

GUIDE TO TRAINING

Setting the standard for the design, delivery, and evaluation of learning programs in emerging markets

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The mission of the Institute is to:

- Foster innovation through relevant and effective professional development experiences, a national awards program and research;
- Promote the value of the profession to business leaders, government and those seeking a dynamic 21st century career; and
- Set the competency and ethical standards for workplace performance and learning professionals.

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FRAGILE AND CONFLICT-AFFECTED SITUATIONS SUPPLEMENT

GUIDE TO TRAINING

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Key terms

Below are some key terms used in this book and their definitions:

Client The client is the primary contact in the company or organization requesting the

learning or training solution.

Coach A coach is an advisor who helps someone improve skills and performance related

to a specific set of tasks by providing guidance and feedback. A coach usually develops a short-term and highly structured action/task-oriented relationship that focuses on specific development areas or issues that contribute to improving specific performance goals. A coach tends to ask questions that prompt the person

to find the most appropriate answers.

Competencies Competencies refer to interrelated knowledge, skills, attitudes, and values for

performing effectively in a particular area. For a performance and learning professional, there are seven key and inter-related competencies: *Partnering with Clients*, Assessing Performance Needs, Designing Curricula, Designing Learning Experiences, Facilitating Learning, Supporting the Transfer of Learning, and

Evaluating Learning.

These competencies are also referred to as project lifecycle phases. This is because they align with the tasks a professional undertakes to develop, deliver, and

manage a performance improvement product or service.

Curricula can be used interchangeably with "program." Curricula refers to

the framework for a set of interrelated learning experiences and accompanying materials designed to build capacity over the medium to long term, among a

variety of participants.

Fragile and conflict-affected situations (FCS)

Fragile and conflict-affected situations suffer from ongoing conflict or the legacy of past violence, and face serious economic challenges, including damaged infrastructure, small private sectors, and weak regulatory environments and institutions. Entrepreneurs in fragile and conflict-affected situations often struggle

to access capital and training.

Gender-inclusive program

The term "gender-inclusive" refers to programs that are open to both men and women, but are designed to overcome any barriers to women's full participation. Implementing gender-inclusive skills building programs is a powerful way to promote gender equality and eradicate gender bias.

Gender equality is not only a social and moral imperative, but also an economic necessity. A World Bank study found that countries across the world are losing

\$160 trillion in wealth because of differences in lifetime earnings between women and men. Companies, however, are realizing that closing gaps between women's and men's economic participation drives the growth of businesses and economies

and improves the lives of families and communities.

Learning experiences

Learning experiences are self-contained lessons that are intended to help a well-defined audience achieve a particular learning objective over a brief period of time (for example, minutes, hours, or days). These may use: e-learning, m-learning, instructor-led training, videos, games, simulations, audio podcasts, social media, discussion forums, chat rooms, infographics, job aids, checklists, blog posts, readings, quizzes and flashcards.

Mentor

A mentor is an advisor with deep experience or organizational knowledge. The mentor offers professional and personal support and guidance to help individuals improve their overall performance and prepare for future roles. A mentor usually develops longer-term, less-structured relationships and generally takes a broader focus than a coach. A mentor tends to share wisdom, professional experiences, or professional contacts.

MSMEs

Micro, small, and medium enterprises range from solo entrepreneurs (male and female) through companies of about 100 employees. MSMEs are particularly important in emerging markets, where they generate much-needed income and create between 70 percent and 95 percent of new employment opportunities. The term may also encompass farmers and is sometimes interpreted more broadly to include potential entrepreneurs for example, unemployed youth and refugees. In the context of performance improvement initiatives, micro, small, and medium enterprises may also represent learners, recipients, or beneficiaries.

Performance

Performance refers to behaviors that produce measurable results and that indicate progress towards—or achievement of—an outcome.

Performance and learning professional (training professional) In this document, a performance and learning professional is referred to as a training professional who provides performance improvement services to clients. Professionals in this field may serve in a variety of roles: administrators who oversee learning and development teams, trainers, coaches, instructional designers who design and develop learning experiences in a variety of media, project managers who oversee large training efforts, managers, relationship managers or learning consultants who assess a situation and suggest whether or not learning can address it and serve as a bridge between business leaders and the learning function within an organization, and evaluators who assess the effectiveness of learning experiences.

Performance improvement

A strategic process that produces business results by maximizing the performance/ behavior of people and organizations. This process usually includes training in requisite skills and knowledge and may also include other factors that influence performance. They include coaching and reinforcement, creating incentives, streamlining work systems and processes, giving access to information, and enhancing workplace culture.

Performance improvement solutions

At their core, performance improvement solutions help individuals to develop the skills, knowledge, and attitudes needed to accomplish certain goals. These solutions ensure participants have the resources required to perform these skills. When many individuals strengthen their individual performance, the organization that sponsored the learning or other performance solution realizes a broader goal of its own and achieving that ideal has an impact on its overall results.

Sponsor

A sponsor refers to the person paying for the work: that is, the one who can authorize or stop payment for a project. This is usually a senior executive with whom the performance and learning team has limited interaction.

Stakeholder

A more general term that refers to anyone who impacts, is impacted by, or believes themselves impacted by a project or system for developing skills of micro, small, and medium enterprises in emerging markets, for example, international organizations such as IFC and International Labour Organization, development agencies, aggregators, including corporations and banks, performance improvement professionals themselves, and recipients of professional services, such as micro, small, and medium enterprises.

Subject matter experts

Subject matter experts are those who contribute content and review drafts of materials because of their knowledge, skills, and experience related to the desired performance outcomes. These people are sometimes also called industry specialists.



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The report is produced in partnership with Canada, Luxembourg, and Norway.

IFC, in partnership with Luxembourg and Norway, is committed in improving the performance of large numbers of value-chain linked small and medium enterprises historically underserved through solely finance-led initiatives while creating local non-financial advisory services markets that will sustain and scale these services in the economies where IFC works.

IFC and Canada are partners in identifying the key constraints affecting women's economic empowerment and reducing gender inequalities through implementing business environment reforms, strengthening womenowned enterprises, and creating better employment opportunities for women.

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INTRODUCTION

Why focus on performance and learning programs in FCS?

Across the world, more than 130 million people are living in situations of fragility, conflict, and violence. By 2030, it is estimated that 2/3 of the world's extreme poor will be living in FCS¹. No country—developed or developing—is immune to the impact of this global challenge, which threaten efforts to end extreme poverty, hurts economic growth, and forcibly displaces increasing numbers of people.

Now more than ever, training professionals have a key role to play in tackling this critical development issue. By designing and delivering effective, high-quality, training programs tailored to local needs in FCS, training professionals equip people, companies, and communities with the skills and knowledge needed to address the complex array of factors fueling fragility, conflict and violence.

