

Effectiveness of Hybrid Micro-Learning for Financial Education of Filipino Women Migrants in Italy

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ABSTRACT. Faced with the dramatic changes effected by the COVID-19 pandemic, adult education has to capitalize on new learning and teaching paradigms. In recent years, technology-based micro-learning has grown into an established educational approach. Its focus is on short, well-defined units with the use of interactive multimedia available on digital channels. The flexibility of self-regulated learning through bite-sized tasks combined with synchronous virtual sessions for sharing and discussion can be a game-changer for non-formal adult education, capable of overcoming participants' reduced time availability and the complications of face-to-face exchanges at the present time. Using a mixed-method approach, this action research study tested the effectiveness of the hybrid micro-learning program of personal financial education offered by the non-profit Italian association *Penso a Te* to 12 Filipino women migrants. Carried out by the educators, the aim was to improve teaching and learning by establishing whether the course had managed to equip participants with the knowledge and skills critical in promoting effective changes in personal financial planning intentions and choices. The study employed iterative, formative group interviews with the participants over the 12 weeks of the program to assess progress with learning and obtain feedback about each session. It further used a baseline survey, observation, a Likert-scale questionnaire comprising open questions and group interviews to gather comprehensive data over time. The responses indicated that the women migrants became more aware of their financial challenges, developed self-confidence, and showed a positive change in mindsets about financial matters and life choices.

Keywords: *Micro-learning, hybrid learning, adult education, financial education*

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INTRODUCTION

“It is then in making hope practical, rather than despair convincing, that we must resume and change and extend our campaigns”
(Williams, 1989).

In Italy, 89,146 Filipino women migrants work long hours in various jobs that are well below their levels of qualification from the Philippines (*Istituto Nazionale di Statistica*, 2020). With the risk of contagion and reduced employment opportunities amid the COVID-19 pandemic, these women have had to accept part-time occupations to increase their income, often working late nights without any rest days. As a result, they struggle even more to balance their hard-earned money with the financial commitments to their families in the Philippines (Alemani et al., 2020).

There is widespread agreement that financial education is a precondition for migrant workers to develop awareness, build confidence, and create a readiness to benefit from their migratory experience, and an indispensable foundation to boost a savings culture for the creation of virtuous growth toward financial inclusion (International Labor Organization [ILO], 2011; International Fund for Agricultural Development [IFAD], 2019).

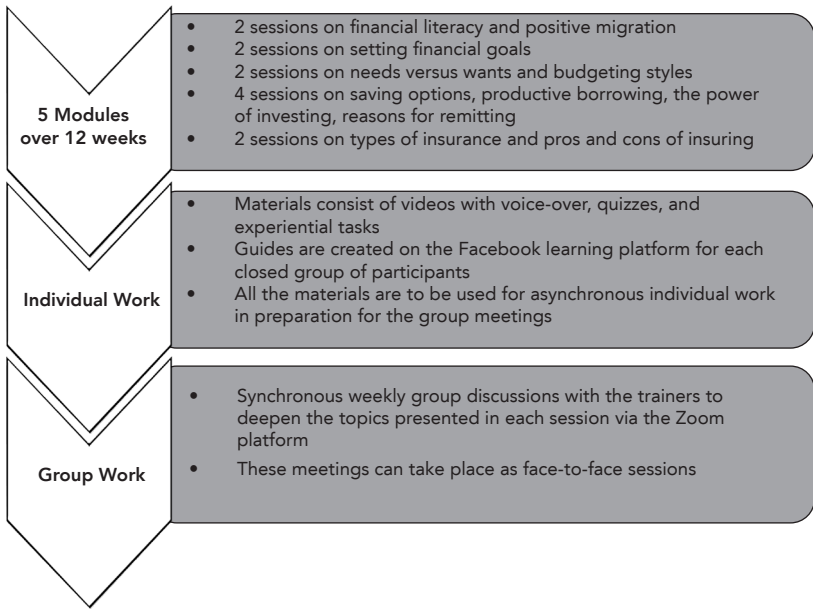
These considerations emphasize the invaluable role adult education can play to foster the socio-economic wellbeing and mobility of marginal and disadvantaged communities, especially during this time of crisis (James & Thériault, 2020). As the COVID-19 pandemic has restricted and transformed social interactions, adult education practitioners have started opening new spaces for critical reflection and dialogue and creating imaginative online resources by harnessing digital technologies to support learning (James & Thériault, 2020; Tett & Hamilton, 2021). Online learning offers significant advantages, as it allows educators to reach a higher number of learners with fewer investments in infrastructures and traveling costs (Organisation for Economic Co-operation and Development [OECD], 2020). However, the shift toward learning online has highlighted the risk of reduced inclusion due to the existing disparities in learners' access to reliable Internet connection, adequate digital tools, and skills (European Association for the Education of Adults, 2020; OECD, 2020).

This study investigated the effectiveness of the online SELF-Manage standard course in financial literacy offered by the non-profit Italian association *Penso a Te*. The course intends to help the participating

Filipino women migrants develop into a learning community to reflect on their migration experiences; acquire the knowledge, skills, and competencies to manage their personal finances; and bring about changes in their financial intentions, behaviors, and plans.

The SELF-Manage standard course by *Penso a Te* lasts for 12 weeks. It has a hybrid format, comprising five modules with 12 units of asynchronous work made available on the Facebook social learning platform, and synchronous group reflections and discussions in weekly online meetings in small groups with the trainers. The program makes use of a micro-learning approach with content subdivided into short units of work (Figure 1).

