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# Mentors International Microfinance Curriculum Development

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**Design & Development Project Report  
Instructional Psychology & Technology, Brigham Young University**

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## Introduction

Poverty is “a multidimensional phenomenon encompassing a person’s economic, social, health, education, security, and capacity” (Tavanti, 2013, p. 698). Poverty goes beyond one’s lack of economic resources and branches into a lack of access to services and the basic capacity to participate in society. Finding solutions to combat a multidimensional problem such as poverty is challenging. Even with the global advances in technology, a child dies every four seconds from poverty-related problems (Tavanti, 2013). The first Millennium Development Goal created by the United Nations was to eradicate extreme poverty (i.e., living on less than \$1.25/day) by 2015. While progress was made, the goal was not met (United Nations, 2015).

The number of programs and the amount of money spent globally on humanitarian aid continues to grow (Global Humanitarian Assistance, 2016). However, many well-meaning community projects are not sustainable, promote dependence, and do not produce their intended results because the local people are not invested (Binns, 1999). Instead, humanitarian aid should seek to enhance self-reliance and encourage people to find solutions to their own real and perceived unmet needs (Pomerleau, 1970; Binns, 1999).

Along this line, Mentors International (MI), a non-profit that works in eight different countries, seeks to empower the world’s poor to grow in self-reliance through personal and business mentoring and access to financial services. The term “self-reliance” has been defined in a number of different ways. The United Nations High Commissioner for Refugees (UNHCR) defines self-reliance as,

the social and economic ability of an individual, a household or a community to meet essential needs (including protection, food, water, shelter, personal safety, health and education) in a sustainable manner and with dignity. (DOS, 2005, p.1)

By teaching and promoting self-reliance, the livelihoods of the persons who are participating can develop and strengthen, and their economic vulnerability and reliance on external assistance can be reduced (DOS, 2005). Individuals also need to be economically self-reliant so they can access and manage monetary and material assets. Socially, self-reliance can help a community function with cohesion, so that there is social accountability, mutual dependence-making decisions, adequate mobilization of resources, and building then maximizing the interpersonal capacity to address community issues (DOS, 2005).

Microfinance has been an increasingly common program strategy to improve self-reliance and combat poverty in developing countries. Many have argued that microfinance is successful at alleviating poverty through its promotion of financial and social inclusion, ability to help the poor expand their earnings, and potential to improve food security, health, education and other non-financial domains (Qamar, 2017; Hasan, 2011; Littlefield, 2003). In 2017, authors surveyed 211 microfinance clients in the Philippines and found that microfinance had a “mildly positive”

impact on poverty reduction, on the basis that incomes and savings of microfinance clients were higher than non-client incomes and savings (Agbola, 2017).

However, others point out that microfinancing or access to institutional credit alone cannot work to bring people out of poverty and into increased self-reliance (Tavanti, 2013; Everett, 1987). Education is a validated tool that can help harness an individual's ability to be self-reliant and build up not only his/her livelihood, but that of his/her community. Education has been "promulgated as the primary weapon against poverty prevalence" (Awan, Malik, Sarwar, & Waqas, 2011, p. 1). Financial education in particular has been shown to benefit entrepreneurs and clients of microfinance institutions by providing knowledge and skills to manage their money and increase their capacity to use available financial services effectively, and increasing their self-efficacy regarding their financial goals (Cohen, 2004).

### **Design Problem**

Initial discovery with the Mentors International staff revealed the following problem with their existing training programs:

First, their training is not standardized globally and does not create a consistent brand for what it means to be an MI program graduate. The curriculum content, total length and frequency of training, and training requirements to take out a loan varies country to country.

Second, the various existing training programs did not educate on seeking or using outside funding, the risk of loans, and how to manage them. The most commonly used program was the "Master of Business on the Street" program developed by Interweave International. However this program focused on starting a business with no outside funding; it lacked training for clients on the now common anti-poverty strategy of microfinance, which is core to MI.

Third, the training programs were not leading to behavior change among clients, according to country program managers and the rates of lending. While repayment rates were high among MI clients, the number of repeat clients is very high. Clients loan, repay, and re-loan the same money multiple times, signaling they weren't truly growing their business to be sustainable.

Lastly, any existing training used by MI was purchased from third parties. They did not own the copyright to be able to edit and improve the curriculum as they saw fit.

