with a list of at least five YSOs, ask a few volunteers to share one or two examples of the YSOs on their lists.

3. Discuss building and maintaining strong partnerships – 60 minutes

Note: Omit the following reference to the puzzle exercise if you skipped it.

Say:

Remember from the puzzle exercise that sometimes forming a partnership may seem at first to make sense but, when you begin to put the pieces together, it doesn't fit.

With your broad range of experience, I am sure you have seen a number of ineffective partnerships in your time.

➤ **What examples do you have of partnerships that failed? Please describe what happened.**

Emphasize that trainees do not have to 'name names' or point fingers but rather just share the general story and a few details. Allow several volunteers to share their stories. Then ask:

➤ **What similarities do you see in these stories of ineffective partnerships?**

[Possible answers: one or more partner does not deliver, deliverables or responsibilities are unclear]

➤ **What advice would you give someone who is considering developing a partnership? What should they consider?**

Allow several volunteers to share advice.

Distribute Handouts 6.1 'Issues to consider when forming a partnership' and 6.2 'Partnership models' to each trainee. Then say:

The partnership issues you consider may vary depending on the nature of the partnership. Let's look at different models of partnership as they relate to the models of integrated services.

First, there is the joint venture model. In a joint venture, two equal partners come together for a new project. Each partner brings their resources to the partnership and shares control of the project. In this model, both parties are considered equal.

For example, it is a joint venture if a training organization that focuses on youth and an MFI come together to offer financial education and a savings product using the linked model and each brings equal resources and shares equal control and responsibility. A joint venture is for organizations pursuing a linked model.

Second, there is the vendor model. The vendor model describes a relationship in which an organization contracts services from another organization, for example to build the capacity of the organization to deliver products or services to a target segment. In fact, in this model, capacity building is usually involved.

Let's use an example of an MFI that is offering a savings product to youth and now wants to offer education to the same group. The MFI may hire a training organization to train its staff in how to develop curriculum or deliver education to its clients. Under the unified delivery model, the training organization would train the staff that is already providing the savings product to the target segment in how to develop curriculum and facilitate education sessions for the target segment. Under the parallel delivery model, the MFI may contract the training organization to train other staff that are not currently providing the target segment with a product or service to design curriculum and facilitate education sessions. A vendor relationship is for organizations pursuing a unified or parallel model.

Distribute a 'Joint venture' card to half of the trainees and a 'Vendor' card to the other half, and then say:

We've already discussed how the needs of your target segment and your core competencies as an FSP will affect which non-financial services you offer and how you offer them. However, your decision about what non-financial services to offer and how will also be affected by how you perceive the responsibilities and risks of contracting a vendor versus the responsibilities and risks that are associated with a joint venture.

➤ **Why would an FSP choose the type of partnership written on your card rather than the other?**

Make sure trainees mention the points in the box:

JOINT VENTURE VERSUS VENDOR PARTNERSHIP—POINTS TO COVER

A joint venture may be the best model to pursue if:

- Partners are willing to continually consider what each other needs to be effective.
- Partners are willing to commit to helping each other get what they need in order to fulfil their role in the partnership.
- Partners are willing to share control and management of the project.
- Partners are willing to give up a certain amount of control over the project in order for them to bring their resources to the project.
- Partners don't want to be the sole financiers of their project or services.

A vendor relationship may be the best partnership model if:

- An organization has the resources to fully fund the partner's provision of the services. In the example shared, this means the organization has the money to pay the training organization to train its staff. The organization is not seeking any contribution from the partner except the services specified in the vendor contract.
- It is a product or service that an organization doesn't want to offer over the long term.

Which type of partnership you choose—vendor or joint venture—for delivering non-financial services will depend on a number of factors:

- How much and what kind of capacity does a service or product require to deliver?
- How much of this capacity do you currently have?
- Is it worth the time and effort to pursue the financing to build this capacity internally?
- Is this capacity something you will want in the long term—beyond a specific, time-limited project? A capacity that you could leverage for other opportunities?

Say:

Review the YSOs you listed in column two and label the third column 'Joint venture or vendor.' Think about how you would categorize each YSO.

➤ **Which organizations would you consider for a joint venture?**

Reassure trainees that answering this question does not mean they made a definitive decision; rather categorizing partners at this stage is only to help them decide what information they need to gather or pay attention to about the potential partners. After a couple responses, ask:

➤ **Which organizations would you consider contracting to build your internal capacity instead?**

➤ **Now that you understand more about the difference between the joint venture and vendor models, what other organizations would you add to the list of YSOs?**

After a few responses, invite one or two trainees to share an example of a product or service their FSP wants to offer to their target segment, a YSO they are interested in partnering with to offer it, the type of partnership they are considering and why they are favouring a joint venture or vendor model. Then say:

Now that you identified possible partners, let's focus on the partners you are interested in for a joint venture. The key to an effective partnership, especially a joint venture, is good management. Good management is about decision-making on all programme issues, from planning to staffing, training, monitoring, etc. Before you commit to a partnership and sign an agreement, it is important to think through the management issues that you may encounter and work through them.

Management issues may include:

- Duration of the collaboration
- Staff that will participate from each institution, including their number, profile and experience
- Number of hours per person required
- Tasks to be performed and their distribution
- Resources each institution must provide, such as premises, vehicles or stationary
- Coordination of the overall programme, both technically and financially
- How monitoring will be conducted and by whom
- Copyright of materials developed under the programme

Distribute Handout 6.3 'Partnership scenario' to each trainee. Say:

Take 5 minutes to read this short scenario.

After 5 minutes, invite trainees to get into their FSP groups. Say:

List the possible management-level decisions that will need to be made during the implementation of the project in the scenario, such as the distribution of labour and a cost-sharing agreement. Write your list in the space provided on the handout. It may help to imagine the role each organization will play and the basic tasks each organization will complete in order to provide the services. You have 5 minutes.

After 5 minutes, post the flip chart 'Management-level decisions.'

MANAGEMENT-LEVEL DECISIONS

Ask:

- **What management-level decisions will need to be made during the implementation of this partnership?**

[Objective set of 2000 youth to be reached, which monitoring system to implement, who will be in charge of monitoring]

Write trainees' ideas on the flip chart. After you compile a list of decisions, distribute Handout 6.4 'Partnership checklist' to each trainee. Invite trainees to go through the checklist and encourage them to ask for clarification on any item if necessary.

Invite trainees to continue working with their same group and to compare their list with the items on the 'Partnership checklist.' Allow 5 minutes for discussion. Then ask:

- **Considering the different 'Areas of responsibility' presented in the handout, which issues, tasks and decisions had you already included in your list?**
- **What issues, tasks or decisions did you miss?**
- **What else would you add to this list?**

Allow a sampling of responses to the questions and then conclude the discussion by asking:

- **Which of the issues on the checklist are related to the personal examples you shared of ineffective partnerships?**

After a few responses, say:

The 'Partnership checklist' is a guide for developing clear partnership agreements. Engaging a potential partner in a dialogue about each issue on the checklist in relation to the proposed project helps you to decide if this is the right partner for you and can ensure that roles, responsibilities and decision-making authority are clear in written partnership agreements.

4. Have trainees conduct role-plays to examine effective communications skills – 60 minutes

Note: *If you are running over time at this point in the workshop, you can simply read and discuss each role-play or omit this step completely.*

Say:

Even when a partnership agreement is clear and thorough there are challenges inherent in maintaining an effective relationship with a partner. Strong communication skills can help pre-empt problems or resolve problems before they escalate. Let's practice some of these communication skills.

Divide the trainees into four groups and distribute one Role-play scenario card to each group. Say:

Your task is to create a short role-play of 2 to 3 minutes that demonstrates a communication issue between two representatives from partner organizations. Use an issue from the 'Partnership checklist.'

When you show your role-play, you will have ONLY 2 or 3 minutes to act in front of the rest of the groups. DO NOT give an explanation of what you will do before you show your role-play. The others must guess what issue from the 'Partnership checklist' you are portraying and is affected by poor communication skills.

Remember to be as creative as possible! You have 15 to 20 minutes to prepare.

While trainees prepare their role-plays, circulate and emphasize that the role-plays must be short (2 or 3 minutes) and that there can be no presentation before the role-play.

After 15–20 minutes, have each group present their role-play to the rest of groups and discuss it afterwards. After all the role-plays and discussions are finished, ask:

- **What communication problems did you see represented in the role-plays?**
[Possible responses: The organizations did not listen to each other well, they did not ask questions to make sure they understood each other, they made assumptions about activities and schedules, they did not correct each other when incorrect information was given, and they did not clearly and directly outline and agree upon roles and tasks.]

- **How did the role-plays compare to your experience in communicating with other organizations?**

After a few responses, distribute Handout 6.5 'Sample memorandum of understanding' to each trainee. With the trainees, make sure that the whole 'Partnership checklist' is included. Ask trainees how the memorandum of understanding could be improved (e.g., the memorandum could mention which monitoring methods will be used). Then ask:

- **What specific practices or skills can you use to avoid miscommunications and misunderstandings when you are developing partnership agreements?**

[First, the partners can be sure to meet and go over tasks and responsibilities using the 'Partnership checklist' before they start work. The partnership agreement can be used to form the basis for a written memorandum of understanding or a clear and direct agreement. When meeting in person, they can practice skills like checking for understanding, paraphrasing, probing for more information, affirming, stating expectations and activities clearly and directly and summarizing what the other says.]

Ensure trainees mention the answers provided.

ACTIVITY 7: MONITORING THE QUANTITY AND QUALITY OF INTEGRATED SERVICES

OBJECTIVES

By the end of this activity, trainees will have:

1. Linked evaluation questions to evaluation criteria.
2. Developed SMART indicators.
3. Analyzed tools for assessing quality and quantity of integrated services.
4. Applied a work plan for monitoring to a realistic scenario.

