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Strategies for Assessing Network Member Training Needs

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Abstract

This technical note starts from the premise that trainings must produce concrete benefits for their participants. Combining external research with the experiences of SEEP's Network Training Strategies Working Group, this note offers networks practical recommendations for developing a system to diagnose and prioritize the genuine training needs of their members. The authors start by laying out a results-oriented training needs analysis that examines MFI needs from three perspectives: the sector, the MFI and the individual staff member. Within this framework, the authors go on to describe the various methods networks use to implement training needs analyses. NTS Working Group members from Eastern Europe, the Middle East, Asia, Latin America, and Africa offered their input to reinforce these methods. Ultimately, assessment objectives and capacity determine the appropriate combination of formal and informal research methods employed by networks. Finally, the note concludes by exploring the challenges and opportunities networks encounter when trying to operationalize the findings from their training needs analysis.

I. Introduction

Networks thrive when they meet the needs of their members. Also called microfinance associations, microfinance networks offer their members a range of services from policy advocacy to technical assistance to product innovation. Needs analysis, where networks decide which services to offer, is critical. Through its Network Training Strategies (NTS) Working Group, the SEEP Network assembled a diverse group of ten networks from around the world to explore how networks can improve the way they evaluate a vital service - training.¹ While not a panacea, training can pass on valuable "skills and knowledge to employees who are willing and able to learn."² Yet, according to one World Bank study, training is often "irrelevant to the needs of microfinance institutions."³ In an era when donors increasingly emphasize outcome accountability, and networks strive to make their programs sustainable, trainings must justify their costs by solving problems, eliminating concerns, and satisfying demands tangibly contributing to the success of network members.⁴

1 The SEEP Network defines microfinance associations as "member-based associations with a membership primarily made up of independent microfinance institutions (MFIs) operating in similar markets. Members can also include subnational networks (typically apex institutions or other federations of financial service providers) and local affiliates of international operating alliances" (SEEP Network 2005).

2 Brown, Judith. 2002. "Training Needs Assessment: A Must for Developing an Effective Training Program. Accessed [Online] at: http://www.ipma-hr.org/newsfiles/2002_4_brown.pdf. 24 July 2007.

3 Brandsma, Judith and Chaouli, Rafika. 1998. "Making Microfinance Work in the Middle East and North Africa." Private Sector Development Group. World Bank. Accessed [Online] at: <http://topics.developmentgateway.org/microfinance/rc/ItemDetail.do~1062520?page=1&itemId=1062520>. 23 July 2007.

4 Niles, Karen L. 1998. "The Trouble with Needs Assessment." *Professional Development Forum Online*. ASAE and the Center for Association Leadership. March. Washington, D.C.

A keen grasp of members' needs forms the foundation of an effective training program. Not only does it offer a clear direction for future training initiatives, but it also assists in evaluating training effectiveness. Combining external research with the experiences of NTS Working Group members, this technical note offers networks practical recommendations for developing a system to diagnose and prioritize the training needs of their members. The authors first develop a results-oriented perspective toward three common levels of training needs analysis. Next they survey the research tools currently available toward analyze training needs. This note concludes with an exploration of the challenges associated with post-assessment implementation.

Who to please? Competing objectives in training decisions

One NTS Working Group member noted the difficulty of balancing industry trends and member needs. This tension is especially pronounced in training programs, where fashionable topics often draw donor funding and higher attendance, but do not always address specific member problems and contexts. ProDesarrollo a national Mexican network funded partly by USAID, avoids this conflict by independently designing and implementing its trainings.

II. Training Needs Analysis

A results-oriented training needs analysis focuses on member performance. Networks often choose training topics by asking members to rank their preferences, but this strategy may fail to differentiate the wants and needs of members. While trainings based on members' wants may generate interest, they may not always address matters critical to members' actual performance. Recognizing this, two NTS Working Group members – ZAMFI-Zimbabwe and Red Financiera Rural (RFR) of Ecuador – conducted a performance monitoring exercise on member MFIs to identify areas where members can improve. Other sources – such as customer feedback, peer reviews and industry ratings – may also shed light on an institution's genuine needs. This performance monitoring strategy also enables the measurement of training outcomes by providing a basis for comparing current and past performance reports.

