

THE DANCHURCHAID 'VSLA SIMULATION GAME APP'

a guide to using the app
for training
VSLA group facilitators

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This guide has been developed by DanChurchAid (DCA), with input from staff and partners across three country programmes (Kenya, Malawi, Uganda) where the VSLA Simulation Game app has been tested in use during a period from 2020 to 2022. Project reports and evaluations have also fed into the guide.

Like the app, this guide and the accompanying video/webinar tutorials are freely available to anyone who want to know more about how to use the app as part of VSLA projects. Please consult https://fabo.org/dca/VSLA_training for relevant materials and links.

1. BACKGROUND – WHAT ARE VSLA'S AND WHY WE NEED AN APP FOR IT

This is to briefly inform about VSLA's and the rationale behind developing a digital training tool.

About the VSLA approach

The 'Village Savings and Loan Associations' (VSLA) approach is a self-managed microfinance methodology, which offers savings, insurance and credit services to communities outside the reach of formal financial institutions. The methodology was originally developed by CARE International and since then adopted by numerous international and local NGO's. VSLA's can be found in more than 60 countries in Africa, Asia and Latin America (see <https://www.vsla.net/> for more background on the VSLA approach to financial inclusion).

DCA, in collaboration with partners, integrates VSLA's into projects and programmes for building resilience at community level, using both digital tools and face-to-face facilitation to improve financial inclusion. As such, VSLA's are viewed as a steppingstone to ensuring financial inclusion and economic empowerment, particularly among women. The VSLA approach is combined with trainings in financial literacy (digital and conventional) and basic business management.

About the VSLA Simulation Game App

The VSLA Simulation Game App (hereafter termed 'the app') has been developed by the DanChurchAid (DCA) 'Learning Lab' unit, on demand from various development actors and with funds from the FAHU foundation (<https://fahufonden.dk/>). The app is based on a standard curriculum for the establishment and running of VSLA's, notably the widely recognised "Field Officer Training Guide" of the VSL Associates (can be found here <https://www.vsla.net/>).

The app is available for Android devices (ie. tablets and smartphones) and PCs, and can be downloaded for free. However, it is recommendable to use a tablet which has a bigger screen than a phone (more people may need to

view at the same time, eg. VSLA group facilitators may want to show elements of the app to the VSLA groups). Furthermore, a tablet is easier to carry around and less sensitive to dust and dirt than a PC. Once downloaded and installed, the app can be used offline.

The app consists of an introductory part and a series of interactive sessions that simulates common VSLA meetings and activities, offering the user to play her/his way through the steps in the VSLA methodology. The app has been developed to serve primarily as a training tool for developing the capacities of **VSLA group facilitators**, although in some cases it has also been presented to the actual VSLA group members and used actively in the facilitation of group meetings.

Technical guidance to the installation and use of the app is found in the following section.

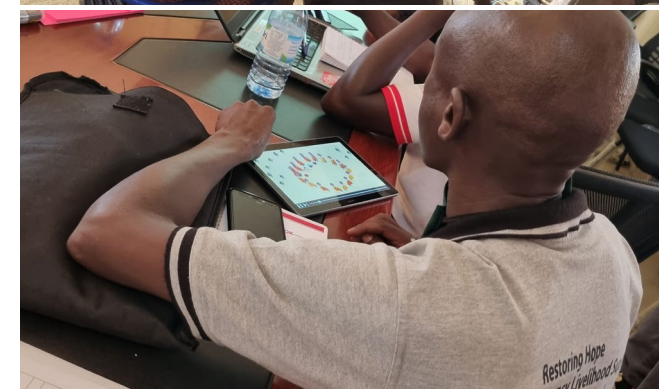
Overall, the goal of the app is to increase the outreach and accessibility of the VSLA methodology for people who are to act as VSLA group facilitators (eg. NGO field officers, volunteers, community agents etc). A major limiting factor to the roll-out of VSLA's is the limited affordability and accessibility of training for VSLA group facilitators – gathering people for several days of training requires considerable funding and logistic arrangements. Training is thus limited by the available funding of local and international NGOs for sending staff to training courses on the VSLA methodology. As such, a digital tool like the VSLA Simulation Game app for learning about VSLA's has the potential to reduce the costs for staff capacity building since the app allows for training of facilitators on an individual basis, with minimum requirements for guidance and introduction, and without the physical presence of a trainer.