Given these problems, the objectives of the new curriculum were to:

1. Empower clients of all education levels to start and grow their business
2. Create a standardized training program across the globe, and
3. Reduce repeat loan clients

### **Needs Assessment**

A needs assessment was carried out to determine the needs of the new curriculum meant to replace the various existing curriculum. The research questions included:

1. What business training programs currently exist in the market and what topics do they teach?
2. What are the characteristics and needs of the learner?
3. Why is the current training not effective, according to the MI program managers?
4. What constraints do we have in designing and implementing the content?

### **Existing Training**

A comparative analysis was conducted to evaluate existing business training programs and inform the content of the new curriculum according to best practices in the industry. A list of 85 existing training programs was gathered, and their core topics listed in rows. The majority of programs taught basic entrepreneurial and business principles, though ~10% targeted specific industries such as agriculture. The core topics taught in each program were coded and grouped into major themes. Topics not relevant to a new business or to business outside the United States were removed. This analysis led to an initial curriculum map that consisted of the following topics:

1. What's your dream
2. Plan/business discovery
3. Product/Price
4. Paperwork/record keeping
5. Promotion
6. Process
7. Planning for the Future
8. Serving Others/ Giving Back

We decided that the topics would be taught in three different tracks, and increasing depth, to clients of MI. This initial draft of topics was created, with the plan to adjust it as more was learned from the program managers and existing client base.

### **Learner Characteristics**

A client survey was distributed to existing MI clients, and 134 responses were received.

The survey asked how long they had been a Mentors clients, whether or not they had graduated a training program, and if they had not, why they hadn't. The surveys were translated into the local languages. The majority of responses were from Peru (n=87, 65%), with 15% (n=20) from

Honduras, 12% (n=17) from the Philippines, and 8% (n=10) from Nepal. No responses were received from Ghana.

The average time of participation with Mentors was 6 years in the Philippines, 3 years in Peru and Honduras, and 1 year with Nepal (expected because they just opened 1 year ago in Nepal). Sixty-eight percent (n=91) of respondents reported graduating from a Mentors training program. On average, those who graduated from a training had been with Mentors for 4 years while those who have not graduated had been with Mentors for 2.8 years.

The length of participation along with the number of graduates is concerning because the hope was that clients would experience increased self-reliance and either no longer need business loans or become eligible for traditional business loans after graduating from Mentors training programs and starting their businesses. Among non-graduates, the most frequently cited reason for not graduating was a lack of time to participate.

While this survey was not a comprehensive view of all Mentors clients, it provides a brief view into some of the challenges clients face in graduating, and the possibility that graduation does not lead to increased self-reliance.

Lastly, demographic was gathered from Mentors headquarters. There are 3,370 clients in Ghana between the ages of 20 and 50, 70% of which are female. Literacy rates are about 60%. For clients in the village this rate is even lower at about 30%. They speak English and Twi. They need training that is more simple. In the Philippines there are 10,554 clients. The age range is 18-65, with the majority in their upper 30s. All clients are female and 70% are starting a business as a second source of income. While they could potentially benefit from more complex training, attendance is very low because traffic prohibits attendance. For the 2,000 clients in Latin America (Honduras, El Salvador, Dominican Republic, and Peru), they experience a similar poor attendance problem but it is because attending class means they are not earning money that day. Ages range from 18 to 60, again with a 35 year old average. Clients are 80% female, except in Guatemala were only 40% are female. In Nepal, the 250 clients are aged 20 to 50 and 90% are female. More information about clients can be found in Appendix A, Client/Stakeholder Analysis.

In summary, the learner analysis highlighted several implications for the design of the MI course. Namely:

1. Training needs to help people move beyond reliance on MI micro-loans;
2. The training should appeal strongly to a female audience; and
3. Trainings need to be convenient to attend.

### **Gaps in Existing Curriculum**

Lastly, to understand what the MI program manager thought worked and did not work well with their existing training, interviews were conducted with five country managers from the Philippines, Peru, Honduras, Ghana, and Nepal. Each interview lasted 30 minutes to 1 hour. The interview with the Peru manager was facilitated with a translator. See Appendix A, Interviews with country managers for full transcripts.

A description of the problems identified, a sample of the evidence of the problem, and the strategy used to address the problem is outlined in table 1.

