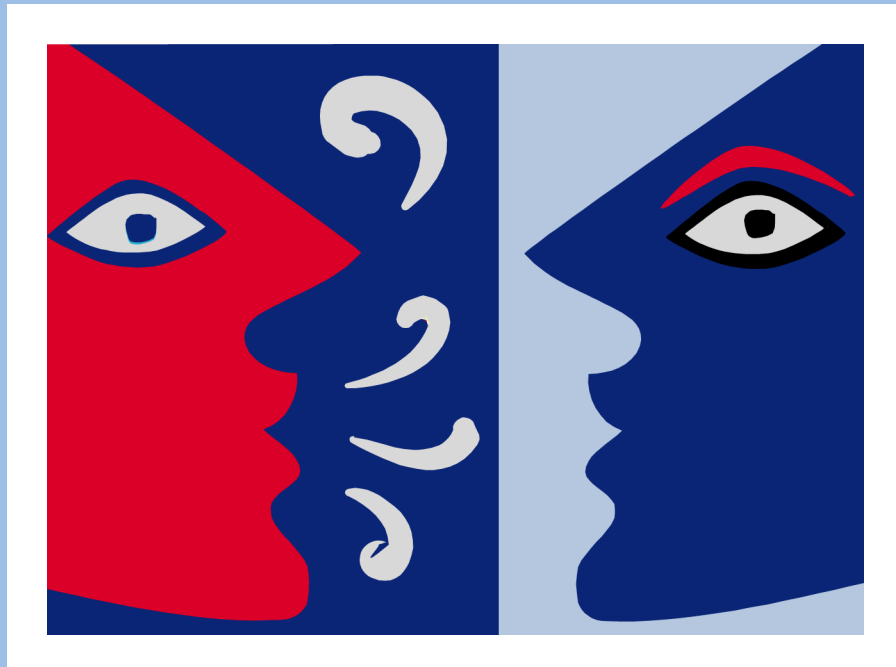# TRAINING MICROFINANCE STAFF:

THE KEY TO REACHING SCALE

AN ONLINE SPEAKER'S CORNER DISCUSSION LED BY LESLIE ZUCKER AND HOSTED BY MICROLINKS.ORG

MARCH 7-9, 2006

CONTENTS

SUMMARY: Leslie Zucker

This Speaker's Corner was the first on this topic. The objectives were to collect baseline data on the current state of training in the microfinance industry, compare and contrast challenges and successes in scaling up staff training, and stimulate creative thinking and problem solving on the common goal of reaching scale in providing high-quality training to microfinance staff. Topics covered included:

Day 1: Gathering Baseline Data

- Experiential learning models
- The value of each of the 4 levels of training evaluation
- Process for getting feedback on the impact of training
- The definition of baseline data
- Frameworks for evaluating the impact of training
- Outcomes vs. Outputs
- Role the training had in the social impacts of the organization
- Training seen as major non-monetary incentive
- Level of effort and expense in monitoring performance and impact
- Passing the ROI test, before the donors disappear
- Training participants apply the learning starting in the classroom

NOTE: Most people agreed that levels 1 and 2 of training evaluation were usually collected, but not levels 3 and 4, as they are harder (and can be more expensive) to carry out.

Day 2: Challenges and Successes in "Scaling Up" Training

- Long and slow training replication processes
- Staffing
- Geographical locations of the training participants
- Donors providing direct training distorts the market and makes the MFIs very price sensitive
- The high quality-training providers have limited outreach because their trainings are in English and are perceived to be costly.
- Indirect costs of training (including opportunity costs) are higher than direct costs of the training itself.
- Skills building is more of a flow than a stock
- CD-ROM based trainings – difficulty to ensure usage and update
- And a few of the successes and ideas for the future that were mentioned are:
- Imparting training skills for varying needs and contexts in lieu of tying trainers to competencies related to specific sets of materials
- Identifying and training experienced trainers who can cross train on different topics in their region
- Training modules that are generic and easy to use, but have an adaptation section which helps organizations adapt the module to their own context
- Creating greater linkages between practitioners, academics and trainers
- Sharing materials, ideas, resources

NOTE: The responses generally focused on scaling up a particular organization's or network's training services, but a couple people mentioned scaling up training services for the sector country-wide and even industry wide.

Day 3: Creative Problem Solving for Reaching Scale

- The use of technology -- distance learning and e-learning
- Combination of delivery channels
- Timeliness and relevance of the training
- Language

- "Scaling up" of training relates to the microfinance sector as a whole rather, as well as a particular organization or network of organizations.
- Reaching scale takes a long-term view on the part of the training providers and the donors who may be supporting them
- Working at an institutional level rather than with only individuals (in talking about trainers) seems to be key to ensure that training courses are given over the long term
- FSTRC website http://www.fstrc.org
- A holistic approach in training design and delivery, to face disadvantages of each model

NOTE: Although there were some creative ideas mentioned, there was very little traction on the idea of collaborating and problem solving as a training community.

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WELCOME POST: Justin McFadden

Dear Colleagues,

Welcome to the three day Speakers Corner event on Training Microfinance Staff: The Key to Reaching Scale!

Each day will feature a major theme and question on which participants are highly welcome to talk out their mind in a frank and open fashion.

The theme and question for today, DAY 1, will soon follow this posting and will be brought to you by our moderator for this event, Leslie Zucker.

Ms. Zucker has ten years of experience in professional and organizational development working in the international sector. She has led training initiatives to introduce distance learning to the microfinance industry, offered train-the-trainer workshops, and built strategic alliances to bring quality training to rural areas. Ms. Zucker uses the experiential approach to training, which emphasizes that the most effective learning occurs by doing. This approach requires participation and critical thinking among participants and leads to tangible and measurable results in performance.

Her recent work includes leading an Inter-American Development Bank sponsored project "Harnessing the Power of Technology to Improve Staff Training" aimed at combining modern distance learning technologies with best practices for staff training and change management. The goal of this initiative is to create more efficient models of staff training to contribute solutions to the challenges of scaling up the industry. She also provides consulting services to donors, network organizations and associations to think strategically about using technology to monitor and satisfy the on-going and ever changing training needs of individuals working for microfinance institutions. She has authored an article in the Microfinance Experience Series, "Distance Learning May Be Best Way to Train MFI Staff" and created an on-line interactive and educational presentation on distance learning that can be found at: www.globalechange.com/files/elearning.

Ms. Zucker earned a bachelor of arts in Spanish and German from Northern Arizona University and a master of science in International and Intercultural Management from the School for International Training in Brattleboro, Vermont.

DAY ONE: GATHERING BASELINE DATA

Post By: Leslie Zucker

Hi everyone,

Welcome to the three day Speakers Corner on training microfinance staff, I'm Leslie Zucker – your moderator. I see that we have a great list of participants so I'm sure the discussion will be interesting.