The importance of SME training in FCS

By supporting economic growth, promoting local employment and income-earning opportunities, generating government revenues, and delivering goods and services, the private sector is central to breaking free of the "fragility trap." In FCS, small and medium-size enterprises (SMEs) provide a lifeline for jobs creation and economic growth. During conflict and natural disasters, SMEs are often the last businesses standing, providing essential goods and services to vulnerable populations. SMEs are also key clients and points-of entry for development organizations, such as IFC, and training professionals whose skills development programs enable businesses, entrepreneurs, and employees to grow their local economies and promote stability.

The importance of gender-inclusive training in FCS

The inequalities between men and women tend to be magnified in FCS, where regressive gender norms and increased risk of violence are combined with a lack of access to health, education, and employment. As the share of women-headed households increases during violence and conflict, promoting learning and economic opportunities for women becomes even more important. Because they merit special attention, gender-inclusive considerations are addressed separately in the Gender Supplement and throughout the seven competencies presented in the Guide to Training.

Additional risks for FCS training programs

Conducting training programs in FCS often comes with higher risks. These include security risks and physical threats for program providers and participants, especially participants who belong to vulnerable or marginalized groups. Weak or nonexistent institutional capacity, environmental, social, and corporate governance (ESG) risks, as well as fraud, corruption and other fiduciary and legal risks can all negatively affect the implementation and impact of training programs. A lack of services and infrastructure may also add to planning complexity, with more time and effort needed to organize logistics and prepare participants for training.

Fragility, conflict and violence can also have longterm psychological consequences. While many capacity building projects in emerging markets provide ancillary supports, such as access to finance programs or small business incubators, building resilience and self-confidence is also crucial in FCS. A recent study by the World Bank revealed that SME entrepreneurs in conflictaffected areas of Pakistan found stress mitigation highly relevant for themselves and their employees.²



Training professionals and performance improvement programs need to respond flexibly to local contexts and be resilient in times of crisis. Proactive risk management is vital, combined with targeted and rapid support when risks do materialize.

How to use this supplement

This supplement provides additional information about how to apply the considerations and tasks presented in the Guide for Training in FCS. Sample questions and evidence-based tips and approaches are based on international best practices and lessons learned. While not exhaustive, these considerations can help guide program design, development, and implementation. End notes provide additional explanation, examples, and resources.

How are the FCS considerations structured?

Participants must be the central focus of any performance and learning program. If participants' needs are not properly addressed, they will not fully absorb and apply the concepts taught during training.³ Many factors impact participants' needs, but there are two broad categories of considerations:

- Country: The influence of community, social mores, gender perceptions, political events or affiliations, religious beliefs, economic stability, laws, policies, infrastructure, available technology, and collective safety on the development, implementation, and results of a performance improvement program.
- Individual: The effect that personal factors, characteristics, personality, knowledge, skills, ability, outlooks, and formal and informal networks, have on a participant's ability to actively participate in a program and to learn and use what the program teaches.

For each category, you will find considerations, tasks, key questions, tips, and approaches for conducting training programs in FCS. They supplement the competencies, supporting competencies, and tasks found in the main competency framework of the Guide to Training document. It is vital that all these factors are considered during the needs assessment and design phases, not only during delivery, as decisions made at an early stage may have significant implications later.

The competencies are grouped into the seven phases typically found in any training project lifecycle. These include Assessing Performance Needs, Designing Curricula, Designing Learning Experiences, Facilitating Learning, Supporting the Transfer of Learning, and Evaluating Learning. Throughout the project phases, it is critical to maintain a strong relationship with clients. That's why Partnering with Clients is positioned at the center of the project lifecycle, touching all other phases.

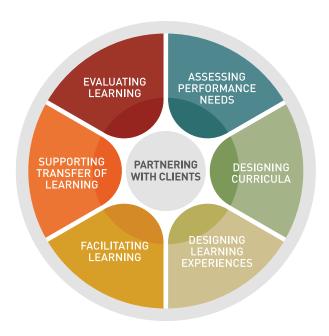


FIGURE 1: The competency wheel

TABLE 1: Definitions of each consideration category for training programs in FCS

CONSIDERATIONS	KEY FACTORS	DEFINITION
External factors may influence development, implementation, and results of a performance improvement program. While these tend to be outside a training professional's direct control, they may still need to be addressed or considered in the design, implementation, and evaluation of learning programs.	Security and safety	Protection from factors related to political conflict, terrorism, violence, gender-based violence, and sexual harassment, or collective post-conflict trauma for participants, program providers, and all those affiliated with the program.
	Social and cultural norms	Local sensitivities such as traditions and cultural norms, religious beliefs and practices, and conflicts associated with socially imposed identity roles (for example gender, racial, tribal, religious, class, and political affiliation).
	Economic stability	Strength, sophistication, and openness of the market (state-owned versus private sector), level of employment and potential for business opportunities.
		Economic conditions and existing regional development programs or stimulus packages could affect the amount of funding available for learning programs or the fees that these programs could charge to participants.
	Legal environment	Local laws, regulations, rules, and policies.
	Technology	Accessibility, availability, and reliability of information and communication technology at the program location.
	Infrastructure and logistics	Accessibility, availability, and reliability of venues and services (for example, utilities, sanitation, transport, catering and accommodation) at the program location.
Individual Personal factors, characteristics and circumstances of participants in a performance improvement program. A training professional may be able to influence several of these factors.	Confidence	An individual's level of confidence including self-confidence, self-efficacy and error competency and its effect on the individual's ability to learn, apply and demonstrate knowledge and skills.
		Self-confidence is the feeling of trust in one's abilities, qualities and judgment. Confidence is a skill that can be developed.
		Self-efficacy is the belief that one can succeed or accomplish a task.
		Error competency is the ability to recover from errors.
	Resilience	An individual's state of psychological well-being, ability to function in challenging and stressful circumstances, persevere, and overcome adversity and aspirational barriers (from responding to conflicts associated with a socially imposed role to dealing with effects of trauma stemming from violence or political unrest).
	Education and skills	An individual's current level of knowledge, skills, and abilities in a given subject.
	Networks	An individual's formal or informal relationships with peers, mentors, coaches, business links, etc., that complement or support sustained performance before, during, and after a program. ⁴



© FCS CONSIDERATIONS WHEN PARTNERING WITH CLIENTS

Throughout a project's entirety, maintaining a strong relationship with the client is critical for success. That is why Partnering with Clients lies at the center of the competency wheel, touching all phases of the project cycle. In this section, we advise you on steps to take and issues to consider as you work with your client to implement the different phases. We group these tasks and considerations into factors that are unique to emerging markets and FCS; we do not intend to imply a sequential order. The tasks and considerations selected aim to expand the way the client thinks about training programs in fragile and conflict-affected situations. For a fuller picture of the overall sequential tasks this competency entails please refer to the main Guide to Training.