<b>Problem to Address</b>	<b>Evidence</b>	<b>Instructional Strategy</b>
Current content is too general	<p>“In the past trainings were boring. People are more excited about learning and applying. They want more hard skills they can actually apply.” -Ames, Peru</p> <p>“We are expecting that MI will create a global module but examples will be catered to Philippines.” -Lito, Philippines</p> <p>“They need specific training in marketing, price points, inventory management, record keeping.” -Lito, Philippines</p> <p>“We need to teach how to manage their specific businesses. Manage your business and manage your funds well.” -Douglas, Ghana</p>	Merrill’s 1st principles of instruction are used as the overarching model for the modules. This model suggests that centering teaching around a specific problem and involving the learner in four phases of activation, demonstration, application, and integration will result in the most learning. This will help clients gain a new applicable skill to a specific task each class.
Training is too long	<p>“It’s hard to teach 13 lessons. if you teach that weekly the people have a hard time finishing and attending 13 lessons every week.” - Oto, Honduras</p> <p>“The course should be shortened so it’s more efficient and effective, and they are followed up with personalized advice.” -Guatemala</p> <p>“Training needs to be shortened. An hour, no longer. Simplified. Offer incentives. Address motivation, and show how this will benefit them as a client and entrepreneur.” - Lito, Philippines</p>	The entire program is 8 weeks long, instead of the existing 13 week program. Each course is 1 hour or less.
Clients don’t have time or ability to come to the trainings	<p>“They find it very hard to manage time for the trainings as they are busy with their work.” -Nepal</p>	The trainings are kept as short as possible. The content provided is simplified, straight forward, and

	<p>“They’re not willing to devote too much of their time to a cause they don’t think will work.” -Honduras</p> <p>“The cost to come to the training is too high, it will mean they can’t make money for today. Day by day finances- don’t make money today means you don’t eat dinner tonight.” -Honduras</p> <p>“It’s hard to get people to come to the trainings. They are all too busy in their businesses.” - Philippines</p> <p>“Lack of time and no roads to get there.”- Peru client survey</p>	<p>skill based so clients will feel motivated that the training will provide them with specific skills that will help their business.</p> <p>It also includes pieces they can complete at home and bring back for further discussion. This will make the most of group time and encourage individual learning outside of class.</p>
<p>Training may increase knowledge but lack impact on financial behaviors and business practices</p>	<p>Drexler et al (2014) conducted an RCT to compare a standard accounting training with a simplified, rule-of-thumb-based program. The rule-of-thumb training significantly improved business practices and revenues compared to the control group. Authors concluded that simplifying training programs and using ‘rules-of-thumb’ might improve their effectiveness, especially for less educated and skilled individuals.</p> <p>Maddox et al (2008) stated that aiming for a complete understanding of specific content (such as accounting or business planning) is actually less actionable than information distilled into simple rules of thumb, or “heuristics.”</p> <p>Tested in India, the Philippines, and the Dominican Republic, “rules of thumb” had a greater effect on changing business practices than traditional training (Ideas42, 2018).</p>	<p>Each module is focused around a set of three easy to remember rules of thumb.</p>
<p>Content topic suggestions</p>	<p>Present bias- in the client survey, 25 out of 35 clients in philippines, honduras, and nepal said they would rather have \$50 now instead of \$150 in 6 months.</p> <p>“They need training in marketing, price points, inventory management, record keeping.” -Philippines</p> <p>Debt Management</p>	<p>Topics include what’s your dream (addressing business idea generation), record keeping (addressing separating business and personal money), processes (addressing inventory management), setting your price (addressing price), and planning for the future (including saving, amd debt management)</p>



	<p>“How to balance their debts. people will go out and get multiple loans 1, 2, 3, or 4, and then they’re overwhelmed and don’t know how to consolidate it effectively.”- Peru</p> <p>Saving          “Savings. But it’s hard to save if the money you have isn’t enough for today. Also investing in the right things for the right price. Inventory management” Honduras</p> <p>Business idea generation          “The success of our clients has been diversifying their businesses. Instead of having one income they start having 2, 3, 4, or 5. mini store, plus raising cattle, plus planting, plus selling on the street. Diversifying has proven to be the most successful.” Honduras</p> <p>Separate business and personal money          “They do not keep track of their income and expenses. They do not separate family expenses and business expenses.- Nepal</p>	
<p>Need for simplified material</p>	<p>“The principles, if you can include some clip charts/visual aids that will help clients understand the principles in the lesson.” -Philippines</p> <p>“I think we will be more effective mentor/trainer if we have training materials which is simplified with lots of examples.” -Philippines</p> <p>“Most of them can’t read or write. It’s hard to know if they understand. It’s hard to keep records because they read or write. Most can’t read.” -Ghana</p> <p>“It is simple to understand and can be used to teach people with little education” -Nepal</p> <p>“It should also accommodate those that do not know how to read or write and those that can not attend for a long time, since that represents a day of work for them.” -Guatemala</p>	<p>Visual pictures and stories are used to demonstrate principles.</p> <p>The content is centered around rules of thumb.</p> <p>Alternative activities are suggested for illiterate clients.</p>

**Constraints**

Table 2 describes the constraints faced in designing and implementing the new curriculum.