The objectives of this event are to:

1) Collect baseline data on the current state of training in the microfinance industry;

2) Compare and contrast challenges and successes in staff training; and

3) Stimulate creative thinking and problem solving on the common goal of reaching scale in providing high-quality training to microfinance staff.

When we study training data, it's hard to know if we're comparing apples to apples, so here's one way to think about it... the four levels of training evaluation:

Level 1) Evaluating reaction (participant satisfaction at the end of a training, typically "smiley sheets")

Level 2) Evaluating learning (knowledge, skills and attitude gained)

Level 3) Evaluating behavior (participant on the job performance) and

Level 4) Evaluating results (impact on the bottom line of the organization).

At what "levels" have you evaluated your training efforts and what have you achieved by training microfinance staff?

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Post By: Arvin Bunker

Levels I and II are common, nearly everyone uses these metrics. What I have observed most often is that the training staff has us complete the "smiley sheets", then tests our knowledge gained by the training. Typically the training staff duties end there.

Results from training at levels three and four depend more on the human resources system and the employees' supervisor(s) to evaluate and record the information. Employee changes in behavior and results as judged by supervisors and HR personnel is seldom linked to specific training. As a trainer have you ever received feedback a few months later from the HR group or supervisors that indicate the training caused a positive (or negative) change in behavior, or economic results?

As managers we more often "trust" the training caused change, rather than actually "demonstrating" that training caused change.

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Post By: Tony Pryor

I'd like to go back to its title, gathering baseline data, and ask participants their views about what I normally would think a baseline would be - not steps 1-4 but in fact step "0", if you will. Normally, the word baseline in the world of performance reporting refers to life prior to the intervention; what was the status quo before the road was built, the new rice variety promoted, or in this case, people trained?

Just how do you measure this initial state? In some instances, pre-tests can be effective, although in the case of new skills that no one knows about before the training I guess one would start with a blank slate as a matter of course.

But if you view (as does Lisa) the objective of training as one cog in a larger effort to change overall impact (incomes, productivity etc.) then I think the baseline is BOTH a number of some kind as well as a way of behaving (what AID would call the "development hypothesis", although in this case it's the development hypothesis before training is provided).

One way of judging impact I think is to see the extent to which the world post-training really is any dfferent from the world pre-training; in particular is the change that one sees due to the trianing or some other factor. It might be good to look for a minute at that "zero" level in terms of baseline, not just at steps 1-4.

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Post By: Melissa Nussbaum

At the SEEP Network we typically utilize levels 1&2 formally. Levels 3&4 happen more informally through discussions with our network partners and member organizations. We are hoping to build more of levels 3&4 into our work.

How do other organizations measure levels 3&4?

Having come out of training in the private sector I feel we sell ourselves short by not measuring levels 2-4 better. A smile sheet is really just that - you will learn more about the food you served than whether the content is applicable. I know that measuring levels 2-4 is more time-consuming and costly but there are simple systems the training organization can follow.

At SEEP, we feel that we have achieved a tremendous amount through trainings. For example, we have improved financial management, board governance and market research techniques through our trainings. We also have improved the training sector for microfinance by training local staff to become trainers.

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Post By: Tony Pryor

A really good start to this discussion. A couple of additions, following up with the last 2 comments:

Levels 3 and 4 really depend fundamentally on realistic and reasonably observable learning objectives, as well as concrete and observable overall program results. The best training in the world will have difficulty measuring long term impact if these are poorly articulated.

And I find often that training is seen in personal terms - what it does for the skills (and career objectives) of the individual - and not so much in terms of the impact of the program, or broader objective of which the participant is a part. In my experience, very seldom do programs or entities define the skills needed by staff tightly enough to help define what they expect to get out of a training course. Now there are some exceptions - an NGO wants to improve its microcredit program and so sends 2 people out for specific training - but that's not always the case.

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Post By: Kate Druschel

Leslie, thanks for kicking this discussion off. I look forward to learning more.

Like the others, I've mainly seen evaluations of Levels 1-2 in trainings I've been involved in, either as a trainer or participant. Maybe I've been hanging out with economists too long, but how would you evaluate Levels 3&4 such that you could attribute the change to the training? It'd be interesting to hear insights from the group on that.

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Post By: Puneetha Palakurthi

First of all thank you for coming up with this topic for the discussion. I have been eagerly waiting to participate in this type of conversation for a long time. I am uniquely positioned to participate in this question being an active team member of both IDEAS and MDI/ SCED - as both institutions deal with capacity building in development practice.

All four questions are important as we try to make a strong case for training! Working for institutions involved in capacity building and being a trainer myself, I can say with total conviction that we do collect the information at the first two levels. It is done in a systematic manner and is well documented. And we use that information to improve our own approaches, content, techniques and methods. The third one is also done though not rigorously and routinely, but we assess the impact on behavior by trying to do joint projects and involving our trainees whenever we could in some of our field projects. The fourth level - the impact of training on the organizations has been the most elusive information to gather and systematically analyze and process. And it is a critical input if we want to see the greater investments be made on capacity building.

I am personally very much interested in this area and studied the training evaluations done in the past. Looking at the data that we have in MDI and other data available with IDEAS, I feel that we could easily go back to our trainees and their supervisors to provide us with this information. One particular framework that attracted my attention is the " Capacity Framework" proposed by McKinsey and Company. Since then I was trying to find people interested and resources to be able to apply it to MED sector. It would be an interesting study I believe!

It would be great to hear from others regarding their experiences and perceptions on this much needed topic of discussion.

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Post By: Tony Pryor

As part of Day One I also wanted to raise a fundamental issue as to just what learning entails, and how learning is often greater than a specific course. Experiential learning implies trying things out in a real-time, seeing what works and what doesn't, and then learning from that process.

But very seldom do training programs allow for follow up, for someone to come back and say: "I tried that, it worked only so-so and instead I did this..." For me, training implies a skill gained, not just a course taken. If the gaining of a skill implies course work, peer to peer exchange, field testing, revalidation and then sharing, then steps 1-4 should take that cycle into account.

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Post By: Puneetha Palakurthi

Excellent point Tony!

Training is not just about attending the course but it is more than that to include the learning, sharing, mentoring and networking. All these will have an effect on the learning experience of the trainees. Often times, we do understand that maximum learning happens when it is peer to peer and hence the trainers should become more a facilitator of that process than an expert in the class. Well that takes care of first two levels of evaluation.

But how do we as providers of training ensure that the next steps (validation, mentoring and filed testing) of the learning process would take place and then assess the impact at the next two levels? What are the systems and processes in place to support the institutions that are willing to do it?

Articulation of goals in the course is different from ensuring that they are achieved. To be able to do that we need to establish partnerships with the MFIs, and other major stakeholders, have their input in the curriculum development, get a commitment for participation in evaluation and sharing of information for better learning purposes.

