

TERMS OF REFERENCE

Hiring a contractor or organization to review and adapt Financial Health training materials to Guatemala country context.

May 2024 – July 2024

Background

RISE - Reimagining Industry to Support Equality - is an initiative to support collaborative industry action at scale to advance gender equality in global garment, footwear, and home furnishings supply chains. RISE brings together the four largest women's empowerment programs in the apparel industry – from BSR's HERproject, Gap Inc. P.A.C.E, CARE International, and ILO's Better Work—to build from proven approaches, scale impact and improve efficiency.

RISE Transform Financial Health is RISE's comprehensive approach for increasing financial inclusion and improving financial resilience for women and men workers in the garment industry. It builds on legacy programs from HERproject. The program includes:

- **Capacity strengthening** – Through workplace program interventions, RISE supports workers, especially women, to access, use and benefit from financial products and services, including payroll accounts, and build their financial capability to improve their financial health and resilience. RISE also provides advice for managers as they transition from cash to digital payroll, and scale this across the workforce, in a way that considers the needs of women workers.
- **Market transformation** – RISE works with global buyers, suppliers and financial service providers to expand financial inclusion through making the business case for gender responsive wage digitization that increases efficiency and transparency in global supply chains and develops a new active market segment for financial service providers.
- **Influencing** – RISE collaborates with key stakeholders to address systemic barriers to support the scale of financial inclusion and improve financial resilience for women and men working in global supply chains ensuring women workers' voices are heard.

RISE works with the garment sector, financial service providers and civil society organisations in Bangladesh, Cambodia, India, Vietnam and Egypt, to deepen and scale financial inclusion, including through digital payroll, that leads to improved financial health for women and men workers. This includes sharing insights and learning across markets to strengthen program outcomes and impact for women workers.

RISE Transform Financial Health in Guatemala

RISE is expanding the Financial Health program to Guatemala in 2024. As part of the setup, RISE is looking for a contractor or organisation to support the adaption and translation of [RISE Financial Health materials](#) for Guatemala. This will involve adaption and translation of six RISE Financial Health modules (introduction to financial services, using digital financial services, financial planning, budgeting, saving & borrowing, talking about finances with your family) and accompanying set of six posters. These modules have been developed and used in several markets, including Bangladesh, Vietnam and Egypt, and only need to be adapted for the Guatemalan context. RISE will also provide suggestions for adaptations based on a needs assessment and previous experience in Guatemala.

Scope of Work

RISE is currently seeking for a contractor or organization with strong knowledge and experience in the areas of gender equality and financial inclusion to review and adapt Financial Health materials to Guatemala country context and translate all the materials from English to Spanish. The tasks include:

1. Review of existing RISE Financial Health Curricula in English (Total 112 pages) and adapt these as per gender/social norms and country context . RISE will share learnings from previous RISE programs in the country and the research findings to help the contractor adapt the materials. RISE expects the contractor to familiarize with the findings and learnings and incorporate them in the training materials. The RISE Financial Health curricula include the following six modules. A sample module is shared in **Annexure**.

<i>Sl</i>	<i>Title of the module</i>	<i>Content (for review and adaption)</i>
I.	Introduction to Financial Services	Introduces women and men workers to the benefits of digital banking and how to access and use their digital payroll accounts.
II.	Using Digital Financial Services	Delivers guidance on Financial Products and Services. Equips women and men workers with practical information on financial products and services, such as sending remittances, savings accounts and understanding fees.
III.	Financial Planning	Introduces the concept of financial planning and encourages participants to start thinking about their own financial dreams.
IV.	Budgeting	Focuses on why budgeting is important, and how to make a budget. Tracking income and expenses is a first step to budgeting, which is explained in detail.
V.	Saving & borrowing	Introduces the concept of savings as a way to achieving participants' financial goals and supports workers to make decisions around borrowing products.
VI.	Talking about finances with family	Covers the importance of discussing finances with family members and how decisions made by other family members will affect someone's ability to budget, save, and borrow responsibly.

2. Review and suggest necessary copy changes to the contents (not design) of six Posters as per Guatemala ecosystem.
3. Mapping of other relevant Financial Health programs in the country/region and identify materials from those programs that can be incorporated in RISE curricula.
4. Provide translation services (English to Spanish) of these curricula and posters mentioned above, and do a quality check, ensuring the language and concepts used in Spanish correspond to the program objectives.

Deliverables

Deliverable	Timeline
1. Six RISE Financial Health Training Modules Adapted for Guatemala and translated into Spanish.	By end of June 2024
2. Six Financial Health Posters translated into Spanish and adapted for Guatemala	By end of July 2024

Timeline and Budget

The work will commence in May and will continue until July 2024. The Contractor or organization will submit a timeline, including the number of days required, and detailed budget as part of the proposal.