<b>Table 2. Constraints</b>		
<b>Type of constraint</b>	<b>Constraining factor</b>	<b>Decisions constrained/decisions made</b>
Environmental	<p>Has to be relevant to people in eight different countries</p> <p>Some areas have internet access, some don't</p> <p>Traffic inhibits far travel to attend in person</p>	<p>The curriculum will include general business practices and be applicable across the world.</p> <p>There will be an option to complete all 8 modules on one single Saturday for groups in rural areas where traveling weekly is impossible.</p>
Microfinance clients	<p>Varying degrees of education, literacy, and English speaking ability</p> <p>We don't know exactly what they know about business already, and it will vary. They likely have little to no formal education in finance and business, but this is an assumption and the clients may feel they already have personal experience/knowledge in business.</p>	<p>The content will be kept simple and utilize discussion, stories and pictures. Two tracks will be made, the first focusing on starting a business and the second on growing a business.</p> <p>The mentoring sessions after the curriculum has been taught will then address specific questions and allow for personalization that clients need based upon education levels, local cultures and business practices.</p>
Clients/ stakeholders	Final content will be copyrighted	Can't use any CC-BY-NC or CC-BY-ND content

Strategy/publishing tools	Not all clients will have access to a computer, tablet, or smartphone. People at the organization don't have access to storyline or other online publishing tools.	Will need to be able to accessed both online and offline. The curriculum will be presented as a pdf first, with the possibility of taking it online after it has been tested and improved.
Content	The main constraint concerning content is the time we have available to make the course. The other constraint is going too deep to make the learners lose interest and feel overwhelmed.	Each lesson will last no more than 60 minutes. A track will be complete after 8 lessons. The content will be kept as simple as possible. Homework will include talking to local successful business owners to infuse locally relevant content. Stories and group activities will be used to keep interest during the class.
Legal/regulatory	Final product will be copyrighted	No CC-BY-NC.
Time	Must be ready for testing by April 15th.	Despite any remaining unknowns, the curriculum will be ready for testing by April 15th to have an initial product that can be improved upon through testing.

## Design Process

### Final Curriculum Content

The information learned from the client surveys, demographic data, program manager

interviews, and constraints gathering led to changes to the initial curriculum map described previously.

We separated the product/price lesson into two separate lines to simplify and allow for enough time and practice on each topic. We removed ‘serving others/giving back’ because it was not immediately relevant to clients ability to start a business. While many initial programs consisted of 13 weeks of 90 minute classes, the new curriculum consists of two different tracks, with each one consisting of 8 weeks of 60 minute classes. Track 1 is for identifying and creating a business and Track 2 is for improving and growing an existing business. While initially a Track 3 for expansion and growth was to be made, it was decided that a mentorship track with a resource library would be more beneficial to accommodate local needs for each country. The resource library is outside the scope of this project. Tracks 1 and 2 followed the same 8 topics:

1. What’s your dream
2. Discover your purpose
3. Understand your market
4. Attracting customers
5. Manage your money
6. Record keeping
7. Process
8. Planning for your future

### **Instructional Model**

The overarching instructional strategy used in the design of the curriculum was Merrill’s 1st principles of instruction. There are four key principles that guide instruction around a central problem; activation, demonstration, application, and integration (Merrill, 2002). The framework was used to design each of the 8 modules. The following section provides a brief description of how Merrill’s First Principles was operationalized into the curriculum. While the examples come from a single lesson, Merrill’s First Principles was applied consistently in this way within each lesson.