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Post By: Jennifer Shaw

At Freedom from Hunger we also complete levels I and II. As another participant commented, level III is often noted at the supervision level using observation checklists of personnel in the field, through conversations at staff meetings, and informal conversation with education staff at our partner organizations, but not always uniformly collected and used. In addition, when we have done trainings on education modules, we have done an evaluation workshop where the participants (field staff, supervisors, and program coordinators) look at and discuss data on changes in knowledge and behavior of clients as well as reflect on their own experiences in delivering the education they were trained on. For level IV, the closest thing I can think of is helping institutions create a social performance management system (SPM) where they measure the social impact of their services (i.e. are they reaching their mission). Perhaps the SPM system could be designed to determine what role the training had in the social impacts of the organization.

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Post By: Leslie Zucker

So far it looks like most people evaluate levels 1 & 2 diligently and struggle to quantify results at levels 3 & 4. For sure, it's more difficult do, but isn't it true that "what gets measured, gets done"?

As Melissa from SEEP said, comparing her experience in this industry to the private sector, "we sell ourselves short by not measuring levels 2-4 better." Imagine if we could say to a microfinance manager something like "Of 1,000 loan officers who took this delinquency management course, 90% of them improved their portfolio at risk by 2% in three months, an average of $300 saved per month, per participant." Wouldn't that be a powerful argument?

As many of us who work in training know, when budgets are tight and the stakes are high, training is generally at risk of getting cut. To compare this to the recent Olympics, that's like an athlete who fires her coach and stops practicing just before competing. Crazy, but without proof that training brings results, it can happen!

In my experience, it is not necessarily only HR's or the supervisor's responsibility to measure performance and ROI of training, but can be part of the facilitator's job. If the follow-up systems are put in place before the training is delivered, and the participants are made aware that their performance will be tracked over the medium to long term, then they make the connection between the training they received and how they perform on the job.

Here's one example of how to measure levels 3 & 4 that I recently discussed in the Philippines. Again picking on loan officers, if they get training on collecting better data from clients during the loan application phase, and reflecting that accurately in their forms, then the facilitator or a supervisor could compare an application form filled out before the training to one from after the training (2 weeks later, 2 months later, etc). There we could get tangible and measurable signs of an improvement in performance. And, the facilitator or supervisor could also compare the loan officer's portfolio at risk pre and post training and quantify the change in results.

Anyone else have examples of this kind of post training follow-up?

Post By: Ragini Chaudhary

Thanks for this opportunity of participating in a very relevant discussion. I am Team Leader Trainings for EDA Rural Systems and we provide a range of CGAP and self designed training modules in microfinance management.

Like most of the other participants to this discussion we systematically maintain the information of the first two levels, - pre training questionnaire, post training audit and course evaluations. The information from course evaluations are routinely monitored and the changes in the course module, training material, delivery style are brought about using the feedback. Though I agree with Jennifer that feedback could be affected by course organization and logistics especially food and other arrangements.

Regarding step 4- we have our sister company M-CRIL which is an independent rating organization- which rates MFIs on their governance, managerial and financial performance. During the rating visits, the raters have noticed the changes in the accounting system of some organizations- such as introducing chart of accounts, using CGAP format financial statements for managerial analysis, replacing Arrears rate as an indicator of portfolio quality with PAR - after the organizations have undergone EDA trainings. Though this has not been formally documented. However, here the experience has been that the organizations who have received the same training more than one time have been able to make these changes in their existing system.

Here also there could be an attribution problem because many organizations go through significant improvement after they receive the rating report. So change can be partly attributed to the rating report highlighting the need for these changes and then partly to organizations receiving the training for being able to do so.

The challenge that we routinely face in the trainings is the getting the right kind of participants. Training is normally seen as major non-monetary incentive and people attending the training may not necessarily need this training or have influence within the organization to change the systems. Usually the trainings are rarely paid for by organizations themselves hence the selection of participant for the training is not given a lot of thought.

Post By: Teresa Maru Munlo

Interesting discussion!

Our experience with level 3 and 4 is that while the facilitators or service providers have a great role to play, the orientation of organizations as far the relationship between human resource development and the bottom line is critical. At Deepening Malawi's Microfinance Project (DMS), we have recommended that at the end of every training event, each particpant documents specific measurable changes and time frames to form individual action plans. Based on these plans, a follow up is done by the institution together with DMS documenting achievments, the lack of it and reasons and subsequently designing follow up programs. This does not need to be expensive it can be done by sending out a questionnaire and follow ups programs could be in form of new training areas, refresher courses and workshops at site to deal with implementation challenges.

Post By: Teresa Maru Munlo

Great discussion indeed!

Our experience with implementation and success of level 3 and 4 is very much dependent on the orientation of the institutions, as far as the relationship between human resource development and the bottom line is concerned. if they believe there is a strong relationship, then implementation of these levels will be smooth as it is more likely to be institutionalized as opposed to being treated as stand alone events.

At Deepening Malawi's Microfinance Sector Project (DMS) we have provided support for training participants to document specific changes and time frames that they would implement back at work; and these form individual action plans. Based on these plans a follow up is done by the institution in collaboration with DMS after an agreed period. During these follow ups achievements are documented and shared across the company. The reasons for not achieving are documented, analyzed and follow up programs developed. This does not need to be expensive because questionnaires can be employed effectively. Follow up programs could be new training areas, refresher courses, workshops on site to discuss and strategize on challenges.

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Post By: Arvin Bunker

For the first day an informative discussion and it is apparent many institutions are diligently working to improve the impact of training. As always, I am impressed with the capacity and quality of people working to expand financial services for the poor.

In the middle of the day Leslie offered us a key challenge, to quote, "Imagine if we could say to a microfinance manager something like "Of 1,000 loan officers who took this delinquency management course, 90% of them improved their portfolio at risk by 2% in three months, an average of $300 saved per month, per participant." Wouldn't that be a powerful argument?"

When donors are paying the bill it is easy to train and measure impact. When the costs of training and measuring its impact on the company comes out of the bottom line, as many executives view the process, Leslie's challenge to us was fundamental. If our training teams are to be a permanent part of the microfinance company activities we have to pass the ROI test, hopefully before the donors disappear.

I was disappointed. No one offered to Leslie examples of results data; such as an executive needs to continue the training program. We primarily discussed processes. Is there no one out there with examples from the real world of microfinance of the impact of training.

While most respondents discussed tracking individual change, Margie Brand added another dimension - albeit again of processes. In addition to measuring individual performance she suggested measuring group wide or company wide performance. "Rather, overall change or improvement in practice on an organizational, project or community level comes into effect here.

Maybe these are the levels we need to measure Level II, III and IV indicators at, RATHER THAN returning to the individual participants at this stage?"