Expected Competencies

- Demonstrated knowledge and experience in the areas of gender equality, women's economic empowerment, supply chains, financial health and capacity building , preferably in garment sector or related industries of Guatemala.
- Demonstrated experience in adaptation of training modules, communication materials, producing reports and documents.
- Strong knowledge and experience in the areas of financial inclusion, gender equality, women's economic empowerment.
- Strong analytical and writing skills.
- Strong project management skills, including timely and clear communication and managing project expectations, and working under tight timelines.
- Fluency in written and spoken English and Spanish.
- Ability to work closely with RISE global and national technical teams.

Payment

The fees will be agreed in advance and payment will be made upon satisfactory completion of the deliverables. The organization will be responsible for its own taxes and other statutory obligations.

Contract Terms

- The contractor or organization will be responsible for his or her own equipment, including laptop, printing, mobile phone, communication costs and other needs.
- The contractor or organization shall be solely responsible for all tax returns and payments required to be filed with or made to any US or international tax authority with respect to the contractor or organization performance of services and receipt of fees under this Agreement.

Provision of Monitoring, Progress Controls & Payments

- The contractor or organization will work under the direct supervision of the Women's Advancement Global Lead of RISE. The contractor is expected to work in coordinator with RISE Guatemala Project Coordinator.

Confidentiality and Intellectual Property

The contractor or organization is expected to maintain the confidentiality of all programs related information. All reports, data and other materials generated by the organization will be property of BSR.

Submission of Proposal

Please send the outline proposal, timeline, and budget to **Laura Macias** lmacias@bsr.org by **13th May 2024**.



RISE: Reimagining Industry to Support Equality



RISE Transform Financial Health

Module One: Introduction to Digital Financial Services

Global

Transform Financial Health

8/23/23

Global: Module 1

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Overview

This guide provides instructions for how to train and familiarize workers with digital payroll and mobile financial services (MFS). This module is designed to introduce women and men workers to the benefits of mobile money and the digitization of their payroll. The module outlines the support the factory will provide for the workforce to build their mobile money skills in advance of the payroll digitization process.

What Is Included?

This packet will help you lead a session on digital payroll and MFS. It includes a proposed training **agenda**, the **materials** needed to conduct the training, **key messages** to emphasize during the training, and **examples** of what to say while training.

What If This Is My First Gender-Sensitive Training on MFS?

While it can be intimidating to give a training for the first time, everyone has something to offer and something to learn. Preparing for the training by reviewing the lesson and key messages will help you to feel familiar and comfortable with the content.

If someone asks a question during the training that you do not know the answer to, it is important that you say, "I do not know," and then follow up with your training supervisor in order to provide accurate information. No one trainer has all of the answers—it is **okay** to say, "I don't know." Only provide information that you are certain is accurate.

Your role is not necessarily to be an expert. Even though you should have a very good understanding of the content, your main purpose is to deliver information and lead meaningful discussions on the issues that both women and men participants face when discussing digital payroll and MFS. There are no always "right" answers because no two people are in the same financial situation. Help people think through their own financial situation and try to provide the resources that will help them achieve their goals.

It is also important to recognize the importance of delivering a gender-sensitive training. While you do not need to be a gender expert to conduct this training, you should have a general understanding of gender issues in [insert country], demonstrate a gender-sensitive approach to training and facilitation, and be familiar with how to apply a gender lens to a financial education program. Furthermore, gender sensitivity is important because women and men have different needs and priorities in life. In [insert country], women's access to resources and their rights to participate in decision-making are limited due to social barriers and complicated social norms. More specifically, women often lack the rights to make decisions about buying assets under their names or spending money on their family's health care, nutrition, and education. Women's rights are further limited by restrictions on their mobility. Therefore, it is important for you to pay particular attention to women participants to understand and prioritize their needs while delivering this training.

Prepare for the Training

Agenda

Familiarize yourself with the agenda of the training. The 90-minute training agenda below provides guidance on how much time you should spend on each section.

Time	Topics
15 minutes	Open the Training
25 minutes	Transitioning From Cash to Digital Payroll
15 minutes	Mobile Phone and SIM Card Ownership and Registration
20 minutes	Mobile Money: Demonstration and Practice
10 minutes	Collecting Feedback and Addressing Concerns
5 minutes	Close the Training

Understand the Key Messages

Key Messages
<ul style="list-style-type: none"> Starting from [insert date], this factory will start distributing your wages digitally into a mobile money account instead of in cash. This change can seem scary if you find it difficult to use the account, but it will help you keep your salary safe. It can also save you time and money in conducting your financial transactions. There will be enough time to adapt to the new payment system. The needs of women workers and family dynamics will be considered. You will receive support and training before the payroll is changed, including help to open your accounts and to register your SIM cards. Peer Educators (PEs) are the best candidates to diffuse knowledge in the factory.

Gather Materials

The materials listed below will be used during this module:

1. Index cards or small pieces of paper
2. Pens or pencils for each participant
3. Flipchart
4. Tape
5. Mobile phones with registered mobile money accounts
6. Leaflets and brochures from the selected MFS provider
7. Handouts

TRAINER'S TIPS

Familiarize yourself with mobile money: Before the training, open a mobile money account with the MFS provider contracted by the factory. Take time to practice sending and receiving money, cashing in and out, and buying airtime.