A thorough training needs analysis examines an MFI's training needs from multiple levels: sector conditions, organizational direction, and staff execution. These three levels, though varying in their individual impact on a given MFI, interrelate and collectively offer a clear picture of the challenges facing an MFI.

Sector conditions: The future performance of an MFI hinges on its ability to respond to evolving sector conditions and trends.

Networks are well positioned to help MFIs adjust to changes that are beyond their purview, such as country-wide economic or regulatory changes. AMFIU, the network in Uganda, sponsored a 'training of trainers' course in Consumer Financial Education to tackle the economic reality that its member MFIs face in serving clients.

Thousands of rural people especially the poor have been consuming financial services (credit services) without sound reasons. Because they lack the knowledge and skills in Financial Education, any credit service that comes their way from any source, is actually consumed or spent without prior budgeting. This situation has left many people in financial scandals that result into hopelessness, loss of wealth and life.⁵

Various networks are also highly capable of acquiring market information quicker and through varied sources. ZAMFI gains market information through regular communication with the Central Bank of Zimbabwe, a source that might not be as accessible to MFIs.

Organizational direction: As sector-wide information brokers, networks are ideally positioned to assess their members' strengths and weaknesses. Networks offering information about industry competition and customer demands can help MFIs identify and fill a market niche. Three NTS Working Group members collect and share data about MFI customers with their members. Another working group member network reviews the training plans of its members, searching for areas of overlap and possible collaboration.

Staff execution: Ultimately, MFI staff must carry out day-to-day operations effectively and efficiently. Networks offer trainings in a wide range of areas, from highly technical skills to general management strategies. Successful trainings often pair types of employees (managers, credit officers, accountants and administrative assistants) with topics relevant to their positions. RFR, for example, considers the unique responsibilities of a staff position, and then tailors its events to the specific needs of that position.

III. Methods

While the Analysis section above outlined the questions raised by training needs analysis, this section explains how a microfinance network gathers answers. Training needs analyses often start with an initial assessment, reviewing the information-gathering channels already in place. The network's initial assessment helps identify the most appropriate type and scale of training needs assessment. This initial assessment typically addresses such questions as:

5 Mbabazi Tumwine, Immaculate. 2007, "The Magic of Consumer Education to the Rural poor through Radio Talk Shows" Microfinance Opportunities Newsletter.

Beyond the topic: The Training Experience

Post-training feedback frequently includes remarks such as "The room was too cold" or "The food could have been better." These comments, though sometimes exasperating to network staff trying to evaluate training content, underscore the role of external factors in the training experience. Successful assessments consider "how the audience learns" by exploring:

- Media Format: In-person meetings, phone calls or Internet-based activities.
- Teaching Methods: Some combination of lectures, participatory learning like small discussion groups, games or visual aids
- Personal Factors: Cost constraints, travel times, preferred language of instruction, and other obstacles.*

MFC takes a proactive approach in its training needs survey. By asking respondents to give their preferred location, language of instruction and dates "which are absolutely not suitable," MFC ensures the delivery platform does not hinder actual information sharing. This is especially important as MFC offers services to a much broader audience - not only its members but to all organizations working in microfinance in the region. To encourage training participation, most NTS Working Group networks partially subsidize trainings when cost is an obstacle for network members. The Association of Microfinance Institutions of Uganda (AMFIU) noted that for its smaller members, like SACCOs (savings and credit cooperatives), transportation constraints constitute a substantial hindrance in training attendance. Another NTS Working Group member focused on Teaching Methods and explored ways to make conferences and workshops available online.

* Galdabini, G. et al. 2005. "Association Success as an Iterative Process." The Journal of Association Leadership. ASAE and the Center for Association Leadership. Fall. Washington, D.C. Accessed [Online] at: <http://www.asaecenter.org/PublicationsResources/AMMagArticleDetail.cfm?resultpage=&itemnumber=16155&resultpage=> 20 June 2007.

