
Online Training of Trainers (ToT) on Financial Literacy Training

for
FINCLUDE Staff/Partners

May 3-7, 2021

Lead Trainer:

Ms. Connie Hina, Co-founder/Chief Technical Director, ACCESS Advisory

Co-trainers:

Mr. Abhaya Singh, Country Manager, ACCESS Nepal

Mr. Sabin Nepal, Financial Inclusion Consultant, ACCESS Nepal

PRELIMINARY SESSION



Key Activities

1. Registration
2. Opening Message
3. Introduction of Participants
4. Objective Setting/Leveling of Expectations
5. Training ground rules/host team
6. Training course overview



Introduction of Participants and Trainers

Activity 1:

Instruction:

1. Participants will be asked to write following information and write in a blank paper:
 - Name/Nickname
 - Position
 - Organization/Agency
 - Greatest strength as a person
 - Main motivation in working
2. Introduce themselves briefly in the plenary
3. Trainers also introduce themselves



Brief Overview of ACCESS Advisory – Trainer

Technical Assistance Provider



**Applied
Cross
Cutting
Empowerment
Strategies and
Solutions**

<http://www.accessadvisory.org/>

ACCESS Profile

- Non-profit financial inclusion consultancy firm headquartered in Manila, Philippines, operating in 7 countries in Asia;
- Founded in 2008, originally as an affiliate of the international NGO PlaNet Finance
- Major funding comes from various international donors & development agencies



Vision Statement

**A trusted provider of
empowering strategies and
solutions for business and
development**



Mission Statement

Promotes organizational development, transfers knowledge and technologies, and facilitates access to resources for rural economic actors to improve performance, sustain operations, and support growth.



ACCESS's KEY SERVICES

Financial Inclusion

Financial products and delivery channels for effectively serving farmers and rural entrepreneurs

- Market research
- Product development
- Delivery modality
- FSP management and operational strengthening
- Cooperative formation
- Financial education
- Client Protection
- Social Performance Management
- Investment Advisory

Organizational Development

Strengthening management of financial service providers and rural MSMEs

- Diagnostics and program evaluations
- Training
- Governance and leadership
- Planning
- Managing risk
- Accounting and financial management
- Human resource management
- Marketing management

Farm and rural business development

Creating economic opportunity for farmers and rural MSMES

- Entrepreneurship
- Skills training
- Value chain development
- Rural investment strategies

ACCESS Country Offices



Objective Setting/ Levelling of Expectations

Activity 2:

Instruction:

1. Participants will be asked to share their expectations of the course in the next 5 days.
 - Training content
 - Participants
 - Trainer
2. Participants can also write relevant questions that they want to be answered during the training.
3. Trainer will process all responses



Training Ground Rules Setting

Activity 3:

Plenary:

1. Participants will be asked what will be the rules that they would like to observe throughout the training duration in the following areas:
 - Time
 - Mobile phones
 - Question & answers
 - Absence/non-attendance
 - Energizers/ice breakers
 - Others
2. The trainer will summarize the rules that will guide the training delivery



Training Overview

Learning Goal

Equip participants with the necessary



competency (knowledge, skills, attitude)



in delivering financial education sessions to
smallholders and microentrepreneurs



Learning Objectives

1.

- Improve understanding and appreciation of adult learning, training and facilitation skills, particularly the use of experiential-based learning (EBL) approach in the delivery of financial education sessions;

2.

- Have clear understanding and appreciation on the importance of financial literacy, education and capability to vulnerable and low-income families, smallholders and micro-entrepreneurs;

3.

- Be equipped with the basic financial knowledge, skills and tools in wealth building.



Learning Objectives

ACCESS Training Approach

- based on the experiential learning methods
- anchored on the principles of adult learning
- highly participatory and interactive
- use of various structured learning exercises (SLEs), i.e. case studies, simulation exercises, role plays, etc.,
- recognition of participants as autonomous and self directed professionals.
- goal-oriented
- relevancy-oriented.



TRAINING FLOW

Preliminaries

- Atmosphere Setting
- Leveling of Expectations
- Goal/objective settings
- Course overview
- Ground rules

Training Proper

- Session Discussion**
 - SLEs (role plays, case study, simulation, games, individual/group work)
 - Lecture/deepening on the topics
 - Plenary discussion
 - Recap of previous day
 - Daily feedback

Closing Ceremonies

- Synthesis
- Course evaluation
- Awarding of certificates
- Participants' oral feedback

Anchored on participant-centered method, participatory style, experiential-based training approach

Program of Activities

Days	Module	Specific Topics
Day 1	<i>Part 1: Preliminaries</i> Opening Ceremony	<ul style="list-style-type: none">• Messages• Introduction of Participants/Trainers• Objective Setting/Leveling of Expectations• Training ground rules
	<i>Part 2: Training Proper</i>	<ul style="list-style-type: none">• Review on the Concepts of Learning• Basics Communication Skills in Facilitation• Trainer and Learner Styles
	Module 1: Adult Learning, Training and Facilitation Skills Basics	
	<i>Daily feedback</i>	
Day 2	<i>Recap of the 1st day session</i> Module 1: Adult Learning, Training and Facilitation Skills (continuation) <i>Daily feedback</i>	<ul style="list-style-type: none">• Challenging Participant Behaviors• Experiential-based learning (EBL)

Program of Activities

Days	Module	Specific Topics
Day 3	<p><i>Recap of the 2nd day's session</i></p> <p>Module 2: Wealth Building Concepts, Principles, Practices and Applications (The “Why” of Financial Education)</p> <p><i>Daily feedback</i></p>	<p>The 3 Key Aspects of Effective Financial Education</p> <ul style="list-style-type: none">Content, Process / Approach, Logistics <p>The Key Messages of Effective Financial Education</p> <ul style="list-style-type: none">The significant role of people’s mindsetThe essence of dreams and dreaming wellThe relationship of health and wealthThe challenge of personal financial planning
Day 4	<p><i>Recap of the 3rd day's session</i></p> <p>Module 2: Wealth Building Concepts, Principles, Practices and Applications (The “How” of Financial Education)</p> <p><i>Daily feedback</i></p>	<p>The 7 Financial Skills for Successful Financial Journey and Wealth-Building</p> <p>Part 1- Cash Flow Management Skills</p> <ul style="list-style-type: none">Increasing and diversifying incomeControlling expenditures (budgeting)Proper savingsResponsible borrowing

Program of Activities

Days	Module	Specific Topics
Day 5	<p><i>Recap of the 4th day's session</i></p> <p>Module 3: Wealth Building Concepts, Principles, Practices and Applications (Continuation)</p> <p>Module 4: Digital Financial Services for Wealth Building</p> <p>Part 3: Closing Ceremony</p> <ul style="list-style-type: none">• Synthesis• Oral feedback• Training Course Evaluation	<p>Part 2 - Long-term Financial Planning Skills</p> <ul style="list-style-type: none">• Protecting assets• Retirement income planning• Useful and prudent investing <p>Overview of Digital Financial Services</p>

Daily Time Schedule:

Eswatini Time 9:00 – 13:30 (4.5 hours), Break time: 11:00 -11:15 (15 minutes)

TRAINING PROPER



Module 1:

Adult Learning and

Effective Training & Facilitation



Module Objectives

1.

- Improve understanding and appreciation on the concepts of adult learning;

2.

- Distinguish the differences and similarities between training and facilitation and the skills necessary for both;

3.

- Apply the necessary communication skills for effective facilitation;

4

- Build necessary skills in the use of experiential-based learning (EBL) approach in training adults;



Learning Objectives

M O D U L E 1	<p>Session 1:</p> <p>Adult-learning Concepts</p> <p>& Principles</p>

Review on General Learning Concepts

What is Learning?

“We **will learn** no matter what!
Learning is as **natural** as rest or play.
With or without books, inspiring trainers or
classrooms, we will manage to learn.

Educators can, however, make a difference in what people learn and how well they learn it.

If we **know why we are learning** and if the **reason fits our needs** as we perceive them, we will learn quickly and deeply.”

- Malcolm Knowles, Educator

Structured Learning Exercise: Learning Concepts

Duration: 10-15 minutes

Instruction:

1. Each participant will be provided with one used sheet of paper.
2. They will be asked to make a paper wallet in three minutes without guidance from the trainer and show their outputs to others.
3. Each will be given another used sheet of paper but this time, the trainer will provide them the step-by-step instruction on how to make paper wallet.
4. After the exercise, they will be asked to share their experience in paper wallet making and the difference between the first and the second round.
5. The trainer will lead them to the discussion of learning concepts.

Debriefing: Learning happen when there is interest or motivation to learn, information provided which will lead to new insights and result in new/improved ways of doing things.



What is Learning?

What comes
to your mind
when
You hear the
word ...

“LEARNING”

??



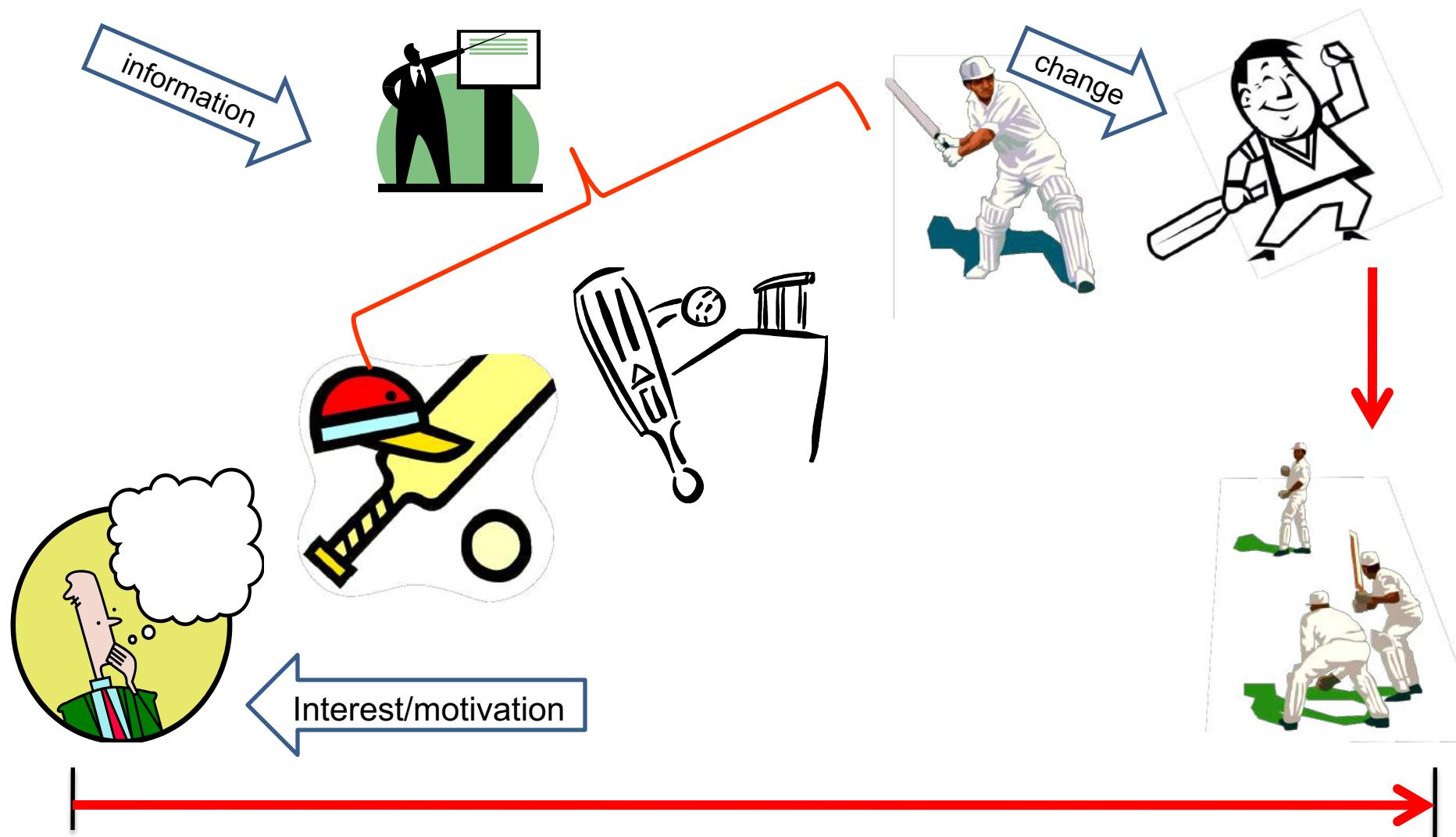
Theory of Learning

Goal-oriented process of change between two points in time...