Figure 1
The SELF-Manage standard course



The study aims to improve teaching and learning by using an on-going spiraling cycle process of evaluation, recommendation, practice, reflection, and re-evaluation in which research informs actions and actions lead research (Pine, 2009; Gorski, 2015). The study can contribute ideas on how to expand online teaching and learning provision by offering an example of good practice in non-formal adult education.

Adult Education and Financial Education

The core principles of adult education maintain that adults learn at their best when they can relate prior experience and knowledge to new information by means of self-directed, experiential, goal-oriented, and problem-centered learning in an environment where sharing and reflection are fostered (Merriam & Caffarella, 1999; Holton et al., 2001). Adult education aims to help individuals and communities become self-reliant and capable of taking action in a process of emancipation toward personal, cultural, and societal change (United Nations Educational, Scientific and Cultural Organization and Institute for Lifelong Learning, 2016).

In line with the tenets of adult education, financial education is not to be regarded as proficiency with numbers and calculations. It is about the promotion of financial capability by means of the acquisition and development of the knowledge, attitudes, and behaviors necessary to achieve long-term financial wellbeing and socio-economic inclusion by making use of the relevant financial services (United States Government Accountability Office, 2011; Njaramba et al., 2015; World Bank, 2021). Research has ascertained that disadvantaged and minority groups, and individuals with low education are unable to save and plan for their future owing to their lack of basic financial understanding (Lusardi, 2008).

Given the relevance of financial education worldwide and the established connection between financial education and the attainment of financial security, financial training becomes an indispensable foundation for migrant workers to face the challenges of their new life, achieve their migration project objectives and prepare for their eventual return (ILO, 2011). Financial education constitutes a capacity building process toward the development of more informed personal and economic decision-making processes (Yoshino et al., 2015; World Bank, 2021). The true value of financial education is not in the acquisition of knowledge and practical skills, but it resides in the development of awareness as migrant workers realize what financial choices are available to them and what they need to do to bring about concrete life changes (IFAD, 2019).

Blended Learning in the Hybrid Zone

Blended learning is an umbrella term encompassing several conceptualizations, but it commonly refers to the carefully thought-out combination of face-to-face with online interaction to provide an integrated learning experience with elements of learner control over pace, time, and path (Christensen et al., 2013; Hrastinski, 2019).

The Clayton Christensen Institute has analyzed blended learning using disruptive innovation theory (Christensen et al., 2013). In the motorcar industry, electric cars are a form of disruptive innovation, while hybrid cars are a mix of a disruptive, yet sustaining innovation, as they combine new technology with old established technology being powered by both gasoline and electricity. Christensen et al. (2013) maintained that blended learning options also range from hybrid to disruptive innovations according to how much they depart from traditional learning instruction to rely exclusively on online learning. The blended learning options falling in the “hybrid zone” try to take advantage of the best of both worlds by marrying online learning with traditional face-to-face interaction.

The Modified Tutorial Model is an example of hybrid learning that has gained ground during the COVID-19 pandemic, especially in colleges, universities, and adult education contexts (Reed, 2020). Although this model can take different formats, its goal is to encourage active participation, personal engagement, and meaningful community building (Maloney & Kim, 2020). For example, students can attend a shared online lecture session and then meet in small group face-to-face tutorials for in-depth discussion (Christensen et al., 2013). Alternatively, there can be a shift toward a heavier online balance, with materials being delivered online asynchronously, and faculty or trainers meeting participants in small groups in online synchronous sessions (Maloney & Kim, 2020; Reed, 2020).

Micro-learning

Although there have been numerous variations in the definition of micro-learning, the term most commonly refers to an approach that uses digital media to deliver content through bite-sized activities in self-contained and coherent units of work (Shail, 2019). Micro-learning shares principles with technology-assisted and ubiquitous learning, since the activities can be accessed on multiple devices and in multimedia format allowing learners to proceed at their own pace, anytime and anywhere (Semingson et al., 2015).

Psychological research suggests that retention of new information is favored by grouping content into small chunks and by ensuring high engagement levels through multimedia stimulation (Fountain & Doyle, 2012). The characteristics of these learning pills further allow learners to integrate learning easily into hectic work schedules (Díaz Redondo et al., 2021). However, the completion of all the learning tasks in a micro-learning unit does not guarantee the acquisition of all learning concepts,

especially those pertaining to more abstract and multi-disciplinary content. It is believed that a hybrid approach combining micro-learning with more traditional platforms for distance learning can favor the acquisition of complex skills and benefit long-lasting learning (Díaz Redondo et al., 2021).

Analytical Framework

Boulmetis and Dutwin (2014) defined evaluation as the systematic process of collecting and analyzing data to determine whether and to what degree objectives are being achieved. Evaluation of training is regarded as an essential aspect of a training program. Developing an understanding of a program by means of reflection and analysis allows trainers to determine what improvements are necessary to increase its effectiveness, and learners to increase their awareness and self-confidence as they engage in the program's development (Topno, 2012).

The framework adopted to evaluate the financial education course by *Penso a Te* is based on the Kirkpatrick Model. First designed in 1959 by Donald Kirkpatrick, the Kirkpatrick Evaluation Model follows a goal-based approach within a four-level framework. Despite some limitations, the model provides a clear structure with logical steps to follow and offers a process to measure learning that can be used even with e-learning programs.