1. Do current training needs analyses rely primarily on formal or informal channels?
2. What staff receives member feedback? Is this information systematically collected and applied when making training decisions?
3. How does the network internally communicate information about training needs?

The diverse networks in the NTS Working Group all agreed that member participation improves training needs analyses. However, one constant uncertainty is expressed in the words of NTS Working Group Member Sanabel, “How do I make my request the most important one so the MFI staff will respond to it immediately?” Irrespective of the means of communication with member MFIs, networks struggle to make MFIs recognize their survey as a priority above all other requests for information, while consistently encouraging active member contributions. Nevertheless, when MFIs are successfully engaged in information-sharing networks can reap huge rewards from quality participation. According to a MicroSave study of training needs in Indian microfinance organizations, participatory research methods “increase buy-in and understanding of the role that capacity building can play in the overall development of an organization.”⁶ By encouraging member engagement with the network, participatory methods represent both a means to better training offerings and an end toward greater member empowerment.

The combination of research methods preferred by a network varies widely, depending on both assessment objectives and network capacity. Assessment objectives demarcate what research methods are appropriate. Quantitative research such as large-scale surveys, for instance, effectively defines trends and general attitudes; qualitative research, on the other hand, typically focuses more intently on a smaller group in order to illustrate specific opinions and ideas.

Network capacity dictates what methods are feasible. For example, a nascent network probably lacks the manpower and skills to implement a large, labor-intensive research study, while a mature network may find this appropriate. Conversely, a smaller network may be better equipped to use informal, day-to-day interactions as a resource for identifying member training needs.

The following sections describe a few of the formal and informal research tools available to networks as they assess their members’ training needs.

Formal Research Methods

Formal research denotes a clear, concerted effort by the network to take stock of its members’ needs. Formal research can be challenging. Not only does it involve a significant investment in time and resources, it also requires competence in research design and administration. Nonetheless, many networks undertake some formal research on the grounds that its findings can be easily shared with donors, network members and other actors. NTS Working Group members employ four formal research methods to assess their members’ training needs.

- **Surveys:** Surveys were the most common research method used by NTS Working Group members. Surveys offer general, often quantitative, information about client activities and attitudes. An extensive World Bank survey of MFIs in the Middle East and North Africa discovered a surprising industry-wide phenomenon: most of the institutional shortcomings of the MFIs involve general business practices rather than microfinance-specific concerns.⁷ As a result, capacity-building organizations began focusing their training programs on basic business procedure. ZAMFI and ProDesarrollo include a survey as part of its new member enrollment process. To limit costs, the Vietnam Micro Finance Working Group (MFWG), an informal network, uses email to conduct a short annual survey. Taking a broader approach, MFC administers an annual survey as part of its ongoing assessment program to members

Motivating Members to Participate in the Assessment

Participatory research methods engage members while producing practical insights. However, many MF practitioners – including a few networks in the NTS Working Group - will quickly point out the challenge of eliciting member participation. Efforts to encourage member participation in training needs assessments vary widely across the NTS Working Group. ZAMFI offers a free half-day forum to discuss member training needs. One strategy offered by a different network is to schedule a short training needs session as part of a larger conference. Outside the microfinance field, networks have begun experimenting with offering incentives, such as discounted trainings or free access to publications, to members who participate in training needs assessments.* If nothing else, networks should convey that quality training needs analyses ultimately benefit members. If a network fails to do this and does not incorporate its members’ assessment needs in training plans, the network will struggle to convince members to give quality feedback in the future.

Quality training needs analysis → Quality trainings → Improved MFI Performance

* CWQA (Canadian Water Quality Association). 2003. A Benchmark Study – Building the Case for Membership Growth and Prosperity

6 Wright, Graham A.N. et al. 2005. “Catalyzing Capacity Development: Micro-finance in India – Training Needs Assessment.” MicroSave. Nairobi.

7 Brandsma and Chaouali 1998

and non-members alike in order to segment clients by need. In addition, MFC requests feedback from donors, investors and other key stakeholders in an effort to understand where the gaps may be in their market.