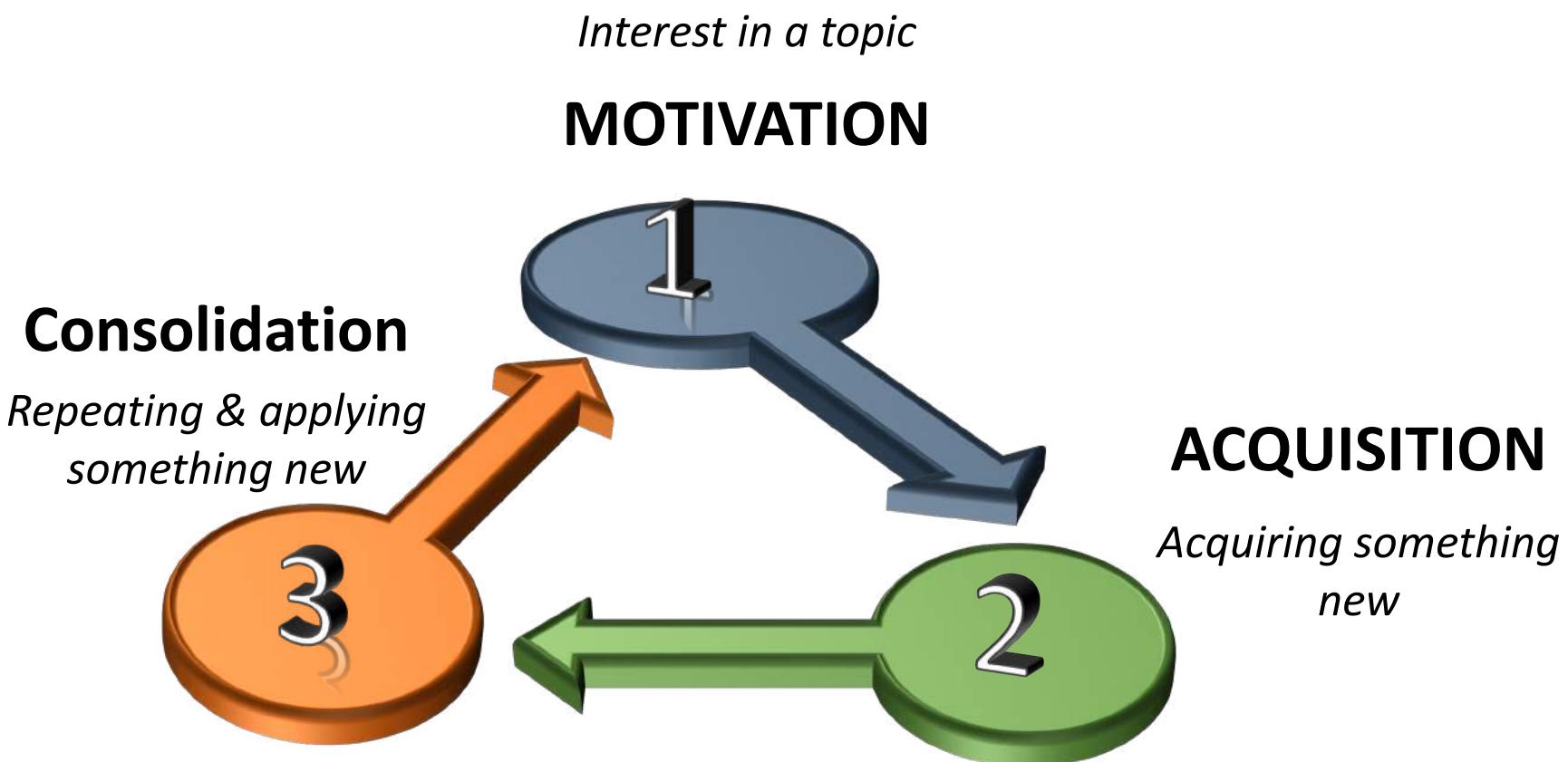


attempts to describe something
which cannot be seen (intangible)

Example of How Learning Occurs



Steps in the Learning Process



Point to Remember!



INFORMATION

To learning is

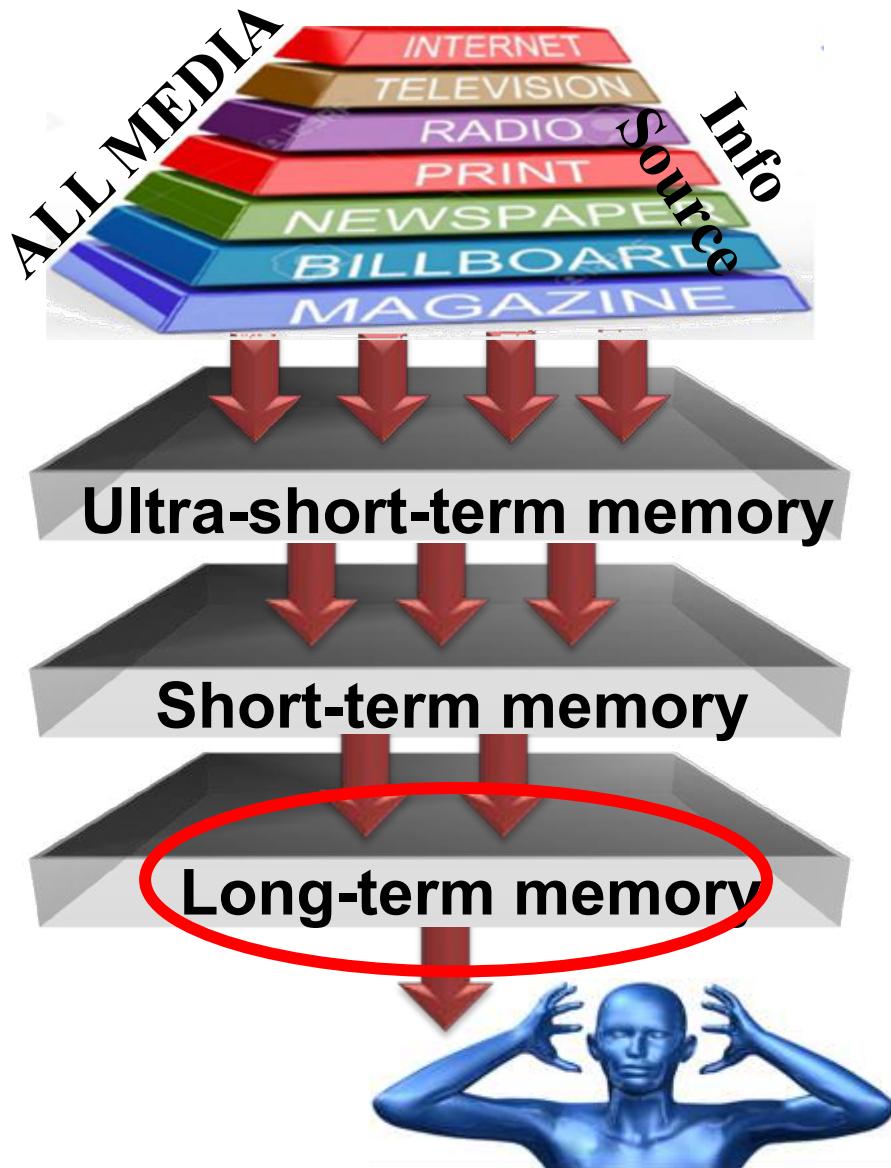
Key input



INPUT



The brain's information filtering process

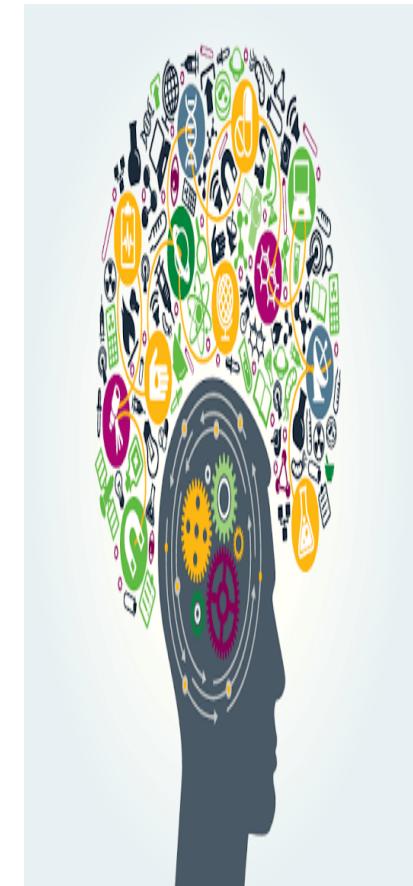


- Perception of a large volume of information
- Storage of a limited amount of information for a limited period of time
- Long-term storage within the mind

Information which succeeds in reaching long-term memory

As a rule: information stands a good chance of making it past a filter when it:

- ★ triggers emotions in the learner, *i.e. an individual's curiosity, his/her interest or even anger;*
- ★ awakens associations within the learner, *i.e., the new information is able to latch on to things the individual is already aware of, thereby “making sense”;*
- ★ is repeatedly used by the learner, or called upon repeatedly by the user to aid in achieving his/her tasks.