Kirkpatrick (1970) maintains that by breaking down evaluation into logical steps, it is possible to overcome its elusive generality and pinpoint how to target efforts for improvements. Starting from an overall perspective of the training program, the model allows to work backward on its four levels to make the necessary changes and ensure more impactful training initiatives.

The four levels of evaluation are reaction, learning, behavior, and results (Kirkpatrick, 1998; Kirkpatrick & Kirkpatrick, 2006). These are explained in details by Kirkpatrick and Kirkpatrick (2006) and Topno (2012) below.

Level1: Reaction. At the first level, the reactions of the participants are gathered to establish how well they receive the training. It refers to how informative, satisfying, engaging, and relevant the participants find their overall experience of the training program. Evaluation at this level also includes measurement of participants' reactions toward specific components of the program from the contents to the methodology being used and the trainers' attitude.

Level 2: Learning. At the second level, the aim is to assess whether the objectives of the program have been met, and the participants have acquired the intended knowledge and skills and developed the expected attitudes. The learning evaluation entails the measurement of the increase in knowledge before and after the learning experience.

Level 3: Behavior. At the third level, the intention is to gauge how participants have applied what they have learned, and whether their behaviors have changed as a result of the training. This evaluation can take place immediately or several months after the end of the training. As changes in behavior may be difficult to measure, interviews over time may be utilized to establish changes and the sustainability of such transformation in the participants' behavior.

Level 4: Results. At the fourth level, the results are established to assess whether the stakeholders' identified expectations have been met and outcomes have been reached. This is an overall evaluation of the impact of the training program. In a program of financial education, it reviews whether participants have increased assets, reduced vulnerability, and improved financial well-being, and the organization has seen increased responsiveness to its customers' financial needs and improved satisfaction ratings, for instance (Kirkpatrick & Kirkpatrick, 2006; Topno, 2012).

METHODOLOGY

Research Design

Using a mixed-method research approach, this action research study focused on establishing the effectiveness of the online SELF-Manage personal financial education course by the non-profit Italian association *Penso a Te*. This course was offered to 12 Filipino women migrants to improve the teaching-learning process and allow the educators to become agents of change.

Conducting the study as action research allowed the educators to be insiders and outsiders at once being located in the "tensioned space in between," which defines the continuum along which the qualitative researcher exists from the standpoint of being "with" the participants, and yet apart from them (Dwyer & Buckle, 2009). Being educators in the course allowed the researchers to have a connection with the participants. As outsiders to the Filipino community, the researchers had the advantage of distance and perspective.

A mixed-methods design seeks to integrate quantitative and qualitative data collection, analysis, and interpretation in a single study to understand an evaluation problem by enhancing the validity and credibility of the findings through the comprehensive complementarity of different methods (Creswell, 2014). Of the various ways to structure a mixed-methods evaluation, this study chose a predominantly qualitative, concurrent design. In a concurrent design, qualitative and quantitative data are collected simultaneously by using triangulation to enrich and check the consistency of gathered information (Creswell, 2014). In the present study, the qualitative methods comprised iterative group interviews, open questions, observation, and note-taking, while the quantitative methods included a Likert-scale evaluation questionnaire.

Locale and Respondents of the Study

The setting was the SELF-Manage standard course by *Penso a Te*, lasting 12 weeks between October 2020 and January 2021. Twelve Filipino migrant women living and working in Italy served as respondents to the study and formed the first group that participated in this training. Although most of the participants had been living in Italy for a considerable length of time, they felt more comfortable using English rather than Italian as medium of communication during the interviews and discussions.

Data Collection

The investigation was achieved by means of iterative, formative group interviews with the participants via the Zoom platform, which started during the 12 weeks of the program at the height of the second wave of the COVID-19 pandemic and lasted until the end of 2021. These weekly, one-hour long online interviews were intended to achieve formative, collaborative evaluation. Participants assess progress in learning, provide personal responses on the program, and create course improvement by giving feedback about each session and their progress in the management of their personal finances. Iterative, formative evaluation aims to gather respondents' interpretations rather than "objective" data in order to create a process of shared reality and meaning (Guba & Lincoln, 1989 as cited in Mirjamdotter et al., 2006).

At the end of the course, a training evaluation questionnaire was used to assess the program more completely. Since the questionnaire was adapted from a German format used for a GIZ Sectoral Network Rural Development workshop evaluation in September 2018, a face validation

was conducted by a statistician who is an expert in training evaluation surveys. The questionnaire contains six sections where participants rate their assessment on a five-point Likert-scale with “1” being “strongly disagree” toward “5” being “strongly agree.” These sections ask questions about satisfaction with the different aspects of the course and the program’s usefulness to the respondents. The questionnaire provides space for personal remarks. At the end, a section with five open-ended questions was added to collect the participants’ perceptions in relation to their progress during the training program and suggestions for course improvement.

A baseline survey was administered, comprising of three sections, using both multiple-choice and open-question format. The first section of the baseline survey aimed at collecting personal demographic information, the second at establishing the participants’ financial situation, and the third at determining their use of financial services. The responses from the personal demographic section were used to provide a description of the respondents; the financial section gave initial information on each participant’s financial situation before taking the course; and the section on the use of financial services provided details on which financial products and services were accessed and utilized.