PREPARATION

- If, based on the results of the LNRA, it is clear that trainees already have significant experience with monitoring and evaluation, shorten the activity as you feel is appropriate. If trainees have little to no experience with monitoring and evaluation, use all the time suggested so that you can review the handouts together.
- Decide whether you want to use the example tools provided in the accompanying folder or replace them with others that you are familiar with.
- Flip charts:
 - ♦ Evaluation criteria
 - ♦ SMART indicators
 - ♦ Tools to measure quantity and quality
 - ♦ Discussion questions: Tools
 - ♦ Discussion questions: Scenario
- Handouts:
 - ♦ 7.1 Evaluation criteria (1 per trainee)
 - ♦ 7.2 Indicators scenario (1 per trainee)
 - ♦ 7.3 Monitoring scenario (1 per trainee)
- Other materials:
 - ♦ GFEP outreach survey (1 per trainee, provided in accompanying folder)
 - ♦ Learning Games quantitative survey (1 per trainee, provided in accompanying folder)
 - ♦ Checklist for observing facilitators (1 per trainee, provided in accompanying folder)
 - ♦ Trainer and participant feedback (1 per trainee, provided in accompanying folder)

TIME

2 hours 40 minutes

STEPS

1. Link evaluation criteria and questions – 10 minutes

Say:

Evaluation criteria are the issues you would analyze from your project to conclude if it is working well and achieving the desired results. Evaluation criteria typically respond to and provide insights into the following issues (*post the flip chart 'Evaluation criteria' and read it aloud*):

EVALUATION CRITERIA

- **Relevance:** Extent to which the project met segment's needs. It's about usefulness.
- **Effectiveness:** Extent to which the project's intended objectives and results were achieved. They are achieved through good design and implementation.
- **Efficiency:** Extent to which the project used the least amount of resources (human and financial) that were appropriate and available to achieve the desired results in terms of quantity and quality.
- **Sustainability:** Whether a project can continue to operate and whether the benefits of the project are likely to continue after external support is complete.

Say:

Answers to questions related to these criteria should together provide a decision-maker with the essential information and clues necessary to understand the situation and determine what should be done next.

From these evaluation criteria, you would develop the questions you would like to answer about your project. In other words: what do you want to know about the progress of your project?

Invite trainees to form pairs and distribute Handout 7.1 'Evaluation criteria' to each trainee. Say:

With your partner, look at the evaluation questions on the handout. Then assign each question to an evaluation criterion. You have 5 minutes.

After 5 minutes, pose each question to one of the pairs and ask which evaluation criterion they assigned to it. Allow some time for discussion. Ensure all questions are correctly assigned using the answers in the box:

EVALUATION CRITERIA—ANSWERS	
Question	Criterion
Are we reaching our target segment?	<i>Effectiveness</i>
Is the amount of human resources assigned for the project adequate?	<i>Efficiency</i>
Are we reaching our targets in terms of outreach/number of participants?	<i>Effectiveness</i>
Have youth become regular clients of the FSP?	<i>Sustainability</i>
What behaviours changed as a result of participants attending the education sessions?	<i>Effectiveness</i>
Have youth proved interested in the education sessions?	<i>Relevance</i>
Is the programme too costly?	<i>Efficiency</i>
Have youth attended the whole education curriculum?	<i>Effectiveness</i>
Does the FSP have the resources to continue offering education sessions without the grant?	<i>Sustainability</i>

Ask trainees for any additional questions they can think of and note them on the flip chart.

2. Have groups develop indicators – 30 minutes

Say:

There is a saying among managers: 'What does not get measured does not get done.' This brings us to the next step: how do you measure the evaluation questions you develop?

You measure evaluation questions through indicators. There are two major considerations regarding indicators:

- Indicators should be established against project objectives that were previously set.
- Good indicators, and also good project objectives, are often defined as SMART: specific, measurable, achievable, relevant and time bound.

I am going to give you an example of one indicator defined in two different ways. Your job is to listen and decide which one of the two options is a SMART indicator.

Post the flip chart 'SMART indicators' and read it aloud:

SMART INDICATORS

Option one: Number of youth who attended some education sessions.

Option two: Number of youth who attended three education sessions by December 2013.

Then say:

At the count of three, those of you who say that Option one is a SMART indicator, raise your hand. One, two, three!

Once everyone raised their hands (or not), ask a volunteer that did not raise his/her hand the following question:

➤ What makes Option two a SMART indicator?

[It is specific because it specifies how many education sessions youth need to attend; it is measurable because it is in terms of number of youth; it is achievable and realistic since three sessions is appropriate; and, it is time bound because it specifies an end date]

Have trainees form groups of four and distribute Handout 7.2 'Indicators scenario' to each trainee. Then say:

Take 15 minutes to read the brief scenario. Then, in your group, develop indicators to evaluate the progress of the described project. Make sure that all evaluation criteria are considered, that the indicators you develop answer the evaluation questions we listed before, and that the indicators are linked to the project objectives. The handout gives you the first indicator as an example. Note that you can develop more than one indicator to answer a given evaluation question.

After 15 minutes, discuss the indicators that the groups developed.

3. Have trainees analyze quantitative and qualitative tools – 60 minutes

Say:

In order to build the indicators' value, you have to define and use different tools to allow you to collect the information you need to regularly monitor and evaluate your project. This information should be both quantitative and qualitative and so should the tools.

- **What tools do you have experience using to monitor financial services? Please describe them.**
- **What tools do you have experience using to monitor non-financial services? Please describe them.**

Allow several trainees to offer their answers. Probe for the types of questions the tools address and the way in which they are used. Then post flip chart 'Tools to measure quantity and quality' and go over it with the trainees:

TOOLS TO MEASURE QUANTITY	TOOLS TO MEASURE QUALITY
<ul style="list-style-type: none"> ▪ Surveys or questionnaires with closed questions ▪ Tracking tools (e.g., Excel spreadsheets) used by trainers to record the number of participants, number of education sessions, materials distributed, etc. 	<ul style="list-style-type: none"> ▪ Interviews with programme staff and trainers ▪ Interviews with selected participants ▪ Focus group discussions with either staff or participants

Say:

Some of the tools you use to monitor your outreach and progress—or the questions they pose—will be quantitative and some will be qualitative. Let's begin by looking at quantitative tools.

Distribute one copy of each of the following three documents to each trainee: 'GFEP outreach survey,' 'Learning Games quantitative survey' and 'Checklist for observing facilitators.' Give trainees 15 minutes to review them.

After 15 minutes, bring everyone back to plenary. Answer any questions trainees have about the tools, and then post the flip chart 'Discussion questions: Tools.'

DISCUSSION QUESTIONS: TOOLS

- What data will this tool generate?
- How will this information be useful to a non-financial service provider?
- How will this tool also be useful to an FSP?
- How would this type of tool help you to achieve your programme goals?

Explain that, although these tools are quantitative, they have some qualitative value as well. Explain that the focus will only be on the quantitative aspects for this discussion. Discuss each question on the flip chart in plenary, following the discussion guide:

QUANTITATIVE TOOLS—DISCUSSION GUIDE

- What data will this tool generate?

[(1) Demographic information about the target segment: age, gender, schooling, marital status and self-help group membership status.

(2) Which sessions were delivered.

(3) When the sessions were delivered.

(4) Respondents' knowledge, skills, attitudes and behaviours about the topics, in the case of the Learning Games survey.]

- How will this information be useful to a non-financial service provider?

[Patterns in who attends will prompt the FSP to determine if the topic or methods appeal more to some age groups than to others or if the sessions should be delivered at different times of day. If attendance is lower among married girls, for example, it may suggest that additional outreach needs to be done with husbands and in-laws to enable married girls to attend. If particular sessions are being avoided, it may point to a problem with the facilitators—perhaps they or the girls are uncomfortable with the content.]

- How will this tool also be useful to an FSP?

[The demographic information is helpful to an FSP in terms of understanding who is being reached by non-financial services and to what extent. In the Learning Games survey, the section on savings behaviours could help an FSP gauge current savings behaviours as well as the potential of the target segment to use their services. If a product is offered in conjunction with the Learning Games, an FSP could triangulate survey results with management information system data or financial records to better understand what might affect uptake and usage of the product.]

- How would this type of tool help you to achieve your programme goals?

[As previously described, the tools provide information such as whether the target segment is actually being reached, whether there may be eventual attendance problems to education sessions or what saving behaviours participants have. With this information, the FSP should analyze what is working as expected as per the objectives and indicators established. And, most importantly, the FSP should identify potential problems in order to find solutions and achieve the programme goals.]

Then, move on to qualitative tools. Draw trainees' attention to the qualitative questions on the 'GFEP outreach survey.' Distribute one copy of 'Trainer and participant feedback' to each trainee. Give trainees 10 minutes to review it.

After 10 minutes, bring everyone back to plenary. Answer any questions trainees have about the tool. Refer them to the flip chart 'Discussion questions: Tools.' Discuss each question on the flip chart in plenary, following the discussion guide:

QUALITATIVE TOOLS—DISCUSSION GUIDE

➤ **What data will this tool generate?**

[(1) Respondents' opinions and assessments of the sessions: what they liked, if they would recommend the sessions to others.

[(2) Respondents' knowledge, skills, attitudes and behaviours about savings and whether they change over time if more than one interview is conducted.]

➤ **How will this information be useful to a non-financial service provider?**

[While the quantitative tools give a good idea of 'what' is happening, qualitative tools help explain 'why' things are happening in a certain way. Qualitative tools will provide explanations from the participants and trainers themselves about what is working, what is not working, etc. Also, identifying content that is particularly useful, particularly difficult, easily remembered or easily forgotten will prompt changes to the curriculum to improve it.]

➤ **How will this tool also be useful to an FSP?**

[The section on savings behaviours could help an FSP gauge current savings behaviours as well as the potential of this target segment to use their services. An FSP could ask specific questions to find out about a target segment's needs or demand for a certain type of product.]

➤ **How would this type of tool help you to achieve your programme goals?**

[These tools allow for a deeper understanding of the causes of certain trends, as well as for the impressions participants have about the programme. With this information, the institution should analyze what's working as expected. And, most importantly, the FSP should identify potential problems in order to find solutions and achieve the programme goals.]

Make sure to ask:

➤ **What questions do you have about these tools?**

Address any questions, and then ask:

➤ **How do you define the difference between quantitative and qualitative?**

➤ **How do these tools compare to tools you have used in your work? How are they similar or different?**

Allow for some discussion of trainees' experience.

4. Have trainees practice deciding how and when to use monitoring tools – 60 minutes

Say:

One of the keys to finding the answers to your monitoring questions like...

- Who are we reaching? Are we reaching the target segment we set out to reach?
- How many people are we reaching?
- Are youth changing their behaviours as a result?
- How much does our programme cost?

... is knowing how and when to use specific monitoring tools. Some of your monitoring activities may be required by a donor. Sometimes a donor may provide tools or materials to help you monitor.

- Does anyone here have specific monitoring requirements from a donor or funder?
- If so, what does your donor require?
- If so, does the donor provide tools or templates for you to adapt and use? What are they like?

Allow several trainees to answer. If no one currently has monitoring requirements from a donor, probe to find out whether anyone experienced donor requirements and/or tools in past jobs. Then say:

Even when you have requirements from a donor, as managers you need to determine which tools to use, when and by whom, in order to track the progress and results of your project. This is particularly true when you are working with a partner. Let's practice making some decisions using another scenario.