Besides the financial considerations and the potential for cutting costs for training, the app has been developed with a purpose of stimulating alternative ways of learning about the VSLA methodology. The app builds on principles of

modern online interactive learning design (dialogue, tests, gamification) and blended learning modalities (videos, simulations, lectures). This combined with increasing bandwidth, mobile networks, and affordability of technology, makes digital learning accessible and interesting both to local and international NGOs like DCA.

To the individual learner, the ambition has been to offer several advantages from using the app (compared to using the written manual), including:

- More fun when learning!
- Flexible training set-ups – can be done at any time during the day
- Does not require the presence of an instructor
- Can be used as a 'job aid', ie. when preparing for or even during an actual VSLA group meeting



2. TECHNICAL INSTRUCTIONS – INSTALLATION OF THE VSLA SIMULATION GAME APP AND ITS STRUCTURE

This section goes through the basics of the app: how to get it and how to use it.

Overall, it can be said about the app that:

- It has been developed to accommodate users without advanced digital skills. By relying mainly on animations and short written instructions, the app also enables users with relatively low literacy and numeracy levels to follow the trainings.
- It's available in English only, for now.
- The voice-over on the app is done in an English which should be understandable across regions of the world and to people who are not necessarily native English speakers.

Installation

The app has been developed for android devices which are the most widespread and affordable in the countries where VSLA's are relevant. It can be found in the Google Play store under the heading 'VSLA Training'. To ease download, it's important to have sufficient data/internet bundles or stable WiFi to be able to complete the process (might be worth considering to set download up for a time when there's less pressure on the connection, eg. during night-time). Also there should be enough free space on the device to allow

for installation of the entire app (app size approximately 140 MB). Please visit the site https://fabo.org/dca/VSLA_training to view an instruction video for step-by-step guidance to the download process.

The structure of the app and how to navigate in it

Once installed, when opening the app, it starts with a short video introduction. Next, the user is taken to a screen with links to a Part 1 and a Part 2:

- **Part 1** is a simulation game, it gives the user an idea about how a typical VSLA session is run by letting her/him play the role of a VSLA group member. It is advisable to start with this part when first entering the app
- **Part 2** then takes the user to a series of step-by-step simulation modules (animated videos) covering the different meetings and situations that will appear during a VSLA cycle, including among other issues, how to do savings, how to repay loans, how to do the share-outs etc. The app will record the user's progress, marking the different modules with ✓ marks once they have been finalised. At the end of each module the user is presented with questions to the content of the module that she/he has just been through.

For further instructions, please view this one-hour webinar recording which introduces the app, or find it at https://fabo.org/dca/VSLA_training.

3. INTEGRATING THE APP INTO VSLA PROJECTS – HOW TO USE IT FOR ONBOARDING VSLA GROUP FACILITATORS AND HOW TO DESIGN TRAINING

When wanting to integrate the VSLA Simulation Game app into a VSLA project, there are some issues to consider.

Considerations on target group

First of all, who is the target group? As mentioned, the app has been developed mainly to serve as a tool for training VSLA group facilitators in the VSLA methodology, although in some cases it has also been taken to the actual VSLA groups and used to illustrate various issues directly to the VSLA group members.

Next, if the trainees are VSLA group facilitators, then it needs to be clarified whether they are completely new to the VSLA methodology or if they are already familiar with it? In the latter case, they will then probably know about VSLA's from trainings which have used the written manual.

This section is divided into several sub-sections, to accommodate and clarify the different ways in which the app can be integrated into VSLA projects, depending on whether the app is used:

- as a first point of entry to the VSLA methodology, thus serving to train people **who have never before been exposed to VSLA's** and who are now to become VSLA group facilitators; or
- as a means for refresher training to VSLA group facilitators **who are already familiar with the VSLA methodology**, eg. from taking part in regular VSLA training which builds on the written manual. In the latter case, the app complements the written manual instead of replacing it.
- finally, as mentioned the app may also serve purposes of conveying the VSLA methodology directly to the **VSLA group members**.

i) Training people who have never before been exposed to VSLA's
Firstly, it's useful to clarify how a regular or 'traditional'

Below some screenshots from the VSLA Simulation Game app



training in the VSLA methodology is carried out and thus how it differs from a training which builds on the app:

A **regular training programme** for a group of 'to become' VSLA group facilitators (hereafter termed 'facilitator trainees') will be face-to-face and build on the written VSLA manual. It will normally take the form of in-class training, gathering a group of trainees and their trainer for some 4-5 days. Training will take the facilitator trainees through a number of modules, covering the different steps in a VSLA group cycle, using presentations and maybe role plays to simulate a VSLA group set-up. Usually, training in the VSLA methodology is combined with some form of basic financial literacy training.