In Summary:



When something is forgotten:

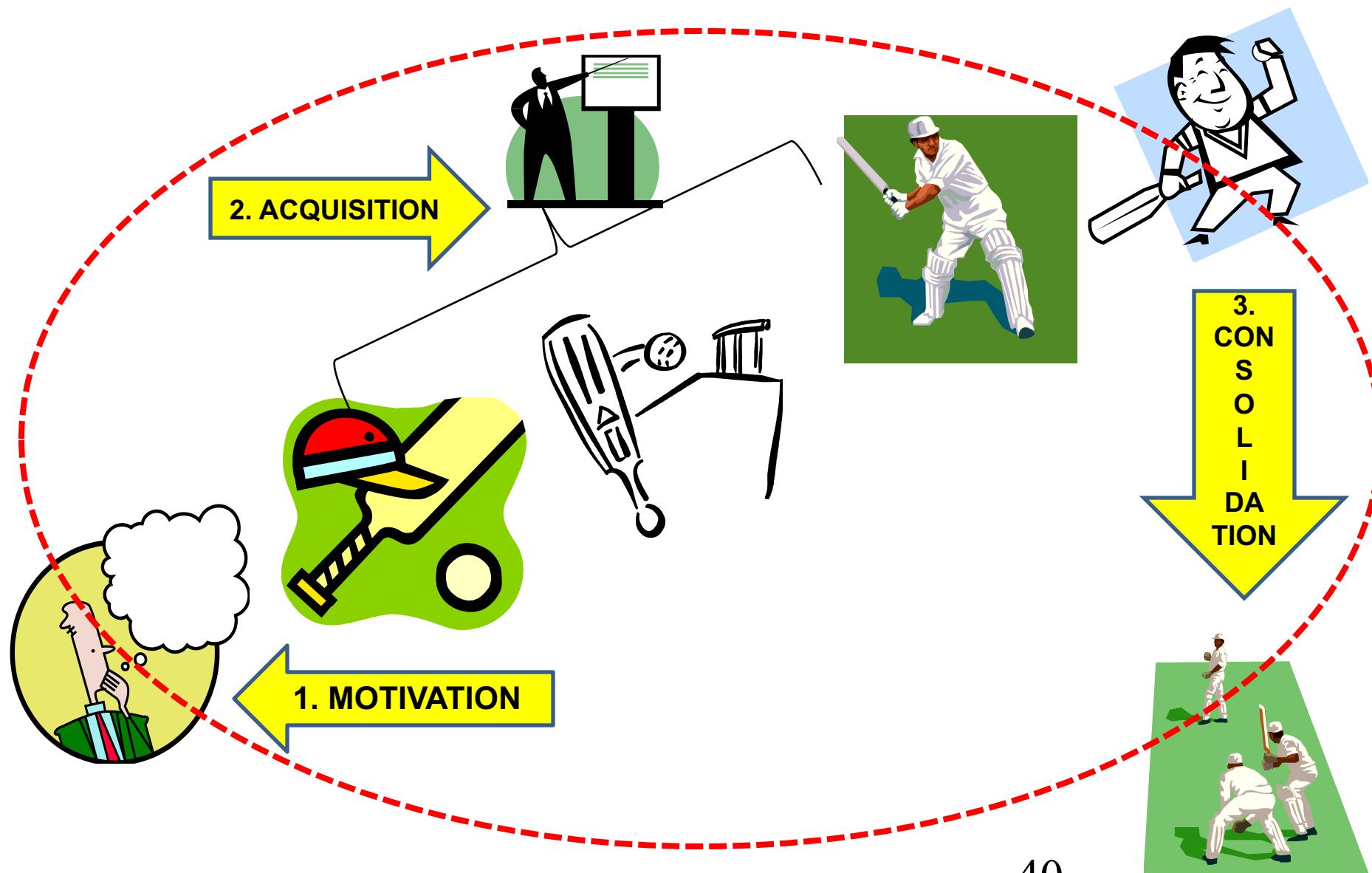
.... too much information at
one time,

Trainer plays crucial role :

- ensuring that information reaches the long-term memory thru linkages to previous learning



In Summary: Learning Process



Types of Learning Competencies

Cognitive:

ability to express, by means Of memory or thought, specific knowledge to find solutions to certain tasks & problems (Concept)



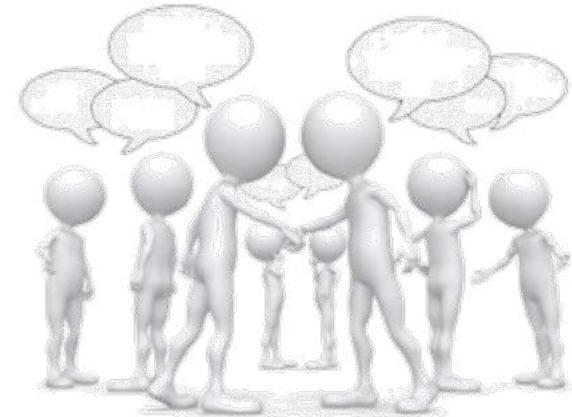
Psycho-motor:

skill with which certain materials or tools can be employed (Technical)



Types of Learning Competencies

✓ **Affective:** *ability to develop, change one's attitude towards other people, things or facts (emotion-behavior)*



✓ **Social-communicative:** *ability to develop relationships with other people; ability to express oneself in a comprehensible manner, to listen to others & to deal with conflicts (relationship)*



Adult Learning Concepts

Understanding Adult Trainees /Participants



SPOT-THE-DIFFERENCE





What is

Adult Learning Technology?

What is Adult Learning?

“ art & science of helping adult learn “



“ a learner-focused approach for people of all ages ”

4 Assumptions in Adult Learning

1. Move from dependency to self-directedness
2. Draw upon their reservoir of experience for learning
3. Ready to learn when they assume new roles
4. Want to solve problems & apply new knowledge immediately



Refer to Handout # 1: Adult Learning Concepts for further reading

WHY Adult Learning?

TEACH, TRAIN & INFLUENCE

NOT Same way
as children
learn



Characteristics of Learners



Adult learners

- Problem-centered
- Results-oriented
- Self-directed
- Often skeptical about new information
- Seek relevancy
- Accepts responsibility for own learning



Child Learners

- Subject-oriented
- Future-oriented
- Often depend on adults for direction
- More accepting
- Often train for unclear future
- Often dependent on others

HOW ADULTS LEARN

- Many previous experiences
 - ★ Don't ignore them!
- Many preoccupations and real things to lose
 - ★ Don't waste their time!
- Real problems and decisions
 - ★ Show how the training can help
- Reaction to authority by habit
 - ★ You can't force learning
- Self-directing
 - ★ Use the learner's ideas... Address needs



Key Points in Adult Education

NEED

- Need to learn
- Have established mechanisms to deal with private and professional life situations.

ABILITY

- Have the developed ability to learn
- Experience in life
- Adults generally **deal with ‘reality’**

DECISION

- Up to the participant to decide if the information the trainer provides is important or not

Refer to Handout # 2: Pedagogy & Andragogy & Handout # 3: Adult Learners' Traits and How to Encourage Adult Learners further reading

M
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Session 2: Effective Communication & Facilitation Skills

Review on Effective Communication Skills

Structured Learning Exercise: Effective Communication

Duration: 10-15 minutes

Instruction:

1. Participants will be asked to cite briefly one communication related problem that they encounter and experience in dealing with program beneficiaries/clients.
2. Based on that experience, they will be asked what communication skills that they need to improve in dealing with their clients.



Debriefing: Small breakdowns in communication can make a huge difference in getting the message across. Since communication is key in everyday life, especially in delivering training, each staff, especially those directly involved in dealing with customer must master the art of effective communication and choosing the right method of communication.

COMMUNICATION = the process

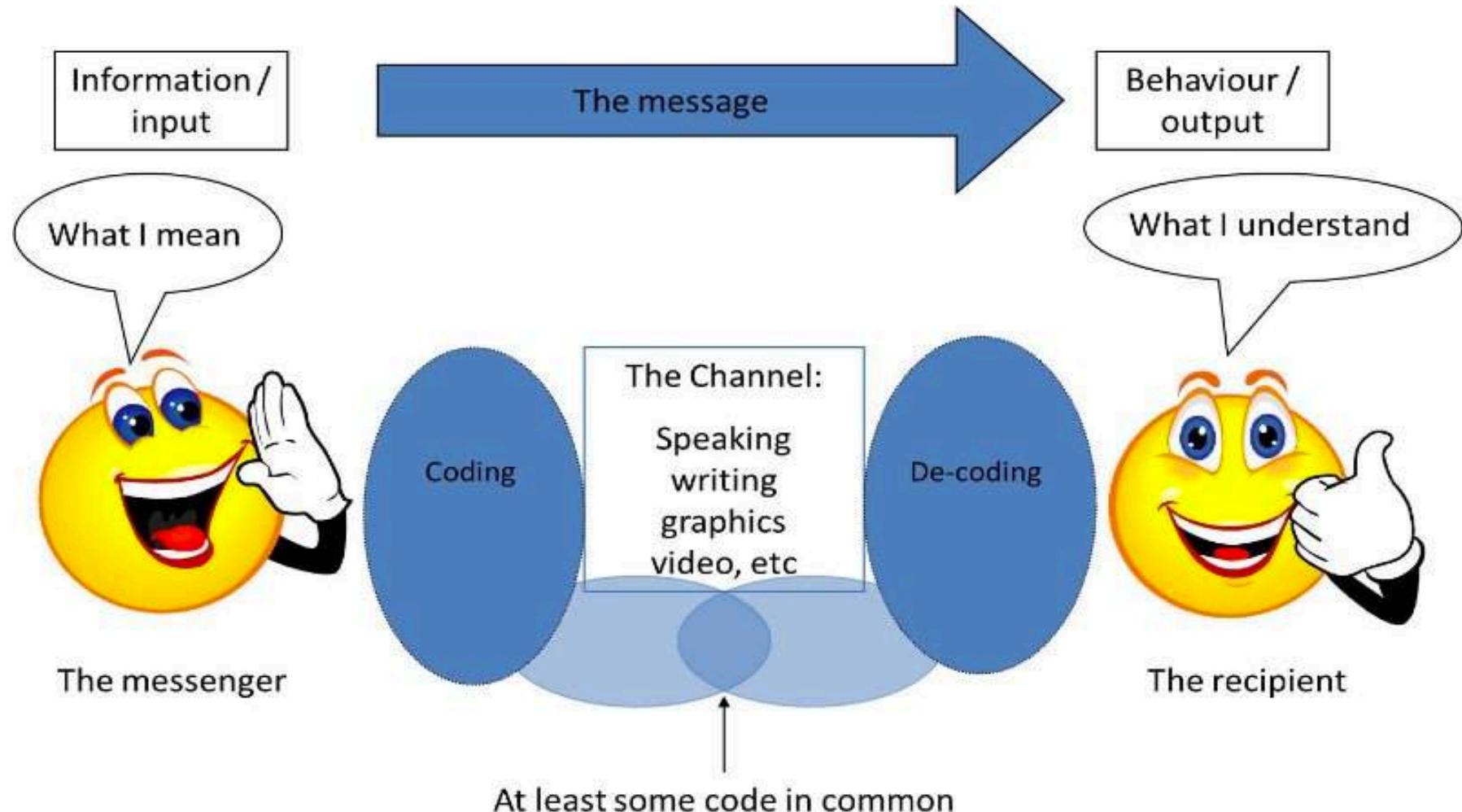
**sending, receiving &
exchanging messages
(info, thoughts, ideas)**