- **Focus group discussions and one-on-one interviews:** Focus group discussions and interviews offer in-depth qualitative information in a way that enhances member buy-in. Though they can be difficult to arrange, especially where telecommunication remains costly, these methods often draw greater candor from participants. RFR conducts tri-annual interviews with the general managers of its members and may expand this practice to other MFI staffers as well.
- **Performance appraisals:** This research method assesses the current performance of an MFI and its staff. A review of MFI records – such as planning documents, policy manuals, audits, memos, meeting minutes and budgets, for example – reveals insights into an organization’s operations and profits. Further, these records are often easily collected and compiled. Direct observation of MFI staff, on the other hand, sheds light on employee behavior on the job. Performance appraisal is particularly valuable because, by comparing current performance reports to past ones, the network can establish the concrete results of its trainings. Two NTS Working Group members, ZAMFI and RFR, monitor member performance to identify areas where members can improve. For example, ZAMFI compiles information from their members in the areas of sustainability, efficiency and portfolio quality. The following are examples of ratios collected on a quarterly basis: operating expense ratio, operating self-sufficiency, cost per client and Portfolio at Risk. This data is paramount to ZAMFI’s understanding of meeting its members needs. A focus on actual performance is preferable to more common feedback mechanisms that ask participants whether they will use the skills they acquired in training.
- **Build on external research:** Third-party research studies may identify a need that network trainings can then address. MFWG-Vietnam and ZAMFI both used third-party research in order to avoid duplicating other local researchers’ efforts. For example, research from Zimbabwe, which cited AIDS as a major obstacle to financial inclusion, spurred ZAMFI to hire an HIV/AIDS officer to address the issue.

Independent rating agencies can also be a valuable source for evaluating members’ financial performance. Based on biannual benchmarks compiled by the MIX Market, ProDesarrollo identified a gap in local MFIs’ knowledge of accounting practices, and consequently organized a workshop on the issue.

Informal Research Methods: Assessing Members’ Needs through Dialogue

While formal research can produce valuable insights, organizations should not rely solely “on occasional projects or specific programs to learn about members’ needs.”⁸ Particularly among smaller networks, a dearth of staff and resources leaves staff “charged with the day-to-day functions of the organization” and unable to implement special research projects.⁹ The MFWG-Vietnam and ZAMFI, for example, each only had one person responsible for assessing their members’ needs. Networks should incorporate ongoing evaluations and assessments into their agenda in order to keep their activities relevant to members’ needs. NTS Working Group members identified three simple strategies for doing this.

- **Sector-wide research:** Networks can use secondary sources to approximate trends in their sector. Mainstream media, along with peer and donor reports, offer easily-accessible information relating to national and regional needs. Member newsletters and listserves may also offer more specific information about current member priorities.
- **Two-tiered Feedback System:** Most NTS Working Group networks have some system for reviewing member feedback (compliments, complaints, and suggestions). When managed effectively, such systems collect and disseminate valuable information about the most urgent priorities of member MFIs. Following the logic of results-based assessment, networks may try compiling the feedback that member MFIs receive from their own customers. In effect, networks would then have a two-tiered system consisting of feedback from members and the final microfinance consumers.
- **Personal Contact with Members:** All NTS Working Group members indicated that close member relationships, built through regular communication, are valuable channels for feedback regarding training needs. The MFWG-Vietnam uses email to maintain ties with its members. ZAMFI, MFC and RFR, on the other hand, face issues of member connectivity and must rely on frequent face-to-face meetings. These face-to-face assessments do not require a special visit, but can be included as part of other business. ProDesarrollo’s Francisco de

8 Caraveli, Anna. 2007. “Building the Future on Member Value: Codevelopment as a key to customer relationships in the 21st century.” *The Journal of Association Leadership*. ASAE and the Center for Association Leadership. Spring. Washington, D.C. Accessed: [Online] at: <http://www.asaecenter.org/PublicationsResources/AMMagArticleDetail.cfm?resultpage=&itemnumber=25279&pg=1>. 20 June 2007.