Invite trainees to form pairs or small groups. Distribute Handout 7.3 'Monitoring scenario' to each trainee and post the flip chart 'Discussion questions: Scenario.'

DISCUSSION QUESTIONS: SCENARIO

- How should Mr. Bah and his partner allocate the monitoring work? Who should do what?
- Which tools would you suggest they use? At what point in the process do you suggest employing these tools?

Say:

Read the scenario by yourself. As you read, think about the questions on the flip chart (*read the questions on the flip chart aloud*). When you finish reading, work with your partner or partners to answer the questions listed on the handout. You can refer to the 'Monitoring work plan' on the second page of the handout to help you. You have 15 minutes to work.

Circulate to help keep everyone on target. After 15 minutes, bring everyone back together. Discuss each question in plenary, following the discussion guide:

MONITORING SCENARIO—DISCUSSION GUIDE

- **What might Mr. Bah have done FIRST, before starting the project at all, that could have helped him now?**

[While we don't want to shame Mr. Bah since this is his first time doing such a project, he could have started monitoring from the very beginning. He could have kept records on which youth took up the product and joined the club, and the characteristics of the youth. He could have done interviews or a short pre-test to compare with later interviews and a post-test to see what changes occurred.]

- **Between Mr. Bah, his staff at Credit 4U, and Youth First, who might complete the monitoring tasks?**

[Mr. Bah and Youth First could decide which indicators to track, organize the data collection and collect the data. Credit 4U should probably track data about the product, while Youth First is better placed to monitor quality and quantity of education.]

- **Do Credit 4U and Youth First need to look for external expertise in this area? What might they do to make sure they develop a solid monitoring plan?**

[This question relates to the one above. Because Mr. Bah and Youth First do not have experience in monitoring, they might find an expert or external specialist to help design the tools and monitoring plan, and to aid in analyzing the data and reporting.]

- **What questions might Credit 4U and Youth First ask themselves in their monitoring plan? What data points would they need to cover?**

[They will likely want to ask some questions about the product and some about the education:

- *Whom are we reaching?*
- *What are their characteristics?*
- *What are they learning?*
- *What do they like about the programme? What do they dislike?*
- *How well are trainers delivering the learning sessions?*
- *What do trainers think works well with the learning sessions? What would they improve?*
- *Which learning sessions are being delivered?*
- *Are the youth developing or adopting improved health behaviours?*
- *Are the youth saving regularly? Are they saving more or less than before?*

- **Who might Mr. Bah want to talk to or include in his interviews and other monitoring activities?**

[Youth, trainers, advisory staff at Youth First and credit officers who deal with youth. He might even talk to friends or family members of the youth to find out if there is a multiplier effect.]

- **Which tools might they use to track those data points? How might they adapt them?**

[They could use a simple outreach tracking tool, like the GFEP tool, to track education participants and product users and their characteristics, as well as the number of accounts opened, number of learning sessions delivered and number of participants. The observation tool could be used to observe trainers and monitor the quality of their training. They could use a mini-survey to find out what the youth are learning. Finally, they could use interviews or focus groups to ask participants, trainers or even family members to give their opinions and observations.]

- **Finally, given the budget and staff resources of Credit 4U and Youth First, should they try to interview every trainer and every youth participant? Is that realistic? What kind of system would you suggest they use?**

[Given the staff and budget resources, it would be advisable that Credit4U and Youth First choose a sample of staff and youth. Also, it is important that they take into consideration the issues that should be tracked on a regular basis and those that should be analyzed when conducting the evaluation.]

Afterwards, say:

You did an excellent job providing advice to Mr. Bah. The most important thing to take away from this activity—besides the tools, of course—is that monitoring is important for ensuring programme quality and checking if you are reaching the targets you set for your project. You must plan well and consider your resources and needs before beginning the project.

When putting your monitoring plan into practice, it is fine to choose a strategy that works for your FSP given your resources. For example, if your programme has 50 trainers located in five towns, you may not be able to observe every trainer. You might choose a sample—such as five trainers per town—and randomly visit and observe them. Or, you may have 400 participants over a wide geographical area. Rather than doing focus groups or surveys with all of them, you might choose to interview 40 participants or 10 percent of participants.

Remember, when you do not have the expertise or staff to design a monitoring programme on your own, a partnership following one of the models that we discussed earlier might be advisable.

➤ **Has anyone ever used a similar sampling strategy to what I just described? Please explain.**

After any trainees share their experience, ask:

➤ **What questions do you have about the monitoring material we just covered?**

Answer questions as best you can. (Note: It is possible that trainees will have questions you cannot answer. If so, write them on the 'Parking lot' flip chart. If possible, direct trainees to local institutions that can provide more support on monitoring and evaluation.)

Note: *Be sure to collect the following materials from the trainees: 'GFEP outreach survey,' 'Learning Games quantitative survey,' 'Checklist for observing facilitators,' and 'Trainer and participant feedback.' If trainees express interest in the materials, direct them to contact the organizations that produced the materials for more information.*

ACTIVITY 8: ACTION PLANS, TRAINING WRAP-UP AND EVALUATION

OBJECTIVES

By the end of this activity, trainees will have:

1. Developed an action plan for a real or potential project.
2. Read and commented on the action plans of their peers.
3. Revisited the training objectives, framework and youth learning principles.
4. Practiced the principle of being 'supportive.'

PREPARATION

- Flip charts:
 - ♦ Sequencing framework (posted during Activity 1)
 - ♦ Module objectives (posted during Activity 1)
 - ♦ Youth learning principles (posted during Activity 2)
- Handouts:
 - ♦ 8.1 Action plan (1 per trainee)
 - ♦ 8.2 Module evaluation form (1 per trainee)
- Other materials:
 - ♦ Blank flip-chart paper (1 sheet per group)
 - ♦ Coloured writing paper (1 sheet per trainee)

TIME

1 hour 35 minutes

STEPS

1. Develop an action plan in FSP groups – 30 minutes

Invite trainees to get into their FSP groups. Say:

We covered a lot of material together in the previous days. We talked about the characteristics of youth, youth learning principles and practices, core competencies and activities. We identified gaps in your potential to serve your target segments. And we discussed different delivery models and analyzed them, among other topics. Nice work, everyone!

Distribute Handout 8.1 'Action plan' to each trainee and say:

The handout provides a template to help you think through actions you need to take to move forward with your plan to integrate financial and non-financial services. The template follows the 'Sequencing framework' for this workshop (*point to the 'Sequencing framework' flip chart*).

As you work in your group on your action plan, refer back to your notes and the handouts and flip charts used for each activity. They will help inform your efforts for each section of the action plan. Also note that you may plan steps to take for each item on the template or you may focus on just one or two priorities. You have 15 minutes to work.

Circulate among groups while they work to answer questions or to offer advice. Encourage trainees to talk through their ideas with others in their group.

After 15 minutes, give each group a blank sheet of flip-chart paper. Invite groups to take 10 minutes to summarize their action plan on the flip chart. Keep trainees on task.

2. Conduct gallery walk to review action plans – 30 minutes

Invite trainees to post their completed action plan flip charts on the walls. (Optional: Invite trainees to post any materials that relate to that youth segment near the appropriate action plan.) Bring everyone back together and say:

Please go around the room and take a look at the action plans of your friends and neighbours. If you wish to review the plan of someone who speaks another language, you are free to approach the translator for help.

While you circulate, think critically about each plan. Ask yourself:

- Is this plan feasible?
- Is there something I think the planner missed?
- Is there advice I would give to the planner about his or her plan?
- Does the plan make sense?

You have 15 minutes.

Note: *Trainees may not be able to review everyone's plan in depth, but they will have the opportunity to see a number of examples.*

After 15 minutes, bring all trainees back together and say:

Now let's look at each plan together, one by one.

Walk around the room with all trainees to review each plan. For each plan, ask:

- **What questions do you have for this group?**
- **What advice do you have for this group?**
- **What praise do you want to share with this group?**

Thank everyone for their active participation!

3. Review learning from the training – 15 minutes

Review the flip chart 'Module objectives' with the trainees. For each objective, ask:

- **Have we achieved this objective? If so, through which activities?**
- **What lingering questions do you have about this objective?**

Answer any questions.

Next review the flip chart 'Sequencing framework.' Ask:

- **Have we visited this stop on the 'framework?' How and when?**
- **What lingering questions do you have about this item?**

Answer any questions.

Finally review the flip chart 'Youth learning principles.' Ask:

- **In this training, did we follow any of the principles of youth learning even though we are adults?**
- **Which ones did you observe? Please give specific examples.**

After a few responses, say:

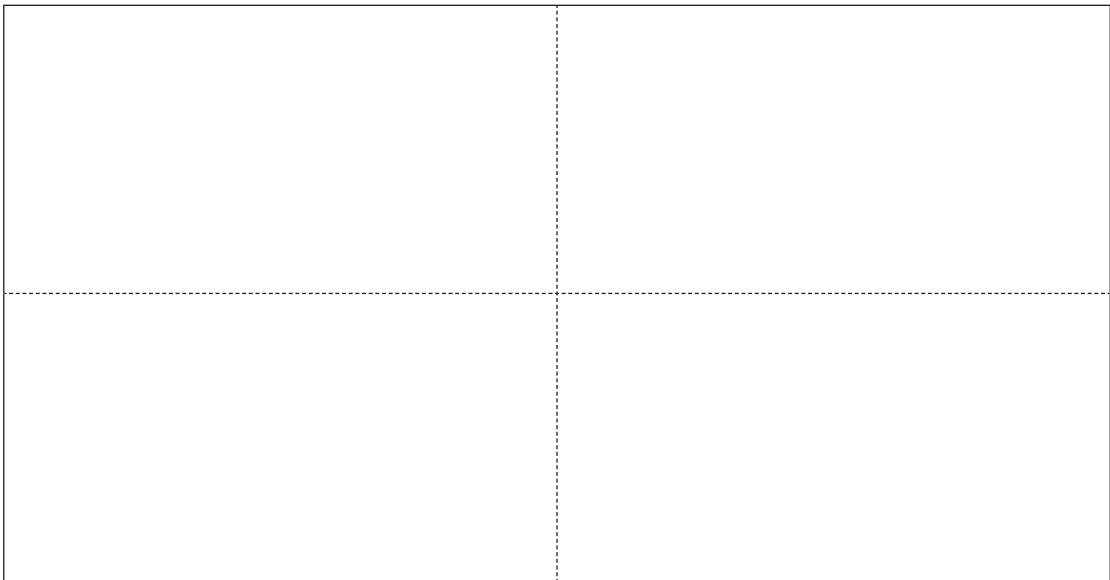
Thank you so much for your active participation in the training! We hope that you learned a lot together here and that the tools and ideas you gained here will help your FSP deliver integrated services for youth. You have important work to do!