On the other hand, **training which takes a point of departure in the VSLA Simulation Game App**, is somewhat different. The facilitator trainees will still be summoned to receive introduction to the VSLA methodology, its key elements and the terminology. They will also get an introduction to the app structure as well as instructions for download and installation on their device (data or wifi access needed). However, they need not stay on for several consecutive days but can then, upon introduction, return home to individually work their way through the different steps of a VSLA cycle. As such, the facilitator trainees may spend approx. one day to get exposed to the overall principles of the VSLA methodology and the app. Subsequently, after they have spent some time (days, weeks) to individually go through the different steps and meeting simulations in the app, the facilitator trainees may need to meet again, to follow up on questions regarding the VSLA methodology as well as to address any challenges that may arise in relation to the use of the app or their digital devices.

This *end-of-training* follow-up can be group-based or it can be done individually, with the trainer visiting the facilitator trainees, on-site. Alternatively, to save time and resources, follow-up can be done long-distance via online meetings. Here the trainer may ask about the progress

of the facilitator trainees in the app, as well as question the facilitator trainees on key elements of the VSLA methodology (the app also holds elements of quizzes which accompany the simulation of the different meetings).

The creation of online fora such as for ex. a joint WhatsApp group for all the facilitator trainees and the trainer can also ensure support, both 'peer-to-peer' between the trainees and from trainer to the facilitator trainees. The follow-up ensures that the facilitator trainees are qualified and 'good to go' as VSLA group facilitators. Also, having a fora for exchange may allow for support to the trainees re. the technical aspects of the actual app, including troubleshooting on various issues in relation to downloading and subsequent use of the app in offline mode.

In a *Post-training* phase, the VSLA group facilitators may consult the app on a regular basis, using it as a 'job aid'. For ex. if the facilitator knows that she/he is going to a group to facilitate the first meeting where loans are allowed (meeting 4) or the meeting where share-outs are carried out (meeting 36), then she/he can run the simulation of this meeting on the app prior to going to the group, in order to refresh details of the procedures.

There may also be situations where the VSLA group will doubt the instruction of the VSLA group facilitator and in such a case it can be an advantage to bring out the app in front of the group and let them watch the simulation of a given meeting, thereby convincing them of the procedures to follow.

ii) Training VSLA group facilitators who are already familiar with the VSLA methodology

Moving on to how to use the app to (re)train VSLA group facilitators who are already familiar with the VSLA methodology, this is in fact where most research has been gathered from DCA's pilot interventions, ie. the app is used for refresher trainings for facilitators who will initially have been trained in the VSLA methodology based on the written manual. As such, the result is a 'blended learning' approach

where the written manual remains the key reference while the app is used as a complementary tool, for refreshing facilitators' memory in the VSLA methodology. Regular refresher training will normally be mandatory in projects with VSLA components.

Refresher training should take place regularly, to ensure that VSLA group facilitators stay on top of the methodology and to clarify eventual questions that may arise during their facilitation of VSLA group meetings. In a regular VSLA training set-up, refresher training will involve physical meetings with trainees and the trainer (project staff) sitting together to walk over the key elements of the VSLA methodology and potential unclarities. It may also involve individual or group online meetings as described above.

With the app in hand, ie. with VSLA group facilitators having access to a device which has the app installed, refresher training need not await the presence of a trainer but can be done whenever uncertainties arise. As such, the VSLA group facilitators may consult the app and 'play their way through' a given session, or all of them, in order to be reminded of the exact procedures and the sequence to be applied, whenever relevant and needed to the individual VSLA group facilitator. Rather than being a major undertaking which includes travel and costly logistics, refresher training can be done at home or wherever it suits the individual VSLA group facilitator.