As a reminder, the main objectives of Partnering with Clients are:

- Get the input you need to achieve or exceed expectations on an assignment.
- Expand the way you and your clients think about effective and innovative solutions.

- Meet the needs of both the participant and the organization sponsoring the project.
- Minimize misunderstandings, surprises, or disappointments.
- Build commitment to implement solutions.
- Complete projects on time and within budget.
- Maintain client satisfaction throughout the project.

When Partnering with Clients to design and deliver programs in FCS, it is important to understand the client's commitment and capacity to support the program in a fragile, unpredictable environment. Discuss with the client security and safety precautions for participants and program providers, and agree on venues, travel requirements, and emergency contacts. Make sure the contract clearly sets provisions and terms for program cancelation, delays, and evacuation. Agree on monetary transactions as well as who is responsible for providing the necessary equipment for the program.

CONSIDERATIONS **AND TASKS**

QUESTIONS





Country

SECURITY AND SAFETY

Discuss safety of participants and providers

Political environment

- 1. What security arrangements need to be put in place?
- 2. Who is the client contact point responsible for managing safety/ security issues?
- Confer with client on any recent political or social developments that may affect the proposed program.
- Throughout all program phases, stay up to date on the security situation via travel advisories from consulates, embassies, or other sources.
- ▶ Be aware of active conflict areas or other potential hazards in or near the program location.
- Confirm with client who from their organization is responsible for security and safety.



SECURITY AND SAFETY (cont.)

Discuss safety of participants and providers (cont.)

Travel

- 3. What travel and operational approvals are required?
- 4. Are travel restrictions in place?
- Ensure participants, trainers, and other program providers obtain appropriate visas, permits, and clearances (well in advance whenever possible).
- Carry permits and visas at all times.
- Consider the feasibility of offering the program outof-country for participants (travel costs, safety, family obligations, visa restrictions etc. For example, inviting Afghan participants to a program in Pakistan).

Venue and Transport

- 5. Are security escorts required for travel?
- 6. Which venues in the area are considered safe or lowest risk?
- Identify venues that participants and service providers can safely and easily travel to and from.
- Ask your client, organization, embassy, consulate or another trusted, locally-operating organization for a list of recommended venues with training/meeting rooms for hire.
- If no formal training center exists, choose a neutral and safe venue that is acceptable to all parties (for example, a farmer field, a school or a community center).
- In countries that have experienced recent terrorist attacks, avoid venues that are commonly targeted (such as international hotels or government buildings).
- Hire professional transport or security escorts for program participants or providers, where necessary. Ask your client, organization, embassy, consulate, or another trusted, locally-operating organization for a list of recommended companies.
- Find and follow safe travel routes.
- Identify an alternative venue in case there is a need to relocate.

Insurance and Emergency Services

- 7. What support services can respond to an emergency?
- Compile a list of local health centers or hospitals, their addresses, and capabilities.
- Obtain travel/health/evacuation insurance for yourself (and other program providers especially if these providers are from a different country).
- Register the program's location and travel plans with the consulate or embassy of the client and of the program providers (if using providers from a different country).

Distance Delivery

- 8. Do you need alternative program delivery options?
- Determine whether an online or distance delivery session is feasible, if a physical presence is not advisable.





ECONOMIC STABILITY

Determine client's
commitment and
capacity to support
the program in an FCS
setting

- 1. What key benefits will the client/sponsor experience from offering a performance improvement program?
- 2. What benefits can participants of the performance improvement program expect?
- 3. What is the expected impact/benefit for the wider community?
- 4. What factors might interfere with your client's ability or willingness to commit?

- Develop a projected ROI for the client/sponsor.
- Identify receptive clients or sponsors in the region (for example, financial institutions).
- Assess potential risks of conducting the program in the proposed location and discuss mitigations with your client.

Determine the most appropriate methods for monetary transactions

- 1. What arrangements are needed to secure monetary transactions for program providers and participants?
- Identify viable payment methods for accommodation and program venues.
- Research currency exchange regulations, banking protocols, and availability and cost of exchange services if using foreign providers.
- Enquire about anti-terror and anti-crime regulations that might limit money transfers to countries experiencing crisis.
- Determine access to, and compatibility with, electronic payment systems.

Determine the appropriateness of monetary incentives for participants

- 1. What supports (for example, stipends, meals, transportation) may be necessary to encourage participants?
- 2. Would participants be attracted to the program because of the supports rather than for the learning opportunities?
- Try to use non-financial supports valued by program participants (for example, provision of meals during training, provision of transportation to and from training venues).5
- If offering stipends, administer them regularly and deliver them through a transparent mechanism.⁶

CONSIDERATIONS AND TASKS



TIPS AND APPROACHES



LEGAL ENVIRONMENT

Confirm co	ntract
terms and	conditions

- 1. Do clients/sponsors have a standard contract for program providers?
- 2. Is the contract suitable for FCS?
- Working with your program sponsor, establish a contractual template for use in FCS, including cancellation policies and payment methods (with scope for customization).
- Confirm that the cancellation, delay, and evacuation clauses in the contract include allowances for political or social upheaval before or during the training and that the terms and conditions are reasonable, given the realities in the area and identify clear lines of responsibility.

INFRASTRUCTURE AND LOGISTICS

Discuss catering/ venue/equipment requirements

- 1. Are food and drinks provided during the program?
- 2. Is the venue heated/ air-conditioned?
- 3. Who will provide necessary equipment at the program venue?
- Confirm with client who is responsible for the provision of catering (if applicable).
- Confirm with client the venue's amenities (for example, water, heating and air-conditioning).
- Be clear and confirm in writing who provides what. Do not assume that flip charts, pens, and markers are available or can be purchased in the local market.

Discuss communications requirements

- 1. What are the appropriate/ available channels for communicating with participants?
- Agree with client on appropriate communications channels for the program (for example, email, WhatsApp for RSVPs, signup).

Individual

CONFIDENCE/RESILIENCE

Determine need to support participants psvcho-emotional needs and build their resilience

- 1. What is the client's understanding of participants' psychoemotional state?
- 2. What are the client's expectations about programs that build participants' resilience?
- 3. How can you educate your clients on the psycho-emotional challenges that participants face in FCS?