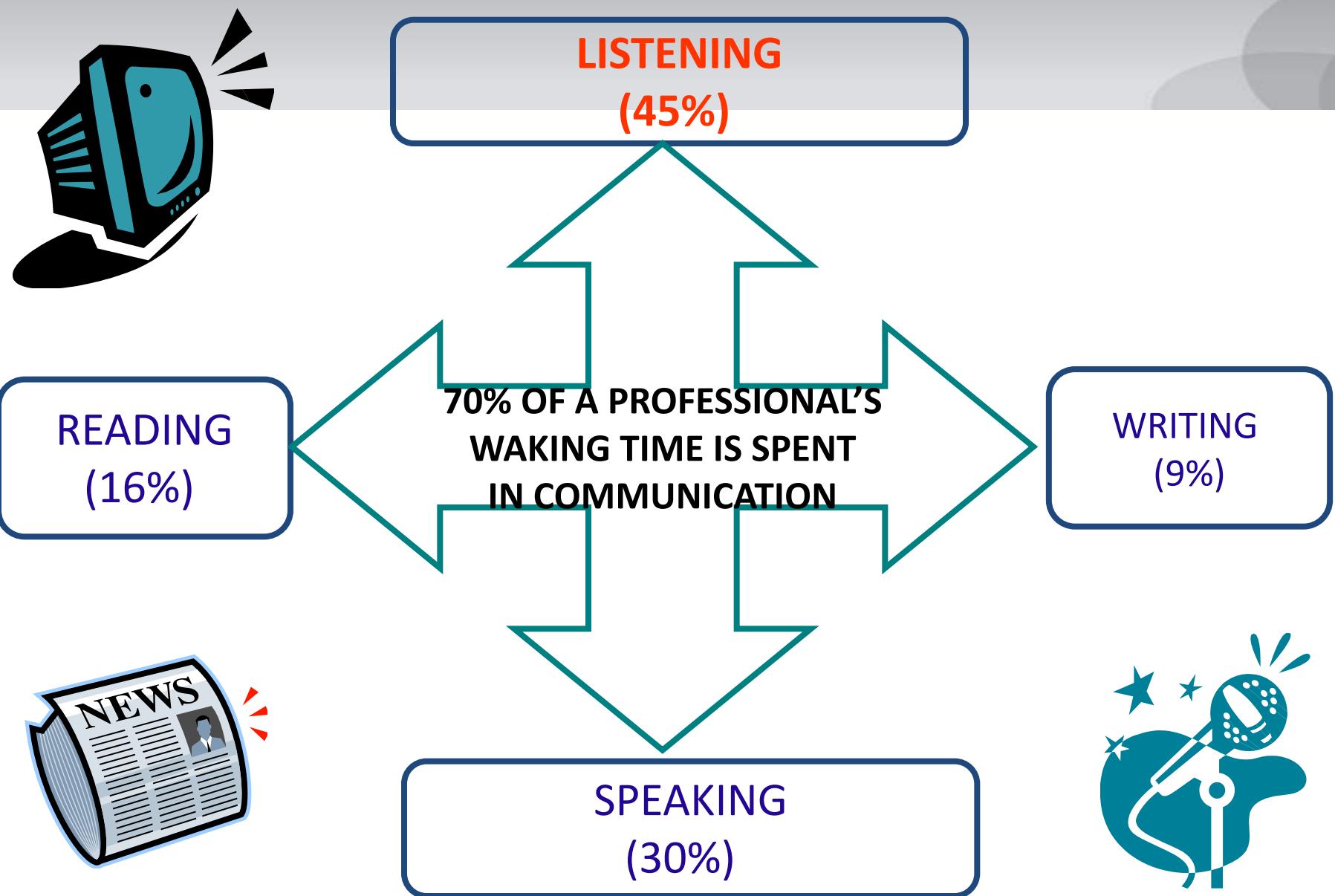
**through
written, oral or visual
means to generate
understanding**



**From the Latin word:
“COMMUNIS” = common**

Communication?





(Statistics is based on the study on Robert Bolton (1979) on People skills: How to assert yourself, listen to others and resolve conflicts. NY: Simon and Schuster)

We hear and listen only

- half of what is said to us
- understand only half of that



**In daily communication, we send
100 to 300 messages**



- believe only half of that
- and remember only half of that

*(Adapted from "Communication Basics", LEADS Curriculum Basics by Kathy Walker et. al.,
Kansas State University, 2002)*

LISTENING
is the most
neglected skills in
communication



Typical Conversation:

(between husband/wife; boss/employee)

I have **HEARD** you
enough,
Don't say that
to me again!!!



But you have not
LISTENED to me!!!

HEARING:

Act when sound waves strike the eardrum, causing vibrations, & transmitted to the brain



LISTENING:

Act when the brain processes & gives meaning to the sound waves



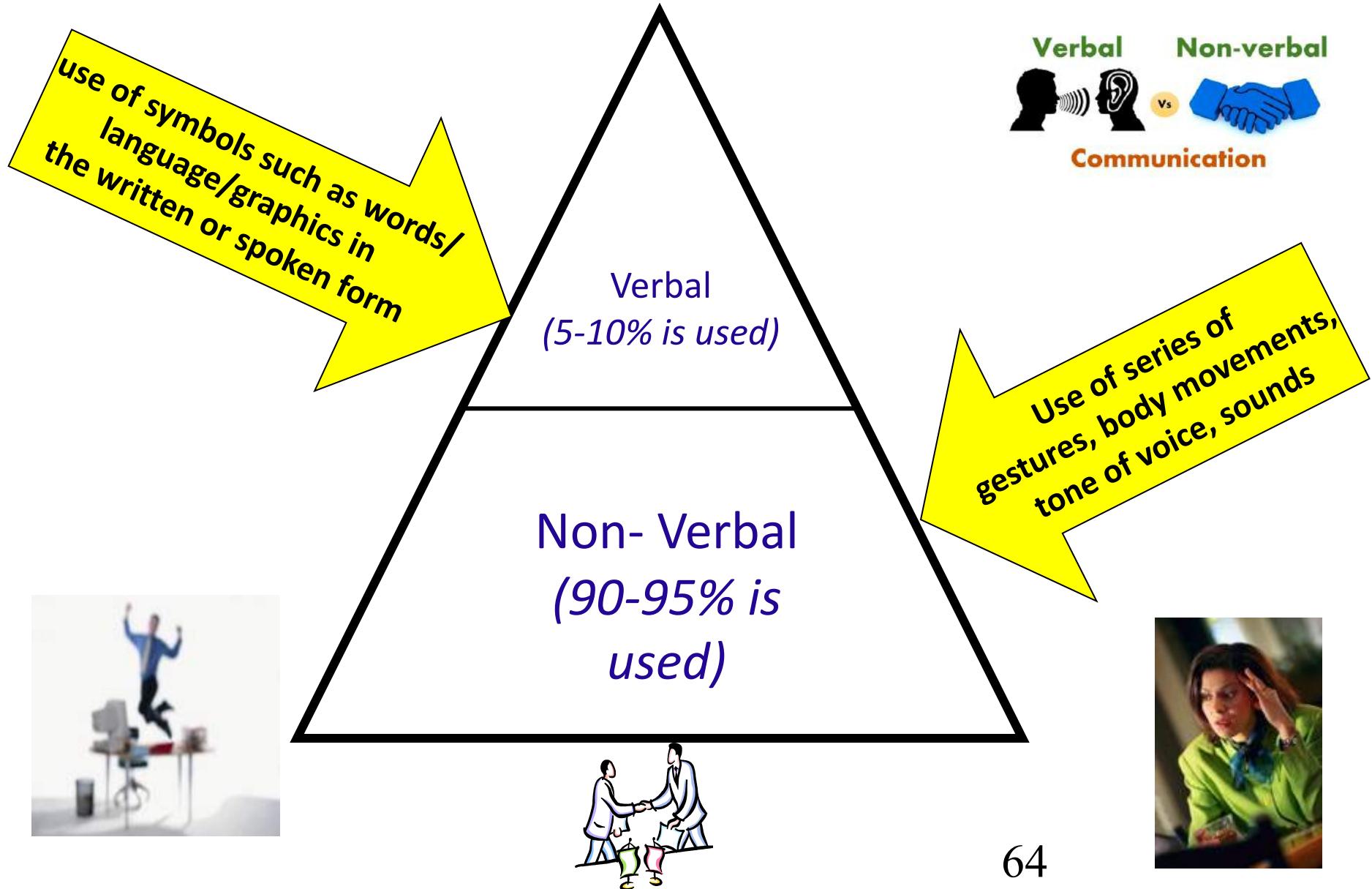
Difference between hearing & listening

The LISTENER
should not only listen with
his/her EARS, but also
listen with his/her eyes
& heart



HOW DO WE COMMUNICATE?

(modes of communication)



**F
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V
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ORAL

involves conveying thoughts/ideas translated into words coupled with voice that act as a channel; spoken message

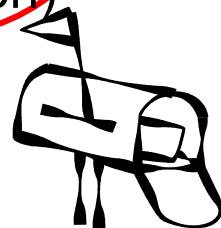


WRITTEN

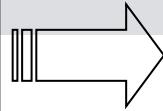
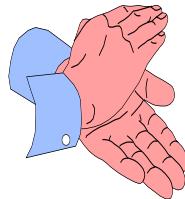
Involves conveying message through writing or scribbling; documented message

GRAPHICS

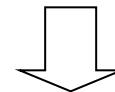
These are visual communication that include Diagrams, Charts Tables, Pictures (both oral & written)



Forms Of N O N V E R B A L



Use of body movements, eye contacts,
Facial expression, head nodding, playing with
Objects, making sounds, signs, touch, silence;
THESE SIGNIFIERS ARE LIKE WORDS



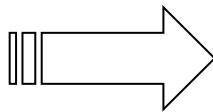
Open palm, natural smile –
means openness, transparency

Crossed arms, rigid body,
minimal eye contact-
Indicators of defensiveness

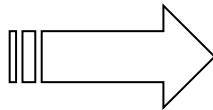
Feet up on desk, hands
interlocked behind heads
– indicator of superiority



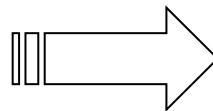
Channel of C O M M U N I C A T I O N



*Exchange of Letters,
Faxes, e-mails,
social media*



Telephones



Personal/Direct Contact

? effective communication

- *understood*

- stimulating the recipient to take appropriate action

Process of ensuring that the message is

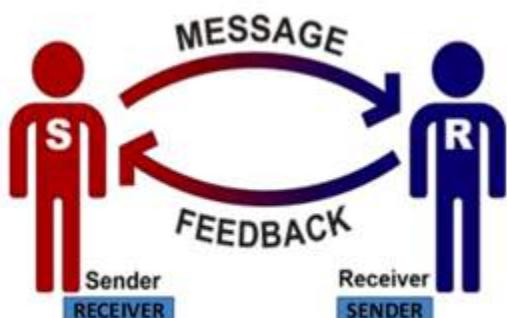
- affecting the way the receiver thinks in some/same way

Objectives of effective communication



That the message

- Must be received (heard, observed, feel, read)
- Must be understood
- Must be accepted
- To get into action (change of behavior or attitude)



What Effective Communication Means?