4. Facilitate lavish affirmation exercise and have trainees complete an evaluation²– 20 minutes

Say:

Let's practice one final youth learning principle before you go. We called this principle 'supportive' in our list of principles on the first day.

Distribute a blank sheet of coloured writing paper to each trainee, and instruct them to fold it into quarters as shown:



Once trainees fold their paper, give everyone a piece of masking tape. Instruct them to tape the paper to the back of someone sitting near them. Demonstrate on yourself. Then say:

You have now spent almost two weeks with the other trainees. You have done many activities together, helped each other and learned a lot about each other. What I want you to do now is go around and write a compliment on the back of four other trainees. PLEASE DO NOT USE MARKERS. Use a pen or pencil.

NOTE: BE SURE THAT TRAINEES DO NOT USE MARKERS FOR THIS ACTIVITY!

After each trainee has four compliments, bring everyone back together in a big circle. Invite trainees to remove the paper from their back. Allow everyone in the circle to share one compliment they received.

Our training has come to an end. Before you go, though, please take a few minutes to fill out an evaluation. Please don't leave until you hand it in.

Distribute Handout 8.2 'Module evaluation form' to each trainee. Make sure to collect the complete evaluation from each trainee.

² This activity was adapted from the Training of Trainer's manuals that are part of the Global Financial Education Program's core modules found at <http://www.globalfinancialeducation.org/curriculum.html>.

SECTION B

CARDS

***Note:** Remember to update the Cards if you adapt the activities to a new context.*

MATCHING OBJECT GAME CARDS¹

Note: Adapt these cards to fit the training context and to have the appropriate number of cards for the number of trainees.

TABLE	BOWL
CHAIR	PLATE
BED	FORK
MIRROR	CUP
FOOTBALL	PRESIDENT
BASKETBALL	MINISTER
VOLLEYBALL	GOVERNOR
GOLF BALL	MAYOR
CIRCLE	RED
SQUARE	GREEN
TRIANGLE	YELLOW
RECTANGLE	BLUE

¹ Excerpted from the following source: C. Nelson, *Young People: Your Future, Your Money—Trainer's Guide* (Washington, DC: Microfinance Opportunities, 2009).

PRO AND CON CARDS

Note: Make enough copies so that each trainee receives one card.

Individual staff members can specialize in their particular tasks and develop a deeper expertise since they are focusing on one service area (i.e., only training).	There is often full cost recovery for (at least) two sectors, because this model does not require salaries and expenses for two (or more) sets of staff.	Staff must have a broader and more flexible range of skills than is normally required (i.e., training skills and skills in offering financial products).
The pre-existing partnership between two branches of the same organization can be easier to develop.	This model can be considered client focused, as clients can often receive more than one service at the same meeting.	Because staff members are required to do more than one task, a narrower range of services is often possible.
Requires (at least) two sets of staff working in one organization.	Coordination and management of staff from two (or more) different <u>organizations</u> can be challenging.	Sometimes a wider range of products from the financial-service arm can be made available to clients under this model.
This model is especially strong when non-financial services like health are a goal.	Non-financial services are not likely to become self-financed or sustainable in this model.	Coordination and management of staff from two (or more) different <u>sectors</u> can be challenging.

JOINT VENTURE AND VENDOR CARDS

Note: Make enough copies so that half the trainees have a 'Joint venture' card and half a 'Vendor' card.

JOINT VENTURE	JOINT VENTURE	JOINT VENTURE
JOINT VENTURE	JOINT VENTURE	JOINT VENTURE
VENDOR	VENDOR	VENDOR
VENDOR	VENDOR	VENDOR

ROLE-PLAY SCENARIO CARDS

Note: Make enough copies so that each group receives one card.

MANAGEMENT FUNCTIONS: TWO ORGANIZATIONS ARE DISCUSSING WHO WILL MAKE DECISIONS ON THE DIFFERENT RESOURCES THEY WILL NEED FOR THEIR PROJECT. ORGANIZATION 1 IS MAKING SUGGESTIONS WITHOUT CHECKING TO SEE THAT ORGANIZATION 2 UNDERSTANDS. ORGANIZATION 2 HAS NO IDEA WHAT ORGANIZATION 1 IS TALKING ABOUT.

REPRESENTATION: TWO ORGANIZATIONS ARE DISCUSSING WHO WILL REPRESENT THE PROJECT AT AN UPCOMING MEETING. ORGANIZATION 1 GIVES THEIR IDEAS AND THOUGHTS, AND ORGANIZATION 2 TRIES TO SUMMARIZE WHAT THEY HEARD. HOWEVER ORGANIZATION 2 SUMMARIZES INCORRECTLY AND NEITHER ORGANIZATION SHOWS UP AT THE BIG MEETING.

MONITORING AND REPORTING: TWO ORGANIZATIONS ARE MEETING TO FINALIZE A MONITORING ACTIVITY—A VISIT TO SEE HOW TRAININGS ARE GOING—THAT IS NECESSARY FOR AN IMPORTANT DONOR REPORT. NEITHER ORGANIZATION WANTS TO SPEND THE MONEY OR TAKE THE STAFF TIME TO DO THE VISIT. HOWEVER, NEITHER WANTS TO STATE THEIR HESITANCE CLEARLY AND DIRECTLY AND SO BOTH SAY THEY ‘MIGHT’ VISIT. THE RESULT IS THAT BOTH ORGANIZATIONS ASSUME THE OTHER WILL MAKE THE VISIT AND NEITHER GOES. THE DONOR IS UNHAPPY WHEN THE TIME TO REPORT COMES!

PROCESSES: TWO ORGANIZATIONS ARE DISCUSSING TIMING AND SEQUENCING OF ACTIVITIES. ORGANIZATION 1 PRESENTS A BRIEF OUTLINE OF A SCHEDULE. ORGANIZATION 2 MAKES ASSUMPTIONS ABOUT THE SCHEDULE WITHOUT PROBING FOR SPECIFIC DETAILS. WHEN IT COMES TIME TO BEGIN ACTIVITIES, THE TWO ORGANIZATIONS ARE NOT ON THE SAME PAGE.

SECTION C

RESOURCE MATERIALS

Note: Remember to update the Resource materials if you adapt the activities to a new context.

LEARNING NEEDS AND RESOURCES ASSESSMENT (LNRA)

Please take a few minutes to fill out this assessment and return it before _____ (date).

Your responses will help to inform the content and design of the training.

Note that if you do not currently work with youth, some questions may not be applicable. If so, please write 'n/a' in the space provided.

GENERAL QUESTIONS

1. Do you have any previous experience working with youth?

If so, how much experience do you have? And what were some of the challenges you faced and opportunities you saw while working with youth?

Experience (years) working with youth		
Challenges	a)	
	b)	
	c)	
Opportunities	a)	
	b)	
	c)	

2. Please describe (a) your target youth segment(s), including age range, gender, education level/ literacy, economic activities and living environment (rural or urban); and (b) the number of youth you are currently serving. If you serve more than one distinct target youth segment, please add extra rows to this chart as necessary. If you do not currently serve youth, please complete the chart based on your YouthStart Business Plan.

Programme or project name	Age	Gender	Education level / Literacy	Economic activities	Rural or urban?	Number of youth served

3. Please indicate your level of interest and familiarity with the topics to be covered in the training. Your responses will help the trainers to adjust their delivery appropriately. For each of the topics listed, check one box in column A and one box in column B.

Topics covered during the training on Integration of Youth Financial and Non-financial Services	A			B		
	How interested are you in this topic?			How much do you already know about this topic?		
	<i>Not very interested</i>	<i>Somewhat interested</i>	<i>Very interested</i>	<i>Not very much</i>	<i>Something</i>	<i>A lot</i>
1. Youth learning principles						
2. Delivery channels for non-financial services for youth						
3. Partnership models for integrating financial and non-financial services for youth						
4. Practicing skills for better communication between partner organizations						
5. Deciding if seeking a partnership to deliver youth services is right for your organization						
6. Developing partnership agreements that work for all parties involved						
7. Strengthening existing partnerships for maximum effectiveness						
8. Monitoring the quality and quantity of services being delivered						

4. What three questions would you like to answer (or what specific problems would you like to solve) by the time you leave this training?

a)	
b)	
c)	

5. What other topics do you wish this training would address that do not appear in question 3?

a)	
b)	
c)	
d)	
e)	

QUESTIONS REGARDING INTEGRATING FINANCIAL AND NON-FINANCIAL SERVICES

6. Are you partnering with another organization to deliver products and/or services to youth?

YES ____ NO ____

If you are partnering with another organization or other organizations, please list them here.
If you do not partner with another organization, please tell us why.

7. What products, services and/or programmes are you (and your partner organization, if applicable) currently offering to youth? Specify which products, services and/or programmes are offered to different youth segments.

Programme or project name	Description of the product, service or programme	Name of the organization responsible for each product, service or programme

8. What have been the **benefits** of partnership for your organization and for your target segment?

--

9. What **challenges** do you have in selecting partners for this project and working with partners?

--

10. Are you or your partner organization delivering non-financial services (e.g., education) to your target youth segment?

YES ___ NO ___ *If you answered YES, complete questions 11–15.*

11. Why did you decide to offer non-financial services to youth? What need(s) were you hoping to meet? What were you hoping to achieve through offering those services?

--

12. What curriculum are you using? (Name the title of the curriculum and the organization that developed the curriculum.)

--

13. How are you currently monitoring the quality and quantity of your non-financial services? If you are not currently monitoring quantity and quality, please explain why.

--

14. What feedback, positive and negative, have you frequently received from the youth who participate in your non-financial service programme? Please specify feedback as it relates to content of the non-financial services and the methods used.

Feedback on content:

Positive feedback

Negative feedback

--

--

Feedback on methods:

Positive

Negative

--

--

15. In your opinion, what are the three core competencies of your organization (three things your organization does very well)?

--

TRAINEE PROFILE

Please complete the following self-evaluation by placing a checkmark in the column that best describes your demonstrated capacity or experience.

Foundational skills and knowledge	No capacity/ experience	Beginner capacity/ experience (<1–2 years)	Intermediate capacity/ experience (3–5 years)	Advanced capacity/ experience (5+ years)
Your functional domain <div></div> (Insert)				
Pilot testing				
Leading functional teams				
Working with youth				
Working with adolescent girls				
Programme design				
Programme monitoring and/or evaluation				
Project management				
Planning and implementation of a financial product or service				
Planning and implementation of a youth financial product or service				
Integrating financial and non-financial services				
Working on community-based activities				
Any other experience working in cross-functional teams <div></div> (Insert)				

Thank you for taking the time to help us adapt this training to meet your needs.