Be prepared to provide the following information related to the wage digitization process:

- How do workers receive their salary at the moment? Do they stand in line or do they receive it on the production line? Do they receive it during working hours?
- What MFS provider has the factory contracted?
- What are the details of the negotiated mobile money plan (cash out, P2P fees, etc.)?
- For when is the first digital salary payment planned?
- What are the options for workers who don't agree to digitize (e.g. if a married women worker is too afraid due to the increased transparency)?

Introduction to Mobile Financial Services

Open the Training

TIME: 15 minutes

TRAINER: Open the training by introducing (1) yourself and the participants, (2) the role of PEs, and (3) the concepts of digital payroll and mobile money.

1. Introduce yourself and the participants.

Ask the factory HR or Payroll Officer to open the session by introducing the program and the trainers and explaining why this program is important to the factory. Their presence will assure and motivate the participants.

Open the training by introducing yourself and the participants: First, ask participants to find a partner. Ask half of the participants to count off numerically starting from one. Then ask the other half to count off the same way. The participants with the same numbers from each group will be a pair. Give the participants five minutes to introduce themselves.

Provide participants with introductory questions: *What is your name? How long have you been working here? Where is your hometown? What is your hobby? Tell me about your family.* Ask participants to introduce their partners to the larger group.

Define the “house rules:” Before starting this session, discuss the rules to ensure a successful training. Ask participants for their suggestions, and then add your own. Write down the rules, and hang the poster at the front of the room. Sample rules include: turn off mobile phones, ask questions one at a time, don't speak while others are speaking, etc.

Introduce briefly the project steps: This is an 11-month program. Below is a summary with activities which trainers can use as reference. It is important to present the activities in an easy way, and to remember that this is the first training for workers.

1. Trainings with peer educators: Factory selects 5% of the workforce as Peer Educator (PE). PEs receive 6 trainings in total delivered by implementing partner. The training modules cover: Introduction to mobile financial services, Products and services of the Financial Service Provider (FSP), Financial planning, Budgeting, Saving and Talking about finances with family members.
2. Townhall meeting: Trainers and FSP organize a session with workers who will be paid into mobile account for the first time. They discuss account features: cash out, how to send money, costs/fees and where to go if there is any problem.
3. Payday support: Trainers supports workers by teaching them how to make transactions using mobile money account during payday.
4. Exit meeting & certificate giving ceremony: At the end of program, implementing partner organizes a meeting with factory management and PEs to discuss program impact and results. At the end of the meeting, implementing partner distributes a certificate of completion to the factory and PEs.

2. Introduce the Peer Educator (PE) model.

Explain to participants: *You've been selected by the factory management to be a PE. As a PE, you will receive training on different financial topics. You will then be responsible for sharing what you learn with your peers, friends, and family members.*

- **Characteristics of PEs:** Ask participants a question to gauge if they know why management selected them to be PEs: *Have you ever discussed with the other workers in your community or family something new that you have learned (for example, a topic related to health or finance)? Can you share your experience with us?*

Discuss why participants have been selected as PEs: In discussing why they were selected, make the PEs feel empowered by and comfortable with their new roles.

You have been selected to attend this training because the factory management believes you will be open to adopting the new digitized payroll system and eager to share what you learn with others.

The factory management also believes that you have the skills and knowledge to share what you learn with your friends and colleagues at work and at home.

As a PE, you will learn additional training skills and be given time during the workday to share what you learn with others.

Next, discuss PEs responsibilities: *As a PE, you will attend monthly trainings, during which you will learn about new financial management topics. You will then practice sharing the material during the training and on your own time. Following the training, you will be asked to spend at least one hour each week sharing what they have learned with your colleagues.*

3. Introduce today's training topic.

Ask the participants an introductory question: *Do you know what mobile money is? Do you have a mobile money account? Have you ever remitted money home yourself or through a mobile money agent?*

Discuss what this training is about: *Today we are going to talk about mobile money and how to open a mobile money account. We will also discuss how to receive your salary through mobile payments and the benefits—such as greater security and privacy and the ability to save for emergencies—that you will receive from doing so. We will then share more about the factory's transition from cash to digital salary payments. We will use simple exercises with the mobile phone to introduce you to mobile money, and we will discuss the services that are offered by the MFS provider contracted by this factory.*

TRAINER'S TIPS:

Create with a slogan to motivate the PEs to take their responsibilities seriously.

For example: *"We will learn the training content and teach it to others. We will follow what we learn and request others to do the same."*

You can also provide a slogan from the Universal Declaration of Human Rights, which was adopted by the Country's Constitution. This slogan, which is the basis for all rights and equality, could be used to start the training: *"All human beings are born equal and free."* Ask PEs to remember and repeat these slogans during the RISE Transform Financial Health trainings.

Transitioning from Cash to Digital Payroll

TIME: 25 minutes

TRAINER: During this session, introduce participants to the wage digitization process.