*Task Centered:* Merrill stated that learning is most effective when it is task centered and learners are involved in solving real-world problems (Merrill, 2002). This is especially true for microfinance clients; they will learn best when learning how to accomplish specific tasks relevant to the business they are trying to create (Brooks, 2017). If they can’t see why what is being taught is applicable to their business, they will be less likely to make the effort to attend trainings, as evidenced by the surveys with local coordinators. Each module is focused around specific tasks:

1. Define your purpose in starting a business
2. Generate business ideas that identify and meet customers' needs
3. Create a business plan
4. Attract customers by choosing the ideal business location and creating an advertisement.
5. List all costs in their business and adjust price and sales goals accordingly.
6. Keep records by using a sales and expense form.
7. Create a plan to improve business processes.
8. Set SMART goals for the future

*Activation:* Learning is more effective when it is connected to what adults already know, known as activation in Merrill's principles. Existing knowledge is activated by providing space and time to discuss times they may have practiced a related skill, and increase their self-confidence in applying it to their business. An example can be seen in Figure 1 below.

### PROBLEM SOLVING

**Discuss:** Think about the past year. What is an unexpected event or challenge you faced? How did you solve the problem? Were you prepared or not prepared?

*Figure 1. Discussion question.*

Discussion questions are also used at the beginning of each lesson to remind students of what they learned in the past week, and how they will apply it to the new lesson that week. An example of this is seen in Figure 2.

**Discuss:** What did you learn from your business interviews last week about location, customer service, or advertising? What will you change for your business?

*If participants need prompting, ask them:*

1. *What businesses did you find?*
2. *Who did they sell to?*
3. *What prices did they charge?*
4. *How will their price help you determine your price?*

*Figure 2. Reflection questions.*

*Demonstration:* Learning is also promoted through demonstration. Principles are demonstrated through stories of people in similar life situations as the clients, accompanied by pictures. Specific tasks like record keeping are demonstrated in front of the class before asking clients to try it on their own. Figure 3 shows an example of a demonstration of how to calculate costs.

JACK'S SALES AND EXPENSE LOG: MARCH 15–20				
Date	Item	Expense	Sales	Account Balance
Business <b>starting</b> amount				20,000
Monday, Mar. 15	Shed	-5,000 ①		15,000
Monday, Mar. 15	Fence	-5,000 ①		10,000
Monday, Mar. 15	Food for one cow	-5,000 ①		5,000
Monday, Mar. 15	Medicine for one cow	-5,000 ①		0
Tuesday, Mar. 16	Cow sold		10,000 ①	10,000
Friday, Mar. 19	Food for one cow	-5,000 ②		5,000
Friday, Mar. 19	Medicine for one cow	-5,000 ②		0
Sat, Mar 20	Cow sold		10,000 ②	10,000
Business <b>ending</b> amount				10,000

\*Answer key

Figure 3. Sales and Expense Log Demonstration.

*Application:* Clients are required to use and apply new concepts to real problems through practice problems and questions in their workbook during class. This allows them to help each

other if needed and receive help from the instructor. An example of a group activity to promote application is seen in Figure 4.

JACK'S SALES AND EXPENSE LOG: MARCH 15-20				
Date	Item	Expense	Sales	Account Balance
Business starting amount				
Monday, Mar. 15				
Monday, Mar. 15				
Monday, Mar. 15				
Monday, Mar. 15				
Tuesday, Mar. 16				
Friday, Mar. 19				
Friday, Mar. 19				
Sat, Mar 20				
Business ending amount				

**LEARN —3. Cover your costs: Increase Your Sales**  
Maximum Time: 25 Minutes

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**GROUP ACTIVITY (15 minutes)**  
*\*Use the new blank chart to have participants help fill it out.*

Let's return to our example. We will raise the price of our cow to 15,000. If we've sold 2 cows at the price what is our ending account balance now? 20,000. Have we made a profit? *Wait for them to answer no.* Why haven't we made a profit if we've earned as much as we have spent? *Let participants answer: We are now at a break even point. Our costs equal our sales. A profit means we make more than all our costs.* What should we do to make a profit? *Sell another cow.*

Can someone else come up and show what will happen if we now sell one more cow? *Third cow expenses and sales are shown with a 3 next to them. Have a participant write the correct expenses, sales, and ending balance amounts. Balance should be 5,000*

Now we have made a profit! Our total sales column has more money than our expense column. But, we're still forgetting one thing. Can anyone think of one administrative cost we are missing? *Wait for them to answer wages- which includes paying yourself a weekly wages.*

Let's say we pay ourself 5,000 (*write 5,000 in the costs*). We are now at a break even point again. Our costs equal our sales. A profit means we make more than all our costs. So to truly make a profit, we should again sell one more cow. What is our account ending balance? 25,000. What is our profit? 5,000.