- Educate yourself on the long-term psychological consequences of conflict.
- Assess the client's awareness of how psychological wellbeing impedes business performance.
- Communicate to the client how accommodating the emotional and psychological needs of participants, as part of the program, may have a positive impact on program results and business performance.



© FCS CONSIDERATIONS WHEN ASSESSING PERFORMANCE NEEDS

Time and resources needed to properly assess performance can vary greatly. You may need to spend a few hours clarifying what participants should be able to do after a learning experience. Or you may need to conduct an in-depth needs assessment and determine a training strategy for a complex performance issue that involves many work processes, functions, and roles.

As a reminder, the main objectives of Assessing Performance Needs are:

- Have facts that support assumptions.
- Address the right problems and causes.
- Avoid rushing into a learning solution.
- Identify the best solution or blend of solutions.
- Determine how to evaluate results.

Carefully assessing participants' needs is an essential precursor to behavioral change. For FCS, a thorough analysis of the local political, social, economic, and safety situation is vital to determine the requirements of the program. An assessment that incorporates iterative rounds of analysis (time and budget permitting), using both qualitative and quantitative methods, is more likely to lead to a flexible program design suited to the local context and culture. If doing multiple rounds of analysis, consider seeking out inputs from different people within the same stakeholder group so that you do not tax the same participants with too many demands. Consider participants' education and knowledge levels8, as well their psycho-emotional needs, all of which can impact program content. Participants' engagement will depend on whether they view the program as applicable to their real-life problems and as an opportunity to gain new skills. During this phase, determine the availability and quality of local advisory service providers who can assist during your program and after completion, if needed.

CONSIDERATIONS AND TASKS

QUESTIONS

TIPS AND APPROACHES



Country

SECURITY AND SAFETY

Assess security needs of program providers and participants

- 1. Do participants or providers need background checks?
- 2. Does your client or sponsoring organization need to authorize program participants?
- 3. Do participants and providers need specific training for emergency situations?
- 4. Do participants or providers need security protection all or some of the time?

- Determine how to conduct rigorous background checks before selecting participants or providers for the program.
- Determine requirements for accessing the training facility (for example, ID checks at security desk).
- Obtain a full, up-to-date briefing on security issues from the identified security officer in the program location.
- Consider additional training for program providers in how to operate securely in FCS.5



SOCIAL AND CULTURAL NORMS

Assess how existing
political, social,
economic, and safety
factors are likely
to impact program
content and its
acceptance and
application

- 1. What realities and obstacles are likely to interfere with the content?
- 2. What adjustments to the program may be necessary to facilitate participants' acceptance and application of program content?
- Identify local contextual issues that may require changes to program content.1

Survey existing and past programs conducted in this or similar regions

- 1. What programs have been successful in this region or regions similar to it?
- 2. What factors were instrumental in these programs' success?
- 3. How can those factors be duplicated or incorporated into your program?
- 4. Is it possible to leverage resources from other programs conducted in the region?

- Look at the success of existing training programs in FCS and build on them where possible (in terms of content or methodology).1
- Leverage existing programs to access providers, deliver training, and keep costs low.

ECONOMIC STABILITY

Determine sophistication of private business culture in the region

- 1. What progress has the region made in transitioning from state-owned/publicly-led enterprises to privatelyowned enterprises?
- 2. How sophisticated are participants in running and growing their businesses?
- 3. What additional training in business concepts may be necessary for program participants?
- 4. What potential business opportunities exist for graduates of your performance improvement program?

- Educate yourself on the history and business culture of the region.
- Look at the success and growth rates for businesses in the area.
- Identify topics which may need additional elaboration for participants unfamiliar with private enterprise concepts.
- Evaluate market opportunities available to participants to exercise and expand skills and knowledge learned in your program.





ECONOMIC STABILITY (cont.)

Determine availability
and quality of local
advisory services

- 1. Can local advisory service providers support and follow up the performance improvement program?
- 2. What is the quality of these local services?
- Obtain lists of local advisory service providers (such as business development services or independent consultants) who can complement and support your program both during and after program completion.
- Determine the quality of local advisory service providers.
- Consider capacity-building for local advisory services (for example, train-the-trainer capacity building, development of coaching skills)

Identify economic issues and set program fees

- 1. Could currency exchange rate fluctuations impact participants' abilities to pay program fees or the organization's ability to pay fees to program provider(s)?
- Determine currency in which local providers prefer to be paid.
- Determine whether payment to foreign providers is prohibitively expensive for the local organizer.

TECHNOLOGY

Mitigate for technological failures at the program venue

- 1. What contingencies are necessary if technology fails at the training venue?
- 2. What back-up equipment may be necessary?
- Seek advice from local organizer/partner regarding logistical constraints.
- Consider whether solar-powered equipment would work as a back-up.
- Identify simple, low-technology methods trainers could use as a back-up.

INFRASTRUCTURE AND LOGISTICS

Assess transportation options for program providers and participants

- 1. What alternative training approaches may be appropriate?
- Research different delivery methods and likely participation rates (for example, phoneadministered training or blended training incorporating face-to-face and telephone or online sessions).
- Assess scalability of the program based on participants' access to training venues or technology.
- Consider the geographical spread of participants, as this could have an impact on attendance and attrition.



Individual

CONFIDENCE/RESILIENCE

Determine ways to
support participants'
psycho-emotional
needs

- 1. How can you best support prospective participants while researching their performance needs?
- 2. What emotional "hot-buttons" are likely to cause strong reactions when conducting needs assessments, interviews, or focus groups?
- 3. What flexibilities should be built into the performance needs assessment?
- ▶ Be sensitive to the emotional and psychological impacts of FCS. It may be necessary to leave more time for listening, discussion, and trustbuilding when interacting with participants to collect information.

Assess need to include activities to build participants' persistence, self- esteem, and confidence

- 1. Do participants' confidence in their skills match their actual abilities?
- Determine whether resilience training should be embedded in the program.
- Compare observed abilities with selfassessments. If confidence is lower than actual abilities, consider building activities into the prework or course work to build confidence.



© FCS CONSIDERATIONS WHEN DESIGNING CURRICULA / DESIGNING LEARNING EXPERIENCES¹²

Designing Curricula refers to the design of frameworks for interrelated learning experiences, activities, and materials to build participants' competence and confidence. The curriculum makes a high-level program strategy more concrete and tactical and acts as a roadmap for the design of learning experiences. It provides higher-level learning objectives, learning experience outlines, and summaries of learning activities within a learning experience. It identifies the duration of each section of the learning experience and identifies how to measure successful completion of each objective. Needs assessment results directly contribute to the decisions made in curriculum design.