Discuss the process for digitizing payroll in this factory: Share with the participants the date from when the factory will start introducing mobile money payments.

1. Introduce the concept of mobile money.

Mobile money is a digital service through which customers can save, transact money, and perform various services like topping up airtime on their mobile phones and sending remittances to their home village. Mobile money is safe, user-friendly, and can be used from any kind of mobile phone.

Once payroll has been digitized, you will receive a confirmation SMS when your salary is deposited into your mobile money account on payday. You will also receive a payslip, which will confirm the amount that was paid. Your money will remain safe in your account. You can withdraw any amount of cash at any time from any ATM or agent.

Provide participants with the information below. [Note: Write this information on a poster before the training. The information will be different for every factory.]

	Common Questions About the Wage Digitization Process	Factory Information
1	When will the factory start digitizing our salaries?	
2	How many workers (%) will be in the first batch to receive their salaries through mobile banking?	
3	What kind of support will the factory provide during the digitization process?	
4	What support will we (the implementing partner) provide?	
5	What support will the MFS providers offer?	

Each factory will have its own rollout schedule, so discuss this information with factory management before informing PEs of the rollout plan. In some factories, there will be an initial group of PEs and other volunteers who will be the first to receive their wages digitally. In subsequent months, other workers will begin to receive their salaries through their mobile money accounts. Discuss the benefits or incentives—like enhanced safety or the ability to receive wages earlier—to volunteer to participate in the first batch of participants to adopt the digital services.

Inform the participants: *Trainers will be present to help you open your accounts and provide you with all of the necessary support and training you need before the payroll digitization begins.*

2. Conduct a role-play activity to demonstrate mobile money's benefits.

SET UP ACTIVITY

Ask for two women volunteers to participate in the role play. Share with them the script below and then ask them to act out the scene.

DO THE ACTIVITY

[Insert name-1], and [insert name-2], are friends who work in two different factories as line operators. [Insert name-1] just received her salary in cash, while [insert name-2] received her salary in her mobile money account. While going to the market, [insert name-1] suddenly realizes that she is missing a \$10 note from the roll of money she had with her. She is very disappointed. She also complains that this is not the first time that this has happened to her. She always needs to pay extra attention to not lose her cash.

[insert name-2] shares with [insert name-1] that she does not have this type of problem because she receives her money on her mobile phone. She is also very happy because she doesn't have to stand in line to cash out her salary. She can withdraw whatever cash she needs from an ATM or an agent. [Insert name-2] is proud of having a mobile money account because it's easy to use, and it makes her feel empowered.

DISCUSS THE ACTIVITY

Share the benefits of mobile money with participants:

- *Digital money is safer than cash. You will be able to receive and save your money safely without the risk of losing your cash or having it stolen from the house.*
- *You will no longer have to stand in line to receive your salaries, since your wages will be sent directly to your mobile money account. (Note: Check with the factory regarding they salary payment process.)*
- *Mobile money will allow you to send money home instantaneously, check your balances whenever you want, and pay for some of your expenses like topping off on airtime.*
- *You will still be able to withdraw cash at any time from a mobile money agent or an ATM.*

TRAINER'S TIPS

Evaluate the capacity of the workers to use mobile phones:

Evaluating PEs' capacity to use mobile phones is crucial to avoid spending time on practices that are already familiar to the workers.

If the majority of the workers have already used mobile phones for texts and calls, move to the second part of the session focusing on mobile money. If they haven't, have workers practice dialing numbers on the phone to become more familiar with the numbers.

Ensure the participation of women workers during the demonstration:

Ideally, both women and men should adopt and use technology similarly. However, in reality, women workers face social barriers and discrimination in accessing and using technology even though they have the potential to learn and use it for their benefit. A lack of confidence and technical knowledge, for example, can discourage women from using their mobile money accounts. It is important for trainers to understand these issues and be sensitive to any gender differences during these sessions. As women learn the technical knowledge, their confidence will increase, helping them to overcome these barriers.

Ask participants to share their initial reactions: Encourage women workers to speak and participate. Prompt participants with the following questions:

1. *What do you think about the factory transitioning to mobile money?*
2. *How do you feel about opening a mobile money account?*
3. *Do you think mobile money could be useful in your everyday life?*
4. *What are some of your concerns about receiving your wages digitally?*

Write down participants' concerns on a flipchart, so you can address them all. Ensure that you respond to any issues or concerns that married women workers might have, in particular, about introducing mobile banking to their families.