An endline survey was distributed in February 2022¹, 12 months after the completion of the course, to assess the impact of the training program on changes in financial assets and wellbeing, and use of financial services and products. In addition, observations were made during the online weekly group discussions to capture a feeling of group dynamics and relationships. The use of diverse methods allowed for triangulation in data gathering to portray different dimensions and ensure a more comprehensive analysis, while confirming emerging findings (Ritchie & Lewis, 2003; Creswell, 2014).

Data Analysis

Descriptive statistics was used to provide a summative description of the raw data gathered through the participants’ responses to the structured sections of the evaluation questionnaire and baseline survey. The data gathered through the observations, the iterative group interviews, and open questions in the questionnaire were interpreted by

¹At the time when this article was written and revised, the endline surveys were still being analyzed, while the group interviews had already been completed.

means of theoretical thematic analysis following Braun and Clark's (2006 & 2019) recursive six-phase framework process to identify and study patterns within the data and provide a nuanced account of the identified group of domains in as thick detail as possible. Data were analyzed and conclusions were drawn based on the consolidated findings of the study. Table 1 summarizes the type of data gathered, the methods used, the timing of data collection, and the type of analysis employed in each of the four levels of the study's evaluation framework.

RESULTS AND DISCUSSION

The data from the group interviews, the evaluation questionnaire, and the observation notes were interpreted using Kirkpatrick's four levels of evaluation of training programs, namely: reaction, learning, behavior, and results. The information gathered from the Baseline Survey provided the respondents' demographic data. A brief description of the SELF-Manage standard course's structure, duration, and methodology was retrieved from the web page of *Penso a Te* (*Penso a Te, n.d.*).

The Context of the Study

The SELF-Manage standard course. The 12-week course of personal finance management for Filipino women migrants by *Penso a Te* makes use of a micro-learning approach with content subdivided into 12 short units of work made available on the Facebook social learning platform. Following the events in the lives of three main characters, Hannah, Angelica, and Kathy, the course's hybrid format utilizes video presentations with voice-over, quizzes, and learning tasks for asynchronous work. Hannah, Angelica, and Kathy embody the life experiences of the average Filipino migrant woman in her 20s, 30s, and 50s, respectively. *Tita Mary* is the trainers' online persona. She presents new content and nuggets of wisdom by encouraging sharing and reflection like the wise elderly aunt she personifies.

The content of the sessions ranges from the reasons for learning about personal financial education to goal setting, budgeting, saving, borrowing, investing, managing of remittances, and the importance of insuring. During the weekly synchronous online meetings via the Zoom platform, participants worked in small groups with the trainers to deepen the topics presented in each session, discuss emerging financial concerns pertaining to what is learned in each unit, and engage in experiential exercises to practice new skills and promote the adoption of new behavior.

Table 1
Summary matrix

Level/ Measure	Data to be gathered	Data collection methods	Timing of data collection	Data analysis
Reaction	Satisfaction level and perceptions of course's relevance and utility	Iterative group interviews	Weekly	Thematic analysis
		Facilitator observation and notes	Weekly	Thematic analysis
		Evaluation questionnaire	At the end of the course	Descriptive statistics
Learning	Increase in knowledge and skills	Iterative group interviews	Weekly until December 2021	Thematic analysis
	Shifts in intentions	Remarks in the evaluation questionnaire	At the end of the course	Thematic analysis
Behavior	Changes in personal finance management and choices, and use of financial services and products	Evaluation questionnaire	At the end of the course	Descriptive statistics Thematic analysis
		Baseline survey	Before the course	Descriptive statistics Thematic analysis
		Iterative group interviews	Weekly until December 2021	Thematic analysis
Results	Increase in assets and improved financial well-being	Endline survey	12 months after the course	Descriptive statistics Thematic analysis
	Creation of supportive learning community	Group interviews	Up to 12 months after the course	Thematic analysis

Demographic Characteristics of the Respondents

Most respondents were in their 40s and 50s and had been in Italy for an average of 21 years. Majority graduated from college or completed at least two years at university, while the remaining women had gained a high school diploma. Half of the women worked as domestic helpers and cleaners; only three had a professional job as health worker, receptionist, and accountant with part-time cultural mediating functions. Of the 12 respondents, 10 earned between 750 euro² and over 1,250 euro, and this amount includes earnings from undeclared sources (Table 2).

Reaction: Overall Satisfaction

The key domain emerging from the analysis of the iterative group interviews, observation notes, and the evaluation questionnaire pertaining to the nature of the SELF-Manage standard course by *Penso a Te* was the respondents' satisfaction.

Satisfaction with the course. Satisfaction is viewed both as an affective response prompted by the wonder at a positive experience and the difference between what is desired and what is experienced (Parker & Mathews, 2001; Jiang et al., 2011). When evaluating the course, it was thus necessary to assess how the women felt about their learning experience and whether the program had met their expectations.

General satisfaction. All 12 participants liked the course, stating they were looking forward to other similar courses organized by *Penso a Te*. Nearly all declared they would recommend the program to other women in their communities because the course deals with the real struggles of being an overseas worker “in a very sensitive and moving manner.”³ One of the women, Kim⁴, commented that she had found “the online format very convenient, as she could participate in group discussions from the comfort of her living room.” Anna highlighted that she enjoyed its “experiential format dealing with real-life situations” while providing “highly stimulating and accessible learning.”

²At the time of the study, the exchange rate of euro to US\$ was 1.2246, which means that above a fifth of the respondents earned between US\$ 920 and over US\$ 1,530.

