

COMMUNITY VISION UGANDA

A WORKING FUTURE UGANDA PROJECT



CONSULTANCY REPORT ON A FIVE DAYS T.O.T ON FINANCIAL
LITERACY FOR COMMUNITY BASED TRAINERS AND YOUTH MENTORS
CONDUCTED FROM 23rd TO 27th MARCH 2015 AT LINKWAY HOTEL
TORORO

SUBMITTED TO PLAN INTERNATIONAL IN UGANDA

BY

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Introduction

A five days training of trainer's workshop for Community Based Trainers and Youth mentors on financial literacy was conducted from 23rd to 27th March 2015 at Link way Hotel in Tororo. The training was facilitated by Mr. Waswa Hassan a Financial Inclusion specialist and certified trainer from Bank of Uganda and organized by Plan Uganda targeting **15** Youth mentors, **20** CBTs and **2** project officers engaged in the implementation of a Working Future project. The purpose of the training was to equip CBTs and youth mentors with skills, knowledge in financial literacy so as to be trainer of trainees in their respective areas and rollout the same to the VSLAs they were supervising.

Objectives

1. To equip participants with knowledge and skills in financial literacy.
2. To train T.O.Ts who will pilot the financial literacy strategy implemented by Bank of Uganda among the VSLAs in Tororo program area.
3. To build the capacity of CBTs and youth mentors as T.O.Ts to be able to rollout the program to their VSLAs.
4. To pilot and share the financial literacy training manual with the CBTs and youth mentors to test it and collect feedback on the modules in line with VSLA needs.

DAY ONE. ACTIVITIES AND SESSIONS COVERED

Introductory remarks from the project facilitators.

He welcomed all participants for coming and pointed out that financial literacy was one of the VSLA plus activities under a working Future Uganda project design and all participants were to be trained so they can be able to rollout the same to their respective VSLAs. He added on that Plan and Bank of Uganda had developed a strategy to pilot the financial literacy strategy among the VSLAs based on the needs assessment that was carried out in February 2015.

Overview of A working Future project

A working Future project is a 3 and half pilot project aimed at supporting employment and increase the economic empowerment of 12,000 youths in Eastern Uganda by June 2016. The project uses VSLA as an entry point for mobilizing youths to save their money and later other VSLA plus activities are introduced to them to prepare them for self employment both in formal and informal sectors. In line with this background, economic empowerment comprises of very many things not only financially but even socially, in terms of capacity building, life skills. All of which financial literacy training is part of the economic empowerment in terms of knowledge and skills in managing personal finance.

As T.O.Ts, they will be expected to train other youths in financial literacy and track the progress and outcome of the training in terms of behavior change and increased use of financial services.

Participant expectations

- Resting time
- Transport refund
- Good meals
- T-shirts
- Get knowledge on financial literacy
- Training manuals and certificates
- Know how to manage data
- Make friends
- Use of simple English
- Active participation

Workshop norms

- Phones be put in silent mode
- Fines in case of late coming and ringing phones (shs 200)
- Respect of one's opinion
- No unnecessary movements during sessions
- Punctuality
- No dizzying during sessions
- Active participation for all

Workshop objectives

- I. To equip participants with knowledge and skills in financial literacy.

2. To train T.O.Ts who will pilot the financial literacy strategy implemented by Bank of Uganda among the VSLAs in Tororo program area.
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4. To pilot and share the financial literacy training manual with the CBTs and youth mentors to test it and collect feedback on the modules in line with VSLA needs.

Mode of delivery

- Group discussions
- Facilitations
- Games
- Case studies
- Manuals and handouts

Pre-test exercise

DAY ONE SESSIONS 23rd March 2015

- Introduction to financial literacy
- Principles of adult learning
- Planning for the training sessions.
- Personal financial management
- Group exercise

DAY TWO SESSIONS COVERED 24TH MARCH 2015

- Personal financial management
- Financial service providers
- Making choices for financial services
- Savings
- Group exercise

DAY THREE SESSIONS COVERED 25TH MARCH 2015

- Investments
- Loans management

- Types of loans and their costs
- Group exercise

DAY FOUR SESSIONS COVERED 26TH MARCH 2015

- Risks and insurance
- Concept of insurance
- Planning for old age/ retirement
- Reporting and feedback

DAY FIVE SESSIONS 27TH MARCH 2015

- Review of the learning objectives
- Post training evaluation
- Games

Achievements

- ❖ 35 participants were trained on financial literacy and were tasked to go back and implement the sessions learnt to their respective VSLAs. These included 20 CBTs, and 15 youth mentors.
- ❖ 35 financial literacy manuals were issued out to the participants to guide them during the rolling out of the training to the VSLAs

Challenges

- ❖ Some participants fell sick and were on and off to get medication.
- ❖ The games were few and not everyone would access them and a suggestion was made that the three games were to be handed to Plan where the T.O.Ts would access them in case of training probable one per program unit.
- ❖ No clear data parameters to track the outcomes of financial literacy training and baseline data to compare progress after the training

Lessons learnt

- ❖ Some of the Youths mentors were well informed on financial literacy based on the previous training and this made the workshop simple and easy to administer.
- ❖ Use of games and local context is the best approach during rolling out of financial literacy to the Local VSLAs.