Handout 1.1

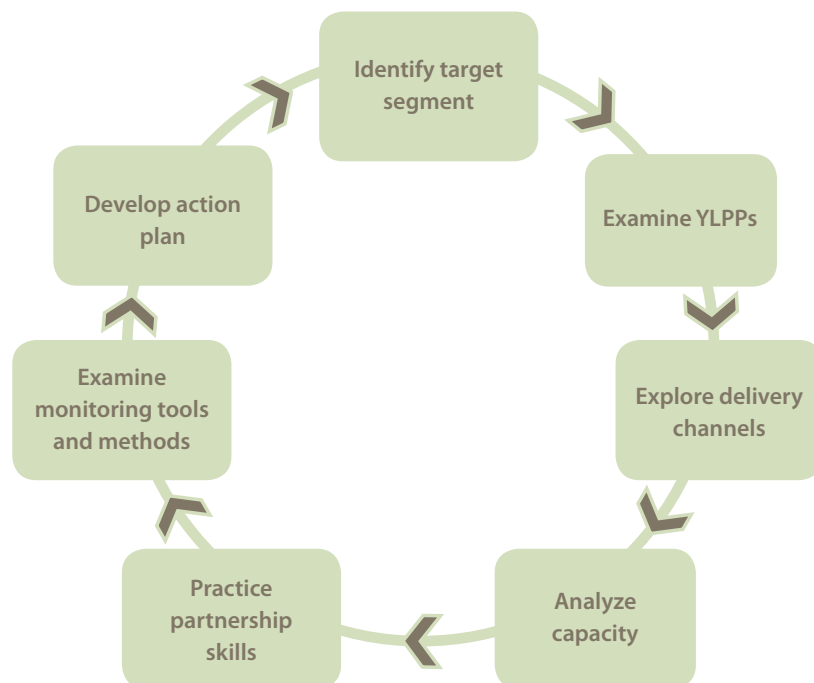
MODULE OBJECTIVES AND SEQUENCING FRAMEWORK

MODULE OBJECTIVES

By the end of this module, trainees will be equipped with the knowledge, skills and attitudes that will help them to:

1. Choose topics and delivery channels for non-financial services appropriate to the FSP and the youth segments the FSP is targeting, especially considering the segments' characteristics and effective learning principles and practices for youth.
2. Select and develop a system for delivering an integrated package of financial and non-financial services to target youth segments.
3. Partner effectively with other organizations to build on core competencies and address gaps to deliver integrated services.
4. Monitor both the quantity and quality of the integrated services.

SEQUENCING FRAMEWORK



YOUTH SEGMENTS

YOUTH SEGMENTS						
Target segment name	Characteristics				Assets	Needs
	Age	Gender	Education/ Literacy level	Economic activities/resources	Rural/ Urban	Vulnerabilities
Adolescent girls in Kibera	14–21	Female	Have primary-school education Can read and write	Hair plaiting, washing clothes, making and selling snacks, money from husbands and boyfriends	Urban	<p>Have some education Already do some work and have income Live in an area with a lot of economic activity</p> <p>Ways to make a larger, more regular income More schooling or technical schooling to learn skills</p> <p>Many are already mothers supporting children Often depend on boyfriends or ‘sugar daddies’ for money or goods Are at risk of contracting HIV or other sexually transmitted infections</p>

Handout 3.1

YOUTH LEARNING PRINCIPLES¹

YOUTH LEARNING PRINCIPLES	
<p>Education design principles</p> <ul style="list-style-type: none"> ▪ Dynamic: Engage emotions and senses (touch, see, hear) through a variety of activities that are enjoyable and fun ▪ Relevant: Ensure information is useful and relevant and reflects day-to-day realities of the lives of youth—incorporate current media, songs and leisure activities that youth know and enjoy ▪ Promote self-awareness: Ensure activities help youth develop a sense of self, which they can explore through conversations and questions ▪ Immediate: Include tasks that connect new content to existing experience and allow youth to practice new skills and apply new knowledge in a hands-on way ▪ Include families: Ensure family members have the opportunity to connect with the programme and understand its content ▪ Youth-driven: Give youth a say in how teaching and learning happens and the opportunity to participate in the design and evaluation of their programme ▪ Life skills-oriented: Ensure activities emphasize problem-solving, decision-making and assertiveness 	<p>Effective facilitation practices</p> <ul style="list-style-type: none"> ▪ Respectful: Treat youth with respect and concern for their individuality ▪ Supportive: Create a supportive environment in which youth are guided, praised and rewarded for their participation ▪ Safe: Value ideas and contributions of youth—do not ridicule or belittle them ▪ Cooperative: Provide opportunities for belonging and connecting to others in the group ▪ Responsive: Give frequent and direct feedback to youth on what they are doing ▪ Don't steal the learning: Let youth engage with the content and materials and reach their own conclusions—don't tell them what they were supposed to have learned

¹ These principles were taken from a number of sources but particularly the following: R. Ramirez, *Young People: Your Future, Your Money—Training of Trainers Manual* (Washington, DC: Microfinance Opportunities, 2009).

DELIVERY CHANNEL GRID

Delivery channel	Topic covered	Behaviours targeted	Potential reach (How many participants could you reach with this channel?)	Potential expense (How expensive do you think this channel might be?)	Potential staff needs (What type of staff would you need to develop and disseminate?)
1.					
2.					
3.					
4.					

Handout 4.1

Delivery channel	Topic covered	Behaviours targeted	Potential reach (How many participants could you reach with this channel?)	Potential expense (How expensive do you think this channel might be?)	Potential staff needs (What type of staff would you need to develop and disseminate?)
5.					
6.					
7.					

DELIVERY CHANNEL EXAMPLES

Type	Advantages	Disadvantages
'Classroom' instruction	Can reach both literate and illiterate participants; allows participants to interact with trainers, practice new concepts in a safe space and ask questions	Can be expensive and time consuming; reaches a small audience; requires trained trainers; sometimes inappropriate for participants who have not gone to school
Individual (face-to-face) counselling	Allows for a high degree of targeting and contextualization to a specific participant's needs; has high potential for interaction between counsellor and participant; if paired with classroom instruction, maximizes the benefit of that instruction	Is expensive and time-consuming; reaches a small audience; only reaches those currently using a specific financial service
Individual self-study	Not effective	Has been found to be highly ineffective
Radio	Reaches a large audience at minimal cost; reaches semi-literate and illiterate people in local language; can be recorded and replayed	Is difficult to evaluate effectiveness
Television	Is entertaining and enjoyable; clips can be shown and re-shown both for entertainment and education	Is difficult to evaluate effectiveness; can be very expensive to develop and air
Posters, brochures, leaflets and flyers	Reaches a large audience at minimal cost; is helpful at reinforcing messages presented as part of a larger campaign	Messaging is limited; often only targets literate audiences
Drama, street theatre, road shows, music	Is entertaining and attention-catching; is easier to remember songs and stories than dry, abstract lessons (especially for aural/oral learners); has potential for interaction between performers and viewers	Must be careful that entertainment value is not the only value
Magazine, news articles	Reaches a large literate audience at low cost; can reach target audience in local language; can be kept and reviewed; one copy can be shared by several youth	Requires a high level of literacy; very little or no interaction of target segment; becomes obsolete quickly
Self-study circles	Has low dissemination costs as participants choose their own time and place to study	May be difficult for participants to learn more than the most knowledgeable participant, as no expert is involved; depends upon self-motivation to study
Online programs	Can reach a large target audience; programs can be designed like video games or interactive quizzes and adjusted to player's level; is up-to-date; has potential for later adaptation to smart phones	Requires not just literacy and numeracy but also computer literacy; may be more effective for youth than other target segments; requires a constant supply of electricity and access to a computer
Games (video, board, etc.)	Fun, and require no trainer; can be used over and over if the game is sophisticated enough	Limits the amount of information that can be covered; game becomes unusable if pieces are lost or broken

Handout 4.3

CRITERIA FOR CHOOSING A DELIVERY CHANNEL

For each of the criteria below, you must do some background research in order to have a good idea of what your potential is for each delivery channel. Don't choose a channel that will not work for you, based on the questions below!

COSTS

- How much is in your budget to design your programme? Based on your estimate of costs, what can you develop? (If you have a large budget, you might be able to design a new programme.)
- Do you have sufficient funds to disseminate the non-financial services with the delivery channel you want to use? For example, if you choose a radio program, do you have enough money to develop the messages, pay for recording and buy airtime on a radio station to air the program? Or, if you choose to produce materials, do you have enough money to buy equipment or rent specific facilities?
- Do you have sufficient funds to train staff and to pay the salaries of staff delivering the non-financial services?
- Do you have sufficient funds allocated to pilot test and refine the curriculum if needed? (Often, a programme needs to be updated according to findings from monitoring its quality and quantity. Make sure to factor this into your original budget.)

OUTREACH GOALS

- How many youth do you want to reach or are you required to reach by a donor? Which delivery channel is best suited to reach that number of youth?
- What amount of non-financial services do you want to deliver? For example, do you need to disseminate a shorter, more targeted programme of just a few education sessions or a course that lasts several months?
- What are your objectives for the non-financial services? Are you more interested in social marketing or in deep behaviour change?
- What are the characteristics of the youth that you want to reach? (For example, if you want to reach a population that is a largely illiterate, a highly textual comic book will not be appropriate. Examine the characteristics of your segment and the delivery channels to make an appropriate decision.)

ORGANIZATIONAL CAPACITY

- Do you already have the specialization and expertise within your FSP or partner(s) to develop a new curriculum or adapt an existing curriculum? Or will you have to look for someone outside to do it? If so, is that a feasible option for you?
- Do you or your partner(s) have training capacity? For example, do you already have experience in developing radio programs or designing brochures?

RESEARCH FINDINGS

- During your needs assessment or market research, did you explore different topics and delivery channels that appeal to youth? Which delivery channels might best reach your target segment?
- Did you find that your target segment has many needs for non-financial services or just a few? (The type and amount of non-financial services you deliver will depend upon your target segment's education level.)

PARTNERSHIPS

- Have you identified organizations that could become potential partners and address your weaknesses?
- What type of partnership do you envisage? What type of relationship does it imply?
- What activities will each partner complete at all stages in the work plan?

TIMING

- What schedule works for your target youth segment? And for you and your partner?
- What implications does the schedule have on the duration of the programme?