³All the quotes are in the original language used during the interviews and discussions with no translation from either Italian or Filipino.

⁴To preserve confidentiality and anonymity, no real names were used in this paper. Pseudonyms have been adopted to identify the participants.

Table 2
**Demographic characteristics of participants to the SELF-Manage
standard course**

Characteristics	No. (n=12)	%
Age		
24 or younger	-	-
25 - 30	1	8.3
31 - 35	1	8.3
36 - 40	-	-
41 - 45	2	16.7
Over 45	8	66.7
Number of years of migration of participants		
Mean	21.58	
Range	33	
Minimum	8	
Maximum	41	
Educational attainment		
Completed elementary	-	-
Graduated from high school	2	16.7
1-2 years of college	1	8.3
Graduated from college	9	75.0
Current occupation		
Non-active (retiree)	1	8.3
Factory worker	2	16.7
Professional work (cultural mediator, health worker, receptionist, firm accountant)	3	25.0
Unskilled laborer (domestic helper, babysitter, janitor)	6	50.0
Gross monthly income		
Less than 500€	-	-
550-750€	2	16.7
750-1000€	3	25.0
1000-1250€	4	33.3
More than 1250€	3	25.0

Satisfaction with the objectives and methods. Almost all respondents agreed that the course met their expectations and contributed to enrich their experience as overseas migrant workers in Italy. They also found the course materials to be easily accessible through Facebook and felt that watching the videos on their mobile phones had been effortless.

Joanne, who had mixed feelings about the use of Facebook and digital media, reported having problems with her Internet connection and stated that she *“would have preferred face-to-face sessions and her material to be sent via email.”* The OECD (2020) pointed out that usability problems and technical challenges are some of the critical issues posed by digital online teaching and learning. Online courses can increase inclusivity because of the flexibility they grant participants to choose time, pace, and place compatible with work and family responsibilities. Yet, the prerequisite of basic digital skills, as well as a reliable Internet, may limit access considerably. That is why, OECD reiterates that it is important to include methods that allow for diversified digital use and modes of interaction.

The general feeling was that *“visual aids count a lot.”* Research has concluded that learning is greatly enhanced by visualization. Content does not have to be delivered solely via linguistic media as images favor the process of memorization through association (Mayer, 2009 in Picciano, 2017). A video further manages to reach the participants through an emotional connection with the fictional characters in the story line and becomes a persuasive tool to convey messages and influence changes in attitude and behavior (Berg & Zia, 2017). Moreover, Rowena remarked that the use of a video with voice-over had allowed her to *“watch and listen to the unit video recording over and over again while working.”*

The completion of the tasks in each unit proved to be manageable in the time the participants could spare for the course, even if a few struggled because of their heavy workload and family commitments. The use of the English medium, instead of Italian, allowed for easier fruition of the materials and helped them *“sharpen”* their English. Although adult learners are reported to resist teaching strategies involving the use of drills, quizzes, note memorizing, and testing because they do not fit their experiential, problem-centered learning style (Knowles, 1980), respondents agreed that the quizzes in each unit were *“fun and useful in furthering learning.”* Since they are self-administered, *“they can be taken as many times as necessary”* to ensure learning of concepts and terminology, and *“allow for revision of new content while providing the right answers.”*

Data also confirmed the importance of *Tita Mary* as the online character representing the trainers. By personifying a wise elderly aunt, *Tita Mary* captivated the women's attention. Joanne explained that *Tita Mary* had been "*supportive and encouraging throughout the course*" and had helped her "*feel more comfortable at expressing her opinions*." According to Kim, *Tita Mary* was someone she could easily relate to, a "*wise and knowledgeable friend*" capable of giving "*motivating and inspiring*" feedback. The use of an online persona has the fundamental andragogical purpose of focusing attention not just on teaching content and skills but also on providing emotional support to the participants.

All women further agreed that the weekly synchronous meetings were essential for sharing among group members. In extension education, sharing is believed to enable people to bring out issues and identify possible solutions by providing a space where individuals cultivate trust. It is said to promote the development of awareness of existing capabilities as participants look for a way to move forward as a community (Ngwenya & Hagmann, 2007).

Satisfaction with the nature of the course. The nature of the course in terms of duration, cost, complexity, suitability, and focus is also important for its overall success. Majority of the respondents liked the length of the course spanning over 12 weeks. A few women explained that they would "*have liked the course to be even longer*" to "*have more time to learn*." The course materials were "*very accessible*" and easy to work on. Although, a considerable proportion of the participants praised the program for "*its pragmatic and hands-on style, capable of offering practical support and concrete suggestions*," a couple of women felt the course should "*provide training on specific practical matters, such as online banking for instance*" and suggested that these topics could become part of a set of extra training sessions to ensure continuous learning. There was general agreement that the cost for attendance to the course was "*very affordable*" since it included the membership fee to the association with the opportunity of attending other courses and a variety of events in the same calendar year.

Most participants believed the course to be suitable for migrant women of their own age. However, two respondents stressed that even if "*the course would benefit women of all ages, younger women would profit more because the sooner one starts on financial literacy the more one can save and invest*." Being in her late 20s, Maria was the youngest participant in the group. She revealed she had felt "*supported and encouraged by the experiences of the older women*." The presence of mature adults enhanced the overall learning atmosphere as their stories proved to be important

resources for incidental learning, and their shared experiences became invaluable sources of wisdom for others to learn from.