**What You
Don't Say;
Body
Language**

**Listening
Actively.**

**Asking the Correct
Questions
answering Questions
Correctly.**

**Saying What You
Mean & Meaning
What You Say.**

**Putting Words
Together: Word
Choice & Usage**

**When the
Customers Says
“No”.**



Effective Facilitation Skills

Structured Learning Exercise: Effective Facilitation

Duration: 10-15 minutes

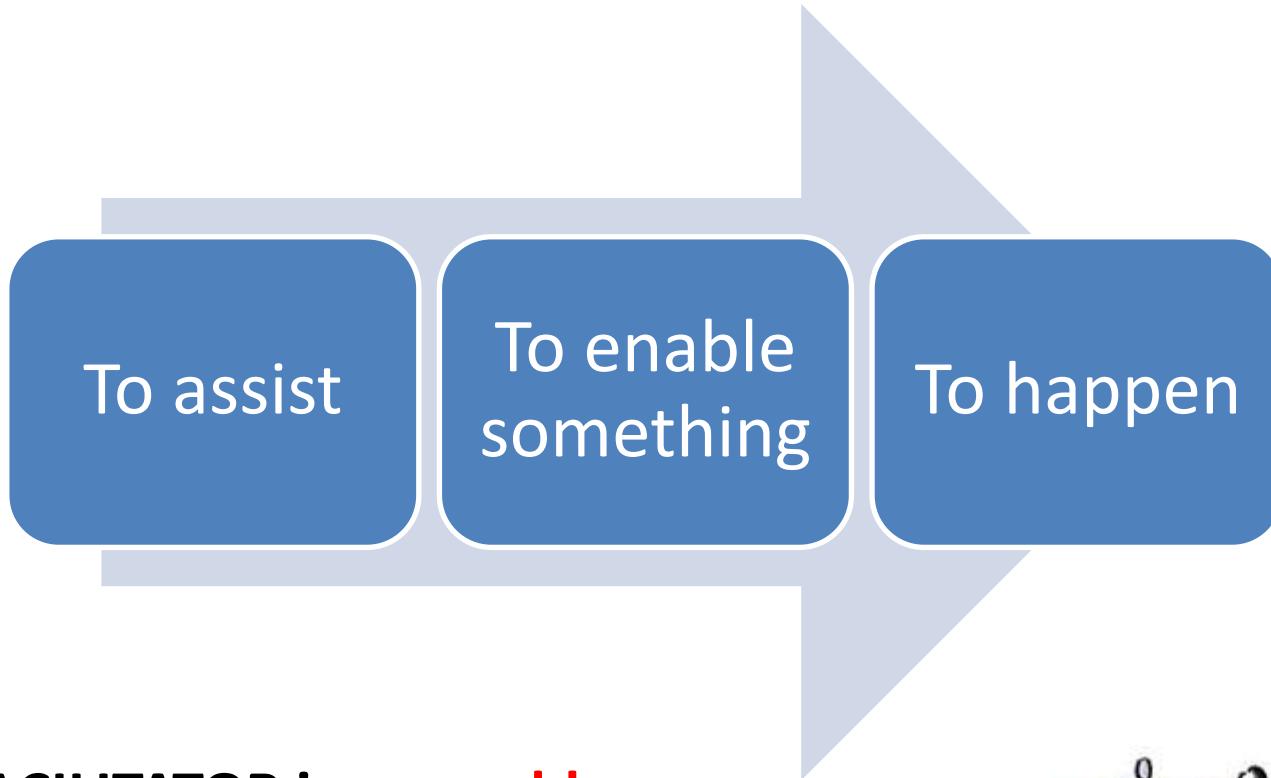
Instruction:

1. Participants are requested to listen to an anecdote narrated by the trainer.
2. After the story ends, they will be asked the following questions.
 - What do you think is the ending of the story?
 - What did the trainer do for you to arrive at your conclusion?
3. Participants will be given time to answer those questions
4. The trainer will summarize the responses and lead to the discussion facilitation.

Debriefing: Participants must be able to realize that one key role of the trainer is to facilitate the discussion. As a facilitator, the trainer will guide the trainee in coming up with their own realization and conclusion of the topic at hand.



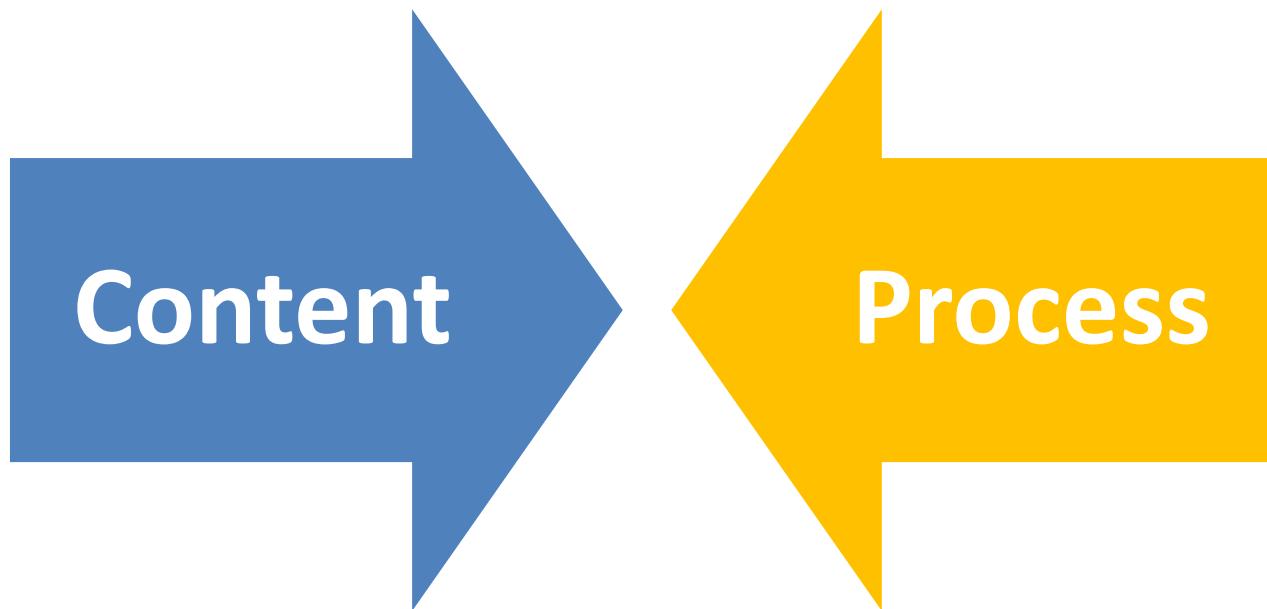
Facilitation Defined



The **FACILITATOR** is an **enabler**,
somebody who **assist** a person or a
group of persons
to do **something** or to arrive at a
decision.

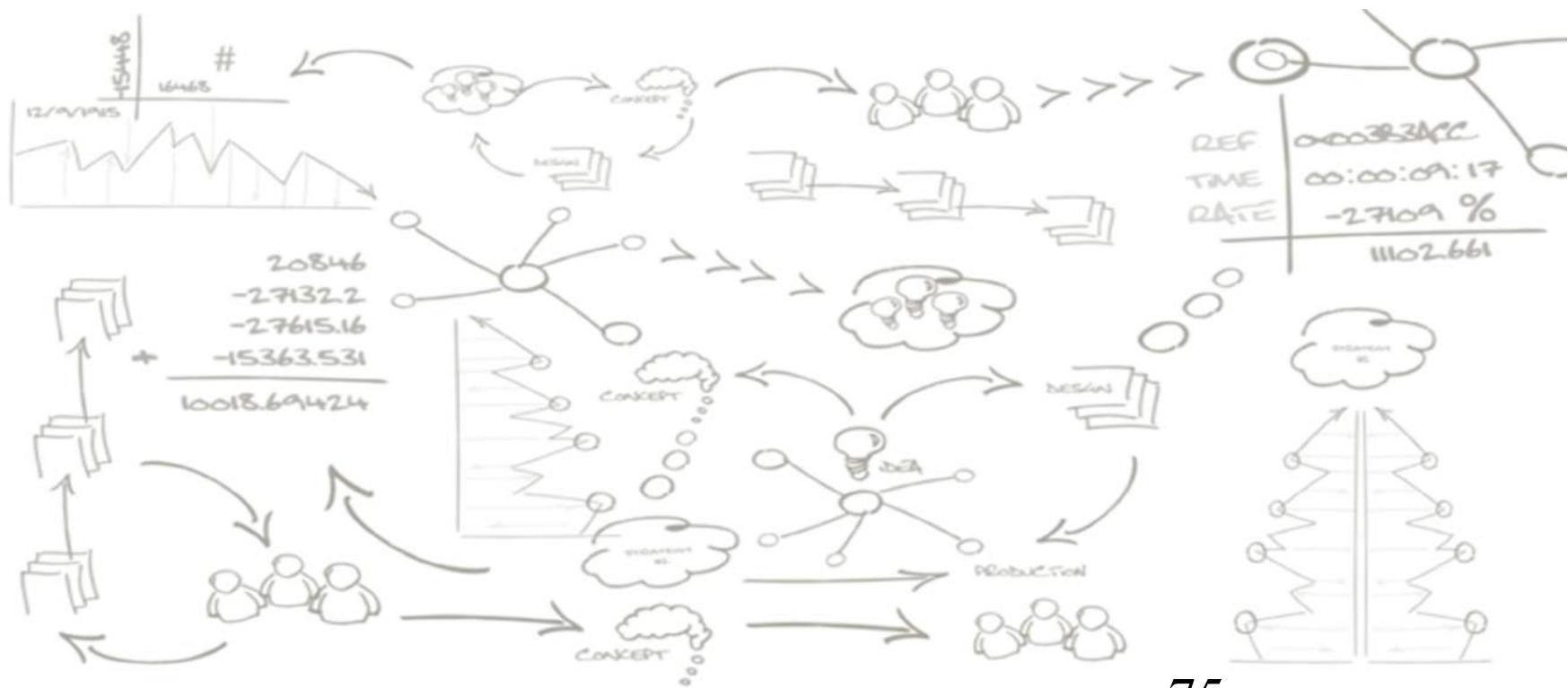


Facilitators must understand the difference between



Facilitators manage
the process
(How)

Leave the content to
participants
(What)



Examples of Content

agenda terms

subjects for discussion

decisions made

tasks

goals

problems being solved

Example of Process

methods

tools being used

rules or norms set

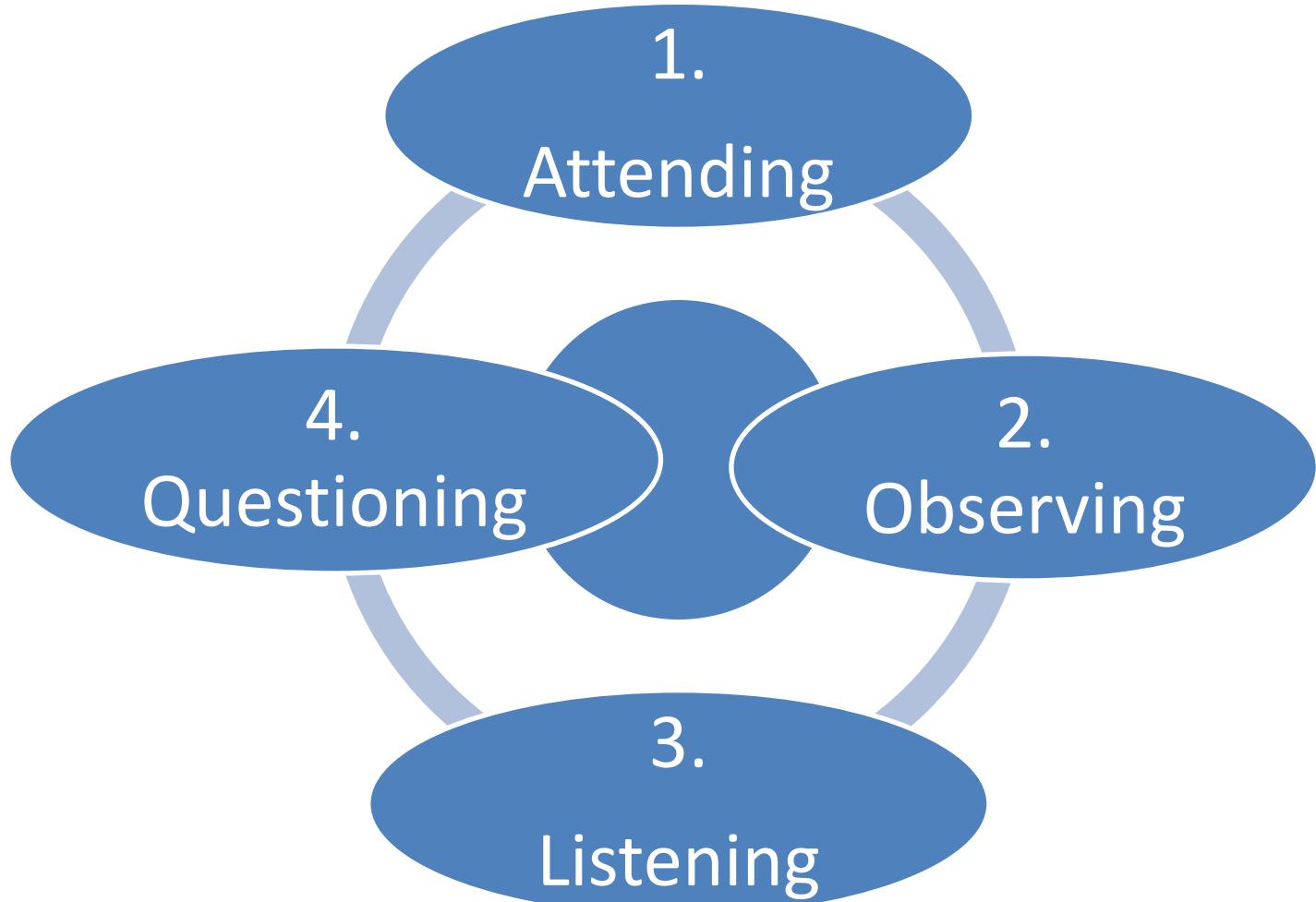
procedures

group dynamics

climate

how relations are maintained

Basic Skills in Facilitation



1. Attending



Capturing the attention of the participants!

