

## Training of Trainers – Gender-Responsive Financial Literacy Training for Migrant Workers and their Families

International Labour Organization TRIANGLE in ASEAN programme

May-June 2019

Cambodia, Lao PDR, Myanmar

### CONCEPT NOTE

#### Background and Rationale

Every year, millions of women and men leave their homes looking for better life opportunities and jobs with higher wages. It is estimated that there are currently 20.2 million migrants originating from ASEAN countries, 6.9 million of whom migrated to other countries within the region. Though much of intra-ASEAN migration is irregular and not fully captured by official data, the statistics available clearly show the number of migrants moving to other ASEAN countries has risen dramatically, increasing more than fivefold since 1990. Women migrant workers continue to comprise approximately half of migrants within the ASEAN region.

The chance to earn a higher income is a significant reason for migration and many migrants send money back home. These remittances are often a major financial resource for creating enterprises and jobs, providing education to siblings or children, and serve as social protection for the families left behind. Remittances are often used for daily consumption and the acquisition of consumer durables as well. However, labour migration may come with high costs and risks, including indebtedness, and the full financial and social potential of labour migration may not be realized.

Lack of information on migration options and limited financial literacy make it difficult for many families to make informed decisions about migration. Many migrant workers and their families lack basic literacy and numeracy skills, especially women. Moreover, if they are young, they are not always given the opportunity to take part in family decision-making. Indeed, young women have the least education and decision-making power within their families, due to pervasive gender and family norms. Women and girls often lack the essential life skills and autonomy to make informed migration as well as financial decisions, in spite of their frequency in migrating, sending home and using remittances.

Migrants and their families benefit from increased financial knowledge and management skills to prepare for the migration experience, minimize the risks associated with migration, maximize its benefits, and expand their life opportunities. It is important for migrant workers and their families to be able to analyze the costs and benefits of migration, set goals, and make plans and budgets for realizing them. They need access to affordable and sustainable financial services, including credit, savings, insurance, and money transfer services. Importantly, they need to know how to use these financial services and be able to make informed decisions regarding financing migration costs, increasing savings capacity, protecting themselves and their families against risk and abuse, sending remittances home, and using remittances for productive investment. Financial education allows migrants and families to make more informed financial decisions and improve their financial well-being, as well as better contribute and participate in both host and origin countries.

## Objectives

The International Labour Organization's (ILO) TRIANGLE in ASEAN<sup>1</sup> programme, in partnership with Atikha Overseas Workers and Communities Initiative, Inc. (Atihka),<sup>2</sup> will host a series of **Training of Trainers (TOT) – Gender-Responsive Financial Literacy Training for Migrant Workers and their Families** in May and June 2019 that will enable staff of TRIANGLE in ASEAN-supported Migrant Worker Resource Centres (MRCs) and partners to provide financial literacy skills to migrant workers and their families. MRCs are physical spaces where potential migrants, returned migrants, migrants' families, and other community members can obtain information and assistance regarding migration, including counselling, legal assistance, and other services and resources, like education and training on migration. Given staff at MRCs are on the ground and directly interact with migrants and their families, MRC staff are ideally suited for the TOT.

The TOT is based on the ILO manual and smart guide for migrant workers *Budget smart: Financial education for migrant workers and their families*, as well as the adapted guide for trainers *Financial education course for ASEAN migrant workers*. The training package aims to provide MRC staff and partners with an overview of setting migration and financial goals, borrowing and getting out of debt, saving and investing, sending remittances, managing an income, and managing finances upon returning home. The training package intends to enable participants to then share the training in their own MRCs. Given women and girls generally have less access to migration and financial information, this training will specifically address financial education and literacy for women and girls.

The overall objectives of the TOT are:

- ❖ To conduct a gender-sensitive TOT on financial literacy for migrant workers, enhancing the capacity of Migrant Worker Resource Centres (MRCs) and relevant partners to conduct future trainings on important financial education subjects;
- ❖ To facilitate learning and awareness amongst MRC staff on financial education;
- ❖ To increase understanding on gender equality and how to ensure financial education is gender-responsive and accessible for women and girls; and
- ❖ To train staff and partners on adult learning, as well as how to be effective trainers and facilitators.

## Participants

The TOT will train staff and partners from regional MRCs that are supported by the TRIANGLE in ASEAN programme. The TOT aims to train MRC staff from three TRIANGLE in ASEAN core countries – Cambodia, the Lao People's Democratic Republic, and Myanmar – with MRC representatives per country. TRIANGLE in ASEAN's National Program Officers (NPCs) support the MRCs and thus will also be trained. Donor representatives from Canada and Australia will be invited to attend. If funding allows, representatives from governments, financial institutions, and other partners will also be invited. Atikha, with TRIANGLE in ASEAN's support, will facilitate the training.

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<sup>1</sup> The ILO TRIANGLE in ASEAN program delivers technical assistance and support with the overall goal of maximizing the contribution of labour migration to equitable, inclusive, and stable growth in ASEAN. TRIANGLE in ASEAN (2015-2025) is a partnership between the Australian Department of Foreign Affairs and Trade (DFAT), the Global Affairs Canada (GAC), and the ILO.

<sup>2</sup> Atikha is a non-government organization that provides economic and social services to overseas Filipinos and their families in the Philippines. The organization aims to help address the social cost of migration and tap the development potential of migration.

## Agenda

The TOT will be organized around nine modules taking place over 3 days in three countries – Cambodia, Lao PDR, and Myanmar.

Day 1	
9.00-9.45	Opening session
<i>Break 9.45-10.00</i>	
10.00-11.30	Module 1: Setting your financial goals
<i>Lunch 11.30-13.30</i>	
13.30-15.00	Module 2: Balancing benefits and risks of migration
<i>Break 15.00-15.30</i>	
15.30-17.00	Module 3: Your migration costs
17.00-17.30	Wrap up
Day 2	
9.00-9.30	Review
9.30-10.30	Module 4: Financing your migration costs
<i>Break 10.30-10.45</i>	
10.45-12.00	Module 4: Financing your migration costs (continued)
<i>Lunch 12:30-14.00</i>	
14.00-15.15	Module 5: Smart spending and budgeting
<i>Break 15.15-15.30</i>	
15.30-17.00	Module 6: Saving
17.00-17.30	Wrap up
Day 3	
9.00-9.30	Review
9.30-11.00	Module 7: Protecting yourself: Emergency fund and insurance
<i>Break 11.00-11.15</i>	
11.15-12.30	Module 8: Sending money home
<i>Lunch 12.30-14.00</i>	
14.00-14.45	Module 9: Financial planning

<i>Break 14.45-15.00</i>	
15.00-16.30	Training and adult learning
16.30-17.00	Training evaluations
17.00-17.30	Closing session