Satisfaction with the trainers. There was positive consensus on how the trainers had managed group interactions, the weekly discussions, and the flow of information during group sessions because *“there was always enough time to share and reflect on the topics at hand.”* Participants especially appreciated the sensitivity shown by the trainers during the discussions and the attention given to each individual, especially when highly emotional issues were being discussed. For instance, Anna *“felt comfortable in answering questions and had no hesitation to contribute to the discussions.”* Joanne mentioned that she especially appreciated the trainers’ flexibility *“to accommodate the occasional change of schedule for the meetings when requested by group members.”*

Learning: Changes in Attitude at the Personal Level

The primary objective of the SELF-Manage standard course of personal finance management by *Penso a Te* is to develop financial capability by acquiring the knowledge, skills, and competencies to manage personal finances. In this context, learning can be defined as the extent to which participants have developed skills, abilities, and intentions to manage their finances for future stability. It is crucial to establish what learning has taken place because there cannot be any changes in behavior unless identified personal financial goals have been achieved. For learning to take place, attitudes have to change, skills need to improve, and knowledge has to increase (Kirkpatrick & Kirkpatrick, 2006).

When analyzing how attitudes had changed as a result of the attendance to the training program, all participants agreed that the course had been relevant to their personal situation as women migrants in Italy and had prompted a variety of changes. They attested to increased motivation to learn financial management skills, a boost in self-confidence about financial matters, and the development of financial awareness.

Increased motivation to learn. All respondents agreed that the online course had increased their motivation to learn and improved their financial literacy knowledge. Kim clarified, *“the course motivated me to research more about financial literacy,”* while Ruth explained that she had been *“inspired to learn more to reflect on her challenges and experiences, and review her strengths and weaknesses”* to better understand how to proceed with her future choices. Pam further commented, *“I have learned*

to understand myself by answering the questions in the activities and listening to the others during the group discussions. Now I want to continue learning personal finance management." The levels of perceived learning may differ greatly even within the same group of participants as these perceptions are individual in nature and are linked to previous experiences, age, and educational background.

Boosted self-confidence about financial matters. Nearly all respondents declared that after attending the meetings they had become more aware of their financial situations and felt more confident discussing financial matters with their families in the Philippines. Joanne, however, stated that she had not discussed financial matters with her family in the Philippines yet, but she *"had learned effective strategies to deal with financial family issues"* and she would then *"try to face the various challenges."*

Kim underscored how attending the course had helped her feel more self-assured. She realized that *"this increased self-confidence is critical in dealing with financial matters because self-appreciation is always the way to succeed in any aspect of life."* Bernadette stressed how a *"boost in self-confidence in financial matters helps you gain peace of mind, and peace of mind is fundamental when making financial choices,"* especially in a transnational situation. By contributing to increase the overall sense of personal value, the course helped the women believe they could tackle future challenges with confidence.

The development of financial awareness. The development of financial awareness is one of the most noticeable changes in attitude reported by the respondents after attending the course by *Penso a Te*. Bernadette explained that the program had *"opened her eyes"* and helped her realize that *"personal financial security is the foremost criterion in the life of a migrant."* Joanne remarked, *"Many Filipino friends working in Italy still live without having a bigger picture about their life. They have no investments or other sources of income apart from their jobs."* In her opinion, the most crucial learning during the course was *"the importance of having financial goals, because it is not possible to save or invest without setting clear goals."*

Anna further commented that she now knew that it is not *"enough to have dreams. The dreams need to be turned into goals and these goals have to be expressed in a specific, measurable, achievable, relevant, and time-bound manner for SMART goals."* Nadine's gain was *"to know that no saving or investment plan can work out unless I know what I really need and define the difference between needs and wants. This is how I can save more."* What can ensure a successful future and a positive reintegration is not how much

a migrant earns every month or the number of years spent in the host country, but the development of financial awareness to understand what steps to take to benefit from the migration experience, from realizing the difference between needs and wants to setting SMART⁵ financial goals.

Behavior: Financial Actions Taken During and After the Course

As a result of attending the training program, respondents reported multiple behavioral changes with various combinations of adjustments to their personal finance management. These actions were taken either during the course or were planned for after the end of the program. The identified domains were the following: the improvement of financial competencies; the achievement of financial goals through increased savings and investments; and more productive management of financial support to families in the Philippines.

The improvement of financial competencies. Financial education leads to the development of a more conscious spending attitude (OECD, 2019). Conscious spending involves the creation of a budget to track and balance income and expenses. All the respondents agreed that the course had assisted them in their psychological journey toward the development of conscious spending habits by helping them set clear financial goals and create a family budget.

Bernadette and Joanne explained that their first step had been making a clear map of what they wanted to achieve. Having set her financial goals, Bernadette had managed to “*reduce impulsive shopping*,” and Joanne had started saving for an emergency fund by giving “*priority to needs over wants*.” Joanne’s emergency fund has grown to the desired amount in the one year after the end of the course. By making a spending plan through budgeting, Pam had managed “*to pay off debts*,” and Anna “*had already saved 80 euro applying the Saving Cents Saving Lives technique*” learned in the course. She is still actively using “*Saving Cents Saving Lives*” by having integrated it into her personal financial management routine. This technique entails eliminating a small regular expense, like having coffee and crumpet every day for instance, to build savings on small regular increments.