When we added Microcredit to our product mix in Bolivia in the mid 1990's the typical norm for most microfinance institutions of the standard for the number of borrowers handled by loan officers was in the range of 150 to 250.

Through training, combined with internal and external process improvements we increased the standard to 600 borrowers per agent, averaging over 450 customers per loan agent company wide. We trained incoming loan officers with a combination of classroom studies and on-the-job experience for about three months before they received limited loan granting authority. Once we had a core of experienced loan officers, peer to peer interaction was a key training component, the successful loan officers sharing knowledge with those in the beginning and middle experience levels. At that stage peer to peer training, in my judgment, was more effective in generating high performance than was supervisor to employee training.

Unfortunately we were to busy managing loans to document the training costs for an estimate of ROI. Sorry Leslie.

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Post By: Margie Brand

USAID is exploring impact assessment of programs. I feel the same learning applies for training. The importance of measuring OUTCOMES rather than simply OUTPUTS, in order to measure the impacts the training had. As Tony Pryor states in early comments, the objectives (or what I prefer to call outcomes) are critical at this stage. So often, I find that trainers are actually unclear as to the true outcome of their training, even after the training itself! Also, as Tony states, the EXPERIENTIAL LEARNING CYCLE emphasizes how learning is far greater than a once-off event. I see this as often being greater than the sum of the parts of several trainings or learning incidences. Rather, overall change or improvement in practice on an organizational, project or community level comes into effect here. Maybe these are the levels we need to measure Level II, III and IV indicators at, RATHER THAN returning to the individual participants at this stage?

As an aside … One of the most simplistic yet effective SET OF QUESTIONS I've used to measure Level I and come back to after a period a time period to try to get to participant's insights into how effective a training was in hindsight, are the following: Relevance of the training to your current work? Extent to which you have acquired information that is new to you? Usefulness to you of the information that you have acquired? Focus of the training on what you specifically needed to learn? Overall usefulness of the training? … Interestingly, these questions are only useful when used together…

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Post By: Lisa Parrott

I think this is an interesting question because of the challenge in measuring the final impact on the bottomline.

At MicroSave we have designed our toolkits to actually focus on levels 3 and 4. The way we go about this is to look at what we actually want people to do differently in their institutions – what needs to change in the institution to make it more market-led, and more successful in achieving its mission (profitability and other goals). For example, we know that improved efficiency will improve customer satisfaction, boost staff morale and save on costs, and that MFIs struggle to be efficient in their operations. Consequently, we design a Process Mapping toolkit focused on producing improvements in efficiency and risk management. Then we work backwards to design a training course that equips staff with the knowledge, skills and attitudes to improve processes through process mapping. Yes, we evaluate the reaction in the classroom (level 1) to improve our delivery of the training, but the focus is actually on the 5-10 days of follow-up on-site in the institution that accompanies our training. For every 3-day course we run, we spend at least a week with the institution working on issues of implementation and institutionalisation of the skills. The benefit here is that it not only strengthens the capacity of the individuals who attended the training, but it transfers the skills into "the way the institution does business" so that it becomes business practice.

I think the measurement of the results comes in the changes to processes and strategies that we see happen within the institutions following the training. We have measured improvements in customer service levels, process improvements, reduction in costs, more effective marketing, etc. based on the outcomes of our training programmes.

As Tony Pryor mentioned, measuring these changes links back to effective objectives. We use learning based objectives with active verbs to structure our training and encourage the training participants to actually apply the learning starting in the classroom. For example, when you leave the training you have already completed 30-50% of your plan, or strategy so it is easier to implement it when you return to your institution. Participants are clear about the steps to effective completion of the process and have already discussed how to achieve buy-in back at their workplace.

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Post By: Tony Pryor

Lisa: Fascinating. I think we'd all learn alot from abit more description of your toolkit approach, maybe in terms of the upcoming second issue on "scaling up".

I think the heart of your effort is defining the overall activity as one of transformation, not just training and even not just learning, but putting the learning into practice - encompassing technical support, mentoring and formal training. Doesn't mean that you can't define a specific training course, but that its value, and its relevant metrics, relate the the role played by training to a larger and more consequential process. Is this on target?

Have you experimented with different ways to train; which approach is more effective given your toolkit methodology? (Again you might want to pick that up in a later piece!)

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Post By: Graham Wright

Dear Tony and All,

Thanks for a good discussion. Just a quick amplification of Lisa's message:

1. MicroSave offers a suite of 16 toolkits (from Strategic Marketing to Allocation-Based Costing, Process Mapping to Pilot-testing and of couse, Market Research for MicroFinance) .... all developed in response to demands from our Action Research Partners. And all available in the public domain from our website or the Financial Services Training Resource Centre www.FSTRC.org

2. We often develop these toolkits in collaboration with others (ShoreBank, WWB, CGAP, MFC-Poland, MEDA et al.) and all follow a comprehensive format of (a) participants' step-by-step guide or manual, (b) supporting handouts, (c) a trainer's manual (d) powerp point slides to drive the classroom training and (e) exercises to conduct in the classroom. All these are hyper-linked to provide easy access to the supporting documentation.

3. In the next year or so we will be adding to this suite to include: Individual Lending (or frontline staff and for managers), Governance, KYC, Strategic Business Planning, and several others

4. What is different about the approach is that:

(a) we rarely use case studies - but instead prefer to get participants to work on their own data/plans so that a significant part of the work is compeleted in the classroom and

(b) we always follow-up the classroom-based activity with on site TA in each of the participants' organisations to ensure that level 3/4 learning occurs and real institutional change happens as a result.

This is a more expensive, but far more effective approach to capacity development ... and of course it is a far more interesting business model for the consultant delivering the training too!!

You can access the trainers/technical service providers we have certified on www.MicroSave.org under the Certified Service Providers section.

I hope this helps.

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Post By: Tony Pryor

Graham (and everyone else): please feel free to pass along any other links and documents that we can post along with/supplemental to this discussion. But in addition, this is yet another example why we need to point to MicroSave's terrific website and your various really innovative offerings. Maybe the toolkit approach could be a topic for a Speaker's Corner in its own right this summer?

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Post By: Ma. Lourdes Pineda

I work with a USAID-supported project called Microenterprise Access to Banking Services which is managed by Chemonics International. I'm so sorry for this late post - differences in time zones have made it difficult for me to join you for your live discussions.

Right now MABS is running a pilot-test on a distance learning program involving microfinance account officers of around 80 rural banks we work with (Leslie helped us set up this new training initiative). I agree with the other participants of this forum that the only way to really measure the effectivity of trainings conducted is to go to levels 3 & 4; most of the trainings we've done in the past have focused mainly on levels 1 & 2.