Handout 4.4

DELIVERY CHANNEL SCENARIOS

1. A non-governmental organization that forms and trains village saving and loan associations (VSLAs) for girls has found that its group members need to learn more about starting businesses, managing their money and using simple health practices. However, their mentors do not have time to deliver more training during the sessions or visit the groups to train them on a regular basis after the VSLAs graduate. They have a very modest budget for the VSLA activities. The girls generally have had some schooling and can read at a basic level.

2. A small training organization in an urban slum provides courses in health and rights for girls who live near their centre. The organization received a small grant to develop new services for the girls. Staff found that girls have access to, and sometimes use, simple financial products and need help in managing their small income-generating activities.

3. A commercial bank with branches in major cities wants to reach youth with information about its products and services. The bank also wants to promote good financial habits among youth in its country. It found that few youth use its services. The youth have some potential to save and borrow from their income sources and business activities. Through market research, the bank also found that youth enjoy drama, soap operas and radio programs and spend much of their free income on entertainment. The bank does not want to spend money developing trainers within its own staff, but it does have particular strength in marketing and advertising.

CORE COMPETENCIES GAME

Managing and distributing pension and social security funds to retired government employees Who?	Reaching adolescent girls in the community with appropriate products and services Who?
Providing innovative educational services to enhance use of financial services Who?	Designing products and services that are culturally appropriate (e.g., Islamic banking products) Who?
Providing group credit products for urban and peri-urban poor Who?	Providing money transfer services Who?
Developing and providing low-cost savings products to the community Who?	Providing technical assistance to YSOs and FSPs that want to offer services and products to youth Who?
Reaching the traditionally unbanked with low-cost and accessible financial services (i.e., village savings and loan or savings and credit cooperative services) Who?	Offering appropriate and low-cost insurance products to help low-income people better manage their risks Who?

Handout 5.2

SUMMARY OF INTEGRATED SERVICE DELIVERY MODELS

MODEL	PROS	CONS
Linked	<ul style="list-style-type: none"> Individual staff members can specialize in their particular tasks and develop a deeper expertise since they are focusing on one service area (i.e., only training). This model is especially strong when non-financial services like health are a goal. A wider range of products from the financial-service arm can be made available to clients under this model. 	<ul style="list-style-type: none"> Coordination and management of staff from two (or more) different organizations can be challenging. Non-financial services are not likely to become self-financed or sustainable in this model.
Parallel	<ul style="list-style-type: none"> Individual staff members can specialize in their particular tasks and develop a deeper expertise since they are focusing on one service area (i.e., only training). The pre-existing partnership between two branches of the same organization can be easier to develop. Sometimes a wider range of products from the financial-service arm can be made available to clients under this model. 	<ul style="list-style-type: none"> Coordination and management of staff from two (or more) different sectors can be challenging. Requires (at least) two sets of staff working in one organization. It is difficult for the non-financial services to become self-financed. It is often considered more expensive than other models.
Unified	<ul style="list-style-type: none"> There is often full cost recovery for (at least) two sectors because this model does not require salaries and expenses for two (or more) sets of staff. The additional cost of non-financial services is typically 6%–10% of operating costs. This model can be considered client focused, as clients can often receive more than one service at the same meeting. The combination of financial and non-financial services often heightens the synergy between the two. Both staff and clients report enjoying combined services. Offering non-financial and financial services helps an organization be more competitive. Implementing the model often motivates the organization to become more efficient so that it maintains financial sustainability. 	<ul style="list-style-type: none"> Staff must have a broader and more flexible range of skills than is normally required (i.e., training skills and skills in offering financial products). Because staff members are required to do more than one task, a narrower range of services is often possible.

GRAPHIC OF INTEGRATED SERVICE DELIVERY MODELS²

ADDITIONAL NOTES ON INTEGRATED SERVICE DELIVERY MODELS, BASED ON WORK BY FREEDOM FROM HUNGER

There are three common options for providing integrated services. When your organization wants to offer a programme that integrates both financial and non-financial services, you will most likely choose one of these models. Sometimes, organizations will even choose a combination of these models.

Please be aware that these three models are not the **ONLY** models that exist for integrated service delivery. However, they are very common.

The model you choose will be based on the needs and accessibility of your target segment, as indicated by your needs assessment or market research, and the core competencies and resources of your organization. If you lack the capacity to deliver a needed service, an alternative is to look outside your organization to find others who can provide it.

Parallel model

In the parallel model, delivery is completed by two or more programmes of the same organization operating in the same area. A generalist or multi-purpose organization—often a grant-mobilizing local, national or international private development organization—offers microfinance services through specialist microcredit programme staff at the same time as it offers services in other sectors through different programme staff of the same organization. All of these services go to the same people in need.

If there are few available services in an area and an organization can afford a long-term commitment to provide two or more services with different specialist staff, then it makes sense to deliver a variety of complementary services in parallel.

Equity Bank and Equity Group Foundation are two 'branches' of the same organization in Kenya. Equity Bank is a large commercial bank, providing financial services of all kinds to clients of all types. Equity Group Foundation is a separate training and development arm of the same organization. It focuses on a number of things: education and leadership development of youth; support of women and youth entrepreneurs; health promotion; agriculture development; and support of innovation at the bottom of the pyramid.

² The figure was borrowed from FINCA and based on work by Freedom from Hunger. See the following source specifically: Christopher Dunford, 'Building Better Lives: Sustainable Integration of Microfinance in Health, Family Planning, and HIV Prevention for the Poorest Entrepreneurs' (Washington, DC: Microcredit Summit Campaign, 2001).

Handout 5.2

Equity Bank and Equity Group Foundation deliver financial education, primarily aimed at poor youth between the ages of 18 and 35 in Kenya. The financial education learning session on savings came from their programme. Equity Bank provides specific savings and loan products geared towards those youth, while the Equity Group Foundation delivers and monitors the financial education programme.

Unified model

In the unified model, delivery is completed by one organization, one programme and one staff. The same staff of the same organization offers both microcredit and services from other sectors. All of these services go to the same people in need. Sometimes the unified model is described as an integrated approach, as well.

When the people in need have access to few, if any, development services, as in many rural communities, and the organization cannot afford a long-term commitment to provide two or more services with different specialist staff, it may choose to field only one set of staff and task them to provide microcredit with other services. The organization may even seek to hold its costs to a level it can sustain with revenue generated by the unified service itself.

There are several interesting examples of the unified model that we can learn from. In Burundi, CARE is providing both village savings and loan activities and educational activities on financial management, health, responsible sexuality and simple business skills for groups of adolescent girls. The same staff members who train and mentor the savings and loan groups train the girls in the education topics. In India, Reach India is training local non-governmental organizations—or NGOs—who promote savings groups to also deliver education to those same groups. Each time the savings group—or self-help group—meets to conduct its financial activities, the promoter offers one in a series of education sessions on health, financial or business education.

Linked model

In the linked model, delivery is completed by two or more independent organizations operating in the same area. Financial services are offered by a specialist microfinance institution—or MFI—at the same time as non-financial services are offered by one or more independent specialist or generalist organizations. All of these services go to the same people in need. When there are several development service providers in a target area, as in many urban and peri-urban areas, an organization may choose to specialize as a business-like microfinance service provider.

Ideally, different services offered by different organizations would coordinate their marketing, including delivery at common points of service and mutual referrals, as clients' needs for other services arise. Many specialist MFIs, however, fail to coordinate marketing with non-financial service providers.

A good example of the linked model is a partnership between XacBank in Mongolia, the Mongolian Educational Alliance and a small NGO called the Equal Step Center. XacBank Mongolia offers a savings product called 'Aspire,' specifically designed for girls. The Mongolian Educational Alliance and Equal Step offer complementary financial education programmes through schools and community centres in the capital city, Ulan Bator.

During the design, pilot and training-of-trainers stage of the project, two international NGOs—Microfinance Opportunities and Women's World Banking—were also partners in the work. They helped with market research, design of the product for girls and design of the financial education. As you can see, a linked model can be simple—just two organizations—or more complicated, combining the expertise of a number of organizations.

INTEGRATED SERVICE DELIVERY MODEL SCENARIOS

Instructions

1. Read the scenarios of the organizations and the target segments they want to reach. Assume that all operate in one country.
2. Look at the other organizations that operate in the same context and determine which might be best for a potential partnership using the linked model.
3. Decide which model—linked, unified, parallel or a combination—is appropriate for each scenario. Also consider if any of the potential partners could contribute in other ways to the programme, aside from delivering financial or non-financial services.
4. Discuss different aspects of the model you chose for each scenario by asking:
 - What are the core competencies of the organization that would help them to reach their goals?
 - Who would take on which tasks?
 - What might still be missing and need to be negotiated if the model is adopted?

Scenarios

1. An NGO that forms and trains VSLAs for youth decided to offer their members, aged 18–24, education on starting a business, managing money and adopting simple health practices. This education is in addition to their savings and loan activities. The core competencies of the NGO are:
 - Reaching youth in both rural and urban locations with group-based saving and loan activities.
 - Training youth in saving and lending activities.
2. A small training organization in an urban slum provides courses in health and human rights for girls who live near their centre. They decided that the next step for the girls is to improve their economic situation. They want to offer the girls training to use and access simple financial products. The girls will also need help managing their small income-generating activities. The training organization's core competencies are:
 - Reaching urban girls with educational programmes on health and human rights.
 - Designing curriculum and educational materials on health and human rights.
 - Training and educational delivery.
3. A commercial bank with branches in major cities wants to reach youth with information about its products and services. It also wants to promote good financial habits in the country's youth. The bank expanded its original idea to reach youth with educational marketing about savings and borrowing to sponsor educational activities like drama, radio programs and fun days. The bank does not want to spend money and staff time developing trainers within its own organization. The bank's core competencies are:
 - Market research for product development.
 - Development of marketing and promotional materials.
 - Reaching an urban population with financial services: savings, credit, insurance and money transfers.