As a reminder, the main objectives of Designing Curricula are to:

- Sequence learning objectives and performance outcomes so that participants can start applying new knowledge on the job as soon as possible.
- Sequence learning to optimize retention.
- Identify and integrate other goals (for example, personal development or understanding) where feasible.
- Identify the most effective formats and channels for participants.
- Identify a specific path for each job role or experience, education, and skill level.
- Identify potential reuse of components of the curriculum, promoting efficiency in developing experiences and materials.
- Specify guidelines, templates, and similar resources to promote consistency during development.
- Integrate cognitive and psychomotor learning effectively.
- Pilot various components of the curriculum before full-scale development or rollout of all experiences and materials.

Designing Learning Experiences focuses on planning and developing learning experiences, from creating a 15-minute self-paced e-learning tutorial to setting up a social platform for employees to learn from each other and creating instructor-led training delivered in a classroom or even in a field.

Designing Learning Experiences starts with a clear understanding of the business measures and desired performance outcomes. All content and activities should align directly with achieving these outcomes and measures. The outputs for Designing Learning Experiences can include facilitator and participant guides, presentation slides, reference material, job aids, e-learning, self-study materials, tools, posters, or other learning material, train-the-trainer sessions, class scheduling, and logistics.

As a reminder, the main objectives of Designing Learning Experiences are to:

- Align learning objectives with desired performance outcomes and business measures.
- Include "need to know" content instead of "nice to know."
- Present content clearly and concisely.
- Provide frequent and effective practice opportunities.
- Create materials that support learning.
- Create tools and methods to measure the participants' new skills and knowledge.
- Create tools and methods to measure how much of the learning participants use in the 'real world.'
- Design learning experiences that enable your facilitators and participants to succeed.
- Prepare for delivery.

When Designing Curricula and Designing Learning Experiences for programs in fragile and conflict-affected situations, remember to consider what content, activities, and support work best for participants and providers in an unpredictable environment. You may need to accommodate differing literacy and educational levels among participants or differing degrees of psychological well-being and resilience. Using local training providers and subject matter experts who are already familiar with the local context¹³ can speed development and delivery, improve effectiveness, and potentially reduce costs. You may also need to consider any security precautions for facilitators and participants prior to program delivery.



Country

SECURITY AND SAFETY

Arrange for extra security precautions for facilitators and participants to take. prior to program delivery

- 1. Do participants need safety and security training or briefings?
- 2. Who can provide comprehensive security information, relevant to the local context?
- 3. How much time should be allocated for such training?

- Budget time and resources for safety training.
- Do not advertise in public or social media unless it is safe to do so.
- Only provide training locations to registered participants.
- Share the phone numbers and contact information for key organizers and trainers with participants before the program or training, if appropriate.
- Collect emergency contacts from all participants.
- Share the contacts of relevant embassies and consulates if involving foreign providers or participants.

SOCIAL AND CULTURAL NORMS

Align learning with social and cultural norms

- 1. How can you adapt the curriculum and the program content for the local context and audience?
- 2. Who can review the curriculum to make sure it is appropriate for the local context and for participants' skill and knowledge levels?
- 3. Who should check the program content for contentious issues?
- 4. Are there tensions among participants that need special attention?
- 5. Have local leaders endorsed the activities included in the curriculum?

- Consult with local specialists to receive feedback and confirm that the curriculum maps well with the local culture, skills, knowledge, and needs of the participants.
- Customize program examples and case studies to reflect the special needs, cultural sensitivities. and conditions of participants in fragile and conflict-affected situations.
- Exercise care while selecting images for slides and handouts. Ask local subject matter experts to check your material.
- Determine whether it is possible to invite people from different regions or countries.
- Ensure participants are not from tribes, groups, or clans with a history of conflict.
- Use qualified local experts as trainers and prepare them for facilitation.
- Train trainers in how to address volatile topics (should they arise) and promote peaceful discussion.
- ▶ Determine who—if anyone—needs to endorse learning content. Endorsements from local leaders (business, religious, and others of influence in the community) can improve program acceptance.

ECONOMIC STABILITY

Consider financial constraints of the program

- 1. How can you minimize costs for participants?
- 2. How can you minimize costs for the client organization and sponsoring agencies to maintain the program after initial funding runs out?
- Consider distance education methods to reduce travel costs.
- Minimize handouts to offset printing costs.
- Consider using flip charts and posters instead of computers and projection equipment to reduce equipment costs and minimize dependence on unreliable internet or power supplies





LEGAL ENVIRONMENT

Obtain a legal review of program content

- 1. What local laws do you need to check to confirm program content is clear of any contentious issues?
- Dobtain a full legal review of program material to ensure it does not contravene local laws.
- Ask your client for suitable sources of legal advice.

INFRASTRUCTURE AND LOGISTICS

Embed flexibility in program design

- 1. What preparations should you make in order to respond to disruptions?
- ▶ Consider alternative delivery methods.
- Design training in shorter "learning bites" that can be delivered at flexible times.
- Discuss backup options in the event of logistical failures with facilitators, as part of the training of trainers.

Individual

CONFIDENCE/RESILIENCE

Plan and create activities to reinforce participants' persistence, self- esteem, and confidence

- 1. What activities can you incorporate or adapt into the program design to reinforce these qualities?
- Find individual and group activities that accentuate development of personal resilience and self-confidence.14
- Design opportunities for each participant to lead small group discussion activities.
- Link activities to self-reflection exercises related to persistence, self-esteem, and confidence.
- Provide time in proposed activities for participants to vent their frustrations and fears.
- Take time during the training of trainers to discuss potential psycho-emotional needs of participants.

EDUCATION AND SKILLS

Gather information about participants and decide on the sequence of learning experiences (including remedial training)

- 1. What skills are needed before the training to make participants more confident in their ability to participate fully in the program?
- 2. Will the course need more time than usual to finish activities or discussions, accommodate lower skills levels in fragile and conflictaffected situations, or meet translation issues?
- Develop pre-course training to help participants raise their baseline skills.
- Recommend creating post-course learner support groups where participants can use their new skills and get feedback and encouragement from their classmates.

FCS CONSIDERATIONS WHEN FACILITATING LEARNING

Facilitating Learning can range in scope from coaching a few people in a meeting room, or even under a tree, to leading a webinar with hundreds or thousands of participants.

As a reminder, the main objectives of Facilitating Learning are to:

- Create an environment conducive to learning.
- Provide an engaging learning experience for your participants.
- Keep participants on task and accountable for their learning.
- Optimize opportunities for participants to interact and practice.
- Tailor learning experiences to the specific needs of individuals and groups.

• Help participants efficiently achieve the set learning objectives.