⁵SMART is an acronym that was first used in a 1981 paper by George T. Doran discussing the importance of goals and objectives for better results in management. Doran suggested that goals should be Specific, Measurable, Assignable/Achievable, Realistic, and Time-related.

The achievement of financial goals through increased savings and investments. Financial goals are the prioritized targets and monetary objectives set for saving and spending money driven by identified future financial needs, such as purchasing a home or ensuring a secure retirement. During the group discussions in the study, the respondents explained that the course had allowed them to start progressing toward their specific financial goals by increasing savings and investments and planning for future investments in properties, agricultural land, and businesses. The training had helped them change their behaviors toward saving, investing, and insuring with goals ranging from Ruth's success at "*starting her emergency fund*" to Pam's saving "*for the construction of a back wall*" in a property in the Philippines to Kim's and Rowena's "*building their retirement funds*" and Joanne's "*expansion of her private selling business.*"

In addition to actualized changes, there was also saving for the achievement of new life plans for the near future. For instance, Nadine had decided to take out a mortgage because she is now "*more aware of the value of productive borrowing and wants to invest in agri-tourism.*" Both Pam and Kim agreed that they also wanted to start a business. In the meantime, they had started making plans, saving, and preparing the ground for their personal or family enterprise. On her part, Bernadette was "*planning to resume investments in a cooperative*" in the Philippines. Investing in Filipino cooperatives and social enterprises is a relatively new concept for migrants, but it has been endorsed by Filipino organizations because it allows migrant workers with limited capital availability to benefit from the profits of cooperatives located in the areas where their families are based in the Philippines.

Productive management of familial financial support. When considering the financial behaviors and life plans of Filipino women migrants in Italy, their migration needs to be regarded as a central aspect of their lived experiences; families continue to operate as transnational units of collective welfare and human interdependence beyond geographical separation (Bryceson, 2019). Remittances have the dual value of providing financial support to the left-behind families and contributing to the preservation of emotional cohesion within the family (Zanfrini & Sarli, 2009).

All respondents agreed that the SELF-Manage standard course by *Penso a Te* had led them to question the management of their remittances. Bernadette highlighted how the course had helped her be more discerning with her financial assistance, "*If it is not really necessary, I should reduce remittances especially if my budget is not enough.*" Pam and Joanne were also planning to help their left-behind families in a more

viable way instead of sending money regularly. Pam had “*decided to create more sustainable financial support by building a couple of apartments for her family to rent out,*” while Joanne had started “*helping her family to have income setting up a grocery store.*” The attendance to the course might not have changed the respondents’ attitudes toward the need of assisting their families financially, but it helped them appreciate the difference between their families’ needs and wants, and learn to identify more sustainable and productive modes to provide financial support.

Results: Increased Individual Assets and a Supportive Learning Community

The result is intended to measure the increase in the respondents’ financial assets and establish how successful the course has been in creating a supportive community of learning. After one year from the completion of the course, respondents completed an endline survey to re-assess the actual changes in their financial situation and their use of financial services and products⁶.

The group interviews took place to gauge the participants’ level of satisfaction with the program results and the progress toward the creation of a learning community capable of continued shared reflection and support over time. When asked how the course should be improved to achieve its objectives, participants suggested more experiential and hands-on activities with practical advice and more iterative learning with mentorship through follow-up sessions to ensure sustained and improved personal finance management. They further recommended continued sharing and group discussions to promote the growth of a supportive community of learning. These recommendations are believed to contribute to the realization of level four of Kirkpatrick’s framework.

Experiential and hands-on activities with practical advice.

The adult educationalist Knowles maintained that adults learn best through experiential and task-oriented activities (Knowles, 1996). True experiential learning with practical advice is fundamental to ensure inclusive and constructive participation and help participants of the online course progress with their savings and investments. Due to irregular Internet connectivity and participants’ limited digital skills in a strictly online course because of the COVID-19 pandemic, it was

⁶ The comparative results from the analysis of the baseline survey and the endline survey had just been collated at the time of writing of this article. On the other hand, the feedback and comments arising from the group interviews that took place in 2021 following the end of the course have been included in these results.

arduous to include “*more hands-on learning on mobile banking*” in the program as advised by Kim. Or “*practical activities on effective financial and entrepreneurial strategies*” in a workshop style as wished by Nadine. These activities are better suited to face-to-face interactions or a type of Station Rotation model, whereby participants rotate among online learning, small-group experiential practice with a trainer, and group discussion with an expert (Christensen et al., 2013).

Iterative training and mentorship through follow-up sessions.

The concept of continuous learning entails an on-going acquisition of new skills and knowledge. Continuous learning can be achieved by means of iterative training. In an iterative model, group mentorship is provided to help participants build sustainable capacity. Joanne recommended “*updates after the course to keep up motivation.*” This suggestion has been adopted, and currently, monthly group meetings with experts on various topics of interest pertaining to financial education are being held. Each session is followed by readings and experiential tasks posted in their Facebook social learning group.

Continued sharing and group discussions. The monthly training sessions allow participants to continue learning. In line with the participatory extension approach (Ngwenya & Hagmann, 2007), iterative training entails that the cycle of introducing new knowledge, sharing, and reflection continues leading to a review process before the next stage of participatory learning begins, thus promoting the growth of a community of learning. A community of learning can be defined as a group of people who actively engage in learning from one another, thus building a supportive environment centered on connected and cooperative learning (Rezaei & Ritter, 2018).