9 Kawooya, Dick. 2001. “Management Prospects and Challenges of Library Associations in Africa: the case for Uganda Library Association and the Library Information Association of Africa.”

Hoyos cited a recent advocacy trip to the Mexican region of Chiapas, where MFI staff representatives approached him to suggest ideas for a number of new trainings.

Post-Training Assessment and Monitoring

In the absence of rigorous post-training assessment, the long-term benefits of training are difficult to demonstrate. The vast majority of today's training evaluations involve simple, short post-training forms that focus only on participant reactions and self-reported knowledge gained. ZAMFI Executive Director Godfrey Chitambo calls post-training assessment "a major weakness in the current system" and recommends that it must "go deeper to check on the actual usage, results and impact of the training." A suggested best practice for post-training assessment is to give a three to six-month follow-up survey aimed at assessing the change in knowledge by comparing to a pretest.

Comparing relevant pre- and post-training benchmark scores offers the best prospect for proving the impact of trainings. However, if the goal is ultimately to improve the impact of the trainings, networks should consider combining the typical classroom-based learning with an on-site follow-up visit. During these visits, participants and trainers would work together to implement and institutionalize the training lessons within their MFIs. Though much more labor and resource intensive, the approach leads "to far more effective change and improvement within MFIs" and probably reduces "the use of training courses as a reward system" to unrelated staff.*

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* Wright et al. 2005.

IV. Moving Forward: The Challenge

The crucial challenge in any assessment emerges at its conclusion. How does the network now use its information to improve its training offerings? This action phase involves a "purposeful abandonment" of training methods and themes that members do not value.¹⁰ Efficient information sharing and priority setting can help manage this change and enhance the impact of a training needs assessment.

While network trainings will address member needs in the months and years ahead, a results-based training needs assessment can immediately improve the performance of the network and its members, simply by making all parties aware of their

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¹⁰ ASAE and the Center for Association Leadership. 2006. *7 Measures of Success: What Remarkable Associations Do that Others Don't*. Washington, D.C.

current weaknesses. RFR offers this information in its Annual Report, while ZAMFI provides it during quarterly meetings. Another NTS Working Group member uses an email listserve to share its findings.

When setting priorities for future trainings, most NTS Working Group networks simply ranked training topics based on their commonality among members. While this ranking system offers clear guidance, a more complete strategy may be appropriate, especially in the context of limited network capacity and diverse member needs. From the supplier perspective, priority setting should consider a network's niche in the MF sector, paying attention to its potential competitors and partners to avoid duplicating efforts. From the demand perspective, networks should strive for flexibility in meeting member needs. Certain training topics, though demanded by some members, may require prior knowledge on an issue that other members lack. To deal with this, RFR carefully sequences its trainings over a multi-year planning horizon.

Another strategy that might better serve network members is more flexible training formats. For example, a three-day training on consumer protection might involve a basic introduction the first day, drafting of a Code of Ethics the second day, and an in-depth look at local consumer protection laws on the third day. Members could attend one, two or three days of the training depending on their prior grasp of the issue.¹¹

Another option is to offer different levels of training concurrently, allowing diverse network members to attend some sessions together and others separately depending on their background in an issue. For example, in February 2007, ProDesarrollo organized the fourth annual Latin American Microfinance Leadership Program, a two-week training that offered attendees the choice to attend one of four sessions in the morning and evening. In this way, trainees were able to tailor the training to their own experiences and needs.

Whether through formal or informal research, assessing member training needs remains essential to the long-term success of microfinance networks. Amid evolving member demands and sector conditions, assessment must itself constitute a continuous process. By focusing on actual member performance, training needs analysis can improve the final services members offer to their customers and, as a result, reaffirm their own value to the microfinance sector in which they operate.

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¹¹ Meister, Miriam and Sirkin, Farber. 2001. "Research, then Revamp." Association Management. ASAE and the Center. Accessed [Online] at: <http://www.asaecenter.org/PublicationsResources/AMMagArticleDetail.cfm?itemnumber=6079&resultpage=>. 18 June 2007.

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