As mentioned above, the app can be used 'on demand' as a job aid where the VSLA group facilitator, prior to going to a VSLA group, consults the app to remind her/himself of the specific elements of the session which they will be going through on the same day. Given the interactive nature of the app, it may be more effective to run through a session in the app than to have to read through the manual. Some facilitators may find it useful to consult the app during the meeting in the group, as described in the following sub-section.

iii) Exposing the actual VSLA group members to the app

As mentioned, the VSLA Simulation Game app has been developed to serve primarily as a tool for training VSLA group facilitators. However, in some cases it has been found useful to expose the actual VSLA group members to the app. This may serve both purposes of entertainment and purposes of clarifying the VSLA methodology to the groups. In the latter case, if for example, there are doubts among group members as to whether the VSLA group facilitator has interpreted the VSLA methodology correctly, the VSLA group facilitator may decide to pull out the device and let the group, or selected group members, play their way through a given session. This is particularly relevant when dealing with groups where a number, if not a majority, of members are illiterate. This is the case in many of the areas where DCA and partners work with VSLA's. To illiterate VSLA group members, the written manual will not bring any clarity as they cannot read it, whereas the app will be visual and with speak (although so far only in English).



4. FINDINGS FROM TESTING THE VSLA SIMULATION GAME APP – WHAT WE LEARNED FROM A TWO-YEAR, THREE-COUNTRY PROJECT

From 2020 to 2022, DCA and partners, with funding from the FAHU Foundation, have tested the VSLA Simulation Game app via a joint project cutting across three countries (Kenya, Malawi, Uganda).

The project applied a research set-up to allow for clear conclusions regarding the use of the VSLA Simulation Game app and its effect on the level of understanding and performance of VSLA group facilitators (as opposed to the regular or 'traditional' way of training facilitators which makes use of a written manual, in this case the "Field Officer Training Guide" of the VSL Associates). As such, several of the involved country teams divided VSLA group facilitators into two distinct groups with one, notably the 'test group' being trained in the VSLA methodology, based only on the app, and the other, the 'control group' only being exposed to the written manual. Data on the effect of the app (or the written manual) on the VSLA group facilitators' understanding of the VSLA methodology was collected on a bi-annual basis.

While the above sections of the guide builds on experience from the project, some specific experiences and important learnings about the use of the app in VSLA work can be further highlighted here.

i) Complementarity between app and written manual – a 'blended learning' approach

Firstly, although the project set out to do a 'pure' research test scenario for the use of the app as opposed to the use of the written manual, in reality this division of facilitators into two distinct groups proved to be trickier than what was expected. Limits in time and scope for the project made it difficult for project teams to identify VSLA group facilitators who had never before been exposed to the VSLA methodology. As such, the facilitators in the 'test groups' who were supposed to be exposed to the app only, had for the most part already received some training in the VSLA

methodology and knew also of the written manual. The 'control group' facilitators on the other hand, most of whom also knew of the VSLA methodology already, were not happy for their training to be based only on the written manual – once they learned of other facilitators being exposed to an exciting new digital tool, the app, and some of those facilitators even getting to carry around a digital device, the 'control group' facilitators felt somewhat left out, or some of them did at least. To the positive side of this, the project created an awareness and an excitement about the app across all VSLA group facilitators and even to VSLA group members, some of whom were even able to download the app on their own devices (it's a rare exception though, at least in the areas where DCA works, that a VSLA group member will have her/his own smartphone).

With the VSLA group facilitators in the test group being familiar both with the written manual and the app, the project ended up very much looking at a '**blended learning' scenario** where the written manual and the app would rather complement each other, than it being a matter of a 'either-or' scenario. This is the scenario described in sub-section ii) of the above section 3. Interestingly, conclusions from a workshop held in Nov 2021, uniting project staff from all three countries (plus colleagues from the DCA South Sudan country programme), tended to be in favour of the same; notably a blended learning approach where the written manual may continue to serve as a reference and the app being used in complementarity, for refresher training and as a 'on demand' job aid that could serve for quick consultations on the VSLA methodology. An evaluation of the Kenya part of the project came to a similar conclusion, suggesting a combination of the written and the digital tools in order to accommodate the pros and cons of both (see below).