Remember to keep your business and home money separate, and to pay yourself a weekly wage. Your profits include everything after all these expenses, including your wage, have been paid.


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*Pause to check for understanding. Does anyone have questions?*

Figure 4. Cost Calculation Application

**Integration:** Lastly, learning is promoted when new knowledge is integrated into real life. This is especially important in meeting the objective to design a training program that not only improves knowledge but actually impacts business practices. Integration includes taking new skills and practicing them through the assigned homework each week. Learning local nuances from others has been found to be particularly effective for increasing profits (Brooks, 2017). This is incorporated by weekly homework assignments supplementing the general business skills taught. In one study, Brooks et al. (2017) found that business owners that did not learn from others made 83% of the profits of those that did, and were less likely to scale up and hire employees.

To emphasize learning from others and integrating skills, assignments to find and interview local business owners in their sector are given, with an emphasis on talking to people they have not yet solicited advice from. Examples of interview questions include “Why did you choose the business location you are at? What advantages does it give you?” and “How do you advertise your business?” Homework assignments and summaries of each lesson were compiled in a client workbook. An example homework assignment is in Figure 5.



**Read:** This week, keep a sales and expense record. It's important that you do this every day!

You should also keep separate records for your home and business money. If you are able to, also complete the Monthly Family Budget form in your workbook. You will also have a chance to work on this next week. Tracking your family budget can also help you know what wage you need to pay yourself to cover your personal expenses. Remember to separate home and business money!

Figure 5. Homework.

While Merrill’s First Principles provided the overarching framework for the project, market research done for Microfinance Opportunities' Financial Education for the Poor Project emphasized the importance of a learner-centered approach that employs adult learning principles when designing financial curriculum (Cohen, 2004). These principles guided the tone and approach of the dialogue and activities within each lesson. The curriculum includes nine principles of adult learning suggested by Cohen (2004), including: relevance (meet real-life needs), dialogue (two-way to allow for interaction), engagement (discussion, small groups, and peer learning), immediacy (apply new concepts immediately), 20/40/80 rule (we remember 20% of what we hear, 40% of what we see, and 80% of what we practice), respect, affirmation (praise), and safety (feel their ideas and presence is valued). Table 3 summarizes these strategies.

Table 3 Adult learning principles	
Relevance	Only those topics most relevant to the needs of clients starting a business were included in the curriculum. For example a whole week was originally dedicated to the topic of serving your community. After considering



	the relevance, this was taken down to a five minute discussion because serving the community is lower relevance to people in poverty trying to start a business.
Dialogue	Discussion questions are included throughout each module
Engagement	Group activities were included in each module; ie create an advertisement as a group, share with a partner your SMART goal, build a card tower to demonstrate the importance of growth mindset.
Immediacy	After demonstration, clients immediately apply them to a practice problem or question. They then immediately apply it that week to their own business at home.
20/40/80 rule (we remember 20% of what we hear, 40% of what we see, and 80% of what we practice)	Each topic includes a short explanation read out loud, accompanying pictures where appropriate, and most of the time is spent practicing the principle through discussion or writing.
Respect, affirmation, and safety	In the mentors training page, they are encouraged to remind clients to respect and compliment each others opinions and ideas. The intro lesson teaches clients these principles as well to set the foundation for the rest of the lessons.

## Implementation

For initial implementation, Mentors International staff will train Oto and Douglas from Honduras and Ghana respectively. Training consists of reviewing the content and answering any questions or concerns. As Oto and Douglas participated in the design process, extensive training is not expected. The curriculum is presented in a facilitator’s guide that has also been translated into Spanish. The facilitators guide provides instructions on what to do before, during, and after each class, as well as how to follow the prompts in each of the eight module sections (Figure 6).