After responding to all of the concerns raised, summarize these three main points and use a flipchart to capture the information:

1. **Access to mobile phones and technology:** *Women may face challenges accessing mobile phones. They may need to borrow a mobile phone from their families or get permission from them to buy one. A lack of experience owning a mobile phone may also mean that women are less familiar with mobile technology, and they may need more time to become confident using it.*
2. **Economic freedom:** *For many married women workers, economic freedoms may be limited. This means that they are earning their salaries, but they don't have the rights to decide how to use it. Instead, spending decisions are made by their husbands or their in-laws. Women may be afraid to discuss financial issues with their husbands, and as a result, they prefer to handover their cash to their husbands on payday. Often, married women workers who live with complex family dynamics and feel controlled by their husbands hide a part of their incomes every month so they can spend it on themselves or on their children, siblings, or parents.*
3. **Use of mobile money:** *Married women workers who receive their salaries in an account may fear that if their husbands have their phones, they will receive the notifications on payday indicating the*

full salary amounts that were deposited. If this happens, these women will not be able to hide parts of their salaries to use for their own needs.

You all can take steps to avoid these problems:

1. Become friends with the technology: Get your own phone and SIM card registered in your own name and become an expert in operating your account. Keep the phone in a safe place. Do not share your PIN number with anyone. Change your PIN number if you are asked to share it.

2. Communicate effectively: Hiding your phone and mobile money account is not sustainable and can be risky. Instead, have a constructive dialogue with your husband and family members about your financial goals. We will discuss more about this topic in the last module.

Mobile Phone and Sim Card Ownership and Registration

TIME: 15 minutes

TRAINER: In this session, discuss how to use mobile phones and how to register SIM cards.

1. Conduct an activity on mobile money ownership.

SET UP THE ACTIVITY

Ask the participants for two women volunteers to play the parts of [Insert name-1] and [Insert name-2]. Share the script below with the volunteers and ask them to act out the scene.

DO THE ACTIVITY

[Insert name-1] and [Insert name-2] are working in the factory until late. [Insert name-1] hasn't told her husband that she will be later than usual, which might worry him. However, [Insert name-1] doesn't have a mobile phone. [Insert name-2] notices that there is something wrong with her friend and talks to her. When she realizes that she needs to call her husband, [Insert name-2] lends [Insert name-1] her mobile phone so she can call him. After the call, [Insert name-2] explains to [Insert name-1] that it is important to own a phone in case of emergencies or unexpected events such as this.

DISCUSS THE ACTIVITY

Ask the participants: *Do you own a mobile phone? If you don't, why do you not have a mobile phone?*

Give the group five minutes to reflect on the questions and to discuss their responses.

Ask the participants to share their answers: Write down the answers on two flipcharts. On one flipchart, record the positive reasons to own a mobile phone. On the other flipchart, record the negative reasons to own a mobile phone. Keep in mind that the reasons might be different for the women and men participants.

- The positive reasons for owning a mobile phone may include: “My family and friends can always reach me, and I can call them if I need help.” “I feel good about having a phone.” “I can have control over my mobile money account if it’s opened on my phone.”
- The negative reasons for owning a mobile phone may include: “I can’t afford one.” “I would not know how to use it.” “My husband doesn’t want me to use a phone.”

Ask the group a follow-up question: *If you don’t own a mobile phone, do you use a family member’s or friend’s mobile phone and for what purposes?*

After collecting the answers, ask the participants who own phones to explain to those who don’t why having a mobile device is useful. Add additional explanations and address all of the reasons that were provided for why they do not have a phone. Throughout the discussion, address any barriers that come up and identify solutions, particularly as they relate to questions or concerns about access to or the use of mobile phones.

Summarize the findings: Review how the advantages of owning a mobile phone outweigh the disadvantages. Also, show how having a mobile phone is always more convenient than sharing one. Remind participants that for married couples, it is still important and beneficial for both of them to have their own phones. Keep the flipcharts for future reference.

ADDITIONAL CONTEXT FOR TRAINERS

Importance of phone ownership for women: Due to social barriers and power dynamics, women might not be allowed to use a phone even if they would like to. A phone is a powerful empowerment tool for women. It can help them start a business. It provides access to formal bank accounts. And it can ensure their safety and allow them to seek support from family and friends in case of an emergency. Involve both women and men participants in this discussion on mobile phone ownership.

Tips for women workers: If their families or husbands don’t give them permission to own a phone, they can always seek support from the factory management. For example, the factory manager can provide an official letter to support their discussions with their husbands and families.

2. Explain what is needed to open a mobile money account.

Ask the participant: *Do you own a SIM card? If yes, is it registered? Do you know how to register your SIM card?*

Once you have collected the answers from the group, inform the PEs that they will need a registered SIM card to open their mobile money accounts. For participants who do not own a SIM card or own one that is not registered, inform them about the terms that the factory management has negotiated with the Mobile Network Operator (MNO) to provide workers with a registered SIM card.

Discuss the registration of the SIM cards: To register a new SIM card, you will need to provide the following items to the MNO/factory management:

- Passport-size photograph
- National ID (NID) or Passport and a photocopy of the document
- Your own SIM card or the SIM card provided by the MNO.