4 Attending Behaviors

1

- Facing/looking at the participants

2

- Maintaining appropriate eye contact

3

- Moving toward the participants (for in-person training – not online).

4

- Avoiding behaviors/mannerisms that distract the participants

✓ DO's in Attending

- ✓ Position your body so that you face all the participants (in person training)
- ✓ Continually scan the group with your eyes.
- ✓ Walk towards the participants (in person training)
- ✓ Maintain pleasant facial expressions.
- ✓ Nod affirmatively.
- ✓ Circle the room during activities to assess participants' progress and to be readily available for questions (in-person training).
- ✓ Use an appropriate speaking voice and tone, along with natural gestures, in talking with participants.



DOs

DON'Ts in Attending

- x Talk to visual aids or rely too heavily on notes.
- x Stare at individuals or avoid making eye contact.
- x Ignore portions of the group by scanning too quickly.
- x Put too much distance between you and the group (in-person training)
- x Shuffle papers or notes.
- x Stand in the same position or move around the room too quickly (in-person training)
- x Check your watch or fidget with items.
- x Turn your back for any length of time to a part of the group.



2. OBSERVING



Observation skills

1

- Look at the person's face, body position, and body movements

2

- Try to determine the person's feelings, based on what you observed.

3

- Take appropriate action based on the inferences made.

Participant's behaviors to Observe

Non-Verbal Behaviors	Potential Inferences
Smiling Nodding Leaning forward Making eye contact	Interested/Enthusiastic/ Understanding
Yawning Vacant stare Shuffling feet Leaning back in chair Looking at watch/clock	Bored/Tired/Frustrated
Frowning Scratching head Pursing lips Vacant stare Avoiding eye contact	Confused/Disagreeing/ Frustrated

3. Listening Skills



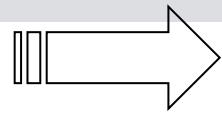


M A I N F O R M S O

F

L I S T E N I N G

87



IGNORING:

Listener not attentive to the message



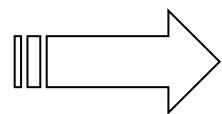
PRETENDING:

Listener pretends to listen even when message is boring; can't ignore the speaker



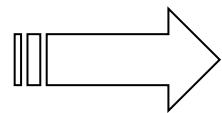
SELECTIVE:

Listener only picks up on part of the message that interest him/her



ATTENTIVE:

Listening with understanding



ACTIVE or EMPHATIC

Listener does not necessarily agree with the speaker but deeply understands the speaker emotionally & intellectually; highest form of listening



Two-step listening process in facilitation

Step 1: *Listening to the words being expressed*

• **Step 2: *Paraphrasing what was said to demonstrate understanding***

Active listening behaviors when paraphrasing

- Summarizing or recounting a comment related to the topic;
- Testing for Understanding by confirming a comment or asking a question to clarify understanding of a comment related to the topic; and/or
- Reflecting upon the emotion of the participant by commenting on an observed behavior or comment related to the topic.

4. QUESTIONING



Commonly Used of Questions

Type of Question	Description	Examples
Open-ended	<ul style="list-style-type: none">Requires more than a “yes”, “no”, or one-word answer.Stimulates thinking.Invites discussion.Usually begins with words like “what”, “how”, “when”, “why”.	What is your opinion why facilitators need to be unbiased?
Closed-ended	<ul style="list-style-type: none">Only requires a one-word answer.Closes off opportunities for discussion.Usually begins with words like “is”, “can”, “how many”, “does”.	“Does everyone understand the importance of effective facilitation?”

Types of questions

- ❖ Feedback Question: Whether or not knowledge has been acquired and understood
- ❖ Teaching question: Enables a lesson to be built up whilst involving the full attention of the participant through maximum activity
- ❖ Activity question: To regain the lost attention of a trainee, a question is pointed at him/her



Samples of questions to avoid

- The 50 / 50 question:** the answer to which could be yes and/or no
- Question testing power of expression:**
Describe how liquid flows through a water-pump. This could be best explained by drawing on board
- Vague questions:** If due consideration is not given to a question before asking it, it will be left unanswered by the audience. You must know the answer before asking a question
- Tricky questions:** Questions like ‘what does a kilo of a cotton weigh’ should be avoided especially while training adults



Types of questions from participants

- Relevant: If the question is based on the aspect already covered then it should be passed to the group, otherwise should be answered.
- Irrelevant: This depends on genuineness. If it indicates thirst for more knowledge it could be answered there or later. If not, the irrelevance to the learning should be pointed out
- Answer Not Known: Accept that you don't know the answer, create a parking lot and come back with answer later



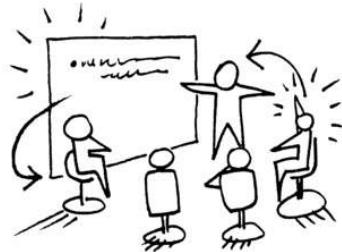
Choosing How to Direct Questions

If you want to...	Then...
<ul style="list-style-type: none">• Stimulate all of your participants to think ...• Allow participants to voluntarily respond ...• Avoid putting an individual participant on the spot ...	<p><i>Direct the question to the group.</i></p> <p>EXAMPLE:</p> <ul style="list-style-type: none">• “What experiences have you had related to this issue?”
<ul style="list-style-type: none">• Stimulate only one participant to think and respond ...• Tap the known resources of an “expert” in the audience ...	<p><i>Direct the question to a specific individual.</i></p> <p>EXAMPLE:</p> <ul style="list-style-type: none">• “Mary, you indicated that you have had a lot of experience in filing fair housing complaints for individuals with disabilities. How would you proceed in this case?”

Responding to Questions

Choose the Following Response:	When...
Provide the answer yourself.	<ul style="list-style-type: none">• You are reasonably sure that you are the only person who can and/or should provide the answer.
Redirect the question back to the same participant or to another participant.	<ul style="list-style-type: none">• There is a high probability that the person will be able to come up with the correct answer.
Defer the question.	<ul style="list-style-type: none">• The question does not fit within the purpose of the session and/or the session's objective(s).• The question is beyond the intent or scope of the training session.• The question cannot be handled in the session's allotted timeframe.• The answer will be provided by material covered later in the training session.• You need time to get the correct answer and get back to the participant.

The Art of Facilitation



**Effective
Facilitation makes
use of
communication
skills**

Effective Communication Skills in Facilitation

- friendly & supportive
- smiles
- enthusiasm



1

Use your Facial Expression

Effective Communication Skills

Trainer's voice:

- Project your voice so everyone can hear you
- Vary your pitch – so you sound interesting and provide emphasis to those things that are important
- Use a comfortable and varied pace

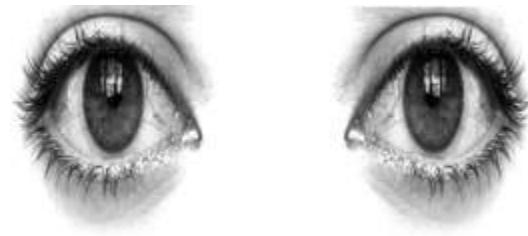
2

Use your Voice.



Effective Communication Skills

- Are participants engaged?
- Do participants understand? What is the energy level?
- Are there group dynamics? Who is not participating?



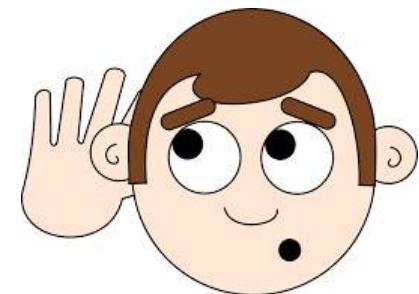
3

Use your eyes.

Effective Communication Skills

Listen to participants:

- Listen and wait for participants to finish what they are saying
- Use pauses to allow participants respond
- Use silence to manage the training



4

Use your ears.

Effective Communication Skills

- To “sniff” out problems...
- If there is “trouble in the air” check it out



5

Use your nose.

Effective Communication Skills

- They are a great way to show expression and emphasis.
- An open hand is a non-verbal signal to encourage people to comment.
- Sometimes a pat on the shoulder can be comforting.
- Hands are used to demonstrate procedures and processes.



6

Use your hands

Effective Communication Skills

- Moving towards a participant makes you more accessible.
- Walking around can help ease nervousness.
- It provides variety.



7

**Use your feet
(in-person
training)**

Effective Communication Skills

- Be adaptable and resourceful.
- Be creative.
- Anticipate problems.
- Make positive situations out of negative ones.

8

Use your mind



Effective Communication Skills

- Show respect.
- Recognize varying learning styles
- Show support when people make mistakes.
- Show compassion.



9

Use your heart

Secrets of Successful Facilitators

Flexible

- They modify their small-group activities before and during use.

Adaptive

- They modify their small-group activities along critical tensions.

Proactive

- Before using a small-group activity, they modify it on the basis of the characteristics of the participants and the purpose of the activity.

Secrets of Successful Facilitators

Responsive

- They make modifications during the small-group activity to keep the different tensions within acceptable ranges.

Resilient

- They accept whatever happens during the small-group activity as valuable data and smoothly continue with the activity.

M O D U L E 1	Session 3: Trainer's & Learner's Styles

2 Types of Training Methods



Trainer-Centered

- trainer dominates the training by giving lectures, asking questions & evaluating if participants' answers are wrong or right.
- trainer steers the course of the training & participants just react

2 Types of Training Methods



Participant-Centered

- Initiated by stimulus from the trainer, the participants work independently in groups or alone
- Participant is the focal point of the action
- Trainer stimulates participation & elicit views/opinions

What is the effective method combination?