Handout 5.3

OTHER ORGANIZATIONS OPERATING IN THE SAME CONTEXT	
<p>#1 An MFI targets low-income people in urban and rural areas. Their core competencies are:</p> <ul style="list-style-type: none"> ▪ Participatory market research to develop and refine products targeting low-income clients. ▪ Innovative and affordable savings and loan products. ▪ A focus on women. 	<p>#2 An international NGO with an office in the capital city has global expertise in youth programming. Their core competencies are:</p> <ul style="list-style-type: none"> ▪ Developing and adapting participatory, youth-centred curriculum in a wide variety of topics. ▪ Training trainers to develop local capacity. ▪ Monitoring quality and quantity of training programmes.
<p>#3 A local NGO with offices in all areas of the country organizes youth clubs and offers both educational and fun activities. Their core competencies are:</p> <ul style="list-style-type: none"> ▪ Creating safe spaces where youth can learn and come together. ▪ Targeting families as a whole, not just youth. ▪ Training local adults (mentors) to lead educational activities with youth. 	<p>#4 A commercial bank with a social mission offers a wide variety of products to clients countrywide. Their core competencies are:</p> <ul style="list-style-type: none"> ▪ Market research for product development. ▪ Designing financial products and services for a wide variety of income levels. ▪ Reaching those who live in traditionally unbanked contexts with affordable financial services.
<p>#5 Vocational training centres for youth aged 18–24, organized by the government, have locations in both rural and urban areas of the country. Their core competency is training youth in personal finance, business and entrepreneurship, as well as vocational skills.</p>	<p>#6 The National Youth Council operates programmes for youth countrywide, with the support of the government. They have few budgetary limitations. Their core competencies are:</p> <ul style="list-style-type: none"> ▪ Designing educational materials that target youth using many different delivery channels. ▪ Organizing and holding expos, fairs and educational days for youth.

ISSUES TO CONSIDER WHEN FORMING A PARTNERSHIP

Results: Are we focused on achieving the same results? Are our organizational missions compatible? Do we agree on the goals of the proposed project? Will either organization face conflict-of-interest issues by implementing the project?

Resources: What resources does the partner bring to the partnership (e.g., finances, skills, expertise, reputation, networks, client reach, intellectual property, facility in a desired location, unused capital equipment, fixed costs that can be leveraged, regular and consistent access to clients)?

Relationship: Can we work with this organization? Do we have trust and confidence in the relationship? Will we feel comfortable working with our counterparts? (For example: Do we trust the partner organization to tell the truth regarding the progress of implementation and results? Are we confident that the partner will meet their commitments on time and execute activities at the desired level of quality? Will the partner act in the best interests of the project and not damage relationships that are important to us? Are our management styles complementary or compatible enough that we won't lose time continually resolving conflict and renegotiating as the project is implemented?)

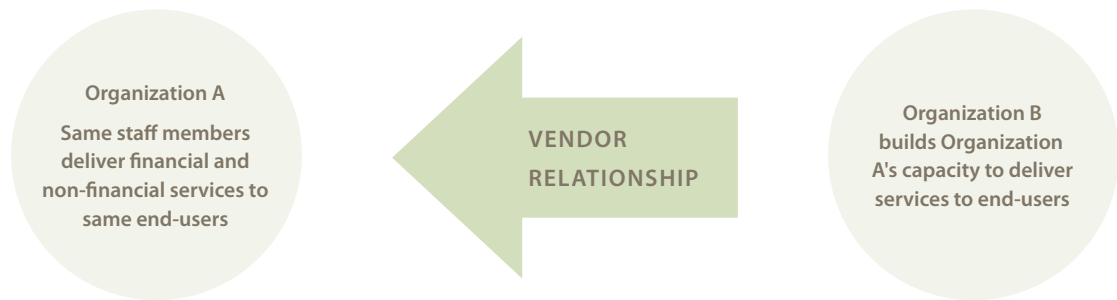
Possible partnership risks:

- You might choose a partner to build your organization's capacity that does not do a good job, and you are left with inadequate skills to deliver the service;
- Your partner might fail or go out of business before the project ends;
- You may choose an organization that does not have the skills or capacity to reach your target segment or to provide the desired service; or
- Your partner might not fulfil its roles and responsibilities for certain activities (e.g., monitoring education that is being delivered), which would lead to a problem with your ability to track the results of the programme overall.

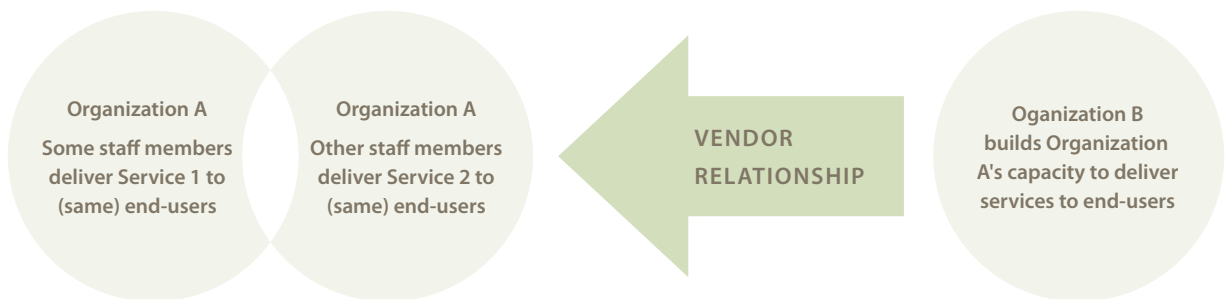
Handout 6.2

PARTNERSHIP MODELS

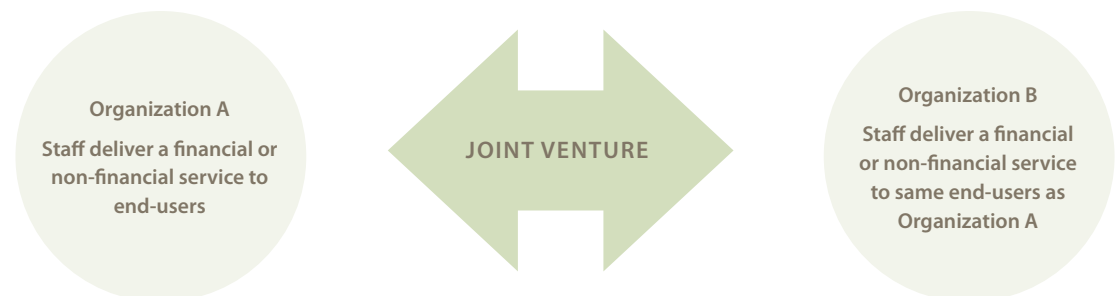
UNIFIED MODEL



PARALLEL MODEL



LINKED MODEL



PARTNERSHIP SCENARIO³

Remember the NGO that forms, trains and oversees VSLAs for youth in rural settings? They decided that the best way to integrate education into their saving and loan activities, and to meet their objective of providing financial and non-financial services to 2,000 youth, is to form a partnership. In fact, they even asked for and received funding from a donor to provide integrated services. The donor requires that some sort of monitoring system be put in place to monitor both the financial and non-financial services.

They did research and found there are few high-quality education and training services available in their context. So, they approached a small, local NGO that specializes in designing and delivering training in health, human rights, entrepreneurship and financial education. The small NGO historically targeted adults in urban and peri-urban settings but is interested in expanding its target segment. This will be the first time either organization formed a partnership, and the two are eager to begin their work.

MANAGEMENT DECISIONS	ISSUES THAT MAY ARISE

³ This scenario was based on the experience of CARE International in Burundi, with fictional additions.

Handout 6.4

PARTNERSHIP CHECKLIST⁴

This checklist is designed to guide discussions about project implementation and management with a project partner and to develop a clear, comprehensive and thorough written partnership agreement.

AREA OF RESPONSIBILITY	ORGANIZATION RESPONSIBLE: ORGANIZATION A, ORGANIZATION B OR SHARED	DELIVERABLES
Personnel recruitment and selection		
<i>Specify which organization will recruit personnel for this project and which organization will select personnel</i>		
Planning work		
<i>Specify which project activities will be planned by each organization</i>		
Allocating work		
<i>Specify which organization will allocate work tasks to which project personnel</i>		
Managing resources and inputs		
<i>Specify which organization will manage which project resources (e.g., money, scooters, materials, consultants, curriculum)</i>		
Monitoring resources and inputs		
<i>Specify which organization will monitor various resources and inputs and how</i>		
Managing outputs and processes		
<i>Specify which organization will manage outputs and make decisions about adjusting processes to achieve those outputs</i>		

4 Source: S. Glassford (Berkeley, CA: Reach Global, 2011).

Handout 6.4

AREA OF RESPONSIBILITY	ORGANIZATION RESPONSIBLE: ORGANIZATION A, ORGANIZATION B OR SHARED	DELIVERABLES
Monitoring outputs and processes		
<i>Specify which organization will manage and be responsible for monitoring processes and results for the project</i>		
Representation		
<i>Specify which organization will represent the project to (a) current donor(s), (b) potential donor(s), (c) media, (d) community leaders, (e) workshops and events, and (f) other non-profits</i> <i>How will materials and other intellectual property be branded (e.g., what will be co-branded)?</i> <i>When do partners need to inform each other of a representation opportunity (e.g., donor meetings only or all events listed above)?</i> <i>Under what circumstances does the project require joint representation (both organizations present)?</i>		
Reporting		
<i>Specify which organization is responsible for collecting data for which project activities, using what methods and how frequently</i> <i>Who is responsible for financial reporting, how and how frequently?</i>		
External coordination		
<i>If a third party (e.g., another NGO) is involved in the project, which partner will coordinate with the third party? Can either partner subcontract tasks to a third party and, if so, which?</i>		

Handout 6.5

SAMPLE MEMORANDUM OF UNDERSTANDING

Parties:

This memorandum of understanding (MOU) is made on the *[insert day]* day of *[insert month]* 20*[insert year]*, between *[Organization A]* of *[Address, City, State/Province, Country]*, and *[Organization B]* of *[Address, City, State/Province, Country]*.

Object:

The object of this MOU is to define the main guidelines of the partnership established between *[Organization A]* and *[Organization B]* to implement a project funded by *[insert donor name]* based on offering savings products to youth aged 12 to 24 in combination with financial literacy training, running from *[insert date]* to *[insert date]*.

Duration:

This MOU enters into force on *[insert date]* and will have duration of one year, automatically renewable for another year if none of the parties express their wish to terminate the MOU.

This MOU does hereby state as follows:

OBLIGATIONS OF *[Organization A, in this case the FSP]*:

- will be in charge of planning and coordinating the works implemented under the MOU, and will be authorized to decide the necessary adjustments to comply with the agreed goals.
- will manage the grant received by *[insert donor name]* and will be in charge of making payments to *[Organization B]* as per the agreed conditions and schedule.
- will provide technical and material support to *[Organization B]* on relevant financial education content in the areas of: *[specify content areas below]*.
- will provide technical and material support to *[Organization B]* that will lead to *[specify activities in technical and material support, such as the example provided here]* the production of training materials to support financial education training.
- will develop marketing materials where both *[Organizations A and B]* are published as co-developers and co-implementers of the project.
- will provide a venue for the financial education activities and all necessary stationery and materials.
- will be responsible for global monitoring and evaluation of the programme.
- will respect the intellectual property of all contents developed by *[Organization B]* for the financial education sessions, which will remain the sole proprietor of the content developed.
- will represent the project before third parties, including donors and media.
- will inform in advance *[Organization B]* of all events organized with donors and third parties, where the project will be represented.