Inform the participants: *When you are registering your SIM cards, you will be asked to give your fingerprint. Consider introducing a song on what documents are needed to register a SIM card to help participants remember.*

Inform the participants: *Once the SIM card is registered, the MFS provider will start registering the mobile money accounts. Share the timeline and process steps with participants. Inform participants that on the registration date, they will need to bring the following documents:*

- National ID (NID)
- Photo ID (if requested)
- Other documentation specifically requested by the MFS provider. For example, if workers don't have an NID then workers' factory ID and a forwarding letter by the factory can be used. Some MFS providers require a birth certificate if a NID is unavailable.

Remember that your mobile money accounts are connected to your registered SIM cards, not with your mobile phones. Inform participants that once they have opened a mobile money account, they will be able to use it even if they leave their job at the factory.

Close this session by using visual charts or other materials to summarize the key concepts:

1. ***You need a registered SIM card to open your mobile money accounts.*** *If you do not have a SIM card or have one that is unregistered, you will be provided with one or assisted in registering your SIM card.*
2. ***Certain documentation is needed to register your SIM card.*** *Don't forget to bring this documentation with you on registration day.*
3. ***All workers, and especially women, should get their own phones before opening their mobile money accounts.***

Tips for women workers: *If your family or husband does not give you permission to open a mobile money account, you can seek support from the factory manager who can issue you an official letter to support your discussions.*

TRAINER'S TIPS:

Be prepared to provide the requirements and timeline for registering the SIM card and mobile money accounts.

Remember that the process and the requirements to register a SIM card and an MFS account might change according to the Mobile Network Operator/MFS.

Mobile Money: Demonstration and Practices

TIME: 20 minutes

TRAINER: In this session, demonstrate the different operations participants can run with their mobile money accounts.

SET UP THE ACTIVITY

Ask participants to sit next to a partner. Next, distribute mobile phones with registered mobile money accounts and a minimum balance to make calls, send texts, and make a money transfer to each person. Mobile phone numbers and PIN codes should be attached to the back of the device to facilitate the practice session.

Prioritize teaching women participants during this activity. Support them to build their confidence in using this technology and their mobile money accounts.

Ensure that women participants are making transactions and asking questions. When forming pairs or groups, make sure that women and men pair up with others of the same gender.

DO THE ACTIVITY

Part One: Using Mobile Phones

Ask the participants: *Do you know what activities you can do with a mobile phone? Do you currently use your mobile phone for such activities?*

Give participants two minutes to reflect on their answers and to discuss them with their partners.

Next, introduce the concept of making a phone call and texting. Describe and demonstrate how to make and receive calls and how to send and read text messages.

- **Dialling and making a phone call:**

Ask the participants in pairs to exchange their mobile numbers, which should be attached to the back of the mobile phones. Then ask participants to call each other.

If participants are having difficulty reading numbers and dialling, review the dialling pad with them. Repeat all of the numbers on the pad. For additional practice dialling numbers, divide the PEs into two teams and ask for volunteers from each team to dial the trainer's phone number. By receiving the call (or not), the trainer can check whether or not the participants have understood.

- **Texting:**

Review the process for sending texts. Ask the paired participants to send each other a text containing their first names. Make sure that all of the pairs have sent and received a text.

Second Part: Using Mobile Money

Ask the participants: *How do you feel when you think about using a mobile money account? Does it feel accessible and within your reach? Is using mobile money comfortable for you? What are your fears, if any?*

Start a discussion with participants to help them open up about their experiences or lack of experience with mobile money. Once you feel like they have shared enough, you can move on to the technical specificities.

Ask the participants: *Do you know what actions you can perform using a mobile money account?*

Introduce the following concepts related to mobile money accounts:

- Storing, sending, and receiving money from mobile phones
- Checking account balances
- Transferring money from one mobile to another
- Making payments at merchant points, paying utility bills, and recharging mobile airtime.

Provide participants with practical examples: Ask for two volunteers who are already familiar with mobile money accounts to demonstrate how to check their mobile money account balances and how to conduct a money transfer. Ask the volunteers to share how they have benefitted from their mobile money accounts.

Depending on the time available, you can also demonstrate the following operations using the mobile phone:

- Salary disbursement
- Cash out
- Send money
- Top up on mobile airtime
- Check mobile money account balances
- Pay bills
- Make a merchant payment
- Receive remittances

Check account balances:

Following the demonstration, ask the participants to check their own accounts. Guide them on how to locate their account balances using handouts and visual instructions. Ask them to report out on their current account balances (everyone should have the same balance).

Transfer money:

Now, ask participants to sit in pairs and send each other a \$10 money transfer. Inform them that they are supposed to receive a text to confirm that the transaction was made. Provide support and guide them step-by-step through the process. Ask them to check their balances and report out the final amounts.

Collecting Feedback and Addressing Concerns

TIME: 10 minutes

TRAINER: In this session, collect feedback and address any concerns related to participants' use of mobile money and the transition to digital wages.

SET UP THE ACTIVITY

Ask participants to sit in groups with others of the same gender, i.e. groups of all women and groups of all men.

DO THE ACTIVITY

Ask the participants: *How do you feel about using mobile phones and the mobile money accounts? How do you feel about receiving your salary directly to your mobile phone?*

Give participants five minutes to think about the questions and respond. Capture their comments on a flipchart. Address all concerns that are raised.