When Facilitating Learning for programs in FCS, it may be necessary for you and your program participants to engage in a safety briefing on preventative security measures prior to the training itself. While conducting training be sensitive to cultural and political differences and maintain focus on the course topic by establishing and reinforcing ground rules. Support participants' psycho-emotional needs. Consider postponing the program if a traumatic event has occurred just before the program was scheduled to start. Be flexible in training delivery and prepare alternative activities and delivery methods, as needed. Be patient and allow plenty of time for participants to practice the material.

CONSIDERATIONS **AND TASKS**



TIPS AND APPROACHES



Country

SECURITY AND SAFETY

Provide training in safety and emergency procedures

- 1. What training in emergency procedures do participants and providers need?
- 2. What security precautions should be followed prior to training?
- Always make the safety of the program providers and participants your top priority.
- Share and practice emergency procedures with participants and providers.
- Conduct training and drills on how to handle accidents.
- Conduct at least one drill to practice evacuation procedures, lockdowns.
- Confirm that everyone knows how to reach the designated safe refuge assembly area and hold "roll call" to account for all participants.
- Arrange for all facilitators to attend a mini-first aid and emergency evacuation course.

Maintain security

1. How do you ensure the safety and security of participants during the program?

- Arrange for a vehicle to be available in case of emergency (parked at the venue).
- Provide participants with emergency contact numbers.
- Be prepared to cancel or relocate training at short notice.
- Regularly monitor the security situation near the venue and transport routes and provide participants with timely updates.





SOCIAL AND CULTURAL NORMS

Pre-empt any volatile issues during training delivery

- 1. What "hot topics" are likely to arise?
- 2. How can the facilitator help participants discuss sensitive topics in a calm, respectful, productive manner?"
- 3. What clothing is appropriate for the training venue?
- Be sensitive to cultural and political differences.
- Be sensitive to local dress codes.
- Set ground rules and topics that are appropriate for discussion.
- Set ground rules on being respectful of other opinions.
- Maintain focus on the course topic by referencing established ground rules.

ECONOMIC STABILITY

Confirm funding for operation of the program

- 1. What arrangements need to be made to confirm there is sufficient cash on hand during the program?
- Maintain a small cash float.

TECHNOLOGY

Prepare a backup plan for technical failures

- 1. Is backup equipment available at the training venue?
- 2. What alternative training methods can you use in the event of a disruption?
- Check that your equipment is compatible with local power plugs and voltages.
- Secure a generator or consider battery-powered equipment.
- Confirm batteries are fully charged. Have spare batteries and chargers available.
- Have printed material on hand in the event of power failure (paper copies of slides, printed scripts of videos).
- Provide downloads of program content. If participants have access to smartphones, the content can be downloaded to their phones.
- Confirm phones are fully charged.

INFRASTRUCTURE AND LOGISTICS

Prepare a backup plan for logistic failures

- 1. Are backup services available at the training venue?
- 2. What alternative training methods can you use in the event of a disruption?
- Confirm the availability of water, food, washrooms, communications, photocopying services, etc. at or near the venue.
- Confirm access to flipcharts, blackboards, Post-Its, pens, markers, tape for flipcharts, paper, etc.



Individual

CONFIDENCE/RESILIENCE

Support participants' psycho-emotional needs during the program

- 1. How can the facilitator become sensitized to possible psycho-emotional needs of participants?
- 2. How should the facilitator handle psycho-emotional needs if they are raised during class?
- 3. How can facilitators tailor relevant examples to support participants?

- Take time during the training of trainers to discuss potential psycho-emotional needs of participants.
- ▶ Provide time for prospective participants to vent their frustrations and fears. This may require extra time during program activities.
- Consider postponing the program if a traumatic event has occurred just before the program, as people may be unable to focus on the program.
- ▶ Be flexible in training delivery. Be prepared to provide alternative activities and delivery methods, as needed.
- Use examples that reflect the challenges and factors of the local setting.

EDUCATION & SKILLS

Be patient and allow plenty of time for participants to practice during the program

- 1. Is the level of education of participants what was expected?
- 2. Are there ways to leverage the knowledge in the room to help those with lower skills?
- 3. Are facilitators able to regularly change their teaching approach?
- Emphasize the need for patience to build plenty of time for practice and repetition and use hands-on exercises wherever possible.
- Consider using more competent participants to help or mentor those who need more help.
- Change regularly the teaching approach to cater to different types of learners and keeps the training active and engaging.
- Have a backup plan for how to adjust the agenda in case activities take longer than expected.



© FCS CONSIDERATIONS WHEN SUPPORTING THE TRANSFER OF LEARNING

Supporting the Transfer of Learning provides activities and materials that help participants to take what they have learned and apply it at work or at home. These follow-up interventions may include reminder emails, feedback and coaching by a manager or mentor, job aids, discussion forums, web-based tools, additional opportunities for practice, and recognition for changes in behavior.

Supporting the Transfer of Learning increases the probability that participants continue to use their new knowledge and skills after program completion. Design and development of this component should start when first designing learning experiences. It has its own phase/competency because of its importance to the successful application of learning.

As a reminder, the main objectives of Supporting the Transfer of Learning are to:

- · Address considerations for transfer during the needs assessment phase.
- Design and develop materials to support the transfer of learning.
- Prepare coaches and mentors to support the transfer of learning.
- Position content and activities during the program to support the transfer of learning.
- Conduct transfer of learning activities.

When designing transfer of learning activities and materials for programs in fragile and conflictaffected situations, remember to arrange safe venues and travel routes for all program follow-ups. Support the psycho-emotional needs of participants and promote ongoing peer support networks to strengthen the transfer of learning.

CONSIDERATIONS **AND TASKS**

QUESTIONS

TIPS AND APPROACHES



Country

SECURITY AND SAFETY

Arrange for safe venues and travel routes for program follow-ups

- 1. How can the post-program providers and participants be informed of emergency procedures?
- 2. What emergency updates need to be conveyed to the post-program providers and participants on a regular basis?
- 3. Are security escorts required for travel?

- Identify all emergency exits in the post-program venue.
- Have a vehicle always available in case of emergency (parked at the venue).
- Obtain regular security updates.
- Regularly monitor the route to the post-program venue and areas surrounding the venue.
- Be prepared to cancel, postpone, or relocate the program follow-up activities at short notice.
- Hire professional transport or security escorts for program participants or providers, where necessary. Consult with your client, organization, embassy, consulate or another trusted, locallyoperating organization for a list of trusted organizations to hire.

TIPS AND APPROACHES



SOCIAL AND CULTURAL NORMS

Avoid political or social sensitivities in program follow-ups

- 1. How should the program provider communicate program results to clients, sponsors, and participants?
- Report on program results as objectively as possible, while steering away from sensitive political, social, or religious matters.