*Thank you for teaching this business training curriculum. Your role is to help each person in the group feel comfortable asking questions and sharing ideas, successes, and failures. Come prepared and ready to help clients!*

DO'S	HOW TO USE THIS WORKBOOK						
<p><b>BEFORE EACH MEETING</b></p> <ul style="list-style-type: none"> <li>○ Read and become familiar with the lesson for the week.</li> <li>○ Prepare any videos.</li> <li>○ Print gather any needed materials.</li> <li>○ Arrange the space to facilitate conversation and group activities.</li> </ul> <p><b>DURING EACH MEETING</b></p> <ul style="list-style-type: none"> <li>○ Start and end on time.</li> <li>○ Respond to questions respectfully</li> <li>○ Encourage everyone to participate.</li> <li>○ Have fun and celebrate success.</li> <li>○ Trust and follow the workbook.</li> </ul> <p><b>AFTER EACH MEETING</b></p> <ul style="list-style-type: none"> <li>○ Ask clients for feedback.</li> <li>○ Answer any remaining individual questions that clients might have.</li> </ul>	<p><b>WHEN YOU SEE THESE PROMPTS, FOLLOW THESE DIRECTIONS:</b></p> <table border="0"> <tr> <td data-bbox="691 905 862 1037"> <p><b>Read</b></p> <p>One person reads aloud for the whole group.</p> </td> <td data-bbox="862 905 1107 1037"> <p><b>Watch</b></p> <p>The whole group watches the video.</p> </td> </tr> <tr> <td data-bbox="691 1083 862 1255"> <p><b>Discuss</b></p> <p>Group members share thoughts for two to four minutes.</p> </td> <td data-bbox="862 1083 1107 1255"> <p><b>Reflect</b></p> <p>Individuals quietly consider, meditate, and write.</p> </td> </tr> <tr> <td data-bbox="691 1302 862 1474"> <p><b>Activity</b></p> <p>Group members work individually or with others for the specified time.</p> </td> <td data-bbox="862 1302 1107 1474"> <p><b>Italics</b></p> <p>Items in italics are notes for you as the mentor.</p> </td> </tr> </table>	<p><b>Read</b></p> <p>One person reads aloud for the whole group.</p>	<p><b>Watch</b></p> <p>The whole group watches the video.</p>	<p><b>Discuss</b></p> <p>Group members share thoughts for two to four minutes.</p>	<p><b>Reflect</b></p> <p>Individuals quietly consider, meditate, and write.</p>	<p><b>Activity</b></p> <p>Group members work individually or with others for the specified time.</p>	<p><b>Italics</b></p> <p>Items in italics are notes for you as the mentor.</p>
<p><b>Read</b></p> <p>One person reads aloud for the whole group.</p>	<p><b>Watch</b></p> <p>The whole group watches the video.</p>						
<p><b>Discuss</b></p> <p>Group members share thoughts for two to four minutes.</p>	<p><b>Reflect</b></p> <p>Individuals quietly consider, meditate, and write.</p>						
<p><b>Activity</b></p> <p>Group members work individually or with others for the specified time.</p>	<p><b>Italics</b></p> <p>Items in italics are notes for you as the mentor.</p>						

### IMPORTANT: REPORT AND IMPROVE

- Takes notes on what went well and what could have gone better
- If possible, contact and encourage members during the week

*Figure 6. Facilitator Guide Instruction Page*

The courses are intentionally designed to be implemented in any space where people can sit or stand. There is minimal set up for the facilitator. The 50-page client workbook should be printed and distributed to each participant before the first class. If the space has chairs, they should be set up in a circle to encourage discussion and conversation. Optional resources for the facilitator to prep include: copies of that week's pictures, a whiteboard or chalkboard (especially for module 6—record keeping), and pens and pencils for participants.

## Evaluation

The curriculum was to be evaluated May-September 2019. The evaluation plan seeks to answer the following evaluation questions:

1. Are clients able to complete the training?
2. How effective is the new curriculum in helping people run their own business?
3. How can the new curriculum better meet the needs of participants?
4. Is the program helping people become more self-reliant?

The evaluation contains three tools to answer the key questions; a standardized survey, a single question feedback survey after each of the eight classes, and a focus group moderator guide.

The survey contains questions about the participants' business ownership and practices, a single question to measure self-reliance, drawn from the Self-Reliance Achievement Scale (SRAS) (Ulstad, Owen, & Mortenson, 2008), and key demographic components. It will be administered when an individual signs up for the program (pre-test) and immediately after the 8 week program has ended (post-test).

The single question survey, with one follow up question for those that rate the lesson 3 or below on a likert scale, will gather initial reactions from clients. This is a minimally invasive way to gather feedback on participant reactions to the training.

Through the use of focus groups, the goal is also to understand reactions to the program and reasons for business start up success or failure among program graduates. This will provide insights as to how the program curriculum can be improved to better meet the needs of participants in the future. The focus group guide will be pre-drafted, but also may change as

informed by responses to the single question surveys. Focus groups will be conducted shortly after program completion.