Over the course of the subsequent modules, reference the concerns and solutions that are discussed today.

Close the Training

TIME: 5 minutes

TRAINER: In this session, summarize the topics discussed and reassure the participants that support will be provided by the implementing partner, the factory HR, and the MFS Account Managers during this program and the transition to digital payroll.

1. Summarize the key takeaways from this training.

In closing this training, revisit the topics discussed in the module. The objectives of this closing is to reinforce the key messages, emphasize the benefits of mobile money, and reassure the workers that support will be provided. Trainers should also discuss the next steps in the digitization timeline, as well as the roles of the PEs in familiarizing the rest of the workforce with and setting up their own mobile money accounts.

2. Review participants' knowledge.

Ask participants a series of questions to test their knowledge.

Questions and Answers

Question: *How is worker payroll going to change in the next few months?*

Answer: *In three months, the first group of workers will start receiving their salaries through their mobile money accounts. Each month after that, a new group of workers will start receiving their salaries through their mobile money accounts.*

Question: *How can workers benefit from mobile money accounts?*

Answer: *Mobile money will allow you to save safely and more efficiently. You will not have to worry about your cash being stolen, you will be able to transfer money to your family digitally, and you will even be able to pay bills and some expenses like groceries through your mobile account. Finally, you will save time by not having to stand in line to collect your salaries in cash. [Note: cash disbursement may vary according to the factory.]*

Question: *What do I need to be able to open a mobile account?*

Answer: *To open your mobile money account, you will need a registered SIM card. We will support you in getting a registered SIM card if you don't already have one. And if you have a SIM card, but it's unregistered, we will help you get it registered.*

Question: *What documents do I need to register a SIM card and open a mobile money account?*

Answer: *To register a SIM card and open a mobile money account you will need an NID and a photo ID. [Note: If additional documents are required by the MFS/MNO, mention them here.]*

Question: *What is the role of the PE, and why have we been selected for this role?*

Answer: *You were selected as a PE because of your good communication skills, likeability, and ability to relate to others. We believe you will learn about mobile money quickly and diffuse the knowledge efficiently among your colleagues.*

Question: *How can the adoption of mobile money strengthen my family relationships?*

Answer: *Mobile money accounts are convenient to use and a safe, formal channel for financial transactions. For families to benefit from the adoption of mobile money, it is important that all family members—including husbands and wives—have equal rights and mutual respect as it relates to financial management and decision-making.*

3. Encourage participants to reflect on mobile money and take.

Ask the participants:

- *Now that we have talked about wage digitization and mobile money, with whom is one person that you can share this information?*
- *What other information would you like to receive on mobile money and wage digitization?*
- *How will you integrate mobile money into your everyday life?*

How to use Financial Health Tech Learning Tools for Workers: During Refreshers Training - 1

Refresher trainings should be conducted after main trainings. It is usually a 2-hour session when peer educators questions on modules are answered. Through question and answer, emphasized on module messages trainers remind the PEs' on the previous modules content, PEs' also share their experience during outreach sessions with their colleagues, challenges and successes of the outreach sessions are discussed as well.

In Transform Financial Health program, there are 3 refresher trainings that are scheduled like below.

- Main Training 1: Module 1: Introduction to Digital Financial Services, and Module 2: Financial Products & Services
- Refresher Training 1 on Module 1 & 2 topics
- Main Training 2: Module 3: Financial Planning, and Module 4: Budgeting
- Refresher Training 2 on Module 3 & 4 Topics
- Main Training 3: Module 5: Savings, and Module 6: Talking about Finance with Family
- Refresher Training 3 on Module 5 & 6 Topics

During refresher trainings, the 2 hours will be divided into 2 segments. In the first segment which is first 1 hour, PEs' will share their outreach experience, challenges and successes. Trainers will answer their questions on module contents. In the second segment which is the last 1 hour, trainers will introduce **RISE Financial Health** tech learning tools to the Peer Educators.

Contents of RISE Financial Health Tech Learning Tool for Workers: The tech learning tool for workers has 6 modules whose contents are similar to Transform Financial Health program modules. These are:

1. Digital Money
2. Financial Services
3. Financial Planning
4. Budgets
5. Saving
6. Talking about Money

Each tech learning module has live action films, quizzes on the film, then animations and quizzes on the animations. Each module should take 15 to 20 min to complete. Samsung Tab A is required to use the tool.

Preparations: Tech learning tools need to be downloaded first from this link: [Register | BSR \(herproject.org\)](https://www.bsr.herproject.org) in the Samsung Tab A tablets. Before taking them to the factories, trainers need make sure that tablets are sufficiently charged. The tablets should be safely taken to the factory premise.