ECONOMIC STABILITY

Develop a costeffective post-program support

- 1. How can you provide timely support that is economically feasible for both the participants and the sponsoring organization?
- ▶ Use local business development service providers (if available).
- ▶ Build on existing personal and business-tobusiness networks to provide support in the transfer of learning.
- Coordinate with managers and supervisors to build coaching opportunities at work.
- Coordinate with employment associations and employers to build volunteer or internship opportunities for unemployed participants to practice skills and knowledge gained from your program.
- Design transfer of learning opportunities in a flexible way that is convenient for both the employer and the program participant.
- Offer incentives such as help with bank loan applications or opportunities to obtain advice from local business leaders.
- Provide free transportation to post-program meetings.

TECHNOLOGY

Determine participants' access to technology that can support post-program distance education

- 1. What alternatives are available to reinforce learning post-program?
- Ask participants and clients for their preferred communication method (for example, e-mail, telephone, WhatsApp, etc.)





Individual

CONFIDENCE/RESILIENCE

Support participants' psycho-emotional needs after the program

- 1. What psycho-emotional supports are needed and are feasible post-program?
- Consider whether it is appropriate to provide contacts for local counseling services.
- Maintain an encouraging, supportive tone without being patronizing.

NETWORKS

Promote the creation of networks between participants

- 1. What special support will participants require from a coach or employer when applying newly-learned knowledge or skills?
- 2. What is the best way to provide support?
- 3. Does the program design encourage participants to continue interacting after the program's conclusion?
- Work with clients or sponsors to secure coaches, mentors, or activities for post-program support.
- Encourage interactions among participants to share their applications of learning and other experiences. This can promote resilience and self-confidence among participants by linking them with individuals facing the same type of challenges.

© FCS CONSIDERATIONS WHEN EVALUATING LEARNING

The overall purpose of Evaluating Learning is to determine the effectiveness of the learning program and whether it met performance and business objectives. Evaluating learning can take many forms, including surveys of participant reaction, knowledge tests, skill demonstrations, comparisons of pre and post-learning performance, and calculations of return on investment.

As a reminder, the main objectives of Evaluating Learning are to:

• Identify appropriate and realistic measures for each level of evaluation.

- Produce effective learning that is useful for participants and their organizations.
- Gain a comprehensive perspective of modifications that can improve future learning experiences.

When designing and implementing evaluation activities and materials for programs in fragile and conflict-affected situations, remember to use appropriate collection methods and to document and evaluate factors that influenced participation and engagement. This may include the proximity and safety of the venue, impact of resilience-building activities, and learning transfer interventions (mentoring, coaching and networking).

CONSIDERATIONS
AND TASKS



TIPS AND APPROACHES



Country

SECURITY AND SAFETY

Update security information for future programs in the region

- 1. What security information or learnings may be useful for future program providers?
- 2. What worked, and what would you have done differently?
- Document learnings from the program cycle and share with peer networks.

Arrange for safe venues and transport during post-program data collection

- 1. What arrangements should be made to ensure the safety of program evaluators and participants?
- Identify data collection periods and locations that do not coincide with politically-charged moments or periods of conflict and violence.
- Please see earlier considerations on safety and apply them to data collectors, as well as participants.

ECONOMIC STABILITY

Establish baseline economic data

- 1. How did the program impact participants' financial wellbeing?
- 2. What is the estimated return on investment of the program for the client/sponsor?
- 3. What economic issues may be important for future program providers?
- ▶ Collect pre-program and post-program economic data of the participant group.
- Determine whether the program had any direct effect on the participants' economic situation.
- Identify performance improvement programs offered by other providers or organizations and other factors over the same evaluation period that might have also contributed to the improvement.
- ▶ Calculate the program's estimated return on investment of the program to help make a business case for future clients and sponsors.
- Document and share lessons learned about addressing economic issues.





ECONOMIC STABILITY (cont.)

Identify macro-
economic issues that
affected program
results

- 1. How did the economic situation of the region affect program outcomes?
- Identify non-performance related factors that affected business results (for example, political instability and social unrest).

LEGAL ENVIRONMENT

Document learning about legal requirements

- 1. What legal requirements may future program providers need to know?
- 2. What legal requirements might interfere with collecting or sharing of pre- or postprogram data
- Document and share lessons learned about addressing legal needs with peer networks.

TECHNOLOGY/INFRASTRUCTURE AND LOGISTICS

Document learnings related to technology and logistics

- 1. What technological and logistical lessons may be important for future program providers?
- 2. How did the venue location, scheduling, and use of technology affect the program's attendance rates? Was the attendance rate close to what was expected?
- Document and share lessons learned about addressing technical and logistical needs.
- Dobtain feedback on the best timing, location, and learning approaches for future programs that could help to minimize participant attrition.

Identify data collection options

- 1. What data collection methods are appropriate for the region?
- Identify the best option for data collection for the region (for example, a high-tech/low travel method versus a low-tech/high travel method)

Individual

CONFIDENCE/RESILIENCE

Document psychoemotional learning needs

- 1. What psycho-emotional learning needs and mitigation strategies may be important for future programs?
- 2. Did the program provide a supportive environment in which participants could interact and learn from one another?
- Document and share lessons learned about addressing psycho-emotional needs of program participants.
- Use data collection methods that create a safe emotional environment, where participants feel comfortable sharing their opinions.
- Decide how best to communicate program and training results, considering cultural and religious norms, political circumstances, beliefs and behaviors.

Case Study: Operating a training and consulting company in Yemen

Capital Management & Consulting (CMC) is a training and consulting service provider in Yemen. The experience of CMC vividly illustrates how war and its economic, political, and social repercussions impacted the company, and how it demonstrated resilience by cutting overheads and developing flexible programs and services.

The long-running armed conflict in Yemen resulted in a sharp decline in demand for CMC's services— training and consulting were no longer high priorities for many of its clients. At the same time, damage to Yemen's power grid severely impacted CMC's ability to function. As the conflict intensified, it became increasingly difficult to travel to provinces where the company performed much of its work.

CMC responded by storing fuel for its own generator and restricting working hours to minimize energy consumption. Eventually, CMC secured solar energy supplies, although at a much higher cost than traditional power supplies. To cut overhead costs, it formed an alliance with three other training companies and moved into shared premises. Subcontracting local training providers reduced some of its travel costs and logistics. In addition, rather than paying for training venues, such as hotels, and to minimize participants' travel costs, it focused on onsite training at clients' premises.

Despite the security difficulties, CMC made repeated visits to key clients to stay up to date on their needs and training priorities. It modified its services and offered discounts. It launched social media campaigns¹ to raise its profile and attract new business. Then, when internet services deteriorated, it switched to manual course registration and documentation. CMC also developed a continuity plan for services and trained its streamlined workforce to ensure compliance.