Our pilot-test of our online distance learning course has been running for 2 weeks now. We already have course evaluation for levels 1 & 2 down pat, but I believe that the only way we can bring the level of measurement of training effectivity up to levels 3 & 4 is to involve the rural banks (who are the beneficiaries of this training) even before the training starts. Levels 3 & 4 will have to be done with the direct intervention of the bank; banks will only do this if they see the value in even measuring how the training has improved the quality of work of their account officers and how this has brought down their cost by way of increased income from microfinance loans because there are fewer delinquencies.

The only way to banks will be convinced to even consider going through levels 3 & 4 is if we can show them the impact of the training in pesos and centavos (dollars and cents, in your case).

Right now, I've encountered online students who have used the internet for the first time, you have students who simply do not follow instructions and just rush into the course (ultimately getting completely lost about navigating through everything), you have students whose internet access facility leaves much to be desired (some banks do not even have internet access within their premises, thus, their students have to go to an internet cafe to log-on). I even had a funny experience during our first online class chat session - I had students who were logged on but did not enter the chat room so were not able to participate in the chat (it was like having a real classroom with students standing outside in the corridor because they couldn't find the door to the classroom).

These are some of the realities that trainors involved in online courses have to contend with here in the Philippines.

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Post By: Leslie Zucker

Summarizing yesterday's discussion is no easy task! Analyzing and commenting on all of the contributions would require me to write a half a book in the next few minutes so I'll simply act as a mirror for now, reflecting them back to you. The major points brought up in day one were:

- Experiential learning models

- The value of each of the 4 levels of training evaluation

- Process for getting feedback on the impact of training

- The definition of baseline data

- Frameworks for evaluating the impact of training

- Outcomes vs. Outputs

- Role the training had in the social impacts of the organization

- Training seen as major non-monetary incentive

- Level of effort and expense in monitoring performance and impact

- Passing the ROI test, before the donors disappear

- Training participants apply the learning starting in the classroom

- A few others I have probably missed…

By the end of day three we'll have a more complete picture of what these comments mean for our current realities and our shared future. I'm encouraged by all the active participation and eager to start day two.

DAY TWO: CHALLENGES AND SUCCESSES

WELCOME POST: Leslie Zucker

After a great first day, our second day's topic is...

Unfortunately (and fortunately) there are still far more microfinance practitioners asking for training that is practical, specific to their context, and easily accessible by all their staff, especially in rural areas and as they scale up over time.

What are the challenges to delivering training with those characteristics?

What has worked / not worked?

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Post by: Rebecca Ruf

I am a graduate student focusing my studies on Microfinance. I understand the concept of scaling up of microfinance institutions but was wondering what specific procedures or policies are related to the scaling up of training programs for these institutions. Are there significant differences from a "standard" training program? And how do you balance the MFIs need to improve its bottom line with the additional expenses related to training?

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Post By: Jennifer Shaw

The main challenges we face in providing context specific trainings easily accessible by all staff to a wide variety of microfinance practitioners can be divided between 1. challenges to our own ability to provide TA and 2. the partner organization's ability to participate in the training. Specifically, the microfinance practitioner organization is not always willing or able to pull their staff out of the field for the amount of time required to train on the topics they have asked for. In addition, when the microfinance organization has offices spread over a wide variety of regions it is difficult to deliver the training all at once and often requires a longer replication process. This can have implications on resources needed to train all staff, which is often another challenge as you consider transportation and sometimes lodging if the field staff are required to meet in a central location.

In terms of challenges to our organization to delivering context specific training to a wide variety of practitioners, staffing is often a limiting factor in terms of our ability to be in a wide variety of geographical locations at once and really spend the time tailoring the training to the needs of the practitioner and coordinating with conflicting, often changing schedules.

We are trying to deal with these challenges through the training of trainers model (TOT) in two ways. For example, in the case of a practitioner organization with 4 regional offices, I will train the lead trainer and her regional training staff on the methodology by implementing the training with field agents together in one region. The regional training staff will then go back to their respective regional offices and replicate the process with support from the lead trainer (who is supported by me either via email or phone once I leave). They may also subsequently divide up the training in smaller pieces so that the field agents do not need to leave the field for longer periods of time. These same training staff will serve as support in the field, helping field agents with difficulties they might be having delivering learning sessions, or managing credit association meetings, for example. The training staff are also trained on the monitoring system so that they can help identify where the field agents might need more support (specifically in education and credit association meeting management). Generally the training staff have more time to dedicate to training so we can work with them for more intense periods of time, after which they can train the field staff according to their schedules.

Second, we offer Training of Trainers events for multiple institutions in one central location which can then be followed up by TA visits that take can be more focused on the individual needs of the practitioner organization. These TOT events can also serve as problem solving forums for the specific problems of the microfinance organizations where there is an exchange of ideas based on practical experiences from the field.

In addition, we are working on identifying and training experienced trainers who can cross train on different topics in their region (for example, in the Andean region or West Africa) to extend our ability to train with more organizations.

Finally, in terms of getting materials that are generic yet context specific, we use training modules that are generic and easy to use, but have an adaptation section which helps organizations adapt the module to their own context. This adaptation section can be done by the practitioner organization with guidance from the technical advisor before trainings and during follow up TA visits. Also, once the training has been carried out the first time, the microfinance practitioner training staff in encouraged to make any necessary adaptations before replicating it in the rest of their regional offices.

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Post By: Leslie Barcus

Thanks to Jennifer for her thoughtful response on meeting the training challenges through ToTs. I work for the Microfinance Management Institute, an independent organization created by CGAP and the Open Society Institute. Currently, we lead a global network of academic institutions in developing countries to integrate the study of microfinance management into the regular MBA curriculum stream.

That being said, we are now looking for potential ways to provide more training support for the many difficult to reach practitioner organizations described here. While nothing has been firmed up as of yet, we are giving thought to a number of ideas. One idea is to support general ToTs that focus on generic course delivery skills and curriculum development skills. The goal is to give people training skills for varying needs and contexts as described by Jennifer, in lieu of tying trainers to competencies related to specific sets of materials.

Any other idea is to work harder to establish local trainer /academic linkages. It seems that the MF training world is somewhat fractured in terms of information dissemination and knowledge of who and what are available in the training and academic space. We at the MFMI would like to create greater linkages between practitioners,

academics and trainers.   Our hope is that they would share materials, ideas, resources and whatever they have to offer to advance the cause of MF.

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Post By: Cris Lomboy

I am happy that Leslie's organization is pushing with integration and complementation in the training market. One of the challenges for a private development training institution like ours is to ensure that the training we provide is very relevant to the needs of the MFIs. If the microfinance sector of the country is very dynamic, our training courses should be able to keep pace. But developing learning modules and materials is very high. Our organization are able to roll out new courses because of the help of donors i.e. CGAP, ILO, MABS. Most of them develop the modules and then conduct ToTs to us. That brings down considerably the total investment and therefore lowers the cost to the MFIs.