Trainer- led
Participant –
centered
method

4 Types of Trainer Style

1. Laissez-faire/lenient

2. Authoritarian

3. Socio-emotional
Relationship

4. Participative

Lenient (Laissez-faire) Style

show very little involvement in the problems of the participants.

do not take a position; rarely make decisions
concerning the content or process of the training

prefers participants who do not ask questions

limiting the chance of enriching discussions &
deliberation among participants

Authoritarian Style

Opposite of lenient style ; always shows that he/she is more knowledgeable than the participants; ideas always better than participants

Follows strictly rules & regulations; inflexible

Makes all decisions in the training; does not consult participants

Results in a tense and stressful relationship between the participants and the trainer

Socio-emotional Relationship Style

Always try to please and make participants like him/her

More concerned on participants and their well-being

Participants often experience a personal bond with the trainer; to **avoid conflicts**, the trainer declines to make his own positions clear to participants, preventing to show new ways

they risk not concentrating enough on achieving the training objectives; allows the group to determine the priorities of the training

Participative Style

- ❑ *trainer* understands how to encourage and influence the participants to reach a **high degree of learning efficiency**, thereby, achieving a high degree of commitment to their joint task
- ❑ trainer is convinced that participants have **imagination, intelligence and creativity**
- ❑ participant's needs & expectations are important for them; try to integrate them into the training, without losing sight with respect to common goals



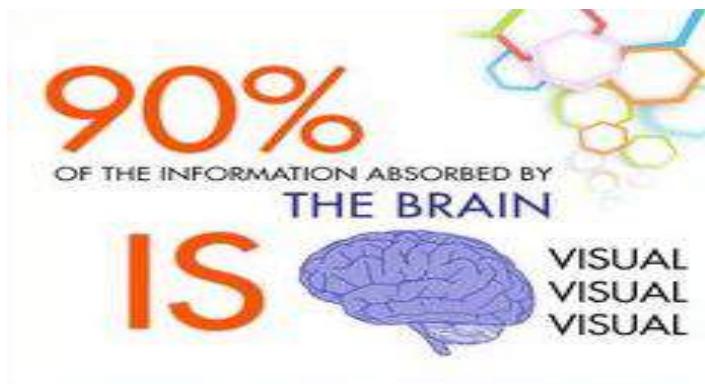
Learner / Learning Styles

Learning styles are simply different approaches or ways of learning :

- Visual Learners
- Auditory Learners
- Tactile/Kinesthetic Learners

Visual Learners

- ***learn through seeing...***
- need to see the teacher's body language and facial expression to fully understand the content of a lesson.
- tend to prefer sitting at the front of the classroom to avoid visual obstructions (e.g. people's heads).
- may think in pictures and learn best from visual displays including: diagrams, illustrated text books, overhead transparencies, videos, flipcharts and hand-outs.
- prefer to take detailed notes to absorb the information.



Auditory Learners

- ***learn through listening...***
- learn best through verbal lectures, discussions, talking things through and listening to what others have to say.
- interpret the underlying meanings of speech through listening to tone of voice, pitch, speed and other nuances.
- Written information may have little meaning until it is heard.
- often benefit from reading text aloud and using a tape recorder.

THE ART OF ACTIVE
LISTENING

Listening
=
Learning

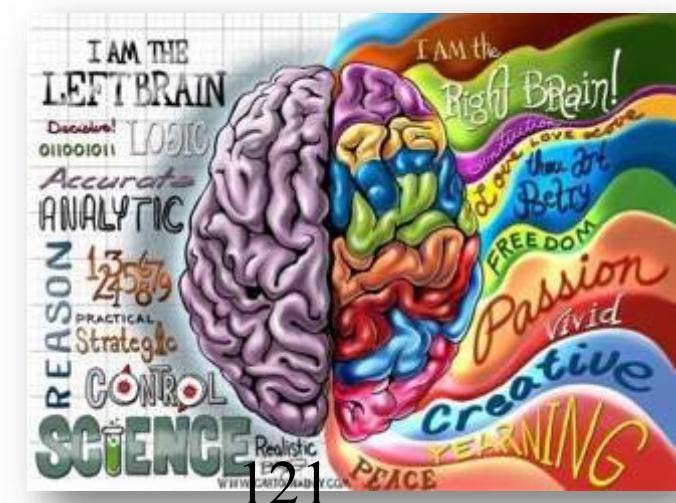
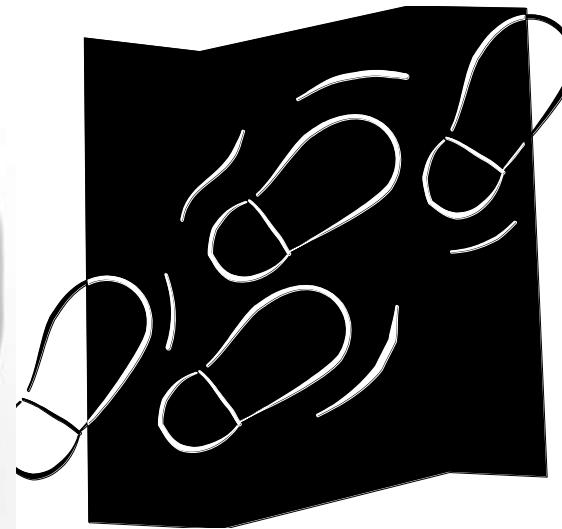


Tactile / Kinesthetic Learners

- ***learn through, moving, doing and touching...***
- learn best through a **hands-on approach**
- actively exploring the physical world around them
- find it hard to sit still for long periods
- become distracted by their need for activity and exploration

I LEARN BY:

DOING
READING



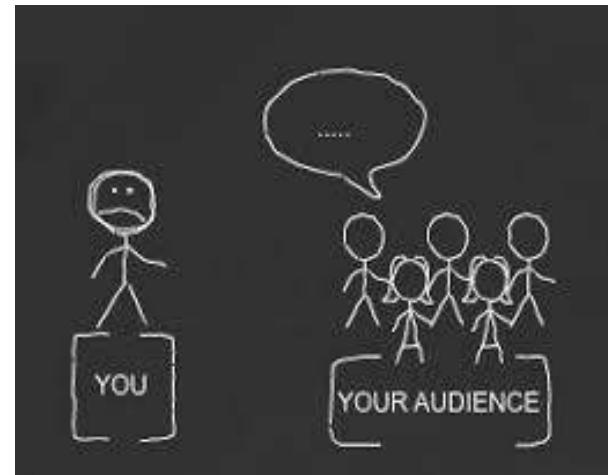
M O D U L E 1	Session 4: Challenging Behaviors of Participants



4 Challenging Participant's/Learner's Behaviors

Participant's/Learner's Behaviors

- Quiet and shy
 - Overly talkative
 - Creating side conversations
 - Overly Disagreeable



Quiet/Shy Participant

- not participating as the facilitator thinks they should. This may be because the participant is:
 - shy, timid or insecure
 - indifferent to the topics being discussed
 - bored
 - feeling superior
 - distracted by pressing issues outside the meeting
 - having trouble understanding the topic under discussion in conflict with other group members



Quiet/Shy Participant

- **Possible Solutions:**

- make eye contact with the participant and ask a simple question
- involve the participant in a small subgroup discussion and ask them for an oral summary of their discussion
- recognize his/her contribution immediately, sincerely and encourage more
- ask during a break or in private about why the participant is so quiet
- suggest that everyone takes a turn in sharing their opinion

Overly Talkative Participant

- A group member talks too much, rambles on repeatedly and is generally dominant. This may be caused by:
 - a natural need for attention
 - being overly prepared/unprepared for the meeting
 - wanting to flaunt a large vocabulary or extensive knowledge
 - having the most authority



Overly Talkative Participant

- **Possible Solutions:**

- glance at your watch whilst the participant is speaking
- during a pause for breath, thank the participant for their comments, and restate the agenda
- emphasizing relevant points and time limits
- ask the participant to explain how their comments adds value to the topic in hand
- reflect their comments back to the group
- remind everyone of the time limit

Creating Side Conversations

- involved in too many side conversations. This may be because the participant:
 - feels the need to introduce an item not on the agenda
 - is bored with the meeting
 - has a point to raise that they feel makes other items on the agenda less important
 - is discussing a related topic but not being heard
 - wants to be the center of attention



Creating Side Conversations

- **Possible Solutions:**
 - ask the participant to share their idea with the group
 - get up and casually walk around near the participants having the side conversation
 - call the participant by name and ask if they want to add the topic of their discussion to the agenda
 - restate a recently made point and ask for the participants opinion

Overly Disagreeable Participant

- highly argumentative or generally antagonistic. This may be because they:

- have a combative personality
- are upset by others opinions or a specific meeting issue
- are a show-off by nature
- are unable to make suggestions constructively
- feel that they are being ignored



Overly Disagreeable Participant

- **Possible Solutions:**

- paraphrase the participant's comments, and after their response, recap his/her position in objective terms
- find merit in the participant's suggestions, express agreement, then move on
- respond to the participant's comments, not the attack
- open the discussion of the participant's comments to the group
- mention that, due to time constraints, the comments can be discussed next time or in the succeeding topics

Refer to Handout # 4: Handling Difficult Participant Behaviors & Handout # 5: Common Challenging Behaviors of Training Participants for further reading

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Session 5: Experiential-based learning (EBL) Training Approach

Structured Learning Exercise: EBL

Duration: 10-15 minutes

Instruction:

1. Each participants are provided with a sheet of used paper.
2. They will be asked to close their eyes while folding the paper based on the the trainer's instruction.
3. Once they are asked to open their eyes, they will share the final result of the papers they folded.
4. They will be asked to share their experience while doing the exercise.
5. The trainer will summarize the responses and lead to the discussion on experiential-based learning approach in training.

Debriefing: Participants will learn best if they have actual hands-on experience of the topic. The simple paper folding exercise is a simulation of the real life learning by doing experience.



Experiential-based learning (EBL): A process of learning based on experience



Concept of Experiential-based Learning Approach

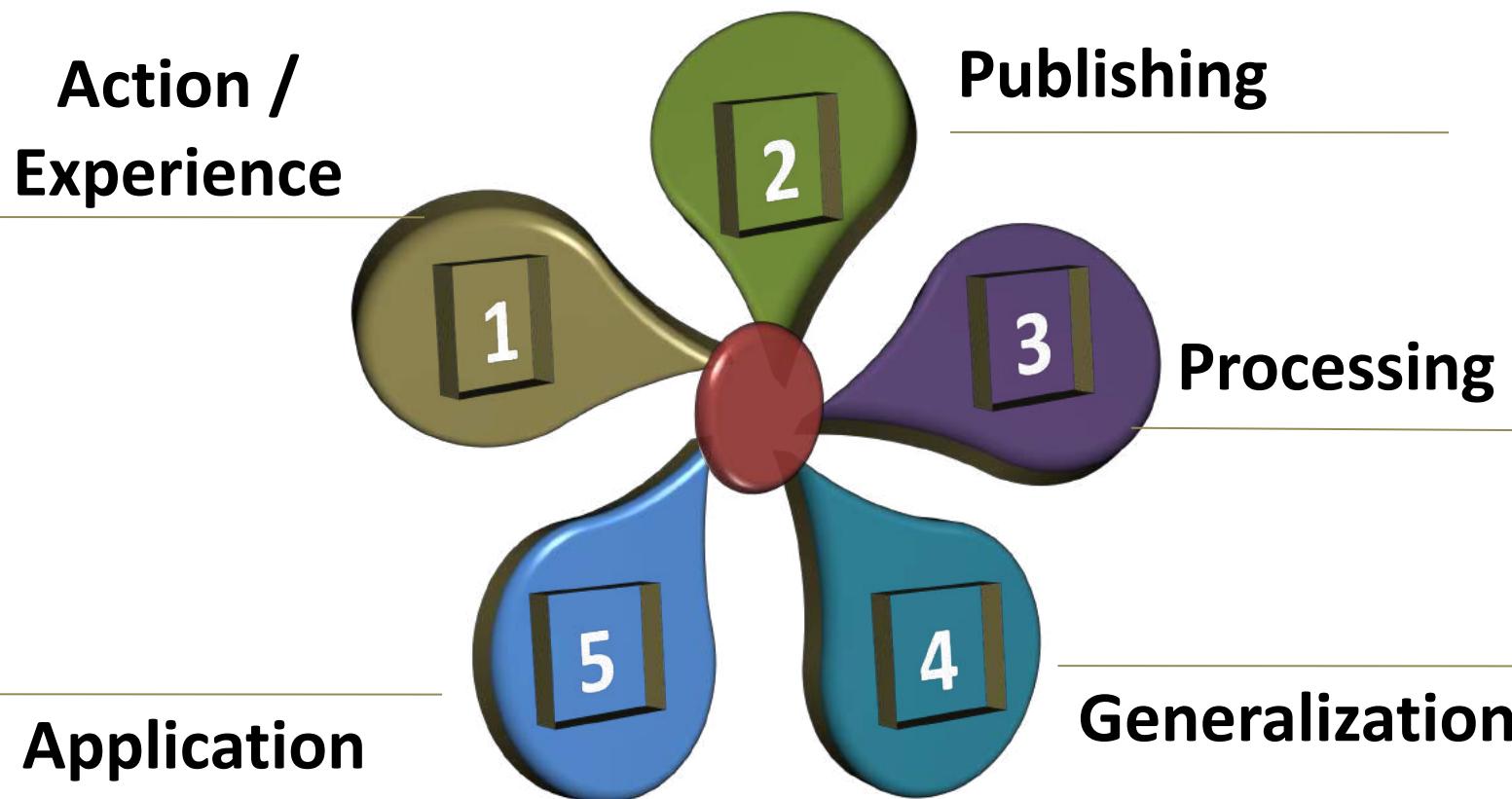
Based on the assumption that:

- ✓ *learning takes place when a person is acting on his/her own responsibility; accountable to his/her action*
- ✓ *implements his/her knowledge, capabilities, attitudes & socio-communicative competencies in a determined situation & afterwards reflects on this*
- ✓ *trainer presents problems/issues as if they are "real experiences"*
- ✓ *leaving space for individual solution approaches on the participants' side*
- ✓ *justifies adults' need to develop their own ideas independently*



**Handout # 6.: The
Experiential-based Learning
Cycle (EBL)**
136

Stages of the Experiential-based Learning Cycle



Stages of the Cycle



1. **Action / Experience**

- Participants experience the activity
- provides an opportunity for learners to become actively involved in doing something.
- should create or re-create an experience that is related to the learning task

Stages of the Cycle



2. **Publishing**

- Participants share to others the result of the experience (output)
- The results of the action are discussed & prepared for a comparison
- Use of visuals to publish results of the experience and become visible for everyone

Stages of the Cycle

3. Processing

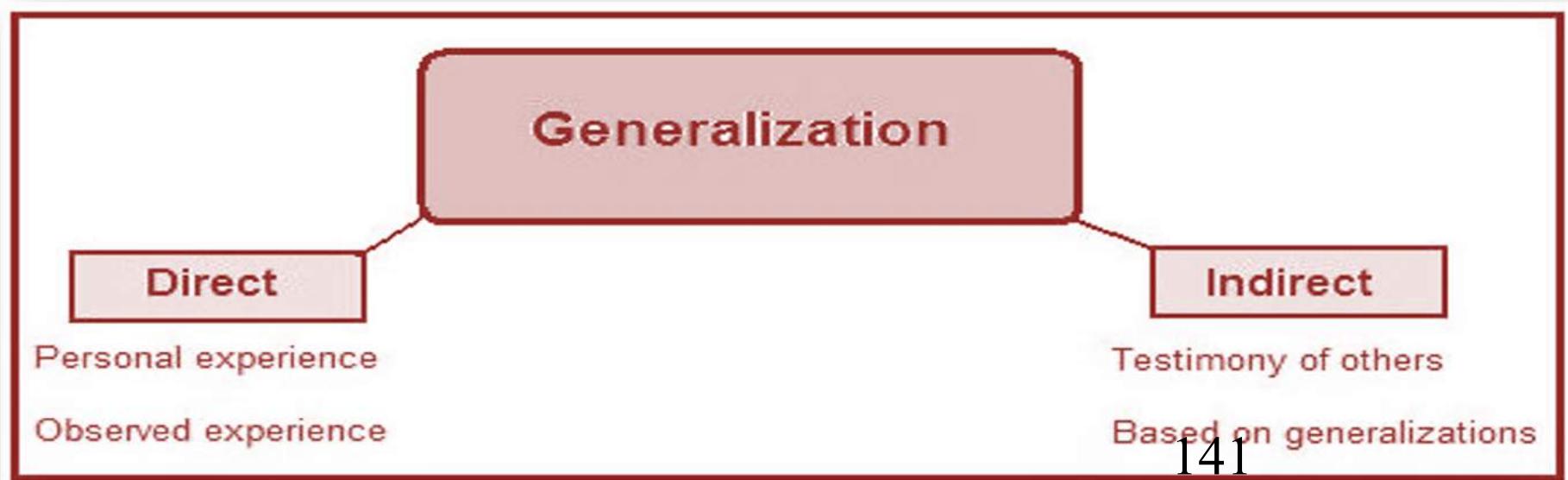
- Participants are asked how they feel when they did the activity and why?
- Ascertains the significance of emotions provoked by the experience in the course of the individual phases of the exercise;
- States and reflects on the different feelings/emotions which the participants have formed with regard to the experience.



Stages of the Cycle

4. Generalization

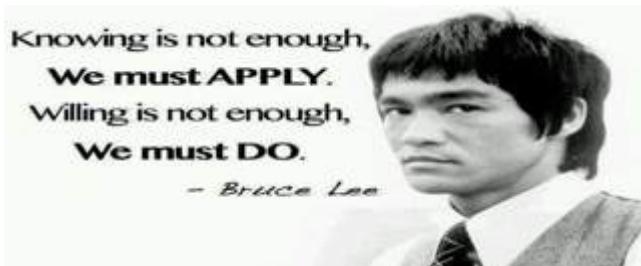
- Participants are asked what they learn or discover from the activity/experience;
- learners analyze their observations, draw conclusions & identify general principles that might be useful to them in the future



Stages of the Cycle

5. Application

- Participants are asked how can they apply what they learned/realized to their current work/life situation;
- offers learners a chance to use whatever insight they might have gained to address a relevant, practical situation or challenge.
- help prepare learners to apply their new knowledge, skill or attitude in a real life environment;
- Kick off the start of the in-depth discussion of the topic at hand



Point to Remember!

Application is the beginning of a further exercise, which creates possibilities for practice & repetition of what has just been learned.



Refer to Handout # 7: Examples of Enhanced Learning Methods for further reading

Experiential-based Learning is...

....not just about doing an activity.

*Experience becomes learning when it is pondered
and reflected upon.*

*This is followed by determinations which are made about what
to remember and utilize at a later time and in different
contexts...*

*Through collaboration of feelings during the sharing of
experiences, we all expand our knowledge..*

*- Richard Ponzio & Sally Stanley
4-H CYD, UC Davis*

In summary:

To be an effective trainer:

- *Highly knowledgeable on the topics*
- *Excellent communication skills*
- *Highly equipped with facilitation skills*
- *Well-versed with the experiential-based learning approach*
- *Passion in learning*
- *Open-minded, patient*

A catalyst for change

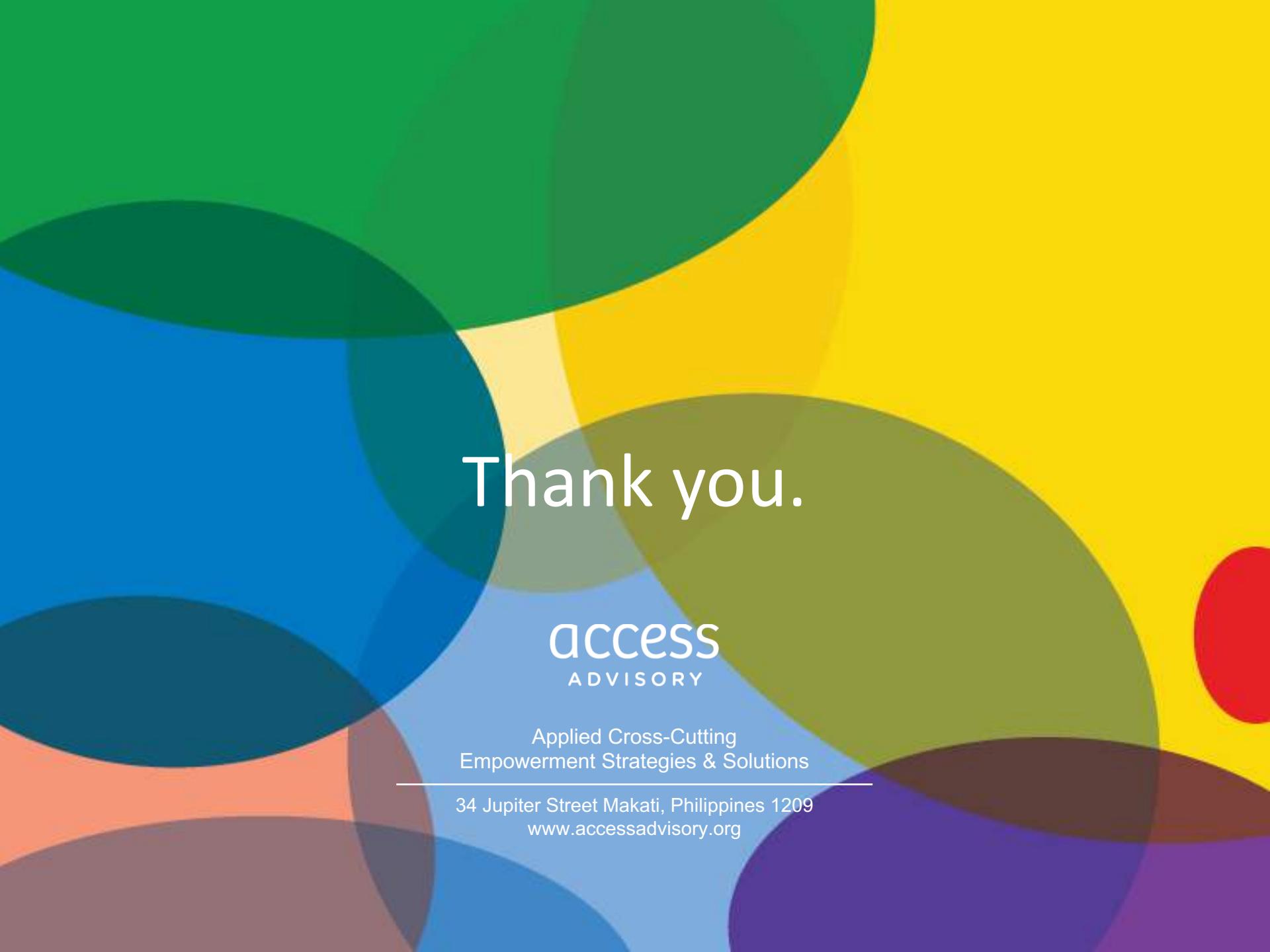


**Ngiyabonga
Ngiyabonga kakhulu!**

Dhanyabād

^ ^ araming Salama ^ ^





Thank you.

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Source/Reference Materials

- *C3 Training Materials GIZ-GFA Consulting, March 2008*
- *CEFE Training Materials*
- *Guthrie Jensen Consultants to Management Training of Trainers Materials*
- *ACCESS Advisory Training Materials*