

# MicroSave Briefing Note # 32

## Beyond the Classroom:

### MicroSave's Training Philosophy and Strategy

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*MicroSave* is committed to building capacity for training delivery and use of its toolkits among microfinance institutions (MFIs) pursuing a market-led, client-responsive approach to developing and delivering financial services.

*MicroSave*'s approach is distinguished by its **practice-based** training philosophy and strategy:

- *MicroSave*'s toolkits are developed on the basis of rigorous, **field-based research and testing** of the approaches and tools with a diverse range of MFIs operating in a variety of markets.
- *MicroSave* training then focuses on transferring the knowledge, skills and attitudes necessary for effective use of each toolkit through hands-on, **practical application of the tools** as part of the training process.

Each year *MicroSave* trains staff members of MFIs, consultants, donors and other actors in the microfinance sector to use and institutionalise *MicroSave* toolkits. To ensure the training is translated into relevant change in institutional performance *MicroSave* employs four complementary training strategies:



1. *Classroom training is always followed by practical field work*

Although the courses offered in each toolkit begin with 2-3 days of classroom theory, exercises and discussion, they are quickly grounded in at least two to four weeks of practical on-site application of the tool with MFIs<sup>1</sup>. Drawing on key adult learning principles of relevance, dialogue and participation, *MicroSave* trainings are designed to develop the competencies needed to implement each toolkit, including working with MFI staff to apply the tool in their institution. The complete training process - classroom and practical - involves interactive discussions and debates, hands-on exercises, exchange of experiences by participants and coaching by others certified in the skill area.

2. *Training materials are developed as a complete package of resources*

When *MicroSave* designs training materials for a toolkit, it seeks to provide a full complement of resources for MFIs to draw on. Each toolkit includes PowerPoint slide presentations to guide the training, along with the handouts and exercises needed, and a complete Trainer's Guide that assists the facilitator in running the training. A Participant's Manual (the Toolkit itself) is the core reference document and outlines the topic area in detail. Finally, *MicroSave* provides relevant papers and short 2-page briefing notes related to the toolkit, which are the product of its action research agenda and provide helpful information on the topic. Participants in *MicroSave* training workshops are supplied with this wealth of resources to assist them in implementing the toolkit.



3. *Training is designed for specific skill sets, not particular microfinance models*

Regardless of the institutional type, or the savings and lending models adopted, the principles of *MicroSave*'s toolkits are relevant to all financial service providers. The toolkits are designed to transfer the skills needed for product development/refinement and strategic marketing, not to promote a specific service delivery methodology. Participants in *MicroSave* trainings come with a wide background of experiences and take away practical tools that help them design, re-tool and improve products, systems and services.

<sup>1</sup> *MicroSave* strongly recommends its Certified Service Providers to package and price the trainings offered as classroom plus 1-2 weeks of on-site follow-up. This results in a significantly better level of implementation and institutionalisation of the skills and approaches by the MFIs ... and of course a better revenue stream for the consultant/trainer.

#### 4. *Certified Service Providers extend the capacity for high-quality training and use of the toolkits*

To maintain quality and ensure the best provision of training and consulting services in a given skill set, *MicroSave* certifies a select number of professionals in specific toolkits. Known as **Certified Service Providers (CSPs)**, these individuals have demonstrated an ability to succeed in both classroom and practice-based follow-on consulting with MFIs. Once certified, CSPs can train others and recommend them to *MicroSave* for certification. CSPs can also offer consulting services and technical assistance follow-up in the *MicroSave* toolkits.

The screening process for becoming a CSP is stringent. It involves meeting performance standards regarding knowledge, skills and attitudes, along with the ability to transfer skills to others, using the toolkit in the field and preparing quality reports and recommendations. After both classroom and field follow-on assignments that certify them in the toolkit, CSPs must demonstrate use of the toolkit on an annual basis to maintain their certification at the highest level. A complete list of CSPs is available on *MicroSave*'s website at: [www.MicroSave.org](http://www.MicroSave.org).

The toolkits are comprehensive and, in most cases, relatively easy to use without training<sup>2</sup>. However, many consultants have found significant value-added in receiving formal training and experiential learning with *MicroSave* and its CSPs through its practice-based trainings. Currently there are three ways to participate in *MicroSave* trainings:



##### 1. ***Certified Service Providers***

Each year CSPs train individuals around the world in the *MicroSave* toolkits, and provide follow-up consulting in the issues relevant to the toolkit. *MicroSave* tries to advertise as many of the formal retail courses as possible on its website, but by contacting a CSP in your region you can develop a training plan for your institution and ensure a tailored training and technical assistance package.

##### 2. ***Senior Service Provider (SSP) Programme***

*MicroSave* has limited capacity to train MFIs directly and focuses the bulk of its training on its selected Action Research Partners (ARPs). The SSP programme was designed to respond to the need for training and certifying more professionals in the *MicroSave* toolkits who then could respond to the demand for training. Senior consultants and technical assistance providers in the microfinance field, those with at least five years of experience, can apply to the SSP programme on a rolling basis. Each time a course is offered to the ARPs, approximately three interested SSPs are invited to attend the training and begin the certification process.



SSP training is comprised of 2-6 days of classroom-based training, followed by 2-4 weeks of hands-on practical work with *MicroSave*'s ARPs. The consultant is required to attend the training (both classroom and 1-2 weeks practical) without charging a fee. After successful completion of the training the SSP is hired by *MicroSave* for the equivalent period (1-2 weeks) to use the toolkit at one of *MicroSave*'s ARPs and demonstrate the skills needed for certification as a CSP. Certification in Market Research for MicroFinance, the core toolkit on which the market-led approach is built, requires a slightly different approach, which has enabled *MicroSave* to certify many more CSPs in this toolkit.

##### 3. ***Young Executives Development Programme***

The Young Executives Development Programme was created in 2004 to train and certify future microfinance leaders oriented to a market-led approach to financial service delivery. Each year 3-4 young professionals are selected through a highly competitive process to train for 18-24 months with *MicroSave* in either Product Development or Strategic Marketing. They work closely with *MicroSave*'s Action Research Partners and its professional team to develop skills in training and technical assistance for the *MicroSave* tools. Upon successful completion of the programme the young executives are certified in several toolkits and can continue training MFIs globally.

“The courses offered by you are useful and very practical. They offer real solutions to most of today’s challenges for MFIs.”  
- Participant from *MicroSave* Pilot Testing Workshop, June 2004

<sup>2</sup> *MicroSave* toolkits are available for download from its website: <http://www.MicroSave.net>