During the session: Trainers need to introduce the tablets and tech learning tool content to the participants first. They need to give an overview of the content, how it works and duration. Then trainers need to divide the participants into some groups, each group shouldn't have more than 4 participants. Trainers need to make sure women Peer Educators have separate groups and they are not mixed with men Peer Educators. But in case of mixed groups, trainers need to make sure that women PEs are getting the opportunity to engage with the tool.

After dividing the participants into groups, trainers will distribute one tablet per group. Peer Educators have to do the followings. Trainers need to help the PEs' here.

1. Click on "start" and then enter how many participants are in the group.
2. Enter factory ID and sex of all the participants. Trainers to make sure that all group members are getting the opportunity to enter their ID card number and sex by themselves.
3. PEs' now have to select their role which should be "Peer Educator" option.
4. Then click on 1st icon: Digital Money which is the relevant one for this module.
5. Then click on the film icon and watch the film.
6. Then answer the questions based on the film you have watched. For correct answer participants will get coins. No worries, if answer is incorrect. Correct answers will be informed before next question. If participants are also able to listen to the questions and answers by clicking on audio icon
7. Participants will be asked to watch an animation on digital account and then will be asked to answer a few questions based on the animation.

Note: Trainers need to give additional attention to the women groups and support when needed. They may need more time to build confidence and so make sure they are comfortable with the tablet and tool.

Appendix 1: General Guideline for the Facilitators

Note: This guideline is same for the all the modules in the Transform Financial Health program.

1. **Prepare:** Before the training, facilitators are expected to become familiar with the training agenda and understand the key objectives and prepare all necessary materials prior to the training.
2. **Set-up:** Participants should be sitting in a circle or U-shape, with the exception of the group activities. Depending on the available training facilities, facilitators are expected to adapt the activities as needed. This training should be delivered to a group of 25 to 30 participants per session and not more. It's important to keep the group smaller to ensure full participation and engagement from all the participants.
3. **Introduce the trainer and participants:** When possible, use a fun and interactive way to introduce participants. For example, you might divide participants into two groups and ask one person in each group to identify all of the people in their group. See which participant can remember all of the names of the participants in his or her group.
4. **Engage with participants:** As facilitators, your role is to deliver information but more importantly, to actively facilitate and help participants reflect, discuss, and draw their own conclusions.
5. **Use icebreakers to engage participants:** Keep participants engaged in the training by including games or activities that require participants to get up and move around. These activities may or may not be directly related to the topic. Choose icebreakers or activities that are culturally relevant and are easy for participants to relate to. Some sample activities will be included in these training guides, but trainers should always use what will resonate best with their audience.
6. **Include men in trainings:** While RISE Curriculum is designed for a Women audience, these trainings can be adapted and used to train men participants. If you have men participants, tailor the stories by including men characters and relevant financial goals.
7. **Ensure confidentiality:** While the goal is to enable everyone to speak openly, explain that the group must promise not to talk about who said what or asked which questions in the training. People are more likely to participate when confidentiality is respected.
8. **Communicate effectively:** Below are some tips on how to communicate effectively.
 - During the session, if someone asks a question, give him or her your full attention.
 - Listen carefully to the participants and ask clarifying questions if you do not understand the question or comment.
 - After participants have answered a question, paraphrase and clarify answers so that everyone in the room understands.
 - Reassure the participants that it is good to ask questions.
 - Increase women participants' confidence levels by always encouraging them to participate actively in the activities.
 - It can be challenging to train women and men workers together. Pay particular attention to the dynamics and balance between men's and women's participation during group discussions.

7. **Never tell participants that they are wrong:** Facilitators should never tell a participant that “they are wrong” even if they perpetuate and reinforce harmful attitudes or myths, as they may further reinforce these thoughts otherwise. Ideally, the facilitators should allow the group to disagree and dispel the attitudes and myths themselves. If this does not happen, facilitators should challenge ideas in a supportive and constructive manner. In extreme cases, facilitators may acknowledge the participant’s point and then request to continue the discussion after the training.
8. **Understanding and working within the context of culture among participants and in the factory:** In some cultural context (for example in Bangladesh, India, Pakistan), women and men workers will prefer separate classes as they won’t be comfortable to share sensitive information. So, it is advised to conduct the classes separately women and men workers. In some countries (example: China, Vietnam), women and men workers might feel comfortable to take the session together. In those cases, it’s important for the facilitators to make space for both women and men to be able to participate equally in the session.
9. **Using gender sensitive approach & language:** It is important for the facilitators to use gender sensitive examples, images, materials, language and approach during the training session. For example, avoid using the images or examples where women are shown in a vulnerable position or avoid showing only women doing all the unpaid care work in the role plays or images or in the examples. Avoid showing examples of only men in the leadership positions. Use appropriate gender sensitive language as per the cultural context.



RISE Transform Financial Health program supports workers, especially women, to access, use and benefit from financial products and services, and build their financial capability to improve their financial health and resilience. RISE also expands financial inclusion through gender responsive wage digitization that increases efficiency and transparency in global supply chains.

RISE is an initiative to support collaborative industry action at scale to advance gender equality in global garment, footwear, and home textiles supply chains.