Table 3 describes the key constructs to be measured during the evaluation, and how they will be measured.

Table 3. Measurement of Key Constructs

Construct	Definition	Operational Definition
<b>Training completion</b>	Participant completes all eight classes in the training	Q: Were you able to attend all 8 classes in the training? <i>Number of people of who attended all 8 classes</i>
<b>Business practices</b>	Practices of an Individual who owns, operates, and/or manages their personal business	Q: Do you currently own, operate, and/or manage your own business? Q: How much more knowledge do you feel you need in order to run your own business? Q: Which of the following business practices do you currently do? Check all that apply. <b>Focus Group:</b> Q: Were you able to start your own business over the course of the program? Tell me more about that process. Q: In what ways has completing the program affected your business practices?
<b>Self-reliance</b>	Self-reliance is the social and economic ability of an individual, a household or a community to meet essential needs (including protection, food, water, shelter, personal safety, health and education) in a sustainable manner and with dignity.	Adapted SRAS (Ulstad, Owen, & Mortenson, 2008)
	Self-reliance, as a program approach,	Q: In what ways has completing

	<p>refers to developing and strengthening livelihoods of persons of concern, and reducing their vulnerability and long-term reliance on humanitarian/external assistance”(DOS, 2005).</p>	<p>the program affected your life? Q: Has obtaining a loan impacted your life in any way?</p>
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The evaluation was scheduled to happen between May and September 2019. However the evaluation was not able to be executed due to multiple Mentors International staff members who left the organization who were critical to the implementation.

## Design Reflection

Initial feedback from country managers on my chosen model (keep each module task-centered, story-based, and focused on simple rules of thumb) was been very positive. Comments were made that they think this will go over well with clients because previous classes included too much lecture time and it was difficult for clients to stay engaged.

One issue that I continued to encounter through this process was making the difficulty level appropriate for people of all learning levels, and accounting for local needs across many different countries. For others developing a microfinance training, considering creating a different program structure, participant handbooks, and implementation plan for each country could be beneficial given the varying degrees of literacy, business abilities, and local practices. While the decision to create a generic approach was made at the request of Mentors International, other organizations should carefully consider the variety of needs of their learners.

Another lesson learned is that developing curriculum takes much more time than others think it will. It is not as simple as deciding to create three learning tracks, and executing a perfect plan in a linear way to create them. There was a lot of thought, time and effort that went into determining what topics to include and which to leave out given the limited class times, and how to create meaningful group activities and tasks. That part goes unseen, so when the final lesson is presented it could seem like it was able to be made quickly given that the lessons are only 1 hour. The last piece that was more time consuming than expected was preparing the final format into a visually appealing pdf.

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## Appendix A- Analysis Artifacts

[Annotated Bibliography](#)- In general, the literature supports the idea that microfinance training can empower clients of microfinance institutions and help them become self-reliant. Examples of effective pedagogy and content to include in training programs is reviewed in the annotated bibliography.

[Client/Stakeholder Analysis](#)- This analysis page was used to document what the client (Mentors International) wanted their learners to know and do, and richly describe who the learners are.

[Comparative analysis](#)- A comparative analysis was conducted to evaluate existing business training programs and inform the content of the new curriculum according to best practices in the industry. You can read the full list of programs and their content here.

[Interviews with Country Managers](#)- Interviews with country managers were conducted via Skype. The question prompts and responses are recorded here.

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Other:

### [Budget](#)

A budget was created to determine the expected costs of the personnel and supplies needed to develop and distribute participant and client guidebooks. Emily was already a full time employee of Mentors International, so no additional cost was incurred by her participation. I was paid \$875/per month for work on the design and development of the curriculum. It was anticipated that it would cost about \$800 to print the workbooks in the pilot countries, and \$2,400 to purchase chromebooks for the country managers to ensure they had internet and email access to communicate with us.

### [Timeline](#)

The initial timeline greatly underestimated how long it would take to create each module. For example, it was expected initially that I would write modules 1.1 & 2.1, and outline 3.1 in one week. We quickly adjusted the expectations after realizing this, and the delivery included only modules 1-8 in track one.

Otherwise, the timeline was followed as planned with the design process taking two months, spending about one week to create each module, and combining the modules into a final pdf over the final two weeks. My involvement with the curriculum design ended in April as planned.