From my point of view, this is a good source of donor money rather than compete with a existing training service provider. When donor decides to do the training themselves because they are after some targets it will do more harm than good in the long term. As we experienced in the Philippines, donors providing direct training distorts the market and make the MFIs very price sensitive. Since donors can afford to subsidize the cost of training, many MFIs are expecting local providers to offer low training fees as well. This is a problem in terms of scaling up training.

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Post By: Ragini Chaudhary

EDA is also CGAP's Regional Partner and has participated in CGAP supported ToTs and has conducted CGAP supported ToTs in the region. In India the issue of scaling up of training relates to the microfinance sector as a whole rather than to a particular organization. The challenges in scaling up are primarily language, relevance of content, capacity of local capacity building providers and cost. The high quality-training providers have limited outreach because their trainings are in English and are perceived to be costly.

We proposed the route of creating regional hubs in India and building their capacities through Tots. One such tie up with APMAS a state level capacity building institution of Andhra Pradesh, which was provided ToT support through CGAP, helped to deepen the outreach of the CGAP courses in the state. However, this has not been replicated in other states or regions. The lessons from the ToT experience:

1. Training before ToT is very important for re-inforcing the training content for the ToT participants. For e.g. for an effective Financial Analysis ToT , the participants should go through the Financial Analysis course first and go through the ToT.

2. Local capacity building service providers should be able to hire and retain skilled staff. The staff should be able to provide not only initial training but also follow up and TA support.

3. Local capacity building providers require handholding support initially in creating market for their courses and for initial deliveries.

4. Funding support is required for module development/adaptation, translation, ToTs for local capacity building providers and initial hand holding support.

The regional hubs and Tot model could work in scaling up, but it would require significant investment in local capacity building service providers.

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Post By: Claudette Martinez

I agree that indirects costs of training is a big challenge that organizations face (both MFIs and training providers). Depending on dispersion of branch offices and movilization time it could be at least 3 times the direct costs of the training itself. Among others non-economical costs like staff time.

I consider distance learning models can serve to scale up training. I would like to know if some of you have experienced this kind of models and what have been the results obtained.

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Post By: Ma. Lourdes Pineda

We, at the MABS Program, have been working with rural banks in the Philippines since 1998. At present the 80 banks we work with have over 700 account officers in their microfinance operation and the numbers are growing as these banks expand their operations. The greatest challenge we have is ensuring that all these account officers acquire the necessary technical skills to establish the creditworthiness of their borrowers, thus, ensuring the sustainability of the microfinance operation of their respective banks. We have been doing face-to-face training (with effectiveness measured only up to level 2) but have been unable to reach all these 700 account officers mainly because of:

Prohibitive cost of training (as far as the banks are concerned - you're talking of an average of Php15,000/participant for a 3-day course).

Most banks do not view training as an investment - they consider it an expense, especially for banks whose eyes always watching the bottom-line.

Sending account officers for training could adversely affect the portfolio quality of the bank (portfolio of the AO concerned could go uncollected while he is on training).

With the sheer number of AOs, we would have to conduct 2 trainings per month, thus, would end up doing nothing but trainings. And we're only talking about account officers.

We did conduct TOTs but these did not prove very successful mainly because these trainers were not given a chance to use their training skills in their banks (very few banks conducted in-house trainings)

Because of these challenges, MABS has decided to try out an online distance learning approach to training. We are right now on our 2nd week of pilot-testing and have encountered the following new challenges:

1. Not all banks have internet access within their premises

2. Some students have to to use internet cafes to access the online courses.

3. The quality of internet access varies depending on the location of the student.

4. Some students are accessing the internet for the first time (some did not know how to use internet browsers, etc.)

5. Written enrollment guidelines for the online course were provided the students but few of them read the same, thus, leading to chaos during the enrollment period.

6. Student's Handbook was provided to guide the students in navigating the online course - unfortunately, most of them did not read the handbook, thus, were completely clueless about how to get around the course.

The 1st week of the course (the enrollment period) was very much like a regular school with freshmen entering college - they had to be coached about what to do every step of the way. We're on our 2nd week and have 4 more weeks to go with this pilot-test. I'm sure more challenges await us in the coming days. But should this prove successful, this will be a way for us to bring the training down to the AOs, where they need it and when they need it. "If Mohammad cannot come to the mountain, then the mountain will go to Mohammad."

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Post By: Tony Pryor

These emails on the Philippines are fascinating. More examples would be great to get; are there banks that do support training more than others, and if so, why?

Strikes me too that this might be an area where we might all learn from other sectors, including ag extension and family planning. Certainly in the Philippines there's been a long history of innovative ways to pass along a range of skills using all sorts of media. How can we try to tap that broader base of experience?

One problem of course is that skills building is more of a flow than a stock; in that people come and go, skills need to be refreshed, and new ones introduced. Donors tend to check off the "people trained" box and then move on to other things; in reality in most organizations keeping up a skilled workforce is never-ending. And of course, let me just raise the specter of AIDS, which systematically wipes out key trained staff in a number of countries least able to rebound. I know what it does to agriculture, but I assume it is equally as serious a threat to maintaining a skilled workforce in microfinance organizations.

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Post By: Ma. Lourdes Pineda

From our experience with rural banks here in the Philippines, its usually the banks who have seen the income-generation potential of microfinance that have invested heavily in training/re-training of their people; these are the same banks whose portfolios and resources have more than tripled over the last 5-6 years. Among our partner-banks there are a handful who really put a lot of importance to training and have even gone to the extent of hiring private consulting firms to assist them in HRD.

When it comes to microfinance training, however, this field needs specialized trainers who are well-versed in both the theoretical and operational aspects of microfinance operations - thus, this is where the MABS program comes in. Again, back to our predicament of trying to get these people together for training. You see, the Philippines is composed of over 7000 islands and our banks are scattered all over the archipelago, thus, bringing all these people together in one venue for training is a major production.

Here in the Philippines I've seen CD-based stand-alone trainings. Which is also a good idea because you don't need internet access. The drawback, however, is the lack of feedbacking from a mentor and the inability to update information contained in the CD. In addition, one is not assured that these CD-based trainings will really be used when they get down to the ground (we, at MABS, have some CD-based training modules which we gave to our partner-banks - unfortunately, less than 10% of these banks ever used them).

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Post By: Cristopher Lomboy

Hi! I am with working with a pioneer MF capacity building institution in the Philippines and we have been doing a number of training as accredited trainer / service provider of CGAP, MABS, ASA, Citibank/ AIM Management courses, and ILO on BDS. I also got the opportunity to enroll in the UNCDF ADBI distance learning (DL) module. What I found useful for in the DL sessions was the use of an interactive CD ROM especially if you are not too

familiar with the internet. IN the CD ROM, there is a narrator with examples and a sort of quiz to gauge your understanding. I guess the downside here is that the initial cost to prepare a CD ROM is high.