Recommendation

Early preparations should be made to budget for sickness during workshops so as to accommodate such emergencies and handle them as they come.

Partners should clearly spell out the data parameters on which to base to track the progress on the training.

Clear baseline data should be used to compare progress and results of the training.

Conclusion

The workshop was successfully conducted and participants appreciated the training and promised to rollout the same to the VSLA. However, they expressed the concern for the need of enough stationery to be able to rollout the training as fast as possible.

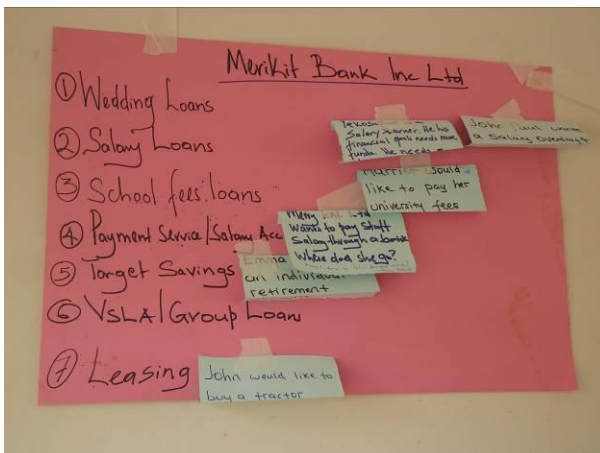
ANNEXT: CAPTIONS OF THE TRAINING



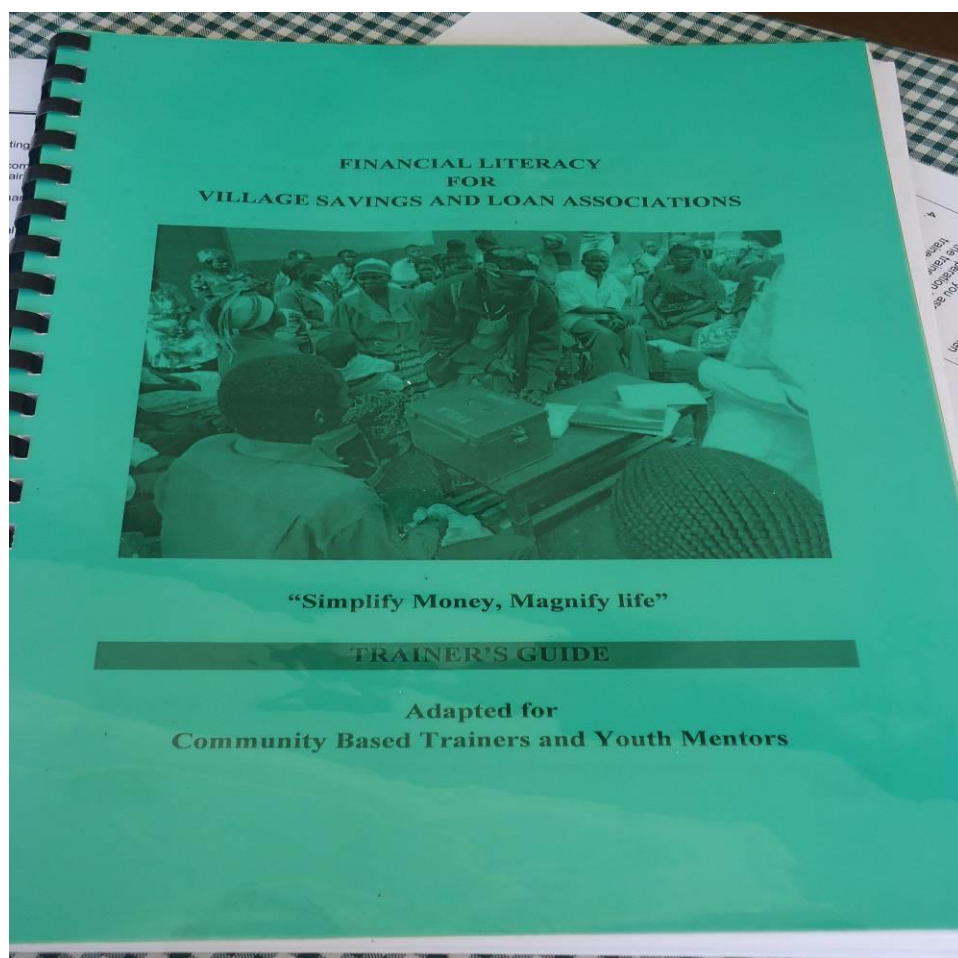
On the left is Gabriel Kamuge the facilitator of the workshop presenting a session on Principles of adult learning.



On the left is Adeke Betty the CBT in charge of Nyalakot parish presenting a session on managing personal finance during a TOT work at Link way. Captured on 25th march 2015.



On the right is Andrew one of participants in the workshop emphasizing a point on insurance during a financial literacy training at Link way hotel in Tororo. Captured on 27th March 2015



Above is the adopted Pilot manual on financial literacy for the VSLAs which was used during the workshop.

A handwritten signature in blue ink, appearing to read "W. M. H.", is written on a white rectangular background.