OBLIGATIONS OF *[Organization B, in this case the YSO or training organization]*:

- will produce and provide appropriate content for use by *[Organization A]* as training aids during the financial education project, in line with *[specify content here]*.
- will implement a Training of Trainers to staff from *[Organization A]*.
- will identify and form groups of youth and will deliver financial education sessions to them with their own staff, as per the agreed objectives. *[Organization B]* will select and hire at least five (5) staff participating in this project, complying with the agreed profile and experience.

Handout 6.5

- will report monthly on the progress of the activities and results achieved to [Organization A], under the agreed written format.
- will accept programmatic changes proposed by [Organization A] to achieve the agreed goals, if these do not represent an increase in resources from [Organization B] of over 15 percent. For changes implying an increase in resources of over 15 percent, the terms of the MOU can be renegotiated.
- will inform [Organization A] of any event that may result in a major change of the activities and results of the project.
- will allow [Organization A] to monitor and evaluate the quality of the services delivered and will engage in providing all information required to this end.

JOINT UNDERSTANDING:

- This agreement shall be governed and construed in accordance with the laws of [insert country/countries].
- Any of the parties can terminate the MOU without any penalty if the other party breaches in full or in part the obligation hereby described. Otherwise, the MOU shall expire upon the end of the period.

As witness whereof the parties have signed this agreement on the [insert day] day of [insert month] [insert year] hereinafter written.

Signed for and on behalf of [Organization A]

Name: _____

Signature: _____

Signed for and on behalf of [Organization B]

Name: _____

Signature: _____

In the presence of:

Name: _____

Signature: _____

In the presence of:

Name: _____

Signature: _____

Handout 7.1

EVALUATION CRITERIA

For each question, assign one of the evaluation criteria: relevance, effectiveness, efficiency or sustainability.

QUESTION	CRITERION
Are we reaching our target segment?	
Is the amount of human resources assigned for the project adequate?	
Are we reaching our targets in terms of outreach/number of participants?	
Have youth become regular clients of the FSP?	
What behaviours changed as a result of participants attending the education sessions?	
Have youth proved interested in the education sessions?	
Is the programme too costly?	
Have youth attended the whole education curriculum?	
Does the FSP have the resources to continue offering education sessions without the grant?	

Handout 7.2

INDICATORS SCENARIO

A small FSP working in rural areas launched a pilot test in one branch to test offering a savings product to youth aged 12–24, combined with financial education sessions. For the financial education sessions, the FSP partnered with a YSO that had experience in training and that assigned two staff to the project. The curriculum consisted of three different sessions that covered the following topics: (1) the importance of savings, (2) how to make a budget, and (3) how the FSP works with youth.

The FSP received a grant from a multilateral donor to conduct the pilot test. With this grant, the FSP also pays the YSO for its services.

After six months, the pilot test is finished and the FSP wants to evaluate if it was successful or not. It also wants to identify any adjustments necessary to scale the programme up to the rest of its 20 branches.

The objectives of the pilot test were the following:

- 2,000 youth accounts opened by month 6, of which at least 65 percent opened by girls.
- 3,000 youth complete the whole financial education curriculum by month 6, of which at least 65 percent are girls.
- 80 percent of youth used their savings account at least once every month.
- 80 percent of youth reported being satisfied with the education received.
- 80 percent of youth considered the topics useful or very useful.
- 50 percent of youth reported they are still doing a budget after three months of receiving the financial education.

Develop indicators for the scenario that address all evaluation criteria. Note that you can develop additional evaluation questions for each evaluation criterion as well as several indicators to answer a given question.

EVALUATION CRITERION	QUESTIONS	INDICATORS
Relevance	Are the topics delivered responding to the needs of the youth?	Percentage of youth who report the topics were useful or very useful
	Have youth proved interested in the non-financial services?	

Handout 7.2

EVALUATION CRITERION	QUESTIONS	INDICATORS
Effectiveness	Are we reaching our target segment?	
	Are we reaching our targets in terms of outreach/number of participants?	
	Have youth attended the whole education curriculum?	
	What behaviours changed as a result of attending the education sessions?	
Efficiency	Is the programme too costly?	
	Is the amount of human resources assigned for the project adequate?	
Sustainability	Have youth become regular clients of the FSP?	
	Does the FSP have the resources to continue offering education sessions without the grant?	

Handout 7.3

MONITORING SCENARIO

Mr. Bah is the project manager for a small MFI, Credit 4U. His MFI has a goal of reaching 400 youth—in the capital city and in rural communities in the same province surrounding the capital—with a low-cost savings product. When Mr. Bah and Credit 4U completed a needs assessment last year, they found that youth did not save, have savings goals or budget their money. They also found that most youth spent the little disposable income they had on health services to treat stomach problems, malaria and other sicknesses when they arose.

Mr. Bah and Credit 4U decided to partner with a YSO called Youth First to offer financial and health education to youth who opened a savings account. These youth are now part of clubs that meet at local community centres to play games, play sports and learn through fun activities. Credit 4U manages the savings product, while Youth First designed the learning sessions and their trainers lead the trainings.

Both Credit 4U and Youth First have heard good anecdotal results from the programme. The youth who participate say they like the programme and try to bring friends and family members to some of the activities. Credit officers in the branches say that parents and relatives have started to ask about savings accounts.

Now, there is a chance that Credit 4U and Youth First could get a grant to expand their programming. However, the donor asked that Mr. Bah oversee a real monitoring programme to track the results of the project. There are currently around 40 youth clubs and over 400 youth accounts. Half of the clubs are located in the capital, while the other half are in towns up to 100 kilometres away. Both Credit 4U and Youth First have small budgets and a small, busy staff who don't have much extra time to do more activities.

Mr. Bah has never overseen a monitoring programme before but he knows that you, his friend, have just attended a YouthStart training. He is coming to you for advice on what to do.

Group-work questions:

- What might Mr. Bah have done FIRST, before starting the project at all, that could have helped him now?
- Between Mr. Bah, his staff at Credit 4U, and Youth First, who might complete the monitoring tasks?
- Do Credit 4U and Youth First need to look for external expertise in this area? What might they do to make sure they develop a solid monitoring plan?
- What questions might Credit 4U and Youth First ask themselves in their monitoring plan? What data points would they need to cover?
- Who might Mr. Bah want to talk to or include in his interviews and other monitoring activities?
- Which tools might they use to track those data points? How might they adapt them?
- Finally, given the budget and staff resources of Credit 4U and Youth First, should they try to interview every trainer and every youth participant? Is that realistic? What kind of system would you suggest they use?

Handout 7.3

MONITORING WORK PLAN:⁵

TASK	WHO WILL BE RESPONSIBLE?	DO WE NEED EXTERNAL EXPERTISE IN THIS AREA?	HOW MUCH WILL IT COST?	HOW MUCH STAFF TIME WILL IT TAKE?	BY WHAT DATE?
Finalize list of indicators/data points to track (inputs, outputs, outcomes)					
Finalize list of questions to track those indicators/data points					
Develop or adapt monitoring tools (surveys, interview guides, focus group discussion guides)					
Organize the collection of data					
Collect the data					
Analyze the data					
Compile a report					

5 Source: K. Austrian and D. Ghati, 'Girl Centered Program Design: A Toolkit to Develop, Strengthen and Expand Adolescent Girls Programs' (Kenya: Population Council, 2010).

ACTION PLAN				
Action item	Tasks	Timeline	Resources required	Responsibility
Target segment				
Topics for youth and youth learning principles and practices				
Delivery channels and integration models				

Handout 8.1

ACTION PLAN				
Action item	Tasks	Timeline	Resources required	Responsibility
Analysis of our capacity				
Partnerships				
Monitoring tools and methods				

MODULE EVALUATION FORM

Please rate the following aspects of this module on a scale of 1 to 5, with 1 being 'Very poor' and 5 being 'Excellent.' Please provide comments on all aspects that you really liked or that you think could be improved.

Module activities

ACTIVITY	SCALE: 1 TO 5	COMMENTS
1. Introduction to the training		
2. Identifying knowledge, skills, attitudes and behaviours		
3. Identifying youth learning principles and practices		
4. Choosing delivery channels for non-financial services		
5. Understanding core competencies and integrated service delivery models		
6. Building and maintaining partnerships		
7. Monitoring the quality and quantity of integrated services		
8. Action plans, training wrap-up and evaluation		

Trainers' effectiveness

TRAINERS' EFFECTIVENESS	SCALE: 1 TO 5	COMMENTS
Trainers were well prepared		
Trainers were knowledgeable about the topics		
Trainers clearly presented information and activities		
Trainers introduced/summarized each activity		
Trainers encouraged trainees' participation		
Trainers managed time well		
Trainers facilitated trainees' application of knowledge gained		

Handout 8.2

Attainment of learning objectives

LEARNING OBJECTIVES	SCALE: 1 TO 5	COMMENTS
<ul style="list-style-type: none"> Reviewed the training objectives, module materials and schedule; suggested norms; and asked questions. Listed the reasons that financial and non-financial services are important for youth. Described the characteristics of target youth segments. 		
<ul style="list-style-type: none"> Identified knowledge, skills, attitudes and behaviours. Practised how to impart knowledge, skills, attitudes and behaviours through an example Learning Game. 		
<ul style="list-style-type: none"> Listed learning characteristics of youth and how they differ from those of children and adults. Identified youth learning principles and practices. Linked youth learning principles with trainees' examples (if appropriate). 		
<ul style="list-style-type: none"> Listed potential topics and delivery channels for non-financial services. Reviewed seven examples of delivery channels for non-financial services. Listed criteria for choosing a delivery channel and evaluated delivery channels using scenarios. 		
<ul style="list-style-type: none"> Examined three potential delivery models for the integration of financial and non-financial services. Correlated the core competencies of their FSP with the needs of their target youth segment. Identified gaps in their FSP that could be addressed by other organizations. 		
<ul style="list-style-type: none"> Listed YSOs that operate in their area. Examined two models for partnerships. Practiced communication skills that are necessary for building and maintaining effective partnerships. 		
<ul style="list-style-type: none"> Linked evaluation questions to evaluation criteria. Developed SMART indicators. Analyzed tools for assessing quality and quantity of integrated services. Applied a work plan for monitoring to a realistic scenario. 		
<ul style="list-style-type: none"> Developed an action plan for a real or potential project. Read and commented on the action plans of their peers. Revisited the training objectives, framework and youth learning principles. Practiced the principle of being 'supportive.' 		

NOTES

NOTES

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