

PROGRAMME IMPACT REPORT

**‘TOL UMAR
IZDAVKA’**

**‘Learning is
for life’**

**Multiply -
Skills for life**

April 2025

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Report Type: Final evaluation and impact report

Investment Body: Lancashire county council.
Multiply, skills for life investment

Town/City: Burnley

Programme Duration: May 2023 - February 2024

Why was the Investment needed?

Since 2020 The Foundation has built strong and trusted relationships with Pashtun service users in Burnley. This has been through partnership work with local grass-roots organisations as well as our delivery of DV, counselling, health, empowerment work with the marginalised Pashtun diaspora. In January 2023 we undertook a survey with our Guardian Group in Burnley who advise on the programmes and projects that we should deliver in this locality. We wanted to gauge the impact the recent Cost of Living Crisis (CoL) had on them and how we could upskill them to better manage their finances. Data analysis from the survey found:

- 80% in-debt due to cost-of-living crisis, no understanding of managing debt.
- 85% wished to learn basic maths so they could do daily tasks.
- 75% wished to save for future but did not know best approach.
- 75% had not been in formal education in the uk before.
- 70% struggled with English literacy.

Co-designing numeracy project

A further five service users formed a Task Group to assist our Lancashire Portfolio Manager (LPFM) to formulate a programme of work that would upskill Pashtun men and women to manage their money and learn everyday maths. The co-production of sessions took in to account the fact that beneficiaries would be those whose first language was not English nor had prior experience of structured learning programmes. Two distinct modules were agreed. The Managing Money module of the programme would cover; income, saving, loans, achieving financial goals. The Everyday Maths module would cover topics demonstrating the importances of maths knowledge in everyday interactions. i.e. measurements, shapes, spaces. Workshops would be weekly 3 hours (15 minutes break), small groups, culturally appropriate delivery with bilingual Pashun speaking facilitators, The Task group also agreed the name of project.

Expected Outcomes

- 90% attendance across both modules.
- 80% increase confidence with numbers as a first step towards formal numeracy qualifications.
- 62% i.e. 40 beneficiaries moved to a Level 1 or level 2 structured numeracy programme i.e. Functional Maths with a local college or alternative accredited provider.

Output - Data Dashboard

 sessions delivered
116

 total hours of guided learning
4392


 volunteering hours
1098

 participants target
65

 participants engaged
61

 % of targets met
91%

 % CERi backgrounds
100%

 engaging in such activities for first time
95%

 student council meetings held
8

Impact

One of the notable impacts this programme has had on beneficiaries is giving them a good understanding of The pros and cons associated with different financial products. Workshops discussed; Bank vs credit unions, credit stores, Terms of credit, Instalments, APR, fixed, variable, repayment terms, Bank fees, Credit vs debit cards, Loans and finance. Mortgages, savings, insurances. Most beneficiaries had little or no understanding of the pros and cons such financial instruments. This was in-part due to Interest being prohibited in the beneficiaries' religion. There was a 'taboo' in the community in general asking for advice on financial products or discussing banking in general. Our Pashtun speaking bilingual facilitators and volunteers worked with beneficiaries, in a non-judgemental and empathic way, in smaller groups of 5 to discuss these products with them. Bilingual flash cards were made by facilitators that beneficiaries could take home with them that summarised key ideas and concepts in Pashtun. These were well received. Beneficiaries were able to utilise the multiplication, division, subtraction and percentage skills they learnt in the Everyday Maths module in their everyday life and interactions, bringing ample examples for discussion in workshops. All beneficiaries were grateful for the support in completing a FASP (financial audit and stability plan). This has given them an overview of their income, expenditure and efficiencies they need to focus on.

Outcomes



94%

attendance across both module workshops



78%

passed pass end of sections/module tests that demonstrate knowledge gained and skills acquired



60%

completed an IDMP (Individual debt management plan)



56%

i.e. 36 beneficiaries moved to a Level 1 or level 2 structured numeracy programme i.e. Functional Maths with a local college or alternative accredited provider



100%

completed a FASP (financial audit and stability plan)

What worked well?

Sessions delivered mid-day 930am-1230pm and on Sundays 10am-1pm to fit in with beneficiaries' children and work commitments. This maintained consistent attendance.

Flashcards in Pashtun summarising key concepts and ideas for beneficiaries to take home. This aided knowledge retention.

Working with beneficiaries during sessions in smaller groups of 5. This aided discussion, reflection, engagement.

What we learnt?

Clear communication from the start that this was not a programme where staff would advocate on service users behalf for issues regarding late payments, debt, fines.

If investment allows in future, incorporate day trip to a bank to talk to bank staff or bank manager about what the role of a bank is and products that are offered.

Encourage participants to car share.

Legacy

A slimmed-down version of the programme is being delivered by two Flowhession 'Multiply Champions'. These are volunteers who shadowed and volunteered alongside our facilitators on the original programme. The Champion strategy is part of The Foundation's commitment to continue to run programmes in some shape or form when investment ends through skilled volunteers.

How has the investment positively impacted community cohesion

At Flowhession we encourage community cohesion. The investment has assisted us to do that. The everyday maths component of the programme has given beneficiaries, many for the first time, confidence to hold simple conversations with sales assistants, other customers, for example when looking for items or paying for their groceries. These small interactions build community spirit, dispel myths and stereotypes and contributes to a sense of belonging, valuing one another. Many beneficiaries have enrolled on to Functional Maths courses and have further aspirations for structured learning in this area. This contributes to upskilling people to build stable and robust communities.

We should also point out that a number of service users were, in the main, invisible to the wider community. They only felt confident in going to a small number of places in their local area, and in having contact with people from their own ethnic and linguistic background. Group conversations revealed the fact that they are acutely aware of how limiting this is, and how they themselves do not like having to depend on other family members to accompany them to help them accomplish quite rudimentary tasks. This can be frustrating and hugely damaging to one's self-esteem.

We are proud of the fact that these people have now become visible to people outside of their normal circle and are much more confident in engaging in day-to-day contact with members of different communities. The group reported a much higher frequency of social interaction involving functional language and everyday chit-chat about the weather, the cost of things, etc... It became apparent during the course that many individuals are actually very high functioning within their own community but sadly these skills remain hidden for the most part; this has now started to change, as the perception of these people from non-Pashtun communities.

Case Study

Yasir has been a sessional care worker for 'longer than he can remember'. He is aged 52, he was at first reluctant to enrol on the programme as he felt that he would not be able to commit because of his shift patterns. He also stated that he would rely on his children if he wasn't able to understand things. His eldest daughter encouraged him to attend our induction day after she saw a poster on a community whatsapp group. Our bi-lingual facilitator explained the flexible delivery and the content of the programme to Yasir. He committed to trialling the programme for a month. Yasir ended up completing the programme and feels that it has given him real confidence in doing everyday tasks without relying on his family or others. This includes being able to now do simple tasks like completing his work timesheet independently by totalling his working hours, calculating his overtime percentage and pay. He particularly felt comfortable with the facilitators non-judgemental and supportive attitude. The course also helped Yasir to better understand the rate of interest and charges that were being applied to his bank account.

'It's been a supportive programme. It's given me the confidence to think about my finances and do basic maths. I'm looking forward to the Functional Maths course.'

Yasir, 52, Tol Umar Izdavaka 'Learning is for Life' Programme Beneficiary