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Post By: Arvin Bunker

Reflections on Day two comments:

Direct training by foreign specialists can be effective, but too expensive to be sustained except by donors. Training of trainers (TOT) is the next best model and one that actually works in practice, and the discussion covered well successes and the challenges with that approach. Probably only in markets with large populations and high population density is the TOT model self-sustainable. Smaller countries, smaller towns and rural areas will need continued donor support, or development of new technology to effectively deliver training that changes behavior. (Behavior change means adoption of best practices, which are tailored to the local environment).

Regional or country specific training institutions, an approach used by CGAP and other donors, can work for regions with adequate demand. Are there any examples of these specialized regional microfinance training centers surviving after donor support have ended? Commercial banks in many countries, for example, support local training institutions to train bank employees. No respondent mentioned adding or attempting to add microfinance training capabilities to those institutions.

Computer assisted learning has to be incorporated into the mix of tools to reach most of the world's microfinance institutions. The computer assisted, on-line or CD, alone will not produce the needed response of changing behavior. There is no reason to discard the excellent skills and institutions now delivering training; they just need better tools.

Let me suggest a model that mixes existing skills with emerging technologies:

Level 1, The Library

This is a collection of information and tools microfinance loan officers and others in the MF institution need to know. They might be books, manuals, FAQs, case studies, CDs, and others. Most loan officers do this now; they have the credit manual in their desk. Many of these items can be transferred to on-line availability as the technology allows and resources are available. When on-line, think of the library as a just-in-time delivery of training. Making the on-library user friendly and easy to find the information still needs a lot of work.

Level 2, Self-Study Materials

Using face to face trainers to convey facts or knowledge is inefficient, as the discussion on Wednesday demonstrated. Self-study courses can be paper or on-line, or both.

Level 3, Distance Courses, Moderator/Instructor Led

These can be by paper and mail, or online, or both. The key difference between levels two and three is the insertion of a moderator, and or plus a specialist in the subject, which may also be a professional trainer, or could be the best person in the company on that subject. It could be, for example, the Credit Manager, guiding selected students through decisions on credit analysis. The students benefit from interaction and questions from peers.

Level 4, Face to Face

When a student has mastered the available information in levels one to three, they are ready for face to face training with peers and/or with subject matter specialists. Interaction with like prepared peers is challenging and

when expertly guided, as many participating in this discussion can do, is most likely to produce behavior changes. Most skilled trainers can conduct this training, if supported by subject matter specialists.

In most cases the student progresses from level 1 to level 4. The most expensive training delivery method, level 4, is reserved for use when students have a basic knowledge and are ready to expand their experience in ways that generate greater ROI for the MFI. This model should be a much easier sell to cost conscious senior executives.

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Post By: Leslie Zucker

Thanks for posting (and to those dozens of silent observers out there!) Again, reflecting back to you, some challenges to "scaling up" training mentioned yesterday were:

- Long and slow training replication processes

- Staffing

- Geographical locations of the training participants

- Donors providing direct training distorts the market and makes the MFIs very price sensitive.

- The high quality-training providers have limited outreach because their trainings are in English and are perceived to be costly.

- Indirect costs of training (including opportunity costs) are higher than direct costs of the training itself.

- Skills building is more of a flow than a stock

- CD-ROM based trainings – difficulty to ensure usage and update

- And a few of the successes and ideas for the future that were mentioned are:

- Imparting training skills for varying needs and contexts in lieu of tying trainers to competencies related to specific sets of materials

- Identifying and training experienced trainers who can cross train on different topics in their region

- Training modules that are generic and easy to use, but have an adaptation section which helps organizations adapt the module to their own context

- Creating greater linkages between practitioners, academics and trainers

- Sharing materials, ideas, resources

There are a lot of unanswered questions from the past two days, I wish we could all sit around a tree and talk about them in person. Hopefully today we can find a way to keep these conversations alive.

DAY THREE: CREATIVE PROBLEM SOLVING

WELCOME POST: Leslie Zucker

Welcome to the last day of our discussion, although I see there are still minds working on yesterday's issues – great!

Today we're moving into action mode – problem solving. Take this example to start off…

Once upon a time Visa and Mastercard were only accepted by a few select vendors. Over time however, everyone agreed to use the same system and today, they are accepted by billions of vendors, even in very remote villages.

With the potential microfinance market as huge as it is, it could be said that there are still only those "few and select" training providers. To really scale up this industry, microfinance institutions must focus on getting staff with the right skills, even in remote villages. But, business as usual for us, the training providers (even with our valiant efforts in training of trainers, adaptable materials, etc) we will still not reach even a quarter million MFI staff!

How will we ever reach significant scale with training for microfinance staff that gets a return on our investment unless we cooperate? How can we work together to achieve this common goal?

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Post by: Nhu-An Tran

Apologies for not being to chime in until today but I've enjoyed the discussion so far and was glad to see a high level of participation from all over the world. Thank you to Leslie for her wonderful facilitation job and for asking the right salient questions.

There are two issues that I would like to raise in terms of creative solutions for more effective training:

1) the use of technology -- distance learning and e-learning on the surface, seem to provide great potential for scaling up training. But as we saw from the MABS experience, there are many challenges in implementation in terms of internet access, user awareness and understanding and of the use of the technology. I hope we'll have an opportunity to hear and learn more from Lourdes as the project contintues its work in this area. Perhaps we can incorporate some of MABS' experience in a Notes from the Field to be posted on the microLinks website?

2) Following up on previous references to mentoring and experiential learning, I'd like to hear participants' view about the use of a combination of delivery channels for training beyond the classroom. If we need to focus on the levels 3&4 of evaluation, would a combination of a CD-Rom for basic skills training, followed by a mentoring/pairing with a more senior colleague allow for an individual to learn at his/her own pace, yet still allow for face to face time. A mentoring process may also be useful in terms of reaching out to staff in rural areas. Certain MFIs rotate their staff among branches as part of a career track, e.g. a loan officer in an urban branch becomes a senior loan officer in a rural branch.

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Post by: Melissa Nussbaum

In regards to scaling up - one method that SEEP is utilizing is to work with regional and country-level networks as training hubs. It is definately a bit more costly but allows us to utilize a specific topic and adapt it to the local context. Of course we train the trainer so that we can reach a greater scale and allow the expertise to rest in the region.

One issue I witnessed working Vietnam which I think effects the impact of training is the timeliness and relevance of the training. My colleagues were attending a new training each month which made it diffcult for them to implement what they were learning. Technology, however, made a significant impact on whether they implemented their learnings. I noticed that when they practiced a new skill on the computer they were more likely to utilize it. The other issue was that many times the program officers were attending trainings that their manager had yet to be trained on - so it was harder for them to stick to implementation.