One of the reasons for keeping the **written manual** as part of the training, alongside the app, included the fact that it is often times **found in more languages than English** (as opposed to the app which is only in English), thus appealing to VSLA group facilitators who may only speak the local

language. Another reason is that, for now, digital devices remain expensive and as such they carry a security risk with them (facilitators moving around with a device in remote rural areas become a target), as well as a considerable cost to a project budget. With time, however, it is expected that digital devices will become more readily available, both among facilitators and even the VSLA group members.

ii) the app as a visual aid, used in the facilitation of VSLA group meetings

As mentioned, the project set out to test the use of the app as a means for creating and/or improving the understanding of the VSLA methodology among VSLA group facilitators. As such, it was not part of the project to expose the actual VSLA groups and their members to the app. But in reality the groups started to gain interest when seeing the facilitators navigate the app during or before a meeting. In fact, in Malawi, the VSLA group facilitators used the app strategically as a visual aid during facilitation of the group meetings, for instructing the groups on the rules and sequences to follow. Interestingly, across all countries, it was found more acceptable by the VSLA groups if the facilitator consulted the app than if she/he started flipping through the manual to check up on something.

During the mentioned workshop in Nov 2021, uniting project staff from all three countries, devices with the app were brought to the VSLA groups (in this case in Northern Uganda where the workshop was held), in order for the workshop participants to jointly test how the app might be used as a complementary tool for facilitating meetings. Either the app was introduced through the VSLA group facilitator, or as part of interaction between workshop participants and the VSLA groups. Response from the VSLA group members was generally positive, as illustrated in this quote from an elder illiterate woman VSLA group member:

"With the app it's not coded, we can see it and we remember it better than what we are told by the facilitator" (meaning that to her the manual is 'coded' because she cannot read). As such, one of the workshop recommendations ended up being that VSLA group facilitators might consider using the app not only for their own training but also during encounters with the VSLA groups, to visually (and in sound) illustrate the points which will otherwise only be given to the groups orally by the facilitator her/himself.

iii) on the VSLA group facilitators' usage of the app – pros and cons (compared to the written manual)

Overall, and **on the positive side**, the VSLA group facilitators found the app easy to navigate. The visuals and animation enabled for a better understanding of the VSLA methodology than what was the case with the written manual; as such the saying that 'seeing is believing' seemed to apply in this case as well, across the different country contexts. Another element that cannot be ignored is the 'gadget factor', meaning that 'test group' facilitators were proud and excited to have been provided with tablets and to show to their surroundings that they were capable of navigating new technology. As such, the tablet (and the usage of the app) became a 'confidence booster'. It was concluded across the three countries that the VSLA group facilitators from the test groups had better understanding of the VSLA methodology and thus also managed to facilitate and motivate their VSLA groups to perform better (savings, repayment rates) than those groups which had been supported by a facilitator from the control group.

Some VSLA group facilitators, typically young men with a certain economic capacity, had their own personal mobile device (smartphone). As such, when installing the app on their device and thus bringing it with them irrespective of whether they were going to a VSLA group or not, the app

became part of their leisure activities, for ex. they might open the app and run through sessions and show it to friends and family, just for the fun of it. For them, the app was easily accessible and always available, compared to the written manual which would normally only be consulted at home or if brought along to a VSLA group meeting. Other facilitators would have access to the app only on the designated devices, typically tablets, put at their disposition by the project.

In terms of **challenges**, the app is heavy in terms of data requirements. In some cases, the app would crash during installation or usage and VSLA group facilitators, with help from project staff, had to re-install the app several times, mainly due to instable or busy internet connection. Likewise, lack of stable power connection in the areas covered by the project meant that in some cases facilitators would have to revert to the written manual if the digital device could not be charged.

Another challenge or unintended consequence imposed by the project on the 'test group' facilitators was related to their personal security. A digital device like a tablet is a clear status symbol in a rural context like the ones in question here. As such, while as described above, a VSLA group facilitator might feel proud to be able to navigate the app, it poses a certain security risk for her/him to move around between villages with a device of high value.

Finally, it was a regret with VSLA group facilitators and project staff in all countries that the app is only found in English. A translation into more languages would enable for a broader uptake and scaling of this initiative to integrate digital learning into VSLA work.