¹ https://www.youtube.com/channel/UCflIUWj7x62I2climpQyVVg

CONSIDERATION	KEY FACTORS	WHAT CMC DID
Country	Security and safety	 Because of travel restrictions, CMC identified safe onsite client training venues for its training participants. CMC purposefully avoided venues such as hotels which are commonly targeted during conflicts. CMC took care to organize secure manual course registration procedures and documentation, to ensure it delivered its training to the intended participants. When online training delivery was available, CMC took advantage of social media platforms such as YouTube to convey key training content, minimizing the risk of attending classes in person.
	Social and cultural norms	 By subcontracting local training providers, the examples and cases used in CMC training resonated well with the special needs, cultural sensitivities and conditions of its participants. CMC conducted training only in local venues, thereby avoiding potential conflicts arising from participants who come from a different region of the country.
	Economic stability	 CMC allied itself with three other training companies and shared premises in an effort to reduce overhead costs. It further modified its services and offered discounts to sustain business during a trying time and maintain programs critical for its clients. CMC worked with local advisory service partners who were able to complement and support the program. This not only minimized program travel costs for both CMC and its training participants but helped to further support a fragile economy during times of conflict.
	Technology	CMC mitigated technological shortcomings by minimizing energy consumption and investing in a solar-powered generator as a back-up.
	Infrastructure and logistics	CMC used client venues and subcontracted local trainers to conduct its training programs, in an attempt to reduce travel logistics and costs.
		▶ CMC also experimented with online training delivery to bypass logistical issues associated with live training.
Individual	Confidence/ Resilience	▶ By using local trainers, CMC's training program delivery was more attuned to sensitivities of local trainees and their psycho-emotional support needs.
	Education and skills	Using local trainers and service providers enabled CMC to offer post-training learner support.
	Networks	By relying on its established networks of local training providers and its clients, CMC was able to circle back to training participants to gauge effectiveness and application of the training it provided and keep up-to-date on its clients' needs and priorities.

Source: Adnan Al-Sada, CEO CMC and IFC-certified Master Trainer, 2018.



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- https://www.worldbank.org/en/topic/fragilityconflictviolence/overview
- ² Saraf, Priyam. 2019. "A Study of Fragility, Entrepreneurship and Mental Health: Investing in Better Cognitive and Behavioral Skills for Small Medium Enterprise Entrepreneurs to Thrive in Conflict-Affected Areas of Pakistan." The International Bank for Reconstruction and Development, World Bank Group, Washington, DC.
- ³ For example, in a more traditional environment, professionals establishing a training program may stop to think about the food needed for the duration of the day. By contrast, in fragile and conflict-affected situations, a lack of food might interfere with a participant's ability to attend or focus on the content; therefore the program might need to provide additional food supports reaching beyond the participant or the class hours in order to relieve immediate physiological needs and enable the participant to focus on the subject at hand. Can you add examples of supports that go beyond the participant or class hours?
- ⁴ Peer-to-peer learning is a critical component of sustainability and growth results for entrepreneurs. IFC observation.
- 5 David K. Evans, Fei, 2018. "What Works to Improve Access and Quality of Girls' Education: The Missing Evidence." World Bank, April 10. Adolescent Girls Initiative pilots in Haiti, Liberia, and Rwanda provided stipends that were tied to attendance and punctuality to offset participation costs, including transportation costs and foregone income.
- ⁶ Stipends can have tradeoffs. While they may allow the poorest to participate, they can also create adverse incentive. Some participants might be more motivated by the money rather than the project goals. Adolescent Girls Initiative. A Resource Guide. Design. Promoting young women's inclusion. Available at: https://www.s4ye.org/agi/html/Project_Design_Promoting_Young_Womens_Inclusion.html
- ⁷ In contexts affected by fragility, conflict, and violence, the combination of regular business-related entrepreneurial stressors with the uncertainties in the external environment can amplify poorer psychological outcomes and further impede business performance. A study conducted by the World Bank in Pakistan's Khyber Pakhtunkhwa province, which has suffered from armed conflict for the last three decades, showed that cognitive behavioral therapy training called Problem Management Plus for Entrepreneurs, in combination with financial assistance, is more effective at reducing psychological stressors of small and medium enterprise entrepreneurs than financial assistance alone. Priyam Saraf. 2019. "A Study of Fragility, Entrepreneurship and Mental Health: Investing in Better Cognitive and Behavioral Skills for Small Medium Enterprise Entrepreneurs to Thrive in Conflict- Affected Areas of Pakistan." The International Bank for Reconstruction and Development, World Bank Group, Washington, DC.
- ⁸ In fragile and conflict-affected situations, initial assumptions about the baseline capacities of participants for technical trainings and skills development can be inflated, and the training may not be fully effectives without enough time built in to ensure solid foundations are established. IFC observation
- World Bank Group SSAFE training (Safe and Secure Approaches to Field Environments) is one useful resource on safety in fragile and conflict-affected situations.
- ¹⁰For example, Colombian participants in a training program on personal finance may be reluctant to open bank accounts. Many Colombians prefer cash and fear they may be kidnapped if others learn about the amount of money in their bank account.
- ¹¹ The World Bank, as an example, has conducted a personal initiative training in Togo and a Problem Management Plus for Entrepreneurs (PM+E) in Pakistan with significant impact.
- ¹² The considerations in fragile and conflict-affected situations for Designing Curricula and Designing Learning Experiences tend to overlap hence we have combined them in one table
- ¹³ Trainers who are familiar with the contextual factors are better able to help participants discuss their problems and brainstorm solutions. Priyam Saraf. 2019. "A Study of Fragility, Entrepreneurship and Mental Health: Investing in Better Cognitive and Behavioral Skills for Small Medium Enterprise Entrepreneurs to Thrive in Conflict- Affected Areas of Pakistan." The International Bank for Reconstruction and Development, World Bank Group. Washington, DC.
- ¹⁴ For example, in a study conducted by the World Bank, Small and medium enterprise entrepreneurs found the focus on stress mitigation in a high-risk prone environment relevant to their circumstances and wished to promote the training among their employees. The framing of the curriculum, in the language of self-management and leadership improvement, was key to achieving this outcome. Ensuring that all programming is relevant to the local context is crucial. Priyam Saraf. 2019. "A Study of Fragility, Entrepreneurship and Mental Health: Investing in Better Cognitive and Behavioral Skills for Small Medium Enterprise Entrepreneurs to Thrive in Conflict-Affected Areas of Pakistan." The International Bank for Reconstruction and Development, World Bank Group.

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