Joanne and Ruth wished for more group training on technical aspects of financial education, such as “*concrete investment and insurance opportunities for small investors in Italy*” and “*investing in Bitcoin.*” Technical training by means of group discussion on such relevant topics has proven to be a powerful tool to connect learners and trainers and form a community.

Moreover, Anna and Bernadette expressed the need for more sharing and reflection in group sessions on “*the two sides of migration*” and “*the gain and pain of remitting*” to explore more in depth the positive and negative impacts of migration on the left-behind families and the individual migrant and appreciate the sacrifices migrant women make to support their families.

Following the suggestions, these topics were discussed in a series of talks with experts in the course of 2021. The introduction of this level of discussion has contributed to the creation of a supportive and cohesive community that meets regularly either online or face-to-face to continue their learning process.

CONCLUSION AND RECOMMENDATIONS

At a time when social inequalities, unemployment and uncertainties have soared during the global Covid-19 pandemic, adult education programs for marginal and disadvantaged communities are even more crucial. The non-profit Italian association *Penso a Te* aims to take advantage of new learning and teaching paradigms with its hybrid micro-learning course of personal finance management for Filipino women migrants.

The present study aimed to demonstrate that the potentially innovative and transformative course by *Penso a Te* could help the participating Filipino women migrants develop into a self-aware community of learning capable of managing personal finances by effecting changes in financial intentions, behaviors, and plans. The data gathered over the 12 weeks of the course by means of online iterative group interviews, a baseline survey, observation, and a final Likert-scale questionnaire, and a series of weekly discussions in the year following the end of the course provided encouraging results. The course's flexible and self-regulated learning combined with synchronous virtual sessions for sharing and discussion was capable of overcoming participants' reduced time availability and the complications of face-to-face exchanges at a time of restricted social interactions.

As the program deals with the real struggle of being an overseas migrant worker, the participants found the course to be relevant to their personal situation as women migrants; it responded to their expectations and contributed to the enrichment of their experiences. By employing audio-visual aids through Facebook social learning groups, the materials could be accessed easily on mobile phones even while the women were at work, despite few reported usability issues posed by limited connectivity and digital literacy.

The respondents appreciated the use of the character of *Tita Mary*, the trainers' online persona, representing a wise elderly aunt giving advice and sharing knowledge, because she made them feel supported

and at ease throughout the course. The women further agreed that the weekly synchronous meetings were a highlight in the course as they ensured sharing and discussion among group members.

When analyzing how attitudes had changed as a result of the attendance to the program, participants attested to increased motivation to learn financial management skills, a boost in self-confidence, and the development of financial awareness, especially pertaining to the importance of setting financial goals and recognizing the difference between needs and wants to budget and save.

Respondents further reported multiple behavioral changes with various combinations of adjustments to their personal finance management. These changes ranged from the improvement of financial competencies to the achievement of financial goals and a more productive management of financial support to families in the Philippines, with actions taken either during the course or planned for after the end of the program.

For the course to obtain its expected results in full, the respondents recommended the use of more experiential and hands-on activities with iterative learning and continuous mentoring. This is achieved by means of follow-up sessions to ensure sustained, improved personal finance management, and the growth of a true community of learning through continued sharing and group discussions. These suggestions were implemented in the 12 months after the end of the course.

As stated by Kaiser et al. (2022), evidence shows that regardless of their heterogenous nature, financial education programs have a positive impact on the development of financial knowledge and downstream financial behaviors. Although there might be indications pointing at a waning of the positive effects of financial educational treatment over time, there is no substantial evidence and studies to either support or dispute such decay after six months from the initial intervention.

Given the small number of respondents and the incomplete data to analyze how *Penso a Te's* course affected the participants a year after the end of the program, the results of this study should be regarded as suggestive rather than conclusive. It is too soon to be able to establish what long-term results *Penso a Te's* SELF-Manage standard course can achieve in terms of increase in personal assets and the creation of an empowering and supportive community. Therefore, it is essential to proceed with further longitudinal data collections until saturation is reached and no new data emerge to develop the theoretical categories employed in the investigation (Saunders et al., 2018).

The respondents in this action research were not selected according to specific characteristics like age or educational attainment. They simply formed the purposive expert sample of Filipino women migrants who had attended the training. It may be advisable to continue respecting spontaneous group formation as women choose to join the learning groups with a mix of ages and educational attainment levels. Such diversity favors mutual exchange of experiences and learning. Older participants can share their know-how while younger members can assist with the development of basic digital competencies. As lifelong learning cannot be restricted to formal education, both formal and informal learning processes work together and extend beyond each learning experience to the development of self-awareness and other individual abilities. These are aspects that do not depend solely on the level of formal education one has achieved (Peeters et al., 2014).

Comparisons among migrant groups from different countries can be done to assess whether the course equally meets the participants' expectations and achieves its objectives. As learning is ultimately a process of self-development, cultural differences should be taken into account as groups may learn in different ways, at different paces, and through different strategies (ILO, 2011). The transnational environment of each group also needs to be considered to provide the most relevant materials. Since the style of training employed in the *Penso a Te's* course involves active participation and open dialogue, there should be willingness to change materials adapted to different cultural backgrounds and engage participants in a critical review of content.

For further studies, researchers can also investigate the effectiveness of a hybrid training course with a more balanced focus on both online and traditional face-to-face interaction by means of a Station Rotation model to accommodate for more hands-on and experiential learning.

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