In response to Nhu-An's question I do believe that a combination of efforts is necessary - mentoring would be excellent. However, I think MFIs and their partnering organization need to put more thought and planning into

staff development - instead of 10 trainings per year - focus on 2-3 skills that they can really improve upon in a more rich methodology.

A real challenge is language, as well. SEEP is constantly trying to get materials out in a variety of languages but it can be a big issue in terms of reaching scale.

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Post By: Leslie Zucker

If I had to summarize what I know about distance learning technologies in just 5 seconds, I'd say that using them can be simple or complicated, and can be expensive or cheap, it all depends on the business problem we're trying to solve. Not surprisingly it can be effective or ineffective, depending on how we manage the process too.

I'll get back to the point about scaling up and collaboration in my next posting, but in the meantime, for those who are interested to learn more about distance learning, here are a couple resources:

1) http://topics.developmentgateway.org/mdg?intcmp=903 There is an e-learning topic on the Development Gateway where you can get occasional emails about the application of e-learning in development contexts, although I haven't seen any specifically about microfinance yet.

2) www.globalechange.com/files/elearning This link will lead you to the lessons learned from a distance learning project implemented by echange - thanks to financing from the FOMIN of the Inter-American Development Bank. It's an interactive presentation in both Spanish and English that looks at the benefits of distance learning, shows demos of 3 distance learning courses (page 15 of 17) and the results of the pilot tests.

3) "Sustaining Distance Training – Integrating Learning Technologies into the Fabric of the Enterprise", by Zane Berge and published by Jossey-Bass. It's a good book that gives examples of how 17 leading organizations have used distance training to achieve their strategic objectives.

4) Short article entitled "Distance Learning May Be Best Way to Train MFI Staff" published by the Microfinance Experience Series.

Hope those help, anyone have other ones?

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Post By: Tiphaine Crenn

Besides using ToTs, distance learning tools, mentoring/TA after training and sharing ideas and materials -- all important components to build up the supply and quality of locally available training which have been brought up during this very interesting discussion -- I'd also like to add that to reach scale takes a long-term view on the part of the training providers and the donors who may be supporting them. Good trainers leave, get better paying jobs (especially in countries where there's a relatively small set of skilled people who also speak English, for ex.) and have to be replaced and the cycle of ToTs and mentoring new trainers has to start over again.

Our own experiences at CGAP have also shown that working at an institutional level rather than with only individuals (in talking about trainers) seems to be key to ensure that training courses are given over the long term and that new generations of trainers are also fostered -- EDA Ltd and Punla who wrote in yesterday are great cases in point of institutions that continue to develop new trainers (with little donor support, actually) and continue to expand the reach of their training services.

A quick word on sharing information about training materials out there -- Graham Wright mentioned the FSTRC website (http://www.fstrc.org/) developed by MicroSave. It contains not only MicroSave materials but a host of others and may be of interest to those thinking of developing new courses.

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Post By: Claudette Martinez

I agree that solutions for reaching scale should involve a combination of efforts, tools and delivery channels to face all the mentioned challenges. Though I consider technology is going to be key factor to scaling up, it's required more to be more effective (3&4 level) and get return on training investment.

It's required an holistic approach in training design and delivery, to face disadvantages of each model; for example mentoring/pairing could be an excellent model but usually senior staff teach not only good practices to new staff; Tots is great too, but if trainer leaves, is necessary to replace and train the new person and lose for it (as mentioned). So it's necessary to look for the accurate mixture to optimize costs and improve institutional impact.

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Post By: Leslie Zucker

Definitely agree with Claudette Martinez. There are probably many mixes that work, but all approaches to training are better as a mix of some sort! In the distance learning world, they call it a "blended approach". That "blend" includes face-to-face events, virtual events, self-guided materials, synchronous learning (everyone interacts at the same time) and asynchronous learning (people interact on their own schedules) and more.

What I have found in distance learning (as a participant, an instructional designer, and a facilitator) is that frequent human interaction and trying out the new skills is super necessary to deter participant drop-out. For this reason, I'm unsure that the model that Arvin Bunker suggested --The Library, then Self-Study, then Instructor Led Distance Courses then Face to Face Courses-- would get much traction in reality (although the "reward" aspect of it is interesting to me). In the end, most people still prefer individual attention and to apply their learning immediately into their daily work.

As Ragini Chaudhary mentioned, "scaling up" of training (as I posed it in days two and three) relates to the microfinance sector as a whole rather than to a particular organization. The majority of the comments I read referred to scaling up one geographic region or one network of microfinance organizations. While this is, admittedly, a huge challenge, I can only imagine that it would be easier for that to happen if we solved the bigger problem of creating greater access to results-based training for the whole sector. Maybe some will call me an idealist, but take this example:

LINGOs is a consortium where learning professionals from member organizations - international humanitarian relief and development agencies - collaborate, share and learn. LINGOs also engages companies and associations working in the field of technology assisted learning (such as Microsoft) - to provide expert help and other support aimed at alleviating poverty around the world and effectively responding to emergencies.

www.lingos.org promotes the sharing of learning resources, knowledge, courseware and other learning initiatives. LINGOs' activities are divided into three area of focus:

Content - Acquiring training content made up of off-the-shelf courses, NGO developed courses and jointly developed content to be shared across all members.

Information Exchange - Providing opportunities, venues and systems for information exchange on learning and development topics.

Tools and Standards – Developing common standards and where appropriate, support the use of common development, delivery and learning management tools.

I'm not suggesting that the microfinance sector necessarily join that particular initiative but I'm sure there are many lessons the microfinance sector could learn from their experience. That's the kind of future collaboration that could help us all. Who is interested in exploring this kind of thing together?

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Post By: Leslie Zucker

On this last day some of the issues mentioned were:

- The use of technology -- distance learning and e-learning

- Combination of delivery channels

- Timeliness and relevance of the training

- Language

- "Scaling up" of training relates to the microfinance sector as a whole rather, as well as a particular organization or network of organizations.

- Reaching scale takes a long-term view on the part of the training providers and the donors who may be supporting them

- Working at an institutional level rather than with only individuals (in talking about trainers) seems to be key to ensure that training courses are given over the long term

- FSTRC website http://www.fstrc.org

- A holistic approach in training design and delivery, to face disadvantages of each model.

There were a few seeds planted about collaborating to solve the challenge of reaching scale and getting a return on investment out of training, but clearly, we'll need to keep working on that!

Hopefully many of us will have the chance to convene at the USAID Learning Conference in June, and possibly even meet in person and continue the discussions about scaling up microfinance training. Until then, let's speak our minds, congratulate and challenge each other.

Many thanks to USAID, Chemonics and IRG for this Speaker's Corner and the opportunity to facilitate it.

Much success in your training efforts!

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